



September 2020

Housing Needs Assessment

Final Report

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Housing Needs Assessment Report

1.0 Executive Summary

The City of Fort St. John prepared a Housing Needs Assessment to learn where gaps in housing may currently exist, where there may be barriers to finding and maintaining housing, and to identify future housing needs across the housing spectrum. The Housing Needs Assessment provides important information and data to be able to better address and prioritize future housing needs for all residents. The purpose of this work is to identify current and future housing needs across the housing spectrum (from homelessness to home ownership), and opportunities and strategies for responding to the identified housing needs and gaps within Fort St. John. The Assessment will help to inform the development of a Housing Strategy and will assist the City in setting priorities, inform updates to policies and bylaws and support future related policy development. This Housing Needs Assessment report is a standalone document intended to provide the foundation for the development of the Housing Strategy for the City.

The process involved a background review of existing City policies and strategies, collection and review of data from Statistics Canada, Canada Mortgage and Housing Corporation (CMHC), BC Housing, BC Assessment and local City data; and direct input gathered from non-profit housing providers, housing and homelessness service providers, local developers, persons with lived experience of homelessness, and residents. The data and information obtained was then utilized to complete projections to identify anticipated housing needs across the housing continuum.

Understanding the current supply of housing across the spectrum and where the greatest needs will be in the future, is critical to ensuring the City continues to be an inclusive community that is able to meet the current and future needs of all residents. This Housing Needs Assessment identifies a number of key trends and issues facing Fort St. John. In addition to the analysis of current need, the Housing Needs Assessment also points to future needs across the housing spectrum. These are summarized below.

Key Trends Impacting Housing Demand

- Between 2006 and 2016, the City of Fort St. John experienced a steady population growth, resulting in a population change of 15.8%, almost double the population change of 8% observed in the Peace River Regional District for the same period.
- With a median age of 31.3 years in 2016, the City has a younger population than both Peace River and British Columbia. Between 2006 and 2016, the City and the province have experienced a relatively similar ageing trend, increasing their median age by 1.6 and 2 years respectively. In contrast, the median age of the Regional District has decreased by 0.3 years in the same period.
- Following an increase between 2006-2011, the mobility status of Fort St. John has remained consistent. In 2006, the number of non-movers made up 71.2% of the total population compared to 77.1% in 2016. From the remaining 22.9% of the population in 2016, about two thirds moved within the City (non-migrants) and one third moved from outside the City (migrants), mostly from another area in the province.
- In 2016, approximately 40% of households in the Fort St. John were couples with children and just under 25% were couples without children. Since 2006, the household size has remained constant at 2.5 persons per household.

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- Post-secondary enrollment in the Northern Lights College has consistently decreased since the 2008/09 school year. The trends for the period 2008/09-2018/19 show a 31.8% decrease in the number of FTE students enrolled.
- Households in Fort St. John report a higher income than households in the Regional District. Between 2006 and 2016 the City's median income increased by 29.4%, significantly above the inflation rate of 11.2% registered for the same period.
- Median owner household incomes in 2016 were significantly higher (\$127,044) than median renter household incomes (\$69,748).
- The three primary industries driving the economy in Fort St. John are construction (12.7%); mining, quarrying, and oil and gas extraction (11.7%); and accommodation and food services (11.4%).
- From 2006 to 2016 the labour participation rate in the City has slightly decreased from 80.5% to 79%, and the unemployment rate has increased considerably from 4.9% to 10.9% over the same time period. The cohorts entering retirement age during this period represent a very small percentage of the population, thus changes in the working age population might not explain the downwards trend of the participation rate. The economic downturn of the oil and gas industry, on the other hand, could be directly associated with a reduced number of available jobs, increasing the unemployment rate.
- Most of Fort St John residents commute within the City and about one fifth commute within the Regional District. A very small percentage of the population commutes to other regions in BC or entirely out of province.

Current Trends in Housing Supply

- Majority of housing is comprised of single detached dwelling units, but there is a large mix of dwelling types including apartments and row housing.
- Housing units are predominately 3- and 4+ bedrooms with about 10% comprised of one-bedroom units.
- Building permits peaked in 2015 followed by declines in 2016-2019.
- There have been 39 single detached homes with suites built since 2015.
- House prices are outpacing growth in income and inflation.
- Currently, the City is experiencing high vacancy rates at 12.6%.
- Based on median household income, ownership market is generally affordable. However, the challenge remains the ability of people to afford the required down payment.
- Based on current rental affordability analysis, the rental market is generally affordable to households earning median income, but the median rental costs may not be truly reflective of the rental market in the city as they do not account for units in the secondary rental market.
- While households earning median household income can generally afford current house/rent prices, a number of households in Fort St. John are facing affordability challenges:
 - 15.7% of households living in housing that is not affordable (26.8% renter; 8.7% owner)
 - 6.7% of households living in housing that is inadequate (7.5% renter; 6.2% owner)
 - 4.1% of households living in housing that is unsuitable (7.7% renter; 2.0% owner)
- As of December 31, 2019, there were 54 people waiting for social housing.
 - There are also people waiting for seniors supportive housing, housing for persons with developmental disabilities, and Indigenous housing.

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- Feedback from stakeholders, in addition to waiting list statistics and projected growth rates, point to the need for more options for seniors such as assisted living and housing with supports.
- There is a gap in housing and supports for people with mental health and addictions.
- Many individuals experiencing homelessness are relying on motels and express not being able to access rental housing. In addition, there are limited housing options for youth experiencing homelessness.
- Feedback from stakeholders, in addition to waiting list statistics and projected growth rates, point to the need for more options for seniors such as assisted living and housing with supports
- There is a gap in housing and supports for people with mental health and addictions
- Many individuals experiencing homelessness are relying on motels and express not being able to access rental housing. In addition, there are limited housing options for youth experiencing homelessness

Analysis of Future Housing Needs

The table below provides a high-level summary of anticipated future housing needs across different types and tenures of housing. It is important to note that the summary of approximate housing units needed provided below are not mutually exclusive, but instead, describe the anticipated need based on the identified category. For example, one housing unit can address the need for several of the categories below. It is also important to recognize that some of the housing units needed could also be addressed through existing housing supply due to renovations, conversions or retrofitting of units.

Housing Need	Specific Need	2020-2025 (~Units Needed)	2025-2040 (~Units Needed)
Unit Size	Bachelor	5	10
	1-Bedroom	125	575
	2-Bedroom	275	1,215
	3-Bedroom	325	1,445
	4-or more Bedroom	355	1,270
Tenure	Ownership	720	2,985
	Rental	365	1,535
Affordable	Ownership	170	700
	Rental	210	890
People with Disabilities	Accessible	355	1,550
	Housing with Supports (Mental Illness and Addictions)	10-23	45-120
	Housing with Supports (Cognitive Disabilities)	2	8
Specific Populations	Indigenous Peoples	110	410
	Seniors	542	1,699
	Families	350	1,065
	People who have Experienced Homelessness or At-Risk (Housing with Supports)	36 people	10 people

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2.0 Introduction

2.1 Project Overview

The City of Fort St. John is preparing a Housing Needs Assessment and Housing Strategy. The purpose of this work is to identify current and future housing needs across the housing continuum (from homelessness to home ownership), and opportunities and strategies for responding to the identified housing needs and gaps within Fort St. John. Both the Assessment and Strategy will assist the City in setting priorities, inform updates to policies and bylaws and support future related policy development. This Housing Needs Assessment report is a standalone document intended to provide the foundation for the development of the Housing Strategy for the City.

2.2 Process

The project process involved a background review of existing City policies and strategies, collection and review of data from Statistics Canada, Canada Mortgage and Housing Corporation (CMHC), BC Housing, BC Assessment and local City data; and direct input gathered from non-profit housing providers, housing and homelessness service providers, local developers, persons with lived experience of homelessness, and residents. The data and information obtained was then utilized to complete projections to identify anticipated housing needs across the housing continuum. The project process and timeline are outlined in Table 1.1 below:

Table 2.1: Project Process and Timeline

Phase 1: Project Initiation (Spring – Summer 2020)	Phase 2: Data Analysis (Summer – Fall 2020)	Phase 3: Final Assessment and Strategy (Fall – Winter 2020)
<ul style="list-style-type: none">• Project launch• Public and stakeholder engagement	<ul style="list-style-type: none">• Data collection and analysis• Prepare draft Housing Needs Assessment• Present draft and final Housing Needs Assessment to Council	<ul style="list-style-type: none">• Prepare draft Housing Strategy• Share the draft Housing Needs Assessment and Housing Strategy with the community• Present final Strategy to Council
April – July 2020	July – August 2020	August – December 2020

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2.3 Stakeholder and Community Engagement

2.3.1 Stakeholder and Community Engagement Round 1 (June 2020)

During Phase 1 of the project, the first round of engagement was implemented to gather feedback on priorities, issues and opportunities related to housing needs in the City. Community engagement occurred from June 8 through to July 1, 2020. Opportunities to provide feedback included a Council workshop, focus groups with key stakeholders, local First Nations Communities and Indigenous organizations, interviews with persons with lived experience of homelessness and an online survey and community workbook were available to residents.

Communications and Promotions

The following methods were used to raise public awareness of the project and publicize engagement opportunities:

- Project website;
- Letters and emails to stakeholders and circulation to their respective networks;
- Advertising in Energetic City News and Alaska Highway News; and
- Social media posts including Twitter and Facebook.

Engagement Opportunities and Participation

The following engagement opportunities were provided for stakeholders and residents to share their feedback.

- Stakeholder Focus Groups:
 - Service and Support Providers: 10 participants
 - Non-Profit Housing Providers: 4 participants
 - Private Developers and Landlords: 10 participants
 - First Nations Communities and Indigenous Organizations: 2 participants
- Interviews with Persons with Lived Experience: 9 participants
- Online Community Survey: 133 Participants
- Community workbook: no residents completed the community workbook

High Level Summary

The below table consists of a high-level summary of key themes that emerged through stakeholder focus groups, interviews and the community survey.

Table 2.2: Community Engagement Key Themes

Key Themes	
Seniors housing	<ul style="list-style-type: none">• Seniors housing supply is not meeting demand• Demand will increase in the future• Demand for varied types and levels of care and assistance for seniors housing is not currently being met

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Social services and supports	<ul style="list-style-type: none">• Support is needed for those experiencing homelessness to find and maintain housing• Support is needed for those with mental illness or physical or mental disabilities• Education and awareness are needed to promote existing services• Education and training for lifestyle and financial skills is needed• Need for more culturally appropriate supports, especially for Indigenous Youth and Elders• Important to have wraparound services located directly in building or with easy access
Low income and unemployment	<ul style="list-style-type: none">• Concern about reduced employment opportunities and income due to downturn in oil and gas industry and the COVID-19 pandemic• Cost of living is high, and the current supply of housing is not affordable
Rental supply	<ul style="list-style-type: none">• Rental supply is not meeting demand• Limited available supply for 3+ bedrooms for those with families• Current rental stock is not affordable, in particular for residents who are not employed in the oil and gas industry with higher median incomes• While there are affordable options, they may be smaller than needed, not safe or appropriate for tenants or not in good condition
Collaboration	<ul style="list-style-type: none">• Need improved relationships between service providers and landlords/building managers• Municipalities, private industry and non-profit housing sector need to work together to bring the community together• City has a key role to play in supporting housing development

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2.4 Interpretation

While reviewing this report, there are a number of items to consider.

- Much of the data used to prepare this report was based on historic data including the past three Statistics Canada Censuses (2006, 2011, 2016), Canada Mortgage and Housing Corporation (CMHC), and BC Assessment. During the spring of 2020, while data was being collected and analyzed, there were significant impacts to the economy and housing not only in Fort St. John and British Columbia, but across Canada and the world, as a result of the COVID-19 pandemic. It is important to recognize that the housing needs of particular populations across the continuum still exist as described in this report, but in some instances are likely to be exacerbated as a result of COVID-19 impacts, both in the immediate and long-term time frames. Future update(s) and review of the demographic and economic data and housing indicators in this report will need to acknowledge the housing impacts that emerged directly and indirectly due to the COVID-19 pandemic.
- The data included in this report comes from a variety of sources and therefore, similar data from different sources may not be identical.
- Some percentage distributions may not equal 100% due to rounding and some number categories may not calculate to the total amount due to rounding from the original data source.
- The customized Statistics Canada Census Report provided by the BC Ministry of Municipal Affairs and Housing is based on a different sampling group compared to the Statistics Canada Census Community Profiles and therefore, there is some variation in data depending on the source.
- Rental data including vacancy rates and historical median rent is collected through Canada Mortgage and Housing Corporation's Rental Market Survey. This survey only captures rental information from apartments and row houses located in buildings of three or more units. While CMHC conducts a secondary rental market survey, Fort St. John is not one of the urban centres where this data is collected, and therefore, there is a gap in data available for the secondary rental market.

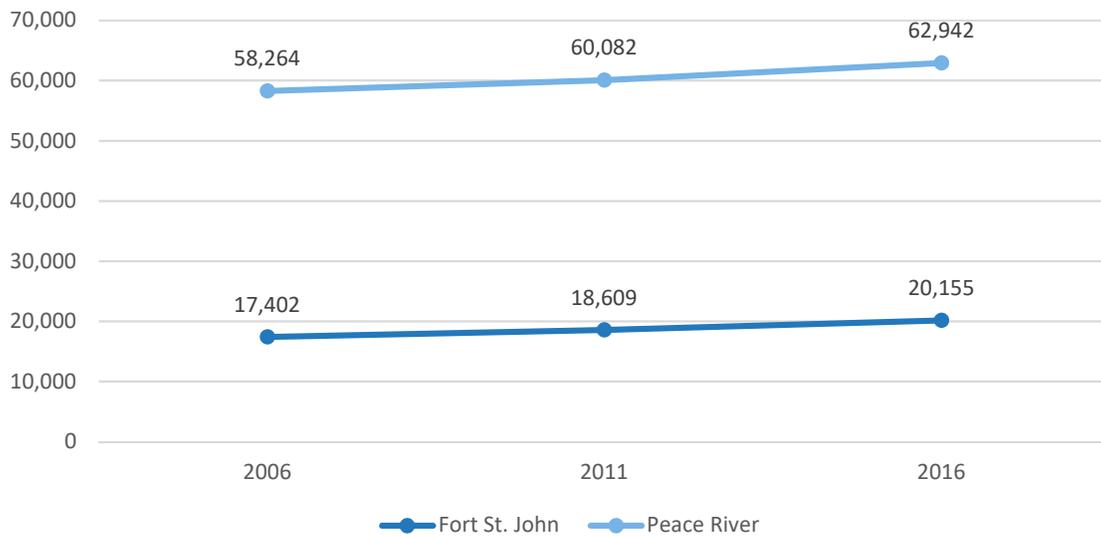
3.0 Demographic and Economic Trends

3.1 Demographic Profile

3.1.1 Population

In 2016, Fort St. John's population was 20,155. Between 2006 to 2016, the City's population increased by 15.8%, which is an average annual growth rate of 1.6%. This is a higher growth rate than the Peace River Regional District's population growth, which only increased by 8% during the same time period.

Figure 3.1: Population Growth, City of Fort St. John versus Peace River (2006-2016)



Source: Community Profiles Statistics Canada Census, 2006-2016

Shadow Population

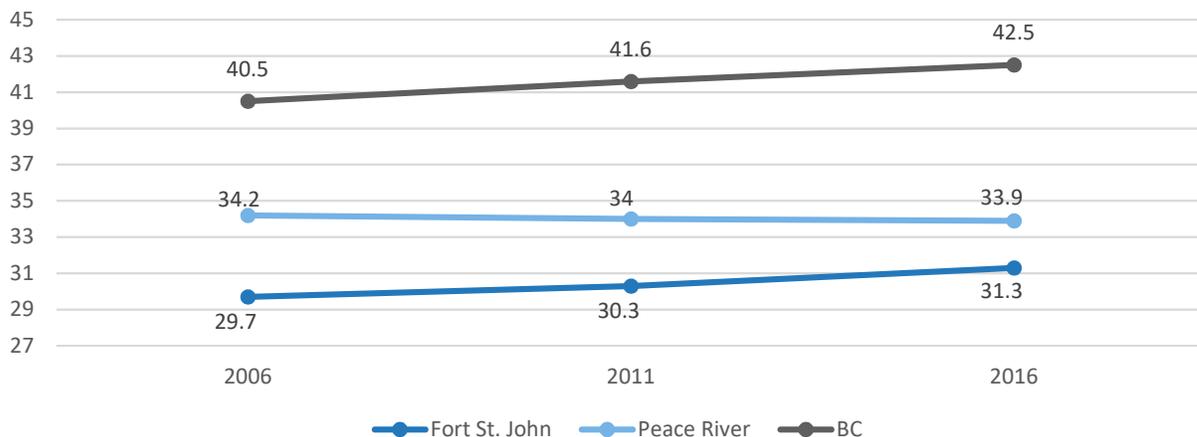
For the purpose of determining shadow population, this report relies on the description of shadow population from the City's 50 Year Growth Study Report (2015). In Fort St. John, shadow population refers to: permanent residents in the Peace River Regional District Electoral Areas adjacent to the City (Electoral Areas B and C); temporary residents accommodated in work camps located in the Peace River Regional District; or temporary residents lodged in rental accommodations within City boundaries. It is difficult to fully account for the total shadow population and there is no current data that describes the shadow population temporarily residing in the City or living in work camps and commuting to the City for services and amenities. As a large portion of the City's and Regional District's economy is dependent on the oil and gas industry, it is important to note the presence of a shadow population from mobile workers and consider the potential impacts that the shadow population has on housing in Fort St. John, such as overcrowding, living in inadequate and unsuitable conditions, and pressures placed on local housing units, infrastructure and services.

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3.1.2 Age

The median age of City residents is considerably younger than the median age of residents in both the province and the Peace River Regional District. The median age has also remained consistently younger between 2006-2016. In 2016, the median age of City residents was 31, compared to the Regional District's median age of 34 and the province's median age of 43.

Figure 3.2: Median Age, City of Fort St. John versus Peace River (2006-2016)

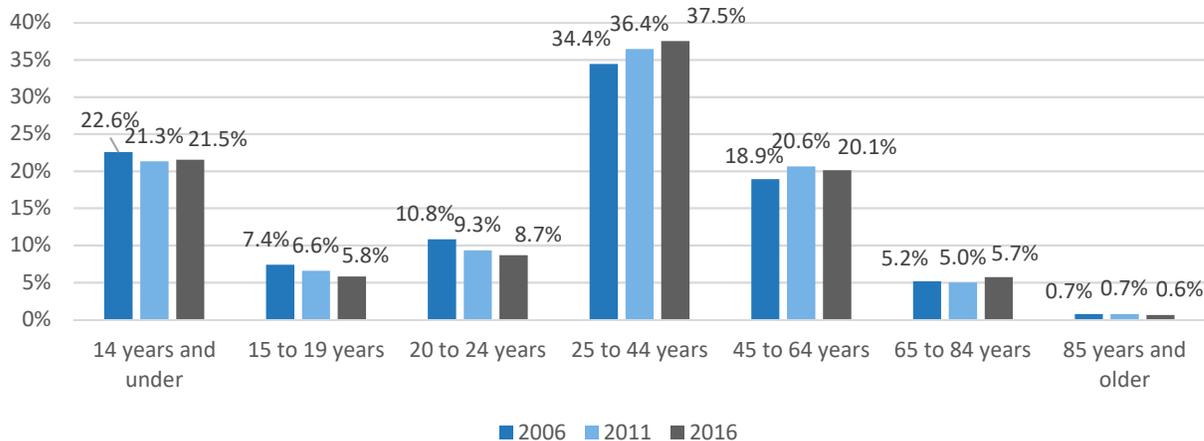


Source: Custom Statistics Canada Census Reports, 2006-2016

Residents of the City of Fort St. John are considerably younger than the provincial average, 31 vs. 43 respectively.

As shown in the below figure, the age distribution of Fort St. John residents has also remained fairly consistent with a slight shift in population groups 25 years and older, as the population ages. In 2016, 37.5% of City residents were between the ages of 25-44. This age group saw the largest shift in age group distribution, increasing from 34.4% in 2006. Most residents (57.6%) were between the ages of 25 to 64 years old.

Figure 3.3: Age Group Distribution, City of Fort St. John (2006-2016)



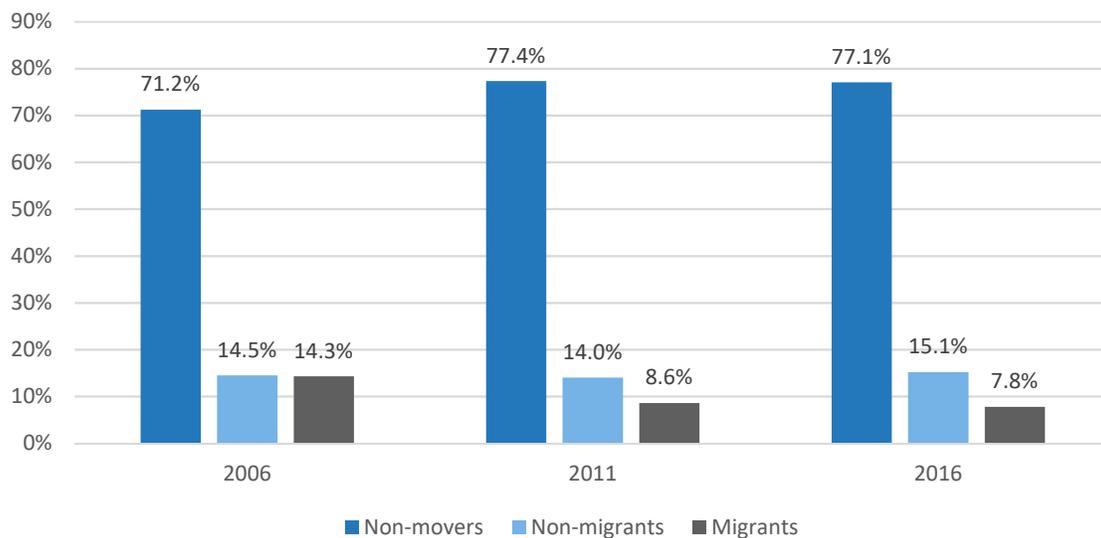
Source: Custom Statistics Canada Census Reports, 2006-2016

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3.1.3 Mobility Status¹

As shown in the below figure, the percentage of population in Fort St. John that changed their place of residence has increased from 2006 and remained fairly consistent in 2011 and 2016. In 2016, 15.1% of residents had moved within the City in the past year (2015-2016) and 7.8% had moved from outside of Fort St. John. Of those residents who had moved from outside of Fort St. John, 4% move from another area in British Columbia, 2.6% moved from outside of British Columbia, but within Canada, while 1.1% had moved from outside Canada.

Figure 3.4: Mobility Status One Year Ago, City of Fort St. John (2006-2016)



Source: Custom Statistics Canada Census Reports, 2006-2016

3.1.4 Households²

Number of Households

Statistics Canada's Census reported 7,940 households in Fort St. John in 2016, an increase of 1,070 households, or 15.6%, from 10 years prior. In comparison, the growth rate for the Peace River Regional District was 8.6%.

¹ Mobility status refers to where the person responding to the Census was residing one year prior. Non-movers are those who lived in the same residence; non-migrants are residents who stayed within the city but moved to a different residence; and migrants refers to residents who moved from outside of the City, including from other areas in BC, Canada or from outside of Canada.

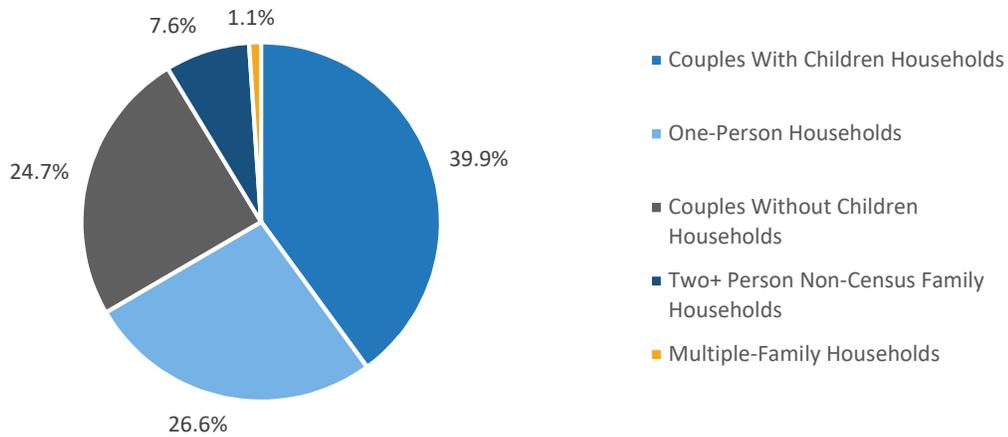
² Statistics Canada defines a household as a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. The dwelling may be either a collective dwelling or a private dwelling. The household may consist of a family group such as a census family, of two or more families sharing a dwelling, of a group of unrelated persons or of a person living alone.

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Household Type

As shown in the below figure, most households in Fort St. John in 2016 were made up of couples with children households (39.9%), followed by couples without children households (24.7%) and one-person households (26.6%).

Figure 3.5: Breakdown of Households by Type, City of Fort St. John (2016)



Source: Custom Statistics Canada Census Reports, 2006-2016

Household Size

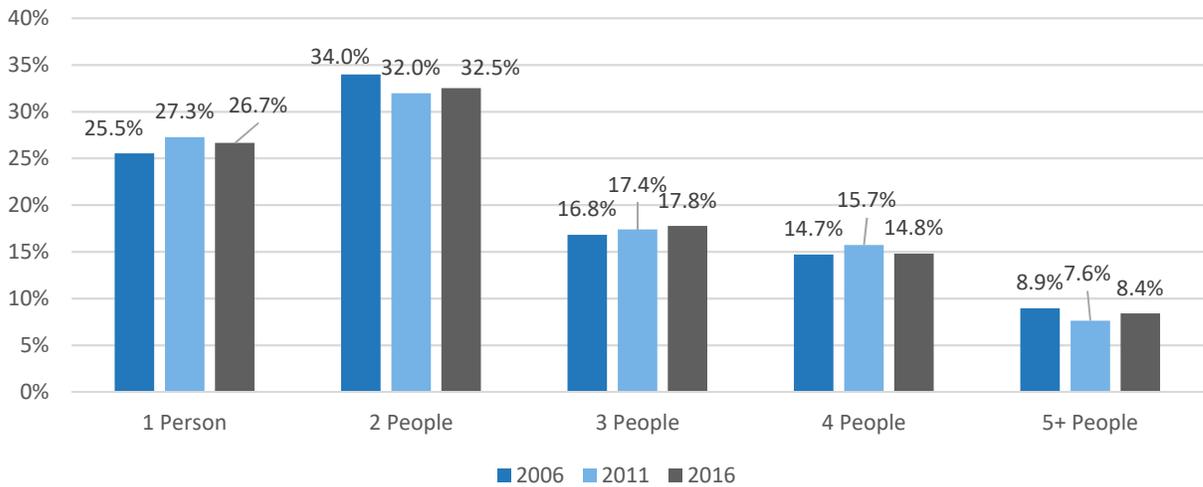
Average household size remained constant at 2.5 persons per household in each of the previous three Census reports (2006-2016).

Between 2006 and 2016, the average household size has remained constant at 2.5 persons per household.

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As shown in the below figure, over half (59.2%) of households in Fort St. John are comprised of one (26.7%) or two (32.5%) people. Another 17.8% have three people and 14.8% have four people. The remaining 8.4% have five or more people in a household. Between 2006 and 2016, there were slight fluctuations, but no consistent trend in the proportion of one and two person households versus larger household sizes.

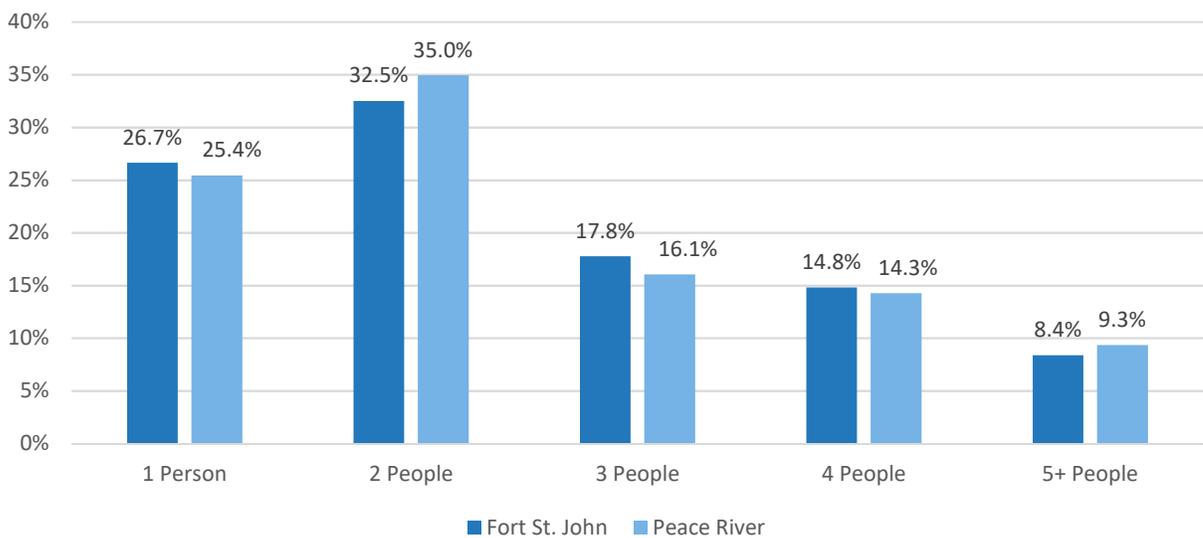
Figure 3.6: Breakdown of Households by Size, City of Fort St. John (2006-2016)



Source: Custom Statistics Canada Census Reports, 2006-2016

The figure below shows the distribution of households by size in Fort St. John is similar to the Peace River Regional District as a whole. Fort St. John has a slightly higher proportion of one-person, three-person, and four-person households, but slightly fewer two-person, and five-or-more-person households compared to Peace River.

Figure 3.7: Comparison of Households by Size, City of Fort St. John versus Peace River (2016)



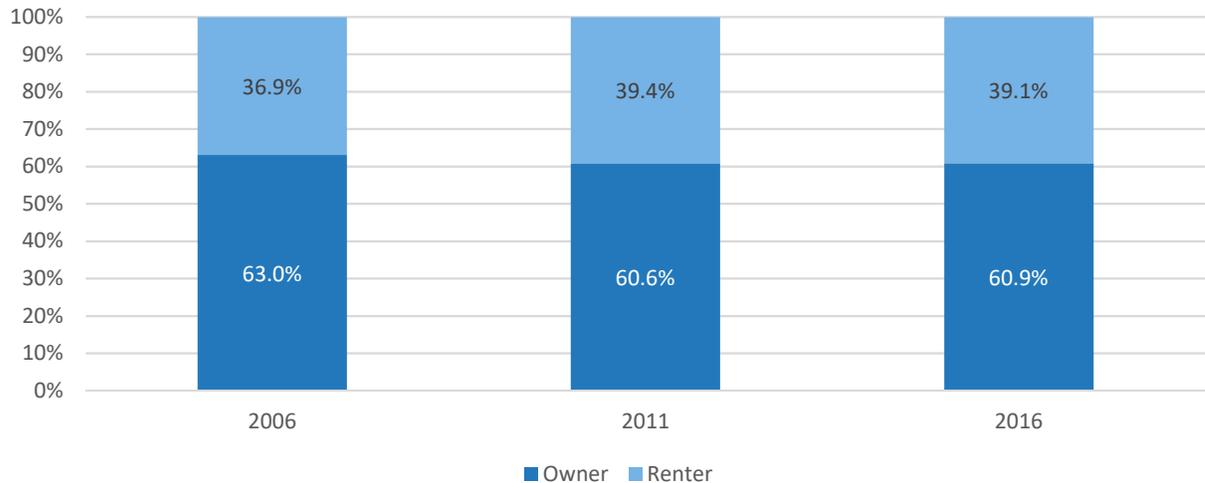
Source: Custom Statistics Canada Census Reports, 2016

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Tenure

As shown in the below figure, Fort St. John's homeownership rate decreased between 2006 to 2011 from 63.0% to 60.6%, and then remained relatively constant between 2011 and 2016, increasing slightly to 60.9%. The inverse is true for rental rates. Fort St. John's rental rate increased between 2006 and 2011 before decreasing slightly in 2016 to 39.1%.

Figure 3.8: Homeownership and Rental Rates, City of Fort St. John (2006-2016)



Source: Custom Statistics Canada Census Reports, 2006-2016

Renter Households in Subsidized Housing

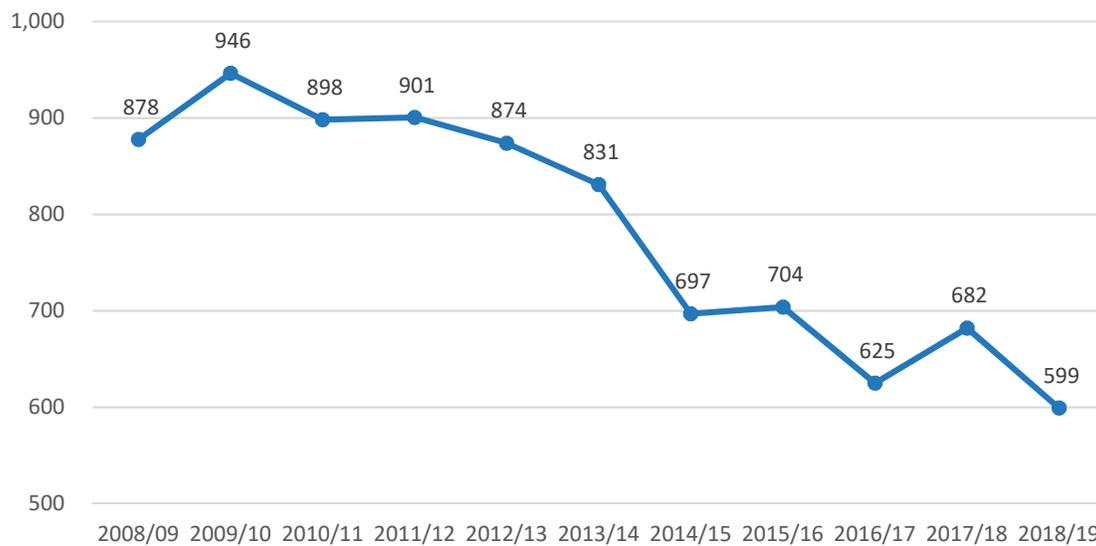
Based on self-reported data from the 2016 Census, 280 households in Fort St. John were living in subsidized housing. This group represents 9.0% of all renters in 2016. This does not include households on social assistance who are not receiving subsidized rents.

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3.1.5 Post-Secondary Enrollment

As shown in the below figure, Northern Lights College, the primary post-secondary institution located in the city has seen a significant and steady decrease in its full-time equivalent (FTE) student enrollment numbers over the past 10 years. During the 2008/09 school year, 878 students were enrolled, which increased the following year in 2010, before mostly declining each subsequent year. 599 students were enrolled in the 2018/19 school year, a 31.8% decrease (279 FTE students) from the 2008/09 school year. The decrease in enrollment is likely related to the downturn of the Oil and Gas industry as the College offered courses related to oilfield safety and trades training.

Figure 3.9: Full-Time Equivalent Enrollment, Northern Lights College (2008/09-2018/19)



Source: Ministry of Advanced Education, Skills and Training – Post-Secondary Finance, 2019

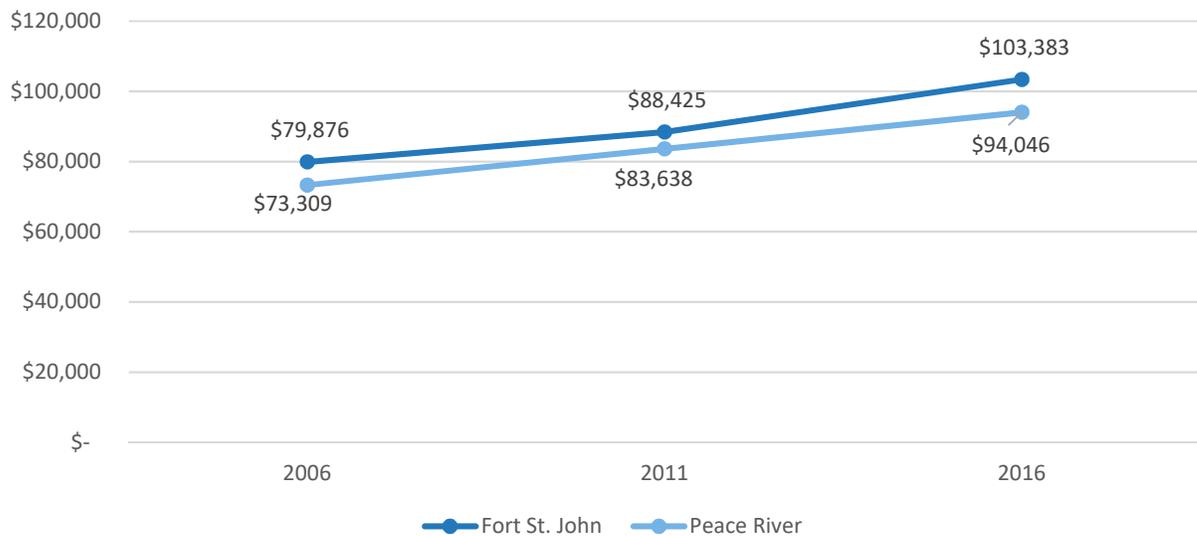
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3.2 Economic Trends

3.2.1 Household Income³

As shown in the below figure, the median household incomes for both City and Peace River Regional District residents have been steadily increasing from 2006 to 2016 with Fort St. John households having a higher household income as compared to households in the Regional District. Between 2006 and 2016, Fort St John households' median income grew by 29.4% to from \$79,876 in 2006 to \$103,383 in 2016, which is an average annual increase of 2.9%. The increase in median household income was significantly higher than the rate of inflation, which increased by 11.2% over the period.

Figure 3.10: Median Household Income, City of Fort St. John versus Peace River (2006-2016)



Source: Custom Statistics Canada Census Reports, 2006-2016

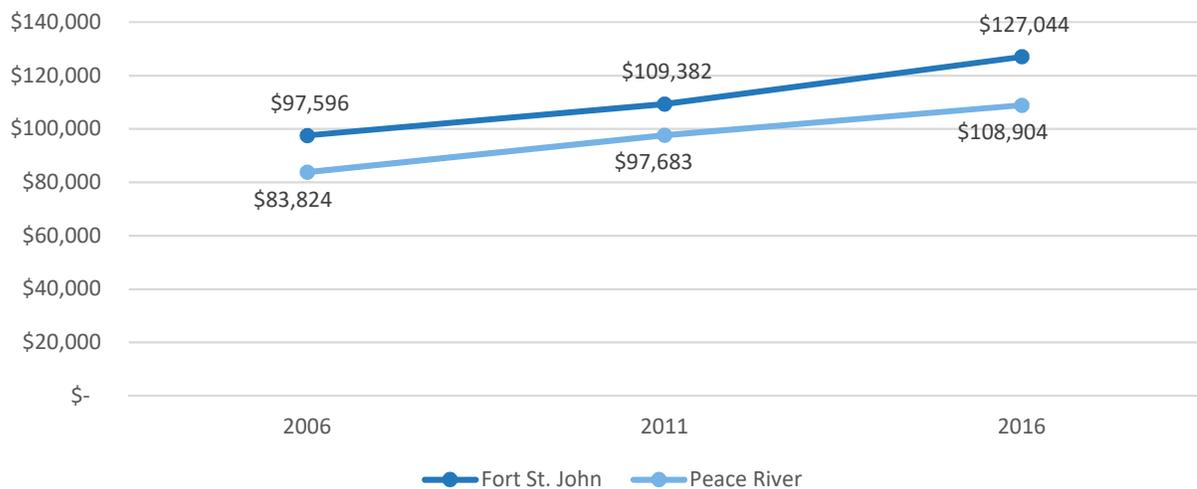
³ Household income collected as part of Census data refers to the household's previous year's income (i.e. income data collected as part of the 2016 Census represents the total income of households in 2015 constant dollars).

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There are substantial differences, however, when median household income is broken down further by tenure. Median owner household incomes in 2016 were significantly higher (\$127,044) than median renter household incomes (\$69,748). The gap between renter and owner household incomes widened slightly between 2006 and 2016, with median renter household incomes increasing by 28.8% compared to 30.2% for owner households. The figures below show the median incomes from 2006-2016 for Fort St. John owner and renter households compared to households in Regional District.

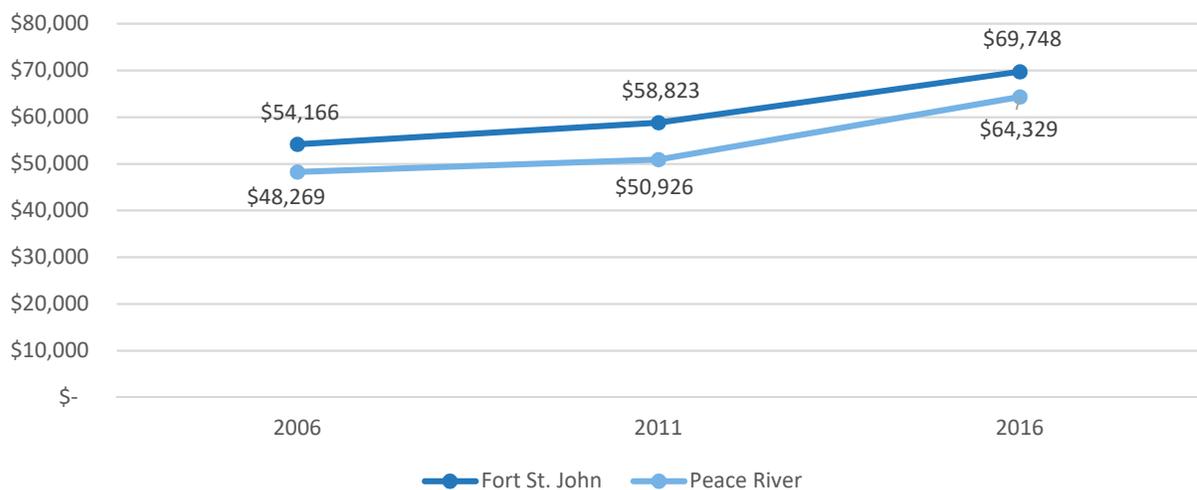
In 2016, the median household income for owner households (\$127,044) was significantly higher than the median income for renter households (\$69,748).

Figure 3.11: Median Owner Household Income, City of Fort St. John versus Peace River (2006-2016)



Source: Custom Statistics Canada Census Reports, 2006-2016

Figure 3.12: Median Renter Household Income, City of Fort St. John versus Peace River (2006-2016)

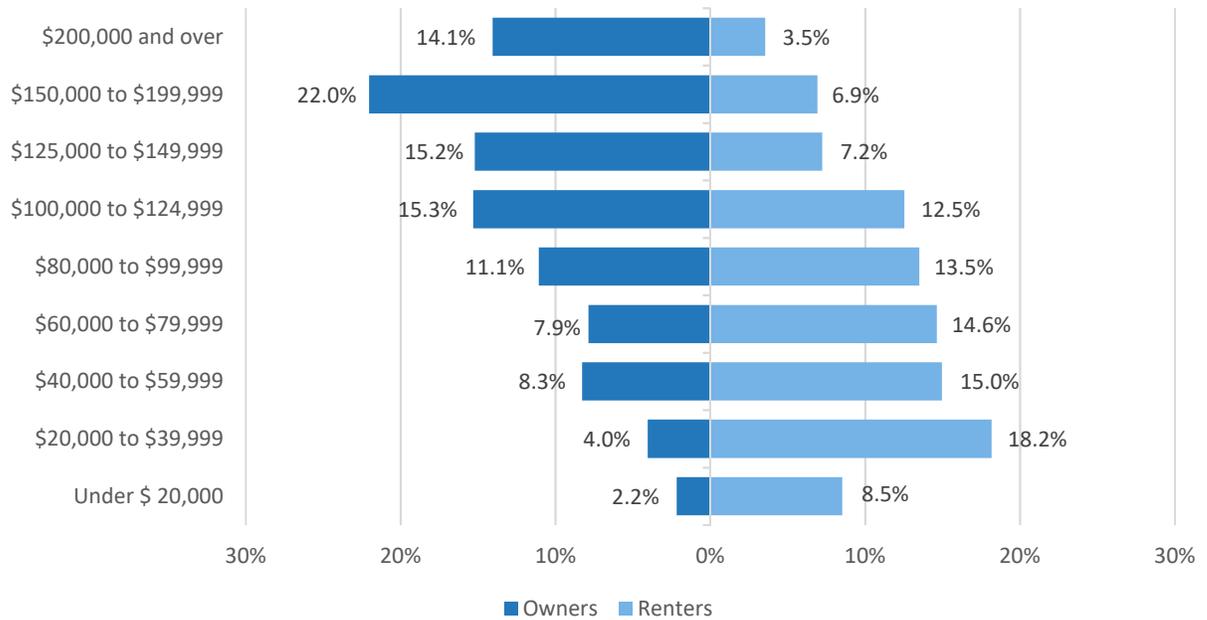


Source: Custom Statistics Canada Census Reports, 2006-2016

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The figure below shows that in 2016, a majority of owner households (51.3%) reported median household income of \$125,000 or higher while 56.3% of renter households had a median household income of less than \$80,000 and more than one quarter of renter households reported a median household income of less than \$40,000.

Figure 3.13: Households by Income Bracket and Tenure, City of Fort St. John (2016)



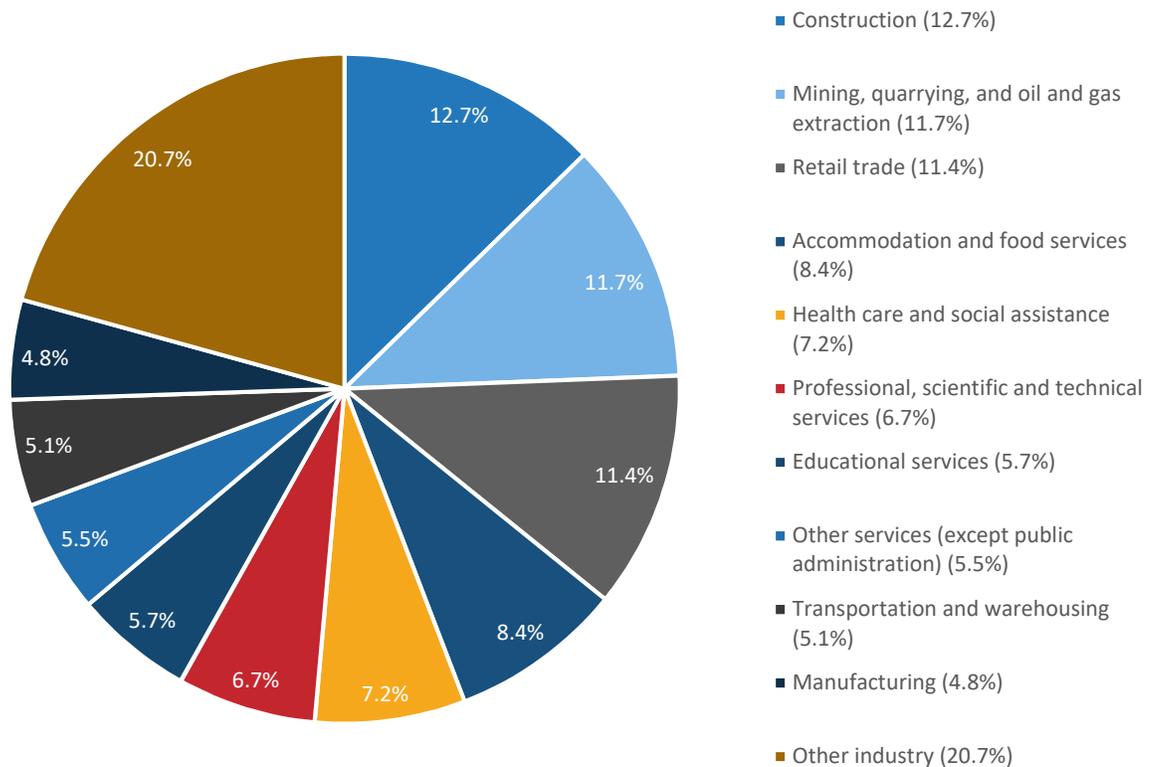
Source: Custom Statistics Canada Census Reports, 2006-2016

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3.2.2 Employment and Economy

In 2016, there were 12,275 workers in Fort St. John employed in a variety of industries. The figure below shows the five primary industry categories based on the North American Industry Classification System were construction (12.7%), mining, quarrying, and oil and gas extraction (11.7%), retail trade (11.4%), accommodation and food services (8.4%), and health care and social assistance (7.2%). These five categories account for 51.4% of the city's work force.

Figure 3.14: Breakdown of Industry Categories, City of Fort St. John (2016)

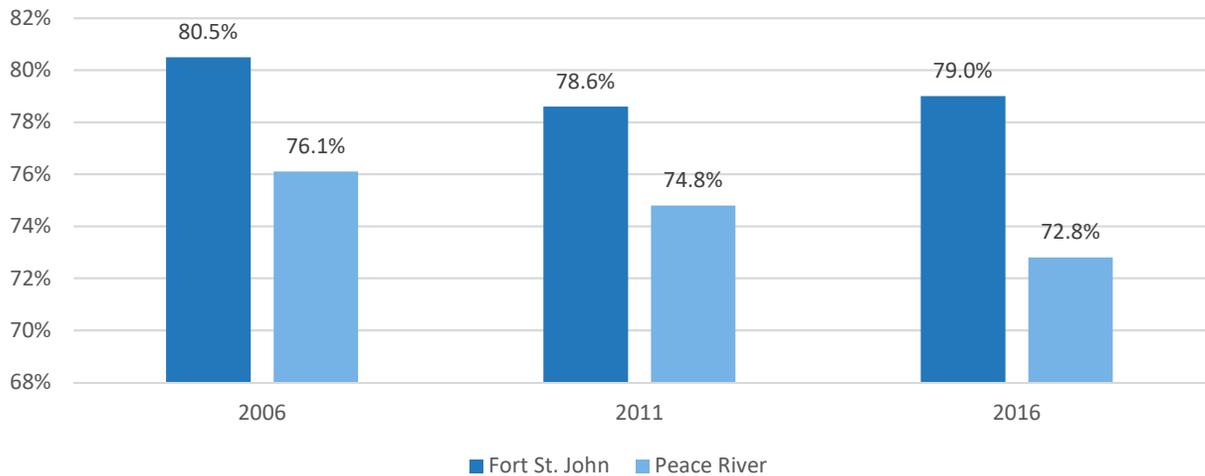


Source: Custom Statistics Canada Census Reports, 2016

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The labour participation rate shows the number of workers in Fort St. John as a percentage of the total population aged 15 years or older. The labour participation rate in Fort St. John, as shown in the figure below, has fluctuated slightly 2006 to 2016 with a labour participation rate of 79% in 2016, which is higher than the Regional District's participation rate of 72.8%.

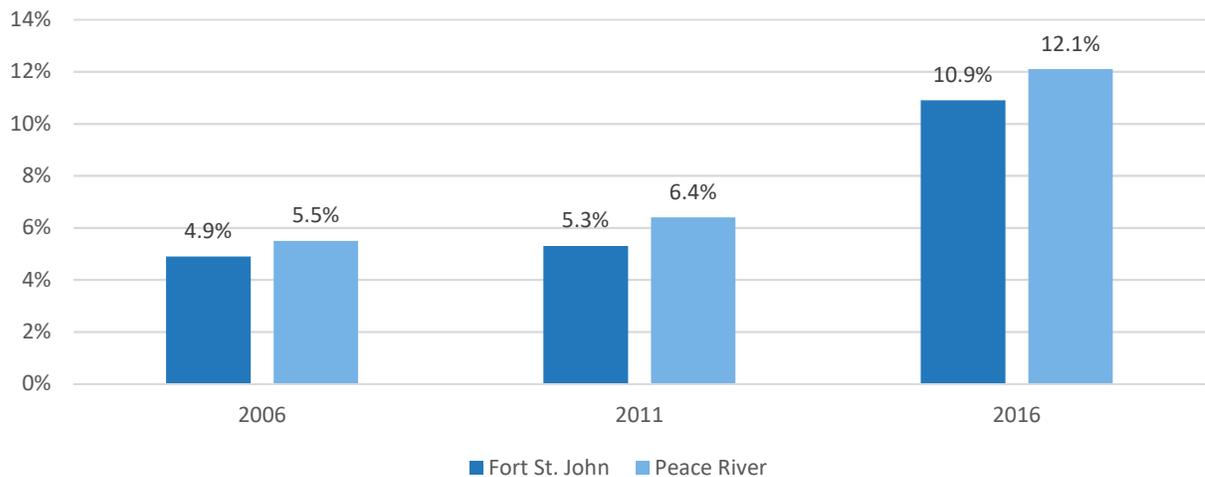
Figure 3.15: Labour Participation Rate, City of Fort St. John versus Peace River (2006-2016)



Source: Custom Statistics Canada Census Reports, 2006-2016

The unemployment rate in Fort St. John has been increasing since 2006, with the most considerable increase from 5.3% in 2011 to 10.9% in 2016 as shown in the below figure. The unemployment rate for the Peace River Regional District has consistently been slightly higher than the City's across each of the three Census periods. The unemployment rate increase is reflective of the impacts the economic downturn of the oil and gas industry has had on residents in both the City and Regional District during this time period.

Figure 3.16: Unemployment Rate, City of Fort St. John versus Peace River (2006-2016)

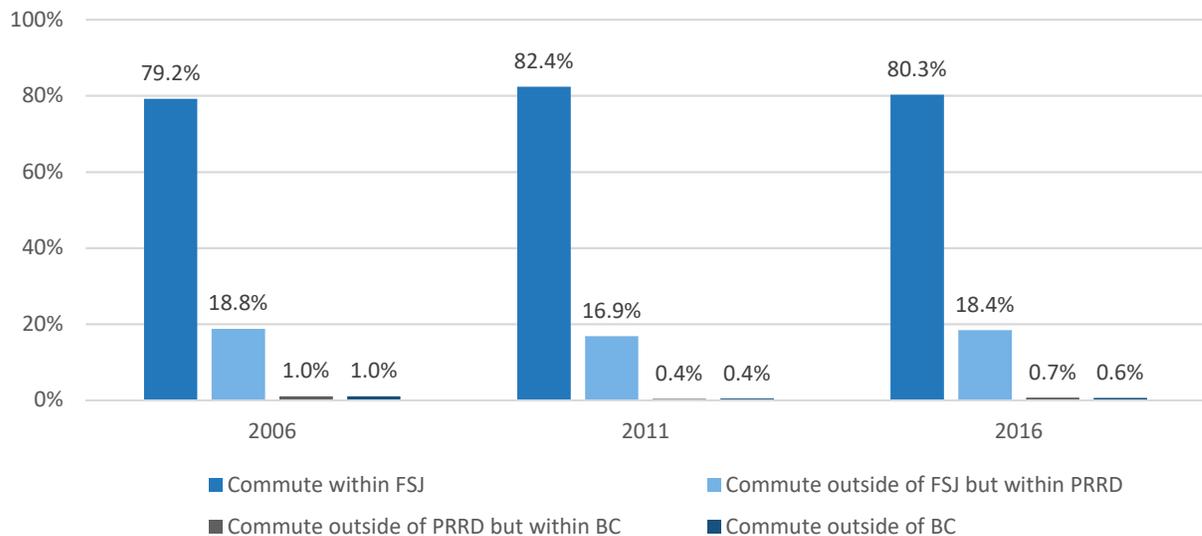


Source: Custom Statistics Canada Census Reports, 2006-2016

3.2.3 Commuting Destination

The figure below shows the commuting destination for Fort St. John residents has varied slightly between 2006-2016; however, across all three Census periods, nearly all residents commuted within the City or the Regional District. In 2016, 80.3% of residents commuted within the City and 18.4% commuted outside of the City, but within the Regional District.

Figure 3.17: Commuting Destination, City of Fort St. John (2006-2016)



Source: Custom Statistics Canada Census Reports, 2006-2016

3.3 Demographic and Economic Profile Highlights

Below is a high-level summary of demographic and economic trends for Fort St. John:

- Between 2006 and 2016, the City of Fort St. John experienced a steady population growth, resulting in a population change of 15.8%, almost double the population change of 8% observed in the Peace River Regional District for the same period.
- With a median age of 31.3 years in 2016, the City has a younger population than both Peace River and British Columbia. Between 2006 and 2016, the City and the province have experienced a relatively similar ageing trend, increasing their median age by 1.6 and 2 years respectively. In contrast, the median age of the Regional District has decreased by 0.3 years in the same period.
- Following an increase between 2006-2011, the mobility status of Fort St. John has remained consistent. In 2006, the number of non-movers made up 71.2% of the total population compared to 77.1% in 2016. From the remaining 22.9% of the population in 2016, about two thirds moved within the City (non-migrants) and one third moved from outside the City (migrants), mostly from another area in the province.
- In 2016, approximately 40% of households in the Fort St. John were couples with children and just under 25% were couples without children. Since 2006, the household size has remained constant at 2.5 persons per household.

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- Post-secondary enrollment in the Northern Lights College has consistently decreased since the 2008/09 school year. The trends for the period 2008/09-2018/19 show a 31.8% decrease in the number of FTE students enrolled.
- Households in Fort St. John report a higher income than households in the Regional District. Between 2006 and 2016 the City's median income increased by 29.4%, significantly above the inflation rate of 11.2% registered for the same period.
- Median owner household incomes in 2016 were significantly higher (\$127,044) than median renter household incomes (\$69,748).
- The three primary industries driving the economy in Fort St. John are construction (12.7%); mining, quarrying, and oil and gas extraction (11.7%); and accommodation and food services (11.4%).
- From 2006 to 2016 the labour participation rate in the City has slightly decreased from 80.5% to 79%, and the unemployment rate has increased considerably from 4.9% to 10.9% over the same time period. The cohorts entering retirement age during this period represent a very small percentage of the population, thus changes in the working age population might not explain the downwards trend of the participation rate. The economic downturn of the oil and gas industry, on the other hand, could be directly associated with a reduced number of available jobs, increasing the unemployment rate.
- Most of Fort St John residents commute within the City and about one fifth commute within the Regional District. A very small percentage of the population commutes to other regions in BC or entirely out of province.

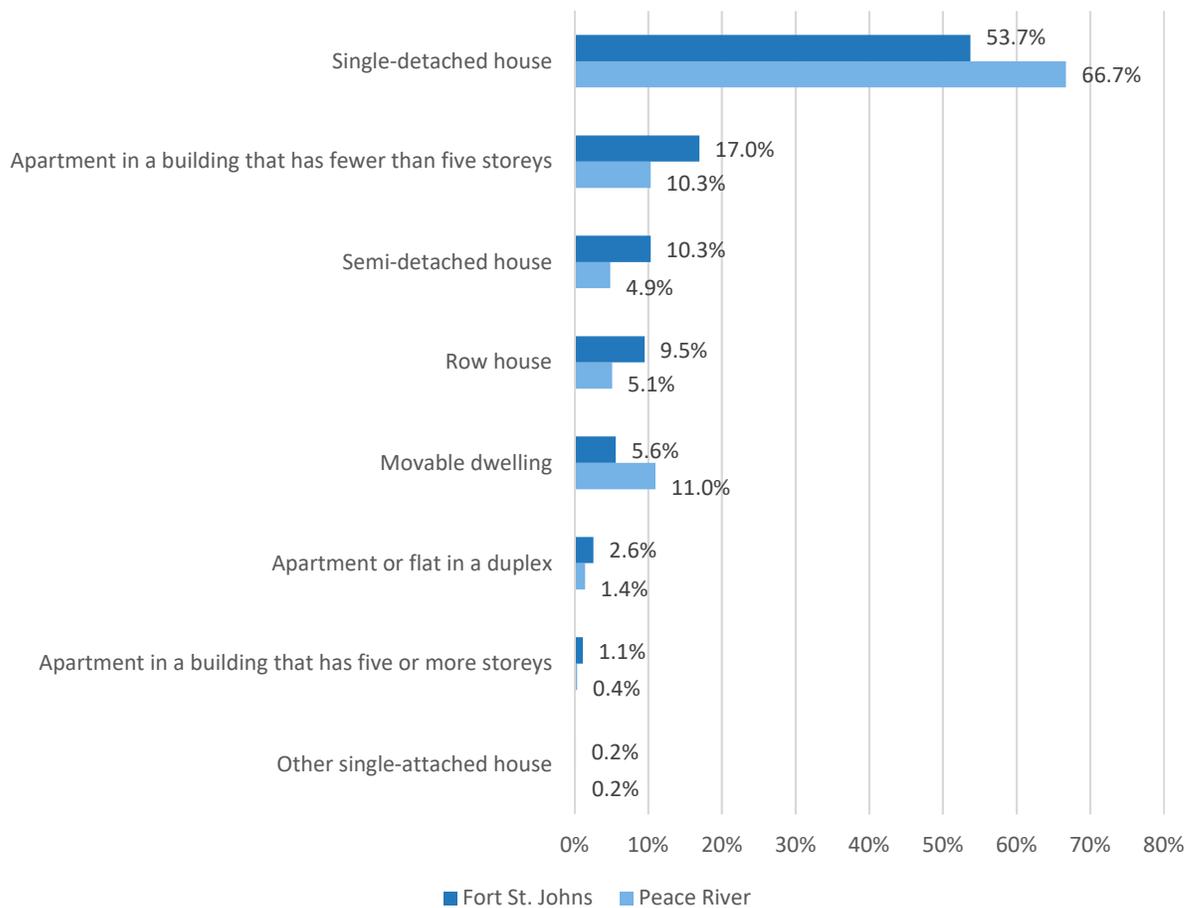
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4.0 Current Housing Profile

4.1 Existing Housing Units

In 2016, there were 7,983 total dwelling units in Fort St. John (Custom Statistics Canada Census Reports). As shown in the below figure, single detached houses make up the majority of dwelling units in Fort St. John (53.7%). Low rise apartments (with fewer than five storeys) account for the next highest share, at 17.0%. This is followed by semi-detached houses (10.3%) and row houses (9.5%). The Peace River Regional District has an even higher concentration of single-detached houses than Fort St. John, with this dwelling type accounting for two-thirds of all dwellings in the Regional District.

Figure 4.1: Breakdown of Housing Units by Structural Type, City of Fort St. John versus Peace River (2016)

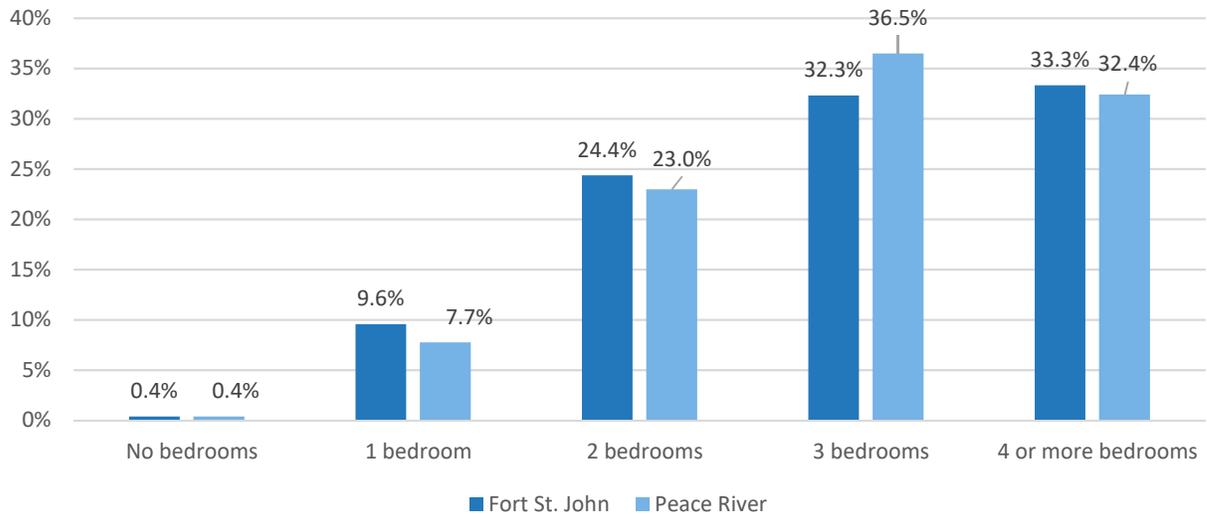


Source: Custom Statistics Canada Census Reports, 2016

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As shown in the below figure, two-thirds of housing units in Fort St. John have at least three bedrooms. Approximately one-quarter of the housing units have two bedrooms. One-bedroom units are less common, at 9.6% of all housing units. The Peace River Regional District has a similar breakdown of housing units by size, although one-bedroom units account for an even lower share (7.7%) than in Fort St. John.

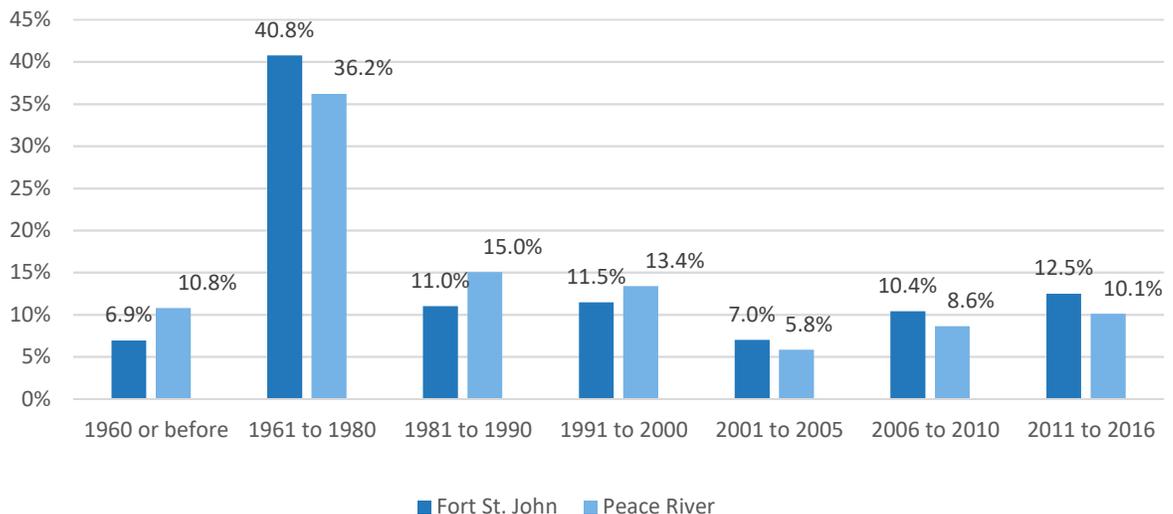
Figure 4.2: Breakdown of Housing Units by Size, City of Fort St. John versus Peace River (2016)



Source: Custom Statistics Canada Census Reports, 2016

The figure below shows only 6.9% of Fort St. John’s housing stock was constructed before 1960. The largest portion (40.8%) was constructed between 1961 and 1980. Since 1980, construction has continued to be relatively strong. Some 10.4% of housing units were constructed between 2006 and 2010 and 12.5% were constructed between 2011 and 2016.

Figure 4.3: Breakdown of Housing Units by Date Built, City of Fort St. John versus Peace River (2016)



Source: Custom Statistics Canada Census Reports, 2016

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4.2 Change in Housing Stock

4.2.1 New Homes Construction

A couple of different data sources were used to gain an understanding of soon to be constructed housing units and recently constructed housing units. Building permit data from 2010-2019 were collected from the City to gain a better picture of how many and the types of housing units being constructed or under construction. In addition, all new homes must be registered with BC Housing prior to the issuance of building permits. BC Housing data provides a second source of data collected by Licensed Residential Builders and owner builders on new housing units in the process of being constructed. However, registration with BC Housing does not mean that all housing projects will necessarily be completed.

The table below shows building permits being issued by the City of Fort St. John over the past 10 years for all structural types were steadily increasing and peaked in 2014 (for most structural types), before declining considerably. Total building permits being issued increased by 399 from 2010 to 2014. However, since 2014, building permits decreased from 531 to only 48 building permits in 2019.

Table 4.1: Total Residential Building Permits for Units by Structural Type, City of Fort St. John (2010-2019)

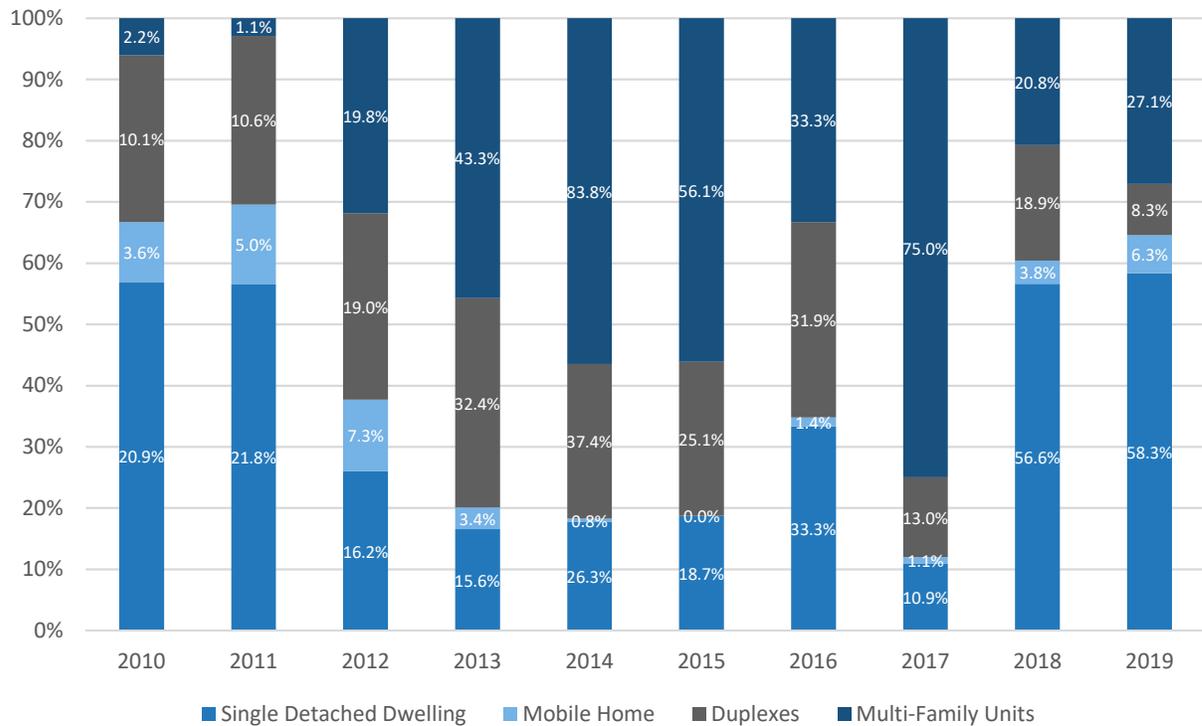
	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single Detached Dwelling	75	78	58	56	94	67	23	10	30	28
Mobile Home	13	18	26	12	3	0	1	1	2	3
Duplexes	36	38	68	116	134	90	22	12	10	4
Multi-Family	8	4	71	155	300	201	23	69	11	13
Total	132	138	223	339	531	358	69	92	53	48

Source: City of Fort St. John Building Permit Data, 2010-2019

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The figure below shows that leading up to the 2013-2015 time period, most building permits being issued were for single detached dwellings. From 2013 to 2015, there was a significant increase in the issuance of building permits for duplexes and multi-family units. From 2015-2019, aside from 2017, building permits being issued consisted mostly of single detached dwellings.

Figure 4.4: Residential Building Permit Distribution for Units by Structure, City of Fort St. John (2010-2019)



Source: City of Fort St. John Building Permit Data, 2010-2019

According to BC Housing’s New Homes Registry list, the total number of new registered single detached homes has fluctuated between 2016-2018 as shown in the table below. Data was unavailable for multi-unit homes and purpose-built rentals due to the low numbers reported.

Table 4.2: Registered New Homes, City of Fort St. John (2016-2018)

	2016	2017	2018	Total
Single Detached Homes	29	15	34	78
Multi Unit Homes	*	*	*	*
Purpose Built Rental	*	*	*	*
Total	29	15	34	

Source: BC Housing New Homes Registry

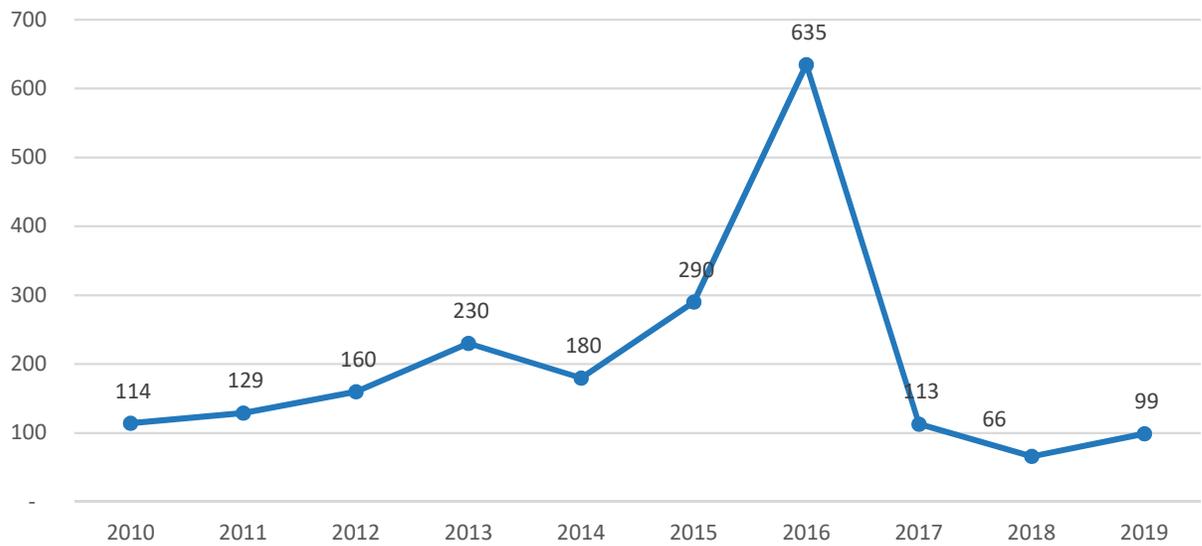
* Data could not be reported due to the low number of new homes registered.

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4.2.2 Housing Units Completed

Over the past ten years, the total housing units substantially completed per year has typically ranged from 66 to 290 housing units. In 2016, there was a significant increase with 635 total housing units recorded as being substantially completed as shown in the figure below.

Figure 4.5: Total Housing Units Substantially Completed, City of Fort St. John (2010-2019)

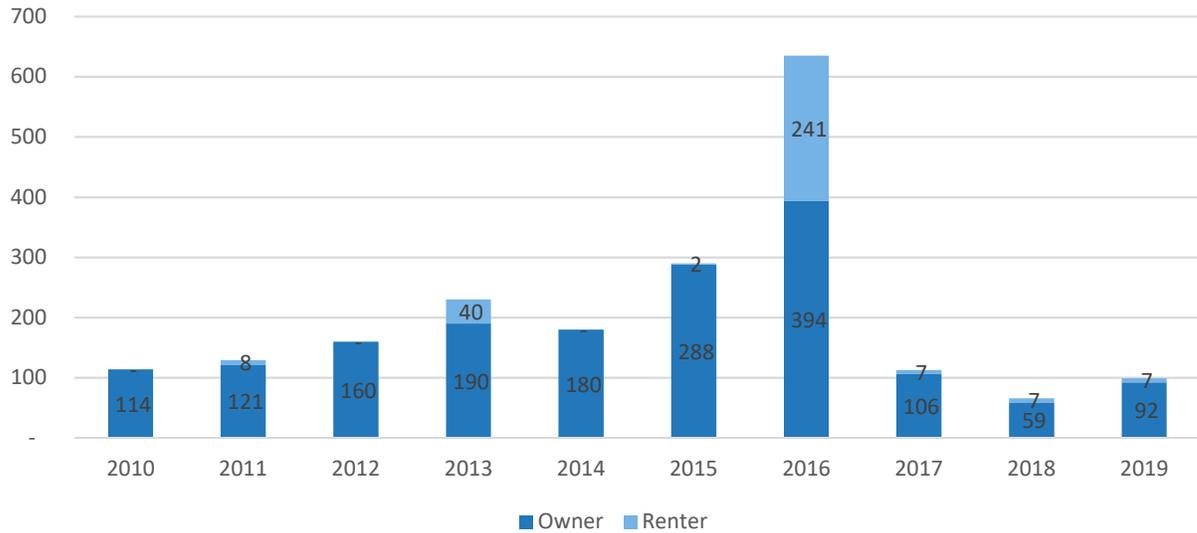


Source: CMHC Starts and Completions Survey

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As shown in the figure below, most of the total housing units being completed over the past ten years in the City have not been purpose built rentals. However, in 2016, where the significant increase in housing units substantially completed is seen, 241 (40%) of the total number of housing units were purpose-built rentals.

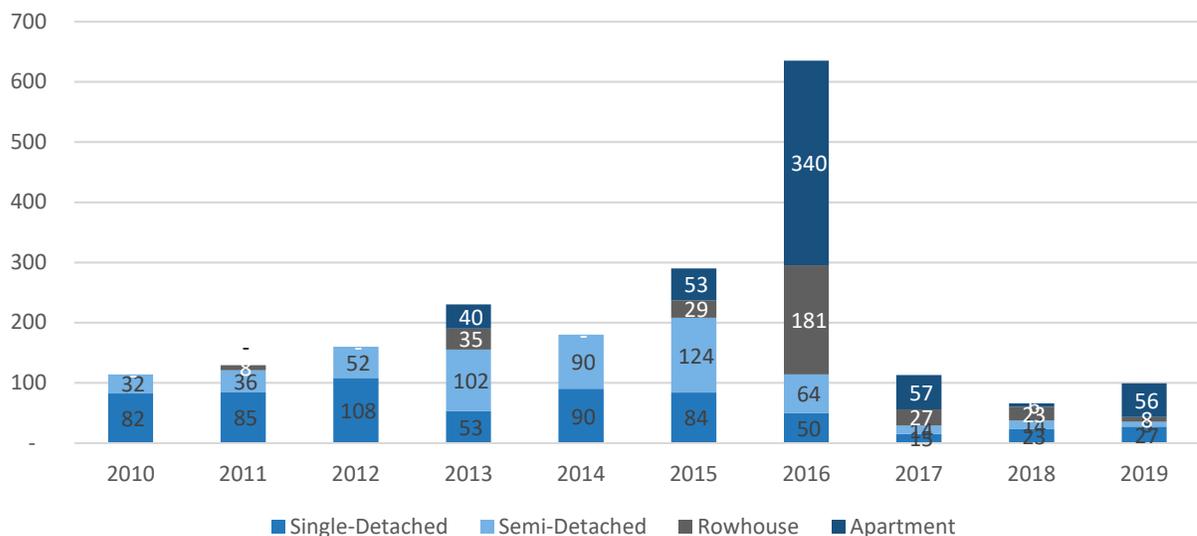
Figure 4.6: Total Housing Units Substantially Completed by Tenure, City of Fort St. John (2010-2019)



Source: CMHC Starts and Completions Survey

When looking at the figure below, the breakdown of total housing units completed by structure over the past ten years, except for 2016, shows a majority have been single-detached dwelling units, followed by semi-detached units. In 2016, most of the housing units consisted of apartments and row houses.

Figure 4.7: Total Housing Units Substantially Completed by Structure, City of Fort St. John (2010-2019)



Source: CMHC Starts and Completions Survey

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The table below shows the date of occupancy issued for residential structures in Fort St. John over the past ten years, based on City building permit data. The total number of units completed based on occupancy steadily rose over the years before peaking in 2015 and beginning to decline.

Table 4.3: Total Housing Units Completed by Structure Based on Date of Occupancy, City of Fort St. John (2010-2019)

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single Detached	59	81	77	47	69	73	34	17	8	20
Single Detached w Suite	0	0	0	1	2	1	10	7	1	17
Semi-Detached	14	15	26	36	53	55	43	8	7	5
Duplexes through to 8-Plexes	0	1	1	8	5	15	11	2	1	0
Multiple Family	0	0	0	0	0	1	0	0	6	3
Modular	0	11	39	13	5	0	1	0	0	0
Apartment (Building)	0	0	0	1	0	0	1	0	0	0
Apartment/Condo (Units)	0	0	0	0	51	218	90	0	0	50
Mobile Home	1	2	0	0	0	1	0	1	0	1
Total	74	110	143	106	185	364	190	35	23	96

Source: City of Fort St. John Building Permit Data, 2010-2019

4.2.3 Demolished Units

There have been few housing units that have been demolished over the past ten years. Most of the units demolished have been single detached dwelling units (18), followed by modular homes (11), and strata apartment buildings (2) as shown in the table below.

Table 4.4: Total Housing Units Demolished by Structure, City of Fort St. John (2010-2019)

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019
Single Detached	0	3	4	3	2	3	0	1	2	0
Strata Apartment	0	1	0	0	0	0	0	0	1	0
Modular Home	0	0	2	0	2	3	0	0	3	1
Total	0	4	6	3	4	6	0	1	6	1

Source: City of Fort St. John Building Permit Data, 2010-2019

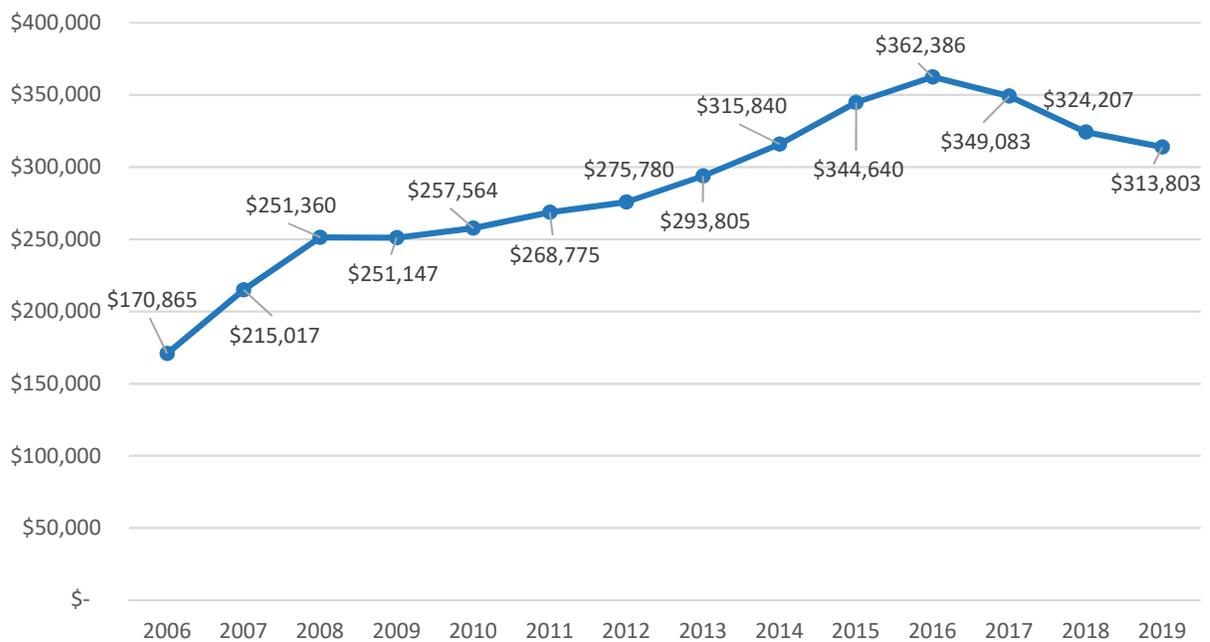
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4.3 Homeownership

4.3.1 Assessed Values

BC Assessment is responsible for determining the assessed values of residential properties in the province as of July 1 of each year, based on the market value of the property. The determination of assessment includes consideration of characteristics such as location, size, age and comparable sales prices. The average assessed value for a home in Fort St. John steadily increased from \$170,865 in 2006 to \$362,386 in 2016 but has been decreasing over the past three years to \$313,803 in 2019 as shown in the figure below. Between 2006 and 2019, the average assessed value for a home in Fort St. John has increased by 83.7% from \$170,865 in 2006 to \$313,803 in 2019. This compares to an overall inflation of 18.8% over the period.

Figure 4.8: Average Residential Assessed Value, City of Fort St. John (2006-2019)

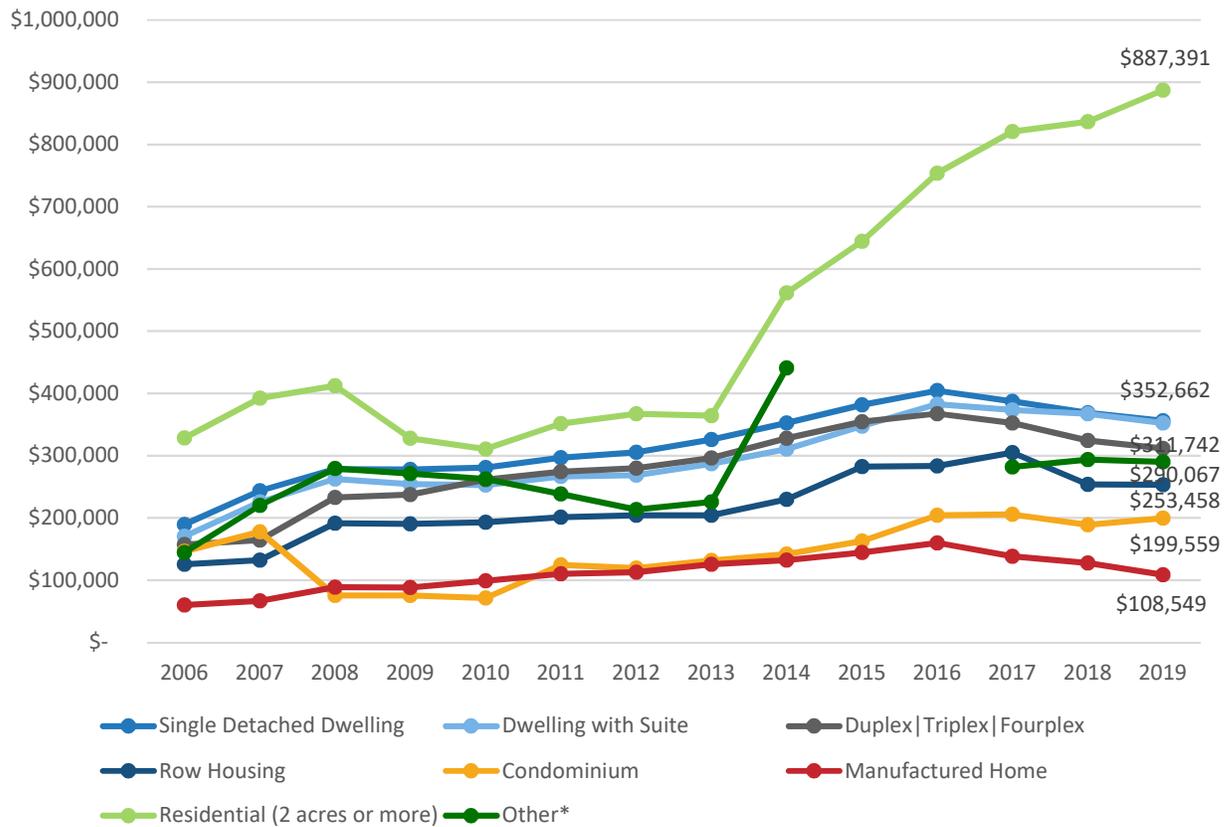


Source: BC Assessment, 2006-2019

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For most structure types, the average assessed residential values have been steadily increasing from 2006 to a peak in 2016 before decreasing as shown in the figure below. There have been fluctuations in average assessed values over the years for condominium and manufactured homes. Residential structure units located on 2 acres or more has seen the largest variation with significant increases in average assessed value from 2013-2019. Prior to 2014, there were very few large acreages located within city boundaries. It is possible that the increases shown average assessed values for residential units on 2 acres or more are due to two boundary extensions in 2014 and 2016.

Figure 4.9: Average Residential Assessed Value by Structure, City of Fort St. John, (2006-2019)

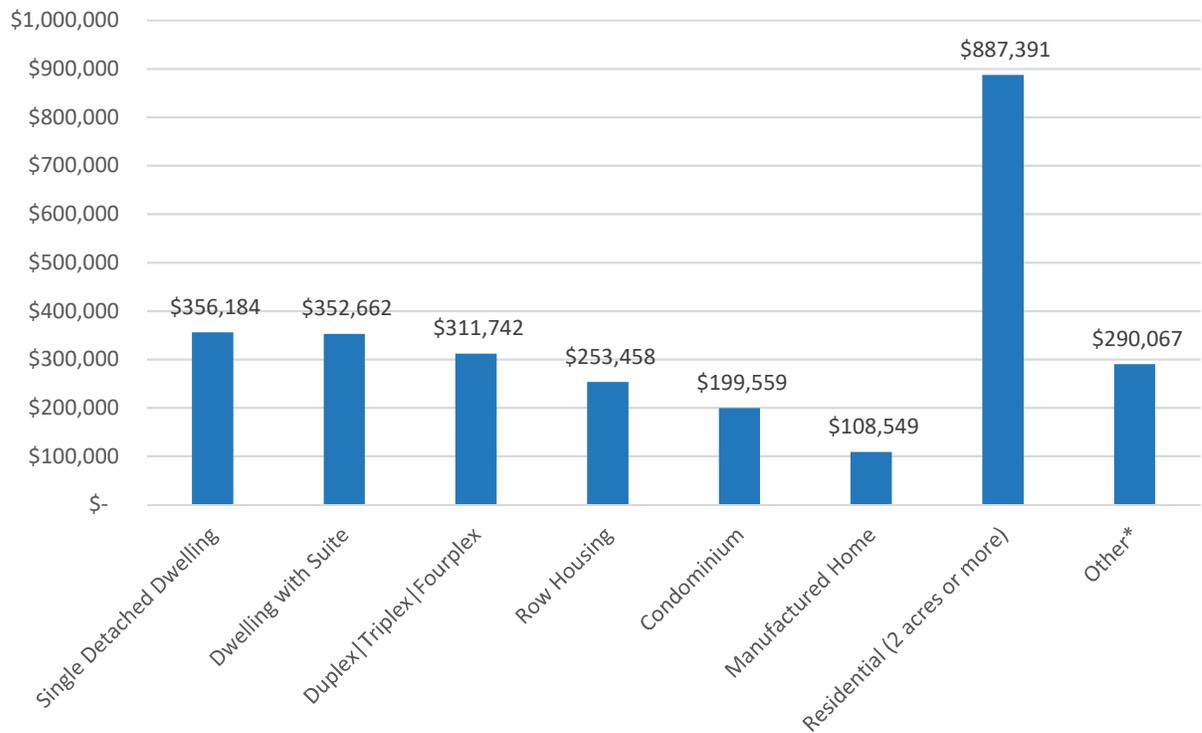


Source: BC Assessment, 2006-2019

* Other refers to residential properties subject to Section 19(8) of the Assessment Act

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Figure 4.10: Average Residential Assessed Value by Structure, City of Fort St. John (2019)



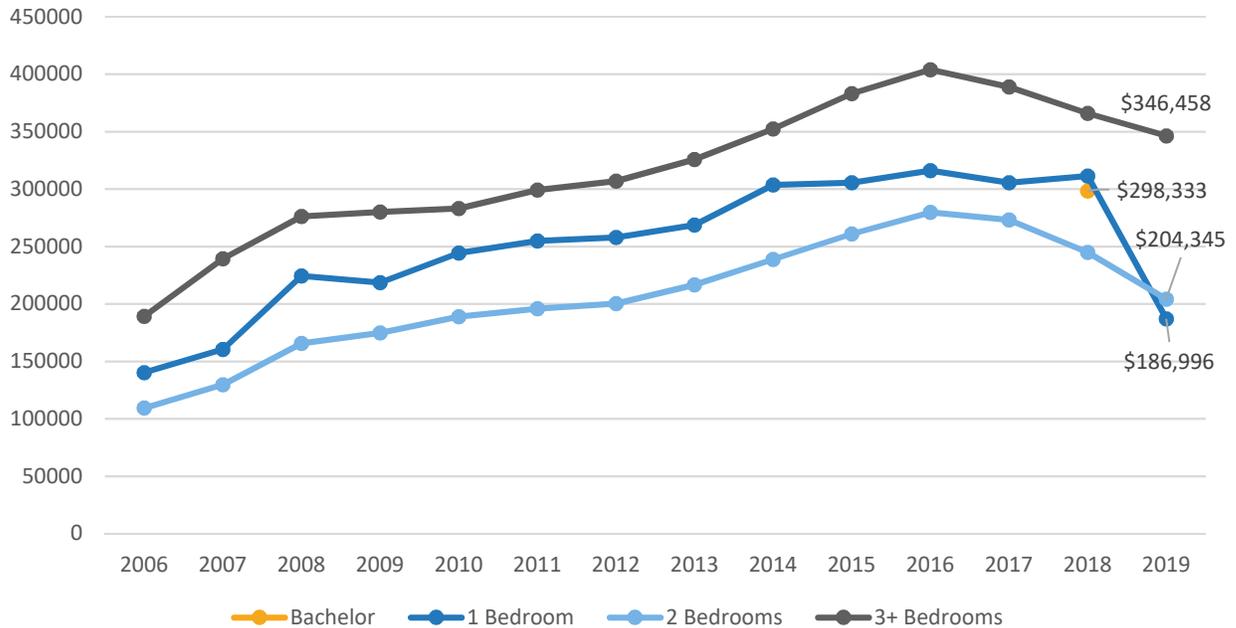
Source: BC Assessment, 2020

* Other refers to residential properties subject to Section 19(8) of the Assessment Act

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The average assessed values for units of all sizes increased from 2006 to 2016 and since then have been declining as shown in the figure below. The two-bedroom housing unit average assessed value has been consistently lower than the average assessed value for a one-bedroom unit. This is likely as a result of the number of housing units that are two-bedroom manufactured homes that traditionally have a lower assessed value as compared to other housing units in the City, as shown in the previous figures.

Figure 4.11: Average Residential Assessed Value by Bedrooms⁴, City of Fort St. John (2006-2019)



Source: BC Assessment, 2006-2019

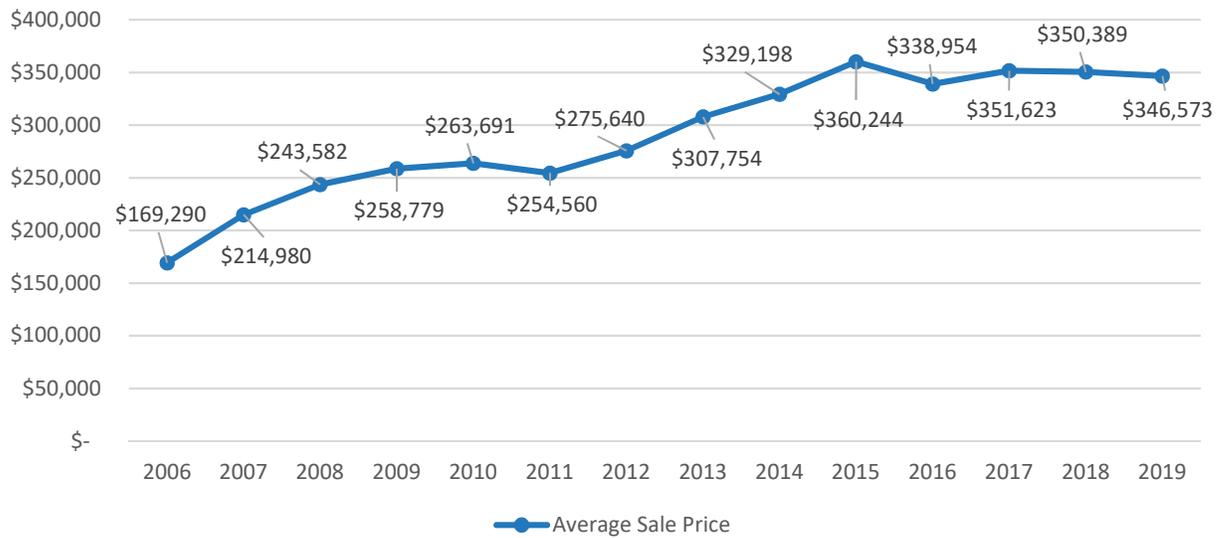
⁴ Determined by calculating average bedroom count from total bedroom county per dwelling unit. Data for bedroom count was coded differently than previous years and total bedroom count was used to determine average price by bedroom. Data also includes all dwelling unit structure type listed in Figure 4.10.

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4.3.2 Sale Prices

The figure below shows that the average sales price for a home in Fort St. John has increased by 104.7% (average annual rate of 7.5%) from 2006 to 2019, whereas inflation was 18.8% over the period. These are usual fluctuations as a result of the oil and gas industry being the primary economic driver in the community and is reflect of “boom and bust” cycles.

Figure 4.12: Average Sale Price*, City of Fort St. John (2006-2019)



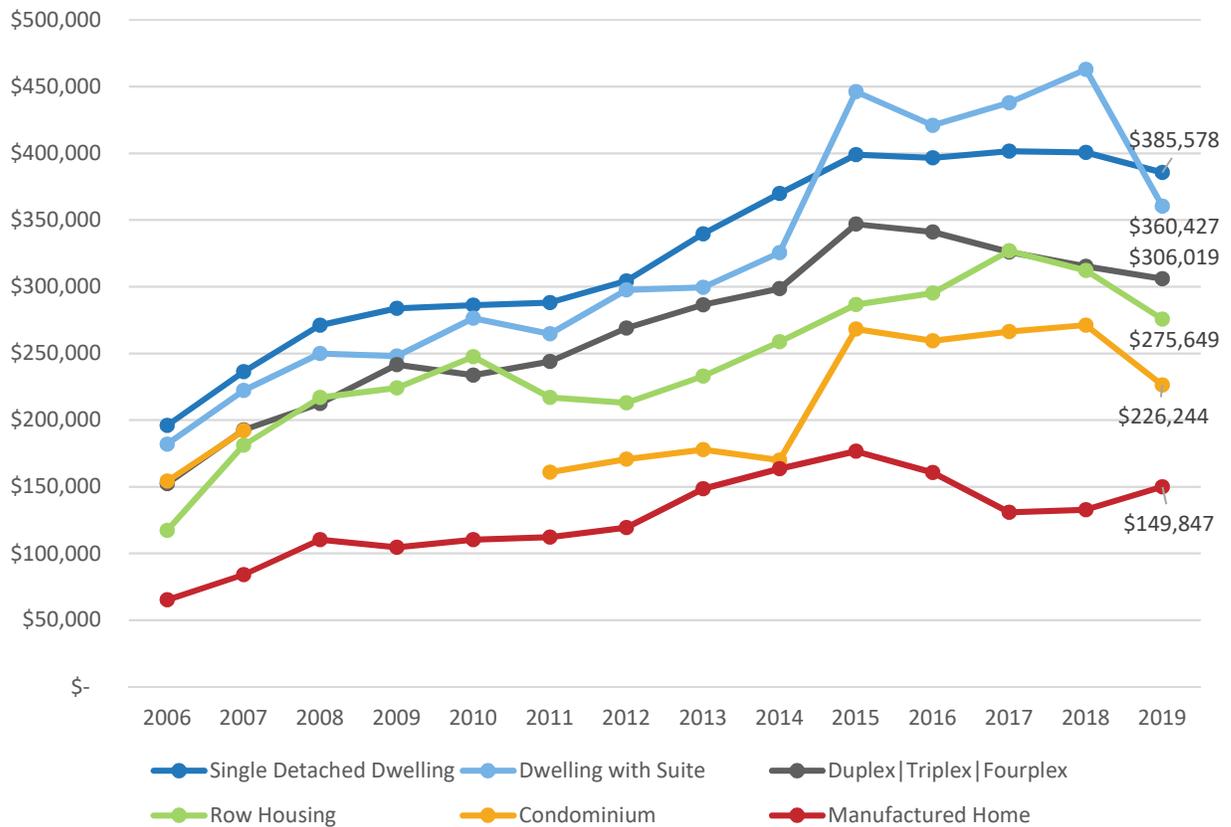
Source: BC Assessment, 2006-2019

* The average residential sale price could not be separated out from the total average sale price.

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The figure below shows that the average sale prices for all residential structures have been increasing over the years; however, there is some variation on a year by year basis depending on the specific structure type. The average sales prices for most structures steadily increased from 2006 with more significant increases occurring from 2013 to 2015 before decreasing or remaining somewhat stable to 2019. Single detached dwelling units have increased by 96.7% over the past 14 years from \$195,976 in 2006 to \$385,578 in 2019. The average sale price for condominiums increased by 46.7%, row housing sale prices increased by 135.1% and duplexes/triplexes/fourplexes increased by 100.7%. The higher average sales prices for several structure types in the past few years, in particular in 2015, is likely due to newer units being built and becoming available and increased demand for housing during this time.

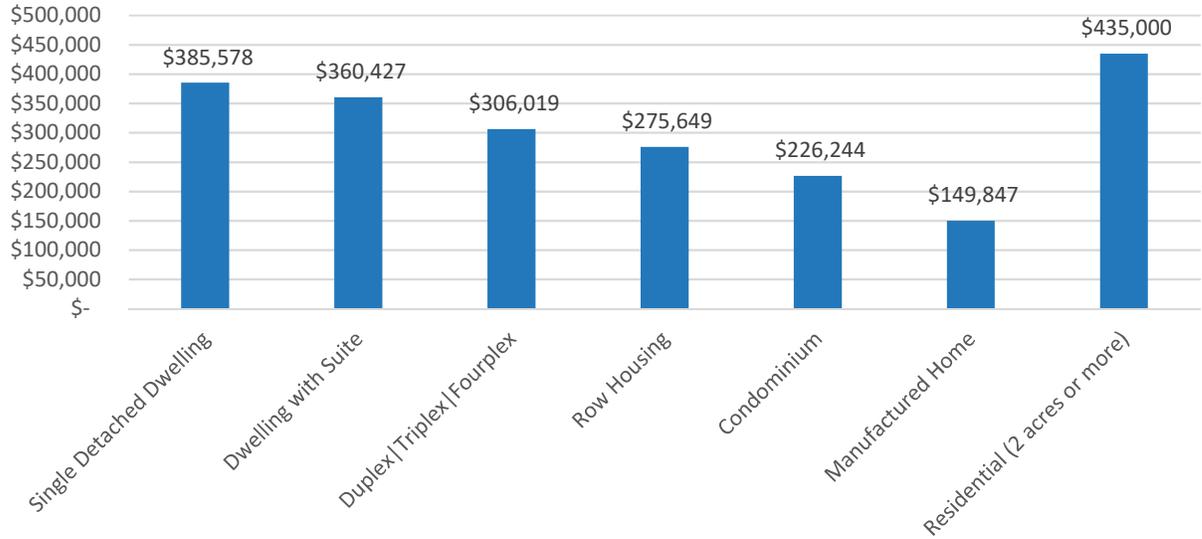
Figure 4.13: Average Residential Sale Price by Structure, City of Fort St. John (2006-2019)



Source: BC Assessment, 2006-2019

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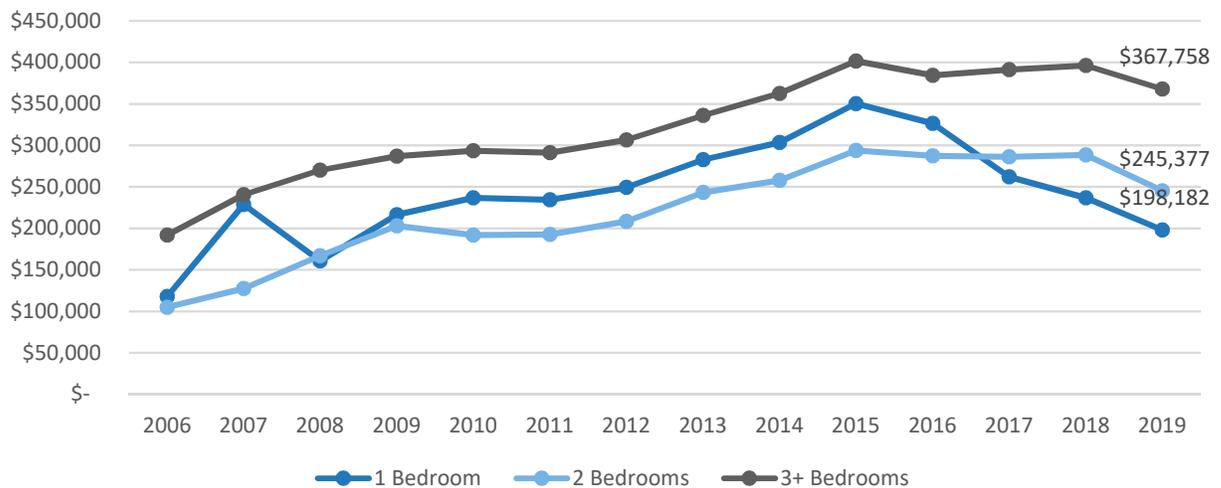
Figure 4.14: Average Residential Sale Price by Structure, City of Fort St. John (2019)



Source: BC Assessment, 2006-2019

The figure below shows that the average residential sale price for a 3- or more bedroom home has increased steadily by 91.6% from \$191,962 in 2006 to \$367,758 in 2019. There has been more fluctuation in sale prices for 1- and 2- bedroom homes across the same time period. For the most part, 1-bedroom homes had higher average sale prices from 2006 to 2016 before dropping below the average sales price for 2-bedroom homes. Overall, the sale price for a 1-bedroom home has increased by 68.1% from \$117,917 to \$198,182 and a 2-bedroom home sale price has increased by 133.5% from \$105,069 to \$245,377 from 2006-2019.

Figure 4.15: Average Residential Sale Price by Bedroom⁵, City of Fort St. John (2006-2019)



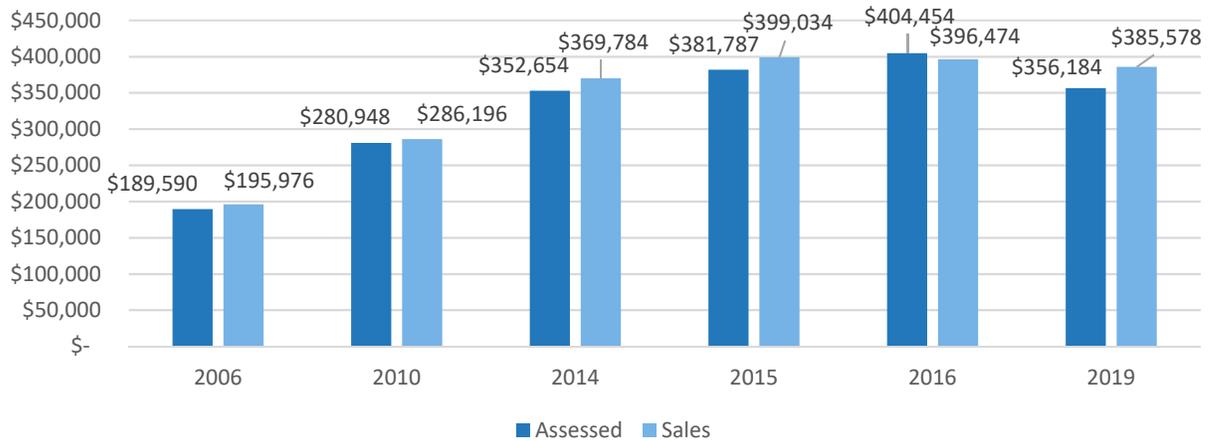
Source: BC Assessment, 2006-2019

⁵ Determined by calculating average bedroom count from total bedroom county per dwelling unit. Data for bedroom count was coded differently than previous years and total bedroom count was used to determine average price by bedroom. Data also includes all dwelling unit structure type listed in Figure 4.14.

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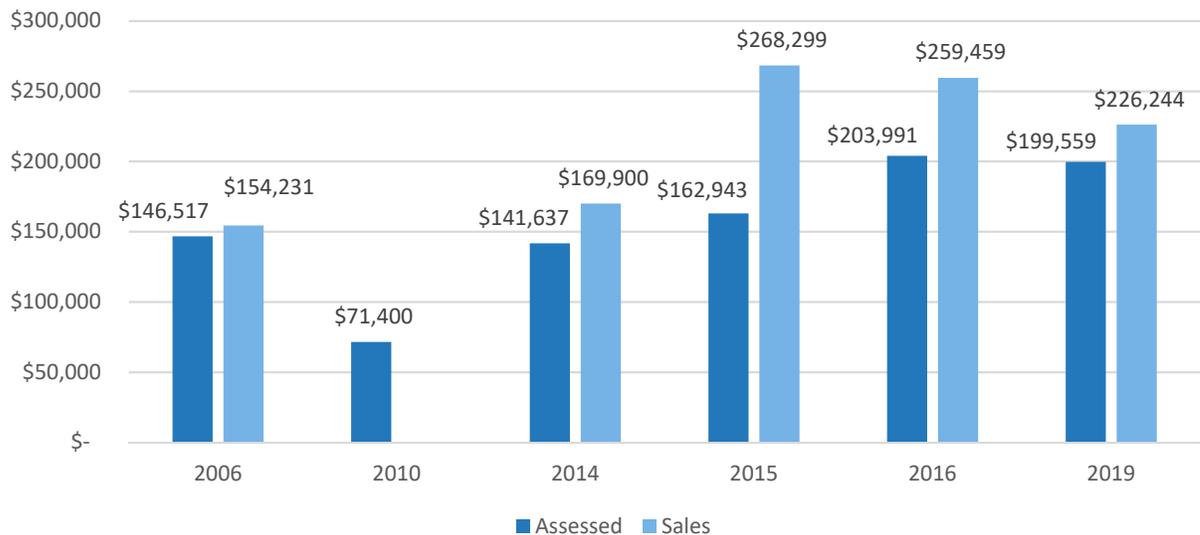
Over the 2006-2019 time period, for some structure types, the average residential sale price by structure has often been higher than the assessed value. The following figures show comparisons between the average assessed values and average sale prices over the period 2006-2019 for single detached dwellings, apartments and manufactured homes. This difference is most apparent for condominiums. This is likely reflective of the impacts of the oil and gas industry and pressures and demands for housing in the community.

Figure 4.16: Average Assessed Value versus Average Sale Price, Single Detached Dwelling (2006-2019)



Source: BC Assessment, 2006-2019

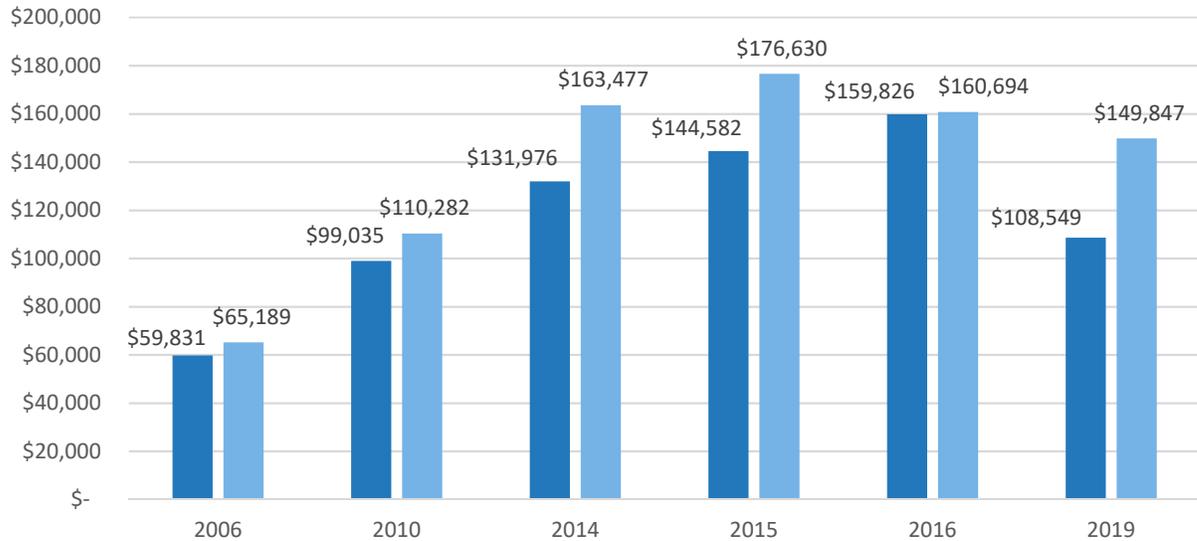
Figure 4.17: Average Assessed Value versus Average Sale Price, Condominium (2006-2019)



Source: BC Assessment, 2006-2019

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Figure 4.18: Average Assessed Value versus Average Sale Price, Manufacture Home (2006-2019)



Source: BC Assessment, 2006-2019

4.3.3 Homeownership Affordability

The median household income in Fort St. John is higher than other municipalities and may not fully show the extent of income distribution within the city. To better understand current affordability challenges related to homeownership, an affordability gap analysis was completed. The average annual growth rate for the 2006-2016 Census median owner household income was used to calculate the estimated annual 2019⁶ median owner household income. It was then divided by 12 months to estimate median monthly income. The estimated 2019 median owner household income per month was used to calculate the affordable monthly housing costs assuming that the household needs to spend less than 30% of household income (pre-tax) on housing costs. For this analysis, the City's affordable housing definition that housing is considered affordable if it does not cost greater than 30% of 80% of the median household income was used. In addition, a second analysis was completed that reviewed affordability based on a household income of 60% of the median income. For the purposes of these analyses the two scenarios used a median owner household income of 80% and 60% of the estimated 2019 median income.

Monthly housing costs were calculated by using several assumptions: mortgage payments were based on two down payment scenarios (20% and 5%) with a 5.19% interest rate, 25 year fixed term and a range of \$350-\$550 depending on housing type to account for property taxes, insurance, condo fees and other housing costs where applicable. A 4% insurance rate was also included for the down payment scenario of 5% to account for the mortgage insurance required. The estimated monthly housing costs can vary quite significantly between households depending on individual circumstances and housing expenses.

⁶ Household income collected as part of Census data refers to the household's previous year's income (i.e. income data collected as part of the 2016 Census represents the total income of households in 2015 constant dollars). The estimated median owner household income for 2019 refers to what the estimated household income would be reported in 2018 constant dollars.

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The tables below show the estimated monthly costs for each housing type and the difference between the estimated monthly housing costs and whether the owner household would be able to afford the monthly costs for two scenarios: not spending more than 30% of 80% and 60% of household income on housing. Negative numbers in the tables below indicate that that type of dwelling unit would be unaffordable as they household would be spending more than 30% of their income on housing costs.

Based on the first scenario that applies the City’s definition of affordable housing (80% of median income), owner households would not be able to afford a single detached dwelling unit if they were only able to provide a 5% down payment. Through the engagement process, residents spoke to the challenges of saving for an adequate down payment when rental prices are on the higher end.

Table 4.5: Owner Household Affordability Analysis, 80% of Median Income, City of Fort St. John (2019)

Owner Household Affordability Gap Analysis										
80% of estimated 2019 Median Owner Household Income	\$111,124									
Affordable Monthly Housing Cost (Less than 30% of Household Income)	\$2,686									
	Single Detached Dwelling		Duplex Triplex Fourplex		Row House		Apartment		Manufactured Home	
2019 Average Sales Price	\$385,578		\$306,019		\$275,649		\$226,249		\$149,847	
Estimated Monthly Housing Costs* with 20% Down Payment	Costs	Gap	Costs	Gap	Costs	Gap	Costs	Gap	Costs	Gap
	\$2,378	\$308	\$1,900	\$786	\$1,657	\$1,029	\$1,422	\$1,264	\$1,060	\$1,626
Estimated Monthly Housing Costs* with 5% Down Payment	Costs	Gap	Costs	Gap	Costs	Gap	Costs	Gap	Costs	Gap
	\$2,807	-\$121	\$2,241	\$445	\$1,964	\$722	\$1,674	\$1,012	\$1,227	\$1,459

Source: Consultant calculations based on BC Assessment | Custom Statistics Canada Census Reports, 2006-2016

* Housing costs include an estimate of property taxes, insurance and condo fees

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The second scenario analyzed if there might be affordability issues when 60% of the median income is applied as the measure for affordability. For both down payment scenarios, households would not be able to afford a single detached dwelling. Owner households would also have affordability challenges if they were to purchase a duplex | triplex | fourplex with only a 5% down payment.

Table 4.6: Owner Household Affordability Analysis, 60% of Median Income, City of Fort St. John (2019)

Owner Household Affordability Gap Analysis										
60% of estimated 2019 Median Owner Household Income	\$83,343									
Affordable Monthly Housing Cost (Less than 30% of Household Income)	\$2,014									
	Single Detached Dwelling		Duplex Triplex Fourplex		Row House		Apartment		Manufactured Home	
2019 Average Sales Price	\$385,578		\$306,019		\$275,649		\$226,249		\$149,847	
Estimated Monthly Housing Costs* with 20% Down Payment	Costs	Gap	Costs	Gap	Costs	Gap	Costs	Gap	Costs	Gap
	\$2,378	-364	\$1,900	\$144	\$1,657	\$357	\$1,422	\$592	\$1,080	\$954
Estimated Monthly Housing Costs* with 5% Down Payment	Costs	Gap	Costs	Gap	Costs	Gap	Costs	Gap	Costs	Gap
	\$2,670	-793	\$2,132	-\$227	\$1,865	\$50	\$1,594	\$340	\$1,174	\$787

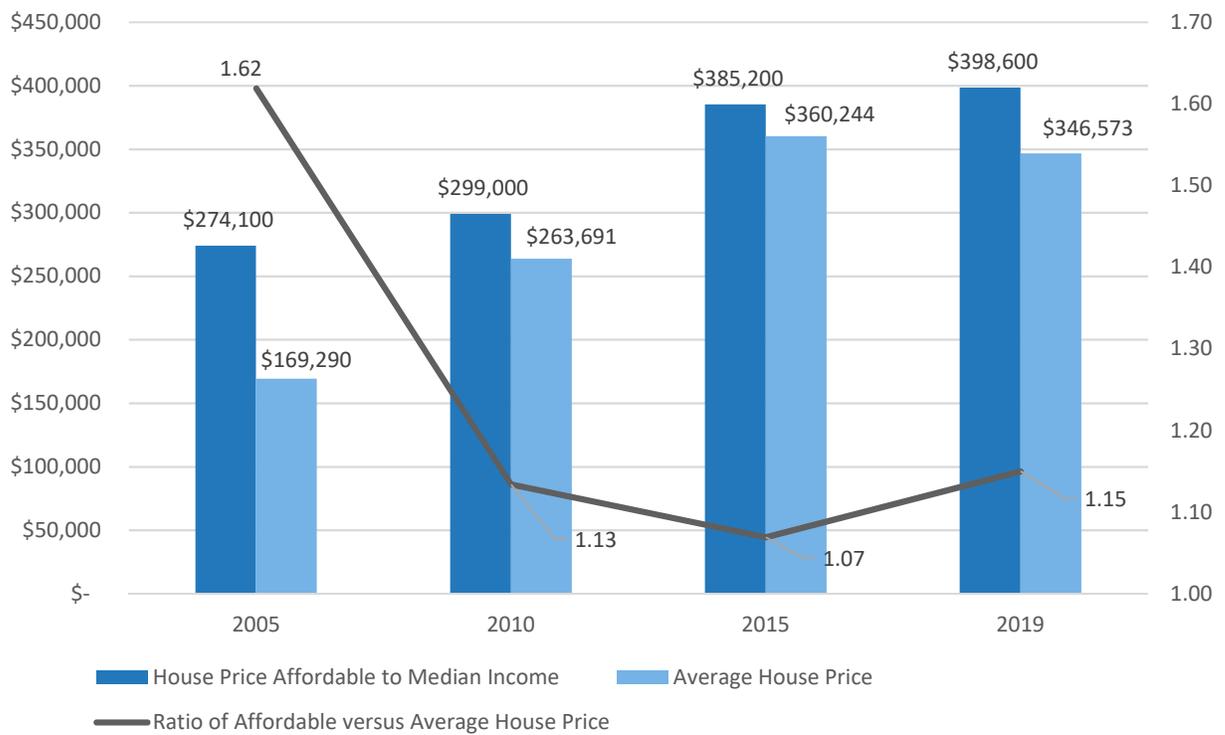
This analysis is only intended to provide a general picture of affordability for owner households based on a one census family household. It also does not account for owner households that are made up of multiple census families or other non census family households, and does not account for variation in median household incomes based on the industry the household is employed in. For example, households employed in the oil and gas industry typically have a higher median income than those in the hospitality and services industry.

Homeowner households that are unable to contribute more than a 5% down payment will experience affordability challenges if they wish to purchase a single detached home.

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The figure below shows that ownership affordability decreased significantly between 2005 and 2010 but has remained relatively stable since. The house price affordable to a median income household was 1.61 times the average house price in 2005. In 2010, this ratio fell to 1.13 and further reduced to 1.06 in 2015. The primary reason for the decrease in the affordability rate between 2005 and 2010 was the large increase in house prices, which rose 56% over the period, while incomes rose by 11% and mortgage rates remained relatively constant. Assuming the median household income increased at the rate of inflation between 2015 and 2019, the ratio would have increased to 1.15 in 2019, suggesting slightly improved affordability compared to four years prior. This is due to the lower average house prices in 2019.

Figure 4.19: Median Owner Household Affordability Analysis over Time, City of Fort St. John (2005-2019)



Source: Consultant calculations

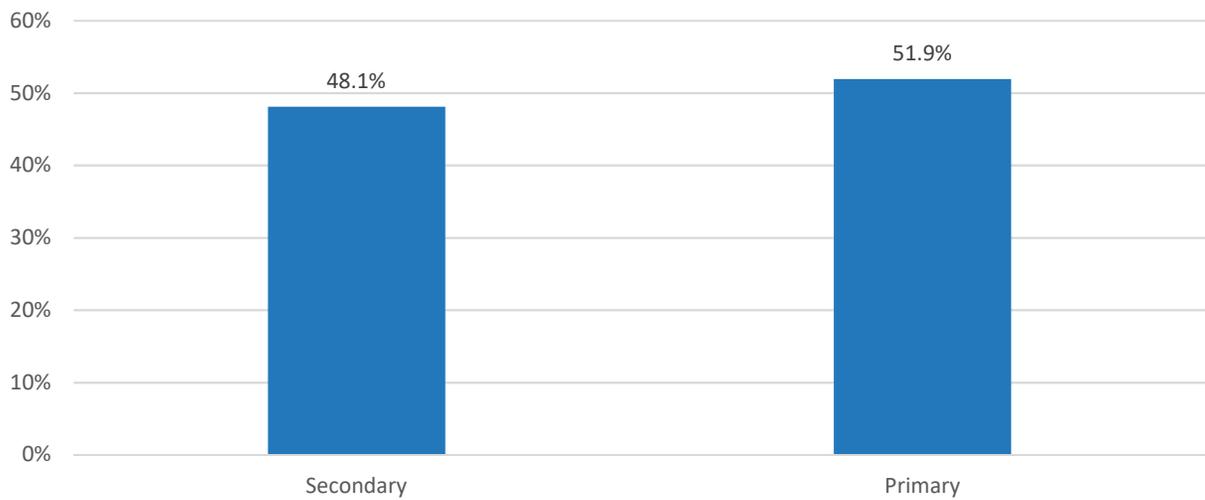
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4.4 Rental Housing

4.4.1 Primary and Secondary Rental Market

As shown in the figure below, just over half (51.9%) of the rental housing units in Fort St. John were built with the intended purpose of renting them out, which is considered the primary rental market. The other almost half (48.1%) of the rented units are part of the secondary rental market, which means that the units constructed were not built for the purpose of renting. This includes rented single-detached houses (470), semi-detached houses (420), row houses (219), (condominium) apartment units (163), dwellings with a secondary suite (110), and movable dwellings (105).

Figure 4.20: Estimate of Number of Primary and Secondary Rental Housing Units, City of Fort St. John (2016)



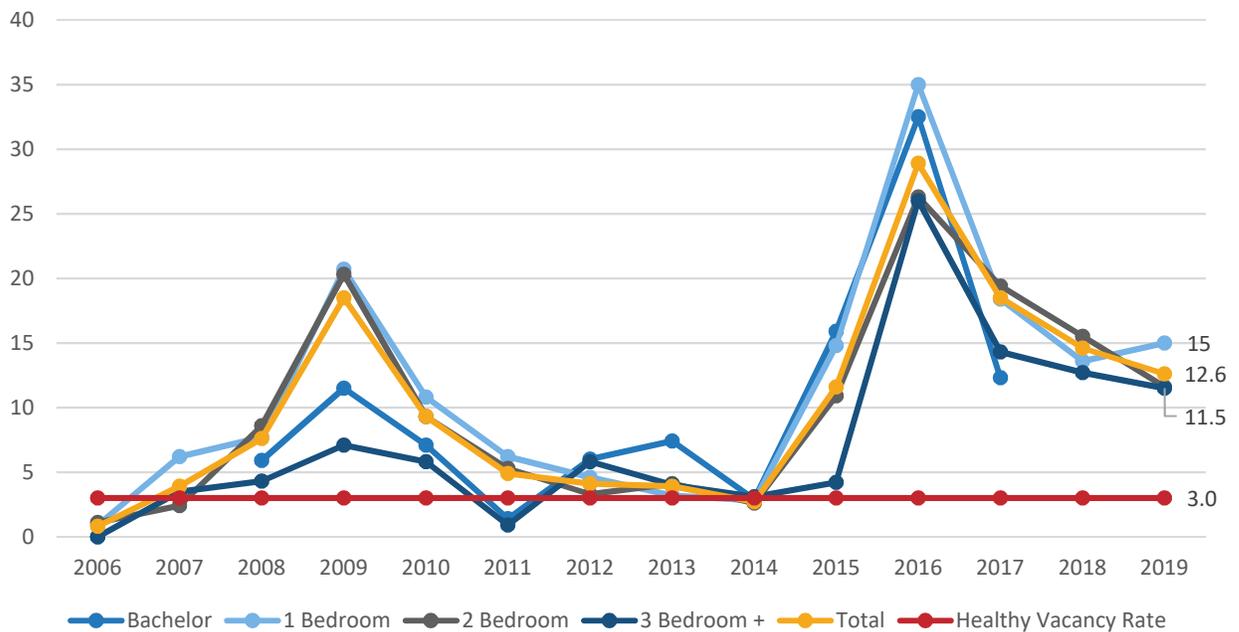
Source: Consultant calculations based on Statistics Canada, Census, 2016 and CMHC Rental Market Survey, 2019

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4.4.2 Rental Vacancy Rates

Data on vacancy rates is only available for the primary rental housing market and are based on a single point in time. The figure below shows that there have been substantial fluctuations in the vacancy rate in the primary rental housing market in Fort St. John over time. Vacancy rates have been well above what is generally considered to be a “healthy” vacancy rate (3.0%) since 2015. As of October 2019, the total vacancy rate for all rental units was 12.6%. Vacancy rates for one-bedroom, two-bedroom, and three-or-more bedrooms were 15.0%, 11.6% and 11.5%, respectively.

Figure 4.21: Rental Vacancy Rate, Overall and for Each Type of Unit, Fort St. John Census Agglomeration (2013-2019)



Source: CMHC Rental Market Survey, 2013-2019

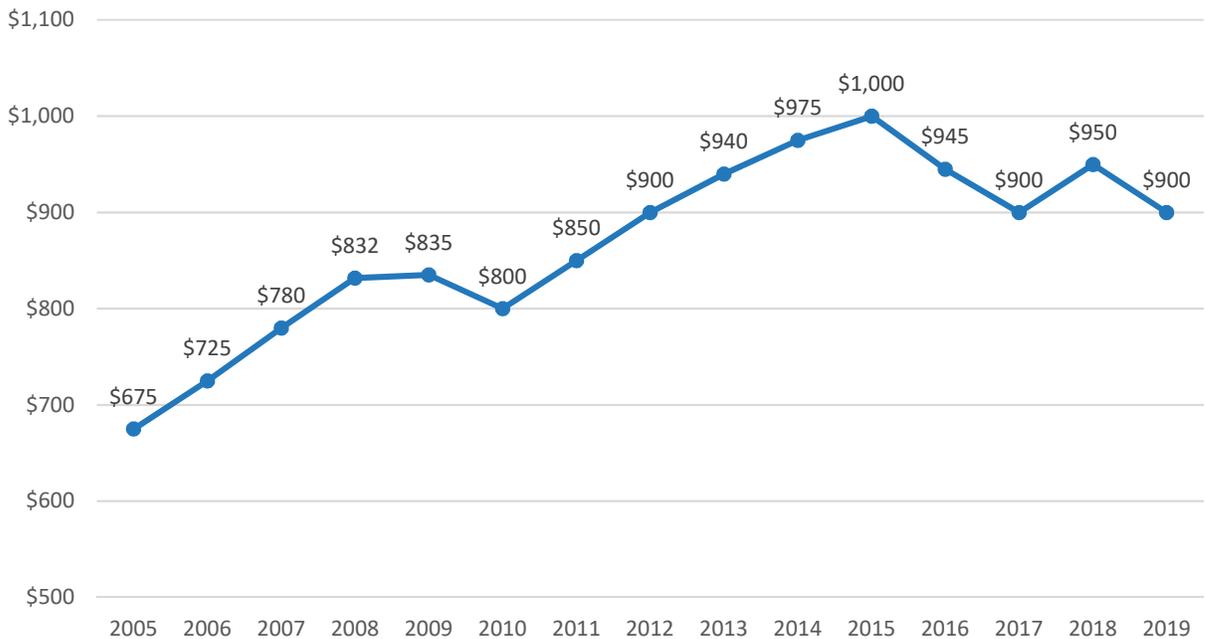
Vacancy rates have fluctuated significantly over time and have been well above what is generally considered to be a healthy vacancy rate (3%) since 2015.

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4.4.3 Rental Market Costs

As shown in the figure below, the total median rent across all rental units has steadily increased by 33.3% from a median rent of \$675 in 2005 to \$900 in 2019, with slight decreases in 2010, 2017 and 2019. Increases in rents have been well above the rate of inflation, which was 20.8%, suggesting that rental housing affordability eroded over the 14 year period. The data shown below for median rent is collected by CMHC and only accounts for apartments and row houses in buildings that consist of 3 units or more and does not capture rents for units in the secondary rental market (i.e. not purpose-built rental units).

Figure 4.22: Historical Total Median Rent, City of Fort St. John (2005-2019)



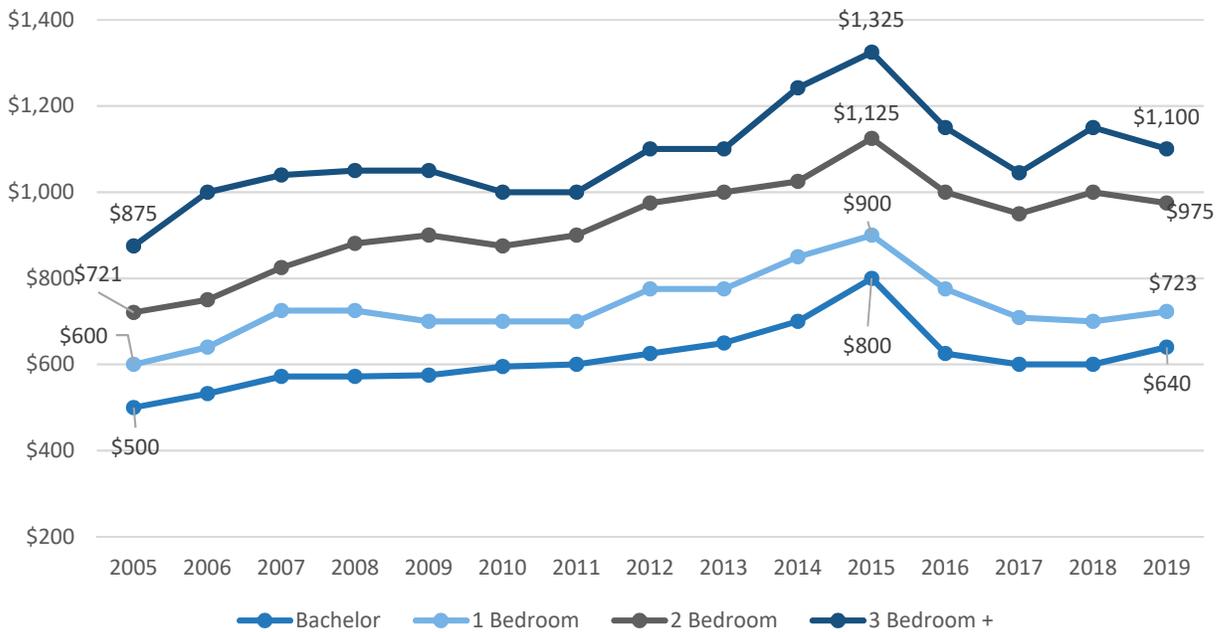
Source: CMHC Rental Market Survey

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When reviewing the historical median rents breakdown by number of bedrooms, the largest increase in median rent during the time period from 2005 to 2019 is seen for 2-bedroom units, which has increased by 35.2% as shown in the figure below. The median rent for bachelor units has increased by 28%, 1-bedroom units have increased by 20.5%. and 3- or more bedrooms increased by 25.7%. Again, the increased cost for bachelor, 2-bedroom and 3-bedroom units were higher than the rate of inflation over the same time period, indicating that rental prices for these sized units are becoming less affordable over time.

The peak in median rent is seen in 2015 for all units. If only considering the time period from 2005 to 2015, there were more significant increases. The median rent for 3-bedroom units increased by 51.4%, by 56% for 2-bedroom units, by 50% for 1-bedroom units and by 60% for bachelor units.

Figure 4.23: Historical Total Median Rent by Bedroom, City of Fort St. John (2005-2019)



Source: CMHC Rental Market Survey

4.4.4 Rental Affordability

Several analyses were completed to understand rental affordability. It is important to note that the median rents referenced below only account for units within the city that are purpose-built rentals. There is a potential gap in understanding affordability as it relates to the secondary rental market, which includes units such as single detached dwellings and condominiums that are being used as rentals, as they are not accounted for and data on median rent for these units is limited.

One scenario explored affordability based on the City’s definition of affordable housing, where housing is considered affordable if it does not cost greater than 30% of 80% of the median household income. For the purposes of this scenario, the median renter household income used was 80% of the estimated 2019 median income. The average annual growth rate for the 2006-2016 Census median renter household income was used

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to calculate the estimated annual 2019⁷ median renter household income. It was then divided by 12 months to estimate median monthly income.

This estimated 2019 median renter household income per month was used to calculate the affordable monthly costs assuming that to not have challenges with affordability, monthly housing costs need to be less than 30% of household income (pre-tax). Monthly housing costs were calculated using the median rents for each unit type by number of bedrooms and an estimate of \$300 per month (\$350 for the 3-bedroom unit), for utilities, insurance and other housing costs. Similar to the homeownership affordability analyses, these estimated monthly housing costs are likely to vary between households depending on individual circumstances and housing expenses.

The table below shows the estimated monthly costs for a unit based on the number of bedrooms and the difference between the estimated monthly housing costs and what would be considered affordable to a renter household (not spending more than 30% of 80% of median income). Negative numbers in the tables below indicate that that type of dwelling unit would be unaffordable as they household would be spending more than 30% of their income on housing costs. The 2019 median rent prices referenced below are based on CMHC rental market survey data, which only accounts for units built for the purposes of renting out, located in a building of at least 3 units or more.

Based on this analysis, renter households in Fort St. John are able to afford rental units without exceeding the 30% housing cost threshold, which would result in an affordability issue. However, an internet search for rental units available in August 2020 show 1-bedroom units available in the \$750 to \$950 range, 2-bedroom units available in the \$950 to \$1,200 range and 3-bedroom units available in the \$1,200 to \$1,600+ range. The median rent prices described by the CMHC data, are not likely to truly reflect the rental situation in the city.

Table 4.7: Renter Household Affordability Analysis, 80% of Median Income, City of Fort St. John (2019)

Renter Household Affordability Gap Analysis								
80% of estimated 2019 Median Renter Household Income	\$60,753							
Affordable Monthly Shelter Cost (Less than 30% of Household Income)	\$1,468							
	Bachelor		1-Bedroom		2-Bedroom		3-Bedroom	
2019 Median Rent	\$640		\$723		\$975		\$1,100	
Estimated Monthly Housing Costs*	Costs	Gap	Costs	Gap	Costs	Gap	Costs	Gap
	\$940	\$528	\$1,023	\$445	\$1,275	\$193	\$1,450	\$18

Source: Consultant calculations based on BC Assessment | Custom Statistics Canada Census Reports, 2006-2016

* Includes costs such as utilities and insurance

⁷ Household income collected as part of Census data refers to the household's previous year's income (i.e. income data collected as part of the 2016 Census represents the total income of households in 2015 constant dollars). The estimated median owner household income for 2019 refers to what the estimated household income would be reported in 2018 constant dollars.

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A second scenario explored affordability based on a household income of 60% of the median income. Rented households with incomes of ~\$45,000 are unable to afford a 2- or 3-bedroom units in the city.

Table 4.8: Renter Household Affordability Analysis, 60% of Median Income, City of Fort St. John (2019)

Renter Household Affordability Gap Analysis								
60% of estimated 2019 Median Renter Household Income	\$45,464							
Affordable Monthly Shelter Cost (Less than 30% of Household Income)	\$1,101							
	Bachelor		1-Bedroom		2-Bedroom		3-Bedroom	
2019 Median Rent	\$640		\$723		\$975		\$1,100	
Estimated Monthly Housing Costs*	Costs	Gap	Costs	Gap	Costs	Gap	Costs	Gap
	\$940	\$161	\$1,023	\$78	\$1,275	-\$174	\$1,450	-\$349

Source: Consultant calculations based on BC Assessment | Custom Statistics Canada Census Reports, 2006-2016

* Includes costs such as utilities and insurance

These analyses are only intended to provide a general picture of affordability for renter households based on a one census family household. It also does not account for renter households that are made up of multiple census families (e.g. roommates) and other non census family households. This analysis does not account for variance between renter household incomes for those who are employed by the oil and gas industry versus hospitality and services industries, as household incomes for the oil and gas industry tend to be significantly higher than other industries. Furthermore, households on fixed income, such as those who receive disability assistance are likely to have significant challenges with affordability. For example, the 2019 disability assistance support for a single household was up to \$1,183 per month (Province of BC). These households would be unable to afford rent for any sized unit without additional assistance. Also, as was noted above, the median rent has decreased considerably since 2015 and the median rents shown do not account for rental units available in the secondary rental market, such as single detached dwellings and duplexes being rented out. It will be important to better understand the impacts of the secondary rental market on rental prices in the city.

4.5 Short-Term Rentals

A search of short-term rentals on Airbnb in July 2020 showed 98 properties listed for both short- and long-term rent in the city.

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4.6 Affordable and Subsidized Housing

4.6.1 Social/Subsidized Housing

The table below shows that BC Housing has a total of 166 social housing units in the City of Fort St. John: 111 for low income families and 55 for low income seniors. In addition, BC Housing administers 131 rental assistance agreements across the City: 26 for families and 105 for seniors. BC Housing also administers 44 affordable homeownership units in the City Fort St. John. Of note, for social housing criteria purposes, seniors are considered 55 years and over.

Table 4.9: Social/Subsidized Housing Units (as of December 31, 2019)

Service Allocation	Sub-group	Units
Social Housing	Low Income Families	111
	Independent Seniors	55
Rent Assistance (private market)	Rent Assist families	26
	Rent Assist Seniors	105
Homeownership	Affordable Homeownership	44
Total		341

Prepared by BC Housing's Research and Corporate Planning Department – June 2020

Source: Unit Count Report, December 31, 2019

Of the 55 social housing units that support independent/low income seniors, this includes Heritage Manor (35 units), Heritage Manor III (8 units) and Fort St. John Seniors (12 units).

Housing Registry

One of the options for people seeking subsidized housing is The Housing Registry. The Housing Registry is a membership-based database used to manage applications for social housing. Information provided by BC Housing notes that of their more than 800 housing partners, approximately 120 of them are members of The Housing Registry. As shown in the table below, as of December 31, 2019, there were 54 applicant households on The Housing Registry in the City of Fort St. John.

Table 4.10: BC Housing – Housing Registry (as of December 31, 2019)

Category	Applicants
Family	19
People with Disabilities	7
Seniors	21
Wheelchair modified	7
Singles	0
Total	54

Prepared by BC Housing's Research and Corporate Planning Department – June 2020

Source: BC Housing: Webfocus Report HCSTAT002: Housing Registry Statistics

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The time an applicant is waiting depends on a number of factors including how many properties the applicant has applied to; an applicant's refusal of an initial offer; changes to the applicants' needs; and the needs of other applicants which are also taken into consideration.

4.6.2 Indigenous Housing

As shown in the table below, there are approximately 40 affordable housing units, including rent subsidies, for Indigenous Peoples in Fort St. John.

Table 4.11: Indigenous Housing Providers (as of June 2020)

Provider	Population	Number of Beds/Units	Access	Waiting List
Fort St. John Native Housing	Families	27 units (homes)	Direct	Approx. 20*
Fort St. John Friendship Centre	Homeless, at-risk	10 subsidies (Homelessness Prevention Program - \$450/month) 3 subsidies (Homeless Outreach Program - \$300/month)	Self-referral, community partners (Community Bridge)	No waiting list, however, already into October budget due to high demand

*Of note, several Fort St. John Native Housing units are vacant, however, they are awaiting funding for renovations/maintenance.

Through discussions with Indigenous organizations, stakeholders point to a lack of affordable housing and transitional housing for Indigenous Peoples in Fort St. John as key challenges. One stakeholder emphasized the need for transitional housing as well as treatment centres, stating a lack of treatment options in the City can be a significant barrier for individuals finding and maintaining housing. A lack of health services and addiction services was identified as a gap in Fort St. John. A lack of supports means that many people cycle in and out of homelessness, either couch surfing or staying in local motels which have fewer rules than the shelter. The need for transitional housing where culture and healing can be supported was emphasized. Affordable units for single parent families coming into the City from local First Nations communities, and housing for Indigenous seniors/Elders were also emphasized as gaps in the community.

In addition, maintaining the current rental stock was also identified as a need; housing providers are struggling to maintain properties now that funding agreements have expired. It was suggested that overall, there is a need for more affordable housing, which could be in the form of rental subsidies and, in the case of new developments, have developers build a proportion of new units as affordable. Another issue noted was that sometimes landlords will refuse tenants, even with agreements to directly pay rent (i.e. Rent-it-Right), choosing to leave units empty rather than rent to "high risk" individuals.

4.6.3 Cooperative Housing

As described by Cooperative Housing Federation of BC, a housing co-op is an organization incorporated under the Cooperative Association Act that provides housing to its members. Members purchase a share to join and elect directors to govern the co-op. Most housing co-ops in BC are non-profit co-ops with a rental (not equity) model of housing, though there are also a few equity housing co-ops here too. Co-op members do not have a

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landlord and monthly rents are called "housing charges". In addition to the supply of affordable and subsidized rental housing in Fort St. John, there is one cooperative housing development in the City. Huntington Place Housing Cooperative has 46 two-bedroom units and 29 three-bedroom units. There is currently a wait list of 3 applicants.

4.6.4 Student Housing

Based on the Northern Lights College website, the Fort St. John residence has capacity for 102 students. Accessible units are available on each floor.

4.7 Supportive Housing

There are limited supportive housing options for persons with special needs within the City of Fort St. John. Data provided from BC Housing includes 25 units of supportive housing for people with special needs (may include people with mental health and/or physical disabilities, or youth). This is housing administered by BC Housing and operated by contracted group home operators.

Community Living Fort St. John (CLFSJ) does provide supportive housing options for adults with developmental disabilities. They currently have 4 residential homes, which accommodate 17 people living full time plus 3 respite beds (total of 20 beds). CLFSJ also supports 12 people living in their own homes; 3 of these individuals live in a BC Housing building, another 3 live in a home owned by CLFSJ with BC Housing subsidies, and the others live in market housing. In addition, CLFSJ supports 16 people living in a home share program (rent is paid to the provider from the individual). Discussions with CLFSJ highlight that there is a need for more affordable housing options for people who require supports as these individuals are often on PWD (provincial disability assistance) and unable to afford average rents.

While there are some accessible units within the City, stakeholders highlight that some residents are waiting long periods of time for these units, sometimes having to remain in hospital, or living in unsuitable units (i.e. with non-accessible washrooms) or leaving the community to find more appropriate housing.

4.7.1 Seniors Supportive Housing

As shown in the table below, there are approximately three supportive housing options in Fort St. John for seniors: Heritage Manor II, North Peace Seniors Housing Society, and Abbeyfield of Fort St. John. Northern Health – Heritage Manor II provides meals, housekeeping, and personal care staff. North Peace Seniors Housing Society and Abbeyfield provide meal service but do not provide medical support services. Of note, North Peace Seniors Housing Society operates an additional 100 units of independent seniors housing in Fort St. John. Fort St John Palliative Care currently provides visits to people in the community who are terminally ill and did have two dedicated units in the hospital which are currently being used as COVID-19 isolation units.

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Table 4.12: Seniors Supportive Housing Providers (as of June 2020)

Provider	Criteria	Number of Units	Access	Waiting List (Dec 31, 2019)
Heritage Manor II – Assisted Living	55+	24	Northern Health, Home Health Assessment	28 (May 2020)*
North Peace Seniors Housing Society	60+	44	Direct referral	22; 3-6 months
Abbeyfield Houses of Fort St. John	Seniors	12	Direct referral, application	Currently 3 vacancies

*Data provided by Save Our Norther Seniors (SONS), June 2020

In addition to seniors’ supportive housing, Peace Villa is a long-term care home in Fort St. John attached to the hospital. It has 123 residential beds and 1 respite bed. The facility is divided into two houses (Gardens and Meadows). Each house has two floors, there are two – 20 bed units, three – 16 bed units and three – 12 bed units which cater to dementia and complex care. One 12 bed unit is dedicated to behavioural issues and there are 8 psycho geriatric beds which are accessed through Mental Health Services.

Discussions with seniors’ community support organizations emphasize the need for assisted living options for seniors within the City. Stakeholders stress that more options are needed for the aging population and point to long waiting lists for seniors housing including Peace Villa; approximately 1 year with 18 people currently waiting. Stakeholders also emphasize the need for more staffing at such facilities. Housing providers further indicate that many of the residents in supportive housing units require a higher level of care than what is provided but are not able to get into Peace Villa.

Another need identified was the inclusion of more supports, medical/nursing support, for seniors who are living at home. Stakeholders stress the need for additional funding for in-home care. More supports for caregivers are also highlighted. A lack of transportation is also noted by stakeholders, emphasizing that HandyDART services are not available at night or on weekends in Fort St. John.

4.8 Emergency and Transitional Housing

A homeless Point-in-Time count was conducted in Fort St. John in Spring 2020 to estimate the minimum number of people experiencing homelessness as a snapshot in time. Preliminary results show that the count identified 76 people experiencing homelessness. 46% of these individuals were staying in a shelter and 54% were unsheltered. Just over 1/3 of those who identified as being unsheltered indicated they were staying at someone else’s place or were couch surfing on the night of the count.

The 2018 Point-In-Time count identified 61 individuals who were experiencing homelessness with two-thirds of these individuals staying in a shelter and one third were unsheltered. Between 2018-2020 there was an increase of 15 people experiencing homelessness. Highlights of the profile of people experiencing homelessness in 2018 are as follows:

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- Three-quarters of these individuals were male, and one-quarter were female.
- A relatively high percentage (22%) were seniors age 55 and over. Another 8% were youth under the age of 25.
- Two thirds had been homeless for one year or more.
- Many reported one or more health conditions. Some 63% reported an addiction, 43% reported a medical condition, 35% reported a mental illness, and 35% reported a physical disability. Over half (59%) reported having two or more health conditions.
- Most (72%) had lived in the community for less than one year.

Individuals experiencing homelessness can access emergency accommodation through three service providers listed in the table below. Overall, there are 95 permanent, and 52 temporary emergency and transitional shelter beds within Fort St. John. Temporary beds include extreme weather and COVID-19 response beds. In addition, Community Bridge provides approximately 10-18 housing subsidies per month to support people in need in the community. Referrals to these organizations are generally made through community organizations or self-referrals. No formal assessment tools are used, rather organizations use their own intake and assessment criteria.

Table 4.13: Emergency and Transitional Housing Providers (as of June 2020)

Provider	Population	Number of Beds	Occupancy Rates	Referral Source	Clients Served 2019
Salvation Army (Shelter)	Single men/women over 19	24 beds (year-round) 26 beds (extreme weather Nov 1-Mar 31) 26 beds (COVID response Mar 31-Sept 30)	75-80%	Self-referral, community, caseworker	42
Salvation Army (Transitional)	Single men/women over 19	24 High-barrier 12 Low-barrier	75-80%	Self-referral, caseworker	18
Community Bridge (Transitional)	Indigenous People, people leaving hospital, jail, youth under 24, women fleeing domestic violence	Approx. 10-18 subsidized units/month (\$4500/month available)	n/a	Self-referral, community partners, MCFD	Not available
Women's Resource Centre - Skye's Place (Transitional)	Women and children experiencing or at risk of violence	35	80%	Community partners, self	33

Source: Data Provided by Emergency and Transitional Housing Providers, June 2020

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4.8.2 Housing Assistance and Supports

In addition to the above, BC Housing has 34 units, through their Homeless Housed program. This program is for people who are at risk of homelessness, or formerly homeless for a period of at least 30 days and up to two or three years were housed in 2019. This type of housing includes the provision of on- or off-site support services to help clients move towards independence and self-sufficiency (BC Housing, 2020).

BC Housing also provides 30 homeless rent supplements. This program connects people who are homeless with portable rent supplements and support services to help them access rental housing in the private (non-subsidized) housing market. The number of units represent an estimate of rent supplements given monthly based on available funding. Homeless Rent Supplement projects were first initiated in 2008/2009 (BC Housing, 2020).

4.9 Households in Core Housing Needs

Core housing needs is a method to identify households who are not able to find and maintain housing that meets their needs. It is an indicator that was developed by the Canada Mortgage and Housing Corporation (CMHC) and used nationally to collect information on housing needs including as part of the Statistics Canada Census.

CMHC defines core housing need as *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):*

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

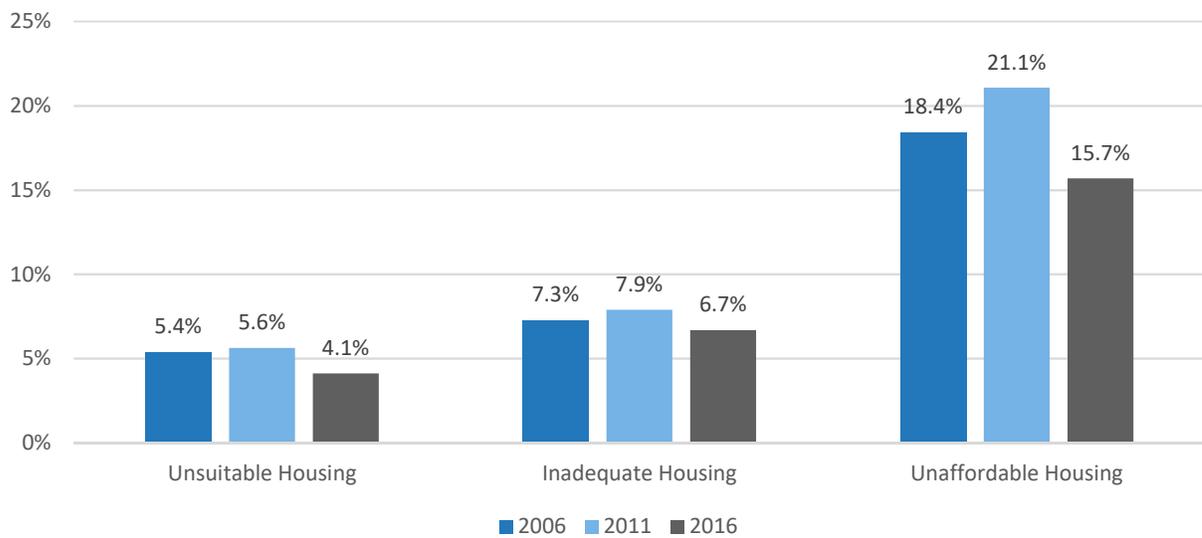
A household is not in core housing need if its housing meets all of the adequacy, suitability and affordability standards; or if a household's housing does not meet one or more of these standards, but it has sufficient income to obtain alternative local housing that is acceptable (meets all three standards). Extreme core housing need refers to households that are considered to be in core housing need and are spending 50% or more of its total before-tax income on housing.

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4.9.1 Housing Indicators

When comparing the three housing indicators of suitability, adequacy and affordability, affordability appears to be the biggest challenge for households in Fort St. John as shown in the figure below. In 2016, 15.7% of all households in Fort St. John experienced affordability challenges compared to 6.7% of households experiencing adequacy issues and 4.1% of households experiencing suitability concerns. However, the proportion of households experiencing any of these housing challenges, and in particular affordability challenges, have been decreasing since 2011.

Figure 4.24: Total Household Housing Indicators, City of Fort St. John (2006-2016)

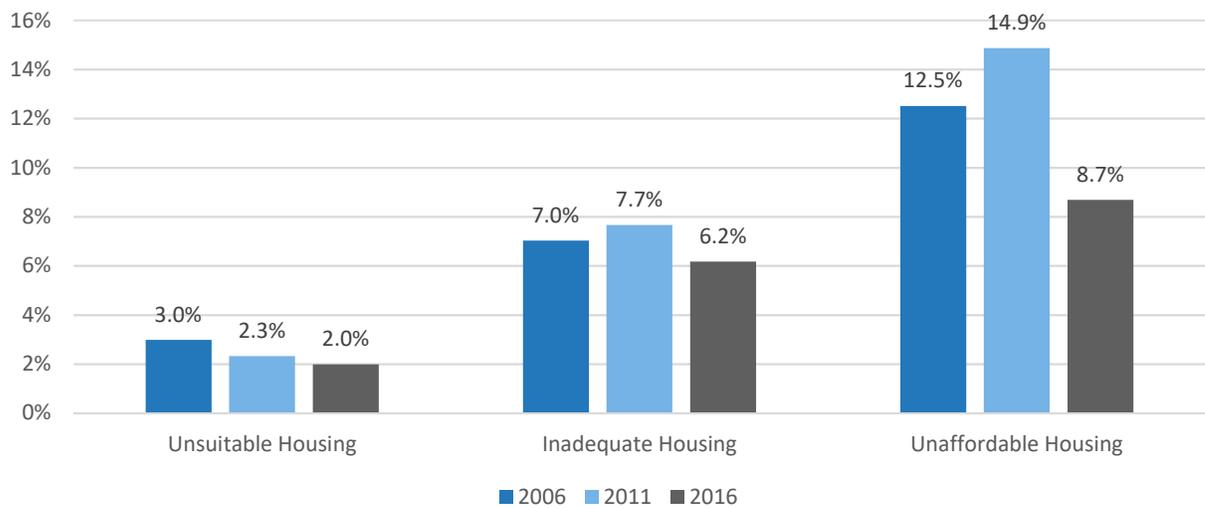


Source: Custom Statistics Canada Census Reports, 2006-2016

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When looking solely at owner household challenges, affordability is still the biggest challenge with 8.7% of owner households experiencing affordability challenges in 2016, which is a considerable decrease from 14.9% in 2011 as shown in the figure below. While there were slight increases in 2011 for both adequacy and affordability of housing, the 2016 rates show a decrease in the proportion of owner households experiencing those challenges, and the percentage of owner households within unsuitable housing has been decreasing since 2006.

Figure 4.25: Owner Household Housing Indicators, City of Fort St. John (2006-2016)

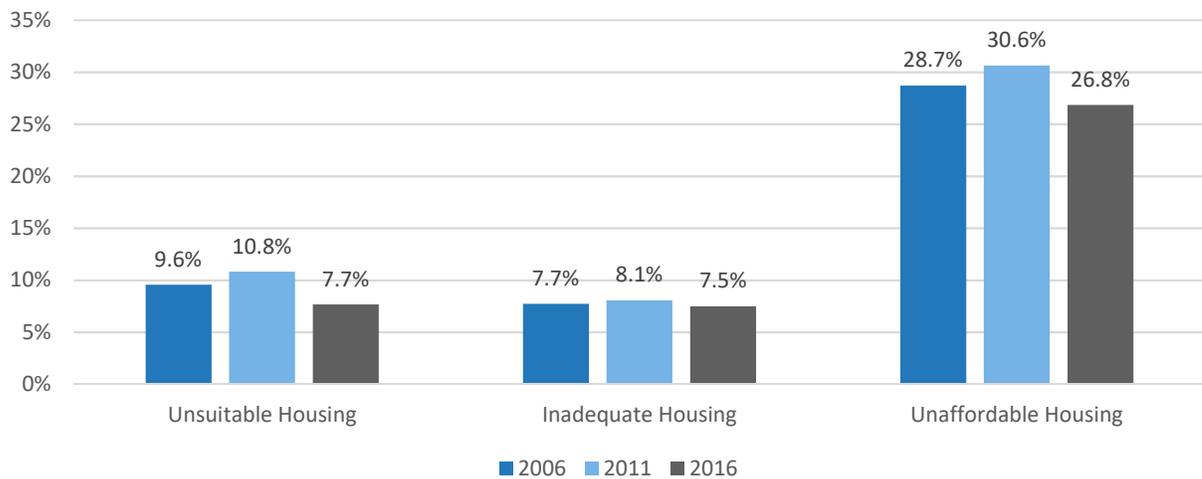


Source: Custom Statistics Canada Census Reports, 2006-2016

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Similar to owner households, renter households are faced with affordability as the biggest housing challenge. However, there is a significantly larger proportion of renter households experiencing this issue as shown in the figure below. In 2016, 26.8% of renter households were experiencing affordability issues which is a slight decrease from 30.6% in 2011. In addition, a significantly larger proportion of renter households are also experiencing suitability (7.7%) challenges as compared to owner households. Slightly more renter households are also experiencing challenges finding adequate housing. While the proportion of renter households experiencing these housing, challenges has decreased from 2006 across each of the indicators, many more renter households as compared to owner households are faced with these challenges, in particular for suitability and affordability.

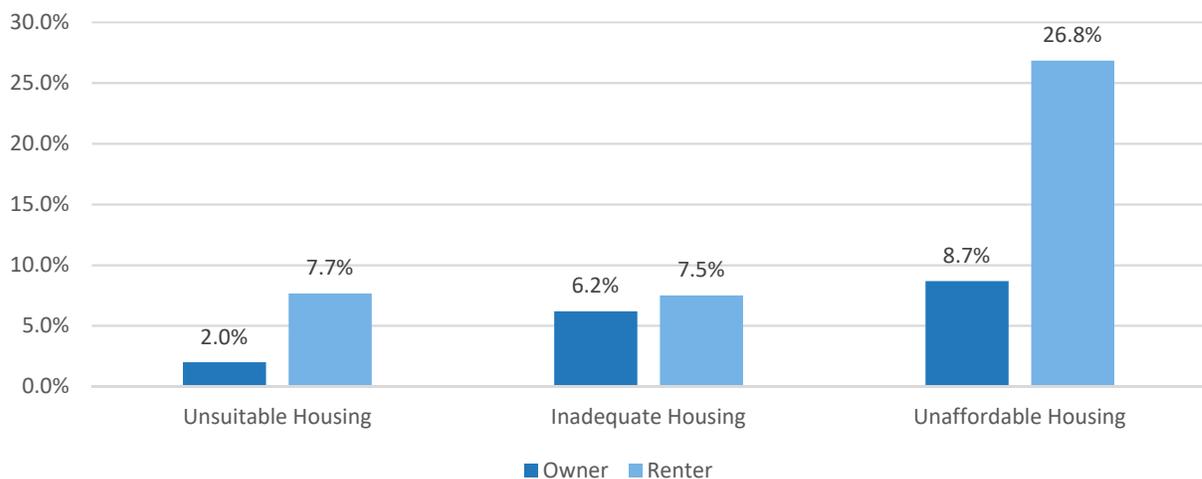
Figure 4.26: Renter Household Housing Indicators, City of Fort St. John (2006-2016)



Source: Custom Statistics Canada Census Reports, 2006-2016

The table below shows the housing indicators comparison between owner and renter households in 2016.

Figure 4.27: Owner vs. Renter Household Housing Indicators, City of Fort St. John (2016)



Source: Custom Statistics Canada Census Reports, 2006-2016

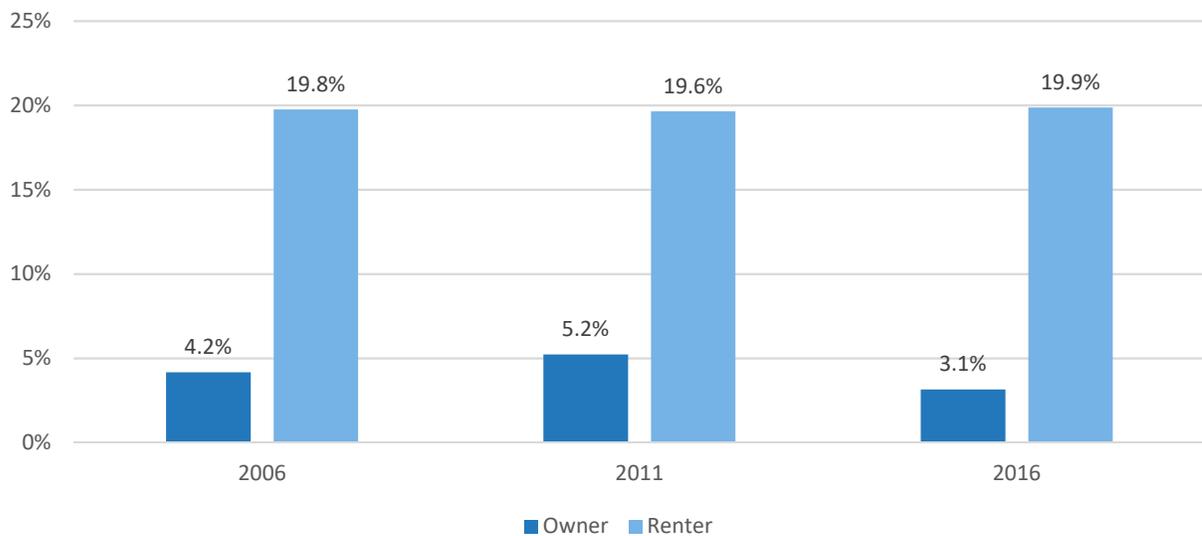
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4.9.2 Core Housing Need and Extreme Core Housing Need

CMHC has determined that core housing need takes more into account than the housing indicators described above. It also looks beyond the current situation and considers a household's ability to improve their situation by moving to another unit in their community that would meet the suitability, adequacy or affordability standards.

Core housing need for households has remained fairly consistent in Fort St. John with 9.6% (745) of total households in core housing need in 2016 which is slightly lower than 9.9% (660 households) in 2006 (Custom Statistics Canada Census Reports, 2006-2016). This is lower than the 14.9% (260,225 households) in the province that identified as being in core housing need in 2016. When breaking it down by tenure, core housing need has also remained fairly stable between the 2006-2016 time period for both owner and renter households, with slight variation for owner households as shown below. However, renter households continue to experience much greater difficulties than owner households with 19.9% (595) of renter households compared to 3.1% (150) owner households in core housing need in 2016.

Figure 4.28: Households in Core Housing Need by Tenure, City of Fort St. John (2006-2016)



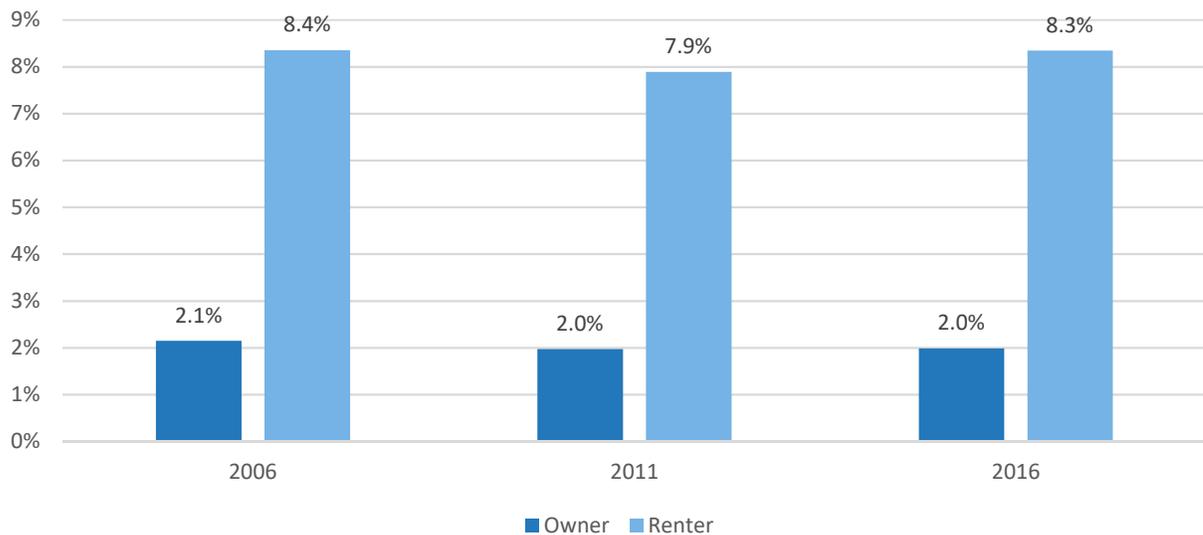
Source: Custom Statistics Canada Census Reports, 2006-2016

1 in 5 renter households in Fort St. John were in core housing need in 2016 and this has remained constant since 2006.

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When core housing need is broken down even further to explore extreme core housing need, households experience challenges in one or more of the housing indicators and currently spend 50% or more of pre-tax income on housing, 4.4% (345) of Fort St. John households were in extreme core housing need in 2016. Renter households make up 72.5% of total households that were in extreme core housing need. Overall, 8.3% (250) of total renter households and 2.0% (95) of total owner households were identified as being in extreme core housing need in 2016 as shown in the figure below. These percentages have remained fairly consistent over the past three Census periods.

Figure 4.29: Households in Extreme Core Housing Need by Tenure, City of Fort St. John (2006-2016)



Source: Custom Statistics Canada Census Reports, 2006-2016

Data is not available for specific household types/population groups for the City of Fort St. John, but we can look to data from the Fort St. John census agglomeration and the province as indicators of the level of core housing need among these groups. In 2016 in the Fort St. John census agglomeration, 7.0% of family households, 28.0% of senior households and 16.0% of Indigenous households were in core housing need. In 2016, 20.5% of persons with disabilities in British Columbia were in core housing need.

4.9.3 Affordable Housing

Fort St. John's Official Community Plan defines affordable housing as *housing that does not cost greater than 30% of 80% of the median household income*. In 2016, 31.2% of owners, or 355 households, with incomes below 80% of the median (of all households) were spending 30% or more of their income on housing. Among owner households with a mortgage who had incomes below 80% of the median, 27.4%, or 310 households, were spending 30% or more of their income on housing. This number, 310 households or units, can be considered the current "gap" between the supply and demand of affordable ownership housing.

Among renter households with incomes below the median of all households, 47.2%, or 850 households, were spending 30% or more of their income on housing. This includes 800 households who were not already living

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in subsidized housing. This number, 800 households or units, can be considered the current “gap” between the supply and demand for affordable rental housing.

4.10 Current Housing Highlights

- Majority of housing is comprised of single detached dwelling units, but there is a large mix of dwelling types including apartments and row housing.
- Housing units are predominately 3- and 4+ bedrooms with about 10% comprised of one-bedroom units.
- Building permits peaked in 2015 followed by declines in 2016-2019.
- There have been 39 single detached homes with suites built since 2015.
- House prices are outpacing growth in income and inflation.
- Currently, the City is experiencing high vacancy rates at 12.6%.
- Based on median household income, ownership market is generally affordable. However, the challenge remains the ability of people to afford the required down payment.
- Based on current rental affordability analysis, the rental market is generally affordable to households earning median income, but the median rental costs may not be truly reflective of the rental market in the city as they do not account for units in the secondary rental market.
- While households earning median household income can generally afford current house/rent prices, a number of households in Fort St. John are facing affordability challenges:
 - 15.7% of households living in housing that is not affordable (26.8% renter; 8.7% owner)
 - 6.7% of households living in housing that is inadequate (7.5% renter; 6.2% owner)
 - 4.1% of households living in housing that is unsuitable (7.7% renter; 2.0% owner)
- As of December 31, 2019, there were 54 people waiting for social housing.
 - There are also people waiting for seniors supportive housing, housing for persons with developmental disabilities, and Indigenous housing.
- Feedback from stakeholders, in addition to waiting list statistics and projected growth rates, point to the need for more options for seniors such as assisted living and housing with supports.
- There is a gap in housing and supports for people with mental health and addictions.
- Many individuals experiencing homelessness are relying on motels and express not being able to access rental housing. In addition, there are limited housing options for youth experiencing homelessness.

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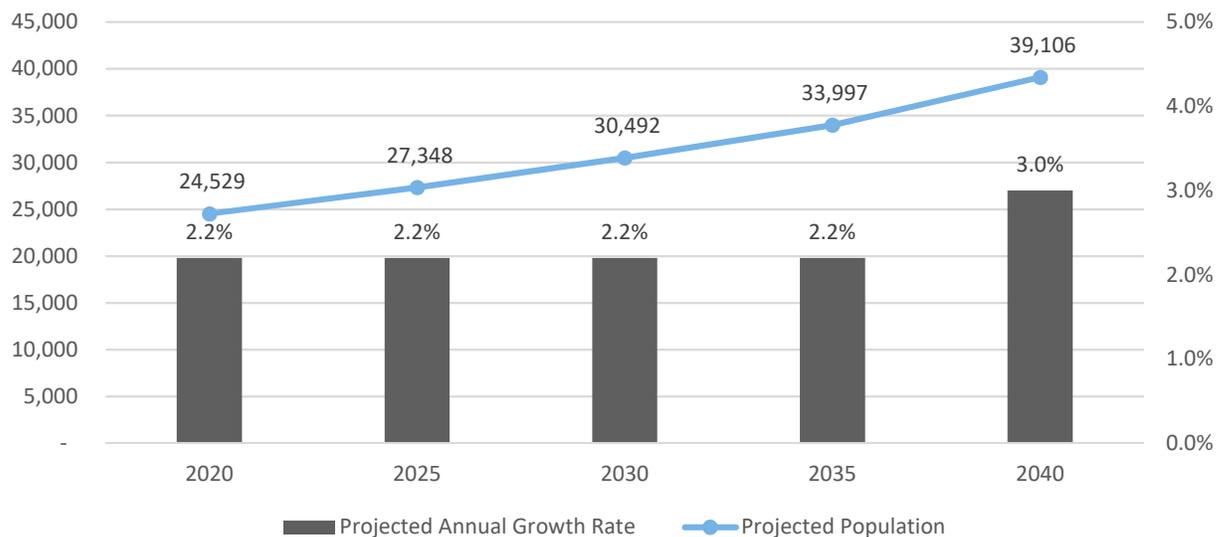
5.0 Future Housing Needs

5.1 Community Growth

5.1.1 Anticipated Population

Based on the medium growth scenario in the population projections prepared for Fort St. John's 2015 Growth Study, it was projected that Fort St. John would have a total population of 24,529 in 2020⁸. The City is anticipated to see steady population growth over the next twenty years. Fort St. John's population is projected to grow by 2,819 people between 2020 and 2025 (a 2.2% annual growth rate) and a further 11,758 in the subsequent 15 years to 2040 (annual growth rates between 2.2% and 3.0%) as shown below.

Figure 5.1: Projected Population, City of Fort St. John (2020-2040)



Source: Consultant calculations based on Fort St. John Growth Study, 2015

5.1.2 Anticipated Age

Projections of population by age were developed based on the total population projected in the medium growth scenario in Fort St. John's Growth Study and the age distribution in BC Stats Population Projections for the regional area of Peace River. The projections consider the current share that Fort St. John's population represents of Peace River Region's population of various age groups.

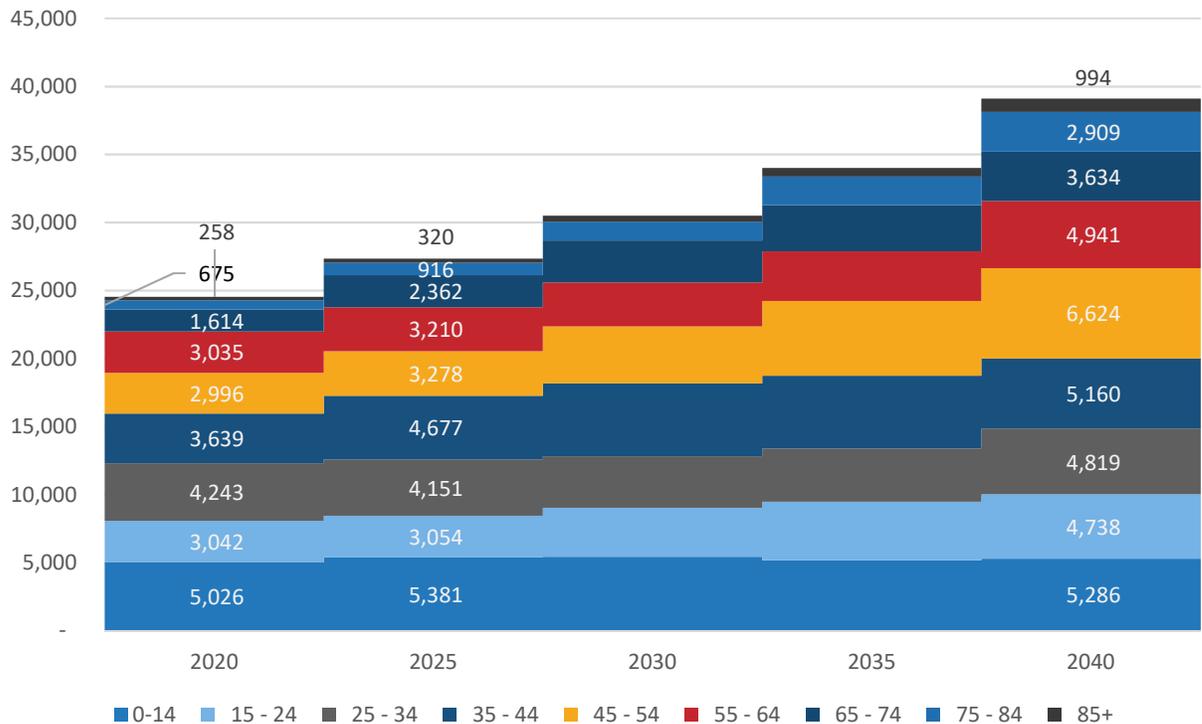
Between 2020 and 2025, Fort St. John's population is anticipated to increase in each of the age ranges shown in the following figure below, with the exception of the 25-34 year-old age range. This group represents people in their prime ages for household formation. The largest increase is anticipated to be in the 34-44 year-

⁸ There were a number of assumptions that were applied to the 2015 Growth Study, including the approval of several projects that would play a large role in generating jobs and attracting people to the community. Should these projects not move forward or the anticipated job growth is not realized, the growth scenario may need to be reviewed.

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old age range (1,038 people), followed by 64-74 year-old age range (747 people) and children and youth age 0-14 (355 people). In the subsequent fifteen years (2025-2040), all age ranges are anticipated to see a further increase, with the exception of children and youth age 0-14, which are anticipated to decrease by 96 people. The largest increase is anticipated in the 45-54 year-old age range (3,346 people). Still the 15-24, 55-64, 65-74 and 74-84 year-old age ranges are all anticipated to see increases of more than 1,000 people. The total seniors' population age 65 and over is anticipated to increase by 3,940 between 2025 and 2040.

Figure 5.2: Projected Age Distribution, Number, City of Fort St. John (2020-2040)

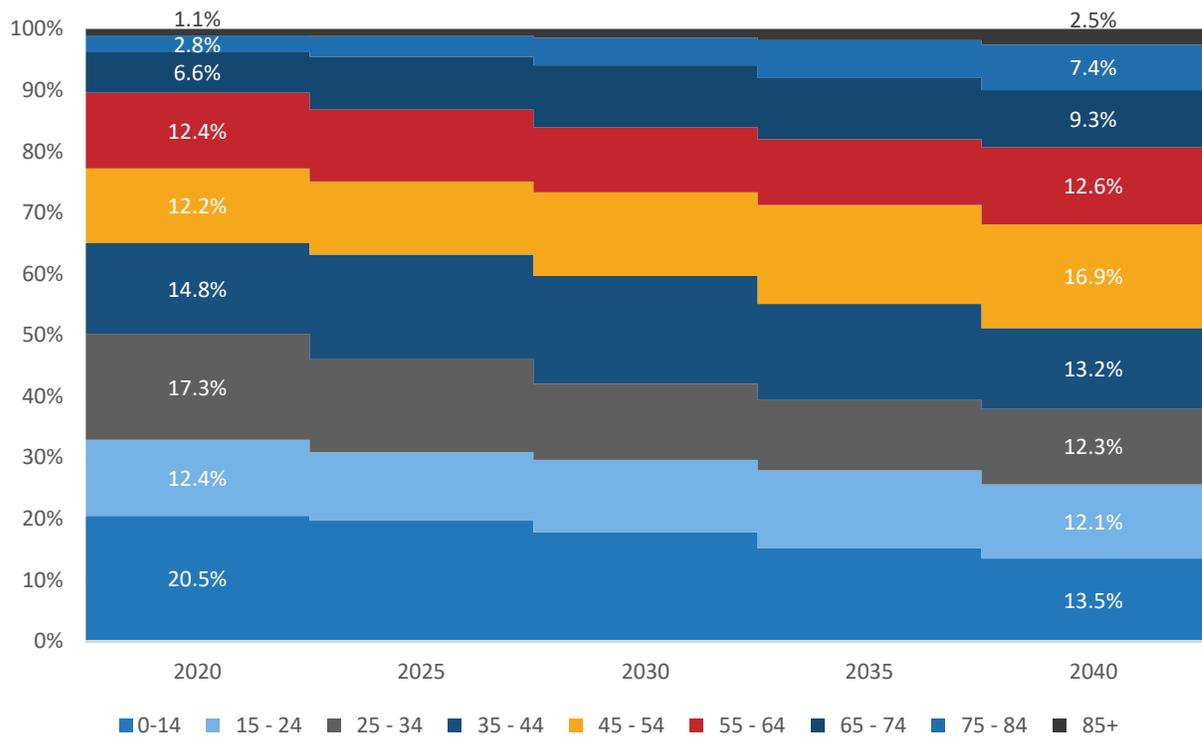


Source: Consultant calculations based on Fort St. John Growth Study and BC Stats Population Projections, 2018

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The figure below shows projected age distribution as a share of the total population from 2020-2040. The age groups of 35-44 year-olds and seniors aged 65 and over are anticipated to grow over the next five years to 2025. The remaining age groups are anticipated to shrink as a share of the total population. In the subsequent 15 years, seniors age 65 and over are anticipated to increase their share of the population by 6.1%, while adults age 45-54 are anticipated to grow as a share of the population by 5%. Both 55-64 year-olds and 15-24 year-olds are anticipated to grow modestly as a share of the population (by 0.9%). The largest decrease in share is anticipated to be children and youth age 0-14 (6.2%).

Figure 5.3: Projected Age Distribution, Percent, City of Fort St. John (2020-2040)



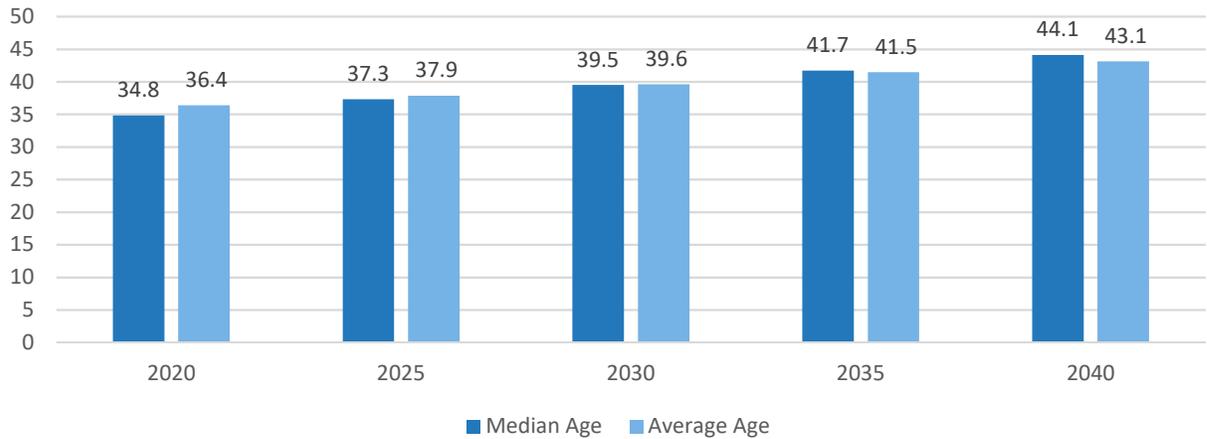
Source: Consultant calculations based on Fort St. John Growth Study and BC Stats Population Projections, 2018

From 2020 to 2040, people aged 45-54 (16.9% by 2040) and seniors aged 65+ (19.2% by 2040) will see the largest increase in the share of the total population.

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As shown in the below figure, the median and average age of Fort St. John’s residents is anticipated to increase steadily over time. The median age is projected to increase to 44.1 years by 2040, up from an estimated median age of 34.8 in 2020.

Figure 5.4: Projected Median and Average Age, City of Fort St. John (2020-2040)

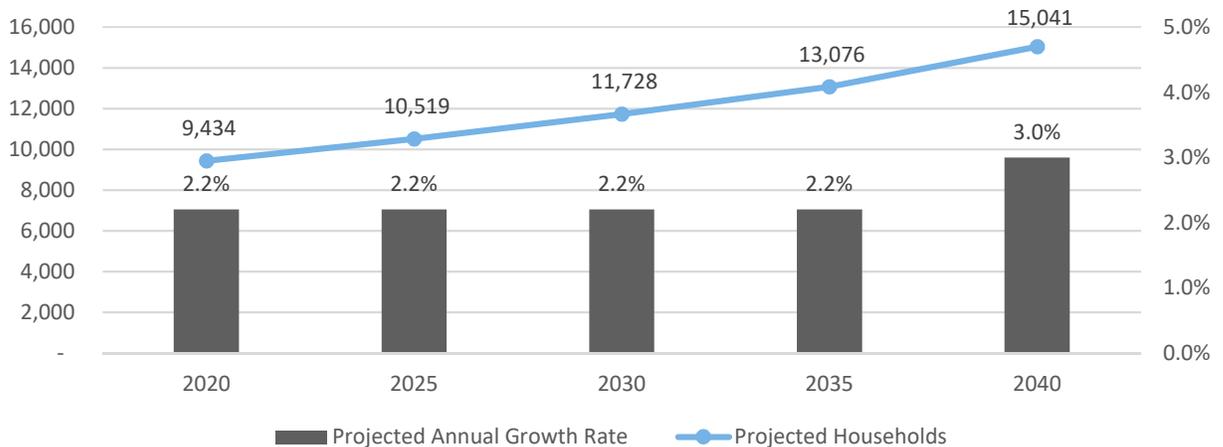


Source: Consultant calculations based on Fort St. John Growth Study and BC Stats Population Projections, 2018

5.1.3 Anticipated Households

For the purposes for projected anticipated households, the Fort St. John’s Growth Study assumptions were used which assumes that households will continue to have an average size of 2.6 persons per household during the projection horizon. Based on this assumption, the number of households in Fort St. John is anticipated to increase by 1,085 between 2020 and 2025, generating demand for an equivalent number of additional housing units. Another 4,522 households are anticipated to be added between 2020 and 2040. On an annual basis, the number of households is anticipated to increase by 2.2% until 2037 and then by 3.0% to 2040 shown in the figure below.

Figure 5.5: Projected Households and Projected Annual Growth Rate, City of Fort St. John (2020-2040)

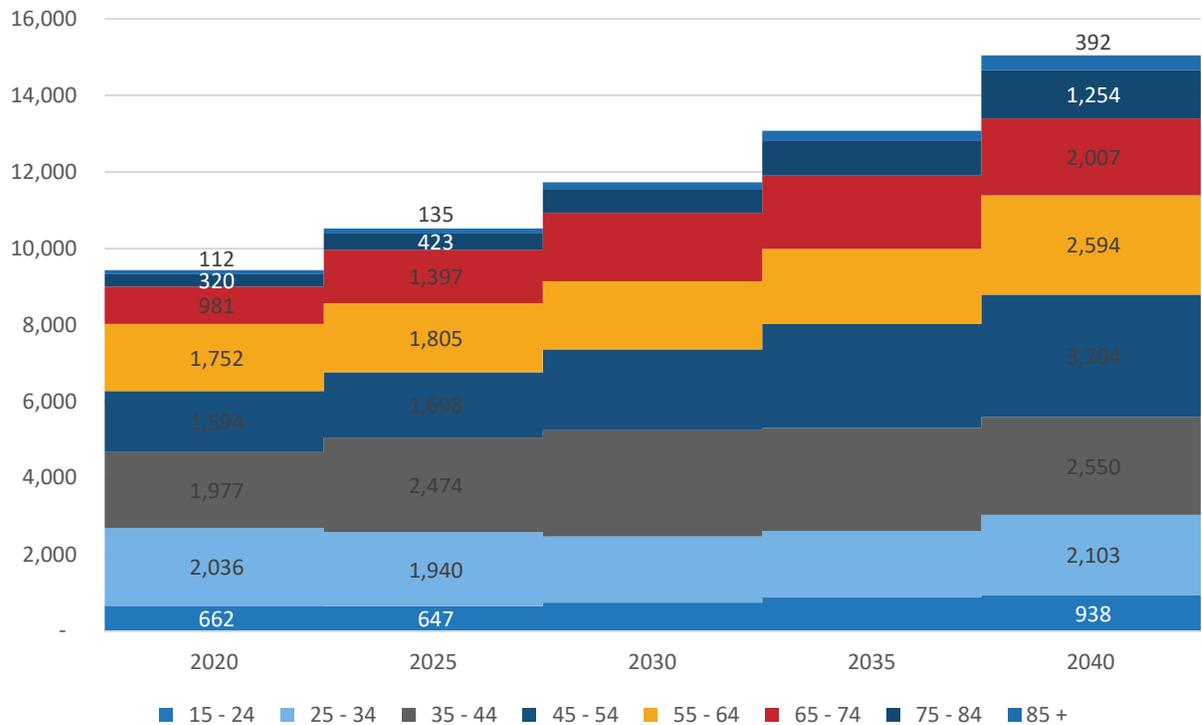


Source: Consultant calculations based on Fort St. John Growth Study and BC Stats Population Projections, 2018

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The number of households led by seniors age 65 and over is anticipated to increase by 542 households between 2020 and 2025. There is also anticipated to be a notable increase in the number of households led by adults age 35-44 (497 households). Between 2025 and 2040, the number of households led by seniors age 65 and over is anticipated to increase by a further 1,699 households. Households led by adults age 45-54 are projected to increase by 1,506 and households led by adults age 55-64 are projected to increase by 789.

Figure 5.6: Projected Households by Age of Household Maintainer, City of Fort St. John (2020-2040)



Source: Consultant calculations based Fort St. John Growth Study and BC Stats Population Projections, 2018

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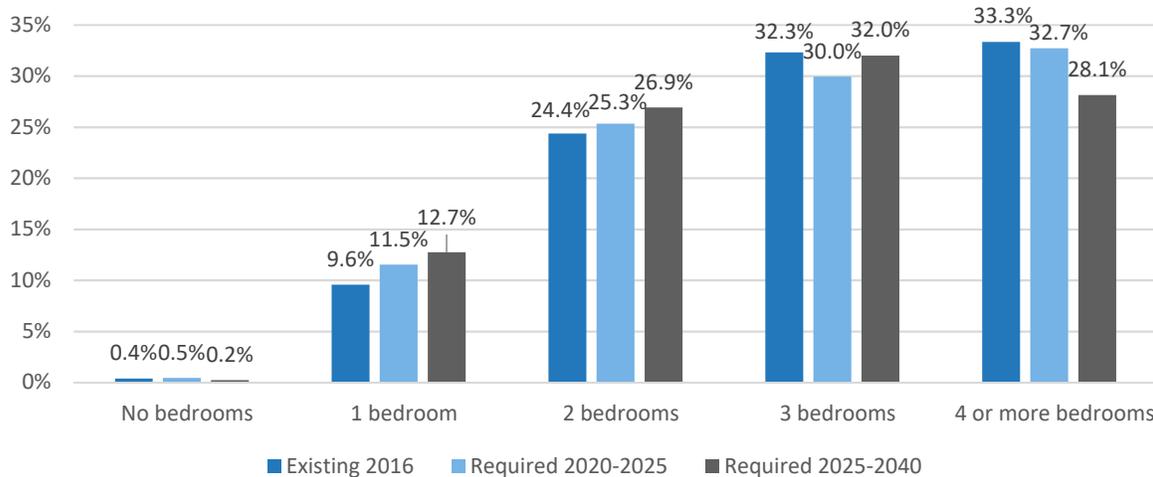
5.2 Population Based Indicators of Housing Units Required

Indicators of various housing needs have been developed based on the household projections discussed above. Note that estimates may not sum to the total as they have been rounded to the nearest five (5).

5.2.1 Housing Units by Units Size

By assuming households led by people of various age groups continue to make similar decisions about housing types and unit sizes as 2016, we can project the number of units needed by size based on the projected number of households by age of household maintainer. Using this approach, it is projected that an additional 5 bachelor units, 125 one-bedroom units, 275 two-bedroom units, 325 three-bedroom units, and 355 four-or-more-bedroom units will be required between 2020 and 2025. An additional 10 bachelor units, 575 one-bedroom units, 1,215 two-bedroom units, 1,445 three-bedroom units, and 1,270 four-or-more-bedroom units will be needed between 2025 and 2040. This represents a small shift towards one- and two-bedroom units.

Figure 5.7: Housing Units by Type, 2016 and Projected Units Required (2020-2025 and 2025-2040)



Source: Custom Statistics Canada Census Reports and Consultant Projections

5.2.2 Housing Units Needed by Tenure

Assuming tenure decisions of households led by people of various age groups remain constant to 2040 as they were in 2016, we can project the number of rental units versus ownership housing units required.

Of the approximately 1,085 housing units required to accommodate population growth between 2020 and 2025, an estimated 720 or 64.5% will need to be ownership units and 365 or 33.6% will need to be rental units. Between 2025 and 2040 an additional 2,985 ownership units and 1,535 rental units will be needed.

5.2.3 Affordable Housing Units Needed

As discussed above, the City of Fort St. John's Official Community Plan defines affordable housing as *housing that does not cost greater than 30% of 80% of the median household income*. For 2019, it is estimated that the

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median household income was \$89,649, and 80% of the median was \$82,322. This assumes that the median household income has risen at the same rate as inflation (i.e. Consumer Price Index) since 2015. Households at this income level could afford rental costs of \$2,241 per month or ownership housing prices of \$319,900⁹.

To address the current gap in supply of affordable housing, approximately 310 affordable ownership housing units¹⁰ and 800 affordable rental housing units¹¹ are required. To meet the future affordability needs of Fort St. John's growing population, it is estimated that approximately 24% of the additional ownership and 58% of the additional rental housing units required should be affordable housing. Therefore, to accommodate the increase in population from 2020 to 2025, 170 affordable ownership units and 210 affordable rental units are required. Between 2025 and 2040, an additional 700 affordable ownership units and 890 affordable rental units are needed.

5.2.4 Housing Units Needed for People with Disabilities

People with disabilities live in various housing situations and their housing needs vary widely depending on the severity and type of disability as well as the individual's preferences. For the purposes of this report, we have grouped the housing needs for people with disabilities into three categories: accessible housing for people with mobility disabilities, housing with supports for people with serious mental illness or addiction, and housing with supports for people with cognitive disabilities. It should be noted that these needs are not mutually exclusive as some people with mobility issues may also have a cognitive disability and require both accessible housing and housing with supports.

There are few, if any studies, that have analyzed the determinants of demand for accessible housing. In this report, we follow the lead of some studies that construct projections based on the number of households where a member of the household has a disability, and in particular a long-term mobility disability. Some studies have identified a strong association between requiring support with everyday activities and the need for home accessibility features among people with mobility disabilities. As such, our projections are based on the number of households where a member of the household has a mobility disability and requires support with everyday activities.

Indicators have been developed based on estimated gaps and prevalence rates for each of these three categories of need, primarily at the national level:

- The Canadian Disability Survey reported that 6.2% of people 15 and over have mobility disabilities and require support with everyday activities¹²

⁹ Affordable ownership housing price is based on a mortgage rate of 5.19% (average posted 5-year conventional mortgage rate), a 5% down payment, 1.5% annual taxes, 25-year amortization, 4% CMHC mortgage insurance rate, and Gross Debt Service (GDS) of 30%.

¹⁰ Based on owner households with incomes less than \$82,322, with a mortgage and spending 30% or more of their income on housing.

¹¹ Based on renter households with incomes less than \$82,322, not in subsidized housing and spending 30% or more of their income on housing.

¹² Statistics Canada, Canadian Survey on Disability, 2012, accessed at: <https://www150.statcan.gc.ca/n1/pub/89-654-x/89-654-x2016005-eng.htm>

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- The Wellesley Institute estimates the prevalence of need for housing with support for persons with severe mental illness or addiction to be between 0.4% and 1.0% of people 15 and over¹³
- The Canadian Association for Community Living estimates that between 100,000 and 120,000 adults with cognitive disabilities across Canada face a housing and supports gap¹⁴.

Based on these national estimated gaps and prevalence rates, current estimates of need in Fort St. John are as follows:

- Approximately 1,215 adults would benefit from accessible housing.
- Between 80 and 195 units of housing with support are needed for people with severe mental illness and addictions.
- Between 65 and 80 units of housing with support are needed for adults with cognitive disabilities.

To address growth related need:

- Approximately 355 more households would benefit from accessible housing between 2020 and 2025 and another 1,550 households would benefit from accessible housing between 2025 and 2040.
- Between 10 and 25 additional units of housing and supports will be needed for people with severe mental illness and addictions between 2020 and 2025 and another 45 to 120 units will be needed between 2025 and 2040.
- Approximately 2 units of housing and supports will be needed for adults with cognitive disabilities between 2020 and 2025 and another 8 units between 2025 and 2040.

5.2.5 Housing Units Needed for Indigenous Peoples

Based on 2016 Census data on Fort St. John's population with an Indigenous identity and average household sizes of off-reserve Indigenous households in British Columbia, it is estimated that there were approximately 926 Indigenous households living in Fort St. John in 2016.

The growth rate of the population with an Indigenous identity in Canada is anticipated to be higher than the non-Indigenous population. Statistics Canada projects an average annual growth rate of 2.1% for Indigenous identity population in Canada between 2011 and 2036 in its reference scenario. Applying this growth rate to the estimated number of Indigenous households in Fort St. John, it is estimated that there are currently (as of 2020) approximately 1,005 Indigenous households in Fort St. John. This number is projected to increase by 110 by 2025 and another 410 by 2040. As such, an additional 110 housing units are needed to accommodate the increase in the Indigenous population in Fort St. John by 2025 and another 410 units are needed by 2040.

¹³ Sutter, Greg. Supportive Housing in Ontario: Estimating the Need accessed at: <https://www.wellesleyinstitute.com/wp-content/uploads/2017/01/Supportive-Housing-Estimating-the-Need.pdf>

¹⁴ Canadian Association of Community Living as reported in Meeting Canada's Obligations to Affordable Housing and Supports for People with Disabilities to Live Independently in the community: Under Articles 19 and 28, Convention on the Rights of Persons with Disabilities And under Articles 2 and 11, International Covenant on Economic, Social and Cultural Rights accessed at: <https://www.ohchr.org/Documents/Issues/Housing/Disabilities/CivilSociety/Canada-ARCHDisabilityLawCenter.pdf>

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5.2.6 Housing Units Need for Seniors

Half of the City's total additional housing units needed between 2020 and 2025 will need to accommodate seniors. An estimated 542 housing units will be required for senior led households age 65 and over between 2020 and 2025. An additional 1,699 units will be required for senior led households by 2040 (38% of the total additional units over the period).

There isn't a standard method for determining need for various forms of seniors housing. However, for the purposed of this report we rely on ratios used in *70 Ways to Reduce the Cost of Developing and Operating Supportive Housing For Seniors*, prepared for the BC Non-Profit Housing Association (2004). This report defined supportive housing as having accommodation and hospitality services (meals, laundry, housekeeping, social and recreational activities) and defined assisted living as having accommodation with hospitality services and personal care (help with bathing, dressing, eating and so on). The ratio for supportive housing is 4% of the population 65 and over and was originally developed for the *Supportive Housing in Supportive Communities* report¹⁵. The ratio for assisted living is 6 units per 1000 seniors 65 and over and has been used by several health authorities in BC. Based on these ratios Fort St. John would need an additional 40 supportive housing units for seniors between 2020 and 2025 and another 160 between 2025 and 2040. It would also need 5 units of assisted living between 2020 and 2025 and another 25 units between 2025 and 2040. These units are a subset of the total number of units required for seniors discussed in the previous paragraph.

5.2.7 Housing Units Needed for Families

Based on the 2016 proportion of household maintainers of various age ranges that are living in households that are categorized as families with children, it is estimated that 350 additional housing units will be needed for families with children between 2020 and 2025 and another 1,065 units will be needed between 2025 and 2040 to address population related growth.

5.2.8 Shelter Beds Needed

The need for shelter beds can vary greatly depending on the community's approach and resources for managing and addressing homelessness. The data collected on number of beds and occupancy rates of existing shelters for single adults does not suggest that the overall number of shelter beds for single adults in the community needs to increase. In general, additional housing (affordability assistance) with supports is needed in Fort St. John for single adults experiencing homelessness rather than additional shelter beds. However, the number of beds available to certain population groups may need to be adjusted. For example, there are no shelter beds for youth, but 8% of people identified as experiencing homelessness were youth. Detailed analysis of By-Name List data and possibly other data would be required to accurately quantify specific needs.

¹⁵ Ministry of Health and Ministry Responsible for Seniors, Ministry of Social Development and Economic Security, *Supportive Housing in Supportive Communities*, September 1999

5.2.9 Housing Spaces Needed for Individuals Who Have Experienced Homelessness

Most people who experience homelessness would be able to obtain and maintain housing if they had access to affordable housing. The housing needs of this group are included in the estimates of the need for affordable rental housing. Only a relatively small portion of people who experience homelessness require housing that is linked with supports¹⁶.

One way we can estimate current need for housing with supports for people who have experienced homelessness is by estimating the number of people experiencing homelessness who have a high level of acuity or need for supports. For future need, we can use a population-based estimate of the number of people who will experience homelessness in the future and have a high level of acuity. For the current estimate, we used the Point In Time count data on the number of people experiencing homelessness during a snapshot in time. For the future needs, we also used Census data on the number of renters with incomes in the lowest quartile of renters' incomes and spending more than 50% of their income on housing. This number provides an estimate of the number of people at high risk of homelessness due to severe affordability issues. Finally, we apply the same population growth factor that is anticipated for the total population of Fort St. John. Because data wasn't available on the acuity levels of people experiencing homelessness in Fort St. John, we have made some assumptions for the purposes of this report. We have assumed:

- 95% of people who had been experiencing homelessness for one year or more on the date of the Point In Time count require housing with supports;
- 10% of people who had been experiencing homelessness for less than one year on the date of the Point In Time count require housing with supports; and
- 10% of people at high risk of homelessness, based on having incomes in the lowest quartile of renters' incomes and spending more than 50% of their income on rent, require housing with supports.

Based on these assumptions, it is estimated that the need for housing with supports for people experiencing homelessness currently is 40 units. Approximately 36 people who have experienced or are at high risk of homelessness will require housing with supports by 2025 (including the 40 needing housing with supports currently) and another 10 people will require housing with supports by 2040.

5.3 Future Housing Needs Highlights

The below table provides a high-level summary of anticipated future housing needs across different types and tenures of housing. The details of the determination of anticipated future housing needs can be found in the previous section (Section 4.2). It is important to note that the summary of approximate housing units provided below are not mutually exclusive, but instead, describe the anticipated need based on the identified category. For example, one housing unit can address the need for several of the categories below. It is also important to recognize that some of the housing units needed could also be addressed through existing housing supply due to renovations or retrofitting of units.

¹⁶ <https://www.cbpp.org/research/housing/supportive-housing-helps-vulnerable-people-live-and-thrive-in-the-community>

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Table 5.1: Anticipated Future Housing Needs Summary

Housing Need	Specific Need	2020-2025 (~Units Needed)	2025-2040 (~Units Needed)
Unit Size	Bachelor	5	10
	1-Bedroom	125	575
	2-Bedroom	275	1,215
	3-Bedroom	325	1,445
	4-or more Bedroom	355	1,270
Tenure	Ownership	720	2,985
	Rental	365	1,535
Affordable	Ownership	170	700
	Rental	210	890
People with Disabilities	Accessible	355	1,550
	Housing with Supports (Mental Illness and Addictions)	10-23	45-120
	Housing with Supports (Cognitive Disabilities)	2	8
Specific Populations	Indigenous Peoples	110	410
	Seniors	542	1,699
	Families	350	1,065
	People who have Experienced Homelessness or At-Risk (Housing with Supports)	36 people	10 people

A further breakdown of anticipated housing needs by unit size has been provided below.

Table 5.2: Housing Needs By Unit Size Summary

Housing Need		2020-2025					2025-2040				
		Bachelor	1-Bedroom	2-Bedroom	3-Bedroom	4-or more Bedroom	Bachelor	1-Bedroom	2-Bedroom	3-Bedroom	4-or more Bedroom
Tenure	Ownership	-	10	110	260	335	-	100	510	1,185	1,195
	Rental	5	115	165	65	20	10	480	705	265	80
Affordable	Ownership	-	5	25	60	75	-	60	115	265	265
	Rental	-	95	75	30	10	10	395	330	120	35
	Accessible	40	90	130	90	-	-	175	400	580	400

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		2020-2025					2025-2040				
People with Disabilities	Housing with Supports (Mental Illness and Addictions)	10-25					45-120				
	Housing with Supports (Cognitive Disabilities)	No specific breakdown available (combination of one bedrooms and shared dwellings)									
Specific Populations	Indigenous Peoples	0	5	30	40	35	5	20	115	150	125
	Seniors	0	5	110	240	185	0	15	345	760	575
	Families	0	0	55	125	165	0	5	170	385	500
	People who have Experienced Homelessness or At-Risk (Housing with Supports)	36					10				



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Appendix 1

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1.0 Supplemental Data Information

This Appendix document contains additional data information to supplement the Fort St. John Housing Needs Assessment Report.

1.1 Population

Table 1.1: Population Growth

Census Period	PRRD		Fort St. John	
	#	%	#	%
2006-2011	1,818	3.1%	1,207	6.9%
2011-2016	2,860	4.8%	1,546	8.3%

Source: Community Profiles Statistics Canada Census (2006-2016)

Table 1.2: Average Age

Census Year	PRRD	Fort St. John
2006	34.2	31.4
2011	35.3	32.4
2016	35.6	32.8

Source: Custom Statistics Canada Census Reports (2006-2016)

Table 1.3: Age Group Distribution

Age Group	2006		2011		2016	
	#	%	#	%	#	%
14 years and under	3,935	22.6%	3,935	21.3%	4,270	21.5%
15 to 19 years	1,285	7.4%	1,215	6.6%	1,150	5.8%
20 to 24 years	1,885	10.8%	1,715	9.3%	1,715	8.7%
25 to 64 years	9,300	53.4%	10,535	57.1%	11,430	57.7%
65 to 84 years	900	5.2%	920	5.0%	1,135	5.7%
85 years and older	125	0.7%	135	0.7%	120	0.6%

Source: Custom Statistics Canada Census Reports (2006-2016)

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Table 1.4: Mobility Status

Mobility Status	2006		2011		2016	
	#	%	#	%	#	%
Non-Movers	12,090	71.2%	14,020	77.4%	15,050	77.1%
Movers	4,880	28.7%	4,095	22.6%	4,475	22.9%
Non-Migrants	2,460	14.5%	2,545	14.0%	2,955	15.1%
Migrants	2,430	14.3%	1,560	8.6%	1,515	7.8%

Source: Custom Statistics Canada Census Reports (2006-2016)

1.2 Households

Table 1.5: Total Number of Households

Census Year	Total number of Households
2006	6,875
2011	7,480
2016	7,935

Source: Custom Statistics Canada Census Reports (2006-2016)

Table 1.6: Number of Households by Household Size

Household Size		2006	2011	2016
1 Person	#	1,755	2,040	2,115
	%	25.5%	27.3%	26.7%
2 People	#	2,335	2,390	2,580
	%	34.0%	32.0%	32.5%
3 People	#	1,115	1,300	1,410
	%	16.8%	17.4%	17.8%
4 People	#	1,010	1,175	1,175
	%	14.7%	15.7%	14.8%
5+ People	#	615	570	665
	%	8.9%	7.6%	8.4%

Source: Custom Statistics Canada Census Reports (2006-2016)

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Table 1.7: Number of Households by Tenure

Census Year	Owner		Renter	
	#	%	#	%
2006	4,330	63.0%	2,540	36.9%
2011	4,535	60.6%	2,945	39.4%
2016	4,830	60.9%	3,105	39.1%

Source: Custom Statistics Canada Census Reports (2006-2016)

Table 1.8: Renter Households in Subsidized Housing

Census Year	Renter Households in Subsidized Housing	
	#	%
2006	N/A	N/A
2011	285	9.7%
2016	280	9.0%

Source: Custom Statistics Canada Census Reports (2006-2016)

1.3 Anticipated Households

Table 1.9: Anticipated Number of Households by Age of Primary Household Maintainer

Census Year		15-24	25-64	65-84	85+
	2018	#	691	7,075	1,153
%		7.6%	78.3%	12.8%	1.3%
2020	#	662	7,359	1,301	112
	%	7.0%	78.0%	13.8%	1.2%
2025	#	647	7,917	1,820	135
	%	6.2%	75.3%	17.3%	1.3%
2030	#	744	8,394	2,409	180
	%	6.3%	71.6%	20.5%	1.5%
2035	#	874	9,113	2,838	251
	%	6.7%	69.7%	21.7%	1.9%
2040	#	938	10,450	3,261	392
	%	6.2%	69.5%	21.7%	2.6%

Source: Consultant calculations based on Consultant calculations based on City of Fort St. John, Development Cost Charges Study and Official Community Plan and Statistics Canada Census, 2016

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1.4 Household Income

Table 1.10: Average Household Income

Census Year	PRRD	Fort St. John
2006	\$88,377	\$89,033
2011	\$95,969	\$98,887
2016	\$109,330	\$114,201

Source: Custom Statistics Canada Census Reports (2006-2016)

Table 1.11: Number of Households by Income Bracket

Income Bracket	2006		2011		2016	
	#	%	#	%	#	%
Under \$ 5,000	110	1.6%	290	3.9%	55	1.2%
\$5,000 to \$9,999	60	0.9%	115	1.5%	65	1.4%
\$10,000 to \$14,999	130	1.9%	100	1.3%	95	2.0%
\$15,000 to \$19,999	240	3.5%	330	4.4%	160	3.4%
\$20,000 to \$24,999	225	3.3%	220	2.9%	210	4.4%
\$25,000 to \$29,999	240	3.5%	180	2.4%	165	3.5%
\$30,000 to \$34,999	200	2.9%	230	3.1%	205	4.3%
\$35,000 to \$39,999	285	4.2%	300	4.0%	175	3.7%
\$40,000 to \$44,999	275	4.0%	170	2.3%	170	3.6%
\$45,000 to \$49,999	230	3.4%	210	2.8%	215	4.6%
\$50,000 to \$59,999	465	6.8%	455	6.1%	485	10.3%
\$60,000 to \$69,999	435	6.3%	485	6.5%	410	8.7%
\$70,000 to \$79,999	545	7.9%	315	4.2%	415	8.8%
\$80,000 to \$89,999	445	6.5%	395	5.3%	455	9.6%
\$90,000 to \$99,999	465	6.8%	425	5.7%	500	10.6%
\$100,000 to \$124,999	1,050	15.3%	980	13.1%	390	8.3%
\$125,000 to \$149,999	575	8.4%	685	9.2%	225	4.8%
\$150,000 to \$199,999	625	9.1%	965	12.9%	215	4.6%
\$200,000 and over	260	3.8%	635	8.5%	110	2.3%

Source: Custom Statistics Canada Census Reports (2006-2016)

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Table 1.12: Average Renter Household Income

Census Year	PRRD	Fort St. John
2006	\$ 58,320	\$ 62,301
2011	\$ 67,053	\$ 73,531
2016	\$ 74,257	\$ 80,686

Source: Custom Statistics Canada Census Reports (2006-2016)

Table 1.13: Number of Renter Households by Income Bracket

Income Bracket	2006		2011		2016	
	#	%	#	%	#	%
Under \$ 5,000	45	1.8%	135	4.6%	25	0.8%
\$5,000 to \$9,999	25	1.0%	70	2.4%	50	1.6%
\$10,000 to \$14,999	105	4.1%	65	2.2%	80	2.6%
\$15,000 to \$19,999	145	5.7%	185	6.3%	110	3.5%
\$20,000 to \$24,999	155	6.1%	130	4.4%	165	5.3%
\$25,000 to \$29,999	155	6.1%	125	4.3%	115	3.7%
\$30,000 to \$34,999	90	3.5%	150	5.1%	150	4.8%
\$35,000 to \$39,999	155	6.1%	245	8.3%	135	4.3%
\$40,000 to \$44,999	155	6.1%	90	3.1%	95	3.1%
\$45,000 to \$49,999	145	5.7%	110	3.7%	110	3.5%
\$50,000 to \$59,999	255	10.0%	215	7.3%	260	8.4%
\$60,000 to \$69,999	190	7.5%	200	6.8%	260	8.4%
\$70,000 to \$79,999	180	7.1%	115	3.9%	195	6.3%
\$80,000 to \$89,999	190	7.5%	200	6.8%	210	6.8%
\$90,000 to \$99,999	95	3.7%	160	5.5%	210	6.8%
\$100,000 to \$124,999	280	11.0%	235	8.0%	390	12.5%
\$125,000 to \$149,999	90	3.5%	205	7.0%	225	7.2%
\$150,000 to \$199,999	80	3.1%	150	5.1%	215	6.9%
\$200,000 and over	10	0.4%	150	5.1%	110	3.5%

Source: Custom Statistics Canada Census Reports (2006-2016)

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Table 1.14: Average Owner Household Income

Census Year	PRRD	Fort St. John
2006	\$ 99,200	\$ 104,728
2011	\$ 108,022	\$ 115,347
2016	\$ 124,396	\$ 135,738

Source: Custom Statistics Canada Census Reports (2006-2016)

Table 1.15: Number of Owner Households by Income Bracket

Income Bracket	2006		2011		2016	
	#	%	#	%	#	%
Under \$5,000	110	1.6%	150	3.3%	30	0.6%
\$5,000 to \$9,999	60	0.9%	45	1.0%	10	0.2%
\$10,000 to \$14,999	130	1.9%	35	0.8%	15	0.3%
\$15,000 to \$19,999	240	3.5%	145	3.2%	50	1.0%
\$20,000 to \$24,999	225	3.3%	85	1.9%	45	0.9%
\$25,000 to \$29,999	240	3.5%	55	1.2%	55	1.1%
\$30,000 to \$34,999	200	2.9%	80	1.8%	55	1.1%
\$35,000 to \$39,999	285	4.2%	60	1.3%	40	0.8%
\$40,000 to \$44,999	275	4.0%	75	1.7%	70	1.4%
\$45,000 to \$49,999	230	3.4%	105	2.3%	110	2.3%
\$50,000 to \$59,999	465	6.8%	240	5.3%	220	4.6%
\$60,000 to \$69,999	435	6.3%	285	6.3%	155	3.2%
\$70,000 to \$79,999	545	7.9%	195	4.3%	225	4.7%
\$80,000 to \$89,999	445	6.5%	200	4.4%	250	5.2%
\$90,000 to \$99,999	465	6.8%	265	5.8%	285	5.9%
\$100,000 to \$124,999	1,050	15.3%	745	16.4%	740	15.3%
\$125,000 to \$149,999	575	8.4%	480	10.6%	735	15.2%
\$150,000 to \$199,999	625	9.1%	810	17.9%	1,065	22.0%
\$200,000 and over	260	3.8%	480	10.6%	680	14.1%

Source: Custom Statistics Canada Census Reports (2006-2016)

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1.5 Economic Sectors and Labour Force

Table 1.16: Total number of Workers

Census Year	PRRD	Fort St. John
2006	34,030	10,855
2011	34,745	11,415
2016	35,175	12,275

Source: Custom Statistics Canada Census Reports (2006-2016)

Table 1.17: Number of Workers by Industry (NAICS)

Economic Sector (NAICS)	2006		2011		2016	
	#	%	#	%	#	%
Total Number of Workers	10,855	-	11,415	-	12,275	-
Industry Not Applicable	45	0.4%	60	0.5%	125	1.0%
All industry categories	10,805	-	11,355	-	12,145	-
23 Construction	1,230	11.4%	1,295	11.4%	1,540	12.7%
21 Mining, quarrying, and oil and gas extraction	1,710	15.8%	1,575	13.9%	1,420	11.7%
44-45 Retail trade	1,330	12.3%	1,285	11.3%	1,390	11.4%
72 Accommodation and food services	785	7.3%	895	7.9%	1,015	8.4%
62 Health care and social assistance	655	6.1%	720	6.3%	880	7.2%
54 Professional, scientific and technical services	735	6.8%	905	8.0%	815	6.7%
61 Educational services	605	5.6%	660	5.8%	695	5.7%
81 Other services (except public administration)	655	6.1%	690	6.1%	665	5.5%
48-49 Transportation and warehousing	570	5.3%	585	5.2%	625	5.1%
31-33 Manufacturing	455	4.2%	400	3.5%	585	4.8%
91 Public administration	400	3.7%	545	4.8%	485	4.0%
56 Administrative and support, waste management and remediation services	310	2.9%	280	2.5%	410	3.4%
41 Wholesale trade	465	4.3%	470	4.1%	405	3.3%
53 Real estate and rental and leasing	230	2.1%	320	2.8%	305	2.5%
52 Finance and insurance	195	1.8%	240	2.1%	290	2.4%
11 Agriculture, forestry, fishing and hunting	185	1.7%	110	1.0%	185	1.5%

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71 Arts, entertainment and recreation	65	0.6%	170	1.5%	175	1.4%
22 Utilities	135	1.2%	100	0.9%	135	1.1%
51 Information and cultural industries	105	1.0%	105	0.9%	115	0.9%
55 Management of companies and enterprises	0	0.0%	0	0.0%	10	0.1%

Source: Custom Statistics Canada Census Reports (2006-2016)

Table 1.18: Number of Workers by Commuting Destination

Fort St. John	2006		2011		2016	
	#	%	#	%	#	%
Commute within Fort St. John	6,200	79.2%	6,790	82.4%	6,770	80.3%
Commute outside of Fort St. John but within PRRD	1,470	18.8%	1,390	16.9%	1,550	18.4%
Commute outside of PRRD but within BC	80	1.0%	30	0.4%	60	0.7%
Commute outside of BC	80	1.0%	35	0.4%	50	0.6%

Source: Custom Statistics Canada Census Reports (2006-2016)

1.6 Housing Units – Currently Occupied/Available

Table 1.19: Number of Housing Units by Structural Type

Structural Type	Owned		Rented		Total	
	#	%	#	%	#	%
Single-detached house	3,795	78.6%	470	15.1%	4,265	53.7%
Apartment in a building that has five or more storeys	0	0.0%	90	2.9%	90	1.1%
Other attached dwelling	695	14.4%	2,440	78.6%	3,135	39.5%
Semi-detached house	395	8.2%	420	13.5%	820	10.3%
Row house	150	3.1%	600	19.3%	755	9.5%
Apartment or flat in a duplex	95	2.0%	110	3.5%	205	2.6%
Apartment in a building that has fewer than five storeys	50	1.0%	1,295	41.7%	1,345	17.0%
Other single-attached house	0	0.0%	0	0.0%	15	0.2%
Movable dwelling	345	7.1%	105	3.4%	445	5.6%

Source: Custom Statistics Canada Census Reports (2016)

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Table 1.20: Number of Housing Units by Unit Size

Unit Size	Owned		Rented		Total	
	#	%	#	%	#	%
Bachelor	0	0.0%	25	0.8%	30	0.4%
1 bedroom	60	1.2%	705	22.7%	760	9.6%
2 bedrooms	615	12.7%	1,320	42.5%	1,935	24.4%
3+ bedrooms	4,160	86.1%	1,050	33.8%	5,210	65.7%

Source: Custom Statistics Canada Census Reports (2016)

Table 1.21: Number of Housing Units by Date of Construction

Date of Construction	Owner		Renter		Total	
	#	%	#	%	#	%
Pre - 1960	395	8.2%	155	5.0%	550	6.9%
1961 to 1980	2,135	44.2%	1,105	35.6%	3,235	40.8%
1981 to 1990	370	7.7%	505	16.3%	875	11.0%
1991 to 2000	495	10.2%	410	13.2%	910	11.5%
2001 to 2005	345	7.1%	210	6.8%	555	7.0%
2006 to 2010	585	12.1%	235	7.6%	825	10.4%
2011 to 2016	515	10.7%	480	15.5%	990	12.5%

Source: Custom Statistics Canada Census Reports (2016)

1.7 Housing Values

Table 1.22: Historical Average Rent by Unit Size

Year	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom	Total
2005	\$498	\$597	\$718	\$895	\$692
2006	\$533	\$641	\$841	\$1,076	\$795
2007	\$572	\$706	\$858	\$1,057	\$825
2008	\$576	\$716	\$923	\$1,058	\$863
2009	\$587	\$704	\$927	\$1,059	\$863
2010	\$596	\$701	\$915	\$1,044	\$852
2011	\$612	\$717	\$940	\$1,065	\$874
2012	\$638	\$774	\$1,003	\$1,122	\$933
2013	\$655	\$789	\$1,059	\$1,179	\$979

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Year	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom	Total
2014	\$723	\$845	\$1,101	\$1,235	\$1,026
2015	\$769	\$908	\$1,151	\$1,284	\$1,075
2016	\$682	\$809	\$1,046	\$1,129	\$975
2017	\$662	\$753	\$1,008	\$1,089	\$935
2018	\$659	\$771	\$1,036	\$1,128	\$960
2019	\$661	\$757	\$1,007	\$1,091	\$933

Source: Canada Mortgage and Housing Corporation

1.8 Households in Core Housing Need

Table 1.23: Number of Households Spending More Than 30% of Their Income on Shelter Costs (Affordability) by Tenure

Tenure	2006			2011			2016		
	#	% Total	% Tenure	#	% Total	% Tenure	#	% Total	% Tenure
Owner	525	7.9%	12.5%	640	9.1%	14.9%	415	5.3%	8.7%
Renter	705	10.6%	28.7%	835	11.9%	30.6%	805	10.4%	26.8%
Total	1,225	18.4%	18.4%	1,480	21.1%	21.1%	1,220	15.7%	15.7%

Source: Custom Statistics Canada Census Reports (2006-2016)

Table 1.24: Number of Households Living in a Dwelling That Requires Major Repairs (Adequacy) by Tenure

Tenure	2006			2011			2016		
	#	% Total	% Tenure	#	% Total	% Tenure	#	% Total	% Tenure
Owner	295	1.4%	7.0%	330	4.7%	7.7%	295	3.8%	6.2%
Renter	190	3.5%	7.7%	220	3.1%	8.1%	225	2.9%	7.5%
Total	485	4.8%	7.3%	555	7.9%	7.9%	520	6.7%	6.7%

Source: Custom Statistics Canada Census Reports (2006-2016)

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Table 1.25: Number of Households Living in Overcrowded Dwellings (Suitability) by Tenure

Tenure	2006			2011			2016		
	#	% Total	% Tenure	#	% Total	% Tenure	#	% Total	% Tenure
Owner	125	1.9%	3.0%	100	1.4%	2.3%	95	1.2%	2.0%
Renter	235	3.5%	9.6%	295	4.2%	10.8%	230	3.0%	7.7%
Total	360	5.4%	5.4%	395	5.6%	5.6%	320	4.1%	4.1%

Source: Custom Statistics Canada Census Reports (2006-2016)

Table 1.26: Number of Households in Core Housing Need by Tenure

Tenure	2006			2011			2016		
	#	% Total	% Tenure	#	% Total	% Tenure	#	% Total	% Tenure
Owner	175	2.6%	4.2%	225	3.2%	5.2%	150	1.9%	3.1%
Renter	485	7.3%	19.8%	535	7.6%	19.6%	595	7.7%	19.9%
Total	660	9.9%	9.9%	760	10.8%	10.8%	745	9.6%	9.6%

Source: Custom Statistics Canada Census Reports (2006-2016)

Table 1.27: Number of Households in Extreme Core Housing Need by Tenure

Tenure	2006			2011			2016		
	#	% Total	% Tenure	#	% Total	% Tenure	#	% Total	% Tenure
Owner	90	1.4%	2.1%	85	1.2%	2.0%	95	1.2%	2.0%
Renter	205	3.1%	8.4%	215	3.1%	7.9%	250	3.2%	8.3%
Total	295	4.4%	4.4%	305	4.3%	4.3%	345	4.4%	4.4%

Source: Custom Statistics Canada Census Reports (2006-2016)