

CITY OF PRINCE GEORGE

Housing Needs Report

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CITY OF
PRINCE GEORGE

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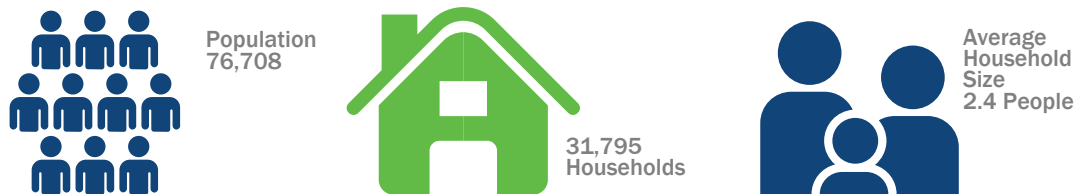
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Executive Summary

The City of Prince George is located in Northern BC and is a hub for the northern region where there are hospital, university, criminal justice, and other public institutions which serve a broad area of British Columbia (BC). The population is younger than the rest of the province of British Columbia, with a median age of 38 in 2015, compared to 43 for British Columbia. Most of the population is employed, with a higher participation rate than the rest of BC (65.4% compared to 59.7% in 2016). Although a higher rate of people are seeking work, Prince George also has a higher unemployment rate (7.1%) than BC (6.3%). The largest employment industries are health care and social assistance (13%), retail (12%), and manufacturing (9%). The economy of Prince George is focused on providing services for the region, as well as industry and manufacturing of resources.

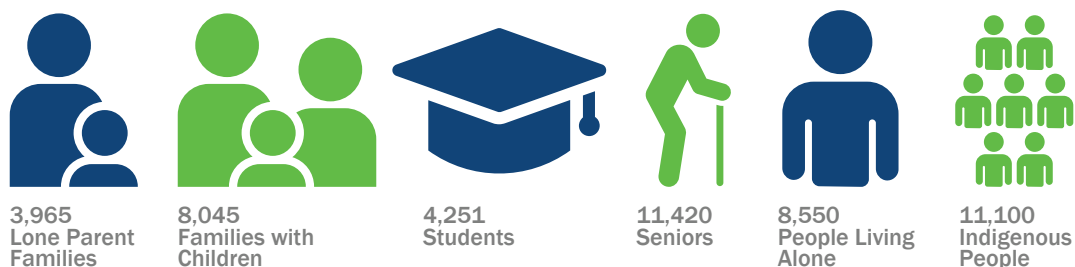
Figure ES1: 2021 Overview Population Statistics



About this Report

To better understand local housing needs, the City of Prince George conducted a Housing Needs Assessment in 2021. This report was generated from that Assessment to help the City of Prince George, residents, and local organizations better understand the current and future housing needs and gaps in Prince George. This report summarizes those findings and presents the results of statistical analysis of data, a public survey, and engagement with local community members and stakeholders.

Figure ES2: Key Populations Identified at Risk of Housing Barriers and Challenges 2016



2022 Report Update

To serve Prince George's immediate needs and provide key data inputs for ongoing planning work on housing, the City of Prince George conducted a targeted update to this report in fall 2022. This update utilized the 2021 Canadian Census as well as updated data from CMHC and BC Assessment. The update took this opportunity to provide context on recent trends with influence on housing including interest rates, cost of construction, and levels of core housing need. The updates made in 2022 were targeted at key areas of the report including core housing need, homeownership and rental market analysis, community growth projections, and key statements of need.

Key Findings

- Average homesales prices have increased 169% between 2006 and 2021
- As of 2021, 17% of renter households are in core housing need
- In 2021, 2.5% of owner households are in core housing need
- As of a 2021 point-in-time count, 168 people were experiencing homelessness
- There are projected to be 16,632 seniors (65+) by 2031, an additional 300 seniors supported housing units will be needed in the next 10 years
- In 2020 there were 3,702 primary registered rental units. In 2016 there were 2016 9,440 renter households.
- Average rental unit prices have increased 79% between 2005 and 2021

Owners	Median Household Income (2021 adjusted for owners)	Affordable Shelter Costs (Monthly)
Couples without children	\$125,147	\$3,129
Couples with children	\$178,427	\$4,461
One-parent families	\$82,399	\$2,060
Other census families	\$180,905	\$4,523
Non-census family households (Individuals living alone or with roommates)	\$62,450	\$1,561

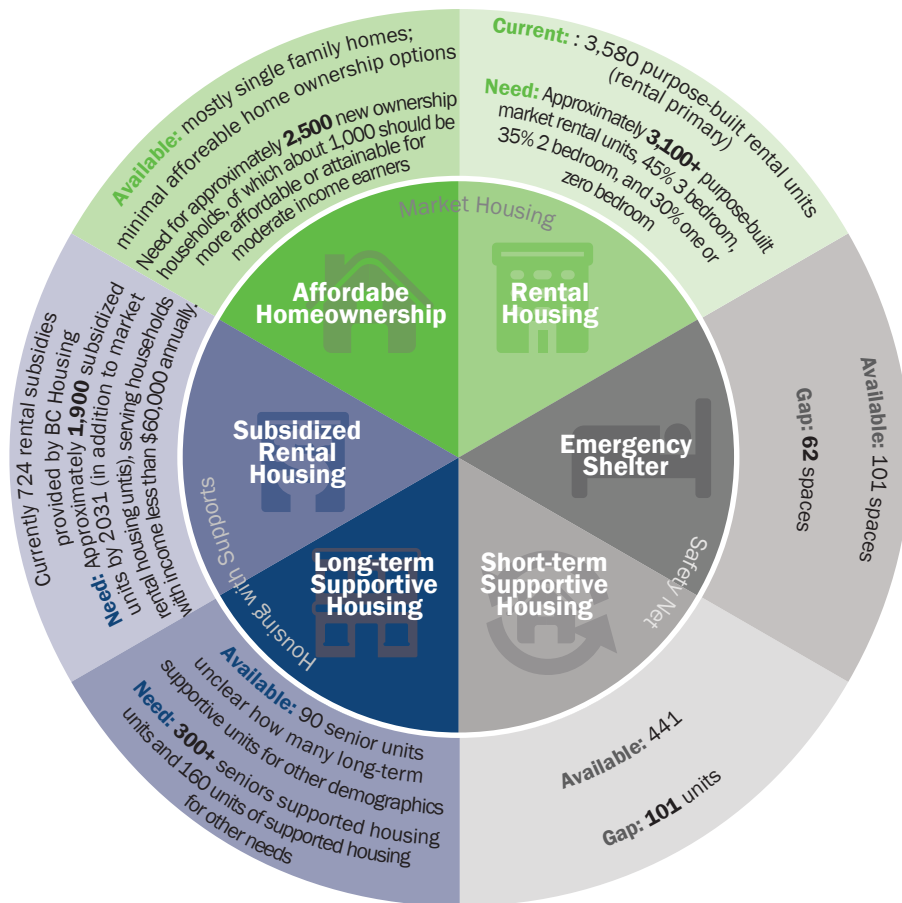
The housing stock in the City of Prince George is primarily single-family units, and largely aged with 2/3 of housing stock being over 40 years old. When talking about rental units, those build specifically for rentals, than 3/4 of the housing stock is at least 40 years old. Multi-family units are the majority of new construction (74% of new builds units in 2020).

Renters	Median Household Income (2021, adjusted for renters)*	Affordable Shelter Costs (monthly)
Couples without children	\$55,925	\$1,398
Couples with children	\$79,735	\$1,993
One-parent families	\$36,822	\$921
Other census families	\$80,842	\$2,021
Non-census family households (Individuals living alone or with roommates)	\$27,907	\$698

The cost of housing is increasing steadily. The average unit price for rent has increased by 79% since 2005. To be able to afford the average rent in Prince George in 2021, a household must earn at least \$39,040 (paying rent at 30% of household income).

2022 Update: Notable Changes

- Rates of core housing need have decreased notably between 2016 and 2021 from 10.2% to 7.1%. Amongst renters, this change is more significant, with the rate decreasing from 26% to 17%. Fewer Canadian households receive income from employment during 2020 however these losses were offset by pandemic-related benefits. Pandemic-related supplements appear to have reduced the pressure on households in core housing need and can likely account for a reduction in core housing need between 2016 and 2021.
- Rents continued to rise between 2020 and 2021, with 2021 seeing the greatest increase in average total rents (7.7%) in the past decade.
- The vacancy rate in Prince George has further declined from 3% in 2020 to 2.2% in 2021.
- Between 2020 and 2021 the average cost of ownership increased by 12%, accounting for the largest increase since 2008.
- Incomes increased by 16.3% between 2016 and 2021. This increase is less than between 2011 and 2016 where incomes increased by 18.9%.



Statements of Housing Need

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).

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).

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.

Rental housing: includes purpose-built long-term rental apartments, private rental townhomes, secondary suites, carriage homes and single-family rental homes.

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

Ownership

Homeowners are looking for more diversity in the housing stock available to purchase, including style of homes and prices. More 2-bedroom, single level homes, multi-family units, and apartments for ownership can fill a need for smaller households to access suitable and affordable ownership.

Rental Housing

Significant rent increases, low vacancy rates, and limited primary rental market units are putting strain on the rental stock in Prince George. This is leaving young people, single people, lone parent households, and lower income families at high risk of core housing need. 17% of households who rent are in core housing need. More affordable rental units, whether subsidized units, government operated, or rent supplements for market rentals are needed.

Indigenous Housing Needs

Urban Indigenous residents in Prince George need housing which facilitates integration while maintaining cultural identity. More culturally relevant housing is needed, such as housing for Indigenous peoples specifically, or housing which facilitates communal gathering space and/or multigenerational living arrangements. Support for Indigenous housing providers is one possible response which should be prioritized. City policies and practices should also be examined from a perspective of reconciliation and equity to ensure that unintended consequences of zoning or bylaws are not negatively impacting Indigenous residents. Lastly, public education to inform non-Indigenous residents about biases should be provided, while education and outreach supports to Indigenous people transitioning to urban life should be provided to improve their experience.

Housing For Seniors

Seniors need more affordable, accessible, and supported housing options. The current housing market is presently missing quality housing that is 2 or less bedrooms and accessible. More supported housing across a continuum of need (from independent living to care homes) is also needed.

Housing For Families

Families are experiencing pressure from increased housing cost. Households with children, single person households and lone-parent households are especially prone to core housing need and being unable to afford a home.

Special needs Housing

Non-market housing currently available (including rental subsidies) is not meeting the demand. More supported housing units and seniors housing units will be needed to fulfill both the current waitlists and future needs. Additionally, there is a service gap for single persons, who are at high risk of core housing need and yet have limited subsidy options.

Homelessness

The number of shelter beds, transitional housing units, and supported recovery housing does not match the number of people experiencing homelessness. Contributing factors are the pandemic, increasing mental health and addictions issues, lack of affordable housing, and lack of transitional housing for people coming to Prince George from nearby First Nations, leaving jail, or aging out of foster care. People are not getting the services they need at critical junctures of their lives.

Introduction

Overview

Housing has become a significant concern for residents across British Columbia. In the City of Prince George, rapidly increasing sales prices and rents, and limited primary rental units are putting strain on both renters and homeowners. Additionally, complex social issues such as homelessness and discrimination are factoring into the ability of marginalized people to find and maintain housing. There are many factors that affect a local area's specific housing situation. To better understand local needs, the City of Prince George conducted a Housing Needs Assessment in 2021. This report was generated from that Assessment to help the City of Prince George, residents, and local organizations better understand the current and future housing needs and gaps in Prince George. This Housing Needs Report was updated in December 2022 to account for the release of the 2021 Canadian Census and provide the City, residents, and stakeholders with up-to-date information on key topics.

Provincial Legislation

In April 2019, new provincial legislation amended the Local Government Act, establishing a requirement for local governments to complete housing needs reports by April 2022 and every five years thereafter. Housing Needs Reports are valuable tools for decision-making as they provide data and analysis on housing needs and gaps to inform local plans and policies, as well as provide publicly available information on housing.

These reports look at a combination of statistical data and community and stakeholder input to create a comprehensive picture of housing needs in a community. The legislative requirements for these reports require that municipalities collect approximately 50 types of data about current and projected population, household income, economic sectors, and current and anticipated housing stock (reported in the demographic and housing profile sections). This assessment and report exceed these requirements by also conducting engagement with community stakeholders and including an affordability gap analysis for various types of renter and owner households. The required collected data can be found in APPENDIX A, and the required Housing Needs Report Summary Form can be found in APPENDIX C.

About this Report

Housing needs reports are conducted through technical work as well as stakeholder and community input.

QUANTITATIVE DATA SOURCES

This report contains quantitative data from the following sources:

- Statistics Canada 2006, 2011, 2016, and 2021 Censuses
- Statistics Canada 2011 National Household Survey
- Canada Housing and Mortgage Corporation
- BC Housing
- BC Assessment
- BC Statistics
- AirDNA
- Bank of Canada
- Altus Group

COMMUNITY ENGAGEMENT

In order to better understand and communicate the specific challenges residents may confront as they seek to attain housing along the full housing continuum, public and stakeholder engagement was conducted. Qualitative data collected through interviews and focus groups provided a deeper understanding of the data by asking key stakeholders for their observations and understanding of housing and housing needs in Prince George. A public survey was also open to all residents of the City of Prince George between September 10th and October 5th, 2021 to gather multiple perspectives on current housing states and future needs. The engagement undertaken with the community (summarized in Table 1) ensured that residents of Prince George, people who have experienced housing challenges, and housing providers and policy makers were able to share experiences and perspectives on the housing needs in Prince George.

Stakeholders are defined as those who may potentially be **impacted by** or/and **have an interest** in the outcome of the process

Table 1: Community Engagement Summary

Target Group	Engagement Method	Purpose
Advisory Committee	Regular meetings	Communicate key project milestones and updates throughout the project
Residents of Prince George	Public Survey	Collect quantitative and qualitative information from a broad range of residents
Community Stakeholder Organizations	Special Topic Focus Groups	Collect qualitative information on Area of Need Statements
	Interviews	Meaningfully connect with identified stakeholders whose voices cannot be missing from the engagement due to their unique knowledge.
People with lived experience of housing vulnerability	Interviews	Ensure representation of seldom-heard voices

USING THIS REPORT

Findings from the Housing Needs Assessment are presented in this report for use by the City of Prince George for future planning, as well as for the public and other housing stakeholders. To illustrate the findings, multiple figures and tables are used in this report. Where it was determined as useful for providing context, information for the City of Prince George is compared with regional and/or provincial data. There are lists of figures and tables in the table of contents of this report. Table 2 below is an overview of the data reported in each section, along with the corresponding Appendix where more fulsome data can be found.

Table 2: Guide to Report Content

Section	Content	Full Data
Current Demographics and Economics Profile	Statistical data collected on the current and historical demographics of the City of Prince George and economics.	Appendix A
Housing Profile	Statistical data collected on the current housing stock and household data related to dwellings, rental market, ownership, and homelessness.	Appendix A
Community Engagement	Findings from stakeholder engagement (focus groups, interviews, public survey) conducted for this assessment.	Appendix B "What we Heard Report"
Community Growth	Population projections calculated for this assessment.	Appendix A
Key Findings and Housing Needs	Summary of key findings and statements of need by key issues and populations.	

Approach

The Housing Wheelhouse

The Housing Wheelhouse¹ is a housing model developed by the City of Kelowna in 2017 (Figure 1). It represents a shift away from the linear Housing Continuum (Figure 2), to a non-linear way of considering housing needs. In the housing continuum, housing types are considered to be linear 'steps,' building towards home ownership. In this continuum, individuals move from one housing type to another, from less to more independent, such as moving from transitional housing to market rental, to home ownership. Once home ownership is achieved, the 'journey' is over.

By re-framing the various types of housing as being on a wheel, the Wheelhouse model shows that homeownership is not the pinnacle or the end of a journey, but one possible option for housing among many others. It also recognizes that individuals may not stay in their purchased homes forever. They may choose to move into independent or assisted living if their health or social needs change, or they may move into a shelter or short-term supportive housing in the event that their financial or living situation changes.

The Housing Wheelhouse recognizes the reality that individuals' needs change over their life course, and that this change is not along a linear, progressive pathway. Additionally, homeownership may not be the ultimate goal for every individual. The benefit of using this model is that it helps communities to envision and build a housing market where all types of housing are available.

Figure 1: Housing Wheelhouse²

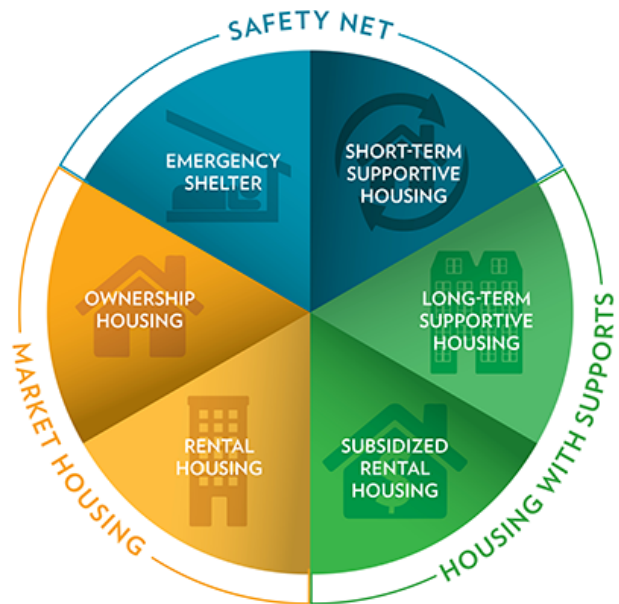


Figure 2: Housing Continuum



¹ The Wheelhouse: A New Way of Looking at Housing Needs (cmhc-schl.gc.ca)

² Images of Housing Wheelhouse and Housing Continuum from: The Wheelhouse: A New Way of Looking at Housing Needs (cmhc-schl.gc.ca)

The Wheelhouse shifts the focus of housing away from homeownership as the ultimate goal and consciously de-emphasizes any one type of housing. The following six housing options are considered in the wheel:

- **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).
- **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).
- **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.
- **Rental housing:** includes purpose-built, long-term rental apartments, private rental townhomes, secondary suites, carriage homes and single-family rental homes.
- **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

Equity, Inclusion, and Our Approach

The approach to data analysis for this project was rooted in a deep understanding of the value, as well as the limitations of the data. Statistical data required in housing needs reports provides the basis for future decision-making but should not stand in isolation. The statistics used in housing needs assessments are vital in highlighting key issues such as core housing need³, and tracking population and housing trends over time. There are limitations to this data, however, such as the time difference between when it is collected and when it is used, and its focus on high-level information void of the stories of people who provided these data. As such, statistical data, which is required by the legislation for housing needs reports, were supplemented with conversations with community and stakeholder engagement. Doing so allowed for a more involved understanding of up-to-date experiences of housing by the residents of Prince George.

³ Core Housing Need: "A household is said to be in 'core housing need' if its 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 is acceptable (meets all three housing standards)." (Statistics Canada). Some additional restrictions apply.

Collecting and analyzing available data also requires sensitivity to the current economic and health climate, and the potential impacts on the relevance of the data. While still valuable, much of the quantitative data will reflect the pre-COVID-19 context. Knowing this, stakeholder and community engagement is more important than ever as it reflects ongoing and emerging trends. The methodology was developed considering the following factors:

- Meeting the legislative requirements provided by the province.
- Building on existing data analysis of the 2016 Census and previous housing analyses (e.g., the 2014 City of Prince George Housing Need and Demand Study) to provide supplementary relevant quantitative data points.
- Focusing available resources on stakeholder consultation and acquiring informative supplementary data as well as historical trend data.

EQUITY-FOCUSED POLICY AND DATA ANALYSIS

Applying an equity lens to the collection and analysis of the data for this report was a foundational principal. Analysis aligned with the Government of Canada's approach towards policy development using a Gender-Based Analysis Plus (GBA+) analytical framework. Doing so meant not only that the impact of the research and outcomes was considered for the overall population of Prince George, but also that specific attention was paid to sub-populations who are likely to experience the greatest impact from housing policies and practice. Conclusions and recommendations made in this report are responsive to the needs of the targeted populations and have the most potential to foster their well-being.

Committing to using an equity lens in the form of GBA+ techniques means demonstrating the courage to uncover power differences among individuals or groups, acknowledging privilege, and working to dismantle systemic barriers that can make it difficult for some community members to participate in and benefit from decision-making processes. To ensure that vulnerable or traditionally excluded groups were considered in the research, interviews and focus groups directly asked questions such as "Which demographics are facing the greatest challenges?" and "Are there any groups you would identify as precariously or vulnerably housed?" Additionally, people with lived and living experience of various housing barriers and challenges were invited to participate through interviews.

COVID-19

The analysis conducted for this report also acknowledges that the COVID-19 pandemic has exacerbated longstanding social inequities within Canadian vulnerable populations. Access to safe and suitable housing is a basic human right that also serves as a determinant of health and wellbeing. Yet, throughout the pandemic, the most vulnerable members of our communities have faced the greatest challenge in securing safe and stable housing. Low-income renters, women and children escaping violence, seniors living in long-term care facilities, racialized and Indigenous families living together, newcomers and migrant workers, and people experiencing homelessness and substance use disorders have been subjected to a heightened risk of contracting disease related to a lack of access to and availability of safe, suitable, and affordable housing. Interviews and focus groups asked directly about the impacts of COVID-19 on the housing market and people's experiences of finding and maintaining housing during this pandemic.

OWNERSHIP, CONTROL, ACCESS, AND POSSESSION

Acknowledging the problematic activities of data collection with First Nations peoples in Canada, data collection used OCAP® (Ownership, Control, Access, and Possession) principles as an equitable evaluation best practice. This approach ensured that information gathered about First Nations peoples as part of this project was given back to them. Summaries of notes taken during interviews and focus groups with First Nations people were provided to participants prior to publication to avoid misrepresentation of their input. The public nature of this document also means that all collected data are available at any time for their use.

Core Housing Need⁴

Core housing need is an indicator used by CMHC and the government of Canada to identify households that are living in unsuitable, inadequate or unaffordable housing. Suitable is defined as housing where there are enough bedrooms for the size and makeup of residents, according to the National Occupancy Standard requirements. This measurement generally means one bedroom per couple and one bedroom for each other occupant. Adequate housing refers to housing that does not need major repairs, such as defective plumbing, structural repairs, or dangerous electrical wiring. Affordable housing is housing that does not cost more than 30% of a household's annual pre-tax income. Core housing need as an indicator is used by CMHC, the Government of Canada, Provinces, and housing agencies to create programs to fill housing needs. Core housing need is measured using the median rent of rental units with the required number of bedrooms (where market rents can be estimated). Where market rents cannot be estimated, the monthly carrying costs of a newly constructed home are used. Farms, band housing, and reserve households are not included in core housing need calculations.

4 Understanding Core Housing Need | CMHC cmhc-schl.gc.ca

Definitions of Affordability

Canada defines affordable housing as housing that costs less than 30% of a household's annual before-tax income. Using this definition, "housing" is a very broad term that includes all types of housing (private, public, and non-profit units) and all types of tenure (rental, ownership, and subsidized). "Affordability," or the proportion of a person's income that is spent on housing, is what is measured rather than the type of housing.

When a household is spending more than 30% of their before-tax income on housing costs, they are said to be living in core housing need. Core housing need includes three metrics (standards for housing): affordability, adequacy, and suitability. A household is in core housing need when their housing fails to meet one or more of these standards.

The Role of Government in the Housing Sector

Housing policy and strategies in Canada are focused on reducing the proportion of people living in core housing need by ensuring that people have affordable, suitable, and adequate housing. Private market housing is not always able to meet the diverse needs of people. Therefore, governments, community organizations, non-profits, and the private sector work together to address unique needs for housing.

Table 3: Government Roles

Level of Government	Role	Example
Federal Government	<ul style="list-style-type: none"> ▪ Funds management ▪ Policy development ▪ Research and data provision 	<ul style="list-style-type: none"> ▪ Canada Housing and Mortgage Corporation ▪ National Housing Strategy ▪ Home Buyers Plan
Provincial Government	<ul style="list-style-type: none"> ▪ Policy and regulations ▪ Funds management and investments ▪ Bilateral agreements ▪ Housing development 	<ul style="list-style-type: none"> ▪ Residential Tenancy Act, strata regulations, real estate regulations ▪ BC Housing Corporation ▪ Funding agreements
Local Government	<ul style="list-style-type: none"> ▪ Facilitating development through land use management ▪ Regulations ▪ Incentivizing or investing in priority unit types ▪ Education and advocacy ▪ Partnership development 	<ul style="list-style-type: none"> ▪ Official community plans, zoning and land use regulation ▪ Renter protection policies or short-term vacation rentals ▪ Incentivizing could include density bonusing, parking reductions, etc. ▪ Lobbying senior government for resources; educating the public on the importance of a range of housing

Demographic and Economic Profile

Population and Demographics

Key Points:

- Prince George has a younger population with less overall growth than the rest of British Columbia (BC). Median age in Prince George was 38 in 2016, compared to 43 for BC.
- There is a low migration rate/influx of migrants to Prince George. Only a small percentage of the population has a country of origin outside Canada, and the overall rate of people migrating to the area (2% from 2011-2016) is small compared to BC (7% from 2011-2016).
- Renters have a lower median income than homeowners. Lone-parent families and non-census households (single people) have lower median incomes than other households as they are single-earning households. This can put them at greater risk of housing affordability issues.
- Over 80% of the population has been in Prince George for more than 5 years.
- There were more single and two-person households than other household size types (62%) in 2016.
- The proportion of households renting is increasing slightly, shifting from 31% in 2016 to 32% in 2021. This represents an increase of 690 renter households.

Population

Prince George is a growing city: Between 2006 and 2021, the city grew by 8.1%, or more than 5,700 residents. This urban growth was the primary driver of population growth for the region: Fraser-Fort George Regional District (FFGRD) grew by 5.1%, or just under 5,000 people in this same period of time. This corresponds to the city's role in the region: in 2021, it accounted for about 79% of the region's population. In 2021, the total population of Prince George was 76,708 and FFGRD was 96,979 (Figure 3).

The population is increasing after a period of decline. Between 2001 and 2006, population in the City of Prince George decreased (Figure 3). Between 2001 and 2006, the population declined by 2.0%, while the FFGRD declined by 3.2%. Between 2006 and 2011, the population of Prince George began to increase (1.4%), while FFGRD's population saw a minor decline (0.4%). Most of the growth in the area has been between 2011 and 2021, with 6.6% and 5.6%

growth in PG and FFGRD, respectively. Growth rates are significantly lower than the population change of the Province of BC, which has had a 13.7% increase in population during the same period. (2011-2021 Canadian Census Data).

Age

Prince George's population is younger than BC's as a whole. The median age in Prince George rose between 2006 and 2016 from 36.5 to 38.4, but remains well below that of BC, which has a median age of 43. Despite this, the senior population is growing as a share of the whole population in Prince George, increasing from 10% in 2006 to 14%. This is part of broader provincial and national trends of an aging population. The working age population (aged 25-64) has remained stable over this same time, increasing only 1% from 55% to 56% between 2006 and 2016.

The population of people aged 25-64 has stayed between 55% and 56% since 2011. During that time-period, the number of people in the 35-54 year-old cohort decreased, while the 25-34 and 60-64 year-old cohorts increased. These trends imply that, while there is an aging population, younger people (25-34) are also either staying in or migrating to the community of Prince George. Given that the proportion of youth (ages 0-24) in the population has remained the same, the number of young families with children will likely increase in coming years, even while the community experiences the growth of an older demographic (65 and older) (2001-2016 Canadian Census Data).

Mobility

The Canadian Census defines 'movers' as households who have moved within a specified time frame, usually within the last year, or last five years. Movers can be migrants or non-migrants. Migrants are people who have moved to the area from somewhere else, while

Figure 3: Population, City of Prince George and Regional District of Fraser-Fort George, 2006-2021

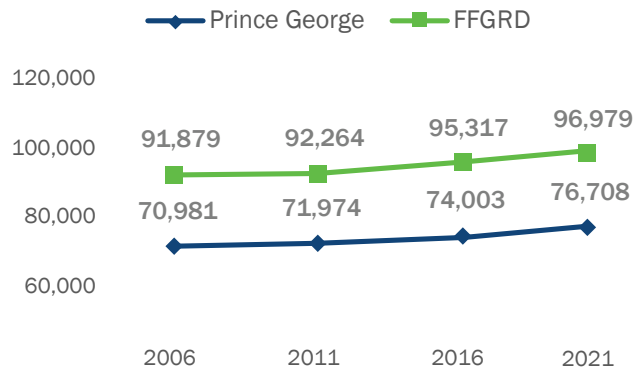


Figure 4: Population Change, City of Prince George, FFGRD and BC 2006-2021

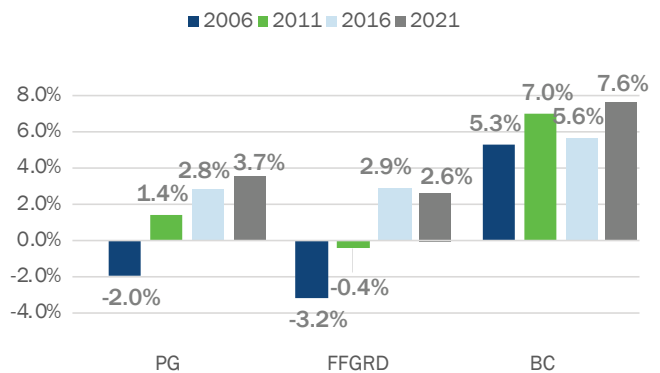
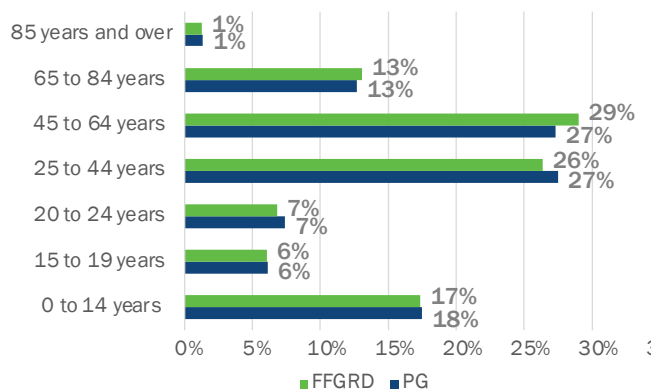


Figure 5: Population by Age Group in City of Prince George and Regional District of Fraser-Fort George, 2016



non-migrants are people who have moved but stayed within the census subdivision (municipality). Migrants are further categorized as external or internal migrants. External migrants are those who moved from outside of Canada in the identified timeframe, while internal migrants moved from a different area within Canada. The mobility status of Prince George residents shows whether people are moving within or to the region, as well as their origin point if they moved from outside of the region.

In understanding population growth and changes, it is important to know from where new residents may be coming. In the City of Prince George, almost three-quarters of the movers in 2015 were non-migrants, (72%, or 8690 households) (Figure 7). Migrants made up 28% of the movers. Of the migrants, 15% were external migrants (1% of all movers) and 85% were internal migrants (4% of all movers) in 2016 (1-year mobility) (Figure 7).

Table 4: Prince George Mobility Status

1 year ago	Total	% of Population
Non-movers	59705	83%
Movers	11990	17%
Non-migrants	8690	12%
Migrants	3305	5%
Internal migrants	2810	4%
Intraprovincial migrants	1955	3%
Interprovincial migrants	855	1%
External migrants ⁵	495	1%
5 years ago	Total	% of Population
Non-movers	38475	56%
Movers	29785	44%
Non-migrants	20145	30%
Migrants	9645	14%
Internal migrants	8160	12%
Intraprovincial migrants	6100	9%
Interprovincial migrants	2060	3%
External migrants	1485	2%

Figure 6: 1 Year Ago Mobility Status, City of Prince George, 2015-2016

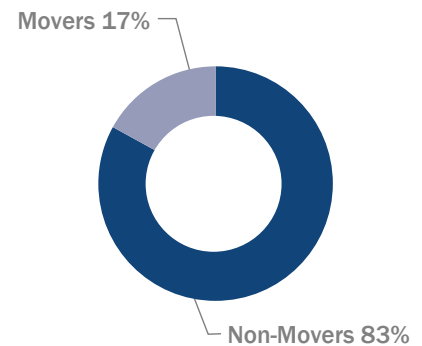
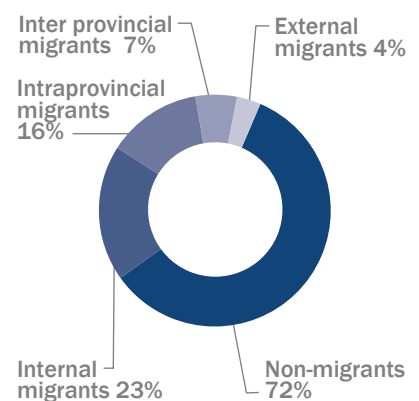


Figure 7: 1 Year Ago Origin of Movers, Prince George, 2015-2016



⁵ External migrants are people whose last move in the timeframe measured was from outside of Canada.

Movers in the five years prior to the 2016 Census made up 44% of all households, and non-movers made up 56% (Table 4). In the 5-years-ago mobility, movers consisted of fewer migrant households. Thirty-two percent (32%) were migrants and 67% were non-migrants. Two percent of the population of Prince George and RDFFG are external migrants (in the last five years) which is lower than the 7% provincially.

The majority of the population in Prince George is people who have lived there for more than five years. Most people moving in the region are non-migrants, moving within the region rather than from outside.

Prince George and the RDFFG both show lower migrant populations than the rest of BC, particularly for external migrants. This may indicate that population increase is driven by increasing family size rather than newcomers to the community. An aging population could be part of the explanation for lower growth rates than the rest of BC.

Households

Changes in the number of households compared to household composition in a community can indicate whether population change is based on increasing family size or newcomers to the area.

Household growth typically keeps pace with population growth, with an overall growth rate of 7.2% in the ten years between 2006 and 2016 in Prince George (Figure 8). Household size has remained fairly consistent over that same time period, with a slight decrease in average household size between 2006 and 2016 in both the City and the regional district (from 2.5 household members to 2.4) (Table 5).

Figure 8: Private Households, City of Prince George and Regional District of Fraser-Fort George, 2006-2016

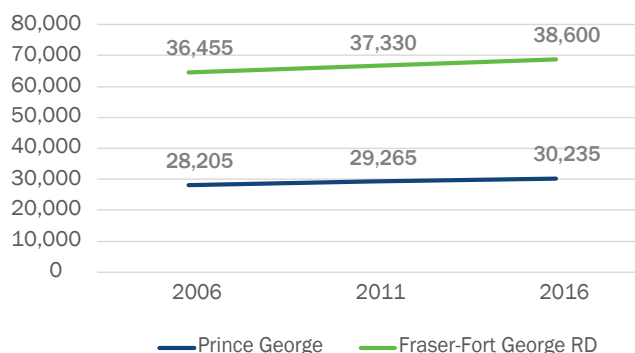
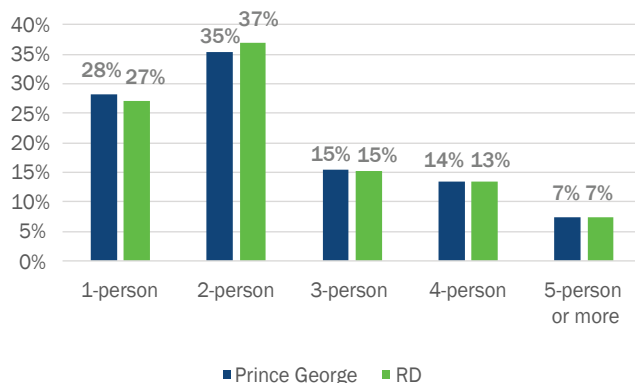


Table 5: Average Household Size Private Households, City of Prince George and Regional District of Fraser-Fort George, 2006-2016

	2006	2011	2016
Prince George	2.5	2.4	2.4
FFGRD	2.5	2.4	2.4

Figure 9: Private Households by Size City of Prince George and Regional District of Fraser-Fort George, 2016



Most households in Prince George are one- or two-person households (62%), which is consistent with the rest of BC (Figure 9). Of the 30,235 households in Prince George, 20,535 (67%) are census families, i.e., couples with children (39%), couples without children (42%), and lone-parent families (19%). There is a higher proportion of lone-parent families in Prince George than in the Regional District (17%) and BC (15%).

Tenure

The proportion of renter households in Prince George increased between 2011 and 2021. Nearly a third (32%) of households are renters in Prince George (Figure 11), which represents an increase from 8,370 households in 2006 to 10,130 households in 2021. However, the number of primary rental units available according to CMHC (see Section 3.4 for more details) has not substantially increased since 2006, meaning that this growth is being absorbed by the secondary rental market.

Figure 10: Household by Tenure, City of Prince George and Regional District of Fraser-Fort George, 2021

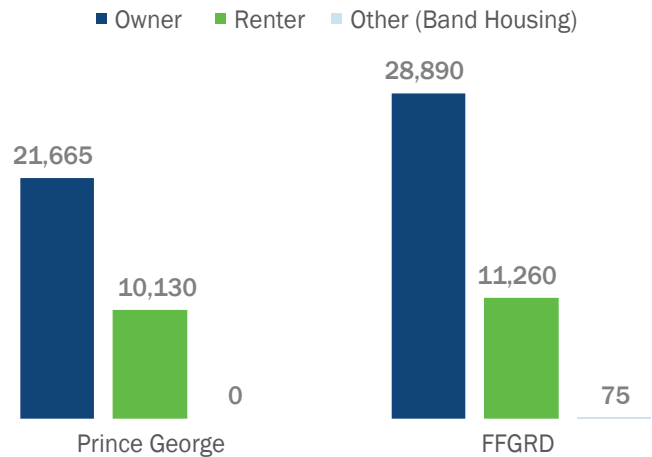
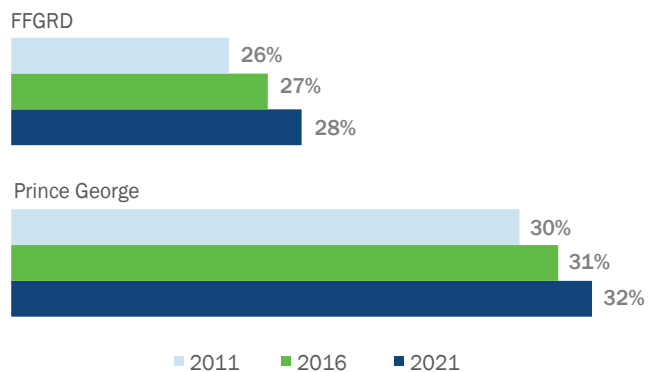


Figure 11: Proportion of Renter Households by Private Households, City of Prince George and Regional District of Fraser-Fort George, 2011-2021



Economy

Key Points:

- Median incomes are rising: grew 16.3% between 2016 and 2021.
- Housing costs increased faster than incomes (140%) from 2001 to 2020.
- Renters have significantly lower income than home owners: In 2016, the median household income for renters (\$42,701) was less than half that of owners (\$93,541).
- Lone parents and non-census families⁶ have lower median incomes making them more susceptible to core housing need.
- Labor participation rates and unemployment rates are both higher than the provincial rates.

Household Income

Median incomes are increasing. Between 2011 and 2021, they increased by 38% (Figure 12). Over longterm trends, however, incomes are not increasing at the same rate as housing costs.

Renters have significantly lower median incomes than owners. This is an important basis for why renters are more vulnerable to being in core housing need than owners. In 2016, the median household income for renters (\$42,701) was less than half that of owners (\$93,541) (Figure 13). Nearly half of the households who are owners (46%) make \$100,000 or more annually, while 40% of renters earn less than \$30,000 annually (Figure 14).

⁶ Of non-census families, in 2016 58% were people living alone (8,550 single person households of 14,730 non-census families). While hard to get an exact number as 'roommates' is not a housing type counted, it is generally estimated that between 85 and 95% of non-census families are single persons living with or without roommates.

Figure 12: Median Household Income (Constant 2015 Dollars) in City of Prince George and Regional District of Fraser-Fort George, Before Tax, 2006-2021

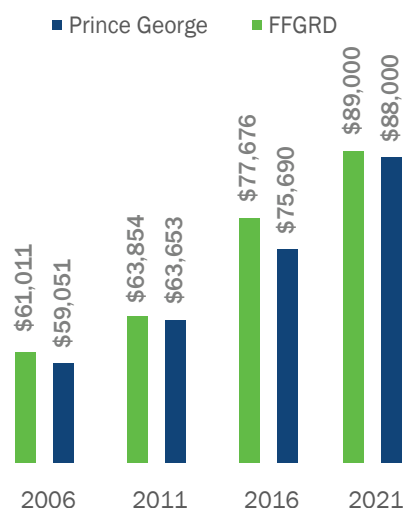


Figure 13: Median Household Income by Tenure, Private Households, City of Prince George and Regional District of Fraser-Fort George, 2016

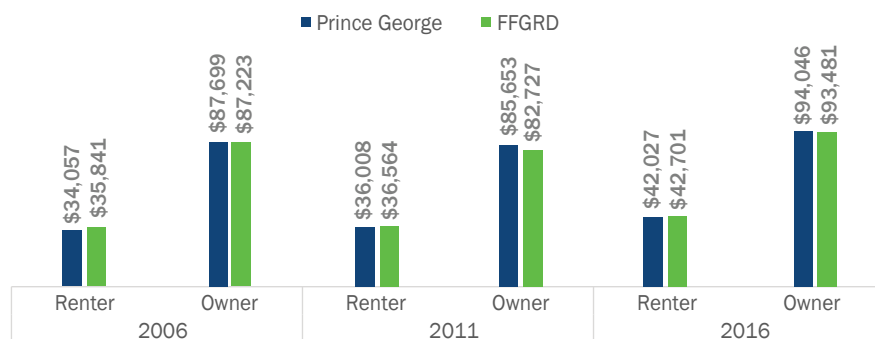


Figure 14: Household Income by Tenure Type, City of Prince George, 2016

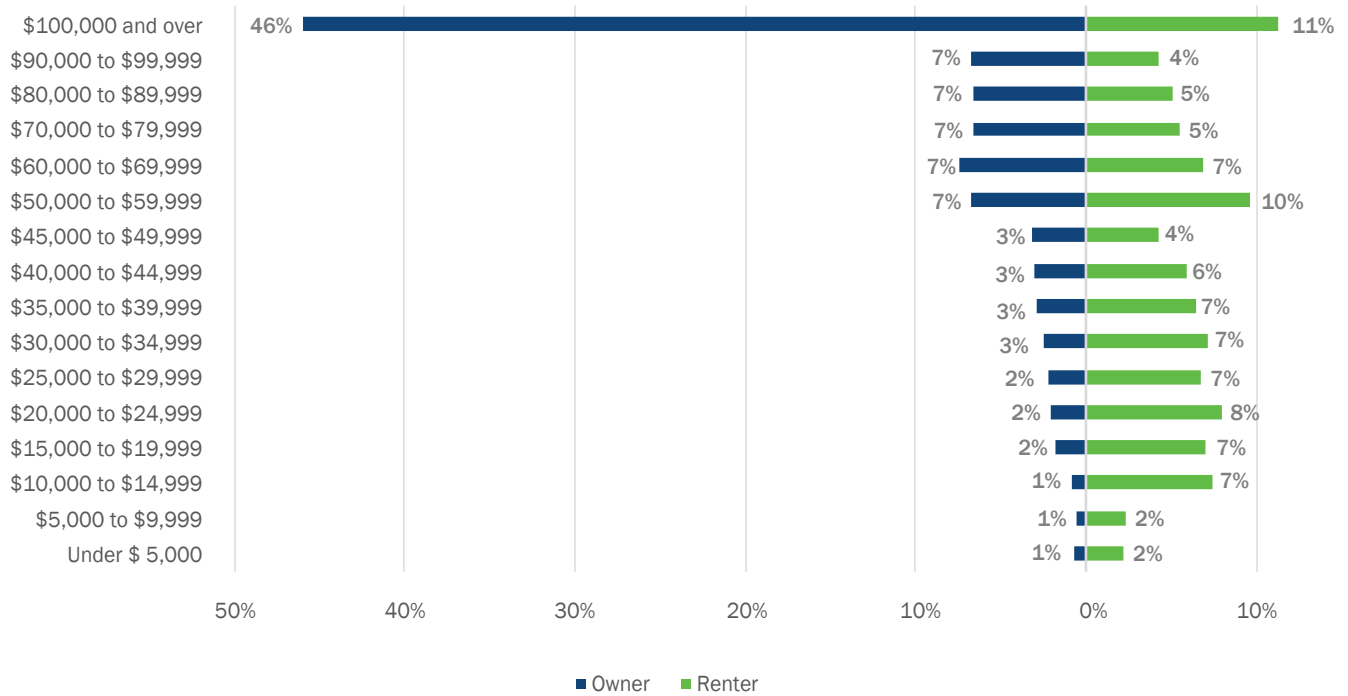
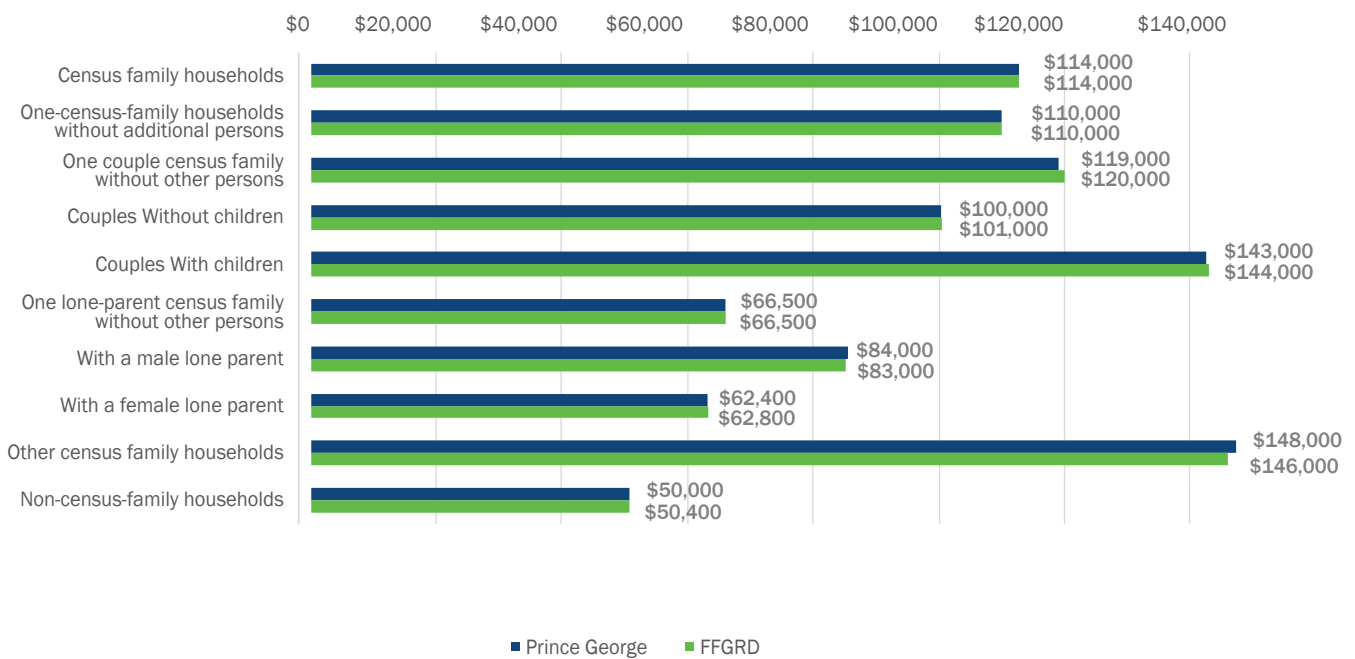


Figure 15: Median Household Income by Economic Family, City of Prince George and Regional District of Fraser-Fort George, 2006-2021



One-parent households have lower median household incomes than other census family types. Women+ led lone-parent households have the lowest median income of census families (\$62,800), and represent the large majority of lone-parent families. The highest earners are couple with children (\$144,000) and other census family households (\$146,000). Non-census family household⁷ (which are largely composed of single individuals) make less than census families (\$50,400) making them the households with the lowest median household income. (Figure 15). The implication of this is that attention needs to be paid to affordable housing options for single people and lone parents to ensure that lower-cost rental or homeownership options are available to suit their needs. Households with lower incomes are more susceptible to being in core housing need.

Employment and Industry

Most residents in Prince George work within the city. The majority of residents in the labour force (82%) commute to work within the Census Subdivision and an additional 15% commute to another jurisdiction within the region; 3% commute to a different region (Census division) and 1% commute to a different province or territory (Figure 17).

Prince George has a 69.1% participation rate in the labour force. Participation rate is the percentage of people in an area who are over 15 and either working or available to work (i.e., in the labour force). The participation rate in Prince George is higher than the BC rate of 63.9% (Figure 18). However, the 2016 unemployment rate in Prince George was also higher than the BC rate with 9.3% vs 6.7% (Figure 19).

Highest rates of employment by industry are in health care and social assistance (13%), and retail trade (12%). The next highest employment rates by industry are accommodation and food services, and construction and manufacturing (8% each) (Figure 16). Prince George has slightly higher rates of employment in industries that are service-focused (e.g., health care, food industry, retail) than the Regional District, due to being an urban area (Figure 16)

⁷ Statistics Canada defines non-census-family households as households where either one person is living or a group of two or more persons are living together but do not constitute a census family (i.e., roommates rather than a couple or a parent and child(ren)).

Employment rates are affected by season. A review of monthly employment rates rby industry from January 2010 to July 2021 reveals that overall employment rates are usually highest in July. They are consistently around 80% in summer months, sometimes up to 90% (2014, 2019). The unemployment rate in July was lower in 2020 than recent years, and up to 88% again in 2021. The lowest rates of employment are in January, February, and March. The industries with the most seasonal fluctuation are agriculture, paper manufacturing, arts, entertainment and recreation, and transportation.

Figure 16: Labour force by Industry, City of Prince George and Regional District of Fraser-Fort George, 2016

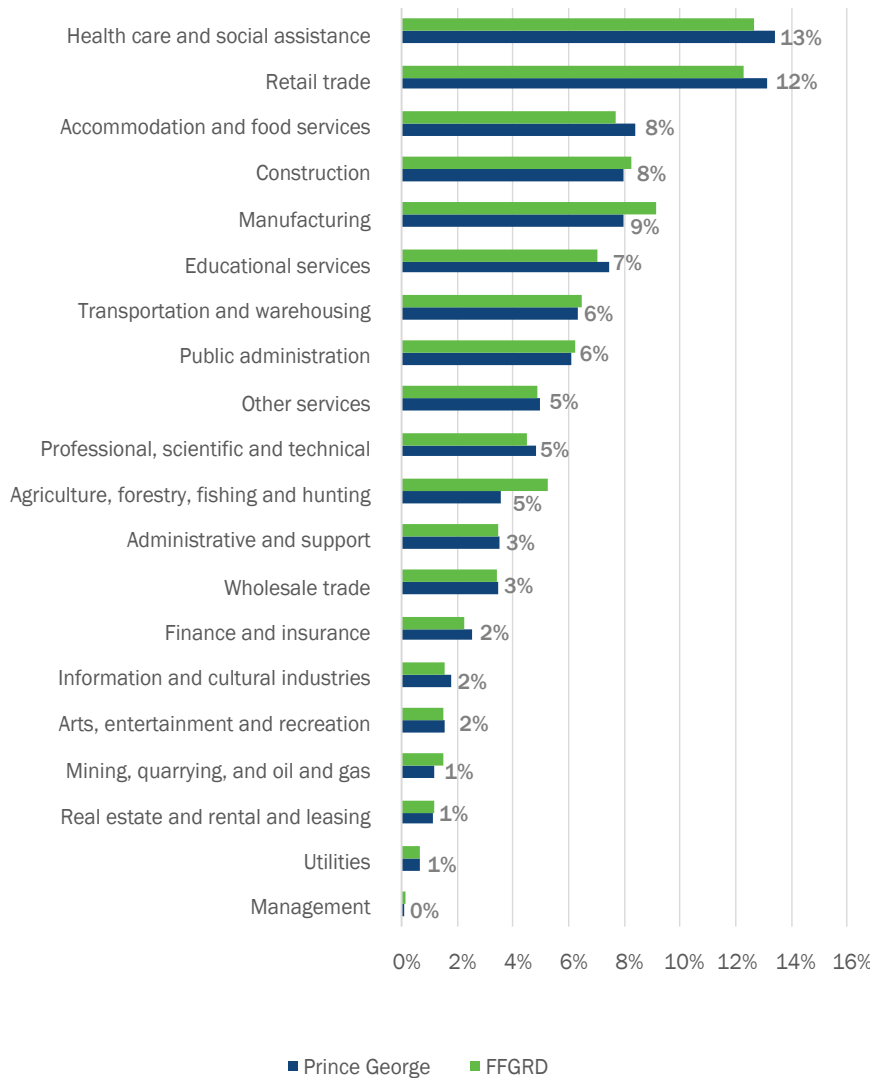


Figure 17: Commuting Destination, City of Prince George and Regional District of Fraser-Fort George, 2016

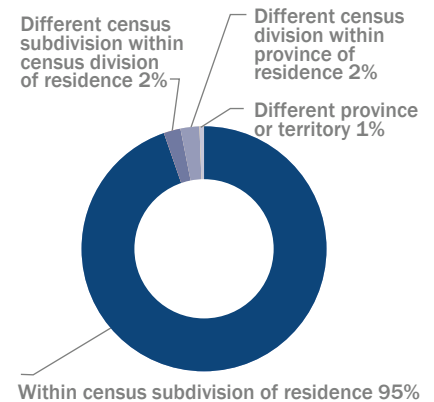
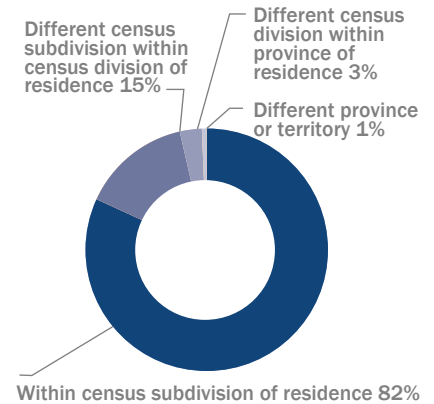


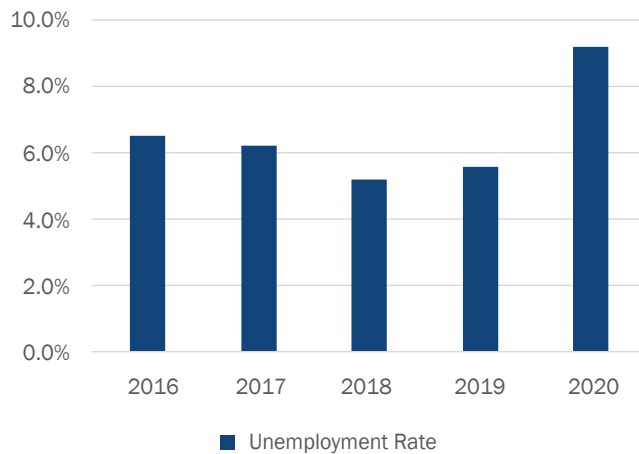
Figure 18: Participation Rates, Prince George and Regional District of Fraser-Fort George, 2016



Figure 19: Unemployment Rates, City of Prince George and Regional District of Fraser-Fort George, 2016



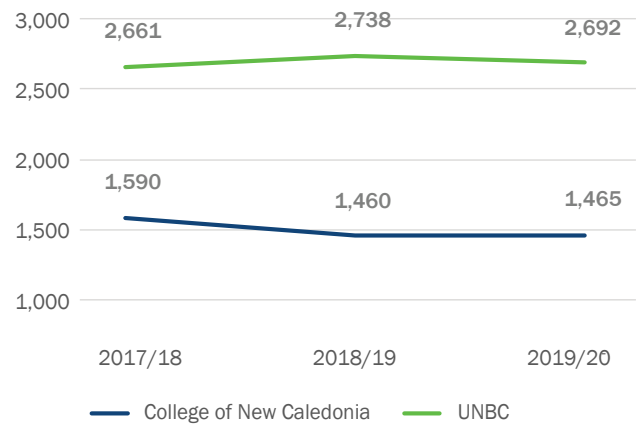
Figure 20: Unemployment Rates, City of Prince George, 2016-2020



Education

There are two publicly funded post-secondary institutions in the area: the College of New Caledonia and the University of Northern British Columbia (UNBC). These institutions jointly serve the RDFFG and northern British Columbia, including areas outside of the RDFFG. Figure 21 shows enrollment in both institutions over the last 3 school years. The average number of enrolled students between both institutions has been 4,197 each school year.

Figure 21: Post-Secondary Institution Enrollment, 2017/18 - 2019/20



Housing Profile

Key Points:

- The housing stock is mostly single-family units, and largely aged with two-thirds of housing stock being over 40 years old. Multi-family units are the majority of new construction (74% of new build units in 2020).
- Home ownership cost increased by 169% in 2021 from 2006.
- 17% of renters experience core housing need.
- Rental housing stock is aging, with more than three-quarters built before 1980 (which is 40 years or older).

Dwelling Units

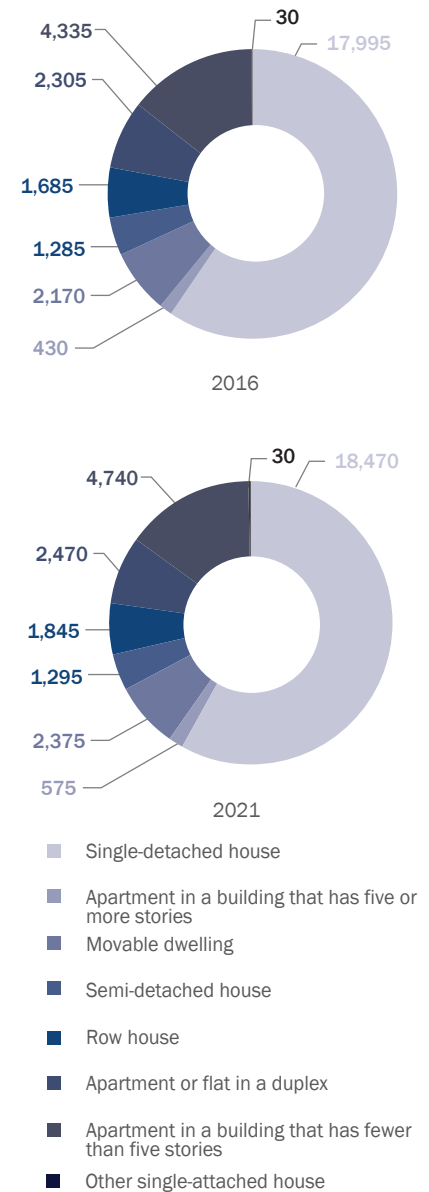
Structural Type

The majority of housing in Prince George is family-oriented. Single-family homes accounted for 58% of all dwellings in 2021. Ground-oriented structures (single-detached houses, row houses, movable homes, duplexes, or semi-detached buildings) are 83% of the housing structures in Prince George (24).

Owners were more likely to live in single-family homes. Eighty-nine percent (89%) of single-family homes are occupied by their owners representing 77% of all households in 2016. Ninety-nine (99%) of apartments greater than five stories and 89% of apartments less than five stories are renter households (Figure 23). Single person households in 2016 make up 42% of renters, and two person households are another 29%. This implies that single and two person households are more likely to live in rented apartments than other housing types.

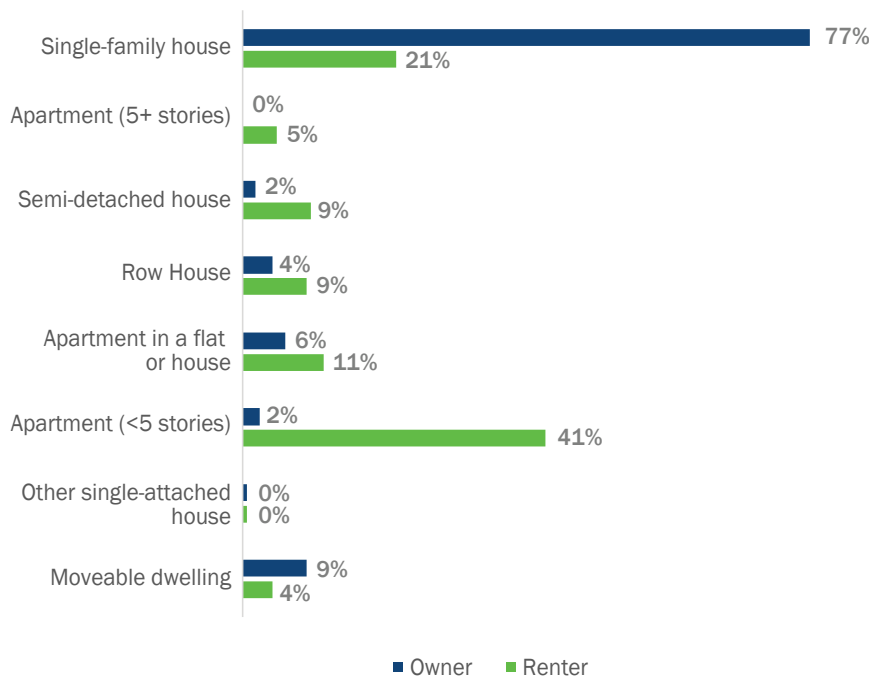
Apartments make up only a small portion of the housing stock. There were 4,765 units in apartment buildings in the Region in 2016, all of which were in Prince George. Apartment dwellings are more likely to accommodate single people and two-person households. This is likely because of the size of apartments, lower cost of rent for bachelor and one-bedroom housing units (See Rental Housing Stock section). Of the households where a person between the ages of 15 and 24 is the primary-maintainer, 37% are living in apartments (both less than and greater than five stories).

Figure 22: Dwellings by Structure Type, City of Prince George, 2016 and 2021



Movable dwellings make up a much larger proportion of dwellings in the Region than in BC as a whole. In Prince George, 7.5% of all dwellings are movable, while in BC, movable dwellings account for only 2.5% in 2021 (Figure 22). As of 2016, most of the movable dwellings are owned (82%) (Figure 23). Manufactured homes are typically a less expensive home-ownership option than single-family homes (Refer to Homeownership Market section).

Figure 23: Dwellings by Structure Type and Tenure, City of Prince George, 2016

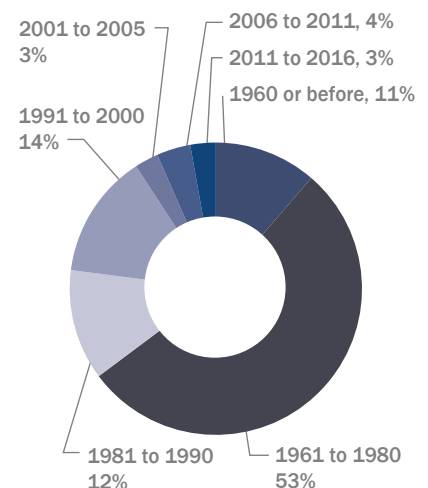


Period of Construction

Nearly two-thirds of the housing stock in Prince George was over 40 years old in 2016. Fifty-three percent (53%) of the housing was built between 1961 and 1980, and 11% was built before 1960. Aging housing stock can require significant investment to maintain the buildings and older rental stock may be at risk of redevelopment under some market conditions as well.

Ten percent (10%) of the housing stock was built between 2001 and 2016, which correlates with a population decline and then increase during that time period. (Figure 24). More detailed information on housing construction will be discussed in in New Home Construction Data section.

Figure 24: Dwellings by Period of Construction, City of Prince George, 2016



DWELLING STRUCTURE TYPES

Below are the Statistics Canada definitions of Dwelling Structure Types, taken from the Stat Can Census Dictionary.⁸

Single-detached House – A single dwelling not attached to any other dwelling or structure (except its own garage or shed). It has open spaces on all sides and no dwellings either above or below it.

Semi-detached House – One of two dwellings attached (side-by-side or back-to-back) to each other, but not to any other dwelling or structure (other than its own garage or shed). A semi-detached dwelling has no dwellings above or below it, and the two units together have open spaces on all four sides.

Row House – One of three or more dwellings joined, typically side-by-side, such as a town house or garden home, but not having any other dwellings above or below the units.

Apartment in a building that has fewer than five stories – A dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five stories. These dwellings have other units above or below them.

Apartment in a building that has five or more stories – A dwelling unit in a high-rise apartment building which has five or more stories. It includes apartments in a building where the first or second floor are commercial establishments. These units have other dwellings above or below them.

Apartment or flat in a duplex - One of two dwellings located one above the other. This category can also include duplexes attached to triplexes or other non-residential structures.

Movable Dwelling - Mobile homes and movable dwellings are housing units which are designed and constructed to be transported on their own chassis and capable of being moved to a new location on short notice. Mobile homes can be temporarily placed on foundations such as blocks, posts, or a prepared pad, but can be moved without the need for significant renovations. Other movable units could be dwellings used as a residence but can be moved on short notice such as a tent, recreational vehicle, travel trailer, houseboat, or a floating home.

8 Structural Type of Dwelling and Collectives Reference Guide, Census of Population, 2016 (statcan.gc.ca)

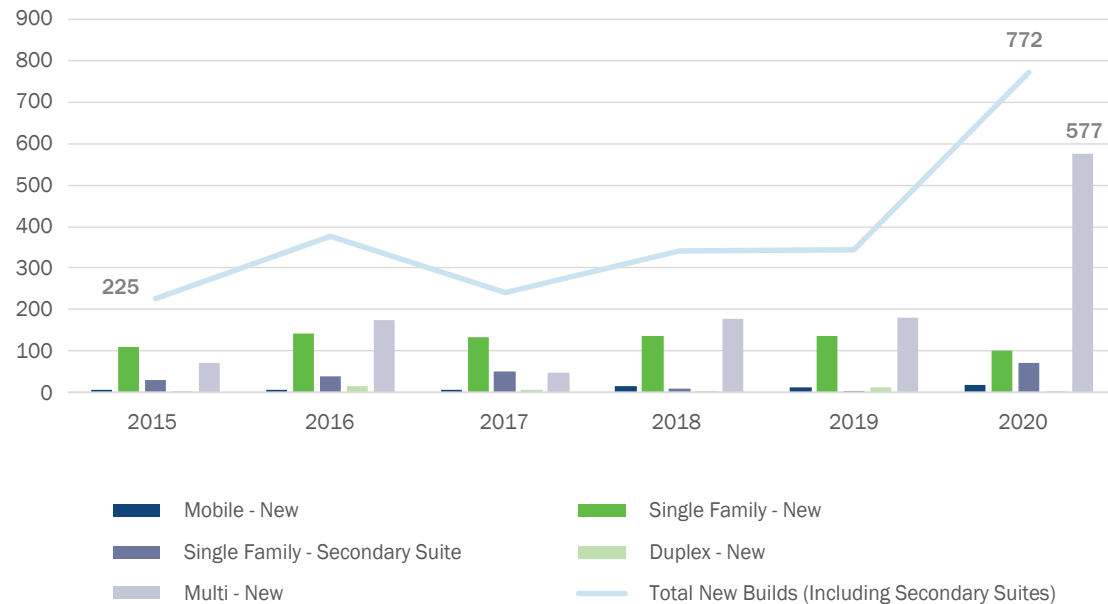
New Home Construction Data

BC Housing Registered New Homes

Figure 25 shows the number of registered new homes by unit type in the City of Prince George and the RDFFG between 2015 and 2020.

2020 marked a significant shift in development for Prince George, with an increase in new units, particularly multi-family. Between 2016 and 2020, 1,697 new units, including secondary suites, were permitted. Nearly half (45%) of these were issued permits in 2020. Nearly three-quarters of building permits in 2020 were issued for new multi-family housing (74.7%). 2020 also saw an increase in the total number of single-family secondary suites registered over previous years (71 units compared to 31 units in 2015). Single-family home construction has remained consistent at an average of 126 units per year between 2015 and 2020.

Figure 25: Registered New Homes by Unit Type, City of Prince George and Regional District of Fraser-Fort George, 2016-2020



Homeownership Market

Home Values and Sales Prices

Home values are steadily increasing. The average cost of ownership in Prince George has increased 169% in 2021 from 2006, with the average home price now \$358,260 (Figure 26). Between 2020 and 2021 alone, the average cost of ownership increased by 12%, accounting for the largest increase since 2008. Figure 27 shows the average sales price by type of dwelling. Homes with a suite, duplex/triplex/quadplexes, and single-family homes tend to be the most expensive while manufactured homes and apartments are the most affordable forms of housing.

Figure 26: Average Conveyance (Sales) Prices in Prince George, 2006-2021

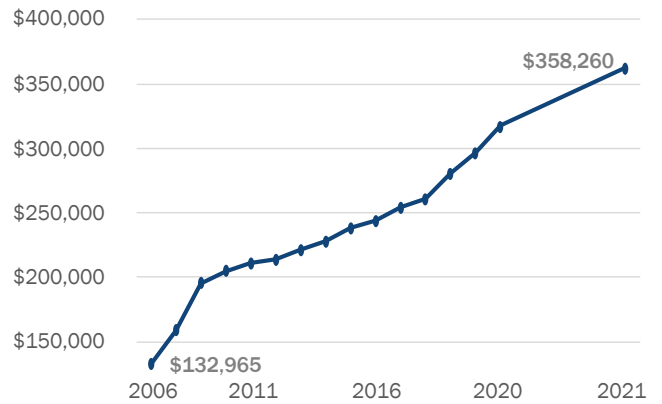
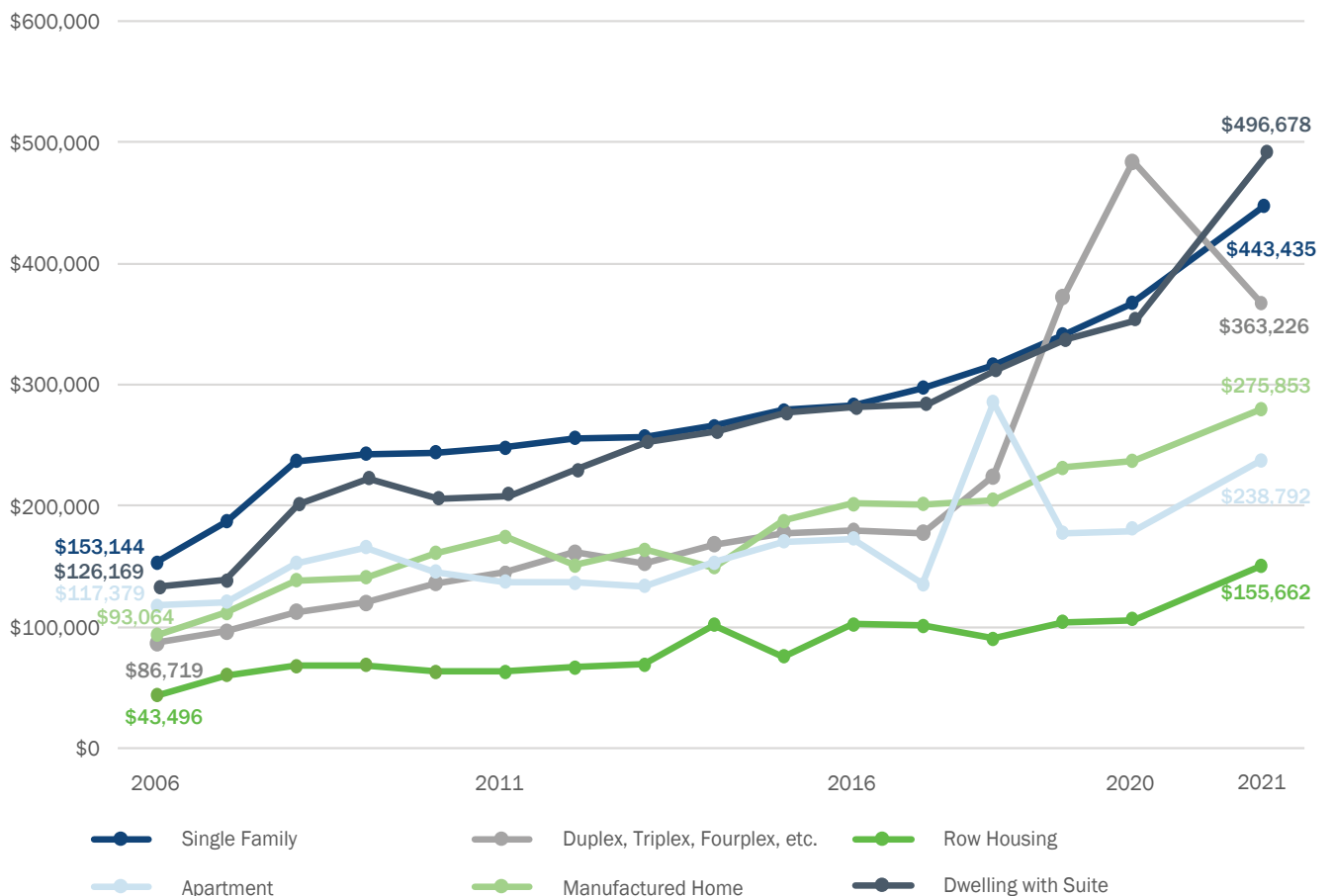


Figure 27: Average sales price by structure type, Prince George, 2006-2020



Home Ownership Affordability Analysis

Homeownership affordability analysis was conducted based on 2021 average home sale prices (BC Assessment) and median income (adjusted). Home ownership affordability is when a household is spending 30% or less of their pre-tax income on housing costs. Costs such as hydro, property tax and utility fees were included in the calculation.

Ownership is most unaffordable for individuals living alone and one-parent families (Table 6). This is especially for single-detached, townhouse, and duplex/triplex/fourplex housing options. One-parent families are least able to afford single-detached dwellings and duplex/triplex/fourplex units. What this analysis does not address is the availability of the various types of housing units. Based on data on housing structures, movable (manufactured) dwellings and apartments (in the affordable range for individuals) are two of the least common housing types in Prince George, making up only 5.5% and 16.7% of the housing stock, respectively (Figure 23). Table 7 shows that a one-parent family would have to earn an additional \$1,012 per month (\$12,146 annually) and an individual living alone would have to earn an additional \$1511 a month (\$18,130 annually) to afford a single-family home, the most prevalent form of dwelling in Prince George. The affordability gap for one-family households and non-census family households have approximately doubled since the original release of the report. Rising interest rates and construction costs seen particularly in 2021 and 2022 are having impacts on the affordability of ownership (see Appendix E).

Table 6: Affordability for Owners, City of Prince George, 2022

	Median Household Income*	Affordable Monthly Shelter Costs	Proportion of Income Spent on Shelter Costs				
			Single-Detached Dwelling	Townhouse	Apartment	Duplex, Triplex, Fourplex	Modular Home
Couples without children	\$125,147	\$3,129	29%	19%	19%	25%	12%
Couples with children	\$178,427	\$4,461	21%	14%	13%	17%	8%
Lone-parent families	\$82,399	\$2,060	45%	29%	28%	37%	18%
Other census families	\$180,905	\$4,523	20%	13%	13%	17%	8%
Individuals living alone or with roommates	\$62,450	\$1,561	59%	39%	37%	49%	24%

*For owners, shelter costs include, as applicable, mortgage payments (principal and interest), property taxes, condominium fees, and payments for electricity, fuel, water and other municipal services. For the purposes of this exercise mortgage payments are calculated using a 25-year amortization, with 5.59% 3-year fixed interest rate, and a 10% down payment. Mortgage costs do not include any other shelter costs.

**Incomes are adjusted to estimate owner incomes based on the 2016 census.

Table 7: Affordability Gap Analysis for Owners, City of Prince George, 2022

	Median Household Income*	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap**				
			Single-Detached \$443,435	Townhouse \$275,853	Apartment \$238,792	Duplex, Triplex, Fourplex \$363,226	Manufactured home \$155,661
Couples without children	\$125,147	\$3,129	\$57	\$1,110	\$123,209	\$561	\$1,865
Couples with children	\$178,427	\$4,461	\$1,389	\$2,442	\$176,489	\$1,893	\$3,197
Lone-parent families	\$82,399	\$2,060	-\$1,012	\$41	\$80,461	-\$508	\$796
Other census families	\$180,905	\$4,523	\$1,451	\$2,504	\$103,382	\$1,955	\$3,259
Individuals living alone or with roommates	\$62,450	\$1,561	-\$1,511	-\$458	\$60,511	-\$1,007	\$298

Legend:

	Spending less than 30% of their income on shelter costs
	Spending approximately 30-49% of their income on shelter costs
	Spending 50% or more of their income or less on shelter costs

*For owners, shelter costs include, as applicable, mortgage payments (principal and interest), property taxes, condominium fees, and payments for electricity, fuel, water and other municipal services. For the purposes of this exercise mortgage payments are calculated using a 25-year amortization, with 5.59% 3-year fixed interest rate, and a 10% downpayment. Mortgage costs do not include any other shelter costs.

**Incomes are adjusted to estimate owner incomes based on the 2016 census.

Rental Housing Stock

Primary Rental Market

Rents have risen steadily for the last fifteen years in the primary market, with the average rent increasing by 79% since 2005, for a year-over-year average of 4.9% (Figure 28). To be able to afford the average rent in Prince George in 2021, a household must earn at least \$39,040 (paying rent at 30% of household income). However, in 2016, 47% of renter households in Prince George made \$39,999 a year or less (Figure 12.)

Less than half of the renters in Prince George live in primary rental units. With 3,580 primary rental units in 2016 (tracked by CMHC) and 9,440 renter households, only about 40% of renters were served by the primary market; this means about 60% of renters are in the secondary market (single-family homes and secondary suites, as well as multi-family in non-purpose-built rental developments). Primary rental market rates, shown below, are units built specifically for rental purposes. These buildings tend to be older and less expensive than suites in homes or units being rented by the owner.

The vacancy rate in Prince George has declined steadily since about 2010. In 2004, the vacancy rate for the primary rental market was 10.4%. In 2020, the vacancy rate for primary rentals was 3% and in 2021 the rate had further declined to 2.2%. A lower vacancy rate means higher competition for units and affects the overall price of rentals.⁹ Typically, a vacancy rate between 3 and 5% is considered 'healthy' for both landlords and tenants, and anything below this can place significant pressure on renting households. As of June 21, 2021 there were 115 short-term rental units listed on AirDNA. This indicates that only a very small portion of rental units are short-term rentals.

Much of the primary rental stock in Prince George is older, with more than three-quarters of that stock being built prior to 1980. Of the 3,702 registered primary rental units in 2020, 2,803 (76%) were built before 1980 (Figure 30). Aging primary rental stock is at risk of needing investment in repairs or being re-developed which can increase rental prices to cover costs of maintenance or a new build.

⁹ A healthy vacancy rate in a community is generally considered between about 3 and 5%, which allows enough competition for landlords to fill units, and is a high enough vacancy for renters to have some choice.

Figure 28: Primary Rental Market Average Rents, City of Prince George, 2005-2021

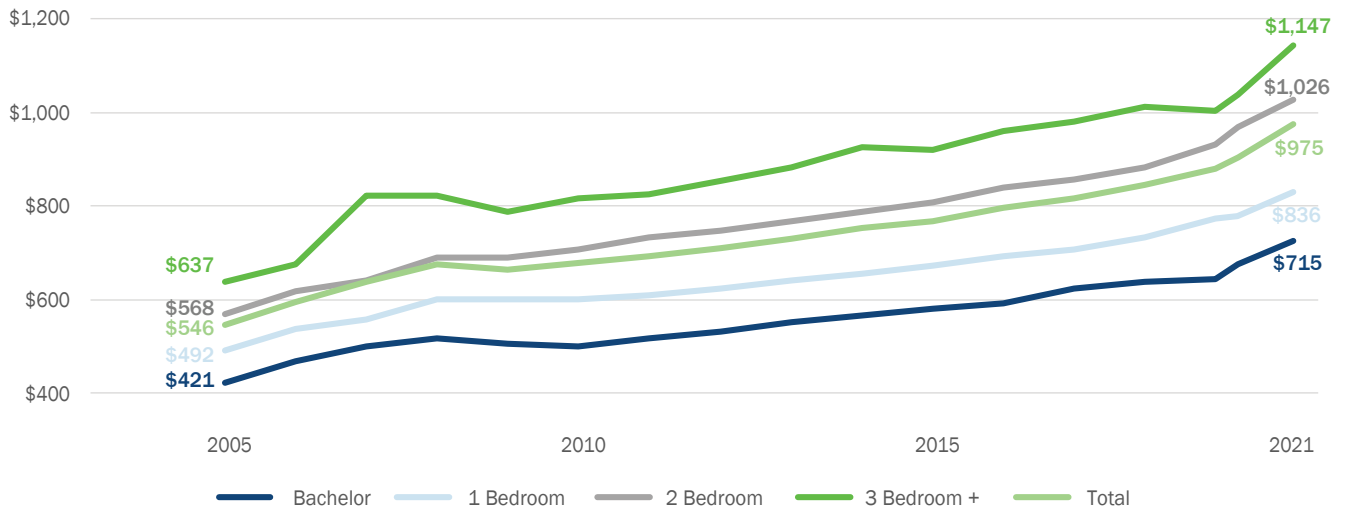
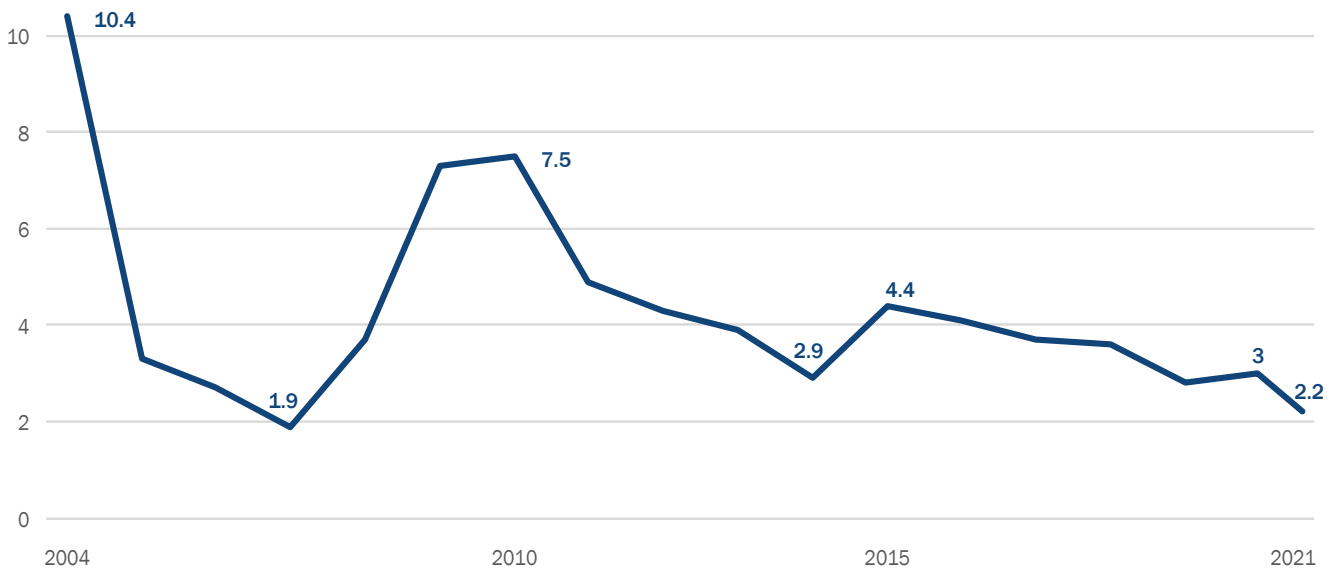


Figure 29: Primary Rental Market Vacancy Rates (%), City of Prince George, 2004-2021



Market Rental Affordability Analysis

Rental affordability analysis was conducted based on 2021 average rental prices as listed by CMHA and median household income (adjusted). Utility costs and insurance were added to the calculations of monthly living expenses.

One-parent families and non-census families (individuals living alone or with roommates) were found to have the highest affordability gaps when renting units (Table 8). For one-parent families, only bachelor units would be considered affordable, and for individuals living alone or with roommates there were no types of rental units that were affordable (Table 9). For one-parent families, renting any unit at average market price would cost between 31 and 42% of their income. Two- and three-bedroom apartments, units that a lone-parent family needs for their home to be suitable (has enough bedrooms for occupants), require lone-parent families to spend 27% or 41% of their annual income. Individuals living alone have an even larger affordability gap, with a market rental unit costing between 36% and 55% of their annual income. For one-parent families to afford a 2-bedroom or 3-bedroom unit, there is a gap between housing cost and affordability ranging from \$226 to \$347 per month (\$2,712 to \$4,164 annually). For individuals living alone or with roommates there is an affordability gap ranging from \$138 to \$570 per month (\$1,656 to \$6,840 annually).

Figure 30: Primary Rental Market Units by Date of Construction, City of Prince George, 2020

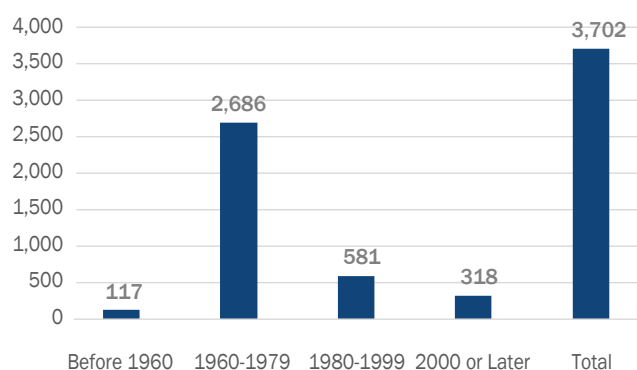


Table 8: Affordability for Renters, City of Prince George Primary Rental Market, 2022

	Median Household Income* (2020)	Affordable Monthly Shelter Costs	Proportion of Income Spent on Shelter Costs			
			Bachelor Apartment	1-Bedroom	2-Bedroom	3-Bedroom
Couples without children	\$55,925	\$1,398	18%	21%	25%	27%
Couples with children	\$79,735	\$1,993	13%	14%	17%	19%
One-parent families	\$36,822	\$921	27%	31%	37%	41%
Other census families	\$80,842	\$2,021	12%	14%	17%	19%
Individuals living alone or with roommates	\$27,907	\$698	36%	41%	49%	55%

*Incomes are adjusted to estimate renter incomes based on the 2016 census.

**Median rents based on 2021 CMHC Rental Housing Survey.

Table 9: Affordability Gap Analysis for Renters, City of Prince George Primary Rental Market, 2022

	Median Household Income* (2020)	Affordable Monthly Shelter Costs	Monthly Shelter Affordability Gap**			
			Bachelor Apartment \$715	1-Bedroom \$836	2-Bedroom \$1,026	3-Bedroom \$1,147
Couples without children	\$55,925	\$1,398	\$562	\$441	\$251	\$130
Couples with children	\$79,735	\$1,993	\$1,158	\$1,037	\$847	\$726
One-parent families	\$36,822	\$921	\$85	-\$36	-\$226	-\$347
Other census families	\$80,842	\$2,021	\$1,185	\$1,064	\$874	\$753
Individuals living alone or with roommates	\$27,907	\$698	-\$138	-\$259	-\$449	-\$570

*Incomes are adjusted to estimate renter incomes based on the 2016 census.

**Median rents based on 2021 CMHC Rental Housing Survey.

Non-Market Housing

Prince George has the largest BC Housing stock for the region (91%). Of these units, most are either independent social housing (38%) or rent assistance in the private market (22%). The remaining units or supports are transitional supported and assisted living (17%), and emergency shelter and housing for the homeless (24%). There are 1,221 households living in independent social housing or with rental subsidies, accounting for 12% of renters or 4% of total households (StatCan, 2021).

Table 10: Housing Units Subsidized by BC Housing, 2022*

Local Gov't	Emergency Shelter and Housing for the Homeless			Transitional Supported and Assisted Living			Independent Social Housing		Rent Assistance in Private Market		Total
	Homeless Housed	Homeless Rent Supplements	Homeless Shelters	Supportive Seniors Housing	Special Needs	Women and Children Fleeing Violence	Low Income Families	Low Income Seniors	Rent Assist Families	Rent Assist Seniors	
Prince George	270	123	101	90	171	83	484	290	85	362	2,059
Fraser-Fort George (including PG)	270	123	101	90	251	87	535	350	88	372	2,267

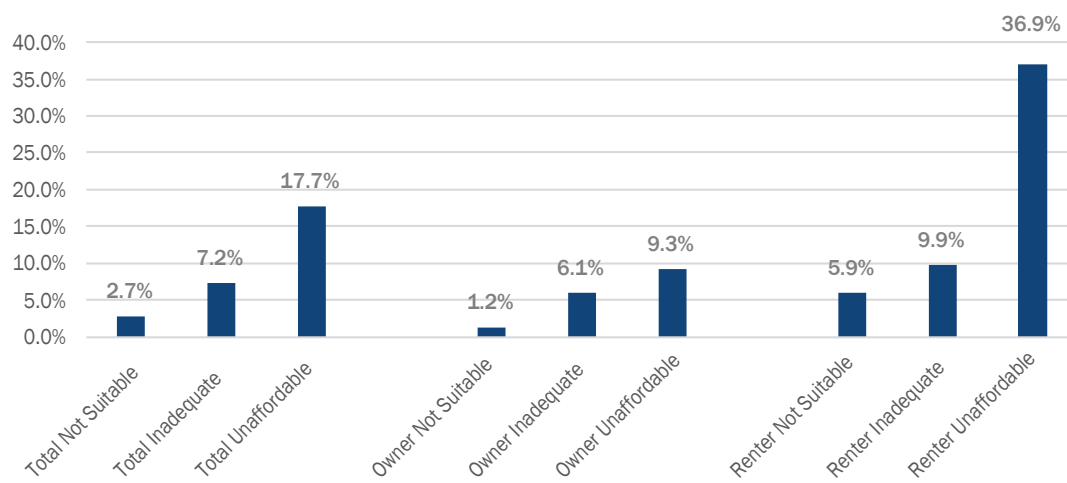
*The data include non-market housing units where BC Housing has a financial relationship. There are other non-market housing units in the community.

Housing Indicators

Housing indicators show which households are paying more than 30% of income towards shelter costs (affordability indicator), living in overcrowded conditions (suitability indicator), or requiring major renovations (adequacy indicator).

Typically, renters experience much higher rates of housing issues. Over one-third (36.9%) of renters in Prince George were experiencing affordability issues as of 2016. In comparison, only 9.3% of homeowners were experiencing affordability issues in the same year. Similarly, there were five times the proportion of renter households as owner households living in unsuitable housing (overcrowded conditions) (Figure 31).

Figure 31: Housing Indicators of Households, City of Prince George, 2016



Core Housing Need and Extreme Core Housing Need

Core housing need shows households who experience one or more of the indicators above and asks if they can reasonably afford (based on income) to live in other appropriate housing in the community. Those households who cannot are identified as in core housing need. In 2021 in Prince George, 7.1% of all households were in core housing need (2,215 households). This is a reduction from 2016 where 10.2% (3,015) households were in core housing need. In 2016, of those in core housing need, 1,315 households (4.3% of all households and 30% of households in core housing need) were in extreme core housing need, meaning they paid 50% or more of their income toward shelter costs (Figure 32)¹⁰. While this is lower than the overall proportion of households in core housing need in BC (14.9%), this is still 1 in 10 households in Prince George.

¹⁰ Extreme core housing need data for 2021 was not available as of December 2022 when this report was updated. For this reason the extreme core housing need numbers have remained included in this document.

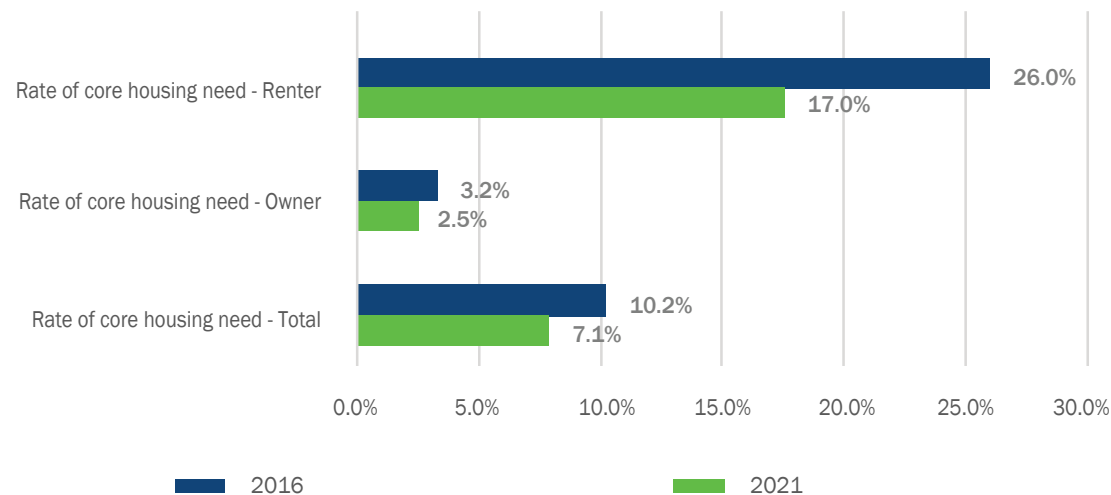
Renters typically experience much higher rates of core housing need. In Prince George, approximately 1 in 6 renters (17%, 1,722 households) experienced core housing need. This is a reduction from 25% of renters experiencing core housing need in 2016 with more than 1 in 10 (11.2%) living in extreme core housing need (Figure 32, Table 11). In 2021, the vast majority of households experiencing core housing need (approximately three quarters) were renter households.

The rate of core housing need decreased notably between 2016 and 2021, particularly for renters whose rate of core housing need decreased from 26% to 17%. Fewer Canadian households receive income from employment during 2020 however these losses were offset by pandemic-related benefits; the median after-tax income increased by 9.8% in comparison to five years prior and income inequality decreased¹¹. Pandemic-related supplements appear to have reduced the pressure on households in core housing need and can likely account for a reduction in core housing need between 2016 and 2021.

Table 11: Number of Households in Core Housing Need and Extreme Core Housing Need, Prince George, 2016- 2021

	Core Housing Need 2021	Core Housing Need 2016)	Extreme Core Housing Need 2016¹²
Total	2215	3015	1315
Owner	540	665	300
Renter	1720	2350	1015

Figure 32: Households in Core Housing Need and Extreme Core Housing Need, City of Prince George, 2016 -2021



¹¹ <https://www150.statcan.gc.ca/n1/daily-quotidien/220713/dq220713d-eng.htm>

¹² Extreme Core Housing need data was not available for the 2021 Census. Extreme core housing need is a subset of core housing need

Seniors, people living alone, households with at least one person with an activity limitation, and Indigenous households are at higher risk for being in core housing need. Of the 3,015 households in core housing need in 2016, 700 of them were over the age of 65. More than half (1,600 households) are people living alone. Seventy-one percent (71%) have at least one household member with an activity limitation. Although Indigenous peoples make up only 15% of the population (StatsCan 2016), 20% of the households in core housing need are Indigenous households. Also, 48% of the households in core housing need have at least one child under the age of 18. Table 12 breaks down the number of households in core housing need by demographics and household characteristics.

Table 12: Renters in Core Housing Need by Demographic Group, 2016

	Total Households in Core Housing Need		Total Renters in Core Housing Need		Total Owners in Core Housing Need	
	#	%	#	%	#	%
Total Households in Core Housing Need	3015	10	2350	26%	665	3%
Core Housing Need by Age of Primary Household Maintainer						
15 - 24	265	19	265	24	0	0
25 - 34	535	11	535	22	50	2
35 - 44	455	9	455	22	105	3
45 - 54	535	9	535	27	135	3
55 - 64	515	9	515	30	155	3
Total 65+	700	11	700	37	215	4
Core Housing Need by Household Type						
Couple With Children	180	2	105	9	70	1
Couple Without Children	145	2	115	8	25	1
Total Lone-Parent Households	865	25	700	44	165	9
Multiple-Family	15	3	15	10	0	0
Total One-Person Households	1,600	20	1,230	34	370	8
Other Non-Family	215	14	175	18	40	6
Core Household Need Based on Immigration Status						
Non-Immigrant	2,685	11	2,115	26	570	3
Non-Permanent Resident	10	6	0	0	0	0
Immigrant	325	9	230	27	95	3
Recent Immigrant	35	12	30	26	0	NA
Core Housing Need by Households with Seniors						
Households with Seniors	720	10	485	34	230	4
Households without Seniors	2,290	10	1,860	25	435	3
Core Housing Need by Households with Persons with an Activity Limitation						
Household Has at Least One Person With Activity Limitations	2,150	12	1,685	30	460	4
Other Household Type	865	7	660	20	205	2

Core Housing Need by Indigenous Households						
Indigenous Households	895	19	760	31	135	6
Non-Indigenous Households	2,120	9	1,590	24	530	3
Core Housing Need by Households with Children						
Household Has at Least One Child Less Than 18 Years Old	840	10	670	29	170	3
Other Household Type	2,175	10	1,680	25	490	3

Homelessness

The most recent homeless count¹³ shows a minimum of 163 individuals experiencing homelessness. A majority of the individuals who answered the screening question (87%) were staying at an emergency shelter or transition house (71%), and 16 (13%) were staying outdoors (Figure 33). Because of the limitations of Point in Time Counts, it is unclear how many more people may be experiencing homelessness or extreme vulnerability in Prince George. Outreach workers during the 2021 Point in Time Count identified an additional 57 people who may be homeless and were staying outdoors. Enumeration systems data showed 147 people in shelters and emergency weather response services, 134 in transitional housing, and 2 in the hospital with no fixed address.

Homelessness in Prince George is more likely to affect males and people who have previously lived in foster care. First Nations, Metis, and Indigenous peoples accounted for 68% of people who participated in the most recent homeless count, meaning they are significantly overrepresented in the homeless population¹⁴. Men are also more likely to experience homelessness: 57% of respondents were male and 40% were female, while only 49% of the population is male. Nearly half of the respondents (48%) had previously been in foster care and/or group homes.

While many people experience crisis in their lives, chronic homelessness can indicate whether there are affordable and suitable homes to move into, how much social support is available, and how difficult it is to find housing that meets people's needs. In the 2021 homeless count, 82% of respondents were chronically homeless (homeless for 6 months or more of the past year), which is higher than the 64% of respondents in the 2016 Point in Time Count. This can indicate that the availability of housing and supports needed to move out of crisis are lacking. Reports from the 2021 Point in Time Count showed that 28% of participants need services for addiction or substance use, and 23% need services for mental health.

¹³ Point in Time Counts are used to collect a 'snap-shot' of information on the number of people experiencing homelessness on one given night in an area. Point in Time counts are typically recognized as undercounts, and are not a suitable method for counting individuals experiencing hidden homelessness or extreme housing vulnerability. This means that the numbers are not reflective of all people experiencing homelessness or the housing situations that increase risk of homelessness.

¹⁴ 15% of the total population of Prince George is Indigenous (2016 Census)

Age is another factor in how people experience homelessness. Twenty-five percent (25%) of respondents in the last homelessness count said they were under the age of 17 when they first experienced homelessness. Another 22% reported their age during their first homeless experience as between 18 and 24 years old, and another 23% reported between 25 and 34 years old. This means that 70% of people who participated in the Point in Time Count had their first experience of homelessness before the age of 35. Experiencing homelessness early in life is a factor in predicting the frequency and length of time that a person is homeless in his or her lifetime. The median age for participants' first experience of homelessness was 27. Ten percent (10%) experienced homelessness for the first time after the age of 54. Figure 33 shows the age demographics of those who participated in the 2021 count. The proportion of people under the age of 45 has increased from 52 to 61% since 2016.

When asked about barriers to finding housing, the most common responses were too high rent (24%), low income (19%), discrimination (9%), and addiction (9%). The report observed that high rent and low income are consistently top answers, indicating a persistent barrier to finding safe and affordable housing. More than half of the people experiencing homelessness in Prince George have government assistance as a primary income (66%). The monthly amount provided by these services for accommodation is under \$400 a month. With very limited availability of housing units in this price range, housing is often out of reach for people on disability benefits or social assistance.

Figure 33: Regional Homeless Count Results, City of Prince George and Regional District of Fraser-Fort George, 2021, Age by Proportion of Participants.

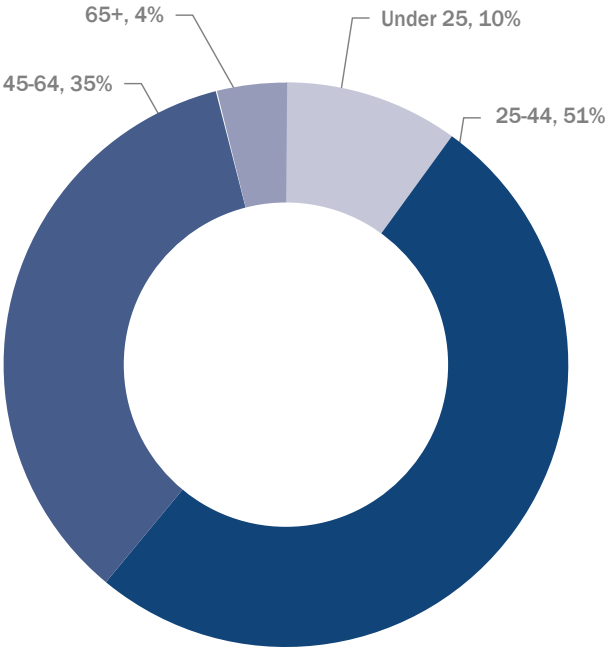
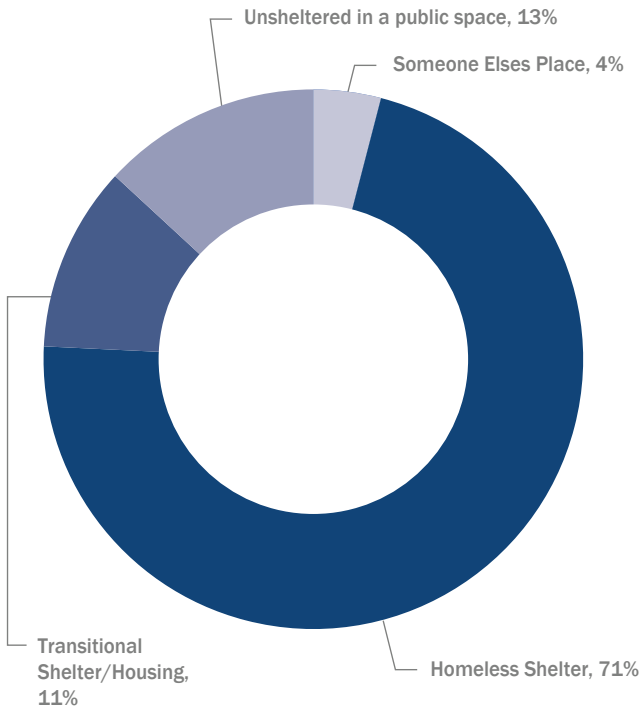


Figure 34: Regional Homeless Count Results, City of Prince George and Regional District of Fraser-Fort George, 2021, Location They Will Stay Tonight, by Proportion of Respondents



Community Engagement Findings

Engagement Conducted

Methods

Community voices were integral to the success of this report in representing the housing realities and needs of the residents of Prince George. Stakeholders shared insight and depth of understanding about housing needs, challenges, successes, and opportunities. Findings from engagement were analyzed to identify key themes, divergent perspectives, and local needs. The Key Findings section is a summary of the themes and needs identified.

EQUITY AND INCLUSION

Principles of inclusion and equity guided each of the engagement opportunities. The intent of the various engagement methods was to learn about the housing needs of individuals of all ages and life circumstances, with a particular focus on community members who are struggling or unable to meet their housing needs independently or through options available in the housing market.

IDENTIFYING STAKEHOLDERS

Stakeholders are defined as those who may potentially be **impacted by** and/or **have an interest** in the outcome of the process (i.e., identifying housing needs in Prince George). At the beginning of this assessment, a local project Advisory Committee was invited to provide regular input and identify key stakeholders.

STAKEHOLDER GROUPS

The stakeholders consulted for this report included organizations and individuals representing various sectors, populations, and special interest groups. Emphasis was placed on reaching organized groups and individuals that may be especially hard to reach.

Through collaboration with the advisory committee, the following stakeholder groups were identified and invited to participate:

- The 'seldom heard' and people more likely to be experiencing housing vulnerability
- Social service providers and community organizations
- Development and real estate sector
- Neighbouring First Nations Local Governments
- Residents (renters and owners)
- Business owners / business interests (small and major employers)
- Health sector
- Education sector

Promotion

Opportunities for participation in focus groups and stakeholder interviews were promoted through email invitation to stakeholders identified by the Advisory Working Group. Organizations that provide services to people experiencing housing challenges were invited to share the opportunity for interviews with their clients. The public survey was shared online through the City of Prince George's social media, and emails encouraging stakeholders and others who may be interested to share the survey. The survey was also verbally promoted at all stakeholder engagements.

Participation

In total, over 750 people participated in the engagements: 22 people in focus groups, 7 interviews, and 757 responses to the public survey.

For a detailed description of the methodology and findings, please see Appendix B: What We Heard Report.

Key Findings

NON-MARKET HOUSING, SUPPORTED HOUSING, AND EMERGENCY SHELTER SPACES

The need for supported and subsidized housing outweighs its availability. For people who are marginalized or experiencing barriers to housing like mobility limitations, mental health problems, addictions, brain injury, or other needs, housing with supports means a better, more stable housing experience and improved health outcomes. The waitlists for these types of housing are long and people report waiting more than a year to get a unit. As one participant noted, people who are marginalized spend a long time looking for housing which may not even end up being suitable for their needs.

Housing for seniors with in-home supports is also lacking. There are not enough home care services to accommodate the level of need. Not all seniors need full-time care, either. Housing that can accommodate changing needs, like independent living or supported living facilities, can fill a gap between full independence and needing regular care.

Homelessness is increasing and service providers noted that the severity of mental health problems, addiction, and concurrent issues is increasing. The level of care needed to support someone who is homeless in finding and keeping housing requires specialized services that are not currently available or have limited capacity.

ACCESSIBILITY

The need for accessible housing is critical. There are multiple barriers to finding and building housing to accommodate people living in a wheelchair, for example. The nature of building in Prince George requires accommodation of the frost line and, in some areas, flood plain restrictions, with most single-family dwellings built as split-levels or raised. The cost of a single level home with no stairs is higher than a split-level home due to the engineering requirements. Apartments can be a solution, but many of the apartments in the City are under 5 stories. In these buildings, an elevator is often not feasible, or the building was built before building codes began to require them. There is a shortage of single-level housing with accessible entrances.

MATCHING HOUSING TO PEOPLE'S NEEDS

The current housing stock and market value does not accommodate the diverse needs of community members with respect to accessibility, size of homes, access to amenities, or affordability. People are living in homes that do not suit their needs for size, number of bedrooms, and accessibility. Some demographics have a harder time finding suitable housing than others. For example, younger individuals tend to need smaller units at a lower cost, young families usually cannot afford a home on a large lot, and seniors are often looking to downsize to more accessible units. The lack of smaller single-level homes in Prince George is precluding several demographics from finding appropriate housing for their needs.

Survey findings showed that homeowners are more likely to live in single-detached homes with more than three bedrooms, regardless of family or household size. Some survey participants indicated that their housing was too large, while others indicated a lack of space. Given most homes in PG are single-family, this speaks to the need for more diversified housing stock as people's needs change. Comments from the survey reflected that families struggle with finding affordable housing with enough bedrooms, while single people and couples struggle to find smaller units like townhomes and apartments. Many people commented that smaller (1250 sq ft and less) homes are desired for both first-time buyers and seniors looking to downsize.

Figure 35: Survey Results - Rooms in Home vs Rooms Needed (Owner and Renter)

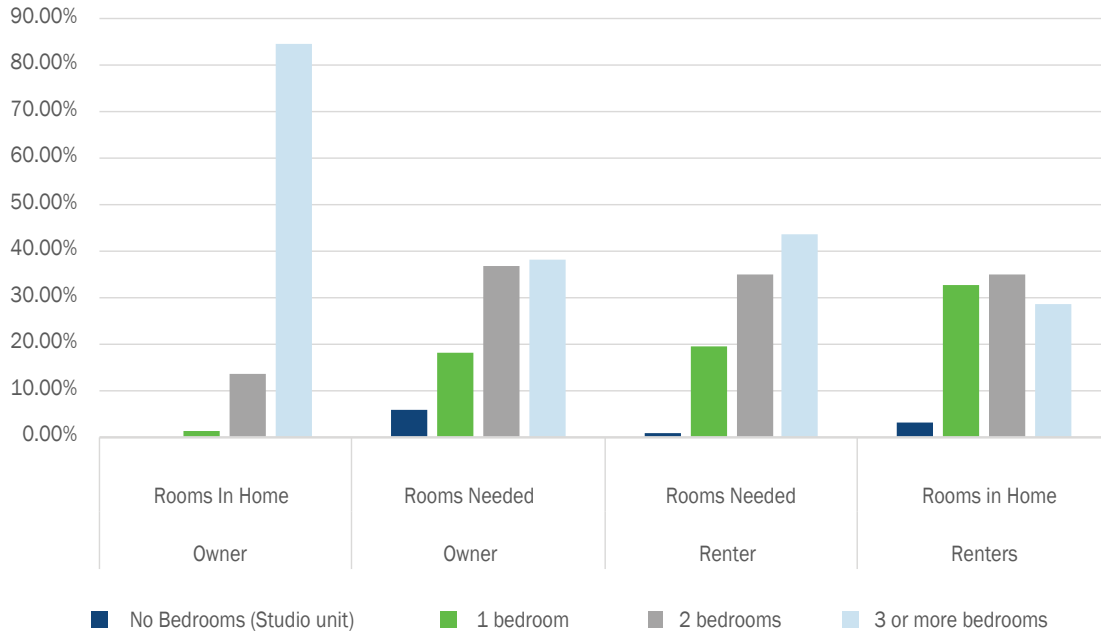
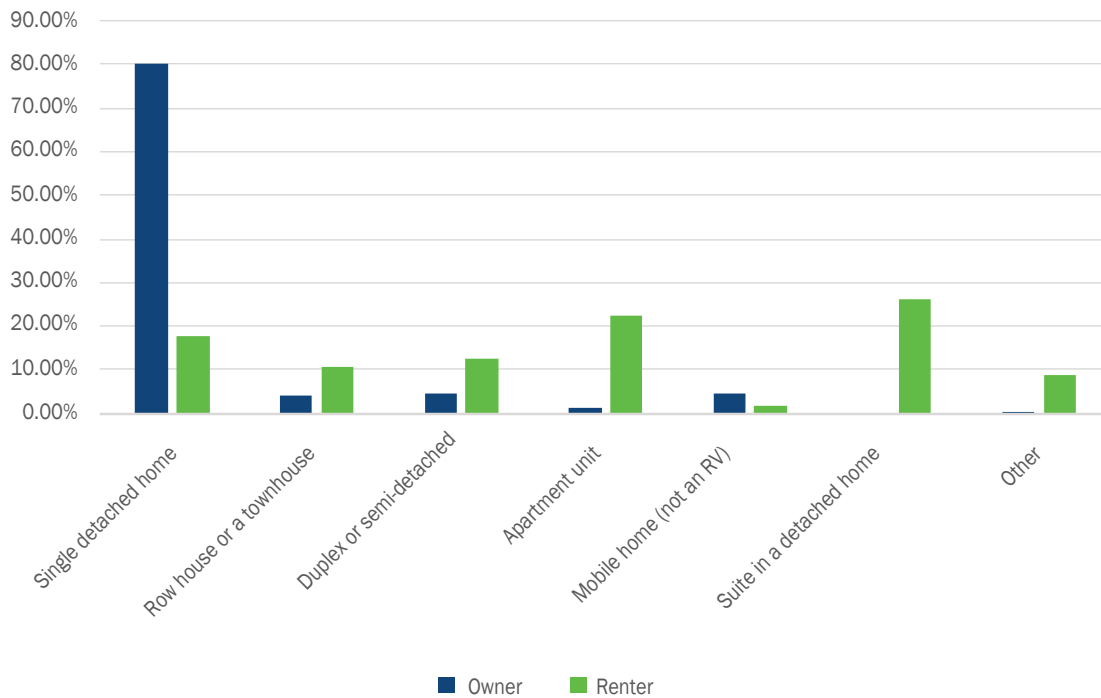


Figure 36: Public Survey Results, Housing Structure Type, Renters and Owners

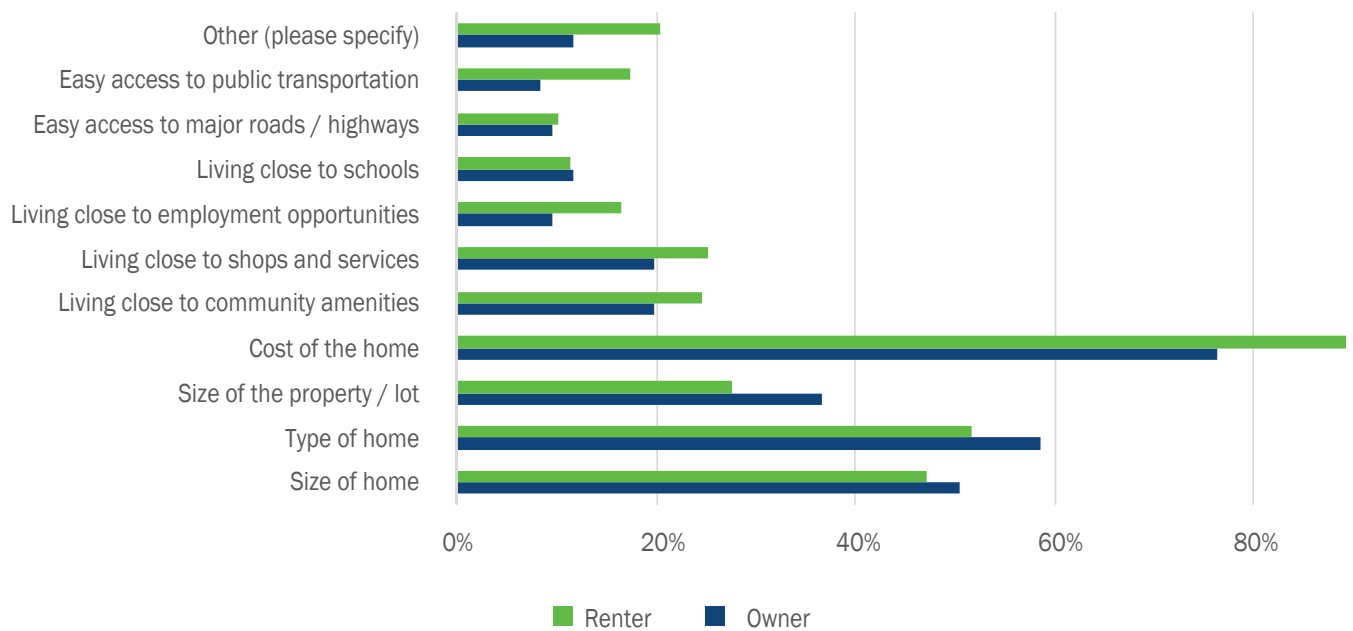


Tiny homes, single-family homes that are smaller (specifically ranchers and garden suites), carriage houses, and townhomes were all mentioned as examples.

HOMEOWNERS AND RENTERS HAVE DIFFERENT NEEDS

Homeowners and renters have significantly different housing concerns. Only 55% of homeowners vs 91% of renters have experienced housing challenges. Homeowners were more likely to be concerned about transit, parking, housing being too large for their needs, and mobility needs. Renters were more likely to be concerned about their ability to afford future rent payments, the stability of their rental agreement, home being too small for their needs, and home being in poor condition and in need of repairs.

Figure 37: Priorities When Looking for a Home, Renters and Owners, Public Survey Results



CHALLENGES WITH FINDING AND KEEPING SUITABLE HOUSING – SURVEY RESULTS

The top concerns expressed in the public survey about housing in the next 5 years were: being unsure about affording rent or mortgage payments (27%), uncertainty about being able to afford purchasing a home (25%), housing will be too small for household needs (23%), and the condition of housing and need for repairs (28%). For more than a third (38%) of respondents, their last housing search took more than 4 months. The top three challenges people experienced in finding a home during their search was lack of availability (66%) or high cost of the type of home they were looking for (35%), and the cost to purchase being beyond their means (52%). When looking for a home, participants selected the cost of the home as the most important thing they consider. Eighty percent (80%) of all survey participants said they view cost as the highest priority, but renters were slightly more likely to select cost as a priority than owners. Aside from cost, the next three most important things were related to built structure of the home were size of the lot, size of the unit, and type of unit (single-family, townhouse, etc.)

FINANCIAL CHALLENGES

Affording a home is getting harder. For new homeowners, the new stress test for mortgages is increasing barriers for first-time home buyers. Increases in property taxes are challenging for people on fixed income. There were several comments in the survey regarding fear of being priced out of their home if taxes increase. Property tax payers would like more flexible payment options, like removing the requirement to apply for monthly payments, to make budgeting more manageable on fixed or low incomes.

Figure 38: Participants believe in the affordability of their housing costs, Public survey results

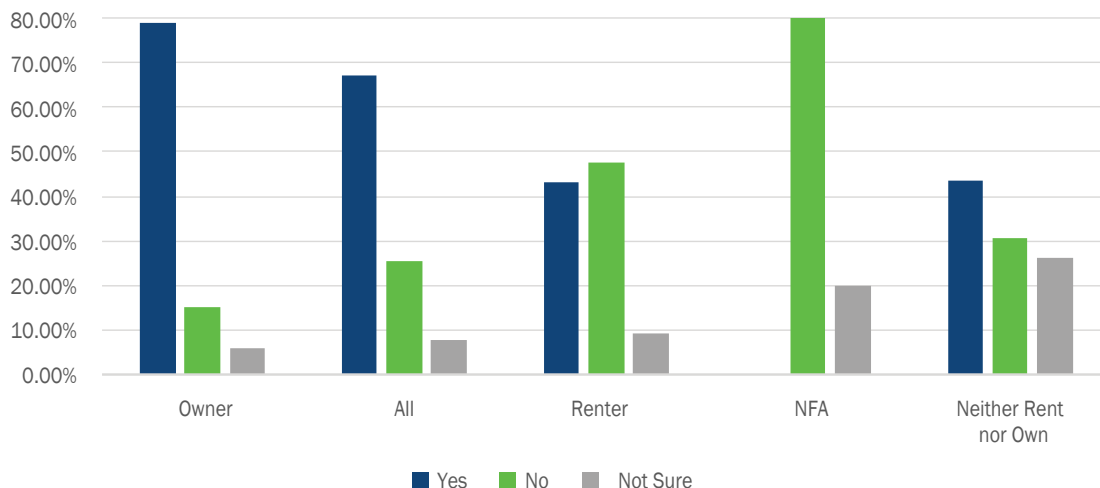


Figure 39: Current housing concerns, renters and owners, public survey results

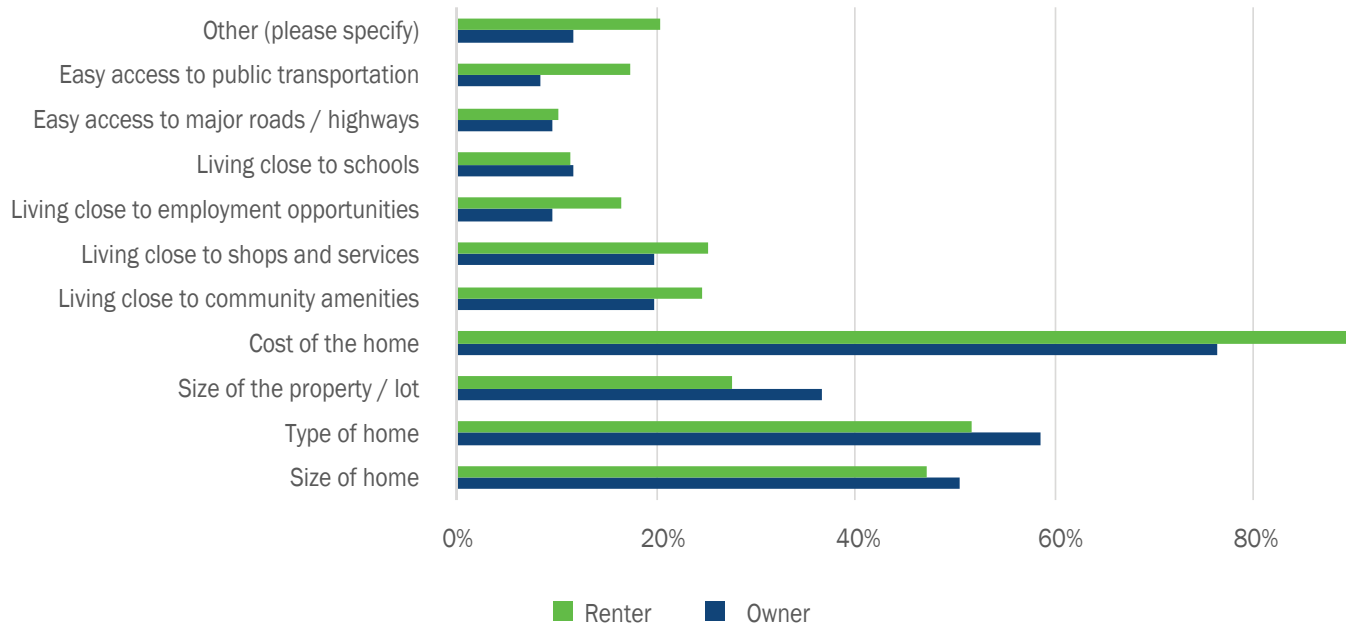
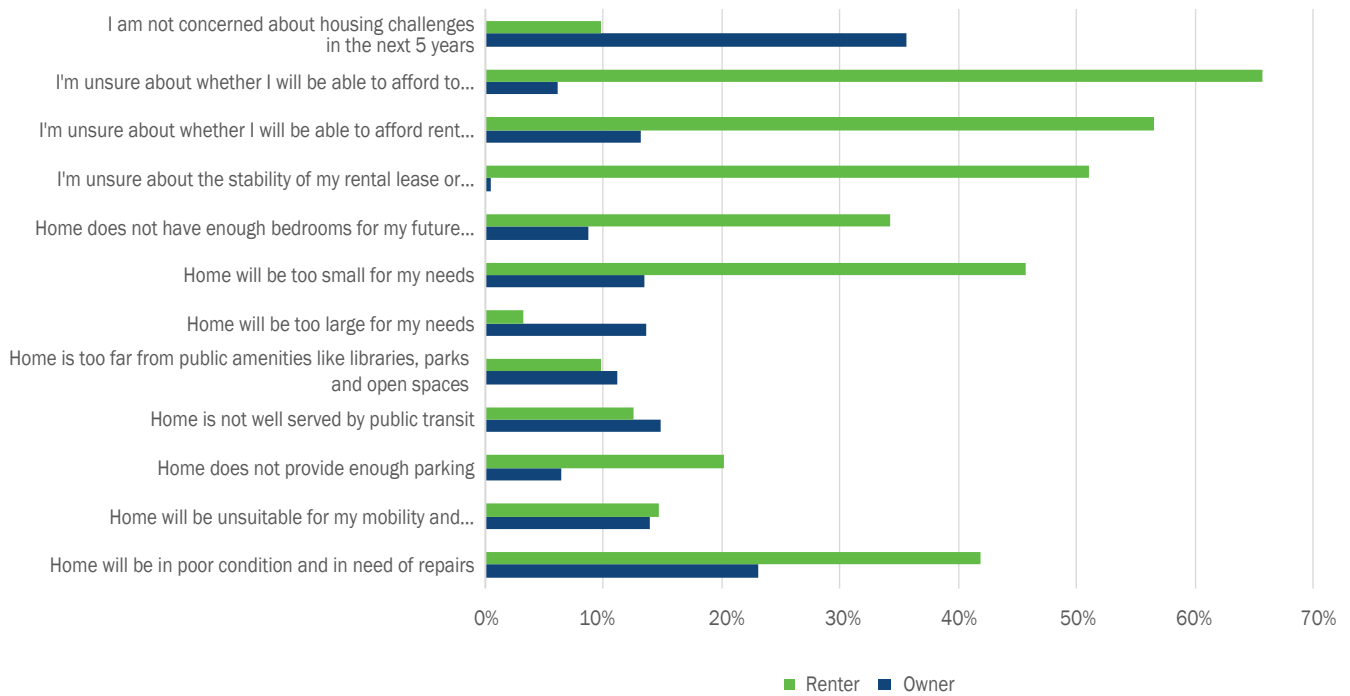


Figure 40: Predicted future housing concerns, Renters and Owners, Public Survey Results



SENIORS' HOUSING NEEDS

Survey results, as well as interviews with key stakeholders, identified specific housing needs of seniors. In the survey, many of the seniors who responded are looking to downsize their homes without giving up their privacy and comfort. Accessibility and affordability are key issues as seniors age, mobility changes and people move to fixed income during retirement. There are not enough senior-specific housing options (supportive housing, independent living, and seniors' villages) to meet the demand. Survey participants expressed a desire for seniors' housing with a community feel.

YOUTH AND YOUNG ADULT HOUSING NEEDS

The need for housing that is affordable for students, youth, and young adults was raised. Young people have lower incomes, fewer resources, and distinct needs from adults. They are often entering the housing market with no references and, at times, experience stigma that they will 'party' or be disruptive. Youth leaving foster care have additional needs for wrap-around supports during this transition as they often lack the familial relationships that would normally provide some support to youth moving out on their own. Given the substantial number of people experiencing homelessness who had their first experience of homelessness under the age of 35, young adults seem to have unmet needs in the community as they transition from dependent to independent.

In the public survey results, among participants who indicated they lived in "other" housing compositions (4%), the most common answer in their descriptions was adult children living with their parents. While this is a trend across Canada, it also implies that youth are not moving out of their parents' homes. Given identified challenges with the high cost of rentals and low vacancy rates, affordability is a challenge for youth moving on to be independent. Interview participants and focus groups discussed that finding suitable housing for young adults, youth leaving foster care, and students is particularly challenging as there is a lack of smaller, affordable rental units. Additionally, some landlords are hesitant to rent to youth, who may not have rental references or long work histories.

URBAN INDIGENOUS HOUSING NEEDS

For Indigenous peoples living in Urban Areas there are specific housing needs. Indigenous culture is distinct and households are oriented around multigenerational living and a culture of shared ownership. Culturally appropriate housing that reflects the community and culture is lacking in Prince George. For Indigenous peoples moving to the city, this can be a hard transition. People moving into urban areas from reserve experience a culture shock. One source of shock is the difference in the process of securing housing on reserve vs. securing housing on the private market. Education and supports are needed during the transition, as well as culturally relevant housing options.



ADDRESSING RACISM AS A BARRIER

A concerning finding in the engagement was that multiple stakeholders and members of the public shared stories of overt racism towards Indigenous peoples. Stories from Indigenous housing organizations were about neighbors to their housing sites calling and complaining using racist language. Survey participants shared seeing 'No Natives' in rental advertisements. Focus group participants discussed the negative attitudes towards people who are homeless and, given the disproportionate number of homeless who are Indigenous, those attitudes are seen as being carried over to Indigenous peoples.

Addressing racism is a complex and dynamic challenge. As a local government, there are things that can be done. Assessing bylaws, zoning, and other policies for potential unintended consequences that disproportionately affect Indigenous peoples can help. Providing anti-racism training and opportunities to learn about the Truth and Reconciliation Commission, the Murdered and Missing Indigenous Women report, and other aspects of both pre- and post-colonization histories can support broader understanding among local government staff and elected officials. Additionally, local government can play a leadership role in demonstrating anti-racist policies, practices, and meaningful relationship-building¹⁵. Partnering with Indigenous housing providers and local Nations to identify their needs and work towards collaborative solutions is an important first step¹⁶.

Tracking incidents of racism, collecting data on marginalized groups, and responding publicly to events of racism can send a signal to the broader community that a local government cares and be a platform for broader community education as well. The City has a role as a leader to inform the public about these incidents, shed light on the historical and ongoing impacts of colonization on Indigenous communities, and dispel myths¹⁷. This can be done through public education campaigns, anti-racism training and education, events that celebrate cultural diversity, and a range of other strategies.

¹⁵ Common commitments and sample actions against racism and discrimination | Ontario Human Rights Commission (ohrc.on.ca), INTRODUCTION (yorku.ca)

¹⁶ Introduction (ohrc.on.ca)

¹⁷ Introduction (ohrc.on.ca)

HOUSING NEEDS CANNOT BE RESOLVED IN ISOLATION

Housing is only one piece of health and wellness. Housing and housing security are not just about having a roof; people's access to other resources must also be considered. Participants in engagement discussed the need for food security, access to transportation, outdoor spaces and other community amenities, and sustainable development to protect the natural environment as other important aspects of housing development. The City could amend current bylaws to be more permissive of backyard bees and chickens providing opportunities to increase household food security. This will help families and low-income households offset food costs. Housing is seen as a major contributor to climate change response planning. Ideas to improve sustainability are using step code, increasing efficiency requirements for new builds, and reducing sprawl. Local building resources could be prioritized for environmental and economic reasons. Transportation and housing also need to be considered together. Ensuring accessible and well-maintained sidewalks and roads in residential areas will help people have equitable access to their communities, whatever their transportation preferences may be (pedestrian, personal vehicle, public transit, bicycle, etc.)

AMENITIES ARE NOT SEEN AS EVENLY DISTRIBUTED ACROSS PRINCE GEORGE.

Some neighbourhoods lack playgrounds within walking distance of homes. The closure of Safeway downtown is a concern for residents who are worried about lack of access to groceries in their neighbourhood. Newer developments lack amenities like green belts, trail systems, playgrounds, and other outdoor public spaces. There were several comments in the survey about the need for better master planning in new areas of town. Interviews and survey comments also emphasized that revitalization of the downtown core would not only improve the quality of life for those living there, but also create an appealing 'hub' for Prince George. This revitalization was discussed in focus groups and interviews as a starting point for addressing challenges like homelessness and providing quality housing by offering more services and supports.

Concerns, Gaps, Barriers, and Opportunities

For more in-depth understanding of housing needs identified in the engagement, the responses were assessed using a simplified analysis method of looking at concerns, gaps, barriers, and opportunities.

CONCERNS

- People are concerned about affordability of both renting and home ownership. Homeownership is becoming more and more costly, and first-time home buyers are struggling to pass the stress test to qualify. Rent increases and vacancy rate decreases have made renting more costly, and renters shared concerns about housing prices and stability of rentals. Finding a suitable and affordable unit for renters is a big concern.
- Affordability is, in part, thought to be linked with design. The emphasis on single-family dwelling construction and lack of carriage houses, secondary suites, row houses, and apartments means that there are fewer 'middle' housing options on the market.
- Needs for housing in the community have changed over the last 5-10 years: Cost of renting/housing is going up, while there is decreased funding for services, an escalating drug crisis, and more people experiencing homelessness. The services to support people struggling with housing are experiencing a need to do more with less (or no additional) funding.
- Neighbourhood level and community support for more diversity in housing stock and density are key factors in creating a diverse, affordable community. While some comments in the survey implied a fear of increased crime and drug use in the downtown area, others indicated a desire to not see change in their own neighbourhoods. Interpretation of the comments as a whole indicates that concentrating services can create a concentration of concerns, and more accessible and affordable housing is needed in all areas. Some areas have more support than others for this change, though, and education about supportive housing types can help build community support.
- Accessible housing units are lacking. Apartments without elevators and split-level single-family homes are not suitable to people with accessibility needs. New builds need to be wheelchair-friendly and accessible for people with a range of physical requirements.

GAPS IN THE HOUSING WHEELHOUSE

- The following housing types were identified as gaps in the continuum by stakeholders during focus groups and interviews:
 - Accessible housing
 - Housing with supports (mental health, addiction, parents fleeing violence, single-parent families)
 - Housing for specific demographics with distinct needs:
 - Seniors and elders
 - First Nations
 - Youth and young adults
 - Students
 - Low-income individuals
 - Young families
- Certain types of housing stock are not available, particularly smaller units that would be suitable for downsizing seniors, youth, and couples. Conversely, there is a lack of housing suitable for multigenerational living

BARRIERS TO SUPPLYING HOUSING

Stigma towards social housing creates barriers to building or providing supportive and subsidized housing. When neighbours are unsupportive of these builds, it can cause conflicts and barriers in the development process (such as protests to zoning changes and development proposals). Indigenous community members and those who work with them, as well as service providers to people with disabilities, reported discrimination against their clients. Landlords are less likely to rent to people with incomes supplied by the government like social assistance, person with disabilities, or other funding. Organizations that connect clients to private market units or units operated in disaggregated sites shared experiences of neighbours and/or landlords making complaints upon finding out their neighbour or tenant is on a social program.

Funding and capacity of non-profits to build housing is limited. Their funding is dependent on donations and government funding structures. Capital expenses are going up with the price of land and building. The high cost of new builds is a challenge to providing affordable housing as it is hard to make the numbers work to offer new units at affordable prices. Aging buildings and infrastructure can be costly to maintain or upgrade. Ongoing funding for non-profits and housing providers to perform maintenance is needed. For homeowners and developers, cost of maintenance is also a challenge to ensuring housing is suitable. Non-profits also have a unique challenge of finding and keeping staff. Work in the non-profit industry requires specific and often unique training. Attraction and retention of qualified professionals is an ongoing concern for non-profits across Canada. In Prince George, inability to afford housing adds another barrier to retaining staff.

Bylaws and zoning present challenges for developing needs (for both private and non-profit markets). Density regulations, setbacks, land use, and other requirements set out in zoning bylaws are not always conducive to building affordable units. For example, large lots with low density zoning are very expensive to develop. Allowing subdivision or secondary suites could address some of these concerns. Bylaws have a direct impact on people who are experiencing homelessness. In the current scenario where shelter spaces are lacking, legalizing alternatives such as tiny homes or encampments can provide safe, secure, and serviceable places for people who are homeless to stay while other services and housing are put in place.

Social issues are creating higher needs in the community, particularly for supported housing. COVID-19 and associated isolation and impacts on the economy have exacerbated pre-existing housing and social issues in the community. Services people depend on have changed their delivery or closed. People who live alone are experiencing mental health decline. Additionally, the opioid crisis has not passed over Prince George and continues to affect the community. There is an unmet need for mental health services, detox and addiction recovery services, and services that provide wrap-around care for people experiencing housing barriers. The need for health and social services is higher than what can be provided under the current system. Addressing this will require action by non-profit service providers, the health authority, and all levels of government.

OPPORTUNITIES TO ADDRESS NEEDS

Partnerships and collaboration between housing providers, non-profits, developers, school districts, local governments, Indigenous communities, and other agencies were seen as the first step in making a positive change. Working in siloes prevents cross-agency collaboration and reduces the ability of any one organization succeeding. Bringing multiple stakeholders together to generate cross-sector responses can eliminate duplication of work, identify gaps in service, and establish strong relationships for collective action to address gaps. The City is seen to have a leadership role in establishing relationships and facilitating collaboration by consulting with non-profits and other housing agencies on a regular basis.

Housing options that promote community, as opposed to 'warehousing' people in isolated units without supports, can protect people from isolation and foster community integration, life skills-building, and supportive relationships. Community-oriented housing was broadly defined as housing where there are opportunities for social interaction among residents and staff. This can include independent seniors housing, Indigenous cultural housing, co-op housing, modular or mobile home communities, and other arrangements. Service providers emphasized the role of community housing in healing from trauma, addiction, and mental health issues, and survey respondents emphasized the desire for housing that provides social interaction as people age.

Creative solutions are needed that will encourage experimentation and the enactment of rapid solutions. Some examples were pilot projects, diversity zoning, healthy housing policy, advocacy, densification initiatives, and tiny home complexes.

Education and supports that build the skills of renters and landlords can help people have better tenancies. For many, learning about financial literacy and their rights and responsibilities as tenants can improve people's ability to manage their finances and rental tenancies. Programs such as Ready to Rent, a course in tenant rights and responsibilities and offers a certification, can help renters build their skills for a successful tenancy. For people who need more support, relationships with a housing support service can help ensure that wrap-around supports are available to reduce barriers to housing. Many challenges for renters and landlords can also be resolved through improved communication. To avoid conflict and support their resolution, it was suggested that a mediation program (outside of the Residential Tenancy Branch) could support landlords and tenants to resolve challenges and build relationships. Education for the broader community about what social housing is, who accesses it, and how it is funded can also dispel myths and promote inclusion.

Zoning and development processes

There were many suggestions for how zoning and the OCP can be used to encourage more diverse, sustainable, and livable housing options in Prince George. They are listed here:

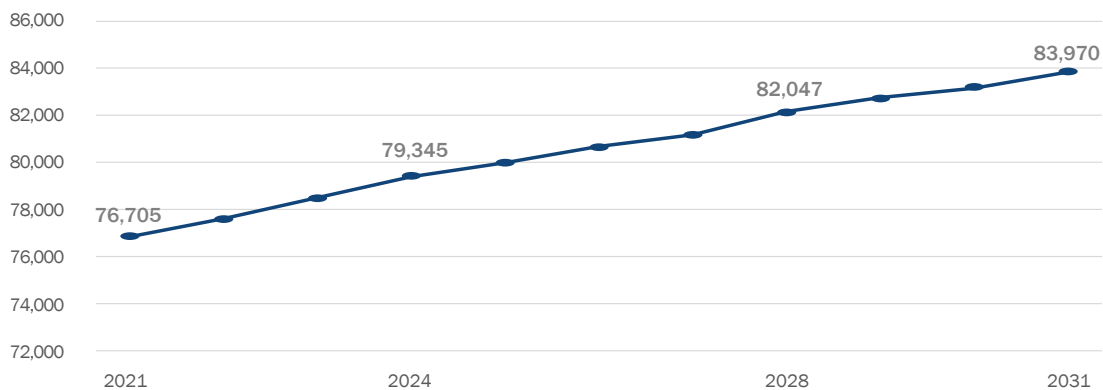
- Pre-zone for higher densities
- Use this housing needs report as information for updating the OCP
- Eliminate single-family zoning
- Decrease lot size requirements for secondary and carriage suites
- Allow carriage houses on all single-family dwellings
- Require secondary suites to be designed in new builds
- Require accessibility considerations in new builds
- Make more properties subdividable (allow for carriage houses to be built and then lot subdivided)
- Require a % of units to be affordable
- Allow for smaller houses
- Create policies to support diversifying the housing stock
- Minimum Maintenance Bylaw could also help ensure more rental units are maintained

Community Growth

Population Projections

These population projection estimates are based on the BC Stats population projection for Prince George Health Area and adjusted by the proportional difference to the Census 2021 population level to cater for the boundary difference.¹⁸ Figure 41 below shows that the estimated population which is projected to increase by 7,265 individuals between 2021 and 2031, representing an increase of 9.5%. By 2031, there could be 83,970 people living in the City of Prince George. It should be noted that these population projections show a slightly higher pace of growth between 2021 and 2031 than the previous projection.

Figure 41: Population Projections, City of Prince George, 2021-2031

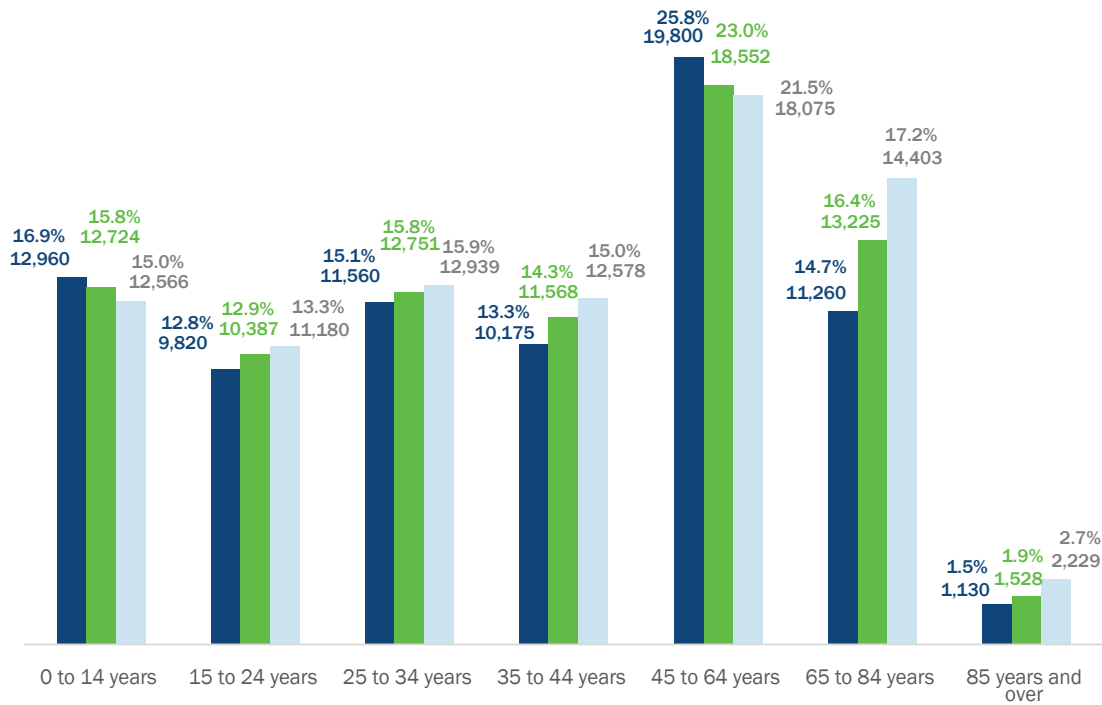


Source: Census 2016, BC Stats Population Projection (Adjusted)

¹⁸ The population projections presented here are limited by the fact that they are, by necessity, based on historical patterns of growth or change. Implicitly, these population projections assume that conditions will generally follow the same trends they have historically. Of course, this may not be the case – economic factors could influence the pattern of growth (or lack of growth) and changes in housing preference or land use (e.g., greater emphasis on density) would all influence overall population and, therefore, household growth trends.

Figure 42 shows the estimated current (2021) as well as projected population in five years (2026) and in ten years (2031). The proportion of people within senior age groups are projected to increase over the next five years. At the same time, while there is a growth in population in most age groups, it is projected that there is a decline in population falling in younger age groups including groups aged 0-14 and aged 45-64. The median age in the City of Prince George is projected to remain the same at 38.7 years old from 2021 to 2026, and increase to 39.0 in 2031.

Figure 42: Projection Age Composition, City of Prince George, 2021, 2026, and 2031



Source: Adjusted population projection based on BC Stat projection

Household Projections

From 2021 to 2031, the number of households in the City of Prince George are projected to increase by 2,146. Assuming historic household tenure trends remain consistent, the City could see an increase of 1,384 owner households and 762 renter households between 2021 and 2026. While population growth was higher than shown in the 2021 version of this report, much of this growth came from an increase or a smaller decrease in younger age groups. This means that while overall population is projected to rise more than the earlier version of this report, the total number of households is actually slightly lower (and consequently average household size is project to be higher). An important changing trend to note is the increase in projected renters. In the previous version of this report renters were projected to be about 25% of new households. Table 13 below shows them to be over one-third of new households (35%).

Table 13: Projected Households by Tenure Type, City of Prince George, 2021-2031

	2021	2026	2031	Change from 2021 to 2031
Total	31,800	33,946	35,581	3,781
Owner	21,665	23,049	24,129	2,464
Renter	10,135	10,897	11,452	1,317

Over the next five years, the average household size is projected to remain similar. In 2021, it was 2.41 persons per household. By 2031, it is projected to be approximately 2.35 persons per household. This reflects the demographic changes projected to take place in Prince George. It is predicted that household members will increase in age and family/ household sized will decrease as children move out.

Non-census families and couples without children are projected to grow the largest between 2021 and 2031, with an addition of 1,681 households (14.6% growth) and 858 households, respectively (10.8% growth). The number of couples with children will also increase by 698 households (9.9%), followed by lone parents, which will increase by 338 households (11.6%), and other census families, which will increase by 206 households (8.6%).

Table 14: Projected Households City of Prince George, 2021-2031

Household types	Total households 2021	Total households 2026	Total household 2031	Changes 2021-2031
Couple without children	7,930	8,479	8,788	858
Couple with children	7,075	7,446	7,773	698
Lone-parent family	2,925	3,098	3,263	338
Other census family	2,385	2,504	2,591	206
Non-census family	11,485	12,419	13,166	1,681
Total	31,800	33,946	35,581	3,781

To estimate the number of housing units by unit size (i.e. number of bedrooms) needed over the next five years, the projected growth in households (by household type) is applied to the assumed distribution in unit sizes required by each household type. Family households are projected to grow by 2,100 and non-family households are projected to grow by 1,681 between 2021 and 2031.

Table 15 shows a breakdown of households by size from the 2021 Census. This table is used to estimate the number of units required in 2031 by number of bedrooms. In this projection scenario, bedroom sizes are assumed to serve absolute needs for households of each type and are the minimum number of bedrooms required based on the National Occupancy Standard (NOS) developed by the Canada Mortgage and Housing Corporation (CMHC). This means that households are assigned a bedroom size based purely on how large they are, not any form of preference or desire for specific housing options.

This means that all couples without children (100%) were two-person households, and therefore only require a one-bedroom or smaller unit. 36% percent of couples with children had one child, and therefore required a 2-bedroom unit, while 64% had two or more children, meaning they required three or more bedrooms. Most lone-parent households only had one child (58%), while other census families tended toward needing larger homes (68% required a three-bedroom unit or larger). The large majority of non-census family households (89%) were individuals living alone and therefore needed only a studio or one-bedroom unit.

It should be noted that household preferences may differ from these projections, as many households prefer to have extra bedrooms for visitors, home offices, or recreation. These projections should therefore be seen as the bare minimum size required to accommodate household growth based on historical trends. Policy decisions (e.g., requiring family-sized units in multi-family developments) could shift overall demographics by changing available housing, affordability, and other factors governing housing preferences. These factors would not be considered in the scenario below.

Table 15: Projected Households City of Prince George, 2021-2031

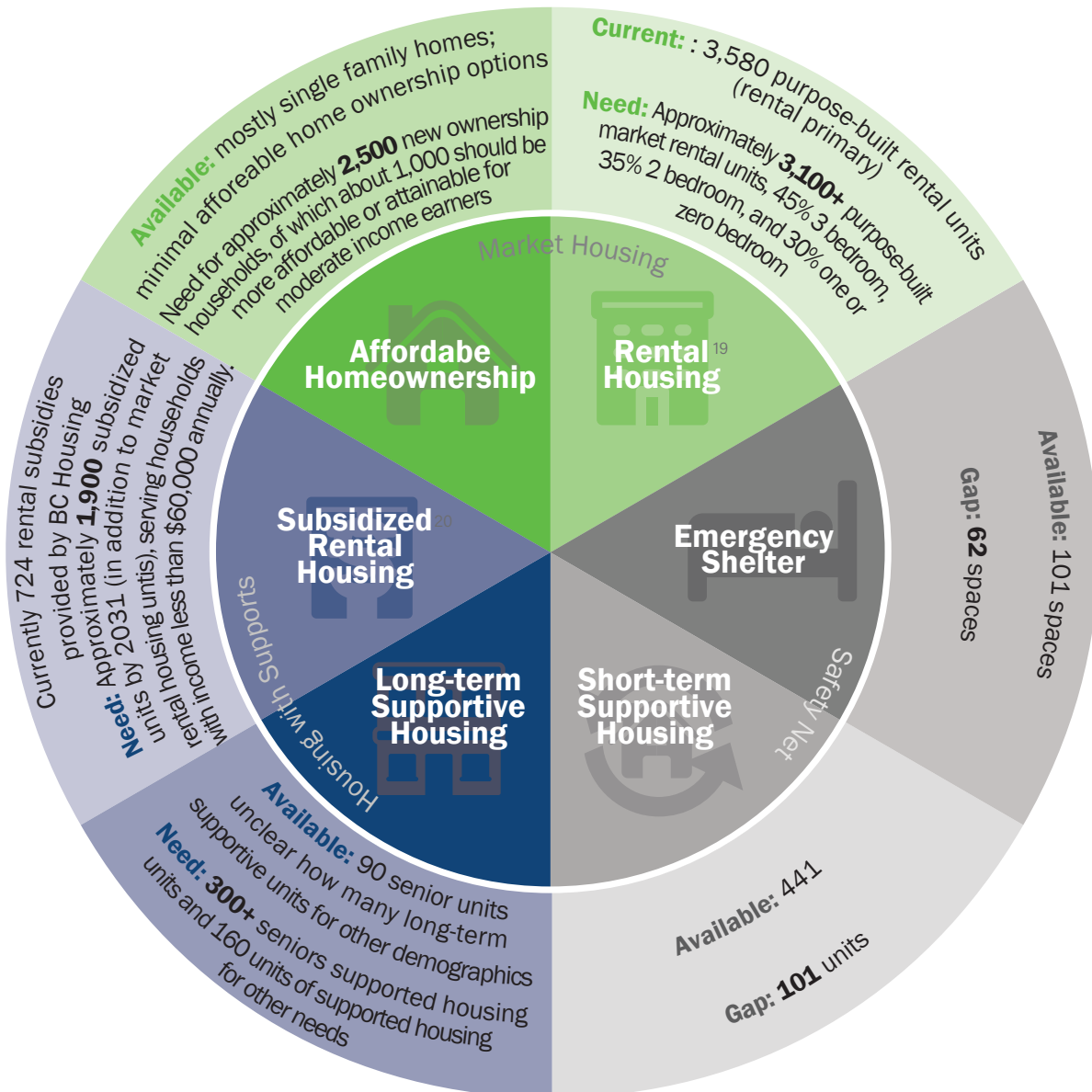
	Studio and 1-bedroom	2-bedroom	3+ bedroom
Couple without children	100%	0%	0%
Couple with children	0%	36%	64%
Lone-parent family	0%	58%	42%
Other census family	0%	32%	68%
Non-census family	89%	9%	2%

Table 16: Anticipated Housing Units Required by Number of Bedrooms, City of Prince George, 2021 to 2031

	Units added from 2021 to 2026	Units added from 2021 to 2031
Studio and 1-bedroom	1,380	2,354
2-bedroom	356	665
3+ bedroom	410	762
Total	2,146	3,781

Key Findings and Housing Needs

Summary of Housing Need by Tenure Type



19 A portion of subsidized units may be delivered through market development when financed by CMHC. Additionally, the total number of estimated non-market units required has been reduced from the 2021 report due to a lower core housing need in 2021 as compared to 2016. As noted above, this decrease may be temporary, and as such this figure should represent a baseline, and a greater number of non-market units may be required. Additionally, core housing need may be addressed through other means, such as increased incomes and stronger social safety nets.

20 For some types of housing in the wheelhouse, the need or gap identified has been updated as part of the 2022 Housing Needs Report update. Updates reflect the number of available units shifting as well as or in addition to shifting population projections. Additionally, numbers may differ slightly from those found in the 2021 report, as non-market units are disaggregated from market units in this version, while in the previous version non-market units were a subset of total rental units. This accounts for the reduction in total rental units called for in the 2021 version and this version of the report.

Emergency shelters: temporary shelter, food and other support services, generally operated by non-profit housing providers.

Available	Need	Gap
101 Emergency Shelter Beds ²¹	163+ people experiencing homelessness (2021 PiT Count) ²²	62 Emergency Shelter Beds

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).

Available	Need	Gap
441 transitional and short-term supportive housing units funded by BC Housing <ul style="list-style-type: none"> ▪ 171 units for people with special needs²³ ▪ 270 'homeless housed' in supportive units²⁴ ▪ 123 homeless rent supplements 	Units to stabilize people currently living in emergency living situations <ul style="list-style-type: none"> ▪ 83 second stage spaces for women fleeing violence²⁵ ▪ 101 Emergency shelter spaces for people experiencing homelessness²⁶ 	101 units to support individuals living in emergency shelters and an additional 16 units for individuals counted as unsheltered or observed as homeless in the last Point-in-Time Count ²⁷

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).

Available	Need	Gap
<ul style="list-style-type: none"> ▪ Most prevalent housing tenure type, 68% of the population owns their home. ▪ Predicted to be 23,049 owner households by 2031, an addition of 2,464 owner households in 2021²⁸. ▪ Town houses, apartments, and mobile dwellings are most affordable for ownership for lone-parent families and non-census families²⁹. 58% of the housing stock is single-detached houses. 	<ul style="list-style-type: none"> ▪ 540 owner households in core housing need in 2021³⁰. ▪ 2,464 new owner households by 2031. ▪ Homeowners who are individuals or lone-parent households require lower cost ownership options³¹. ▪ Expected addition of 338 lone-parent households and 1,681 non-census families (typically individuals) by 2031, about half of whom (52%) will be owners³². This means a minimum of 1,050 lower cost ownership options to serve these populations. 	About 2,500 new ownership homes to serve projected needs by 2031, of which at least 1,000 should be affordable home options. An additional 540 affordable ownership options for owner households currently experiencing core housing need (households earning less than about \$65,000).

21 Housing Units Subsidized by BC Housing, 2022

22 See Section 3.5 for more information

23 See Table 10 for more information

24 See Table 10 for more information

25 See Table 10 for more information

26 See Table 10 for more information

27 Calculation assumes that spaces to stabilize all those currently staying in emergency or crisis housing are offered, that they all need a transitional (short-term) housing space, and that currently the existing short-term units are full and thus unavailable for use.

28 See Community Growth section

29 See Home Ownership Affordability Analysis section

30 See Core Housing Need and Extreme Core Housing Need section

31 See Home Ownership Affordability Analysis section

32 About 52% of non-census families and lone-parent households were owners in 2016. No data is available for 2021. See Chapter 5 for further discussion of household growth.

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.

Available	Need	Gap
<ul style="list-style-type: none"> 90 seniors units BC Housing Funded³³. Currently, no long-term supportive housing funded by BC Housing or other public agency were identified. 	<ul style="list-style-type: none"> Projected to be an additional 4,242 seniors (age 65+) in Prince George by 2031, bringing the total up to 20,304³⁴. Many will need downsized homes or supported and independent living. Supported housing for people experiencing mental health, addiction, or difficult life circumstances is needed to ensure there are long-term supports in place for people who currently reside in transitional units and may not be able to move to independent housing. 	<ul style="list-style-type: none"> Approximately 7% of seniors in BC require supported housing units³⁵. Based on this and the projected senior population, an additional 300 units are needed in the next 10 years. It is assumed that half of people counted in the 2021 Point-in-Time Count (204 enumerated and observed individuals) and half of the individuals counted in transitional housing (134 individuals) require some form of long-term supportive housing. This means a minimum 160 units of long-term supportive housing are required.

Rental housing: includes purpose-built, long-term rental apartments, private rental townhomes, secondary suites, carriage homes and single-family rental homes.

Available	Need	Gap
<ul style="list-style-type: none"> 3,580 rental primary units in 2016 (CMHC tracked)³⁶. Total now of 3,358 registered rentals in 2021³⁷. 10,130 renter households – deficit of 5,860 if all renters were to live in market rental primary units. 	<ul style="list-style-type: none"> An additional 1,317 renter households projected by 2031, bringing total to 11,452 households³⁸. 1,720 rental households in core housing need³⁹. 	<p>Need to add approximately 3,100 market purpose-build rentals in addition to below market and non-market subsidized units). This accommodates growth for renter households to serve current and projected households.</p> <p>Based on the renters' numbers of needed bedrooms in survey results, diverse unit sizes aiming for 45% 3-bedroom, 35% 2-bedroom and 30% zero- or one-bedroom are needed.</p>

33 See Table 10

34 See Community Growth

35 Care Facilities & Other Seniors Housing - Seniors First BC

36 See Primary Market Rental section

37 See Primary Market Rental section

38 See Community Growth

39 See Core Housing Need and Extreme Core Housing Need

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.

Available	Need	Gap
<ul style="list-style-type: none"> 1,720 rental households in core housing need (26% of all renter households)⁴⁰. Currently no co-ops. 484 subsidies provided for low-income families (RAP program) and 290 low income seniors (SAFER program)⁴¹. 	<ul style="list-style-type: none"> Predicted addition of 1,317 rental households by 2031, and assuming risk of core housing need remains at 17.0% of renter households, another 224 units will be needed, bringing the total of households in core housing need to 1,944⁴². Focus on lone-parent families, non-census households, whose median incomes (\$29,000 and under) do not allow for finding affordable housing. 	<p>Need an additional 1,900 subsidized units by 2031 to serve families and individuals in core housing need (these are in addition to the 3,100 units of market rental noted above.).</p>

Statements of Need by Populations

There are inequities in access to housing. Some people are more likely to have suitable and affordable housing than others. Particularly affected are:

- Indigenous peoples are overrepresented in core housing need and homelessness.
- Young people are more likely to be in core housing need and struggling to make ends meet.
- Families with children who struggle to purchase a home or find suitable rental units.
- Seniors are looking for affordable and accessible units, and unable to find them.
- People with diverse abilities and needs who need accessible housing units or supported housing options.

Ownership

Homeowners are facing dramatic changes to the housing market. The cost to purchase a home increased 169% between 2006 and 2021, bringing the average sales price up to \$358,260 in 2021. The average sales price of a single-family home averaged \$443,435 in 2021. Lone-parent families and single persons are most likely to be unable to afford purchasing a home. While apartments fall into the 'affordable' range of home ownership for lone parents and single people based on median incomes, they make up only 17% of the housing stock and so are limited in availability for purchase.

⁴⁰ See Core Housing Need and Extreme Core Housing Need

⁴¹ See Table 10

⁴² See Community Growth

Engagement findings show that this limited availability of smaller homes is causing people to stay in homes larger than they need to for longer or are unable to buy a home suited to their family needs. For seniors, this means not downsizing to a smaller home. This also means that low-income households who could afford a single-family are not able to get into the housing market because units in their price range are less available. The stress test for getting a mortgage also changed in 2020, with new regulations making it harder for first-time buyers to make a purchase. The 'middle' and 'lower' home ownership options in Prince George are limited, which is causing families to stay in (or purchase) housing that is mis-matched to their household needs. Regardless of household size, 85% of homeowners live in a 3+ bedroom home. When comparing tenure, housing unit number of bedrooms and household size, it was found that homeowners were far more likely to live in a unit with more bedrooms than needed. The comments supported the conclusion that the limited variety of housing stock in Prince George is a challenge to moving to a more suitable unit for first-time buyers getting into the market and for people wishing to downsize. While multi-family housing units are increasing, and make up the largest proportion (71%) of new development permits issued in 2020, this lack of 'middle' housing is apparent and the historic focus on single-family development has put strain on the existing multi-family stock and homeowners.

Survey participants' comments indicated that homeowners are challenged by the rapidly increasing cost of housing. Many shared that they had been outbid on housing and struggled to find suitable housing at an affordable price. First-time home buyers are facing particular struggles with finding housing that is affordable due to a lack of 'middle housing' such as condos, town homes, stratas, etc.

STATEMENT OF NEED

Homeowners are looking for more diversity in the housing stock available for purchase. With rapidly increasing purchase costs and changes to the stress test making first time home buying more difficult, households with lower incomes are finding it harder to purchase their own homes. The market does not have enough smaller units available presently. More 2-bedroom, single level homes, multi-family units, and apartments for ownership can fill a need for smaller households to access suitable and affordable ownership.

Rental Housing

Rental housing is an important part of the housing stock, especially for single persons, younger persons and couples, and workers who may not be permanent residents of an area.

In 2021, 32% of households in Prince George were renter households. It is projected that there will be 11,452 renter households by 2031, up from 10,135 households in 2021. The vacancy rate for primary rental units was 2.2% in 2021 but 10% in 2004, showing an increased demand for rental units. With population growth projections, more rental units will be needed.

Average rental unit rates increased 79% between 2005 and 2021, a 4.9% year over year average increase (Figure 28). Renters have significantly lower median incomes than owners; in 2016, 47% of renter households in Prince George made \$39,999 a year or less (Figure 14). This is an important basis for why renters are more vulnerable to being in core housing need than owners. Thirty-seven percent (37%) of renters are living in unaffordable housing, 10% live in inadequate housing, and 6% live in unsuitable housing (2016). Living in core housing need impacts households' abilities to afford utilities, food, and other necessities. It also adds stress and results in a higher likelihood that families will live in poor quality housing (unsuitable, in need of repair, or in poor condition like mold, etc.). Core housing need creates cascading effects to health and wellbeing. Additionally, living in core housing need impedes a household's ability to save money, decreasing the likelihood that they can afford other housing options, especially ownership.

Less than half of renters live in rental primary units. Of the 3,580 primary rental units in 2016, 40% of renters were served by the market primary rental units. More homeowners are registering secondary suites. In 2020, the number of registered suites doubled from the previous years – 71 new units vs 31 in 2015 (Figure 25). This represents an increase in total number of registered rental units. However, even if 70 units per year were brought on the market by private homeowners, this will still be a deficit in the number of needed rental units by 2026. Another 300+ units of primary rental market units will be needed.

There are a total of 7,070 apartments on the market (Figure 22) and 8,550 single-person households. Given the high number of youths living in apartments, it could be said that these units are an important housing type for young people and families.

Comments left in the public survey indicated challenges with finding rentals, especially in the secondary market. They raised concerns about limitations on units, such as no pets, no children, or not wanting to accept rent payments from the Ministry of Social Development (income assistance or financial assistance for persons with disabilities). Finding affordable rental units where there are amenities (e.g., parks) and a sense of health and safety (e.g., good air quality, neighbourhood safety) was also mentioned. Affordable rental units are often in the Bowl or downtown.

STATEMENT OF NEED

Significant rent increases, low vacancy rates, and limited primary rental market units are putting strain on the rental stock in Prince George. This is leaving young people, single people, lone-parent households, and lower income families at high risk of core housing need. 17% of households who rent are in core housing need. More affordable rental units, whether subsidized units, government operated, or rent supplements for market rentals are needed.

Indigenous Housing Needs

Urban Indigenous housing is a topic which is often mired with jurisdictional ambiguity, contributing to gaps in services, suitable housing availability, and resources for Urban Indigenous Housing. Local governments have the ability to respond to these service gaps and support, or build partnerships to meet the federal and provincial initiatives and legislated requirements (such as the right to housing as legislated in the National Housing Strategy Act, 2019, or the Declaration on the Rights of Indigenous Peoples Act, BC, 2019). Local governments can provide local knowledge that helps identify specific needs. Local governments also have the ability to make significant local plans that shape development, community goals and aspirations, and land use plans. Some examples of the work undertaken by local governments to respond to urban Indigenous housing needs are official community plans, housing strategies, and inclusion of Indigenous-specific data, indicators, and input for these plans.

Indigenous peoples make up 15% of the population of the City of Prince George, yet 68% of the population experiencing homelessness are Indigenous and 19% of households in core housing need are Indigenous (StatsCan, 2016). By both indicators, Indigenous community members in Prince George are more likely to experience challenges with finding suitable and affordable housing.

Urban Indigenous housing needs are distinct and require responses that directly address the unique cultures, histories, and experiences of Indigenous peoples. Engagement for this Housing Needs Report identified that for many Urban Indigenous community members in Prince George, the experience of transitioning to urban life from their reserves is a challenging experience. Moving to a new place is hard for many people as there is naturally a loss of connection and social capital when relocating. For Indigenous people, this is exacerbated by an experience of culture shock, often contributing to further isolation. The transition also presents challenges as Indigenous peoples living on reserve reside in a different legal tenancy arrangement than off reserve. Moving to an Urban area means learning the Residential Tenancy Act, their rights and responsibilities as tenants, and the logistics of finding housing in the private market. Additionally, because of the structure of housing tenure on reserve lands, many are looking for housing with no references and/or no equity in their previous homes.

Racism and discrimination add an additional barrier to finding housing for Indigenous peoples. The public survey, focus groups, and stakeholder interviews all revealed that Indigenous peoples face barriers to finding and keeping housing due to their race. Landlords have refused to rent to Indigenous peoples, and neighbors and other tenants have complained to landlords without just cause. The racism experienced is tangled with a long history of tensions, and amplifies the impacts of colonialism, the residential school system, the impacts of foster care, and the 60s scoop experienced by Indigenous peoples.

Those whom we spoke to highlighted the need for housing that respects and reflects the distinct culture of Indigenous peoples. Households in Indigenous communities are more often oriented around multigenerational living and a culture of shared ownership. This is why models like the village model that have a balance between private and shared space, with places to gather and interact, are appropriate for Indigenous residents. Housing that is free from stigma and social barriers is also key, as everyone needs to feel safe in their homes. Collaboration and partnerships with the organizations in Prince George that serve Indigenous residents are important to ensure that housing that matches Indigenous needs continues to be built.

Statement of Need:

Urban Indigenous residents in Prince George need housing that facilitates integration while maintaining cultural identity. More culturally relevant housing is needed, such as housing for Indigenous peoples specifically, or housing that facilitates communal gathering space and/or multigenerational living arrangements. Housing that provides wrap-around support for Indigenous peoples moving out of homelessness is needed to respond to the specific traumas experienced by Indigenous peoples (residential schools, multigenerational trauma, racism). Particularly for those with mental health problems or addictions, trauma-informed and culturally relevant treatment is necessary. Support for Indigenous housing providers is one possible response that should be prioritized. City policies and practices should also be examined from a perspective of reconciliation and equity to ensure that unintended consequences of zoning or bylaws are not negatively impacting Indigenous residents. Lastly, public education to inform non-Indigenous residents about biases should be provided, while education and outreach supports to Indigenous peoples transitioning to urban life should be provided to improve their experience.

Housing for Seniors

Prince George is facing an aging population. The proportion of the population above the age of 65 is projected to be 19.9% by 2031 (Figure 42). Seniors are more likely to have specific housing needs, such as smaller units, accessible units, and units close to amenities and services. As people age, their mobility changes and often they require homes with no stairs or modifiable features like counter heights and wider doorways. Seniors often look to downsize as well, as they neither need nor want to maintain large homes in the absence of children. Seniors

also experience significant lifestyle changes as they transition to living on a fixed pension income. Seniors, as a generalized statement, tend to look for smaller, accessible, and amenity-rich housing. This was confirmed by the survey and engagement findings, which noted that seniors self-report concern for affordability and accessibility in their housing units, and that many are looking to downsize their homes without giving up their privacy and comfort.

Presently, the large proportion of housing is single-family, which survey results and interviews indicated is not meeting seniors' needs. If a senior wishes to downsize, there are limited housing options on the market. Lower apartment buildings often do not have elevators, making them unsuitable. Multi-family homes like duplexes are often split-level, which, again, are not suitable for mobility needs. More single-level one- and two- bedroom homes are needed to meet the increasing needs of seniors.

The transition to a fixed income is a particular challenge for single seniors. As noted in the housing affordability analysis, single persons are less likely to be able to afford either purchased or rental market housing. Seniors are overrepresented in households in core housing need: in 2016 37% of renters in CHN were above the age of 65. Accessibility and affordability are key issues as seniors age. As mobility changes and people move to fixed income during retirement, accessibility and affordability become more important.

As people age, more in-home services are needed as well. Presently, there are not enough home care services available through Northern Health or private services to meet demand. People unable to care for their homes alone also require additional help such as cleaning, repair and maintenance, and landscaping. These are costly and add to cost of living. This need for services is a motivating factor for seniors looking to downsize their homes, live in places where amenities are nearby, or live in supported/assisted living arrangements. There are limited options available currently. Engagement findings indicated that there are not enough senior-specific housing (supportive housing, independent living, and seniors' villages) options.

STATEMENT OF NEED

Seniors need more affordable, accessible, and supported housing options. The current housing stock/ market is presently missing quality housing that has 2 or fewer bedrooms and is accessible. More supported housing across a continuum of need (from independent living to care homes) is also needed. The level of services and accessible homes for seniors does not meet present or future need.

Housing for Families

Census families (couples with and without children, and lone-parent families) make up 67% of households (2021). Families with children make up 40% of households in Prince George (12,010 households), which includes couples with children and lone-parent families. Prince George has a higher proportion of lone-parent families than BC (19% vs 15%). Lone-parent households have lower median incomes (Figure 15), and female lone-parent households have the lowest median income of census families (\$62,800). The number of couple households with children in core housing need is projected to be 8,924 by 2026 (an increase of 625) and lone-parent family households in core housing need is projected to be 3,224 (an increase of 172). In 2016, forty-eight percent (48%) of households in core housing need had at least one child at home.

The affordability gaps analysis shows that lone-parent households and single person households are less likely to be able to afford home ownership or rental units (Tables 8 and 9). Although lone-parent families appear to be more likely to afford home ownership, the homes in their affordability range are also the types of units least available (apartments, mobile homes, multi-family homes, etc.).

NOTE ON SINGLE PERSON HOUSEHOLDS

Thirty (30) percent of households are single person households (2021). Single person households have the lowest median income of all household types and are more prone to be in core housing need. More than half of the people in core housing need are people living alone. Single person households tend to be younger adults, but engagement and survey findings indicated that single adults between the ages of 45-65 are at high risk of core housing need and struggle to find supports (less likely to want roommates, not eligible for subsidies and rent supplements). Younger households (a primary maintainer between 15 and 24 years old) make up 18% of people in core housing need. Non-census families are projected to increase by 1,681 households between 2021 and 2031.

Participants in engagement stressed that housing options for single persons of all ages are likely to be unaffordable. Special concern was noted for adults between the ages of 45-65 who are not eligible for rental supports but have limited income, and for youth and youth leaving foster care who have limited earning capacity and who may not have family support. Affordable housing for single people is in high need and increasing.

STATEMENT OF NEED

Families are experiencing pressure from increased housing costs. Households with children are over-represented in households in core housing need. Single person households and lone-parent households are especially prone to core housing need and being unable to afford either rental prices or purchasing a home.

Special Needs Housing

Special needs housing encompasses a broad range of housing types and funding structures to support people with distinct needs. This could be accessible units, subsidized units, or units with supports or services offered on-site, and includes emergency shelters, subsidized housing, non-market housing, supportive housing units, and rental subsidy programs. Supported and subsidized housing means better quality of life, decreased likelihood of homelessness, and a better housing experience for the whole community.

Presently, BC Housing and other non-profit organizations operate special needs housing in Prince George and serve people with physical disabilities, cognitive disabilities, and seniors. However, the need far outstrips the demand, and more units are needed. Waitlists for these housing units are long. Additionally, rental assistance programs like RAP and SAFER from BC Housing are not serving all household types who would benefit. For example, single persons are at high risk of core housing need and yet do not qualify for market rental subsidies through these programs.

Accessible housing units was cited as a priority need in engagement. All service providers emphasized that accessible units are one of the hardest things to find and supply. For a variety of reasons, building or renovating housing to be accessible is expensive and many currently built units are not designed for wheelchairs and other mobility devices. Ensuring that future builds have accommodations in their design can help house more people and respond to the increase in these needs as the population ages. Seventy-one percent (71%) of households in core housing need in 2016 had someone with at least one activity limitation. This indicates that having an activity limitation is a barrier to finding a suitable and affordable home.

TEMPORARY HOUSING

Demographics with other needs for housing include parents and children fleeing abuse, and people staying temporarily for medical services. Both of these groups of people have specific needs for temporary housing. Parents and children fleeing abuse have special needs around safety, accessibility to services, and emotional support. Housing with a host of services and specially trained staff is ideal. While temporary, these safe houses are important for families transitioning out of abusive situations. As Prince George is a center-point for health care in the Northern region of BC, many people are required to travel to the City for medical procedures. Those getting medical services need housing that is affordable, close to the hospital, and suitable for having a family member or support person stay with them. They also require accessibility. For those who don't have family in the area, it is challenging to find these units and if they have family, the units may not be accessible. As the population of the North increases and ages, more people will require this type of temporary housing.

CHALLENGES TO SUPPLYING AFFORDABLE HOUSING

A key barrier to building more affordable and special needs housing cited by engagement participants was NIMBYism or a stigma towards social housing units. Education about the benefits and the variety of types of non-market housing could help break through this and increase acceptance. To fill the housing needs in Prince George, more supported, subsidized, and emergency/transitional housing is going to be needed.

Single-family homes, especially those with multiple floors or a split-level design, are not meeting the needs. While the Canadian cultural norm is to view single-family homes and home ownership as the 'goal' of households, the lack of diversity in housing stock in PG is creating challenges for people who need accessible units and those who cannot afford a single-family home.

Increases in the cost of housing are not only putting pressure on home owners, but also creating barriers to building affordable housing. The rising cost of land and price of building a new unit are presenting a challenge to developers to build units under a certain price point. Developers also cited challenges with supplies and finding skilled labour as barriers over the last two years, in part, due to disruptions in supply chains as a result of Covid-19.

STATEMENT OF NEED

Availability of accessible housing units is seen as a major barrier to suitable and affordable housing for people with mobility limitations. There are not enough accessible units on the market. Future building should encourage single-level homes and apartments with elevators to accommodate this need.

Currently available non-market housing (including rental subsidies) is not meeting the demand. More supported housing units and seniors' housing units will be needed to fulfill both the current waitlists and future needs. Additionally, there is a service gap for single persons, who are at high risk of core housing need and yet have limited subsidy options.

Homelessness

The Point in Time count in 2021 identified a minimum of 163 people experiencing homelessness in Prince George. The minimum exists because Point in Time counts are not considered to count hidden homelessness. Of those who participated in the Point in Time, 82% reported being chronically homeless. Most shared that they are staying in a shelter (71%), with the rest living outdoors or staying with someone else. The Point in Time Count shows that there are not enough shelter beds to accommodate the number of people experiencing homelessness, and the rate of chronic homelessness indicates there is a lack of supports for transitioning out of homelessness. A minimum of 20 more emergency shelter beds is needed as emergency response, and at least 122 units of housing are needed to accommodate those currently experiencing homelessness.

Interviews with service providers gave some insight into the causes. The highly disproportionate number of people who are Indigenous and homeless was explained as related to the racism faced by Indigenous peoples when finding housing. Other barriers are a lack of reference when moving to town from reserve and having a low income when coming to town. Supports for Indigenous peoples moving to Prince George from nearby First Nations could help prevent homelessness for some.

People with mental health and/or addiction issues are also prone to homelessness. Limited recovery supports coupled with increases in drug and alcohol use are creating a devastating combination whereby people experiencing addiction are not only at risk of homelessness but also at high risk of death due to the drug poisoning crisis. The limited supply of recovery supports coupled with the high need is cited as a 'crisis' by interview participants and focus groups. The 2021 Point in Time Count showed that 28% of participants need services for addiction or substance use, and 23% need services for mental health.

NOTE ON NEED FOR TRANSITION FROM FOSTER CARE

Raised during the engagement process was the concern that youth leaving foster care are at high risk of homelessness and core housing need. The transition from foster care homes to living independently is jarring and more supports during this period are needed. The foster care system also has a troubled history, and many Indigenous peoples placed in care have reported abuse, trauma, and denial of their cultural identity.

Being in foster care is a risk factor for homelessness. In Prince George, 48% of people participating in the Point in Time Count had previously been in foster care. Almost half (48%) of respondents were under the age of 25 when they first experienced homelessness.

STATEMENT OF NEED

The number of shelter beds, transitional housing units, and supported recovery housing does not meet the needs of the people experiencing homelessness. There are more people experiencing homelessness than can be accommodated by the current social services structure. Contributing factors are the pandemic, increasing mental health and addictions issues, lack of affordable housing, and lack of transitional housing for people coming to Prince George from nearby First Nations, leaving jail, or aging out of foster care. People are not getting the services they need at critical junctures of their lives.

COVID-19 Impacts

Unemployment increased significantly in 2020 to 9.2%. Economic impacts of the COVID-19 pandemic are not yet fully understood, but increases in unemployment and changes in industry are likely to have a lasting impact on people across the world. In Prince George, seasonal industries had noticeably higher unemployment in the summer months compared to the previous 9 years.

Anecdotally, real estate developers have noticed a migration across the province, with people more able to work from home. While they cannot quantify the rate of people moving to Prince George from other areas and do not think the rate is high, they do notice that people are looking for homes with yards or with additional bedrooms as the home becomes the center of people's lives. With quarantine and travel restrictions and more people working from home, household needs of the built environment are changing, including at home.

Economic recovery and changes to demands and needs in the housing market will influence what households can afford and the locations they want to live in for employment purposes.

Data Sources, Methods, Limitations

Data Sources and Methodology

Quantitative Data Sources

This report contains quantitative data from the following sources:

- Statistics Canada 2006, 2011, 2016, and 2021 Censuses
- Statistics Canada 2011 National Household Survey
- Canada Housing and Mortgage Corporation
- Statistics Canada Labour Source Survey
- BC Housing
- BC Assessment
- BC Statistics
- AirDNA
- Altus Group Canadian Cost Guides (2016-2022)
- Bank of Canada Policy Interest Rate

Qualitative Data Sources

In order to better understand and communicate the specific challenges residents may confront as they seek to attain housing along the full housing continuum, public and stakeholder engagement was conducted. Qualitative data collected through interviews and focus groups provided a deeper understanding of the data by asking key stakeholders for their observations and understanding of housing and housing needs in Prince George. A public survey was also opened to all residents of the City of Prince George to gather multiple perspectives on current housing states and future needs. The engagement with stakeholders (summarized in Table 1) ensured that residents of Prince George, people with a range of experiences with finding and maintaining housing, and housing providers and policy makers were able to share experiences and perspectives on housing needs in Prince George.

SUMMARY OF ENGAGEMENT

Stakeholder	Engagement Method	Purpose	# of Participants
Residents of Prince George	Public Survey	Collect quantitative and qualitative information from a broad range of residents	767
Community Stakeholder Organizations	Special Topic Focus Groups	Collect qualitative information on Area of Need Statements	22
	Interviews	Meaningfully connect with identified stakeholders whose voices cannot be missed in the engagement due to their unique knowledge.	6
People with lived experience of housing vulnerability	Interviews	Ensure representation of seldom-heard voices.	1

Household Projections

The projection of households by tenure type is based on the following:

- (1) **Projection of population in private household:** The projection is based on the population projection from 2021 to 2041 for Prince George Health Area from BC Stats adjusted by the proportional difference to the Census 2021 population level in the City of Prince George to cater for the boundary difference.
- (2) **Headship rate⁴³:**
 - a. A set of static headship rates of the number of households in each age-tenure-family group modified from household data in Census 2021.
 - b. Two major census program sources from Census 2021 are used for the base calculation of number of households in 2021:
 - i. Census Profile (general information, population by age)
 - ii. Census Table 98-10-0232-01 (households by structure type, household family type, age of primary household maintainer, and tenure)
 - c. Then the headship rate is calculated by the number of householders by age group-family type-tenue, and then divided the number of populations in 2021. This set of headship rates is then applied to the projection of population in 2021 to 2031 to project the households in the coming years.

⁴³ The headship rate is defined as the ratio of the number of household heads/maintainers to population by age group. Headship rates are used to derive household projections because it indicates the likelihood of a new household being formed.

Limitations

There are limitations to the data used in this report. Limitations that may affect interpretation of the data presented in this report are described here. Additional notes relating to the data presented in this report are also described.

Census Reporting Periods

Housing Needs Reports are required to report on the previous three census periods. At the time of the initial release of this report, 2006, 2011, and 2016 Statistics Canada Census results were the three most recent years available. The 2021 national census results were released in 2022 and were used to revise this report with updated figures in key sections where data was available.

Different Census Datasets

This report refers to both the standard Census Profile from Statistics Canada and a custom dataset that was prepared by Statistics Canada for the purpose of Housing Needs Reports. The custom dataset provides some information not available in the Census Profiles and is available publicly through the province.³⁸ It is based on a 25% sample. It also differs slightly from the Census Profiles as it only reports on private households and excludes those living in institutions or any form of collective dwelling. Both the Census Profiles and the custom dataset are used and referenced in this report. The Census Profile was used as the baseline data, and the Custom data were used where specific indicators are not available through Census Profile. Data sources are identified below each figure in the report.

Age of Data

At the time of the initial release of the report, the most recent national census was completed in 2016 and was several years old. While 2016 data provides important demographic and housing information, it does not capture more recent trends. Other, more recent sources of data (e.g., unemployment rates from Statistics Canada's Labour Force Survey) are used to inform the report with the most recent data possible. The quantitative data are supplemented with stakeholder engagement which provides insight into current and emerging trends. Key elements of the report were revised in 2022 using the 2021 census data. In some cases, due to data availability and project restrictions, the 2016 census data has remained the most recent available data.

Random Rounding

In order to maintain confidentiality, Statistics Canada randomly rounds census counts either up or down to a multiple of '5' or '10'. This means that some data provided by Statistics Canada when summed or grouped may not match the sum of the individual values, since totals and individual values are rounded independently. Similarly, percentages may not add up to 100% as they are calculated based on randomly rounded data.

2011 National Household Survey

The 2011 National Household Survey (NHS) was voluntary for the mandatory long-form census (which was not used in 2011 but returned in 2016). The NHS included all relevant housing and household income questions in 2011. However, the NHS also had a lower response rate than the long-form Census used in 2006 because of its voluntary nature. Because of this, data from the 2011 NHS are of a lower quality than census data. In particular, this adversely impacted income data, and any comparisons between 2006 and 2016 Census income data and 2011 NHS income should be viewed with caution; overall income trends between 2006 and 2016 are therefore a more reliable indicator of future income direction than 5-year trends.

Projections

The projections contained in this report offer possible scenarios and should be used with caution. As with any projection, these figures are based on historical growth trends, and local conditions such as changes to immigration patterns, decisions on growth and density, and market forces can impact the nature of the projections and the direction of growth in a community. Wherever possible, the use of these projections should be informed by an understanding of the context within the City of Prince George.

Covid-19

This report was completed between July and December 2021, during which the COVID-19 pandemic was still affecting Canadians and the world. The pandemic impacted the scope of engagement that could be conducted, particularly with people with lived and living experience, as in-person engagement was not possible. Additionally, Census and other data reported on in this document were collected prior to COVID-19 and may not entirely reflect housing or income trends as these may have shifted during the COVID-19 pandemic and not be reflected in Census or other datasets as of yet. The findings consider both available data, preliminary research findings on COVID-19's implications on the housing system, and what was heard from stakeholders during engagement about the on-the-ground implications.

Glossary

Adequate Housing Standard: “[Housing] not requiring any major repairs.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Affordable Housing Standard: “[Housing with] shelter costs equal to less than 30% of total before-tax household income.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Census Family: Census families include couples with and without children, and single parents with children living in the same dwelling. Census families are restricted to these family units and cannot include other members inside or outside the family (including a grandparent, a sibling, etc.). Grandchildren living with grandparents (and without a parent) would also count as a census family.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/fam004-eng.cfm>

Core Housing Need: “A household is said to be in ‘core housing need’ if its 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 is acceptable (meets all three housing standards).” Some additional restrictions apply.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Economic Family: A group living together in the same dwelling who are “related to each other by blood, marriage, common-law union, adoption, or a foster relationship.” Economic families could include multigenerational families, siblings living together, etc.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/fam011-eng.cfm>

Household Income: The sum of incomes for all household members.

Household Maintainer: A person in a household who is responsible for paying the rent, mortgage, taxes, utilities, etc. Where multiple people contribute, there can be more than one maintainer.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage008-eng.cfm>

Headship Rate: The proportion of individuals of a given age group who are primary household maintainers.

Household Type: “The differentiation of households on the basis of whether they are census family households or non-census family households.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage012-eng.cfm>

Income: For the purposes of this report, unless otherwise indicated, income refers to “total income” which is before-tax and includes specific income sources. These specific income sources typically include employment income, income from dividends, interest, GICs, mutual funds, income from pensions, other regular cash income, and government sources (EI, OAS, CPP, etc.). These income sources typically do not include capital gains, gifts, and inter-household transfers, etc.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop123-eng.cfm>

Labour Force: The labour force includes individuals aged 15 and over who are either employed, or actively looking for work. This means that the labour force is the sum of employed and unemployed individuals. Individuals not in the labour force would include those who are retired.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop056-eng.cfm>

Manufactured Home: For the purpose of property assessment, a manufactured home is any structure, with or without wheels, that is designed to be towed or carried. This includes floating homes anchored or secured for 60 days or more.

<https://info.bcassessment.ca/Services-products/property-classes-and-exemptions/assessment-of-manufactured-homes#:~:text=What%20is%20a%20manufactured%20home,for%2060%20days%20or%20more.>

Non-Family Households: Households that do not include a census family.

Other Family or Other Census Family: When comparing households, one way to distinguish between households is by “household family types.” These types will include couples with children, couples without children, lone-parent families, and non-family households; they will also include “other families” which refer to households that include at least one family and additional persons. For example, “other family” could refer to a family living with one or more persons who are related to one or more of the members of the family, or a family living with one or more additional persons who are unrelated to the family members.

Participation Rate: The participation rate is the proportion of all individuals aged 15 and over who are in the labour force.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop108-eng.cfm>

Primary Household Maintainer: The first (or only) maintainer of a household listed on the census.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage020-eng.cfm>

Seniors: Individuals aged 65 and over.

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

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage033-eng.cfm>

Subsidized Housing: “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.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/dwelling-logements017-eng.cfm>

Suitable Housing Standard: “[Housing that] has enough bedrooms for the size and composition of resident households.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Supportive housing: A type of housing that provides on-site supports and services to residents who cannot live independently.

<https://www.bchousing.org/glossary>

Supportive Housing for Seniors: This document defines assisted living and long-term or residential care options as supportive housing for seniors.

Transitional Housing: Transitional housing: “A type of housing for residents for between 30 days and three years. It aims to transition individuals to long-term, permanent housing.”

Women+ and Men+: Is used by the 2021 Canadian census and includes men/women (and/or boys/girls), as well as some non-binary persons.

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Appendix A: Required Data Summary Tables



	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
4	3(1)(a)(i)	Total Population														
5		2006	2011	2016												
6	Population	70,981	71,974	74,003												
7	Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016															
8		2006	2011	2016												
9	3(1)(a)(ii),(iii)	Average and Median Age														
10		2006	2011	2016												
11	Average	35.9	37.7	38.6												
12	Median	36.5	38.1	38.4												
13	Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016															
14																
15	3(1)(a)(iv)	Age Group Distribution														
16		2006		2011		2016										
17		#	%	#	%	#	%									
18	Total	70,985	100%	71,965	100%	74,010	100%									
19	0 to 14 years	13,660	19%	12,945	18%	12,955	18%									
20	15 to 19 years	5,385	8%	5,190	7%	4,545	6%									
21	20 to 24 years	5,495	8%	5,310	7%	5,500	7%									
22	25 to 64 years	39,640	56%	40,145	56%	40,585	55%									
23	65 to 84 years	6,165	9%	7,560	11%	9,405	13%									
24	85 years and over	640	1%	815	1%	1,020	1%									
25	Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016															
26																
27	3(1)(a)(v)	Private Households														
28		2006	2011	2016												
29	Households	28,205	29,265	30,235												
30	Source: Statistics Canada Census Program, Census Profiles 2006, 2016, NHS Profile 2011															
31																
32	3(1)(a)(vi)	Average Private Household Size														
33		2006	2011	2016												
34	Average household size	2.5	2.4	2.4												
35	Source: Statistics Canada Census Program, Census Profiles 2006, 2016, NHS Profile 2011															
36																
37	3(1)(a)(vii)	Private Households by Size														
38		2006		2011		2016										
39		#	%	#	%	#	%									
40	Total	28,205	100%	29,260	100%	30,235	100%									
41	1-person	7,260	26%	7,965	27%	8,550	28%									
42	2-person	9,700	34%	10,300	35%	10,680	35%									
43	3-person	4,715	17%	4,770	16%	4,685	15%									
44	4-person	4,255	15%	4,050	14%	4,095	14%									
45	5-or-more-person	2,275	8%	2,180	7%	2,225	7%									
46	Source: Statistics Canada Census Program, Census Profiles 2006, 2016, NHS Profile 2011															
47																
48	3(1)(a)(viii)	Private Households by Tenure														
49		2006		2011		2016										
50		#	%	#	%	#	%									
51	Total	28,200	100%	29,260	100%	30,240	100%									
52	Owner	19,840	70%	20,420	70%	20,800	69%									
53	Renter	8,370	30%	8,840	30%	9,440	31%									
54	Other (Band Housing)	0	0%	0	0%	0	0%									
55	Source: Statistics Canada Census Program, Census Profiles 2006, 2016, NHS Profile 2011															
56																
57	3(1)(a)(ix)	Renter Private Households in Subsidized Housing (Subsidized Rental Housing Data Not Collected Until 2011)														
58		2006		2011		2016										
59		#	%	#	%	#	%									
60	Renter households	8,365	100%	8,840	100%	9,440	100%									
61	Renter households in subsidized housing	N/A		1,105	13%	1,195	13%									
62	Source: Statistics Canada Census Program, Census Profiles 2006, 2016, NHS Profile 2011															

	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
63																
64	3(1)(a)(x)	Mobility Status of Population in Private Households														
65		2006	2011	2016												
66	Total	69,420	69,855	71,700												
67	Mover	13,625	10,920	11,995												
68	Migrant	4,505	3,360	3,300												
69	Non-migrant	9,115	7,560	8,690												
70	Non-mover	55,795	58,930	59,705												
71	Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016															
72																
73	3(1)(b)	Population Growth in Total Households (period between indicated census and census preceding it)														
74		2006	2011	2016												
75	Growth (#)	-1,425	993	2,029												
76	Percentage Growth (%)	-2.0%	1.4%	2.8%												
77	Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016															
78																
79	3(1)(c)	Number of Students Enrolled in Post-Secondary Institutions Located in the Area														
80		2017/18	2018/19	2019/2020												
81	Students	4,251	4,197	4,156												
82	Source: Data Set Published by BC Ministry of Advanced Education, Skills and Training															
83																
84	3(1)(d)	Number of Individuals Experiencing Homelessness														
85		2021														
86	Individuals experiencing homelessness	168														
88																
89	3(2)(a)	Anticipated Population														
90		2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031			
91	Anticipated population	76,434.00	76,806.00	77,302.00	77,875.00	78,461.00	79,039.00	79,593.00	80,140.00	80,670.00	81,168.00	81,630.00	82,072.00			
92	Source: Derived from BC Stats Population Estimates/Projections, and Statistics Canada Census Program Data															
93																
94	3(2)(b)	Anticipated Population Growth (to indicated period)														
95		2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031			
96	Anticipated growth (#)	561	372	496	573	586	578	554	547	530	498	462	442			
97	Anticipated percentage growth (%)	0.7%	0.5%	0.6%	0.7%	0.8%	0.8%	0.7%	0.7%	0.7%	0.6%	0.6%	0.6%			
98	Source: Derived from BC Stats Population Estimates/Projections, and Statistics Canada Census Program Data															
99																
100	3(2)(c),(d)	Anticipated Average and Median Age														
101		2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031			
102	Anticipated average age	40	40.3	40.6	40.9	41.1	41.4	41.7	42	42.3	42.5	42.8	43.1			
103	Anticipated median age	38.7	38.9	39.1	39.3	39.5	39.9	40.1	40.3	40.6	40.8	41.2	41.5			
104	Source: Derived from BC Stats Population Estimates/Projections, and Statistics Canada Census Program Data															
105																
106	3(2)(e)	Anticipated Age Group Distribution														
107		2026		2027		2028		2029		2030		2031				
108		#	%	#	%	#	%	#	%	#	%	#	%			
109	Anticipated total	11,949	100%	11,811	100%	11,634	100%	11,486	100%	11,357	100%	11,254	100%			
110	0 to 14 years	10,032	84%	10,161	86%	10,278	88%	10,309	90%	10,303	91%	10,344	92%			
111	15 to 19 years	11,657	98%	11,395	96%	11,293	97%	11,150	97%	11,002	97%	10,974	98%			
112	20 to 24 years	11,697	98%	12,100	102%	12,365	106%	12,604	110%	12,758	112%	12,829	114%			
113	25 to 64 years	18,544	155%	18,353	155%	18,179	156%	18,127	158%	18,176	160%	18,260	162%			
114	65 to 84 years	14,037	117%	14,526	123%	15,025	129%	15,473	135%	15,850	140%	16,121	143%			
115	85 years and over	1,677	14%	1,794	15%	1,896	16%	2,019	18%	2,184	19%	2,290	20%			
116	Source: Derived from BC Stats Population Estimates/Projections, and Statistics Canada Census Program Data															
117																
118	3(2)(f)	Anticipated Households														
119		2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031			
120	Anticipated households	31,653	31,994	32,417	32,863	33,304	33,736	34,111	34,482	34,853	35,240	35,598	35,912			
121	Source: Derived from BC Stats Population Estimates/Projections, and Statistics Canada Census Program Data															
122																
123	3(2)(g)	Anticipated Average Household Size														
124		2020	2021	2022	2023	2024	2025	2026	2027	2028	2029	2030	2031			
125	Anticipated average household size	2.41	2.40	2.38	2.37	2.36	2.34	2.33	2.32	2.31	2.30	2.29	2.29			
126	Source: Derived from BC Stats Population Estimates/Projections, and Statistics Canada Census Program Data															

	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
127																
128	4(a), (b) Average and Median Before-Tax Private Household Income															
129		2006	2011	2016												
130	Average	\$81,115	\$81,321	\$89,945												
131	Median	\$69,891	\$69,208	\$75,900												
132	Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing															
133																
134	4(c) Before-Tax Private Household Income by Income Bracket															
135		2006		2011		2016										
136		#	%	#	%	#	%									
137	Total	28,200	100%	29,260	100%	30,240	100%									
138	\$0-\$4,999	515	2%	740	3%	335	1%									
139	\$5,000-\$9,999	480	2%	515	2%	330	1%									
140	\$10,000-\$14,999	945	3%	900	3%	880	3%									
141	\$15,000-\$19,999	1,235	4%	1,380	5%	1,055	3%									
142	\$20,000-\$24,999	1,410	5%	1,405	5%	1,190	4%									
143	\$25,000-\$29,999	1,165	4%	1,195	4%	1,090	4%									
144	\$30,000-\$34,999	1,120	4%	1,170	4%	1,195	4%									
145	\$35,000-\$39,999	1,045	4%	995	3%	1,215	4%									
146	\$40,000-\$44,999	1,035	4%	1,110	4%	1,180	4%									
147	\$45,000-\$49,999	1,100	4%	1,210	4%	1,075	4%									
148	\$50,000-\$59,999	2,070	7%	1,995	7%	2,310	8%									
149	\$60,000-\$69,999	1,990	7%	2,170	7%	2,190	7%									
150	\$70,000-\$79,999	1,810	6%	1,995	7%	1,880	6%									
151	\$80,000-\$89,999	1,865	7%	2,030	7%	1,875	6%									
152	\$90,000-\$99,999	1,740	6%	1,565	5%	1,810	6%									
153	\$100,000-\$124,999	3,395	12%	3,285	11%	3,560	12%									
154	\$125,000-\$149,999	2,410	9%	2,130	7%	2,635	9%									
155	\$150,000-\$199,999	1,955	7%	2,265	8%	2,795	9%									
156	\$200,000 and over	900	3%	1,205	4%	1,640	5%									
157	Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing															
158																
159	4(d) Before-Tax Renter Private Household Income by Income Bracket															
160		2006		2011		2016										
161		#	%	#	%	#	%									
162	Total	8,365	100%	8,840	100%	9,440	100%									
163	\$0-\$4,999	320	4%	385	4%	200	2%									
164	\$5,000-\$9,999	300	4%	330	4%	225	2%									
165	\$10,000-\$14,999	705	8%	665	8%	700	7%									
166	\$15,000-\$19,999	865	10%	890	10%	665	7%									
167	\$20,000-\$24,999	890	11%	850	10%	755	8%									
168	\$25,000-\$29,999	620	7%	610	7%	630	7%									
169	\$30,000-\$34,999	565	7%	590	7%	675	7%									
170	\$35,000-\$39,999	460	5%	405	5%	615	7%									
171	\$40,000-\$44,999	475	6%	460	5%	555	6%									
172	\$45,000-\$49,999	355	4%	535	6%	405	4%									
173	\$50,000-\$59,999	610	7%	590	7%	905	10%									
174	\$60,000-\$69,999	685	8%	715	8%	650	7%									
175	\$70,000-\$79,999	415	5%	440	5%	515	5%									
176	\$80,000-\$89,999	265	3%	475	5%	485	5%									
177	\$90,000-\$99,999	225	3%	180	2%	395	4%									
178	\$100,000-\$124,999	365	4%	450	5%	545	6%									
179	\$125,000-\$149,999	140	2%	160	2%	270	3%									
180	\$150,000-\$199,999	90	1%	75	1%	195	2%									
181	\$200,000 and over	15	0%	45	1%	55	1%									
182	Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing															
183																

	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
184	4(e)	Before-Tax Owner Private Household Income by Income Bracket															
185		2006		2011		2016											
186		#	%	#	%	#	%										
187	Total	19,840	100%	20,425	100%	20,800	100%										
188	\$0-\$4,999	195	1%	360	2%	140	1%										
189	\$5,000-\$9,999	180	1%	185	1%	105	1%										
190	\$10,000-\$14,999	245	1%	240	1%	175	1%										
191	\$15,000-\$19,999	375	2%	495	2%	385	2%										
192	\$20,000-\$24,999	525	3%	555	3%	435	2%										
193	\$25,000-\$29,999	545	3%	590	3%	455	2%										
194	\$30,000-\$34,999	555	3%	575	3%	520	3%										
195	\$35,000-\$39,999	585	3%	590	3%	595	3%										
196	\$40,000-\$44,999	560	3%	655	3%	620	3%										
197	\$45,000-\$49,999	745	4%	675	3%	670	3%										
198	\$50,000-\$59,999	1,460	7%	1,410	7%	1,405	7%										
199	\$60,000-\$69,999	1,300	7%	1,460	7%	1,535	7%										
200	\$70,000-\$79,999	1,400	7%	1,555	8%	1,365	7%										
201	\$80,000-\$89,999	1,600	8%	1,560	8%	1,390	7%										
202	\$90,000-\$99,999	1,520	8%	1,380	7%	1,420	7%										
203	\$100,000-\$124,999	3,030	15%	2,840	14%	3,015	14%										
204	\$125,000-\$149,999	2,270	11%	1,965	10%	2,365	11%										
205	\$150,000-\$199,999	1,860	9%	2,190	11%	2,605	13%										
206	\$200,000 and over	890	4%	1,155	6%	1,590	8%										
207	Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing																
208																	
209	4(f),(g)	Average and Median Before-Tax Private Household Income by Tenure															
210		2006	2011	2016													
211	Average	\$81,115	\$81,321	\$89,945													
212	Owner	\$96,732	\$96,605	\$106,896													
213	Renter	\$44,085	\$46,010	\$52,590													
214	Median	\$69,891	\$69,208	\$75,900													
215	Owner	\$87,699	\$85,653	\$94,046													
216	Renter	\$34,057	\$36,008	\$42,027													
217	Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing																
218																	
219	5(a)	Workers in the Labour Force for Population in Private Households															
220		2006	2011	2016													
221	Workers in labour force	40,765	39,955	41,195													
222	Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing																
223																	
224	5(b)	Workers by NAICS Sector for Population in Private Households															
225		2006		2011		2016											
226		#	%	#	%	#	%										
227	Total	40,765	100%	39,950	100%	41,190	100%										
228	All Categories	40,170	99%	38,985	98%	40,325	98%										
229	11 Agriculture, forestry, fishing and hunting	1,935	5%	1,340	3%	1,435	3%										
230	21 Mining, quarrying, and oil and gas extraction	310	1%	550	1%	480	1%										
231	22 Utilities	190	0%	195	0%	265	1%										
232	23 Construction	2,365	6%	2,930	7%	3,220	8%										
233	31-33 Manufacturing	4,340	11%	3,180	8%	3,210	8%										
234	41 Wholesale trade	1,850	5%	1,495	4%	1,400	3%										
235	44-45 Retail trade	4,690	12%	4,950	12%	5,285	13%										
236	48-49 Transportation and warehousing	2,635	6%	2,535	6%	2,555	6%										
237	51 Information and cultural industries	765	2%	785	2%	715	2%										
238	52 Finance and insurance	1,180	3%	1,215	3%	1,020	2%										
239	53 Real estate and rental and leasing	535	1%	525	1%	450	1%										
240	54 Professional, scientific and technical services	2,030	5%	1,865	5%	1,945	5%										
241	55 Management of companies and enterprises	25	0%	20	0%	50	0%										
242	56 Administrative and support, waste management and remediation services	1,490	4%	1,395	3%	1,415	3%										
243	61 Educational services	2,970	7%	3,145	8%	3,010	7%										
244	62 Health care and social assistance	4,460	11%	4,825	12%	5,410	13%										
245	71 Arts, entertainment and recreation	700	2%	550	1%	625	2%										
246	72 Accommodation and food services	3,440	8%	2,925	7%	3,370	8%										
247	81 Other services (except public administration)	1,940	5%	1,870	5%	2,005	5%										
248	91 Public administration	2,325	6%	2,680	7%	2,460	6%										
249	Not Applicable	595	1%	970	2%	865	2%										
250	Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing																

	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
251																	
252	6(1)(a)		Housing Units for Private Households														
253		2016															
254	Housing units		30,235														
255	Source: Statistics Canada Census Program, Census Profiles 2016																
256																	
257	6(1)(b)		Housing Units by Structural Type for Private Households														
258		2016															
259			#	%													
260	Total		30,235 100%														
261	Single-detached house		17,995 60%														
262	Apartment in a building that has five or more storeys		430 1%														
263	Other attached dwelling		9,640 32%														
264	Semi-detached house		1,285 4%														
265	Row house		1,685 6%														
266	Apartment or flat in a duplex		2,305 8%														
267	Apartment in a building that has fewer than five storeys		4,335 14%														
268	Other single-attached house		30 0%														
269	Movable dwelling		2,170 7%														
270	Source: Statistics Canada Census Program, Census Profiles 2016																
271																	
272	6(1)(c)		Housing Units by Number of Bedrooms for Private Households														
273		2016															
274	Total		30,235														
275	No-bedroom		135														
276	1-bedroom		2,540														
277	2-bedroom		6,235														
278	3-bedroom		9,430														
279	4-or-more-bedroom		11,895														
280	Source: Statistics Canada Census Program, Census Profiles 2016																
281																	
282	6(1)(d)		Housing by Period of Construction for Private Households														
283		2016															
284			#	%													
285	Total		30,235 100%														
286	1960 or earlier		3,425 11%														
287	1961-1980		16,170 53%														
288	1981-1990		3,700 12%														
289	1991-2000		4,165 14%														
290	2001-2010		790 3%														
291	2011-2016		1,135 4%														
292	Source: Statistics Canada Census Program, Census Profiles 2016																
293																	
294	6(1)(e)		Subsidized Housing Units														
295		2016															
296	Subsidized housing units		1,834														
297	Source: Data Set Published by BC Ministry of Municipal Affairs and Housing, Data from BC Housing																
298																	
299	6(1)(f)(i)		Average and Median Assessed Housing Values														
300		2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	
301	Average		\$131,916	\$163,511	\$210,753	\$205,641	\$197,021	\$208,408	\$210,568	\$215,297	\$221,334	\$228,941	\$240,662	\$256,314	\$269,016	\$291,556	\$307,715
303	Source: BC Assessment																
304	*Information for the median values of individuals units has not been provided. Additionally, given the information available, no estimation approach was identified that would provide a reasonable estimate of the median value across entire types.																

	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
305																
306	6(1)(f)(ii) Average and Median Assessed Housing Values by Structure Type															
307		2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
308	Average Assessed Value by Structural Type	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
309	Single Family	\$148,840	\$185,956	\$237,548	\$231,166	\$219,702	\$233,508	\$236,408	\$240,353	\$246,393	\$254,431	\$268,407	\$286,839	\$301,776	\$327,511	\$343,848
310	Dwelling with Suite	\$131,362	\$152,434	\$209,995	\$205,351	\$199,921	\$204,188	\$198,709	\$229,626	\$238,853	\$254,460	\$264,215	\$280,994	\$308,772	\$307,356	\$334,308
311	Duplex, Triplex, Fourplex, etc.	\$72,176	\$94,159	\$117,316	\$117,500	\$128,507	\$130,230	\$127,200	\$133,924	\$133,812	\$150,125	\$158,345	\$161,851	\$178,130	\$347,542	\$360,241
312	Row Housing	\$86,390	\$107,904	\$139,679	\$139,531	\$133,598	\$142,260	\$141,604	\$141,162	\$142,044	\$152,727	\$155,602	\$169,351	\$183,319	\$195,800	\$210,778
313	Apartment	\$91,710	\$116,610	\$148,344	\$147,220	\$139,903	\$141,720	\$138,716	\$141,633	\$146,758	\$136,200	\$144,543	\$143,571	\$146,215	\$155,706	\$171,466
314	Manufactured Home	\$43,637	\$47,731	\$68,166	\$67,944	\$67,942	\$69,069	\$70,594	\$71,160	\$78,750	\$79,615	\$83,355	\$86,913	\$95,858	\$100,675	\$109,684
315	Seasonal Dwelling	N/A	N/A	N/A	N/A	N/A	N/A	\$46,300	\$46,100	\$47,200	\$43,600	\$44,200	\$47,200	\$99,700	\$104,100	\$130,400
316	Other*	\$92,867	\$126,900	\$202,400	\$185,700	N/A	N/A	N/A	N/A	N/A	\$148,700	N/A	N/A	N/A	\$311,833	\$389,000
317	2 Acres or More (Single Family Dwelling, Duplex)	\$185,796	\$227,411	\$293,151	\$288,411	\$282,040	\$299,860	\$306,506	\$311,533	\$317,066	\$332,919	\$345,133	\$370,184	\$404,036	\$439,523	\$438,611
318	2 Acres or More (Manufactured Home)	\$78,667	\$100,082	\$138,576	\$132,599	\$130,840	\$132,537	\$136,684	\$130,230	\$131,241	\$134,168	\$143,256	\$148,100	\$155,043	\$171,948	\$189,785
330	Source: BC Assessment															
331	**Other* includes properties subject to section 19(8) of the Assessment Act.															
332	**Information for the median values of individuals units has not been provided. Additionally, given the information available, no estimation approach was identified that would provide a reasonable estimate of the median value across entire types.															
333																
334	6(1)(f)(iii) Average and Median Assessed Housing Values by Number of Bedrooms															
335		2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
336	Average Assessed Value by Number of Bedrooms	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
337	0	N/A														
338	1	\$90,123	\$116,699	\$148,720	\$144,282	\$141,501	\$145,453	\$146,786	\$147,578	\$152,322	\$134,141	\$141,676	\$139,771	\$134,275	\$143,499	\$159,687
339	2	\$64,536	\$80,098	\$107,189	\$104,706	\$103,084	\$107,226	\$108,718	\$110,215	\$113,599	\$117,319	\$125,354	\$131,294	\$143,528	\$154,327	\$166,652
340	3+	\$146,871	\$181,321	\$232,667	\$226,614	\$216,380	\$229,206	\$231,365	\$236,314	\$242,659	\$251,676	\$265,892	\$283,597	\$299,371	\$324,767	\$341,624
346	Source: BC Assessment															
347	*Median value is taken from the set of properties of the given type with the highest folio count. Where the highest folio count is a tie, the average of the medians associated with the tied highest folio counts is taken															
348																
349	6(1)(g)(i) Average and Median Housing Sale Prices															
350		2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
351	Average	\$132,965	\$158,502	\$195,481	\$204,705	\$211,023	\$213,877	\$221,492	\$228,023	\$238,276	\$243,759	\$254,397	\$260,636	\$280,403	\$296,464	\$318,530
353	Source: BC Assessment															
354	**Information for the median values of individuals units has not been provided. Additionally, given the information available, no estimation approach was identified that would provide a reasonable estimate of the median value across entire types.															
355																
356	6(1)(g)(ii) Average and Median Housing Sale Prices by Structure Type															
357		2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
358	Average Sales Price by Structure Type	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
359	Single Family	\$153,144	\$186,993	\$236,602	\$242,866	\$243,802	\$247,904	\$255,407	\$256,924	\$265,627	\$278,539	\$283,237	\$297,462	\$315,914	\$340,929	\$367,770
360	Dwelling with Suite	\$126,169	\$141,876	\$196,138	\$216,326	\$206,182	\$207,452	\$223,666	\$254,493	\$259,358	\$275,022	\$280,245	\$288,417	\$312,752	\$336,418	\$355,731
361	Duplex, Triplex, Fourplex, etc.	\$86,719	\$96,140	\$112,327	\$120,151	\$135,948	\$144,788	\$161,243	\$152,579	\$167,680	\$177,143	\$179,743	\$177,225	\$224,401	\$371,771	\$484,257
362	Row Housing	\$93,064	\$111,651	\$138,201	\$140,401	\$160,894	\$174,269	\$150,818	\$163,596	\$148,876	\$187,224	\$202,447	\$201,289	\$204,685	\$231,526	\$236,867
363	Apartment	\$117,379	\$120,211	\$152,730	\$165,612	\$145,378	\$136,884	\$136,584	\$133,452	\$152,857	\$170,300	\$172,525	\$135,034	\$285,130	\$177,679	\$181,033
364	Manufactured Home	\$43,496	\$59,853	\$67,408	\$68,208	\$62,893	\$63,024	\$66,452	\$68,638	\$101,665	\$75,401	\$101,919	\$101,018	\$90,468	\$103,765	\$106,182
365	Seasonal Dwelling	N/A														
366	Other*	N/A														
367	2 Acres or More (Single Family Dwelling, Duplex)	N/A	\$245,280	N/A	N/A			\$346,788	\$296,327	\$314,639	\$346,929	\$344,655	\$377,497	\$421,255	\$415,070	\$437,489
368	2 Acres or More (Manufactured Home)	N/A	\$153,016	N/A	N/A			\$151,200	\$189,000	\$149,500	\$150,233	\$148,528	\$224,333	\$127,250	\$135,142	\$219,812
380	Source: BC Assessment															
381	**Other* includes properties subject to section 19(8) of the Assessment Act.															
382	**Information for the median values of individuals units has not been provided. Additionally, given the information available, no estimation approach was identified that would provide a reasonable estimate of the median value across entire types.															
383																

	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
384	6(1)(g)(iii)	Average and Median Housing Sale Prices by Number of Bedrooms														
385		2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
386	Average Sales Price by Number of Bedrooms	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
387	0	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
388	1	\$73,341	\$108,720	\$182,547	\$115,878	\$121,417	\$181,117	\$126,182	\$113,700	\$135,500	\$225,214	\$164,346	\$114,441	\$365,330	\$130,305	\$118,235
389	2	\$70,555	\$86,825	\$96,916	\$98,367	\$96,579	\$109,439	\$104,429	\$110,624	\$111,815	\$127,902	\$135,270	\$138,205	\$160,056	\$158,754	\$166,273
390	3+	\$147,297	\$177,411	\$221,664	\$232,103	\$234,659	\$238,346	\$246,534	\$251,361	\$262,193	\$269,474	\$279,152	#DIV/0!	\$308,681	\$335,202	\$357,147
396	Source: BC Assessment															
397	*Information for the median values of individuals units has not been provided. Additionally, given the information available, no estimation approach was identified that would provide a reasonable estimate of the median value across entire types.															
398																
399	6(1)(h)(i)	Average and Median Monthly Rent														
400		2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
401	Average	\$546	\$595	\$637	\$674	\$665	\$678	\$693	\$711	\$731	\$753	\$766	\$797	\$815	\$845	\$878
402	Median	\$550	\$595	\$605	\$674	\$650	\$650	\$676	\$695	\$725	\$738	\$750	\$800	\$800	\$838	\$875
403	Source: CMHC Primary Rental Market Survey															
404																
405	6(1)(h)(ii)	Average and Median Monthly Rent by Number of Bedrooms														
406		2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
407	Average	\$546	\$595	\$637	\$674	\$665	\$678	\$693	\$711	\$731	\$753	\$766	\$797	\$815	\$845	\$878
408	No-bedroom	\$421	\$469	\$501	\$516	\$505	\$500	\$517	\$530	\$552	\$565	\$580	\$592	\$624	\$638	\$644
409	1-bedroom	\$492	\$537	\$556	\$600	\$600	\$599	\$609	\$623	\$641	\$655	\$673	\$693	\$708	\$734	\$772
410	2-bedroom	\$568	\$619	\$640	\$690	\$690	\$708	\$732	\$748	\$766	\$787	\$806	\$840	\$857	\$883	\$932
411	3-or-more bedrooms	\$637	\$676	\$822	\$821	\$787	\$816	\$824	\$853	\$881	\$924	\$920	\$959	\$979	\$1,012	\$1,004
412	Median	\$550	\$595	\$605	\$674	\$650	\$650	\$676	\$695	\$725	\$738	\$750	\$800	\$800	\$838	\$875
413	No-bedroom	\$425	\$475	\$495	\$525	\$525	\$525	\$540	\$550	\$550	\$550	\$600	\$600	\$625	\$660	\$650
414	1-bedroom	\$480	\$540	\$550	\$600	\$600	\$600	\$600	\$625	\$650	\$658	\$675	\$700	\$713	\$738	\$779
415	2-bedroom	\$550	\$600	\$625	\$695	\$695	\$700	\$725	\$725	\$750	\$775	\$800	\$825	\$850	\$875	\$922
416	3-or-more bedrooms	\$625	\$650	\$875	\$825	\$775	\$800	\$750	\$775	\$800	\$888	\$871	\$925	\$936	\$950	\$925
417	Source: CMHC Primary Rental Market Survey															
418																
419	6(1)(i)(j)	Vacancy Rate by Number of Bedrooms														
420		2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
421	Total	3.3%	2.7%	1.9%	3.7%	7.3%	7.5%	4.9%	4.3%	3.9%	2.9%	4.4%	4.1%	3.7%	3.6%	2.8%
422	No-bedroom	12.2%	7.3%	2.7%	5.3%	12.1%	11.0%	7.4%	6.8%	5.1%	3.1%	5.5%	7.0%	4.3%	4.3%	4.7%
423	1-bedroom	3.3%	4.9%	2.4%	3.0%	6.3%	8.2%	5.7%	3.9%	4.2%	3.1%	3.8%	4.8%	5.1%	5.4%	4.1%
424	2-bedroom	2.2%	1.4%	1.7%	3.1%	6.2%	6.2%	4.1%	3.6%	3.6%	2.9%	3.5%	3.5%	2.9%	2.9%	1.8%
425	3-or more bedroom	2.5%	0.7%	0.9%	5.8%	10.0%	8.3%	4.4%	6.0%	3.8%	2.2%	7.1%	3.4%	3.0%	2.3%	2.3%
426	Source: CMHC Primary Rental Market Survey															
427																
428	6(1)(k)(i),(ii),(iii)	Rental Housing Units by Market														
429		Units	Date													
430	Primary rental market	3574	2019													
431	Secondary rental market	3306	October, 2020													
432	Short-term rental market	115	June, 2021													
433	Source: CMHC Primary Rental Market Survey, AirDNA															
434																
435	6(1)(l)	Units in Housing Cooperatives														
436		2019														
437	Units in housing cooperatives	0														
438	Source: Co-operative Housing Federation of BC															
439																
440	6(1)(m)(i)	Housing Units Demolished														
441		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018					
442	# of units demolished	N/A														
444																
445	6(1)(m)(ii)	Housing Units Demolished by Structure Type														
446		2009	2010	2011	2012	2013	2014	2015	2016	2017	2018					
447	Total	N/A														

	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S
452																
453	6(1)(m)(iii) Housing Units Demolished by Tenure															
454	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018						
455	Total N/A															
460	6(1)(m)(iv) Housing Units Demolished by Number of Bedrooms															
461	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018						
462	Total N/A															
463	6(1)(n)(i) Housing Units Substantially Completed															
464	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018						
465	Housing units completed N/A															
474	6(1)(n)(ii) Housing Units Substantially Completed by Structure Type															
475	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018						
476	Total N/A															
482	6(1)(n)(iii) Housing Units Substantially Completed by Tenure															
483	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018						
484	Total N/A															
490	6(1)(n)(iv) Housing Units Substantially Completed by Number of Bedrooms															
491	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018						
492	Total N/A															
499	6(1)(o) Number of Beds Provided for Students by Post-Secondary Institutions in the Area															
500	2019															
501	Number of beds	632														
502	Source: Data Set Published by the BC Ministry of Municipal Affairs and Housing															
503	6(1)(p) Number of Beds Provided by Shelters for Individuals Experiencing Homelessness and Units Provided for Individuals at Risk of Experiencing Homelessness															
504																
505	2020															
506	Beds for individuals experiencing homelessness 91															
507	Beds for individuals at risk of experiencing homelessness 173															
508	Source: BC Housing															
509	6(3)(a) New Homes Registered															
510	2016	2017	2018													
511	New homes registered	363	240	382												
512	Source: BC Housing															
513	6(3)(b) New Homes Registered by Structure Type															
514	2016	2017	2018													
515	Total	363	240	382												
516	Single-detached house	179	186	182												
517	Multi-family unit	184	23	47												
518	Purpose-built rental	0	31	153												
519	Source: BC Housing															
520	6(3)(c) New Purpose-Built Rental Homes Registered															
521	2016	2017	2018													
522	New purpose-built rental homes registered	0	31	153												
523	Source: BC Housing															
524	7(a)(i),(ii) Unaffordable Housing by Tenure for Private Households															
525																
526																
527																
528																
529																
530																
531																
532																
533																
534																
535																
536																
537																
538	Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing															

	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	
539																	
540	7(a)(iii),(iv) Inadequate Housing by Tenure for Private Households																
541		2006			2011			2016									
542		#	% of total	% of tenure	#	% of total	% of tenure	#	% of total	% of tenure							
543	Total households	27,185	100%	100%	28,010	100%	100%	29,530	100%	100%							
544	Owner	19,380	71%	100%	19,775	71%	100%	20,495	69%	100%							
545	Renter	7,805	29%	100%	8,240	29%	100%	9,035	31%	100%							
546	Total households in inadequate housing	2,105	8%	8%	2,175	8%	8%	2,130	7%	7%							
547	Owner	1,100	4%	6%	1,290	5%	7%	1,240	4%	6%							
548	Renter	1,005	4%	13%	885	3%	11%	890	3%	10%							
549	Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing																
550																	
551	7(a)(v),(vi) Unsuitable Housing by Tenure for Private Households																
552		2006			2011			2016									
553		#	% of total	% of tenure	#	% of total	% of tenure	#	% of total	% of tenure							
554	Total households	27,185	100%	100%	28,010	100%	100%	29,530	100%	100%							
555	Owner	19,380	71%	100%	19,775	71%	100%	20,495	69%	100%							
556	Renter	7,805	29%	100%	8,240	29%	100%	9,035	31%	100%							
557	Total households in unsuitable housing	1,045	4%	4%	920	3%	3%	795	3%	3%							
558	Owner	490	2%	3%	435	2%	2%	255	1%	1%							
559	Renter	555	2%	7%	485	2%	6%	535	2%	6%							
560	Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing																
561																	
562	7(b),(c) Unemployment and Participation Rates for Population in Total Households																
563		2016															
564	Unemployment rate	9.3%															
565	Participation rate	69.1%															
566	Source: Statistics Canada Census Program, Census Profiles 2006, 2016, NHS Profile 2011																
567																	
568	7(d),(e),(f),(g) Commute to Work for Population in Total Households																
569		2016															
570		#	%														
571	Total	30,960	100%														
572	Commute within CSD	29,305	95%														
573	Commute to different CSD within CD	690	2%														
574	Commute to different CD within BC	770	2%														
575	Commute to different province	185	1%														
576	Source: Statistics Canada Census Program, Census Profiles 2006, 2016, NHS Profile 2011																
577																	
578	8(1)(a)(i),(ii) Core Housing Need by Tenure for Private Households																
579		2006			2011			2016									
580		#	% of total	% of tenure	#	% of total	% of tenure	#	% of total	% of tenure							
581	Total	27,185	100%	100%	28,015	100%	100%	29,535	100%	100%							
582	Owner	19,380	71%	100%	19,775	71%	100%	20,495	69%	100%							
583	Renter	7,805	29%	100%	8,240	29%	100%	9,040	31%	100%							
584	Total in core housing need	2,555	9%	9%	3,475	12%	12%	3,015	10%	10%							
585	Owner	570	2%	3%	925	3%	5%	665	2%	3%							
586	Renter	1,990	7%	25%	2,550	9%	31%	2,350	8%	26%							
587	Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing																
588																	
589	8(1)(a)(iii),(iv) Extreme Core Housing Need by Tenure for Private Households																
590		2006			2011			2016									
591		#	% of total	% of tenure	#	% of total	% of tenure	#	% of total	% of tenure							
592	Total	27,185	100%	100%	28,015	100%	100%	29,535	100%	100%							
593	Owner	19,380	71%	100%	19,775	71%	100%	20,495	69%	100%							
594	Renter	7,805	29%	100%	8,240	29%	100%	9,040	31%	100%							
595	Total in extreme core housing need	1,170	4%	4%	1,545	6%	6%	1,315	4%	4%							
596	Owner	280	1%	1%	365	1%	2%	300	1%	1%							
597	Renter	890	3%	11%	1,180	4%	14%	1,015	3%	11%							
598	Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing																

Appendix B: What We Heard Report



CITY OF PRINCE GEORGE
HOUSING NEEDS ASSESSMENT

What We Heard Report

DECEMBER 2021

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INTRODUCTION

INTRODUCTION

Engagement with stakeholders was conducted between September and October 2021. In total, over 750 people were reached through the public survey, interviews, and focus groups.

Engagement Methodology

Equity and Inclusion

Principles of inclusion and equity guided each of the engagement opportunities. The intent of the various engagement methods was to learn about housing needs of individuals of all ages and life circumstances, with a particular focus on community members who were struggling or unable to meet their housing needs independently or through options available in the housing market.

Engagement methods and materials were developed with equity and inclusion in mind. At each stage of the engagement process, we asked: “Who will benefit from this process, and how?” and “Who might not benefit from this process, and why?” and then worked to address any gaps.

Identifying Stakeholders

Stakeholders are defined as those with an interest in, or who may potentially be **impacted by** and/or **have an interest** in the outcome of the process (i.e., identifying housing needs in Prince George).

The stakeholders consulted for this report included organizations and individuals representing various sectors, populations, and special interest groups. Emphasis was placed on reaching organized groups and individuals that may be especially hard to reach.

Advisory Committee of Internal Stakeholders

In order to ensure that local stakeholders were identified and reached, a local project Advisory Committee was invited to provide regular input. Their role was to be informed of the process, provide input on the engagement methods and communication strategy, provide valuable municipal data and information, and provide feedback on the draft states of this Housing Needs Report.

External Stakeholder Groups

Community voices were integral to the success of this report at representing the housing realities and needs of the residents of Prince George. Stakeholders shared insight and depth of understanding on housing needs, challenges, successes and opportunities. Together, these insights contributed to a better understanding of what challenges residents of Prince George are experiencing and why, as well as what is working to address these challenges and why.

Through collaboration with the Advisory Committee, the following stakeholder groups were identified and invited to participate:

- The ‘seldom heard’ and people more likely to be experiencing housing vulnerability
- Social Service Providers and Community Organizations

- Development and Real Estate Sector
- Neighbouring First Nations Local Governments
- Residents (renters and owners)
- Business owners/business interests (small and major employers)
- Health sector
- Education sector

Methods

Interviews with Stakeholders

Six interviews with key stakeholder organizations with mandates related to housing were conducted. Participants were recruited through an outreach email sent to organizations with the following focus:

- Indigenous housing organizations
- Non-profit housing organizations
- Government housing programs (BC Housing)
- Social Service providers
- Housing developers and business operators

Interviews with People with Lived and Living Experience (PWLLE)

One interview with a person with lived experience of housing challenges was conducted. Invitations to participate were sent by email to community organizations who work directly to serve clients in one or more of the following groups:

- Newcomer, immigrant, and refugees
- Students
- Seniors
- People living with a disability, physical or mental, and/or cognitive diversity
- Women
- Youth
- LGBTQIA2S+ community members

Focus Groups

Four focus groups were held with representatives from organizations in the following sectors:

- Non-profit/social service providers (non-profit/co-op)
- Rental, real estate & housing development
- Institutional & statutory agencies (health, BC Housing, school district)
- Staff from neighbouring municipalities and First Nations

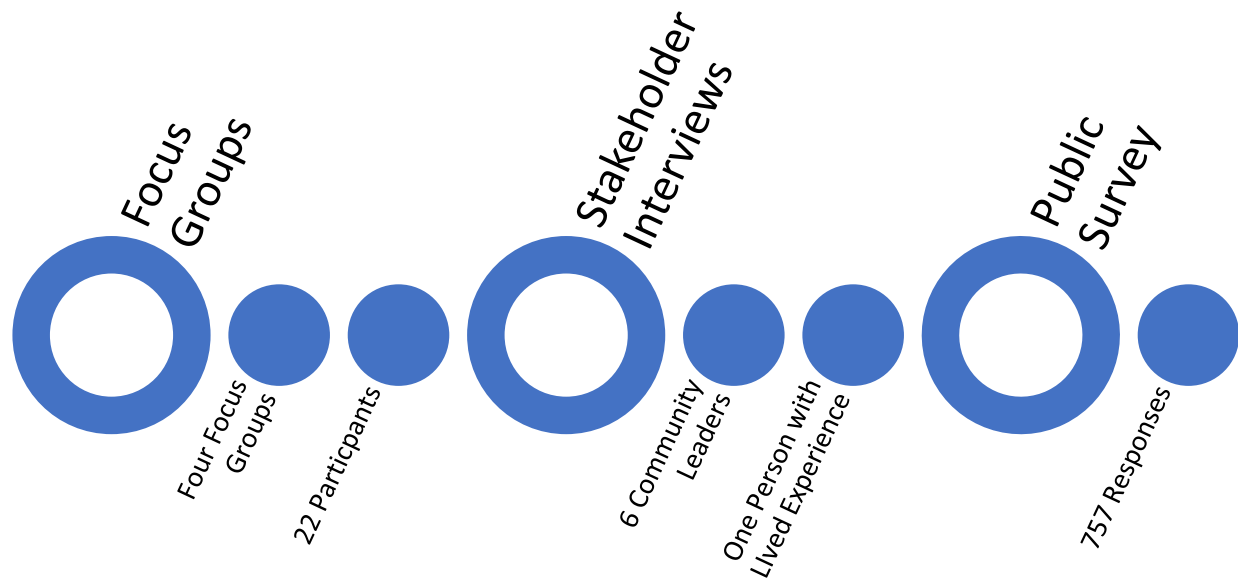
Participants were recruited through an outreach email and follow up invitations. Those unable to make the scheduled focus group were also invited to an interview.

Interview and focus group questions can be found in "[Engagement Tools.](#)"

Public Survey

To supplement the quantitative data collected and capture current housing-related information, a public survey was also conducted. The aim was to collect quantitative and qualitative information from a broad range of residents. Over 750 residents participated in the online survey which was promoted in the invitational emails to the above stakeholders on the Prince George website and through social media. Given a population of 74003 (2016 census), an ideal number of participants for a 99% confidence rate with a 5% margin of error was 658¹.

Participation



¹ Calculated with Qualtrics: [How to Calculate Your Needed Sample Size // Qualtrics](#).

FINDINGS

FINDINGS

Findings from engagement were analyzed to identify key themes, divergent perspectives, and local needs. The Key Findings section is a summary of the themes and needs identified. Data from each of the various methods are then shared with discussion of key findings by method, and a summary table of data. Finally, the survey results are shared and discussed. Where relevant, information from the survey related to the findings of other engagement are shared throughout this section.

Key Findings

There were four key concerns raised in engagement.

1. Need for Supported Housing and Emergency Shelter

- Housing is most successful when there are supports that help people do well
- The need for supported housing far outweighs its availability
- There are not enough emergency shelter spaces for people experiencing homelessness, women fleeing violence, or youth

2. Accessibility is Key

- There are multiple barriers to finding and building housing to accommodate people living in a wheelchair
- This is increasing in importance as more people age and their mobility changes

3. Matching Housing to People's Needs

- The current housing stock and market value do not accommodate the diverse needs of community members for accessibility, sizes of homes, access to amenities, or needs for affordability
- People are living in homes that do not suite their needs for size, number of bedrooms, and accessibility

4. Urban Indigenous Housing Needs are High

- Culturally appropriate housing is lacking
- First Nations people are moving to urban areas as housing is unavailable on reserves
- First Nations people are highly overrepresented among the homeless
- People moving into urban areas from reserve experience a culture shock. One shock is the difference in process between securing housing on reserve vs. securing housing in the private market. Education and supports are needed during the transition.

Spotlight – Racism as a Barrier

- A concerning finding in the engagement was that multiple stakeholders and members of the public shared stories of overt racism towards Indigenous people. Stories from Indigenous housing organizations were about neighbours of their housing sites calling and complaining using racist language. Survey participants shared seeing 'No Natives' in rental advertisements. Focus group participants discussed the negative attitudes towards people who are homeless and, given the disproportionate number of homeless who are Indigenous, those attitudes being carried over to Indigenous people.

Concerns, Gaps, Barriers and Opportunities

For more in-depth understanding of housing needs identified in the engagement, the responses were broken down into a simple analysis method of concerns, gaps, barriers, and opportunities.

Key Concerns are Affordable, Accessible, and Suitable Housing

- All three methods revealed that people are concerned about affordability of both renting and home ownership
- Homeownership is becoming more and more costly, and first-time home buyers are struggling to pass the stress test to qualify
- Needs have changed over the last 5-10 years: Cost of renting/housing is going up, decreased funding for services, worsening drug crisis, more people experiencing homelessness
- Affordability is, in part, thought to be linked with design. The emphasis on single-family dwelling construction and lack of carriage houses, secondary suites, row houses, and apartments means that there are fewer 'middle' housing options on the market.
- There is support for more diversity in housing stock and density
- Accessible housing units are lacking. Apartments without elevators and split-level single-family homes are not suitable for people with accessibility needs.

Gaps in the Housing Wheelhouse

- Accessible housing
- Affordable, appropriate housing for First Nations
- Housing with supports (mental health, addiction, parents fleeing violence, single-parent families)
- Missing housing for particular demographics: seniors and elders, First Nations, youth and young adults, students, low-income individuals, young families
- Certain types of housing stock are not available, particularly smaller units that would be suitable for downsizing seniors and youth. Conversely, there is a lack of housing suitable for multigenerational living.

Barriers to Supplying Housing

- Stigma towards social housing
- Funding and capacity of non-profits to build housing
- High costs of building
- Aging buildings (maintenance and challenges with upgrading)
- Problematic rules, bylaws, and zoning presenting challenges for developing needs (for both private and non-profit markets)
- Systemic barriers: capacity issues, income and housing supports do not meet housing needs
- Social issues creating higher needs in community, particularly for supported housing
- Increased cost of building housing
- Transportation access for low-income people
- Lack of established partnerships and collaborations between organizations
- Racism towards Indigenous people
- Need for health and social services is higher than can be provided under current system
- Staffing and staff retention

Opportunities To Address Needs

- Partnerships and collaboration between housing providers, non-profits, developers, school districts, local governments, Indigenous communities, and other agencies
- Housing options that promote community,
- Development policies that require a percentage of units to be affordable
- Creative solutions – pilot projects, diversity zoning, healthy housing policy, advocacy, densification initiatives
- City leadership and proactive approaches
- Wrap-around housing supports
- Financial literacy and other skill building
- Diversify the housing stock
- Community education on the benefits of social housing
- Mediation programs for landlords and tenants
- Minimum maintenance bylaw
- Building relationships with Indigenous people and organizations

Demographics With High Need

- Seniors and elders
- Youth
- Women with children fleeing domestic violence
- Single-parent families
- Low-income households
- Youth transitioning out of care
- People with disabilities
- People coming from out of town to access health care services
- Seniors
- Urban Indigenous residents
- Low-income single adults between the ages of 45 and 65²
- Family housing, especially single parents and homes suitable for multigenerational living
- People who are currently unhoused

² Stakeholders from the social services and public sector who participated in focus groups and interviews highlighted the particular challenges of single adults aged 45 to 65. Their key concern was affordability. This age group was said to be ‘between services’ as they do not qualify for rental subsidies. Limited affordable housing stock makes it a challenge to find apartments.

Focus Groups

Four focus groups were held with key stakeholders from the following sectors:

- Social service providers and statutory agencies
- Non-market housing providers
- Rental managers and real estate developers
- Indigenous organizations

Many common themes were shared among all the stakeholders with regard to needs, gaps, challenges, and barriers. Table 1 below summarizes the key themes that emerged.

Table 1 - Housing Needs Themes Emerged in Focus Groups

Demographics with Particular/high Need	Gaps in the Housing Market
<ul style="list-style-type: none"> • Seniors and elders • Youth • First Nations • Women with children fleeing domestic violence • Single-parent families • Low-income households • Youth transitioning out of care • People with disabilities • People coming from out of town to access health care services 	<ul style="list-style-type: none"> • Accessible housing • Housing for seniors and elders • Affordable, appropriate housing for First Nations • Housing with supports (mental health, addiction, parents fleeing violence, single-parent families) • Missing housing for particular demographics: seniors, First Nations/elders, youth, students, low-income individuals, young families
Challenges to Providing Housing	Opportunities
<ul style="list-style-type: none"> • Stigma towards social housing • Funding and capacity of non-profits to build housing • High costs of building • Aging buildings (maintenance and challenges with upgrading) • Problematic rules, bylaws, and zoning presenting challenges for developing needs (for both private and non-profit markets) • Systemic barriers: capacity issues, income and housing supports do not meet housing needs 	<ul style="list-style-type: none"> • Partnerships and collaboration between housing providers, non-profits, developers, school districts, local governments, Indigenous communities, and other agencies • Housing options that promote community, policies that require a percentage of units to be affordable • Creative solutions – pilot projects, diversity zoning, healthy housing policy, advocacy • City leadership and proactive approaches

Community Needs

- Accessible housing units
- Diversity of housing choices
- Education for tenants and homeowners
- Needs have changed over the last 5-10 years: cost of renting/housing is going up, decreased funding for services, worsening drug crisis, more people experiencing homelessness
- Affordable housing
- Sense of community in one’s housing and one’s neighbourhood
- Diversity and density
- Lack of middle housing

Differences Between Stakeholder Groups

While many of the needs and challenges identified by the stakeholders were similar, there were some key differences between the groups when answering some of the questions.

Gaps Identified

Rental/real estate/developer said they did not see a demand for supportive housing. However, this was contradicted by other focus groups and other members of the same focus group.

Systemic Barriers to Addressing Challenges

Rental/real estate/developer said they need to make sure it is profitable to build, but other groups said non-profit capacity was the problem. Rental/real estate/developer said not being able to raise rents causes landlords to maximize rent at get-go, but other groups said rent is already unaffordable (assuming they think it should not be increased).

Opportunities

Rental/real estate/developer said need to incentivize developers and private sector. Other groups talked about building capacity in non-profit sector.

Impacts of COVID-19

The COVID-19 pandemic has increased social issues by exacerbating and highlighting inequalities in the community. For those in recovery, there is a need for mental health supports. Indigenous organizations saw short-term reduction in rental housing costs, while other stakeholders saw the costs of housing/rentals going up. High cost of materials, shortages, and labour shortages have caused a spike in the cost to build or renovate for everyone. Additionally, real estate market participants identified that migrations (people moving to smaller communities) and rentals being taken off the markets due to rising costs and policies which reduce ability to recuperate are causing private landlords (those renting a suite in their home) to take units off of the market.

Stakeholder Focus Groups Data Summary

Participant Organizations			
Social Service Providers and Statutory Agencies	Non-Market Housing (non-profit/co-op)	Rental/Real Estate/Developer	Indigenous Organizations
<ul style="list-style-type: none"> • Manager at Elizabeth Fry • Operations Director at Aim High • MCC Legacy, Westwood Church • Housing Information and Community Connector at PG Council of Seniors 	<ul style="list-style-type: none"> • Representatives from BC Housing • Manager of Housing and Residence Life at the University of Northern BC • Representatives from Northern Health • Communications and Community Relations Advisor, School District #57 	<ul style="list-style-type: none"> • BC Northern Real Estate Board (current rep + former ED) • Effective Property Solutions (manage properties) • Central BC Rental Association • Individual landlords/property owners • Representative from Kelson Group 	<ul style="list-style-type: none"> • Representatives from Lheidli T'enneh • Representatives from PG Native Friendship Centre • Representatives from First Nations Health Authority

Gaps Identified			
Social Service Providers and Statutory Agencies	Non-Market Housing (non-profit/co-op)	Rental/Real Estate/Developer	Indigenous Organizations
<p>Housing for seniors – accessible, acceptable, affordable to lower income people</p> <ul style="list-style-type: none"> • Not enough housing for seniors, especially wheelchair accessible and low income • Seniors are missing out on taking medications when they are supposed to (due to cost), not enough money for food, can't afford proper medical and dental care because of cost – all 	<p>Housing for seniors – transitional, supports available</p> <ul style="list-style-type: none"> • More supportive housing for seniors specifically (pre-assisted living – i.e., no assisted care component) • Always need more seniors' housing – allow to live in place longer, including private market housing • More “convertible” housing (e.g., to allow more aging in place and allow seniors to stay in the same building with established long-term social 	<p>Accessible housing, housing appropriate for seniors</p> <ul style="list-style-type: none"> • Single-family homes without stairs/basement are a gap. Seniors are not happy with apartment/condos because they are used to living in single-family homes. • Seniors and adaptive housing, more wheelchair friendly 	<p>Housing for elders</p> <ul style="list-style-type: none"> • Elders and junior elders make up most of the list for housing on reserve – on pensions/limited income • Existing housing for elders is full, does not align with funds available to elders for housing

<p>money going to rent, living in fear of being on the street</p> <ul style="list-style-type: none"> • Many seniors don't know about SAFER • Many seniors have been evicted from housing due to issues like bed bugs and cockroaches but do not have anywhere else to go – much of the low-cost housing in PG has bed bugs, which displaces seniors either temporarily or permanently • Guaranteed Income Supplement has been cut for the next year due to receiving CERB <p>Parents/families</p> <ul style="list-style-type: none"> • Shortage of affordable family housing in PG • Difficult for single-parent families to have adequate housing and meet other needs (yet are working multiple jobs) • Seeing many grandparents raising grandkids in their housing complexes because parents are busy working 	<p>connections; transition from unassisted to assisted living but in the same building with the same people)</p> <p>Accessible housing</p> <ul style="list-style-type: none"> • Housing stock in regional district needs repair (impossible for people with mobility, cognitive, etc. challenges to live in those areas) • Accessible housing for students is needed (e.g., many older units are not accessible, retrofitting is expensive) <p>Short- and long-term housing with supports for people in the health care system but who do not require hospitalization</p> <ul style="list-style-type: none"> • Gap in housing for people with dementia (currently taking up space in hospitals but do not need to be there as they are still functional in many ways) • Connect housing issue with health care system (perhaps some collaboration) to consider how to get people out of hospitals into appropriate housing • Need for temporary lodging for First Nations people (i.e., people from communities around PG come to PG for services, hospital, etc.; need to provide options for families to be together when they are visiting for health services to better support 	<p>Affordability</p> <ul style="list-style-type: none"> • Marginalized population spend a lot to find a home that may not be suitable • Low-to-middle income families having a hard time with finding affordable properties • Starter homes are getting less and less affordable • A lot of demand from students and people who cannot afford – need more rental properties in certain areas (creating a divide in who can and cannot afford property) <p>Housing with supports</p> <ul style="list-style-type: none"> • More supportive housing for people with mental health and addiction problems • Need support for mental health and addictions – 1 Ave development is just a start...need more • Do not see demand for supportive housing • Need to HELP people – assistance, accommodations for people who are using substances (understand that not everyone is going to succeed in abstinence based treatments and still need support) – need more like property on 1st Ave and in other areas outside of downtown 	<p>Availability</p> <ul style="list-style-type: none"> • Lack of housing available – want to see more places like near Caledonia <p>Affordable housing</p> <ul style="list-style-type: none"> • Affordability (even when working seven days a week, still hard to afford) • Housing prices do not match average income of people in PG • Cost of renting (expensive, huge increase from past) <p>Housing for youth</p> <ul style="list-style-type: none"> • Youth on- and off-reserve are facing the greatest challenges around housing (limited income, cannot afford down payments) <p>Sense of community in housing developments</p> <ul style="list-style-type: none"> • Need to do more to create sense of community in housing (e.g., feel stigmatized as a renter in PG – how to create more sense of community) <p>Housing with supports</p> <ul style="list-style-type: none"> • Purpose-built housing options (e.g., for people with mental health and addictions challenges) – need options with appropriate supports
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	<p>healing, emotional support for patients and families, etc.)</p> <p>Student/youth housing for singles and families</p> <ul style="list-style-type: none"> Youth housing Student housing off-campus is an issue Family housing is a gap for students – not offered anywhere in PG for students – particularly relevant to Indigenous students who are often mature students with families <p>Housing that is affordable for the population who need to access it</p> <ul style="list-style-type: none"> Not a good balance between private and affordability markets right now Non-market housing solutions are needed – massive problems without enough of this Large gap between getting from rental to ownership markets (need to find a way to make this transition feasible for people) Difference between affordability and attainability (e.g., who determines what is affordable?) <p>Housing with supports</p> <ul style="list-style-type: none"> Need supports tied to housing as well (e.g., childcare, community building, wellness supports) 	<ul style="list-style-type: none"> People need safe places to get the support and help they need, to live their lives, and do their activities <p>Appropriate/suitable housing for First Nations people living in PG</p> <ul style="list-style-type: none"> Needs are not being met by current housing stock in PG (e.g., there are several units being built in downtown, but need is also in other areas – e.g., north area – underserved; live with numerous family members (need more bedrooms with same affordability)) Discrimination is a problem <p>Rental properties</p> <ul style="list-style-type: none"> A lot of demand from students and people who cannot afford – need more rental properties in certain areas (creating a divide in who can and can't afford property) Temporary rental housing is a challenge 	<ul style="list-style-type: none"> Need to look more at integrating services into housing <p>Housing and developments that can accommodate transition through different stages of life</p> <ul style="list-style-type: none"> Look at the issue of housing from a transitional perspective – people moving through it vs. staying in for the long-term (e.g., people transitioning from homelessness to independence; people coming to PG and staying in temporary rental housing before buying) Consider young people in transition – children transitioning/aging out of care and without support systems are more likely to end up homeless within one year out of care <p>Housing for off- and on-reserve band members</p> <ul style="list-style-type: none"> Would like to be able to assist band members living in town as well (much funding is only for on-reserve members) Need to also consider housing availability on First Nations because lack of options then drives people to move into PG, but then they also face limitations
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	<ul style="list-style-type: none"> • Gap in housing for people with dementia <p>Better community planning</p> <ul style="list-style-type: none"> • Need to consider what kinds of housing are best for around school areas • Challenges re: transportation/urban planning – often being bussed, driven to school vs. walking to school 		
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Demographics with Particular Needs/Challenges			
Social Service Providers and Statutory Agencies	Non-Market Housing (non-profit/co-op)	Rental/Real Estate/Developer	Indigenous Organizations
<p>Seniors</p> <ul style="list-style-type: none"> • Lack of housing for seniors. Especially low-income or accessible units for seniors. <p>Single-parent families</p> <ul style="list-style-type: none"> • Difficult for single-parent families to have adequate housing and meet other needs • Lack of family supports, low income <p>Women with children fleeing domestic violence</p> <ul style="list-style-type: none"> • Not only about providing housing, but also supports <p>Youth</p> <ul style="list-style-type: none"> • Lack of family supports, low income 	<p>Seniors</p> <ul style="list-style-type: none"> • Complex care housing is needed • Different levels of assisted living • Need more supportive housing/convertible housing, private market housing <p>First Nations</p> <ul style="list-style-type: none"> • Need for temporary lodging <p>Students</p> <ul style="list-style-type: none"> • Both singles and families, with supports • Need supportive student housing that is accessible 	<p>Seniors</p> <ul style="list-style-type: none"> • Housing for elderly and retired • Need accessible but profitable units • Adaptive housing, wheelchair friendly <p>Students</p> <ul style="list-style-type: none"> • Need rental properties in certain areas <p>First Nations people living in PG</p> <ul style="list-style-type: none"> • Some units being built downtown, but they need to be built in other areas <p>People living on a lower income</p> <ul style="list-style-type: none"> • Need some sort of subsidy for rents 	<p>Youth</p> <ul style="list-style-type: none"> • Youth on- and off-reserve are facing the greatest challenges around housing (limited income, cannot afford down payments) • Can city build housing that targets groups like this, but with more limited income? <p>First Nations people moving from reserve into PG</p> <ul style="list-style-type: none"> • Culture shock for people coming from reserves – different environment (e.g., noise, busyness) • Admin procedures for accessing housing off-reserve for FN people are a challenge

<ul style="list-style-type: none"> • Problem with un/under-employed youth trying to find housing – do not have good references, hard to find – often leads to overcrowding • Hard for older teen youth to get references to get into housing <p>International students</p> <ul style="list-style-type: none"> • Challenges around culture leading to friction between tenants, need to promote cultural understanding, attitudes towards diversity, and learning how to live together in healthy ways 	<p>Youth</p> <ul style="list-style-type: none"> • Need more housing options <p>People with disabilities or cognitive impairments</p> <ul style="list-style-type: none"> • Complex care housing is needed • Gap in housing for people with dementia <p>People coming from out of town to access health care services</p> <ul style="list-style-type: none"> • For people accessing medical services in town it is very difficult to find short term rental housing. • They still pay rent or bills at their home, to rent at market prices doubles their housing costs. 		<ul style="list-style-type: none"> • Would like to be able to assist band members living in town as well (much funding is only for on-reserve members) <p>Elders</p> <ul style="list-style-type: none"> • Low income housing available to elders (e.g., through pensions) Existing housing for elders is full, does not align with funds available to elders for housing <p>Children transitioning/aging out of care</p> <ul style="list-style-type: none"> • Have seen some action from City of PG on addressing needs of youth aging out of care (after survey was done) – BUT need to sustain the momentum
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Housing Amenities or Housing-related Services Needed			
Social Service Providers and Statutory Agencies	Non-Market Housing (non-profit/co-op)	Rental/Real Estate/Developer	Indigenous Organizations
<p>Accessibility</p> <ul style="list-style-type: none"> • Not a lot of housing for seniors – especially wheelchair accessible • Issues with accessibility of some properties • Limited life skills support for people with disabilities and seniors with deteriorating health to take care of 	<p>Accessibility</p> <ul style="list-style-type: none"> • Supportive student housing that is accessible • Gap in housing for people with dementia • Diversity and density • More focus on density to avoid costs associated with sprawl, along with 	<p>Accessibility</p> <ul style="list-style-type: none"> • Single-family homes without stairs (e.g., bungalows) • Housing with more bedrooms but same affordability to accommodate Indigenous people who often live with numerous family members • Accessible housing 	<p>Sense of community</p> <ul style="list-style-type: none"> • Need to do more to create sense of community in housing (e.g., feel stigmatized as a renter in PG – how to create more sense of community) • Explore co-operative housing options (also to help create sense of community)

<p>their homes, carry out activities of daily living</p> <p>Mental health and addiction</p> <ul style="list-style-type: none"> Limited options for people with mental health and addiction issues who have a hard time maintaining housing Long wait list for counseling – existing landlords and social housing providers do not have the skills and resources to support these people to be successful in maintaining their tenancies <p>Domestic abuse</p> <ul style="list-style-type: none"> Provide specialized housing for women with children fleeing domestic violence – seeing more women in crisis lately – not only about providing housing, but also supports <p>Education</p> <ul style="list-style-type: none"> Provide education to tenants – support people to take responsibility for keeping crime low, keeping homes and themselves safe, cut hedges, do not leave things outside – many organizations don’t pay attention to these issues – need champions to lead communities to take these steps/initiatives to promote safety 	<p>good urban design (e.g., green space, playgrounds) to attract intended residents</p> <ul style="list-style-type: none"> Neighbourhoods with diverse types of housing to support people staying in the same neighbourhood throughout different phases of their lives and maintain social support networks Think about building complexes with diverse housing types built within them Purpose-built rental housing (e.g., for certain types of professionals to be able to be attracted to the community (e.g., doctors) and have their housing needs met quickly) Temporary housing for medical housing Creative ways to build “community” within housing (e.g., community-building initiatives on each floor of an apartment building) 	<ul style="list-style-type: none"> More seniors’ housing with accessible design <p>Affordable options throughout city/outside of downtown</p> <ul style="list-style-type: none"> Affordable housing in different areas of PG (e.g., north area is underserved) <ul style="list-style-type: none"> Need more rental options outside of downtown, in different areas of the city Lack of housing options being built outside of “The Bowl” (e.g., on “The Heart”) – council not seeing the need One-acre lots with regular family home (3 bed/2 bath) – something affordable (under \$450,000) Need more middle ground product for people to grow (e.g., goes from 2–3-bedroom townhouses to single-family homes vs. townhouses with more bedrooms for larger families, to keep costs lower vs. having to buy a single-family home) <p>More diversity in rental housing market</p> <ul style="list-style-type: none"> Many apartment buildings being built but families want homes to rent and there is not the supply available to meet the demand Smaller units (2-3 bedrooms) with yard access and parking (not enough 	<p>Better public transit</p> <ul style="list-style-type: none"> Transportation should be more accessible Heritage neighbourhood Accessing affordable food (Superstore, Walmart) requires 45+ min transit to get affordable groceries if you live downtown <p>Supports</p> <ul style="list-style-type: none"> Purpose-built housing options (e.g., for people with mental health and addictions challenges) – need options with appropriate supports
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		<p>like this) – facilitates having pets (which is what people want, more people got pets during pandemic), people do not want to share space (e.g., corridors)</p> <p>Improved public transit</p> <ul style="list-style-type: none"> Challenges also with poor public transit system (infrequent) 	
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Changes Over Past 5-10 Years			
Social Service Providers and Statutory Agencies	Non-Market Housing (non-profit/co-op)	Rental/Real Estate/Developer	Indigenous Organizations
<p>Funding cuts</p> <ul style="list-style-type: none"> Cuts to mental health and addiction services, outreach programs, programs for accessibility and home supports – people who need these are not eligible for grants <p>Attitudes</p> <ul style="list-style-type: none"> Changed attitudes of people living in PG (e.g., barriers to housing for people with mental health or addictions issues (NIMBY, judgmental)) <p>Demographic change</p> <ul style="list-style-type: none"> Significant increase in number of students and newcomers to Canada. There are some cultural clashes. Lower volunteerism as volunteers age 	<p>Student housing being built</p> <ul style="list-style-type: none"> Community-built student housing projects have been built over the past few years Have done a good job getting student housing options off-campus <p>Downtown development is missing the opportunity to add housing options</p> <ul style="list-style-type: none"> Failing at infilling downtown area with housing options (i.e., missed opportunity to create housing around a core service area such as mixed use development) would help to mitigate sprawl Building more housing downtown will help to make it more vibrant 	<p>Affordability/economy</p> <ul style="list-style-type: none"> Many people have fallen on tough times Lack of low-cost housing (difficult for people to afford if not working full-time, even minimum wage salaries are not enough) Gap is getting worse between those who can and cannot afford housing Cost to buy property has gone up so much – need to have high rents to cover costs (market is more expensive) More and more people moving to PG due to perceived affordability relative to cities like Vancouver, which is driving up prices in both housing and rental market 	<p>Cost</p> <ul style="list-style-type: none"> Cost of renting (expensive, huge increase from past) <p>Utilities</p> <ul style="list-style-type: none"> Water management systems now need improvement; goes together with housing

<ul style="list-style-type: none"> • More people experiencing homelessness <p>Addiction</p> <ul style="list-style-type: none"> • Increase in drug crisis – increases risk and insecurities for people struggling with this, their families, and communities 	<p>Funding</p> <ul style="list-style-type: none"> • Biggest change: money (government funding, money available for this) <p>Increased collaboration between school district and City of PG</p> <ul style="list-style-type: none"> • Increased collaboration between school district senior leadership team and The City of PG on school site placement over the last five years <p>Recognition that supports are needed to foster housing success</p> <ul style="list-style-type: none"> • Need wrap-around supports for supportive housing facilities to enable long-term stability and success 	<ul style="list-style-type: none"> ○ 20-25% of people coming from out of market <p>Deterioration of downtown PG</p> <ul style="list-style-type: none"> • Last 2-3 years downtown feels very unsafe (has gotten to an unacceptable level) • Since pandemic, drug use and homelessness has increased and is more visible. If they want housing to be built in downtown, they need to address safety concerns in the community • Since pandemic, everything is in plain sight 	
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Challenges to Building Housing or Filling Needs			
Social Service Providers and Statutory Agencies	Non-Market Housing (non-profit/co-op)	Rental/Real Estate/Developer	Indigenous Organizations
<p>Engaging business sector</p> <ul style="list-style-type: none"> • How can we engage the business sector (and the broader community) in coming up with creative, community-based solutions for some of the problems? <p>Government</p> <ul style="list-style-type: none"> • Government ministries operate in silos – do not connect, different policies/procedures, even different regions – which is not conducive to 	<p>Stigma</p> <ul style="list-style-type: none"> • i.e., difficult to build certain types of housing in certain neighbourhoods (NIMBYism) – people care and want people to be housed, but not in THEIR neighbourhood <p>Funding and capacity</p> <ul style="list-style-type: none"> • Limited funding availability • Non-profit board capacity is limited, board membership is aging, need to 	<p>Decline in appearance and safety concerns in some areas of the city</p> <ul style="list-style-type: none"> • Need to focus on cleaning up downtown areas, repurpose some of the housing to help spark addressing downtown issues, there need to be supports so people can access resources and improve their situation • Different pockets (of PG) have different feels – some areas feel less safe (crime, drug use) 	<p>Utilities</p> <ul style="list-style-type: none"> • Water management systems need improvement; goes together with housing <p>Administrative issues</p> <ul style="list-style-type: none"> • Problems with process for accessing documentation at the local level and government level that then restricts their ability to get the housing they need

<p>collaboration; could better integrate services and share resources; having policies consistent and standard across the board for families they are serving</p> <ul style="list-style-type: none"> • Shortage of funding – need to think outside the box and find creative ways to resolve the challenges 	<p>engage younger people to bring in fresh ideas and sustain boards -- no one to run the housing that is being built!</p> <ul style="list-style-type: none"> ○ Declining volunteerism ○ Front-line work in non-profits has high levels of burnout and capacity to take on more work is limited ○ Resources to manage/operate housing is huge, big demands on not-for-profit organizations (capacity gap) – financial and people resources (time, skills) are a challenge <ul style="list-style-type: none"> • Not only need collaboration but also COMMITMENT to act 	<ul style="list-style-type: none"> • Last 2-3 years downtown feels very unsafe (has gotten to an unacceptable level) <p>Aging buildings</p> <ul style="list-style-type: none"> • Many buildings are aging (40 years old), and need repair and maintenance – higher cost <p>High costs</p> <ul style="list-style-type: none"> • Cost of everything • High cost of building multi-unit properties cannot be recovered by rents • Zoning and costs are prohibitive <p>Regulations, bylaws, zoning</p> <ul style="list-style-type: none"> • CMHC rules are a problem 	<ul style="list-style-type: none"> • Capacity-building of local FN is needed • A lot of red tape involved in accessing funding and building housing • When people do get funding to build a home, septic system is not included – must get this funding from the band, an added level of red tape <p>Conflicting needs</p> <ul style="list-style-type: none"> • Need to balance housing needs now AND plan for future <p>Stigma</p> <ul style="list-style-type: none"> • NIMBYism of people in PG – do not want transient people (e.g., renters) living in their neighbourhoods
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What are Some of the Key Reasons the Individuals and Families you Work with Struggle to Find Appropriate Housing and Supports?			
Social Service Providers and Statutory Agencies	Non-Market Housing (non-profit/co-op)	Rental/Real Estate/Developer	Indigenous Organizations
<p>Seniors' needs</p> <ul style="list-style-type: none"> • Seniors are not being seen for their unique needs, relative to other adults (e.g., disabilities, no vehicle, hearing loss, transition to online everything) • Design of units is not supportive for seniors (e.g., low cupboards) – need 	<p>For students</p> <ul style="list-style-type: none"> • Not enough rentals • Not enough family housing rentals • Not enough accessible rentals 	<p>Systemic barriers</p> <ul style="list-style-type: none"> • Stigma, discrimination, racism (especially regarding Indigenous people and people experiencing mental health and addiction issues) <p>No middle ground</p> <ul style="list-style-type: none"> • Lack of middle ground product for people to grow (e.g., goes from 2–3- 	<p>Stigma</p> <ul style="list-style-type: none"> • Need education and communication (e.g., miscommunication about homelessness, get info about what people are seeing, try to walk in their shoes, destigmatize and communicate who homeless people are (i.e., it can happen to anyone))

<p>buildings and units that are wheelchair accessible</p>		<p>bedroom townhouses to single-family homes vs. townhouses with more bedrooms for larger families, to keep costs lower vs. having to buy a single-family home)</p> <p>Costs</p> <ul style="list-style-type: none"> • Housing costs in PG have skyrocketed in the last couple of years – people get stuck in their homes because they cannot afford to leave their home and buy something new (due to higher costs) 	<ul style="list-style-type: none"> • NIMBYism of people in PG – do not want transient people (e.g., renters) living in their neighbourhoods, do not want “wet housing” <p>Lack of support</p> <ul style="list-style-type: none"> • Culture shock for people coming from reserves – different environment (e.g., noise, busyness) • Purpose-built housing options (e.g., for people with mental health and addictions challenges) – need options with appropriate supports • Housing and social services are not well-matched – often services are provided in areas away from where people who need to access them live, which means they need to take a bus for a long time (this is a problem) <p>Difficulty accessing funding and navigating administrative processes</p> <ul style="list-style-type: none"> • There are limitations for accessing housing and funding for housing • Some policies make it difficult for FN members to access bank loans purchase housing (e.g., requirements for income, debt capacity, financial/ credit histories). If coming from reserve, they may not have the ‘paper trail’ needed even if they have the financial stability.
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			<ul style="list-style-type: none"> Admin procedures for accessing housing off-reserve for FN people are a challenge <p>High costs</p> <ul style="list-style-type: none"> Cost of renting (expensive, huge increase from past) Better options for lower-income people Forces people to go into housing they do not want due to lack of availability and affordability <p>Poor quality</p> <ul style="list-style-type: none"> Newer buildings not built well (improve standards for building) – housing should provide dignity for people living in it
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Systemic Barriers to Addressing Challenges			
Social Service Providers and Statutory Agencies	Non-Market Housing (non-profit/co-op)	Rental/Real Estate/Developer	Indigenous Organizations
<p>Inadequate income for seniors, or they are unaware of options available to them Seniors are missing out on taking medications when they are supposed to (due to cost), not enough money for food, cannot afford proper medical and dental care because of cost – all money going to rent, living in fear of being on the street</p>	<p>Taking responsibility</p> <ul style="list-style-type: none"> Disagreement about who is responsible for housing. All have some responsibility, so need commitment from everyone to work together to address the issues. <p>Capacity</p> <ul style="list-style-type: none"> Non-profit board capacity is limited, board membership is aging, need to 	<p>Profit-driven approach to housing</p> <ul style="list-style-type: none"> Single-family homes without stairs/basement are not as profitable a type of housing for developers (vs. homes with basements and second stories) New rental properties will drive up floor of rental market – will be difficult to provide new builds at a 	<ul style="list-style-type: none"> Competition for needs in housing planning process <p>Insufficient income for elders</p> <ul style="list-style-type: none"> Low income housing available to elders (e.g., through pensions) that does not meet their housing needs – also does not align with what they are used to from their working years

<ul style="list-style-type: none"> • Many seniors do not know about SAFER • Guaranteed Income Supplement has been cut for the next year due to receiving CERB 	<p>engage younger people to bring in fresh ideas and sustain boards</p> <ul style="list-style-type: none"> • Declining volunteerism and giving of time to causes like non-profit boards • Front-line work in non-profits has high levels of burnout and capacity to take on more work is limited • Financial and people resources (time, skills) are a challenge 	<p>lower rental price due to profitability for developers</p> <ul style="list-style-type: none"> • New product is likely to be higher rent because it is attractive to people who are moving to PG from more expensive markets (seems cheap relative to costs in Vancouver, Kelowna, etc.) • Accessible properties do not sell as well – not sure why (builders want to build products that sell) <p>Labour shortage</p> <ul style="list-style-type: none"> • Labour availability to build housing affects pricing <p>Problematic rules, bylaws, and zoning</p> <ul style="list-style-type: none"> • City has not updated their housing bylaws for building and subdividing (need to redo official community plan vs. addressing issues on a case-by-case basis) – resulting in chaos instead of quality planning • CMHC rules are a problem • Too many restrictions in RTA re: rent increases (e.g., rents are lower than they should be because of costs to owners, landlords cannot adjust rents to recoup costs because of rent freezes/restrictions, limits in how much you can increase rent each year, also impacts owners investing in and taking care of properties – they 	<p>Colonization</p> <ul style="list-style-type: none"> • Need livable, meaningful housing for lower income people downtown (need to decolonize housing practices) • City needs to be more willing to have uncomfortable conversations about housing and where people are at in their lives – embrace the difficult conversations
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		<p>are small business owners, not social housing providers)</p> <ul style="list-style-type: none">○ Landlords need to be able to cover costs and make a small profit – it is a risk, sometimes have long-term costs if you have a bad tenant○ Government’s responsibility to provide social housing, not landlords○ Restrictions around evicting tenants also do not serve other tenants○ This is a business – need to make being a landlord worth the while to provide rental housing vs. selling properties for private ownership○ Need to maximize rents from the get-go because you are limited in how much you can increase rents over time when tenants stay (if they stay long-term, the landlord stands to lose a lot of money)	
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Opportunities			
Social Service Providers and Statutory Agencies	Non-Market Housing (non-profit/co-op)	Rental/Real Estate/Developer	Indigenous Organizations
<p>Partnerships</p> <ul style="list-style-type: none"> Better collaboration between government ministries Engaging business sector and broader community Have community stakeholders talk about the issues together and seek opportunities to collaborate Contractors looking to build in PG, but they need the City to work with them. <p>Maintenance</p> <ul style="list-style-type: none"> Why not subsidized trades? Provide handyman/trade services to do repairs in homes at a reduced rate subsidized by government. Create not-for-profit trade provider organizations (hire qualified tradespeople and pay what they are worth but provide services at a lower cost) – engage students too. 	<p>Leaders</p> <ul style="list-style-type: none"> UNBC is keen to address some of the student housing-related issues themselves (i.e., on campus and around, and in land trust area; build housing themselves - both dorm-style and supportive family housing) <p>Healthy housing policy</p> <ul style="list-style-type: none"> Opportunities to apply concepts related to healthy housing in policy and practices as new housing is being built (see resources from PlanH) <p>Other ideas</p> <ul style="list-style-type: none"> Try new things through pilot projects Complex care housing (e.g., for people with complex mental health needs, different levels of care for seniors) More public engagement 	<p>Reduce red tape</p> <ul style="list-style-type: none"> Changing zoning bylaws Needs to be easier to go through City Clear out roadblocks like zoning, costs <p>Incentives</p> <ul style="list-style-type: none"> Motivation for purpose-built rentals (not easy for developers to build options that are accessible and affordable) Needs to be incentives for builders (in business to earn money) Incentive to direct development – City needs to think about where it wants development to happen; otherwise, will exacerbate issues Figure out how to motivate/incentivize builders to get creative <p>Address problems and clean up downtown and other areas</p> <ul style="list-style-type: none"> City needs to address problems of those in need (i.e., problems in downtown) City needs to focus on addressing root causes 	<p>Provide more options</p> <ul style="list-style-type: none"> Can city build housing for groups like Indigenous youth with more limited income? Needs efforts to reach youth in transition BEFORE this point to help develop their life skills <p>Partnerships</p> <ul style="list-style-type: none"> Collaboration with City of PG and Nation is important and going well; there are evolving opportunities to enable non-band members to access support and referrals for services from the Nation if they are having trouble accessing in PG <p>Adaption</p> <ul style="list-style-type: none"> Use forfeited houses to house homeless people (i.e., get creative with partnerships, do renovations)

		<ul style="list-style-type: none"> • Clean up VLA, Lombardy trailer park – deal with issues, hold landlords accountable • Out-of-town landlords may not be seeing the properties and issues – need to be in town or have good property management company, be aware of what is going on • People need to feel proud of where they live • See Medicine Hat’s initiative to eliminate homelessness <p>Rent subsidies</p> <ul style="list-style-type: none"> • Give low-income tenants a rent subsidy so they can live in areas they want to live in 	
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Possible Solutions			
Social Service Providers and Statutory Agencies	Non-Market Housing (non-profit/co-op)	Rental/Real Estate/Developer	Indigenous Organizations
<p>Density and redevelopment</p> <ul style="list-style-type: none"> • Redevelopment – go for higher density to reduce strain on maintaining infrastructure <p>Promoting community</p> <ul style="list-style-type: none"> • Look at different populations and see what they need – then create tailored solutions 	<p>Housing with services</p> <ul style="list-style-type: none"> • Getting more health services into some types of housing (e.g., into shelters) • Supportive housing for students with families • Supportive student housing that is accessible (i.e., for students with disabilities) 	<p>Review OCP, bylaws, etc.</p> <ul style="list-style-type: none"> • Match housing options to the demographic of people living in the area (e.g., cheaper rental options close to where people are working in jobs that pay minimum wage vs. new properties with higher rents); people in PG do not like to drive far to go to work • Zoning bylaws and development incentives 	<p>Co-operative housing</p> <ul style="list-style-type: none"> • Explore co-operative housing options (also to help create sense of community) <p>Improved planning and leadership from City</p> <ul style="list-style-type: none"> • Need to plan for upstream – create more desirable and affordable options or subsidies, and purpose-built housing

<ul style="list-style-type: none"> • Develop housing that promotes community rather than promotes isolation • Shift mindset towards working WITH people vs. doing things/providing services FOR people (empower and engage residents themselves to identify solutions) – leverage assets and ideas of people to create solutions 	<ul style="list-style-type: none"> • Need to consider how to help people transition throughout various types of housing along with transitions in their life (e.g., from homelessness to rental housing, different levels of assisted living for seniors) • What about co-operative housing? Currently there are none in PG. • Need ways to assess ongoing needs in the present (vs. what was planned 5 years ago) 	<ul style="list-style-type: none"> • OCP has not been updated in 12 years – re-examine how community is laid out <p>Advocate to other levels of government and organizations to remove barriers and play a greater role in the housing issue</p> <ul style="list-style-type: none"> • Address RTA and restrictions in it (advocacy role for municipalities) – allow increases in rent as costs increase for landlords • Tenant eviction process needs to be reviewed • Role of government in improving access to social/affordable housing, safe injection sites and support for people with mental health problems and addictions <p>Incentives</p> <ul style="list-style-type: none"> • Need to push or incentivize developers to put in affordable housing • Implement a policy that X% of units in a development must be below market rent, plus have specifications for accessibility for developments/properties • Need more standards around what is “affordable” (vs. it being relative between cities) 	<ul style="list-style-type: none"> • Need to balance housing needs now AND plan for future • Need to ensure there are acceptable, quality housing options for people at all income levels <p>Regulations</p> <ul style="list-style-type: none"> • Should be percentage of new housing for lower incomes • Would like to see price maximums for housing (e.g., cost per sq ft) in certain neighbourhoods <p>Education and changing attitudes</p> <ul style="list-style-type: none"> • Need to get people to care about housing as much as they care about parking <p>More integrated approach</p> <ul style="list-style-type: none"> • Require housing projects to have certain percentage be subsidized/affordable (avoid issues re: distance, transportation, stigmatizing areas of the community) – better integrate people at a variety of income levels • Work with health region and social service orgs to provide services in housing where needed (e.g., housing that is more geared towards people with mental health problems and addiction challenges) • Understand the people who are being affected and their unique
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		<p>Universal design</p> <ul style="list-style-type: none"> Consider more universal design (e.g., fourplex with two ground-level units and two that have stairs to access would appeal to broader range of people instead of having special accessibility features) <p>Think outside of the box</p> <ul style="list-style-type: none"> Are there ways to cut down costs of building so houses are more affordable (e.g., do houses need to be 100% finished – without closet doors, light fixtures, no basement, etc.)? Start with something basic that people can get equity in and continue to make improvements over time. Consider some more inexpensive options for people who do not plan to stay in PG for the long term (e.g., tiny homes, but not mobile homes) <ul style="list-style-type: none"> There is demand for smaller homes – similar cost of rent but own your own place Allow for small homes and diverse types of buildings Wonder why more homes like small homes on 1st Ave are not being built? Challenge is banks do not want anything <850 sq ft; City rules prevent building smaller homes (City needs to amend its zoning bylaws to make this possible) 	<p>needs and circumstances (do not clump all homeless people together assuming they need the same supports/services)</p> <p>Address homelessness</p> <ul style="list-style-type: none"> City (and others) needs to take more responsibility for addressing homelessness and encampments (i.e., restricted from accessing shelters due to actively using substances), and City says to stop using jurisdiction as an excuse and just work together to get people the help/support they need
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Impacts of COVID-19			
Social Service Providers and Statutory Agencies	Non-Market Housing (non-profit/co-op)	Rental/Real Estate/Developer	Indigenous Organizations
<p>Increased social issues</p> <ul style="list-style-type: none"> • Increase in mental health issues (related to isolation) • Increase in domestic violence – has added to increase in single-parent families • Needs for trauma counseling • Increase in issues related to drug abuse and addictions (tied to isolation, mental health issues) <p>Costs</p> <ul style="list-style-type: none"> • Costs of improving housing (materials) stalls pace at which improvements can be made to buildings (and ability to even access materials) <p>Socioeconomic issues</p> <ul style="list-style-type: none"> • Showed difference between people at different socioeconomic levels – lower income people disproportionately affected by COVID and its impacts • Some people have lost jobs and incomes, so affordability has been challenging • Reduced social services (e.g., going into seniors’ homes to clean them) 	<ul style="list-style-type: none"> • Was not directly discussed 	<p>Affordability in PG is declining due to relocation of higher income earners</p> <ul style="list-style-type: none"> • 20-25% of people coming to PG from out of market • People are upsizing their homes due to need for home offices, more comfortable home life due to limited travel in near future (e.g., waterfront) • People moving to PG with higher-than-average income – able to tolerate higher than average rents, making it harder for other people with lower/average incomes • Affordability crisis • Declining number of rental properties; more people stopping providing rentals because of issues like rental freezes, higher insurance (i.e., costs of providing rentals cannot be recovered) <p>Increased deterioration, decreased sense of safety in downtown PG</p> <ul style="list-style-type: none"> • Needle exchange is not working – want a safe injection site so these activities can be moved indoors and supervised • Since pandemic, everything is in plain sight 	<p>Increased availability and reduced costs of rental housing in short-term</p> <ul style="list-style-type: none"> • Made difficult for international people (e.g., temporary foreign workers, students) • May have made prices go down in shorter term • May have created temporary increase in availability of units to rent because of virtual classes, fewer students coming to study • More people want sense of personal space <p>Need for temporary housing options appropriate for isolation/quarantine</p> <ul style="list-style-type: none"> • Needed to find isolation housing options (people waiting for test results, needing to quarantine, etc.), had to use hotels but this was also a concern to them due to reputation and risks to other guests • May need to look at a model of housing integrated with health services for people needing to isolate <p>Highlights need for mental health supports</p> <ul style="list-style-type: none"> • Need for mental health supports

<ul style="list-style-type: none"> • HAFI – home adjustments for independence – no longer exists because of COVID (needed to come into homes to assess needs and design changes) 			<p>Inequities</p> <ul style="list-style-type: none"> • Demonstrated inequalities for people who have large numbers and multiple generations of family members living in the same house • Discrimination against people who have had COVID-19/been exposed in terms of selecting renters and others for housing – may make it more difficult to access housing
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Solutions Needed Now			
Social Service Providers and Statutory Agencies	Non-Market Housing (non-profit/co-op)	Rental/Real Estate/Developer	Indigenous Organizations
<p>Homecare and services</p> <ul style="list-style-type: none"> • Need additional supports provided for people to stay in their homes, provide personal care, housekeeping, keep them healthy, grocery delivery, etc. <p>Housing conditions</p> <ul style="list-style-type: none"> • Efforts to improve condition of housing 	<p>Housing options</p> <ul style="list-style-type: none"> • Affordable, attainable housing options • Supportive housing for students with families • Supportive student housing that is accessible (i.e., for students with disabilities) 	<p>For the City</p> <ul style="list-style-type: none"> • Zoning bylaws and development incentives • Allow for small homes and diverse types of buildings • Allow for affordable housing units • OCP has not been updated in 12 years – re-examine how community is laid out • Tenant eviction process needs to be reviewed 	<p>Better options for people living on a low income</p> <ul style="list-style-type: none"> • Should be percentage of new housing for lower incomes • Need livable, meaningful housing for lower income people downtown (need to decolonize housing practices)

Stakeholder Interviews

Six key stakeholder interviews were conducted with people who provide services and work with a range of people with lived and living experience of specific housing needs. Table 2 below summarizes the themes that emerged from these interviews.

The organizations interviewed work with people such as:

- Low-income families
- People with a variety of disabilities
- Seniors
- Women and children who are fleeing violence
- Indigenous people
- People impacted by mental illness

The six organizations also work with people to find appropriate housing. Some organizations provide housing and others work directly with clients with particular needs. The key priorities of these six organizations are to serve a range of people to ensure access to stable, safe, affordable, and accessible housing that meets their needs. Some supports they provide are housing, income-based supports, independent living, and support to find and maintain housing.

Throughout the interviews, there was little disagreement about what the top five concerns are for housing in Prince George. They were:

- There is a need for all types of housing for all vulnerable populations. There is no vulnerable population that has enough housing or supports.
- Demand for housing and services is so high that neither need can be met with the current available services.
- Recently some social issues are getting worse, creating a need for more housing that provides supports (e.g., mental health, addiction, at risk for and experiencing homelessness).
- Accessible, affordable, safe, healthy, and culturally relevant housing.
- Stigmatization of certain housing types and people, including racism, are barriers to creating new housing developments and supporting diverse individuals throughout the housing wheel.

Table 2 - Housing Needs Themes Emerged in Stakeholder Interviews

Demographics with Particular/high Need	Gaps in the Housing Market
<ul style="list-style-type: none"> • Youth, especially those leaving the care of MCFD • Seniors • Urban Indigenous residents • Indigenous people living on reserve • Adults living with various disabilities • Single adults between the ages of 45 and 65 • Family housing, especially single parents and homes suitable for multigenerational living • People who are currently unhoused 	<ul style="list-style-type: none"> • Accessible housing units • Indigenous housing • Safe and affordable units • Support services to accompany housing (home care, treatment, social workers, etc.) • Housing for people experiencing homelessness • Government funding gaps

Challenges to Providing Housing	Opportunities
<ul style="list-style-type: none"> • Aging population • Social issues creating higher needs in community, particularly for supported housing • Availability vs. demand • Increased cost of housing and building housing • Stigma towards supported or subsidized housing units • Transportation access for low-income people • Lack of established partnerships and collaborations between organizations • Racism towards Indigenous people • Limited affordable options for single people in current market/housing stock • Lack of housing stock suitable for multigenerational living • Need for health and social services is higher than can be provided under current system • Staffing and staff retention 	<ul style="list-style-type: none"> • Collaboration and coordination across the system • Wrap-around housing supports • Financial literacy and other skill building • Mandate a percentage of affordable homes in new developments • Innovative thinking • Reduce red tape to providing new housing stock • Diversify the housing stock • Community education • Mediation programs for landlords and tenants • Minimum maintenance bylaw • Densification Initiatives • Building relationships with Indigenous people and organizations

Community Needs
<ul style="list-style-type: none"> • More affordable housing • Education around supportive housing and other non-market housing • Affordable housing in safe neighbourhoods • Diverse housing stock • Affordable home ownership opportunities • Education programs to support success: financial literacy, rental/tenancy literacy, mediation programs between landlords and tenants, employment readiness, life skills programs, etc. • Stable funding for subsidized and supportive housing projects • Filling gaps in the housing continuum • Supported and independent seniors' and elders' housing • Wrap-around social and health services programs – home care, mental health, addictions treatments, etc. to keep people housed and healthy

Stakeholder Interviews Data Summary

Organization

1. Elizabeth Fry
2. Aboriginal Housing Society of Prince George
3. Canadian Mental Health Association of Northern BC
4. Prince George Native Friendship Centre
5. Lheidli T'enneh First Nation
6. Aim-Hi Prince George Society for Community Living

Clientele of Organizations

- Wide range of tenants
- Low-to-moderate income families and individuals, and people with disabilities
- Women fleeing violence with children
- Seniors
- People with disabilities
- Anyone with an Indigenous background - from seniors to single moms to full families; we don't do youth housing which is a big need
- Anyone impacted by mental illness
- Indigenous people who live in an urban setting
- Indigenous peoples
- People with a variety of disabilities under MCFC or CLBC coverage

Priorities Related to Housing

Safe, Affordable, and Healthy Housing

- Safe and affordable housing
- For seniors, we look at a blend of accessible and adaptable, so they are good for people with mobility challenges
- Accessible – new units are better accessible than our older ones
- Make sure people have a safe place with culturally appropriate programming, holistic model (e.g., wrap-around supports – food, health, spirituality, culture, emotional support) – look at all aspects of people
- We are working on this village concept right now. Affordable, energy efficient, step 3 or 4 of the energy code, a lot of units. Trying to be affordable so people don't have to choose between "heat or eat."
- Accessible and affordable housing
- Security of housing is important

Range of People

- Provide housing to that range of people to the best of our ability, meeting them where they are at, to succeed in their tenancies

Families

- We design developments for family housing in good proximity for schools, a playground on site, on a bus route

Indigenous Housing

- Aboriginal housing society: priority is to provide safe, affordable, and healthy housing to anyone with an Indigenous background (don't do youth housing or shelters)

Stability

- Focus is on keeping clients stable in housing. Stability with housing and food are critical to getting better, and living and growing with mental illness – can't treat until have a place to live.
- Trying to support rent-to-own to help people get off of the wheel - create a program here in the City with City, First Nations, young people. They are getting really well educated and some can afford to get involved in a mortgage, but not now as the rates are now, but ownership I think is one key and we have looked at a variety of different ways.

What kind of housing, or housing-related service does your organization provide, if any? If relevant, please describe your operations, including locations, number of units, housing types, tenants, or programs and services offered, as well as any waitlist numbers.

Range of Tenants (low-income families, individuals with disabilities, women fleeing violence, seniors)

- We've built developments, so we haven't taken over prebuilt structures. We have 127 units in total. Eighty are in townhouse developments for low-to-moderate income families, individuals, and people with disabilities. Eleven-unit apartment for women fleeing violence with children. Thirty-six apartments for seniors and people with disabilities.

Income-based Supports

- About 190-200 units in and around PG, the majority are single units, but we have row-houses. We have three apartments, the largest of which houses 27, a 55+ building. That is the majority. At the site where our offices are, we are constructing 50 townhouses, all rent geared to income. Most of our units are RGI. We do have a combination of low-income and below market.

Independent Living

- Most of our housing is for people capable of independent living. We don't have supports.
- We have a 27-unit building that is for independent living 55+.

Housing with Supports

- We offer transitional housing.
- Nineteen independent living apartments are scattered throughout the community. CMHA rents these apartments and then sublets to individuals living with mental illness. Applications to the Prince George Mental Health Housing committee are accepted through the individual's mental

health case manager. The program is paired with Northern Health – Mental Health & Addictions' Supported Independent Living Program (SILP) and Forensic Provincial Services Commission (FSILP) to provide rent subsidies.

- Five-bed group home houses men with schizophrenia and supports them to be functional beyond providing housing (e.g., find a job)
- Resource housing program assists people with mental illnesses and/or addictions to be connected to housing and income supports (e.g., assistance in locating, securing and maintaining housing)
- Offer Ready to Rent workshops/program – helping prepare people to rent, be good roommates
- Support for whatever individuals need (e.g., medical doctor, reconnecting with family) – focusing on helping people build resources in community
- Friendship Lodge – a 30-unit supported housing facility operated by PG NFC and BC Housing, which addresses the needs of adults who are homeless or at risk of being homeless. Friendship Lodge assists individuals with mental illnesses and/or physical disabilities and/or those with drug and alcohol addictions with the help they require to transition to self-reliance and independence. Tenants must have some form of stabilization (i.e., detox, supported recovery) and/or have the ability to live independently. Core to the development of Friendship Lodge is addressing our community's needs by providing an affordable, safe "home" supportive atmosphere, thereby facilitating residents' transition to greater stability. Also provide a range of supportive services, including life skills development, employment readiness development, linkages to health and community services.
 - Like a family – see support between guests (mutual support) and staff, "*relationships built are what changes lives*"

Youth

- Friendship Home is a 6-bed co-ed Ministry of Children and Family Development (MCFD) contracted residential resource providing safe, stable, secure, and nurturing long-term residential services to youth ages 12-18 who are in the care of MCFD. Also provide recreational, educational, and mental health services.
- Reconnect Youth Village: A MCFD contracted program providing safe, secure, stable, and nurturing emergency drop-in shelter services, and daily integrated service programming to street-involved and/or high-risk youth. It offers a Supported Independent Living Program that provides spaces to youth in a communal style living environment. The program provides skills and training to assist youth for living on their own or reconnection with their family. Elders play a vital role in the programming.

Housing with Supports – Addiction-focused

- Ketso Yoh Centre: 21 emergency shelter beds, 17 alcohol & drug supportive recovery beds, and 16 supported living beds daily for adult males in need. It also provides meals, toiletries, outreach support, referrals to outside agencies. Ketso Yoh Centre is operated in a manner that respects the individual's human rights. Fundamental to this is the right of the resident to practice his culture and religion in an atmosphere free from threat - it is our philosophy that understanding one's cultural heritage is requisite if one is to develop as a person to his full potential.
- Tse'Koo Huba Yoh: 17-unit supported housing for adult women operated by PG NFC and BC Housing, which addresses the needs of women who face multiple barriers that keep them from living stably and independently. Tenants must have some form of stabilization (i.e., detox, supportive recovery) and/or have the ability to live independently. Provides an affordable and

safe "home" supportive atmosphere, thereby facilitating their transition to greater stability. All services are holistically designed and focused on minimizing these barriers by addressing the tenants' spiritual, emotional, mental, and physical needs, therefore enabling them to have a greater quality of life and become healthy, active members of the community.

- Women say they feel safe there (because they need to buzz into the building) – sometimes for the first time in their lives.

Indigenous Supports

- We established the Aboriginal Business Center. The part they played in all of this is they had a rent bank that some of the banks and the different organization would pay to. So, if you were really hard up you could go to the rent bank and then pay it off over time to help keep people in their homes.
- 20-something years ago, we took over the government building – it was a courthouse and office, 6 stories. When I was with the Friendship Center, we bought it, renovated it, turned the old holding cells into a commercial kitchen. Courtrooms became meeting halls. The Power of Friendship Hall, the Circle of Unity Hall, places for all nations to come together and start building the bridge.
- As a non-profit housing provider in an urban center, we looked after 180 units off-reserve – funded through CMHC, transferred over to BC Housing. Now, that was transferred to Aboriginal Housing Association. (AHA has statistics on Aboriginal Population). We as a society did a housing needs assessment too, 3 years ago. Just before as we were working on this village concept, we are working on right now. They are affordable, energy-efficient, step 3 or 4 of the energy code, a lot of units. Trying to be affordable so people don't have to choose between "heat or eat."

Accessible Units

- Built and operate some units. We were having a hard time finding accessible housing, easier to build our own so we did.
- We have built five houses with suites – slab constructions, no issue with foundations. Fully accessible units. Concrete ramps right to the doors. Total of 10 units – five 2-bedroom and five 1-bedroom. If we were to go again, we would do a complex. Residents are people with disabilities, both associated with our organization and some not. Some people with disabilities that aren't under CLBC – hearing issues, sight issues, seniors living there as well, issues with mobility over time and hoping they are able to age in place. As our demographics shift to seniors, the City has done some stuff with sidewalks with cuts, etc. But housing will be and is becoming a major issue for a lot of people.
- In residential locations, we have a variety of houses with 24-hour staffing. Not group homes, but most we have in any one place is five people. The majority are two-person homes, a roommate situation. Have about 44 of those—mostly single-family dwelling units. We own the units, have 24-hour staffing, we get paid by CLBC or MCFD. Otherwise, they would be living with a caregiver who would have to figure out how to make a unit accessible. Little housing available that fits what we need that won't cost too much to renovate and retrofit (\$600,000 + for some single-family, split-level units).

Asset-rich, Cash-poor

- We took over 108 units that were previous federal government houses. They would be transferred to the housing society. Then we could either sell to the people in there, or we could sell on the market. That was the only reason we could do this project. We had to have our own capital and equity. We are asset-rich, cash-poor. We looked at, we sold some of those houses, created a little nest egg, negotiated the land from a private sale.

Describe how your work relates to housing in Prince George and/or what housing issues come up in your work. Prompts: provision? Building? Development? Clients looking for housing?
How to Interact with Tenants

- We have to look at how we are approaching our tenants. We can't take the same approach with everyone. It can be a challenge at times when you are working with people who are experiencing different challenges and barriers. We have many tenants who have a brain injury. You can't just deliver them a notice. You have to go and talk to them, describe what it is about, take the extra time to explain to them or, if they don't have a brain injury, anxiety or depression too.
- Single-parent families, parents working two jobs, children don't have supervision, may have experienced trauma or neglect. They have their little people who have some anger, sadness in their hearts, sometimes they act out, either to other children or property damage. One of the biggest things for us, the main thing we can do for our tenants, is to recognize that there are always reasons behind behaviors. Address not only the action but the reason behind to see if there are things we can do to provide support to the child and their parent. It is all about approach. That can be really challenging because it takes more time, and we are limited in our resources.

Lack Capacity and Resources to Support Tenants/Demand

- Some of our units have operating agreements through the government like BC housing. A lot of the RGI has phases; they are still subsidized. As they fall off of subsidy, which is going to start this year again, then it is entirely up to us to maintain those homes, rent them out, and keep them going. That is a struggle for us.
- Our goal is people who can't afford homes - provide homes to people who don't have the money to afford the rents. Rents in PG are so high - see such a huge need and it grows every year.
- We have an application process and waitlist based on the highest need. They have to be independent, rent a place, and have some form of reference – we can't take anyone that is in transition or is unstable because we don't have the capacity to get them to an independent living state.
- Lack of affordable housing:
 - There is a shortage of affordable housing. We cannot meet the demands.
 - Means we need to be creative about how to get clients housed (e.g., roommates)
 - Clients must live in dangerous areas (e.g., buildings with bullet holes), with roommates who do not support their wellbeing (e.g., actively using substances)
 - Landlords are more choosy and able to reject people with mental illness
- Would like more money to be able to provide support in the housing they provide – help clients maintain housing (not just get into housing)

- Built and operate some units. We were having a hard time finding accessible housing, easier to build our own so we did.
- Redevelopment with older housing.

Operations Information

- Housing efforts (purchasing, building) are driven by community need.
- Avoid using waitlists because *when housing is needed, it is needed NOW*.
- Generate housing lists from various sources throughout the community and send to community organizations to help them find housing for clients.

Partnerships

- Partnerships are important (e.g., brain injury, mental health, care aids).
- We used to go do presentations at City Council, not just for development – tell them what we’re up to, educate the council. I see the City is being much more flexible with variances in zoning, helping out with lower or no development cost. Even tax exemption on some of the properties as a non-profit too. The City is becoming more aware.
- Community Inclusion Team and community supports – rents are high, difficult for people living on limited incomes. Trying to help people find appropriate housing, it is very hard.

What housing needs or demands are not currently being met in the community you serve? Are there specific groups you see facing more housing challenges? Prompts: families, renters, individuals with disabilities, women and children, seniors, people with mental health issues, others?

Single People

- Gap for singles who are under the age of 65 who do not qualify for CPP, SAFER etc. They are finding it very hard to afford to live – pay rent and to afford proper foods, etc.

People Who Require Additional Supports

- People who are living with multiple barriers, concurrent disorders, etc. are not getting enough support to help them be successful in their tenancies.
 - Would like more money to be able to provide support in the housing they provide – help clients maintain housing (not just get into housing).
 - No hoarding committee in PG, which is a pretty normal response to trauma, need supports.
 - Unhoused – people impacted by addictions and living on the street.
 - People with mental health are having a hard time accessing an appropriate level of service. Services – better addiction services, more money in those things. They do their best, but they are understaffed.
- Transitional housing when you have people who have been dealing with addictions and alcohol, and challenges with cognitive abilities, being able to transition from shelters/halfway homes, into independent living for a home.

- We don't have the supports that people need to be successful in their tenancies. Wrap-around services are not adequate.
- Home care – personal and health home care for individuals, whether seniors or people living with disabilities.

Seniors

- There is not enough housing for seniors, affordable housing. Our waitlist is largely single people, seniors. Fifty percent of waitlist.
 - They are getting to the point where they are getting older, their mobility and cognitive issues and health issues – it's not safe for them to be in this home because they have no supports or family to help them but trying to reach out to any of the health issues, they are so overwhelmed by the same things. How do we get people into these homes and situations where they are going to be safe? It is unsafe in the home but they have nowhere else to go.
 - Seniors impacted by mental illness or neurological difficulties may rely on family/people to stay in their own home which impacts mental health of caregivers.
 - Huge need for housing for elders.

Accessibility

- Accessibility is a huge issue.
- Physical accessibility – split-level is hard to get in and out of. Encouraging ranch style housing, multi-family and apartments. Currently a lot of multi-family and apartments don't have elevators – they aren't available, especially in smaller apartment buildings. Don't want to put an elevator in a small building with 12 units, but unfortunately a lot of our buildings are older. Not a lot of multi-family in quite a few years.
- A challenge to purchasing appropriate housing is where the frost line falls. We must go down 4 ft for your foundation, so most people build a split level which is hard to make accessible and that is a big part of why.

Families

- Need for housing for families
- Single moms with kids.
- Multigenerational

Youth

- Youth aging out of system
- Currently streamlining youth to the street – youth in care, age out of care and have no options. Several have mental health challenges and can't get housing. Need to support youth to get into housing.
- Indigenous youth (aging out)

Affordable housing

- Multi-unit developments going up right now in PG are targeting higher income earners; they're not affordable.

Transportation has improved, but it is still an issue in certain areas

- The transportation piece is key. Need a way of getting around that is safe so people who require additional supports can avoid areas they will be asked to buy drugs, etc. Safety out of home.
- An affordability piece is the transit, especially in the winter. Must have people living next to a bus route or they won't get around, especially if they have mobility issues.

Housing Challenges and Opportunities in Prince George

From your perspective, what, if anything, has changed in housing needs or demand over recent years (e.g., 5 years)?

Social Issues

- Increase in domestic violence.
- Increase in drug-related issues.
- Opioid crisis – landlords nervous about people with addictions. Face of people needing specialized services and housing.
- People with mental health problems or addiction are having real difficulties. Pandemic hasn't helped those issues. Many living in substandard or barely standard housing. A rough week can lead to an eviction notice.

Aging Population

- There are more seniors who are struggling to be able to stay in their homes or to find adequate housing that meets their needs.
 - The accessibility has become more of an issue, even us dealing with disabilities for 50+ years. People are getting older. Aging in place is a major benefit but the accessibility must be there. People living longer.
 - Seniors not connected to our or another service. They struggle to get things they need – accessing grants, etc. can be hard to navigate.

Availability and Demand

- Availability. So many influxes of people, a large majority of that is Indigenous, and not enough homes. You can see it by the homelessness, and how much it...seems to have skyrocketed it in the last few years. People are coming from places like Kelowna where prices are skyrocketing.
- Demand for housing from students (especially foreign).

Increased Costs

- Cost of living has increased/affordability has decreased.
 - At one time, the City of Prince George economic development had a brochure that said they were the most affordable place, but even to rent now, if you're on any kind of fixed

income, it's difficult, really difficult. Lots of reno-victions. A variety of things like that. The City has approved a whole lot of multi-unit developments going up right now, but they are targeting higher income earners, they're not affordable.

- Landlords kicking tenants out to do improvements ("renovictions") – then increase the rent significantly afterwards.
- Cost of living: Getting more expensive and groceries are getting more too. The poverty reduction strategy, I was involved in that too. The affordable income (living wage) here was \$17 per hour 3 or 4 years ago. That is a statistic that should be included in the report is the living wage. The minimum wage is \$15.50. It is pretty close but it is really hard to keep up with groceries etc. Some elders do not even buy their pills because they need to eat, something to eat, even though we have programs, like the Friendship Center etc.
- Huge increase in the cost of rentals and housing markets – one of the reasons I have heard is because people are able to work from home more easily now. We are starting to see a larger influx of people buying homes in PG because it is more affordable, and the prices are now going up.
- Cost goes up – cost of everything has gone up. Rentals high, purchasing has become impossible for most people. Nothing else keeps up with it...wages, government funding etc. Can't keep up with inflation. Vancouver took steps to cool the housing market and that has helped with some of the more extreme issues. Could that work here though? I don't know.

Positive Changes

- Education and allyship: There are allies now within the non-Indigenous community to support work together. One big change here has been UNBC. Been here 25 years, but there is a lot more local research and interest, higher education levels being attained. First Nations studies and curriculum that is going in too, cultural competency too that is being shared with governments and business. That is huge, being able to do that. Have to help educate those poor people who are scared of Natives. Slowly over a period of time.
- BC Housing has stepped up to the plate. They've really invested, big time. In some very specific Indigenous funding as well. They've invested heavily across the province. There has been a huge improvement that way in terms of investment and capital. They also provide wrap-around support funding. If it is a social housing development, included in your budget you can include tenant support. CMHA started off with that housing is the structure, the capital building (is a start), but it is the ongoing operations and to ensure that the people who are in there, the ones who are hard to house, get the support to be successful tenants.
- This country never had a national housing strategy. There is now.
- The City is putting up rapid housing. They have done a lot to change zoning and reduce development costs for that village on 17th. The City is working well with the groups. There is progress.
- One nice thing that has happened is that with the downtown core dying off, a lot of services have spread to outlying areas so you can get services (dentist, doctor, etc.) in outlying areas.

What do you see as the biggest housing needs currently in Prince George?

Support Services

- We don't have support services and there is a huge gap. Northern health has cut back on home visits to provide support on home care and personal care. And unfortunately, people who aren't able to maintain their homes. I don't know if it's a reduction as much as it has never been adequate. You have social workers that see someone needs a higher level of care, and in NH housing they provide cleaning, laundry, medications, etc. but there is a shortage of that housing so they will try and place them with us, and once they do, they disappear. They are overloaded. We try and connect with the care teams through Northern Health, but they are stretched as well. They don't have the funding to provide the in-home services and supports that individuals need to maintain tenancy successfully.

Seniors

- Get more supportive housing for seniors.

Safe and Affordable Housing

- There is a need for affordable homes where people aren't paying 50% of their income on housing, and not having food. *The struggle I see sometimes is do you have a roof or food?*
- Lack of safe and affordable housing.
- Maintenance, lots of low-income people are living in illegal suites and they are not being maintained very well. So, people are living in squalor but paying the full shelter amount that goes right directly to the landlord.
- More accessible housing, but really – with how the City has expanded, it would be good to see multi-family housing in the Bowl, in the City itself to improve some of the density. Then they are near transportation, infrastructure doesn't get stretched as much, access to services., especially with elevators. Dragging infrastructure out doesn't do the City any good in the long term either.

People Experiencing Homelessness

- Get individuals living on street housed – reduce anger in the community regarding all the activity on the streets.
- The village, the community is measured by the condition of the poorest, lowest person in the community. If you look at PG, we're not doing well.

Youth

- Support youth to transition out of care into housing.

Gaps in Government Funding

- Housing for single individuals who don't qualify for SAFER. Specifically, rent assistance for single adults (40 – 64 years old).
- One of the things that I did do is look at the housing continuum from homelessness to ownership. I took some time to look at what governments or organizations have some types of different

supply or involvement, and then looked at the family sizes and ages. There are all sorts of holes in that.

Indigenous Housing

- There is not enough housing on reserve.

From your perspective, what are the major contributing factors to these needs? What is it about the community, or the current housing stock, that creates these needs?

High Demand, Low Supply

- Market. You have a higher demand than supply. It is just plain economics. People who are renting homes, they aren't going to rent below market rent if they can get higher.
 - Huge increase in the cost of rentals and housing markets.
 - Housing is a commodity, not a right, currently.
 - People can't afford to live and rent in these market housing units.
- People coming from other communities to PG for work opportunities
 - One of the reasons I have heard is because people are able to work from home more easily now, we are starting to see a larger influx of people buying homes in PG because it is more affordable, and the prices are now going up.
- Two to three hotels burned down about 10 years ago – rented rooms out, low-cost housing options, never replaced.
- Expansion of resource industry, lack of supply of tradespeople to build housing, many people coming in who work in resource industry and take up supply of housing.
- Costs of building materials (e.g., cost of wood).
- PG has health facilities (hospital, cancer clinic, etc.) – draws people because of medical services.
- Vacancy rates are pretty low, and rents have been going up.

Gaps in Housing Offered

- People who don't have disabilities but are just low-income, under the age of 65 so don't qualify for SAFER, don't qualify for person with disabilities. They are just stuck in an in-between zone.
- We have aging housing stock and aging people. Nothing is getting younger; people have changing needs as they get older.

Safe, Affordable, and Healthy Housing

- Some articulate better than others or have normalized substandard as being okay. Found in increase of people who live in shared units, sharing a fridge etc. but live in a bedroom. They are living with strangers, it's not roommates or friends, etc. (you will have a senior woman living with 20-odd guys and having to have a lock on her bedroom door because she doesn't feel safe).
- Lack of building of affordable housing.
- Maintenance, lots of low-income people are living in illegal suites and they are not being maintained very well. So, people are living in squalor but paying the full shelter amount that goes right directly to the landlord. So, if something falls apart or something else there are very little

repercussions. I know the Residential Tenancy Association (RTA) is trying to make it better. Need a place for arbitration to happen.

- Building codes have changed, we know more about what makes accessible housing now. This aging stock takes a lot to maintain and an awful lot to make changes to. Open a wall and you have more problems, costs more than just knocking the building down. Unfortunately, we would have to demolish to build something new.

Government Funding

- Cuts have led to this current situation
 - E.g., reductions of school psychologists in schools – not identifying kids early enough who need support.

Community Backlash, Stigma, and Racism

- NIMBYism – anger is pronounced (Why? Fear?), grown stigma
 - There needs to be a real good movement to help educate. Because the 180 units that I manage, one of the common things I hear from non-Aboriginal people is well, “you guys aren’t even paying taxes.” So, I did a presentation to council on how many housing units and the taxes they had paid. For some reason, owners and taxpayers seem to think they have more superiority than someone who has a fixed income and pays rent. They do in a City, they do. They have rights that are different than someone who is just renting.
- Racism
 - City of PG used to be Indian Reserve #1, through pushing the railway through, Sir John A Macdonald pushed it through, [the Indigenous people] got moved. There was a situation where the City changed the name of what used to be called Fort George (part of railway development). What happened was they named a park where the rest of the reserve was, a section called Fort George Park, small piece of that is still reserve land where a cemetery is, there was a name change. Changed name from Fort George Park to Lheidli T’enneh Memorial Park, and people got up in arms about why they didn’t consult, I can’t even say that, etc. There is movement to reconcile and do some things together, they’ve developed MOUs etc., government-to-government relationship and with the regional district, but that is the environment we are working in.
 - As the manager, I would get calls from non-Aboriginal people because all the housing we manage was sprinkled all around PG. But what happened was I would get a call from a neighbor to the effect of “your people are ruining our neighborhood.” I’d say my people are your neighbors, get over it. We’re not going anywhere. A guy said to me one time “why don’t you all just go back to your reserves and solve the problem.”
 - When the Friendship Lodge was being developed...it’s in the VLA, the neighbors, at the final reading the place was packed with all these folks that.... a guy got up and actually had taken pictures and created a little Powerpoint of my Indigenous relatives sitting in a back alley etc. “These people are like dogs,” he said. I could not sit there anymore, I had to get up. I said, “You know what you just did, you called my mom, my grandma, my sisters and relatives ‘dogs.’” He was concerned that it would make a negative impact on his property values. But of course, it has worked out. (Problematic attitude that) money is worth more than a human being.

People Experiencing Homelessness and/or Struggling with Addiction

- Lack of treatment centres.
- The pandemic has caused problems and increased the pressure on people with mental health and addictions. Even people who wouldn't have said they had mental health [problems], now they do because of the stress and isolation.
- Extreme weather – people can't live outside year-round.
- We have all sorts of tent cities popping up and we are the City that fines (panhandling, sleeping on the street, etc.). There is tension between homeless, business, and social service providers. This is because housing is a commodity not a right currently.

Transportation

- Transportation issues where people can live based on where busses go (e.g., Save on Foods moving will create food security issue in downtown because it is harder for people to get to using public transit).

Indigenous Peoples

- Under Aboriginal Training and Employment Association's umbrella (they manage for the whole province), there are designated communities that receive an annual fund and those who didn't. They (the communities that didn't) had to go through a proposal development and application to get any money.

What types of solutions, innovations, strategies or best practices would you recommend to Prince George for addressing these needs?

Collaboration and Coordination Across the System

- Government agencies listening more and being more consistent with community members and agencies. So, for instance, the Ministry of Social Assistance and Northern Health and MCFD all have different policies, procedures, geographic regions, and they work as their own bodies. They all serve the same clients and there is very little – I feel there could be a lot more collaboration.
- Government agencies working with community members as well, like organizations for us, if that were to happen maybe there would be more funding for services on the ground.
 - Collaboration with other service providers and landlords, willingness to help and share.
 - Collaborative tables (e.g., safe and clean downtown, community safety hub)
 - Try not to duplicate services.
 - Work together to address community needs.
 - There would be more success in helping community members if we worked together in a more holistic approach.

Wrap-around Supports

- Giving supports to community members (e.g., teaching life skills because they came from dysfunctional families).
- More support services in place.
 - Need broader social supports – not just houses.
- **Financial Literacy:** financial literacy, understanding how this money stuff works. Because when you come from communities, that's not...nobody owns the individual house. Everything is in common,

whether that was the policy of the Indian Act, but it's a cultural thing too. You share the wealth, you spread the wealth.

- Would like to see transitional approach to housing towards independence (e.g., tiny homes for people who want to leave drug scene) with a bit of community around them.
- Housing First model WORKS – implement in (has been tested, need to commit to the action and implement – stop researching, start doing), need to put money up front.
- Patient lodge where families can come with patients for support (i.e., for those coming to access medical care).
- Mothering centre – daycare, employment opportunities, housing for families, elders (see one in Vancouver).

Mandate Percentage of Affordable Housing in New Developments

- New construction happening in the private market, it would be nice to see some of those units be mandated for social purpose.

Innovative Thinking – Be Open to Doing Things Differently

- Looking at out-of-the-box scenarios
 - We have to think outside the box, not just put up a normal apartment...different ways of doing things that are less costly and can house people effectively.
 - Opening up more suites in homes.
 - Tiny homes
 - Maybe setting aside designated areas...like you see the tiny homes, not big, but set aside an area.
 - **Tiny Homes:** We'd just need a piece of property from the City. Up to 40 tiny homes on a lot, with a central laundry, shower, bathroom connected to City services. Power is obviously right there. The idea was to...then to provide lots of wrap-around services. We had the housing first. PG does have a lot of services and supports. The Native Friendship Center, for example, has a housing survey every week.
 - Things that can be put up fairly cheaply.
 - Enabling agencies to do a bit more.
- Land Trusts – to keep the land and the developments affordable so they are not part of the market. Follow all City codes and bylaws etc., but the land...people could even own the house on top of the land. That's the part we were trying to develop. It's not just low-income or subsidized housing there are a lot of young people not able to afford to buy their own home. Most people's retirement plan is their property and the house they own. It's just going up and up and up. It's precarious according to CMHC. There could be a lot of people with a whole bunch of negative equity in their homes.
- They have shifted a bit in how servicing works, able to do it ourselves with a developer rather than waiting for the City crew to do the work. Not enough City crew available. Then the City workers can focus on maintenance and other work. It certainly helps them (the City) when they can offload some of that work.
- Do something with the market itself or look at some of those option there. The DT core when the pandemic is done, they will have to do something. It's almost like a morale issue for a lot of

people. They don't want to put money into Prince George at this point because they see what the downtown is like right now. New housing on 1st may help, but more needed.

Reduce Red Tape and Bureaucracy to Provide New Housing Stock

- Easing restrictions on opening up some of these homes for having more than a basement suite, or a couple of rooms in a home would help - bylaws and restrictions from the City are pretty tight.
 - Getting permits for building on-time.
- Agencies need support when starting up housing.

Housing for Indigenous Peoples

- Excited about Aboriginal housing – ideal community-based type of housing, need to focus more and more on housing like this (with supports in place).
- Aboriginal Business Center – rent bank that some of the banks and the different organization would pay to, so if you were really hard up, you could go to the rent bank and then pay it off over time. To help keep people in their homes.

Diversity of Housing Stock

- Student housing – reduced need for housing around town.
- Need mixed-purpose housing in different communities (neighbourhoods).

Community Education

- Education re: NIMBYism (municipality could help with this) (e.g., provide messages of support, promoting inclusion and belonging of Indigenous peoples).

Build Upon Strengths

- Need to build on strengths (not just focus on deficits).
 - Collaboration with other service providers and landlords, willingness to help and share.
 - People with lived experience be part of moving forward.

Mediation for Renters/Landlords

- Recommendation I have always thought of was a mediator or mediation right here in the City so tenants can go to it. Even if that's just a first step before you go to the RTA. A place where people could come and say their concerns, go through that, and then go through the RTA. When you evict somebody, they become homeless. They end up sleeping in someone's basement. I had a family sleeping in someone's car port with tarps around it for privacy. Need a local solution (for mediation).

Minimum Maintenance Bylaw

- That is one thing I added, the City of PG has been after doing a minimum maintenance bylaw. It just keeps getting kicked down the road. They are afraid to pass that on, I'm not sure why. In some

cases, it would be a good thing. As a landlord, you're collecting rent and not investing that, and the quality goes down and peoples' utilities are going up because the windows are bad, etc. I had someone come to me with a \$600 natural gas bill in a basement suite because of windows, lack of weather stripping etc. There has been a lot of hard work being done. There are supportive people here. Lots of really good people here and even more so because of the truth and reconciliation. It's a good time to make change, we can't keep going the same old way, we can't.

Densification Initiatives

- Getting redevelopment done – and more incentives for multiple family dwellings. Those things are quite helpful and should encourage people to build that stuff. If there was some re-development initiative for taking some things down like around carney burden street area – knock down the single-family housing and build multi-family. Make the zoning and planning processes suit that. They have been helpful with non-profits and helping housing providers. They have been trying to encourage these types of projects.

Any other observations?

Community Education

- I would like to see a little bit more understanding from the general public about how important social housing is. More education and awareness so that communities and cities as a whole would see value rather than stigma. Address stigma through conversations or education (e.g., more presentations in schools about what we do and why we do it, at an earlier age so that children can learn about that).
- Dignity – everyone deserves dignity begging for a home or competing for a home doesn't lead to any of that.

Seniors

- Looking after our seniors is important, it's a struggle every single day.

Understanding the Connection to Housing and Other Social Issues

- If someone has a safe home, a place they can go and feel safe, that is a place they can start rebuilding their lives, getting back on their feet. Getting into the work force, going back to school. That is the start of that. If you have a safe place to be and you know you're going to have a roof over your head and some food to eat and you're not going hungry...watching how that person grows and how they manage their lives and succeed, that's pretty good to watch.

New Development

- There has been a lot of building in the past while. KEEP BUILDING. Keep creating new supply of housing.
- Number of new student housing will hopefully free up other housing in community.

Natural Gas

- Mercaptan – thing in propane to give it a smell. On the reserve, not LNG. After that, there was a really high level of that that got into the houses. They are deathly afraid of natural gas.

Reconciliation Actions

- One suggestion: PG [has] a mascot called Mister PG. He is a stick man made out of logs. He has a hard hat on his head and a big wooden nose. Mr. PG. It was all about (the idea that) there was nothing here until development happened. I made an exercise and photographed every Indigenous art/symbolism in PG. Right now, Mr. PG by himself does not symbolize our whole community. We need to have something just as big, as relevant, either standing right beside him, or smudging him.
- When we are listing where we live – province, city, etc. and then also ask what traditional territory they are on. Then, if people don't know, they need to find out.

Mitigating Factors

- The labour market, there is a real shortage of people who are qualified for the work that is needed. The City, us, every major group has had a major labour shortage. The great resignation of the pandemic. The pandemic pushed a lot of people into retirement, or slightly early retirement. A lot of people are busy training or having trouble hiring people. Motility is majorly impacting the workforce.

Topic Area Specific:

Housing Providers/Developers

What challenges does your organization face when it comes to building or operating housing?

- Want to partner with other organizations to provide housing (but not being seen as the go-to).
- People who understand addictions don't necessarily understand mental health.

Do you have any new projects or initiatives that are planned/recently completed/ongoing in the PRRD?

- Have bids into BC Housing to operate more housing (operating one of the builds on 1st Ave, reno hotel).
- PGNFC is developing a 44-unit facility (former Knight's Inn) – will have a new name.
- PGNFC - 2nd Ave expansion shelter – 30 beds .

First Nations or Indigenous Organizations

For First Nations members living off of reserve, are you aware of specific housing needs that are not being met? What housing type(s) are being sought by these members?

Youth

- Youth, young people coming off of reserves and into the urban areas, they have nowhere to go, don't have references to get into rental units. Sometimes they lack an understanding of what it takes to maintain homes or stay in those places.

What Kind of Housing Would Help Youth?

- Just something basic with some supports to help them adjust into City life easier, to be able to find the agencies that can help provide some assistance for them, walking them through those hoops they have to go through. Filling out the application.
- Having homes in more of clusters, or areas that are specific, so they have more connections to other people.

Options For Singles

- Options for singles. A lot of the 160/180 (units we bought) that were in PG here, most of them were single-family homes. Then, you end up with kids grow up, soon you've got an old couple living in a big house. So, the demand for affordable single housing that is barrier free, no stairs, one level, because we do have an aging population, but we have a real young population too.

Safe and Affordable Housing

- Safe (against landlords, neighbourhoods, specific home, door locks and windows secure)
- Affordable (rent above shelter allowance, intentional, not affordable to people on financial assistance)
- Multigenerational housing. As community, as Indigenous, sometimes 3 even 4 generations, you've got your grandmother and the kids and the grandchildren. Multigenerational housing. It's different than zoning and standards because non-Aboriginal community is 2.5 kids whatever, all that stuff. So, a need for multigenerational co-rental kind of units. So, you're not only supporting each other financially but culturally etc.

Systematic Racism and Oppression

- Systemic racism is a major issue (e.g., when trying to rent).
- Seventy percent of the homeless in PG are Indigenous and we only make up 3% of the population.
- In most communities, 60-70% of the people who are members of their communities live off reserve because there is not the infrastructure in place and the housing in place on reserve. Challenges are small chunks of lands, non-serviced, undevelopable etc. and then the Indian Act.

Reconciliation

- Calls to action and UNDRIP article 21 and 23 talks about starting and establishing our own institutions and looking after ourselves.

Do you have any new projects or initiatives that are planned/recently completed/ongoing in or near the City of Prince George for members or non-members?

Families

- 50-unit townhouse being built, ready for occupancy in January. All RGI. Daycare on our site. We call it an urban Indigenous community. Focus on childcare for that community so they can work, go to school, and know that their children are in a safe environment and being cared for.
- A 57-unit apartment building being built as well. Ranging from 0-3 bedroom. Mostly 2-3 bedroom for families.

Seniors at Risk of Homelessness

- A 35-unit housing for seniors who are homeless or at risk of being homeless. It's going to be BC Housing owned and we provided the land.

Indigenous Peoples

- We also do community area inside our building, a gathering space, a learning center so that children or teens who need access to computer systems to help with their education, it's all culturally themed to Indigenous people. Hoping to branch out into assisted living.

Shelters and Supportive Services

- Help the less fortunate...that is the village concept right now, people who are really low income and some people who can pay higher rent. They are basically help the less fortunate to make the whole operation work. It's not just all one level of rent. Based on income.

Community Building

- We started a program called Building Fences Together. Got together, talked, get to know your neighbors, shared the cost of the fence. Rebuilt together a falling down fence. We were trying really hard to create a positive, successful relationship with the neighbors.

Service Providers/Business

Are any of the housing challenges you identified impacting your ability to deliver programming or services in your community? Prompts: students not being able to find housing, recruitment or retention of staff, etc.

Mental Health

- Concerns about housing produces anxiety among clients.

Meeting Requirements

- Can't meet all referral needs.

Staffing

- Recruitment and retention of staff are huge challenges (within their and many organizations), affects program operations.
 - Some of this is related to housing shortage in PG

COVID-19

- COVID has been a huge challenge (for sleeping) – challenges of PPE, extra cleaning.

Costs

- Increased food costs, utility bills.
- Another big change is the technology building codes and energy requirements, labour cost, the cost of construction is getting ridiculous. That would be an interesting portion in the report, what is the average cost per square foot for construction. Because it fluctuates so much. Upwards to \$300/sq ft in some places.

Accessibility

- Certainly, the accessibility has been a problem. We've had difficulties accommodating their changing needs. We move people from house to house, able to juggle a bit but sometimes we are in a mad rush to renovate a house to make it more accessible.

Low Supply

- Definitely the low amount of appropriate housing for sale has been an issue, but that is an ongoing problem. We've been actively looking for housing for 8 years and only bought 3 in that time.

What is most important for your organization when it comes to housing?

- Having safe, affordable stock to access when need arises.
- Landlords accept and understand people with mental illness – impacted by COVID and opioid crisis.
- Accessibility and affordability. And that it is nice. We want it to be nice, it's important that they live as normal a life as possible. Nice homes in nice areas. We build in neighborhoods we want people to be living in. We could house more people in accessible shacks, but we don't want to. We'd also like to give them some choice as well, if we have enough units, we can offer that.

People with Lived and Living Experience Interviews

In addition to connecting with service providers who offer direct housing-related services, people with lived and living experience of housing need were invited to participate in one-on-one interviews to share their perspectives as well. This opportunity was shared through service providers. One person offered their story and experience.

It is likely that the low participation rate was related to the fact that COVID-19 prevented travel to the community and made in-person engagements not possible for this report. However, this person’s story illuminates important needs and confirms what was said by the service providers who participated.

Table 3 - Housing Needs Themes Emerged from PWLLE Interview

Demographics with Particular/High Need	Gaps in Services
<ul style="list-style-type: none"> • People with mental health and/or addictions • Young people • Young adults aging out of youth services 	<ul style="list-style-type: none"> • Not enough detox spaces • Wrap-around housing supports • Affordable housing • Emergency shelter spaces • Transitional or half-way houses
Challenges to Finding Housing	Benefits from Social Services
<ul style="list-style-type: none"> • Discrimination against families with young children, young people, and people on income assistance • People face racism while applying to housing • Lack of housing security and stability 	<ul style="list-style-type: none"> • Learned life skills and the importance of self-care • Found support and encouragement to succeed
Importance of Housing and Housing Supports	
<ul style="list-style-type: none"> • Housing is foundational to wellbeing, health, recovery, and stability. Without housing, getting a job and an education, and raising children would have been impossible. 	

"I am where I am today because of the group home manager who gave a crap about the kids, and if I hadn't had that I don't know if I would be where I am today. The staff worrying about my wellbeing and giving me a safe place to be."

"With personal landlords, you never really know how it will go.... I wonder if I will get an eviction notice. Landlords who aren't a company can be unpredictable. I do everything right, but you just don't know."

"A roof over your head can change how you think about your whole entire world."

"You can be safe, be clean, be slept. Having a roof over your head is really important to having a healthy lifestyle."

"I am a mom of 2 children. Sometimes people will ask me questions I feel shouldn't be asked. Like, are you going to be loud? Well I have children so, of course, I am going to have noise sometimes. But that doesn't mean I am a bad tenant."

"Biggest issues here in PG is the lack of places to sleep for people who are on the streets."

"The biggest difference would be transportation for me. I don't drive, I'm not very good, and I can't afford to pay for driving lessons, so I pay for cabs a lot. That really drains my pocket."

"Almost aging out of Foundry and the place I work and all of the services here, I won't be able to access services. I'm hoping that I will have other services beyond being a youth. But as an adult, services are harder to access than for youth."

"There's many children around here too who don't know how to look for places, or don't have money, so they just sleep on the street. Need a way to find them stable income and help them get places."

Public Survey Results

Between September 10th and October 5th, 2021, a public survey asking Prince George residents about housing needs was open on Survey Monkey. In total, 767 people responded to the survey. Forty chose not to give consent to participate. Answers were collected from 727 people.

The survey results are shown in this summary report. Data are presented as either ‘all data,’ which is the answers of all participants, or disaggregated to pull out the answers of ‘renters,’ ‘owners,’ people with ‘no fixed address (NFA),’ and people who ‘neither rent nor own.’ This separation of answers allows for comparison of the housing experiences of renters, owners, and those who have a different type of (or no) tenure.

Key Take-aways:

- Renters, on average, have lower incomes than people who own their homes.
- Home owners are more likely to live in single-detached homes with more than three bedrooms, regardless of family or household size.
- Among participants who indicated they lived in “another” housing composition, the most common answer was that adult children were living with their parents.
- Homeowners and renters have significantly different housing concerns. Only 91% of renters vs. 55% of homeowners have experienced housing challenges.
- Homeowners were more likely to be concerned about transit, parking, housing being too large for their needs, and mobility needs.
- Renters were more likely to be concerned about their ability to afford future rent payments, the stability of their rental agreement, home being too small for their needs, and home being in poor condition and in need of repairs.
- Some survey participants indicated that their housing is too large, while others indicated a lack of space. Given that most homes in PG are single-family, this speaks to the need for more diversified housing stock as people’s needs change.
- The top concerns expressed about housing in the next 5 years were being unsure about affording rent or mortgage payments (27%), uncertainty about being able to afford to purchase a home (25%), housing will be too small for household needs (23%), and the condition of housing and need for repairs (28%).
- For more than a third (38%) of respondents, their last housing search took more than 4 months. The top three challenges people experienced in finding a home during their search was lack of availability (66%), the high cost of the type of home they were looking for (35%), and the cost to purchase being beyond their means (52%).
- When looking for a home, participants selected that the cost of the home is the most important thing they consider. Eighty percent (80%) said that they view cost as the highest priority. In general, renters were slightly more likely to select cost as a priority than owners. Aside from cost, the next three most important things were related to built structure of the home: size of the lot, size of the unit, and the type of unit (single-family, townhouse, etc.).

General Comments

The last question of the survey was an open-ended question to which 337 people responded. Overall, the comments stressed that public concerns are centered around affordability, a desire to see more support for people experiencing homelessness, a need for seniors and accessible housing, and a strong desire to see more smaller homes being built. Prejudice towards Indigenous people was also frequently raised as an issue.

The style and form of housing being built currently do not meet current or future needs

- Neither large single-family homes nor condominiums meet all needs. There is a desire for garden style and rancher style (single-family, single-level) housing.
- Accessible units, particularly those with no stairs and wide hallways, are desired.
- Many people commented that smaller (1250 sq ft and less) homes are desired for both first-time buyers and seniors looking to downsize. Tiny homes, single-family homes in the style of post-war building, carriage houses, and townhomes were all mentioned as examples.

Amenities are not evenly distributed across Prince George

- Some neighborhoods lack playgrounds within walking distance of homes.
- The closure of Safeway downtown is a concern for residents. They are worried about lack of access to groceries in their neighborhood.
- Newer developments lack amenities like green belts, trail systems, playgrounds, and other outdoor public spaces. There were several comments about the need for better master planning in new areas of town.
- There were several suggestions that revitalization of the downtown core would but only improve the quality of life for those living there, but also create an appealing ‘hub’ for Prince George.
- Transportation concerns were varied. Some commenters stated that they do not use transit, or that it is unrealistic for them to use transit year-round, and so are hesitant to invest in more public transit development. Others stated that more transit is needed, including bus routes, sidewalks, trails, and bike lanes. Comments on sidewalk and road maintenance generally expressed a need for more maintenance for safer driving and pedestrian traffic in the winter.

Financial policies are making it harder for people to own their homes

- The new stress test for mortgages is increasing barriers for first-time home buyers.
- Increases in property taxes are challenging to people on fixed income. There were several comments regarding fear that they will be priced out of their home if taxes increase.
- Property tax payers would like more flexible payment options, like removing the requirement to apply for monthly payments, to make budgeting more manageable on fixed or low incomes.
- There is a desire for more co-op housing.

Seniors are looking for more options

- Many seniors are looking to downsize their homes without giving up their privacy and comfort.
- Accessibility and affordability are key issues as seniors age. As mobility changes and people move to fixed income during retirement, accessibility and affordability become more important.

- There are not enough senior-specific housing (supportive housing, independent living, and seniors' villages) options.
- Desire for seniors housing with a community feel.

Sustainability is important

- Housing is seen as a major contributor to Climate Change response planning.
- Ideas to improve sustainability are using step code, increasing efficiency requirements for new builds, and reducing sprawl.
- Local building resources could be prioritized for environmental and economic reasons.

Indigenous residents experience prejudice and racism

- Prejudice and racism towards Indigenous people are highly visible in the community. People reported seeing advertisements which state 'No Natives.'
- Indigenous people, those who serve Indigenous communities, and people who work with the homeless (self-identified) who responded stated that landlords have refused to rent to Indigenous people.
- Housing and responding to housing needs is an opportunity for reconciliation.

Food security and housing need to be addressed together

- The City can use bylaws to increase food security by allowing backyard gardens, bees, and chickens. This will help families and low-income households offset food costs.

Zoning and development processes are critical

- There were many suggestions for how zoning and the OCP can be used to encourage more diverse, sustainable, and livable housing options in Prince George.
 - Pre-zone for higher densities
 - Use this housing needs report as information for updating the OCP
 - Eliminate single-family zoning
 - Decrease lot size requirements for secondary and carriage suites
 - Allow carriage houses on all single-family dwellings
 - Require secondary suites to be designed in new builds
 - Require accessibility considerations in new builds
 - Make more properties subdividable (allow for carriage houses to be built and then lot subdivided)
 - Make playgrounds and other outdoor amenities a requirement for development permits

Survey Data

The survey results are shown below. Data are presented as either 'all data,' which are the answers of all participants, or disaggregated to pull out the answers of 'renters,' 'owners,' people with 'no fixed address (NFA),' and people who 'neither rent nor own.' This separation of answers allows for comparison of the housing experiences of renters, owners, and those who have a different type of (or no) tenure.

Demographics

The participants in the survey were of all ages, with a similar age distribution to the overall demographics of Prince George (Figure 1). The majority of participants (87%) were between the ages of 15 and 64, and 13% were 65 years of age and above. Given that it is expected that people under the age of 14 would not answer the survey, this creates a similar age spread to the general population of PG, where 14% of the population is over 65% and 55% are between 65% are between 15 and 64. Participants of the survey came from five neighborhoods in PG: The Bowl, College Heights, Blackburn, Downtown, and Hart Highlands (Figure 2).

Figure 1 – Participant Ages

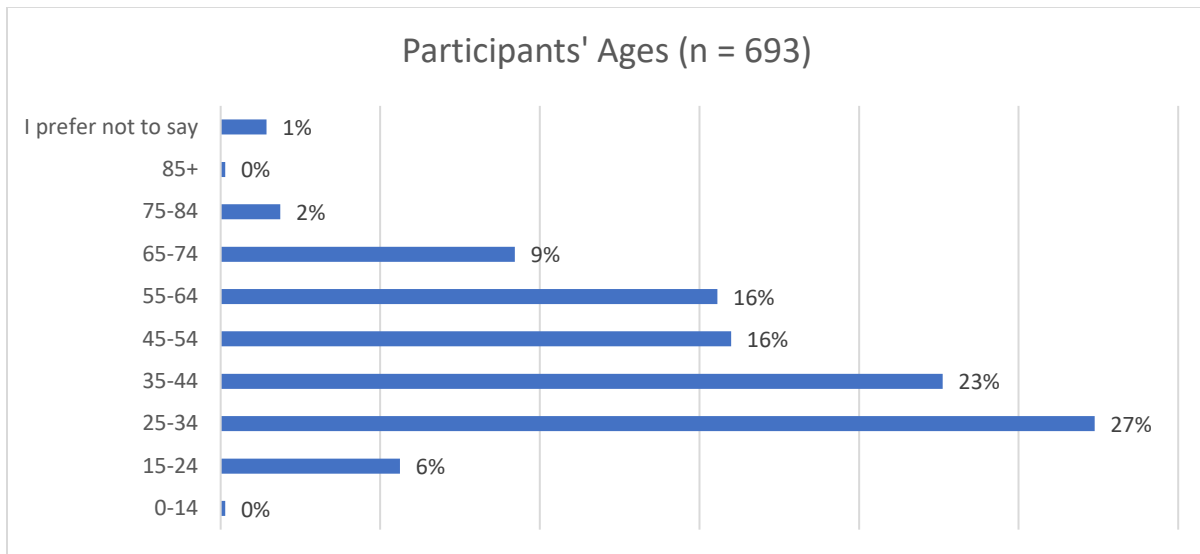
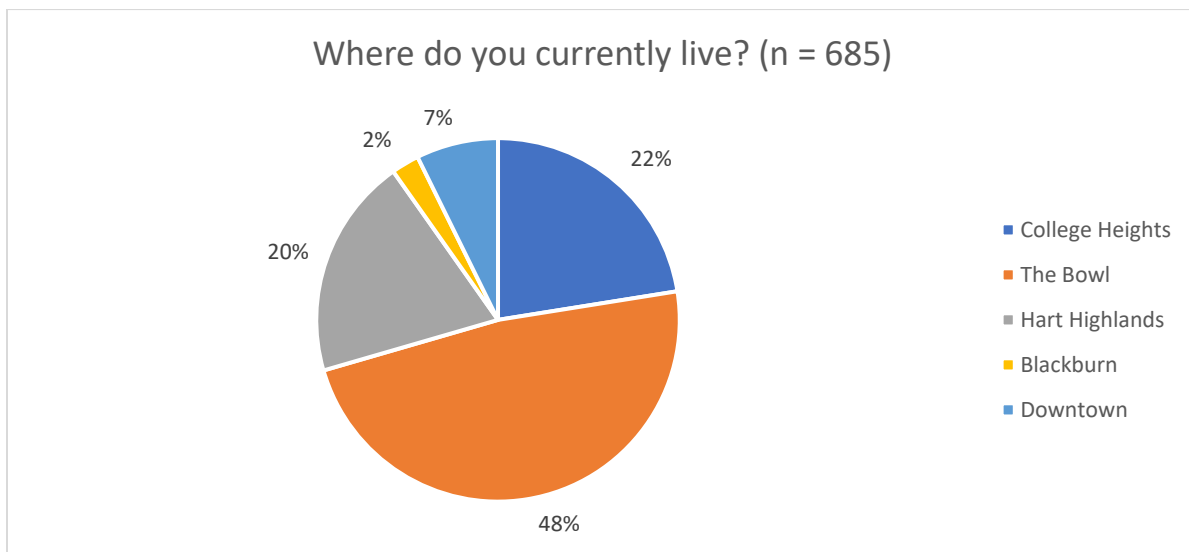
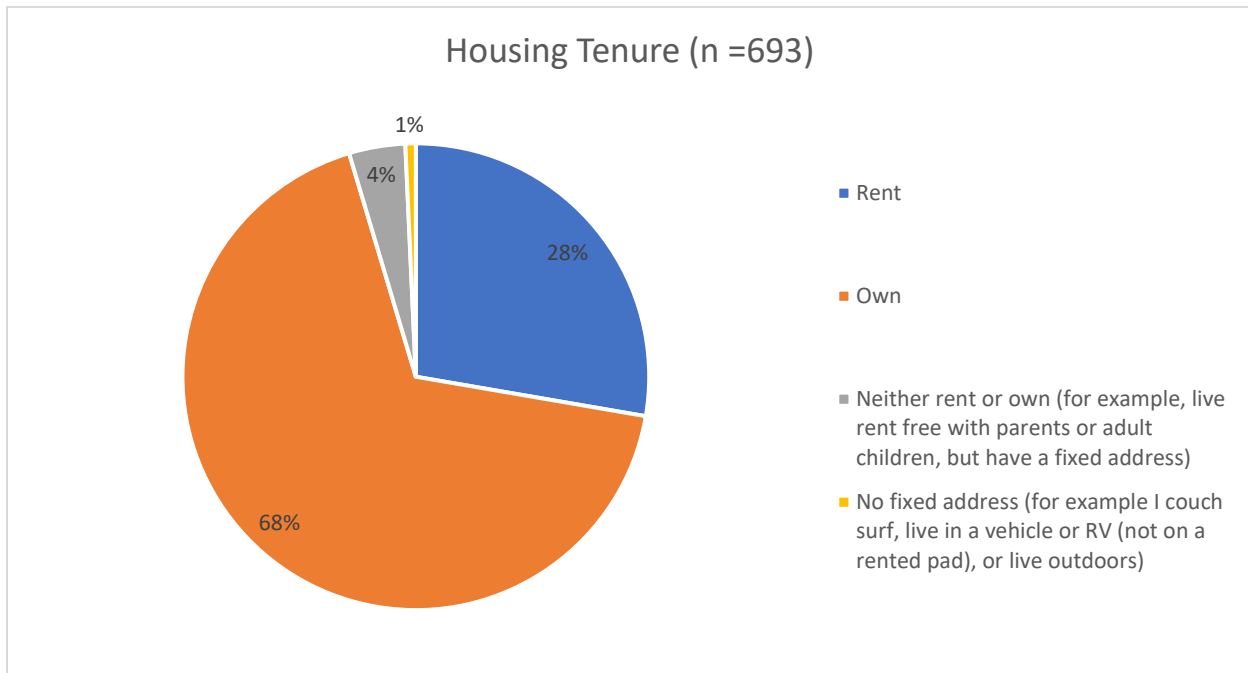


Figure 2 – Where do you Currently Live?



Housing Tenure

Figure 3 - Housing Tenure



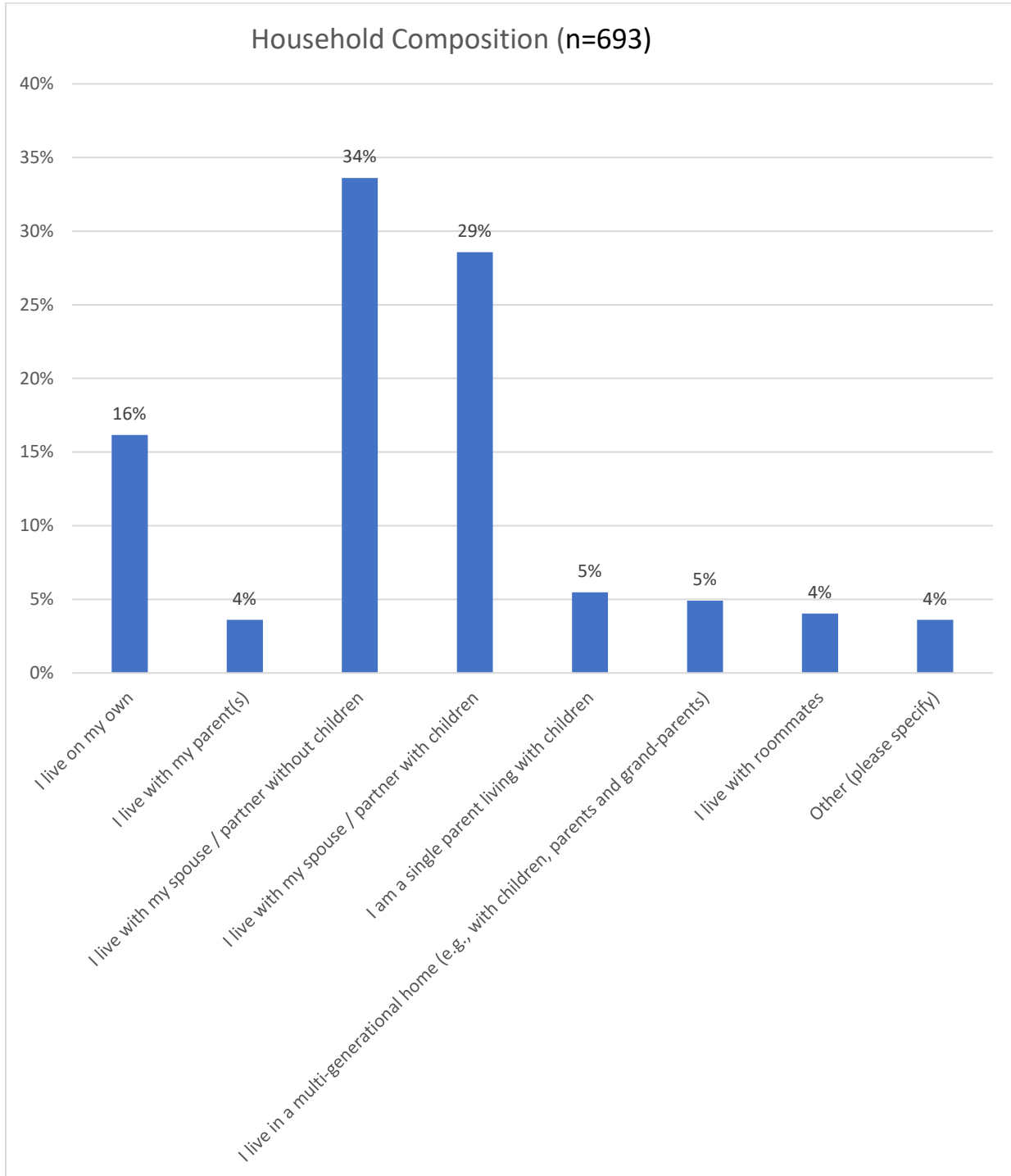
Most survey participants in the survey own their own home (68%) (Figure 3). Only 5% of participants answered either ‘neither rent nor own’ or ‘no fixed address.’ These responses are in line with the 2016 census findings that 69% of people own their homes and 31% rent. People with no fixed address (NFA) are not counted in the census as a unique category.

Participants were asked about their tenure. Options were:

- Rent – rent their home
- Own – own their home
- Neither Rent or Own – such as live rent free with parents or adult children, but have a fixed address.
- No Fixed Address (NFA) – for example, couch surf, live in a vehicle or RV (not on a rental pad) or live outdoors.

Household Composition

Figure 4 – Household Composition



Most of the participants (63%) live with their spouse, with or without children (Figure 4). Households with children made up 34% of households. The 3.61% of respondents who answered “other” were asked to specify their living situation, with the most common answer of families that have adult children living with them. Ten of the 25 written answers were from adults living with their parents or parents whose

adult children lived at home. The second most common answer (4 answers) was that the participant lives with a family member not listed in the answer choices, such as a sibling or in a suite in a family member’s home. One person answered that they live in PG only when they are working and another person answered that they live with their spouse and a roommate.

Number of People in Households

The following tables (Table 4 to Table 2) show the number of respondents by size of household, the number of children in households by number of adults, and the household composition by age group and household size.

Limitation: Please note that some respondents likely did not include themselves. For example, there are 11 households who indicated there is a single person aged 0-14 living in the home.

Table 4 – Number of Respondents by Size of Households

Number of Respondents by Size of Households		
Household Size	Count of Number of Households	Count of IP Address
0	127	16.56%
1	157	20.47%
2	210	27.38%
3	105	13.69%
4	104	13.56%
5	46	6.00%
6	16	2.09%
7	1	0.13%
8	1	0.13%
Grand Total	767	100.00%

Table 5 – Children and Adults per Household

Total Household Size	(All)					
Count of IP Address	Number of Children					Grand Total
Number of Adults	0	1	2	3	4	Grand Total
0	127	11	3	3	1	145
1	146	21	13	1		181
2	186	42	57	20	3	308
3	47	17	13	1		78
4	28	8	4	1		41
5	5	5				10
6	3					3
7		1				1
Grand Total	542	105	90	26	4	767

Table 6 – Age Composition of One-person Households

Total Household Size	1
Number of Adults	(All)
Number of Children	(All)
Number of Adults	Count of IP Address
1 aged 15-24	15
1 aged 25-34	44
1 aged 35-44	18
1 aged 45-54	20
1 aged 55-64	23
1 aged 65-74	22
1 aged 85+	4
1 aged 0-14	11
Grand Total	157

Over half (52%) of single-person households are comprised of people under the age of 44. Thirty percent (30%) of single-person household are comprised of people between the ages of 25 and 33, excluding single-person households with a child (0-14 years of age).

Table 7 – Household Composition, Two-person Households

Total Household Size	2
Number of Adults	(All)
Number of Children	(All)
Number of Adults	Count of IP Address
1 aged 15-24, 1 aged 25-34	5
1 aged 15-24, 1 aged 35-44	4
1 aged 15-24, 1 aged 45-54	2
1 aged 15-24, 1 aged 55-64	4
1 aged 25-34, 1 aged 35-44	9
1 aged 25-34, 1 aged 45-54	1
1 aged 25-34, 1 aged 55-64	6
1 aged 25-34, 1 aged 65-74	1
1 aged 35-44, 1 aged 45-54	3
1 aged 35-44, 1 aged 55-64	2

1 aged 35-44, 1 aged 65-74	3
1 aged 45-54, 1 aged 55-64	8
1 aged 45-54, 1 aged 65-74	2
1 aged 55-64, 1 aged 65-74	9
1 aged 55-64, 1 aged 85+	1
1 aged 65-74, 1 aged 85+	1
2 aged 15-24	12
2 aged 25-34	37
2 aged 35-44	17
2 aged 45-54	13
2 aged 55-64	24
2 aged 65-74	19
2 aged 85+	1
1 aged 0-14, 1 aged 15-24	3
2 aged 0-14	3
1 aged 0-14, 1 aged 25-34	11
1 aged 0-14, 1 aged 35-44	6
1 aged 0-14, 1 aged 45-54	1
Grand Total	208

In households with two residents, most residents lived with another person in the same age range, or either one age range below or above their own. The larger age gaps within households (living with a person two or more age ranges apart from themselves) are in line with the self-reported living arrangements of adult children living with a parent and lone -parent households (see Figure 4, household composition).

Table 8 – Household Age Composition, Three-person Households

Total Household Size	3
Number of Adults	(All)
Number of Children	(All)
Number of Adults	Count of IP Address
1 aged 15-24, 1 aged 25-34, 1 aged 55-64	1
1 aged 15-24, 1 aged 35-44, 1 aged 45-54	4
1 aged 15-24, 1 aged 45-54, 1 aged 55-64	1
1 aged 15-24, 1 aged 55-64, 1 aged 65-74	1
1 aged 15-24, 2 aged 25-34	2
1 aged 15-24, 2 aged 35-44	4
1 aged 15-24, 2 aged 45-54	6

1 aged 15-24, 2 aged 55-64	2
1 aged 15-24, 2 aged 65-74	2
1 aged 25-34, 1 aged 35-44, 1 aged 55-64	1
1 aged 25-34, 1 aged 45-54, 1 aged 55-64	2
1 aged 25-34, 1 aged 55-64, 1 aged 65-74	1
1 aged 25-34, 2 aged 45-54	1
1 aged 25-34, 2 aged 55-64	2
1 aged 25-34, 2 aged 65-74	2
1 aged 35-44, 1 aged 55-64, 1 aged 65-74	1
1 aged 35-44, 2 aged 55-64	1
1 aged 35-44, 2 aged 65-74	1
1 aged 45-54, 1 aged 55-64, 1 aged 85+	1
1 aged 55-64, 1 aged 65-74, 1 aged 85+	1
2 aged 15-24, 1 aged 35-44	1
2 aged 15-24, 1 aged 45-54	1
2 aged 25-34, 1 aged 35-44	2
2 aged 25-34, 1 aged 55-64	1
2 aged 45-54, 1 aged 65-74	1
2 aged 55-64, 1 aged 65-74	1
3 aged 15-24	1
3 aged 25-34	2
2 aged 0-14, 1 aged 45-54	3
1 aged 0-14, 1 aged 15-24, 1 aged 45-54	1
1 aged 0-14, 2 aged 25-34	16
1 aged 0-14, 1 aged 25-34, 1 aged 35-44	10
1 aged 0-14, 2 aged 35-44	5
3 aged 0-14	2
2 aged 0-14, 1 aged 35-44	4
1 aged 0-14, 2 aged 45-54	3
2 aged 0-14, 1 aged 15-24	3
1 aged 0-14, 1 aged 15-24, 1 aged 65-74	1
3 aged 0-14, 5+ aged 15-24	1
1 aged 0-14, 1 aged 25-34, 1 aged 45-54	1
2 aged 0-14, 1 aged 25-34	3
1 aged 0-14, 1 aged 35-44, 1 aged 65-74	1
1 aged 0-14, 1 aged 35-44, 1 aged 45-54	3
1 aged 0-14, 1 aged 15-24, 1 aged 35-44	1
Grand Total	105

Three- and four-person households reported more often than other households (categories by number of residents) as including a mix of age groups, with one resident in any given age group living with two people or more in another age group that is two or more categories apart. In households with three age groups present, it was most common that two of the residents were within one age group, and the third resident was two or more age groups separated from them. It is reasonable to conclude that many (or even most) of these households are composed of couples with children.

Table 9 – Household Age Composition, Four-person Households

Total Household Size	4
Number of Adults	(All)
Number of Children	(All)
Number of Adults	Count of IP Address
1 aged 15-24, 1 aged 25-34, 2 aged 45-54	1
1 aged 15-24, 1 aged 25-34, 2 aged 55-64	1
1 aged 15-24, 2 aged 25-34, 1 aged 85+	1
1 aged 15-24, 2 aged 45-54, 1 aged 85+	1
1 aged 15-24, 3 aged 25-34	2
1 aged 25-34, 1 aged 55-64, 1 aged 65-74, 1 aged 85+	1
2 aged 15-24, 1 aged 35-44, 1 aged 45-54	2
2 aged 15-24, 1 aged 45-54, 1 aged 55-64	1
2 aged 15-24, 2 aged 35-44	1
2 aged 15-24, 2 aged 45-54	5
2 aged 15-24, 2 aged 55-64	2
2 aged 25-34, 1 aged 45-54, 1 aged 65-74	1
2 aged 25-34, 1 aged 55-64, 1 aged 65-74	2
2 aged 25-34, 2 aged 55-64	1
3 aged 15-24, 1 aged 25-34	1
3 aged 15-24, 1 aged 45-54	1
3 aged 45-54, 1 aged 55-64	1
4 aged 25-34	1
4 aged 65-74	2
2 aged 0-14, 1 aged 35-44, 1 aged 45-54	6
1 aged 0-14, 1 aged 15-24, 2 aged 45-54	5
2 aged 0-14, 2 aged 35-44	21
1 aged 0-14, 1 aged 45-54, 1 aged 55-64, 1 aged 65-74	1
4 aged 0-14	1
2 aged 0-14, 2 aged 25-34	16

1 aged 0-14, 1 aged 35-44, 1 aged 55-64, 1 aged 65-74	1
2 aged 0-14, 2 aged 45-54	4
2 aged 0-14, 1 aged 25-34, 1 aged 35-44	6
2 aged 0-14, 1 aged 45-54, 1 aged 65-74	1
2 aged 0-14, 1 aged 15-24, 1 aged 35-44	1
1 aged 0-14, 2 aged 25-34, 1 aged 45-54	1
1 aged 0-14, 1 aged 15-24, 2 aged 35-44	5
1 aged 0-14, 1 aged 45-54, 2 aged 65-74	1
2 aged 0-14, 1 aged 35-44, 1 aged 55-64	1
1 aged 0-14, 1 aged 15-24, 1 aged 45-54, 1 aged 55-64	1
1 aged 0-14, 1 aged 35-44, 2 aged 65-74	1
2 aged 0-14, 2 aged 55-64	1
1 aged 0-14, 1 aged 15-24, 2 aged 25-34	1
3 aged 0-14, 1 aged 35-44	1
Grand Total	104

Table 10 – Household Composition, Five-person Households

Total Household Size	5
Number of Adults	(All)
Number of Children	(All)
Number of Adults	Count of IP Address
1 aged 15-24, 2 aged 25-34, 1 aged 55-64, 1 aged 65-74	1
3 aged 15-24, 2 aged 45-54	2
3 aged 15-24, 2 aged 55-64	1
3 aged 25-34, 2 aged 55-64	1
3 aged 0-14, 2 aged 35-44	8
2 aged 0-14, 1 aged 35-44, 1 aged 45-54, 1 aged 85+	1
3 aged 0-14, 2 aged 25-34	7
2 aged 0-14, 1 aged 15-24, 1 aged 35-44, 1 aged 45-54	2
2 aged 0-14, 1 aged 15-24, 2 aged 45-54	1
1 aged 0-14, 2 aged 15-24, 2 aged 35-44	2
1 aged 0-14, 2 aged 25-34, 2 aged 35-44	2
3 aged 0-14, 2 aged 45-54	1
2 aged 0-14, 1 aged 15-24, 1 aged 25-34, 1 aged 35-44	1
2 aged 0-14, 2 aged 45-54, 1 aged 65-74	1

1 aged 0-14, 2 aged 15-24, 1 aged 35-44, 1 aged 65-74	1
1 aged 0-14, 2 aged 15-24, 1 aged 45-54, 1 aged 55-64	2
3 aged 0-14, 1 aged 25-34, 1 aged 35-44	4
1 aged 0-14, 2 aged 15-24, 2 aged 45-54	1
2 aged 0-14, 1 aged 15-24, 2 aged 35-44	2
2 aged 0-14, 2 aged 25-34, 1 aged 35-44	1
2 aged 0-14, 2 aged 15-24, 1 aged 25-34	1
2 aged 0-14, 3 aged 15-24	1
2 aged 0-14, 1 aged 25-34, 2 aged 35-44	1
2 aged 0-14, 3 aged 25-34	1
Grand Total	46

Table 101 – Household Composition, Six-person Households

Total Household Size	6
Number of Adults	(All)
Number of Children	(All)
Number of Adults	Count of IP Address
4 aged 15-24, 2 aged 55-64	1
4 aged 25-34, 2 aged 45-54	1
1 aged 0-14, 3 aged 25-34, 1 aged 35-44, 1 aged 55-64	1
2 aged 0-14, 1 aged 15-24, 1 aged 35-44, 2 aged 55-64	1
5+ aged 0-14, 3 aged 15-24, 1 aged 25-34, 2 aged 55-64	1
2 aged 0-14, 2 aged 35-44, 2 aged 65-74	1
3 aged 0-14, 1 aged 35-44, 2 aged 55-64	1
2 aged 0-14, 2 aged 15-24, 1 aged 35-44, 1 aged 45-54	1
1 aged 0-14, 3 aged 15-24, 2 aged 35-44	1
2 aged 0-14, 1 aged 15-24, 1 aged 25-34, 1 aged 45-54, 1 aged 55-64	1
1 aged 0-14, 1 aged 15-24, 2 aged 25-34, 2 aged 35-44	1
4 aged 0-14, 2 aged 25-34	1
1 aged 0-14, 1 aged 25-34, 2 aged 45-54, 2 aged 65-74	1
4 aged 0-14, 1 aged 35-44, 1 aged 45-54	1
4 aged 0-14, 2 aged 35-44	1
1 aged 0-14, 2 aged 15-24, 2 aged 45-54, 1 aged 85+	1
Grand Total	16

Table 112 – Household Age Composition, Seven or More-Person Households

Total Household Size	7+
Number of Adults	(All)
Number of Children	(All)
Number of Adults	Count of IP Address
5+ aged 0-14, 2 aged 25-34	1
5+ aged 0-14, 2 aged 35-44	1
Grand Total	2

Household composition is primarily couples and couples with children. Most households who participated are composed of one or two people. Two-person households were largely people living with another person in their same age group, presumably their partner based on the answers to the question of who participants live with. Larger households (5 or more residents) almost exclusively had children living in them.

Household Income

On the whole, owners had higher incomes than other tenure types (Figure 5). Homeowners were far more likely to have incomes in the \$80,000 per year and above range than other tenures. People with NFA had the highest proportion of people with less than \$20,000 per year household income. It is surprising to note that one participant with an income over \$150,000 household income reported NFA. Their other answers indicate that their living situation is staying with family until their own home can be found.

“As working adults with good, stable incomes, there should be no reason we are living with no fixed address and struggling to secure a modest home.”

– Survey Participant

Figure 5 – Household Income

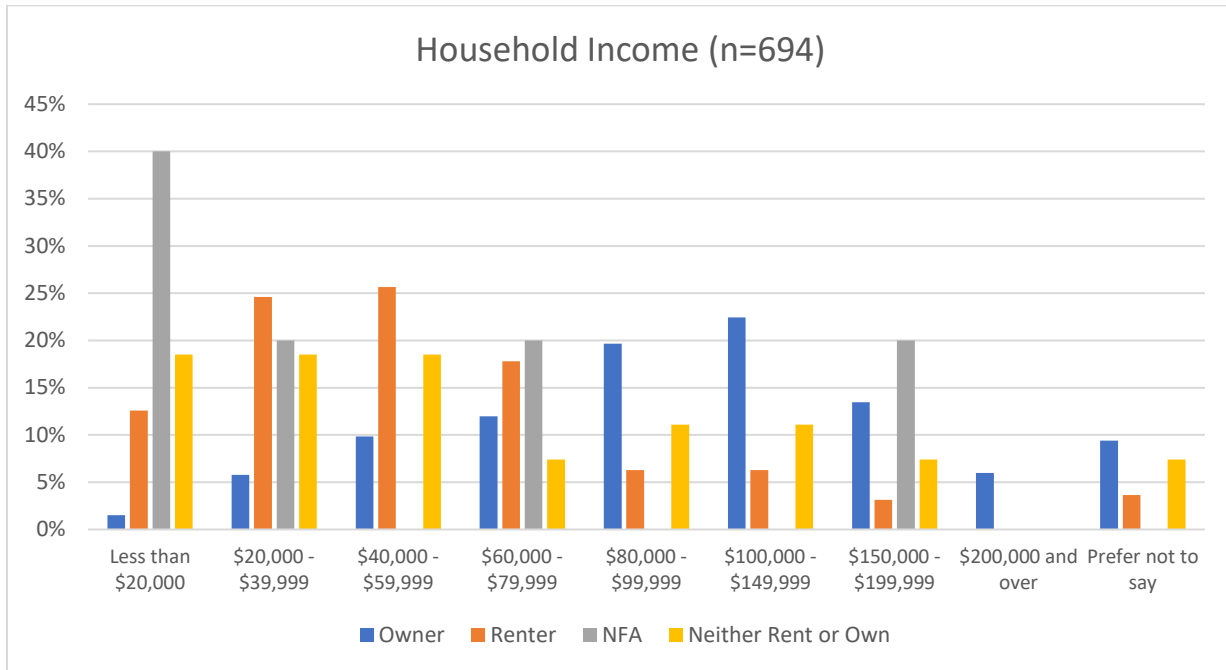
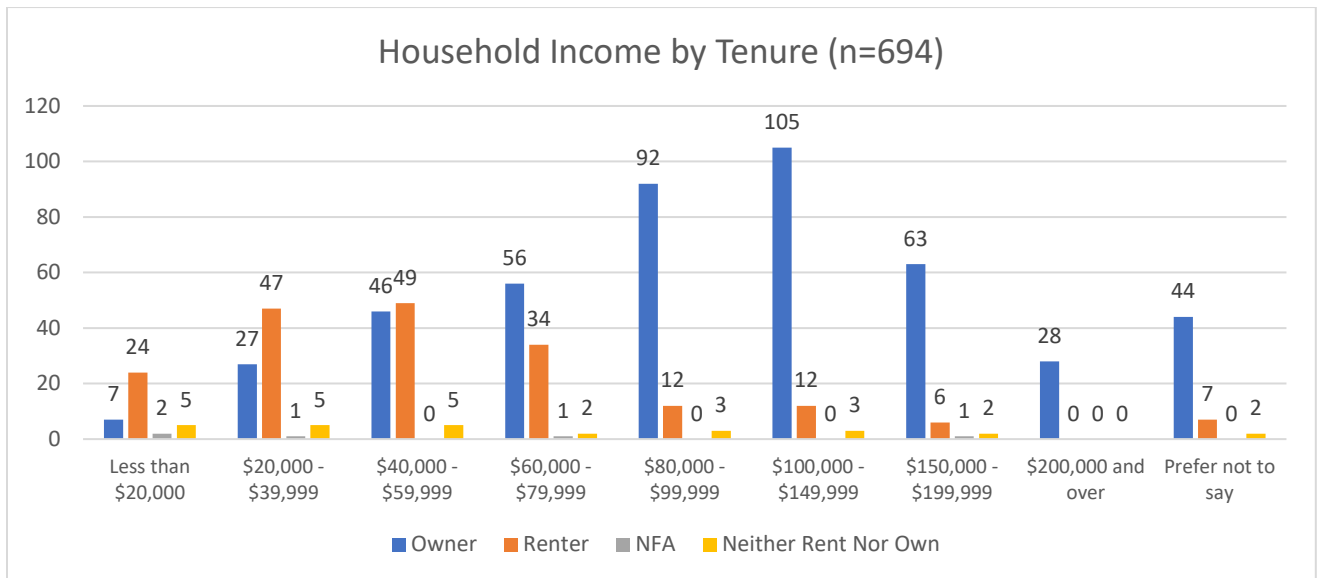
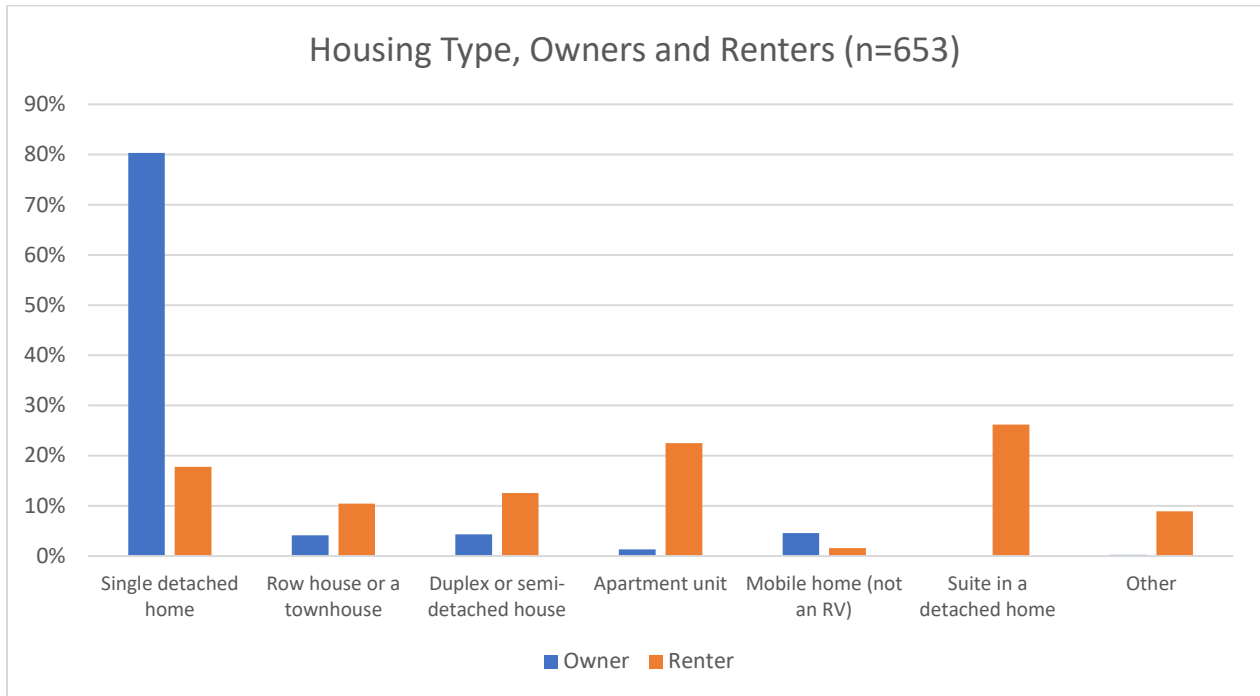


Figure 6 – Household Income by Tenure



Type of Housing

Figure 7 – Housing Type, Owners and Renters



Homeowners are more likely to have more rooms than is required for the number of people in the home. While 80% of homeowners indicated that their homes have three or more bedrooms (Figure 8), only 44% indicated that they would need three or more rooms to ensure that each member of their household has their own room (Figure 9). Renters were more likely to indicate that they had fewer bedrooms than needed.

Figure 8 – Number of Bedrooms, Owners and Renters

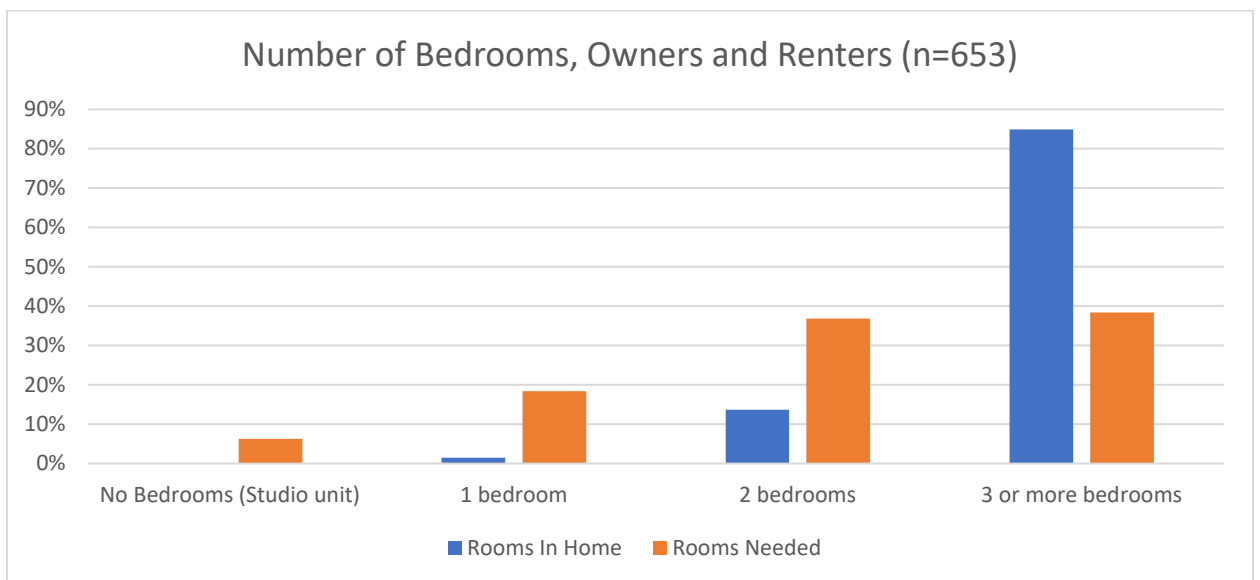


Figure 9 – Rooms in Home vs. Rooms Needed, Owners and Renters

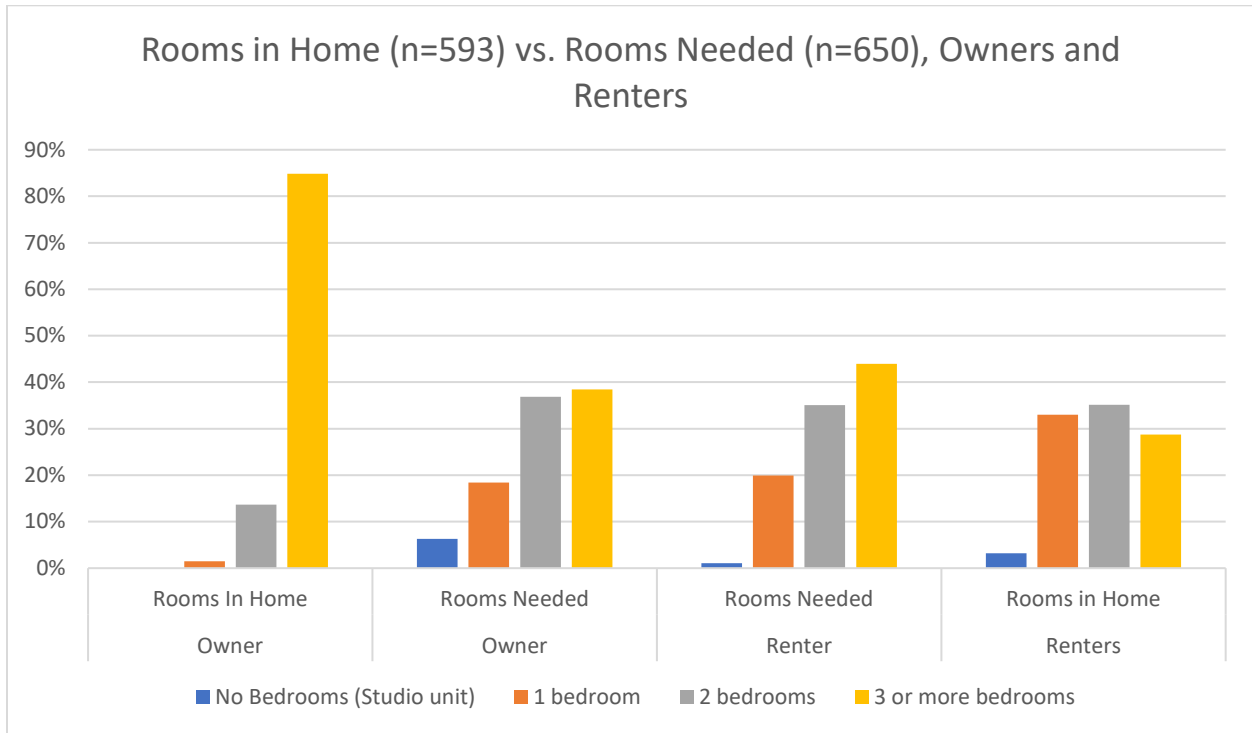


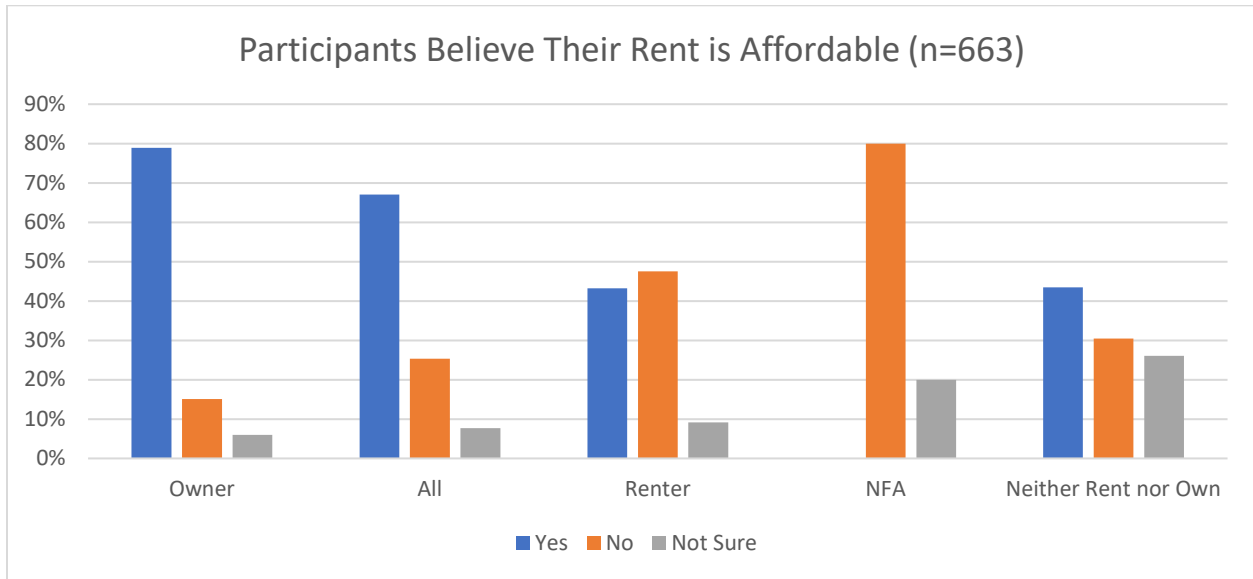
Figure 10 - Housing Type, Owners and Renters

Homeowners were far more likely to live in single-detached homes. Eighty percent of homeowners lived in a single-detached home as compared to only 25% of renters.

Cost of Housing

Overall, 67% of survey respondents indicated that they believe their rent (monthly housing cost) is affordable (Figure 11). Owners were most likely to say their housing cost is affordable (79%). Less than half (47%) of renters indicated that their housing cost is affordable.

Figure 11 - Participants Believe Their Rent is Affordable



Renting in Prince George

Most renters are on a month-to-month lease, and most are paying between \$500-\$1500 per month. The most common costs of rent were between \$500 and \$999 per month (39%) and between \$1000 and \$1,499 (38%).

Figure 12 - Type of Rental Housing Agreements

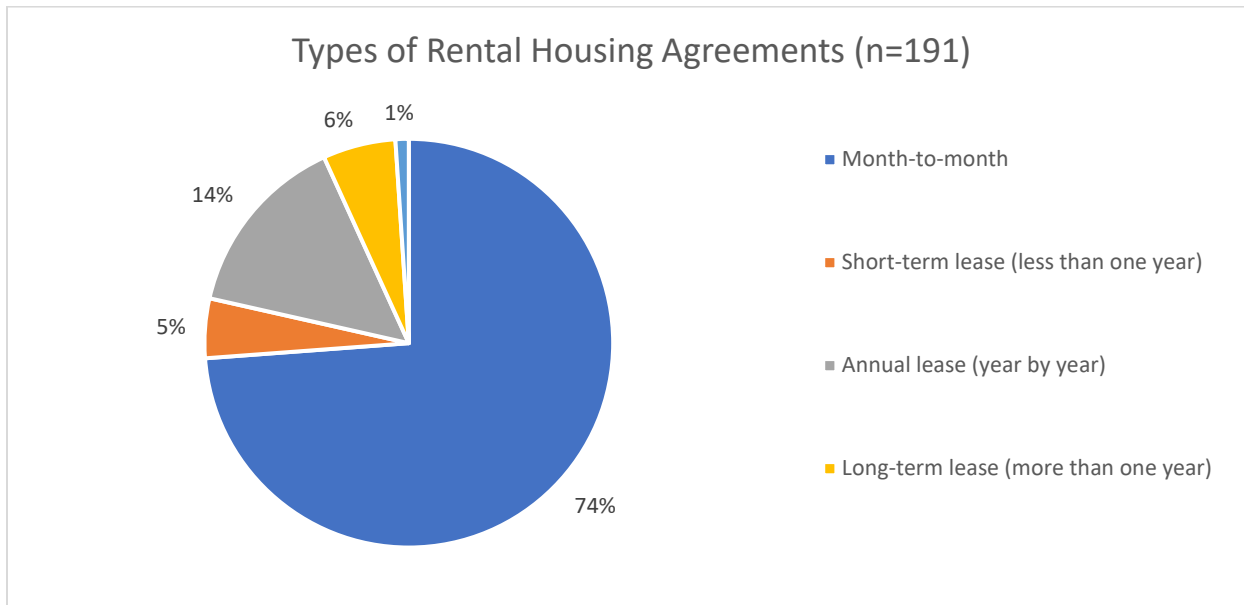


Figure 13 - Cost of Rent

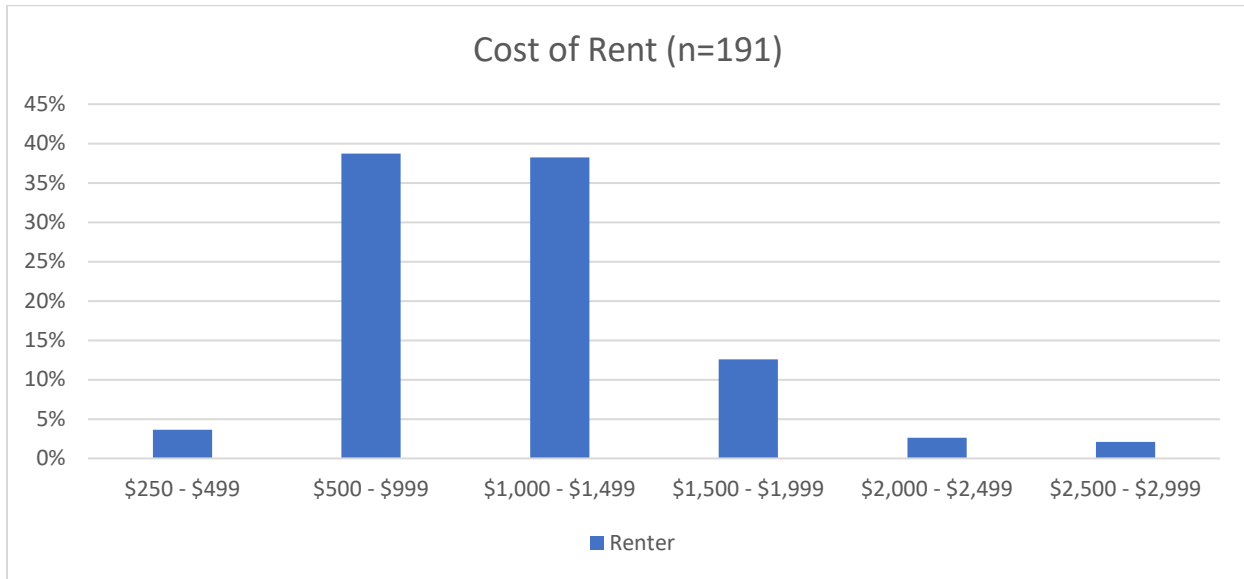
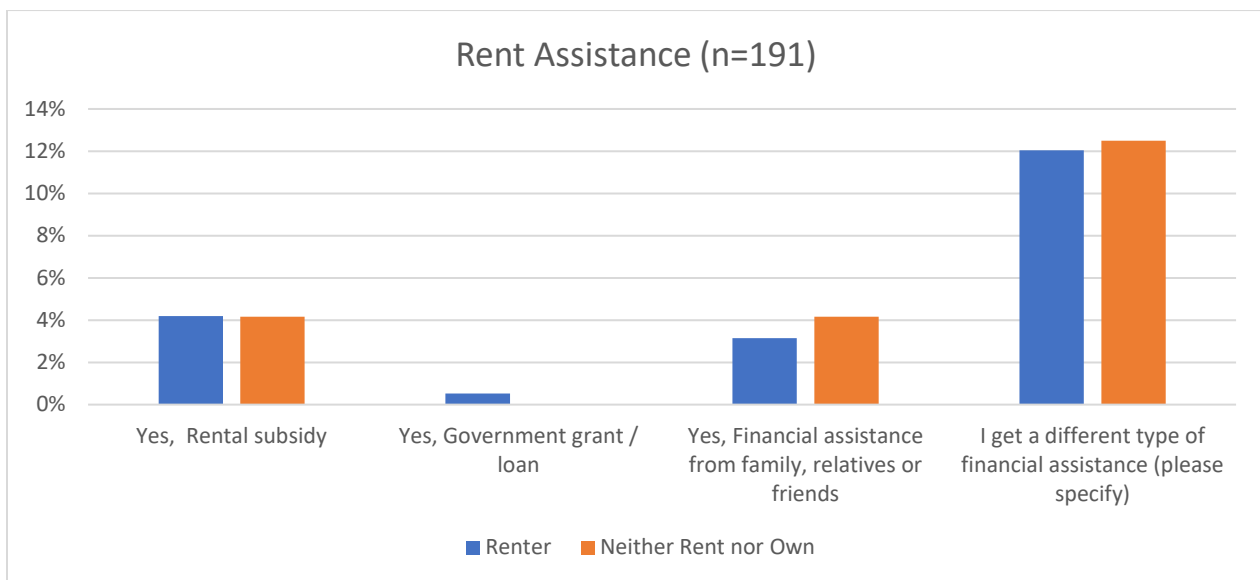


Figure 14 - Rent Assistance



Rent Assistance

Of the 26 people who indicated they receive a different type of assistance, most specified that they receive assistance through income assistance for people with disabilities (PWD) (11) or income assistance (3). Two indicated that they receive financial assistance from a student loan and three indicated that they rent a unit from a family member at a below-market rate. One person has a social housing unit, and another person lives with their parents. Eighty percent of participants did not receive any type of assistance. People who indicated they receive a different type of financial assistance identified the source of their assistance as Old Age Security, CPP, or other pension supports, as well as child support and reverse mortgages.

Homeowners

Figure 15 - Monthly Mortgage Payment

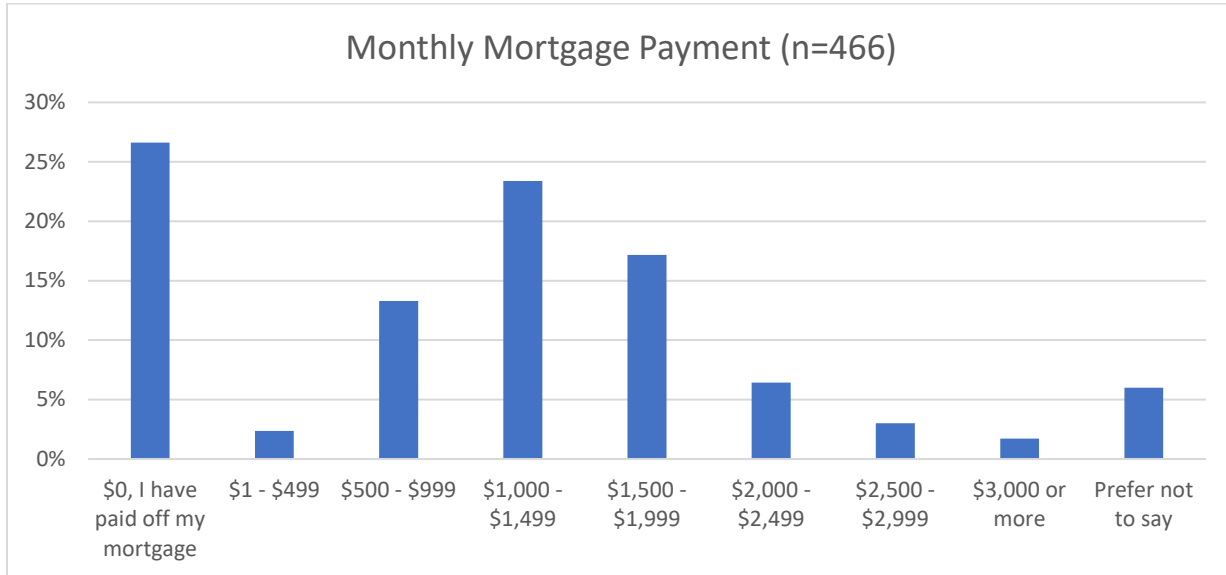
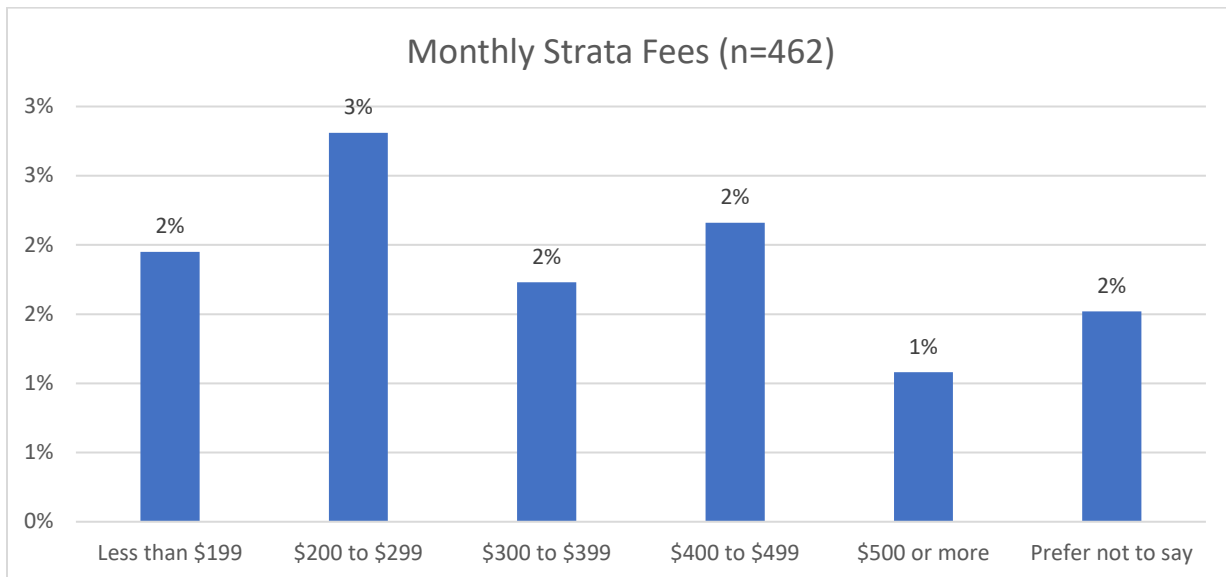


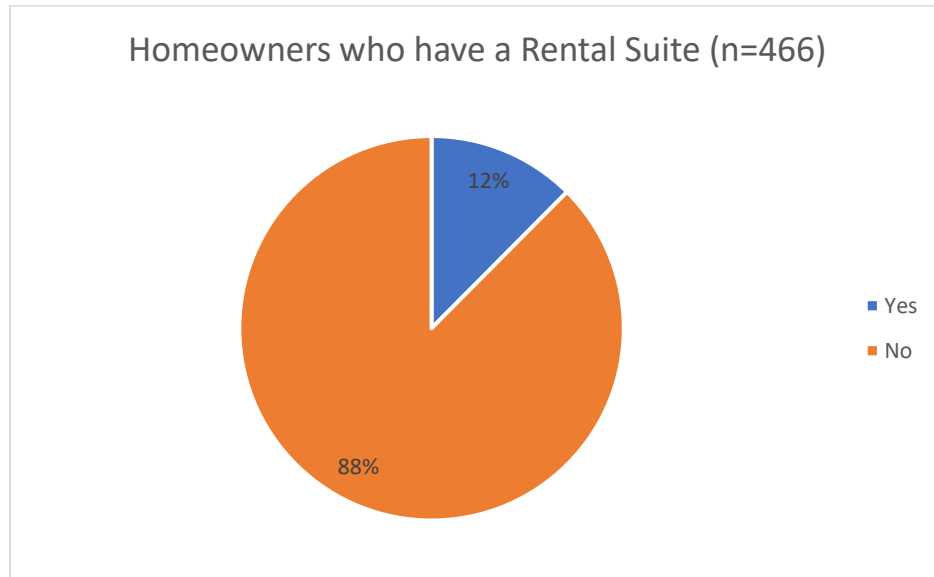
Figure 16 - Monthly Strata Fees



Just over a quarter (26%) of homeowners have paid off their mortgage. Of the remaining 74% of respondents who said they own their home, about a quarter (23%) said that they pay between \$1,000 and \$1,499 per month in mortgage costs. Very few, less than 5%, pay more than \$2,500 per month for their mortgage. On the whole, homeowners tend to pay slightly more for their mortgage than renters pay for their homes. Homeowners were more likely to pay more than \$1,500 per month in housing costs (29% of homeowners vs. 18% of renters). Eighty-nine percent (89%) of homeowners do not pay strata fees. Of those who do, the most common amount of monthly payment is between \$200 and \$299.

Rental Units

Figure 17 - Homeowners who have a Rental Suite



Most homeowners are not landlords. Eighty-eight percent (88%) of the survey participants do not rent out a suite or other housing unit that they own (Figure 17). Of those who rent out a unit, the majority (84%) rent out an attached suite (basement suite or other suite in a main house). The next most common type of rental is a detached suite, such as a carriage house (7%). Survey participants who rent out a part of their property were least likely to rent out a room (1.75% percent) or space for short-term vacation rental (1.75%) (Figure 18). The most common unit size for a rental suite was a 2-bedroom unit (44%), followed by 1-bedroom units (37%) (Figure 18). Those who rented their units as short-term rentals (three participants) rented between \$0 and \$150 per night.

The rental prices homeowners charged were in line with the average rents reported by survey respondents and CMHA. Most (71%) of the rental prices charged by homeowners who rent out a unit on their property were between \$500 and \$1,499 per month.

Figure 18 - Type of Rental Unit

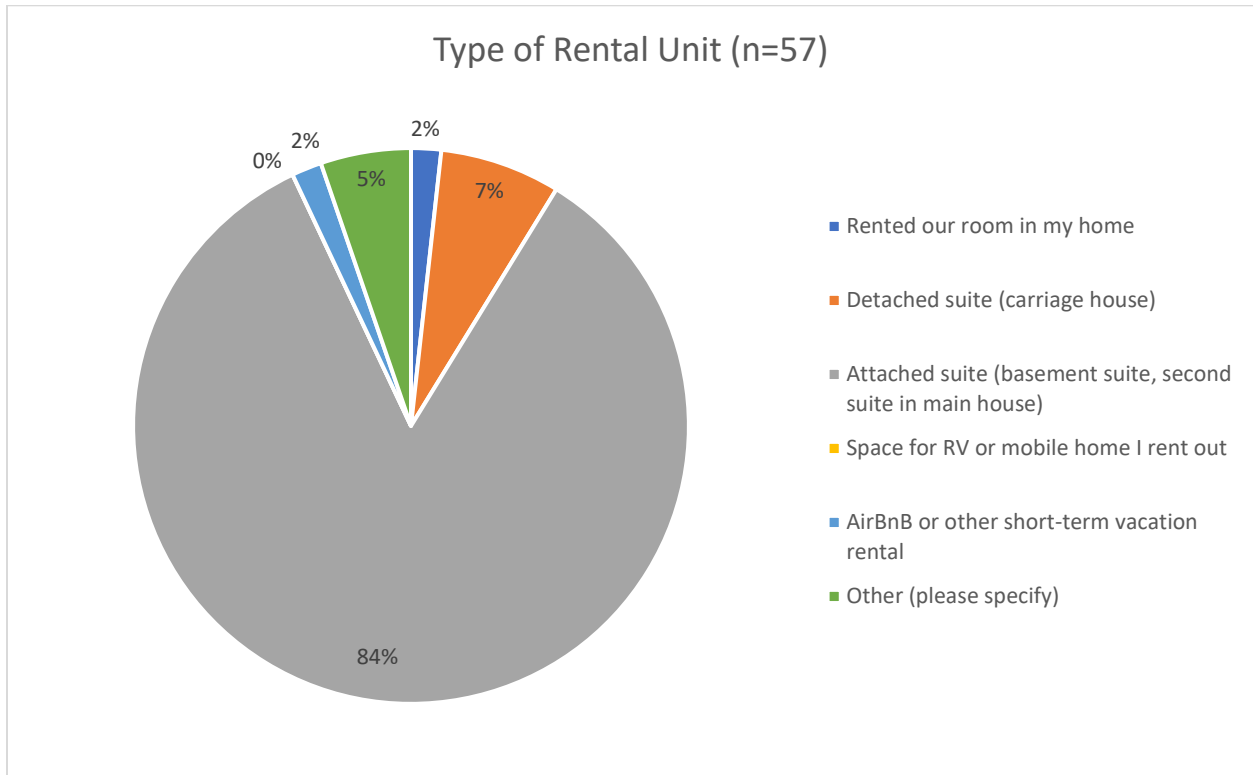
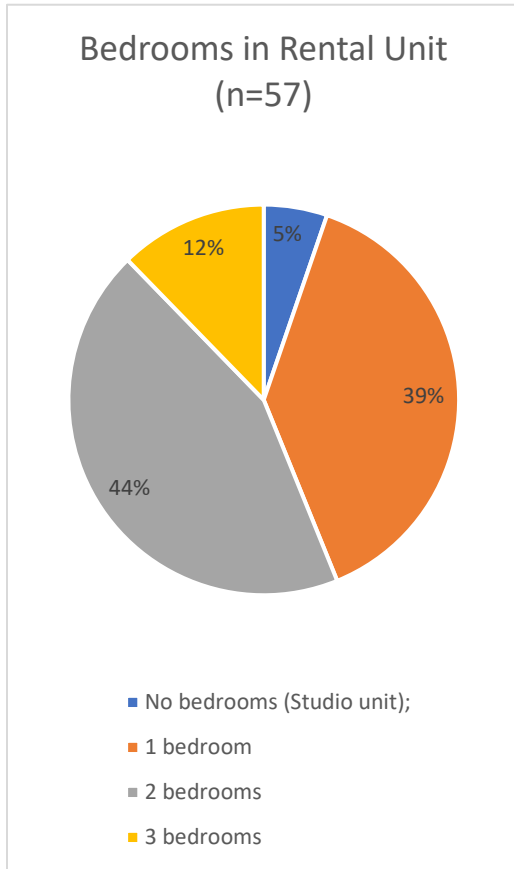


Figure 19 - Bedrooms in Rental Unit



Have you experienced any issues with renting your suite?

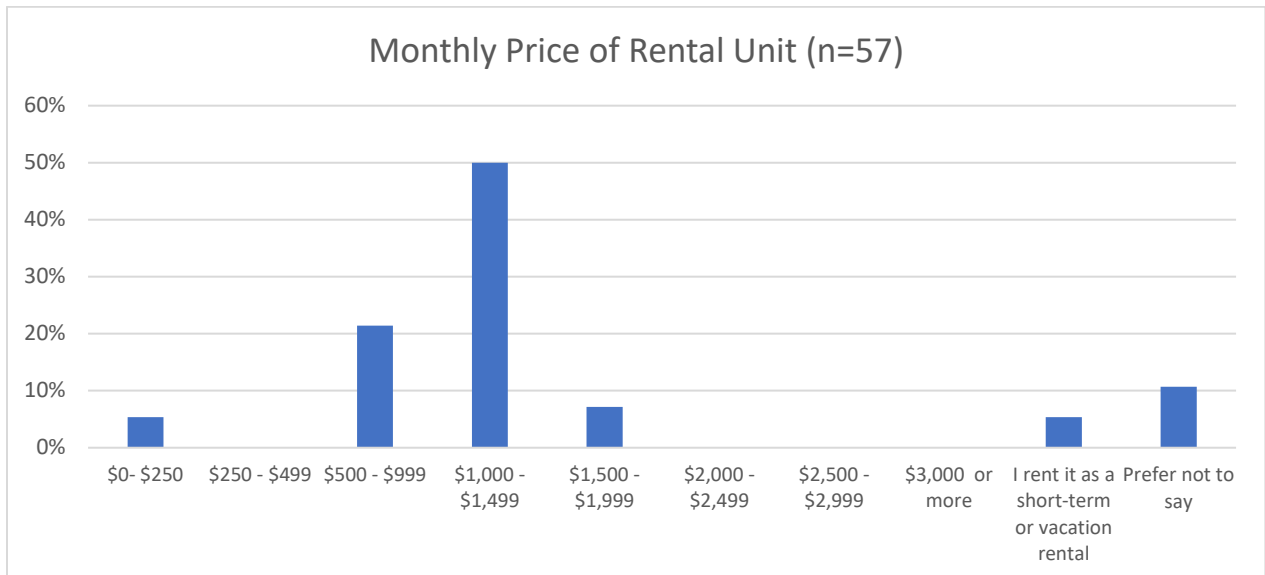
No – 30 people said no issues

Yes – 8 participants identified issues

- Difficulty finding quality tenants
- Damages to the unit, police searching for wanted criminals, people not paying rent
- Unable to evict nonpaying tenants and tenants who purposefully do damage
- Tenants’ lease carried over as month-to-month when they purchased a home. The tenants are great, but the rent is very low compared to market value and they are losing 5 to 7 thousand dollars annually based on market value of the suite
- Lack of landlord control from BC Tenancy Act so not renting the unit

Unclear – 3 answers were ambiguous

Figure 20 - Monthly Price of Rental Unit



Current and Future Housing Needs

The Survey asked participants to identify housing needs they may have currently and needs they predict they will have in the future.

Current Housing Needs

The top three current housing needs reported by participants were that their home is in poor condition and in need of repairs (21%), home is too small for my needs (17%), and home is not well served by public transit (17%). However, homeowners and renters have significantly different housing concerns. Only 9% of renters vs. 45% of homeowners have NOT experienced housing challenges. Homeowners were more likely to be concerned about transit (13%), parking (18%), housing being too large for their needs (10%), and mobility needs (9%). Renters were more likely to be concerned about their ability to afford future rent payments (40%), the stability of their rental agreement (39%), home being too small for their needs (40%), and home being in poor condition and in need of repairs (36%).

Figure 21 - I Currently have the Following Challenges with my Housing



Responses from Survey Participants

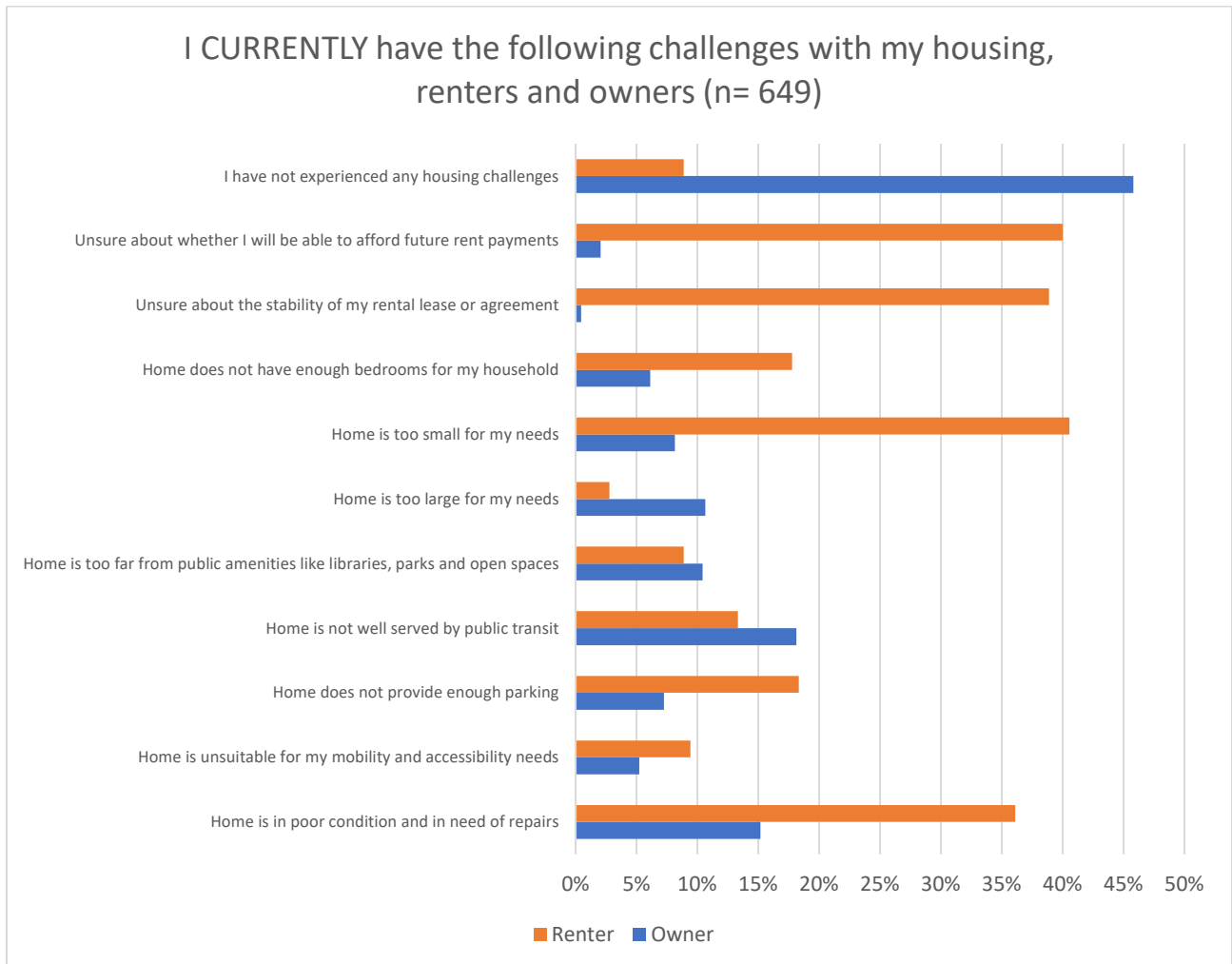
"I am currently staying in a hotel room with 9 children as I am unable to find housing. I had to leave my last home due to a mouse infestation."

"Strata fees have been increasing by \$100 a year for a few years now. Near unaffordable."

"Concerned about affordability on old age pension."

"I'm unsure about whether I will be able to afford future repairs, emergencies, and mortgage payments."

Figure 22 - I Currently have the Following Challenges with my Housing



Other Comments on Current Needs:

Participants were provided an opportunity to indicate other concerns they have about their housing. Their answers indicated 4 major areas of concern: rising housing costs, access to amenities, neighbourhood concerns, and other reasons that housing doesn't suit household needs.

Rising housing costs:

- Increases to property tax (*19% indicated property taxes and municipal fees as a concern for sustaining their housing affordability*)
- Rising utility costs
- Cost to maintain the building (maintain the yard, roof, general maintenance, unable to find contractors)
- Looking to purchase and being outbid, or rents too high
- Inflation and rising living costs
- Fear of being able to afford home after retirement
- Rises in strata fees
- Rises in home insurance costs

Access to amenities:

- Unpaved roads, less safe in winter months
- Home not close to parks, transit, or other services
- Lack of walkability in some neighbourhoods
- Too far from grocery stores

Neighbourhood concerns:

- High crime rates in some area
- Feeling unsafe in one's home or neighbourhood

Housing does not suit needs:

- Yard too small
- Lack of privacy
- Housing unit inaccessible
- Lack of parking
- Lack of pet-friendly options

Challenges with renting

- Poor condition/lack of maintenance by landlord
- Landlord plans to sell, bringing uncertainty about affording a place to live
- Lack of privacy/intrusive landlords

Some survey participants indicated that their housing is too large, while others indicated a lack of space. Given that most homes in PG are single-family, this speaks to the need for more diversified housing stock as people's needs change.

"The yard is too big, and I need to pay someone to mow and shovel snow." – Survey Participant

"I would like to buy, but currently a sellers' market and too many big houses on small sections which don't allow for us to plant vege-garden and have room to play/have a dog." – Survey Participant

Future Housing Needs

The top concerns expressed about housing in the next 5 years were being unsure about affording rent or mortgage payments (27%), uncertainty about being able to afford to purchase a home (25%), housing will be too small for household needs (23%), and the condition of housing and need for repairs (28%). Concerns for future needs were similar for renters and owners, although the rate of people with concerns was much higher for renters than owners. Home owners were more likely to NOT have concerns. Thirty-five percent (35%) of homeowners said they were not concerned, while only 10% of renters said they do not have concerns. Renters were four times as likely to be concerned about affording their rent or mortgage payments in the future. Half of renters indicated they were unsure about the stability of their rental or lease agreement. Renters were also almost twice as likely to be concerned about the condition of their housing. Owners more often reported that they were concerned about their housing being too large (13% owners vs. 3% of renters), while 45% of renters were concerned their home would be too small, compared to 13% of owners.

Figure 23 – Housing Challenges in the Next 5 Years (All Answers).

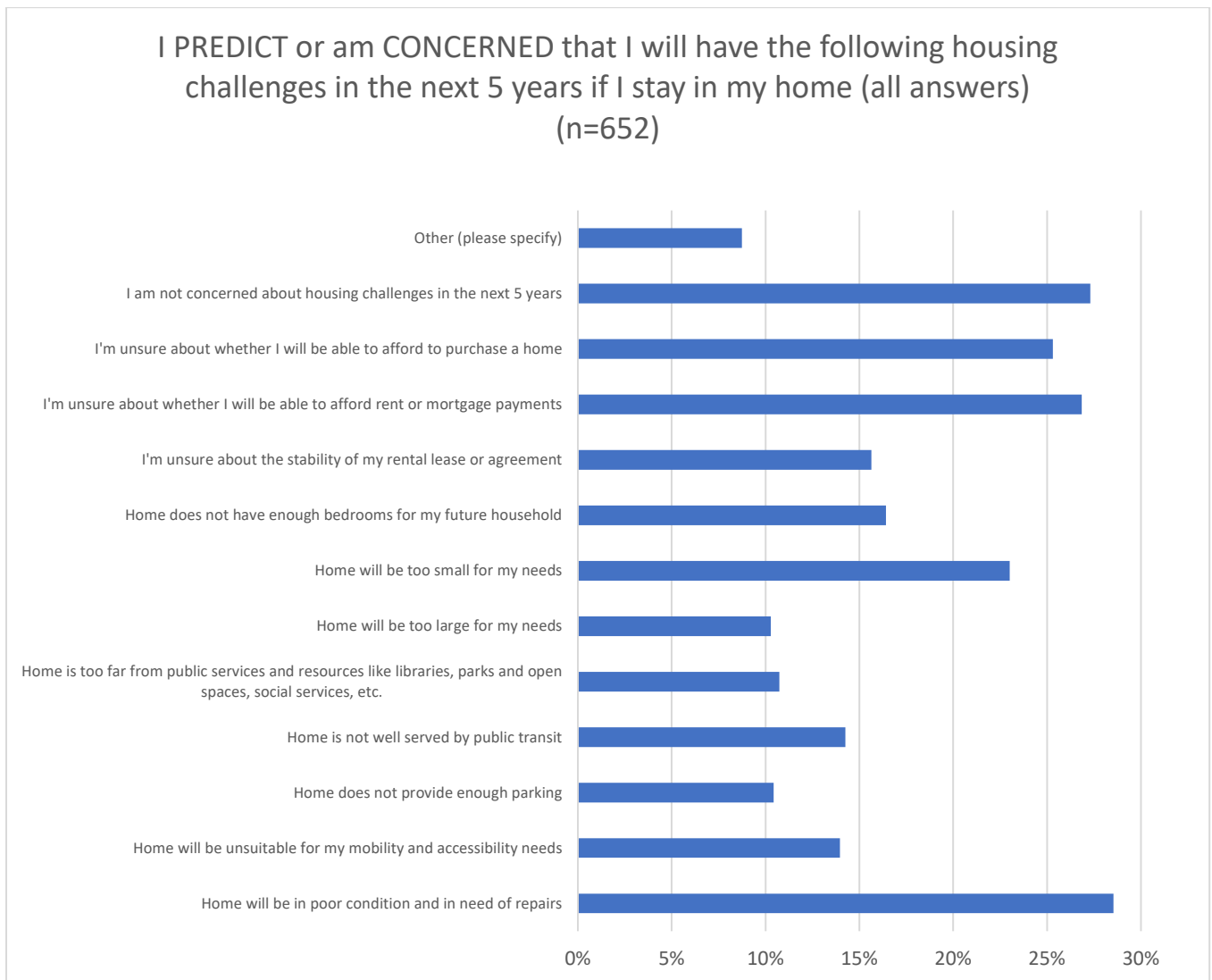
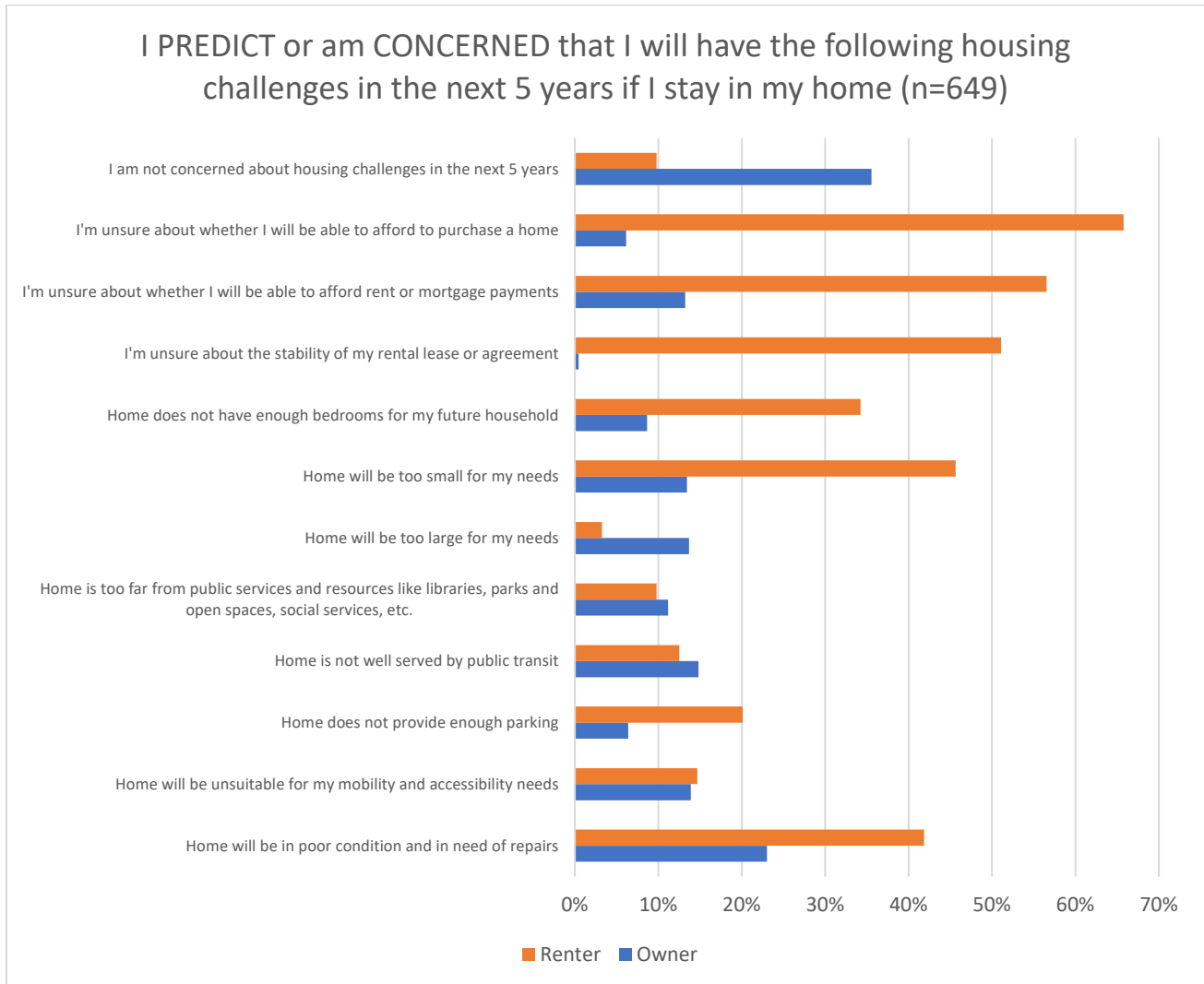


Figure 24 - Housing Challenges in the Next 5 Years - Renters/Owners



Other Comments on Future Needs:

Fifty-seven people responded to the 'other' comment section.

The most frequent theme of the comments was concern with high and rising cost of housing and rising property taxes. Other comments spoke to concerns about neighbourhood safety, rising cost of living and concerns about job stability, and a worry that ownership will not be an option.

Participants also indicated concerns about housing meeting their household needs. People expressed that they are not able to find multigenerational housing, housing for pets, or accessible units.

Responses from Survey Participants

“I am concerned that there is an undersupply of diverse housing options within the City boundary. I am concerned that the process to build new housing (e.g., unlock via rezoning) will be delayed by NIMBY attitudes from folks who are acting in self-interest (e.g., keep the housing prices rising to ensure their asset has a good return).”

“A mortgage would be less expensive, but with the stress test I would not be able to get a mortgage for a home that would meet my needs (houses are too old, need renovations, and are too expensive for what you get).”

“Adult child with disability, and in need of some life skills support, cannot afford to move out on his own.”

—

“Currently have no home to stay in as the housing and rental market are so competitive (it’s not necessarily affordability but scarcity).”

“Property taxes and city utility bills are too high, and I expect they will become unsustainable.”

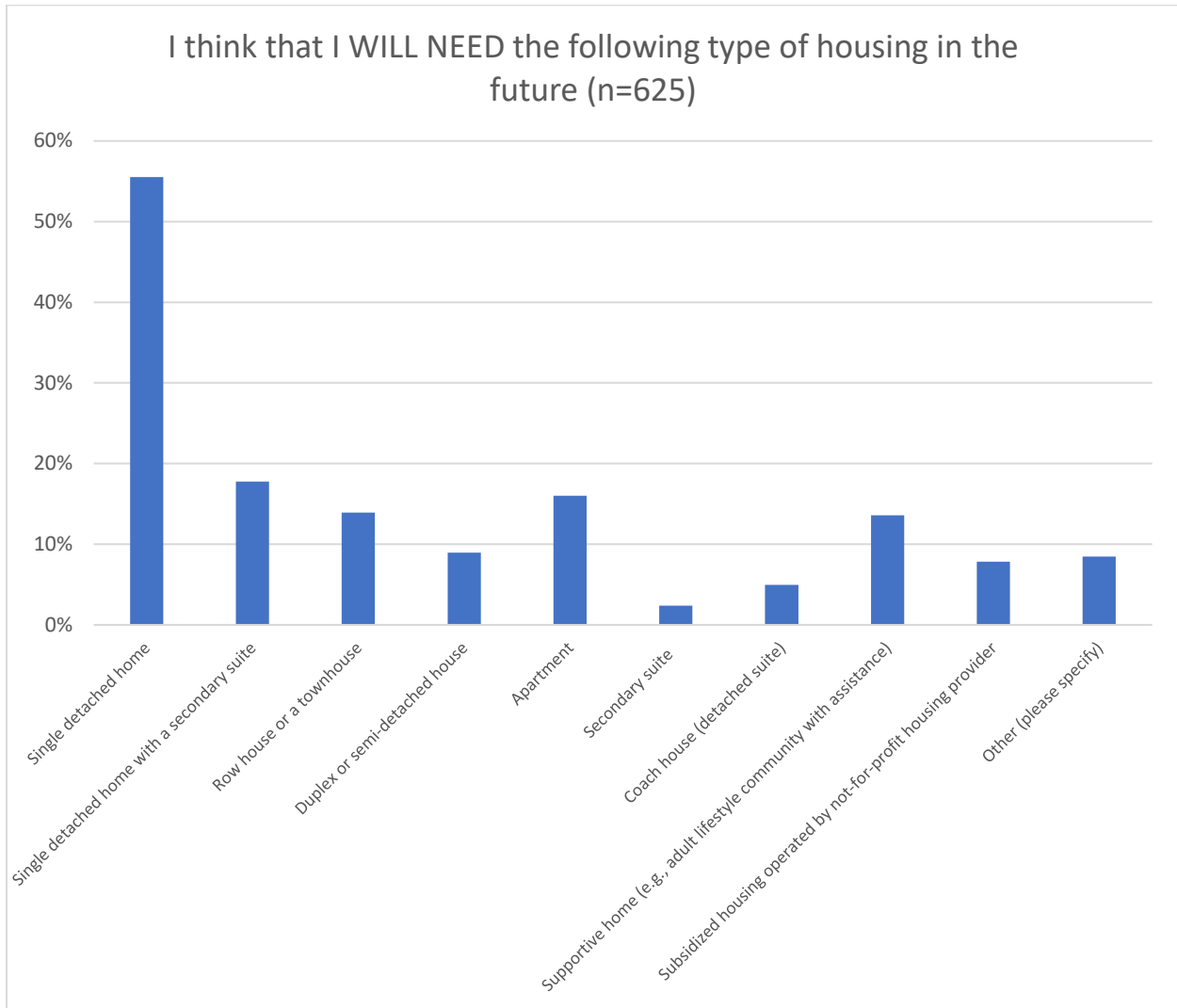
“Not sure if current tenancy laws will remain in place to keep rents affordable.”

“I am concerned that my roommates and I will not be able to continue to live together.”

“Not enough low-income housing for families with children.”

“Watching the homeless freeze in the winter is inhumane.”

Figure 25 - I Think I will Need the Following Type of Housing in the Future



Thinking forward to the types of housing people think they will need in the future, survey participants' top three choices were a single detached home (55%), a single detached home with a suite in it (18%), or an apartment (16%). Thirteen percent (13%) of participants indicated they will need supportive housing in the future.

Other Comments on Future Predicted Needs:

Fifty-three (53) people left other comments in response to the question about what they think they will need in the future. The most common responses were related to accessibility, aging in place, and alternatives to single-family dwellings. Affordability was also a concern expressed.

Accessibility

- Home with no stairs or elevator
- Improved mobility in home (width of hallways, access to cupboards, etc.)

Aging

- Affordable assistant living
- Retirement village
- Maintenance free home

Alternatives to fee-simple single-family

- Co-op housing
- Community trailer parks
- Co-housing
- Home with secondary unit to support parents (multigenerational housing)
- Condominium

Responses from Survey Participants

“Would love to see a community-based trailer or small one-level home park. To share support and help each other.”

“Co-op housing options, co-housing, intentional communities, and other affordable and environmentally adaptive techniques to address climate change.”

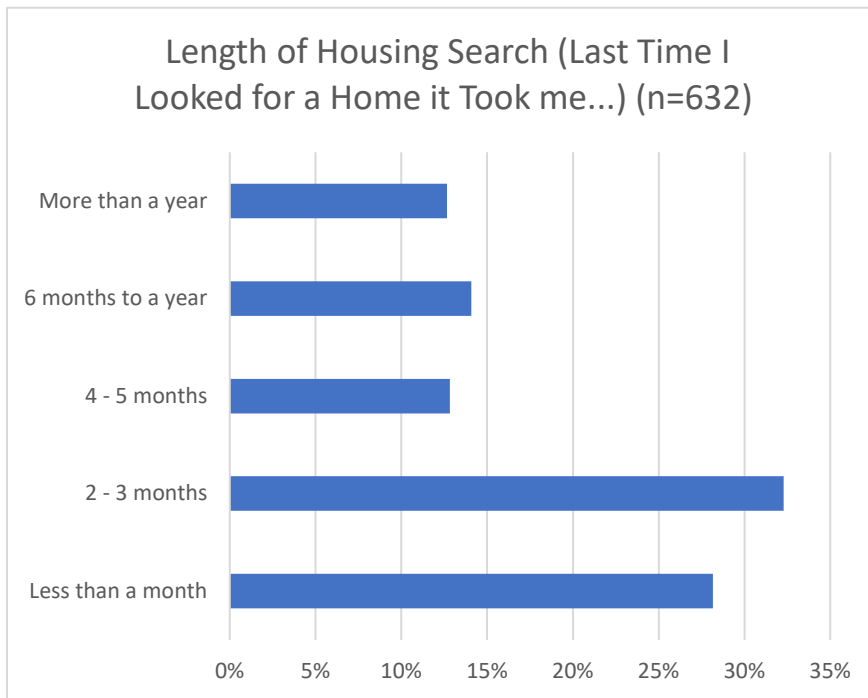
“Housing for my homeless friends.”

“Anything that I could afford to buy but everything is too expensive.”

“Improved physical accessibility to get in home, as well as move around within home.”

Finding Housing

Figure 26 - Length of Housing Search



For more than a third (38%) of respondents, their last housing search took more than 4 months. The top three challenges people experienced in finding a home during their search was lack of availability (66%), high cost of the type of home they were looking for (35%), and the cost to purchase being beyond their means (52%).

Figure 27 - Barriers to Finding a Home

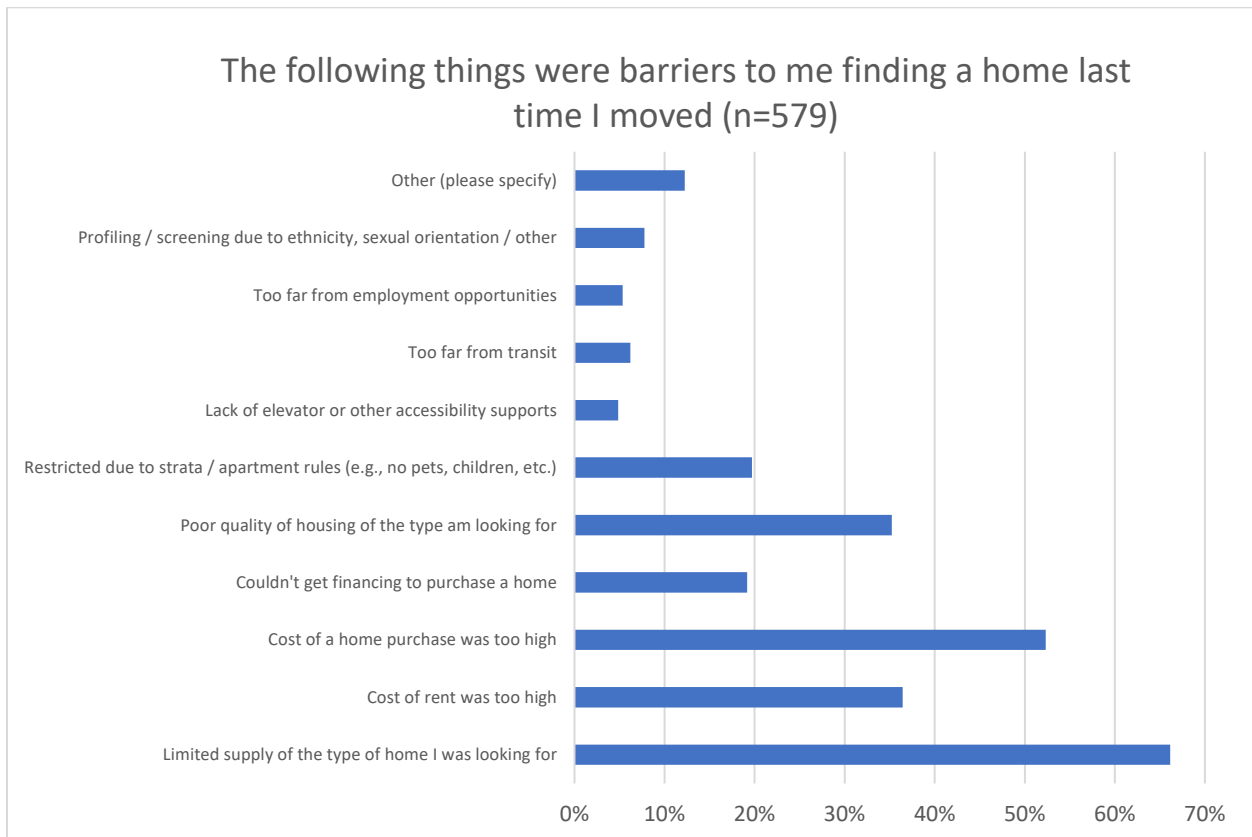
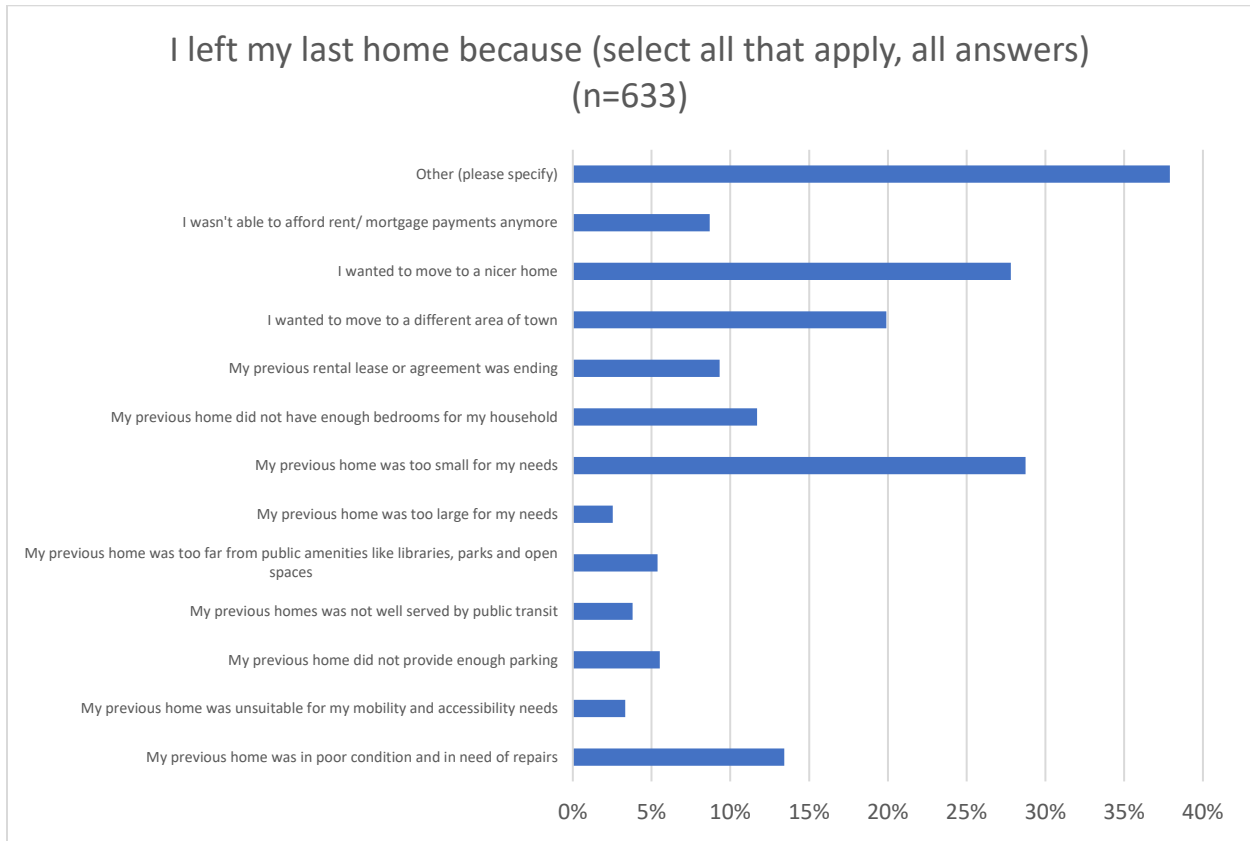


Figure 28 - I Left my House Because



Other reasons people said they left their homes in the comments were:

- Crime levels in their neighbourhoods
- Had to sell their home in order to buy a different one
- Improved wages allowed them to purchase a home
- Lack of homes to rent with kids or pets
- Moving to a specific, desired area
- Landlords not taking PWD or IA payments for rent
- Affordable units were in undesirable neighbourhoods

Others indicated that there were no barriers to moving; they moved by choice or built their own homes.

Figure 29 - The Most Important Things when Finding a Home are

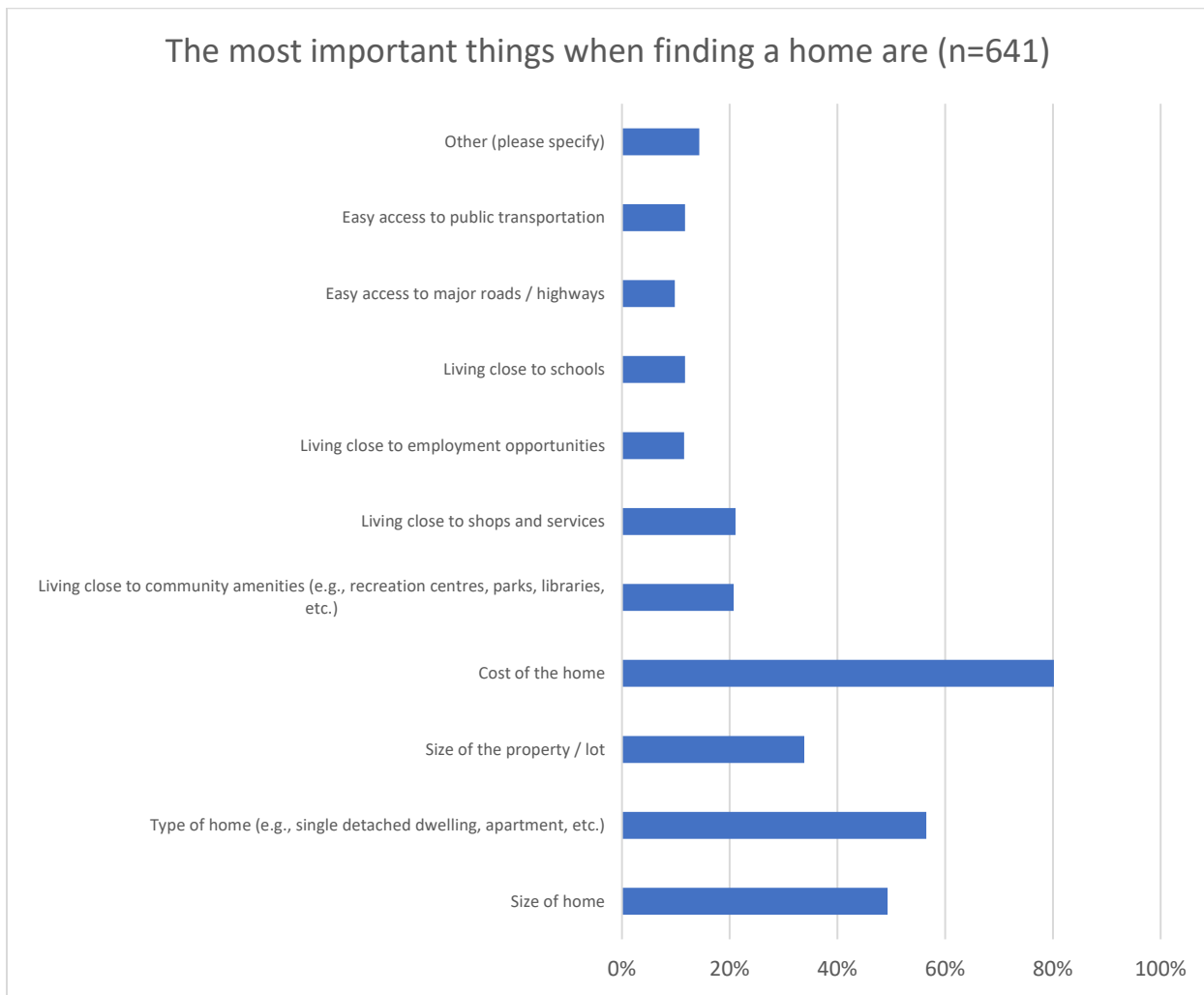
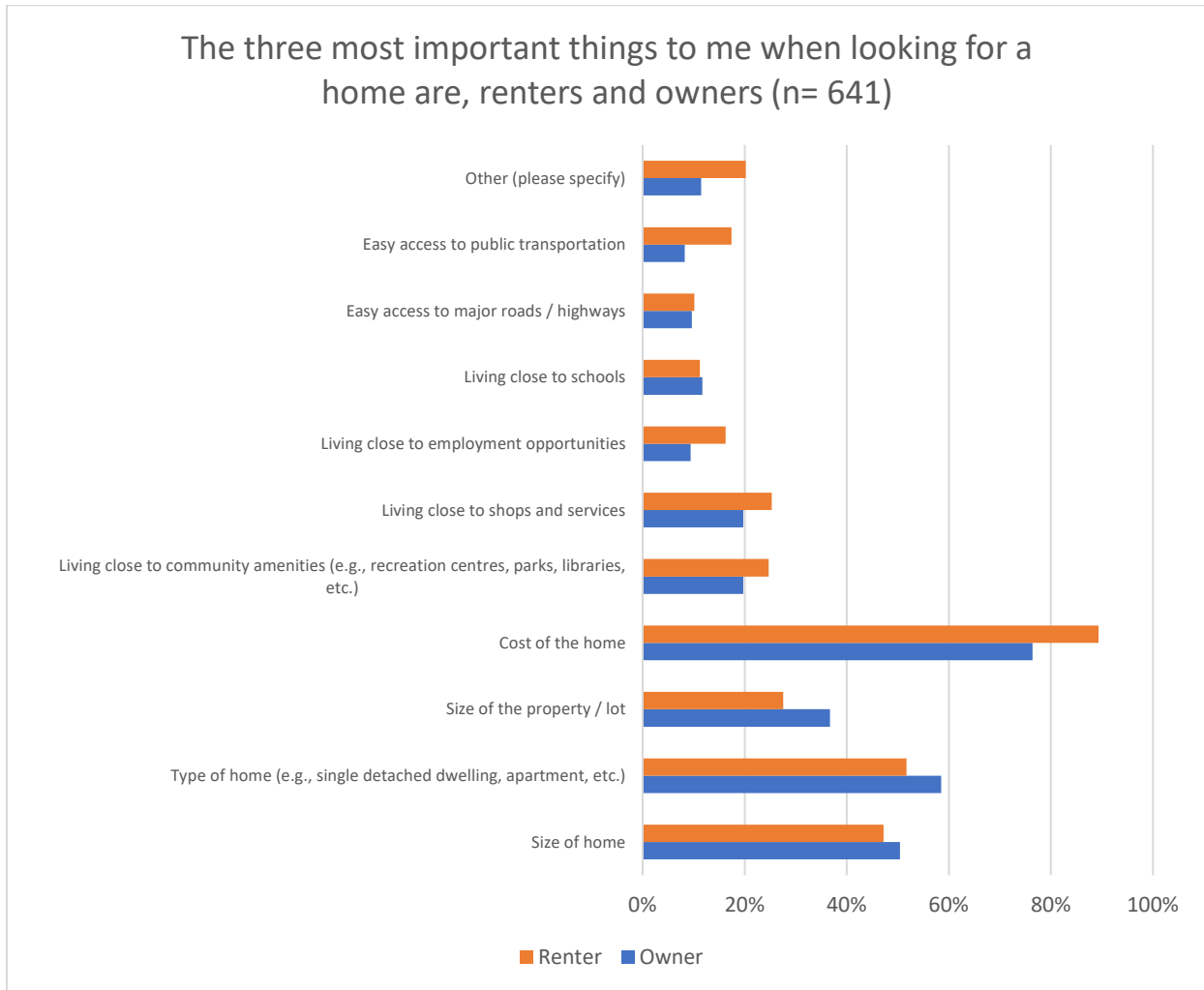


Figure 30 - The Three Most Important Things when Looking for a Home



When looking for a home, participants selected the cost of the home as the most important thing they consider. Eighty percent (80%) said that they view cost as the highest priority. In general, renters were slightly more likely to select cost as a priority compared to owners. Aside from cost, the next three most important things were related to built structure of the home: size of the lot, size of the unit, and the type of unit (single-family, townhouse, etc.). Homeowners selected these built form features of the housing unit as important at a slightly higher rate than renters. Renters were more likely to select features of the neighborhood as important (e.g., access to amenities, employment, public transportation, shops).

For the participants with no fixed address, cost of the unit and access to public transportation were the two most important features. Other features noted as important were the size and type of home, and access to schools.

People who neither rent nor own had answers similar to homeowners in that they prioritized cost, the type of housing unit and its built features, and its size. However, they were twice as likely to indicate that proximity to public transit was important.

Ninety-two (92) people responded in the comments about what is important in looking for a home. The comments identified several features not on the list. The most frequently stated needs were a sense of safety and security in the neighborhood and among one's neighbours, access to green spaces, and the quality and accessibility of the housing unit.

Features of the home:

- A garage
- Quality of the home (finishings, materials, good repair, no mold, etc.)
- Energy efficiency
- Privacy
- Having a suite in the home
- Allows pets
- Accessibility features
- Noise levels (solid walls, no/limited traffic noise)

Features of the neighborhood:

- Being close to family
- Sense of safety
- Natural features (street trees, greenbelts, scenery, etc.)
- Air quality
- In preferred area
- Walkability

Responses from Survey Participants

"Being able to pay my bills and feed my family all while putting a roof over our heads."

"Living in an area where I feel safe."

"Quality of a home: much of the 'affordable' housing stock in the City requires substantial upgrades/renovations to meet my needs and the needs of my growing family."

"I would like pathways and trails with scenery. Walkable to shops and parks. As a senior, I want an active lifestyle, not live in a box and shop at a box."

"Living close to green belts and nature is critical for spiritual wellbeing."

Do you have anything else you want to tell us about housing in Prince George?

The last question of the survey was an open-ended question to which 337 people responded. Overall, the comments stressed that public concerns are centered around affordability, a desire to see more support for people experiencing homelessness, a need for seniors and accessible housing, and a strong desire to see more smaller homes being built. Prejudice towards Indigenous people was also frequently raised as an issue.

The style and form of housing being built currently do not meet current or future needs

- Neither large single-family homes nor condominiums meet all needs. There is a desire for garden style and rancher style (single-family, single-level) housing.
- Accessible units, particularly those with no stairs and wide hallways, are desired.
- Many people commented that smaller (1250 sq ft and less) homes are desired for both first-time buyers and seniors looking to downsize. Tiny homes, single-family homes in the style of post-war building, carriage houses, and townhomes were all mentioned as examples.

Amenities are not evenly distributed across Prince George

- Some neighborhoods lack playgrounds within walking distance of homes.
- The closure of Safeway downtown is a concern for residents. They are worried about lack of access to groceries in their neighborhood.
- Newer developments lack amenities like green belts, trail systems, playgrounds, and other outdoor public spaces. There were several comments about the need for better master planning in new areas of town.
- There were several suggestions that revitalization of the downtown core would but only improve the quality of life for those living there, but also create an appealing 'hub' for Prince George.
- Transportation concerns were varied. Some commenters stated that they do not use transit, or that it is unrealistic for them to use transit year-round, and so are hesitant to invest in more public transit development. Others stated that more transit is needed, including bus routes, sidewalks, trails, and bike lanes. Comments on sidewalk and road maintenance generally expressed a need for more maintenance for safer driving and pedestrian traffic in the winter.

Financial policies are making it harder for people to own their homes

- The new stress test for mortgages is increasing barriers for first-time home buyers.
- Increases in property taxes are challenging to people on fixed income. There were several comments regarding fear that they will be priced out of their home if taxes increase.
- Property tax payers would like more flexible payment options, like removing the requirement to apply for monthly payments, to make budgeting more manageable on fixed or low incomes.
- There is a desire for more co-op housing.

Seniors are looking for more options

- Many seniors are looking to downsize their homes without giving up their privacy and comfort.

- Accessibility and affordability are key issues as seniors age. As mobility changes and people move to fixed income during retirement, accessibility and affordability become more important.
- There are not enough senior-specific housing (supportive housing, independent living, and seniors' villages) options.
- Desire for seniors housing with a community feel.

Sustainability is important

- Housing is seen as a major contributor to Climate Change response planning.
- Ideas to improve sustainability are using step code, increasing efficiency requirements for new builds, and reducing sprawl.
- Local building resources could be prioritized for environmental and economic reasons.

Indigenous residents experience prejudice and racism

- Prejudice and racism towards Indigenous people are highly visible in the community. People reported seeing advertisements which state 'No Natives.'
- Indigenous people, those who serve Indigenous communities, and people who work with the homeless (self-identified) who responded stated that landlords have refused to rent to Indigenous people.
- Housing and responding to housing needs is an opportunity for reconciliation.

Food security and housing need to be addressed together

- The City can use bylaws to increase food security by allowing backyard gardens, bees, and chickens. This will help families and low-income households offset food costs.

Zoning and development processes are critical

- There were many suggestions for how zoning and the OCP can be used to encourage more diverse, sustainable, and livable housing options in Prince George.
 - Pre-zone for higher densities
 - Use this housing needs report as information for updating the OCP
 - Eliminate single-family zoning
 - Decrease lot size requirements for secondary and carriage suites
 - Allow carriage houses on all single-family dwellings
 - Require secondary suites to be designed in new builds
 - Require accessibility considerations in new builds
 - Make more properties subdividable (allow for carriage houses to be built and then lot subdivided)
 - Make playgrounds and other outdoor amenities a requirement for development permits

Responses from Survey Participants

"As a homeowner with regular and significant income, housing needs are not really an issue for me. As a resident and taxpayer, I do see that housing needs are a significant issue to many in our community, not just those who live on the margins. As the cost of housing increases - this includes rental housing - these issues are becoming more apparent. There needs to be an increase in subsidized and social housing opportunities within the city. This will involve cooperation from all levels of government including federal, provincial, regional, and municipal. Without cooperation from all stakeholders, housing affordability and housing needs will continue to go unaddressed."

"Too many expensive single detached houses in new developments. Not nearly enough mid -to-high density developments."

"Senior housing that is affordable, one level with a small yard and has a community feeling to help each other."

"Too much sprawl causes living cost (tax) to be high in Prince George to keep up with infrastructure."

"I would like to live in a more walkable community."

"There are not nearly enough viable, clean, safe options for low-income families."

"Please allow and support those experiencing homelessness to have dignity and a place to stay. Including tent cities until there are available rooming options. Treat people like people. They are not problems, they have problems. They are not bad or irredeemable, they are often victims of trauma and racism. Have a heart and let compassion lead your decisions. "

"Because of my high rent prior to my current rental, I often went without eating 7-10 days a month because there was little left for groceries. Since securing an affordable home, the quality of our lives [has] changed in so many ways. I do not struggle month-to-month to pay my rent. I am able to afford to eat. I have my own bedroom and an actual bed instead of sleeping on a futon. This was huge for me to have my own bed and privacy."

"Housing development can implement reconciliation."

"Everyone should have the option to pay (property tax) monthly, this makes the most sense for people who live paycheque to paycheque."

"Housing is unaffordable here; it makes me want to kill myself. I've been homeless for 4+ months 4 times since turning 17."

"Too many apartments being built in single-family home neighbourhoods."

"Removing barriers to safe, stable housing benefits the whole community."

"It has become almost impossible for first-time home buyers to enter the housing market."

"Our city needs housing solutions for the homeless population."

"We, as people, need to afford to put down roots in order to actually make a community that you care about and participate in."

"Housing makes up a large portion of our community's greenhouse gas emissions (primarily in the heating of those buildings) and building energy-efficient housing - in addition to affordable and accessible housing of different types - should be talked about more in Prince George. We have local industries that produce A LOT of building materials (lumber, prefab structures, etc.) and so a housing strategy that prioritizes local building materials could also have a significant economic benefit locally."

"More affordable housing for single people that are not covered under Aboriginal, mental health, disabled, but have limited income. They fall through the cracks."

"As a senior who has lived in PG since 1967, I am really concerned about our ability to pay high rents, keep food in the fridge, pay all utilities, transportation, health needs, security on a fixed income that is below poverty level. My mental and physical health have been on the decline for the past 30 years or more. The cost of living is beyond my capacity. I hope my wife and I don't end up in a tent."

"Compared to other communities in Canada, Prince George has excellent, affordable, and good variety of housing."

"I am hoping to see a strong emphasis on controlling the density to the core, and not letting the sprawl move away from downtown. I have strong interest in seeing downtown become a viable living area for people."

"I have been on low-income housing for 5 years now and don't seem to get anywhere as my child doesn't live with me and I am on PWD. So, I have been forced to live on the street off and on for past 5 years."

"While I feel very grateful to be able to secure stable housing for myself and my family, I am VERY concerned for our community at large. Not only is there insufficient safe, affordable, and dignified housing stock for low-income families and individuals, but there seems to be a collective lack of concern or compassion for unhoused people who use substances."

"The need for affordable housing on-reserve contributes to the high numbers of Indigenous people living on the streets and are homeless. As an Indigenous person, I have experienced racism and stereotyping."

"My grandchildren have given up thinking they can own a house with the ridiculous house prices."

"The rental homes are not energy efficient, and some individuals have to make a monthly decision during the winter months – 'HEAT OR EAT'"

"The Indian Act has and continues to have a negative impact on our people on and off reserve. Multigenerational effects of the residential schools and its lingering legacy on the mental and spiritual wellness."

"Fix the zoning laws so that we can build tiny homes and more affordable housing for younger generations to afford."

"More small, detached starter homes instead of huge new ones that are unaffordable please!"

A subsidy/grant to assist homeowners reduce the costs of secondary suites may assist in lowering rental costs to UNBC and CNC students.

ENGAGEMENT TOOLS

ENGAGEMENT TOOLS

Stakeholder Interview Questions

About Your Organization

To start, we are looking for information on your organization and how it fits into the landscape of housing services and provision in the community.

1. Please tell us about your organization and your role within it?
2. Who is your main clientele?
3. What are your organizations' priorities related to housing?
4. What kind of housing, or housing-related service does your organization provide, if any?
 - a. If relevant, please describe your operations, including locations, number of units, housing types, tenants, or programs and services offered, as well as any waitlist numbers.
5. Describe how your work relates to housing in Prince George and/or what housing issues come up in your work. *Prompts: provision? Building? Development? Clients looking for housing?*
6. What housing needs or demands are not currently being met in the community you serve? Are there specific groups you see facing more housing challenges? *Prompts: families, renters, individuals with disabilities, women and children, seniors, people with mental health issues, others?*

Housing Challenges and Opportunities in Prince George

7. From your perspective, what, if anything, has changed in housing needs or demand over recent years (e.g., 5 years)?
8. What do you see as the biggest housing needs currently in Prince George?
9. From your perspective, what are the major contributing factors to these needs? What is it about the community, or the current housing stock, which creates these needs?
10. What types of solutions, innovations, strategies or best practices would you recommend to Prince George for addressing these needs?

Prompts: Are there solutions you have seen in other communities? Are there specific policies or procedures you find present barriers to achieving your aims (e.g., building new housing, etc.)?

11. Any other observations?

Topic Area Specific:

Housing Providers/Developers

1. What challenges does your organization face when it comes to building or operating housing?
2. Do you have any new projects or initiatives that are planned/recently completed/ongoing in the PRRD?

First Nations or Indigenous Organizations

3. For First Nations members living off of reserve, are you aware of specific housing needs that are not being met? What housing type(s) are being sought by these members?
4. Do you have any new projects or initiatives that are planned/recently completed/ongoing in or near the City of Prince George for members or non-members?

Service Providers/Business

5. Are any of the housing challenges you identified impacting your ability to deliver programming or services in your community? *Prompts: students not being able to find housing, recruitment or retention of staff, etc.*
6. What is most important for your organization when it comes to housing?

People with Lived and Living Experience Interview Questions

Before we start talking about housing challenges, can you please tell us a bit about yourself and your background to provide some context? Your name will not be shared in any of our reporting.

1. What is your name?

2. Can you tell us about you and your household?
 - a. How many people live with you?
 - b. What are their ages (including you)?

3. Are you from the city of Prince George?
 - a. If you've moved here from another community, what brought you to Prince George and when?

4. Are you currently working? What kind of work do you do?

Housing Questions

We are doing this interview today because we are interested in hearing about people's housing stories and experiences.

5. What is your housing situation like today?
 - i. What kind of housing do you live in (e.g., rent or own, house or apartment, have roommates or live with family, supportive housing, etc.) ?
 - ii. How did you find your current place and how long did it take for you to find it?

6. Does your current housing meet your needs?
 - i. Does it meet the needs of your current household?
 1. If it does not, what kind of housing would meet your current needs?
 - ii. Can you count on being there until you chose to leave?
 1. What is it about your housing that makes you feel that way?
 - iii. Do you have any concerns about your current housing?

7. Have you experienced any issues when looking for a home in Prince George? Can you describe them?
 - i. Have you experienced discrimination while looking for housing? Has it impacted your ability to find housing in the past?

8. Please describe an example of a housing situation that was really positive for you.
 - i. What made it positive?
 - ii. Follow-up question: Did that positive housing experience impact other parts of your life? How?

9. Describe an example of a housing situation that was really negative for you.
 - i. What made that housing situation negative?
 - ii. Follow-up question: Did that negative housing experience impact other parts of your life? How?

Services and Supports

These next few questions are about services and supports you access in the community that improve your life. We are asking about them because we know that having secure housing that meets our needs is not just about the house, but about our finances, social connections, opportunities, health and wellbeing, and supports we have in place if our housing needs or income changes.

10. What is your greatest need right now? What would make the biggest difference to your life right now?

11. Have you accessed any kinds of services or supports in the past month?

If participant is struggling to come up with an answer you can prompt them: That could include any kind of services to help you with housing, but also health services like doctors or pharmacies or even the library – anything that helps you in your daily life.

If participant says they do not access services or supports, skip the follow-up questions.

- a. If so, what kind? What organization provided them (if you are comfortable sharing)?
- b. When you accessed services, what worked well? Why?
 - i. What could have worked better? Why?
- c. Have you had any challenges accessing supports you needed, when you needed them?
- d. What services or supports do you think are needed in the City of Prince George and not currently offered?

Closing

12. Is there anything else you would like to add? Anything you want to make sure we hear about the experience of finding and keeping housing in Prince George?

Focus Group Questions

Workshop #	Group	Questions
1	Social service providers & statutory agencies (Health, BC Housing)	<ol style="list-style-type: none"> 1. What housing and service needs or gaps are you seeing in PG? <ol style="list-style-type: none"> a. Are there particular neighbourhoods where the need is greater than others? b. Which demographics are facing the greatest challenges? 2. How have housing and related service needs and gaps in PG changed over the past 5/10 years? 3. What obstacles or systemic challenges are you facing or seeing for delivering housing and housing-related service? <ol style="list-style-type: none"> a. What opportunities are there to address housing gaps in PG? b. How have you seen the COVID-19 pandemic impact housing needs and trends in PG? 4. What housing solutions are needed NOW and what are LONGER TERM?
2	Non-market housing (non-profit/co-op)	<ol style="list-style-type: none"> 1. What housing and service needs or gaps are you seeing in PG? 2. How have housing and related service needs and gaps in PG changed over the past 5/10 years? 3. What housing types are you experiencing demand for that are not being built in the supply needed? 4. What obstacles or challenges are you facing or seeing for delivering housing and meeting housing-related service needs? 5. What opportunities are there to address housing gaps in PG? 6. What housing solutions are needed NOW (1-2 years)? What housing solutions are LONGER TERM? (2-5 years)?
3	Real estate & development	<ol style="list-style-type: none"> 1. What housing and service needs or gaps are you seeing in PG? <ol style="list-style-type: none"> a. Are there particular demographics that you feel are underserved when it comes to housing in PG? 2. How have housing needs and gaps in PG changed over the past 5/10 years? <ol style="list-style-type: none"> a. How have you seen the COVID-19 pandemic impact housing trends and market outlooks?

		<ol style="list-style-type: none"> 3. What housing types and amenities are you seeing demand for that are not being built in the supply needed? 4. What obstacles or challenges are you facing or seeing when it comes to building housing? 5. What opportunities are there to address housing gaps in PG?
4	First Nations communities	<ol style="list-style-type: none"> 1. When it comes to homelessness, what housing or support service needs or gaps are you seeing in PG? 2. Which groups are present on the street and in shelters? Which groups are experiencing hidden homelessness? Are there any groups you would identify as precariously or vulnerably housed? 3. How have homelessness and the supports needed to respond changed over the past 5/10 years? 4. How have you seen the COVID-19 pandemic impact homelessness and responses to homelessness? 5. What are some of the key reasons the individuals and families you work with struggle to find appropriate housing and supports? 6. What challenges do you see/experience when it comes to building needed housing and providing needed supports in PG? <p>What opportunities are there to address homelessness gaps in PG? What solutions would you like to see implemented? How might these opportunities align with federal and provincial policy priorities and funding? What solutions are needed NOW and what are needed LONGER TERM?</p>

Survey Questions

Introduction

The City of Prince George is currently conducting a Housing Needs Assessment for the community.

Local Governments are required by law, under the Local Government Act, to complete Housing Needs Reports by April 2022, and every five years after that. They are required to analyse several data sources to learn about the current housing available (age, types of units, rental vacancy, average cost) and projected housing needs (projected future population and housing costs). They also identify gaps in housing, and areas where people are struggling such as homelessness, supportive and affordable housing, and people living in core housing need*.

What is a Housing Needs Assessment?

Housing Needs Assessments and Reports provide a snapshot of the current community demographics, the housing supply, and anticipated future housing needs. They are a tool for local governments to plan for future housing development.

The results of the Housing Needs Assessment and Report can be used to:

- Make decisions to strategically address housing needs
- Make policy decisions related to housing
- Apply for funding for housing-related programs and projects
- Inform community members, stakeholders, and policy makers about the housing realities and future needs

The Assessment is being done through two main data collection methods:

1. Data analysis of available information from the Canadian Census, Canadian Mortgage and Housing Corporation, BC Assessment, BC Housing, and more.
2. Public Engagement which asks residents of Prince George about their current housing situation.

We are asking for your input

We are asking residents of Prince George to participate in our assessment by filling out a survey. This survey will take 10-15 minutes to complete and provides us with important information about your housing needs.

Please find the survey here: <https://www.surveymonkey.ca/r/PrinceGeorgeHousingNeedsAssessment>

In addition to this survey, we are doing Focus Groups with agencies involved in housing from social services, other government departments, developers and real estate business experts, non-profit housing providers, and First Nations organizations. We will also be reaching out to community partners to arrange interviews with people with lived experience of housing instability in the community who can share about barriers and challenges to securing housing.

If you have any questions about this survey or the Housing Needs Assessment, please contact Melissa Barcellos, melissa.barcellos@princegeorge.ca

**Core Housing Need is when a household is spending more than 30% of their income on housing, and/or living in unsuitable housing conditions like poor repair or not enough rooms.*

About this Survey

This survey is to gather your input on housing needs for you and your family. The information will be used to:

- Better understand the current conditions of your housing,
- Look at how renters and owners are experiencing housing differently,
- And barriers people in Prince George may be having to finding housing that meets their needs.

Confidentiality

The purpose of this survey is to collect information regarding individual and family housing needs and experiences. The responses to this survey will be collected and analyzed by Urban Matters, a consulting firm, and City of Prince George staff. This data will not be shared with or sold to any external business. Final results will be aggregated, and any specific feedback will remain anonymous.

GENERAL QUESTIONS

THANK YOU for taking the time to complete this survey. The first group of questions is intended to help us learn a little about you and the people you live with.

1. Where do you currently live?

- a) College Heights
- b) The Bowl
- c) Hart Highlands
- d) Blackburn
- e) Downtown

2. My age is...

- a. 0-14
- b. 15-24
- c. 25-34
- d. 35-44
- e. 45-54
- f. 55-64
- g. 65-74
- h. 75-84
- i. 85+

I prefer not to say

4. My gross annual household income (before tax) is...

- a. Less than \$20,000
- b. \$20,000 - \$39,000
- c. \$40,000 - \$59,000
- d. \$60,000 - \$79,000
- e. \$80,000 - \$99,000
- f. \$100,000 - \$149,000
- g. \$150,000 - \$199,000
- h. \$200,000 and over
- i. Prefer not to say

5. I would describe my household as...

- a. I live on my own
- b. I live with my parent(s)
- c. I live with my spouse/partner – without children
- d. I live with my spouse/partner – with children
- e. I am a single parent living with children
- f. I live in a multigenerational home (e.g., with children, parents and grandparents)
- g. I live with roommates
- h. Other, please specify: _____

6. How many people within each age group live with you? Please include yourself in these numbers.

a. 0-14	1	2	3	4	5
b. 15-24	1	2	3	4	5
c. 25-34	1	2	3	4	5
d. 35-44	1	2	3	4	5
e. 45-54	1	2	3	4	5
f. 55-64	1	2	3	4	5
g. 65-74	1	2	3	4	5
h. 75-84	1	2	3	4	5
i. 85+	1	2	3	4	5

Prefer not to say

<p>CURRENT HOUSING SITUATION These questions are about your current housing.</p> <p>The home I live in now I...</p> <ul style="list-style-type: none"> a. Rent b. Own c. Neither rent or own (for example, live rent free with parents or adult children, but have a fixed address) d. No fixed address (for example, I couch surf, live in a vehicle or RV (not on a rented pad), or live outdoors) 	
<p>RENTERS STREAM</p>	<p>OWNERS STREAM</p>
<p>7. The home I live in is a...</p> <ul style="list-style-type: none"> a. Single detached home (sometimes called single family home) b. Row house or a townhouse c. Duplex or semi-detached house d. Apartment unit e. Room in a house/apartment shared with others f. Suite in a detached home (basement or garden suite, etc.) g. Coach house (detached suite) h. Mobile home (not an RV) i. Mobile home or RV on a rented pad j. Other, please specify: _____ 	<p>8. The home I live in is a...</p> <ul style="list-style-type: none"> a. Single detached home (sometimes called a single-family home) b. Row house or a townhouse c. Duplex or semi-detached house d. Apartment unit e. Mobile home (not an RV) f. Other, please specify: _____

<p>9. My home has...</p> <ul style="list-style-type: none"> a. No bedrooms (studio unit) b. 1 bedroom c. 2 bedrooms d. 3 bedrooms e. 4 or more bedrooms 	<p>13. My home has...</p> <ul style="list-style-type: none"> a. No bedrooms (studio unit) b. 1 bedroom c. 2 bedrooms d. 3 bedrooms e. 4 or more bedrooms
<p>14. For each person to have their own bedroom, my household needs...</p> <ul style="list-style-type: none"> a. No bedrooms (studio unit) b. 1 bedroom c. 2 bedrooms d. 3 bedrooms e. 4 or more bedrooms 	<p>14. For each person to have their own bedroom, my household needs...</p> <ul style="list-style-type: none"> a. No bedrooms (studio unit) b. 1 bedroom c. 2 bedrooms d. 3 bedrooms e. 4 or more bedrooms
<p>15. My rent is...</p> <ul style="list-style-type: none"> a. \$0, someone else pays my housing cost b. \$0- \$250 c. \$250 - \$499 d. \$500 - \$999 e. \$1,000 - \$1,499 f. \$1,500 - \$1,999 g. \$2,000 - \$2,499 h. \$2,500 - \$2,999 i. \$3,000 or more j. Prefer not to say 	<p>15. My monthly mortgage payment is...</p> <ul style="list-style-type: none"> a. \$0, I have paid off my mortgage b. \$1 - \$499 c. \$500 - \$999 d. \$1,000 - \$1,499 e. \$1,500 - \$1,999 f. \$2,000 - \$2,499 g. \$2,500 - \$2,999 h. \$3,000 or more i. Prefer not to say

<p>16. My rental or housing agreement is...</p> <ul style="list-style-type: none"> a. Month-to-month b. Short-term lease (less than one year) c. Annual lease (year by year) d. Long-term lease (more than one year) e. Other: Please specify _____ 	<p>16. The monthly amount I pay in strata fees is....</p> <ul style="list-style-type: none"> a. None/Does not apply b. Less than \$199 c. \$200 to \$299 d. \$300 to \$399 e. \$400 to \$499 f. \$500 or more <p>Prefer not to say</p>
<p>17. I receive financial help with my rent.</p> <ul style="list-style-type: none"> a. Yes (please specify) <ul style="list-style-type: none"> <input type="checkbox"/> Rental subsidy <input type="checkbox"/> Government grant/loan <input type="checkbox"/> Financial assistance from family, relatives or friends <input type="checkbox"/> Other (please specify): _____ b. No c. Prefer not to say 	<p>17. I receive financial help with my housing costs.</p> <ul style="list-style-type: none"> a. Yes (please specify) <ul style="list-style-type: none"> <input type="checkbox"/> Government grant/loan <input type="checkbox"/> Financial assistance from family, relatives or friends <input type="checkbox"/> Other (please specify): _____ b. No <p>Prefer not to say</p>
<p>NA</p>	<p>18. Do you have a secondary suite or rental unit on your property?</p> <ul style="list-style-type: none"> <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, what kind of suite? <ul style="list-style-type: none"> <input type="checkbox"/> Rented our room in my home <input type="checkbox"/> Detached suite (carriage house) <input type="checkbox"/> Attached suite (basement suite, second suite in main house) <input type="checkbox"/> Space for RV or mobile home I rent out <input type="checkbox"/> AirBnB or other short-term vacation rental <input type="checkbox"/> Other: _____

<p>NA</p>	<p>19. The rental unit I have has...</p> <ul style="list-style-type: none"> <input type="checkbox"/> No bedrooms (studio unit) <input type="checkbox"/> 1 bedroom <input type="checkbox"/> 2 bedrooms <input type="checkbox"/> 3 bedrooms <input type="checkbox"/> 4 or more bedrooms
<p>NA</p>	<p>20. I rent the suite or unit monthly for...</p> <ul style="list-style-type: none"> <input type="checkbox"/> \$0- \$250 <input type="checkbox"/> \$250 - \$499 <input type="checkbox"/> \$500 - \$999 <input type="checkbox"/> \$1,000 - \$1,499 <input type="checkbox"/> \$1,500 - \$1,999 <input type="checkbox"/> \$2,000 - \$2,499 <input type="checkbox"/> \$2,500 - \$2,999 <input type="checkbox"/> \$3,000 or more <input type="checkbox"/> I rent it as a short-term or vacation rental <input type="checkbox"/> Prefer not to say
<p>NA</p>	<p>21. I rent the unit on AirBnB or another short-term/vacation rental site and charge nightly...</p> <ul style="list-style-type: none"> <input type="checkbox"/> \$0-50 <input type="checkbox"/> \$51-100 <input type="checkbox"/> \$101-150 <input type="checkbox"/> \$151-200 <input type="checkbox"/> \$200 +
<p>NA</p>	<p>22. Have you experienced any issues renting the suite or unit?</p>

Housing Needs

These questions are about whether or not your current housing meets your needs, and what you may need in the future.

23. I believe my housing is affordable for me.

- Yes
- No
- Not sure

23. I CURRENTLY have the following challenges with my housing.

Please select all those that apply.

- Home is in poor condition and in need of repairs
- Home is unsuitable for my mobility and accessibility needs
- Home does not provide enough parking
- Home is not well served by public transit
- Home is too far from public amenities like libraries, parks and open spaces
- Home is too large for my needs
- Home is too small for my needs
- Home does not have enough bedrooms for my household
- I'm unsure about the stability of my rental lease or agreement
- I'm unsure about whether I will be able to afford future rent payments
- I have not experienced any housing challenges
- Other, please specify: _____

24. I PREDICT or am CONCERNED that I will have the following housing challenges in the next 5 years if I stay in my home.

Please select all those that apply.

- Home will be in poor condition and in need of repairs
- Home will be unsuitable for my mobility and accessibility needs
- Home does not provide enough parking
- Home is not well served by public transit
- Home is too far from public services and resources like libraries, parks and open spaces, social services, etc.
- Home will be too large for my needs
- Home will be too small for my needs
- Home does not have enough bedrooms for my future household
- I'm unsure about the stability of my rental lease or agreement
- I'm unsure about whether I will be able to afford rent or mortgage payments
- I'm unsure about whether I will be able to afford to purchase a home
- I am not concerned about housing challenges in the next 5 years

Other, please specify: _____

25. I think that I will need the following type of housing in future:

	In the next 5-10 Years	In the next 20-30 years
a. Single detached home	<input type="checkbox"/>	<input type="checkbox"/>
b. Single detached home with a secondary suite	<input type="checkbox"/>	<input type="checkbox"/>
c. Row house or a townhouse	<input type="checkbox"/>	<input type="checkbox"/>
d. Duplex or semi-detached house	<input type="checkbox"/>	<input type="checkbox"/>
e. Apartment	<input type="checkbox"/>	<input type="checkbox"/>
f. Secondary suite	<input type="checkbox"/>	<input type="checkbox"/>
g. Coach house (detached suite)	<input type="checkbox"/>	<input type="checkbox"/>

h. Supportive home (e.g., adult lifestyle community with assistance)

i. Subsidized housing operated by not-for-profit housing provider

Other, please specify: _____

FINDING HOUSING IN PRINCE GEORGE

This last set of questions is about finding housing to meet your needs in Prince George.

26. The last time I looked for a home, finding housing took me...

- a. Less than a month
- b. 2 - 3 months
- c. 4 - 5 months
- d. 6 months to a year
- e. More than a year

27. I left my last home because... Please select all those that apply.

- My previous home was in poor condition and in need of repairs
- My previous home was unsuitable for my mobility and accessibility needs
- My previous home did not provide enough parking
- My previous homes was not well served by public transit
- My previous home was too far from public amenities like libraries, parks and open spaces
- My previous home was too large for my needs
- My previous home was too small for my needs
- My previous home did not have enough bedrooms for my household
- My previous rental lease or agreement was ending
- I wanted to move to a different area of town

- I wanted to move to a nicer home
- I wasn't able to afford rent/mortgage payments anymore
 - Other, please specify:

28. The following things were barriers to finding a home the last time I moved: Please select all that apply.

- Limited supply of the type of home I was looking for
- Cost of rent was too high
- Cost of a home purchase was too high
- Couldn't get financing to purchase a home
- Poor quality of housing of the type I'm looking for
- Restricted due to strata/apartment rules (e.g., no pets, children, etc.)
- Lack of elevator or other accessibility supports
- Too far from transit
- Too far from employment opportunities
- Profiling/screening due to ethnicity, sexual orientation/other

Other, please specify:

29. The **three most important things** to me when looking for a home are: (select your top three)

- Size of home
- Type of home (e.g., single detached dwelling, apartment, etc.)
- Size of the property/lot
- Cost of the home
- Living close to community amenities (e.g., recreation centres, parks, libraries, etc.)
- Living close to shops and services
- Living close to employment opportunities
- Living close to schools

- Easy access to major roads/highways
- Easy access to public transportation
- Other, please specify:

30. Do you have anything else you want to tell us about housing in Prince George?

Thank you for completing the survey! The information you shared today will help us to understand the current housing situation and future needs of Prince George residents.

Appendix C: Projections

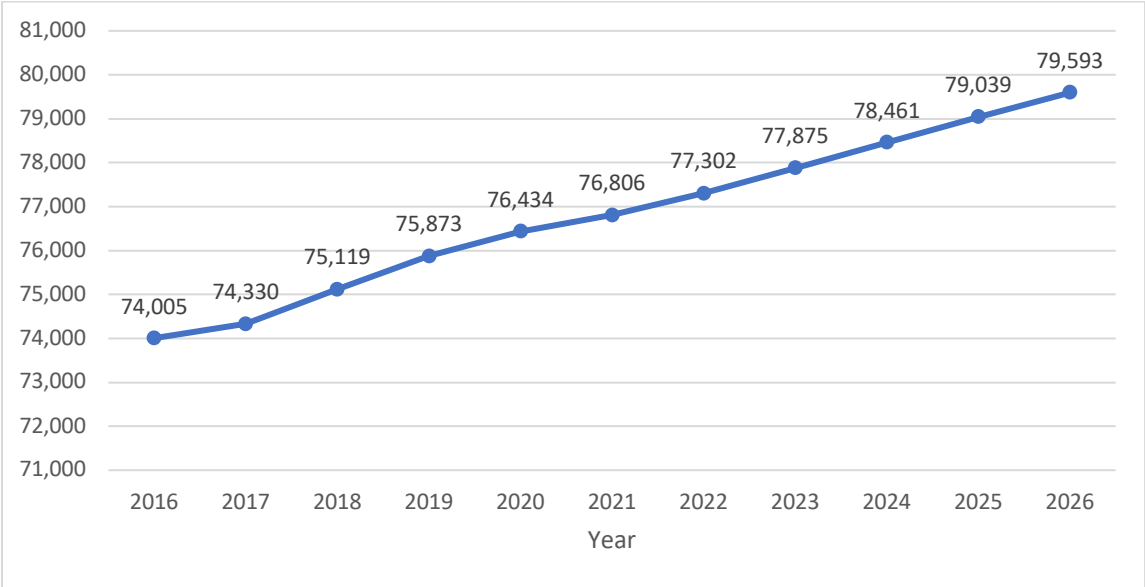


Methodology Explained

The projection of households by tenure type is based on the following.

- (1) **Projection of population in private household:** The projection is based on the population projection from 2016 to 2041 for Prince George Health Area from BC Stats adjusted by the proportional difference to the Census 2016 population level in the City of Prince George to cater for the boundary difference.
- (2) **Headship rate¹:**
 - a. A set of static headship rates of the number of households in each age-tenure-family group modified from household data in Census 2016.
 - b. Two major census program sources from Census 2016 are used for the base calculation of number of households in 2016:
 - i. Census Profile (general information, population by age)
 - ii. Census Table 98-400-X2016227 (households by structure type, household family type, age of primary household maintainer, and tenure)
 - c. Then the headship rate is calculated by the number of householders by age group-family type-tenure, and then divided the number of populations in 2016. This set of headship rates is then applied to the projection of population in 2017 to 2041 to project the households in the coming years.

Prince George Projected Population, 2016 to 2026



Source: Census 2016, BC Stats Population Projection (Adjusted)

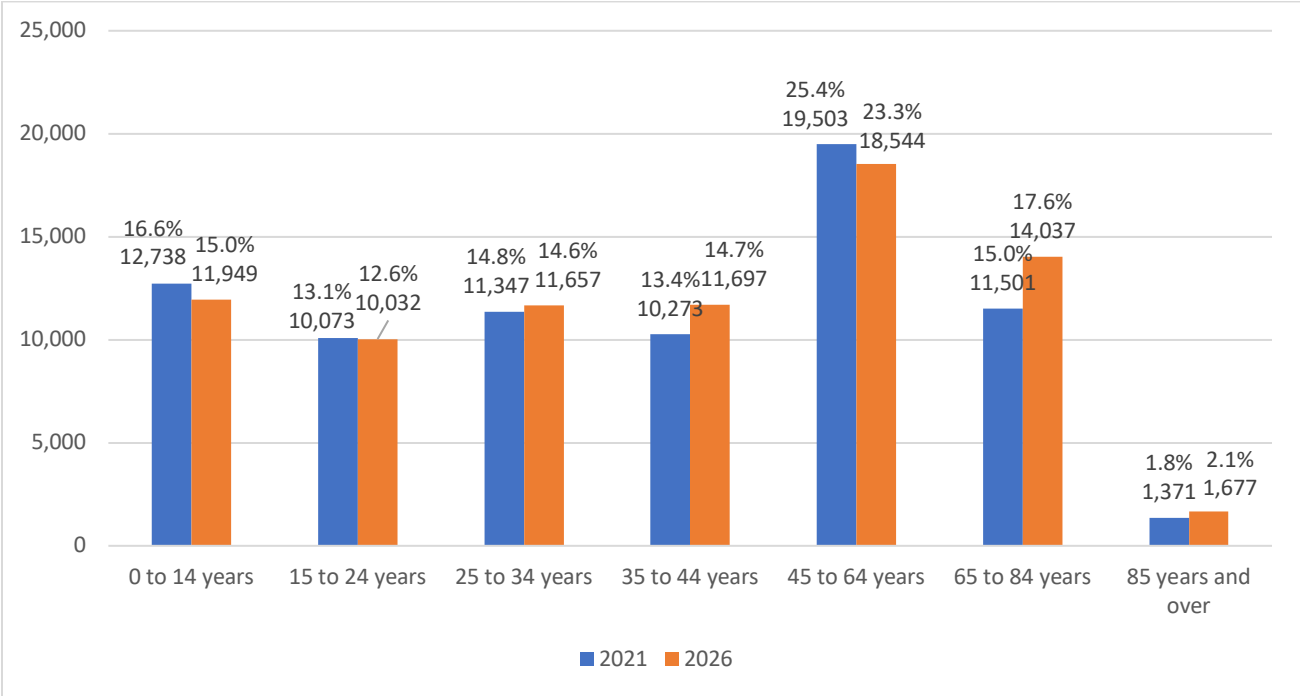
¹ The headship rate is defined as the ratio of the number of household heads / maintainers to population by age group. Headship rates are used to derive household projections because it indicates the likelihood of a new household being formed.

The population projection estimates are based on the BC Stats population projection for Prince George Health Area and adjusted by the proportional difference to the Census 2016 population level to cater for the boundary difference.

From the graph, the estimated population in 2021 is 76,806, a growth of 3.78% from 2016.

Between 2021 and 2026, projections indicate the population could increase by 2,787 individuals, representing an increase of approximately 7.88%. By 2026, there could be 79,593 people living in the City of Prince George.

Projected age composition



Source: Adjusted population projection based on BC Stat projection

The proportion of people within senior age groups and are projected to increase over the next five years, while the proportion of other age groups is projected to decline. At the same time, while there is a growth in population in most age groups, it is projected that there is a decline in population falling in younger age groups including groups aged 0-14 and aged 45-64. The median age in the City of Prince George is projected to increase from 38.9 to 40.6 years old from 2021 to 2026.

Projected Households, Sizes, and Tenures

From 2021 to 2026, the number of households in the District of North Vancouver are projected to increase by 3,958. Assuming historic household tenure trends remain consistent, the District could see an increase of 3,007 owner households and 951 renter households between 2021 and 2026.

	2021	2026	Change from 2021 to 2026	Change from 2016 to 2026
Total	31,994	34,111	1,739	2,117
Owner	22,102	23,661	1,287	1,559
Renter	9,892	10,450	452	558

Over the next five years, the average household size is projected to remain similar. In 2016, it was 2.31 persons per household. By 2026, it is projected to be approximately 2.33 persons per household, compared to the projected 2.5 persons per household in Metro Vancouver as a whole.

Household types	Changes 2016 -2021	Total households 2021	Total households 2026	Changes 2021 -2026
Couple without Children	639	8,289	8,914	625
Couple with Children	160	7,350	7,690	340
Lone-Parent	102	3,052	3,224	172
Other-Census-Family	91	2,366	2,496	130
Non-Census-Family	747	10,937	11,787	850
Total	1,739	31,994	34,111	2,117

To estimate the number of housing units by unit size (i.e. number of bedrooms) needed over the next five years, the projected growth in households (by household type) is applied to the assumed distribution in unit sizes required by each household type. Family households are projected to grow by 1,267 and non-family households are projected to grow by 850 between 2021 and 2026.

Anticipated Housing Units Required by Number of Bedrooms, City of Prince George, 2021 to 2026

The following table shows the assumed distribution of unit sizes required by each household type. It is noted that these are the minimum number of bedrooms required, based on NOS. Some households may choose to live in a larger unit that exceeds these minimum standards.

	Studio and 1-bedroom	2-bedroom	3+ bedroom
Couple without children	100%	0%	0%
Couple with children	0%	36%	64%
Lone-parent family	0%	58%	42%
Other Census family	0%	32%	68%
Non-Census-family	88%	9%	2%

	Units added from 2021 to 2026
Studio and 1-bedroom	1,373

2-bedroom	340
3+ bedroom	395
Total	2,109

Affordability and core housing needs

The following tables calculate the number of households that are in core housing needs based on the projected number of households by tenure and by the age of primary based on the percentage of households that are in core housing needs in the corresponding age/tenure category in 2016.

	2021	2026	Changes
Total households in core housing needs	3,279	3,474	195
Renter households in core housing needs	2,572	2,717	145
Owners in core housing needs	707	757	50

Core Housing Need by Age of Primary Household Maintainer

	2021	2026	Changes
15 to 24 years	289	288	-1
25 to 34 years	580	596	16
35 to 44 years	503	573	70
45 to 54 years	489	459	-30
55 to 64 years	551	530	-21
65 or above	869	1062	194
Total in CHN	3282	3509	227

Appendix D: Required Summary Form



Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: _____

REGIONAL DISTRICT: _____

DATE OF REPORT COMPLETION: _____ (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:
	Neighbouring First Nations:

POPULATION	Population:	Change since	:	%	
	<i>Projected</i> population in 5 years:	<i>Projected</i> change:		%	
	Number of households:	Change since	:	%	
	<i>Projected</i> number of households in 5 years:	<i>Projected</i> change:		%	
	Average household size:				
	<i>Projected</i> average household size in 5 years:				
	Median age (local):	Median age (RD):	Median age (BC):		
	Projected median age in 5 years:				
	Seniors 65+ (local):	%	Seniors 65+ (RD):	%	Seniors 65+ (BC):
	<i>Projected</i> seniors 65+ in 5 years:				%
	Owner households:	%	Renter households:	%	
	Renter households in subsidized housing:				%

	Median household income	Local	Regional District	BC
INCOME	All households	\$	\$	\$
	Renter households	\$	\$	\$
	Owner households	\$	\$	\$

ECONOMY	Participation rate: %	Unemployment rate: %
	Major local industries:	

HOUSING	Median assessed housing values: \$	Median housing sale price: \$
	Median monthly rent: \$	Rental vacancy rate: %
	Housing units - total:	Housing units – subsidized:
	Annual registered new homes - total:	Annual registered new homes - rental:
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter): %	
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs): %	
	Households below <i>suitability</i> standards (in overcrowded dwellings): %	

Briefly summarize the following:

- 1. Housing policies in local official community plans and regional growth strategies (if applicable):

- 2. Any community consultation undertaken during development of 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).

- 4. Any consultation undertaken with First Nations:

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)		
1 bedroom		
2 bedrooms		
3+ bedrooms		
Total		

Comments:

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>		100		100		100
Of which are in core housing need						
Of which are owner households						
Of which are renter households						

Comments:

Table 3: Households in *Extreme* Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>		100		100		100
Of which are in extreme core housing need						
Of which are owner households						
Of which are renter households						

Comments:

Briefly summarize current and anticipated needs for each of the following:

1. Affordable housing:
2. Rental housing:
3. Special needs housing:
4. Housing for seniors:
5. Housing for families:
6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:
7. Any other population groups with specific housing needs identified in the report:

Were there any other key issues identified through the process of developing your housing needs report?

Appendix E: Interest Rates and Construction Costs



After the initial release of Prince George’s Housing Needs Report in 2021, the following year saw volatile interest rates and construction costs. Current relatively high interest rates come in reaction to strong and persistent inflationary pressures after a period of historically low interest rates⁴². Figure 43 shows the policy interest rate set by the Bank of Canada which impacts household and businesses’ interest rates including mortgage rates. High interest rates ultimately translate into higher mortgage costs for homeowners and decreased levels of affordability.

Figure 43: Bank of Canada Policy Interest Rates (June 2021- December 2022)

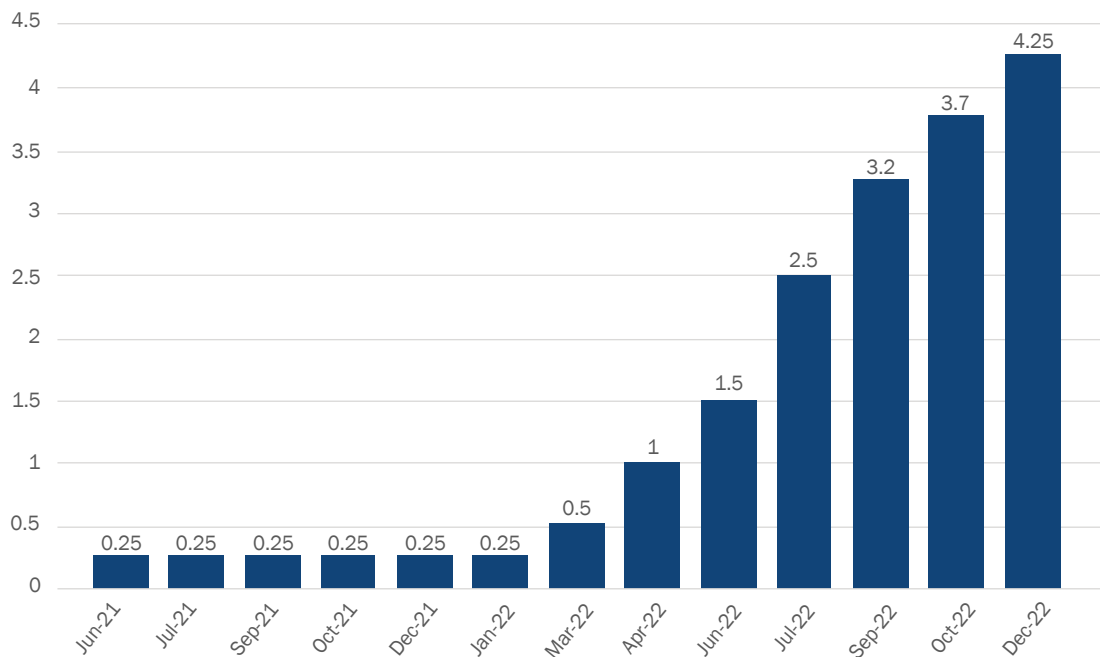
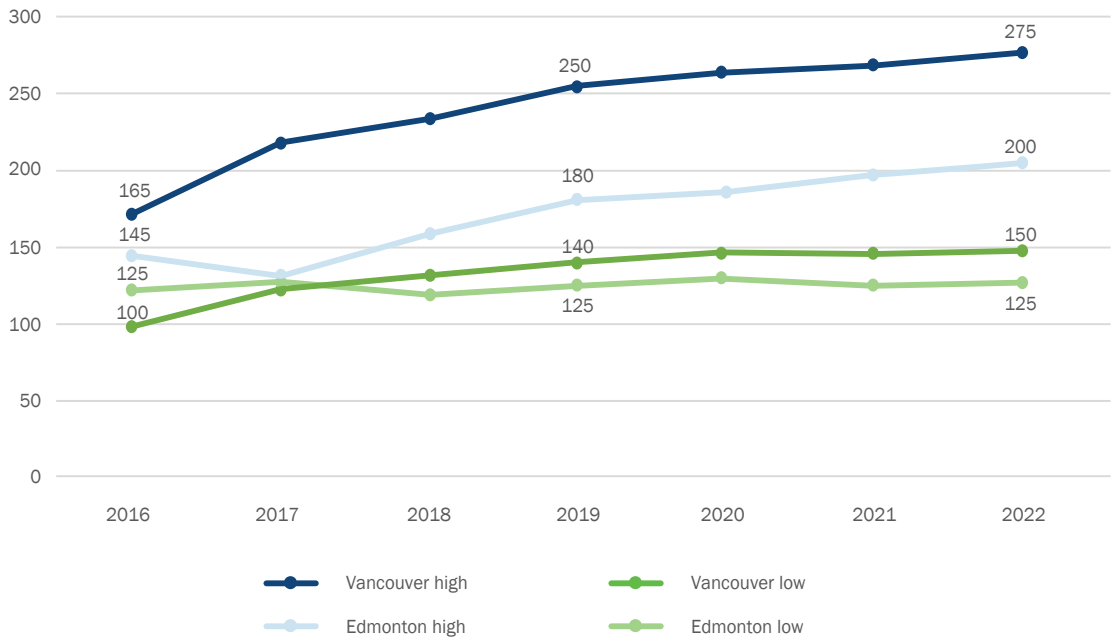


Figure 43 shows the price per square foot of a single family residential development as an indicator of the increase in construction costs experienced since the report’s initial release. On average, costs increased in both Vancouver and Edmonton between 2020 and 2022. Housing starts decreased across most dwelling types across major Canadian cities in the first half of 2022 including by 23% in Vancouver⁴³. CMHC noted significant and persistent increases in construction costs as a major challenge for builders at this time. Increased construction costs are reflected in the price or rent of units coming into the market. The increase in construction costs, alongside increasing interest rates further decreases levels of affordability for buyers and tenants.

⁴² <https://www.cmhc-schl.gc.ca/en/blog/2022/road-ahead-economy-housing-fall-2022-update>

⁴³ <https://assets.cmhc-schl.gc.ca/sites/cmhc/professional/housing-markets-data-and-research/market-reports/housing-supply-report/housing-supply-report-2022-11-en.pdf?rev=74c50e35-d0a7-4131-b6a5-5829967ed5d1>

Figure 44: Price per Square Foot for Private Sector Development of Wood Framed Single Family Residential with Unfinished Basement (2016-2022)⁴⁴



44 Developed based on Altus Guide Construction Costs from 2016 - 2022