



Regional District of
Kitimat-Stikine

GREATER TERRACE **HOUSING NEEDS REPORT**

DECEMBER 2020



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Table of Contents

Acknowledgments	2	Household Type.....	35
Executive Summary	5	Household Mobility (1-Year).....	36
KEY FINDINGS.....	5	Economy	37
KEY RECOMMENDATIONS.....	9	SECTION SUMMARY.....	37
Introduction	10	COMMUNITY PERSPECTIVES:.....	38
PROJECT OVERVIEW	10	3. INCOME	39
REPORT ORGANIZATION.....	11	Median Before-Tax Household Income	39
THE HOUSING CONTINUUM AND WHEELHOUSE.....	12	Median Before-Tax Household Income by Family Type.....	40
ROLES IN ADDRESSING HOUSING NEED.....	14	4. LOW-INCOME MEASURE	42
COMMUNITY ENGAGEMENT	15	5. EMPLOYMENT.....	43
Greater Terrace Housing Needs Report	16	Labour Force Statistics.....	43
PREFACE.....	16	Industry.....	44
Demography	17	Commuting.....	46
SECTION SUMMARY	17	Housing	47
COMMUNITY PERSPECTIVES:.....	18	SECTION SUMMARY.....	47
1. POPULATION	20	COMMUNITY PERSPECTIVES:.....	48
Historical Population & Age Distribution.....	20	6. DWELLING CHARACTERISTICS	51
Historical Median Age.....	21	Dwelling Type.....	51
Current & Anticipated Population & Age Distribution.....	22	Dwelling Age.....	51
Current & Anticipated Median Age.....	24	Dwelling Size.....	52
Shadow Population Estimates	25	7. CONSTRUCTION ACTIVITY (STARTS).....	53
Post-Secondary Enrollment.....	26	8. RENTAL MARKET	54
Indigenous Identity	26	Prices	54
2. HOUSEHOLDS.....	28	Vacancy.....	56
Historical Households & Size	28	9. REAL ESTATE MARKET	57
Current & Anticipated Households.....	29	Sales Activity.....	57
Household Tenure	31	Prices	57
Primary Household Maintainers.....	33	Assessed Values.....	58
Subsidized & Mortgaged Households.....	34	10. SHORT-TERM RENTALS	59

Table of Contents

Housing Need.....60

- SECTION SUMMARY60
- COMMUNITY PERSPECTIVES:..... 61
- 11. NON-MARKET HOUSING SUPPLY.....64
 - Facilities & Programs64
 - Non-Market Housing Waitlist.....66
 - Homelessness68
- 12. MARKET HOUSING GAPS..... 71
- 13. HOUSING NEED CRITERIA72
 - Unsuitable Housing72
 - Inadequate Housing.....72
 - Unaffordable Housing73
 - Housing Criteria by Maintainer Age.....74
 - Housing Criteria by Mortgaged or Subsidized Household75
 - Housing Criteria by Tenure & Family Type.....75
- 14. CORE HOUSING NEED76
 - Overall Core Housing Need76
 - Extreme Core Housing Need76
 - Core Housing Need by Maintainer Age.....77
 - Core Housing Need by Family Type.....77
 - Core Housing Need by Activity Limitation.....78
- 15. AFFORDABILITY.....80
 - Affordability Gaps by Family Type for Indigenous Households82
 - Affordability Gaps by Income Category83
 - Affordability Gaps by Age of Maintainer84
 - Affordability Gaps by Housing Income Level (HIL) 85

COVID-19 and Housing.....86

Glossary87

- Appendix A: Housing Planning Tools for Local Governments**
- Appendix B: Housing Indicators and Monitoring Guide**
- Appendix C: Community Housing Profiles**
- Appendix D: Community Engagement Summary**
- Appendix E: Community Data Tables**
- Appendix F: Provincial Summary Forms**

Executive Summary

Safe, affordable, and inclusive housing is vital to the societal, economic, and individual health and well-being of Greater Terrace's residents. Unfortunately, safe, affordable, and inclusive housing is increasingly difficult to find. To help address housing need across the Greater Terrace, the Regional District of Kitimat-Stikine (RDKS) and City of Terrace have undertaken a Housing Needs Assessment to identify current and projected housing needs. Funded by the Union of British Columbia Municipalities (UBCM) Housing Needs Report program and the Northern Development Initiative Trust (NDIT), this report is a descriptive analysis of the current housing needs and issues across Greater Terrace and aims to strengthen local understanding of what kinds of housing are needed, and inform local plans, policies, and development decisions.

This Housing Needs Report fulfills the requirements for Housing Needs Reports as outlined in the Local Government Act. The report can be used by community members, the broader public, service and housing providers, and by local and regional governments to understand current housing needs, projected community growth in terms of population and households, and future housing need over the next five years from 2020 to 2025.

KEY FINDINGS

The following key themes were found throughout the data and community engagement portions of this project.

The Population of Greater Terrace is Growing and Aging

The Greater Terrace area was home to 4% more people in 2016 than 2006, due mostly to gains in the City of Terrace. A significant proportion of that growth was in senior age cohorts – there were 43% more seniors in 2016 than in 2006.

These findings indicate a need for housing across Greater Terrace that supports the needs of older residents. Specifically, there is a need for more housing that is affordable and accessible for those on a fixed income, particularly within the rental market. An aging population presents a greater need for at home care options and smaller housing units that allow for downsizing. Seniors are also more likely to be living with a disability or activity limitation than other age groups and may have to pay for all household expenses on a fixed income. In smaller, more rural parts of Greater Terrace, older residents may live in an affordable situation, but are increasingly worried about their ability to maintain the house and property.

In addition to smaller units, many seniors responded that they would prefer to be located closer to amenities and services, especially as they choose to drive less or are unable to operate a personal vehicle. Expanding the availability of smaller, multi-unit housing, connected to services or transit options is vital for meeting the needs of an older population. Consistent with a complete community approach, zoning and land-use decisions that prioritize multi-unit housing, and public transportation infrastructure would support the growing needs of seniors, as well as many other population groups.

"In our situation in particular we have property and an old house which will soon be too much for us to maintain. Eventually a 2 to 3 bedroom home/ townhouse would be perfect - newish, but reasonably priced (I don't need high end finishing e.g. granite counter tops). A very small yard or patio would be perfect. There are so few of these in Terrace and they sell almost instantly."

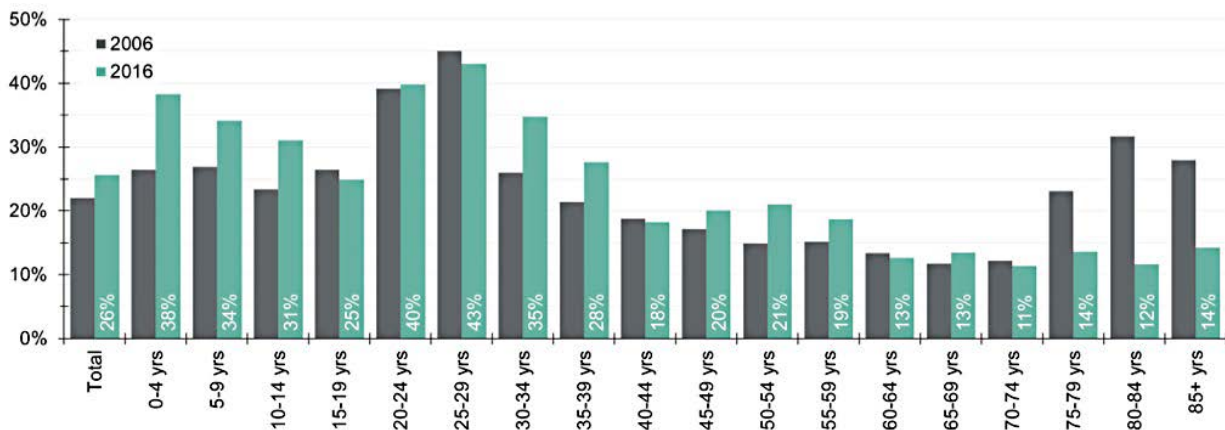
Addressing seniors housing not only benefits that demographic, but younger one as well. If seniors move out of their existing accommodations, their homes become available for upcoming generations who may not be able to afford a new dwelling but are willing to invest over time in an older, more affordable home.

Renter Households are Increasing and are Less Able to Meet Their Housing Needs than Owners

Overall, the Greater Terrace Area is made up of 75% owner and 24% renter households. Between 2006 and 2016, renter households grew 15% while owner households only increased by 4%.

The number of families with or without children living in rental tenured housing grew significantly faster than those in owner occupied housing. This likely represents both an increase in preferences for renting, as well as a compromise driven by the housing market. Rates of rentership grew across nearly every population age cohort.

Figure 0a: Share of Renters, '06 vs '16



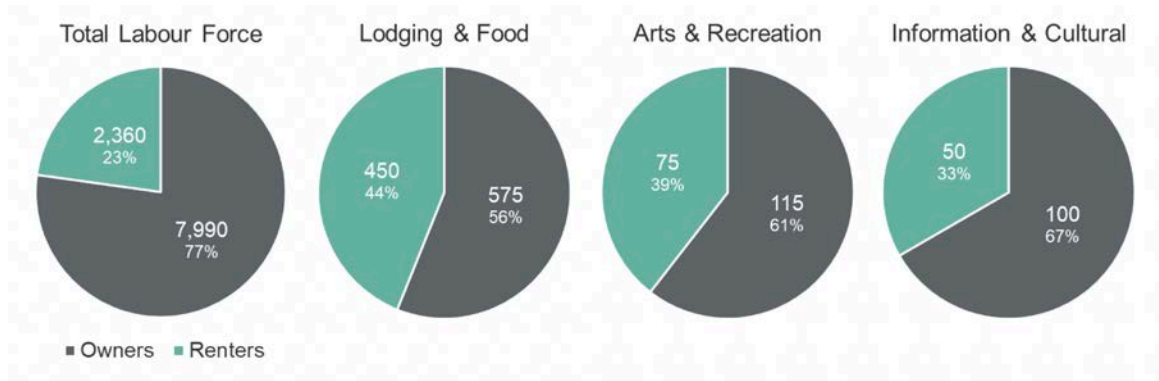
Source: Statistics Canada

Renter households also earn significantly less income than owner households. In 2015, the median owner household earned \$88,937 and the median renter household earned \$44,631. Though renter incomes are growing more quickly than owner incomes, renters are still considerably more likely to earn less than \$40,000 (43%) compared to owners (17%). Alternatively, 42% of owner households earn more than \$100,000 compared to only 11% of renters.

Renters tend to make up a disproportionately large amount of the workforce in key Greater Terrace employment sectors including lodging and food, arts and recreation, and information and culture. Engagement revealed that employers are finding it more and more difficult to find workers for positions in those and other industries. Improving housing options for renters may alleviate concerns from employers, improving the viability of key industries.

Across Greater Terrace, about 29% of renters are in Core Housing Need, compared to only about 5% of owners. These numbers vary by community, but in all three communities in the study area, more renters are struggling to meet their needs than owners.

Figure 0b: Industries of Employment with Highest Proportion of Renting Workers, 2016



Source: Statistics Canada

The increased percentage of renters and frequency of Core Housing Need points to a greater demand for dedicated rental housing options that are affordable, accessible and appropriate for the community. Engagement revealed that the most critical housing challenge facing Greater Terrace is a lack of available and affordable rental units. Participants described an incredibly competitive rental market where available units were rented within hours, often at prices exceeding \$2000 a month. If someone was able to find a rental unit, it was often a price well above their means. Sixty-three percent of renter respondents to the community survey indicated their current home was unaffordable.

Homeownership costs and rental costs are rising.

While affordable rentals remain the most pressing concern, owner housing prices have risen dramatically in the last ten years. Adjusted for inflation, median dwelling prices are up 45% since 2010. There are many people in Greater Terrace who, five years ago, may have been able to afford market housing but are now unable to because of the accelerated cost. Key informants routinely pointed out that accessing housing is more difficult for everyone, not just marginalized populations.

An affordability analysis indicated that median couples (with or without children) can still afford to rent the typical apartment or dwelling and can afford the median price for a single-detached home. Median lone parent families and singles should reasonably afford 2-bedroom or smaller unit rents but cannot afford the rents for a larger rental unit or the costs of a single-detached home without significant external

“Housing is extremely important. We have seen people leave their jobs because they can’t find a place to live. It’s really terrible, I have never seen it this bad.”

“Unaffordable & extremely limited housing options for current & also new residents to the community. Hard to attract potential employees.”

“Not enough rentals for the demand. We have a rental suite and we got over 30 people interested in it. It’s sad to see so many people so desperate to find a safe clean place to call home.”

“I know a lot of people desperately searching for places to rent, however still unable to purchase their own home because of high down payment requirements, increased property taxes, inflation etc... there is so much need in Terrace and the surrounding areas. Even dual income homes such as ours, that live without our means, live paycheck to paycheck and it shouldn’t be that way.”

support. Engagement indicates that, despite the quantitative data showing generally affordable conditions, many residents with low to middle incomes are struggling to find adequate housing.

There is a need for more non-market, supportive, and emergency housing options.

As of August 2020, 76 BC Housing affiliated non-market housing applications in the Greater Terrace Area remained on the waitlist, including: 34 families, 17 residents with disabilities, and 17 seniors. However, the demand for non-market housing is much greater than what is reported by BC Housing waitlists. Ksan Housing Society keeps an independent waitlist with 675 active applications as of October 2020.

As of 2019, 71 people identified as experiencing homelessness, 69% of whom were unsheltered. Eighty percent identified as being Indigenous; comparatively, about 25% of the total population identifies as Indigenous. Of all respondents to the 2019 Point-In-Time (PIT) count, 45% were youth below the age of 25.

This is likely an underrepresentation of the actual need as those who are in “hidden homeless” situations (couch surfing, living in campers, boats and other vehicles) are often hard to identify. Community engagement activities highlighted this need. Many key informants made it clear that people with the least ability to weather unstable housing conditions are the most likely to be affected by the current housing deficit. Those in equity-seeking groups, and especially those of Indigenous identity were at a higher risk of housing instability. Informants overwhelmingly pointed to deficits in emergency shelters, transition housing, supportive housing and seniors’ housing, noting that while these options were limited for all residents, the options for residents that were not classified as seniors were even more limited. Several key informants highlighted the need for supportive housing for youth and young adults with Fetal Alcohol Spectrum Disorders (FASD) and community members with developmental and cognitive disabilities.

One of the identified challenges in providing non-market affordable housing in Greater Terrace is the perception in communities that low income housing will not be well maintained and stigma around affordable housing projects. Interviewees working in housing or social services noted that a recognition that poverty can happen to anyone is crucial.

Rent is unaffordable to even those that make good money with a good career. People are putting so much money to afford rent that they don't have any money to save to purchase a house and invest in their own future."

"I'm aware that rent prices are increasing in light of real estate prices, which may pose challenges to folks on low and middle income. It is becoming increasingly challenging to have the ability to save money to eventually own property."

"The price of homes is not sustainable for people who don't make at least 75-100k a year."

"Much needed is new housing rent/purchase/rent to own for the working middle class income earners (\$30,000 to \$90,000) NOT just low income. The middle-class purchasing power is becoming low income. "

"I watched my mom move here live with a roommate just to have to move back to [Prince George] because she couldn't find a cheap enough place for herself."

KEY RECOMMENDATIONS

The following key recommendations emerged through the Housing Needs Report process. They are applicable to all communities and regions in the study and respond directly to the key findings identified in the Report. Local and regional governments are already supporting many of these recommendations and should continue to monitor progress moving forward.

Promote and Protect Housing Affordability in the Market

- Improve availability of affordable rentals;
- Expand affordable market housing incentive programs;
- Encourage development of purpose-built rental and smaller and denser units in all residential areas; and,
- Mitigate affordable unit loss.

Expand Non-Market and Supportive Housing Options

- Expand non-market housing options (including units available at the shelter rate and rent geared to income units);
- Enhance support for non-profit developers through incentives;
- Facilitate non-market development on underutilized and vacant land; and,
- Expand support for unhoused residents.

Address Growth in Population Aged 65 Years and Over

- Enhance support services aimed at seniors and elders; and
- Encourage development of smaller, multi-family, accessible units.

Manage Regional Growth

- Align land-use, transportation, and service planning goals to promote new growth in designated areas that will meet expected increase in household demand; and
- Keep urban settlement compact, protect the integrity of rural and resource areas, protect the environment, increase servicing efficiency, and retain mobility within the region.

Deepen Housing Partnerships and Educate Residents

- Support non-profits who are bearing much of the cost of housing service delivery;
- Continue to expand regional housing involvement;
- Educate residents on the value of affordable housing; and,
- Advocate for increased support from senior levels of government.

Introduction

PROJECT OVERVIEW

In May 2020, M'akola Development Services and Turner Drake & Partners Ltd. were engaged by the City of Terrace and Regional District of Kitimat-Stikine (RDKS) to complete a Regional Housing Needs Report for the City of Terrace and Electoral Areas 'E' and 'C' (Part 1) of the Regional District. Additional community scans were conducted for adjacent First Nations. The report is meant to provide staff, the Regional Board, participating municipalities, and community partners with a better understanding of local housing needs and will be used to guide policy formulation for the local and regional governments, inform land use planning decisions, and direct local and regional housing action.

The overall objectives of the Greater Housing Needs Report were:

- Confirm the acknowledged demographic and resident population groups that have been identified as facing significant housing challenges.
- Identify any gaps in the existing knowledge base in regards to resident individuals and groups that may be facing a housing crisis and recommend additions to the existing housing stock which would assist in alleviating the critical shortages.
- Gather research on the existing housing stock by type and number of units to develop an up to date data set of the dwelling units in the City and Electoral Areas 'E' & 'C' of the RDKS.
- Conduct a housing scan of adjacent First Nations community's residential housing stock by type and number of units.
- Review best practices and unique solutions to address current and predicted areas of housing need.
- Develop recommendations to address current and anticipated population growth and to meet both market and non-market housing demands.
- Research and provide recommendations to address growing challenges around market housing affordability.

REPORT ORGANIZATION

This report is organized into five key sections:

1) **Executive Summary**

A brief overview of the key report findings and recommendations.

2) **Greater Terrace Housing Needs Report**

The full Greater Terrace Housing Needs Report with in-depth discussion and analysis of regional housing trends. The regional report contains housing data and market analysis for the region as a whole and for each participating community.

3) **Community Profiles**

Each participating municipality and electoral area has its own community profile that highlights some of the most compelling information collected through the data and engagement portions of the study. These are the only documents that feature one community and are high-level summaries. Profiles lack much of the in-depth analysis included in the regional report and are intended to be used for public communication and quick reference.

4) **Policy Tools and Monitoring Recommendations**

Discussion and examples of various housing policy interventions available to regional and local governments, their applicability, and recommended next steps to address housing in the Greater Terrace. Key indicators and monitoring recommendations are also included.

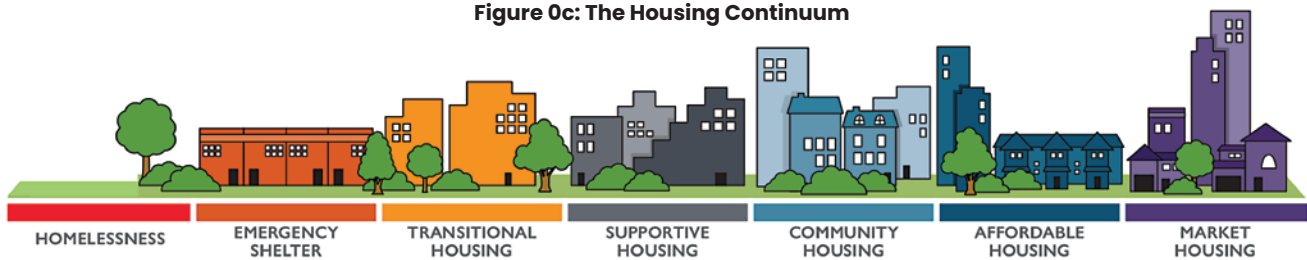
5) **Appendices**

Appendices to the regional report contain a guide to housing tools for local government, common housing indicators and monitoring techniques, data tables that meet additional requirements of the study, and a complete community engagement report.

THE HOUSING CONTINUUM AND WHEELHOUSE

Throughout this report, housing needs are often categorized by tenure, or the financial arrangements under which an individual or group of individuals in a partnership has the right to live in their home. The most common types of tenure are rental and ownership, but there are many financial relationships that individuals can have with their home. These relationships are often organized along the *housing continuum* or *spectrum*. Used around the world, the model typically displays housing as a linear progression from homelessness or emergency housing to homeownership.

Figure 0c: The Housing Continuum

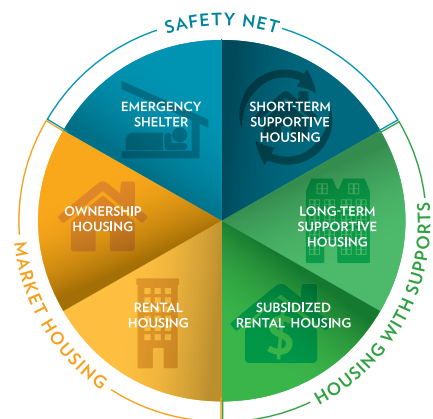


Canadian Mortgage and Housing Corporation, 2018

While a useful tool for visualizing the many available housing options, communities are experimenting with alternative housing frameworks that can account for different cultures, lifestyles, and economic realities. The traditional housing continuum model presupposes that people will start somewhere on the axis and then move from left-to-right, with homeownership as the ultimate goal and marker of “success”. For a variety of reasons many families and individuals may not choose homeownership as their goal or be unable to attain it in their chosen market. If an economic hardship hits your family and you need to move from ownership to rental, you have not failed, your needs have changed. Similarly, if you choose to rent rather than own so you can live closer to work, you are no less successful. Older adults often move from market ownership, to a smaller rental option, to a long-term supported home as they age or their health deteriorates. The housing continuum promotes a false narrative that moving from left to right, towards a market-oriented relationship to housing is the correct way to navigate the housing system.

The Housing Wheelhouse, developed as part of Kelowna’s 2017 Housing Needs Assessment, consciously repositions homeownership from the end of the spectrum to one of six equal outcomes. The goal of the shift was to encourage decision-makers, housing providers, developers and residents to understand that all tenures of housing are vital components to creating and maintaining a healthy, sustainable and adaptable housing system. No one level of housing is greater or more important than another.

Figure 0d: The Housing Wheelhouse



The Housing Wheelhouse, City of Kelowna (2017)

“By de-emphasizing homeownership in favour of a more diverse and evolving approach, the **Wheelhouse** allows the City to respond more efficiently and effectively to people’s changing needs by adapting the programs and strategies.”¹
Canada Mortgage and Housing Corporation (2019)

¹ Canada Mortgage and Housing Corporation. 2019. Available at: <https://www.cmhc-schl.gc.ca/en/housing-observer-online/2019-housing-observer/wheelhouse-new-way-looking-housing-needs>

The Wheelhouse includes the following six housing options:

- Emergency shelters: temporary shelter, food and other support services, generally operated by non-profit housing providers.
- Short-term supportive housing: stable housing along with support services offered by non-profit providers as a transitional step between shelters and long-term housing (with typical stays of two to three years).
- Long-term supportive housing: long-term housing offered by non-profit providers, along with support services ranging from supportive care to assisted living and residential care.
- Subsidized rental housing: subsidized rental homes operated by non-profit housing providers, BC Housing and housing co-operatives through monthly government subsidies or one-time capital grants.
- Rental housing: includes purpose-built long-term rental apartments, private rental townhomes, secondary suites, carriage homes and single-detached rental homes.
- Ownership housing: includes fee simple homeownership, strata ownership, multi-unit and single-detached homes, and shared equity (such as mobile homes or housing co-operatives).

Through this Housing Needs Report, the City of Terrace and the RDKS have an opportunity to use the information in this report and knowledge gained through the process to similarly re-frame conversations around housing. The Wheelhouse is one tool for the local governments and their partners to collectively envision and build a housing system that includes all forms of housing and meets the diverse needs of residents from different socio-economic backgrounds at every stage of their lives.



ROLES IN ADDRESSING HOUSING NEED

Local Governments

Changes to Federal and Provincial government roles are placing considerable pressure on municipalities and regional governments to become more active in providing and facilitating affordable housing. Additionally, housing issues are often felt most acutely at the local level.

Municipalities and regional districts maintain Official Community Plans and, in some cases, Affordable Housing Strategies that they may use to plan for affordable housing. Generally, the roles of local government fall into four categories:

- **Incentivize:** Local governments can make land available, directly award funding, and provide relief from various fees and charges (e.g. development cost charges, community amenity charges, etc.). Local governments can also incentivize affordable housing through provisions in planning documents like Official Community Plans, affordable housing strategies, and transportation plans.
- **Regulate:** Local governments can mandate affordable housing, for example through an inclusionary housing or zoning policy.
- **Partner:** Local governments can partner with non-profit housing providers, social service organizations, and other affordable housing advocates by creating an Affordable Housing working group as an arm of Council, sitting on coalition boards as a member, and utilizing relationships with these sectors to guide further decision-making. In some cases, local governments have formed housing corporations through which they can directly develop and provide housing.
- **Education and Advocacy:** Local governments can make affordable housing easier to develop by raising community awareness of local affordability issues and encouraging increased support from senior levels of government.

Non-Profit Organizations

The non-profit housing sector builds and manages housing units that are typically priced at the low-end of market or below market rates and may include support services. Non-profit organizations typically receive some form of financial assistance from senior levels of government to enable them to offer affordable rents, reduced-rate mortgages, capital grants, and ongoing operating subsidies. Sometimes an organization will manage a portfolio that includes market units as a means of subsidizing rents for other units or properties. As senior government responsibilities have changed, and as other levels of government have stepped back from providing affordable housing directly, non-profits have become the most active provider of affordable housing across British Columbia.

Private Sector

Including speculators, developers, builders, investors, landowners, and landlords, the private sector is the most common provider of housing in British Columbia. Responsible for development, construction, and ongoing management of a range of housing forms and tenures the private sector is an important partner in addressing housing goals. However, the private sector has limitations as investors expect their developments to earn profits. Although important, private sector development is only one housing tool in an increasingly diverse toolbox.

COMMUNITY ENGAGEMENT

Community engagement was a key component of the Greater Terrace Housing Needs Report. Beginning in August 2020 and ending with the close of the online survey in October 2020, M'akola Development Services and staff from the City of Terrace and the Regional District of Kitimat-Stikine (RDKS) hosted and conducted a variety of engagement events including preliminary findings presentations at Council and Regional Board meetings, focus groups, key informant interviews, and an online survey. Objectives for the engagement process included:

1) **Collect Additional Data**

Quantitative data can be very effective at showing housing need, but often qualitative data like quotes or stories can have a greater impact with community members and decision makers. Additional data captured through the engagement process will illustrate quantitative findings and give participating governments information about the people affected by housing, rather than just numbers.

2) **Ground Truth Data Findings**

In smaller communities, Census Canada data can be unreliable and may not paint an accurate picture of housing need. Additionally, most available data is from 2016 and may be out of date in communities that have experienced market fluctuations or substantial shifts in employment or population. Engagement captures up-to-date data that informs findings and helps researchers determine the accuracy of external data sources.

3) **Promote Equity Through the Engagement Process**

Planning processes that incorporate equity and inclusion have been shown to promote health, well-being, and community connectedness, regardless of the outcome or findings of the study. When people are asked to participate in a planning process, they are more likely to feel a sense of ownership over decisions that are made and are more likely to support recommendations or priorities set by decision makers.

4) **Identify Community Strengths to Inform Asset-Based Recommendations**

Community engagement helps the researchers meet members of the community and observe the different housing processes at work. This informs recommendations that leverage community assets rather than focus on deficits.

Each engagement event and process was designed to contribute to these objectives and capture meaningful data from community members across the housing spectrum.

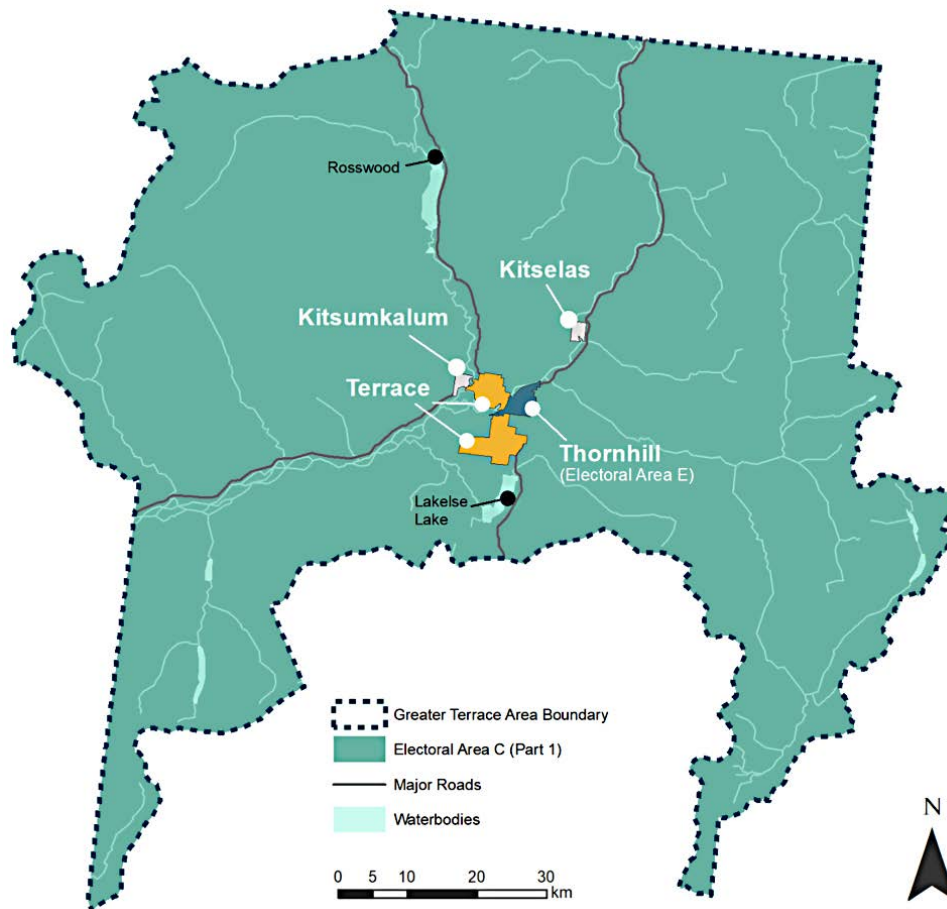
Greater Terrace Housing Needs Report

PREFACE

This report investigates demographic, labour, and housing trends for the “Greater Terrace Area,” known as the combination of the City of Terrace, Electoral Area C (Part 1), Electoral Area E (known as Thornhill), Kitselas, and Kitsumkalum.

Where possible, report sections illustrate data trends for each of the aforementioned geographies. The report also includes the Regional District of Kitimat–Stikine (RDKS) to establish regional context. **Figure 0e** illustrate where these geographies are relative to each other.

Figure 0e: Greater Terrace Area & Member Community Boundaries, 2016



Source: Derived from Statistics Canada & BC Geowarehouse boundary data

For readability, this report elects to present the data graphically within the main body of the document. Appendices with detailed tables for each geography (except the RDKS) are available at the end of the report. Data reported in these appendices are compliant with BC Housing Needs legislation.

Demography

SECTION SUMMARY

Greater Terrace's population grew slightly

The Greater Terrace Area was home to 4% more people in 2016 than 2006, due mostly to gains in the City of Terrace.

Greater Terrace's population may peak by 2025

Population projections based on economic development scenarios anticipate significant population growth until 2025, with a sharp decline by 2026 associated with the completion of large industrial projects. The population will gradually increase afterwards, but is not anticipated to return to 2025 levels in the short-term.

There are more families with children than a decade ago, but youth totals continue to fall

Families with children grew 7% between 2006 and 2016, yet youth totals fell 16% over the same time, highlighting the impact of declining birth rates on family sizes.

Rapid senior growth is the new normal

All Greater Terrace communities saw significant senior growth from 2006 to 2016.

Families are renting more often than before

The number of families with or without children living in rental tenured housing grew significantly faster than those in owner occupied housing. This likely represents both an increase in preferences for renting, as well as a compromise driven by the housing market.



COMMUNITY PERSPECTIVES:**Community empathy and concern for future generations.**

There is a deep and genuine concern for the well-being of others and the future of housing availability in Greater Terrace. Many older residents were concerned that their children and young families would not have the same opportunities in the housing market as they did. Almost everyone was concerned that there was an increasing number of people in their community struggling to find a place to live.

"While I am blessed to have a place to live, I have concerns for my young adult children, one of whom has a disability, being able to afford housing within Terrace. There is very little affordable housing units right now. My daughter works full time just over minimum wage and would just barely be able to afford a rented room, let alone an apartment. Add vehicle costs if she were to rent in Thornhill (as the bus really isn't feasible with the shifts she works) and I don't believe she could buy groceries."

"Terrace needs affordable housing. Our family has been blessed with wonderful jobs and we have come from privileged families so we don't worry about housing issues but many of our friends and families struggle. It is sad to see community members homeless or having to live in overcrowded homes or move away from Terrace to find adequate accommodation. Things need to change."

Impacts of an aging population.

An aging population presents a greater need for at home care options and smaller housing units that allow for downsizing. In smaller, rural communities, residents are especially concerned about housing as they age.

"In my work we support seniors so they can stay in their homes. Many of them would like to find the next stage of housing, not a nursing home but another stage where they can still choose to live independently. There just aren't enough of those types of housing, not co-op housing, many seniors struggle with the annual information that is required of them." "I think more supports for seniors are needed to make their homes accessible for them if they choose to age in place."

"We would like to see a development of some graduated housing for seniors who may not be lucky enough to have extended family here. They can then age in place in an environment that they have chosen to live in."

Industrial expansion and associated housing market pressures.

Many respondents were concerned about the potential population and housing demand peak projected for 2025. Economic development is generally welcomed, but participants in engagement activities were wary of the impact on local housing markets.

"I have owned my home for 9 years now, and feel fortunate as the market was affordable. I feel bad for folks, like my brother who is 10 years younger than me trying to buy a home. Although I love and support community growth, such as LNG, I hate what it has done to the housing market."

"We're going to have [many] workers rebuilding the hospital - where are they going to live? Workcamp? Hotels? Rental market?"

"Landlords in the area are consistently increasing rental prices due to the LNGC development and corporate competition."

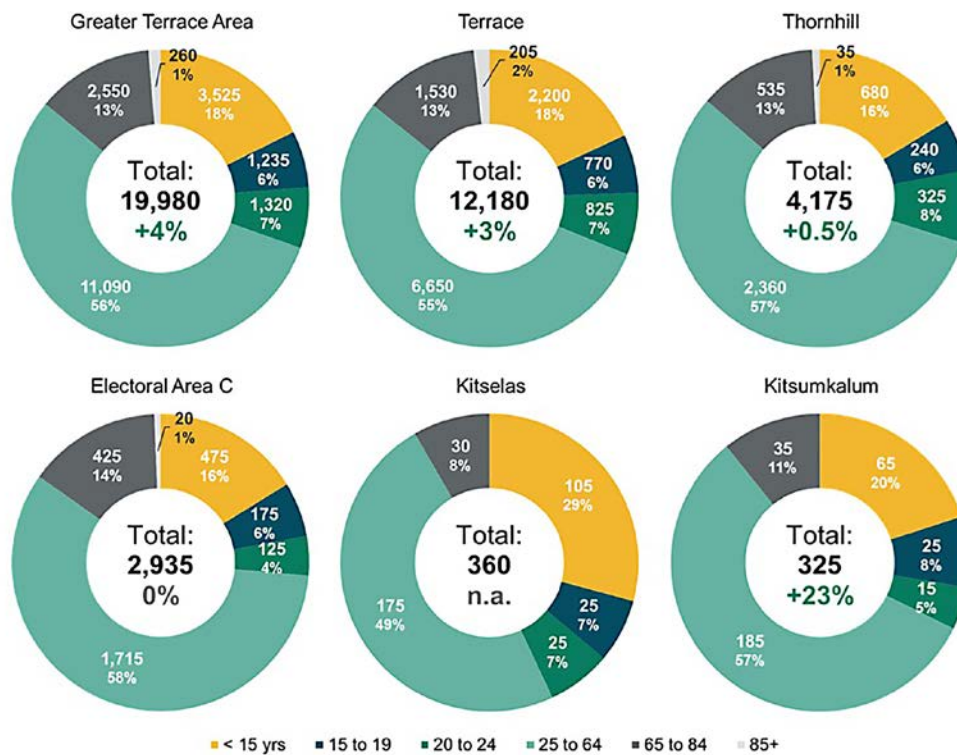
1. POPULATION

Historical Population & Age Distribution

Generally, Canada’s residents are aging, a trend that is reflected at the provincial, regional, and local levels. Baby Boomers (those born between 1946 to 1964) are entering their retirement years in large quantities, unmatched by growth in young people due to declining birth rates.

Figure 1a illustrates the distribution of age among six main cohorts (as defined by Housing Needs legislation) in 2016 for each community considered by this report: children below 15, 15 to 19, 20 to 24, 25 to 64, 65 to 84, and 85 years or older. It also includes the total population in 2016 and the change experienced since 2006. **Figure 1b** adds greater detail on the percent change for each age cohort over the same decade.

Figure 1a: Total Population & Age Cohorts '16 and Percent Change '06-'16



Source: Statistics Canada

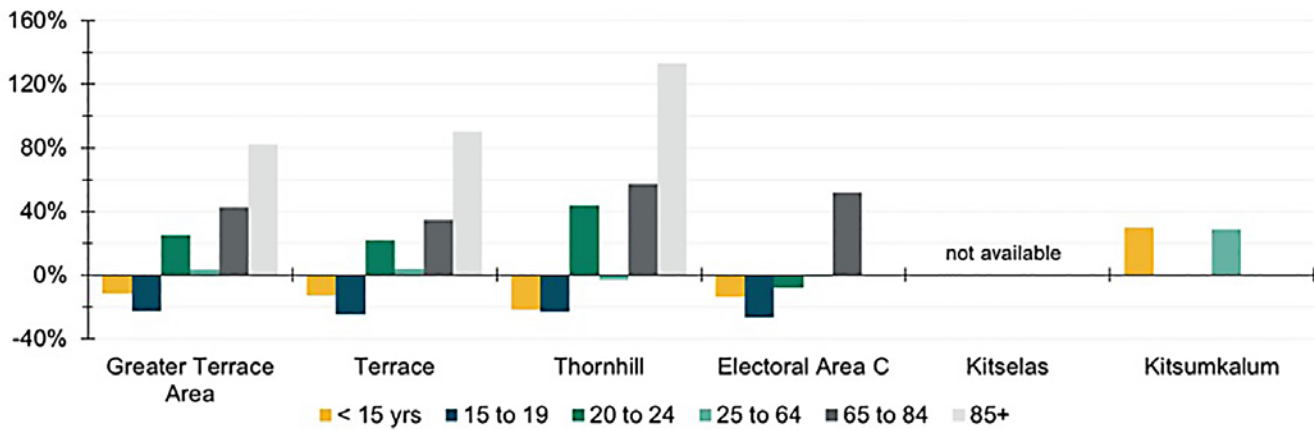
In 2016, the Greater Terrace Area totalled about 19,980 residents. Within the total, 4,760 were youth (below 20), 12,410 were working age (20 to 64), and 2,810 were seniors (65+). Each of these represent a 16% loss, 6% gain, and 43% gain over the last decade for each cohort, respectively.

Greater Terrace HOUSING NEEDS REPORT

The City of Terrace is the largest geography within the Greater Terrace Area, which gives it great influence on broader regional trends. Terrace's 3% population gain since 2006 was the primary contributor to the Greater Area's 4% increase. Thornhill's population grew about half a percent and Electoral Area C was approximately unchanged. Kitsumkalum data indicates a 23% rise.

Generally, the Greater Area lost children of all ages, but gained persons between 20 to 24 (24%) since 2006. Working people grew slightly, while seniors had a substantial gain; specifically, people 85+ grew 82% over the decade.

Figure 1b: Population Change (%) by Age Cohort '06-'16



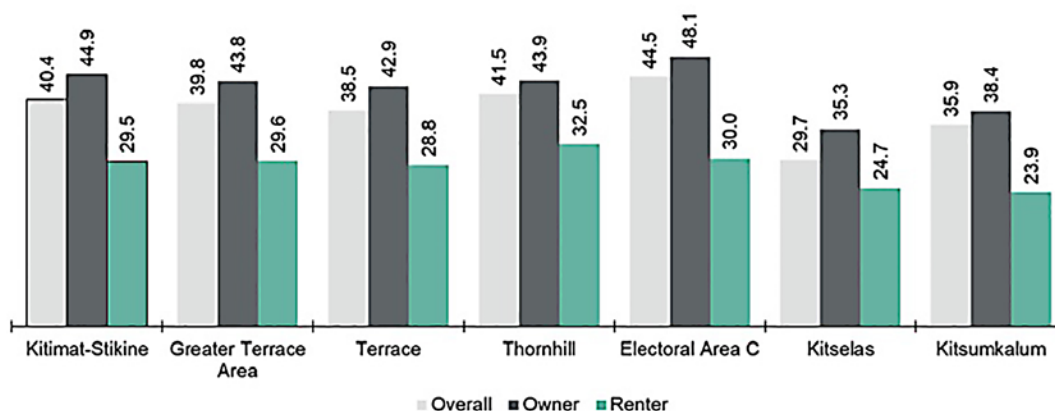
Source: Statistics Canada

Historical Median Age

In 2016, the median age of the Greater Terrace Area was 39.6, up from 2006's 37.8. Even with the increase, the Greater Area, and the RDKS overall, reports a lower median age than the typical British Columbia community; the Province's median age was 42.5 in 2016.

Electoral Area C exhibits both the highest overall and owner median age (44.5 and 48.1, respectively), while Thornhill has the oldest renter population (32.5). Kitselas and Kitsumkalum have the lowest ages of the study area.

Figure 1c: Median Age by Tenure, 2016



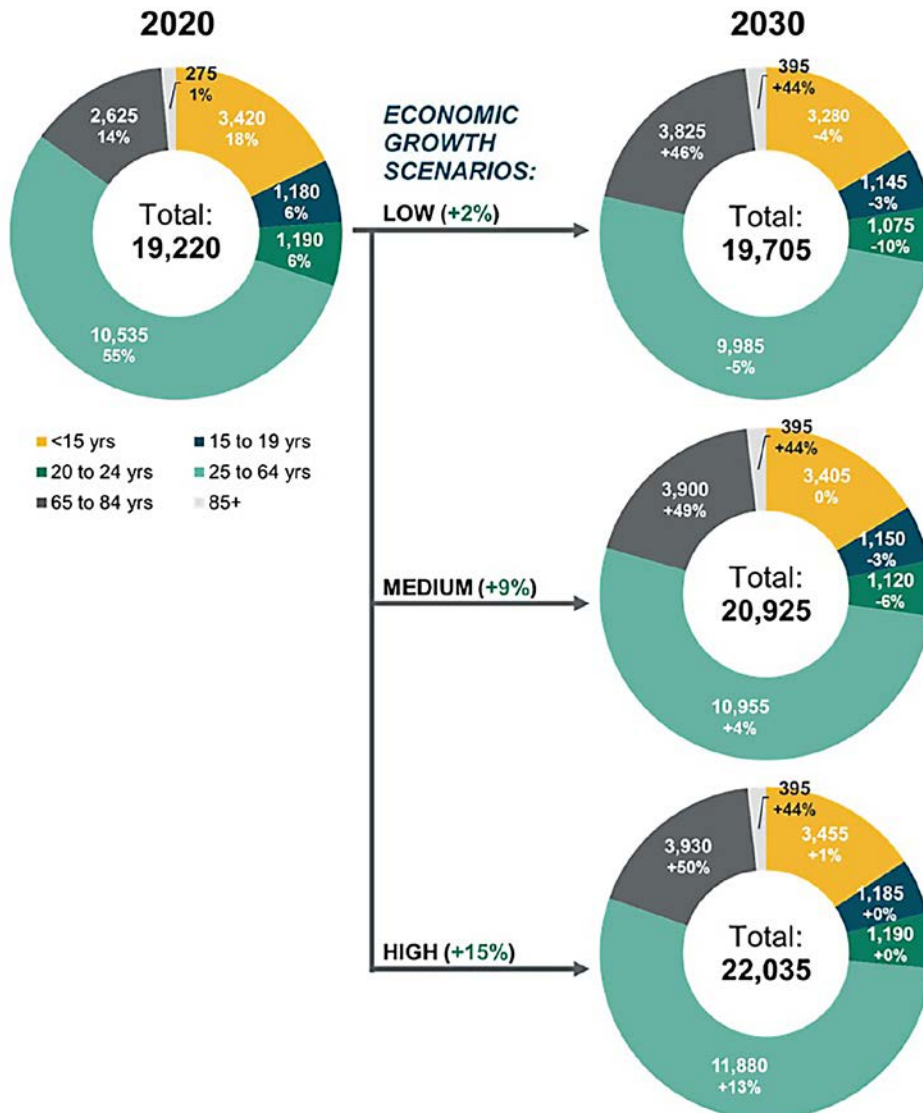
Source: Statistics Canada

Current & Anticipated Population & Age Distribution

In September 2020, Big River Analytics submitted its "Population Survey and Projections – The City of Terrace and Regional District of Kitimat-Stikine Electoral Areas E and C" report to the City of Terrace Council. The report speaks to a population survey and growth projections for the Greater Terrace Area, both produced by Big River.

The document also describes two distinct population groups: the usual population and the shadow population. The former is as reported by Statistics Canada (those people who have their usual/permanent address in Greater Terrace); whereas, the latter refers to those who are living or staying in the community but permanently reside elsewhere. For Greater Terrace, the shadow population was mostly made up of transient workers associated with large industrial projects.

Figure 1d: Current Estimated & Anticipated Usual Population by Age Distribution, '20-'30



Source: Big River Analytics

Figure 1d illustrates current year estimates (2020) and projection scenarios for 2030, as well as age distributions (in line with **Figure 1a**). Scenarios are for low, medium, and high economic development. For illustrations of total population over time (both historical and anticipated), please see **Figure 1e**. When reviewing the figures, please note the following:

- The population estimate and scenarios **do not** include the populations from Kitselas and Kitsumkalum;
- Totals are for the **usual population** only, since they are the primary contributors to long-term housing demand;
- Totals may differ slightly from the Big River report because of data rounding; and
- Totals from the 2016 Census and 2020 Big River estimates are relatively close, suggesting negligible population growth between the two periods. However, readers should not compare the two dates because they come from different data sources. Historical and anticipated populations are thus discussed separately, with emphasis on percent change rather than totals.

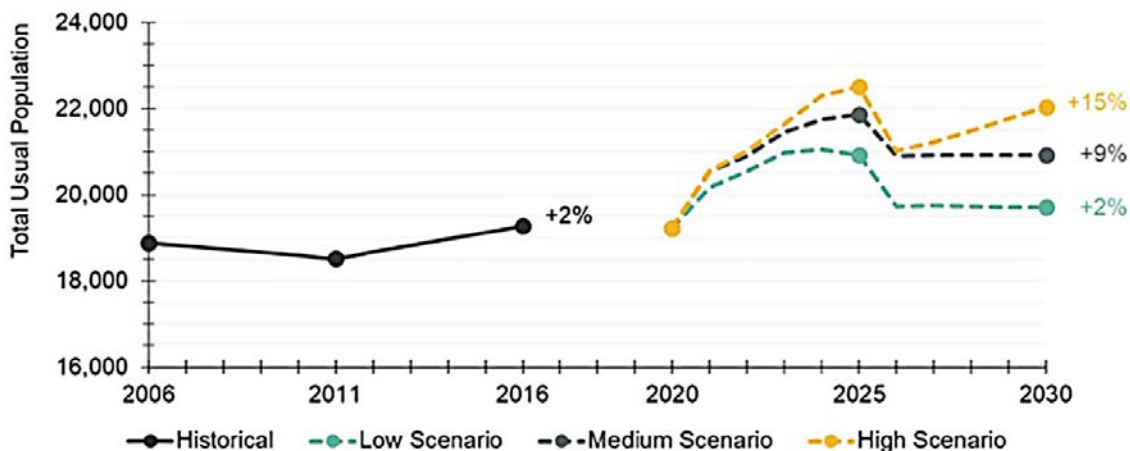
In 2020, the Greater Area’s population totalled about 19,220 people; 24% are below 20 years old, 61% are between 20 and 64 (also known as “working age” people), and 15% are 65+.

The low, medium, and high economic development scenarios anticipate growth of 2%, 9%, and 15%, respectively from 2020 to 2030. All foresee substantial growth in seniors (for example, there may be 46% more residents between 65 and 84 by 2030 in a low scenario). Seniors will make up at least 20% of the population by 2030, up from 14% in 2020.

The medium and high economic growth scenarios anticipate an increase in working age people; only the latter expects no losses of young residents.

Figure 1e demonstrates that projections anticipate a rapid increase in the population from 2020 to 2025 related to shorter term employment offered by large-scale industrial development. Projections indicate a sharp decline to 2026 after construction projects wrap up. Low and medium scenarios showcase stable resident totals onward to at least 2030, while the high scenario expects a partial return to pre-decline form.

Figure 1e: Population Change*, Historical ('06-'16) v. Anticipated ('20-'30)



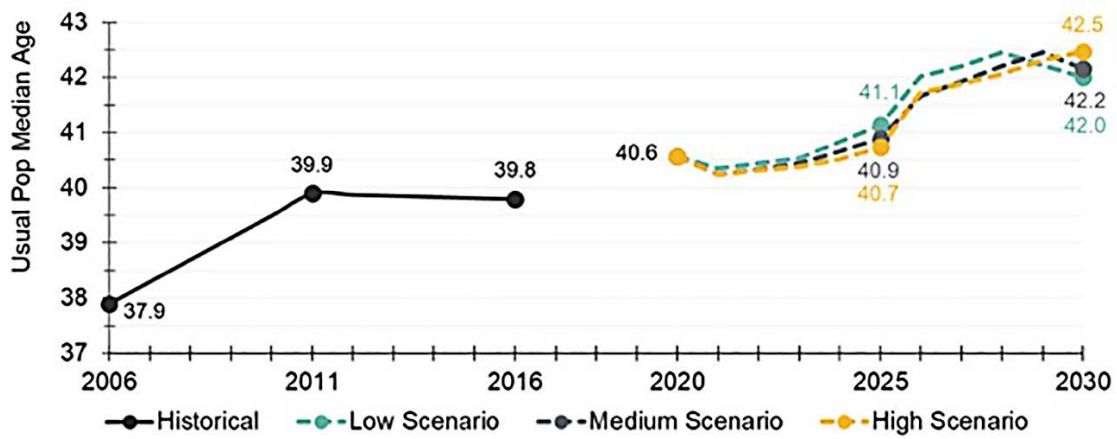
Source: Big River Analytics, Statistics Canada
 * projections do not include Kitselas and Kitsumkalum; community totals removed from historical for consistency

Current & Anticipated Median Age

Median age estimates for the usual population were produced using the Big River Analytics data discussed above. Estimates take into consideration the distribution of residents across five-year age cohorts in a given year.

Regardless of the economic development scenario, projections result in anticipated increases of the median age. In 2020, estimates suggest the median age was 40.6 years old. By 2025, this increased marginally. By 2030, the median age grew noticeably, tied to the sudden decrease in working age people and continued increase in senior populations.

Figure 1f: Median Age, Historical ('06-'16) v. Anticipated ('20-'30)



Source: Big River Analytics, Statistics Canada

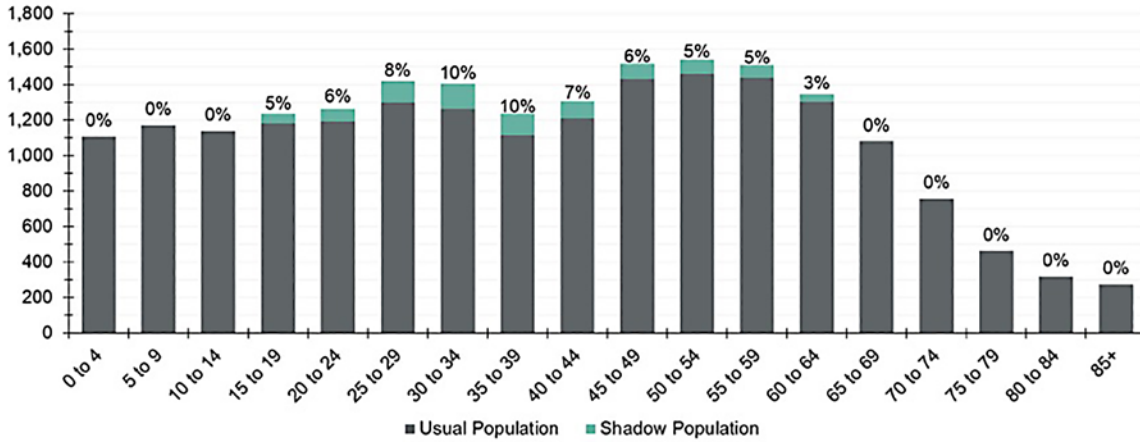


Shadow Population Estimates

The shadow population refers to those people living in Greater Terrace, but who usually reside elsewhere in the Province, Canada, or internationally. The shadow population has a complex relationship with local housing markets, particularly since their demand for housing often does not overlay with traditional long-term tenancies (i.e. long-term rentals or ownership). Furthermore, shadow population totals and proportions fluctuate based on economic development patterns, like large-scale energy projects that attract both local and out-of-community workers.

Figure 1g illustrates what cohorts are most influenced by shadow populations. Big River 2020 estimates indicate that higher proportions occurred for the 25 to 44 year cohorts, with about 5% across other working age populations.

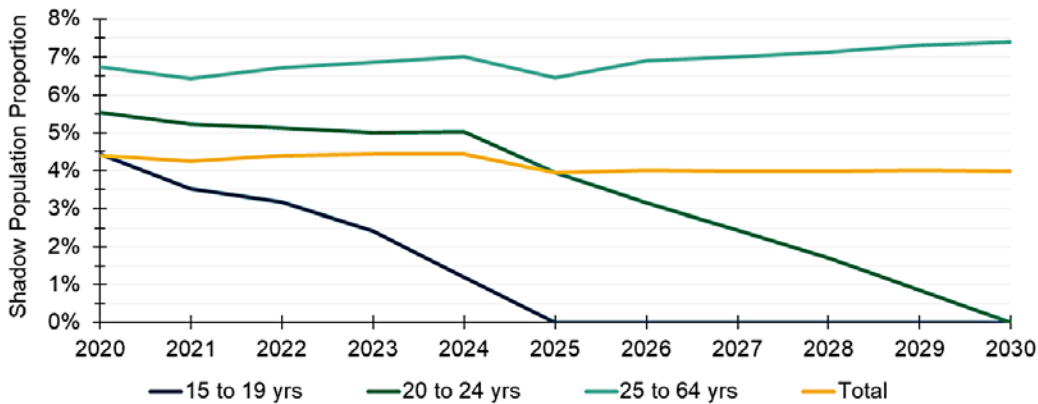
Figure 1g: Usual v. Shadow Population, 2020



Source: Big River Analytics

Figure 1h shows the proportion of the total population allocated to shadow residents from 2020 to 2030. The total proportion will likely remain stable over the decade, with a small drop between 2024 to 2025. Shadow residents 15 to 19 and 20 to 24 years old will gradually decrease as they age and enter the 25 to 64 year cohort.

Figure 1h: Shadow Population Proportions, '20-'30



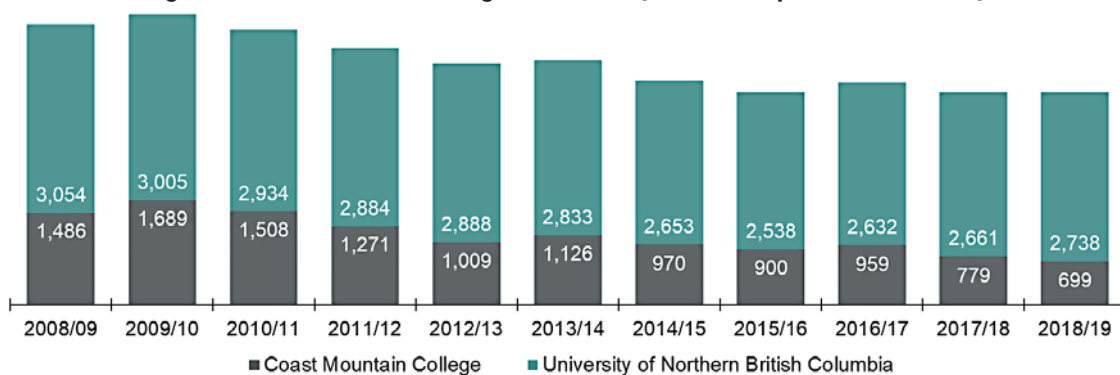
Source: Big River Analytics

Post-Secondary Enrollment

The City of Terrace is home to two post-secondary institutions: Coast Mountain College (CMC) and the University of Northern British Columbia (UNBC). Both have multiple campuses outside the City.

According to the BC Ministry of Advanced Education, Skills, and Training (AEST), a combined 3,437 full-time equivalent (FTE, see Glossary) students enrolled at CMC and UNBC. This number does not reflect international education, offshore enrollments, and FTEs funded by the Industry Training Authority. Also, it does not describe the total students at the Terrace specific campuses.

Figure 1i: Coast Mountain College Enrollment (Full-Time Equivalent Students)

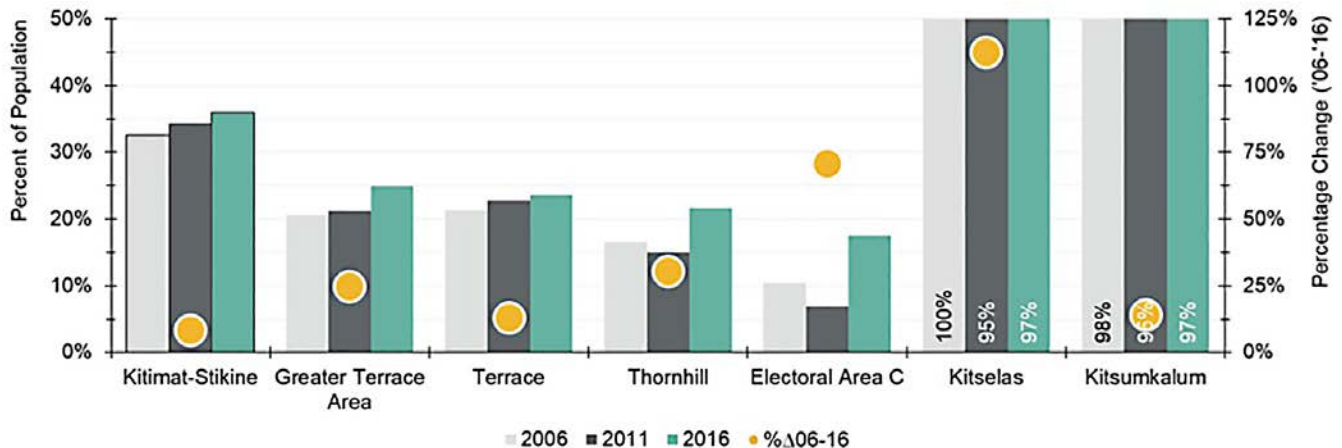


Source: AEST Post-Secondary Finance Branch

Indigenous Identity

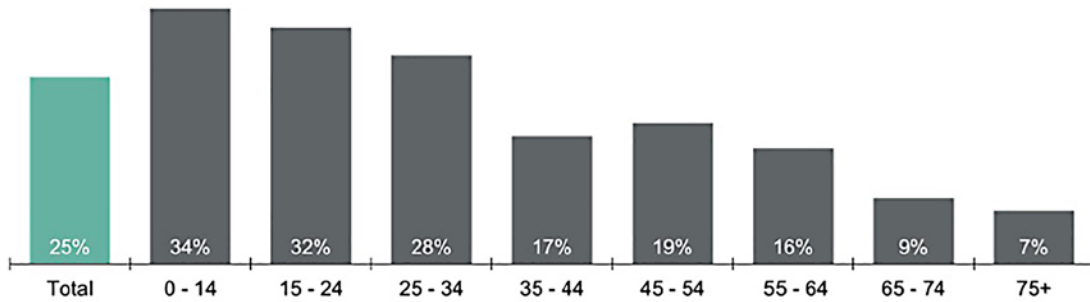
As of 2016, 4,710 people identify as Indigenous in the Greater Terrace Area, or about 25% of the total population; 17% of owners are Indigenous and 46% of renters are Indigenous. Growth in Indigenous peoples was about 25%, with greatest growth occurring in Electoral Area C. Population percentages and percent change are available in Figure 1j.

Figure 1j: Historical Indigenous Identity & Percent Change '06-'16



Source: Statistics Canada

Figure 1k: Percent of Indigenous Identity by Age Cohorts, 2016



Source: Statistics Canada



2. HOUSEHOLDS

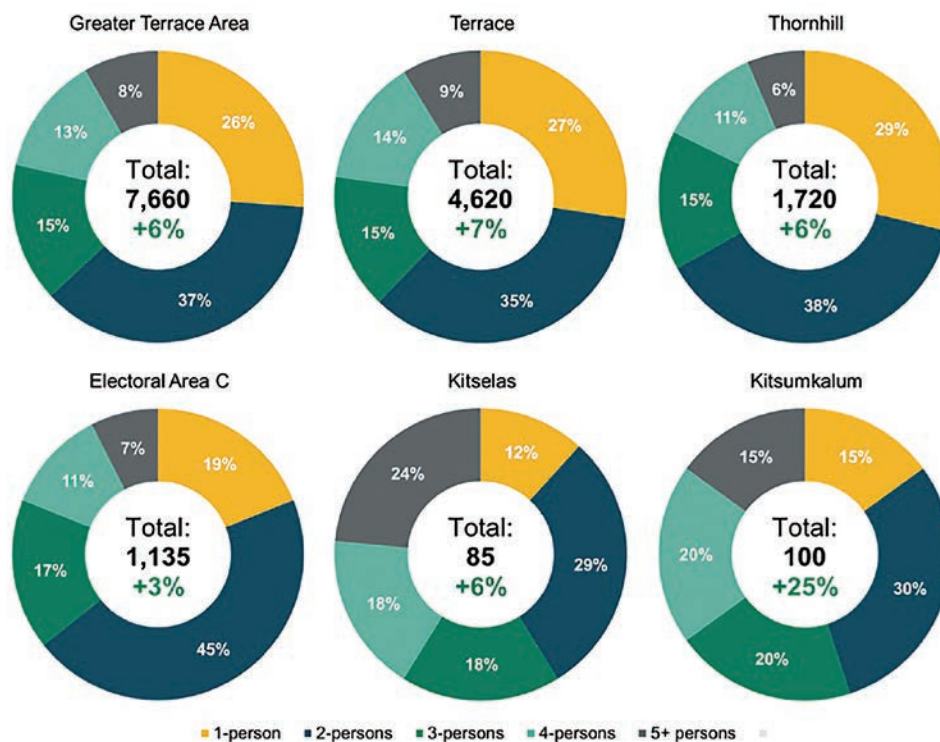
Statistics Canada defines a household as a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. One household could be a couple with children, multiple families residing in the same dwelling, a single person, or roommates. A household is the highest-level descriptor of many unique living situations. The following subsections aim to illustrate the key highlights of the Greater Terrace Area and its member communities.

Historical Households & Size

Greater Terrace grew from 7,210 households to 7,660 between 2006 and 2016, marking 6% growth over that decade. All study geographies had an increase in households over the decade, thanks to two main factors: (1) increased population means more demand from residents and their households and (2) smaller household sizes attributed to smaller families, empty-nesters, and seniors mean that there is greater housing demand per capita.

More often than not, a community that has fewer people than it used to also has more households because of the impacts of smaller average household sizes. For instance, between 2006 and 2016, Thornhill (which slightly shrank in total population during that time) had growth in 1-, 2-, and 3-person households (13%, 13%, and 10%, respectively), while losing 16% of its 4+ person households. The result is a 6% overall increase in households despite a declining/stagnant population.

Figure 2a: Total Households & Household Sizes '16 and Percent Change '06-'16



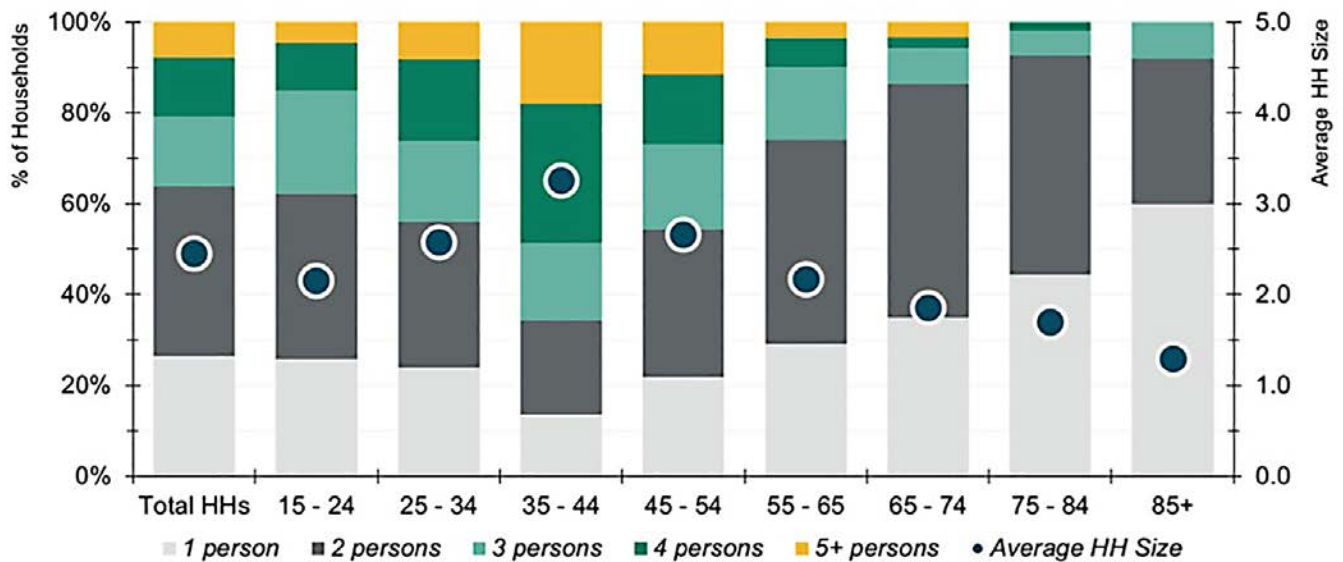
Source: Statistics Canada

The average household size was 2.5 in 2016, slightly lower than 2006 (2.6). Owner household sizes shrank (2.6 to 2.5) while renter households remained the same (2.3). BC's average household size was 2.4 in 2016.

Thornhill reported the lowest household size (2.3) due to the higher proportions of 1- and 2-person households. According to census data, the majority of Kitselas and Kitsumkalum households are 3+ persons large, resulting in an average size of 3.6 and 3.2, respectively.

For the Greater Terrace Area, household sizes peak at 3.3 for households with a primary maintainer aged 35 to 44, attributed to greater likelihood of having dependent children living at home. From there, sizes quickly decrease across 10-year cohorts.

Figure 2b: Household Maintainers by Age Total & Tenure, 2016



Source: Statistics Canada

Current & Anticipated Households

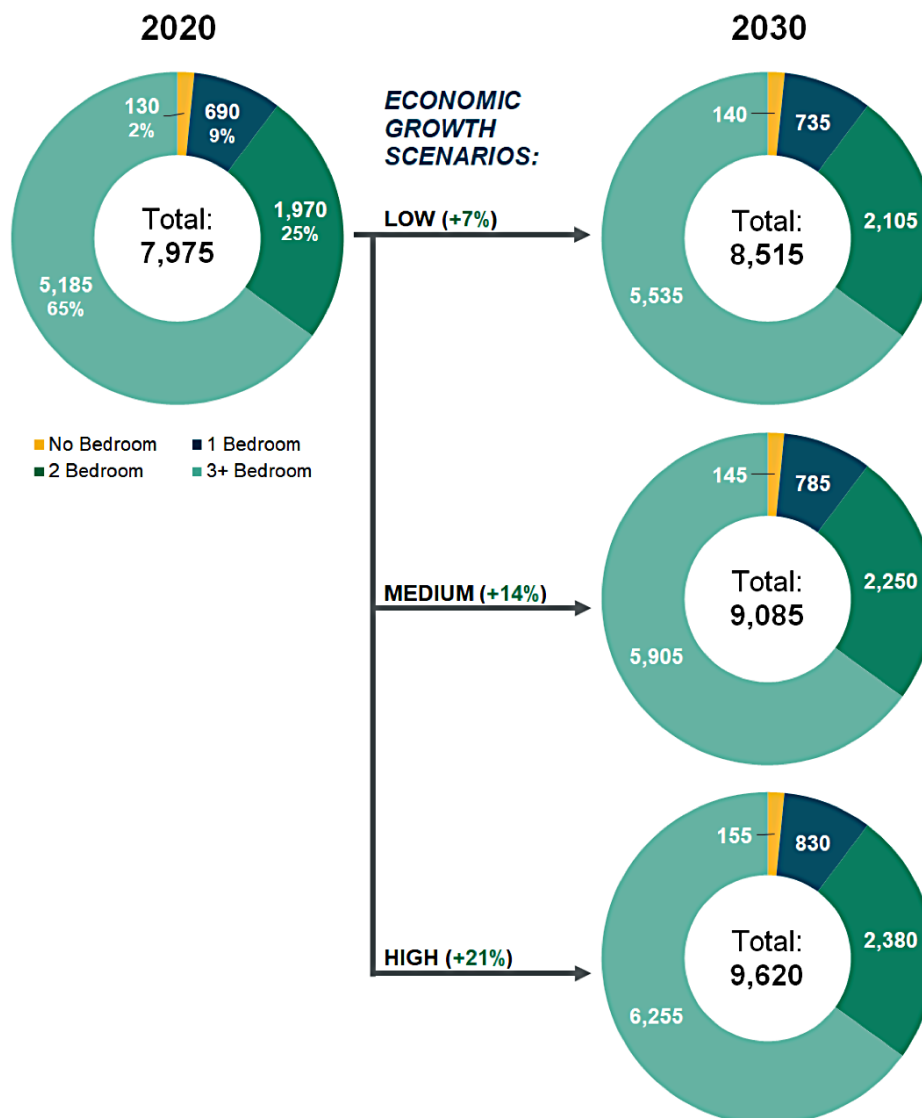
Household growth is an important fundamental component of housing demand: by definition a household requires an available dwelling to occupy. Household projections are therefore synonymous with the increase in housing stock required to accommodate expected population changes (note overall housing demand is also influenced by economic and fiscal factors, but these are omitted from the exercise for simplification).

Projecting future growth in the number of households requires two related data inputs: (1) population projections (see **Section I: Population**) and (2) the historical proportion of maintainers by age cohort, divided by the total people in that cohort. Total demand is calculated by applying the proportions of (2) to the change in how many people there are at a given age determined by (1).

Figure 2c illustrates the change in household between 2020 and 2025, based on Big River population projections and Statistics Canada proportions of maintainers by age. In 2020, Greater Terrace’s usual population demands about 7,975 dwellings, most of which (65%) are 3+ bedrooms large. By 2025, low, medium, and high economic development scenarios anticipate 7%, 14%, and 21% growth in demand, respectively. Because all scenarios use historical unit size distributions, their distributions are equal; however, totals per unit size grew at different magnitudes.

Please note that the noticeable gains in 3+ bedroom units does not suggest that the demand centres around single-detached homes. A 3+ bedroom dwelling can take on many forms like a single, semi, row, or an apartment. Again, this represents demand based on existing distributions; individuals and/or households make compromises in choosing their housing, meaning some may need to occupy for smaller units based on budget or availability.

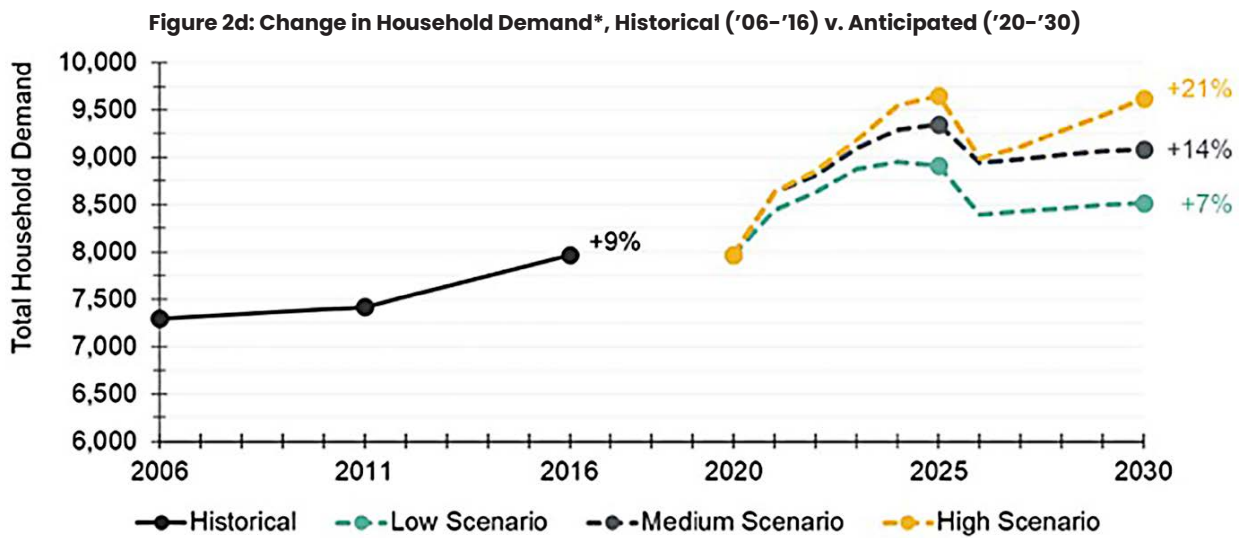
Figure 2c: Current Estimated & Anticipated Household Demand, '20-'30



Source: Big River Analytics

Because demand is based on changes in the population, overall household demand growth follows the same trajectory. However, the reader will notice that households are growing faster than total residents. This is because growth in senior residents is significant enough to decrease the average household size, meaning there are fewer people per dwelling and thus more demand across the entire population.

Sharp increases in anticipated population between 2020 and 2025 means significant short-term burdens on the local housing market as demand will outpace growth in supply. Like population, demand may drop suddenly after 2025, allowing for long-term stabilization.



Source: Big River Analytics, Statistics Canada
 * projections do not include Kitselas and Kitsumkalum; community totals removed from historical data for consistency

Household Tenure

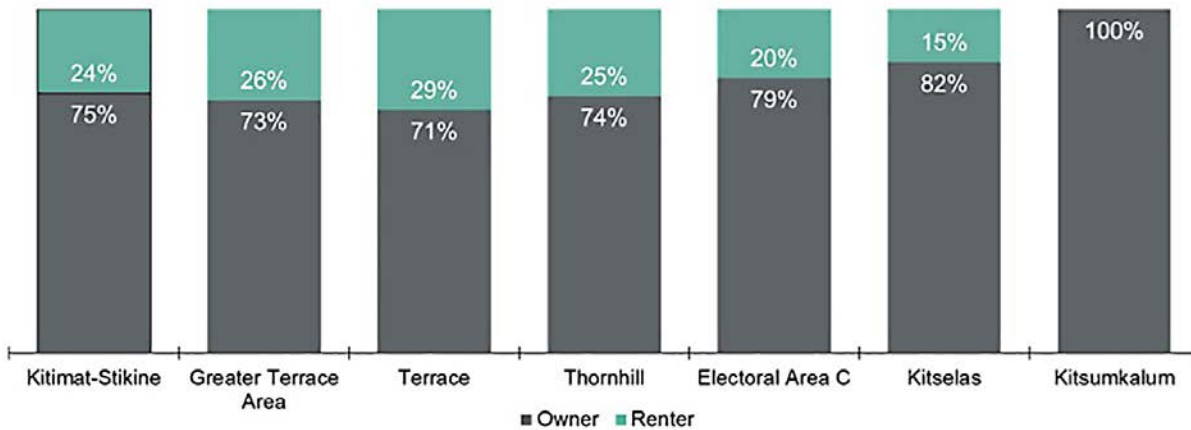
Statistics Canada data divides “tenure” into three categories: (1) owner, (2) renter, and (3) band housing. Band housing is often not reported or is suppressed for confidentiality. RDKS data is similarly unavailable. This report illustrates only the relationship between owner and renter households.

Figure 2e describes the owner to renter relationships across the compared communities in 2016. Please note percentages may not sum to 100% due to rounding in the source data.

Overall, the Greater Terrace Area is made up of 75% owner and 24% renter households (this does not equate 100% due to data rounding), or 5,620 and 2,040 households, respectively. Between 2006 and 2016, renter households grew 15%, higher than owner households’ 4%.

As the urban centre, the City of Terrace exhibits the highest rate of renter households (29%), followed by Thornhill at 25% and Electoral Area C at 20%. Typical electoral area renter rates across BC fall around 10%.

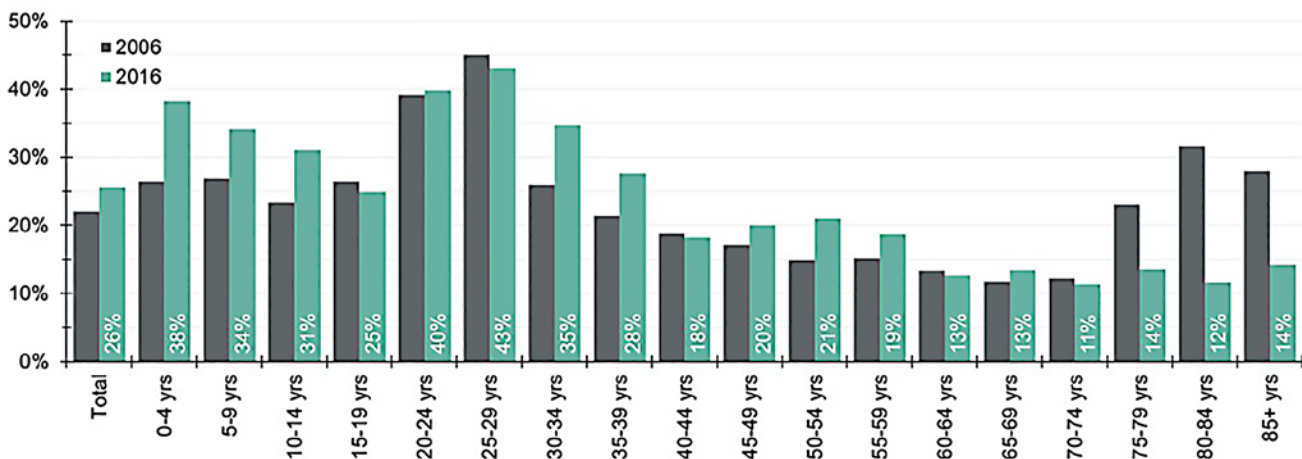
Figure 2e: Household Tenure, 2016



Source: Statistics Canada

When broken down by population age cohort, Statistics Canada data shows that the proportions of individual renters have increased for the majority of five-year age brackets (see Figure 2f). Notable exceptions to this are those between 15 and 29 where there has generally been a small decrease between 2006 and 2016. In addition, those aged 75 years or greater rented far less compared to a decade prior.

Figure 2f: Share of Renters, '06 vs '16



Source: Statistics Canada

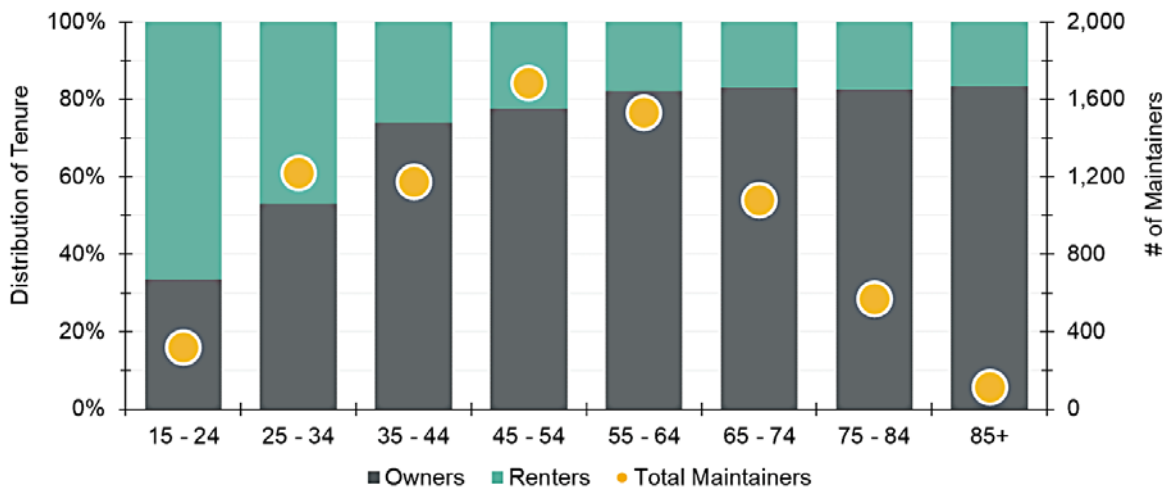
Primary Household Maintainers

Primary household maintainers describes the number of people who are financially responsible for the upkeep of the dwelling. In their younger years, maintainers mostly occupy rental units as they progress through school, new jobs, and saving money. As they age, the prevalence of ownership increases.

The greatest proportion of Greater Terrace maintainers falls between 45 to 54 years old thanks to its younger population; typically, rural cities and communities are somewhere between 55 and 74 years old.

Often, housing stock availability for young cohorts will depend on the needs and wants of more senior people regarding their accommodation (e.g. choosing to age in place can be a positive experience for aging adults but keeps dwelling options, often older and more affordable, from those people looking to enter the market for the first time). In this case, access to housing appears spread out and accessible by different age groups.

Figure 2g: Household Maintainers by Age Total & Tenure, 2016



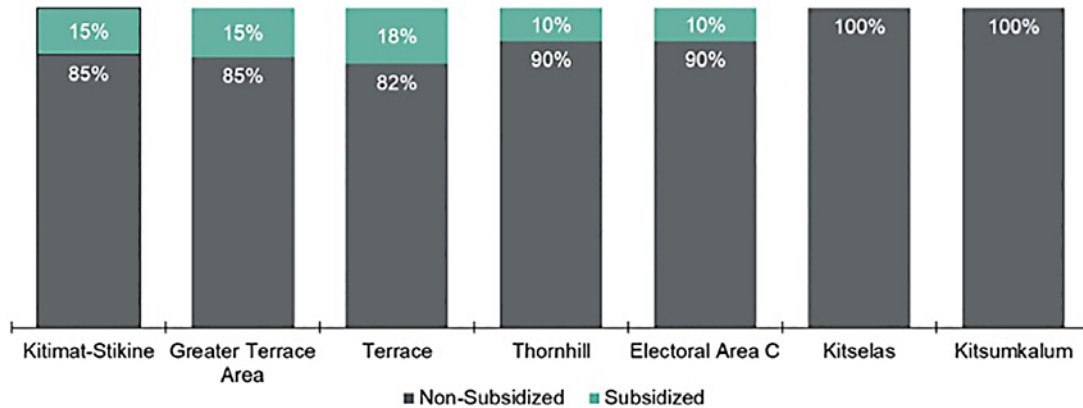
Source: Statistics Canada



Subsidized & Mortgaged Households

Statistics Canada reports on the number and percentage of renter households that rely on a subsidy or subsidies to acquire and maintain full-time accommodation, such as rent supplements, rent geared to income, or housing allowances (see Subsidized Housing in **Glossary**).

Figure 2h: Subsidized Rentals, 2016



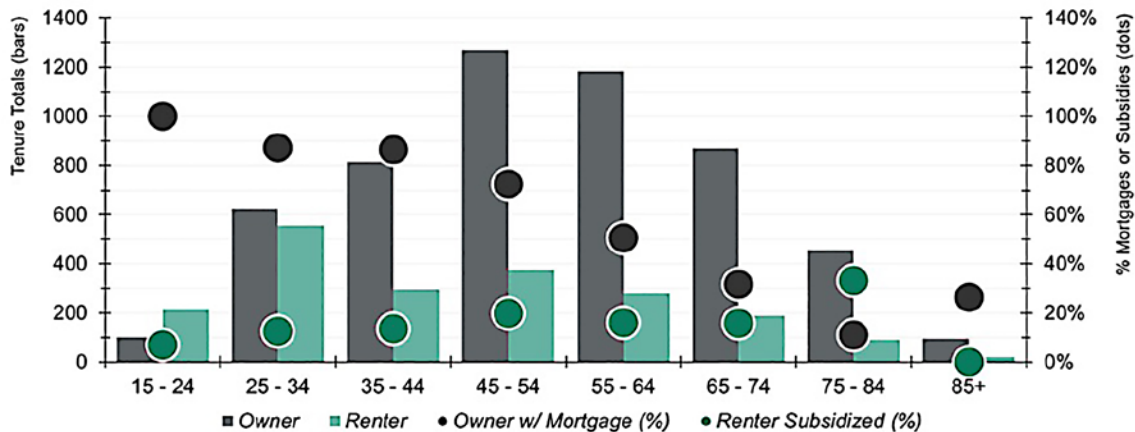
Source: Statistics Canada

On average, 15% of Greater Terrace Area renter households use a subsidy. Greater proportions occur in the City (18%). About 10% of Electoral Area C and E (Thornhill) renter households use a subsidy.

Subsidy rates for primary maintainer age cohorts generally fall between 10% and 20%, with a noticeably high share of maintainers between 75 and 84 years old. This may be due to the combination of subsidy eligibility and the reduction of retirement investments over time, or the greater availability of senior subsidized housing in Terrace relative to other types.

About 59% of Greater Terrace households were paying off a mortgage loan in 2016. Unsurprisingly, the prevalence of mortgages decreases across age groups; the older the household, the greater likelihood that it has paid off their loan. The exception is for households with a primary maintainer above 85, which may correspond with greater prevalence of reverse mortgages (receiving regular payments from the equity in your home, often used to supplement retirement income).

Figure 2i: Tenure Totals versus Proportions of Mortgages & Subsidies, 2016



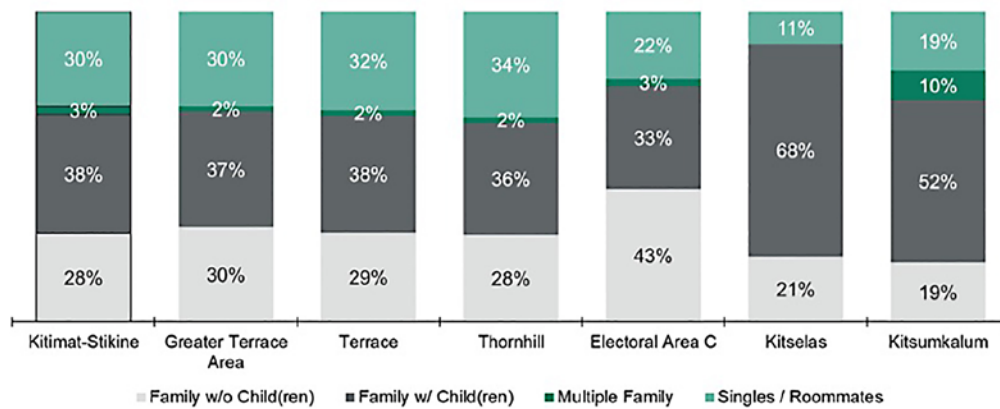
Source: Statistics Canada

Household Type

Household type refers to the type of “census-family” that occupies a dwelling (see Glossary). **Figure 2j** depicts the most appropriate types, being: (1) families without children, (2) families with children, (3) multiple families, or (4) non-census families (herein known as single people or roommates).

As of 2016, about 37% of Greater Terrace Area households were families with children, 30% were families without children, and 33% were other. Families with children grew 2% for owners and jumped 24% for renters, while those without grew 15% and 35%, respectively. An increase in the former highlights that the area can be seen in part as being attractive for local young couples looking to have children or others moving from elsewhere, particularly in rental accommodation.

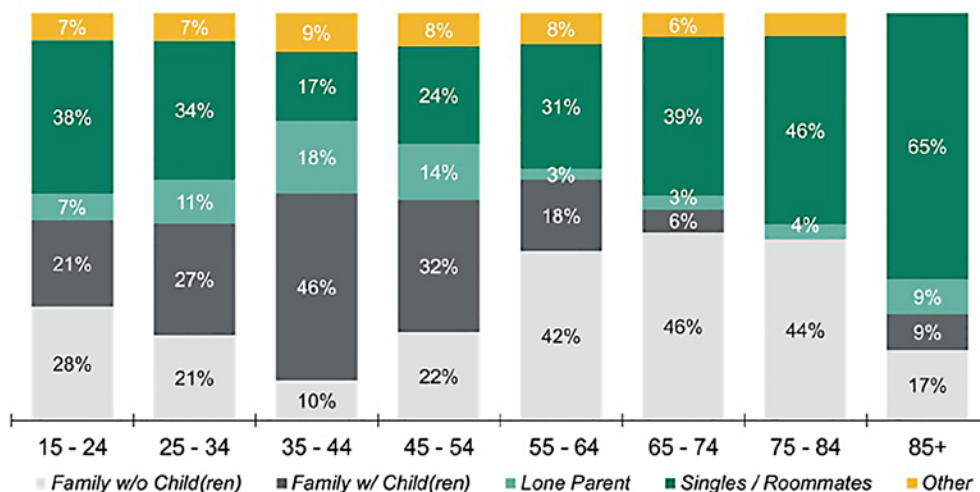
Figure 2j: Household Family Type, 2016



Source: Statistics Canada

Greater Terrace, Terrace, and Thornhill are relatively similar; Electoral Area C demonstrates the highest proportion of families without children (43%) while Kitselas and Kitsumkalum have more than 50% of their households as families with children.

Figure 2k: Percentage of Family Type by Maintainer Age, 2016



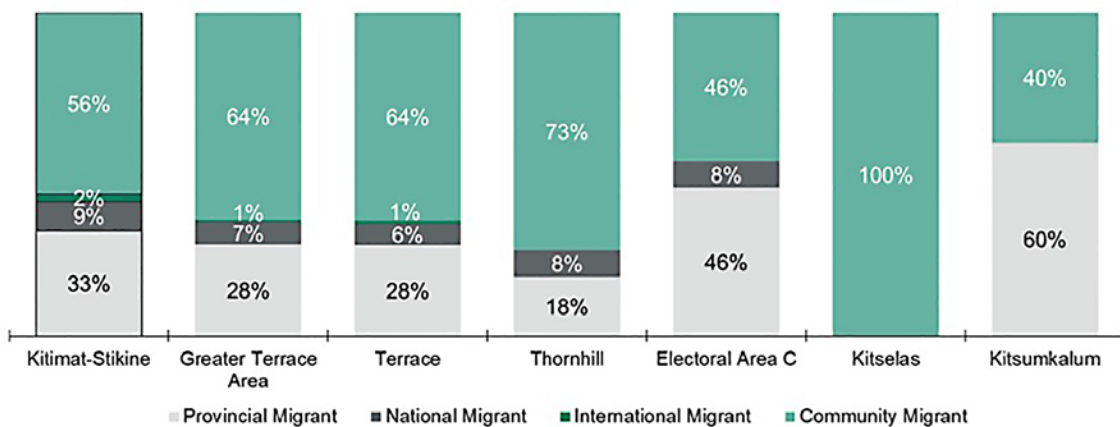
Source: Statistics Canada

Figure 2k illustrates the distribution of family or household types across primary maintainer age cohorts. Families with children are most apparent in homes with the primary maintainer aged 35 to 44 (46%). The share of families without children jumps to 42% for 55 to 64-year cohorts, attributed to empty nesters. Lone parent households are predominantly adults aged 35 to 54 (about 16%).

Household Mobility (1-Year)

One-year mobility refers to whether a person changed their location of residence within the prior twelve months. Overall, about 64% of Greater Terrace residents who moved over the previous year did so within their own community, 28% moved from within the Province (inclusive of inside the RDKS), 7% moved from within Canada, and 1% moved from outside Canada. Please note Greater Terrace Area percentages reflect the weighted average of the communities within it.

Figure 2l: Household Mobility, 2016



Source: Statistics Canada

Figure 2l illustrates how proportions of movers differs across communities. Notably, Thornhill exhibited higher rates of community migration while Electoral Area C had more households moving from within the Province.

Economy

SECTION SUMMARY

Median incomes are rising substantially

Greater Terrace households generally earn more money than they used to; households earning less than \$20,000 fell 38% from 2005 to 2015 while those earning more than \$100,000 grew 58%. Much of the 25% increase observed in the overall median household income is the result of the increasing proportion of higher-earning households (the share of those earning \$100,000+ jumped from 23% to 35% of total households).

Renter incomes are growing faster than owner incomes

Although median owner households earn more than renters (about double), their incomes grew slower than renters between 2005 and 2015. Growth was not enough to shrink the gap in incomes; income disparity in tenure purchasing power widened by about \$3,600.

Households with children are the most likely to be considered in low income

About 19% of children below 18 belong to a household that is substantially worse off financially than the average, possibly attributed to the generally lower incomes of younger families.

More people are participating in the economy

The total people contributing to the economy through employment (or seeking employment) grew faster than those not, demonstrating a rise in the demand and availability of work in the Greater Terrace Area.

More people are unemployed but their share of the labour force decreased

Within the labour force, total employed people grew faster than unemployed, resulting in a slightly lower unemployment rate in 2016 than a decade prior.

COMMUNITY PERSPECTIVES:**Employers are finding it very difficult to attract and retain staff because of limited housing availability and unaffordable.**

Regional employers shared that it is increasingly difficult to attract and retain valuable workers in Greater Terrace. This was explicitly contributed to the rising cost and decreasing availability of affordable housing and noted to be particularly difficult for workers in seasonal industries.

“Unaffordable & extremely limited housing options for current & also new residents to the community. Hard to attract potential employees.”

“I see it every day - we have a huge shortage of housing, cost is very high for people to rent or to buy. It's getting so bad that people are not able to move to the community because it's very difficult and stressful to find suitable accommodation. Many adults and families have to choose shared accommodation. The lack of housing is causing our community to become less attractive to potential new skilled workers.”

Careers that traditionally provided stable, middle-class incomes are not keeping up with housing prices.

Well-educated people in vital careers reported that even those with stable jobs were not always able to meet their housing needs. Informants and focus groups mentioned people with careers in nursing and education were finding it especially difficult. This was more pronounced for single-income households and anyone earning less than the median income.

“The market will look after the people with the relatively decent household income. The people you really have to look after are elderly people on a fixed-income and people who aren't making \$35 an hour. Retail and restaurant workers. They are really important people in our world who are left behind by the market economy. A healthy community isn't all just 3- or 4-bedroom houses.”

“Housing costs are too high. Wages aren't in keeping with costs of living expenses. A single person earning minimum wage can barely afford to survive in this economy. We are told to “live within our means” but that's hard when rent alone takes more than 50% of earnings. (Not including hydro, food, etc).”

“Even dual income homes such as ours, that live [within] our means, live paycheck to paycheck and it shouldn't be that way.”

“There is a lot of focus on Low Income housing, yet many people who have average incomes don't qualify for these types of houses. with the rising costs of housing in Terrace and rentals prices being as high as they are due to big industry, We need to focus on providing housing options for those who are unable to qualify for low income but also cannot afford 1700 a month rent.”

3. INCOME

Unless otherwise indicated, all incomes within this report are adjusted for inflation to represent 2015 constant dollars. Please note that 2005 and 2015 comparison years differ from the normal 2006 and 2016 used by Statistics Canada. The reason is that census incomes come from the previously reported tax year. In addition, because incomes are reported in constant 2015 dollars, any growth over the two years reflects an increase beyond the impacts of inflation.

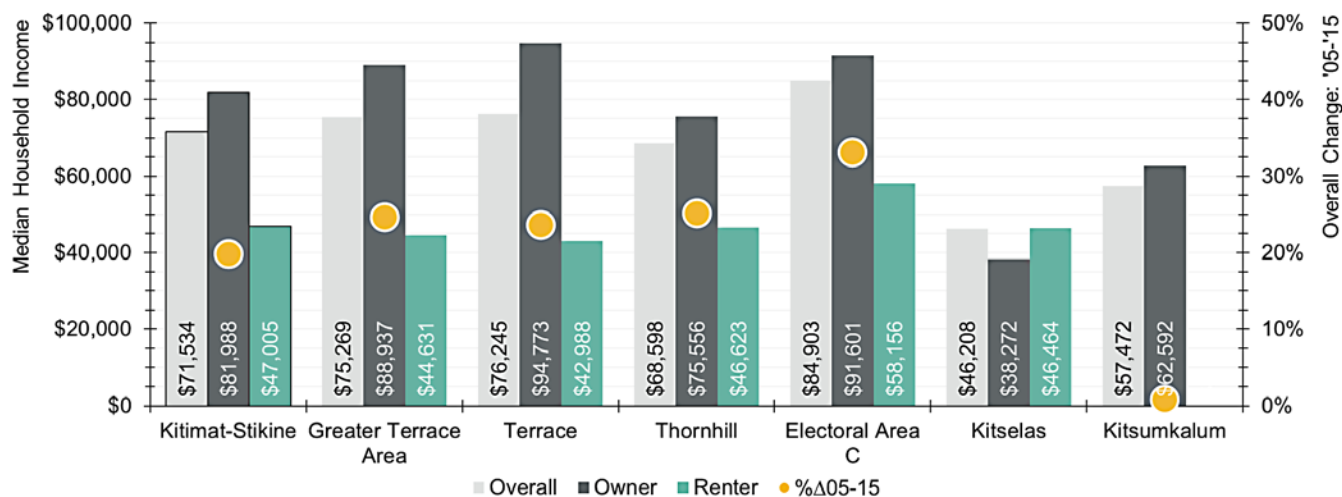
Median Before-Tax Household Income

Overall, Greater Terrace’s median before-tax household income grew about 25% to \$75,269. The median owner household earned \$88,937 and the median renter household earned \$44,631, representing 23% and 41% growth since 2006, respectively.

Electoral Area C’s income grew fastest since 2005 at 33%. No community experienced a decline; Kitsumkalum’s overall median income remained about the same over the decade.

Total households grew 6% between 2006 and 2016, while households earning more than \$100,000 grew 58% (those earning below \$100,000 fell 9%). It is possible that increases in high-earning people has had a larger impact on median incomes than the progression of existing households into higher income brackets; however, this is mostly speculative since no data is available to verify trends within the data.

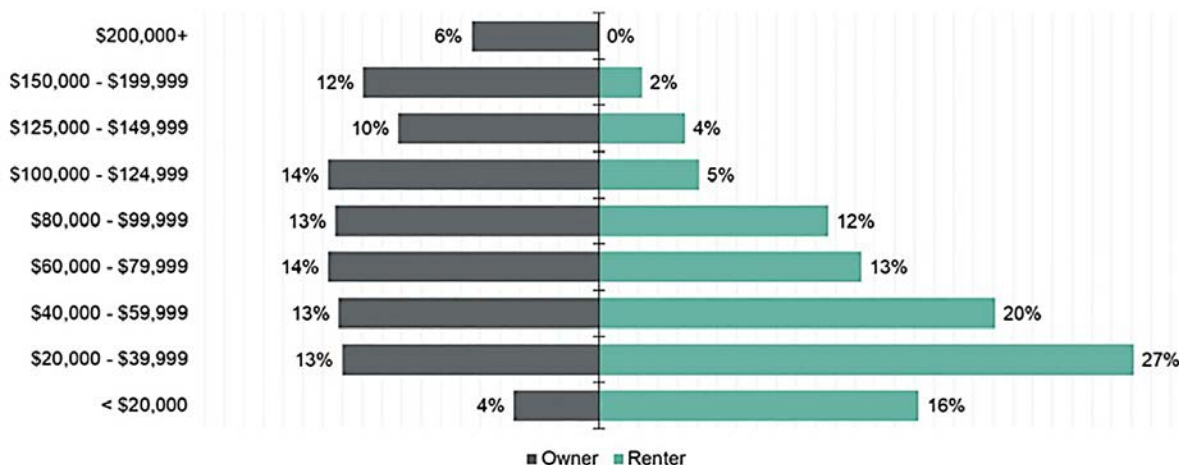
Figure 3a: Median Before-Tax Household Income by Tenure '15 (2015 dollars) and Percent Change '05-'15



Source: Statistics Canada

Figure 3b illustrates the distribution of how many households fall within each income category based on their tenure. Renters are considerably more likely to earn less than \$40,000 (43%) compared to owners (17%). Alternatively, 44% of owner households earn more than \$100,000 versus 11% of renters.

Figure 3b: Proportion of Households per Income Range by Tenure, 2015

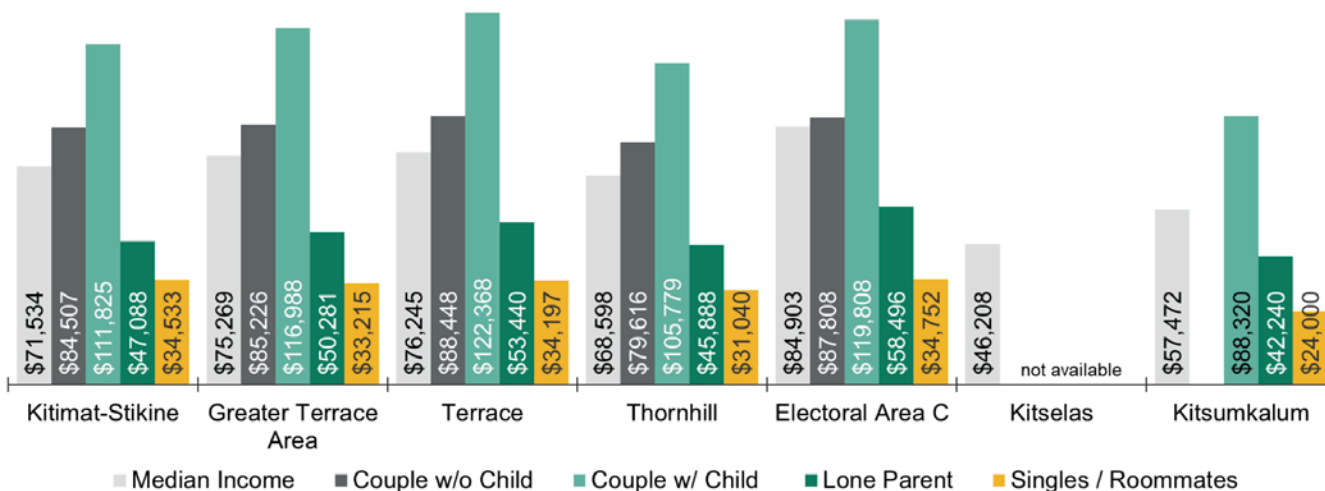


Source: Statistics Canada

Median Before-Tax Household Income by Family Type

Statistics Canada provides income statistics for different family structures, categorizing them by their “economic family” types (see **Glossary**). Briefly, the family types are as follows: couples without children, couples with children, lone parents, and non-economic families (also known as singles/roommates). Readers will notice the similarity to those families described for “household types” (see **Section 2: Households**). There are technical differences, though these are of enough insignificance to allow for the terms to be used interchangeably throughout this document.

Figure 3c: Median Before-Tax Household Income by Family Type, 2015



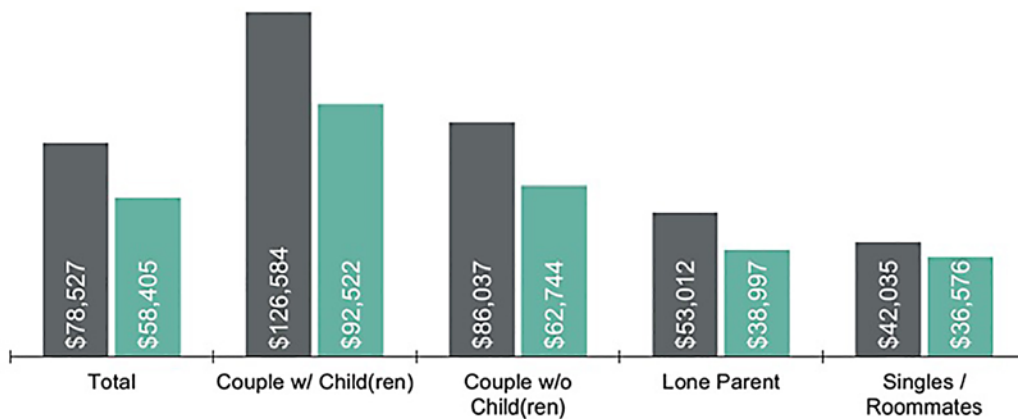
Source: Statistics Canada

Greater Terrace HOUSING NEEDS REPORT

Statistics Canada data from 2015 reports that median Greater Terrace families with children earned the highest incomes (\$116,988), followed by families without children, lone parent households, and single / roommate households.

Families with children are often higher than those without because the latter includes young couples who typically earn less, and retired couples who live off investments and savings.

Figure 3d: Median Before-Tax Household Income by Family Type & Indigenous Identity, 2015



Source: Statistics Canada



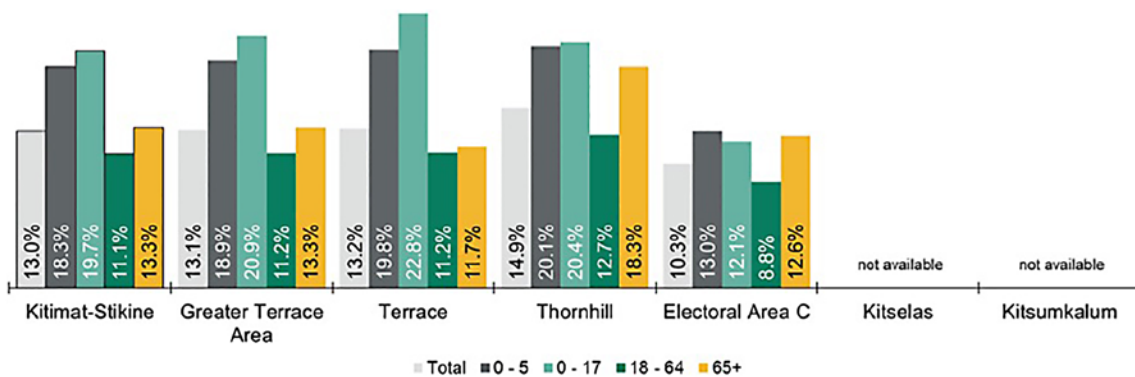
4. LOW-INCOME MEASURE

The Low-Income Measures (LIM) is a set of thresholds calculated by Statistics Canada that identifies Canadians belonging to a household whose overall incomes are below 50% of median adjusted household income. “Adjusted” refers to the idea that household needs increase as the number of household members increase. Statistics Canada emphasizes that the LIM is not a measure of poverty, but that it identifies those who are substantially worse off than the average.

About 13% of Greater Terrace residents fall below the after-tax LIM. Children below 6 are most likely to belong to a household below the measure (21%), followed by seniors at 13%. This appears to contradict the fact that the median couple with a child earns the most income. Note that this is the median and does not reflect all household circumstances. Also, households with children, as described by the low-income measure, include lone parent families.

Electoral Area C demonstrates the lowest rates of overall residents in low-income (10%); Thornhill has the highest (15%).

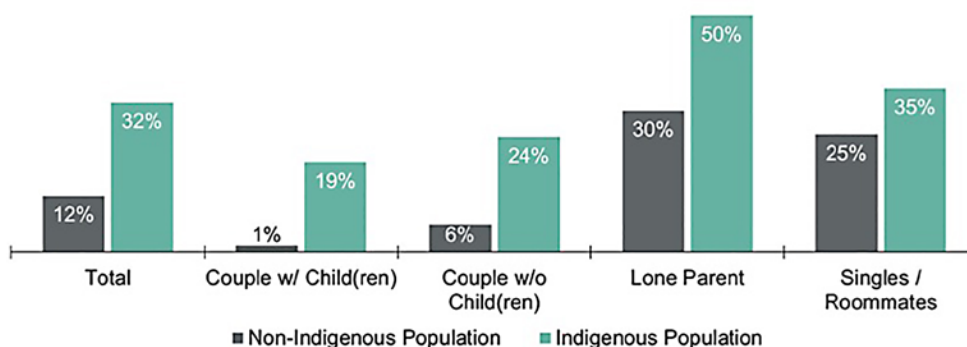
Figure 4a: Low Income Measure After-Tax (LIM-AT) Prevalence by Cohort, 2015



Source: Statistics Canada

Indigenous peoples are more likely to be considered low-income than non-Indigenous residents; about 32% versus 12%. Higher rates of Indigenous low-income is prevalent across family types, with the smallest disparity occurring for single person or roommate households.

Figure 4b: Low Income Measure After-Tax (LIM-AT) Prevalence by Cohort, 2015



Source: Statistics Canada

5. EMPLOYMENT

Economic development, and the resulting employment opportunities, is a key contributor to the overall demand and supply of housing within a community. However, it is often easy to assume when a labour force statistic (i.e. participation, employment, or unemployment) changes, it automatically suggests a positive or negative trend. The following sections hope to briefly clarify what trends have occurred in the Greater Terrace labour market.

Labour Force Statistics

The **Glossary** defines participation, employment, and unemployment in regards to summarizing labour force activity. **Figure 5a** illustrates the corresponding 2016 rates for each Greater Terrace community and the RDKS. In 2016, Statistics Canada reported a labour force totalling 10,590 people (those working or actively seeking work), equating to a 68.7% participation rate. In other words, more people are contributing to the local or broader economy via employment than otherwise.

Often rural cities and communities demonstrate labour force statistics that have a downwards trajectory: participation and employment rates decline while unemployment increases. This is typically due to a labour force that grows slower than the non-labour force (i.e. greater rates of people retiring means fewer people are seeking work). Greater Terrace exhibits the opposite, with a labour force that grew 8% since 2006 while the non-labour force increased 3%. Total employed people rose 8% and total unemployed rose 5%.

Although total unemployed people increased between 2006 and 2016, the unemployment rate declined slightly due to a larger increase in employed persons over the decade. No data existed at the time of this report to demonstrate the local impacts of COVID-19.

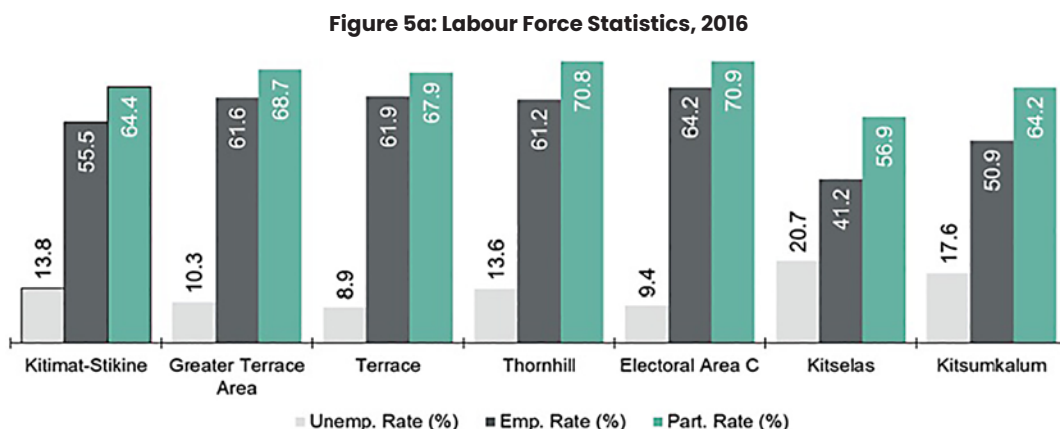
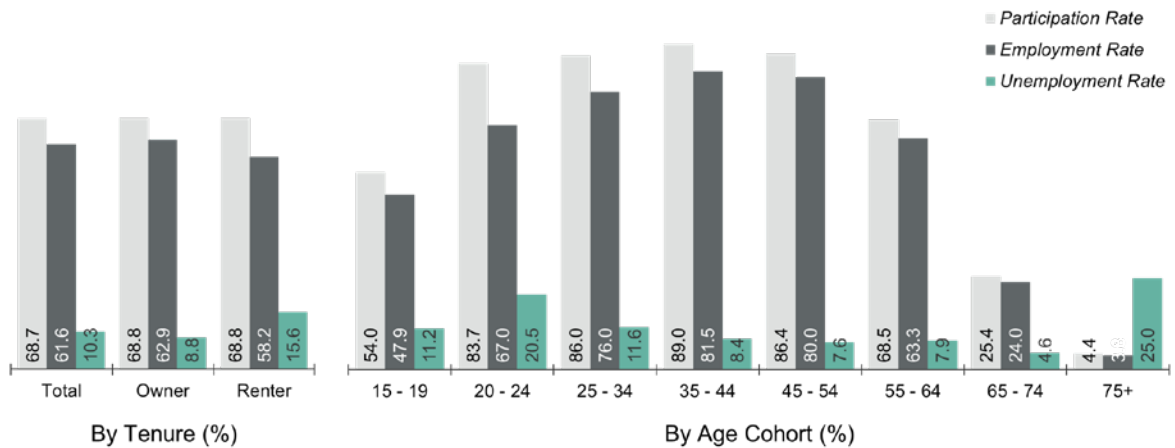


Figure 5b breaks down the labour force rates for 2016 by tenure and age cohort. Generally, people belonging to an owner household had better labour metrics than those in renter households. Notably, unemployment rates were about 7 percentage points higher for renters.

Not surprisingly, labour participation peaks for the 35 to 44 age group; most people have finished school and are looking for work but are not yet old enough to contemplate retirement. While participation decreases as of 45 years old, unemployment also declines slightly, reflecting a senior, experienced workforce who hold more stable positions.

Figure 5b: Greater Terrace Area Labour Force Statistics by Tenure & Age, 2016

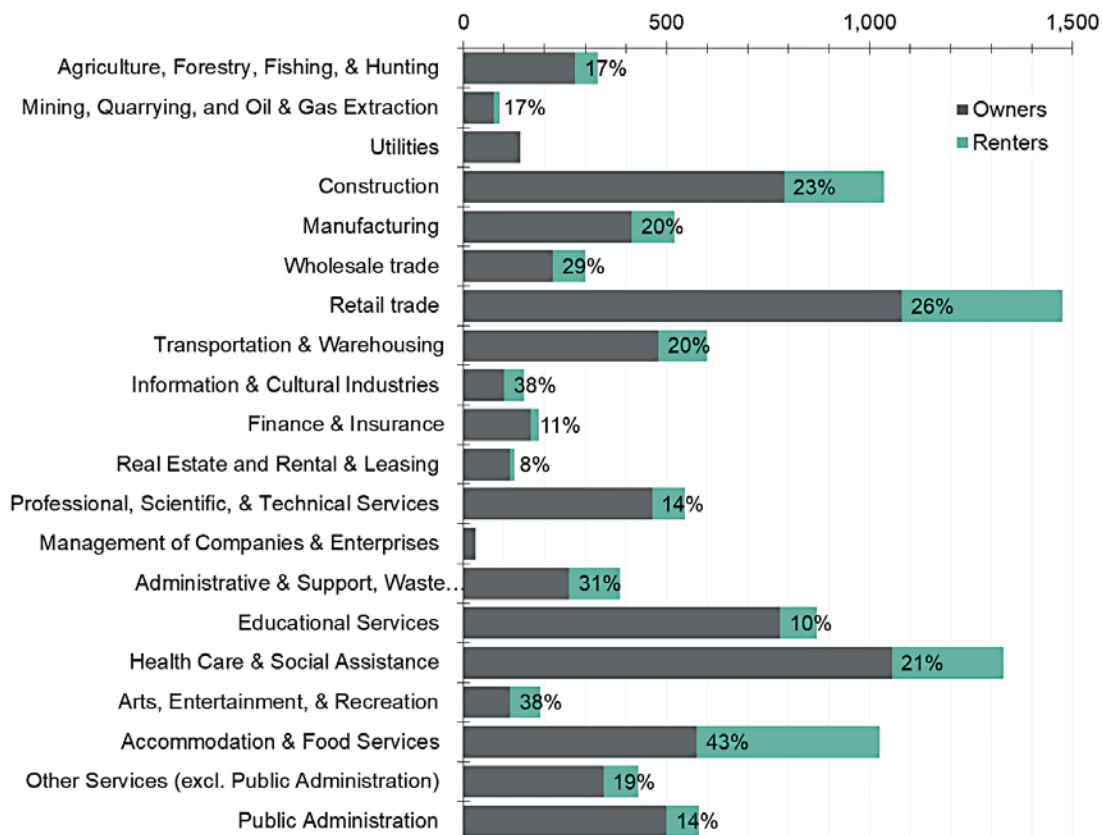


Source: Statistics Canada

Industry

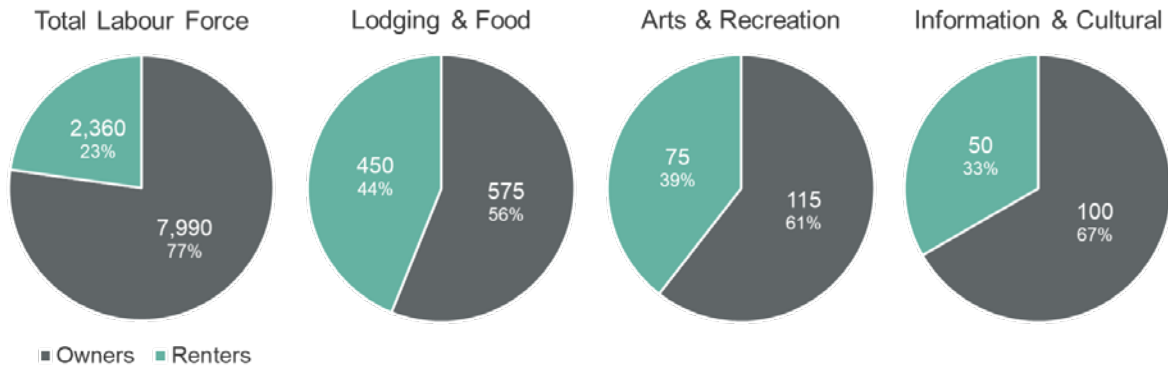
The North American Industry Classification System (NAICS) categorizes employment in the broad industries described in **Figure 5b**. Percentages indicate what proportion of the total workers by industry are renters.

Figure 5b: Industry of Employment (NAICS Categories) by Tenure, 2016



Source: Statistics Canada

Figure 5c: Industries of Employment with Highest Proportion of Renting Workers, 2016



Source: Statistics Canada

The three *largest* Greater Terrace industries based on employment (2016):

- (1) Retail Trade – 1,495 (14.4%);
- (2) Health Care & Social Assistance – 1,330 (12.8%); and
- (3) Construction – 1,060 (10.2%).

The three greatest *increases* in employment (2006 to 2016):

- (1) Utilities – 108% (65 to 135);
- (2) Mining, Quarrying, and Oil & Gas Extraction – 80% (50 to 90); and
- (3) Construction – 56% (680 to 1,060).

The three greatest *decreases* in employment (2006 to 2016):

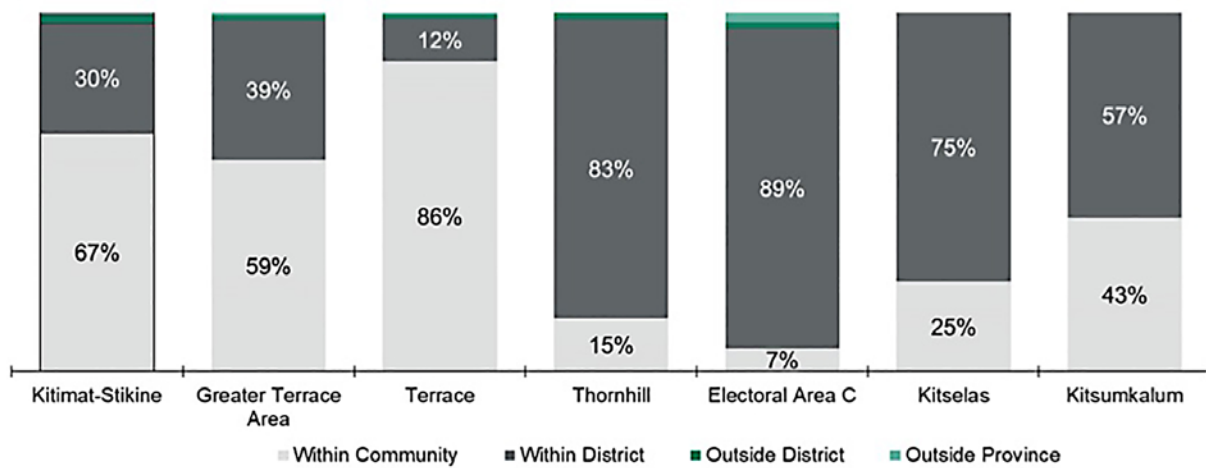
- (1) Management of Companies & Enterprises – 50% (20 to 10);
- (2) Agriculture, Forestry, Fishing, & Hunting – 46% (610 to 330); and
- (3) Finance & Insurance – 40% (290 to 175).

Commuting

The Greater Terrace Area had 7,630 usual workers (see Glossary) in 2016, making up about 80% of total employed persons in the same year. Of those workers, their weighted average commuting patterns were as follows:

- (1) 59% commuted within their municipality or electoral area;
- (2) 39% commuted elsewhere within the Regional District or Greater Area; and
- (3) 2% travelled outside of the RDKS, whether within or out of province.

Figure 5c: Commuting Patterns for Usual Workers, 2016



Source: Statistics Canada

The highest rates of commuting within the Regional District occurred in the electoral areas; employment often clusters in urban areas like Terrace, where most of the electoral area residents likely travel to.

How people/households commute or travel within their community and others often demonstrates the relationship among adjacent areas; particularly, the interconnectedness of regional level housing markets and the economy. Unsurprisingly, commute data illustrates that the City of Terrace is the economic hub of the Greater Terrace Area, and thus housing market conditions outside of the City are likely to be influenced by housing and economic conditions within.

Housing

SECTION SUMMARY

The housing supply is growing

Statistics Canada reports that total Greater Terrace dwellings occupied by usual residents grew about 7% between 2006 and 2016, or 51 units annually. Local government housing starts data since 2016 shows greater annual start activity than before. Most of the dwelling stock was built in the 1960s and 70s.

Rents are increasing

Overall rents grew 26% from 2010 to 2019 after adjustments for inflation, outpacing the income growth (25%) reported between census periods.

Dwelling prices grew quickly, with only minor fluctuation

Overall housing prices appreciated 51% from 2010 to 2019 in constant dollars, with most gains occurring between 2010 and 2015. The substantial rise demonstrates that inflation's role in higher values is minor compared to other factors such as increased demand or insufficient supply.



COMMUNITY PERSPECTIVES:**There is need for diverse typologies and smaller housing units.**

Single individuals, unhoused or underhoused community members, and older adults all reiterated the acute need for smaller housing units that are affordable and appropriate for smaller households. It is very hard to find housing options that are affordable for a single person. This means that single individuals with lower incomes are forced to live with roommates or share spaces within a home. Although not always an issue, sometimes this can lead to dangerous housing situations where individuals are forced to share a space where they do not feel safe.

“The fact that people are resorting to cohabitation in unknown homes instead of maintaining their own home because no rentals are available just so they can work and add to our community is sad. We have such a bad reputation housing wise that people are deterred from moving here. Vets.. doctors... specialist....nurses, contractors, I have heard endless stories.”

“Really wanting to buy and invest in our community, however our market is lacking affordable options! I don't need a fancy Bench house, but also don't want an over-priced outdated apartment in a rental building. Terrace should be focusing on starter level condo's, town and row houses for the single, mid income millennials wanting to get into the market! After spending time in many different towns around the province this summer, I was shocked at the amount of condos and townhouses being built in every community South of Prince George, but nothing similar happening in our area.”

“High rents are a factor for many, requiring multiple roommates. House prices are out of sync with reality in Terrace and Thornhill. Low income earners don't have a chance!”

“We need more smaller homes, we access and the ability to build small/tiny homes. Not every can afford or wants a large home. I don't want to live in a trailer. There should be options for single mums (small house in safe neighborhood.”

Many older residents reported that they would like to be able to downsize to a smaller home, but can't find anything that meets their needs.

"Would like to downsize in the next few years but options are limited. Would like something newer and efficient, living space mostly on one floor, lots of natural daylight, affordable."

"I know of many seniors who are still living in the large house they raised their families in and they would like to downsize but there is nothing to buy or rent that would suit their needs."

"Eventually a 2 to 3 bedroom home/townhouse would be perfect – newish, but reasonably priced (I don't need high end finishing e.g. granite counter tops). A very small yard or patio would be perfect. There are so few of these in Terrace and they sell almost instantly."

"As a mid 50's couple with more house than we need we would like to express our support for the legitimization of tiny homes within our city limits. Homes less than 46.5 square meters (500 square feet) in size on wheels or on a permanent slab present a low-impact alternative that currently isn't legally available in our community."

Much of the existing stock is in poor condition and not kept up by landlords or too difficult and expensive to repair for owners.

Many respondents, particularly renters, shared details regarding unfit or unhealthy living conditions. Reported issues ranged from general repairs to leaks, bed bugs, and challenges with noise. Inattentive landlords were cited as a frequent concern amongst renters.

"High rental housing costs (market rents are high). State of rental units not up to proper standards, rental units needing repairs."

"Many young people are living in suboptimal conditions I know people who want to move to Terrace for business and work, but housing is the main deterrent. The city should learn from other municipalities on how to deal with this. I support beautification projects, but a few murals are not enough to improve our downtown. It will take strategy, bylaws, marketing, and investment."

"Super high rent for not a lot of space and can be absolutely awful conditions."

"High rent, unsuitable housing that is passed off as ok, deadbeat landlords who only want the money, dead beat renters making it bad for everyone. How is a young person just starting out supposed to be on their own?"

"Absolutely, limited housing for low income, and some of the housing available (apartments) have bed bugs and terrible landlords."

Very low vacancy rates create instability for renters.

Low vacancy rates lead to a lack of choices for renters. Because of this many are forced to stay in rental housing situations that are less than ideal and may lack necessary supports. More than 50% of renter respondents to the housing needs survey indicated that they were worried about housing stability.

"I feel stuck in the place I'm in because it's the only place I can afford in town, but it's also unsafe and not maintained. I have no other affordable options. It's depressing."

"Not a lot of availability. My spouse and I pay 2500 for 2 bedrooms and 1 full bath, 1 half bath. The home is in need of repairs. We are starting a family, with no availability to increase size of home plus affordability. Our only real option to increase is to purchase, but that may be years. Until then, who knows what will happen. We have steady, reliable work and I can only imagine how difficult it may be for others in more dire situations."

"[Me] and my girlfriend are two working professionals (lawyer and teacher) who are stuck in a 400 foot basement suite that we found out about through word of mouth. The housing situation is untenable if you wish to keep long term residents."

"We will eventually leave this community and retreat to another community to buy a home that is affordable."

Increase in rental costs are impacting quality of life.

Many engagement participants indicated they were considering leaving Terrace or know people who have decided not to come to the community, indicating a very difficult rental market. Others reported high levels of stress because they were living paycheck to paycheck and struggled to afford rental housing.

"It's getting so bad that people are not able to move to the community because it's very difficult and stressful to find suitable accommodation."

Housing to rent in this community is just too expensive making it unaffordable for families. We pay \$2,359 just for rent. And then utility's. Our rent is scheduled to go up again."

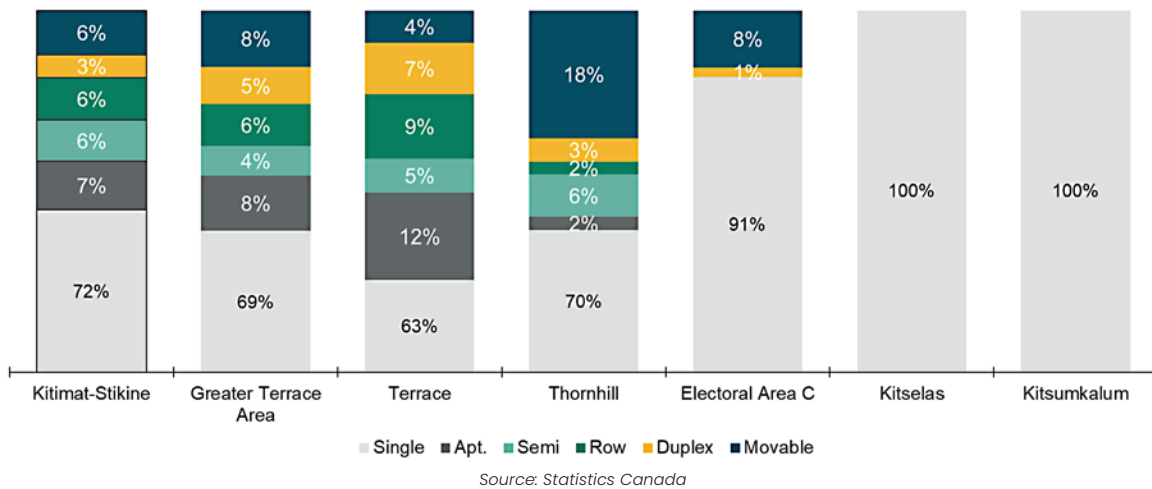
6. DWELLING CHARACTERISTICS

Dwelling Type

Greater Terrace's total dwellings occupied by a usual resident was 7,660 in 2016, up 7% since 2006. Overall, single-detached homes made up about 69% of all dwelling types. In the electoral areas, movable (manufactured or mobile) dwellings were the dominant alternative. Total movable dwellings grew 37% since 2006.

As the urban centre, Terrace provides the greatest housing alternatives to single-detached homes (like duplexes or rowhouses). General planning best practice supports the provision of denser housing typologies; Terrace's proportion of single-detached homes declined from 63% to 62% between 2006 and 2016, indicating that denser housing was built in higher volume than singles.

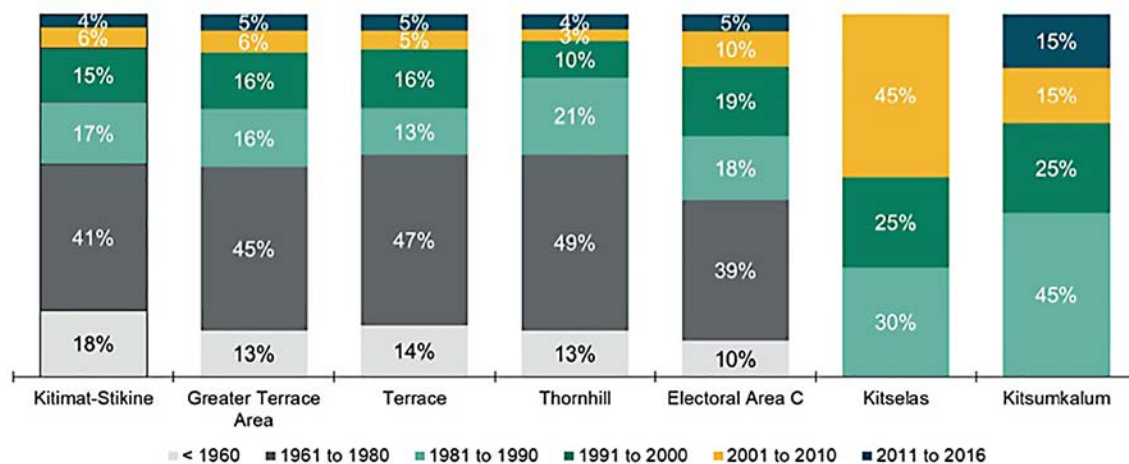
Figure 6a: Proportion of Dwellings by Type, 2016



Dwelling Age

Most of Greater Terrace's homes (58%) were built before 1980 – 45% were built between 1961 and 1980. According to the census, Kitselas and Kitsumkalum have the newest housing stock (no homes built before 1980), followed by Electoral Area C.

Figure 6b: Proportion of Dwellings by Age, 2016

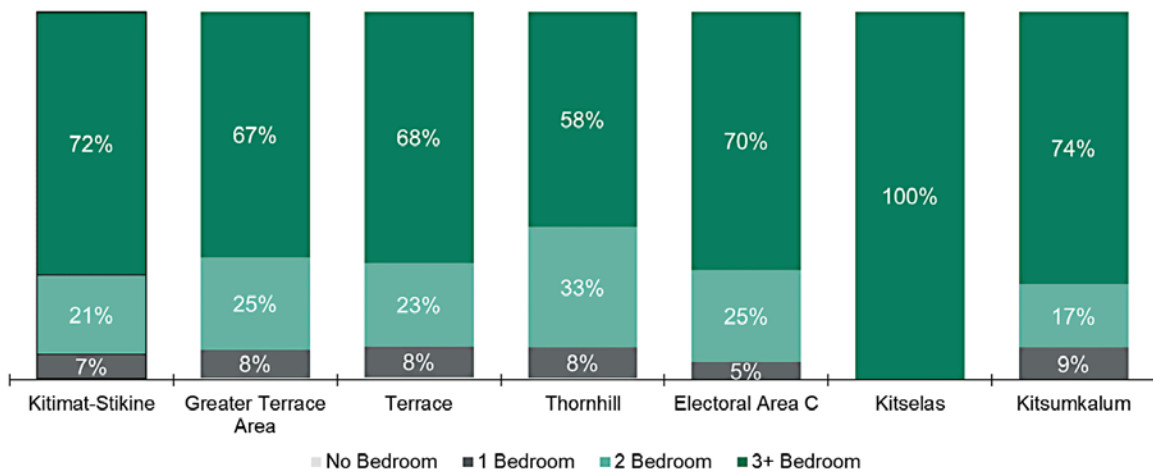


Dwelling Size

Most communities exhibit higher rates of 3+ bedroom units based on the abundance of low-density housing typologies (e.g. single-detached, semi-detached, and row housing), particularly if located on larger lots that can physically accommodate larger units. Generally, the more rural the community, the greater the number of bedrooms; however, there are outliers.

As of 2016, about 67% of Greater Terrace dwellings were 3+ bedrooms large, followed by 25% for 2 bedrooms. Electoral Area C had the greatest share of 3+ bedroom homes (68%), the most 2-bedroom units were in Thornhill (33%), 1-bedroom in Terrace (8%), and no bedroom (e.g. studio apartments or some mobile homes) in Terrace (1%).

Figure 6c: Proportion of Dwellings by Unit Size, 2016



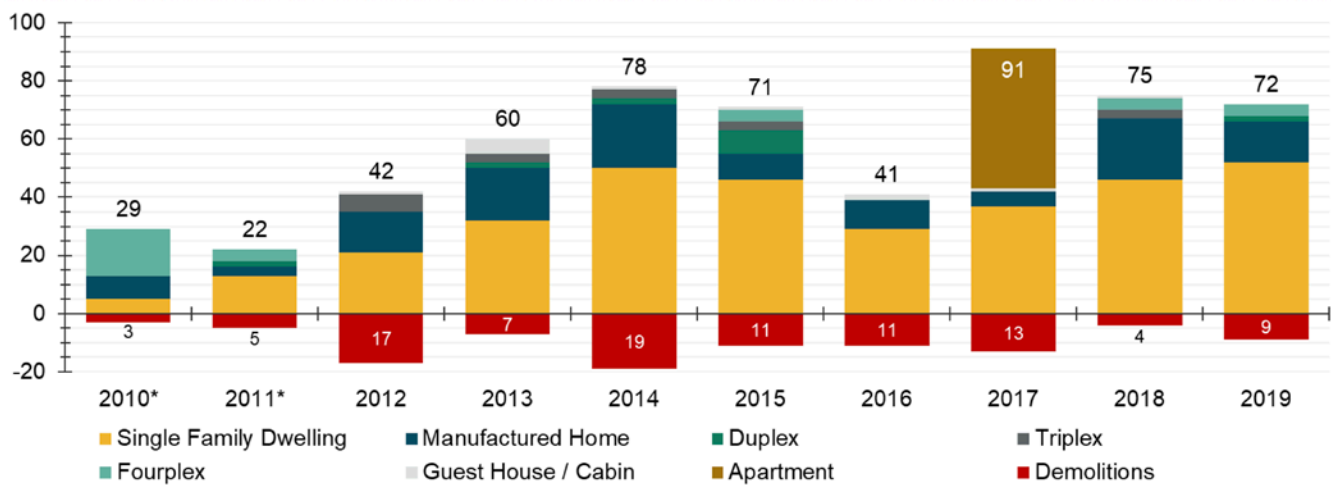
Source: Statistics Canada

7. CONSTRUCTION ACTIVITY (STARTS)

Greater Terrace begins building about 58 dwellings annually; about 10 residential demolitions occur each year. The most active year was 2017 (91), boosted by 48 apartment units submitted and approved by the City of Terrace.

About 57% of Greater Terrace starts were for single-detached units over the last decade. This drops to 49% when considering only the City of Terrace data. The next most common dwelling type was the manufactured home, averaging 21% of starts since 2010.

Figure 7a: Residential Construction Activity (Starts) '10-'19



* electoral area permits only available as of 2012
 Source: Local Governments

8. RENTAL MARKET

Prices

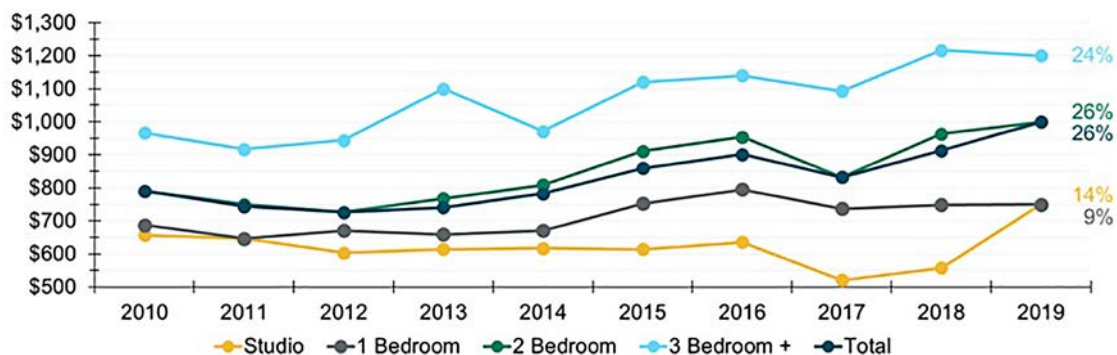
The Canadian Housing & Mortgage Corporation (CMHC) conducts an annual Rental Market Survey to estimate rental market strength. The survey collects samples from all urban areas with populations greater than 10,000 and targets only private apartments with at least three rental units. Among the information provided are median rental prices for units within the primary rental market (see **Glossary**).

The City of Terrace and Thornhill are the only geographies in the RDKS to qualify for the survey, though rent and vacancy data is only available for the former. Reviewing Terrace rental data and applying it to peripheries is not without merit since the City makes up a considerable portion of the Greater Area. Changes in rent and the magnitude of these changes can be an indicator of what to expect in Thornhill or Electoral Area C. In addition, changes in vacancy can put pressure on these communities or the secondary market to fulfill demand (discussed in the next section).

Figure 8a illustrates Terrace’s historical median rents, adjusted to 2019 dollars, with the percent change from 2010 to 2019 provided for each unit type. It is important to note that the CMHC survey covers all rental units, whether currently occupied or vacant and available. As a result, rent prices reported in this survey are typically lower than the asking rents of currently available units; the inclusion of long-term tenancies whose rents are comparatively low and relatively stable tends to drive down the median. Therefore, this data reflects the overall cost of rental housing, but likely understates the current asking rent for a unit that has recently become available, representing the true cost to people entering or moving within the rental market.

CMHC does differentiate between rental prices in larger survey areas and this can help give an impression of local differences. Across all Census Metropolitan Areas in British Columbia, CMHC reports vacant unit rents are higher than occupied by, on average, 15% for studios, 20% for 1-bedrooms, 25% for 2-bedrooms, 31% for 3-bedrooms, and 23% overall. Costs for available units in Terrace may be off by similar margins compared to the average rents reported below.

Figure 8a: Median Rent, Terrace (2019 dollars)

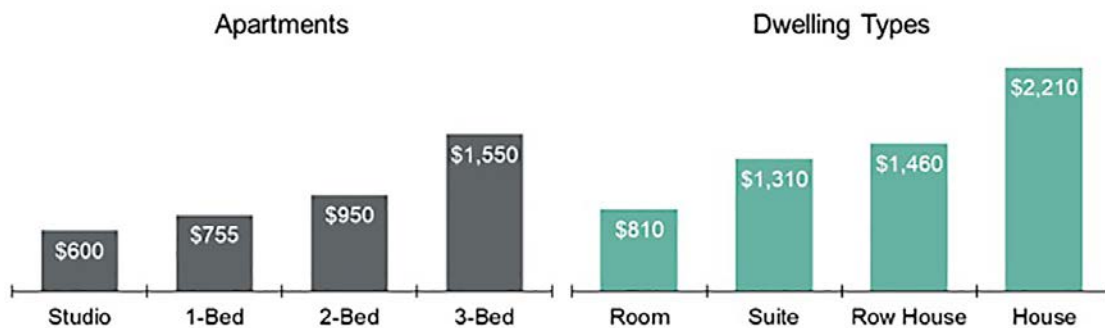


Source: CMHC

In 2019, the median unit rented for \$1,000, a 26% increase since 2010 (adjusted for inflation). Two-bedroom unit rents grew 26% over the same period, reaching \$1,000. One-bedroom units grew slowest at 9% to \$750. To reiterate, these rents are presented in 2019 dollars, which means trends in price are in addition to the effect of inflation. This illustrates whether rent prices have grown more than overall prices for goods and services across the British Columbia economy.

In August 2020, Big River Analytics and Stantec Consulting prepared a Housing and Accommodation Indicators report for LNG Canada. The report collected several data points on housing within the District of Kitimat and the City of Terrace. Among them are rental market estimates based on apartment size and dwelling type. Sources include Kijiji, Facebook, Craigslist, and telephone surveys. For Terrace, the total apartment sample was based on 134 units (from 0 to 3 bedrooms large) and dwelling types on 96 units.

Figure 8b: Average Rent, Terrace, H1 2020



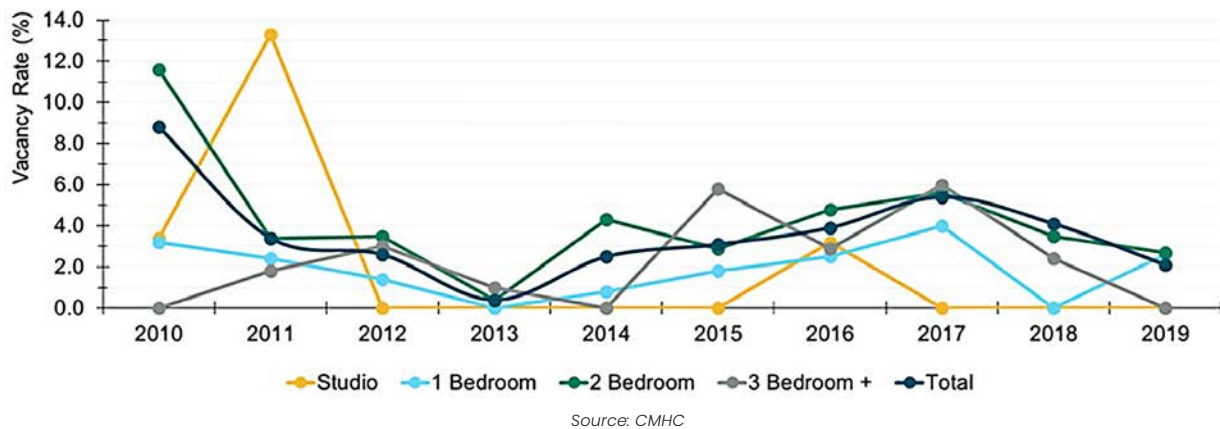
Source: Big River Analytics & Stantec Consulting

Figure 8b illustrates their findings for online rental listings in Terrace for the first half year of 2020 by unit size and dwelling type. Please note that dwelling type numbers are weighted averages calculated using Table 4.1.6 on page 18 of their report.

Vacancy

Greater Terrace’s overall vacancy rate has fluctuated since 2010. In 2019, CMHC reported it was 2.1%, the lowest it had been since 2013 (0.4%). Big River Analytics & Stantec Consulting estimate that vacancy could be as low as 0.7% in the first half year of 2020, demonstrating a continued reduction of available rental supply. For context, the generally accepted healthy vacancy falls between 3% and 5%; the overall vacancy was within or close to within that range between 2015 and 2018.

Figure 8c: Primary Market Vacancy Rate, Terrace



Although CMHC data is heavily reliant on Terrace, its trends do impact secondary market activity, both in the City and nearby communities. For example, with a growing rental population and declining vacancy, housing demand will be on the rise (inclusive of apartments). As renters find little to no stock available in the City, they will begin to find alternatives, moving to secondary market units. In other words, declining urban vacancy rates induce demand for substitutes, thereby decreasing secondary market vacancy rates. Unfortunately, the specific rate and how it may change cannot be determined.



9. REAL ESTATE MARKET

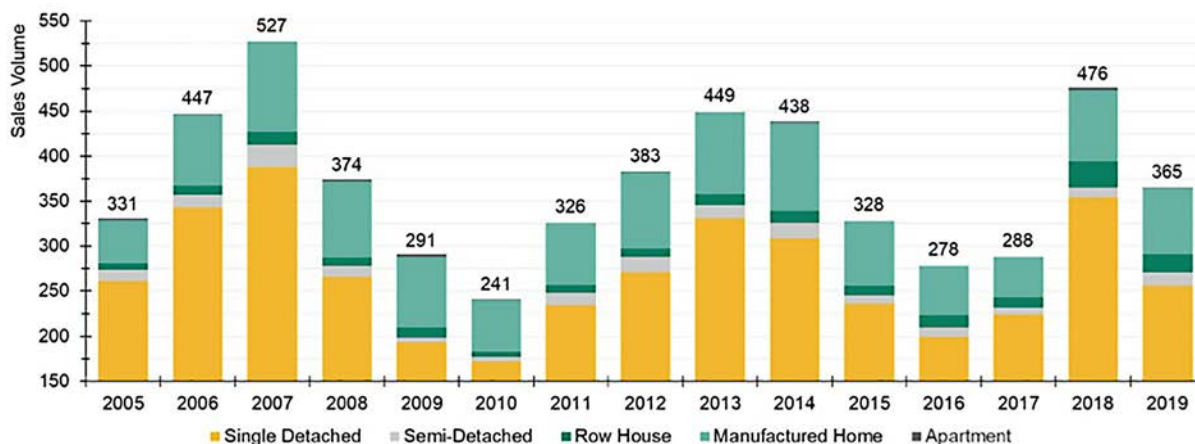
The real estate market refers to the buying and selling of land and buildings, mostly by individuals or companies who seek stable, permanent tenancy or investment opportunities. Many factors play into the health of the market. Unfortunately, data is often only obtainable at provincial or national levels, making it difficult to summarize or predict local trends. Fortunately, BC Assessment does offer some information for municipalities to consider in their housing needs reports. Among the information is sales activity, dwelling prices, and assessment values, discussed below.

Sales Activity

Greater Terrace residential sales fluctuated over the last decade and a half, starting at 331 in 2006 and reaching 476 in 2019. In between, it fell to 241 in 2011 as sales volumes declined following the Great Recession of 2008. It appears to recover from 2011 to 2014, with another decline until 2017. Sales jumped in 2019, induced by high demand generated from the liquid natural gas (LNG) industry

On average, single-detached homes made up 72% of sales over the last decade, followed by manufactured homes at 21%.

Figure 9a: Total Residential Sales, '05-'19



Source: BC Assessment

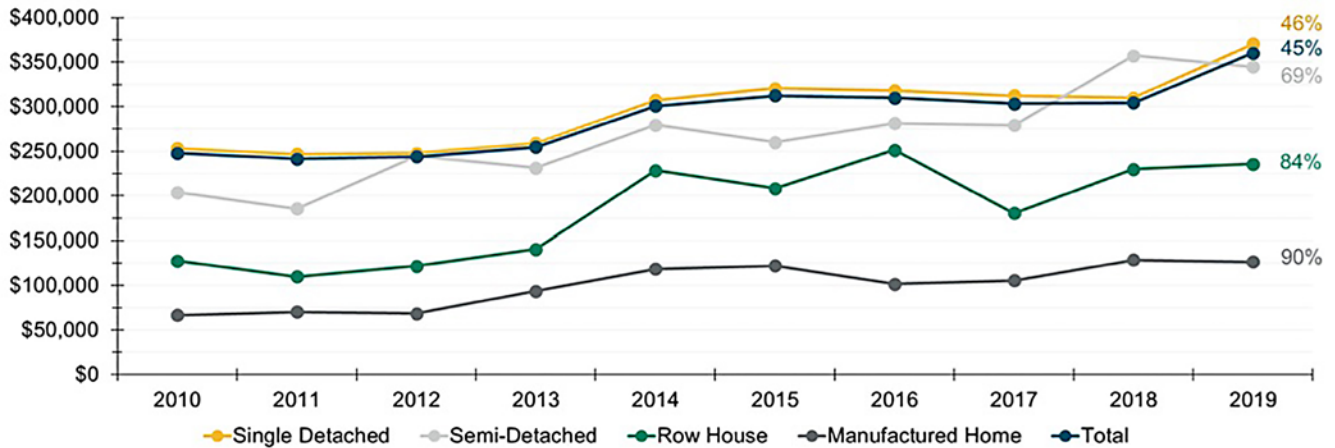
Prices

BC Assessment reports sale prices for multiple dwelling types; however, the type of dwellings within each community varies, particularly when comparing urban versus rural. Figure 11b summarizes prices across the Greater Terrace Area and does not distinguish by geography within said area. Prices are in 2019 dollars.

Greater Terrace's overall dwelling prices grew 45% over the decade. Single-detached homes grew slowest at 46%, followed by semi-detached homes at 69%, and row houses at 84%. Manufactured home prices jumped 90%.

Adjusting prices for inflation (e.g. 2019 dollars) allows the reader to understand the actual overall appreciation or depreciation in housing in real terms (or values that are comparable without the consideration of increases or decreases in the value of money in the larger economy). For instance, unadjusted prices for singles grew 60% since 2010, meaning inflation accounts for about one quarter of its price appreciation.

Figure 9b: Median Dwelling Price (2019 dollars) & Percent Change '10-'19



Source: BC Assessment

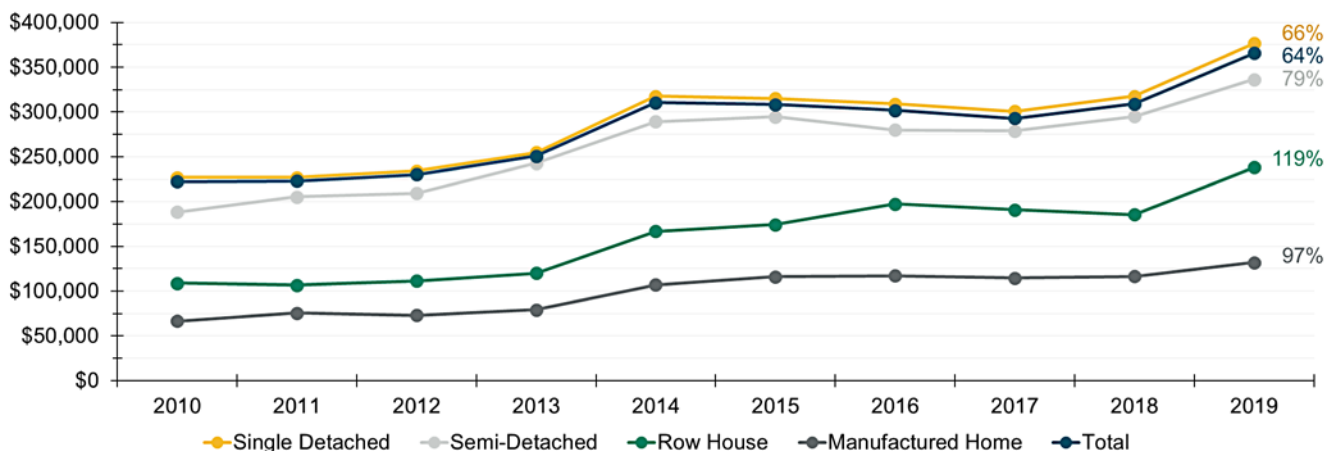
Assessed Values

BC Assessment also, unsurprisingly, reports assessment values for multiple dwelling types. Again, the type of dwellings within each community varies. Assessments are expressed in **Figure 9c** in 2019 dollars. Greater Terrace’s overall residential assessments are up significantly since 2010 (64%). No dwelling type experienced growth less than 60% over that period.

It is important to note sale prices and assessment values rarely equate each other. The former reflects buyer or seller purchasing power at that given point in time, whereas the latter reflects an estimation made by an assessment body based on other sales, and sometimes adjusted for legislative requirements of the property tax system.

Rising assessments often mean a higher property tax bill (unless changes to the property tax rate are made to fully offset the increase), which adds additional financial burdens on both owners and renters; property taxes for rental properties filter down to tenants in the form of higher rents.

Figure 9c: Median Assessed Value (2019 dollars) & Percent Change '10-'19



Source: BC Assessment

10. SHORT-TERM RENTALS

Short-term rentals (STRs) have grown as a more fluid and flexible use of residential dwelling space for temporary accommodations that blurs the line between rental housing and a commercial hospitality use. Alongside this market growth is concern about the impact of STR units on traditional residential market sectors; specifically, whether STRs are removing permanent tenure homes from the market, reducing supply and increasing the difficulty for households to find suitable places to live.

The following discussion reports STR information derived from the company AirDNA, which generates monthly data on STR markets, scraped from the public-facing websites of several STR platforms (including AirBnB).

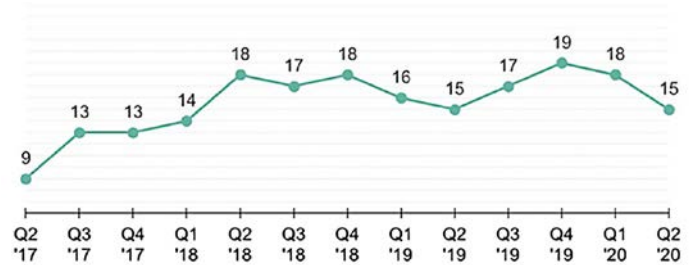
Historically, the number of active STR units has been on a gradual rise in the City of Terrace (where information is available), from 9 in Q2 2017 to 19 in Q4 2019. Fluctuations do occur depending on the quarter. Please note an “active” unit is one that is available and/or reserved at least one day in a given month.

Even with the emergence of COVID-19 between Q1 and Q2 2020, active units did not decline below the same total for 2019, indicating the STR market has been relatively resilient.

As of August 2020, the STR market increased to 17 units, 13 of which were entire homes. Entire homes are those units that can have an impact on traditional rental markets; they may remove viable long-term options sought out by residents. However, the size of the STR market in Terrace is very small compared to its total housing stock, and compared to other communities in BC, suggesting a limited impact on housing affordability and availability.

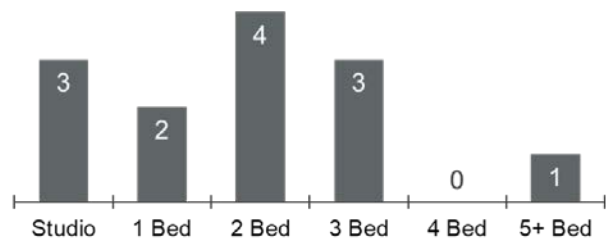
The average daily rate for a Terrace STR in August 2020 was \$127, down from the 2020 peak in July. The occupancy rate (totalled reserved days divided by total available) was 73% and the average monthly revenue per unit in August was \$1,774.

Figure 10a: Active Short Term Rental Units by Quarter, 2017 to 2020



Source: AirDNA

Figure 10b: Active Entire Home STRs by Unit Size, August 2020



Source: AirDNA

Housing Need

SECTION SUMMARY

The City of Terrace is the primary provider of non-market housing facilities and programs

As a major urban centre to the RDKS, the City of Terrace is the main non-market housing and programs provider, inclusive of 82% of emergency shelter and homeless housing services.

Proportionally, housing is less overcrowded, requires fewer major repairs, and is more affordable

New homes are larger and do not yet require substantial repairs; however, their price tags tend to be higher. However, significant increases in median incomes make housing more affordable overall. Although rates of unaffordable housing decreased, rates of core housing need increased marginally, demonstrating that more households are facing dire housing circumstances.

High median incomes mean most median households can afford at least a row house

Compared to many communities across British Columbia, Greater Terrace has a higher median income. Combined with generally affordable conditions, this means that most housing is still reasonably attainable for households making at or slightly below the median income.

Older residents may have most difficulty meeting their rent obligations

Estimates show that seniors above 75 earn substantially less than other age groups (their earnings revolve around remaining savings, investments, and government transfers). This does not often impact seniors in the ownership market since their mortgages are largely paid off and they can use equity for purchasing. Rental prices cause the most concern, but only for those who choose to live in larger units.

COMMUNITY PERSPECTIVES:**The private rental market is not meeting the needs of many renters and Core Housing Needs may underestimate affordability issues.**

The private, or secondary rental market, which represents a large proportion of rentals available in Greater Terrace, is not able to meet a diversity of community members needs. Sixty-four per cent (64%) of renter respondents indicated that their current housing did not meet their needs, compared to 34% who believed it did. An additional 2% were unsure. Core Housing Need data suggests that only about 29% of renters are in an unaffordable, unsuitable, or inadequate housing situation, far lower than the 64% of renter respondents who indicated their housing did not meet their needs and 63% for whom housing was unaffordable. This indicates that available quantitative data may underestimate the degree of housing insecurity across Greater Terrace.

Renters who require more accessible spaces or have mobility challenges have very few options available to them. There is also a lack of stability for renters in the private market and it can be challenging to find long-term stable housing.

Landlords further indicated that the private market is difficult on both sides. Many reported feeling that there are too many restrictions and that tenants do not respect the property or pay rent regularly.

“Rent is unaffordable to even those that make good money with a good career. People are putting so much money to afford rent that they don’t have any money to save to purchase a house and invest in their own future.”

“We need affordable housing for just about every demographic in this town. It is woefully lacking. No more studies or surveys, start building.”

“There is a great need for affordable rental units within Terrace. People working minimum wage jobs cannot afford to live independently. Additionally, if someone is on social assistance, the shelter portion does not cover a single bedroom rental unit.”

“Lack of affordable housing means my older children are still at home plus my elderly father will be moving in as well”

“The only reason I can afford to live is because a family member owns the house I rent and is able to give us cheap rent. There is not enough affordable housing in this town.”

“Yes, the insane price of rental homes. Anyone with low to medium cannot afford to pay landlords \$2000/mth and still provide food, clothing and any recreation.”

“Where are the questions related to landlords? I notice that you ask about LLs not maintaining, where is the opposite of LLs not being able to keep up with ruination by renters???. The fact that you can only raise rents by 2%, but the taxes went up, up to 10%? The fact that you are required to paint the whole thing every 4 years?”

“There are not enough rentals in the area, a lot of landlords have backed out of the market due to the lack of protection afforded by Provincial legislation.”

There is a need for more non-market housing options, both with and without supports.

As of August 2020, 76 BC Housing affiliated non-market housing applications in the Greater Terrace Area remained on the waitlist, including: 34 families, 17 residents with disabilities, and 17 seniors. However, the demand for non-market housing is much greater than what is reported by BC Housing waitlists. Ksan Housing Society keeps an independent waitlist with 675 active applications as of October 2020.

As of 2019, 71 people identified as experiencing homelessness, 69% of whom were unsheltered. Eighty percent identified as being Indigenous; comparatively, about 25% of the total population identifies as Indigenous. Of all respondents to the 2019 Point-In-Time (PIT) count, 45% were youth below the age of 25.

This is likely an underrepresentation of the actual need as those who are in “hidden homeless” situations (couch surfing, living in campers, boats and other vehicles) are often hard to identify. Community engagement activities highlighted this need. Many key informants made it clear that people with the least ability to weather unstable housing conditions are the most likely to be affected by the current housing deficit. Those in equity-seeking groups, and especially those of Indigenous identity were at a higher risk of housing instability. Informants overwhelmingly pointed to deficits in emergency shelters, transition housing, supportive housing and seniors’ housing, noting that while these options were limited for all residents, the options for residents that were not classified as seniors were even more limited. Culturally appropriate and sensitive housing supports were identified as a missing component in the housing system.

Several key informants highlighted the need for supportive housing for youth and young adults with Fetal Alcohol Spectrum Disorders (FASD) and community members with developmental and cognitive disabilities.

One of the identified challenges in providing non-market affordable housing in Greater Terrace is the perception in communities that low income housing will not be well maintained and stigma around affordable housing projects. Interviewees working in housing or social services noted that a recognition that poverty can happen to anyone is crucial.

“As a front line worker in I see and help individuals everyday who cannot afford their homes or even to have a home. The rents in the Northwest are not affordable and the lack of housing in Terrace is a huge concern.”

“Support from social agencies for families facing trauma - not check ins but culturally sensitive support on healthy living.”

“[We need] intensive training on trauma informed practices for housing support personnel ...perhaps the City could have one agency to support housing needs and that agency be the liason to all of the fragmented services”

“I know that some people are really bad renters - and often folks from traumatized background are not equipped to be renting well. A private landlord can't take that on.” “For our families who are couch surfing, the need supports as well as units. Even just supports about grocery shopping and cleaning. A “house” isn't the answer, there needs to be some communal support options around a house.”

“Definitely need more mental health services, especially as they relate to housing. There are so many more people with complex issues that most supportive housing can't respond to. There needs to be more of a health component.”

“We get a lot of nimbyism here and a lot of “you're ghettoizing that neighbourhood”. Our community wants to be the hub for shopping and the hospital, but I don't think the community understands that we're also getting more psych beds. People say, “Why don't they go back to where they're from”. They come here because we have the services. It's more than just Wal-Mart and Canadian Tire.”

Renters and owners are both challenged by the current housing market.

There is concern amongst community members that people who have traditionally been able to afford housing are increasingly being pushed out of the market. There are many people in the Greater Terrace who, five years ago, may have been able to afford market housing who are now unable to because of the accelerated cost. Key informants routinely pointed out that accessing housing is more difficult for everyone, not just marginalized populations. More and more, only those making more than the median income are insulated from housing instability. Many participants in engagement activities supported expanding affordable housing for middle-income earners.

"Much needed is new housing rent/purchase/rent to own for the working middle class income earners (\$30,000 to \$90,000) NOT just low income. The middle-class purchasing power is becoming low income."

"There is still a need for ground level housing with smaller or no yards. This needs to be middle rate housing as well as low income housing on one level. There is also a need for flexible "Granparent" suites or housing on property; perhaps something temporary, one level that can be removed when no longer needed."

"Middle income also need affordable housing as well as lower income."

"There needs to be housing for people aren't low income but also cannot afford to purchase a home and are not eligible for low income. An apartment building that would give a home to people who sit in the "middle", make too much to qualify for low income housing and too low to buy a home."

"We talk about low income housing but also need affordable housing for middle income."

11. NON-MARKET HOUSING SUPPLY

BC Housing provides annual reports regarding the provision of non-market housing across communities like those within Kitimat-Stikine. The report, made available in late March 2020, details the total persons or households using forms of emergency shelters, transitional and assisted living, independent social housing units, or private market rental assistance programs. The following subsections summarize the current stock of these facilities and program offerings and the number of waitlists corresponding to documented population need.

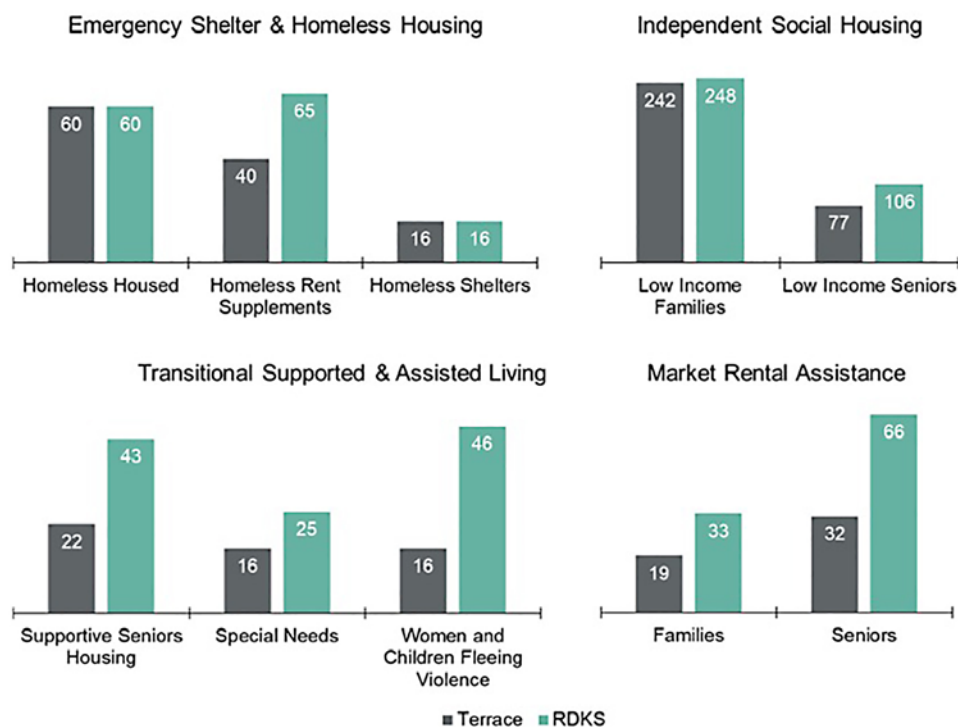
Facilities & Programs

As of March 31, 2020, Terrace was the only, if not sole, contributor to non-market facilities and programs of the three communities in the Greater Area. **Figure 11a** illustrates how Terrace totals compare to all of the RDKS.

Emergency shelter and homeless housing concentrates in Terrace, accounting for 82% of said services. Independent social housing is also mostly in Terrace (90%).

Transitional supported and assisted living is found across the RDKS, with Terrace contributing to 47% of services. About 52% of private market rental assistance is available to Terrace residents.

Figure 11a: Non-Market Housing Facilities & Programs, March 31 2020



Source: BC Housing

Greater Terrace HOUSING NEEDS REPORT

Subsidized housing exists within the City of Terrace, both affiliated and not affiliated with BC Housing. Organized by eligible clients, these spaces are:

Table 11a – Total Subsidized Units for Families by Size

	Operator	Studio	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed
4501 PARK AVE* 4501 Park Ave	BC Housing	0	0	10	0	0	0
LITTLE AVE* 4523 Little Ave	BC Housing	0	0	7	1	0	0
PEAR ST* 2509 Pear St	BC Housing	0	0	0	5	17	4
TETRAULT ST* 4640 Walsh Ave & 2510 Tetrault St	BC Housing	0	3	19	0	0	0
TERRA NOVA PLACE PHASE 1 4616 Haugland Ave	KSAN Society	0	4	12	12	4	0
TERRA NOVA PLACE PHASE 2 4616 Haugland Ave	KSAN Society	0	0	4	10	4	0

Source: BC Housing

* Open to only persons with Indigenous Status

Table 11b – Total Subsidized Units for Seniors by Size

	Operator	Studio	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed
MARKET ESTATES 4620 Davis Ave	BC Housing	0	10	0	0	0	0
TERRA NOVA PLACE PHASE 1 4616 Haugland Ave	KSAN Society	0	4	12	12	4	0
TERRACE SENIORS HOUSING 4623 Tuck Ave	KSAN Society	14	1	0	0	0	0
TETRAULT ST* 4640 Walsh Ave & 2510 Tetrault St	BC Housing	0	3	19	0	0	0
THE WILLOWS 3404 Kalum St	BC Housing	23	15	0	0	0	0

Source: BC Housing

* Open to only persons with Indigenous Status

Greater Terrace HOUSING NEEDS REPORT

Table 11c – Total Subsidized Units for Persons with Disabilities by Size

	Operator	Studio	1 Bed	2 Bed	3 Bed	4 Bed	5 Bed
MARKET ESTATES 4620 Davis Ave	BC Housing	0	10	0	0	0	0
SONDERS HOUSE* 4523 Olson Ave	KSAN Society	52	0	0	0	0	0
TETRAULT ST* 4640 Walsh Ave & 2510 Tetrault St	BC Housing	0	3	19	0	0	0

Source: BC Housing

* Open to only persons with Indigenous Status

Furthermore, the M'akola Housing Society administers 104 subsidized units within the City of Terrace, which vary from 1 bedroom to 5 bedrooms large. Many of these units are single detached homes.

The Ksan Society also provides the following non-market housing facilities:

Emergency Shelters

- Ksan Residence & Shelter – 16 emergency beds
- Ksan Transition – 16 transition house beds
- Turning Points Housing Connections – 20 extreme weather beds

Transitional Housing

- Ksan Residence & Shelter – 8 units
- Support Recovery – 6 beds
- Ella's Place Second Stage Housing (under construction) – 22 units

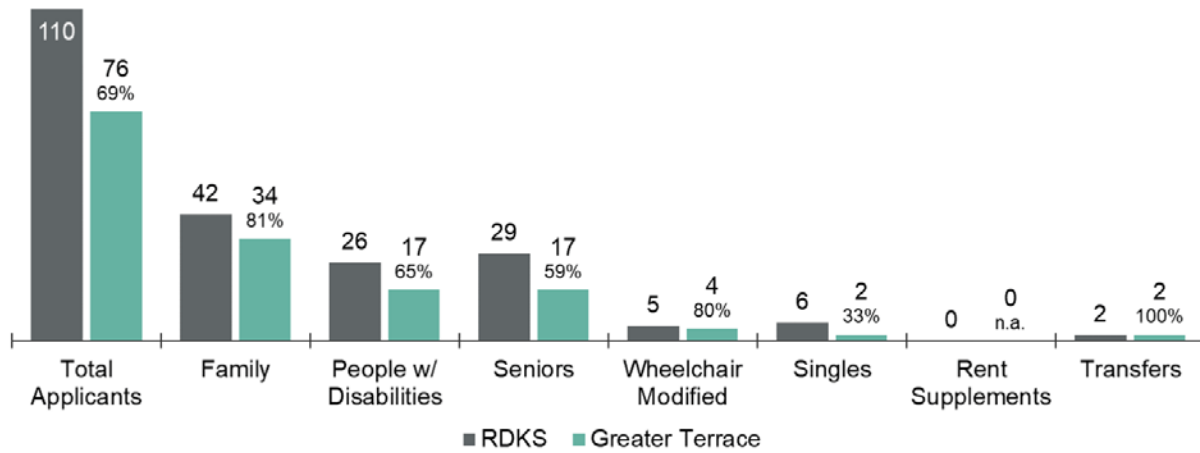
Affordable Housing

- Stone Ridge Estates – 45 units
- Mountainview Apartments – 11 units
- Turning Point Housing Connections – 6 units

Non-Market Housing Waitlist

Unfortunately, not all residents seeking to access non-market housing supports are able to. As of August 2020, 76 BC Housing affiliated non-market housing applications in the Greater Terrace Area remained on the waitlist, including: 34 families, 17 residents with disabilities, and 17 seniors. **Figure 11a** shows how many residents or families are waitlisted in each category compared to the total across the RDKS.

Figure 11a: Non-Market Housing Waitlist, August 26, 2020

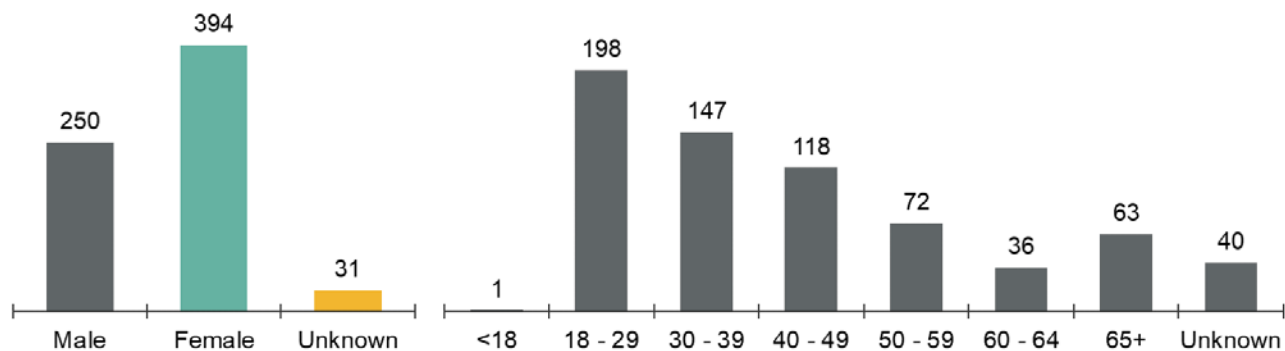


Source: BC Housing

The totals provided only reflect active BC Housing applications and do not represent the true total people who can or should be accessing services but are not, either due to stigmatization of accessing services or being discouraged from doing so by long wait list numbers or times. Fortunately, there exist other housing providers outside BC Housing, like the Ksan Society and M’akola Housing Society (discussed above).

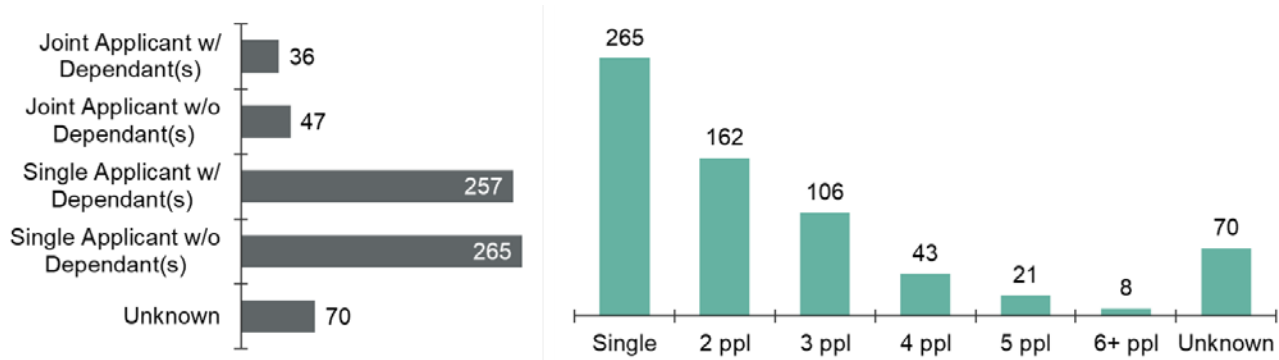
Based on data provided by the Ksan Society, there are at least 675 additional applications for housing in Greater Terrace. Applicant characteristics are as follows:

Figure 11b: Ksan Society Waitlist by Gender (left) and Age (right), October 2020



Source: Ksan Society

Figure 11c: Ksan Society Waitlist by Applicant (left) and Household Size (right), October 2020



Source: Ksan Society

Of the 675 applicants, the majority are women (58%) and/or are younger than 40 years old (51%). Most common are applicants without dependants (46%), though many do (43%). About 77% are single persons with or without a dependant.

Although there are populations that are more represented than others on local housing waitlists, it is important to recognize the nuances of housing demand across the entire applicant pool. For instance, the 63 seniors (65+ years old) may not need a large unit but requires accessibility modifications. Conversely, young, larger families (perhaps 5+ people) are likely to not comfortably fit in the typical unit.

Homelessness

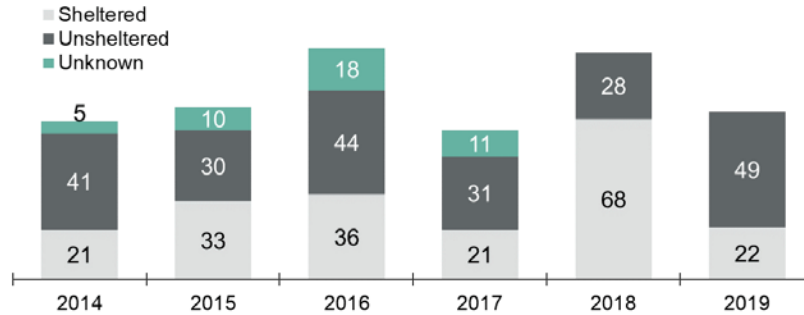
In 2019, Coast Mountain College’s Community Development class produced that year’s version of the City of Terrace Homeless Count in partnership and with assistance with several local stakeholders. The following is a summary of key data provided by the report regarding those surveyed in the City of Terrace (the only study area with data available):

- 71 people self-identified as homeless;
- 69% of homeless people are unsheltered;
- 26% of homeless had been in the community for less than a year;
- 61% are male, 38% are female, and about 1% identified as two-spirited;
- 45% are “youth” (younger than 25 years old), 47% are “adults” (25 to 54 years old), and 8% seniors (55+ years old); and
- 80% identified as Indigenous.

Total people experiencing homelessness that could be identified during the study period decreased from the previous year. On average, 78 people are visibly homeless annually; the 2019 homeless total was 71.

Unfortunately, the planned 2020 point-in-time homelessness count was suspended due to COVID-19. An additional count is scheduled to take place in 2021.

Figure 11d: Gender Totals of Homeless Populations, 2019

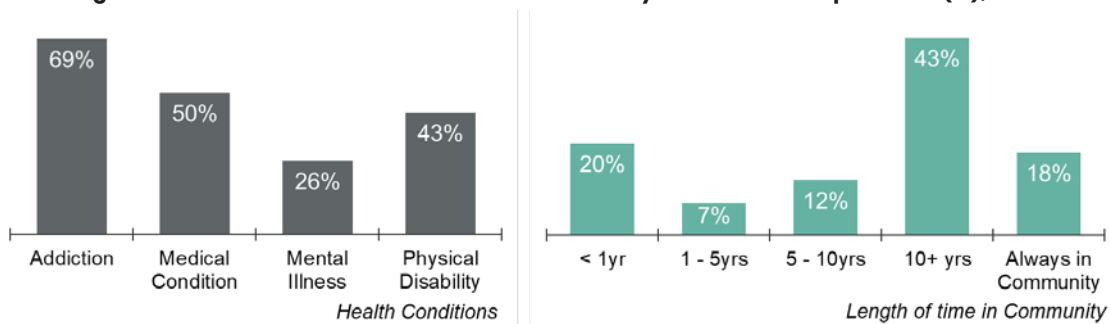


Source: 2019 City of Terrace Homeless Count

The majority of people experiencing homelessness are local residents; 61% had been in the community for at least 10 years. About a fifth of those surveyed reported that they had been in Terrace for less than one year.

Many homeless people not only battle housing insecurity. Of those surveyed in 2019, almost 70% reported that they were battling addiction, 50% had a medical condition, 26% had a mental illness, and 43% had a physical disability. The sum of the percentages does not equate 100% because many people report more than one of the aforementioned health conditions.

Figure 11e: Health Conditions and Time in Community for Homeless Populations (%), 2019

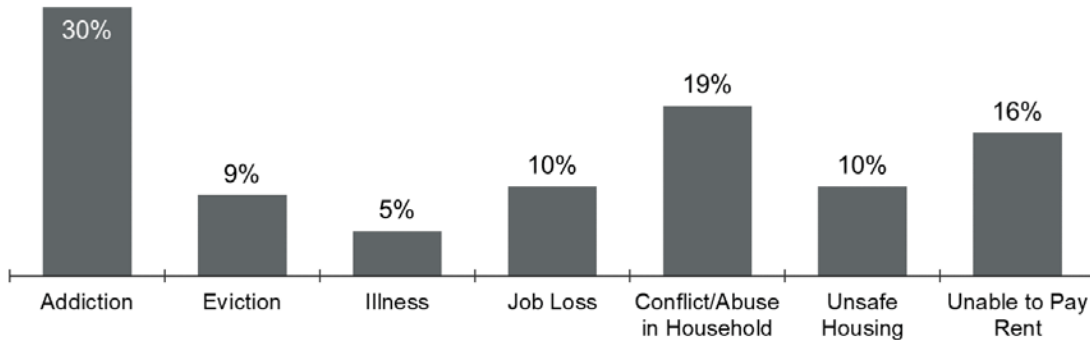


Source: 2019 City of Terrace Homeless Count

There are several reasons why individuals had lost their housing, resulting in their homelessness at the time of the survey. Almost a third said addiction was the primary reason, followed by abuse or conflict in the household (19%), and the inability to afford rent (16%).

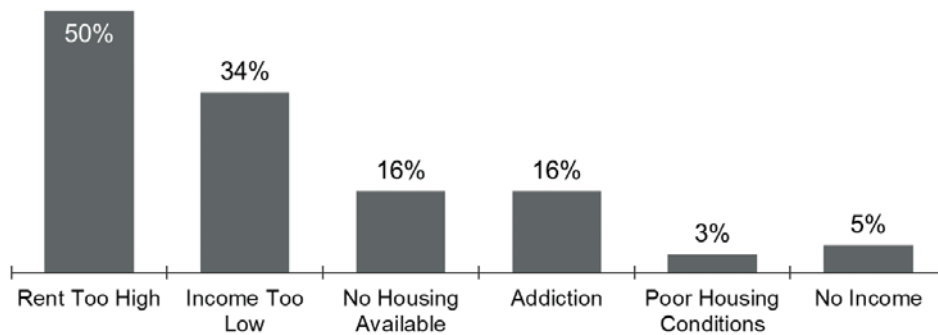
About half of homeless residents reported that the main barrier to housing was the cost of housing; rents were prohibitively high. Many also reported low incomes and housing availability as contributing to the difficulty of accessing appropriate accommodation (34% and 16%, respectively).

Figure 11f: Reasons for Housing Loss for Homeless Populations, 2019



Source: 2019 City of Terrace Homeless Count

Figure 11g: Barriers to Housing for Homeless Populations, 2019



Source: 2019 City of Terrace Homeless Count

Homelessness counts represent the number of people who could be found on a given day. Consequently, the counts do not represent the entirety of the homeless population; it is well established that actual homelessness rates exceed formal measures or surveys. That said, the counts help illustrate who these people may be, which is important for understanding where resources can or should be allocated to.

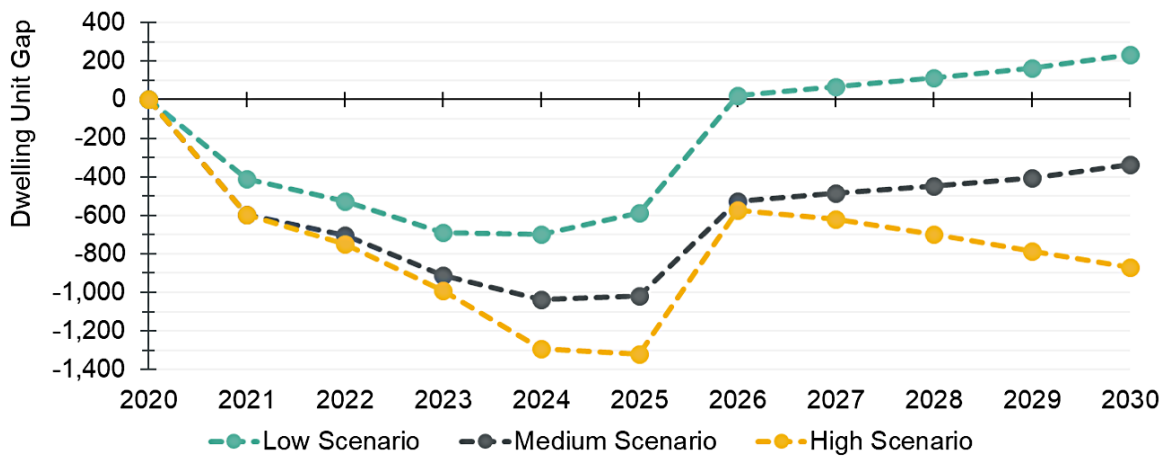
12. MARKET HOUSING GAPS

Using local building permit statistics, projections of future housing supply are possible. It is important to note that this report’s projection of housing supply is a simplification of historical trends; supply is the result of several local, provincial, and national trends which cannot be quantified within the scope of this report. Briefly, supply calculations apply 10-year moving averages of year-to-year construction totals from the most recent census period onwards, with adjustments for average year-to-year percent change.

By subtracting projected demand from supply, the possible gap in housing can be estimated for each economic development scenario produced by Big River Analytics. Figure 12a illustrates the results. Please note that the gap represents variation from the base year of 2020. For example, a gap of zero suggests that market conditions have not changed.

Low, medium, and high economic development scenarios result in significant influxes of population; particularly, from 2020 to 2025. Relatedly, projections anticipate that unit demand will heavily outpace supply, causing significant shortage in the short-term. The sharp population drops post 2025 mean the relationship between demand and supply will likely stabilize, though at differing magnitudes. The low scenario may result in a unit surplus by 2030, while medium and high scenarios may conclude with deficits by the same time. Projections show that former shows signs of improvement between 2026 and 2030, while the latter may become worse.

Figure 12a: Dwelling Unit Surplus (+) or Deficit (-), '20-'30



Source: Big River Analytics, Local Government, Statistics Canada

13. HOUSING NEED CRITERIA

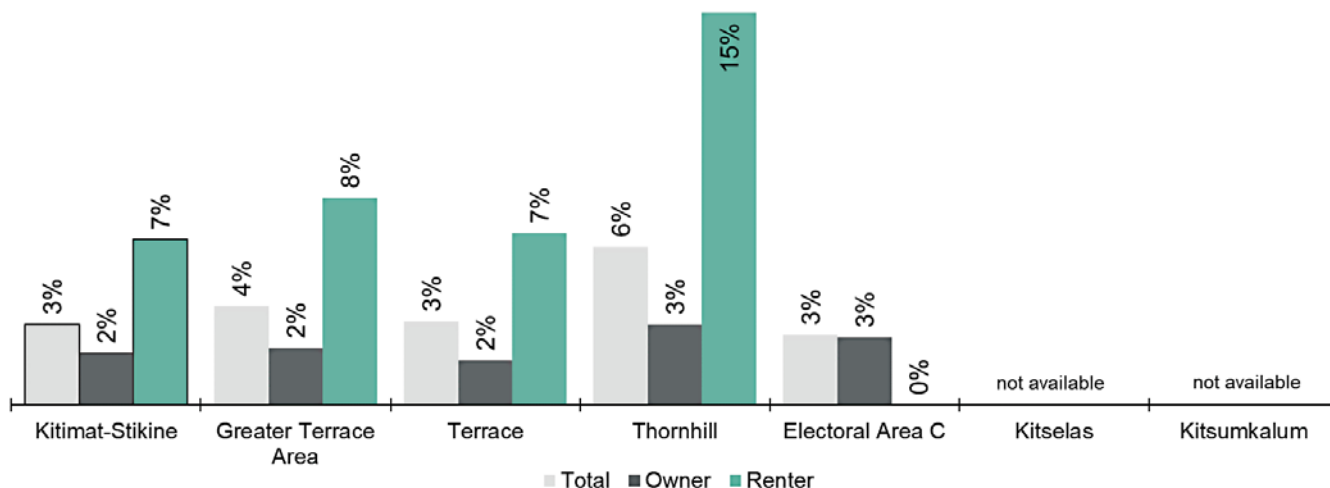
A dwelling’s housing condition is normally described using Statistics Canada’s components of “Core Housing Need:” suitability, adequacy, and affordability. The Glossary provides definitions for each of these; however, a quick guide is that unsuitable means overcrowded, inadequate means major repairs are required, and unaffordable is when shelter costs exceed 30% of before tax household earnings.

Unsuitable Housing

About 4% of Greater Terrace households (285) were living in an overcrowded home (not enough bedrooms) in 2016. About 3% of households were overcrowded in Terrace and Electoral Area C; the higher Greater Area rate is due to noticeably higher overcrowding in Thornhill (6%), especially for renter households (15%).

Overcrowding depends on multiple factors, including the average household size of a community. With a declining average size, it is not uncommon to see improved suitability. Overall, total unsuitable households and the rate of unsuitability decreased since 2006. Thornhill had growth for both since 2006.

Figure 13a: Unsuitable Housing by Tenure, 2016



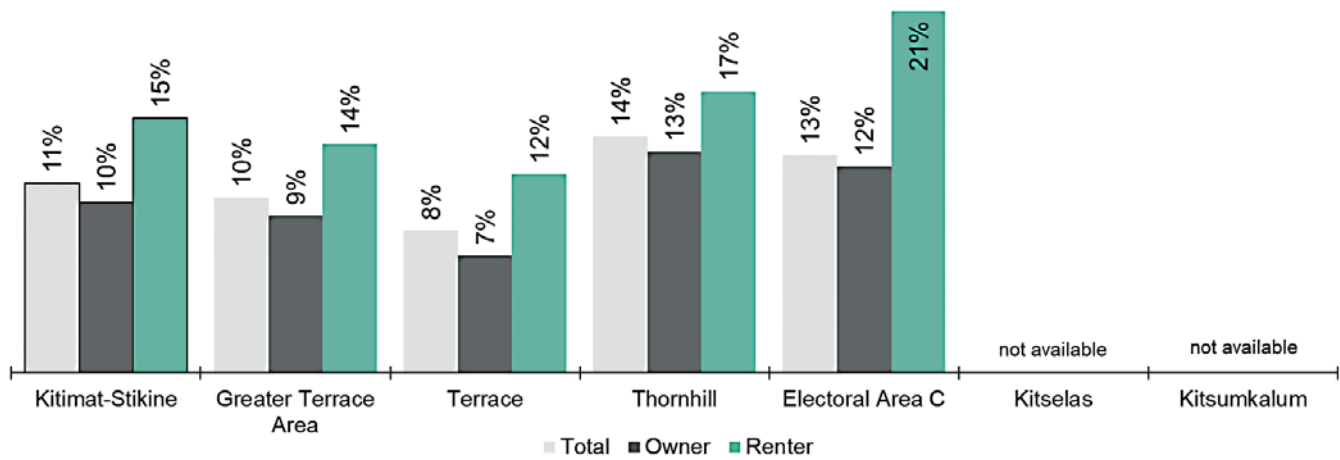
Source: Statistics Canada

Inadequate Housing

About 10% of households (760) lived in dwelling requiring major repair in 2016, a decrease since 2006. Thornhill and Electoral Area C exhibited higher rates than the City of Terrace. Electoral Area C demonstrates particularly high rates for renter households (21%).

The distribution of dwelling age is often the best indicator of the need for repair (the older the home the greater tendency for quality to diminish). This would explain why the overall share of inadequate housing in Thornhill is larger than Electoral Area C. However, Terrace displays similar dwelling age but lower inadequacy rates than the other geographies. It is possible that the more transient populations attributed to urban areas increases the number of owners that occupy or rent out a particular home, which may increase the likelihood that repairs or updates are done to meet their needs. Conversely, rural areas may have greater tendencies of long-term occupants/owners.

Figure 13b: Inadequate Housing by Tenure, 2016



Source: Statistics Canada

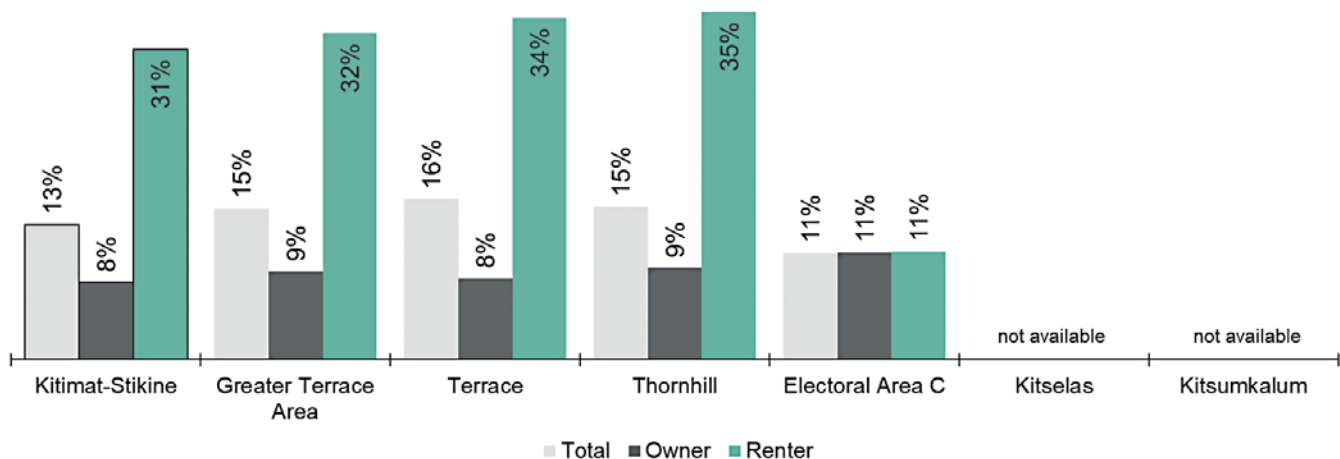
Unaffordable Housing

In 2016, Statistics Canada reported that 1,095 Greater Terrace households lived in home that put them outside their financial means (using more than 30% of their before-tax household income on shelter costs), equating to 15% of households. Renters, who as a whole earn less than owners, are much likelier to allocate unreasonable amounts to shelter (32%).

Unlike for suitability and adequacy criteria, Electoral Area C demonstrates the lowest affordability hardship (based on the 30% threshold) within the Greater Terrace Area.

Overall, total unaffordable housing and the rate of unaffordability decreased since 2006. This could either mean that shelter costs are generally growing slower than incomes, putting less strain on household finances, or that households may be more risk averse and are voluntarily choosing to purchase or rent housing that is within their financial means (possibly giving up actual living needs, such as space). Unfortunately, data is from 2016 and does not capture the change in housing costs since then.

Figure 13c: Unaffordable Housing by Tenure, 2016



Source: Statistics Canada

Housing Criteria by Maintainer Age

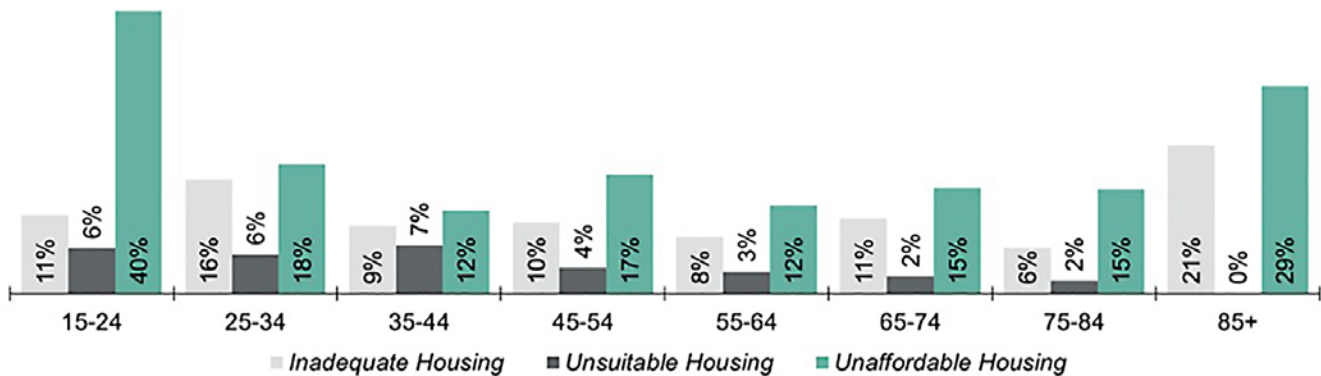
The aforementioned housing criteria impact each resident or household differently. **Figure 13d** demonstrates how inadequacy, unsuitability, and unaffordability rates differ across primary maintainer age cohorts.

Homes in need of repair are most prevalent in 85+ year old maintainer households (21%), possibly due to older residents holding on to their properties without the motivation or capacity to invest into these repairs. The next highest prevalence is for household maintainers aged 25 to 34, who may be the ones purchasing these older, unrepaired homes due to lower prices.

Overcrowded housing peaks for households 35 to 44, likely associated with larger household sizes attributed to children. Housing suitability improves from that cohort onwards.

Housing is particularly unaffordable for youth/young adults (15 to 24 years old) and those who are 85 or older, tied to available income; the former predominantly hold lower wage jobs while the latter are more likely to have exhausted retirement investments/savings and are more reliant on fixed government transfers such as Canada Pension Plan or Old Age Security.

Figure 13d: Greater Terrace Area Housing Criteria by Maintainer Age, 2016



Source: Statistics Canada

Housing Criteria by Mortgaged or Subsidized Household

Owner and renter households experienced dramatically different housing conditions. Generally, renters live in homes that are of lesser quality, are smaller, and are unaffordable. For instance, renters are more than 3 times more likely to pay more than 30% of their before-tax household income on living costs.

Those owner households that hold a mortgage unsurprisingly experience greater financial hardship; those without are much better off comparatively (they are no longer burdened by mortgage principal and interest payments).

Subsidized renter households, even with a subsidy, have greater prevalence of unaffordability and unsuitability than non-subsidized households, suggesting that overall income disparity between both is significant enough to negate the impacts of subsidies to reduce this disparity.

Figure 13e: Greater Terrace Area Housing Criteria by Mortgaged/Subsidized Households, 2016



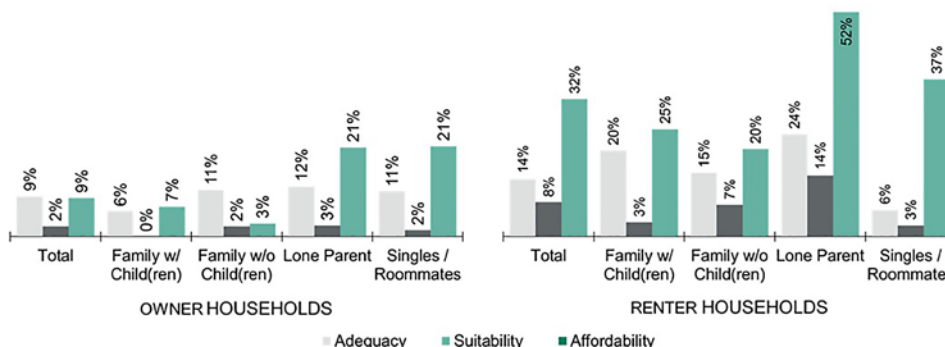
Source: Statistics Canada

Housing Criteria by Tenure & Family Type

Owner households broken down by type also generally fair better than their renter household counterparts. For example, families with children who own have fewer repairs, more space, and can better afford their living situations compared to those that rent.

The differences between both tenures across household/family types is noticeable, but none more so than for lone parents. Renting lone parents are twice as likely to live in a home in disrepair, almost 5 times as likely to be in a space that is too small, and about 2.5 times more likely to not be able to afford where they live.

Figure 13f: Greater Terrace Area Housing Criteria by Tenure & Family Type, 2016



Source: Statistics Canada

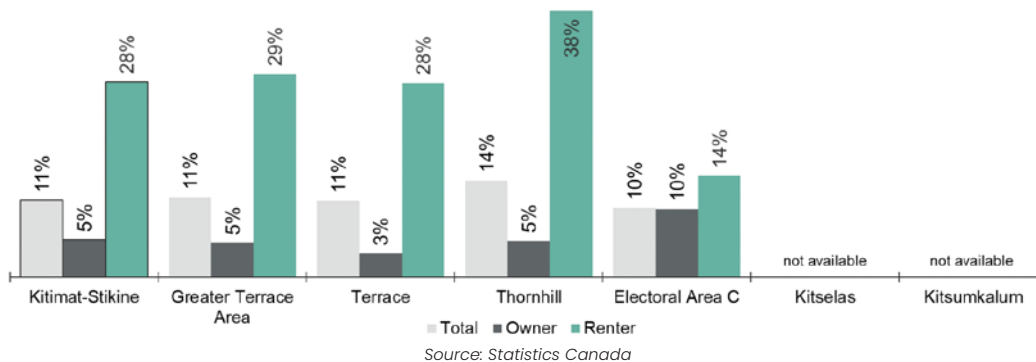
14. CORE HOUSING NEED

Overall Core Housing Need

If a household is in core housing need, it means that they experience at least one of the above hardships with one major difference: affordability is not only whether expenses surpass the 30% threshold, but also takes into account whether an affordable alternative option exists in the market (given a household’s needs). Simply, core housing need filters out those who voluntarily spend more money on housing because their means (generally) allow them to. For instance, a household earning \$300,000 would likely be able to spend a significant proportion of their income on housing without seriously impacting their ability to afford other necessities. Unfortunately, Core Housing Need does still undercount total households experiencing financial hardship due to housing, particularly owner households who may pay more than they can afford to get their foot in the market, receive higher quality, or simply meet their nuanced family needs. Nevertheless, most in core housing need do experience financial hardship, earning a median before-tax household income of about \$23,200.

In 2016, 11% of Greater Terrace households (825) were in core housing need, marginally higher than 2006. As mentioned, renter households experience greatest difficulty (29%), largely due to lower disposable incomes. Renter households had a slightly lower core housing need rate than 2006 (30%).

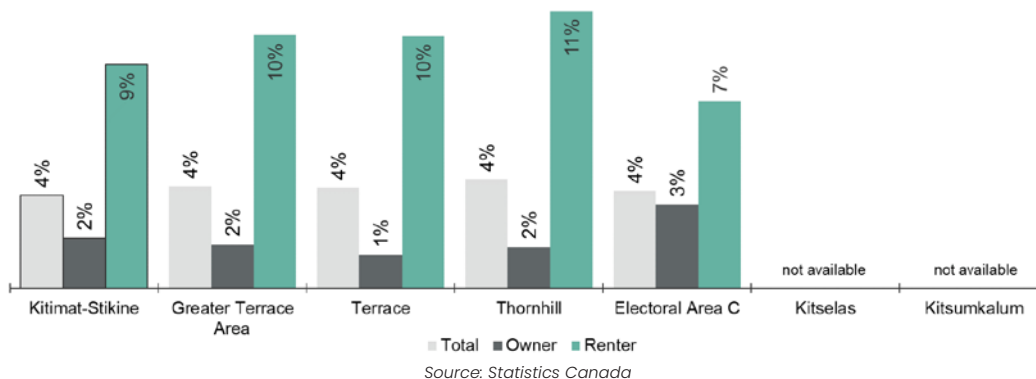
Figure 14a: Households in Core Housing Need by Tenure, 2016



Extreme Core Housing Need

Extreme core housing need adjusts the original definition by amending the 30% threshold to 50% in an effort to determine how many households are facing substantial financial hardship. In 2016, extreme need was about 4% (285 households), about the same as 2006. Renters continue to be most impacted relative to their totals (10%), with a small decrease from 2006 (11%).

Figure 14b: Households in Extreme Core Housing Need by Tenure, 2016



Core Housing Need by Maintainer Age

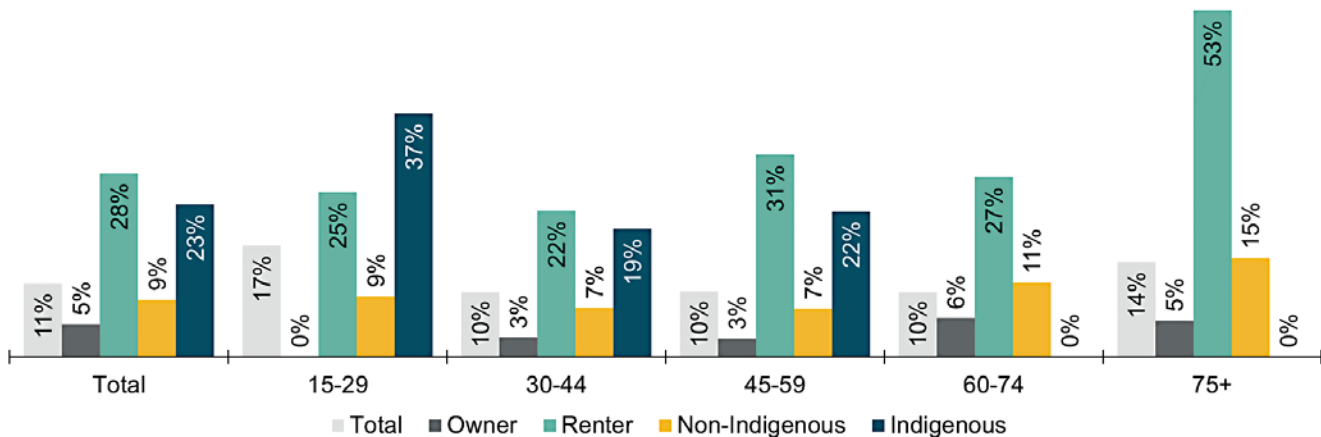
Figure 14c breaks down rates of core housing need by primary maintainer age, similar to what was produced for housing criteria. However, this section includes comparison between Indigenous and non-Indigenous people.

Overall, households with a primary maintainer between 15 and 29 years old are most likely to experience core housing need. Greater owner need falls within the 60 to 74 year old category, while renter households peak for those 75 or older.

Indigenous peoples are about twice as likely as the overall population to experience core housing need. Rates are 0% for those households 60 or older, which partially demonstrates the impact of data rounding for small numbers (the percentage is possibly higher, though probably not dramatically).

Generally, Indigenous core housing need falls below that of renter households. The exception is for 15 to 29 year old households where Indigenous core need surpasses renter households by 12 percentage points, demonstrating considerable hardship for this particular age cohort.

Figure 14c: Households in Core Housing Need by Maintainer Age, 2016



Source: Statistics Canada

Core Housing Need by Family Type

Figure 14d illustrates how different family/household types relate to the hardships of core housing need, specifically for Indigenous and non-Indigenous peoples.

Proportionally, more lone parents experience core housing need than all other household types; they are supported only by single incomes while requiring larger unit sizes to accommodate parents and children. Single / roommate households are the next highest as they are also impacted by single incomes.

Indigenous households exhibit higher rates of core need across all family types, with considerable disparity between Indigenous and non-Indigenous households for couples with and without children (11% and 17%, respectively).

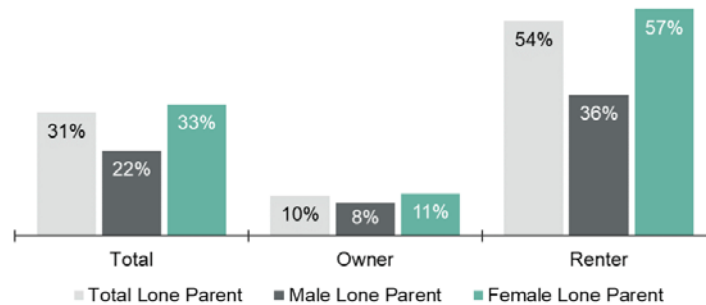
Figure 14d: Households in Core Housing Need by Family Type, 2016



Source: Statistics Canada

When broken down by sex, female lone parents report higher rates of core housing need than male lone parents. This occurs across both owner and renter tenures, but is noticeably more pronounced for the latter; renting females have 21 percentage points greater likelihood to be in core housing need than males (see **Figure 14e**).

Figure 14e: Lone Parent Households in Core Housing Need, 2016



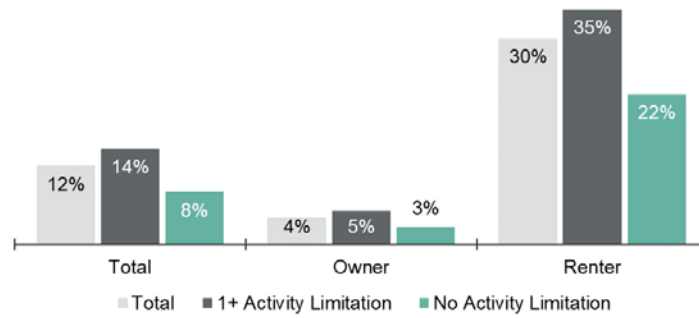
Source: CMHC, Statistics Canada

Core Housing Need by Activity Limitation

Figure 14f illustrates the rate at which residents experiencing an at least one activity limitation are in core housing need, compared to those not. Briefly, an activity limitation refers to difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking.

Proportionally, households with someone experiencing one or more activity limitations demonstrate greater core housing need rates than those without. Similar to aforementioned data, the difference is greatest for those that rent; as of 2016, those with an activity limitation had 13 percentage points more likelihood than those without.

Figure 14f: Households in Core Housing Need by Activity Limitation, 2016



Source: Statistics Canada



15. AFFORDABILITY

Since it is impossible to express every household's experience, this report developed specific income categories based on the Greater Terrace Area median before-tax household income. The categories are defined as follows:

- **Very low income** – making less than 50% of median income
- **Low income** – making between 50 and 80% of median income
- **Moderate income** – making between 80 and 120% of median income
- **Above moderate income** – making between 120 and 150% of median income
- **High income** – those making above 150% of median income

The report applies the following steps to calculate affordable house and rental prices:

- (1) determine the maximum achievable income in a particular income category range;
- (2) calculate an affordable monthly rent or dwelling price for said category using Statistics Canada's 30% affordability threshold; and
- (3) compare these calculations to median market rents and median house prices.

The following tables and figures are the combination of multiple data sources (BC Assessment, CMHC, Statistics Canada, custom tabulations from Environics Analytics, BC Housing, and Big River & Stantec reporting). Each source uses different ways to collect, organize, or define its data. Although efforts have been taken to make the data as compatible as possible, results should not be taken as absolute fact; rather, they are estimates intended to illustrate a high-level trend. The following rules and assumptions were used for this exercise:

- values are rounded for readability;
- rental rates are based on a scan of current asking rates in the entire RDKS (determining specific unit prices per community was not feasible);
- estimated dwelling values derived from an affordable mortgage payment and assumes a 10% down payment, a 3% interest rate, and a 25-year amortization period;
- median income will grow by the historical annual growth rate until 2019; and
- households will spend 8% of their income (an estimate) on utilities, taxes, insurance, and miscellaneous costs.

Before continuing, it is important to highlight that analysis based on median incomes. Income data suggests Greater Terrace's median is high compared to typical housing costs, but this is influenced by a very top-heavy income distribution. Furthermore, the area's population is young, which means incomes are less impacted by the financial situations surrounding persons like seniors who typically earn far less in retirement when living off savings and pensions. As a result, this analysis should be read with the understanding that median figures may mask the true hardships faced by some segments of the population; this is more effectively shared through the study's engagement process and results.

Affordability Gaps by Family Type

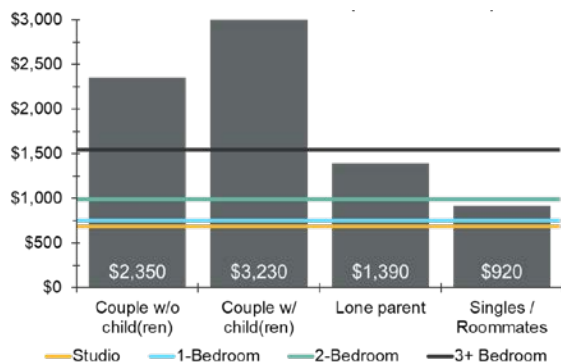
Figures 15a through c illustrate estimations of housing affordability in 2019 for different family/household types. The first two demonstrate how affordable rent prices (based on income and the aforementioned assumptions) compare to market prices for apartment units and dwelling types. Note that horizontal lines represent 2019 market rents or prices and vertical bars represent the affordable price for that median family type. If the bar height does not exceed a line, the conclusion is that said family cannot reasonably afford those units or dwellings above it. Reasonably means not spending more than 30% of before-tax household income.

Generally, the median couple (with or without children) can afford to rent the typical apartment or dwelling, and can afford the median price for each dwelling type.

Median lone parent estimates demonstrate they can reasonably afford 2-bedroom or smaller unit rents. Lone parents can reasonably afford to purchase a row house, but cannot afford the rent for a row house based on recent surveys of the rental market.

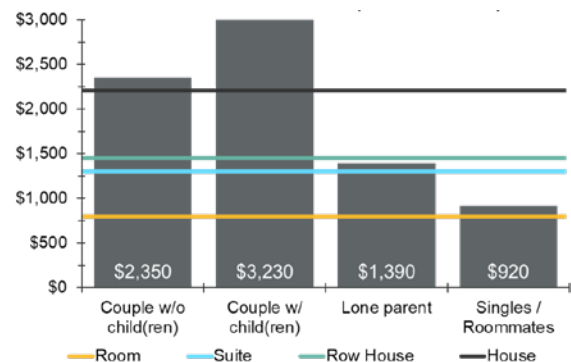
Median single person households can almost afford to purchase a row house and can afford rents for studio and 1-bedroom apartments.

Figure 15a: 2019 Apartment Unit Rents v. Affordable Rents by Family Type



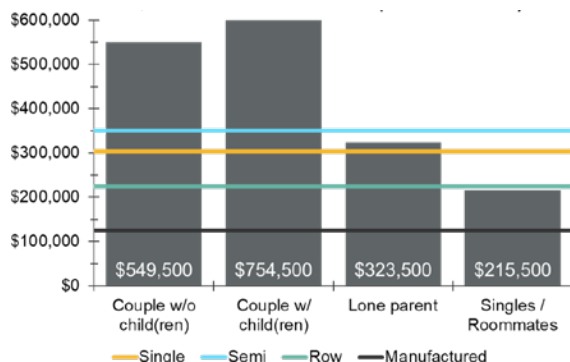
Source: Big River Analytics, CMHC, Statistics Canada

Figure 15b: 2019 Dwelling Rents v. Affordable Rents by Family Type



Source: Big River Analytics, CMHC, Statistics Canada

Figure 15c: 2019 Sales Prices v. Affordable Prices by Family Type



Source: BC Assessment, Statistics Canada

Affordability Gaps by Family Type for Indigenous Households

Figures 15d through f illustrate the same as the previous section, but specifically for Indigenous families.

Median lone parent and single person households generally experience the same housing hardships from an affordability perspective. Three or more-bedroom units are outside of their reasonable housing budget, as well as row and single house rentals. Estimates show that both can reasonably afford to purchase a row house.

Couples with or without children can generally afford most forms of accommodation, though the latter cannot reasonably afford the rent of a row house.

Figure 15d: 2019 Apartment Unit Rents v. Affordable Rents by Indigenous Family Type

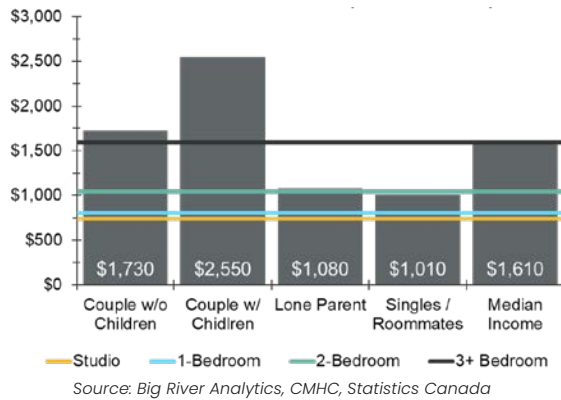


Figure 15e: 2019 Dwelling Rents v. Affordable Rents by Indigenous Family Type

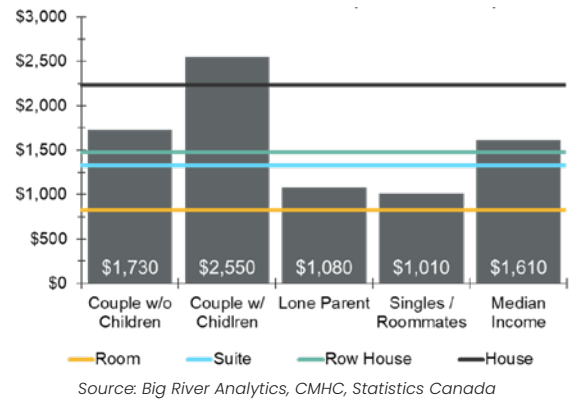
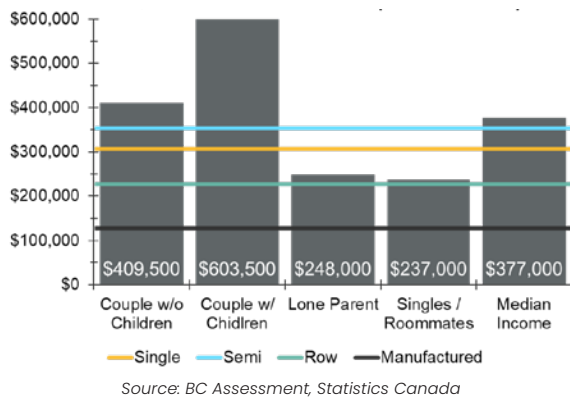


Figure 15f: 2019 Sales Prices v. Affordable Prices by Indigenous Family Type



Affordability Gaps by Income Category

Figures 15g through i illustrate how affordable housing is estimated to be in 2019 for different income category levels. The first two demonstrate how affordable rent prices (based on income and the aforementioned assumptions) compare to market prices for apartment units and dwelling types. Note that *horizontal* lines represent 2019 market rents or prices and *vertical* bars represent the affordable price for that income category. If the bar height does not exceed a line, the conclusion is that said income level cannot reasonably afford those units or dwellings above it. Reasonably means not spending more than 30% of before-tax household income.

Generally, low income earning households or above can reasonably afford most forms of housing, inclusive of rents for 3+ bedroom unit and sales prices for single-detached homes. Low income earners can only not reasonably afford the rent of a single-detached dwelling.

Very low income earners can reasonably afford many of the described housing forms, including renting a 2-bedroom or smaller unit or purchasing a row house.

Median incomes in the Greater Terrace area are high compared to other BC jurisdictions, which generally eases the issue of housing affordability. However, even within these categories there is a range of incomes and inevitably some households will still struggle to afford suitable housing. The purpose of community engagement, described in this report, is to help highlight those segments of the population that are not well represented in this data.

Figure 15g: 2019 Apartment Unit Rents v. Affordable Rents by Income Category

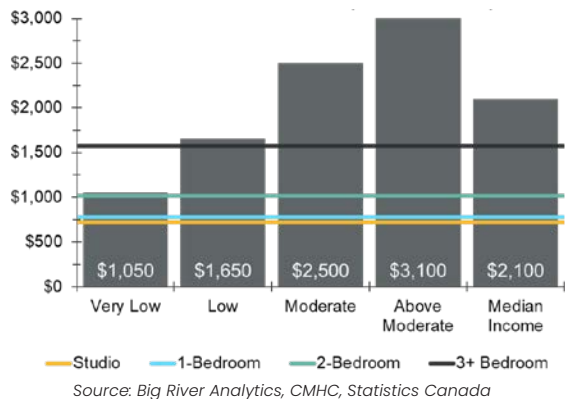


Figure 15h: 2019 Dwelling Rents v. Affordable Rents by Income Category

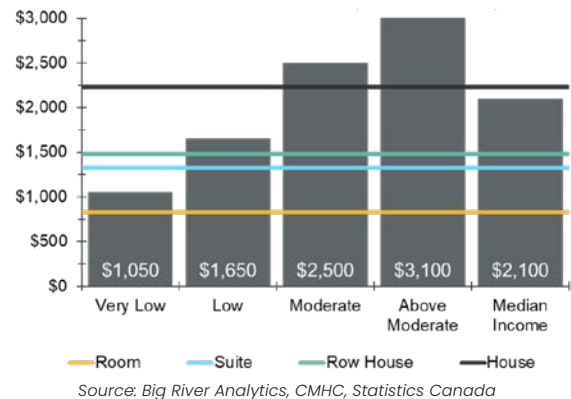
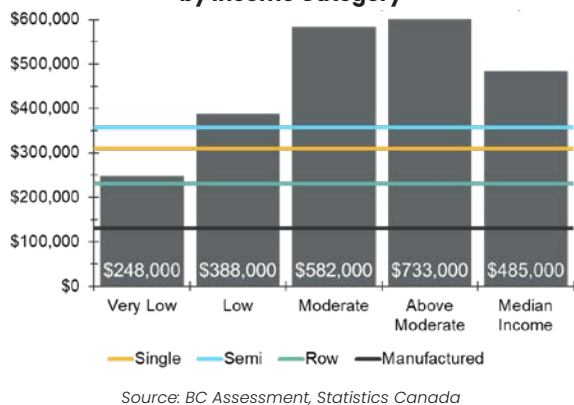


Figure 15i: 2019 Sales Prices v. Affordable Prices by Income Category



Affordability Gaps by Age of Maintainer

Figures 15j through 15l illustrate how affordable housing is estimated to be in 2019 for different maintainer age cohorts. The first two demonstrate how affordable rent prices (based on income and the aforementioned assumptions) compare to market prices for apartment units and dwelling types. Note that *horizontal* lines represent 2019 market rents or prices and *vertical* bars represent the affordable price for that age group. If the bar height does not exceed a line, the conclusion is that said age cannot reasonably afford those units or dwellings above it. Reasonably means not spending more than 30% of before-tax household income.

Most maintainer age categories can reasonably afford to rent or purchase in the Greater Terrace area. Median single detached home rents are generally high for 15 to 29 and 60 to 74 years old.

Median senior households face the most difficulty, particularly for rentals. This may be an overstatement, however, as seniors often have substantial home equity or other savings to help pay for new purchases or rents, despite reporting low incomes. Older seniors who rent can reasonably afford 2-bedroom or smaller units; these sizes are practical given that older populations typically live with fewer people (e.g. children moving out).

Figure 15j: 2019 Apartment Unit Rents v. Affordable Rents by Maintainer Age

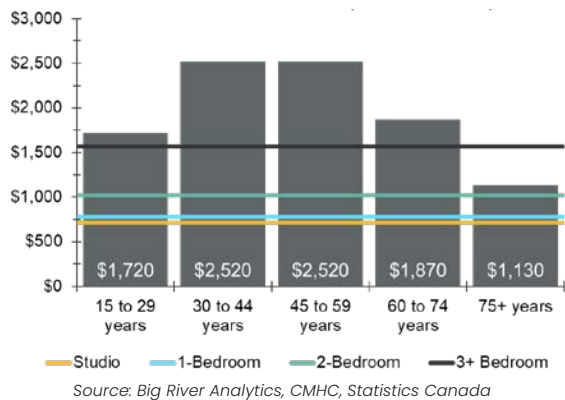


Figure 15k: 2019 Dwelling Rents v. Affordable Rents by Maintainer Age

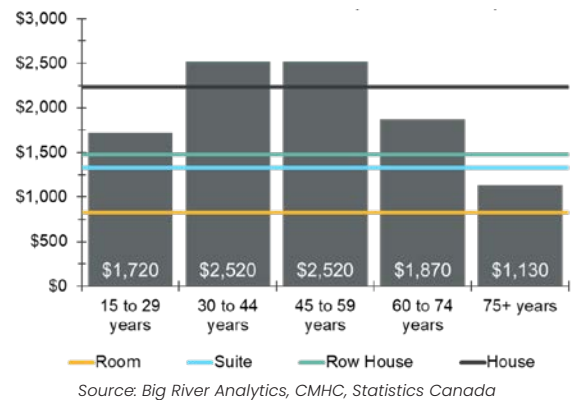
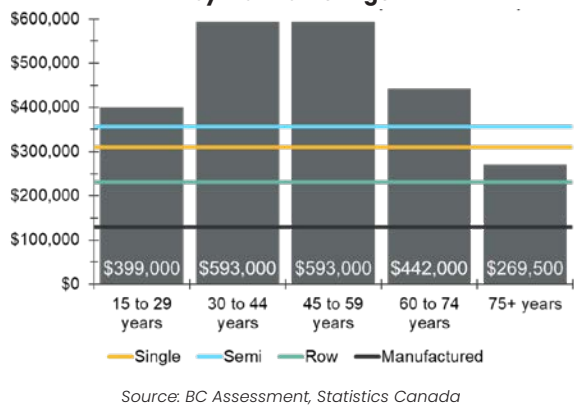


Figure 15l: 2019 Sales Prices v. Affordable Prices by Maintainer Age



Affordability Gaps by Housing Income Level (HIL)

Figures 15m and n illustrate what a reasonable cost of housing is possible based BC Housing’s 2019 Housing Income Limits (HILs). HILs represent the maximum gross household income for eligibility in many affordable housing programs. The HILs are based on figures established by CMHC, and are intended to reflect the minimum income required to afford appropriate accommodation in the private market. That said, *horizontal* lines in the figures represent 2019 market rents (based on Big River & Stantec survey results) and *vertical* bars represent the maximum possible price that can be paid by the unit size specific HIL. If the bar height does not exceed a line, the conclusion is that said HIL category cannot reasonably afford those units or dwellings above it. *Reasonably* means not spending more than 30% of before-tax household income.

Please note that the HIL describes a unit by how many bedrooms it has. For **Figure 15m**, this can be directly compared; whereas, **Figure 15n** requires greater interpretation. For instance, the total bedrooms in a suite or house depends on its size, but it is more likely that a house will accommodate more.

Neither the HIL for a 3 bedroom dwelling (\$53,000), nor a 4+ bedroom dwelling (\$59,000), reach the average 3+ bedroom rent, demonstrating that those earning the HIL or lower do need the help offered by the affordable housing programs. It also indicates that there remain households that earn more than the HIL who cannot reasonably afford housing. This is even more pronounced when comparing against dwelling types; households cannot afford row or singles without help.

Figure 15m: 2019 Apartment Unit Rents v. Maximum Eligible Housing Income Level

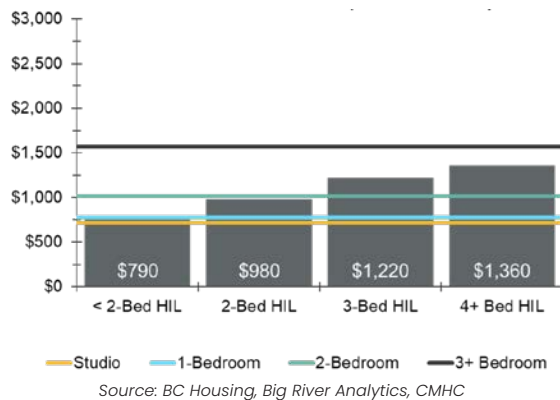
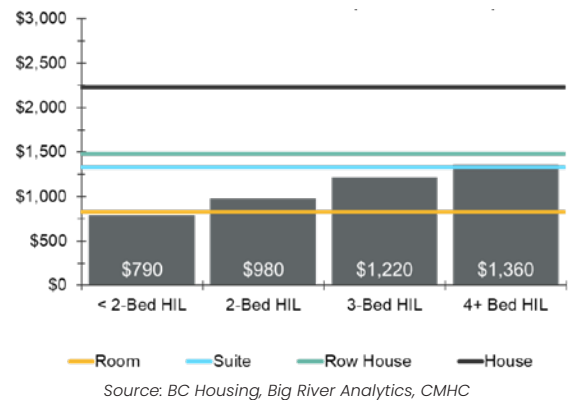


Figure 15n: 2019 Dwelling Rents v. Maximum Eligible Housing Income Level



COVID-19 and Housing

Discovered in 2019, COVID-19 is a coronavirus and infectious disease that causes respiratory illness. Among those who develop symptoms, most (about 80%) recover from the disease without needing hospital treatment. About 15% become seriously ill and require oxygen and 5% become critically ill and need intensive care.¹ Because COVID-19 can be easily transmitted, governments have taken measures to reduce physical interactions, encourage physical distancing, and reduce the spread of the virus. In British Columbia, this has included travel restrictions and closed borders, social lockdowns and business closures, and encouraging working-from-home whenever possible. As a result of safety measures, many communities and economies have been dramatically impacted.

In BC, economic impacts have been most felt in tourism, accommodation, food services, recreation, transportation, retail, and similar industries. Nearly 90% of all job losses were in the service sector which commonly employs young people and renters.² It has also impacted older populations who weren't considering retirement but may be unwilling or unable to work under new circumstances or who now have to work longer because their economic situation has changed.

Effects of the pandemic on employment, income, and savings are already significant and are expected to persist for months to years. In addition to the Canadian Emergency Response Benefit (CERB) program, a number of programs have been put in place for students, Indigenous communities, low to moderate income households, and seniors. Various agencies in BC have implemented measures to help protect housing security, such as deferring payments for mortgages and utilities, banning evictions, freezing rental rates, and offering rental supplements for workers with reduced incomes.

Considerations for Housing in the Greater Terrace

Though many programs have been established to support Canadians effected by Covid-19, including the Canadian Emergency Response Benefit (CERB) and measures to help protect housing security, such as deferring payments for mortgages and utilities, eviction bans, and rental freezes, it is expected to have a dramatic impact on housing in many communities, including Greater Terrace.

According to CMHC, housing starts are likely to slow down in metro Vancouver and other major urban centres as a result of decreased employment, market uncertainty, and limited mobility and international migration.³ Real estate agents are reporting that demand for rural properties has skyrocketed amongst urban residents who want access to recreation activities and outdoor amenities. With increased unemployment and reduced incomes, urban residents may also be searching for more affordable options in smaller, rural areas.

Anecdotally, many residents of Greater Terrace were concerned increased "amenity migration" could drive up already high housing prices. Migration from larger urban areas with higher purchasing power may be an unexpected consequence of the Covid-19 pandemic.

¹ World Health Organization. 2020. Available at: <https://www.who.int/news-room/q-a-detail/coronavirus-disease-covid-19>

² CTV News. 2020. Available at: <https://bc.ctvnews.ca/these-groups-were-the-hardest-hit-by-the-coronavirus-pandemic-b-c-s-finance-minister-says-1.4988852>

³ CMHC. 2020. Available at: <https://assets.cmhc-schl.gc.ca/sites/cmhc/data-research/publications-reports/housing-market-outlook/2020/housing-market-outlook-cana-da-summer-61500-2020-en.pdf?rev=ee98fa7e-3704-4e5f-9c43-95f04113558f%0D>

Glossary

“activity limitation” refers to difficulties that people have in carrying out daily activities such as hearing, seeing, communicating, or walking. Difficulties could arise from physical or mental conditions or health problems.

“bedrooms” refer to rooms in a private dwelling that are designed mainly for sleeping purposes even if they are now used for other purposes, such as guest rooms and television rooms. Also included are rooms used as bedrooms now, even if they were not originally built as bedrooms, such as bedrooms in a finished basement. Bedrooms exclude rooms designed for another use during the day such as dining rooms and living rooms even if they may be used for sleeping purposes at night. By definition, one-room private dwellings such as bachelor or studio apartments have zero bedrooms;

“census” means a census of population undertaken under the Statistics Act (Canada);

“census division (CD)” means the grouping of neighbouring municipalities, joined together for the purposes of regional planning and managing common services – Regional District of Kitimat-Stikine is a census division;

“census family” is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a lone parent of any marital status with at least one child living in the same dwelling and that child or those children. All members of a particular census family live in the same dwelling. A couple may be of opposite or same sex;

“census subdivision (CSD)” is the general term for municipalities (as determined by provincial/territorial legislation) or areas treated as municipal equivalents for statistical purposes (i.e. electoral areas);

“commuting destination” refers to whether or not a person commutes to another municipality (i.e., census subdivision), another census division or another province or territory. Commuting refers to the travel of a person between his or her place of residence and his or her usual place of work;

“core housing need” is when housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that meets all three housing standards;

“adequate housing” means that, according to the residents within the dwelling, no major repairs are required for proper use and enjoyment of said dwelling;

“affordable housing” means that household shelter costs equate to less than 30% of total before-tax household income;

“suitable housing” means that a dwelling has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements;

“dwelling” is defined as a set of living quarters;

“dwelling type” means the structural characteristics or dwelling configuration of a housing unit, such as, but not limited to, the housing unit being a single-detached house, a semi-detached house, a row house, an apartment in a duplex or in a building that has a certain number of storeys, or a mobile home;

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

“employment rate” means, for a particular group (age, sex, marital status, geographic area, etc.), the number of employed persons in that group, expressed as a percentage of the total population in that group;

“equity seeking groups” are communities that face significant collective challenges in participating in society. This marginalization could be created by attitudinal, historic, social and environmental barriers based on age, ethnicity, disability, economic status, gender, nationality, race, sexual orientation and transgender status, etc. Equity-seeking groups are those that identify barriers to equal access, opportunities and resources due to disadvantage and discrimination and actively seek social justice and reparation;

“extreme core housing need” has the same meaning as core housing need except that the household has shelter costs for housing that are more than 50% of total before-tax household income;

“family size” refers to the number of persons in the family;

“full-time equivalent (FTE) student” represents all full-time and part-time enrolments, converted to

represent the number of students carrying a full-time course load. One student whose course load is equal to the normal full-time number of credits or hours required in an academic year would generate 1.0 Student FTE. A student taking one-half of a normal course load in one year would be a 0.5 Student FTE;

“household” refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad;

“household maintainer” refers to whether or not a person residing in the household is responsible for paying the rent, or the mortgage, or the taxes, or the electricity or other services or utilities. Where a number of people may contribute to the payments, more than one person in the household may be identified as a household maintainer;

“household size” refers to the number of persons in a private household;

“household type” refers to the differentiation of households on the basis of whether they are census family households or non-census-family households. Census family households are those that contain at least one census family;

“immigrant” refers to a person who is, or who has ever been, a landed immigrant or permanent resident. Such a person has been granted the right to live in Canada permanently by immigration authorities;

“Indigenous identity” refers to whether the person identified with the Aboriginal peoples of Canada. This includes those who are First Nations (North American Indian), Métis or Inuk (Inuit) and/or those who are Registered or Treaty Indians (that is, registered under the Indian Act of Canada), and/or those who have membership in a First Nation or Indian band;

“labour force” refers to persons who, during the week of Sunday, May 1 to Saturday, May 7, 2016, were either employed or unemployed;

“low-income measure, after tax,” refers to a fixed percentage (50%) of median adjusted after-tax income of private households. The household after-tax income is adjusted by an equivalence scale to take economies of scale into account. This adjustment for different household sizes reflects the fact that a household’s needs increase, but at a decreasing rate, as the number of members increases;

“migrant” refers to a person who has moved from their place of residence, of which the origin is different than the destination community they reported in. Conversely, a non-migrant is a person who has moved within the same community;

“mobility status, one year” refers to the status of a person with regard to the place of residence on the reference day in relation to the place of residence on the same date one year earlier;

“NAICS” means the North American Industry Classification System (NAICS) Canada 2012, published by Statistics Canada;

“NAICS industry” means an industry established by the NAICS;

“participation rate” means the total labour force in a geographic area, expressed as a percentage of the total population of the geographic area;

“primary rental market” means a market for rental housing units in apartment structures containing at least 3 rental housing units that were purpose-built as rental housing;

“precarious housing” means housing that is not affordable, is overcrowded, is unfit for habitation, or is occupied through unstable tenancy;

“secondary rental market” means a market for rental housing units that were not purpose-built as rental housing;

“shadow population” refers to people who are living or staying in the subject area, but have a usual residence elsewhere;

“shelter cost” refers to the average or median monthly total of all shelter expenses paid by households that own or rent their dwelling. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services. “short-term rental” means the rental of a housing unit, or any part of it, for a period of less than 30 days;

“subsidized housing” refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances;

“tenure” refers to whether the household owns or rents their private dwelling. The private dwelling may be situated on rented or leased land or be part of a condominium. A household is considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it. A household is considered to rent their dwelling if no member of the household owns the dwelling;

“unemployment rate” means, for a particular group (age, sex, marital status, geographic area, etc.), the unemployed in that group, expressed as a percentage of the labour force in that group.



Regional District of
Kitimat-Stikine

Consulting support from:



Funding support from:





Regional District of
Kitimat-Stikine

GREATER TERRACE HOUSING NEEDS REPORT

APPENDIX A: HOUSING PLANNING TOOLS FOR LOCAL GOVERNMENTS



APPENDIX A: HOUSING PLANNING TOOLS FOR LOCAL GOVERNMENTS

The City of Terrace and the RDKS have different policy environments, so some of the tools included in this section may not be relevant to every jurisdiction. Local governments should think of this list as a toolbox and choose appropriate tools once they have reviewed their portions of the assessment and understand their community’s unique needs.

Tools have been broadly categorized and include implementation suggestions for communities of different sizes and localities where appropriate. Many of the tools listed here were heavily supported in community engagement feedback.

“Do not allow multi-unit rental buildings that are larger than 4 units unless there are 10-20% low-income units (they can be more modest).”

“All developers should be required to construct affordable units within their large developments. The affordable units should not be eligible for rezoning or building permits so that they can be upscaled. Families don’t need all the bells and whistles, nor do they need bare bones, sticks out in the neighbourhood housing, but something that blends in and is affordable.”

“Change bylaws around parking spot requirements for secondary suites. Not all tenants have vehicles.”

“It seems townhouse development is frowned on in our area, but there is a real need for it. These types of developments can be very attractive.”

“More housing developments with a more collaborative/cooperative ethos such [as] housing co-ops. These might include multiple single family/person dwellings with small yards and possibly shared green/gardening land.”

“More flexibility in zoning.”

“Allow lots to be subdivided into larger parcels rather than having very small lots. More 1/2 acre lots would be nice.”

Planning Processes

TOOL	DESCRIPTION
Affordable Housing Strategy	An Affordable Housing Strategy or Action Plan can be used by local governments to set a vision for affordable housing and identify the government tools, partnerships, and actions needed to support that vision. Many strategies articulate major policy

	<p>initiatives, inform bylaw reviews, and generally guide decision-making and communicate affordability initiatives to community members.</p> <p>The City of Terrace produced a Housing Action Plan in 2015 and may want to consider updating it to account for the latest findings in the Housing Needs Report. Electoral Areas may only need to include an affordability component in their OCP review.</p>
<p>Official Community Plan (OCP) Policies</p>	<p>OCP policies can be used to express commitment to affordable housing goals and provide direction for staff. They can lay the groundwork for activities such as updating zoning bylaws to support housing affordability or initiating the development of an Affordable Housing Strategy. Legislation mandates that findings from the Housing Needs Report be considered when updating the OCP.</p>
<p>Housing Needs Reports</p>	<p>Housing Needs Reports will continue to be mandated by the Province, but it is unlikely a similar funding program will be available to local governments before the next update. The reports will continue to be a valuable resource for housing information about your community.</p> <ul style="list-style-type: none"> • Schedule next housing need report for some time in late 2022 or early 2023 to align with the release of data from the 2021 Census. Plan to conduct housing needs reports every five years after. • Begin budgeting and saving for the report process now. Larger communities may spend up to \$50,000, while smaller communities may only need to spend \$10,000-\$15,000. Communities with more planning capacity may choose to conduct the study internally. • Consider pooling resources to develop another in-depth regional assessment.
<p>Regional Growth Strategy</p>	<p>A Regional Growth Strategy (RGS) is a strategic plan that defines a regional vision for sustainable growth. It is a commitment made by affected municipalities and regional districts to a course of action involving shared social, economic, affordability, and environmental goals.</p> <p>An RGS can make development decisions easier for local governments and the Regional District by codifying a sustainable pattern of population growth and development in the region, often</p>

by encouraging and directing new development to designated nodes or growth containment boundaries. This pattern of development aims to keep urban settlement compact, protect the integrity of rural and resource areas, protect the environment, increase servicing efficiency, and retain mobility within the region. The housing and development patterns of Greater Terrace cross municipal and regional boundaries. Partnering to articulate where and how growth should occur may be an appropriate next step.

Develop a Definition of Secured Affordable Housing

A definition of secured affordable housing can articulate the types of units a city is looking to attract through market and non-market buildout. Affordability is typically tied to income and secured refers to the length of time the units will be offered at that rate, often regulated through covenant. For example, some communities allow developers to add density provided a certain proportion of units are secured as affordable.

A common definition of affordability is that rents will not exceed 30% of 80% of the median monthly household income for the area. More nuance can be introduced through Housing Income Limits, like in this example from Nanaimo which sets maximum rental prices for a development to qualify as affordable.

HOUSING INCOME LIMITS, NANAIMO (2018)			
Type	Housing Income Limit (2018)	@ 30% of Household Income	Monthly Rent
Studio	\$29,600	\$8,880	\$740
1 Bdrm	\$34,400	\$10,320	\$860
2 Bdrm	\$41,200	\$12,360	\$1,030
3 Bdrm	\$52,300	\$15,690	\$1,308

Source: Nanaimo Affordable Housing Strategy (2018)

This is a useful tool for communities of all sizes. In larger communities where density is more common, the definition can help activate certain density incentives. In smaller communities it provides a benchmark for landlords and can help the municipality

	determine which projects can accessing City funds or are eligible for equity contributions.
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Regulatory and Zoning Tools

TOOL	DESCRIPTION
Increase Density in Areas Appropriate for Affordable Housing	<p>Allowing increased density in certain areas can incentivize development in the private and non-market sectors. Increased density tends to make a project more financially viable as the developer can spread the cost of development among more units. Decisions on increased density areas should be aligned with other land-use planning elements like active transportation, public transit, and access to amenities.</p> <p>Density can be implemented through a variety of tools that are relevant for different jurisdictions. In areas where apartment buildings are more common, changes in the maximum floor area ratio in the zoning bylaw and by adjusting height allowances. Terrace, for example, may choose to implement density bonusing to reward developers with more units in exchange for a certain percentage of those units being offered at a secured affordable rate or transferred via operating agreement to a non-profit operator. Smaller communities may choose to grant variances in height or unit density to permit more, smaller units.</p>
Mandate Affordable Housing Covenants or Housing Agreements on Title as a Prerequisite for Accessing Other Actions and Incentives	<p>Affordable housing covenants mandate that a certain percentage of units remain affordable for the lifetime of the development. Developers are required to register affordable housing covenants on title to access incentives such as density bonusing and development cost charge waivers or grants. This is the “secured” portion of secured affordable housing.</p> <p>Municipalities should be prepared to waive local covenant requirements when a project must already meet stringent covenant requirements from Provincial and Federal agencies as a condition for funding approval.</p>

<p>Expand Housing Options in Residential Zones to including Secondary Suites, duplexes and triplexes</p>	<p>Broadening residential zoning to permit row house, townhouse, duplexes and triplexes is an easy way of introducing density and new units without disrupting neighbourhood character. Traditional R1 zoning is slowly disappearing in many municipalities, especially in those with high prices and low vacancy. This intervention is likely more suited to larger centres where land is at a premium.</p>
<p>Supportive, Shelter, and Transitional Housing Supported in All Residential Zones</p>	<p>Include supportive, shelter, and transitional housing as a permitted use in all residential/institutional zones in your municipalities' Zoning bylaw.</p> <p>Expanding the areas in which these uses are permitted makes it easier to acquire land for these developments and help meet the most acute need in your community. Must be partnered with rigorous community education campaigns to be effective.</p>
<p>Reduce or Eliminate Parking Requirements for Infill, Affordable, and Rental Developments</p>	<p>Explore alternative solutions to reduce parking requirements including car share promotion, bicycle storage rooms, and nearby transit stops. Parking can be incredibly expensive to include in the non-profit development process and eliminating even a few stalls can help provide more units at less cost to community members. This intervention is best suited to larger centres where on-street parking is limited, and transportation is regular and reliable.</p>
<p>Investigate Implementation of Smaller Lot Sizes</p>	<p>Allow smaller lot sizes in residential zones to increase densification of existing and future lots. For many people, a single-detached home is still their housing goal. Smaller lots still permit single-detached development while increasing density. In many smaller communities where multi-family buildings are not common, this may be a solution to increase density while maintaining character.</p>
<p>Establish Inclusionary Zoning Policy</p>	<p>Inclusionary housing programs are municipal programs that use the development regulations and approval process to oblige private developers to provide a portion of affordable housing within their new market projects. For example, an inclusionary zoning bylaw might mandate that 25% of all new units be offered at a secured and affordable rate. This is most suited to larger multi-family buildings and larger centres.</p>

<p>Explore Permitting Micro-Housing or Cluster Housing in Certain Zones</p>	<p>Micro-housing or tiny homes often come up in conversations with rural residents. Dependent on servicing requirements, local governments may consider expanding permissions for this type of use, provided homes comply with building codes. These homes can also be permitted as infill or accessory dwelling options.</p>
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Tools to Incentivize New Affordable Housing Development

TOOL	DESCRIPTION
<p>Waive/lower Development Cost Charges (DCC's) for Non-Market Developments</p>	<p>Local governments can reduce or eliminate development cost charges to reduce capital costs of secured affordable housing projects and help keep rental prices lower. Often the development must meet the definition of secured affordable housing to qualify for a waiver/reductions and other fee reductions. Some local government choose to offer grants to offset the cost of DCC's rather than waive the fee.</p> <p>DCC's may seem small compared to the construction budget of a development, but often waiving these fees can impact final rental costs dramatically.</p>
<p>Develop Land Acquisition and Disposal Plan</p>	<p>One of the most valuable contributions that a local government can make to an affordable housing project is to provide land or facilitate land transfer to a non-profit developer. An acquisition and disposal of lands plan can improve availability of land for the purpose of developing affordable housing.</p> <p>A plan should:</p> <ul style="list-style-type: none"> • Prioritize acquisition of land in areas close to services, amenities, and public transportations • Develop key criteria for purchasing land based on lot size, cost, and geographic location • Disposal criteria based on need, non-profit status, and funding availability • Potentially pre-zone municipal owned sites for Multi-Family secured affordable housing development <p>While this is most effective in a larger centre where land can be very expensive, smaller communities often have more land</p>

	available, but non-profits lack the capacity, knowledge, or capital to acquire it.
Assign a “Champion” Staff Member for Non-Profit Housing Projects	Local governments should consider establishing a single point of contact for non-profit organizations and developers. This can help ensure prompt delivery and response time to inquiries. The “Champion” can also work with project proponents and other levels of government to help secure funding and coordinate other affordable housing policies as they relate to a particular project.
Prioritize Affordable Housing Applications	<p>There are many ways to fast-track non-profit development applications to make development easier and bring units to market quickly:</p> <ul style="list-style-type: none"> • Bring application to the “top of the pile” and commit to quick decision timelines • waive any requirements that are already met by the project (housing agreement, public information meeting, etc.) • waive fees based on depth of affordability

Tools to Protect Existing Affordable Housing

TOOL	DESCRIPTION
Restrict Condo/Strata conversions	<p>Preventing conversion of rental units to ownership tenures will help preserve vital housing stock, especially in denser urban environments.</p> <p>Strata conversions can be restricted through policy by allowing conversion only when vacancy rates are above a certain threshold for a certain period of time.</p>
Develop “No Net Loss” of affordable units policy	<p>As a community develops, and land becomes more valuable, a “no net loss” policy can ensure no affordable units are lost and older, cheaper stock is protected or replaced.</p> <p>A number of policy tools can be implemented to protect older, rental units when they due to be replaced or demolished:</p> <ul style="list-style-type: none"> • Require developers to connect with the City to explore alternatives to demolition.

	<ul style="list-style-type: none"> • Require standardized relocation plans and offer existing residents “right of first return” • Consider “rental only” pre-zoning for existing aging rental stock
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Education and Advocacy

TOOL	DESCRIPTION
Prepare Guides for Developing Affordable Housing	Municipalities can prepare guides to make it easier for housing providers to understand what they need to do to build units. Potential guides include a guide to the development approval process or a guide to the regulations and responsibilities that homeowners must meet to have secondary suites or add accessory dwelling units.
Advocate to Senior Government for Additional Tools and Funding	Local governments should continue to work regionally and with other municipalities at Union of BC Municipalities and Federation of Canadian Municipalities to develop consistent advocacy positions. This includes: <ul style="list-style-type: none"> • further funding for affordable housing • new planning tools and resources supported by Senior Government Rural and smaller communities might consider forming inter-local government working groups to define goals collectively.
Continue to Educate Residents on Value of Affordable and Supportive Housing Options	There are many tools developed by local governments and non-profits to combat NIMBYism and encourage community buy-in for a variety of affordable and support uses in traditional residential and higher-income neighbourhoods. Local governments can reduce negative perceptions of these uses through advocacy campaigns and long-term change management approaches.



Regional District of
Kitimat-Stikine

GREATER TERRACE HOUSING NEEDS REPORT

APPENDIX B: HOUSING INDICATORS AND MONITORING GUIDE



APPENDIX B: HOUSING INDICATORS AND MONITORING

Collecting and maintaining longitudinal data can help inform long-term and strategic planning for your community. Larger centres likely already keep a record of this and other, more in-depth data, but Electoral Areas might only just be starting.

Based on the information included in the Housing Needs Report, the following measurables are good indicators of how and why your community might be changing. They are relatively easy to measure, appropriate to communities of all sizes, and will likely continue to be mandated through the Housing Needs Report process. Regularly filling out these tables will help your community understand its needs and meet its legal requirements. The included questions will inform basic analysis of the data and appropriate policy responses.

DEMOGRAPHY

	TOTAL CURRENT YEAR	SHARE (%) CURRENT YEAR	TOTAL PREVIOUS YEAR	% CHANGE
Total Population				
Youth (below 20)				
Working Age (20 to 64)				
Seniors (65+)				

Key Questions:

1. Is there a balance of Working Age people to total population; the ratio of youth + seniors to working age people is healthy for the type of community and services provided? For instance, are there more youth and seniors who are economically dependent (typically not working) compared to working age people who are independent (working)?
2. Does the vision for the community account for any disproportionately prevalent population segments?
3. Are there adequate services to meet the relatively higher needs of that population segment?

HOUSEHOLDS

	OVERALL	↑ OR ↓*	OWNERS	↑ OR ↓	RENTERS	↑ OR ↓
Total Households						
Families w/ Child(ren)						

Families w/o Child(ren)						
Single / Roommates						

*up or down since previous reporting period?

Key Questions:

1. Are more families with children choosing to live in the community?
2. Is the population transitioning from larger families to families without children or single-person households? The latter is common with an aging population.

EMPLOYMENT

	OVERALL	↑ OR ↓*	OWNERS	↑ OR ↓	RENTERS	↑ OR ↓
Labour Force						
# of People						
% of Total People (Participation Rate)						
Unemployed Persons						
# of People						
% of Labour Force (Unemp. Rate)						
Non-Labour Force						
# of People						
% of Total People						

*up or down since previous reporting period?

Key Questions:

1. Is the labour force (people working or seeking work) increasing? This could mean the community has more jobs available or is benefiting from growth in employment in nearby communities. A decreasing labour force can have ripple effects on other metrics. For instance, if unemployed persons are unchanged or even decrease, a significant reduction in the labour force will increase the unemployment rate.
2. Is the non-labour force increasing? This often occurs when there is significant senior cohort growth as retirees leave the workforce.
3. Are both the number and percent of people unemployed decreasing, or the latter a result of movement in another metric?

INCOMES & HOUSING

	CURRENT REPORT YEAR	PREVIOUS REPORT YEAR	% CHANGE
Median Before-Tax Household Income			
All Households			
Owner Households			
Renter Households			
Median Rental Price			
Rental Vacancy (%)			

*data should be reported entirely in real dollars to properly compare income to prices

Key Questions:

1. Are incomes growing faster than rent prices? On the surface, this would mean an improvement in purchasing power. However, it is important to realize gains in earnings may be isolated to certain income ranges or segments of the population. Please note that comparing purchase prices is more complex due to the changing costs of borrowing (i.e. mortgage interest); it is possible that prices increase over time, but interest rates fall enough to render mortgage payment more affordable.
2. Are rental prices decreasing or staying the same (in real dollars) while vacancy increases? This could indicate that growth in rental stock is sufficient to curb growth in prices generated by low supply.
3. What is the vacancy rate? Between 3% and 5% is often regarded as the “healthy” vacancy rate where housing demand and supply are adequately balanced.

HOUSING NEED CRITERIA

	OVERALL	↑ OR ↓*	OWNERS	↑ OR ↓	RENTERS	↑ OR ↓
Unsuitable Housing						
# of Households						
% of Households						
Inadequate Housing						
# of Households						
% of Households						
Unaffordable Housing						

# of Households						
% of Households						

*up or down since previous reporting period?

Key Questions:

1. Are the # and % of households in all situations listed above decreasing? Sometimes the % will decline while the # remains the same or increases, demonstrating that the growth of households in these circumstances has grown slower than total households.
2. Are housing prices and unaffordability declining while incomes are rising? This is a simplification of how key metrics react for the better of the median household. If either of the variables move in an opposite direction, then reasoning becomes more complex.



Regional District of
Kitimat-Stikine

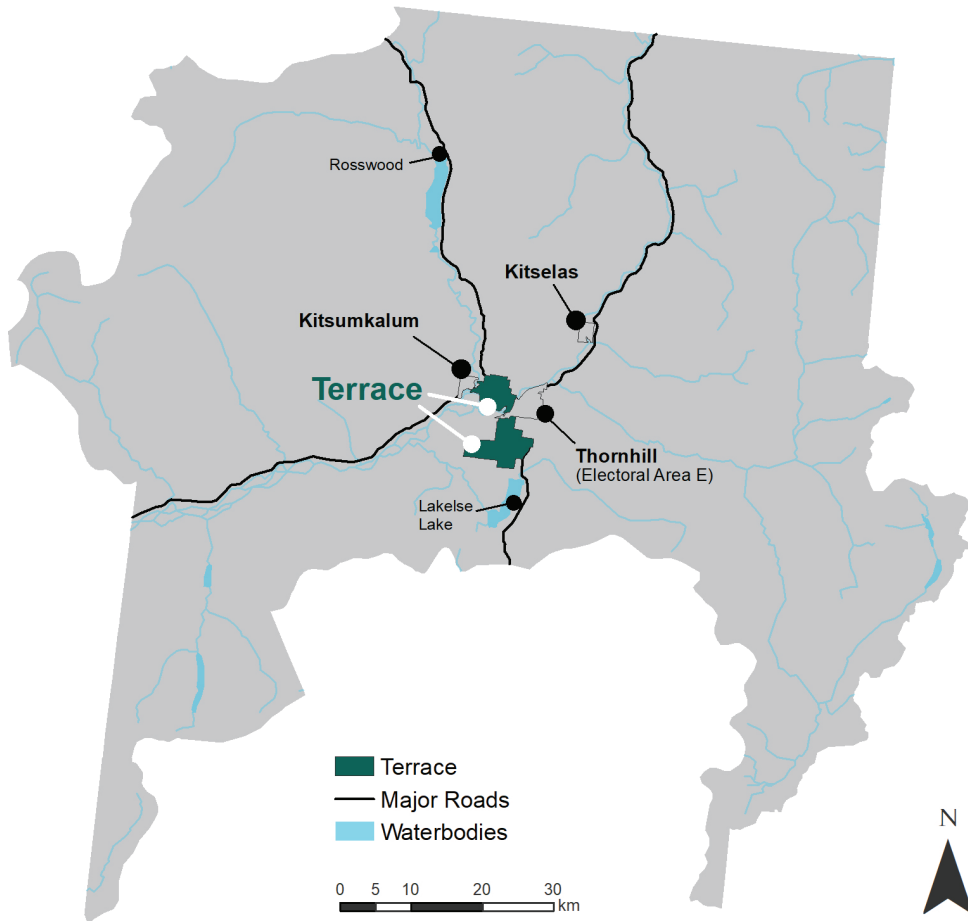
GREATER TERRACE HOUSING NEEDS REPORT

APPENDIX C: COMMUNITY HOUSING PROFILES



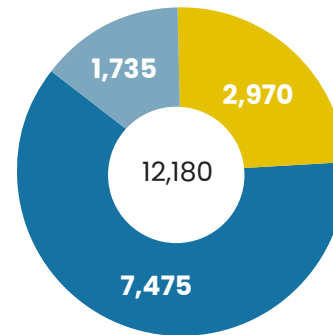
CITY OF TERRACE

Community Summary

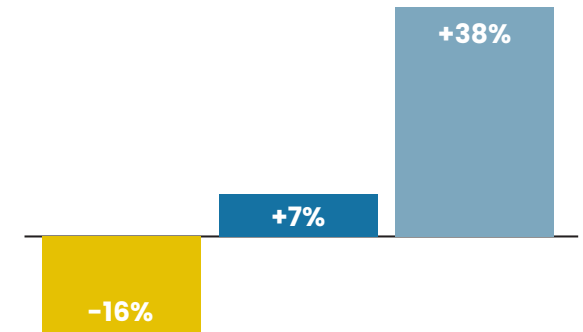


POPULATION

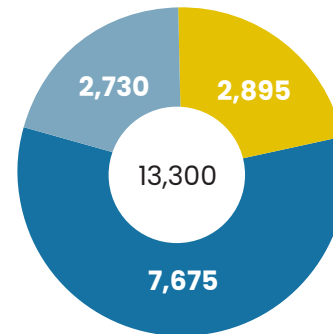
2016



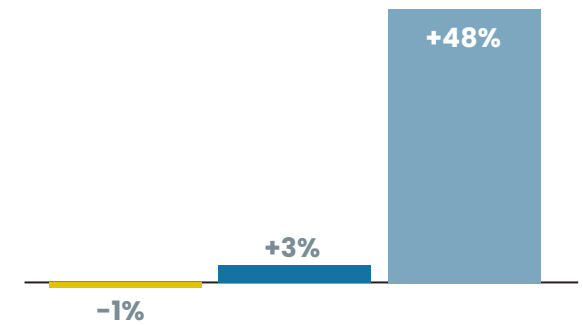
Change: '06-'16



2030



Change: '20-'30

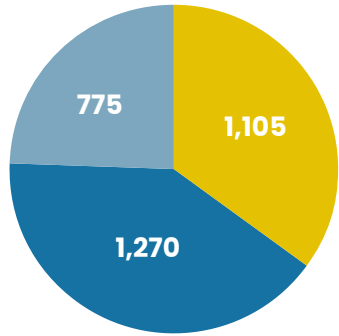


■ Youth (< 20)
 ■ Working Age (20-64)
 ■ Seniors (65+)

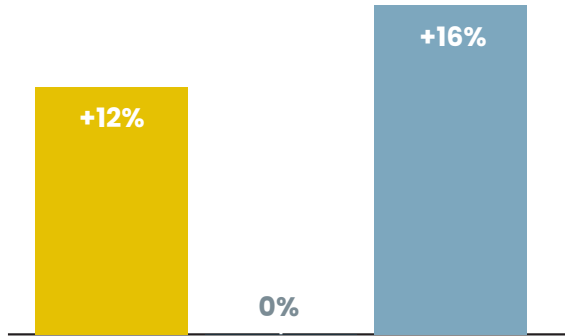
- Terrace's population rose 3% from 2006 to 2016, due to increases in working age and senior people (though youth totals fell noticeably). Projections of moderate economic development anticipate a 9% increase over the upcoming decade (2020 to 2030), reaching about 13,300 people.
- The estimated median age in 2020 is about 40.4 years old.

FAMILIES

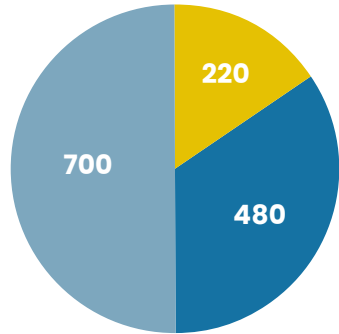
Owners 2016



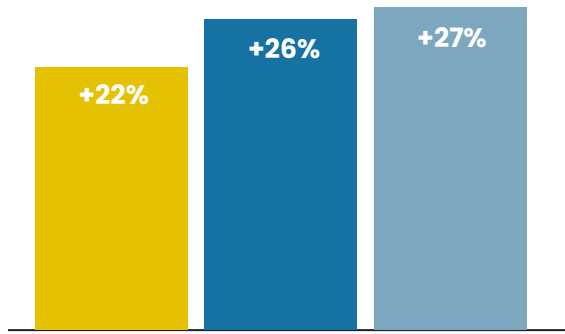
Change: '06-'16



Renters 2016



Change: '06-'16



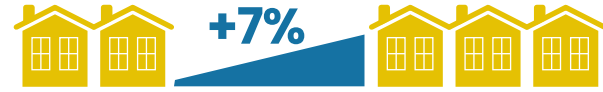
■ Families w/out Children
 ■ Families w/ Children
 ■ Non-families (e.g. singles/roommates)



Renter households outpaced owner household growth (6x faster) between 2006 and 2016, thanks to similar growth across most renting family types.

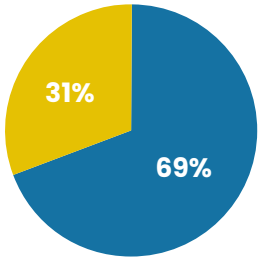
During the same period, overall families with children grew 6% while those without grew 13%.

HOUSEHOLDS



Total permanent households grew 7% between 2006 and 2016 to 4,625.

Household Tenure



■ Rental Households
 ■ Owner Households

Rental Households

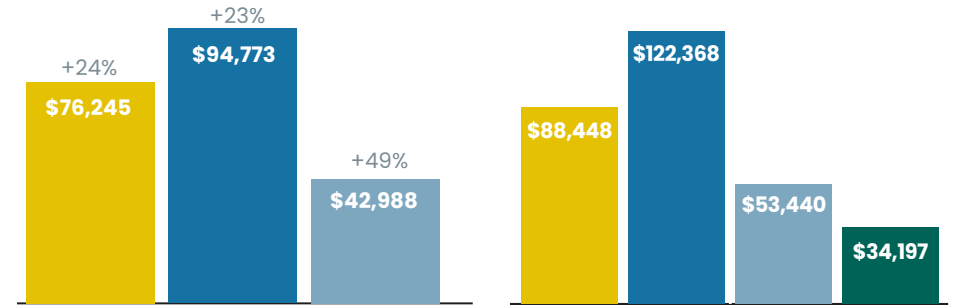


Owner Households



INCOME

Median HH Income '15 • Change: '05-'15



■ Total Households
 ■ Couple w/o Child
 ■ Lone Parent
 ■ Couple w/ Child
 ■ Singles/Roommates

Households Earning more than \$100,000



Households Earning less than \$100,000

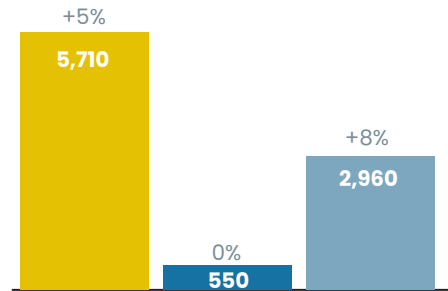


13%

of Terrace residents are in "Low Income" according to Statistics Canada; 20% of children below 18 belong to a low income household.

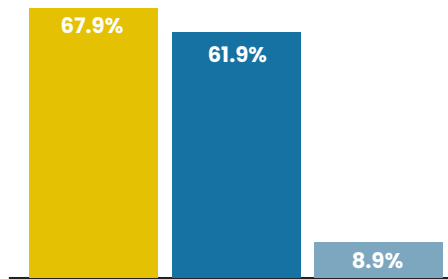
EMPLOYMENT

Labour Force '16 • Change: '06-'16



■ Employed
■ Unemployed
■ Non-Participants

Labour Rate 2016



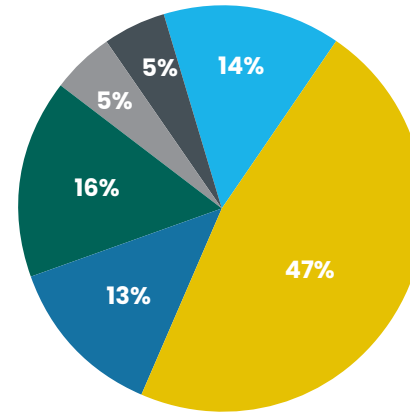
■ Labour Participation
■ Employed
■ Unemployed

- Terrace's labour force (people working or seeking work) grew from 2006 to 2016, though by less than those not in the labour force (e.g. retirees).
- Although the total unemployed remained the same, the unemployment rate decreased – more people are finding work relative to the labour force size.

Largest Industries	Total Employed	% Share of Labour Force	%Δ ('06-'16)	% Renters Employed
Retail	930	15.1%	+16%	30%
Health Care	835	13.5%	+6%	24%
Food & Lodging	700	11.3%	+23%	53%

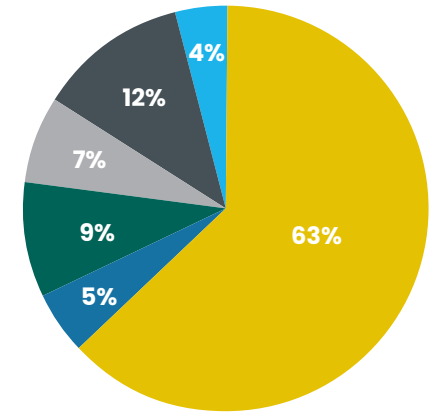
HOUSING

Dwelling Age 2016



■ < 1960
■ 1981-1990
■ 2001-2010
■ 1961-1980
■ 1991-2000
■ 2011-2016

Dwelling Type 2016

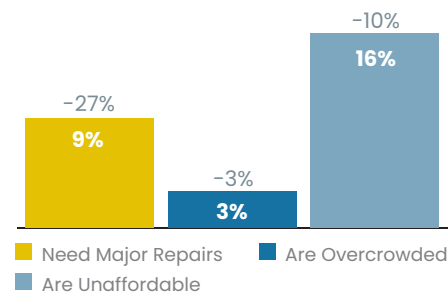


■ Single-Detached
■ Row House
■ Apartment
■ Semi-Detached
■ Duplex
■ Mobile

- About 7% of renter households occupy dwellings built after 2000 versus 11% of owners.
- The majority of dwellings are single-detached, followed by apartments and row houses.
- Terrace builds about 29 units annually.

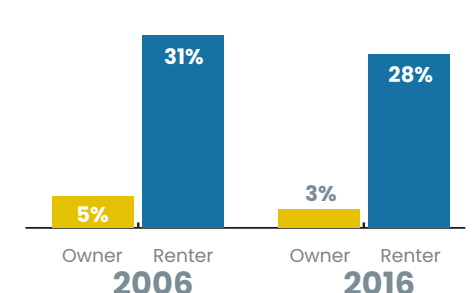
HOUSING CONDITION

% of HHs '16 • Change: '06-'16



■ Need Major Repairs
■ Are Overcrowded
■ Are Unaffordable

Core Housing Need: '06-'16



- The number and percentage of homes in disrepair, that are overcrowded, and are unaffordable fell since 2006.
- Overall Core Housing Need fell between 2006 and 2016; core need for renter households was about 10x more prevalent (proportionally) than for owner households

87%

of workers commute within Terrace.



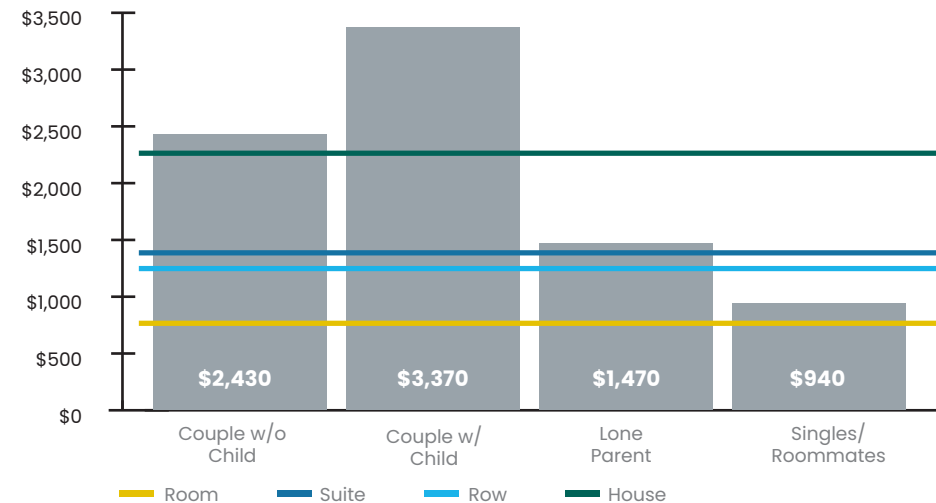
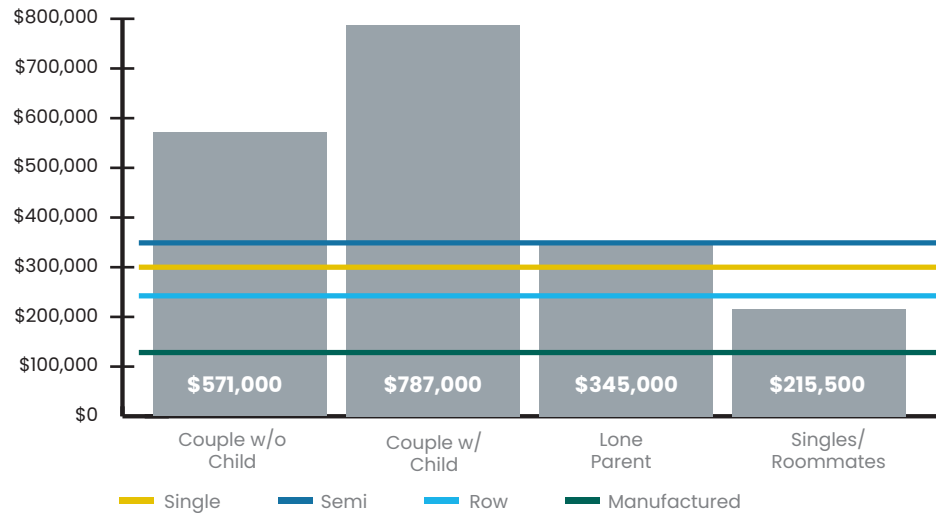
12%

of workers commute to another Kitimat–Stikine community.

HOUSING AFFORDABILITY

- Dwelling rents are generally affordable across household types, with single/roommate homes experiencing greatest financial hardship.
- A lone parent can reasonably afford home purchase prices.
- Manufactured homes are the most affordable housing option; they are generally accessible to the median single/roommate household.

Max Affordable Price / Rent (vertical bars) vs. Market Price / Rent (horizontal lines) 2019 estimates



HOUSING PRICE & AVAILABILITY

	2019	'10-'19 %Δ*
Median House	\$329,000	+50%
Single-detached	\$366,000	+47%
Median Rent**	\$1,000	+26%
1 Bedroom	\$750	+9%
3 Bedroom	\$1,200	+9%



258 residential properties sold in 2019;
78% were single-family homes.

The vacancy rate could be as **low as 0.7%** in Greater Terrace.

ENGAGEMENT HIGHLIGHTS



- 62% of renters who responded to the survey indicated that their current housing did not meet their needs, mostly because they felt it was too expensive.
- Over the next five years 76% of renters think the cost of housing and utilities will be a problem for them. 48% were worried about stable housing.
- Homeowners were most concerned about the cost to repair and maintain their home as well as utilities.

"Rent is unaffordable to even those that make good money with a good career. People are putting so much money to afford rent that they don't have any money to save to purchase a house and invest in their own future."

"I know of many seniors who are still living in the large house they raised their families in, and they would like to downsize but there is nothing to buy or rent that would suit their needs."

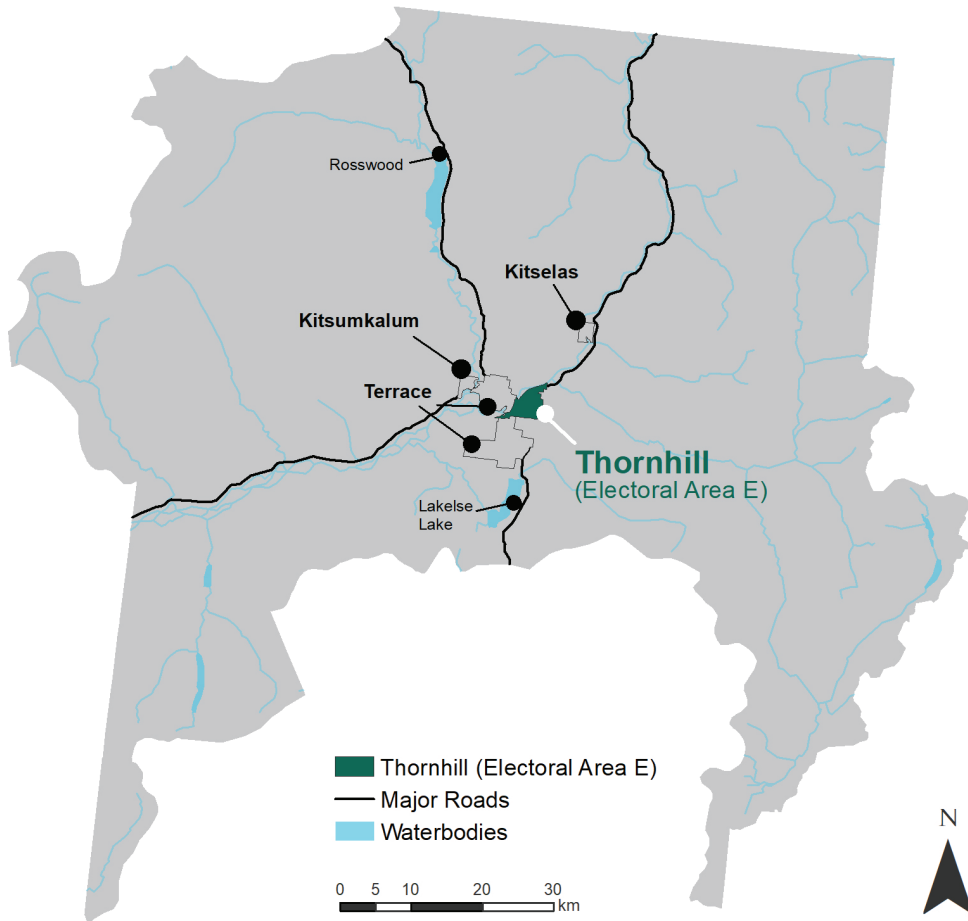
"Not enough rentals for the demand. We have a rental suite and we got over 30 people interested in it. It's sad to see so many people so desperate to find a safe clean place to call home."

"There are many homeless people in our community. Many families may have shelter, but then go hungry. The price of housing here is too high."

ELECTORAL AREA E
THORNHILL
 Community Summary

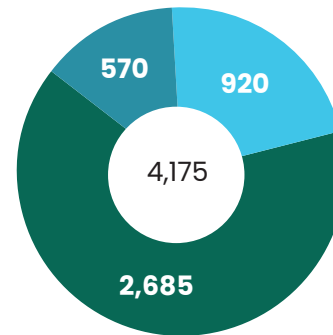


Regional District of
Kitimat-Stikine

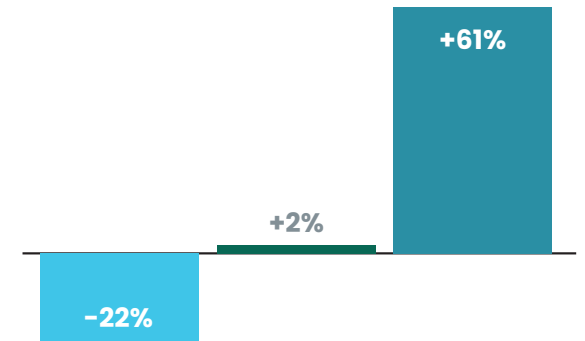


POPULATION

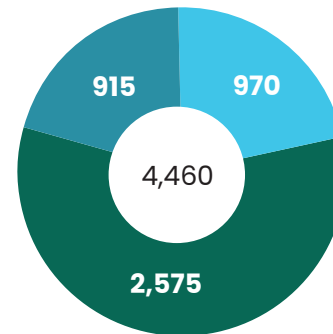
2016



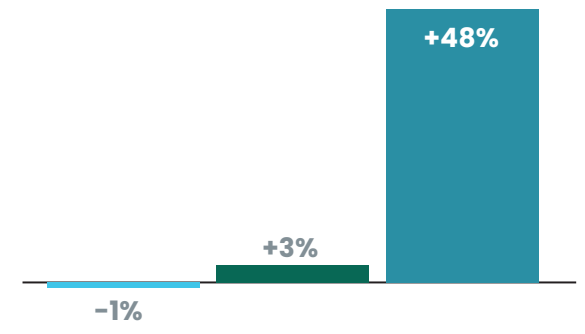
Change: '06-'16



2030



Change: '20-'30

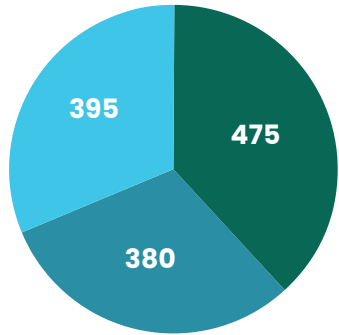


■ Youth (< 20) ■ Working Age (20-64) ■ Seniors (65+)

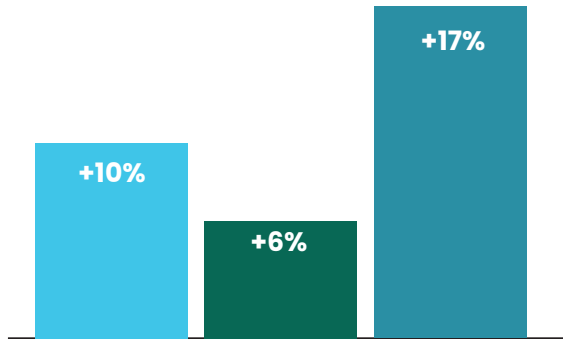
- Thornhill's population rose below 1% from 2006 to 2016; youth totals fell 22% while seniors grew 61%. Projections of moderate economic development anticipate a 9% increase over the upcoming decade (2020 to 2030), reaching about 4,460 people.
- The estimated median age in 2020 is about 40.4 years old.

FAMILIES

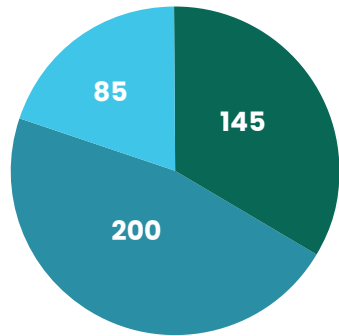
Owners 2016



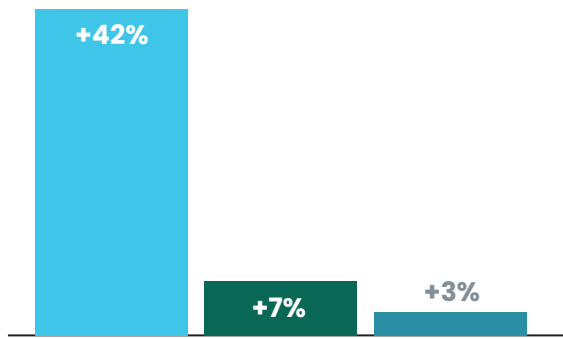
Change: '06-'16



Renters 2016



Change: '06-'16



■ Families w/out Children ■ Families w/ Children ■ Non-families (e.g. singles/roommates)



Owner households outpaced renter household growth between 2006 and 2016, thanks to a 17% increase in owner single/roommate households (e.g. retirees).

During the same period, families with children grew 6% and those without grew 10%.

HOUSEHOLDS



Total permanent households grew 5% between 2006 and 2016 to 1,710.

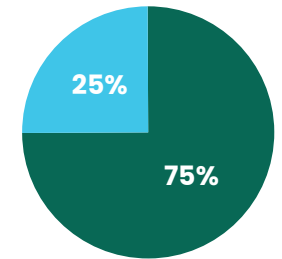
Rental Households



Owner Households



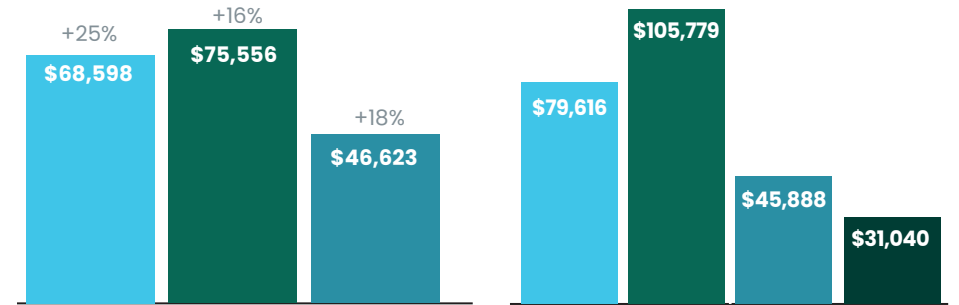
Household Tenure



■ Rental Households ■ Owner Households

INCOME

Median HH Income '15 • Change: '05-'15



■ Total Households ■ Owner Households ■ Renter Households ■ Couple w/o Child ■ Couple w/ Child ■ Lone Parent ■ Singles/Roommates

Households Earning more than \$100,000



Households Earning less than \$100,000

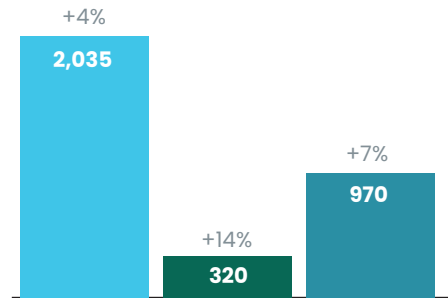


15%

of Thornhill residents are in "Low Income" according to Statistics Canada; 20% of children below 18 belong to a low income household.

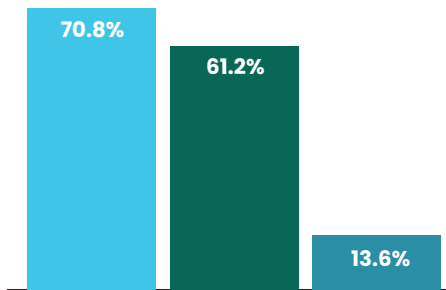
EMPLOYMENT

Labour Force '16 • Change: '06-'16



■ Employed
■ Unemployed
■ Non-Participants

Labour Rate 2016



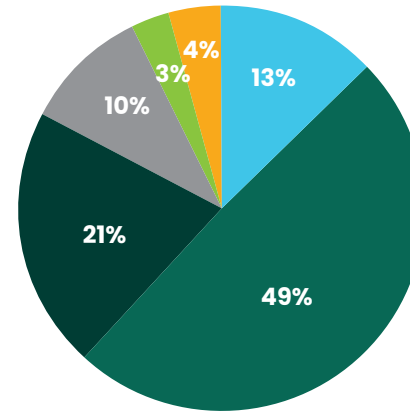
■ Labour Participation
■ Employed
■ Unemployed

- Thornhill's labour force (people working or seeking work) grew from 2006 to 2016, though by less than those not in the labour force (e.g. retirees).
- Both the total and proportion of unemployed persons increased over the decade, meaning less people are finding work relative to growth in the labour force.

Largest Industries	Total Employed	% Share of Labour Force	%Δ ('06-'16)	% Renters Employed
Retail	310	13.7%	+11%	31%
Construction	270	11.9%	+59%	21%
Health Care	255	11.2%	-4%	16%

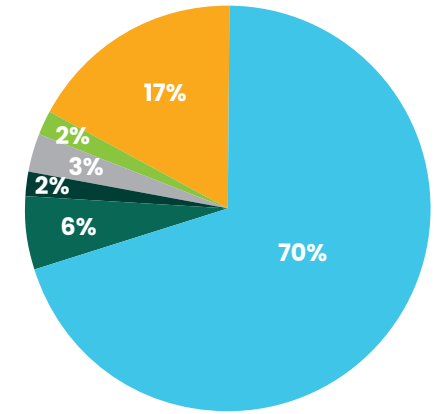
HOUSING

Dwelling Age 2016



■ < 1960
■ 1961-1980
■ 1981-1990
■ 1991-2000
■ 2001-2010
■ 2011-2016

Dwelling Type 2016

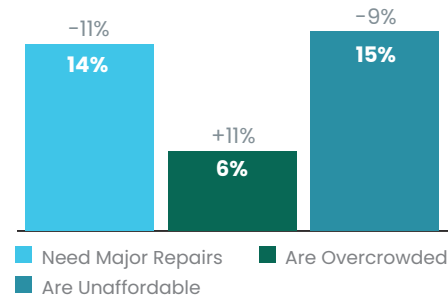


■ Single-Detached
■ Semi-Detached
■ Row House
■ Duplex
■ Apartment
■ Mobile

- About 18% of households occupy dwellings built after 1990.
- The majority of dwellings are single-detached, followed by movable dwellings and semi-detached homes.
- The electoral areas build about 25 units annually (total).

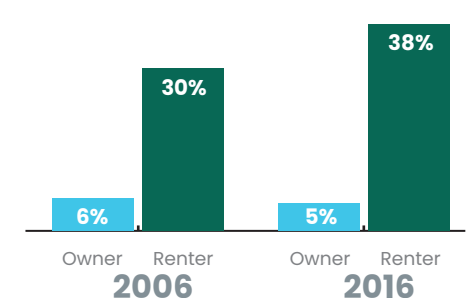
HOUSING CONDITION

% of HHs '16 • Change: '06-'16



■ Need Major Repairs
■ Are Unaffordable
■ Are Overcrowded

Core Housing Need: '06-'16



- The number and percentage of homes in disrepair and that are unaffordable fell since 2006; more homes experience overcrowding (not enough bedrooms).
- Overall Core Housing Need rose between 2006 and 2016, due to substantial increases in renter households in need; renters are about 7x more likely to experience core housing need than owners.

15%

of workers commute within the boundaries of Thornhill.



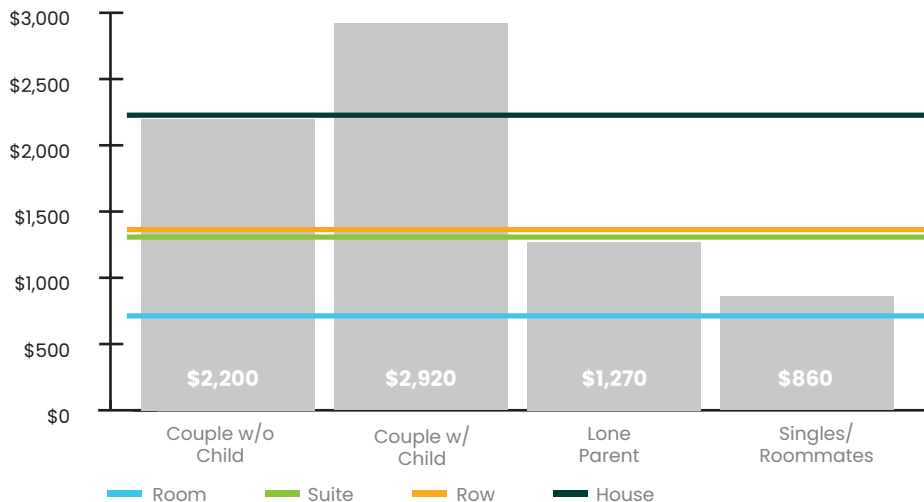
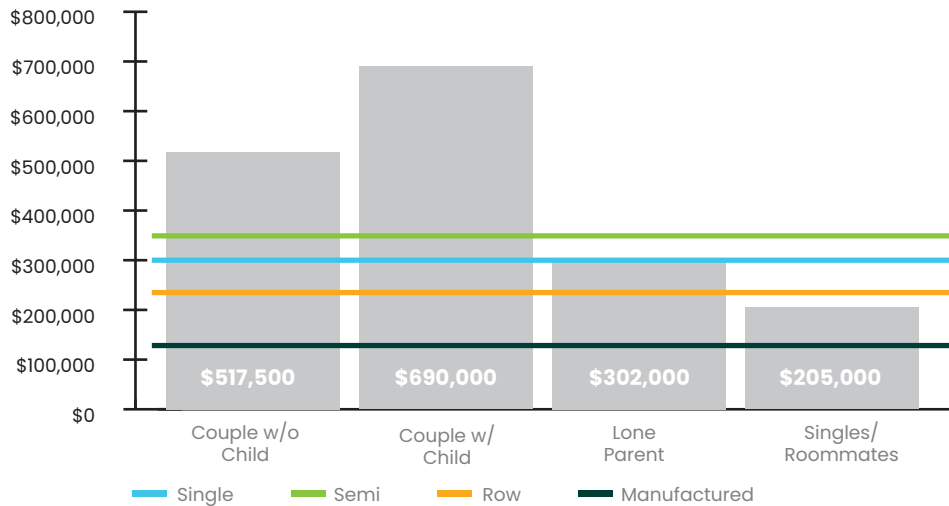
83%

of workers commute to another Kitimat-Stikine community.

HOUSING AFFORDABILITY

- Dwelling rents are generally affordable for couples with or without children. Lone parent and single/roommate households cannot reasonably rent a row house or larger.
- A lone parent can reasonably afford home purchase prices.
- Manufactured homes are the most affordable housing option; they are generally accessible to the median single/roommate household.

Max Affordable Price / Rent (vertical bars) vs. Market Price / Rent (horizontal lines) 2019 estimates



HOUSING PRICE & AVAILABILITY

	2019	'10-'19 %Δ*
Median House	\$244,000	+88%
Single-detached	\$385,000	+77%
Median Rent**	\$1,000	+26%
1 Bedroom	\$750	+9%
3 Bedroom	\$1,200	+9%

* adjusted for inflation ** CMHC



71 dwellings sold in 2019;
58% were manufactured homes.

The vacancy rate could be as **low as 0.7%** in Greater Terrace.

ENGAGEMENT HIGHLIGHTS



- 67% of renters who responded to the survey indicated that their current housing did not meet their needs, mostly because they felt it was too expensive.
- Over the next five years 89% of renters think the cost of housing will be a problem for them and were worried about stable housing.
- Homeowners were most concerned about the cost to repair and maintain their home as well as utilities.

"The rental prices in Terrace, Thornhill and Kitimat are absolutely ridiculous. Asking \$2,100 or more for a 1 bedroom place is like robbery, especially for low income people or people on income assistance. Something drastically needs to change or soon no one will be able to afford to live in our little communities."

"I moved here with my partner 4 years ago to escape the housing difficulties of the lower mainland and for us to hopefully work towards purchasing our own home. That goal is nowhere closer today the rental market is so expensive and the real-estate market is impossible to purchase into for us."

"I watched my mom move here live with a roommate just to have to move back to [Prince George] because she couldn't find a cheap enough place for herself."

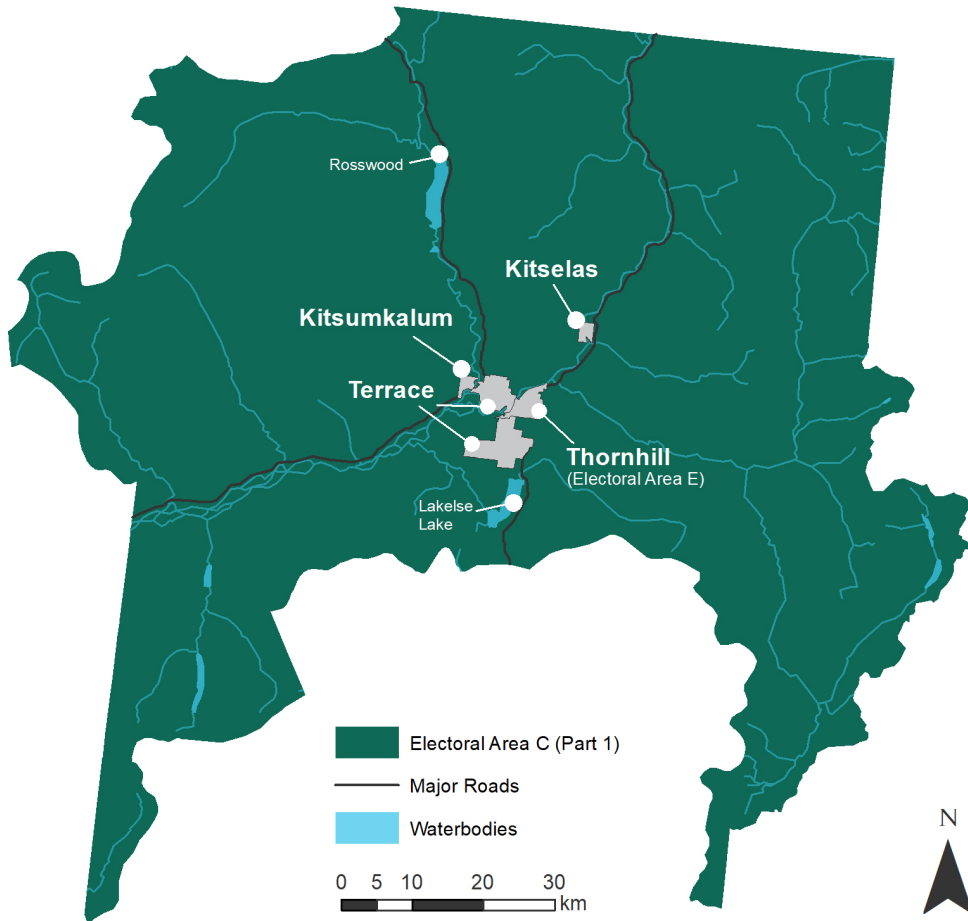
"Having children or a pet should not make it difficult for you to find housing."

ELECTORAL AREA C (PART 1)

Community Summary

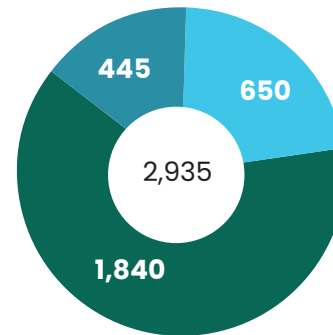


Regional District of
Kitimat-Stikine

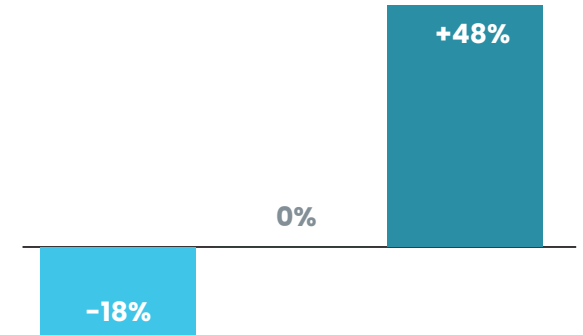


POPULATION

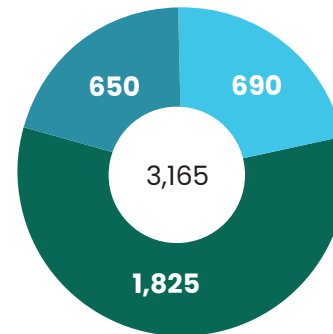
2016



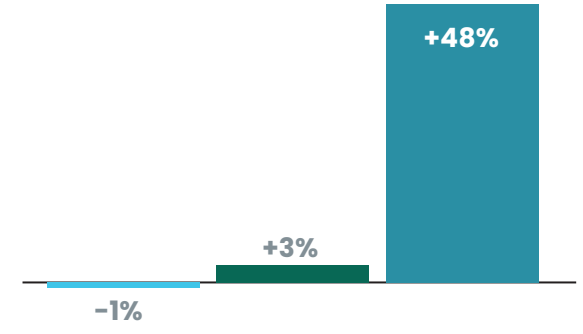
Change: '06-'16



2030



Change: '20-'30

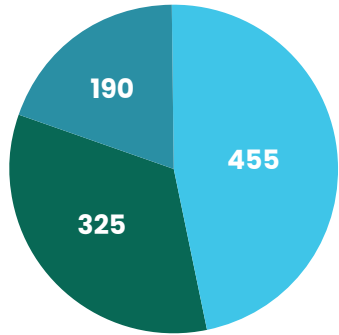


■ Youth (< 20) ■ Working Age (20-64) ■ Seniors (65+)

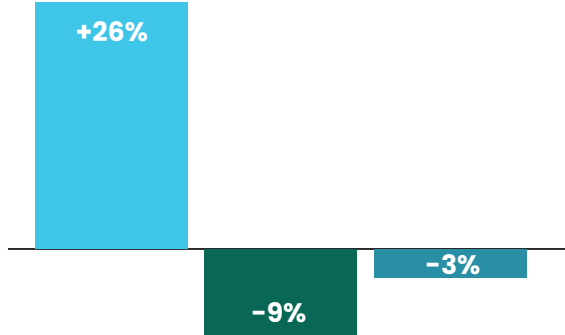
- Electoral Area's population rose below 1% from 2006 to 2016; youth totals fell 18% while seniors grew 48%. Projections of moderate economic development anticipate a 9% increase over the upcoming decade (2020 to 2030), reaching about 3,165 people.
- The estimated median age in 2020 is about 40.4 years old.

FAMILIES

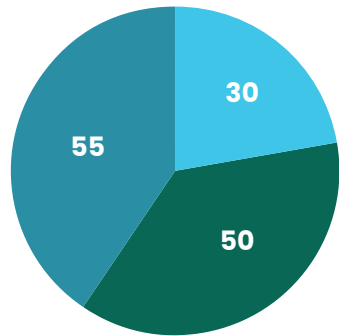
Owners 2016



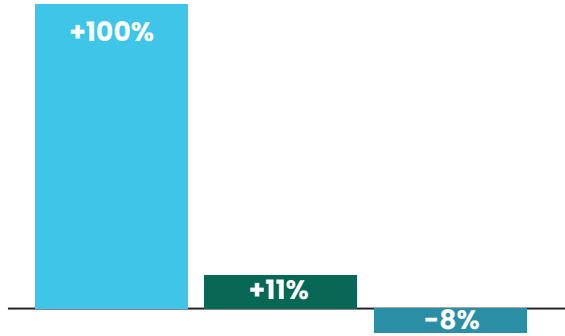
Change: '06-'16



Renters 2016



Change: '06-'16



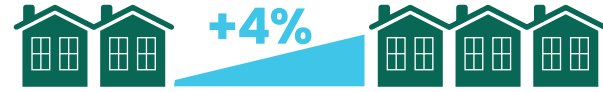
■ Families w/out Children ■ Families w/ Children ■ Non-families (e.g. singles/roommates)



Renter households outpaced owner household growth (4x faster) between 2006 and 2016, thanks to growth in families (particularly those without children).

Families with children grew 11%, those without grew 100%, and single/roommate households fell 8%.

HOUSEHOLDS



Total permanent households grew 4% between 2006 and 2016 to 1,135.

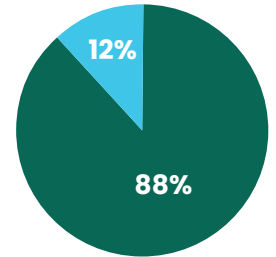
Rental Households



Owner Households



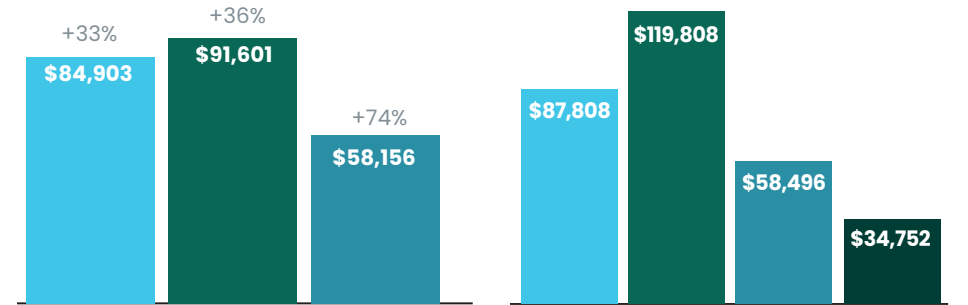
Household Tenure



■ Rental Households ■ Owner Households

INCOME

Median HH Income '15 • Change: '05-'15



■ Total Households ■ Owner Households ■ Renter Households ■ Couple w/o Child ■ Couple w/ Child ■ Lone Parent ■ Singles/Roommates

Households Earning more than \$100,000



Households Earning less than \$100,000

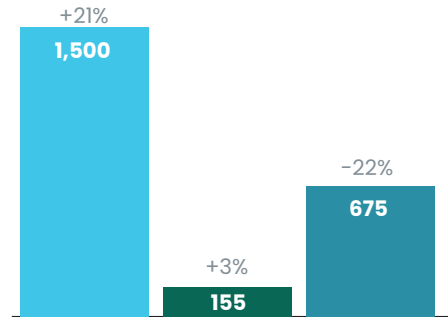


10%

of Electoral Area C residents are in "Low Income" according to Statistics Canada; 13% of children below 18 belong to a low income household.

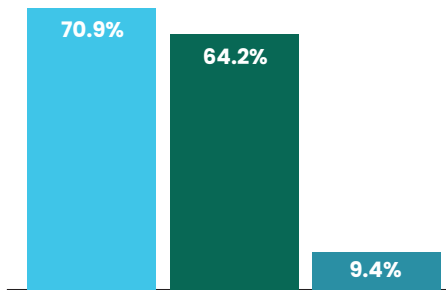
EMPLOYMENT

Labour Force '16 • Change: '06-'16



- Employed
- Unemployed
- Non-Participants

Labour Rate 2016



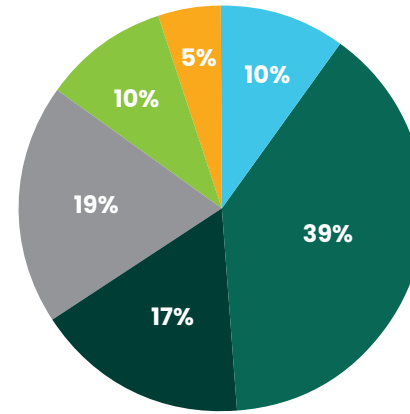
- Labour Participation
- Employed
- Unemployed

- Electoral Area C's labour force (people working or seeking work) grew from 2006 to 2016, while those not in the labour force fell (e.g. retirees) – an uncommon trend.
- Although the total unemployed slightly rose, the unemployment rate decreased – more people are finding work relative to the labour force size.

Largest Industries	Total Employed	% Share of Labour Force	%Δ ('06-'16)	% Renters Employed
Construction	240	14.6%	+55%	11%
Health Care	220	13.4%	+144%	13%
Retail	200	12.2%	+54%	13%

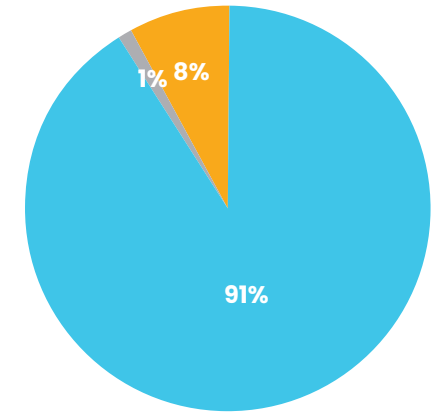
HOUSING

Dwelling Age 2016



- < 1960
- 1961-1980
- 1981-1990
- 1991-2000
- 2001-2010
- 2011-2016

Dwelling Type 2016

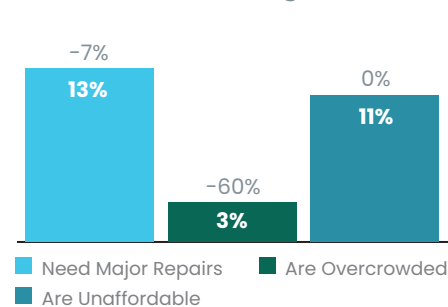


- Single-Detached
- Semi-Detached
- Row House
- Duplex
- Apartment
- Mobile

- About 14% of renter households occupy dwellings built after 1990 versus 37% of owners.
- The majority of dwellings are single-detached, followed only by mobile homes.
- The electoral areas build about 25 units annually (total).

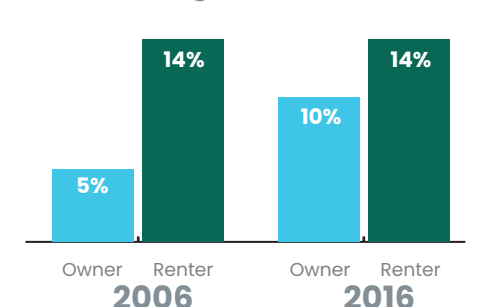
HOUSING CONDITION

% of HHs '16 • Change: '06-'16



- Need Major Repairs
- Are Unaffordable
- Are Overcrowded

Core Housing Need: '06-'16



- The number and percentage of homes in disrepair, that are overcrowded, and are unaffordable fell or remained the same since 2006.
- Overall Core Housing Need rose between 2006 and 2016 due mostly to large increases for owner households.

7%

of workers commute within the boundaries of Electoral Area C.



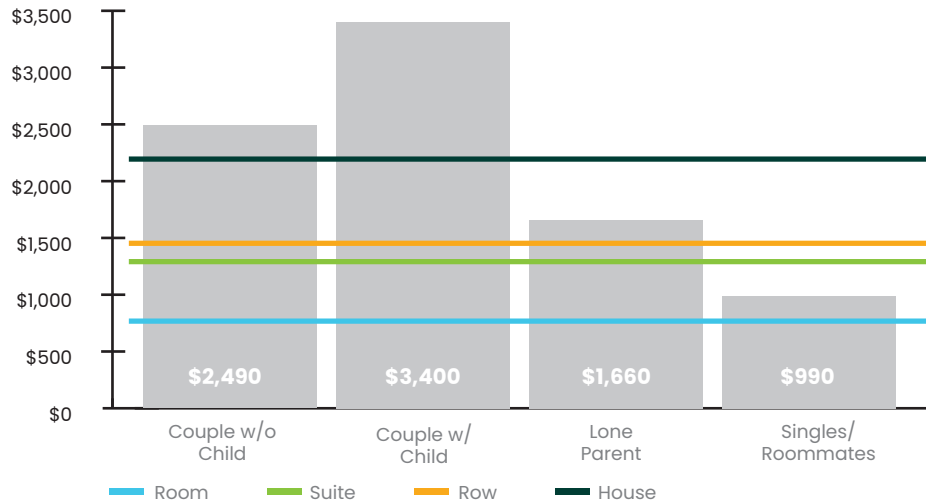
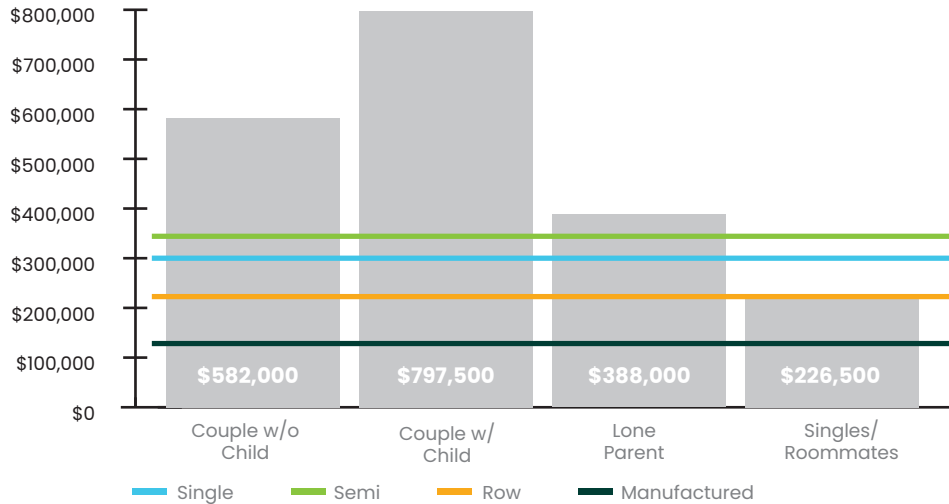
89%

of workers commute to another Kitimat-Stikine community.

HOUSING AFFORDABILITY

- Dwelling rents are generally affordable across household types, with single/roommate homes experiencing greatest financial hardship.
- A lone parent can reasonably afford home purchase prices.
- Manufactured homes are the most affordable housing option; they are generally accessible to the median single/roommate household.

Max Affordable Price / Rent (vertical bars) vs. Market Price / Rent (horizontal lines) 2019 estimates



HOUSING PRICE & AVAILABILITY

	2019	'10-'19 %Δ*
Median House	\$338,000	+22%
Single-detached	\$396,000	+28%
Median Rent**	\$1,000	+26%
1 Bedroom	\$750	+9%
3 Bedroom	\$1,200	+9%



35 dwellings sold in 2019;
69% were single-family homes.

The vacancy rate could be as **low as 0.7%** in Greater Terrace.

ENGAGEMENT HIGHLIGHTS



- 67% of renters who responded to the survey indicated that their current housing did not meet their needs, mostly because they felt it was too expensive.
- Over the next five years most renters think the cost of housing and utilities will be a problem for them. 44% were worried about stable housing.
- Homeowners were most concerned about the cost to repair and maintain their home as well as utilities.

"Wish there were more pet friendly rentals with yards."

"Internet services in our area are really, really poor. Even the best available option is insufficient for working from home. Not only is it expensive, but the speed is simply insufficient for meeting the needs of working from home during a pandemic."

"I'm aware that affordable rentals are in short supply."

"Privately owned homes are neglected due to lack of money to repair, those that are rented aren't being looked after by the homeowners... The repairs are falling behind resulting in a need for major renovations that eat up an already small annual budget."



Regional District of
Kitimat-Stikine

GREATER TERRACE HOUSING NEEDS REPORT

APPENDIX D: COMMUNITY ENGAGEMENT SUMMARY



CONTENTS

About This Report..... 2

Engagement Objectives..... 3

Engagement Principles 4

Engagement Limitations..... 4

Engagement Opportunities 5

 Housing Survey..... 5

 Key Informant Interviews 5

 Focus Groups..... 6

What We Heard..... 7

 Housing Survey..... 7

 Response Number and Locations 7

 Respondent Demography..... 8

 Respondent Households..... 11

 Renters 13

 Homeowners 18

 Open Answer Questions..... 22

 Key Informant Interviews 29

 Key Themes 29

 Focus Groups..... 36

 Key Themes 37

Appendix A: Community Survey 40

Appendix B: Key Informant Interview Script and Questions..... 44

Appendix C: Focus Group Questions 45

Appendix D: Complete “Open Answer” Responses 46

ABOUT THIS REPORT

The Greater Terrace Regional Engagement Summary Report summarizes what we heard from August 2020 to October 2020 as part of the Greater Terrace Housing Needs Report planning process. The following is a summary of the engagement opportunities and key findings that were gathered through multiple engagement activities including: key informant interviews, focus groups and a community survey. The findings are presented for each engagement type and are broken down into local and regional themes where applicable.

ENGAGEMENT OBJECTIVES

Community engagement was a key component of the Greater Terrace Housing Needs Report. Beginning in August 2020 and ending with the close of the online survey in October 2020, M'akola Development Services and staff from the City of Terrace and the Regional District of Kitimat-Stikine (RDKS) hosted and conducted a variety of engagement events including preliminary findings presentations at Council and Regional Board meetings, focus groups, key informant interviews, and an online survey. Objectives for the engagement process included:

1) Collect Additional Data

Quantitative data can be very effective at showing housing need, but often qualitative data like quotes or stories can have a greater impact with community members and decision makers. Additional data captured through the engagement process will illustrate quantitative findings and give participating governments information about the people affected by housing, rather than just numbers.

2) Ground Truth Data Findings

In smaller communities, Census Canada data can be unreliable and may not paint an accurate picture of housing need. Additionally, most available data is from 2016 and may be out of date in communities that have experienced market fluctuations or substantial shifts in employment or population. Engagement captures up-to-date data that informs findings and helps researchers determine the accuracy of external data sources.

3) Promote Equity Through the Engagement Process

Planning processes that incorporate equity and inclusion have been shown to promote health, well-being, and community connectedness, regardless of the outcome or findings of the study. When people are asked to participate in a planning process, they are more likely to feel a sense of ownership over decisions that are made and are more likely to support recommendations or priorities set by decision makers.

4) Identify Community Strengths to Inform Asset-Based Recommendations

Community engagement helps the researchers meet members of the community and observe the different housing processes at work. This informs recommendations that leverage community assets rather than focus on deficits.

Each engagement event and process were designed to contribute to these objectives and capture meaningful data from community members across the housing spectrum.

ENGAGEMENT PRINCIPLES

The principles of accessibility and equity guided each of the community engagement opportunities available in this study. Our focus was on engagement techniques captured stories from community members who are struggling or unable to meet their housing needs independently or through what is available in the housing market as these voices are typically underrepresented in quantitative data.

When developing engagement methods and materials M’akola’s staff ask themselves: “Who will benefit, and how?” and “Who might not benefit, and why?” We then work to address gaps by changing aspects of our engagement plan, meeting with additional people, or adding different engagement techniques. This is equity in action – redistributing the resources at your disposal to support or highlight those who are typically underrepresented.

Key Principles for this study:

Accessibility

- The locations of all public meetings were accessible for people with wheelchairs or mobility aids.
- When invitations to participate in focus groups and interviews conducted through online platforms were sent to stakeholders and members of the public, our team included an optional technology introduction for those not familiar with videoconferencing software. Our team also conducted interviews by phone when requested.
- Surveys and information about the study were distributed widely, including advertisements on social media and images sent to municipal staff.

Equity and Inclusion

- We reached out to a variety of providers of community services. An important objective of the focus groups and interviews with service providers was to collect information about the range of needs, including those whose voices are not always heard or represented in traditional engagement opportunities.

ENGAGEMENT LIMITATIONS

Despite the best efforts of the project team and City and RDKS staff, Covid-19 changed the engagement process for this study dramatically. Many in the non-profit and service sector had limited ability to contribute time and energy to responding directly to invitations to participate or helping researchers contact community members with lived experience in the supported housing system. Despite being incredibly generous with the time they did give, people had more important things on their minds. As a result, the engagement portion of the study was pushed to later in the study process as more people were able to participate in fall than summer.

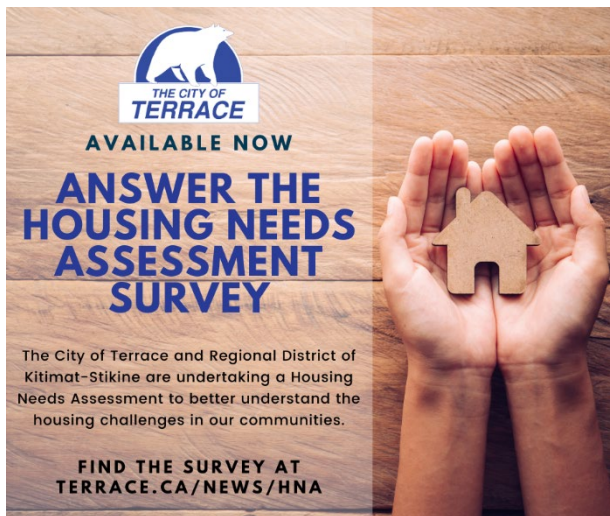
Additional limitations included the season in which the survey was being conducted. The summer/fall is not the best time to capture lived experience information from students or seasonal workers. It may be appropriate to conduct the next housing needs report for Greater Terrace over the Winter to encourage those voices to participate.

ENGAGEMENT OPPORTUNITIES

HOUSING SURVEY

The Greater Terrace Housing Survey was designed to fill quantitative data gaps and capture housing experiences from as many as possible throughout the region. The survey opened in August 2020 and was available through the Terrace and RDKS websites for approximately eight weeks, closing on October 23rd, 2020. The consulting team utilized existing local distribution channels, such as social media pages and community newsletters, and sent handbill images to local governments to be used on websites and other digital communications. Promotional material was made available to focus group and interview participants who were asked to share broadly with their networks.

Response to the survey was better than expected. Two hundred and ninety-six (296) community members filled in a survey, and the vast majority of respondents completed all questions and left detailed long form responses. See Appendix A for the full list of survey questions.



Survey advertisement that appeared on the City of Terrace's social media channels.

KEY INFORMANT INTERVIEWS

Key informant interviews targeted service providers, non-profit organizations, key employers and community leaders who work primarily with community members who are struggling to find affordable, supportive and stable housing. Though time and resource intensive, key informant interviews provide different information and context than community surveys, demographics, and housing data. They capture information about harder-to-reach populations and provide an opportunity for informants to give descriptive answers to questions, often sharing stories or personal experiences. Interviews lasted between 45 and 90 minutes depending on the interview subject. In consultation with planning staff from the City and Regional District, the consulting team selected key informants based on the following criteria:

- 1) Informants had to be geographically relevant and diverse. Interviewees had to live or work within the study area and had to collectively represent all areas and communities within Greater Terrace.
- 2) Informants had to have knowledge of the housing sector or knowledge of the experiences of specific demographic groups navigating the housing sector.
- 3) Informants had to be service providers, employers, or community leaders who primarily work with community members struggling to find or maintain affordable and adequate housing.
- 4) Informants had to understand or work with market housing and local government bylaws that govern development.

See the next section of a list of participants and Appendix B for interview questions.

FOCUS GROUPS

Focus groups or roundtable discussions typically were held with larger groups, usually between 4 and 10 participants each. These engagement events provided an opportunity for deeper discussion amongst different organizations or communities about the challenges and opportunities of the current housing environment. The aim was to identify community nuances and collect relevant materials or data to inform the report's broader data collection activities. Focus groups were generally centred around a particular theme or geography. Focus group themes are listed in the "What We Heard" section of this report. Sessions consisted of a presentation of preliminary data followed by a facilitated discussion around housing in the region. Focus group themes, questions, and responses are included in the following section.

WHAT WE HEARD

HOUSING SURVEY

Date	Location	# of Engagements (approx.)
September to October 2020	Online via City of Terrace & RDKS Website	296

The community survey received **296 responses** from individuals throughout the City of Terrace and Electoral Areas C and E in the Regional District of Kitimat-Stikine (RDKS) including residents who live On-Reserve. The survey was administered online through the SurveyGizmo/Alchemer platform, and data from residents was collected anonymously was stored and stored on Canadian servers, in complete compliance with Provincial and Federal privacy legislation. Available online beginning in late August 2020, most responses were collected between September and October of 2020 when the survey was available through the RDKS and City of Terrace websites. Staff and the project team promoted through the survey through social media and community partners networks.

It is important to note when reviewing the following survey results that in some cases, respondents were asked to select multiple responses, or were able to skip questions. Reported percentages have also been rounded. For these reasons, total response percentages may not always be equal to one hundred percent. Any direct quotes included in this document appear as they were entered in the survey, including spelling and grammatical errors. Unless otherwise indicated, any emphasis or additional punctuation was added by the respondent.

RESPONSE NUMBER AND LOCATIONS

Figure 1: Number of Respondents

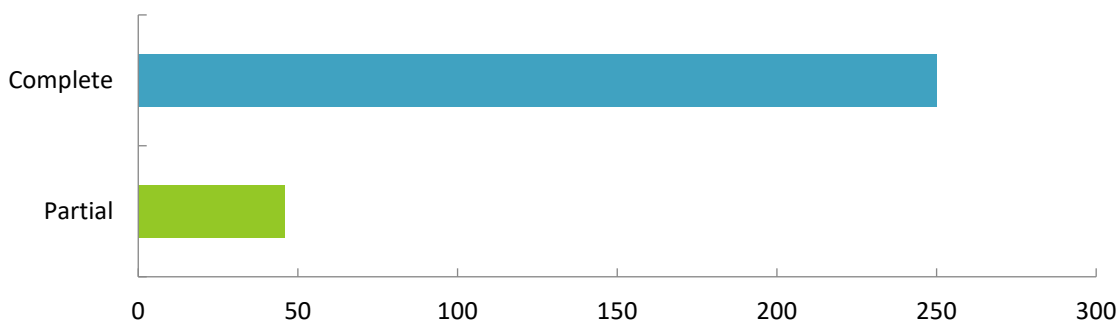
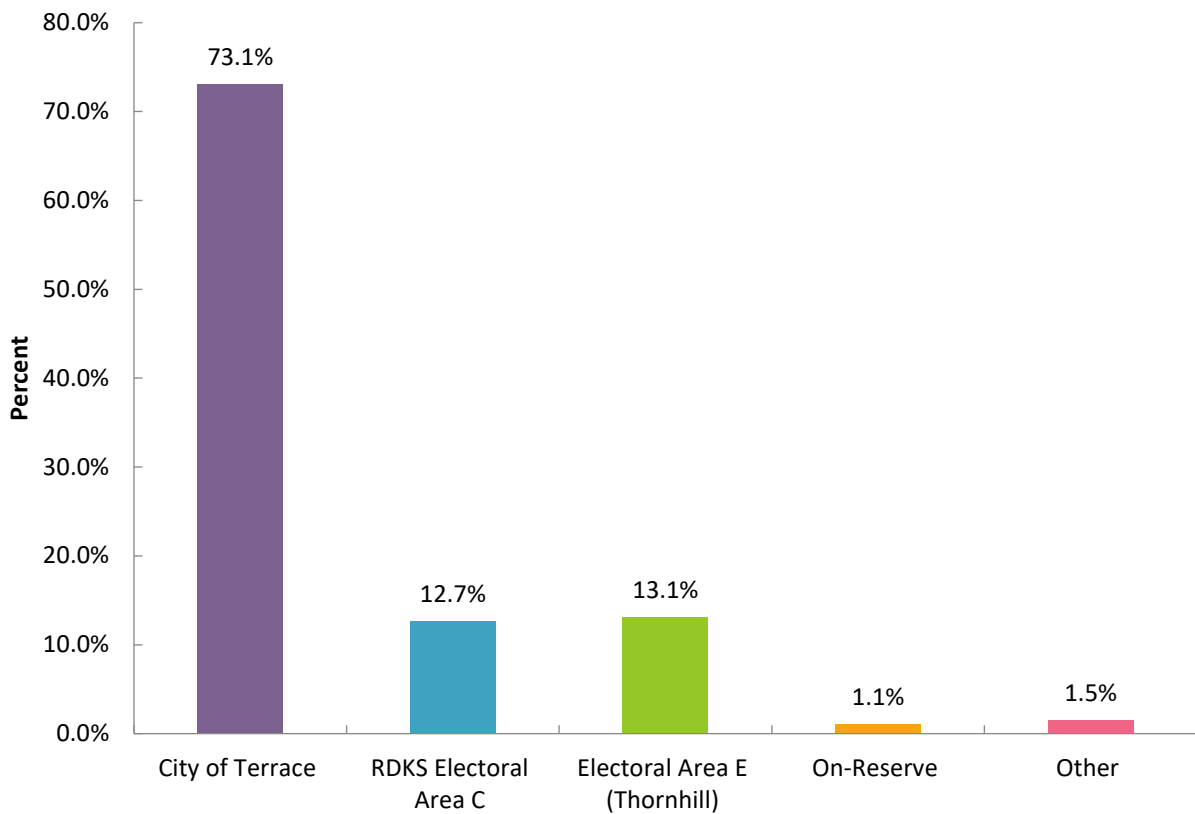


Table 1: Location of Survey Respondents

Value	Percent	Count
City of Terrace	73.1%	201
RDKS Electoral Area C	12.7%	35
Electoral Area E (Thornhill)	13.1%	36
On-Reserve	1.1%	3
Other	1.5%	4

The largest proportion of survey responses were received from residents of the City of Terrace (73.1% or 201 responses), followed by Electoral Area E – Thornhill (13.1% or 36 responses), and RDKS Electoral Area C (12.7% or 35 responses). Responses were heavily concentrated around the largest population centres, but the survey also received three responses (1.1%) from community members living on-reserve. Those responding with “other” lived in Kitimat (1) or were about to relocate to the Greater Terrace area from Prince George (1). Two additional participants responded “other”, but indicated they lived in Copper Mountain (1) or Rosswood (1), informal communities within Electoral Areas. Those responses have been grouped into Electoral Area E and C, respectively.

Figure 2: Location of Survey Respondents



RESPONDENT DEMOGRAPHY

Do you identify as First Nations, Inuit or Métis? About 12% (or 32 respondents) indicated that they identified as First Nations, Inuit or Métis. Of those who responded “Yes” most indicated they were Nisga’a, Haida, Gitksan, Tsimshian, Metis, Cree or specified they were from Kitselas or Kitsumkalum. Many respondents identified with multiple Nations or Family groups. Two (2) respondents did not indicate that they belonged to a specific Nation or Family Group.

Two respondents also noted they lived on-Reserve at Gitaus (1) and Kispiox (1).

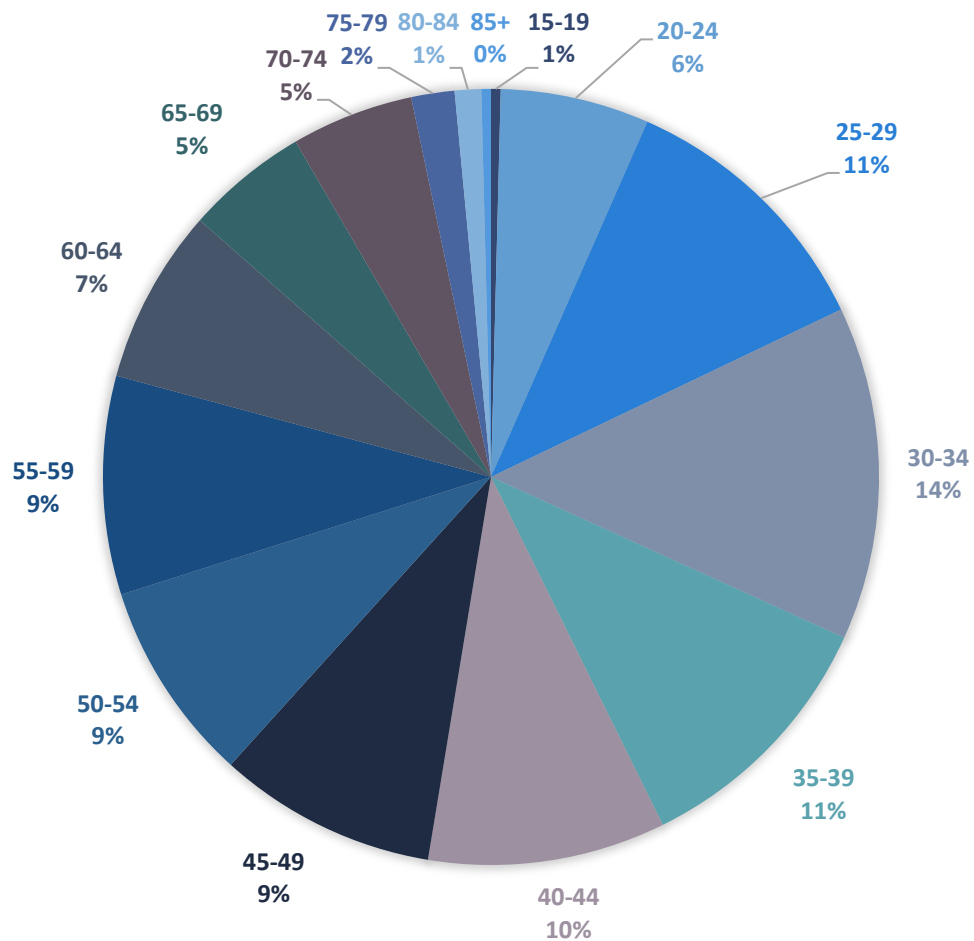
To what age group do you belong? About 14% of respondents were between 30 and 34 years of age making up the largest respondent category. The median age of respondents was about 43 years of age,

older than the 2016 median age of Greater Terrace, which was 39.8 years. The survey was not applicable to the 18% of residents aged 14 and under and received minimal responses from those under 20, likely pushing the median age of respondents higher.

Residents of Greater Terrace aged 20 to 64 made up approximately 63% of the population in 2016 but accounted for 86% of survey respondents indicating a higher than proportionately expected response rate amongst non-senior residents.

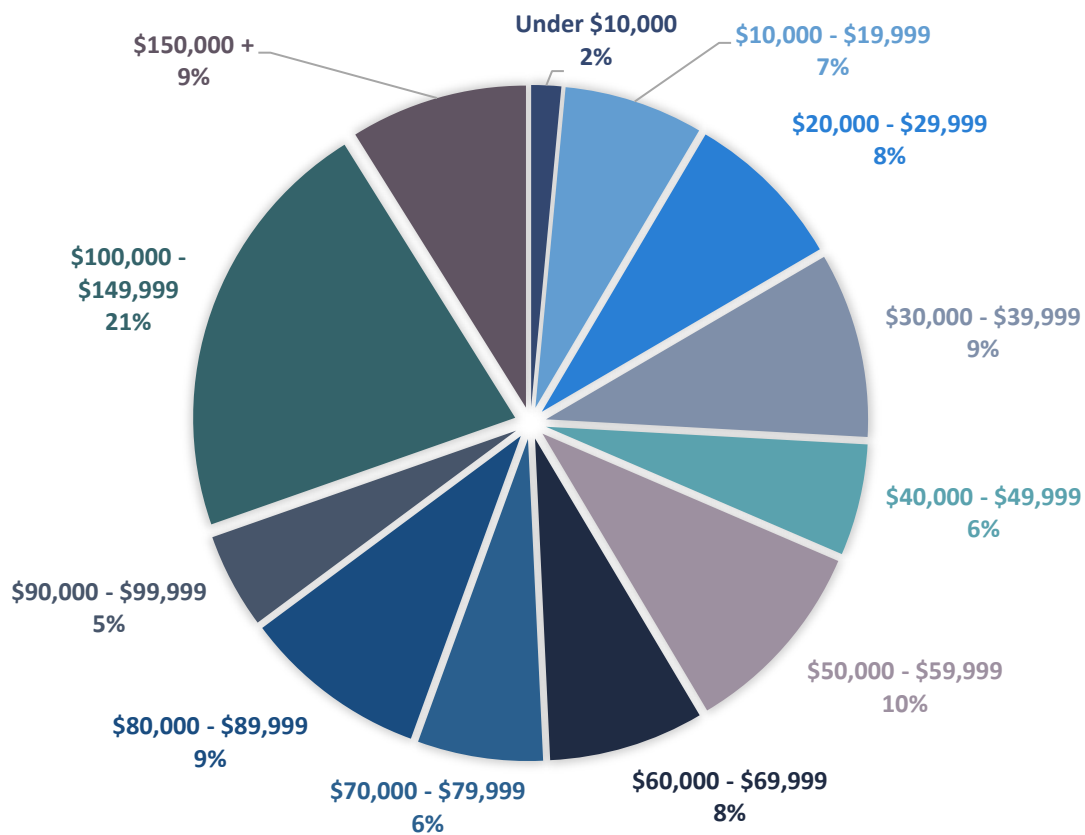
The median age of owner respondents was about 48 years while the median renter respondent was only 33.

Figure 3: Age Distribution of Respondents



What is your approximate annual income (before tax)? Thirty percent (30%) of survey respondents had an approximate annual income (before tax) of \$100,000 or more while 26% of respondents reported an annual income of less than \$40,000. The median annual income of respondents was slightly more than \$70,000, slightly less than the Greater Terrace’s 2016 median income of about \$75,000. Renter respondents earned a median income of slightly more than \$40,000 per year while the median owner respondent earned just under \$90,000 per year.

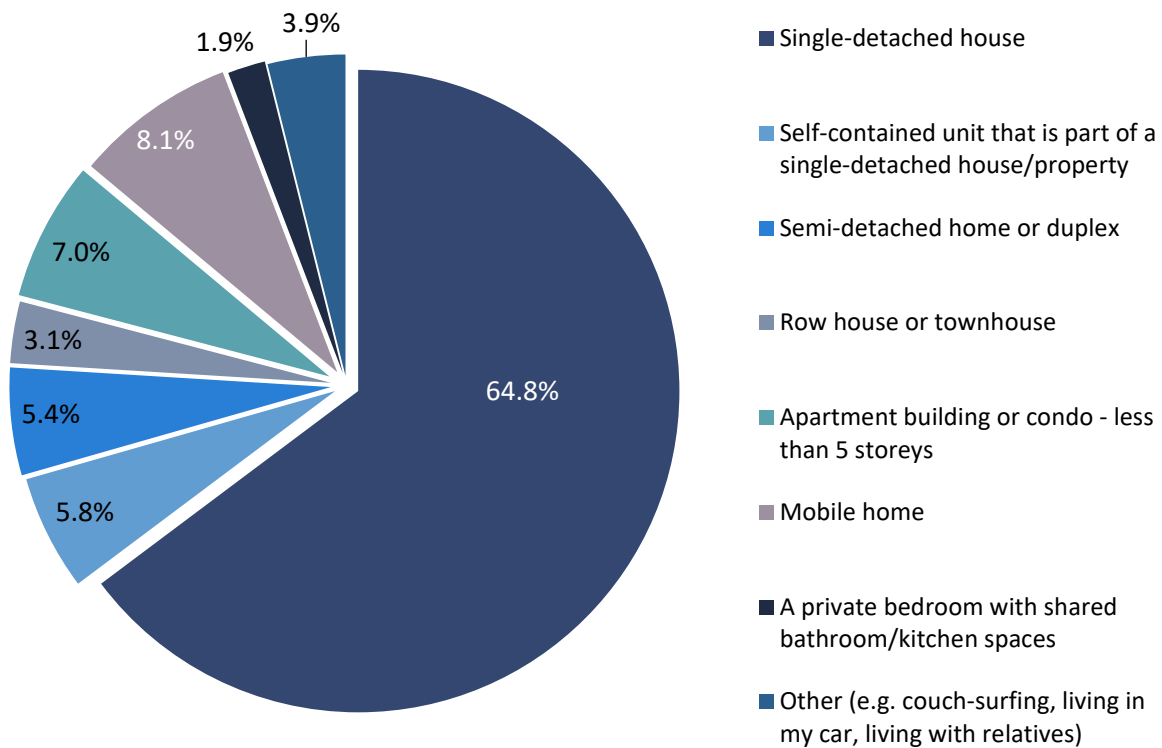
Figure 4: Age Distribution of Respondents



RESPONDENT HOUSEHOLDS

What type of housing do you live in? Most respondents (65%) indicated that they lived in a single-detached home. Seven percent (7%) indicated that they lived in an apartment building with less than 5 storeys, 8.1% in a mobile home, 5.4% in a semi-detached home or duplex, and 3.1% in row or townhouse. 5.8% of respondents lived in a secondary or garden suite, and 3.9% reported that they were living in another housing situation.

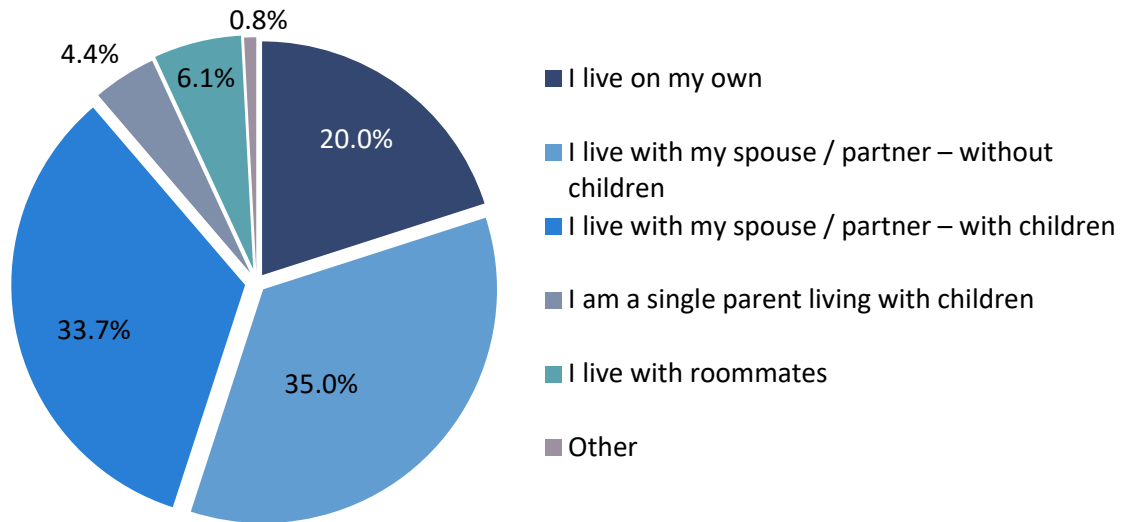
Figure 5: Respondent Housing Types



Of the 8 respondents who indicated “other” mostly reported they were living with family or relatives (4) or living in a car or RV (2). One respondent was couch surfing, and another identified as currently homeless.

How would you describe your household? Most respondents indicated that they lived in a couple household without children (35%) or lived in a couple household with children (33.7%). About 20% of respondents said they lived on their own, 4.4% were single parents with children, and 6.1% lived with roommates. Of those who responded “other”, 10 indicated they were living with family and one indicated a friend was living with them based on their housing situation.

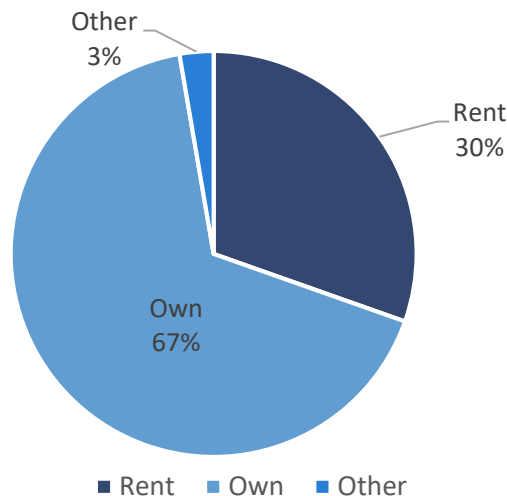
Figure 6: Respondent Household Types



Do you rent or own your housing? Most respondents (67%) indicated that they owned, while 30% indicated they rented. This largely aligns with the proportions of renters and owners across the Regional District. Those who responded “other” elaborated in the following ways:

- Staying with family or friends (2)
- Homeless, but usually rents (1)
- Own an RV/mobile home and/or rent out their RV/mobile home (2)
- Inheriting property from an estate (1)

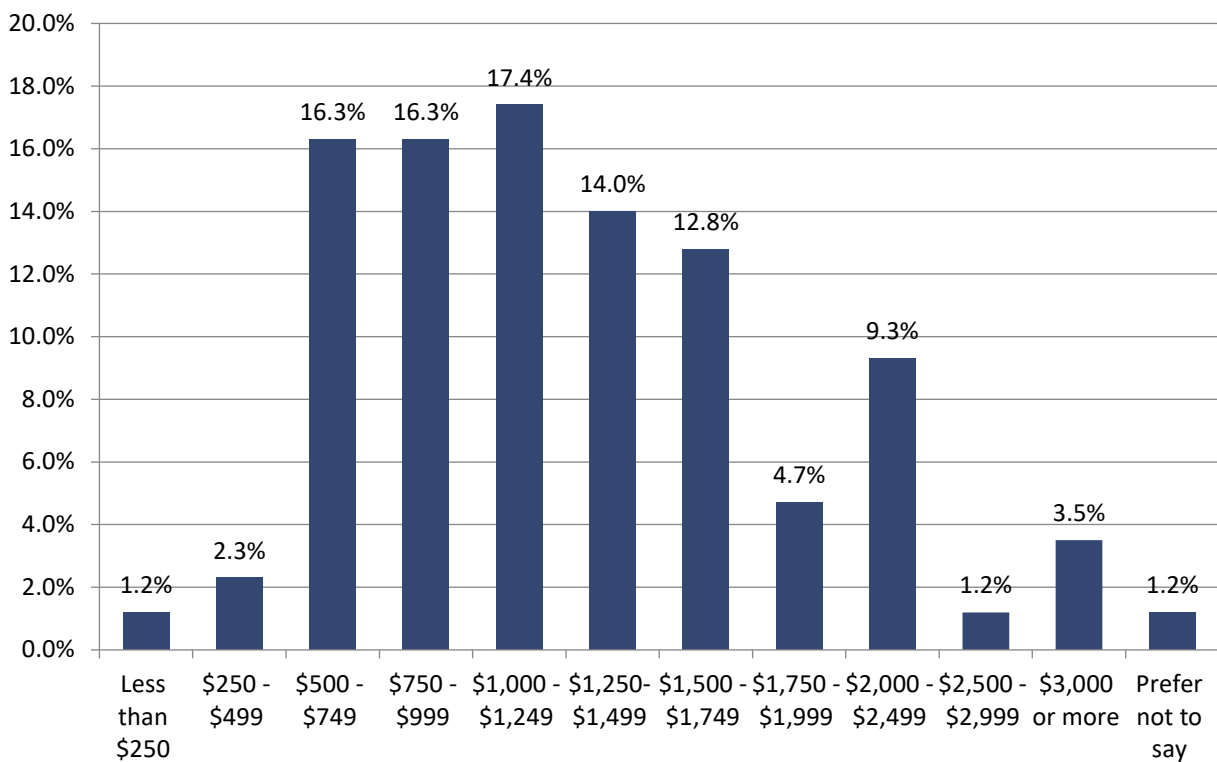
Figure 7: Renter and Owner Respondents



RENTERS

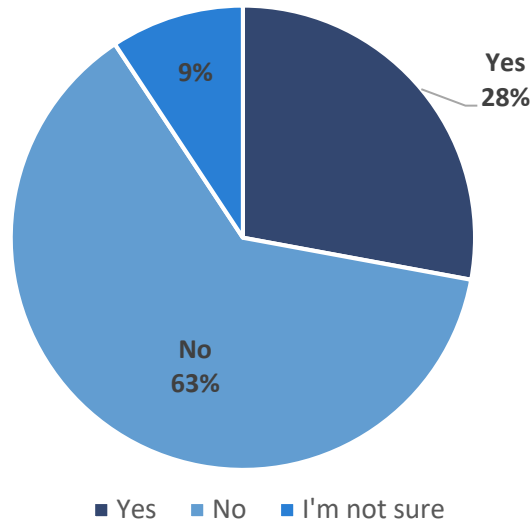
Approximately how much do you spend each month on housing costs including rent, mortgage payments, condominium fees, and utilities (heat, water, and electricity)? Seventeen Percent (17.4%) indicated that their rent cost between \$1,000 and \$1,249 while another 32.6% indicated that their monthly rent was between \$500 and \$999 per month. Canadian Mortgage and Housing Corporation data indicates that the median primary rent for Greater Terrace is around \$1000 per month, relatively aligned with the median rent reported by respondents which is between \$1000 and \$1250 per month. Reported rents indicate what a person is currently paying and may not be representative of what someone would expect to pay when looking for a new place to live. Respondents were also not asked to supply a bedroom count, so these numbers likely represent a broad mix of locations and sizes of rental homes.

Figure 8: Reported Renter Housing Costs per Month (not including insurance or utilities)



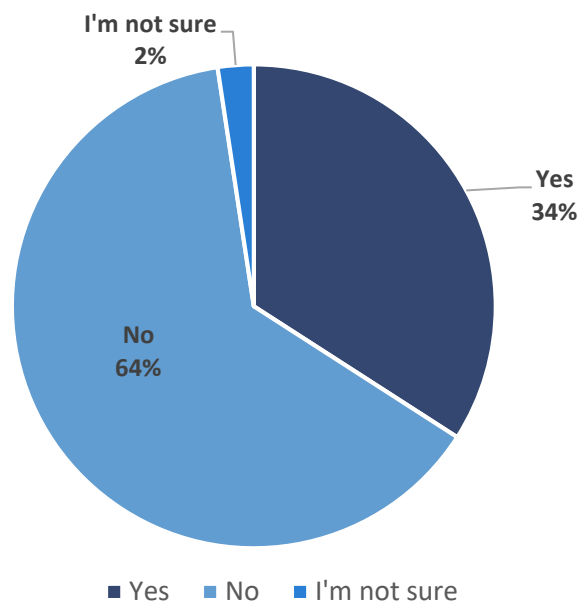
Do you believe your housing costs are affordable for you? Sixty-three percent (63%) of renter respondents indicated that their rent was not affordable to them, compared to 28% who believed it was. An additional 9% were unsure.

Figure 9: Renter Respondents, Are your Housing Costs Affordable to you?



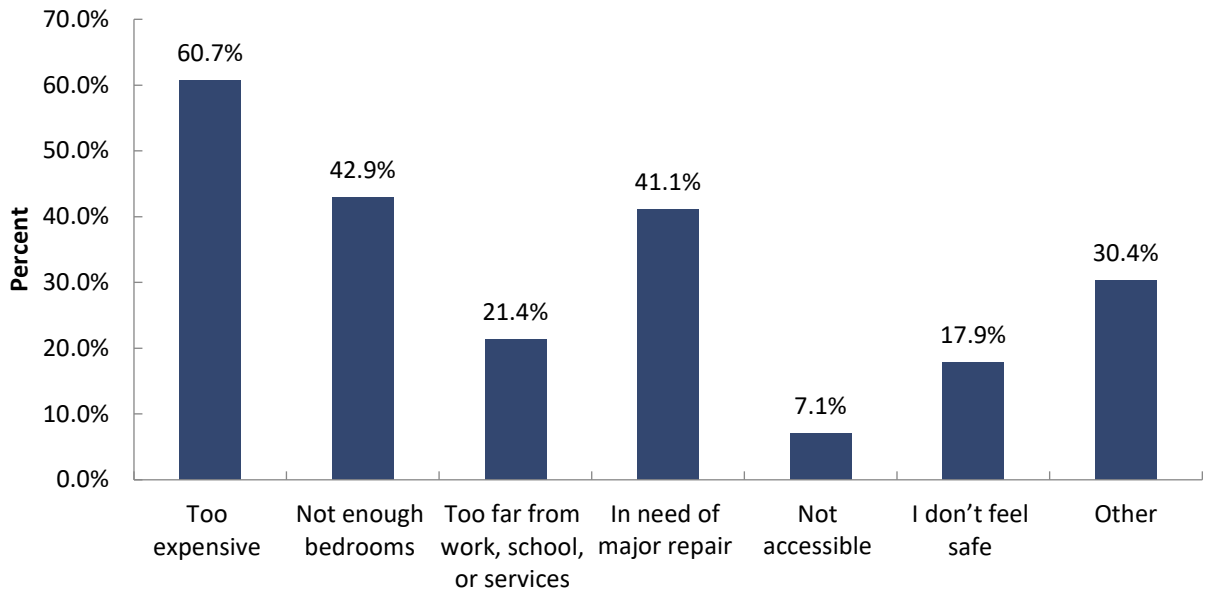
Does your current housing meet your needs? Sixty-four per cent (64%) of renter respondents indicated that their current housing did not meet their needs, compared to 34% who believed it did. An additional 2% were unsure. Core Housing Need data suggests that only about 29% of renters are in an unaffordable, unsuitable, or inadequate housing situation, far lower than the 64% of renter respondents who indicated their housing did not meet their needs and 63% for whom housing was unaffordable. This indicates that available quantitative data may underestimate the degree of housing insecurity across Greater Terrace.

Figure 10: Renter Respondents, Does your current housing meet your needs?



Why does your current housing not meet your needs? Of those who responded “no” to the above question, most indicated that their current home was some combination of too expensive, too small, or in need of repairs. About 60% indicated their housing was too expensive, 43% said it did not have enough bedrooms, and 41% said their housing needed major repair. All of these indicators are reporting higher rates of housing insecurity than available quantitative data.

Figure 11: Renter Reported Housing Issues



Renter respondents who indicated their home did not meet their needs for other reasons included the following responses:

- Lack of appropriate housing supply (i.e. space for growing families)
- Small unit sizes/lack of storage
- Need for more services and facilities on-site (i.e. laundry; internet/utilities)
- Housing quality & mould issues
- Difficult landlords and/or roommates
- Lack of pet friendly options
- Need to have own home rather than sharing or living with roommates
- LNG and COVID-19 implications on housing costs

In the next five years do you think any of these will be a problem for you? When asked which issues they expected to face in the next five years, renter respondents indicated that stability and costs associated with rent or mortgage and utilities were the largest concern. Renters were much less concerned than owners about costs of repair and maintenance and were more likely to be concerned with maintaining an affordable home over the long term. Additionally, unit size and rental upkeep by landlords were also very important to renters.



Many renter respondents indicated they had concerns that were not listed or elaborated on the options that were given. Key themes of responses have been broken out here:

- Housing Affordability

“Housing cost has gone up so much, I can’t see how I could afford a larger home. Renting isn’t an option as it is more expensive than having a MTG [mortgage].”

“Concerned about rising property taxes and home insurance.”

- Housing Stability

“Not enough housing stock. We need more supply!”

“Need to retire & downsize & there are extremely limited & only very expensive options.”

- Accessibility & Servicing

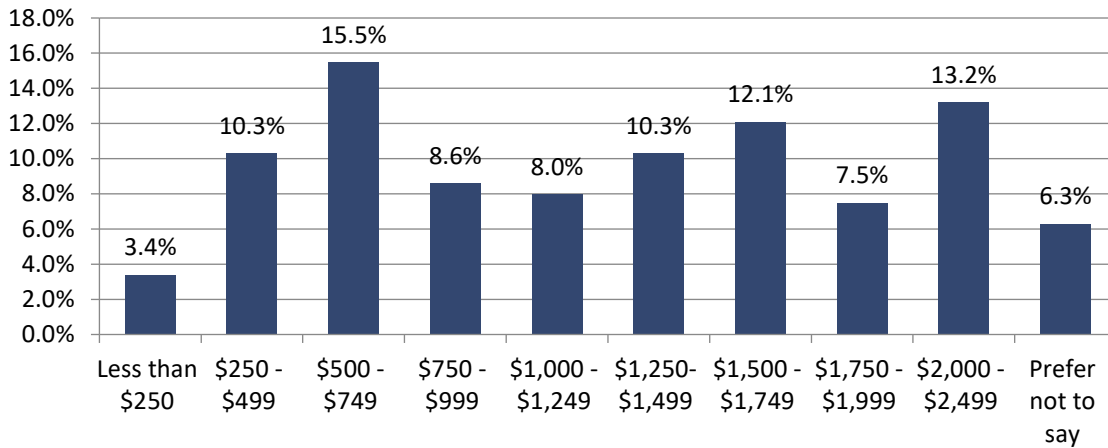
“There are no or very few walkway or paths to keep from walking on roadways.”

“Again, internet services are a huge barrier to everyone living in the tiny home community on Kalum drive. Because I have lost job opportunities due to my lack of connectivity, I would consider moving somewhere that I can get better internet access.”

HOMEOWNERS

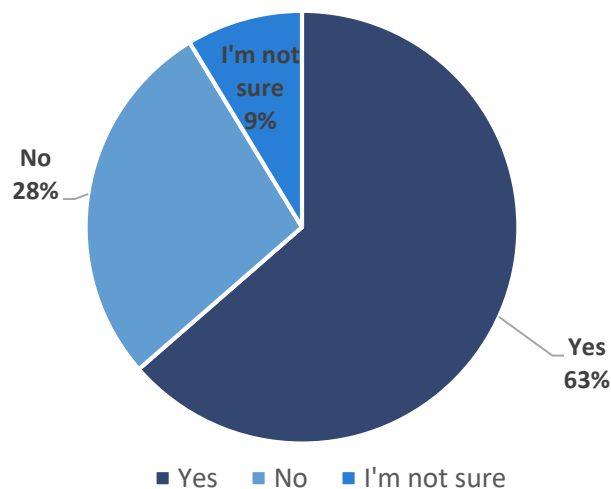
Approximately how much do you spend each month on housing costs including rent, mortgage payments, condominium fees, and utilities (heat, water, and electricity)? Most owners reported their housing costs are between \$500 and \$749 per month (15.5%). Thirteen percent (13.2%) of respondents reported paying \$2,000 - \$2,499 per month. The median monthly housing cost for owners was similar to that of renters, between \$1250 and \$1499 per month.

Figure 12: Reported Owner Housing Costs per Month (not including insurance or utilities)



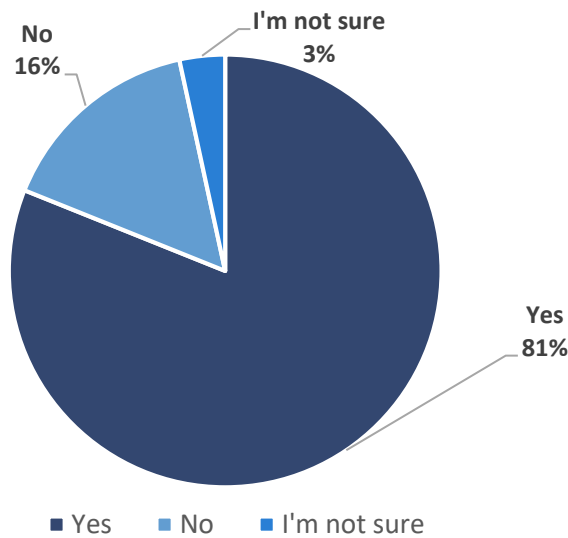
Do you believe your housing costs are affordable for you? Owners were much more likely than renters to report that their monthly housing costs were affordable. Only 28% of owners indicated they were in an unaffordable housing situation, compared to 63% who believed their housing was affordable. An additional 9% were unsure. This number is still higher than general statistics on Core Housing Need for owners which around 5% in Greater Terrace.

Figure 13: Owner Respondents, Are your Housing Costs Affordable to you?



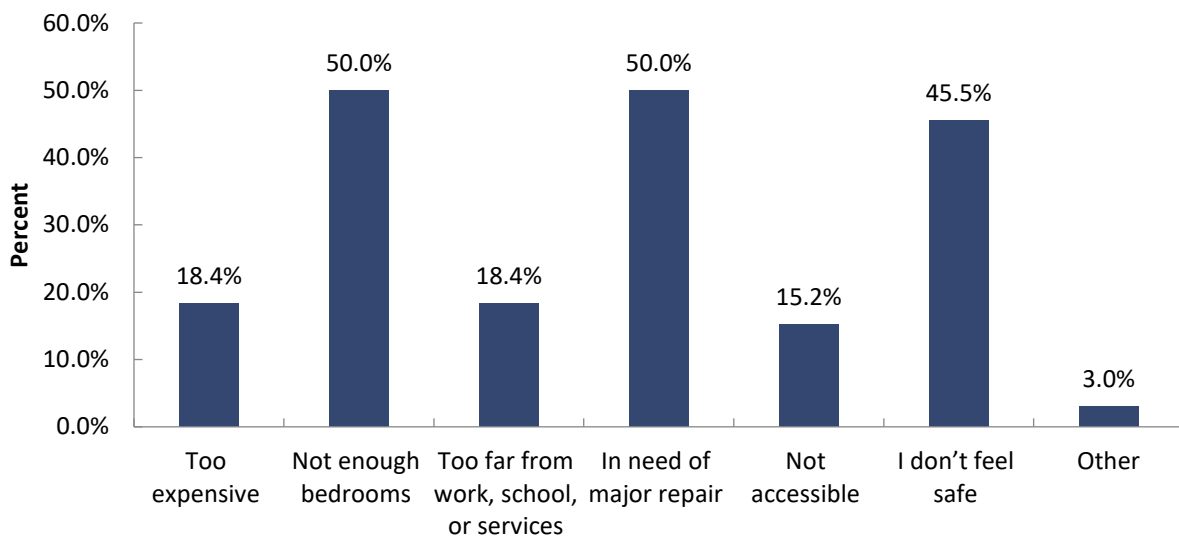
Does your current housing meet your needs? A majority of owner respondents indicated that their current housing met their needs (81%). Only 19% indicated it didn't or they were unsure. Though still a high number, this indicates that by all of the metrics studied in this report, owners are much more able to meet their housing needs through the current market.

Figure 14: Owner Respondents, Does your current housing meet your needs?



Why does your current housing not meet your needs? Of those who responded “no” to the above question, most indicated three concerns regarding their current home was some combination of too small, unsafe, or in need of repairs. About 18% indicated it was too expensive or too far from services, and 15% needed a more accessible dwelling.

Figure 15: Owner Reported Housing Issues

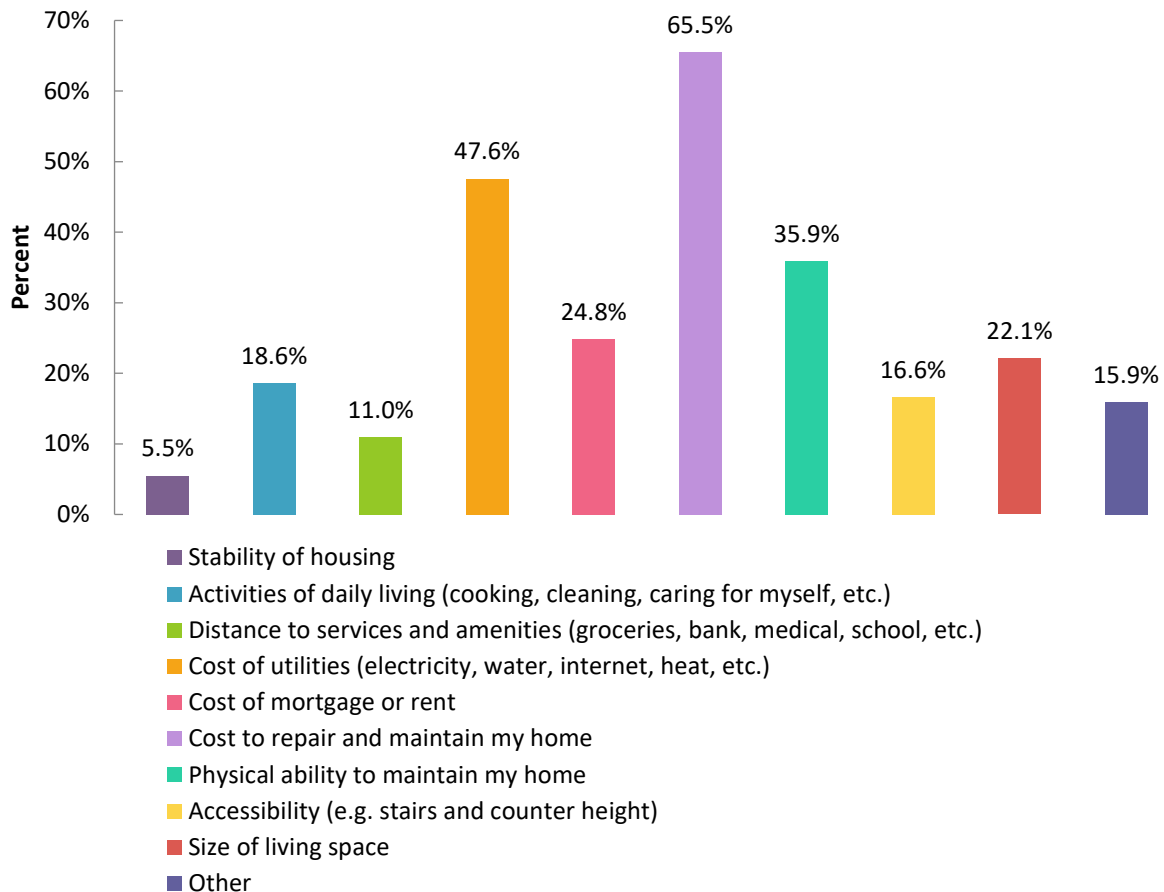


Owner respondents who indicated their home did not meet their needs for other reasons included the following responses:

- Size too large for maintenance
- Lack of storage
- Additional suite needed for family/aging parents
- Current housing not appropriate for aging residents
- Renovations/repairs needed

In the next five years do you think any of these will be a problem for you? When asked which issues they expected to face in the next five years, owner respondents indicated the cost of repairs and utilities (often related) was the most common expected challenges. Ability to maintain property and distance to services were also expected to be a challenge. This is likely due to the older owner population for whom cost and stability are less concerning than housing issues associated with aging homes and residents.

Figure 16: Owner Respondents, Expected Housing Concerns in the Next Five Years



Additional responses from those who indicated they faced challenges other than those listed included:

- Access to transportation and walking paths
- Property taxes and insurance

- Appropriate housing for diverse groups (seniors' housing; special needs)
- Rising housing costs
- Lack of housing stock
- Illegal secondary suites
- Snow removal

“Special needs children cannot live at home forever but there is no available appropriate housing for them at this time.”

“Need to retire & downsize & there are extremely limited & only very expensive options”

“Increase in property taxes too difficult to manage along with inflation of most other expenses.”

“Very concerned that there is so little housing available for seniors. Not enough housing stock. We need more supply!”

OPEN ANSWER QUESTIONS

Are you aware of any housing issues that do not directly affect you, but may affect members of your community?

- Housing is unavailable or unattainable for many community members.
 - There are very limited housing options available for those who receive the social assistance rate of \$375 a month. This rate has not increased in over a decade, while the cost of living has increased dramatically.
 - There is a clear shortage of housing for low-income working families, especially single mothers
 - Middle class households with high earnings have difficulties with high housing costs and entering into home ownership.
 - There is a lack of price controlled rental options.
 - Members of the community who have lower incomes are being pushed out of the community because of raised rental prices.
 - Accessible housing that is also affordable is difficult to find.
 - Affordable housing is needed for both young people and for seniors
 - Changing family living conditions create a challenge to find appropriate housing (i.e. newly divorced/single)
- Condition of homes and maintenance is a key concern.
 - Many respondents report inattentive landlords
 - Many renters reporting poor housing conditions
 - Aging population face difficulty maintaining larger properties
- Seniors' housing – the aging population presents a greater need for smaller housing units that allow for downsizing.
- Homelessness is an issue prevalent in the area. Provincial and federal government support is needed to help address the housing crisis.
- Pet owners have minimal options. There is such high demand that landlords almost always have the option to choose a non-pet-owner over a pet-owner.
- There is a lack of stability for renters in the private market. Much of the rental housing in the region is provided by private owners, which can present challenges for renters to find long-term stable housing.

Affordability

“Rent is unaffordable to even those that make good money with a good career. People are putting so much money to afford rent that they don't have any money to save to purchase a house and invest in their own future.”

“The only reason I can afford to live is because a family member owns the house I rent and is able to give us cheap rent. There is not enough affordable housing in this town.”

“I'm aware that rent prices are increasing in light of real estate prices, which may pose challenges to folks on low and middle income. It is becoming increasingly challenging to have the ability to save money to eventually own property.”

“Unaffordable & extremely limited housing options for current & also new residents to the community. Hard to attract potential employees.”

“The price of homes is not sustainable for people who don't make at least 75-100k a year.”

“Much needed is new housing rent/purchase/rent to own for the working middle class income earners (\$30,000 to \$90,000) NOT just low income. The middle-class purchasing power is becoming low income.”

“I watched my mom move here live with a roommate just to have to move back to pg because she couldn't find a cheap enough place for herself.”

Condition of homes

“High rental housing costs (market rents are high). State of rental units not up to proper standards, rental units needing repairs.”

“Many young people are living in suboptimal conditions I know people who want to move to Terrace for business and work, but housing is the main deterrent. The city should learn from other municipalities on how to deal with this. I support beautification projects, but a few murals are not enough to improve our downtown. It will take strategy, bylaws, marketing, and investment.”

“Super high rent for not a lot of space and can be absolutely awful conditions.”

“High rent, unsuitable housing that is passed off as ok, deadbeat landlords who only want the money, dead beat renters making it bad for everyone. How is a young person just starting out supposed to be on their own?”

Need & Demand

“Not enough rentals for the demand. We have a rental suite and we got over 30 people interested in it. It's sad to see so many people so desperate to find a safe clean place to call home.”

“People with disabilities are struggling to find safe, affordable housing. Many are living with aging parents who need increasing support themselves.”

“Rentals are expensive and there is not enough vacancy in Terrace.”

“We need more second stage housing for those who are transitioning. We also need more young adult rental options- micro housing.”

Seniors' Housing

“We would like to see a development of some graduated housing for seniors who may not be lucky enough to have extended family here. They can then age in place in an environment that they have chosen to live in.”

“You see it every single day. Working people who can't find housing, seniors waiting for placement in affordable or assisted living homes. It's unbelievable.”

“In my work we support seniors so they can stay in their homes. Many of them would like to find the next stage of housing, not a nursing home but another stage where they can still choose to live independently. There just aren't enough of those types of housing, not co-op housing, many seniors struggle with the annual information that is required of them.”

“There is extremely limited availability for seniors assisted living. I realize that these are mostly funded by independent corporations, however I'd like to know that council is lobbying with one or more of these corporations on behalf of our aging population.”

Homelessness

“Overinflated housing costs creating insane rent prices, causing a huge rise in homelessness. Two full time working people should be able to afford a one-bedroom basement suite and not be still so poor they can't save anything to one day own. An old trailer in a trailer park shouldn't cost 200,000.”

“A lot of homeless people who need to be housed. I find it interesting that provincial government are addressing this problem in larger centres but apparently not here.”

“There are many homeless people in our community. Many families may have shelter but then go hungry. The price of housing here is too high.”

“Sonder House behind the health unit causing dangerous environment for children, elderly and health staff. Sonder residents and their guests leaving drug paraphernalia, such as needles all over the grounds, vandalism and confrontations with clients and staff have turned the health unit into an unsafe place to provide healthcare services.”

Do you have any ideas for how housing could be improved for you or members of your community?

Respondents had many ideas for improving the housing system in their communities. In general, ideas fell into three categories:

- Build more affordable housing through a variety of mechanisms
 - Build more apartments for renters
 - More purpose built rental
 - Co-op housing
 - More middle-income housing
 - More diverse housing options

- More non-market options to support those with the least resources
 - More support for those navigating the rental market (secondary suite landlords)
 - More affordable homes for diverse tenants (seniors, single parents, young people, etc.)
 - Housing options for homeless populations
 - More non-market housing options
 - More supportive housing options
 - More social housing for families
 - Affordable housing based on income

- Regulate and enforce affordable housing
 - Cap maximum rental prices
 - Inclusionary Zoning
 - Developer requirements for affordable housing
 - ⊖ Flexibility in zoning and subdividing lots
 - Regulate landlords and help renters through stressful situations
 - Phase out industrial land in downtown core of Terrace
 - Support community plans for developments such as Keith Estates

“Do not allow multi-unit rental buildings that are larger than 4 units unless there are 10-20% low-income units (they can be more modest).”

“All developers should be required to construct affordable units within their large developments. The affordable units should not be eligible for rezoning or building permits so that they can be upscaled. Families don't

need all the bells and whistles, nor do they need bare bones, sticks out in the neighbourhood housing, but something that blends in and is affordable.”

“Change bylaws around parking spot requirements for secondary suites. Not all tenants have vehicles.”

“Somehow increase incentives building of suites in new build.”

“Restrict property tax increases.”

“Build more subsidized housing especially for single individuals not necessarily for singles with disabilities and also for seniors. Especially seniors who don’t qualify for assisted living.”

“Do not allow more industrial sites on the city perimeter.”

“Proceed with community plan at old mill site, do not turn our town into a container port.”

“Stick [with] the Keith Estates Community Plan. Changing it to heavy industrial use is wrong and goes against the long-term plan.”

“It seems townhouse development is frowned on in our area, but there is a real need for it. These types of developments can be very attractive.”

“Consultation of First Nations regarding development.”

“More housing developments with a more collaborative/cooperative ethos such [as] housing co-ops. These might include multiple single family/person dwellings with small yards and possibly shared green/gardening land.”

“More flexibility in zoning.”

“Allow lots to be subdivided into larger parcels rather than having very small lots. More 1/2 acre lots would be nice.”

“More middle-income subsidized housing like the apartment building built on Haugland (Stoneridge Estates).”

“More mobile home parks.”

“Stop overdeveloping social housing on the south side like the area on Haugland. Spread it out throughout the community.”

“Housing market prices need to be supported by what people can afford with local jobs.”

Finally, survey respondents were asked; is there anything else you would like to tell us about your housing experience or are there any other housing concerns you would like to share with us?

Respondents had many housing concerns in their communities. In general, ideas fell into three categories:

“A progressive town is extremely important to my family to continue living in terrace. We are hoping that the community invests in the downtown core to increase residents/arts/parks and general livable space. We are a family that supports industry and their jobs but think these are not the future of the inner city.”

“Where are the questions related to landlords? I notice that you ask about LLs not maintaining, where is the opposite of LLs not being able to keep up with ruination by renters??? The fact that you can only raise rents by 2%, but the taxes went up up to 10%. The fact that you are required to paint the whole thing every 4 years. This is a one-sided slap in the face and is only worried about renters. You will find as this continues you will have less LLs and there-in is the true crux of the problem.”

“There is no winning. You buy at a high mortgage cost or you pay a high rent. I make good money and a lot go towards housing costs and mortgage. It scares me to think of how this will only go up when I need to upgrade when I have children. To get a decent and safer location, a yard, and structural sound house adds up and is get in mortgage and property tax.

“I am aging, and I live in a home that is aging. I have begun to have difficulty keeping up with its maintenance - both physically and financially”

“In the long-term I am concerned about the lack of retirement housing. I would be interested in moving into town in a patio-type home with everything on one level and a small backyard for pets but there is so little available of that type.”

“While currently live in a stable housing situation since purchasing a home in 2019, we had a very hard time finding suitable rental housing for the five years (2014-2019) we rented in town. Our mortgage payment now affords us our own detached home whereas our previous rental was the same cost as mortgage, but we had only an upstairs suite and access to a shared yard. It was extremely hard to find an affordable rental that would allow a dog, despite a combined household income over \$100,000 and

good references. I don't understand how people with more modest incomes are able to rent in this town.”

“There is a lot of focus on Low Income housing, yet many people who have average incomes don't qualify for these types of houses. with the rising costs of housing in Terrace and rentals prices being as high as they are due to big industry, We need to focus on providing housing options for those who are unable to qualify for low income but also cannot afford 1700 a month rent.”

“Taxes are becoming an issue. Due to lack of commercial/industrial tax base, residential taxes are too high. I believe by 25-30% too high.”

“Increase in taxes the last few years are unrealistic and the cost of electricity on top of the taxes is putting a strain on our family.”

“Not a lot of availability. My spouse and I pay 2500 for 2 bedrooms and 1 full bath, 1 half bath. The home is in need of repairs. We are starting a family, with no availability to increase size of home plus affordability. Our only real option to increase is to purchase, but that may be years. Until then, who knows what will happen. We have steady, reliable work and I can only imagine how difficult it may be for others in more dire situations.”

“I know a lot of people desperately searching for places to rent, however still unable to purchase their own home because of high down payment requirements, increased property taxes, inflation etc... there is so much need in Terrace and the surrounding areas. Even dual income homes such as ours, that live without our means, live paycheck to paycheck and it shouldn't be that way.”

KEY INFORMANT INTERVIEWS

Eleven key informant interviews were conducted from July to September 2020 with key representatives from regional organizations, local housing services, and related fields. Though all key informants were comfortable sharing quotes with researchers, some were not comfortable sharing their name or organization. Informants are categorized below by location and category instead.

Date	Location	# of Engagements (approx.)
July to September 2020	Videoconference	11

Location or Community	Position or Organization
Kitselas First Nation	Housing Official
Regional/City of Terrace	Skeena Diversity Society
City of Terrace	Downtown Improvement Area Society
Electoral Area C	Electoral Area Representative
City of Terrace	Real Estate Agent
Regional	Northern Health
Regional	Kermode Friendship Centre
City of Terrace	Chamber of Commerce
Regional	Coast Mountains School District #82
Regional	Ksan House Society
Kitsumkalum First Nation	Housing and Property Management

In each interview, informants were invited to respond to a series of “conversation starter” questions then elaborate with greater detail. Key quotes and themes are summarized here.

KEY THEMES

1) **Critical lack of available, affordable rental housing.**

In every interview, a lack of rental housing emerged as the most pressing issue facing Greater Terrace. Participants described an incredibly competitive rental market where available units were rented within hours, often at prices exceeding \$2000 a month. If someone was able to find a rental unit, it was often a price well above their means. The lack of units has led to some situations of overcrowding as families or friends move in together to save money. Renting is especially difficult for families who need more bedrooms and one-income households who have less financial ability to meet their shelter needs.

“Sometimes 12 people living in a three-person home with only 1 bathroom.”

“Housing is extremely important. We have seen people leave their jobs because they can’t find a place to live. It’s really terrible, I have never seen it this bad.”

“It's not a huge community and rents are comparable to Vancouver. Rents are too high. Some people make their units affordable, but it's out of kindness, not because of the market.”

“A few properties have issues with bugs, but people will rent because they are desperate.”

“When I first got into real estate you could rent a 4 or 5 bedroom house for \$1000 to \$1200. Now it's \$2300 to \$2800. And it'll go up.”

“As a landlord, I have a post up for 30 minutes and there are 150 people begging for a unit. No one can find a place to live. One mother I know felt so lucky she got a place for \$2300 a month. And I know she can't afford that.”

“I understand that landlords can't operate at a loss, but if that's the situation then it's not a proper rental.”

2) **Need for more stable, non-market options and housing for families, seniors, and elders.**

In response to the lack of affordable market rental options, interviewees identified stable, secured affordable housing as a key component for meeting the most pressing needs in Greater Terrace. For seniors and elders on a fixed income, there are very few options available and interviewees suggested that providing more units for older adults could open up larger homes for younger generations. Non-market housing rented at rate geared to income was also brought up as a potential option as it is secured at an affordable rate while the market fluctuates. In all cases, families, seniors, and elders were identified as priority populations for intervention.

“From my view it's families experiencing breakups/trauma. There are many one-income families or families forced to stay together because of cost. Choosing eating or bills.”

“We need affordable housing for elders and low-income families and youth. I would love to see elders and youth paired together and have workers in the building to work with both.”

“There needs to be more below-market rental options for families and a mixed land-use approach in all areas of town so we don't have low-income congestion.”

3) **Homelessness, Mental Health and Integrated Supports**

When asked to speak to the availability and adequacy of supportive housing, most key informants felt that Greater Terrace needed more options to serve those who need support beyond just affordable

housing. They pointed to deficits in emergency shelters, transition housing, supportive senior's housing, noting that seniors' housing, where available, was mostly independent living and that there were limited "wrap around support" options. Several key informants highlighted the need for supportive housing for youth and young adults with Fetal Alcohol Spectrum Disorders (FASD). A challenge is balancing the need for housing across demographics, including for adults and families of all incomes, as well as assisted living and independent seniors, with the requirements of funding programs which target or respond to identified demographic needs.

Informants routinely identified homelessness in downtown Terrace as another priority issue, noting that simply "housing" these community members is not enough. There needs to be a comprehensive supports program in place. It was not lost on informants that supportive housing is a multi-faceted issue and the ability of the City and Regional District to address specific support elements is limited. However, it was pointed out many times that the costs to the health care and police services systems far outweigh the cost of wrap around supported housing option.

"Most of the smaller communities have no supportive or low-income housing. Anyone who needs those things has to leave their community to access it. Terrace is a housing service center. Especially for seniors."

"There is a group of 17 guys downtown that make up the majority of the homelessness issues downtown. We need a housing situation that works for them. Got to be close to the downtown. We've knocked down a lot of places they used to go."

"We need a housing solution for the homeless guys in downtown. It's a challenge for a community like ours. We don't have the revenues and it falls between people's mandates. The provision of low support is still cheaper than all we're spending on policing and treating a small group of people. Everybody is looking for a solution and there's got to be some multi-jurisdictional options."

"I know that some people are really bad renters - and often folks from traumatized background are not equipped to be renting well. A private landlord can't take that on."

"For our families who are couch surfing, the need supports as well as units. Even just supports about grocery shopping and cleaning. A "house" isn't the answer, there needs to be some communal support options around a house."

"Definitely need more mental health services, especially as they relate to housing. There are so many more people with complex issues that most supportive housing can't respond to. There needs to be more of a health component."

4) Transportation

Transportation, and especially public transportation, emerged as a common housing adjacent concern amongst informants. For residents living on Reserve and working in Terrace, costs of transportation were a major household expense as bus service was considered inadequate. Similarly, it was reported that renters were moving further away from jobs and having to pay more for transportation to and from services. Again, there was recognition that local government is limited in what it can do to address transportation, but informants stressed the importance of aligning transportation and housing policy wherever possible.

“Transportation is a huge program--people can't afford to both travel and have a home...Unfortunately city bus only goes through community 3 times a day.”

5) Industrial Expansion and Amenity Migration

Housing for workers is an emerging issue that impacts both key industries and long-term residents. New development in Greater Terrace is expected to put additional stress on an already limited rental stock. Though companies are working to expand worker housing options, there is still concern that prices will be driven up by living out allowances, making finding an affordable rental even more difficult.

Though not as dramatic as the expected impact of industrial expansion, amenity migration was an additional concern for key informants. There is a sense that as Terrace grows and becomes more attractive to younger professionals, housing will become more expensive. Most amenity migrants are coming from communities where they have a higher purchasing power and are often employed in industries that can be higher paying.

“Almost no seasonal work left in Terrace (logging/fisheries, etc.). Most of the growth is in professional services.”

“Housing allowances are pushing rents up. The industry is aware of the issue and trying to mitigate it, but it would be naive to assume that 2000+ people arriving will not impact housing stock.”

“We're going to have 1000 workers rebuilding the hospital - where are they going to live? Workcamp? Hotels? Rental market?”

6) Ownership Housing is Harder to Enter for Housing for Families and Young People

Not only is renting becoming more expensive, but the path to ownership is less clear for younger people and families. Informants suggested that, because the housing market has been steadily becoming more expensive, down payments are harder to save for and making the jump from renting to owning is more challenging. Many reported that their own children lived with them longer because

of the housing market and that they often see younger generations trying to save up by living with family longer into, or periodically throughout, their lives.

One informant was very clear: market owner housing in Terrace is likely pretty affordable for a household earning the median income or above, but it is increasingly leaving behind median to low income earners. Many younger families will not be able to purchase a home without significant external help. One solution offered was to expand and encourage infill and smaller, ground-oriented ownership options like row houses and multi-plexes.

“Anyone who moved here 10 years ago is fine. It's the people coming now, young people, who are struggling!”

“The market will look after the people with the relatively decent household income. The people you really have to look after are elderly people on a fixed-income and people who aren't making \$35 an hour. Retail and restaurant workers. They are really important people in our world who are left behind by the market economy. A healthy community isn't all just 3- or 4-bedroom houses.”

“People that owned and sold were doing well, but prices have doubled. Nothing decent to buy in town for less than 300 thousand and down payments are huge barriers in a difficult rental market. If you are a family and someone works at Wal-Mart or Tim Hortons, there is nothing in your price range. It's unattainable.”

7) Student and Staff Housing

Though less of a concern as Covid-19 has limited university enrollment and will likely slow seasonal recreation industries, post-secondary students and ski resort staff are populations that key informants identified as having specific housing needs. Students, especially international students, have limited incomes and may not be able to visit Terrace and understand the geography before renting a room or house. Informants have heard examples of multiple international students living in hotel rooms and walking long distances in cold temperatures. Seasonal workers are similarly limited by their locations and incomes as they need to live close to the mountain. The Co-Op maintains some units for workers, but they have struggled to attract and maintain staff because of housing availability.

“I've heard stories of students living 8 to a room, 10 to a room. They need someplace to live.”

8) Indigenous Community Members

In interviews with health professions, housing and social service staff, educators, and First Nations, affordable and culturally appropriate housing for Indigenous community members was identified as a consistent need across Greater Terrace.

“No matter who you are there are no other alternatives. Hard on families and even harder on Indigenous communities.”

9) Perceptions of Affordable Housing

One of the identified challenges in providing affordable rental housing in Greater Terrace is a perception amongst some community members that non-market or supportive housing will not be well maintained, will create low-income areas, and is not a productive use of City or Regional District resources. Interviewees working in housing or social services note that tolerance from within the community is crucial, as is a recognition that poverty can happen to anyone. Sonder House was repeatedly mentioned in engagement as an example of a supportive development with a controversial community presence.

“Certainly an element of people who don’t want certain uses in their backyard.”

“We get a lot of nimbyism here and a lot of “you’re ghettoizing that neighbourhood”. Our community wants to be the hub for shopping and the hospital, but I don’t think the community understands that we’re also getting more psych beds. People say, “Why don’t they go back to where they’re from”. They come here because we have the services. It’s more than just Wal-Mart and Canadian Tire.”

“Definitely concerned about community perceptions about those who struggle to find housing. Especially how we talk about the unhoused. Lot hearsay about people coming into community coming from elsewhere, but these are actually long-term residents and members of our community.”

10) Strong Non-Profit Culture and Local Government Commitment

Greater Terrace’s non-profit community is an incredible asset. Informants repeatedly stated how proud they were the housing that’s been built or is under construction and the services that are being offered. Though resources and supports for non-profits are limited, Terrace has the ability to expand its community and non-profit driven housing options. Similarly, most interviewees mentioned the willingness of the City and Regional District to partner on housing issues and development projects. While there are areas for improvement, including greater regional housing partnership and supplementing non-profit capacity, Greater Terrace is a strong, committed community.

“Would like to be able to work more regionally than just inside the community of Kitselas. Working together may mean able to achieve more for everyone - partnerships will lead to greater outcomes for every community.”

“Income based housing is fully subscribed. We could be building more for a long time!”

11) Interest in More Non-Profit Development and Alternative Tenure Models

There was broad support across all interviewees in alternative housing types and tenures, including co-ops, non-market housing, affordable homeownership models like Habitat for Humanity, and smaller, denser housing options. There was additional interest in multi-generational models that mix seniors’ or elders’ housing with youth or family housing.

“Would like to explore more senior co-op options. Lots of assets around, and individuals aren’t really able to do it on their own.”

“Finding and facilitating the best use for property is a tenet of our profession. Some say that’s a million-dollar house, but I think it’s a place where everyone has a place to live.”

12) Covid-19

Covid-19 was a part of every discussion with key informants. Everyone’s job has changed as a result of the pandemic. Some informants have altered their services, some have had their work or incomes decrease, and others are deeply concerned for community members who are in a worse position now than they were last year. The largest concern was for parents with young children, especially for those with limited access to childcare and who rely on the resources provided by the school system.

“With Covid, the mentality around camps is definitely changing. 6000-person camp can really only hold 2000 people - they are going to start pushing some of the demand to community. Especially folks in support roles. Big pressure for renters.”

“We’re still feeding families, but after school programs are very limited because of Covid. Our families are scared, especially given recent history in First Nations communities.”

FOCUS GROUPS

Group Theme	Key Participants
Housing in Terrace	Terrace Housing Committee
Housing in Thornhill	Thornhill Advisory Planning Committee
Housing Providers	Non-profit organizations who provide housing or housing related services across greater Terrace
Small Scale Landlords	Private landlords who rent housing units in the secondary market

Date	Location	# of Engagements (approx.)
September to October 2020	Videoconference	20

Focus Group consultations took place with representatives from the housing, local government, development, and services sectors. Participants were asked to identify housing successes, challenges and issues within their communities while also identifying how a housing needs study would be used by their organizations or sectors. Key insights were shared into housing needs, opportunities and challenges across the region. Many representatives who participated in focus groups brought a regional perspective to the discussion and their representative organizations provided services to all communities within the study area. The focus group selections were developed to meet the following engagement goals:

- 1) Housing Providers
Non-market housing developers and providers can give us an idea of what they need for funding proposals to upper orders of government and how local governments can support their work.
- 2) Housing in Terrace
Members of the Terrace Housing Committee represent a broad range of community-oriented organizations, committed citizens, staff and elected officials. The committee regularly discusses policy and development decisions and understands the role of local government. The housing committee can give researchers an idea of what has worked in Terrace and where some of the current gaps in housing and services are.
- 3) Housing in Thornhill
Similar to the Terrace Housing Committee, the Thornhill Advisory Planning Committee is regularly apprised of housing issues specific to the community of Thornhill, an important and unique geography in this study. Their feedback can help researchers determine how their community fits into broader trends in Greater Terrace and what unique issues they might be facing.
- 4) Small-Scale Landlords
Across Greater Terrace, the secondary market and small-scale landlords provide the majority of rental housing options. Secondary suites, carriage houses, and full units rented through sites like Facebook and Craigslist are often tenanted and maintained by individuals who don't benefit from the expertise or support of a property management company. These individuals navigate

provincial and local legislation regularly and are a vital resource for information on the state of the rental housing sector.

KEY THEMES

Many of the key themes discussed in focus groups were repeated in key informant interviews. For clarity, this section highlights new information solicited through the focus group process.

1) **Lack of Available and Affordable Housing, Especially Rental Housing**

All focus groups highlighted the need for housing and a lack of vacancy across Greater Terrace. Municipal and electoral area representatives spoke about rental housing for seniors and young families, individuals, and semi-permanent or seasonal workers. Non-profit housing providers stressed that non-profit and market rental housing was desperately needed for low to moderate income households.

Many commented on the poor condition and increasing scarcity of existing affordable options, especially for anyone with an activity limitation who may need accessible features on a single level. Non-profit housing providers felt that the communities they served were finding it more and more difficult to stay close to community resources and shared stories of long waitlists for limited units. As discussed in key informant interviews, affordable and available housing is imperative for those making the median income or less, and for those who may only have one earner in their household.

Additionally, focus groups indicated housing availability is impacting workers in the healthcare and education fields and making attracting and retaining workers in key industries difficult.

2) **Seniors' and Housing**

Seniors' housing is a key need in many communities and is expected to grow in importance as the population of the Greater Terrace ages. Accessible units, affordable for those on a fixed or single income were brought up many times. Older residents want to remain close to their community but feel there are no options for them to downsize, or that they can't afford the limit options that are appropriate. This leads to people living in larger homes that are difficult to keep up later in their lives.

Maintenance challenges, like snow removal, yard care, and general household upkeep, were identified as a specific challenge for seniors. There was a sense among focus groups that if there were more senior appropriate units, like accessible apartments and single-story dwellings, seniors would move to free up larger housing stock for young families.

An additional concern was around transportation. Most focus groups stressed that any seniors' housing needs to be located close to services and any existing transportations. People want to stay in their communities but can't if the housing is too far away from the services they need.

3) **Increase in the Number of Residents Needing Non-Market Housing and Housing with Supportive Elements**

Focus group participants made it abundantly clear: those with the greatest need across Greater Terrace are those with the least supports available to them. Supported housing is difficult to develop,

not only because of community perceptions about below market housing, but also because of limited funding and available land. Participants suggested that local governments should prioritize non-profit, affordable, and supported housing through zoning, fast tracking, and development cost waivers or reductions when possible.

Emergency housing for people experiencing homelessness or fleeing violence, though offered, is often under supported. Comments from those who provide services in the school districts were very concerned about the condition of housing for young children and single parents who cannot afford safe rental through the market. Increased support for organizations and institutions working with low-income families and those with mental health and addictions issues was indicated as a priority by focus group participants, especially in the wake of Covid-19 which has hit underhoused populations especially hard.

As the costs of rentals outpace incomes and people from wealthier markets move to communities like Terrace, residents will increasingly need stable, secure, non-market housing, with and without supports. Focus groups indicated that local government, non-profits, and senior funders need to continue to work together to enable quicker funding and building when money becomes available.

4) **Being a Landlord in the Secondary Market is a Challenge**

Though they know they are lucky to own a home, the landlords we spoke to are finding it very difficult to maintain a cost-effective secondary market unit. Maintaining a safe, legal unit is becoming more expensive and utility costs are often higher than expected. Landlords find themselves renting at a rate that they know is higher than most people can pay just so they don't lose money.

The cost of ownership is also driving up rental rates as some owners need a secondary income just to afford their mortgage. Participants suggested that in some cases, real estate agents may not be informed of the legal suite requirements and may tell a prospective buyer a suite is appropriate to rent when it actually requires significant investment.

Participants suggested that the City could provide some education around what constitutes a legal suite. Every unit is different – some may only require a door, but others could need all new drywall and windows. Most home buyers don't have enough information to assess a unit correctly.

An additional suggestion was around utility costs. Currently, utilities are billed by the door which means an accessory dwelling doubles the cost of utilities for a homeowner. Participants thought a graduated utilities pricing scheme could substantially reduce direct costs for renters.

5) **Indigenous Data Collection**

Indigenous community members face higher instances of housing insecurity, unaffordable housing, and are more likely to live in housing that needs major repairs. Census data also indicated that Indigenous residents make up a disproportionately high percentage of younger age cohorts across Greater Terrace. However, data availability is limited for indigenous community members with housing needs as it is often encompassed in broader need categories. Participants in the Housing Provider focus group asked researchers to ensure indigenous needs data was recognized and included in the final report. Beyond Provincial data requirements, the project team has acquired an additional data set that breaks out Core Housing Need for Indigenous residents. Though not

applicable at all scales, it can begin to help service providers and advocates articulate housing needs for Indigenous residents of Greater Terrace.

6) **Covid-19**

The impacts of Covid-19 were brought up in nearly every focus group. Three key impacts were identified across Greater Terrace and repeated in both Electoral Areas and the City:

- Populations who were already struggle are in a worse position: Housing and service providers indicated that they have seen an increase in people who need support as a result of job losses, childcare shortages, and school closures. Those who were already struggling to maintain or find affordable housing are likely in a worse position financially because of Covid-19.
- Increase in amenity migrants: As working from home becomes more common, focus groups reported more people moving from higher-value markets to Greater Terrace. There is a perception that new community members may be arriving having sold a property in the Lower Mainland and are driving ownership prices up.
- Non-Profit Capacity: Many non-profits pivoted their services in the wake of Covid-19 to ensure they were supporting residents in acute need. This has left less time and staff capacity available to focus on development projects. Often already strapped, non-profits are only beginning to rebound to pre-Covid service offerings.

APPENDIX A: COMMUNITY SURVEY

For reference, questions from the online survey are included here. Not all questions were required, and some were only triggered based on previous responses.

1) WHICH COMMUNITY DO YOU LIVE IN?

- City of Terrace
- RDKS Electoral Area C
- Electoral Area E (Thornhill)
- On-Reserve
- Other - Please describe: _____

2) WHICH RESERVE DO YOU LIVE ON? (IF RESPONDED "ON-RESERVE" IN QUESTION 1)

3) DO YOU IDENTIFY AS FIRST NATIONS, INUIT, OR MÉTIS?

- Yes
- No

4) PLEASE TELL US WHAT NATION OR FAMILY YOU IDENTIFY AS A MEMBER OF: (IF RESPONDED "YES" TO QUESTION 3)

5) TO WHICH AGE GROUP DO YOU BELONG?

- 0-14
- 15-19
- 20-24
- 25-29
- 30-34
- 35-39
- 40-44
- 45-49
- 50-54
- 55-59
- 60-64

- 65-69
- 70-75
- 75-79
- 80-84
- 85+

6) WHAT IS YOUR APPROXIMATE ANNUAL HOUSEHOLD INCOME? HOUSEHOLD INCOME INCLUDES THE COMBINED INCOMES OF ALL INDIVIDUALS SHARING A HOUSEHOLD AND INCLUDES INCOME FROM EMPLOYMENT, INVESTMENTS, PENSIONS AND OTHER GOVERNMENT SOURCES OF INCOME.

- Under \$10,000
- \$10,000 - \$19,999
- \$20,000 - \$29,999
- \$30,000 - \$39,999
- \$40,000 - \$49,999
- \$50,000 - \$59,999
- \$60,000 - \$69,999
- \$70,000 - \$79,999
- \$80,000 - \$89,999
- \$90,000 - \$99,999
- \$100,000 - \$149,999
- \$150,000 +

7) WHAT TYPE OF HOUSING DO YOU LIVE IN?

- Single-detached house (stand-alone house)
 - Self-contained unit that is part of a single-detached house/property (e.g. basement suite, carriage house, secondary suite, etc.)
 - Semi-detached home or duplex
 - Row house or townhouse
 - Apartment building or condo - less than 5 storeys
 - Apartment building or condo - 5 or more storeys
 - Mobile home
 - A private bedroom with shared bathroom/kitchen spaces (e.g. single room occupancy, rooming house, etc.)
 - Other (e.g. couch-surfing, living in my car, living in RV, living with relatives) - please describe:
-

8) HOW WOULD YOU DESCRIBE YOUR HOUSEHOLD?

- I live on my own
- I live with my spouse / partner – without children
- I live with my spouse / partner – with children
- I am a single parent living with children
- I live with roommates

- Living with tenants
- Other - please describe: _____

9) DO YOU RENT OR OWN YOUR HOUSING?

- Rent
- Own
- Other - please describe: _____

10) APPROXIMATELY HOW MUCH DO YOU SPEND EACH MONTH ON HOUSING COSTS, INCLUDING RENT, MORTGAGE PAYMENTS, CONDOMINIUM FEES, AND UTILITIES (HEAT, WATER, ELECTRICITY?)

- Less than \$250
- \$250 - \$499
- \$500 - \$749
- \$750 - \$999
- \$1,000 - \$1,249
- \$1,250- \$1,499
- \$1,500 - \$1,749
- \$1,750 - \$1,999
- \$2,000 - \$2,499
- \$2,500 - \$2,999
- \$3,000 or more
- Prefer not to say

11) DO YOU BELIEVE YOUR HOUSING COSTS ARE AFFORDABLE FOR YOU?

- Yes
- No
- I'm not sure

12) DOES YOUR CURRENT HOUSING SITUATION MEET YOUR NEEDS?

- Yes
- No
- I'm not sure

13) IF NOT, PLEASE SELECT ALL THAT APPLY:

- Too expensive
- Not enough bedrooms
- Too far from work, school, or services
- In need of major repair

- Not accessible
- I don't feel safe
- Other - please describe: _____

14) IN THE NEXT FIVE YEARS DO YOU THINK ANY OF THESE WILL BE A PROBLEM FOR YOU? CHECK ALL THAT APPLY.

- Stability of housing (concerns about renovations, loss of housing to vacation rentals, etc.)
- Activities of daily living (cooking, cleaning, caring for myself, etc.)
- Distance to services and amenities (groceries, bank, medical, school, etc.)
- Cost of utilities (electricity, water, internet, heat, etc.)
- Cost of mortgage or rent
- Cost to repair and maintain my home
- Rental unit not being repaired or maintained by landlord
- Physical ability to maintain my home
- Accessibility (e.g. stairs and counter height)
- Size of living space
- Other - please explain: _____

15) IS THERE ANYTHING ELSE THAT YOU WOULD LIKE TO TELL US ABOUT YOUR HOUSING EXPERIENCES OR ANY OTHER HOUSING CONCERNS YOU WOULD LIKE TO SHARE?

16) ARE YOU AWARE OF ANY HOUSING ISSUES THAT DO NOT DIRECTLY AFFECT YOU, BUT MAY AFFECT MEMBERS OF YOUR COMMUNITY?

17) DO YOU HAVE ANY COMMENTS OR SUGGESTIONS TO IMPROVE HOUSING IN YOUR COMMUNITY? IF POSSIBLE, PLEASE PRIORITIZE YOUR COMMENTS IN ORDER OF IMPORTANCE IN THE SPACES BELOW.

- 1.: _____
- 2.: _____
- 3.: _____
- 4.: _____
- 5.: _____

APPENDIX B: KEY INFORMANT INTERVIEW SCRIPT AND QUESTIONS

Thank you for agreeing to participate in the Greater Terrace Housing Needs report process. Below is a list of potential questions that may come up during the stakeholder interview process. Stakeholder interviews are semi-structured, so please feel free to elaborate and go into detail with your responses.

Interviews should last between 30 and 45 minutes.

Interview Questions:

1. Can you please tell us:
 - a. About your organization
 - b. How you hear about housing need through your position?
 - c. If you offer any housing or housing related services?
 - d. Do you serve any specific population groups? If yes, please explain.
2. Why do you feel housing is an important issue in the Greater Terrace region?
3. Are there specific groups you see facing more housing challenges?
 - a. Seniors
 - b. Families
 - c. Renters
 - d. Individuals with disabilities
 - e. Women and children
 - f. People with an Indigenous identity or who are part of a visible minority
4. Have there been any changes in housing needs or demand over recent years (e.g. 5 years)?
5. If yes, are there any specific housing services, resources, or types that you feel are needed in your community?
6. What are you or your organization doing/what is being done to address housing in your community?
7. What are some barriers that make working to address housing in the region a challenge?
8. If you had a magic wand, what is one thing you would change in your community that would improve housing and/or make the work of your organization easier?
9. How can we make this report more useful to you or your organization?

Thank you for your time and sharing your valuable knowledge and experience with us today. We will share all final documents with you once they are prepared.

APPENDIX C: FOCUS GROUP QUESTIONS

Each focus group consisted of a 20-30-minute presentation of preliminary data and engagement findings followed by a facilitated discussion around key questions:

1. What is your local government or your community doing right in terms of housing?
2. What are some of the key reasons that your community members are struggling to find appropriate housing or housing related supports?
3. What housing or housing related service needs are not being met?
4. What obstacles are you facing /seeing for meeting housing needs?
5. Are there specific resources or strategies that would help you provide housing in your communities?
6. What suggestions do you have for creating more housing?
7. How do you expect to use this data and how do you want your local government to use this data?
8. How can we make this report more useful for you?

APPENDIX D: COMPLETE "OPEN ANSWER" RESPONSES

15. Is there anything else that you would like to tell us about your housing experiences or any other housing concerns you would like to share?

Response
The neighbourhoods is very noisy with a lot of dogs barking all the time. It disrupts sleeping.
We would like to be able to care for a healthy but elderly parent in a separate residence. In the coming years, this would also be used by ourselves, with a family member here to look after us.
I moved to Terrace to find affordable housing to purchase, which I did, so even though I do feel a little stretched from time to time, it's nothing compared to life as a renter in southern BC where I felt I would never be able to afford to buy anything and finding affordable rent was equally challenging. It's pretty good here.
There are no ther real options to choose from that I can afford..
Really wanting to buy and investnin our community, however our market is lacking affordable options! I don't need a 'fancy Bench house, but also don't want an over-priced outdated apartment in a rental building. Terrace should be focusing on starter level condo's, town and row houses for the single, mid income millenials wanting to get into the market! After spending time in many different towns around the province this summer, I was shocked at the amount of condos and townhouses being built in every community South of Prince George, but nothing similar happening in our area.
I feel stuck in the place I'm in because it's the only place I can afford in town, but it's also unsafe and not maintained. I have no other affordable options. It's depressing.
worried with prices going up every year, it will be getting harder to make it
I really feel there is a need for homes in this area for people wanting to downsize. There are so few townhouses or small houses available. I don't mean senior housing. In our situation in particular we have property and an old house which will soon be too much for us to maintain. Eventually a 2 to 3 bedroom home/townhouse would be perfect - newish, but reasonably priced (I don't need high end finishing e.g. granite counter tops). A very small yard or patio would be perfect. There are so few of these in Terrace and they sell almost instantly.
Where we live by Caledonia school our road is in terrible condition, there is no sidewalk and I have a so it is difficult to leave my house on my own.
Dear City Council, thank you for the opportunity to to express our housing needs. As a mid 50's couple with more house than we need we would like to express our support for the legitimization of tiny homes within our city limits. Homes less than 46.5 square meters (500 square feet) in size on wheels or on a permanent slab present a low-impact alternative that currently isn't legally available in our community. During the Union of BC Municipalities convention one of the resolutions up for debate is NR71 on page 148 of the resolution book. I support the goal of the resolution and encourage you to vote in support of the resolution during the upcoming UBCM convention.
I have lived in more than a few cities and provinces and one of my biggest concerns is the hours that the transfer station is open! I have never experienced a "dump" with so little hours and days open!!! I believe people would be better able to keep their yards clean and also not be dumping their garbage in the forest if the hours and more days open would be better!

Regular maintenance important, including yard/boulevard. At times difficult to secure professional assistance with upkeep as we will not pay 'under the table'.

There is still a need for ground level housing with smaller or no yards. This needs to be middle rate housing as well as low income housing on one level. There is also a need for flexible "Granparent" suites or housing on property; perhaps something temporary, one level that can be removed when no longer needed.

I find the housing market insanely inflated and without at least 2 really good household incomes owning your home is nearly impossible let alone trying to find something affordable with enough space.

Would be nice if this place was affordable living like it used to be.. it was based on 30% of our income. Now we pay 1200. A month and my husband is on short term Disability and I was forced to work to try and makes ends meet

Terrace needs more housing for single parent families that are affordable. Also housing for elders and other people who need affordable places to go. And Also some more expensive housing for people who want to pay more.

There is no rental units available for our young people that is affordable and safe. The lack of housing is forcing people out of Terrace, and affecting our community.

Realestate agents push prices up and are benefiting from everyone

My housing needs are OK for this period time but I am very concerned about senior's housing for the future. There is not enough units in McConnell and I understand the seniors in need spend time at Mills Memorial Hospital because there is no room at Terraceview. Twin River Estates, Tuck Avenue and Market Garden Units are all full. My neighbour should not be in her own home, on her own but there is no place for her at this time. I'm gretly concerned what it will be like for me in 5 - 10 years.

Not enough options for seniors.

There needs to be more housing available for seniors who will become widowed/widower...those who are or will be affected by health and aging...more places like Maple Estates would be very valuable and desperately needed! Please consider our seniors...they were the backbone of building this area and their needs must be met sooner rather than later. Thank you.

Renting with pets a huge concern. Limited spaces accomodate for dogs and lack of dog park in town further limits ability to provide safe space for pets.

We require more affordable housing for seniors which may directly affect me in the future

Not a lot of availability. My spouse and I pay 2500 for 2 bedrooms and 1 full bath 1 half bath. The home is in need of repairs. We are starting a family, with no availability to increase size of home plus affordability. Our only real option to increase is to purchase, but that may be years. Until then, who knows what will happen. We have steady, reliable work and I can only imagine how difficult it may be for others in more dire situations.

No

Middle income also need affordable housing as well as lower income

Looking towards the future I see old age as becoming a challenge. Too many seniors like myself, through no fault of our own, having to take up valuable acute care beds for none life threatening conditions, as there is no 'middle' place to convalesce. Housing could become a problem if there is no

where to go. A lot of us are quite willing to stay in our own homes, just need help over the odd bump in the road. Hopefully, when this survey is completed the findings will be published and it is helpful for future community planning. Thanks for the opportunity to express an opinion.

The housing costs as per the question do NOT include taxes, insurance, telephone, mobile telephone, internet

More area to accommodate new trailers, mobile homes and double wides. We want to purchase a new manufactured double wide but have no where to put it so are considering the less desirable option of building a 2 bed 2 bath (rare in itself) home

Not many places available. Tried many but dont offer much choice.

Where are the questions related to landlords? I notice that you ask about LLs not maintaining, where is the opposite of LLs not being able to keep up with ruination by renters??? The fact that you can only raise rents by 2%, but the taxes went up up to 10%? The fact that you are required to paint the whole thing every 4 years? This is a one-sided slap in the face and is only worried about renters. You will find as this continues you will have less LLs and there-in is the true crux of the problem.

Would like to have the ability to supply my parent with her own separate living quarters, within our own property. This can later be used for our own senior years with one of our own family as caregivers.

Retirement living... are there any plans at all for new or additional affordable seniors housing options? It scares me to be this age & be facing so few options,

We need more low income housing, and more access to it.

Terrace needs affordable housing. Our family has been blessed with wonderful jobs and we have come from privileged families so we don't worry about housing issues but many of our friends and families struggle. It is sad to see community members homeless or having to live in overcrowded homes or move away from Terrace to find adequate accommodation. Things need to change.

Thornhill needs more sidewalks and walking trails.

I know a lot of people desperately searching for places to rent, however still unable to purchase their own home because of high down payment requirements, increased property taxes, inflation etc... there is so much need in Terrace and the surrounding areas. Even dual income homes such as ours, that live without our means, live paycheck to paycheck and it shouldn't be that way.

I would like to see reasonable rentals not just in the city but also a little further out. Not all people who are lower income prefer to live in town. With the crime & slime increasing I would to be able to live further out away from right downtown

In general the cost of housing in the Terrace area is as high as Kamloops with an even smaller stock of rental units available that are affordable, which should be only in the 30% of income.

Costs have gone up so much. In the last 3 years my expenses have double maybe even more. Between insurance, taxes, utilities. There should be a freeze on the utilities increase so much especially gas!

Area needs more rental options.

Rental prices are ridiculous! Too high. Straight up unaffordable for the average person. LNG abs Rio tinto prefer to ship in their workers than hire local. There needs to be a rental cap. Prices have skyrocketed

Rent around here is horrible there's nothing here. Single mothers can't afford to have a decent place to raise kids fathers have to work crazy hours just to pay for a place he sleeps in 1/4 of the time. Building some apartments that have washer and dryers in the units would be better but in the end it's about money and greed will always surpass humanity and kindness.

The taxes in terrace are quite high for what services is offered. I get snow removal is a big part but there are hardly any programs or services for kids and makes me want to move for that reason alone. The pool is an unorganized mess which is the only thing we got going. Management restructure is in need there.

There needs to be housing for people aren't low income but also cannot afford to purchase a home and are not eligible for low income. An apartment building that would give a home to people who sit in the "middle", make too much to qualify for low income housing and too low to buy a home.

While my housing situation is fortunate and privileged, I know that so many here lack access to decent housing. No one hangs around downtown if their own spaces are comfortable and welcoming. The cost of rentals is prohibitive and the availability of appropriate space is very low

My son has diverse abilities and will be an adult soon. I am concerned about where he will live. I would like the city to consider carriage houses and similar options for families like mine who support adult family members.

Housing to rent in this community is just too expensive making it unaffordable for families. We pay \$2359 just for rent. And then utility's. Our rent is scheduled to go up again. Would love to buy a home but we are only a single plus 1/4 of a income and 4 kids to support plus 2 adults. Paying \$450,000 plus to buy a home is ridiculous. We will eventually leave this community and retreat to another community to buy a home that is affordable.

Increase in taxes the last few years are unrealistic and the cost of electricity on top of the taxes is putting a strain on our family

Need more housing options within the budget

Future housing for my special needs children. No appropriate options at this time.

I rent a bedroom and share the rest of the house with the owner. He works in camp for the most part and so I am alone most of the time. The house is a split level so I am always having to climb stairs which is becoming more difficult. I can't afford to move to something with no stairs.

My rental is up for sale, I haven't been able to find another available home. I'm going to be faced with a continued search and possible move over the winter.

Housing market in and around Terrace is grossly over inflated, built on a false market of lng supply and demand. The real estate brokers in terrace do their best to keep costs of houses high. City of terrace continually increasing property taxes, when in bc we already pay copious amounts of taxes.

As a landlord of a single dwelling house located in Copper Mountain (Thornhill), I have spoken with many tenants who have shared their concerns/struggles with me on the cost of rental units in Terrace as well as availability/inventory. There aren't too many options available for lower income earners. On the other hand, I have spoken with younger people in the area and have a step-daughter in her 20's who are concerned and frustrated with the cost of homes to purchase. The costs do not match the condition of these houses. There are many upgrades/renos that need to be done but is not an option because of the initial cost. I am not ignorant to the idea of supply and demand but add these concerns/frustrations to the other factors affecting people who are trying to become first time home owners and it the results are dismal and bleak.

I just want to say that I think the categories you have for rent costs including utilities are a bit vague. They go up in roughly \$150 increments and I personally feel that's a huge difference. The one I selected was \$500-\$750 and my total is about \$730-750 each month depending. If my rent was \$500 I would not say my monthly cost is unaffordable but where it is at currently is so I'm not quite sure how you're going to get a great read on this. Also you asked for household income but I live with a roommate. My personal income so far this year has been about \$5000 but my roommate makes about \$35 000. Perhaps I misunderstood this question but tbh this survey feels a bit inadequate.

Hard for adult children to move out and be independent with the cost of housing/rent in the area.

Would really appreciate it if we could have high speed Internet.

I have nothing to add

Not having the greatest of neighbours in unit above me

not enough affordable housing for entry level housing. Old homes go for a lot of money in Terrace and Thornhill.

We would love to find a larger piece of property within city limits to build a house with a larger shop on it. Unfortunately it seems as though the city is forcing developers to create smaller lots and is limiting what is allowed on city lots in terms of out buildings.

No

I think especially in this time of COVID but also regardless, there should be an application policy for parking an RV in someone's yard or driveway if the home owner is ok with it. Not everyone that lives in an RV lets their units get run down or creates eyesores. I have a brand new unit that I keep clean and presentable.

the rental prices in terrace, thornhill and kitimat are absolutely ridiculous. Asking 2100 or more for a 1 bedroom place is like robbery especially for low income people or people on income assistance. Something drastically needs to change or soon no one will be able to afford to live in our little communities

We bought a piece of shit trailer in a park. Have invested money in it to maintain it and make it worth enough to re sell. Problem is, is that the housing market is insane. Only to spend \$300,000 on a 2 or 3 bedroom dump. The market is too high for a sole income family, or a family starting out and having to go on MAT leave.

With rental prices soaring and no option of owning in our future due to rising housing costs. The basic owners repairs are none existant, and with no other options available we will have to live with the slum lord

Even though I own my own home, I'm in a trailer park and I find the monthly pad rents are becoming ridiculously high for really nothing other than snow removal (which is done horribly and we end up paying to have the snow literally moved out of the way). We pay for water and garbage still as well.

We need to have access to residential sewage treatment and not stay with septic tanks for the entire Regional district. We need to have proper treatment that's affordable or not everyone will comply

The market is ridiculously overpriced. My husband and I were looking at houses under 400,000 and there was only two that were liveable without atleast 100,000 worth of work needing to be put into them. However there is so much crime so many of the lower income houses are not sustainable for families. We lived on the 4400 block of Greig before moving to south side and we were broken into/robbed 4 times in two years. Not to mention having countless drug deals on our front porch,

needles thrown in our back yard, people sleeping in our lean to, people peeing through our fence, and having people on our porch shooting up at 3am. It was ridiculous and we were forced to sell.

Currently living on acreage and would like to down size but there is nothing available in the area. when we sell next year chances are we'll be moving out of town

Crime in Terrace was and maybe still is an issue thus Safe housing is as or more important than just having housing. Rental suite off street parking is an ongoing nuisance.

Low vacancy rates, out of town people just here to work displace long term locals as they can afford and are use to paying higher rent amounts.

Terrace needs more higher density developments. Either to rent or own.

The cost of rent seems to be incredibly high.

I was very fortunate to be able to purchase my home with money from a divorce settlement when homes were more affordable. Today the amount I paid for would not even be enough for a down payment on a home. Even with double income if I were to rent a home today for the needs of my family I would not be able to. The rent prices and housing costs in the Northwest are absolutely ridiculous. Affordable housing is a very big concern and demand here.

There is no winning. You buy at a high mortgage cost or you pay a high rent. I make good money and a lot go towards housing costs and mortgage. It scares me to think of how this will only go up when I need to upgrade when I have children. To get a decent and safer location, a yard, and structural sound house adds up and is get in mortgage and property tax.

Low cost housing is a joke. As soon as the last one by the court house opened up. Crime rose in area by over 50%. Thanks for that.

local government

There needs to be housing suitable for older people with pets and all the other activities of daily living they would enjoy (ie gardening, enjoying yard space in a safe private environment). A home in which they could age in place. Small but big enough for kids and grandkids to visit (ie 2 bed/2bath 1000-1200 sf).

I have a covid compliant housing solution aimed at the homeless and persons in distress which I believe is a good solution for not only Terrace, but the rest of Canada as well. Delcon Construction Terrace BC 250 975-0578

I am fortunate but many are not. I would like to see more affordable units for Terrace residents.

I purchased my modest house 30 years ago, fairly affordable, now paid off. In this short period of time, we have gone from affordable to crisis. Housing crisis causes so many health and social problems. By significantly addressing this problem, you address the health and well-being of local residents.

I have been renting apartment for over 3 years. Major repairs have not been done so my children and I cannot currently stay where I pay \$1230/month. I had an intruder aug 1 and the locks are still not replaced. Way to expensive, no yard for my children to play and I cannot afford a new place rn.

A general lack of housing for seniors, especially single level rancher style homes, condos, or apartments may force us to eventually leave Terrace.

In the long-term I am concerned about the lack of retirement housing. I would be interested in moving into town in a patio-type home with everything on one level and a small backyard for pets but there is so little available of that type.

more senior housing projects. like gated community. not care homes

Everything is good, when there is lots of work, housing cost go up. That how it works and should stay that way

If the good jobs go away, the rents will go down. The economy is working exactly like it should. DON'T CHANGE ANYTHING!!

We are a household of 6 plus pets, living in a 2 bedroom trailer. I have just managed to pay off my mortgage but still have pad rent. In today's market I cannot afford a quarter million plus mortgage to upgrade nor be able to pay \$1500 to rent something more suitable for our needs, especially that would allow for our pets. I am unfortunately waiting for the market to possibly crash, due to covid related issues, to hopefully be able to afford something suitable for my family.

I am aware that the rdks has been looking at upgrading connectivity for almost a decade, but I kindly ask that, due to the pandemic, you make these upgrades a priority at once. It's really unfair that some of us who have the option of working from home have to risk our own safety and the safety of those we work with simply because of connectivity issues. If there was an emergency after significant snowfall here or if the power goes out, our access to emergency services will greatly be hampered too.

I am concerned about the lack of housing for low income seniors with mobility issues, (bungalows)

Basically comes down to it we need more places to live in theres Nothing to rent here in terrace if there is the rent is tho the roof im on disability trying to get my son back im having no luck at all

Very frustrating the increase in break-ins. It is concerning for piece of mind.

I have many friends struggling to find a safe place to rent in the terrace area. A lot of places have mold, bed bugs, or other unhealthy situations especially for children.

Being a 60's scoop and return home is hard. My nation gives little support to us and as a result must struggle to get own living. No support system and my university is in Victoria and due to Covid-19 I had to leave when dorms shut down

Living within city limits with no access to city sewer and Street not paved

Way too many restrictions placed by trailer park management. Ex: No more than 2 vehicles, no trailers, no storing off road vehicles (bikes,quads, etc), specific fence standards.

While currently live in a stable housing situation since purchasing a home in 2019, we had a very hard time finding suitable rental housing for the five years (2014-2019) we rented in town. Our mortgage payment now affords us our own detached home whereas our previous rental was the same cost as mortgage, but we had only an upstairs suite and access to a shared yard. It was extremely hard to find an affordable rental that would allow a dog, despite a combined household income over \$100,000 and good references. I don't understand how people with more modest incomes are able to rent in this town.

When we moved here we was there was a massive gab between rental cost VS mtg payments. We had no extra money to rent for any length of time, we were very lucky to find a private sale that was affordable to us in a safe area. There were very little options and still are.

Having to move into a seniors assisted living condo, townhouse or nursing home to be cared for

We NEED affordable senior housing in Terrace. The waitlist for the place by the Back Eddy takes YEARS to get into. Too long.

I want the Keith Estates neighbourhood plan to go ahead.

We need to develop more housing in the core of our city

A progressive town is extremely important to my family to continue living in terrace. We are hoping that the community invests in the downtown core to increase residents/arts/parks and general livable space. We are a family that supports industry and their jobs, but think these are not the future of the inner city

Wish there were more pet friendly rentals with yards

Rancher style needed and more 1400 sq foot housing for seniors

There should also be a way to include lived experiences with housing. "Have you always had housing?" "Have you been homeless?" "Do you know someone homeless?" "How many generations live in your household?" "How many bedrooms in your household?" Also if you're going to include on reserve as a location then I would hope that the data collected would be discussed with reserve leadership and questions could be asked to assist reserve leadership in data collection as well.

I live on the south side and am tired of all the low cost housing, fourplexes, sixplexes and apartments being built near my home, driving my house price down.

Promote mixed commercial and housing downtown

There is a huge need for seniors housing, not necessarily inexpensive low income (although there is a need for that) but also appropriate affordable housing for seniors like us who have a home to sell, and to downsize. I am thinking more Twin river estates type of condo units for seniors only , close to town, maybe in the \$200,000 to \$300,000 range. And it must be seniors only . No putting your name on a waiting list when you are 50 , so you will be old enough when you are called.

Rental market seems extremely costly— we need more viable options for young professionals

I am aging and I live in a home that is aging. I have begun to have difficulty keeping up with its maintenance - both physically and financially -

I would like to see more housing options in the city. Higher density in the core and less industry. I would like smooth flow for myself and my children to be easy to bike to other friends houses in a safe manner away from cars.

I have concerns about the high costs of real estate these days in the Terrace area. I don't feel this is a good match for how remote Terrace can feel and how the economy is so often that boom and bust feel. Housing prices are unrealistic and outrageous for ones trying to buy their first home. My husband and I feel lucky for our timing when we were ready to buy our first house. Rent is outrageous for those that can't afford it. Homelessness is a continuous problem that needs help. Low income housing is harder to find. The rich continue to get richer and poor, poorer rather than finding some common solutions to find affordability for all. Terrace desperately needs forward thinking goals to better the entire community and the communities that surround our area to make our home a better place. Terrace needs to stop only benefiting those that are more privileged. We are not all about industry and making big money from large projects that benefit those involved - this is not what the "new" Terrace residents vision for their home community. Families and couples are moving here because they love the places and things that surround them, the beautiful landscapes, the beautiful

people and feeling of community. They are not only here to make a ridiculous amount of money to buy all the toys and elaborate houses they feel they need. Terrace is in need of collaboration and a focus to work together with all types of people and families so we thrive as a community together.

I have owned my home for 9 years now, and feel fortunate as the market was affordable. I feel bad for folks, like my brother who is 10 years younger than me trying to buy a home. Although I love and support community growth, such as LNG, I hate what it has done to the housing market.

We bought this house 2 yrs ago and the price was very expensive. That wasn't many affordable options.

The cost of housing is very high in Terrace,BC.

Safe bike and pedestrian infrastructure between Kitimat and Terrace (just do it already)

Taxes are becoming an issue. Due to lack of commercial/industrial tax base, residential taxes are too high. I believe by 25-30% too high.

The cost of our water in Copper River Estates is unacceptable. The cost of groceries in town is out of control. The RDKS has no concern about the disgrace of properties and amount of junk they let home owners or renters get away with also the lack of bylaws governing how a business front should look like and standards is appalling ie the sea cans staking up along the highway in Thornhill is disgusting, junk yards lack of maintaining bylaws in RDKS is sick

We need more smaller homes, we access and the ability to build small/tiny homes. Not every can afford or wants a large home. I don't want to live in a trailer. There should be options for single mums (small house in safe neighborhood).

Landlords in the area are consistently increasing rental prices due to the LNGC development and corporate competition

There are VERY few rental opportunities in the area. I work full time, but cannot find any rental opportunities

I live on Johns Road and it seems to me that sewer access is going to be an issue in the near future.

There is a lot of focus on Low Income housing, yet many people who have average incomes don't qualify for these types of houses. With the rising costs of housing in Terrace and rental prices being as high as they are due to big industry, we need to focus on providing housing options for those who are unable to qualify for low income but also cannot afford 1700 a month rent.

Safe housing and safe neighborhoods are paramount

Lack of good lighting for and safe pathways to walk on

Make housing cheaper, especially for students

I am very fortunate

I sure rent was cheaper here it's unreal how much the rent is here.

I think Terrace should look at the old mill lands and build housing on them

There are plenty of young professionals who are willing to pay reasonable rates for rental housing, but it is too unaffordable here. We need more apartment building complexes in good parts of town, similar to how Prince George is building up their downtown for working professionals. First this takes

downtown improvement and attracting investors, bylaws on what kind of stores can be downtown, then encouraging housing complexes, both for working people and those with low incomes.

We were renting and when we needed to move it was cheaper to purchase our home than it was to rent.

We and my girlfriend are two working professionals (lawyer and teacher) who are stuck in a 400 foot basement suite that we found out about through word of mouth. The housing situation is untenable if you wish to keep long term residents.

While I am blessed to have a place to live, I have concerns for my young adult children, one of whom has a disability, being able to afford housing within Terrace. There is very little affordable housing units right now. My daughter works full time just over minimum wage and would just barely be able to afford a rented room, let alone an apartment. Add vehicle costs if she were to rent in Thornhill (as the bus really isn't feasible with the shifts she works) and I don't believe she could buy groceries.

I've been looking for different housing as my current home has black mold issues, and no bath tub. There is also an upstairs tenant that is quite loud. It is nearly impossible to find anything affordable On a single income.

Lack of affordable rentals

We need more housing for ALL people. We need affordable rents!

We need to build more houses economy is not getting smaller its getting bigger

I'm concerned about noise pollution from the trains/new proposed train yard project. I also have some pretty terrible neighbours that play loud music throughout the night until morning, so more bylaw officers would be appreciated.

Difficult to find an affordable alternative in the City of Terrace.

big demand for rentals in the Terrace and surrounding area

Despite being a northern, more isolated community, when I moved here I was surprised by how expensive housing is (for purchase or for rent).

If I was to become divorced I would barely be able to afford to rent since I'd need rooms for my children and be on a single income

There are absolutely no rentals in this town. We are losing the opportunity to bring so many people into our community including young professional people who will significantly contribute to our community who ideally would like to stay long term but never make it here because of the rental situation. Yes we need low income and moderate income too... what about an apartment building to attract young professionals . We are growing and with projects coming to town there is no where for people to live. A nicer apartment building with amenities, 1 and 2 bedroom not necessarily family orientated? The fact that people are resorting to cohabitation in unknown homes instead of maintaining their own home because no rentals are available just so they can work and add to our community is sad. We have such a bad reputation housing wise that people are deterred from moving here. Vets.. doctors... specialist....nurses, contractors, I have heard endless stories.

In past two-three years have had property damaged, things stolen. Never happened before. Have installed security cameras, etc. in attempt to address situation. Have concern about Terrace Fire Dept. being effective in that Fire Chief is only Admin., not operational and Deputy Chief often drinks / is impaired, uses his unmarked Fire pickup often to haul building supplies, tow utility trailer with building

supplies for personal use. Not the best situation having the two top Fire Fighters like that if need arise to address an emergent situation.

I moved here with my partner 4 years ago to escape the housing difficulties of the lower mainland and for us to hopefully work towards purchasing our own home. That goal is nowhere closer today the rental market is so expensive and the real-estate market is impossible to purchase into for us. We have been waiting for daycare spots for over 8 months, and until I can return to work we live on 1 single income to support us. It's very difficult and makes me want to leave terrace for somewhere more affordable.

Not enough pet friendly rentals

Houses to buy are overpriced

I'm worried the next generation of kids will not be able to afford housing here

Concerned about housing for our 4 aging parents

It is too expensive to down size into something low maintenance. There are not enough affordable options and not enough capacity like Twin River Estates.

Terrace rentals are overpriced for people and the no-let policy is archaic. People need to be able to not go starving to pay rent and have pets for mental health.

Not a lot of options for downsizing for people who have had their families

Would like to downsize in the next few years but options are limited. Would like something newer and efficient, living space mostly on one floor, lots of natural daylight, affordable.

16. Are you aware of any housing issues that do not directly affect you, but may affect members of your community?

Response
Winter accessibility for elderly and people who have mobility challenges. The sidewalks are not cleared quickly and people are housebound.
We would like to see a development of some graduated housing for seniors who may not be lucky enough to have extended family here. They can then age in place in an environment that they have chosen to live in.
Yes -- I hear frequently about the challenges of finding rental properties here. People really want to move here for the lifestyle and perceived affordability, and then have trouble finding anywhere to live. It must be very discouraging. We should be encouraging people to move, especially in this era of remote work when the people moving here for work don't even need to work in industry -- they could work in business, etc and be able to work from home in our community. But if they can't find anywhere to live, even temporarily before purchasing a home, it becomes very difficult.
High rental housing costs (market rents are high) State of rental units not up to proper standards, rental units needing repairs
Overinflated housing costs creating insane rent prices, causing a huge rise in homelessness. Two full time working people should be able to afford a one bedroom basement suite and not be still so poor they can't save anything to one day own. An old trailer in a trailer park shouldn't cost 200,000.
Yes most definitely.
I'm aware that rent prices are increasing in light of real estate prices, which may pose challenges to folks on low and middle income. It is becoming increasingly challenging to have the ability to save money to eventually own property.
Housing costs are too high. Wages aren't in keeping with costs of living expenses. A single person earning minimum wage can barely afford to survive in this economy. We are told to "live within our means" but that's hard when rent alone takes more than 50% of earnings. (Not including hydro, food, etc). More and more people are becoming homeless - while apartments and houses sit empty.
Terrace and Area need more affordable housing or apartments something very soon
Housing the homeless is a problem I do not know how to solve. It seems the more housing provided, the more people come here needing housing.
Rent fees Availability of rental units
A lot of homeless people who need to be housed. I find it interesting that provincial government are addressing this problem in larger centres but apparently not here. 😞
Affordable rent here is a extreme problem here
Social/supportive housing lacks reported benchmarks where we continue to throw \$ into it just to appease society, while seniors who have worked so hard in our community are feeling less valued while they only have a short time of life left.
See 13. Also more low income housing.

I see anyone trying to rent is having a hard time finding anything for families or those with a pet.

I'm sure there are many

Yes what I mentioned above.

Yes, affordable housing for single mothers that is clean, and safe.

yes We need cheap one room/hotel size apartments with a bathroom and mini kitchen . But the people should have to work to stay in there.

Housing for the homeless seems to be the main concern these days and while I agree people need help, I would like to see some sweat equity put in to the help and some responsibility assumed by those who will take advantage of the help.

Too many homeless

My comments in question 12 apply here as well.

More affordable housing for seniors which may also directly affect me in the future

Simply availability and affordability. We are lucky to find a home that is tolerable for us for now, although not ideal, we have a roof over our heads and can make our payments. We are also a dual income family, otherwise we may not be so fortunate.

I work for TDCSS and very aware that our folks on the streets need housing and help with every day living

Not affordable. Unit being in bad condition.

The only thing I can think of is building more townhouses does not build neighbourhoods. In neighbourhoods I feel residents look after each other and have a sense of community and family. I believe in blended neighbourhoods, young, old, well off and not so well off. We have to return to sitting outside on our front porches and acknowledge the people around us.

There is extremely limited availability for seniors assisted living. I realize that these are mostly funded by independent corporations, however I'd like to know that council is lobbying with one or more of these corporations on behalf of our aging population.

Cost of rent

Yes. There are not enough 'bachelor' type units and one bedroom units. The rents are extortion. There are too many people gouging. Also, see above statement and acquaint yourself with RTO rules.

This entire area is terribly lacking in any kind of senior oriented living. Maybe a multi-phase are home etc, so that seniors don't have to move multiple times in their final years.

Unaffordable & extremely limited housing options for current & also new residents to the community. Hard to attract potential employees.

Yes

Yes, there are many homeless people in our community. Many families may have shelter but then go hungry. The price of housing here is too high.

no

No.
Super high rent for not a lot of space and can be absolutely awful conditions
Yes. You see it every single day. Working people who can't find housing, seniors waiting for placement in affordable or assisted living homes. It's unbelievable.
High rent especially for seniors and thoughts on disability. Lack of affordable housing with long waiting lists.
Yes, the insane price of rental homes. Anyone with low to medium cannot afford to pay landlords \$2000/mth and still provide food, clothing and any recreation.
The only reason I can afford to live is because a family member owns the house I rent and is able to give us cheap rent. There is not enough affordable housing in this town.
Lack of affordable rental unit stock
Availability and steep rent
High House cost, availability of schools. Lack of a business and industrial tax base Road maintenance Upgrading Fire Department Facilities Low cost Housing for seniors Government nursing homes meeting various needs
Our young people are struggling and have returned home because rental prices are ridiculously high
High rent, unsuitable housing that is passed off as ok, deadbeat landlords who only want the money, dead beat renters making it bad for everyone. How is a young person just starting out supposed to be on their own?
I watched my mom move here live with a roommate just to have to move back to pg cause she couldn't find a cheep enough place for herself
Cost of renting has spijed
Saunders house is a good example of why the city should not approve a housing complex like that. Again, it is not properly managed and is scary for residents living near by.
In my work we support seniors so they can stay in their homes. Many of them would like to find the next stage of housing, not a nursing home but another stage where they can still choose to live independently. There just aren't enough of those types of housing, not co-op housing, many seniors struggle with the annual information that is required of them.
I support a 'housing first' plan for ending homelessness
People with disabilities are struggling to find safe, affordable housing. Many are living with aging parents who need increasing support themselves.
Rent is too high for many people. It's difficult to find rental housing, especially if you have pets. It's difficult to pay for repairs on homes- cost is prohibitive.
Housing too expensive.
I hear the cost of rental housing has increased and making it hard for families and students
Yes, cost of living vs income

We need more small, affordable and low income housing for single and hard to house individuals

Different levels of housing for special needs/disabled persons.

I know of many seniors who are still living in the large house they raised their families in and they would like to downsize but there is nothing to buy or rent that would suit their needs.

People need affordable rentals that allow pets.

Please see my answer to question 12.

Lack of rental options and price of rent!

Housing for low income seniors! We need more of it

Cost of rent and low availability of rental options

Everyday that I walk around Terrace, I see others that look like they may not have shelter to stay in. Maybe I'm jumping to conclusions, but the thoughts are still there

Yes, many unable to find housing that is affordable

yes rentals are expensive and there is not enough vacancy in terrace

Affordable housing units for disabled in a safe location Affordable rental units in a safe neighbourhood
Affordable or even more higher income areas for seniors that are accessible and in a safe location

Housing prices seem very high which make it very difficult for people trying to enter the housing market.

We talk about low income housing but also need affordable housing for middle income

Lack of housing for homeless

High rent prices. Slum landlords. Lack of entry level housing. Housing prices (supply and demand sure, but why do the houses need to be so big?). Let people build small single family dwellings again.

not enough low income housing for people and the wait lists are to long

Affordable

Rent. Availability and pricing is crazy.

yes, lack of affordable housing means my older children are still at home plus my elderly father will be moving in as well

Yes. Extremely high rent for people. How are people expected to pay such high rent, their utilities and then have money left over to eat etc. Landlords need to make it more reasonable for lower income families which make up the majority of the population here.

People are dumping garbage everywhere! It's really bad since the new transfer station started up. People are dumping on private property and saving garbage for 2 weeks is attracting bears and animals.

The price of homes is not sustainable for people who don't make atleast 75-100k a year

Owning a house is out of range for many young families.

Indoor Air quality. Woodsmoke.

Much needed is new housing rent/purchase/rent to own for the working middle class income earners (\$30,000 to \$90,000) NOT just low income. The middle class purchasing power is becoming low income.

We need more second stage housing for those who are transitioning. We also need more young adult rental options- microhousing.

Rent is unbelievably high. Plenty of low income families cannot afford rent and plays a role in homelessness.

As a front line worker in I see and help individuals everyday who cannot afford their homes or even to have a home. The rents in the Northwest are not affordable and the lack of housing in Terrace is a huge concern.

Yes- rent is unaffordable to even those that make good money with a good career. People are putting so much money to afford rent that they don't have any money to save to purchase a house and invest in their own future.

Yes multi family houses allowed to be built in zones that didn't allow them before. It devalues the disattached homes already in the area.

local government

High rents are a factor for many, requiring multiple roommates. House prices are out of sync with reality in Terrace and Thornhill. Low income earners don't have a chance!

Homeless housing solutions. Persons in flux ie.battered women. Affordable housing for students.

Yes, it very clear that this city turns its back on poverty and homelessness. So much suffering on our streets.

Yes, I see it every day - we have a huge shortage of housing, cost is very high for people to rent or to buy. It's getting so bad that people are not able to move to the community because it's very difficult and stressful to find suitable accommodation. Many adults and families have to chose shared accommodation. The lack of housing is causing our community to become less attractive to potential new skilled workers.

Rent is too high for many of my friends. Cost of living in North is too expensive. Especially if you have children

I have a very good friend (single, female) about to turn 65 who wants to retire but doing so will mean she cannot afford her \$800 monthly rental unit in the city. She is a bit leery of subsidized housing worried it will turn into a "ghetto" but I have advised her to check it out.

It seems impossible for people to be able to afford to live alone in the area

same as above

Yes, there are too many people in this community that refuse to work and want hand outs, so they complain about the cost of living instead of going and getting a better job, there is plenty of good paying jobs here for locals

Yes, to many people on social assistance, draining our tax money
Cost of available units.
Extreme shortage of low income housing for Non first nations
High rent (was dealing with this up until May of this year when we were able to purchase). Severe lack of affordable housing. Large homeless population (some of whom are also battling addictions).
Not enough housing for everyone
No
Not enough rentals for the demand. We have a rental suite and we got over 30 people interested in it. It's sad to see so many people so desperate to find a safe clean place to call home.
Yes
Sonder House behind the health unit causing dangerous environment for children, elderly and health staff. Sonder residents and their guests leaving drug paraphernalia, such as needles all over the grounds, vandalism and confrontations with clients and staff have turned the health unit into an unsafe place to provide healthcare services.
The average house in Terrace/Thornhill market is about \$75k more than Kitimat or Prince Rupert.
Very high rental costs and limited rental market (and landlords not advertising rentals but looking to select their tenants in order to discriminate without blatant discrimination).
Need affordable housing More apartment buildings are needed like the new one on Haugland. Very very Concerned for the houses near Kalum and park with the possibility of the distillery opening where copperside is.
We are in a housing crisis, and the City needs to start acting. The land that is being looked at to be moved to heavy industrial...when it was intended to be used for housing and retail needs to move forward as what it was intended for. We need both affordable rentals so people can save to buy homes, and affordable homes to buy.
yes
We need affordable housing for just about every demographic in this town. It is woefully lacking. No more studies or surveys, start building.
Yes the Keith estate neighborhood plan will create better, healthier community for all.
Affordable housing/ rentals. Most new building in terrace seems to be single detached homes for 400k up on the bench. This is not a feasible option for new families or a equal community
Affordable housing is lacking
Housing costs. Rental availability. I know working professionals who cannot find it afford to rent in terrace to fill job Openings in their area of work.
Not enough low cost housing or apartments on the bench so that children of colour can attend Uplands School.

Yes, I have a family member who was forced to buy a mobile home in Thornhill as she could not afford a comparable place in Terrace. She is low income, gets the top up, but with \$300 a month pad rent, she barely breaks even. We must have more places like the building on Haugland where it is geared to your income. The units on Maple estates are now selling in the \$300,000 range, they are small but because of demand, out of price range for most seniors. Something like that based on income.

Lack of rental space prohibits transient workers and recruitment of professionals

I believe there are not enough affordable and accessible housing options for seniors as well as young people.

I touched on this in the last question. Yes, I can think of two very personal issues that come to mind. I have a cousin and her fiancé in their late 20's that are hard working and having a hard time making ends meet. They are trying to save money for their wedding, want to start a family, but feel the pressure and need to have their own home before they begin. They are working two jobs to try and save up so they can afford a home to bring up a family here, but this has been a difficult goal for them to reach. I am astounded how much homes and trailers cost to buy your first home. I don't know how the generation before me is coping. My other issue is that I have a severely mentally ill family member that has been living on the street for quite some time. Shelters will not take him, and neither will mental health. There is no where for him to go. I understand this problem is much deeper than our community itself, but we have to start somewhere. There is no where for these people to go unless they are civilized enough to live in the few places that are available and willing. Our streets will continue to use to grow with homeless and unwell citizens and it is a disgrace to our community and to the people that have no where to go.

Lack of housing. Rent and for sale. The price of houses and properties are very high. Started to increase in 2012 and never stopped. Really a challenge for those living on low income

I feel we should focus on seniors housing more near the downtown as they have the most mobility issues. We need to make sure those who have contributed to building the community we already have are not forgotten as we grow and build new infrastructure.

Availability of rental units, rental costs, access to rental units that are pet friendly, renovations, availability of suitable homes/condos for purchase

The crime rate (theft, break and enter, public nuisance) in this beautiful community is high. There needs to be focus on this sector. It will affect our desire to remain in Terrace.

Yes the disgrace of how landlords let properties build up junk and degrading others properties values due to unsightly neighbours is not ok.... do something

Many landlords are gouging renters. And while there are renters that are terrible, most are decent people just trying to get by. The amount landlords are charging, makes it nearly impossible to pay other bills after the rent is paid, there is nothing left.

Finding affordable living without needing a roommate that is in a safe area

No access to building small/tiny homes.

Once COVID state of emergency is lifted there are a number of landlords that will be evicting current tenants to increase rental prices for new tenants

The homeless count, official statistics on file with the province, are alarming for a community of this size.

There's not enough rental property options and certainly not enough affordable rental property options.

There is a sizeable homeless population, therefore there must be a lack of affordable housing.

Streets without sidewalks directly affect people with mobility issues or people walking with small children or people walking with buggies/strollers.

House purchase prices have significantly increased in our community starting around the time of the KMP project, and continued rising leading up to the positive LNG announcement. This has become a significant barrier to purchasing a home for many single people in my age group and I see this as a big problem for attracting young people to this community.

Yes. Many. Cost and availability. Safety is also an issue... Happy to discuss.

Yes

many of our existing apartments or rental complexes are out dated, providing safe and clean housing for our current and new residents is vital for a vibrant community.

Lack of accessible affordable recreation for seniors

Lack of accessible affordable recreation for seniors

Rent expenses are too high

Reasonably priced rental units are rare

We need more housing for our area to flourish

Many young people are living in suboptimal conditions I know people who want to move to Terrace for business and work but housing is the main deterrent. The city should learn from other municipalities on how to deal with this. I support beautification projects but a few murals are not enough to improve our downtown. It will take strategy, bylaws, marketing, and investment.

Increasing rent costs with little to no rise in wages

yes single parents can barely afford to live it's often a choice between paying rent or putting food in table and keeping the heat and hydro on.

There is a great need for affordable rental units within Terrace. People working minimum wage jobs cannot afford to live independently. Additionally, if someone is on social assistance, the shelter portion does not cover a single bedroom rental unit.

Absolutely, limited housing for low income, and some of the housing available (apartments) have bed bugs and terrible landlords.

Terrace is not currently renter friendly and i personally know lots of people struggling to find a place to live or to afford the high rental prices

Not enough housing

Availability of affordable housing needs to be adressed

Need for more affordable housing in and around the Terrace area.

Lack of accessible and affordable housing for low income families and families with pets.

I regularly encounter homeless individuals who simply cannot afford housing. Reonovictions also continue to be a concern for many.

Maybe people are in need of affordable living housing including myself

I'm aware that affordable rentals are in short supply, and that some landlords base rental price based on the tenant's place of work.

Rent is high Very few houses below 300,000 for single income people to purchase

See previously. Also I am very aware of lack of low income housing too. You have the homeless intervention committee but where can they house these people who there are no options. Saunders is a poor solution. Housing provides the first step in battling addictions but placing someone in Saunders is setting up for failure just by the nature of it. Maybe incentives basement suits in New permits. I previously lived in Dawson Creek and while they have their own issues all new builds pretty much were suited.

Housing market in terrace is ballooned. If it doesn't pop cannot imagine someone trying to get their first home while paying rent.

Homeless with drug/alcohol issues. Much has been done to house these folks, but still many choose to live on the streets and resort to all kinds of bad behaviour.

Pet friendly

Privately owned homes are neglected due to lack of money to repair, those that are rented aren't being looked after by the homeowners. Band owned homes aren't being offered to those that need it, the repairs are falling behind resulting in a need for major renovations that eat up an already small annual budget.

Having a children or a pet should not make it difficult for you to find housing

Not enough pet friendly rentals Independent landlords are greedy We need rental maximum price laws

purchasing homes are out of price range for young families rental prices for homes far exceed the means of those who need it most; forcing families to live and accept low quality conditions and have too many people in one place increase in transiency as people surf from place to place

Rentals are very hard to come by for many moving here etc

Housing for young families that need space that is not in need of repair, is not affordable to rent or buy unless you have two very good incomes.

Yes as I said, I know a lot of people and families on the hunt for affordable housing.

Not a lot of rental

Lots of seniors or near seniors wanting to downsize but not much choice, if any. Community living, gated community, housing pods where you can keep an eye on your neighbours if they need it but also maintaining privacy.

17. Do you have any comments or suggestions to improve housing in your community? If possible, please prioritize your comments in order of importance in the spaces below.

Ranked First Priority
2nd overpass
Adorable
Affordability
Affordability
Affordable (not low income) apartments or condo units
Affordable housing based on income, not more no or low income units for drug addicts and persons with mental health issues
Affordable housing for special needs adults- all levels/degrees.
Affordable housing needed
Affordable housing options for seniors
Affordable of course
Affordable rent prices
Affordable, safe and size-appropriate seniors or empty-nesters housing
All developers should be required to construct affordable units within their large developments. The affordable units should not be eligible for rezoning or building permits so that they can be upscaled. Families don't need all the bells and whistles, nor do they need bare bones, sticks out in the neighbourhood housing, but something that blends in and is affordable.
All rentals need to be approved and inspected prior to renting
Allow builders to construct smaller homes so that there are more options for "starter" style homes on the market.
Allow larger lot sizes in town
Allow lots to be subdivided into larger parcels rather than having very small lots. More 1/2 acre lots would be nice
Allow tiny houses
Allowing secondary suites in secondary buildings on all residential properties
Another apartment complex for lower income earners
Appropriate development to support low income housing

Better transit, rural and in town
Build more apartments
Build more apartments complex
Build more apartments for single mothers only.
Build more subsidized housing especially for single individuals individuals not necessarily for singles with disabilities and also for seniors. Especially seniors who dont qualify for assisted living.
Build up the downtown, densify with nice apartments
Cap rental prices
Caps on rent
Cheaper rent
Complete residential services like water and sewer
Construction of basic 2-3 bedrooms houses with a small yard at an affordable price for starter home.
Cut services to low life people that abuse the system. Housing should be provided to those that actually wish to improve their lot in life.
Developers focussing on making options available for seniors who are independent
Developing the heart of terrace to have housing
Disperse housing throughout the city; rather than plunking low income in one neighbourhood
Do not approve another home like Saunders house.
Don't have your plot drivers block my driveway after I have someone shovel it. What is a small issue for others can stop those of us with disabilities from even getting out!
Don't stigmatize
Encouraging developers to build affordable seniors housing
Enticements first developers to build senior housing
Extend public transport to include highway 113
Greater diversity of housing
Hold true to bylaws to keep neighbourhoods looking inviting
Housing options not only for low income - average people and families are also struggling to find rentals and homes
I saw there was development of a new apartment building on Southside and when David Block was questioned on what he knew it seemed like... very little yet it was approved. It was asked if any spaces would be affordable living. That should be mandatory with new developments of that size especially since Council approved this one and at this time it does not

I would like to see the construction of townhouse so that quality homes in the 300,000 range can be purchased.

Implement my homeless housing solution

Improve walkability of region

Increase housing/rental downtown. So people do not have to travel far to amenities

Infrastructure for areas outside of town (Wifi, phone lines)

Investigate the cause of housing inflation in only Terrace

It seems townhouse development is frowned on in our area, but there is a real need for it. These types of developments can be very attractive.

Keep government costs affordable.

Keep low cost housing zoned together

Keith Avenue properties need to be developed for housing

Lack of housing for homeless

Lack of low cost housing.

Leave it the way it is, if people don't want to work and get government assistance, they can move elsewhere, where there is no good jobs and cheap rent

Low income accommodations

Low income housing

Low incomes housing

Lower rents for low income people

Make it affordable so people aren't stressed on either paying a bill or paying their rent. Or not being able to get enough food because they have a bill and rent to pay.

Mixed income housing

More affordable housing

More affordable housing for low to middle income families

More affordable smaller homes on one level for older folks

More apartment buildings NOT geared towards low income.

More apartments targeting not family's to attract professionals

More choice

More diversified housing in Terrace closer to a vibrant community

More elderly residential housing for independent elderly individuals and couples

More housing alternatives for seniors.
More housing developments with a more collaborative/cooperative ethos such as housing co-ops. These might include multiple single family/person dwellings with small yards and possibly shared green/gardening land.
More housing for families
More housing for low income
More housing for low income people
More housing needed
More in numbers
More pet friendly home
More places like Stoneridge Estates.
More ranchers for seniors
More rental housing available
More seniors housing needs to be built.
More subsidized housing needs to be built
Multi story multi dwelling units. Address housing in bulk without urban sprawl.
PNG cost
Provide more affordable housing for the most at risk
Regulate rental costs
Rental one bedroom units that are priced based on 30% of a person's income
Restrict property tax increases
Rural areas for those who don't want suburban living
Seniors housing
Seniors low income tax
Set up an application where people can get temporary permits to park RVs. I don't mind moving around, but when my only options are the slum RV parks in town, I don't really see much of an option there.
Stick to the Keith Estates Community Plan. Changing it to heavy industrial use is wrong and goes against the long term plan.
Stop accusing landlords and taking the renters' side without any proof.
Subsidized housing

Subsidized housing 30% of income
The economy in Terrace is perfect
The need for more senior citizen cmplexex like Twin River Estates, to rent or buy.
The rent8ng of places is rediculous families who do find a place spend a big part of their earnings on rent.. And take the risk of thats the place is up to par n livable.
This should be #1 priority of City of Terrace and the Regional District
Very important to be able to offer safe and affordable rental units
affordable
affordable 1 level homes
affordable rent for single family dwellings not congested in one area of town
creating tiny houses for single/couples
encourage development of all kinds of housing, from high end to lower income
get people off the streets
increase inventory
more affordable seniors housing
more affordable, low income housing available
more housing flexibility on larger lots
more seniors assisted housing
new building of apartments or row houses
no
proceed with community plan at old mill site , do not turn our town into a container port.
rent caps, it is ridiculous how high the prices gave gotten
rental subsidies for landlords and tenants
seniors
sidewalks
there should be more extend a care places like McConnel Estates

Ranked Second Priority
affordable

A review of the process for first time home buyers to make it more feasible
Accessible to the public
Affordable
Affordable rentals
Affordable rents
Allow more flexibility for outbuildings being built on city lots.
Better snow clearing
Cap the amount of \$ landlords can charge for rentals
Change bilaws around parking spot requirements for secondary suites. Not all tenants have vehicles
Community
Continue progressive policies to keep the town green and clean
Detox, treatment and second stage housing for addiction issues
Do not allow more industrial sites on the city perimeter.
Do not allow multi-unit rental buildings that are larger than 4 units unless there are 10-20% low-income units (they can be more modest)
Do not increase taxes for home owners. Some Pawnees are just making it and aren't eligible for supports as they are over the threats hold.
Enact bylaws that reduce renovictions that ultimately cause the large bump in rental fees.
Encourage, and allow, more legal suites.
Ensure affordable housing for those on lower income, and for essential workers who are not paid LNG wages
Ground level housing
Healthy & safe
Housing that is also safe.
Implement building permit quota ratio single dwelling : multi
Increase lower income options
Increase recycling/ composting collection services (include glass and all plastic)
Industrial port? What happened to the Keith ave estate plan? No consultation on switching visions. There are other sites for this project.
Keep family homes zoned together

Keep that rental housing separate from rental housing provided by employers specifically for workers (need to be separate pools somehow)

Landlords that care

Lower rent in this town

Make it easier (incentives, priority approvals, etc.) to build more units - apartment buildings with variety of sizes for diverse needs and budgets

Match city wages with at least the surrounding cities

More affordable housing for seniors/people with disabilities

More affordable housing units

More apartments downtown.

More flexibility in zoning.

More housing for middle class and people on a single income

More middle income subsidized housing like the apartment building built on Haugland (Stoneridge Estates?)

More options for seniors

More rentals

More senior housing

More seniors housing

More shelter space

More supportive housing space for homeless population requiring supports to recover from addiction or at least improve living circumstances

More trailer courts

No heavy industrial down town

Planning a community where all stakeholders can live

Quantity of affordable rental housing

Reduce the size of the fire department

Relocate Sonder House

Rental options, for families and/or those with pets

Restrict renting costs- some costs are reasonable for what you get. But a bedroom for 500-1000 a month is insane.

Safety, from street people.

Seconds stage housing
Seminar to teach young adults how to purchase their first home and how to maintain their first home.
Seniors McConnell
Slow down real estate market
Smaller homes at affordable prices for professionals
Somehow increase incentives building of suites in New build
Stop overdeveloping social housing on the south side like the area on Haugland. Spread it out throughout the community.
Stop putting affordable housing on the Southside. It is lacking amenities.
Stop renovictions
Weekly garbage pick up
Wheelchair accessible housing
Zoning consideration to build 'small house' on property with primary residence
add more apartment complexes
allowing single people a small pet
discourage short term, vacation rentals, such as Air BnBs. I've seen places that would be great rentals, but are, instead, Air BnBs.
more low cost housing for seniors
more mobile home parks
more provincial funding
more rent geared to income for seniors or single parents
safe pathways
sidewalks
some seniors should not have to live alone.
support from social agencies for families facing trauma - not check ins but culturally sensitive support on healthy living
tighter tenancy rights

Ranked Third Priority
tiny home areas which would be almost like mobile home parks

1 level
2 nd overpass
A safe place for street people to hang out during the day and evening
Accommodations wheelchair friendly
Affordable family rental units 3-4 bedroom
Allow in-law suites and denser housing.
Ask BC Housing for more subsidies and raise the amount
Attract developers who will build sustainably
Attract investors, small business, remote workers, retirement community
Bylaws for affordable housing. When I moved from Langford BC they were starting some great things to help people get into their own houses affordably.
Bylaws on rental pricing? We are more that vancouver to rent yet have no amenities?
City planning is perpetuating have and have not neighbourhoods. Safe affordable housing should be available in all neighbour hoods.
Do a housing and affordability study to see how the current and future residents may be affected by rising housing prices.
Don't further divide this town by putting in the Inland Port.
Drug treatment facility
Give tax credits to allow development of legal suites
Have an easier way to find housing - a website with listings would be very valuable
Homeless prevention
Housing market prices need to be supported by what people can afford with local jobs
Increase rural housing grant
Increase the amount of truly affordable housing
Limit vacation rentals
Lower property taxes for affordable rentals
Middle class workers support
More jousting for 50-70 year olds
More online community consultation needs to be done. City counsel do not have experience in social issues.
More safe homes for seniors

More shelter options
More support for Landlords who are now leaving the market due to the lack therein
More supportive services for struggling families and individuals
Mortgage seminar to teach how to best build equity in their home and reduce interest cost
Need homeless shelter
No / fewer pet restrictions
Reconsider the nice lawn bylaw.
Reduce the size of Regional District administration
Revitalize retail in Terrace by combining retail, commercial and diverse housing on the South side.
Safe and aesthetically pleasing housing (lots of run-down or poorly maintained condos and apartments in Terrace)
Seniors condos
Sidewalks or paths for neighbourhood accessibility
Slum lords!
Snow removal with proper equipment, not pickup trucks. Someone is going to die when fire or ambulance can't get down residential streets
Some seniors who live alone need a buddy system so that someone checks on them regularly. If an elder lives alone and falls and can't get to the phone.....who would ever know.
Stop reducing plot sizes for disattached homes
Transportation and green spaces
Vacant lands
close to amenities
encourage rezoning for denser housing, such as small apartment building and multi-plexus
help for tenants dealing with landlords not doing due diligence with units
importance of good health services
quality
support and well deserved respect for elders in community who have not been fortunate enough to have a nest egg to retire on ... perhaps opening up an assisted living program within inspected homes

Ranked Fourth Priority

Housing First units for people with addictions
Alegamate with thornhill
Better rent controls regarding renovations from the provincial government
Build new communities for project housing and limit businesses renting houses at astronomical rates
City planners should plan neighborhoods that are safe and well thought out.
City taxes on rental income to contribute to costs of amenities?
City water and sewer
Consultation of First Nations regarding development
Credit seminar to teach how to build a good credit rating
Develop a long-term plan with proper, inclusive, public consultation
Engage the public, how do we want Terrace to grow? What do people need to live here?
Frequent health inspections on rentals. Lots of mold and bugs!!
Long term residents get additional support
More foot traffic pathways that are safe.
More low cost housing for seniors, disabled and veterans
More police presence.
More safe homes for people with disabilities.
Perhaps a judgement free drug zone to care for those needs.
Provide more support for first time home buyers.
Put some big project profits into our community and residents
Rent to own affordable units
Sponsor lower income with subsidy
Supported accommodations for specialized services eg addictions
close to amenities
good lighting
intensive training on trauma informed practices for housing support personnel ...perhaps the City could have one agency to support housing needs and that agency be the liason to all of the fragmented services
less industrial sounds
make road more bike-friendly

more seniors housing

the most modest homes on the street are overvalued in assessments and do not reflect true market value.

Ranked Fifth Priority

Allow residents to have family members live in small homes on their property

Another overpass for walkers coming into the downtown core from the Southside.

Build more low cost apartments

Co-op housing for students and seniors

Co-op housing for youth/young adults

Continuous communication with the public on how we are doing, how we can improve, etc.

Create more affordable housing for young families.

Don't allow commercial/ industrial buildings to encroach in residential areas.

Don't change the plan (ie. plan for the old mill lands which is suppose to be multi use including housing)

Light industrial developing next o housing should be responsible for leaving a buffer of trees when bordering residential property.

More affordable housing

More commercial development.

More multi-family housing.

More safe homes for single mothers

Transparency

affordable utilities

encourage multi-purpose development. Eg, commercial use combined with residential use.

safe community



Regional District of
Kitimat-Stikine

GREATER TERRACE HOUSING NEEDS REPORT

APPENDIX E: COMMUNITY DATA TABLES



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Contents

APPENDIX E: COMMUNITY DATA TABLES.....	1
1. CITY OF TERRACE	5
Historical & Anticipated Population.....	5
Indigenous Identity.....	5
Mobility	5
Post-Secondary Enrollment.....	5
Homelessness	6
Private Household Size.....	6
Household Maintainers	6
Owners w/ Mortgages & Renters in Subsidized Housing.....	6
Household Income	7
Labour Force	7
NAICS Industry Employment.....	8
Commuting	8
Housing – Structural Types	8
Housing – Unit Size	8
Housing – Date Built	9
Housing – Subsidized	9
Housing – Rental Vacancy.....	9
Housing – Primary Rental Universe	9
Housing – Secondary Rental Universe.....	9
Housing – Short Term Rentals	9
Housing – Cooperatives.....	9
Housing – Post-Secondary Beds	10
Housing – Shelter Beds	10
Housing – Non-Market Housing	10
Housing – Demolitions	10
Housing – Starts	10
Housing – Registered New Homes	10
Real Estate – Assessment	11
Real Estate – Sales Price	11
Real Estate – Rents.....	12

Core Housing Need – Affordability	12
Core Housing Need – Adequacy	12
Core Housing Need – Suitability	13
Core Housing Need	13
Extreme Core Housing Need	13
Income Category v. Price	13
Family Income v. Price	14
Maintainer Age v. Price	15
Indigenous Family Income v. Price	15
Housing Units Demanded	16
2. ELECTORAL AREA C (PART 1)	17
Historical & Anticipated Population	17
Indigenous Identity	17
Mobility	17
Post-Secondary Enrollment	17
Homelessness	18
Private Household Size	18
Household Maintainers	18
Owners w/ Mortgages & Renters in Subsidized Housing	18
Household Income	19
Labour Force	19
NAICS Industry Employment	19
Commuting	20
Housing – Structural Types	20
Housing – Unit Size	20
Housing – Date Built	20
Housing – Subsidized	20
Housing – Rental Vacancy	21
Housing – Primary Rental Universe	21
Housing – Secondary Rental Universe	21
Housing – Short Term Rentals	21
Housing – Cooperatives	21
Housing – Post-Secondary Beds	21
Housing – Shelter Beds	21
Housing – Non-Market Housing	22

Housing – Demolitions	22
Housing – Starts	22
Housing – Registered New Homes	22
Real Estate – Assessment	22
Real Estate – Sales Price	23
Real Estate – Rents	23
Core Housing Need – Affordability	24
Core Housing Need – Adequacy	24
Core Housing Need – Suitability	24
Core Housing Need	25
Extreme Core Housing Need	25
Income Category v. Price	25
Family Income v. Price	26
Maintainer Age v. Price	26
Indigenous Family Income v. Price	27
Housing Units Demanded	28
3. ELECTORAL AREA E (THORNHILL)	29
Historical & Anticipated Population	29
Indigenous Identity	29
Mobility	29
Post-Secondary Enrollment	29
Homelessness	30
Private Household Size	30
Household Maintainers	30
Owners w/ Mortgages & Renters in Subsidized Housing	30
Household Income	31
Labour Force	31
NAICS Industry Employment	32
Commuting	32
Housing – Structural Types	32
Housing – Unit Size	32
Housing – Date Built	33
Housing – Subsidized	33
Housing – Rental Vacancy	33
Housing – Primary Rental Universe	33

Housing – Secondary Rental Universe.....	33
Housing – Short Term Rentals	33
Housing – Cooperatives.....	33
Housing – Post-Secondary Beds	34
Housing – Shelter Beds	34
Housing – Non-Market Housing	34
Housing – Demolitions	34
Housing – Starts	34
Housing – Registered New Homes	34
Real Estate – Assessment	34
Real Estate – Sales Price	35
Real Estate – Rents	36
Core Housing Need – Affordability	36
Core Housing Need – Adequacy	36
Core Housing Need – Suitability	37
Core Housing Need	37
Extreme Core Housing Need	37
Income Category v. Price	37
Family Income v. Price.....	38
Maintainer Age v. Price	39
Indigenous Family Income v. Price.....	39
Housing Units Demanded	40

1. CITY OF TERRACE

Historical & Anticipated Population

Housing Needs Report Regulation (HNRR) Section 3 (1)(a)(i – iv), (1)(b), & (2)(a –g)*

Source: Big River Analytics, Statistics Canada

	historical			anticipated						%Δ	%Δ
	2006	2011	2016	2020	2021	2022	2023	2024	2025	'06-'16	'20-'25
Total	11,785	11,715	12,180	12,225	13,070	13,300	13,635	13,835	13,910	14.2%	13.8%
< 14 yrs	2,530	2,310	2,200	2,175	2,185	2,200	2,215	2,205	2,225	1.1%	2.3%
15 to 19 yrs	1,010	925	770	750	785	775	770	780	760	-1.3%	1.3%
20 to 24 yrs	690	800	825	755	810	825	845	840	845	2.4%	11.9%
25 to 64 yrs	6,295	6,175	6,650	6,700	7,360	7,495	7,720	7,820	7,795	17.2%	16.3%
65 to 84 yrs	1,155	1,335	1,530	1,670	1,750	1,815	1,890	1,985	2,070	35.3%	24.0%
85+ yrs	105	170	205	175	180	190	195	205	215	4.9%	22.9%
Dependency Ratio	0.69	0.68	0.63	0.64	0.60	0.60	0.59	0.60	0.61	-3.1%	-4.7%
Median Age	36.9	38.5	38.5	40.2	40.6	40.5	40.5	40.4	40.3	4.7%	0.3%
Average Age	36.1	37.5	38.5	39.4	39.6	39.8	40.0	40.3	40.5	5.3%	2.7%

* Distributions graphically represented in report

** The Terrace anticipated population is the result of applying a proportion (~64%) determined by Big River Analytics relative to the total of the Greater Terrace Area. The proportion is applied to all age cohorts. Because historical and anticipated populations are based off different sources, comparing them directly too each other (2016 to 2020) is not feasible.

Indigenous Identity

Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	11,175	11,305	11,400	8,365	8,240	8,125	2,810	3,070	3,275
Aboriginal Identity	2,380	2,565	2,690	910	880	1,105	1,470	1,685	1,585
Non-Aboriginal Identity	8,795	8,745	8,710	7,455	7,365	7,020	1,340	1,380	1,695
	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	100%	100%	100%	100%	100%	100%	100%	100%	100%
Aboriginal Identity	21.3%	22.7%	23.6%	10.9%	10.7%	13.6%	52.3%	54.9%	48.4%
Non-Aboriginal Identity	78.7%	77.4%	76.4%	89.1%	89.4%	86.4%	47.7%	45.0%	51.8%

Mobility

HNRR Section 3 (1)(a)(x) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	11,055	11,160	11,255	8,285	8,155	8,040	2,770	3,000	3,215
Non-Mover	9,215	9,250	9,465	7,430	7,315	7,345	1,790	1,935	2,115
Mover	1,840	1,910	1,795	855	840	695	985	1,070	1,100
Non-Migrant	1,345	1,370	1,150	585	645	485	765	725	665
Migrants	490	540	645	270	195	205	225	350	435
Internal Migrants	480	475	620	255	185	205	225	290	415
Intraprovincial Migrant	390	375	505	200	145	160	190	235	345
Interprovincial Migrant	80	105	115	55	40	45	30	60	70
External Migrant	20	70	20	15	0	10	0	60	20

Post-Secondary Enrollment

HNRR Section 3(1)(c) – Source: AEST

	2008/09	2009/10	2010/11	2011/12	2012/13	2013/14	2014/15	2015/16	2016/17	2017/18	2018/19
Coast Mountain College	1,486	1,689	1,508	1,271	1,009	1,126	970	900	959	779	699
University of Northern British Columbia	3,054	3,005	2,934	2,884	2,888	2,833	2,653	2,538	2,632	2,661	2,738

Homelessness

HNRR Section 3(1)(d) – Source: 2019 City of Terrace Homeless Count

Total self-identified homeless = 71

* see Homelessness section of the report for detail.

Private Household Size

HNRR Section 3 (1)(v – viii) – Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters			Renter %		
	2006	2011	2016		2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Private HHs	4,325	4,535	4,625	100%	3,110	3,190	3,205	1,205	1,345	1,425	28%	30%	31%
1 person	1,095	1,210	1,265	27.3%	620	705	700	475	505	570	43%	42%	45%
2 persons	1,455	1,570	1,610	34.8%	1,130	1,185	1,230	320	385	380	22%	25%	24%
3 persons	635	715	690	14.9%	460	505	490	180	215	200	28%	30%	29%
4 persons	655	585	650	14.0%	565	450	515	90	130	140	14%	22%	22%
5+ persons	485	460	405	8.7%	340	345	265	150	115	135	31%	25%	33%
Average HH Size	2.6	2.5	2.5		2.7	2.6	2.5	2.3	2.3	2.3	-	-	-

Household Maintainers

Source: Statistics Canada

	Total			10yr % Δ	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
Total Household	4,320	4,535	4,625	7.1%	3,115	3,190	3,205	1,210	1,345	1,425
15 - 24 yrs	195	180	220	12.8%	40	35	50	145	145	170
25 - 34 yrs	595	680	740	24.4%	330	345	340	265	330	400
35 - 44 yrs	980	850	735	-25.0%	765	595	515	215	255	220
45 - 54 yrs	1,015	1,010	1,000	-1.5%	780	710	780	240	300	220
55 - 64 yrs	775	860	840	8.4%	605	705	650	165	155	190
65 - 74 yrs	425	505	605	42.4%	355	430	470	75	70	135
75 - 84 yrs	275	365	410	49.1%	175	300	335	100	70	80
85+ yrs	70	85	80	14.3%	60	65	70	10	15	20

Owners w/ Mortgages & Renters in Subsidized Housing

HNRR Section 3 (1)(ix) – Source: Statistics Canada

	2006	2011	2016
Owners	3,110	3,180	3,180
w/ Mortgage (#)	1,775	1,605	1,870
w/ Mortgage (%)	57%	50%	59%
Renters	1,205	1,345	1,425
Subsidised (#)	0	385	250
Subsidied (%)	0%	29%	18%

Household Income

HNRR Section 4(a – e) * -- Source: Statistics Canada

	Total			% of Total	Owners			% of Total	Renters			% of Total
	2005	2010	2015		2005	2010	2015		2005	2010	2015	
Total Household	4320	4535	4630	100.0%	3115	3190	3200	100.0%	1210	1345	1425	100.0%
< \$5,000	60	80	25	0.5%	10	35	15	0.5%	45	50	10	0.7%
\$5,000 - \$9,999	95	55	20	0.4%	25	15	10	0.3%	70	40	10	0.7%
\$10,000 - \$14,999	180	160	115	2.5%	90	35	40	1.3%	90	125	75	5.3%
\$15,000 - \$19,999	205	225	175	3.8%	90	90	45	1.4%	110	130	125	8.8%
\$20,000 - \$24,999	240	300	215	4.6%	70	120	75	2.3%	170	180	135	9.5%
\$25,000 - \$29,999	220	225	165	3.6%	75	155	55	1.7%	135	75	110	7.7%
\$30,000 - \$34,999	130	210	205	4.4%	70	70	95	3.0%	55	135	105	7.4%
\$35,000 - \$39,999	190	225	200	4.3%	105	115	130	4.1%	85	105	70	4.9%
\$40,000 - \$44,999	215	185	190	4.1%	145	105	100	3.1%	75	75	90	6.3%
\$45,000 - \$49,999	230	220	190	4.1%	170	160	100	3.1%	60	60	95	6.7%
\$50,000 - \$59,999	325	310	310	6.7%	260	225	210	6.6%	70	85	95	6.7%
\$60,000 - \$69,999	385	300	300	6.5%	270	210	220	6.9%	115	85	80	5.6%
\$70,000 - \$79,999	215	270	300	6.5%	205	200	215	6.7%	10	70	90	6.3%
\$80,000 - \$89,999	300	215	295	6.4%	275	190	210	6.6%	25	30	90	6.3%
\$90,000 - \$99,999	270	170	245	5.3%	230	145	175	5.5%	40	25	75	5.3%
\$100,000+	1070	1400	1675	36.2%	1010	1320	1500	46.9%	55	80	175	12.3%
\$100,000 - \$124,999	505	595	530	11.4%	495	570	455	14.2%	15	30	70	4.9%
\$125,000 - \$149,999	250	270	420	9.1%	230	230	345	10.8%	25	40	75	5.3%
\$150,000 - \$199,999	220	370	465	10.0%	210	355	435	13.6%	10	0	30	2.1%
\$200,000+	90	160	265	5.7%	85	155	260	8.1%	10	0	0	0.0%
Median Income	\$61,690	\$63,643	\$76,245		\$76,852	\$83,196	\$94,773		\$28,897	\$32,684	\$42,988	
Average Income	\$73,877	\$77,561	\$90,737		\$86,285	\$92,504	\$106,714		\$41,877	\$42,038	\$54,862	

* smaller income brackets shown in the report for readability

Labour Force

HNRR Section 5(a) & Section 7(b – c) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population (15+ yrs)	8,715	9,010	9,225	6,565	6,775	6,740	2,150	2,230	2,485
In Labour Force	5,985	5,890	6,265	4,595	4,405	4,580	1,385	1,490	1,685
Employed	5,430	5,430	5,710	4,295	4,180	4,240	1,135	1,250	1,475
Unemployed	550	460	550	295	225	340	255	240	215
Not In Labour Force	2,730	3,115	2,960	1,970	2,370	2,155	760	745	800
Participation Rate (%)	68.7	65.5	67.9	70.0	65.0	68.1	64.7	66.6	67.6
Employment Rate (%)	62.3	60.3	61.9	65.5	61.7	63.0	52.8	56.0	59.2
Unemployment Rate (%)	9.3	7.8	8.9	6.4	5.0	7.4	18.4	15.8	12.8

NAICS Industry Employment

HNRR Section 5(b) – Source: Statistics Canada

	Total				Owners			Renters		
	2006	2011	2016	'16 % of Total	2006	2011	2016	2006	2011	2016
Labour Force	5,880	5,750	6,175	100.0%	4,555	4,335	4,535	1,325	1,410	1,635
Agriculture, Forestry, Fishing, & Hunting	345	190	145	2.3%	265	135	100	80	50	45
Mining, Quarrying, and Oil & Gas Extraction	10	60	40	0.6%	0	25	30	10	35	15
Utilities	40	45	85	1.4%	25	30	85	15	20	0
Construction	335	255	525	8.5%	245	215	360	90	40	165
Manufacturing	405	250	300	4.9%	355	235	235	45	20	65
Wholesale trade	110	195	165	2.7%	85	155	135	25	40	35
Retail trade	800	890	930	15.1%	580	575	655	225	320	275
Transportation & Warehousing	310	270	250	4.0%	260	265	185	50	0	70
Information & Cultural Industries	145	150	100	1.6%	120	110	65	20	40	40
Finance & Insurance	210	135	115	1.9%	185	115	110	25	15	10
Real Estate and Rental & Leasing	50	75	85	1.4%	50	55	75	0	20	10
Professional, Scientific, & Technical Services	195	280	340	5.5%	155	190	310	35	90	35
Management of Companies & Enterprises	10	0	10	0.2%	10	0	10	0	0	0
Administrative & Support, Waste Management & Remediation Services	200	165	200	3.2%	135	150	130	65	20	70
Educational Services	635	630	605	9.8%	545	540	525	90	90	80
Health Care & Social Assistance	785	775	835	13.5%	620	505	635	165	270	205
Arts, Entertainment, & Recreation	110	65	90	1.5%	80	55	55	35	10	30
Accommodation & Food Services	570	515	700	11.3%	325	300	330	245	215	365
Other Services (excl. Public Administration)	215	245	230	3.7%	170	165	175	45	80	60
Public Administration	405	560	430	7.0%	330	530	355	75	35	70

Commuting

HNRR Section 7(d – g) – Source: Statistics Canada

	Total				Owners			Renters		
	2006	2011	2016	'16 % of Total	2006	2011	2016	2006	2011	2016
Total Usual Workers	4,420	4,555	4,765	100%	3,545	3,500	3,590	875	1,055	1,180
Commute within Community	3,635	4,015	4,125	86.6%	2,945	3,025	3,085	690	990	1,035
Commute within RDCK	660	425	565	11.9%	495	370	435	170	50	130
Commute within Province	115	100	55	1.2%	95	95	45	20	0	10
Commute outside of Province	10	0	25	0.5%	15	0	25	0	0	0

Housing – Structural Types

HNRR Section 6 (1)(a – b) – Source: Statistics Canada

	Total				Owners			Renters		
	2006	2011	2016	'16 % of Total	2006	2011	2016	2006	2011	2016
Total Occupied Dwellings	4,320	4,540	4,630	100%	3,115	3,195	3,205	1,210	1,345	1,425
Single-Detached	2,735	2,925	2,860	61.8%	2,425	2,615	2,565	315	315	295
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	1,420	1,425	1,560	33.7%	555	430	445	860	1,000	1,120
<i>Semi-Detached</i>	245	195	215	4.6%	105	100	100	140	90	115
<i>Row House</i>	270	380	405	8.7%	85	100	155	185	275	255
<i>Duplex</i>	310	235	325	7.0%	200	105	130	115	125	195
<i>Apartment</i>	550	610	550	11.9%	170	115	50	380	495	500
<i>Other single-attached</i>	45	0	65	1.4%	0	0	15	40	0	50
Movable	165	180	205	4.4%	135	155	195	30	30	15

Housing – Unit Size

HNRR Section 6 (1)(c) – Source: Statistics Canada

	Total				Owners			Renters		
	2006	2011	2016	'16 % of Total	2006	2011	2016	2006	2011	2016
Total Dwellings	4,325	4,535	4,625	100%	3,115	3,195	3,205	1,205	1,345	1,425
No bedroom	115	45	40	0.9%	20	0	0	90	40	40
1 bedroom	365	325	380	8.2%	105	50	75	260	280	300
2 bedroom	900	925	1,055	22.8%	505	510	495	390	415	565
3+ bedroom	2,940	3,245	3,160	68.3%	2,480	2,635	2,635	465	610	525

Housing – Date Built

HNRR Section 6 (1)(c) – Source: Statistics Canada

	2006				2011				2016			
	Total	'16 % of Total	Owners	'16 % of Total	Renters	'16 % of Total	Owners	'16 % of Total	Renters	'16 % of Total		
Total Dwellings	4,325	100%	3,115	100%	1,210	100%	3,195	100%	1,425	100%		
< 1960	745	13.9%	520	15.0%	230	11.6%	545	15.0%	155	11.6%		
1961 to 1980	2,215	47.3%	1,605	47.8%	605	46.7%	1,455	47.8%	800	46.7%		
1981 to 1990	495	12.6%	370	9.5%	125	9.6%	390	9.5%	130	9.6%		
1991 to 2000	810	16.3%	595	16.6%	210	15.4%	595	16.6%	220	15.4%		
2001 to 2010	60	5.2%	30	5.8%	35	3.5%	200	5.8%	30	3.5%		
2011 to 2016	0	4.6%	0	5.3%	0	3.2%	0	5.3%	0	3.2%		

Housing – Subsidized

HNRR Section 6 (1)(e) – Source: BC Housing

BC Housing Registry Subsidized Unit Stock = 0

Muks-Kum-Oi Housing = 150 across Terrace and Prince Rupert

Terra Nova Housing (Ksan Society) = 50 units

Housing – Rental Vacancy

HNRR Section 6 (1)(i – j) * – Source: CMHC

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Studio	3.4	13.3	0.0	0.0	0.0	0.0	3.2	**	**	**
1 Bedroom	3.2	2.4	1.4	0.0	0.8	1.8	2.5	4.0	**	2.6
2 Bedroom	11.6	3.4	3.5	0.4	4.3	2.9	4.8	5.6	3.5	2.7
3 Bedroom +	**	1.8	3.0	1.0	0.0	5.8	2.9	6.0	2.4	0.0
Total	8.8	3.4	2.6	0.4	2.5	3.1	3.9	5.4	4.1	2.1

Housing – Primary Rental Universe

HNRR Section 6 (1)(k)(i) – Source: CMHC

UNIT TYPE	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Studio	29	30	30	30	31	29	31	31	31	31
1 Bedroom	125	125	129	126	120	122	121	124	112	115
2 Bedroom	299	291	277	279	302	297	336	328	323	321
3 Bedroom +	115	112	113	107	109	108	107	99	105	104
Total	568	558	549	542	562	556	595	582	571	571

Housing – Secondary Rental Universe

HNRR Section 6 (1)(k)(ii) – Source: Statistics Canada, CMHC

	Total		Primary Market		Secondary Market	
	Total	Rental	Market	% of Total	Market	% of Total
Total	4,635	1,430	590	100%	840	100%
No Bedroom	40	40	30	5%	10	1%
1 Bedroom	375	300	120	20%	180	21%
2 Bedroom	1,060	565	335	57%	230	27%
3+ Bedroom	3,160	525	105	18%	420	50%

Housing – Short Term Rentals

HNRR Section 6 (1)(k)(iii) – Source: AirDNA

[not applicable] See Short Term Rental section of the report for City of Terrace trends.

Housing – Cooperatives

HNRR Section 6 (1)(l) – Source: BC Housing

[not applicable] No cooperatives listed by the Coop Housing Federation of BC

Housing – Post-Secondary Beds

HNRR Section 6 (1)(o) – Source: AEST

POST-SECONDARY	Student Housing	Full-Time	Bedes Needed
	Beds Available	Enrollment	Off-Campus
Coast Mountain College	78	699	621
Terrace	58	-	-
Smithers	20	-	-

Housing – Shelter Beds

HNRR Section 6 (1)(p) – Source: BC Housing

BC Housing Administered Shelter Beds = Homeless Housed + Homeless Shelters = 76

Housing – Non-Market Housing

Source: BC Housing

Local Government	Local Government Type	Emergency Shelter and Housing for the Homeless				Transitional Supported and Assisted Living				Independent Social Housing			Rent Assistance in Private Market			Local Gov't Total
		Homeless Housed	Homeless Rent Supplements	Homeless Shelters	Service Allocation Group Subtotal	Supportive Seniors Housing	Special Needs	Women and Children Fleeing Violence	Service Allocation Group Subtotal	Low Income Families	Low Income Seniors	Service Allocation Group Subtotal	Families	Seniors	Service Allocation Group Subtotal	
Terrace	City	60	40	16	116	22	16	16	54	242	77	319	19	32	51	540
RDKS	RD	60	65	16	141	43	25	46	114	248	106	354	33	66	99	708

Housing – Demolitions

HNRR Section 6 (1)(m)(i – iv) – Source: Local Government

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020(ytd)
Demolitions	-3	-5	-17	-7	-19	-11	-11	-13	-4	-9	-4

Housing – Starts

HNRR Section 6 (1)(m)(i – iv)* -- Source: Local Government

Dwelling Type	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020(ytd)
Single Detached	5	13	12	17	29	26	12	17	27	33	12
Mobile Home	8	3	13	11	9	9	6	4	10	6	0
Duplex	0	2	0	2	2	8	0	0	0	2	2
Triplex	0	0	6	3	3	3	0	0	3	0	0
Fourplex	16	4	0	0	0	4	0	0	4	4	0
Multiplex	0	0	0	0	0	8	0	0	0	0	0
Apartment	0	0	0	0	0	0	0	48	0	0	0
Total	29	22	31	33	43	58	18	69	44	45	14

* housing starts available in lieu of substantial completions

Housing – Registered New Homes

HNRR Section 6 (1)(m)(i – iv) – Source: BC Stats

	2016	2017	2018
Single Detached	24	20	39
Multi Unit	*	*	*
Purpose Built Rental	*	45	*

Real Estate – Assessment

HNRR Section 6 (1)(m)(i – iv) – Source: BC Assessment

Median Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single Detached	\$184	\$231	\$216	\$219	\$225	\$221	\$228	\$249	\$318	\$308	\$301	\$289	\$307	\$361
Semi-Detached	\$163	\$206	\$190	\$199	\$196	\$209	\$220	\$252	\$313	\$319	\$302	\$298	\$312	\$356
Row House	\$82	\$97	\$90	\$132	\$109	\$107	\$111	\$120	\$167	\$175	\$198	\$191	\$185	\$238
Manufactured Home	\$24	\$32	\$31	\$33	\$38	\$38	\$45	\$47	\$67	\$83	\$84	\$79	\$78	\$87
Apartment	\$215	\$260	\$242	\$256	\$245	\$258	\$262	\$285	\$393	\$378	\$400	\$379	\$349	\$461
Total	\$172	\$215	\$201	\$205	\$209	\$207	\$213	\$233	\$296	\$289	\$283	\$272	\$287	\$339

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$54	\$79	\$75	\$108	\$106	\$109	\$110	\$126	\$217	\$303	\$303	\$297	\$292	\$340
2	\$107	\$137	\$138	\$152	\$151	\$154	\$159	\$174	\$211	\$212	\$211	\$199	\$238	\$245
3+	\$195	\$243	\$228	\$231	\$236	\$231	\$238	\$261	\$332	\$321	\$316	\$305	\$320	\$383
Total	\$172	\$215	\$201	\$205	\$209	\$207	\$213	\$233	\$296	\$289	\$283	\$272	\$287	\$339

Average Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single Detached	\$202	\$251	\$236	\$240	\$243	\$242	\$246	\$267	\$337	\$330	\$322	\$309	\$320	\$381
Semi-Detached	\$164	\$200	\$184	\$202	\$197	\$211	\$221	\$249	\$314	\$313	\$298	\$288	\$306	\$351
Row House	\$78	\$93	\$86	\$125	\$104	\$107	\$118	\$122	\$181	\$196	\$218	\$203	\$200	\$254
Manufactured Home	\$27	\$35	\$34	\$38	\$43	\$43	\$52	\$54	\$76	\$92	\$95	\$91	\$92	\$104
Apartment	\$215	\$260	\$242	\$256	\$245	\$258	\$257	\$283	\$387	\$374	\$396	\$375	\$378	\$458
Total	\$187	\$233	\$219	\$223	\$226	\$226	\$230	\$249	\$314	\$309	\$303	\$290	\$300	\$357

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$61	\$86	\$80	\$110	\$107	\$111	\$111	\$125	\$214	\$301	\$295	\$281	\$284	\$333
2	\$117	\$148	\$148	\$162	\$162	\$166	\$170	\$186	\$222	\$225	\$225	\$213	\$248	\$261
3+	\$212	\$263	\$247	\$250	\$253	\$252	\$256	\$278	\$351	\$343	\$337	\$324	\$334	\$401
Total	\$187	\$233	\$219	\$223	\$226	\$226	\$230	\$249	\$314	\$309	\$303	\$290	\$300	\$357

Real Estate – Sales Price

HNRR Section 6 (1)(m)(i – iv)* – Source: BC Assessment

Median Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single Detached	\$197	\$220	\$243	\$245	\$249	\$239	\$235	\$255	\$307	\$320	\$302	\$306	\$293	\$366
Semi-Detached	\$214	\$192	\$243	\$183	\$204	\$204	\$245	\$245	\$278	\$251	\$287	\$292	\$373	\$345
Row House	\$62	\$99	\$152	\$146	\$128	\$110	\$122	\$141	\$229	\$208	\$252	\$180	\$230	\$236
Manufactured Home	\$24	\$41	\$25	\$37	\$45	\$43	\$53	\$61	\$77	\$114	\$84	\$72	\$83	\$55
Apartment	\$245	\$0	\$225	\$275	\$0	\$0	\$251	\$0	\$0	\$0	\$0	\$0	\$465	\$0
Total	\$182	\$201	\$223	\$201	\$219	\$212	\$204	\$232	\$275	\$282	\$274	\$278	\$274	\$329

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$150	\$78	\$95	\$155	\$136	\$140	\$140	\$133	\$190	\$188	\$249	\$269	\$164	\$270
2	\$111	\$133	\$120	\$85	\$121	\$116	\$123	\$136	\$158	\$217	\$195	\$168	\$187	\$211
3+	\$198	\$235	\$259	\$245	\$258	\$249	\$243	\$266	\$332	\$319	\$320	\$313	\$324	\$372
Total	\$182	\$201	\$223	\$201	\$219	\$212	\$204	\$232	\$275	\$282	\$274	\$278	\$274	\$329

Average Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single Detached	\$218	\$238	\$252	\$257	\$256	\$265	\$248	\$266	\$312	\$330	\$326	\$322	\$315	\$384
Semi-Detached	\$207	\$190	\$239	\$198	\$205	\$201	\$248	\$243	\$280	\$252	\$298	\$291	\$383	\$344
Row House	\$73	\$98	\$148	\$150	\$129	\$117	\$129	\$135	\$229	\$293	\$265	\$229	\$232	\$247
Manufactured Home	\$26	\$42	\$27	\$48	\$53	\$46	\$58	\$57	\$84	\$107	\$93	\$71	\$87	\$87
Apartment	\$245	\$0	\$225	\$275	\$0	\$0	\$251	\$0	\$0	\$0	\$0	\$0	\$465	\$0
Total	\$200	\$216	\$230	\$212	\$225	\$233	\$215	\$240	\$279	\$294	\$295	\$293	\$292	\$347

Greater Terrace Housing Needs Report

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$147	\$88	\$96	\$155	\$137	\$137	\$138	\$138	\$195	\$188	\$266	\$269	\$166	\$280
2	\$113	\$155	\$126	\$101	\$126	\$126	\$127	\$133	\$167	\$209	\$217	\$173	\$220	\$225
3+	\$220	\$249	\$268	\$255	\$265	\$276	\$257	\$277	\$335	\$340	\$340	\$332	\$336	\$392
Total	\$200	\$216	\$230	\$212	\$225	\$233	\$215	\$240	\$279	\$294	\$295	\$293	\$292	\$347

Real Estate – Rents

HNRR Section 6 (1)(h)(i – ii)* -- Source: CMHC

Median rents (2019 dollars)

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Studio	\$657	\$646	\$604	\$615	\$617	\$615	\$636	\$520	\$558	\$750
1 Bedroom	\$687	\$646	\$671	\$659	\$671	\$752	\$795	\$737	\$748	\$750
2 Bedroom	\$791	\$750	\$727	\$768	\$809	\$911	\$954	\$833	\$963	\$1,000
3 Bedroom +	\$967	\$917	\$945	\$1,100	\$971	\$1,120	\$1,140	\$1,093	\$1,217	\$1,200
Total	\$791	\$744	\$727	\$741	\$782	\$860	\$901	\$833	\$913	\$1,000

Average rents (2019 dollars)

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Studio	\$616	\$607	\$580	\$572	\$587	\$622	\$605	\$559	\$563	\$681
1 Bedroom	\$673	\$639	\$642	\$653	\$689	\$747	\$750	\$716	\$759	\$802
2 Bedroom	\$771	\$737	\$735	\$752	\$865	\$926	\$924	\$849	\$899	\$952
3 Bedroom +	\$948	\$861	\$885	\$919	\$975	\$1,041	\$1,061	\$1,053	\$1,129	\$1,132
Total	\$776	\$733	\$735	\$750	\$833	\$893	\$896	\$843	\$899	\$946

Core Housing Need – Affordability

HNRR Section 7 (a)(i – ii) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	4,230	4,390	4,555	3,065	3,120	3,155	1,165	1,265	1,400
Above Affordable Threshold	805	800	725	350	290	255	455	515	475
1 person household	380	320	335	130	105	125	245	220	210
2 persons household	210	255	215	135	115	85	80	145	135
3 persons household	95	125	90	40	45	20	50	80	75
4 persons household	65	60	45	20	20	15	50	45	30
5+ persons household	60	35	35	20	0	10	35	20	30
Unaffordable Housing (%)	19.0%	18.2%	15.9%	11.4%	9.3%	8.1%	39.1%	40.7%	33.9%

Core Housing Need – Adequacy

HNRR Section 7 (a)(iii – iv) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	4,230	4,390	4,555	3,065	3,120	3,155	1,165	1,265	1,400
Below Adequacy Standard	525	435	385	350	255	220	175	180	165
1 person household	65	85	100	35	40	65	35	45	35
2 persons household	175	160	100	125	95	55	45	75	45
3 persons household	125	55	75	80	30	40	45	25	30
4 persons household	75	90	70	65	65	40	10	15	30
5+ persons household	85	50	40	45	30	15	40	20	25
Inadequate Housing (%)	12.4%	9.9%	8.5%	11.4%	8.2%	7.0%	15.0%	14.2%	11.8%

Core Housing Need – Suitability

HNRR Section 7 (a)(v – vi) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	4,230	4,390	4,555	3,065	3,120	3,155	1,165	1,265	1,400
Below Suitability Standard	155	165	150	60	50	55	90	110	95
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	35	0	25	20	0	0	15	0	25
3 Persons	35	20	25	0	0	20	25	25	10
4 Persons	20	35	20	10	0	0	15	25	15
5+ Persons	65	70	80	30	40	35	45	30	45
Unsuitable Housing (%)	3.7%	3.8%	3.3%	2.0%	1.6%	1.7%	7.7%	8.7%	6.8%

Core Housing Need

HNRR Section 8 (1)(a)(i – ii) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	4,230	4,390	4,555	3,070	3,120	3,155	1,165	1,265	1,400
Household not in CHN	3,730	3,795	4,065	2,925	3,000	3,050	805	795	1,010
Household in CHN	505	595	490	140	120	105	360	470	385
1 person household	240	200	230	65	35	75	170	175	155
2 persons household	105	185	115	45	40	10	60	145	105
3 persons household	60	90	65	15	25	0	45	70	50
4 persons household	55	65	35	0	0	10	40	60	30
5+ persons household	40	45	45	0	0	0	40	30	45
Household in CHN (%)	11.9%	13.6%	10.8%	4.6%	3.8%	3.3%	30.9%	37.2%	27.5%

Extreme Core Housing Need

HNRR Section 8 (1)(a)(iii – iv) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	4,230	4,390	4,555	3,070	3,120	3,155	1,165	1,265	1,400
Household not in ECHN	4,025	4,175	4,380	2,995	3,060	3,115	1,035	1,110	1,265
Household in ECHN	205	215	175	75	60	40	130	155	135
1 person household	130	75	70	55	0	25	75	70	40
2 persons household	20	65	55	0	0	10	15	35	50
3 persons household	10	40	25	10	0	0	0	20	15
4 persons household	15	20	15	10	0	10	15	0	10
5+ persons household	25	20	10	10	0	0	25	15	10
Household in ECHN (%)	4.8%	4.9%	3.8%	2.4%	1.9%	1.3%	11.2%	12.3%	9.6%

Income Category v. Price

Source: Statistics Canada, Big River Analytics, BC Assessment

Income Category	Maximum Household Income	Maximum Budget for Rent	Budget v. Market Rent			
			Bachelor	1-Bedroom	2-Bedroom	3+ Bedroom
Very Low	\$45,600	\$1,050	\$350	\$290	\$50	-\$500
Low	\$73,000	\$1,700	\$1,000	\$940	\$700	\$150
Moderate	\$109,400	\$2,500	\$1,800	\$1,740	\$1,500	\$950
Above Moderate	\$136,800	\$3,150	\$2,450	\$2,390	\$2,150	\$1,600
Median Income	\$91,206	\$2,100	\$1,400	\$1,340	\$1,100	\$550

Greater Terrace
Housing Needs Report

Budget v. Dwelling Market Rent

Income Category	Maximum	Maximum	Room	Suite	Row	Single
	Household Income	Budget for Rent			House	Detached
Very Low	\$45,600	\$1,050	\$240	-\$260	-\$410	-\$1,160
Low	\$73,000	\$1,700	\$890	\$390	\$240	-\$510
Moderate	\$109,400	\$2,500	\$1,690	\$1,190	\$1,040	\$290
Above Moderate	\$136,800	\$3,150	\$2,340	\$1,840	\$1,690	\$940
Median Income	\$91,206	\$2,100	\$1,290	\$790	\$640	-\$110

Budget v. Real Estate Prices

Income Category	Maximum	Maximum Possible	Single	Semi	Row	Mobile
	Household Income	Purchase Price	Detached	Detached	House	Home
Very Low	\$45,600	\$248,000	-\$57,691	-\$104,273	\$21,345	\$247,190
Low	\$73,000	\$399,000	\$93,309	\$46,727	\$172,345	\$398,190
Moderate	\$109,400	\$593,000	\$287,309	\$240,727	\$366,345	\$592,190
Above Moderate	\$136,800	\$733,000	\$427,309	\$380,727	\$506,345	\$732,190
Median Income	\$91,206	\$496,000	\$190,309	\$143,727	\$269,345	\$495,190

Family Income v. Price

Source: Statistics Canada, Big River Analytics, BC Assessment

Budget v. Market Rent

Family Types	Maximum	Maximum	1-	2-	3+	
	Household Income	Budget for Rent	Bachelor	Bedroom	Bedroom	Bedroom
Singles / Roommates	\$40,907	\$940	\$240	\$180	-\$60	-\$610
Lone parent	\$63,926	\$1,470	\$770	\$710	\$470	-\$80
Couple w/ child(ren)	\$146,379	\$3,370	\$2,670	\$2,610	\$2,370	\$1,820
Couple w/o child(ren)	\$105,803	\$2,430	\$1,730	\$1,670	\$1,430	\$880
Median Income	\$91,206	\$2,280	\$1,580	\$1,520	\$1,280	\$730

Budget v. Dwelling Market Rent

Family Types	Maximum	Maximum	Room	Suite	Row	Single
	Household Income	Budget for Rent			House	Detached
Singles / Roommates	\$40,907	\$940	\$130	-\$370	-\$520	-\$1,270
Lone parent	\$63,926	\$1,470	\$660	\$160	\$10	-\$740
Couple w/ child(ren)	\$146,379	\$3,370	\$2,560	\$2,060	\$1,910	\$1,160
Couple w/o child(ren)	\$105,803	\$2,430	\$1,620	\$1,120	\$970	\$220
Median Income	\$91,206	\$2,280	\$1,470	\$970	\$820	\$70

Budget v. Real Estate Prices

Family Types	Maximum	Maximum Possible	Single	Semi	Row	Mobile
	Household Income	Purchase Price	Detached	Detached	House	Home
Singles / Roommates	\$40,907	\$215,500	-\$90,191	-\$136,773	-\$11,155	\$214,690
Lone parent	\$63,926	\$345,000	\$39,309	-\$7,273	\$118,345	\$344,190
Couple w/ child(ren)	\$146,379	\$787,000	\$481,309	\$434,727	\$560,345	\$786,190
Couple w/o child(ren)	\$105,803	\$571,000	\$265,309	\$218,727	\$344,345	\$570,190
Median Income	\$91,206	\$496,000	\$190,309	\$143,727	\$269,345	\$495,190

Maintainer Age v. Price

Source: Statistics Canada, Big River Analytics, BC Assessment

Income Category	Budget v. Unit Market Rent					
	Maximum Household Income	Maximum Budget for Rent	Studio	1- Bedroom	2- Bedroom	3+ Bedroom
15 to 29 years	\$67,860	\$1,560	\$860	\$800	\$560	\$10
30 to 44 years	\$115,750	\$2,660	\$1,960	\$1,900	\$1,660	\$1,110
45 to 59 years	\$116,560	\$2,680	\$1,980	\$1,920	\$1,680	\$1,130
60 to 74 years	\$82,640	\$1,900	\$1,200	\$1,140	\$900	\$350
75+ years	\$47,190	\$1,090	\$390	\$330	\$90	-\$460
Median Income	\$91,210	\$2,100	\$1,400	\$1,340	\$1,100	\$550

Income Category	Budget v. Dwelling Market Rent					
	Maximum Household Income	Maximum Budget for Rent	Room	Suite	Row House	Single Detached
15 to 29 years	\$67,860	\$1,560	\$750	\$250	\$100	-\$650
30 to 44 years	\$115,750	\$2,660	\$1,850	\$1,350	\$1,200	\$450
45 to 59 years	\$116,560	\$2,680	\$1,870	\$1,370	\$1,220	\$470
60 to 74 years	\$82,640	\$1,900	\$1,090	\$590	\$440	-\$310
75+ years	\$47,190	\$1,090	\$280	-\$220	-\$370	-\$1,120
Median Income	\$91,210	\$2,100	\$1,290	\$790	\$640	-\$110

Income Category	Budget v. Real Estate Prices					
	Maximum Household Income	Maximum Possible Purchase Price	Single Detached	Semi Detached	Row House	Mobile Home
15 to 29 years	\$67,860	\$366,500	\$60,809	\$14,227	\$139,845	\$365,690
30 to 44 years	\$115,750	\$625,000	\$319,309	\$272,727	\$398,345	\$624,190
45 to 59 years	\$116,560	\$625,000	\$319,309	\$272,727	\$398,345	\$624,190
60 to 74 years	\$82,640	\$442,000	\$136,309	\$89,727	\$215,345	\$441,190
75+ years	\$47,190	\$258,500	-\$47,191	-\$93,773	\$31,845	\$257,690
Median Income	\$91,210	\$496,000	\$190,309	\$143,727	\$269,345	\$495,190

Indigenous Family Income v. Price

Source: Statistics Canada, Big River Analytics, BC Assessment

Income Category	Budget v. Unit Market Rent					
	Maximum Household Income	Maximum Budget for Rent	Studio	1- Bedroom	2- Bedroom	3+ Bedroom
Couple w/o Children	\$64,600	\$1,490	\$790	\$730	\$490	-\$60
Couple w/ Children	\$103,020	\$2,370	\$1,670	\$1,610	\$1,370	\$820
Lone Parent	\$50,750	\$1,170	\$470	\$410	\$170	-\$380
Singles / Roommates	\$43,580	\$1,000	\$300	\$240	\$0	-\$550
Median Income	\$67,910	\$1,560	\$860	\$800	\$560	\$10

Greater Terrace
Housing Needs Report

Budget v. Dwelling Market Rent

Income Category	Maximum	Maximum	Room	Suite	Row	Single
	Household Income	Budget for Rent			House	Detached
Couple w/o Children	\$64,600	\$1,490	\$680	\$180	\$30	-\$720
Couple w/ Children	\$103,020	\$2,370	\$1,560	\$1,060	\$910	\$160
Lone Parent	\$50,750	\$1,170	\$360	-\$140	-\$290	-\$1,040
Singles / Roommates	\$43,580	\$1,000	\$190	-\$310	-\$460	-\$1,210
Median Income	\$67,910	\$1,560	\$750	\$250	\$100	-\$650

Budget v. Real Estate Prices

Income Category	Maximum	Maximum Possible	Single	Semi	Row	Mobile
	Household Income	Purchase Price	Detached	Detached	House	Home
Couple w/o Children	\$64,600	\$345,000	\$39,309	-\$7,273	\$118,345	\$344,190
Couple w/ Children	\$103,020	\$560,500	\$254,809	\$208,227	\$333,845	\$559,690
Lone Parent	\$50,750	\$269,500	-\$36,191	-\$82,773	\$42,845	\$268,690
Singles / Roommates	\$43,580	\$237,000	-\$68,691	-\$115,273	\$10,345	\$236,190
Median Income	\$67,910	\$366,500	\$60,809	\$14,227	\$139,845	\$365,690

Housing Units Demanded

Local Government Act: 585.3 (c)(i – ii); VC: 574.3(c)(i – ii)

Source: Big River Analytics, Statistics Canada

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Total Population	12,180	12,210	12,240	12,270	12,225	13,070	13,300	13,635	13,835	13,910
Total Households	5,005	5,030	5,055	5,080	5,090	5,520	5,635	5,820	5,935	5,980
No Bedroom	85	85	85	85	85	95	95	100	100	100
1 Bedroom	415	415	415	415	420	455	465	480	490	495
2 Bedroom	1,090	1,095	1,100	1,105	1,110	1,205	1,230	1,270	1,295	1,305
3+ Bedroom	3,415	3,435	3,455	3,475	3,475	3,765	3,845	3,970	4,050	4,080
Household Size	2.43	2.39	2.35	2.31	2.25	2.37	2.39	2.43	2.45	2.45
Renter Demand	29.5%	29.4%	29.4%	29.3%	29.3%	29.3%	29.3%	29.3%	29.3%	29.3%

2. ELECTORAL AREA C (PART 1)

Historical & Anticipated Population

Housing Needs Report Regulation (HNRR) Section 3 (1)(a)(i – iv), (1)(b), & (2)(a – g)*

Source: Big River Analytics, Statistics Canada

	historical			anticipated						%Δ '06-'16	%Δ '20-'25
	2006	2011	2016	2020	2021	2022	2023	2024	2025		
Total	2,930	2,740	2,935	2,900	3,085	3,160	3,235	3,280	3,290	12.1%	13.4%
< 14 yrs	555	430	475	515	515	525	525	525	525	10.5%	1.9%
15 to 19 yrs	235	185	175	180	185	185	185	185	180	2.9%	0.0%
20 to 24 yrs	140	150	125	180	190	195	200	200	200	60.0%	11.1%
25 to 64 yrs	1,700	1,625	1,715	1,585	1,745	1,780	1,830	1,850	1,850	7.9%	16.7%
65 to 84 yrs	280	335	425	400	410	430	450	470	485	14.1%	21.3%
85+ yrs	20	15	20	40	40	45	45	50	50	150.0%	25.0%
Dependency Ratio	0.59	0.54	0.60	0.64	0.59	0.60	0.59	0.60	0.60	1.6%	-5.9%
Median Age	42.5	47.3	44.5	41.3	40.5	40.5	40.4	40.3	40.3	-9.5%	-2.6%
Average Age	38.3	40.7	41.6	39.4	39.5	39.8	40.0	40.3	40.4	-2.7%	2.7%

* Distributions graphically represented in report

** The Electoral Area C anticipated population is the result of applying two proportions determined by Big River Analytics for the combined of C & E relative to the total of the Greater Terrace Area (~36%) AND the historical proportional share of C relative to the total of C & E (~42%). The proportion is applied to all age cohorts. Because historical and anticipated populations are based off different sources, comparing them directly too each other (2016 to 2020) is not feasible.

Indigenous Identity

Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	2,790	2,595	2,825	2,515	2,140	2,435	275	455	380
Aboriginal Identity	290	180	495	210	145	390	85	30	105
Non-Aboriginal Identity	2,495	2,420	2,325	2,310	1,995	2,055	190	430	275
	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	100%	100%	100%	100%	100%	100%	100%	100%	100%
Aboriginal Identity	10.4%	6.9%	17.5%	8.3%	6.8%	16.0%	30.9%	6.6%	27.6%
Non-Aboriginal Identity	89.4%	93.3%	82.3%	91.8%	93.2%	84.4%	69.1%	94.5%	72.4%

Mobility

HNRR Section 3 (1)(a)(x) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	2,770	2,550	2,800	2,495	2,105	2,430	275	445	375
Non-Mover	2,425	2,145	2,500	2,255	1,870	2,235	170	280	260
Mover	345	405	305	245	235	190	105	170	115
Non-Migrant	220	85	140	125	35	60	100	55	80
Migrants	125	315	165	120	200	130	0	115	30
Internal Migrants	125	255	165	120	200	130	0	55	30
Intraprovincial Migrant	120	200	140	115	165	120	10	35	20
Interprovincial Migrant	10	50	25	0	0	10	0	0	10
External Migrant	0	60	0	0	0	0	0	65	0

Post-Secondary Enrollment

HNRR Section 3(1)(c) – Source: AEST

[not applicable] No enrollment data available for the community

Homelessness

HNRR Section 3(1)(d) – Source: BC Housing

[not applicable] Homelessness counts only available for the City of Terrace

Private Household Size

HNRR Section 3 (1)(v – viii) – Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters			Renter %		
	2006	2011	2016		2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Private HHs	1,090	1,095	1,140	100%	970	850	990	125	245	145	11%	22%	13%
1 person	245	275	215	18.9%	190	140	180	55	130	35	22%	47%	16%
2 persons	420	450	515	45.4%	380	405	460	35	50	55	8%	11%	11%
3 persons	155	180	190	16.7%	145	125	170	0	55	15	0%	31%	8%
4 persons	170	80	130	11.5%	155	80	115	15	0	15	9%	0%	12%
5+ persons	110	105	85	7.5%	95	100	60	15	0	25	14%	0%	29%
Average HH Size	2.5	2.4	2.5		2.6	2.5	2.4	2.2	1.9	2.7	-	-	-

Household Maintainers

Source: Statistics Canada

	2006	2011	2016	10yr % Δ	2006	2011	2016	2006	2011	2016
Total Household	1,090	1,090	1,135	4.1%	965	845	995	125	245	145
15 - 24 yrs	20	0	10	-50.0%	15	0	0	10	0	10
25 - 34 yrs	70	105	160	128.6%	55	60	105	15	45	60
35 - 44 yrs	250	155	180	-28.0%	195	100	150	55	55	25
45 - 54 yrs	290	320	230	-20.7%	280	245	200	10	70	30
55 - 64 yrs	260	270	295	13.5%	225	235	285	25	35	10
65 - 74 yrs	140	205	185	32.1%	135	170	175	10	0	10
75 - 84 yrs	65	35	55	-15.4%	60	35	60	10	0	0
85+ yrs	10	0	15	50.0%	0	0	10	0	0	0

Owners w/ Mortgages & Renters in Subsidized Housing

HNRR Section 3 (1)(ix) – Source: Statistics Canada

	2006	2011	2016
Owners	965	835	955
w/ Mortgage (#)	480	410	565
w/ Mortgage (%)	50%	49%	59%
Renters	125	245	145
Subsidised (#)	0	0	15
Subsidied (%)	0%	0%	10%

Household Income

HNRR Section 4(a – e)* – Source: Statistics Canada

	Total				Owners				Renters			
	2005	2010	2015	% of Total	2005	2010	2015	% of Total	2005	2010	2015	% of Total
Total Household	1095	1095	1135	100.0%	965	850	995	100.0%	125	245	140	100.0%
< \$5,000	50	0	25	2.2%	40	0	25	2.5%	0	0	0	0.0%
\$5,000 - \$9,999	20	0	10	0.9%	10	0	10	1.0%	10	0	0	0.0%
\$10,000 - \$14,999	20	15	20	1.8%	10	0	10	1.0%	10	10	15	10.7%
\$15,000 - \$19,999	45	60	15	1.3%	40	35	15	1.5%	10	0	10	7.1%
\$20,000 - \$24,999	15	40	40	3.5%	20	20	40	4.0%	0	0	10	7.1%
\$25,000 - \$29,999	100	15	35	3.1%	70	15	30	3.0%	25	0	10	7.1%
\$30,000 - \$34,999	35	45	45	4.0%	25	0	40	4.0%	10	40	10	7.1%
\$35,000 - \$39,999	30	75	40	3.5%	20	70	40	4.0%	10	0	0	0.0%
\$40,000 - \$44,999	55	25	25	2.2%	60	20	20	2.0%	0	0	0	0.0%
\$45,000 - \$49,999	40	60	35	3.1%	40	60	20	2.0%	0	0	20	14.3%
\$50,000 - \$59,999	105	130	75	6.6%	100	135	55	5.5%	10	0	20	14.3%
\$60,000 - \$69,999	90	120	70	6.2%	80	55	55	5.5%	15	70	15	10.7%
\$70,000 - \$79,999	90	115	80	7.0%	85	95	65	6.5%	0	0	15	10.7%
\$80,000 - \$89,999	80	35	95	8.4%	80	35	75	7.5%	0	0	20	14.3%
\$90,000 - \$99,999	55	35	55	4.8%	60	15	50	5.0%	0	0	0	0.0%
\$100,000+	265	310	475	41.9%	245	290	455	45.7%	20	20	20	14.3%
\$100,000 - \$124,999	150	70	180	15.9%	145	55	165	16.6%	10	0	15	10.7%
\$125,000 - \$149,999	60	100	100	8.8%	50	95	105	10.6%	10	0	0	0.0%
\$150,000 - \$199,999	30	45	120	10.6%	35	45	120	12.1%	0	0	0	0.0%
\$200,000+	25	95	65	5.7%	20	90	70	7.0%	10	0	0	0.0%
Median Income	\$63,770	\$63,564	\$84,903		\$67,380	\$70,769	\$91,601		\$33,427	\$62,219	\$58,156	
Average Income	\$72,916	\$83,993	\$95,735		\$74,452	\$93,063	\$100,676		\$61,005	\$52,782	\$61,379	

* smaller income brackets shown in the report for readability

Labour Force

HNRR Section 5(a) & Section 7(b – c) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population (15+ yrs)	2,265	2,185	2,335	2,075	1,830	2,065	185	360	265
In Labour Force	1,390	1,500	1,655	1,270	1,305	1,450	130	195	210
Employed	1,240	1,395	1,500	1,155	1,215	1,320	85	175	185
Unemployed	150	110	155	110	90	130	45	20	25
Not In Labour Force	870	685	675	810	525	620	60	165	60
Participation Rate (%)	61.7	68.7	70.9	61.2	71.5	70.0	67.6	54.9	79.2
Employment Rate (%)	55.1	63.6	64.2	55.7	66.6	63.7	46.0	49.3	67.9
Unemployment Rate (%)	10.8	7.3	9.4	8.7	6.9	9.0	36.0	10.3	11.9

NAICS Industry Employment

HNRR Section 5(b) – Source: Statistics Canada

	Total				Owners				Renters			
	2006	2011	2016	'16 % of Total	2006	2011	2016	2006	2011	2016	2006	2011
Labour Force	1,360	1,490	1,645	100.0%	1,250	1,295	1,445	110	195	200		
Agriculture, Forestry, Fishing, & Hunting	85	105	75	4.6%	65	95	75	20	0	0		
Mining, Quarrying, and Oil & Gas Extraction	10	25	20	1.2%	0	20	25	0	0	0		
Utilities	0	0	25	1.5%	0	0	20	0	0	0		
Construction	155	120	240	14.6%	145	110	210	10	0	25		
Manufacturing	70	50	115	7.0%	65	50	100	10	0	15		
Wholesale trade	60	25	30	1.8%	50	0	25	10	0	10		
Retail trade	130	155	200	12.2%	135	160	175	0	0	25		
Transportation & Warehousing	160	155	130	7.9%	155	135	115	0	0	15		
Information & Cultural Industries	25	0	10	0.6%	25	0	10	0	0	0		
Finance & Insurance	20	10	30	1.8%	20	10	30	0	0	0		
Real Estate and Rental & Leasing	15	30	10	0.6%	10	25	10	0	0	0		
Professional, Scientific, & Technical Services	120	45	85	5.2%	125	30	60	0	0	25		
Management of Companies & Enterprises	10	0	0	0.0%	0	0	10	0	0	0		
Administrative & Support, Waste Management, Educational Services	40	85	55	3.3%	30	85	45	10	0	10		
Health Care & Social Assistance	105	170	120	7.3%	90	110	115	15	60	10		
Arts, Entertainment, & Recreation	90	210	220	13.4%	90	190	195	10	20	30		
Accommodation & Food Services	15	55	45	2.7%	15	40	25	0	0	25		
Other Services (excl. Public Administration)	110	70	115	7.0%	90	60	105	25	0	10		
Public Administration	55	95	60	3.6%	50	80	45	0	0	10		
Public Administration	85	80	50	3.0%	85	65	50	0	0	0		

Commuting

HNRR Section 7(d – g) – Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
Total Usual Workers	965	940	1,135	100%	895	810	1,000	65	130	135
Commute within Community	55	0	75	6.6%	50	0	70	0	0	0
Commute within RDCK	865	920	1,010	89.0%	800	785	900	60	130	115
Commute within Province	45	20	20	1.8%	45	20	15	0	0	0
Commute outside of Province	0	0	30	2.6%	0	0	20	0	0	0

Housing – Structural Types

HNRR Section 6 (1)(a – b) – Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
Total Occupied Dwellings	1,090	1,095	1,135	100%	970	850	990	125	245	140
Single-Detached	1,000	980	1,035	91.2%	890	795	910	110	180	130
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	30	20	15	1.3%	20	0	0	10	15	10
Semi-Detached	15	0	0	0.0%	10	0	0	10	0	0
Row House	10	0	0	0.0%	0	0	0	10	0	10
Duplex	0	0	15	1.3%	10	0	10	0	0	10
Apartment	0	0	0	0.0%	0	0	0	0	0	0
Other single-attached	0	0	0	0.0%	0	0	0	0	0	0
Movable	60	100	90	7.9%	60	50	80	0	45	10

Housing – Unit Size

HNRR Section 6 (1)(c) – Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
Total Dwellings	1,090	1,090	1,140	100%	965	850	995	125	245	145
No bedroom	30	0	0	0.0%	20	0	0	10	0	0
1 bedroom	150	70	55	4.8%	120	45	45	25	25	10
2 bedroom	295	335	285	25.0%	260	195	240	35	140	40
3+ bedroom	615	690	795	69.7%	570	610	705	50	65	85

Housing – Date Built

HNRR Section 6 (1)(c) – Source: Statistics Canada

	Total			'16 % of Total	Owners			'16 % of Total	Renters			'16 % of Total
	2006	2011	2016		2006	2011	2016		2006	2011	2016	
Total Dwellings	1,095	1,095	1,135	100%	965	845	995	100%	125	250	140	100%
< 1960	100	105	110	9.7%	75	45	70	7.0%	20	60	35	25.0%
1961 to 1980	560	400	440	38.8%	460	275	375	37.7%	100	125	65	46.4%
1981 to 1990	245	345	200	17.6%	240	290	175	17.6%	10	50	30	21.4%
1991 to 2000	165	170	215	18.9%	165	155	220	22.1%	0	0	0	0.0%
2001 to 2010	20	80	110	9.7%	25	80	100	10.1%	0	0	10	7.1%
2011 to 2016	0	0	55	4.8%	0	0	50	5.0%	0	0	10	7.1%

Housing – Subsidized

HNRR Section 6 (1)(e)

BC Housing Registry Subsidized Unit Stock = 0

Housing – Rental Vacancy

HNRR Section 6 (1)(i – j) * -- Source: CMHC

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Studio	3.4	13.3	0.0	0.0	0.0	0.0	3.2	**	**	**
1 Bedroom	3.2	2.4	1.4	0.0	0.8	1.8	2.5	4.0	**	2.6
2 Bedroom	11.6	3.4	3.5	0.4	4.3	2.9	4.8	5.6	3.5	2.7
3 Bedroom +	**	1.8	3.0	1.0	0.0	5.8	2.9	6.0	2.4	0.0
Total	8.8	3.4	2.6	0.4	2.5	3.1	3.9	5.4	4.1	2.1

* reflects the City of Terrace and its surrounding areas

Housing – Primary Rental Universe

HNRR Section 6 (1)(k)(i) – Source: CMHC

UNIT TYPE	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Studio	29	30	30	30	31	29	31	31	31	31
1 Bedroom	125	125	129	126	120	122	121	124	112	115
2 Bedroom	299	291	277	279	302	297	336	328	323	321
3 Bedroom +	115	112	113	107	109	108	107	99	105	104
Total	568	558	549	542	562	556	595	582	571	571

* reflects the City of Terrace and its surrounding areas

Housing – Secondary Rental Universe

HNRR Section 6 (1)(k)(ii) – Source: Statistics Canada, CMHC

	Total		Primary Market % of Total		Secondary Market % of Total	
	Total	Rental	Market	% of Total	Market	% of Total
Total	1,125	135	0	0%	135	100%
No Bedroom	0	0	0	0%	0	0%
1 Bedroom	55	10	0	0%	10	7%
2 Bedroom	280	40	0	0%	40	30%
3+ Bedroom	790	85	0	0%	85	63%

* assumes no primary rental market in areas that are not the City of Terrace (expressed in 2016 numbers)

Housing – Short Term Rentals

HNRR Section 6 (1)(k)(iii) – Source: AirDNA

[not applicable] Data is unavailable for the electoral areas. See Short Term Rental section of the report for City of Terrace trends.

Housing – Cooperatives

HNRR Section 6 (1)(l) – Source: BC Housing

[not applicable] No cooperatives listed by the Coop Housing Federation of BC

Housing – Post-Secondary Beds

HNRR Section 6 (1)(o) – Source: AEST

[not applicable] AEST data does not list any beds exist in the community.

Housing – Shelter Beds

HNRR Section 6 (1)(p) – Source: BC Housing

[not applicable] No BC Housing affiliated shelters (emergency shelters or homeless housing) are only available in the City of Terrace

Housing – Non-Market Housing

Source: BC Housing

Local Government	Local Government Type	Emergency Shelter and Housing for the Homeless				Transitional Supported and Assisted Living				Independent Social Housing			Rent Assistance in Private Market			Local Gov't Total
		Homeless Housed	Homeless Rent Supplements	Homeless Shelters	Service Allocation Group Subtotal	Supportive Seniors Housing	Special Needs	Women and Children Fleeing Violence	Service Allocation Group Subtotal	Low Income Families	Low Income Seniors	Service Allocation Group Subtotal	Families	Seniors	Service Allocation Group Subtotal	
Electoral Area C	RDA	0	0	0	0	0	0	0	0	0	0	0	XX	XX	4	4
RDKS	RD	60	65	16	141	43	25	46	114	248	106	354	33	66	99	708

Housing – Demolitions

HNRR Section 6 (1)(m)(i – iv) – Source: Local Government

[not applicable] Demolition data unavailable for local electoral areas.

Housing – Starts

HNRR Section 6 (1)(m)(i – iv)* -- Source: Local Government

Dwelling Type	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020(ytd)
Single Family Dwelling			9	15	21	20	17	20	19	19	9
Manufactured Home			1	7	13		4	1	11	8	9
Multi Family Dwelling											
Guest House/Cabin Addition to SFD			1	5	1	1	2	1	1		
					2	6	13	21	11	6	4
Total			11	27	37	27	36	43	42	33	22

* housing starts available in lieu of substantial completions; aggregate and unit totals differ due to different sources; data only available for total RDKS as of 2012.

Housing – Registered New Homes

HNRR Section 6 (1)(m)(i – iv) – Source: BC Stats

[not applicable] No registered new homes data available for the community.

Real Estate – Assessment

HNRR Section 6 (1)(n)(i – iv) – Source: BC Assessment

Median Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single Detached	\$201	\$229	\$214	\$245	\$250	\$255	\$257	\$282	\$342	\$351	\$348	\$343	\$365	\$441
Semi-Detached	\$150	\$145	\$135	\$193	\$193	\$159	\$162	\$171	\$208	\$212	\$206	\$247	\$251	\$301
Row House	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Manufactured Home	\$89	\$106	\$100	\$112	\$115	\$135	\$126	\$130	\$162	\$175	\$190	\$189	\$197	\$212
Apartment	\$199	\$190	\$177	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$177	\$203	\$191	\$219	\$223	\$231	\$232	\$252	\$306	\$316	\$316	\$313	\$332	\$397

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$185	\$199	\$190	\$202	\$193	\$186	\$182	\$192	\$214	\$255	\$248	\$246	\$322	\$348
2	\$165	\$193	\$180	\$214	\$207	\$214	\$208	\$222	\$264	\$278	\$291	\$297	\$348	\$361
3+	\$211	\$238	\$223	\$257	\$265	\$272	\$276	\$304	\$378	\$384	\$377	\$367	\$361	\$474
Total	\$177	\$203	\$191	\$219	\$223	\$231	\$232	\$252	\$306	\$316	\$316	\$313	\$332	\$397

Average Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single Detached	\$218	\$261	\$243	\$276	\$275	\$277	\$278	\$304	\$363	\$377	\$370	\$368	\$390	\$449
Semi-Detached	\$150	\$145	\$135	\$193	\$193	\$159	\$162	\$171	\$208	\$212	\$206	\$247	\$251	\$301
Row House	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Manufactured Home	\$96	\$109	\$105	\$121	\$122	\$136	\$128	\$136	\$170	\$184	\$196	\$194	\$201	\$214
Apartment	\$199	\$190	\$177	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$192	\$229	\$215	\$245	\$245	\$250	\$249	\$271	\$325	\$338	\$335	\$334	\$352	\$403

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$193	\$211	\$206	\$227	\$211	\$203	\$197	\$212	\$249	\$286	\$279	\$277	\$347	\$384
2	\$172	\$210	\$197	\$233	\$221	\$226	\$221	\$238	\$281	\$296	\$305	\$310	\$357	\$366
3+	\$226	\$270	\$251	\$284	\$290	\$296	\$298	\$326	\$394	\$407	\$396	\$390	\$386	\$475
Total	\$192	\$229	\$215	\$245	\$245	\$250	\$249	\$271	\$325	\$338	\$335	\$334	\$352	\$403

Real Estate – Sales Price

HNRR Section 6 (1)(m)(i – iv)* – Source: BC Assessment

Median Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single Detached	\$256	\$252	\$333	\$241	\$310	\$291	\$326	\$279	\$350	\$330	\$378	\$340	\$383	\$396
Semi-Detached	\$0	\$0	\$0	\$0	\$0	\$0	\$216	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Row House	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Manufactured Home	\$127	\$145	\$154	\$105	\$160	\$135	\$126	\$144	\$188	\$187	\$159	\$203	\$203	\$210
Apartment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$220	\$223	\$285	\$213	\$276	\$245	\$281	\$245	\$300	\$285	\$326	\$313	\$340	\$338

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$230	\$186	\$391	\$250	\$243	\$325	\$216	\$125	\$273	\$197	\$283	\$253	\$447	\$181
2	\$152	\$254	\$213	\$171	\$149	\$182	\$206	\$232	\$266	\$261	\$215	\$286	\$299	\$273
3+	\$249	\$216	\$308	\$229	\$358	\$278	\$320	\$283	\$346	\$329	\$380	\$334	\$364	\$427
Total	\$220	\$223	\$285	\$213	\$276	\$245	\$281	\$245	\$300	\$285	\$326	\$313	\$340	\$338

Average Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single Detached	\$256	\$288	\$332	\$239	\$333	\$289	\$322	\$290	\$356	\$351	\$387	\$343	\$410	\$400
Semi-Detached	\$0	\$0	\$0	\$0	\$0	\$0	\$216	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Row House	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Manufactured Home	\$129	\$140	\$164	\$114	\$160	\$131	\$122	\$135	\$184	\$196	\$159	\$221	\$198	\$198
Apartment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total	\$221	\$248	\$288	\$213	\$294	\$242	\$277	\$251	\$303	\$301	\$333	\$319	\$359	\$337

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$230	\$253	\$391	\$250	\$243	\$325	\$216	\$131	\$248	\$197	\$283	\$253	\$447	\$181
2	\$164	\$271	\$224	\$177	\$192	\$179	\$227	\$238	\$284	\$264	\$215	\$274	\$303	\$296
3+	\$245	\$237	\$306	\$227	\$361	\$275	\$303	\$288	\$337	\$363	\$390	\$350	\$395	\$406
Total	\$221	\$248	\$288	\$213	\$294	\$242	\$277	\$251	\$303	\$301	\$333	\$319	\$359	\$337

Real Estate – Rents

HNRR Section 6 (1)(h)(i – ii)* -- Source: CMHC

Median rents (2019 dollars)

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Studio	\$657	\$646	\$604	\$615	\$617	\$615	\$636	\$520	\$558	\$750
1 Bedroom	\$687	\$646	\$671	\$659	\$671	\$752	\$795	\$737	\$748	\$750
2 Bedroom	\$791	\$750	\$727	\$768	\$809	\$911	\$954	\$833	\$963	\$1,000
3 Bedroom +	\$967	\$917	\$945	\$1,100	\$971	\$1,120	\$1,140	\$1,093	\$1,217	\$1,200
Total	\$791	\$744	\$727	\$741	\$782	\$860	\$901	\$833	\$913	\$1,000

* Available only for City of Terrace; rents not available before 2010

Average rents (2019 dollars)

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Studio	\$616	\$607	\$580	\$572	\$587	\$622	\$605	\$559	\$563	\$681
1 Bedroom	\$673	\$639	\$642	\$653	\$689	\$747	\$750	\$716	\$759	\$802
2 Bedroom	\$771	\$737	\$735	\$752	\$865	\$926	\$924	\$849	\$899	\$952
3 Bedroom +	\$948	\$861	\$885	\$919	\$975	\$1,041	\$1,061	\$1,053	\$1,129	\$1,132
Total	\$776	\$733	\$735	\$750	\$833	\$893	\$896	\$843	\$899	\$946

* Available only for City of Terrace; rents not available before 2010

Core Housing Need – Affordability

HNRR Section 7 (a)(i – ii) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	1,040	1,065	1,085	930	825	940	110	240	140
Above Affordable Threshold	115	100	115	100	45	100	15	55	15
1 person household	60	55	40	55	10	35	10	40	0
2 persons household	30	40	50	30	35	40	0	0	10
3 persons household	20	0	15	20	0	10	0	0	10
4 persons household	0	0	15	0	0	10	0	0	0
5+ persons household	10	0	0	10	0	0	0	0	0
Unaffordable Housing (%)	11.1%	9.4%	10.6%	10.8%	5.5%	10.6%	13.6%	22.9%	10.7%

Core Housing Need – Adequacy

HNRR Section 7 (a)(iii – iv) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	1,040	1,065	1,085	930	825	940	110	240	140
Below Adequacy Standard	150	190	140	115	120	115	35	75	30
1 person household	40	105	0	25	40	10	10	70	0
2 persons household	45	15	55	35	15	45	10	0	15
3 persons household	30	0	25	30	0	25	0	0	10
4 persons household	35	0	35	30	0	35	10	0	0
5+ persons household	10	35	15	0	30	10	0	0	10
Inadequate Housing (%)	14.4%	17.8%	12.9%	12.4%	14.5%	12.2%	31.8%	31.3%	21.4%

Core Housing Need – Suitability

HNRR Section 7 (a)(v – vi) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	1,040	1,065	1,085	930	825	940	110	240	140
Below Suitability Standard	75	25	30	70	0	25	0	0	0
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	0	0	0	0	0	0	0	0	0
3 Persons	20	0	0	10	0	0	10	0	0
4 Persons	25	0	10	25	0	10	0	0	0
5+ Persons	35	0	20	30	0	15	0	0	10
Unsuitable Housing (%)	7.2%	2.3%	2.8%	7.5%	0.0%	2.7%	0.0%	0.0%	0.0%

Core Housing Need

HNRR Section 8 (1)(a)(i – ii) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	1,040	1,060	1,080	930	825	940	110	235	140
Household not in CHN	975	995	975	880	810	855	95	190	125
Household in CHN	65	65	105	50	20	90	15	50	20
1 person household	40	50	40	30	0	35	15	45	0
2 persons household	0	0	35	10	0	20	0	0	10
3 persons household	15	0	15	10	0	10	0	0	0
4 persons household	0	0	15	0	0	15	0	0	0
5+ persons household	0	0	10	0	0	0	0	0	10
Household in CHN (%)	6.3%	6.1%	9.7%	5.4%	2.4%	9.6%	13.6%	21.3%	14.3%

Extreme Core Housing Need

HNRR Section 8 (1)(a)(iii – iv) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	1,040	1,060	1,080	930	825	940	110	235	140
Household not in ECHN	1,030	1,040	1,040	920	825	910	110	220	130
Household in ECHN	10	20	40	10	0	30	0	15	10
1 person household	10	15	15	0	0	15	0	10	0
2 persons household	0	0	10	0	0	10	0	0	10
3 persons household	10	0	0	10	0	0	0	0	0
4 persons household	0	0	0	0	0	10	0	0	0
5+ persons household	0	0	0	0	0	0	0	0	0
Household in ECHN (%)	1.0%	1.9%	3.7%	1.1%	0.0%	3.2%	0.0%	6.4%	7.1%

Income Category v. Price

Source: Statistics Canada, Big River Analytics, BC Assessment

Income Category	Maximum Household Income	Maximum Budget for Rent	Budget v. Unit Market Rent			
			Studio	Bedroom	1- Bedroom	2- 3+ Bedroom
Very Low	\$52,300	\$1,200	\$500	\$440	\$200	-\$350
Low	\$83,700	\$1,950	\$1,250	\$1,190	\$950	\$400
Moderate	\$125,600	\$2,900	\$2,200	\$2,140	\$1,900	\$1,350
Above Moderate	\$156,900	\$3,600	\$2,900	\$2,840	\$2,600	\$2,050
Median Income	\$104,630	\$2,400	\$1,700	\$1,640	\$1,400	\$850

Income Category	Maximum Household Income	Maximum Budget for Rent	Budget v. Dwelling Market Rent			
			Room	Suite	Row House	Single Detached
Very Low	\$52,300	\$1,200	\$390	-\$110	-\$260	-\$1,010
Low	\$83,700	\$1,950	\$1,140	\$640	\$490	-\$260
Moderate	\$125,600	\$2,900	\$2,090	\$1,590	\$1,440	\$690
Above Moderate	\$156,900	\$3,600	\$2,790	\$2,290	\$2,140	\$1,390
Median Income	\$104,630	\$2,400	\$1,590	\$1,090	\$940	\$190

Income Category	Maximum Household Income	Maximum Possible Purchase Price	Budget v. Real Estate Prices			
			Single Detached	Semi Detached	Row House	Mobile Home
Very Low	\$52,300	\$280,000	-\$25,691	-\$72,273	\$53,345	\$279,190
Low	\$83,700	\$452,500	\$146,809	\$100,227	\$225,845	\$451,690
Moderate	\$125,600	\$679,000	\$373,309	\$326,727	\$452,345	\$678,190
Above Moderate	\$156,900	\$840,500	\$534,809	\$488,227	\$613,845	\$839,690
Median Income	\$104,630	\$560,500	\$254,809	\$208,227	\$333,845	\$559,690

Family Income v. Price

Source: Statistics Canada, Big River Analytics, BC Assessment

Family Types	Maximum Household Income	Maximum Budget for Rent	Budget v. Unit Market Rent			
			Studio	1- Bedroom	2- Bedroom	3+ Bedroom
Singles / Roommates	\$42,827	\$990	\$290	\$230	-\$10	-\$560
Lone parent	\$72,088	\$1,660	\$960	\$900	\$660	\$110
Couple w/ child(ren)	\$147,646	\$3,400	\$2,700	\$2,640	\$2,400	\$1,850
Couple w/o child(ren)	\$108,210	\$2,490	\$1,790	\$1,730	\$1,490	\$940
Median Income	\$104,630	\$2,620	\$1,920	\$1,860	\$1,620	\$1,070

Family Types	Maximum Household Income	Maximum Budget for Rent	Budget v. Dwelling Market Rent			
			Room	Suite	Row House	Single Detached
Singles / Roommates	\$42,827	\$990	\$180	-\$320	-\$470	-\$1,220
Lone parent	\$72,088	\$1,660	\$850	\$350	\$200	-\$550
Couple w/ child(ren)	\$147,646	\$3,400	\$2,590	\$2,090	\$1,940	\$1,190
Couple w/o child(ren)	\$108,210	\$2,490	\$1,680	\$1,180	\$1,030	\$280
Median Income	\$104,630	\$2,620	\$1,810	\$1,310	\$1,160	\$410

Family Types	Maximum Household Income	Maximum Possible Purchase Price	Budget v. Real Estate Prices			
			Single Detached	Semi Detached	Row House	Mobile Home
Singles / Roommates	\$42,827	\$226,500	-\$79,191	-\$125,773	-\$155	\$225,690
Lone parent	\$72,088	\$388,000	\$82,309	\$35,727	\$161,345	\$387,190
Couple w/ child(ren)	\$147,646	\$797,500	\$491,809	\$445,227	\$570,845	\$796,690
Couple w/o child(ren)	\$108,210	\$582,000	\$276,309	\$229,727	\$355,345	\$581,190
Median Income	\$104,630	\$560,500	\$254,809	\$208,227	\$333,845	\$559,690

Maintainer Age v. Price

Source: Statistics Canada, Big River Analytics, BC Assessment

Income Category	Maximum Household Income	Maximum Budget for Rent	Budget v. Unit Market Rent			
			Studio	1- Bedroom	2- Bedroom	3+ Bedroom
15 to 29 years	\$69,660	\$1,600	\$900	\$840	\$600	\$50
30 to 44 years	\$112,080	\$2,580	\$1,880	\$1,820	\$1,580	\$1,030
45 to 59 years	\$121,640	\$2,800	\$2,100	\$2,040	\$1,800	\$1,250
60 to 74 years	\$101,180	\$2,330	\$1,630	\$1,570	\$1,330	\$780
75+ years	\$51,740	\$1,190	\$490	\$430	\$190	-\$360
Median Income	\$104,630	\$2,410	\$1,710	\$1,650	\$1,410	\$860

Greater Terrace
Housing Needs Report

Budget v. Dwelling Market Rent

Income Category	Maximum	Maximum	Room	Suite	Row	Single
	Household Income	Budget for Rent			House	Detached
15 to 29 years	\$69,660	\$1,600	\$790	\$290	\$140	-\$610
30 to 44 years	\$112,080	\$2,580	\$1,770	\$1,270	\$1,120	\$370
45 to 59 years	\$121,640	\$2,800	\$1,990	\$1,490	\$1,340	\$590
60 to 74 years	\$101,180	\$2,330	\$1,520	\$1,020	\$870	\$120
75+ years	\$51,740	\$1,190	\$380	-\$120	-\$270	-\$1,020
Median Income	\$104,630	\$2,410	\$1,600	\$1,100	\$950	\$200

Budget v. Real Estate Prices

Income Category	Maximum	Maximum Possible	Single	Semi	Row	Mobile
	Household Income	Purchase Price	Detached	Detached	House	Home
15 to 29 years	\$69,660	\$377,000	\$71,309	\$24,727	\$150,345	\$376,190
30 to 44 years	\$112,080	\$603,500	\$297,809	\$251,227	\$376,845	\$602,690
45 to 59 years	\$121,640	\$657,500	\$351,809	\$305,227	\$430,845	\$656,690
60 to 74 years	\$101,180	\$549,500	\$243,809	\$197,227	\$322,845	\$548,690
75+ years	\$51,740	\$280,000	-\$25,691	-\$72,273	\$53,345	\$279,190
Median Income	\$104,630	\$560,500	\$254,809	\$208,227	\$333,845	\$559,690

Indigenous Family Income v. Price

Source: Statistics Canada, Big River Analytics, BC Assessment

Budget v. Unit Market Rent

Income Category	Maximum	Maximum	1- 2- 3+			
	Household Income	Budget for Rent	Studio	Bedroom	Bedroom	Bedroom
Couple w/o Children	\$99,430	\$2,290	\$1,590	\$1,530	\$1,290	\$740
Couple w/ Children	\$132,130	\$3,040	\$2,340	\$2,280	\$2,040	\$1,490
Lone Parent	\$0	\$0	-\$700	-\$760	-\$1,000	-\$1,550
Singles / Roommates	\$0	\$0	-\$700	-\$760	-\$1,000	-\$1,550
Median Income	\$95,670	\$2,200	\$1,500	\$1,440	\$1,200	\$650

Budget v. Dwelling Market Rent

Income Category	Maximum	Maximum	Room	Suite	Row	Single
	Household Income	Budget for Rent			House	Detached
Couple w/o Children	\$99,430	\$2,290	\$1,480	\$980	\$830	\$80
Couple w/ Children	\$132,130	\$3,040	\$2,230	\$1,730	\$1,580	\$830
Lone Parent	\$0	\$0	-\$810	-\$1,310	-\$1,460	-\$2,210
Singles / Roommates	\$0	\$0	-\$810	-\$1,310	-\$1,460	-\$2,210
Median Income	\$95,670	\$2,200	\$1,390	\$890	\$740	-\$10

Budget v. Real Estate Prices

Income Category	Maximum	Maximum Possible	Single	Semi	Row	Mobile
	Household Income	Purchase Price	Detached	Detached	House	Home
Couple w/o Children	\$99,430	\$539,000	\$233,309	\$186,727	\$312,345	\$538,190
Couple w/ Children	\$132,130	\$711,500	\$405,809	\$359,227	\$484,845	\$710,690
Lone Parent	\$0	\$0	-\$305,691	-\$352,273	-\$226,655	-\$810
Singles / Roommates	\$0	\$0	-\$305,691	-\$352,273	-\$226,655	-\$810
Median Income	\$95,670	\$517,500	\$211,809	\$165,227	\$290,845	\$516,690

*\$0 for lone parent and singles/roommate households reflects suppressed information

Housing Units Demanded

Local Government Act: 585.3 (c)(i – ii); VC: 574.3(c)(i – ii)

Source: Big River Analytics, Statistics Canada

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Total Population	2,935	2,940	2,945	2,950	2,900	3,085	3,160	3,235	3,280	3,290
Total Households	1,170	1,155	1,140	1,125	1,095	1,190	1,225	1,265	1,290	1,310
No Bedroom	15	15	15	15	15	15	15	15	20	20
1 Bedroom	105	105	105	105	100	110	110	115	115	120
2 Bedroom	305	300	295	290	285	310	320	330	335	340
3+ Bedroom	745	735	725	715	695	755	780	805	820	830
Household Size	2.50	2.50	2.51	2.51	2.47	2.60	2.64	2.68	2.70	2.69
Renter Demand	11.1%	11.3%	11.4%	11.6%	10.5%	11.8%	11.8%	11.9%	12.0%	11.8%

3. ELECTORAL AREA E (THORNHILL)

Historical & Anticipated Population

Housing Needs Report Regulation (HNRR) Section 3 (1)(a)(i – iv), (1)(b), & (2)(a – g)*

Source: Big River Analytics, Statistics Canada

	historical			anticipated						%Δ	%Δ
	2006	2011	2016	2020	2021	2022	2023	2024	2025	'06-'16	'20-'25
Total	4,160	4,060	4,175	4,100	4,370	4,455	4,575	4,635	4,655	11.5%	13.5%
< 14 yrs	865	730	680	730	730	735	745	745	745	9.6%	2.1%
15 to 19 yrs	310	340	240	250	265	260	260	260	255	6.3%	2.0%
20 to 24 yrs	230	240	325	255	270	275	285	280	285	-12.3%	11.8%
25 to 64 yrs	2,400	2,280	2,360	2,245	2,465	2,510	2,585	2,620	2,610	10.6%	16.3%
65 to 84 yrs	340	445	535	560	580	610	635	660	690	29.0%	23.2%
85+ yrs	15	25	35	60	60	65	65	70	70	100.0%	16.7%
Dependency Ratio	0.58	0.61	0.55	0.64	0.60	0.60	0.59	0.60	0.61	9.6%	-5.0%
Median Age	37.7	40.2	41.5	40.8	40.6	40.5	40.4	40.3	40.3	-3.0%	-1.2%
Average Age	36.0	37.7	39.0	39.4	39.5	39.8	39.9	40.2	40.4	3.6%	2.5%

* Distributions graphically represented in report

** The Electoral Area C anticipated population is the result of applying two proportions determined by Big River Analytics for the combined of C & E relative to the total of the Greater Terrace Area (~36%) AND the historical proportional share of C relative to the total of C & E (~42%). The proportion is applied to all age cohorts. Because historical and anticipated populations are based off different sources, comparing them directly too each other (2016 to 2020) is not feasible.

Indigenous Identity

Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	3,990	3,975	3,975	3,085	2,970	3,005	895	1,005	970
Aboriginal Identity	660	595	860	440	325	495	215	265	365
Non-Aboriginal Identity	3,325	3,385	3,110	2,640	2,650	2,505	685	735	605
	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population	100%	100%	100%	100%	100%	100%	100%	100%	100%
Aboriginal Identity	16.5%	15.0%	21.6%	14.3%	10.9%	16.5%	24.0%	26.4%	37.6%
Non-Aboriginal Identity	83.3%	85.2%	78.2%	85.6%	89.2%	83.4%	76.5%	73.1%	62.4%

Mobility

HNRR Section 3 (1)(a)(x) – Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters		
	2006	2011	2016		2006	2011	2016	2006	2011	2016
Total Occupied Dwellings	1,630	1,675	1,710	100%	1,205	1,230	1,275	415	450	435
Single-Detached	1,220	1,225	1,180	69.0%	1,045	1,010	995	175	215	190
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	200	155	225	13.2%	35	40	80	160	115	150
Semi-Detached	115	110	100	5.8%	25	30	25	90	80	75
Row House	30	15	30	1.8%	10	0	0	15	0	30
Duplex	20	20	55	3.2%	10	0	35	15	0	25
Apartment	40	15	30	1.8%	0	0	15	40	15	15
Other single-attached	0	0	10	0.6%	0	0	0	0	0	10
Movable	210	295	300	17.5%	125	180	205	85	115	100

Post-Secondary Enrollment

HNRR Section 3(1)(c) – Source: AEST

[not applicable] No enrollment data available for the community

Homelessness

HNRR Section 3(1)(d) – Source: BC Housing

[not applicable] Homelessness counts only available for the City of Terrace

Private Household Size

HNRR Section 3 (1)(v – viii) – Source: Statistics Canada

	Total			'16 % of Total	Owners			Renters			Renter %		
	2006	2011	2016		2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Private HHs	1,625	1,675	1,710	100%	1,205	1,230	1,275	415	450	435	26%	27%	25%
1 person	440	485	495	28.9%	280	345	335	160	140	160	36%	29%	32%
2 persons	580	600	655	38.3%	450	455	510	125	145	140	22%	24%	21%
3 persons	240	245	265	15.5%	175	160	190	65	85	75	27%	35%	28%
4 persons	230	215	195	11.4%	185	150	165	45	65	25	20%	30%	13%
5+ persons	135	135	110	6.4%	120	120	75	15	0	25	11%	0%	23%
Average HH Size	2.5	2.4	2.3		2.5	2.4	2.4	2.1	2.3	2.2	-	-	-

Household Maintainers

Source: Statistics Canada

	Total				Owners			Renters		
	2006	2011	2016	10yr % Δ	2006	2011	2016	2006	2011	2016
Total Household	1,630	1,680	1,710	4.9%	1,210	1,230	1,275	415	445	435
15 - 24 yrs	60	70	90	50.0%	25	25	50	35	50	40
25 - 34 yrs	235	195	280	19.1%	145	105	180	95	95	95
35 - 44 yrs	355	335	215	-39.4%	225	200	165	130	135	50
45 - 54 yrs	390	375	420	7.7%	295	305	295	95	75	125
55 - 64 yrs	315	335	350	11.1%	270	295	275	45	40	70
65 - 74 yrs	185	260	260	40.5%	170	210	225	10	50	40
75 - 84 yrs	75	95	80	6.7%	65	90	65	10	0	10
85+ yrs	15	0	20	33.3%	10	0	20	0	0	0

Owners w/ Mortgages & Renters in Subsidized Housing

HNRR Section 3 (1)(ix) – Source: Statistics Canada

	2006	2011	2016
Owners	1,210	1,235	1,275
w/ Mortgage (#)	650	675	790
w/ Mortgage (%)	54%	55%	62%
Renters	415	450	435
Subsidised (#)	0	25	45
Subsidied (%)	0%	6%	10%

Household Income

HNRR Section 4(a – e)* – Source: Statistics Canada

	Total			% of Total	Owners			% of Total	Renters			% of Total
	2005	2010	2015		2005	2010	2015		2005	2010	2015	
Total Household	1625	1680	1710	100.0%	1205	1235	1275	100.0%	415	445	435	100.0%
< \$5,000	65	90	20	1.2%	55	50	15	1.2%	15	40	10	2.3%
\$5,000 - \$9,999	30	30	20	1.2%	0	0	10	0.8%	25	20	15	3.4%
\$10,000 - \$14,999	60	55	30	1.8%	10	30	0	0.0%	55	20	25	5.7%
\$15,000 - \$19,999	70	95	75	4.4%	60	20	30	2.4%	10	75	40	9.2%
\$20,000 - \$24,999	75	85	60	3.5%	35	65	35	2.7%	45	25	20	4.6%
\$25,000 - \$29,999	70	70	60	3.5%	55	30	30	2.4%	15	35	30	6.9%
\$30,000 - \$34,999	70	70	70	4.1%	40	45	35	2.7%	30	25	35	8.0%
\$35,000 - \$39,999	60	120	115	6.7%	45	100	90	7.1%	20	25	25	5.7%
\$40,000 - \$44,999	105	45	45	2.6%	65	45	30	2.4%	40	0	15	3.4%
\$45,000 - \$49,999	120	90	85	5.0%	85	45	55	4.3%	35	40	30	6.9%
\$50,000 - \$59,999	190	75	160	9.4%	120	70	125	9.8%	60	0	40	9.2%
\$60,000 - \$69,999	95	130	140	8.2%	70	70	110	8.6%	25	55	30	6.9%
\$70,000 - \$79,999	120	95	115	6.7%	110	60	90	7.1%	10	0	25	5.7%
\$80,000 - \$89,999	105	100	165	9.6%	90	95	130	10.2%	15	0	35	8.0%
\$90,000 - \$99,999	85	105	100	5.8%	70	95	85	6.7%	10	0	20	4.6%
\$100,000+	310	430	455	26.6%	305	400	400	31.4%	10	30	50	11.5%
\$100,000 - \$124,999	180	195	155	9.1%	165	190	135	10.6%	10	0	20	4.6%
\$125,000 - \$149,999	50	120	135	7.9%	55	105	125	9.8%	0	0	15	3.4%
\$150,000 - \$199,999	75	90	125	7.3%	75	85	110	8.6%	0	0	15	3.4%
\$200,000+	0	25	30	1.8%	0	25	35	2.7%	0	0	0	0.0%
Median Income	\$54,819	\$60,100	\$68,598		\$65,208	\$74,084	\$75,556		\$39,560	\$31,865	\$46,623	
Average Income	\$64,073	\$69,859	\$77,514		\$72,626	\$79,847	\$85,283		\$39,431	\$42,321	\$54,737	

* smaller income brackets shown in the report for readability

Labour Force

HNRR Section 5(a) & Section 7(b – c) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Population (15+)	3,140	3,255	3,325	2,445	2,505	2,540	685	750	785
In Labour Force	2,225	2,220	2,355	1,715	1,685	1,825	505	540	530
Employed	1,950	2,040	2,035	1,575	1,615	1,640	375	430	395
Unemployed	280	180	320	145	70	185	125	110	135
Not In Labour Force	910	1,030	970	725	820	715	185	210	250
Participation Rate (%)	70.9	68.4	70.8	70.3	67.1	71.9	73.7	72.0	68.2
Employment Rate (%)	61.9	62.8	61.2	64.3	64.5	64.6	54.7	57.3	51.0
Unemployment Rate (%)	12.6	7.9	13.6	8.8	4.5	10.1	24.8	19.4	25.2

NAICS Industry Employment

HNRR Section 5(b) – Source: Statistics Canada

					Owners			Renters		
	2006	2011	Total 2016	'16 % of Total	2006	2011	2016	2006	2011	2016
Labour Force	2,135	2,185	2,270	100.0%	1,680	1,685	1,795	445	500	480
Agriculture, Forestry, Fishing, & Hunting	160	175	80	3.5%	120	120	75	40	50	10
Mining, Quarrying, and Oil & Gas Extraction	30	30	20	0.9%	30	15	20	0	0	0
Utilities	25	15	25	1.1%	30	20	25	0	0	0
Construction	170	170	270	11.9%	135	125	210	35	45	55
Manufacturing	120	115	105	4.6%	95	100	80	25	15	25
Wholesale trade	60	65	80	3.5%	40	50	60	20	0	25
Retail trade	280	315	310	13.7%	195	215	215	90	105	95
Transportation & Warehousing	165	150	205	9.0%	135	125	170	25	20	35
Information & Cultural Industries	45	0	20	0.9%	25	0	15	25	0	10
Finance & Insurance	60	40	30	1.3%	55	20	25	10	0	10
Real Estate and Rental & Leasing	45	50	35	1.5%	45	45	30	0	0	0
Professional, Scientific, & Technical Services	55	95	120	5.3%	45	75	95	10	0	20
Management of Companies & Enterprises	0	0	0	0.0%	0	0	10	0	0	0
Administrative & Support, Waste Management, and Remediation Services	55	75	125	5.5%	35	65	85	20	0	45
Educational Services	150	150	135	5.9%	145	145	130	0	0	0
Health Care & Social Assistance	265	275	255	11.2%	185	220	210	80	50	40
Arts, Entertainment, & Recreation	55	35	50	2.2%	35	20	35	15	20	10
Accommodation & Food Services	150	190	205	9.0%	115	125	130	35	65	75
Other Services (excl. Public Administration)	185	105	145	6.4%	165	90	125	20	0	15
Public Administration	55	95	65	2.9%	45	95	60	10	0	0

Commuting

HNRR Section 7(d – g) – Source: Statistics Canada

					Owners			Renters		
	2006	2011	Total 2016	'16 % of Total	2006	2011	2016	2006	2011	2016
Total Usual Workers	1,605	1,510	1,545	100%	1,315	1,190	1,260	290	320	285
Commute within Community	245	160	230	14.9%	195	130	160	50	30	75
Commute within RDCK	1,320	1,310	1,280	82.8%	1,085	1,035	1,075	235	275	205
Commute within Province	40	30	30	1.9%	35	15	30	0	0	0
Commute outside of Province	0	0	0	0.0%	0	0	0	0	0	0

Housing – Structural Types

HNRR Section 6 (1)(a – b) – Source: Statistics Canada

					Owners			Renters		
	2006	2011	Total 2016	'16 % of Total	2006	2011	2016	2006	2011	2016
Total Occupied Dwellings	1,630	1,675	1,710	100%	1,205	1,230	1,275	415	450	435
Single-Detached	1,220	1,225	1,180	69.0%	1,045	1,010	995	175	215	190
Apartment (5+)	0	0	0	0.0%	0	0	0	0	0	0
Other	200	155	225	13.2%	35	40	80	160	115	150
<i>Semi-Detached</i>	115	110	100	5.8%	25	30	25	90	80	75
<i>Row House</i>	30	15	30	1.8%	10	0	0	15	0	30
<i>Duplex</i>	20	20	55	3.2%	10	0	35	15	0	25
<i>Apartment</i>	40	15	30	1.8%	0	0	15	40	15	15
<i>Other single-attached</i>	0	0	10	0.6%	0	0	0	0	0	10
Movable	210	295	300	17.5%	125	180	205	85	115	100

Housing – Unit Size

HNRR Section 6 (1)(c) – Source: Statistics Canada

					Owners			Renters		
	2006	2011	Total 2016	'16 % of Total	2006	2011	2016	2006	2011	2016
Total Dwellings	1,630	1,675	1,710	100%	1,205	1,230	1,275	415	445	435
No bedroom	50	15	10	0.6%	35	0	0	15	0	0
1 bedroom	175	120	140	8.2%	75	75	50	100	50	85
2 bedroom	495	535	565	33.0%	340	365	340	155	165	225
3+ bedroom	915	1,010	1,005	58.8%	760	785	875	160	215	125

Housing – Date Built

HNRR Section 6 (1)(c) – Source: Statistics Canada

	Total				Owners				Renters			
	2006	2011	2016	'16 % of Total	2006	2011	2016	'16 % of Total	2006	2011	2016	'16 % of Total
Total Dwellings	1,630	1,675	1,710	100%	1,205	1,230	1,275	100%	415	445	435	100%
< 1960	240	170	215	12.6%	125	120	160	12.5%	115	50	60	13.8%
1961 to 1980	940	935	830	48.5%	720	665	620	48.6%	215	270	210	48.3%
1981 to 1990	280	325	360	21.1%	230	250	250	19.6%	45	70	105	24.1%
1991 to 2000	160	175	170	9.9%	125	130	145	11.4%	35	45	20	4.6%
2001 to 2010	15	70	55	3.2%	10	55	40	3.1%	0	0	10	2.3%
2011 to 2016	0	0	75	4.4%	0	0	55	4.3%	0	0	20	4.6%

Housing – Subsidized

HNRR Section 6 (1)(e)

BC Housing Registry Subsidized Unit Stock = 0

Housing – Rental Vacancy

HNRR Section 6 (1)(i – j) * -- Source: CMHC

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Studio	3.4	13.3	0.0	0.0	0.0	0.0	3.2	**	**	**
1 Bedroom	3.2	2.4	1.4	0.0	0.8	1.8	2.5	4.0	**	2.6
2 Bedroom	11.6	3.4	3.5	0.4	4.3	2.9	4.8	5.6	3.5	2.7
3 Bedroom +	**	1.8	3.0	1.0	0.0	5.8	2.9	6.0	2.4	0.0
Total	8.8	3.4	2.6	0.4	2.5	3.1	3.9	5.4	4.1	2.1

* reflects the City of Terrace and its surrounding areas

Housing – Primary Rental Universe

HNRR Section 6 (1)(k)(i) – Source: CMHC

UNIT TYPE	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Studio	29	30	30	30	31	29	31	31	31	31
1 Bedroom	125	125	129	126	120	122	121	124	112	115
2 Bedroom	299	291	277	279	302	297	336	328	323	321
3 Bedroom +	115	112	113	107	109	108	107	99	105	104
Total	568	558	549	542	562	556	595	582	571	571

* reflects the City of Terrace and its surrounding areas

Housing – Secondary Rental Universe

HNRR Section 6 (1)(k)(ii) – Source: Statistics Canada, CMHC

	Total		Primary Market % of Total		Secondary Market % of Total	
	Total	Rental	Market	% of Total	Market	% of Total
Total	1,700	435	0	0%	435	100%
No Bedroom	0	0	0	0%	0	0%
1 Bedroom	135	85	0	0%	85	20%
2 Bedroom	565	225	0	0%	225	52%
3+ Bedroom	1,000	125	0	0%	125	29%

* assumes no primary rental market in areas that are not the City of Terrace (expressed in 2016 numbers)

Housing – Short Term Rentals

HNRR Section 6 (1)(k)(iii) – Source: AirDNA

[not applicable] Data is unavailable for the electoral areas. See Short Term Rental section of the report for City of Terrace trends.

Housing – Cooperatives

HNRR Section 6 (1)(l) – Source: BC Housing

[not applicable] No cooperatives listed by the Coop Housing Federation of BC

Housing – Post-Secondary Beds

HNRR Section 6 (1)(o) – Source: AEST

[not applicable] AEST data does not list any beds exist in the community.

Housing – Shelter Beds

HNRR Section 6 (1)(p) – Source: BC Housing

[not applicable] No BC Housing affiliated shelters (emergency shelters or homeless housing) are only available in the City of Terrace.

Housing – Non-Market Housing

Source: BC Housing

Local Government	Local Government Type	Emergency Shelter and Housing for the Homeless				Transitional Supported and Assisted Living				Independent Social Housing			Rent Assistance in Private Market			Local Gov't Total
		Homeless Housed	Homeless Rent Supplements	Homeless Shelters	Service Allocation Group Subtotal	Supportive Seniors Housing	Special Needs	Women and Children Fleeing Violence	Service Allocation Group Subtotal	Low Income Families	Low Income Seniors	Service Allocation Group Subtotal	Families	Seniors	Service Allocation Group Subtotal	
Electoral Area E	RDA	0	0	0	0	XX	XX	XX	2	0	0	0	XX	XX	17	19
RDKS	RD	60	65	16	141	43	25	46	114	248	106	354	33	66	99	708

Housing – Demolitions

HNRR Section 6 (1)(m)(i – iv) – Source: Local Government

[not applicable] Demolition data unavailable for local electoral areas.

Housing – Starts

HNRR Section 6 (1)(m)(i – iv)* -- Source: Local Government

Dwelling Type	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020(ytd)
Single Family Dwelling			9	15	21	20	17	20	19	19	9
Manufactured Home			1	7	13		4	1	11	8	9
Multi Family Dwelling											
Guest House/Cabin			1	5	1	1	2	1	1		
Addition to SFD					2	6	13	21	11	6	4
Total			11	27	37	27	36	43	42	33	22

* housing starts available in lieu of substantial completions; aggregate and unit totals differ due to different sources; data only available for total RDKS as of 2012.

Housing – Registered New Homes

HNRR Section 6 (1)(m)(i – iv) – Source: BC Stats

[not applicable] No registered new homes data available for the community.

Real Estate – Assessment

HNRR Section 6 (1)(m)(i – iv) – Source: BC Assessment

Greater Terrace Housing Needs Report

Median Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single Detached	\$163	\$213	\$195	\$207	\$208	\$215	\$233	\$243	\$286	\$299	\$295	\$295	\$302	\$357
Semi-Detached	\$138	\$147	\$137	\$170	\$169	\$199	\$182	\$221	\$229	\$230	\$220	\$224	\$250	\$281
Row House	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Manufactured Home	\$44	\$55	\$51	\$55	\$58	\$66	\$64	\$72	\$100	\$105	\$102	\$100	\$100	\$118
Apartment	\$156	\$178	\$165	\$201	\$199	\$208	\$212	\$224	\$234	\$262	\$286	\$289	\$213	\$229
Total	\$113	\$146	\$134	\$144	\$145	\$148	\$156	\$166	\$202	\$211	\$206	\$205	\$210	\$248

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$185	\$199	\$190	\$202	\$193	\$186	\$182	\$192	\$214	\$255	\$248	\$246	\$322	\$348
2	\$165	\$193	\$180	\$214	\$207	\$214	\$208	\$222	\$264	\$278	\$291	\$297	\$348	\$361
3+	\$211	\$238	\$223	\$257	\$265	\$272	\$276	\$304	\$378	\$384	\$377	\$367	\$361	\$474
Total	\$113	\$146	\$134	\$144	\$145	\$148	\$156	\$166	\$202	\$211	\$206	\$205	\$210	\$248

Average Assessment in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single Detached	\$167	\$216	\$201	\$210	\$211	\$215	\$234	\$245	\$290	\$299	\$294	\$294	\$300	\$351
Semi-Detached	\$139	\$150	\$139	\$174	\$171	\$201	\$181	\$220	\$232	\$230	\$220	\$226	\$243	\$282
Row House	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Manufactured Home	\$48	\$62	\$57	\$62	\$65	\$72	\$71	\$79	\$109	\$111	\$106	\$105	\$106	\$124
Apartment	\$156	\$178	\$165	\$201	\$199	\$208	\$212	\$224	\$234	\$262	\$286	\$289	\$213	\$229
Total	\$117	\$151	\$140	\$148	\$150	\$151	\$160	\$170	\$207	\$213	\$208	\$207	\$211	\$247

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$193	\$211	\$206	\$227	\$211	\$203	\$197	\$212	\$249	\$286	\$279	\$277	\$347	\$384
2	\$172	\$210	\$197	\$233	\$221	\$226	\$221	\$238	\$281	\$296	\$305	\$310	\$357	\$366
3+	\$226	\$270	\$251	\$284	\$290	\$296	\$298	\$326	\$394	\$407	\$396	\$390	\$386	\$475
Total	\$117	\$151	\$140	\$148	\$150	\$151	\$160	\$170	\$207	\$213	\$208	\$207	\$211	\$247

Real Estate – Sales Price

HNRR Section 6 (1)(m)(i – iv)* – Source: BC Assessment

Median Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single Detached	\$186	\$223	\$232	\$208	\$218	\$245	\$239	\$258	\$279	\$317	\$325	\$316	\$324	\$385
Semi-Detached	\$0	\$173	\$233	\$266	\$0	\$144	\$257	\$193	\$284	\$338	\$228	\$193	\$314	\$0
Row House	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Manufactured Home	\$46	\$62	\$74	\$52	\$59	\$65	\$70	\$93	\$118	\$97	\$93	\$97	\$127	\$141
Apartment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$183	\$0
Total	\$126	\$134	\$142	\$119	\$130	\$164	\$160	\$175	\$210	\$226	\$224	\$228	\$239	\$244

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$100	\$0	\$164	\$0	\$0	\$174	\$134	\$170	\$258	\$309	\$0	\$193	\$299	\$301
2	\$32	\$67	\$74	\$70	\$54	\$70	\$83	\$106	\$154	\$123	\$92	\$125	\$175	\$154
3+	\$190	\$208	\$232	\$205	\$225	\$244	\$220	\$234	\$263	\$334	\$310	\$298	\$280	\$357
Total	\$126	\$134	\$142	\$119	\$130	\$164	\$160	\$175	\$210	\$226	\$224	\$228	\$239	\$244

Average Sale Price in '000s (2019 dollars)

	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single Detached	\$186	\$214	\$233	\$210	\$206	\$243	\$227	\$257	\$276	\$311	\$321	\$312	\$319	\$376
Semi-Detached	\$0	\$173	\$233	\$266	\$0	\$149	\$257	\$186	\$284	\$338	\$228	\$193	\$293	\$0
Row House	\$0	\$1	\$2	\$3	\$4	\$5	\$6	\$7	\$8	\$9	\$10	\$11	\$12	\$13
Manufactured Home	\$51	\$65	\$76	\$56	\$59	\$66	\$72	\$95	\$113	\$102	\$102	\$100	\$126	\$135
Apartment	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$183	\$0
Total	\$128	\$131	\$144	\$122	\$125	\$164	\$155	\$175	\$207	\$225	\$226	\$227	\$235	\$237

Bedrooms	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
1	\$114	\$0	\$164	\$0	\$0	\$174	\$134	\$170	\$258	\$309	\$0	\$193	\$286	\$301
2	\$37	\$69	\$77	\$73	\$60	\$72	\$84	\$106	\$147	\$130	\$93	\$128	\$170	\$145
3+	\$190	\$201	\$232	\$208	\$205	\$242	\$210	\$234	\$262	\$323	\$313	\$294	\$278	\$352
Total	\$128	\$131	\$144	\$122	\$125	\$164	\$155	\$175	\$207	\$225	\$226	\$227	\$235	\$237

Real Estate – Rents

HNRR Section 6 (1)(h)(i – ii)* -- Source: CMHC

Median rents (2019 dollars)

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Studio	\$657	\$646	\$604	\$615	\$617	\$615	\$636	\$520	\$558	\$750
1 Bedroom	\$687	\$646	\$671	\$659	\$671	\$752	\$795	\$737	\$748	\$750
2 Bedroom	\$791	\$750	\$727	\$768	\$809	\$911	\$954	\$833	\$963	\$1,000
3 Bedroom +	\$967	\$917	\$945	\$1,100	\$971	\$1,120	\$1,140	\$1,093	\$1,217	\$1,200
Total	\$791	\$744	\$727	\$741	\$782	\$860	\$901	\$833	\$913	\$1,000

* Available only for City of Terrace; rents not available before 2010

Average rents (2019 dollars)

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Studio	\$616	\$607	\$580	\$572	\$587	\$622	\$605	\$559	\$563	\$681
1 Bedroom	\$673	\$639	\$642	\$653	\$689	\$747	\$750	\$716	\$759	\$802
2 Bedroom	\$771	\$737	\$735	\$752	\$865	\$926	\$924	\$849	\$899	\$952
3 Bedroom +	\$948	\$861	\$885	\$919	\$975	\$1,041	\$1,061	\$1,053	\$1,129	\$1,132
Total	\$776	\$733	\$735	\$750	\$833	\$893	\$896	\$843	\$899	\$946

* Available only for City of Terrace; rents not available before 2010

Core Housing Need – Affordability

HNRR Section 7 (a)(i – ii) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	1,545	1,555	1,680	1,160	1,180	1,260	380	375	420
Above Affordable Threshold	280	230	255	130	85	115	155	145	145
1 person household	95	80	120	50	30	50	40	50	70
2 persons household	75	85	70	25	30	40	50	55	25
3 persons household	40	40	40	15	20	15	30	0	25
4 persons household	70	0	25	40	0	0	30	0	20
5+ persons household	0	0	0	0	0	0	0	0	0
Unaffordable Housing (%)	18.1%	14.8%	15.2%	11.2%	7.2%	9.1%	40.8%	38.7%	34.5%

Core Housing Need – Adequacy

HNRR Section 7 (a)(iii – iv) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	1,545	1,555	1,680	1,160	1,180	1,260	380	375	420
Below Adequacy Standard	265	235	235	210	190	165	60	45	70
1 person household	80	70	30	65	55	35	15	10	0
2 persons household	45	105	95	20	80	65	20	30	30
3 persons household	45	15	55	30	0	30	15	0	30
4 persons household	80	20	25	70	20	25	10	0	0
5+ persons household	30	0	25	20	0	20	0	0	10
Inadequate Housing (%)	17.2%	15.1%	14.0%	18.1%	16.1%	13.1%	15.8%	12.0%	16.7%

Core Housing Need – Suitability

HNRR Section 7 (a)(v – vi) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	1,545	1,555	1,680	1,160	1,180	1,260	380	375	420
Below Suitability Standard	95	50	105	75	25	40	20	25	65
1 Person	0	0	0	0	0	0	0	0	0
2 Persons	20	0	15	20	0	0	0	0	15
3 Persons	20	0	40	10	0	10	10	0	25
4 Persons	20	20	10	15	0	10	0	0	0
5+ Persons	35	0	40	30	0	20	10	0	20
Unsuitable Housing (%)	6.1%	3.2%	6.3%	6.5%	2.1%	3.2%	5.3%	6.7%	15.5%

Core Housing Need

HNRR Section 8 (1)(a)(i – ii) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	1,545	1,555	1,685	1,160	1,180	1,260	380	375	425
Household not in CHN	1,360	1,370	1,455	1,095	1,125	1,190	270	245	260
Household in CHN	185	185	230	70	55	65	115	125	160
1 person household	75	70	95	40	25	25	40	40	65
2 persons household	50	60	65	15	0	25	35	45	40
3 persons household	20	25	45	10	0	10	20	0	40
4 persons household	35	0	20	10	0	0	20	0	15
5+ persons household	0	0	10	0	0	0	0	0	0
Household in CHN (%)	12.0%	11.9%	13.6%	6.0%	4.7%	5.2%	30.3%	33.3%	37.6%

Extreme Core Housing Need

HNRR Section 8 (1)(a)(iii – iv) – Source: Statistics Canada

	Total			Owners			Renters		
	2006	2011	2016	2006	2011	2016	2006	2011	2016
Total Households	1,545	1,555	1,685	1,160	1,180	1,260	380	375	425
Household not in ECHN	1,490	1,490	1,615	1,150	1,180	1,240	335	320	380
Household in ECHN	55	65	70	10	0	20	45	55	45
1 person household	20	0	40	10	0	15	10	0	30
2 persons household	25	35	10	0	0	10	25	20	0
3 persons household	0	0	10	0	0	0	0	0	10
4 persons household	0	0	10	0	0	0	0	0	10
5+ persons household	0	0	0	0	0	0	0	0	0
Household in ECHN (%)	3.6%	4.2%	4.2%	0.9%	0.0%	1.6%	11.8%	14.7%	10.6%

Income Category v. Price

Source: Statistics Canada, Big River Analytics, BC Assessment

Income Category	Budget v. Unit Market Rent					
	Maximum Household Income	Maximum Budget for Rent	Studio	1- Bedroom	2- Bedroom	3+ Bedroom
Very Low	\$41,200	\$950	\$250	\$190	-\$50	-\$600
Low	\$66,000	\$1,500	\$800	\$740	\$500	-\$50
Moderate	\$99,000	\$2,300	\$1,600	\$1,540	\$1,300	\$750
Above Moderate	\$123,700	\$2,850	\$2,150	\$2,090	\$1,850	\$1,300
Median Income	\$82,466	\$1,900	\$1,200	\$1,140	\$900	\$350

Greater Terrace
Housing Needs Report

Budget v. Dwelling Market Rent

Income Category	Maximum	Maximum	Room	Suite	Row	Single
	Household Income	Budget for Rent			House	Detached
Very Low	\$41,200	\$950	\$140	-\$360	-\$510	-\$1,260
Low	\$66,000	\$1,500	\$690	\$190	\$40	-\$710
Moderate	\$99,000	\$2,300	\$1,490	\$990	\$840	\$90
Above Moderate	\$123,700	\$2,850	\$2,040	\$1,540	\$1,390	\$640
Median Income	\$82,466	\$1,900	\$1,090	\$590	\$440	-\$310

Budget v. Real Estate Prices

Income Category	Maximum	Maximum Possible	Single	Semi	Row	Mobile
	Household Income	Purchase Price	Detached	Detached	House	Home
Very Low	\$41,200	\$226,500	-\$79,191	-\$125,773	-\$155	\$225,690
Low	\$66,000	\$355,500	\$49,809	\$3,227	\$128,845	\$354,690
Moderate	\$99,000	\$539,000	\$233,309	\$186,727	\$312,345	\$538,190
Above Moderate	\$123,700	\$668,000	\$362,309	\$315,727	\$441,345	\$667,190
Median Income	\$82,466	\$442,000	\$136,309	\$89,727	\$215,345	\$441,190

Family Income v. Price

Source: Statistics Canada, Big River Analytics, BC Assessment

Budget v. Unit Market Rent

Family Types	Maximum	Maximum	1-	2-	3+	
	Household Income	Budget for Rent	Studio	Bedroom	Bedroom	Bedroom
Singles / Roommates	\$37,315	\$860	\$160	\$100	-\$140	-\$690
Lone parent	\$55,165	\$1,270	\$570	\$510	\$270	-\$280
Couple w/ child(ren)	\$127,164	\$2,920	\$2,220	\$2,160	\$1,920	\$1,370
Couple w/o child(ren)	\$95,712	\$2,200	\$1,500	\$1,440	\$1,200	\$650
Median Income	\$82,466	\$2,060	\$1,360	\$1,300	\$1,060	\$510

Budget v. Dwelling Market Rent

Family Types	Maximum	Maximum	Room	Suite	Row	Single
	Household Income	Budget for Rent			House	Detached
Singles / Roommates	\$37,315	\$860	\$50	-\$450	-\$600	-\$1,350
Lone parent	\$55,165	\$1,270	\$460	-\$40	-\$190	-\$940
Couple w/ child(ren)	\$127,164	\$2,920	\$2,110	\$1,610	\$1,460	\$710
Couple w/o child(ren)	\$95,712	\$2,200	\$1,390	\$890	\$740	-\$10
Median Income	\$82,466	\$2,060	\$1,250	\$750	\$600	-\$150

Budget v. Real Estate Prices

Family Types	Maximum	Maximum Possible	Single	Semi	Row	Mobile
	Household Income	Purchase Price	Detached	Detached	House	Home
Singles / Roommates	\$37,315	\$205,000	-\$100,691	-\$147,273	-\$21,655	\$204,190
Lone parent	\$55,165	\$302,000	-\$3,691	-\$50,273	\$75,345	\$301,190
Couple w/ child(ren)	\$127,164	\$690,000	\$384,309	\$337,727	\$463,345	\$689,190
Couple w/o child(ren)	\$95,712	\$517,500	\$211,809	\$165,227	\$290,845	\$516,690
Median Income	\$82,466	\$442,000	\$136,309	\$89,727	\$215,345	\$441,190

Maintainer Age v. Price

Source: Statistics Canada, Big River Analytics, BC Assessment

Income Category	Budget v. Unit Market Rent					
	Maximum Household Income	Maximum Budget for Rent	Studio	1- Bedroom	2- Bedroom	3+ Bedroom
15 to 29 years	\$93,440	\$2,150	\$1,450	\$1,390	\$1,150	\$600
30 to 44 years	\$90,170	\$2,070	\$1,370	\$1,310	\$1,070	\$520
45 to 59 years	\$87,710	\$2,020	\$1,320	\$1,260	\$1,020	\$470
60 to 74 years	\$63,280	\$1,460	\$760	\$700	\$460	-\$90
75+ years	\$58,280	\$1,340	\$640	\$580	\$340	-\$210
Median Income	\$82,470	\$1,900	\$1,200	\$1,140	\$900	\$350

Income Category	Budget v. Dwelling Market Rent					
	Maximum Household Income	Maximum Budget for Rent	Room	Suite	Row House	Single Detached
15 to 29 years	\$93,440	\$2,150	\$1,340	\$840	\$690	-\$60
30 to 44 years	\$90,170	\$2,070	\$1,260	\$760	\$610	-\$140
45 to 59 years	\$87,710	\$2,020	\$1,210	\$710	\$560	-\$190
60 to 74 years	\$63,280	\$1,460	\$650	\$150	\$0	-\$750
75+ years	\$58,280	\$1,340	\$530	\$30	-\$120	-\$870
Median Income	\$82,470	\$1,900	\$1,090	\$590	\$440	-\$310

Income Category	Budget v. Real Estate Prices					
	Maximum Household Income	Maximum Possible Purchase Price	Single Detached	Semi Detached	Row House	Mobile Home
15 to 29 years	\$93,440	\$506,500	\$200,809	\$154,227	\$279,845	\$505,690
30 to 44 years	\$90,170	\$485,000	\$179,309	\$132,727	\$258,345	\$484,190
45 to 59 years	\$87,710	\$474,000	\$168,309	\$121,727	\$247,345	\$473,190
60 to 74 years	\$63,280	\$345,000	\$39,309	-\$7,273	\$118,345	\$344,190
75+ years	\$58,280	\$312,500	\$6,809	-\$39,773	\$85,845	\$311,690
Median Income	\$82,470	\$442,000	\$136,309	\$89,727	\$215,345	\$441,190

Indigenous Family Income v. Price

Source: Statistics Canada, Big River Analytics, BC Assessment

Income Category	Budget v. Unit Market Rent					
	Maximum Household Income	Maximum Budget for Rent	Studio	1- Bedroom	2- Bedroom	3+ Bedroom
Couple w/o Children	\$81,940	\$1,880	\$1,180	\$1,120	\$880	\$330
Couple w/ Children	\$123,250	\$2,830	\$2,130	\$2,070	\$1,830	\$1,280
Lone Parent	\$37,160	\$850	\$150	\$90	-\$150	-\$700
Singles / Roommates	\$44,330	\$1,020	\$320	\$260	\$20	-\$530
Median Income	\$65,250	\$1,500	\$800	\$740	\$500	-\$50

Greater Terrace
Housing Needs Report

Budget v. Dwelling Market Rent

Income Category	Maximum	Maximum	Room	Suite	Row	Single
	Household Income	Budget for Rent			House	Detached
Couple w/o Children	\$81,940	\$1,880	\$1,070	\$570	\$420	-\$330
Couple w/ Children	\$123,250	\$2,830	\$2,020	\$1,520	\$1,370	\$620
Lone Parent	\$37,160	\$850	\$40	-\$460	-\$610	-\$1,360
Singles / Roommates	\$44,330	\$1,020	\$210	-\$290	-\$440	-\$1,190
Median Income	\$65,250	\$1,500	\$690	\$190	\$40	-\$710

Budget v. Real Estate Prices

Income Category	Maximum	Maximum Possible	Single	Semi	Row	Mobile
	Household Income	Purchase Price	Detached	Detached	House	Home
Couple w/o Children	\$81,940	\$442,000	\$136,309	\$89,727	\$215,345	\$441,190
Couple w/ Children	\$123,250	\$668,000	\$362,309	\$315,727	\$441,345	\$667,190
Lone Parent	\$37,160	\$205,000	-\$100,691	-\$147,273	-\$21,655	\$204,190
Singles / Roommates	\$44,330	\$237,000	-\$68,691	-\$115,273	\$10,345	\$236,190
Median Income	\$65,250	\$355,500	\$49,809	\$3,227	\$128,845	\$354,690

Housing Units Demanded

Local Government Act: 585.3 (c)(i – ii); VC: 574.3(c)(i – ii)

Source: Big River Analytics, Statistics Canada

	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Total Population	4,175	4,170	4,165	4,160	4,100	4,370	4,455	4,575	4,635	4,655
Total Households	1,810	1,795	1,780	1,765	1,750	1,895	1,940	2,005	2,050	2,070
No Bedroom	30	30	30	30	25	30	30	30	30	30
1 Bedroom	170	170	170	170	165	175	180	185	190	195
2 Bedroom	570	565	560	555	555	600	615	635	650	655
3+ Bedroom	1,040	1,030	1,020	1,010	1,005	1,090	1,115	1,155	1,180	1,190
Household Size	2.31	2.28	2.26	2.23	2.18	2.31	2.33	2.38	2.39	2.38
Renter Demand	25.7%	25.6%	25.6%	25.5%	25.7%	25.9%	25.8%	25.9%	26.1%	25.8%



Regional District of
Kitimat-Stikine

GREATER TERRACE HOUSING NEEDS REPORT

APPENDIX F: PROVINCIAL SUMMARY FORMS



Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: City of Terrace

REGIONAL DISTRICT: Regional District of Kitimat-Stikine

DATE OF REPORT COMPLETION: December 2020 (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	Neighbouring municipalities and electoral areas: Electoral Area C (Part 1), Electoral Area E (Thornhill)
	Neighbouring First Nations: Kitselas, Kitsumkalum

POPULATION	Population: 12,180 (2016)		Change since 2006 :	14.2 %	
	Projected population in 5 years: 13,910 (2025)		Projected change:	13.8 ('20-'25) %	
	Number of households: 4,625		Change since 2006 :	7.1 %	
	Projected number of households in 5 years: 5,980 (2025)		Projected change:	17.5 ('20-'25) %	
	Average household size: 2.5 (2016)				
	Projected average household size in 5 years: 2.45 (2025)				
	Median age (local): 38.5 (2016)		Median age (RD): 40.4 (2016)	Median age (BC): 42.5 (2016)	
	Projected median age in 5 years: 40.3 (2025)				
	Seniors 65+ (local): 14.2 (2016) %		Seniors 65+ (RD): 14.5 (2016) %	Seniors 65+ (BC): 17.4 (2016) %	
	Projected seniors 65+ in 5 years:			16.4 (2025) %	
	Owner households:		71 %	Renter households:	29 %
	Renter households in subsidized housing:				18 %

INCOME	Median household income	Local	Regional District	BC
	All households 2015	\$ 76,245	\$ 71,534	\$ 69,979
	Renter households 2015	\$ 42,988	\$ 47,005	\$ 45,848
	Owner households 2015	\$ 94,773	\$ 81,988	\$ 84,333

ECONOMY	Participation rate: 67.9 %	Unemployment rate: 8.9 %
	Major local industries: Retail Trade (15%), Health Care & Social Assistance (14%), and Accommodation & Food Services (11%).	

HOUSING	Median assessed housing values: \$ 339,000	Median housing sale price: \$ 329,000
	Median monthly rent: \$ 1,000 (CMHC)	Rental vacancy rate: 2.1 (CMHC) %
	Housing units - total: 4,625 (2016)	Housing units – subsidized: 0 (BC Housing)
	Annual registered new homes - total: 39 (2018)	Annual registered new homes - rental: N/A
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter):	15.9 (2016) %
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs):	8.5 (2016) %
	Households below <i>suitability</i> standards (in overcrowded dwellings):	3.3 (2016) %

Briefly summarize the following:

1. Housing policies in local official community plans and regional growth strategies (if applicable):

Terrace has an existing Housing Needs Assessment and adopted a Housing Action Plan in 2015. The OCP contains policies related to housing diversity, accessibility, partnerships for affordable supply and people with special needs. Zoning bylaws permit secondary suites and smaller units in residential zones and there is a standards of maintenance bylaw for residential rentals. For a smaller community, Terrace has an advanced housing policy environment.

2. Any community consultation undertaken during development of the housing needs report:

Community consultation was extensive for this project. The project team distributed a community survey that received more than 300 responses, hosted focus groups with important local housing actors, conducted a series of key informant interviews, and held webinars and in-person sessions with housing stakeholders and the general public. Overall, the study counted more than 330 engagements across all municipalities and electoral areas. An engagement report is included as an appendix to the housing needs report.

3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).

Staff and elected representatives from all local and regional governments were involved in focus groups and received regular project updates and reviewed drafts. Staff from Northern Health were included in key informant interviews and focus groups and BC Housing contributed waitlist data.

4. Any consultation undertaken with First Nations:

Data was collected for the communities of Kitselas and Kitsumkalum and the project team acquired additional data from Statistics Canada that included key housing indicators for persons identifying as Indigenous on the Census. Both nations also participated in interviews and the local friendship centre and indigenous housing organizations were key informants.

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)	85 (2020)	100
1 bedroom	420 (2020)	495
2 bedrooms	1,110 (2020)	1,305
3+ bedrooms	3,475 (2020)	4,080
Total	5,090 (2020)	5,980

Comments:

Population growth, combined with lower household sizes, is anticipated to expand the demand for housing in the short-term. By 2025, Terrace may demand 5,980 units, an increase of about 180 units annually. Demand may have a sharp decrease after 2025 as large-scale industrial construction projects finish.

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	4,230	100	4,390	100	4,555	100
Of which are in core housing need	505	11.9	595	13.6	490	10.8
Of which are owner households	140	4.6	120	3.8	105	3.3
Of which are renter households	360	30.9	470	37.2	385	27.5

Comments:

The total and percent of households in Core Housing Need declined between 2006 and 2016. About 3% of owners were in Core Housing Need; whereas, 28% of renters were facing difficulty meeting their housing needs.

Table 3: Households in Extreme Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	4,230	100	4,390	100	4,555	100
Of which are in extreme core housing need	205	4.8	215	4.9	175	3.8
Of which are owner households	75	2.4	60	1.9	40	1.3
Of which are renter households	130	11.2	155	12.3	135	9.6

Comments:

The number and percentage of households in Extreme Core Housing Need declined between 2006 and 2016. About 1% of owners were in Extreme Core Housing Need; whereas, 10% of renters were in extreme need.

Briefly summarize current and anticipated needs for each of the following:

1. Affordable housing:

Quantitative data shows generally affordable conditions across Greater Terrace for those making the median income or even slightly less. However, engagement shows that many residents with low to middle incomes are struggling to find adequate housing, especially affordable and available rental options.

2. Rental housing:

The percentage of people renting is increasing. Engagement data indicated that there was a lack of affordable rental housing in Greater Terrace. In addition, most current renters would like to own, but are unable to primarily because of affordability issues. Renters are also more likely to be in unaffordable or unsuitable housing than homeowners.

3. Special needs housing:

There were 17 waitlisted applications from people with disabilities. Engagement data and Core Housing Data indicated that across the region there was a need for more supportive housing options. This includes accessible housing for residents with activity limitations and those who need specific supports.

4. Housing for seniors:

The proportion of seniors continues to increase. When no reasonable alternative is available, Seniors stay in their homes longer, removing those homes from the rental or ownership market. Independent, senior specific housing is essential to care adequately for an aging population and to reintegrate existing housing back into the market.

5. Housing for families:

The number of families with or without children living in rental tenured housing grew significantly faster than those in owner occupied housing. This likely represents both an increase in preferences for renting, as well as a compromise driven by housing availability and unaffordability.

6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:

Quantitative and qualitative data indicates a need for increased shelter space and rentals available to those collecting a shelter allowance. There was evidence of increased "hidden homelessness" indicating a need for lower-priced rental housing. Regionally there are 76 applicants on BC Housing's waitlist and much more on non-profit waitlists.

7. Any other population groups with specific housing needs identified in the report:

Indigenous community members, lone-parent families, and single-income households struggled the most to meet their housing needs. In Terrace, students and seasonal workers were also mentioned as key populations of need. Terrace is also the service hub for the region and needs the most non-market and emergency support.

Were there any other key issues identified through the process of developing your housing needs report?

Terrace's key issues were a lack of available, affordable rental units, an increasing senior population that will require senior-specific housing, and housing for median- to low-income households. An expected industrial development boom has the potential to exacerbate existing housing issues.

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: Electoral Area E (Thornhill)

REGIONAL DISTRICT: Regional District of Kitimat-Stikine

DATE OF REPORT COMPLETION: December 2020 (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	Neighbouring municipalities and electoral areas: City of Terrace, Electoral Area C (Part 1)
	Neighbouring First Nations: Kitselas, Kitsumkalum

POPULATION	Population: 4,175 (2016) Change since 2006 : 11.5 %		
	Projected population in 5 years: 4,655 (2025) Projected change: 13.5 ('20-'25) %		
	Number of households: 1,710 (2016) Change since 2006 : 5.5 %		
	Projected number of households in 5 years: 2,070 (2025) Projected change: 18.3 ('20-'25) %		
	Average household size: 2.3 (2016)		
	Projected average household size in 5 years: 2.4 (2025)		
	Median age (local): 41.5 (2016)	Median age (RD): 40.4 (2016)	Median age (BC): 42.5 (2016)
	Projected median age in 5 years: 40.3 (2025)		
	Seniors 65+ (local): 13.7 (2016) %	Seniors 65+ (RD): 14.5 (2016) %	Seniors 65+ (BC): 17.4 (2016) %
	Projected seniors 65+ in 5 years:		16.3 (2025) %
	Owner households: 75 %	Renter households: 25 %	
	Renter households in subsidized housing:		10 %

	Median household income	Local	Regional District	BC
INCOME	All households 2015	\$ 68,598	\$ 71,534	\$ 69,979
	Renter households 2015	\$ 46,623	\$ 47,005	\$ 45,848
	Owner households 2015	\$ 75,556	\$ 81,988	\$ 84,333

ECONOMY	Participation rate: 70.8 %	Unemployment rate: 13.6 %
	Major local industries: Retail Trade (14%), Construction (12%), and Health Care & Social Assistance (11%)	

HOUSING	Median assessed housing values: \$ 248,000	Median housing sale price: \$ 244,000
	Median monthly rent: \$ 1,000 (CMHC)	Rental vacancy rate: 2.1 (CMHC) %
	Housing units - total: 1,710 (2016)	Housing units – subsidized: 0 (BC Housing)
	Annual registered new homes - total: n/a	Annual registered new homes - rental: n/a
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter): 15.2 %	
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs): 14.0 %	
	Households below <i>suitability</i> standards (in overcrowded dwellings): 6.3 %	

Briefly summarize the following:

1. Housing policies in local official community plans and regional growth strategies (if applicable):

Electoral Area E (Thornhill)'s OCP from 2020 contains policies and priorities related to housing including "Promote housing affordability and the creation of opportunities for residents to age in place." Section 5.2 contains explicit objectives and policies designed to fulfill that objective.

2. Any community consultation undertaken during development of the housing needs report:

Community consultation was extensive for this project. The project team distributed a community survey that received more than 300 responses, hosted focus groups with important local housing actors, conducted a series of key informant interviews, and held webinars and in-person sessions with housing stakeholders and the general public. Overall, the study counted more than 330 engagements across all municipalities and electoral areas. An engagement report is included as an appendix to the housing needs report.

3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).

Staff and elected representatives from all local and regional governments were involved in focus groups and received regular project updates and reviewed drafts. Staff from Northern Health were included in key informant interviews and focus groups and BC Housing contributed waitlist data.

4. Any consultation undertaken with First Nations:

Data was collected for the communities of Kitselas and Kitsumkalum and the project team acquired additional data from Statistics Canada that included key housing indicators for persons identifying as Indigenous on the Census. Both nations also participated in interviews and the local friendship centre and indigenous housing organizations were key informants.

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)	25 (2020)	30
1 bedroom	165 (2020)	195
2 bedrooms	555 (2020)	655
3+ bedrooms	1,005 (2020)	1,190
Total	1,750 (2020)	2,070

Comments:

Population growth, combined with lower household sizes, is anticipated to expand the demand for housing in the short-term. By 2025, Thornhill may demand 2,070 units, an increase of about 64 units annually. Demand may have a sharp decrease after 2025 as large-scale industrial construction projects finish.

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	1,545	100	1,555	100	1,685	100
Of which are in core housing need	185	12.0	185	11.9	230	13.6
Of which are owner households	70	6.0	55	4.7	65	5.2
Of which are renter households	115	30.3	125	33.3	160	37.6

Comments:

The total and percent of households in Core Housing Need increased between 2006 and 2016. About 5% of owners were in Core Housing Need; whereas, 38% of renters were facing difficulty meeting their housing needs.

Table 3: Households in Extreme Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	1,545	100	1,555	100	1,685	100
Of which are in extreme core housing need	55	3.6	65	4.2	70	4.2
Of which are owner households	10	0.9	0	0.0	20	1.6
Of which are renter households	45	11.8	55	14.7	45	10.6

Comments:

The number and percentage of households in Extreme Core Housing Need increased between 2006 and 2016. About 2% of owners were in Extreme Core Housing Need; whereas, 11% of renters were in extreme need.

Briefly summarize current and anticipated needs for each of the following:

1. Affordable housing:

Quantitative data shows generally affordable conditions across Greater Terrace for those making the median income or even slightly less. However, engagement shows that many residents with low to middle incomes are struggling to find adequate housing, especially affordable and available rental options.

2. Rental housing:

The percentage of people renting is increasing. Engagement data indicated that there was a lack of affordable rental housing in Greater Terrace. In addition, most current renters would like to own, but are unable to primarily because of affordability issues. Renters are also more likely to be in unaffordable or unsuitable housing than homeowners.

3. Special needs housing:

There were 17 waitlisted applications from people with disabilities. Engagement data and Core Housing Data indicated that across the region there was a need for more supportive housing options. This includes accessible housing for residents with activity limitations and those who need specific supports.

4. Housing for seniors:

The proportion of seniors continues to increase. When no reasonable alternative is available, Seniors stay in their homes longer, removing those homes from the rental or ownership market. Independent, senior specific housing is essential to care adequately for an aging population and to reintegrate existing housing back into the market.

5. Housing for families:

The number of families with or without children living in rental tenured housing grew significantly faster than those in owner occupied housing. This likely represents both an increase in preferences for renting, as well as a compromise driven by housing availability and unaffordability.

6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:

Quantitative and qualitative data indicates a need for increased shelter space and rentals available to those collecting a shelter allowance. There was evidence of increased "hidden homelessness" indicating a need for lower-priced rental housing. Regionally there are 76 applicants on BC Housing's waitlist and much more on non-profit waitlists.

7. Any other population groups with specific housing needs identified in the report:

Indigenous community members, lone-parent families, and single-income households struggled the most to meet their housing needs. Students and seasonal workers also sometimes had additional need in Thornhill, though this was less acute than in neighbouring Terrace.

Were there any other key issues identified through the process of developing your housing needs report?

Though less acute than in Terrace, Thornhill's key issues were a lack of available, affordable rental units, an increasing senior population that will require senior-specific housing, and housing for median- to low-income households. An expected industrial development boom has the potential to exacerbate existing housing issues.

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: Electoral Area C (Part 1)

REGIONAL DISTRICT: Regional District of Kitimat-Stikine

DATE OF REPORT COMPLETION: December 2020 (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	Neighbouring municipalities and electoral areas: City of Terrace, Electoral Area E (Thornhill)
	Neighbouring First Nations: Kitselas, Kitsumkalum

POPULATION	Population: 2,935 (2016) Change since 2006 : 12.1 %		
	Projected population in 5 years: 3,290 (2025) Projected change: 13.4 ('20-'25) %		
	Number of households: 1,140 (2016) Change since 2006 : 3.2 %		
	Projected number of households in 5 years: 1,310 (2025) Projected change: 19.6 ('20-'25) %		
	Average household size: 2.5 (2016)		
	Projected average household size in 5 years: 2.7 (2025)		
	Median age (local): 44.5 (2016)	Median age (RD): 40.4 (2016)	Median age (BC): 42.5 (2016)
	Projected median age in 5 years: 40.3 (2025)		
	Seniors 65+ (local): 15.2 (2016) %	Seniors 65+ (RD): 14.5 (2016) %	Seniors 65+ (BC): 17.4 (2016) %
	Projected seniors 65+ in 5 years:		16.2 (2025) %
	Owner households: 80 %	Renter households: 20 %	
	Renter households in subsidized housing:		10 %

	Median household income	Local	Regional District	BC
INCOME	All households 2015	\$ 84,903	\$ 71,534	\$ 69,979
	Renter households 2015	\$ 58,156	\$ 47,005	\$ 45,848
	Owner households 2015	\$ 91,601	\$ 81,988	\$ 84,333

ECONOMY	Participation rate: 70.9 %	Unemployment rate: 9.4 %
	Major local industries: Construction (15%), Health Care & Social Assistance (13%), and Retail Trade (12%)	

HOUSING	Median assessed housing values: \$ 397,000	Median housing sale price: \$ 338,000
	Median monthly rent: \$ 1,000 (CMHC)	Rental vacancy rate: 2.1 (CMHC) %
	Housing units - total: (2016)	Housing units – subsidized: 0 (BC Housing)
	Annual registered new homes - total: n/a	Annual registered new homes - rental: n/a
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter): 10.6 %	
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs): 12.9 %	
	Households below <i>suitability</i> standards (in overcrowded dwellings): 2.8 %	

Briefly summarize the following:

1. Housing policies in local official community plans and regional growth strategies (if applicable):

Electoral Area C does not have an Official Community Plan, however it does have an unsightly premises bylaw and a subdivision and development control bylaw. The Greater Terrace Zoning bylaw applies to Electoral Area C except Lakelse Lake. These all contain minimal housing goals and/or policies, though with a small and spread out population, these documents would have minimal use.

2. Any community consultation undertaken during development of the housing needs report:

Community consultation was extensive for this project. The project team distributed a community survey that received more than 300 responses, hosted focus groups with important local housing actors, conducted a series of key informant interviews, and held webinars and in-person sessions with housing stakeholders and the general public. Overall, the study counted more than 330 engagements across all municipalities and electoral areas. An engagement report is included as an appendix to the housing needs report.

3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).

Staff and elected representatives from all local and regional governments were involved in focus groups and received regular project updates and reviewed drafts. Staff from Northern Health were included in key informant interviews and focus groups and BC Housing contributed waitlist data.

4. Any consultation undertaken with First Nations:

Data was collected for the communities of Kitselas and Kitsumkalum and the project team acquired additional data from Statistics Canada that included key housing indicators for persons identifying as Indigenous on the Census. Both nations also participated in interviews and the local friendship centre and indigenous housing organizations were key informants.

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)	15 (2020)	20
1 bedroom	100 (2020)	120
2 bedrooms	285 (2020)	340
3+ bedrooms	695 (2020)	830
Total	1,095 (2020)	1,310

Comments:

Population growth, combined with lower household sizes, is anticipated to expand the demand for housing in the short-term. By 2025, Electoral Area C may demand 1,310 units, an increase of about 43 units annually. Demand may have a sharp decrease after 2025 as large-scale industrial construction projects finish.

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	1,040	100	1,060	100	1,080	100
Of which are in core housing need	65	6.3	65	6.1	105	9.7
Of which are owner households	50	5.4	20	2.4	90	9.6
Of which are renter households	15	13.6	50	21.3	20	14.3

Comments:

The total and percent of households in Core Housing Need grew between 2006 and 2016. About 10% of owners were in Core Housing Need; whereas, 14% of renters were facing difficulty meeting their housing needs.

Table 3: Households in Extreme Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	1,040	100	1,060	100	1,080	100
Of which are in extreme core housing need	10	1.0	20	1.9	40	3.7
Of which are owner households	10	1.1	0	0.0	30	3.2
Of which are renter households	0	0.0	15	6.4	10	7.1

Comments:

The number and percentage of households in Extreme Core Housing Need rose between 2006 and 2016. About 3% of owners were in Extreme Core Housing Need; whereas, 7% of renters were in extreme need.

Briefly summarize current and anticipated needs for each of the following:

1. Affordable housing:

Quantitative data shows generally affordable conditions across Greater Terrace for those making the median income or even slightly less. However, engagement shows that many residents with low to middle incomes are struggling to find adequate housing, especially affordable and available rental options.

2. Rental housing:

The percentage of people renting is increasing. Engagement data indicated that there was a lack of affordable rental housing in Greater Terrace. In addition, most current renters would like to own, but are unable to primarily because of affordability issues. Renters are also more likely to be in unaffordable or unsuitable housing than homeowners.

3. Special needs housing:

There were 17 waitlisted applications from people with disabilities. Engagement data and Core Housing Data indicated that across the region there was a need for more supportive housing options. This includes accessible housing for residents with activity limitations and those who need specific supports.

4. Housing for seniors:

The proportion of seniors continues to increase. When no reasonable alternative is available, Seniors stay in their homes longer, removing those homes from the rental or ownership market. Independent, senior specific housing is essential to care adequately for an aging population and to reintegrate existing housing back into the market.

5. Housing for families:

The number of families with or without children living in rental tenured housing grew significantly faster than those in owner occupied housing. This likely represents both an increase in preferences for renting, as well as a compromise driven by housing availability and unaffordability.

6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:

Quantitative and qualitative data indicates a need for increased shelter space and rentals available to those collecting a shelter allowance. There was evidence of increased "hidden homelessness" indicating a need for lower-priced rental housing. Regionally there are 76 applicants on BC Housing's waitlist and much more on non-profit waitlists.

7. Any other population groups with specific housing needs identified in the report:

Indigenous community members, lone-parent families, and single-income households struggled the most to meet their housing needs.

Were there any other key issues identified through the process of developing your housing needs report?

Electoral Area C's key issues was an increasing senior population that will require senior-specific housing, and housing for median- to low-income households. As the population ages, many expect to need a smaller more manageable unit, closer to services. An expected industrial development boom has the potential to exacerbate existing housing issues.