City of Quesnel

Affordable Housing Needs Assessment



Updated Report
Chelsea Dunk
Local Government Management Intern
January 2016



City of Quesnel Affordable Housing Needs Assessment, 2015 | 2

Executive Summary

The City of Quesnel is often cited as one of the most affordable cities in Canada. The average house price is half that of Canada's metropolitan areas, and residents of Quesnel enjoy a quality of life characterized by spacious living. However, due to the resource based economy, many residents are vulnerable to job loss and resulting household income erosion. Furthermore, a critical segment of the local population cannot afford housing in the area despite being relatively low priced in comparison to other communities. The Canadian Market Rental Index suggests that 48% of renter households in the City of Quesnel spend more than 30% of their income on housing and 21% spend more than 50%, putting them at risk of homelessness. These facts contribute heavily to Quesnel's current rank of 407th out of 521 municipalities on the Canadian Rental Housing Index, 2015).

To enable the community to strategically and effectively address housing issues, the City of Quesnel is updating the housing needs assessment it commissioned from Terra Housing Consultants in 2010. This report identifies demographic and housing trends, and estimates the gap between the need and supply of affordable housing. It presents the next step in developing a housing strategy that is specific to and appropriate for Quesnel.

As Quesnel's demographics have shifted, so have its housing needs. An analysis of the 2011 Census data suggests that the Aboriginal population is growing. Despite considerable Aboriginal household income growth, the income disparity between the Aboriginal and the overall population persists. These trends are putting pressure on the housing market both on and off Aboriginal reserves. The senior population has also grown as the baby boomer generation progressed definitively into retirement age between 2006 and 2011. Smaller, accessible housing units and a greater range of support services will be needed in the near future in Quesnel.

Furthermore, between 2006 and 2011 Quesnel's population only experienced median income growth of 2%, lagging behind the BC average of 14%. The Quesnel area workforce also lost approximately 1,000 workers between the 2006 and 2011 censuses. This number has likely risen since 2011, as key employers in the forestry sector have reduced and/or closed their local operations.

New employment opportunities in a diversified economy are critical for maintaining a healthy workforce. Demographics show that the teenagers (ages 10-19) are the second largest distinct population group. Their entry into the workforce and the housing market will be critical to the economic health of Quesnel. Currently, the lack of rental and student housing may be a barrier to attracting young people to Quesnel.

A high proportion of residents in Quesnel are homeowners who live in single-detached homes. The low incidence of rental units and high incidence of single detached homes indicate that secondary suites may be a benefit to the community. Overall, Quesnel has seen an increase in the need for affordable market and non-market housing since the 2010 Housing Needs Assessment. Home ownership is unaffordable for an estimated 37% of the area's population, and rental housing is also unaffordable for many; 1,535 (16.4%) of households earn less than the annual minimum of \$20,000 required to afford even the average bachelor apartment rental.

In Quesnel, there are over 1,400 households who reside in subsidized housing or are in need of an affordable housing option, up from 1,100 households in 2010. Many of them pay over half of their income on rent and reside in poorly maintained buildings. Some of them are homeless, in emergency shelters or on the waitlist for a safe and secure housing. There are only 306 non-market units in Quesnel, all occupied, with no new affordable housing developments under construction at this time. Therefore, the housing gap has widened to approximately 1,150 units that should be filled in order to accommodate Quesnel's current persons in need.

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1. Introduction

The City of Quesnel is updating the housing needs assessment that completed in 2010 by Terra Housing Consultants for the municipality. The objective of the update is to help position the City of Quesnel to understand and effectively address housing issues and to maintain and improve the quality of life in the community.

It is Council policy to encourage a diversified range of housing types and tenures for people with varying income levels, age structures, different family sizes and housing preferences. Special housing needs for seniors are recognized and development of a variety of appropriate housing forms is also encouraged by Council policy in the Official Community Plan.

Quesnel remains one of the more affordable cities to live in British Columbia in absolute terms, and according to the BC Northern Real Estate Board, Quesnel's affordability indicators remained reasonably stable from 2010 to 2014. However, there is a significant need for affordable and appropriate housing among low to moderate-income earners. While there has been some investment in social housing in the past decade, a significant gap exists between the need and supply of affordable housing.

1.1. Objectives of the Study

The objectives for this study are to:

- 1. Update baseline data and determine need throughout the spectrum of housing requirements.
- 2. Clarify the steps necessary to continuing to progress with the 2013 City of Quesnel Housing Strategy.

Figure 1: Quesnel & Area



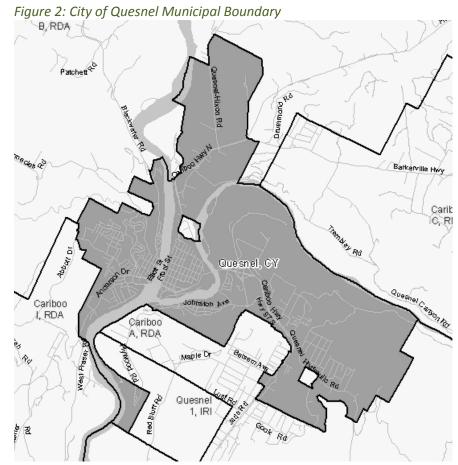
Methodology and Key Assumptions

The subject area of this study is Quesnel and its surrounding rural area, referred to as Quesnel & Area (Figure 1: Quesnel & Area). Demographic data for Quesnel & Area represents the Census Agglomeration (CA) as defined by Statistics Canada in 2011 (see map in Appendix B). It should be noted that the boundaries of the Quesnel & Area Census Agglomeration were adjusted between the 2006 and 2011 Censuses by Statistics Canada. As such, adjusted 2006 census counts have been used wherever available in this report. In some cases, data may also reflect the Cariboo Regional District (see map in Appendix C). When presented within CA or City boundary (Figure 2: City of Quesnel Municipal Boundary), the data is extracted from the Census and sourced from Statistics Canada.

Data from the Census is an estimate of the total population. While data for population, age and marital status reflect the whole Census population, other categories such as dwellings, household characteristics, labour force, income and mobility are based on 20% sample data, which is weighted to provide an estimate for the entire population. In addition, all counts are adjusted by plus or minus five to ensure the confidentiality of the data and the privacy of respondents. Statistics Canada collects Census data on all dwellings with the exclusion of correctional and health institutions. Dwelling simply means a living quarter where a person resides or could reside, regardless of general norms on adequacy and affordability.

This report used both current and historic data to show trends in population and demographics. Housing market information was obtained from the Canada Mortgage and Housing Corporation (CMHC), and the BC Northern Real Estate Board. The Cariboo Regional District provided additional information. A number of local non-profit housing societies helped verify their housing supply and waiting lists. Social housing supply data was also obtained from BC Housing.

Housing affordability in Quesnel is examined using a set of assumptions about the housing market, which is identified in detail in the analysis. One method of indicating the level of home affordability is the housing affordability



Source: Statistics Canada Reference Maps, 2011

measure developed by the Royal Bank of Canada (RBC). This method shows the proportion of median household income required to service the cost of a house.

Benchmark data for median household income, etc. is applied from the 2011 Census and National Household Survey. It should be noted that because this is an update to an existing Affordable Housing Needs Assessment, additional analysis corresponding to the new data has only been added where significant changes in trends have become apparent. Where there is reason to believe that trends noted in the 2010 assessment as a result of consistent contributing factors, the analysis 2010 analysis by Terra Housing has been Carik retained in this report.

The Meaning of Housing Affordability

Housing affordability has two main components: income and housing cost, where housing cost may be rent or mortgage plus property tax, condominium fees, and utility payments. Housing affordability is usually a measure of housing cost relative to the household income. The standard level used by governments is 30 percent. This rule of thumb originated from the Depression-era, when a week's wage for the month's rent was considered a reasonable limit (Pelletiere, 2009). In this report, affordable housing is defined to mean 'a dwelling that does not cost more than 30 percent of the gross household income.' This definition is appropriate given that Census data used in this report is sorted according to this definition.

Household income varies within communities, as do housing prices in the market. What is affordable to high-income earners is vastly different to low income earners. A high-income household may spend more than 30% of its income, and still have adequate funds to purchase other necessities such as food, clothing and transportation. Furthermore, many households have enough discretionary income - income leftover after their basic needs are met – to drive their demand for additional consumer goods and services. However, low and moderate-income earners typically spend a much larger proportion of their income on the basic necessities than higher income groups. Therefore, affordable housing in the context of government assisted housing or non-profit housing often includes some level of income threshold



Source: TourBC.net

for the purpose of targeting low to moderate-income households.

Smart Growth BC defines affordable ownership housing in "Creating Market and Non-market Affordable Housing" (March 2008) as housing with a purchase price that is affordable to households of low and moderate income, which are households within the lowest 60 per cent of the income distribution for the region, as determined by Statistics Canada. Affordable in this context means monthly housing costs (i.e. mortgage principal and interest payment amortized over 25 years and assuming a 25 per cent down payment, and taxes) do not exceed the average monthly rent for the region, by unit type, as reported annually by CMHC.

In addition to the affordability aspect of housing, a dwelling unit must be in reasonably good condition and big enough for the number of occupants, as determined by the National Occupancy Standards.

Organization of the Report 1.3.

The first section of this report provides a brief background on the City of Quesnel in terms of its location, history and residential growth patterns. It then presents Major demographic trends from the 2011 Census are then presented, and some of their implications for housing are identified. Next, the availability and affordability of existing supply of housing are explored. Finally, indicators for affordable housing need are outlined, and the current gap between affordable housing need and supply in Quesnel is identified. Throughout this report, comparisons are made to the original 2010 Terra Consulting Affordable Housing Needs Assessment.

2. Background

2.1 Location

The City of Quesnel is located along Highway 97 in the Cariboo Region of Northern British Columbia. It is an hour drive from Prince George in the North and Williams Lake in the South. The centre of the city is located at the junction of the Quesnel River and the Fraser River.



Figure 3: Location of Quesnel, BC

Source: QuesnelMyHome.bc.ca

The City has 11 elementary schools, two secondary schools, a joint college/university campus, two pulp mills, three saw mills, a plywood plan and an MDF plant, two shopping malls, an airport, and a large hospital. Recreational facilities include twin arenas, a curling rink, two golf courses, riverfront trails and a large recreation center. Cross-country ski trails are abundant and an alpine ski hill is less than an hour away.

History 2.2

The Carrier First Nations first inhabited the site of the City of Quesnel, at the junction of the Fraser and Quesnel rivers. In 1808, Simon Fraser and his voyageurs traveled up the Fraser River and discovered an uncharted river, which was subsequently named Quesnel, after his clerk Jules Maurice Quesnel.

The community of Quesnel became an important stopover and supply depot for miners in the gold fields. The arrival of the PGE Railway in 1921 brought both accessibility and convenience to the people of Quesnel. In spite of all the progress, Quesnel was still considered a village. Gold mining was a major industry until 1940s. After the gold rush, Quesnel sustained growth while other towns in the area were gradually abandoned.

After the Second World War, a housing boom occurred in Canada to accommodate the returning veterans of war. In 1948 CMHC provided loans for housing construction in Quesnel as part of the National Housing Plan. As a result, more residents were able to own their house for the first time. Quesnel received town status in 1958 and the City Hall was built.

In 1979 Quesnel was incorporated as a city. Forestry and agriculture became the predominant local industries. Tourism is now a growing industry in Quesnel with abundant outdoor recreational sites and country fairs.

Residential Development in Quesnel 2.3

Quesnel is an important economic centre for forestry and wood product

manufacturing in the region, where the industry provides jobs for about a third of the workforce (Smith, 2009). Residential areas are in the city centre, the Western Plateau, and increasingly expanding east of the Quesnel River.

Residential development within the City has traditionally focused around the confluence of the Quesnel and Fraser Rivers. As a result, residential growth has filled in the area between the Quesnel and the Fraser, as well as along the sides of the rivers, and continues to spread up the hillsides above the rivers.

The City of Quesnel is home to a limited range of housing forms from large lot single detached houses to three storey apartments. There are also of several well-established single-detached neighbourhoods (i.e. Carson, West Quesnel, and South Hill as shown in Figure 4: City of Quesnel, Neighbourhoods).

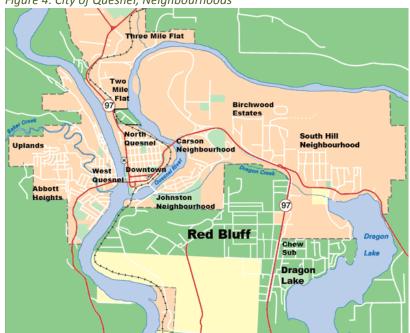
3. Demographic and Economic Profile

Demographic trends provide important information to help determine the need for affordable housing. Indicators such as population growth, household size, income, and labour force characteristics are critical pieces to understanding how much housing is needed and how much households will be able to pay.

The following are some of the highlights from the demographic and economic trends in Quesnel & Area:

- Population decline from 1996 to 2006, with a return to 2001 population levels in 2011
- Decreasing household size until 2006; stable between 2006 and 2011
- Fewer children in households
- Increased common-law couples and increased lone-parent families
- Baby-boom generation (born between 1947 to 1966 as defined by David Foot, Boom Bust and Echo) is reaching retirement age
- As the echo boomers (born between 1980 to 1995) have now graduated from high school, they create potential for formation of new households
- After surpassing the BC average in 2005, local household median income slowed in growth to below the provincial average in 2010

Figure 4: City of Quesnel, Neighbourhoods



Source: City of Quesnel

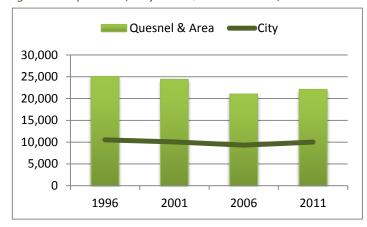
Couples with children on average have highest incomes

- High unemployment continues
- Labour force continues to be dominated by forestry and manufacturing
- Visible minority population is small
- Aboriginal population is growing
- The region continues to sustain net migration losses, with out-migration outweighing in-migration since 2008

Table 1: Census Population, 2001-2011

| | 2001 | 2006 | 2011 | ′01 – ′11 |
|----------------|-----------|-----------|-----------|-----------|
| | | | | % change |
| City | 10,044 | 9,326 | 10,007 | -0.4 |
| Quesnel & Area | 24,426 | 21,049 | 22,096 | -9.5 |
| | | | | |
| Prince George | 85,035 | 83,225 | 79,790 | -16.8 |
| BC | 3,907,738 | 4,113,487 | 4,400,057 | 12.6 |
| <u> </u> | 1 2011 | | · | |

Figure 5: Population, City and Quesnel & Area, 1996-2011



Source: Statistics Canada, 2011 and City of Quesnel

3.1. **Population**

In the last ten years, the population in Quesnel has declined by 0.4% in the City and by 9.5% in Quesnel & Area, as shown in Table 1: Census Population. Prince George, a larger city north of Quesnel also experienced a decline of 16.8%. The provincial population has increased by 12.6%.

Figure 5: Population, City and Quesnel & Area, 1996-2011 illustrates the gradual decline in population for both the City and the Area.

Implications for Housing

Given the City's static population, new housing construction is unlikely to increase significantly in the next few years. The price of existing housing stock may also decline as result of decreased demand.

3.2. Age Distribution

The largest group in Quesnel in 2011 was aged 40 to 64 in 2011, as illustrated in

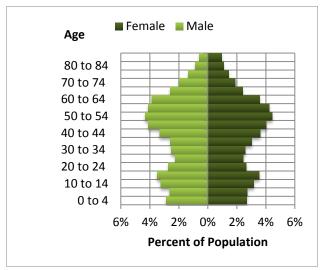


Figure 6: Population Pyramid, Quesnel & Area, 2011

Table 2: Median Age, 2011

| | Male | Female | Total |
|----------------|------|--------|-------|
| City | 43.8 | 43.4 | 43.5 |
| Quesnel & Area | 41.6 | 42.1 | 41.9 |
| ВС | 41.1 | 42.7 | 41.9 |

Source: Statistics Canada, 2011

Figure 6: Population Pyramid, Quesnel & Area, 2011. This group is part of the 'baby-boom' generation. Youth aged 10 to 19 made up the second largest distinct population group. This distribution is similar in other Canadian urban areas.

The age groups 10-14 and 15-19 as shown here are part of a generation known as the 'Generation Z' or 'post-Millennials'. This population group will be in a position to form new households in the next decade. Some may attend universities and colleges; however, given that Quesnel only has two small post-secondary educational institutions (the College of New Caledonia and a satellite campus of the University of Northern British Columbia), some graduates may leave the region in search of higher education. Others may migrate out of Quesnel in search of jobs and/or a particular lifestyle. It is worth noting that the 2011 population pyramid mirrors the 2006 population pyramid in that the proportion of 10-19 year olds is greater than the 20-34 year olds, indicating that in the past five years a considerable proportion of young adults have left the community. Nevertheless, a proportion of the current teenagers may also remain in the region by staying in their current family house or move out to a new dwelling. The median age of the population in the City is higher than the BC average of 41.9, however the Quesnel & Area (Table 2: Median Age, 2011) average median age is exactly the same as the provincial average.

Implication for Housing

Demand for bachelor and one-bedroom apartments may grow as the baby boomers look to downsize their housing and potentially "age in place" (Schwamborn, Ryser, Hanlon and Halseth, 2011). Additional demand for smaller housing units may come from the echo boomers as they leave their Table 3: Senior Population (aged 65+) 2011

| rable 3. Selliot i oparation (agea 65 1), 2011 | | | | |
|--|-------|--------|-------|--|
| | Male | Female | Total | |
| City | 15.2% | 17.6% | 16.4% | |
| Quesnel & Area | 14.5% | 15.4% | 15.2% | |
| ВС | 14.7% | 16.6% | 15.7% | |

Source: Statistics Canada, 2011

Table 4: Senior Population (aged 55+) Indicators

| Indicator | Quesnel | ВС |
|---|---------|--------|
| Proportion of Seniors (2011) | 31% | 30% |
| Growth of Seniors Population (2006-2011) | 21% | 17% |
| % of Seniors Paying 30% or more on Rent (2011) | 48% | 48% |
| % of Senior Renters in Core Housing Need (2011) | 17% | 38% |
| Proportion of Seniors who are Renting (2011) | 18% | 21% |
| Number of Seniors on Waitlist | <5 | n/a |
| Median Rent (2011) | \$648 | \$903 |
| Vacancy Rate (Spring 2015,Overall Market | | |
| Rentals) | 5.1 | 1.8 |
| Number of Units for Seniors in Affordable | | |
| Housing - Independent, Frail, SAFER (2015) | 135 | 51,856 |
| | 2007 - | 2014 - |
| Date Last Unit for Seniors was created | 2008 | 2015 |

Source: BC Housing, December 2015

parent's homes.

Senior Population

Senior population (aged 65+) as a percentage of the general population in Quesnel & Area is close to the BC average of 15.7% (Table 3: Senior Population (aged 65+), 2011). The senior population in the City of Quesnel is slightly higher at 16.4%.

In 2011, more than one in seven citizens in Quesnel was over the age of 65. By 2021, BC Statistics predicts that nearly one in four citizens may be a senior. The majority of the baby-boomers will reach the retirement age of 65 within ten years, and with the departure of their children from their household, some will become empty nesters. A portion of them may move to other communities, while others may stay in Quesnel.

For the purpose of subsidized housing, BC Housing defines seniors as persons age 55 and over. By this definition 31% of population in Quesnel is senior, as shown in Table 4: Senior Population (aged 55+) Indicators. Table 4 also shows various housing indicators concerning seniors in Quesnel as it compares to the province. The proportion of senior-led households spending 30% or more on rent is 48%, which is high but proportionate to the province. In comparison, only 10.9% of senior homeowners (not shown in Table 4) spend 30% or more on housing costs.

Implications for Housing

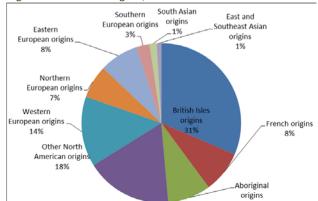
The growing number of seniors will likely result in a need for smaller housing units close to medical and commercial services. There may also be a need for more supportive housing services to help seniors to age in place. The City may respond to this need by relaxing commercial restrictions on residential zones to encourage the delivery of social services for seniors.

Secondary suites may allow some seniors to live in small, self-contained units within their communities. It may also provide a source of additional income for senior homeowners. The Housing Section of the Official Community Plan (Appendix A) states the City's policy on secondary suites.

Table 5: Fthnic Origins, 2011

| Table 3. Ethnie Origins, 2011 | | |
|---|--------|-------|
| British Isles origins | 11,505 | 52.7% |
| French origins | 3,090 | 14.2% |
| Aboriginal origins | 3,200 | 14.7% |
| Other North American origins | 6,420 | 29.5% |
| Latin, Central and South American origins | 80 | 0.4% |
| Western European origins | 5,190 | 23.8% |
| Northern European origins | 2,455 | 11.2% |
| Eastern European origins | 2,905 | 13.3% |
| Southern European origins | 975 | 4.4% |
| African origins | 20 | 0.1% |
| West Central Asian and Middle Eastern | | |
| origins | 45 | 0.2% |
| West Asian origins | 0 | 0.0% |
| South Asian origins | 530 | 2.4% |
| East and Southeast Asian origins | 340 | 1.6% |
| Oceania origins | 30 | 0.1% |
| Total | 21,835 | 100% |

Figure 7: Ethnic Origins, 2011



Source: Statistics Canada, 2011 and City of Quesnel

3.3. Ethnicity

As shown in Table 5: Ethnic Origins, people identifying as being of British Isle origin represented the largest segment of the Quesnel population at 52.7%, followed by people with other North American origins at 29.5% and western European origin at 23.8%.

Visible minorities (excluding Aboriginal people) make up only about 4.2% of the overall population in Quesnel & Area in 2011, compared to 27% in the province. The ten-year trend in (Table 6: Visible Minority Population, 2001, 2006) shows that the proportion of visible minorities in Quesnel has decreased, while in the rest of the province it has increased. The largest minority group is South Asian, with a population of about 530.

Implications for Housing

The South Asian community commonly has large households, where several generations live together as one family. Thus, these households typically require larger houses. The pooling of family resources also means they may be able to afford homeownership rather than rent. Given that the population of visible minorities, including that of the South Asian community has continued to decline, the demand for larger homes may also have fallen.

Aboriginal Population 3.4.

The Aboriginal population is significantly larger than the visible minority population in Quesnel & Area. There are about 3,205 people self-identified as Aboriginal, which is 14.7%% of the area population (Table 7: Aboriginal Populations, 2001, 2006,). This number has grown since the 2006 Census, when 2,590 people (12% of the area population) identified as Aboriginal within the Quesnel & Area census agglomeration. In ten years (2011 to 2011), the local Aboriginal population has grown by 49.8%. This is a significant increase compared to the general population, which is in decline in Quesnel & Area. It is also worth noting that 46% of self-identified Aboriginal people are Métis, as shown in

Table 6: Visible Minority Population, 2001, 2006,2011

| | 2001 | 2006 | 2011 |
|-----------------------|---------|-----------|-----------|
| Visible Minorities | 1375 | 1035 | 920 |
| % of All Pop | 5.7% | 5% | 4.2% |
| | | | |
| BC Visible Minorities | 836,445 | 1,008,855 | 1,180,870 |
| % of Provincial Pop | 21% | 25% | 27% |

Table 7: Aboriginal Populations, 2001, 2006,2011

| | 2001 | 2006 | 2011 | '01-'11 change |
|-----------------|--------|--------|--------|----------------|
| Aboriginal | | | | |
| Peoples | 2,140 | 2,585 | 3,205 | 49.8% |
| All Population, | | | | |
| Quesnel | 24,426 | 22,449 | 21,835 | -10.6% |

Source: Statistics Canada, 2011

Table 8: Aboriginal Identities, 2011

| First Nation (North American Indian) | 1,625 |
|---|-------|
| Métis | 1,485 |
| Inuit | 35 |
| Multiple Aboriginal identity responses | 15 |
| Aboriginal responses not included elsewhere | 45 |
| Total | 3,205 |

Source: Statistics Canada, 2011

Figure 8: Aboriginal Identities, 2011. In comparison to Quesnel, only 5.4% of the provincial population is identified as Aboriginal.

Table 9: Median Income of Aboriginal Persons Aged 15+ shows that the income of Aboriginal Peoples has risen in the last two Census periods, while median income of the general population in Quesnel has declined. This is a shift from the trend noted in the last housing assessment, when it was noted that the 2006 Census showed that both the Aboriginal and general populations had increasing incomes, although the Aboriginal population was seeing incomes rise at a lower rate than the general population. Nevertheless, despite the growth in Aboriginal median income growth and the decline in general population income, the income disparity between the Aboriginal and general populations persists. In 2010, the median income of Aboriginal workers aged 15 and over was about \$19,500, while the median income of general Quesnel workers was about \$27,000. Thus, the disparity in income is as approximately \$7,500 (down from \$11,000 in 2006).

A prominent Aboriginal reserve (Quesnel Aboriginal Reserve #1) is located south of the City centre, which is one of the Red Bluff First Nations reserves. Identified as Red Bluff (reserve and neighbourhood) in Figure 4: City of Quesnel, Neighbourhoods, it has about 73 people with 24 dwellings, as reported by the BC Statistics. This is a decrease of 55 people and 6 dwellings since 2006. The Nazko reserve 107 km west of the City is home to 132 people (up from 117 in 2006). Housing on reserve is the jurisdiction of the federal government and the First Nations. The United Aboriginal Housing Society provides aboriginal housing off reserve. Aboriginal people are also housed in the private market.

Implications for Housing

Unlike the general population, Aboriginal population is rapidly growing, but



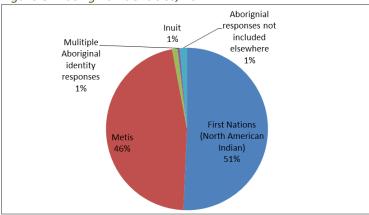


Table 9: Median Income of Aboriainal Persons Aged 15+

| | 2005 | 2010 | % change |
|-------------------------|----------|----------|----------|
| Aboriginal Peoples | \$16,992 | \$19,439 | 14.4% |
| All Population, Quesnel | \$28,106 | \$26,787 | -4.7% |

Source: Statistics Canada, 2011

Table 10: Average Household Size, 2001-2011

| 2001 | 2006 | 2011 |
|------|------|------|
| 2.6 | 2.4 | 2.4 |

Source: Statistics Canada, 2011

Table 11: Private Households by Type, 2006, 2011

| Household Type | 2006 | 2011 | % change |
|--|-------|-------|----------|
| Married or common-law with children | 2,490 | 2,145 | -14% |
| Married or common-law without children | 3,125 | 3,175 | 2% |
| One-person | 2,330 | 2,485 | 7% |
| Other | 1,195 | 1,425 | 19% |
| Total | 9,140 | 9,225 | 1% |

Source: Statistics Canada, 2011

Aboriginals continued to earn far less than the general population. This may result in a greater need for affordable housing specific to the Aboriginal population. The growing demand for off-reserve Aboriginal housing may present opportunities to the City to encourage provision of culturally appropriate housing through consultation with Aboriginal members.

3.5. Characteristics of Private Households

Household Size

There were approximately 9,140 private households in Quesnel & Area in 2006. The average household size was 2.4 persons, which is lower than the BC average of 2.5. Household size has decreased since 2001, as shown in

Table 10: Average Household Size, 2001-2011.

Household Type

Households with children have decreased by 14% between the last two Census periods (Table 11: Private Households by Type, 2006, 2011). Conversely, married or common-law households without children have increased and surpassed those with children (

Figure 9: Private Households by Type, 2006, 2011). One-person households are the third largest group in Quesnel & Area. The 'other' category includes multiple-family households, lone-parent family households and non-family households other than one-person households. Thus, the trend is shifting toward smaller, non-family oriented households.

Table 12: Characteristics of Census Families, 2006, 2011 shows that married couples are the only household type that has decreased between 2006 and 2011. Overall, the total number of families has increased by 7% from Census 2006 to 2011, recovering from a 4% loss of families between 2001 and 2006.

Implications for Housing

Declining household size has many implications for the housing market. It



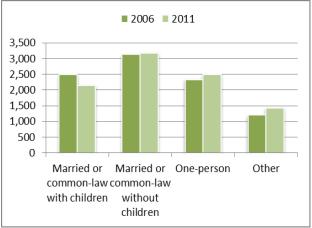


Table 12: Characteristics of Census Families, 2006, 2011

| Family Type | 2006 | 2011 | % Change |
|----------------------------|-------|-------|----------|
| Married-couple families | 1,800 | 1,745 | -3% |
| Common-law-couple families | 380 | 470 | 24% |
| Lone-parent families | 440 | 585 | 33% |
| Female led | 370 | 460 | 24% |
| Male led | 70 | 125 | 79% |
| Total Families | 2,620 | 2,805 | 7% |

Source: Statistics Canada, 2011

Table 13: Private Household Median Income, 2005, 2010

| | 2005 | 2010 | % Change |
|------|--------|--------|----------|
| City | 54,044 | 50,864 | -6% |
| CA | 54,111 | 54,983 | 2% |
| ВС | 52,709 | 60,333 | 14% |

Source: Statistics Canada, 2011

may trigger greater demand for smaller housing units, from studios to one and two bedrooms. It may also increase the demand for apartments and strata title units rather than traditional free-hold detached family houses that can accommodate larger family households. The decrease may affect the housing industry, as it increases demand for smaller dwellings when income and lifestyle are held constant.

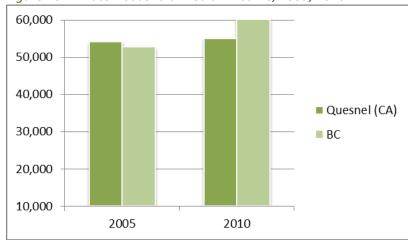
There is a clear trend towards households with fewer or no children. The number of common-law couple families is increasing compared to marriedcouples; however, couples are having fewer children altogether. This may reduce the demand for three or more bedroom units. Conversely, it may increase the demand for smaller housing units.

3.6. Income

Income is a major determinant of a household's ability to afford accommodation. The median income of private households in Quesnel & Area reported for 2010 was \$54,983, as reported in Table 13: Private Household Median Income, 2005, 2010. It has increased by 2% in Quesnel & Area between the last two Census periods, a much slower rate than the 23% growth reported between 2000 and 2005. Residents of Quesnel earned slightly more than the average person in British Columbia in 2005, however by 2010 they had returned to earning lower than the median income of the province For residents of the City of Quesnel, median income has fallen by 6% (Figure 10: Private Household Median Income, 2005, 2010).

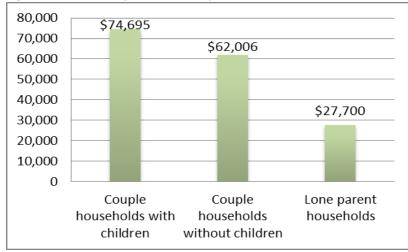
There may be many reasons for this trend. While the housing boom between 2000 and 2005 may have contributed to a high demand for softwood and raised related employment and wages, changes in the forestry sector have since reduced the need for forestry employees. Since Quesnel is significantly more dependent on forestry than most of the province, it may be that the downward shift in local median income reflects the heavier impact of the recent declines in the forestry sector on the local area.

Figure 11: Median After-Tax Family Income, 2010 shows that couple households with children had the highest after-tax income in Quesnel, while lone parent households earned just half of the income of the couple Figure 10: Private Household Median Income, 2005, 2010



Source: Statistics Canada, 2011 and City of Quesnel

Figure 11: Median After-Tax Family Income, 2010



Source: Statistics Canada, 2011 and City of Quesnel

households.

Implications for Housing

Median income in Quesnel had caught up to and surpassed the BC average in 2005; however by 2010 it was once again well behind the province. Despite the relatively low local housing prices compared to metropolitan areas, this decrease in income likely means that residents of Quesnel were less able to afford larger or better quality housing by 2010. In addition, in 2010 lone parent households continued to earn much less than the average couple households, making them less able to afford market housing, Affordable housing programs may be targeted to this group.

3.7. Education

Table 14: Highest Level of Education for Persons Aged 15+, 2011 shows the highest levels of education attained by persons 15 years and over. About one third of the population in Quesnel & Area completed high school or equivalent. However, another one third does not have any educational certificate, diploma or degree. About 15% of the area population has trades certificate, while 14% has a college diploma, up 2% from 2006. Lastly, about 8% of the Quesnel population had a university degree, which is lower than the 22% of the provincial population, which had a university degree.

Figure 12: Highest Level of Education for Age Group 25 to 64, 2006, 2011 shows the education levels of the core population that makes up the potential labour force. The number of people who hold a college or trades diplomas increased slightly between 2006 and 2011, while the number of people with no diploma or only their high school certificate declined. The percentage of people achieving university certificates and diplomas was largely stable.

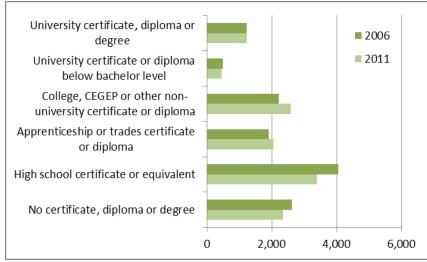
Implications for Housing

Education is essential to higher earning power and subsequently better ability to afford housing. The overall trend for education in Quesnel & Area indicates

Table 14: Highest Level of Education for Persons Aged 15+, 2011

| | Quesnel | | ВС | |
|------------------------------------|---------|-----|-----------|-----|
| No certificate, diploma or degree | 5,185 | 29% | 607,655 | 17% |
| High school certificate or | | | | |
| equivalent | 5,205 | 29% | 1,009,400 | 28% |
| Apprenticeship or trades | | | | |
| certificate or diploma | 2,715 | 15% | 387,455 | 11% |
| College, CEGEP or other non- | | | | |
| university certificate or diploma | 3,015 | 17% | 628,115 | 17% |
| University certificate or diploma | | | | |
| below the bachelor level | 560 | 3% | 208,245 | 6% |
| University certificate, diploma or | | | | |
| degree | 1,460 | 8% | 805,965 | 22% |
| | | 100 | | 100 |
| Total | 18,160 | % | 3,646,840 | % |

Figure 12: Highest Level of Education for Age Group 25 to 64, 2006, 2011



Source: Statistics Canada, 2011 and City of Quesnel

that more people are not only finishing high school, but also proceeding to colleges and trades programs, and to a lesser degree universities. Educated workers are more likely to adapt to changing industries and access new employment opportunities. With an increasing level of education, the residents of Quesnel are on track to earning more in the future and will be better positioned to afford a wider range of housing types.

Labour Force and Employment 3.8.

There are over 18,000 people 15 years and over in Quesnel & Area and approximately 11, 500 people of this group are in the labour force. This means that about two thirds of the working age people are either working or looking for work. As shown in

Table 15: Labour Force Indicators, the unemployment rate fell overall from 2001 to 2011, but in 2011 it was still high at 12.3% compared to the BC average of 7.8%.

Figure 13: Unemployment Rate, shows that the unemployment rate for Quesnel mirrors that of the province. FP Markets reported that in 2009, the unemployment rate had risen particularly high for male workers (9.2%) in Quesnel.

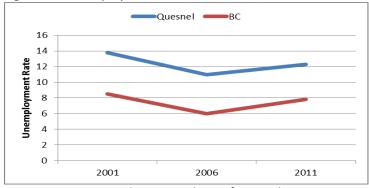
Forestry Sector Employment

The forestry industry has been a major source of employment for residents of Quesnel; however, increasingly the employment prospects are under threat and subject to market, government regulations and environmental conditions. For example, the pine beetle infestations once created a windfall for local sawmills, but they have since devastated lumber stocks in the region, resulting in mill cutbacks and closures in Quesnel.

Table 15: Labour Force Indicators, 2001, 2006, 2011

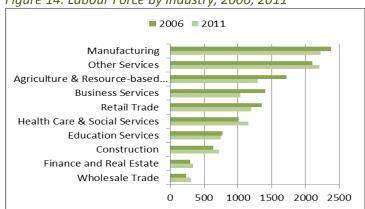
| | 2001 | 2006 | 2011 |
|----------------------|------|------|------|
| Participation rate | 67.9 | 66.4 | 63.1 |
| Employment rate | 58.6 | 59.2 | 55.3 |
| Unemployment rate | 13.8 | 11.0 | 12.3 |
| | | | |
| BC Unemployment rate | 8.5 | 6.0 | 7.8 |

Figure 13: Unemployment Rate, 2001, 2006, 2011



Source: Statistics Canada, 2011 and City of Quesnel

Figure 14: Labour Force by Industry, 2006, 2011



Source: Statistics Canada, 2011 and City of Quesnel

Quesnel has experienced periodic sawmill closures in the past, and is now facing the reality of permanent mill closures. In the 2010 Affordable Housing Needs Assessment, it was reported that in early 2010, Canfor Corp., one of the largest employers in Quesnel, would temporarily close its sawmill and lay off 180 mill workers. In March 2014, Canfor permanently closed its Quesnel sawmill, resulting in the loss of 209 direct jobs and additional effects on an estimated 800 spin-off jobs (Prince George Citizen, March 19, 2014).

Since the Canfor mill closure, additional challenges have been faced by the remaining forest product suppliers in Quesnel. While China did have an accessible market for BC's forest products for some time, the sudden slowdown in the Chinese construction market resulted in oversupply in the first quarter of 2015. By April 2015, the effort to redirect sales to the stagnant American market collapsed prices low enough to trigger export taxes under the Canada- U.S. Softwood Lumber Agreement for the first time in nearly two years. In an effort to avoid supplying forest products in weak conditions, Tolko Industries closed its Quesnel mill for a week (Vancouver Sun, July 8, 2015). In September 2015, Tolko Industries announced that as a result of the ongoing market challenges in China, the Quesnel lumber mill would be reducing its operating footprint by half in October 2015 (MyPrincGeorgeNow.com, September 10, 2015).

Labour Force by Industry

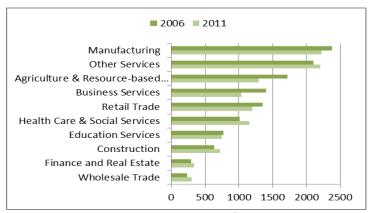
Statistics Canada uses the North American Industry Classification System (NAICS) for industry categories. In 2011, the number of industry categories was expanded to 20 from 11 in 2006. Error! Reference source not found. shows the adjusted categories to show the trend for the last two Census periods.

The largest proportion of the labour force in 2011 continued to be in the manufacturing sector, which accounted for 20% of employment in Quesnel & Area (

Figure 14: Labour Force by Industry, 2006, 2011

Table 16: Labour Force by Industry, 2011

| Industry | 2011 | % of Total |
|--|--------|------------|
| Agriculture, forestry, fishing and hunting | 1,125 | 10% |
| Mining, quarrying, and oil and gas | | |
| extraction | 165 | 2% |
| Utilities | 10 | 0% |
| Construction | 725 | 7% |
| Manufacturing | 2,220 | 20% |
| Wholesale trade | 305 | 3% |
| Retail Trade | 1,195 | 11% |
| Transportation and warehousing | 510 | 5% |
| Information and cultural industries | 145 | 1% |
| Finance and insurance | 185 | 2% |
| Real estate and rental and leasing | 155 | 1% |
| Professional, scientific, and technical | | |
| services | 265 | 2% |
| Management of companies and | | |
| enterprises | 0 | 0% |
| Administrative and support, waste | | |
| management and remediation services | 260 | 2% |
| Educational services | 745 | 7% |
| Health care and social assistance | 1,155 | 10% |
| Arts, entertainment and recreation | 155 | 1% |
| Accommodation and food services | 925 | 8% |
| Other services | 525 | 5% |
| Public administration | 445 | 4% |
| Total experienced labour force, age 15+ | 11,215 | 100% |



Source: Statistics Canada, 2011 and City of Quesnel

Table 16: Labour Force by Industry, 2011). Agriculture and Resource-based industries represented about 10% of the labour force, down from 14% in 2006. Employment by industry has not changed much between 2006 and 2011 as shown in Error! Reference source not found., with the greatest change being the loss of 4% of employment in the agriculture and resourcebased industries.

Forestry continues to dominate the job market in Quesnel, however with resent mill closures and production cutbacks; this predominance is not as pronounced as it was during the 2010 Housing Needs Assessment. Table 17: Major Employers in Quesnel, 2014 indicates that only two of the top ten largest employers are now in this industry, compared with four of seven noted in 2010. Nevertheless, the biggest employer in Quesnel & Area continues to be West Fraser Timber Co. Ltd with over 1,000 employees, which is at least three times greater than any other company.

Implications for housing

The main industry in Quesnel – forest products manufacturing – may offer attractive wages, but employment fluctuates. During strong economic times, workers in the forestry sector may earn more, and thus afford to spend more on housing and other goods. However, when market demand for lumber slows down, the reverse may be true. In a community dependent on forestry,

Table 17: Major Employers in Quesnel, 2014

| Companies | Number of employees | Industry |
|------------------------|---------------------|---------------|
| West Fraser Timber | | |
| Co. Ltd. | 1,243 | Forestry |
| School District No. 28 | 485 | Education |
| Northern Health | 415 | Health |
| Tolko Industries | 200 | Forestry |
| City of Quesnel | 160 | Government |
| Wal-Mart | 150 | Retail |
| Taseko Mines Ltd. | 112 | Mining |
| C&C Wood Products | 100 | Manufacturing |
| Extra Foods | 100 | Grocery |
| Save-On Foods | 100 | Grocery |
| Safeway | 75 | Grocery |

Source: Quesnel Community and Economic Development Corporation, 2014

Table 18: Cariboo Regional District Migration, 2002-2014

| | International | Interprovincial | Intraprovincial | Net Total |
|---------|---------------|-----------------|-----------------|-----------|
| 2002-03 | 0 | - 391 | - 530 | - 921 |
| 2003-04 | - 14 | - 211 | - 402 | - 627 |
| 2004-05 | 35 | - 195 | 6 | - 154 |
| 2005-06 | 55 | - 20 | 106 | 141 |
| 2006-07 | - 23 | 16 | 93 | 86 |
| 2007-08 | 96 | - 85 | 74 | 85 |
| 2008-09 | 42 | - 242 | - 493 | - 693 |
| 2009-10 | 56 | - 100 | - 564 | - 608 |
| 2010-11 | - 300 | - 278 | - 383 | - 961 |
| 2011-12 | 4 | - 212 | - 509 | - 717 |
| 2012-13 | 9 | -112 | - 376 | - 479 |
| 2013-14 | 16 | – 79 | – 376 | - 439 |

Source: BC Stats, 2015

the effects of the housing market cycle elsewhere in Canada and U.S. are more pronounced in respects to employment and earnings. Thus, an economic recession that dramatically reduces the demand for lumber can erode household income and housing affordability in Quesnel.

During the economic recession, small businesses may also face difficulties. In Quesnel & Area the service industry is the second largest employment sector. Workers that depend on employment in this sector may have additional challenges in securing adequate and affordable housing.

Finally, the high unemployment rate may apply greater demand pressure in the current affordable housing supply. A greater diversity in employment would help residents in Quesnel weather the downturns in the forestry industry and provide a more sustainable employment base.

3.9. Migration

After eight years of population loss as a result of migration out of the Cariboo Regional District, which includes Quesnel and Williams Lake; more people moved in than out of the Region between 2005 and 2008. Since 2008, the region has once again seen a net out-migration of at least 400 people every year (Table 18: Cariboo Regional District Migration,). In most years, the loss tends to be intraprovincial (people moving elsewhere within BC) and to a lesser degree interprovincial (people moving to other provinces). Gains in migration tend to be small and come from international immigration.

Figure 15: Cariboo Regional District Migration, shows a reversal of net migration from positive to negative since in 2008-2009. In 2013-2014, a net total of 376 people left Quesnel for other communities in BC, and an additional 79 were lost to other provinces. Overall, the Cariboo Region's population has remained relatively stagnant in recent years.

Implications for Housing

With a general net outflow of migrant population in recent years, it is unlikely that there will be a robust market for new housing construction. Without a growing demand for housing, existing stock may be adequate for absorbing

International ■ Interprovincial ■ Intraprovincial 1000 500 0 -500-1000-1500-2000

Figure 15: Cariboo Regional District Migration, 2002-2014

Table 19: Private Dwellings by Housing Type, 2011

| 3 , 3 | // / | |
|----------------------------------|-------|--------|
| Single-detached | 6,610 | 71.7% |
| Semi-detached | 200 | 2.2% |
| Row houses | 255 | 2.8% |
| Duplex | 185 | 2.1% |
| Apartments, fewer than 5 storeys | 870 | 9.4% |
| Apartments, 5 or more storeys | 0 | 0.0% |
| Moveable Dwelling | 1,070 | 11.6% |
| Other | 30 | 0.3% |
| Total | 9,225 | 100.0% |

Source: Statistics Canada, 2011

new residents from other communities in the province or countries.. Thus, depending on the income and housing preference of the newcomers, resale and rental markets may be sufficient to meet demand.

4. Existing Housing Stock

Market Housing 4.1.

There were 9,225 dwelling units in Quesnel in 2011 (Table 19: Private Dwellings by Housing Type, 2011), an increase of 85 units since 2006. A large majority of the housing units in Quesnel continue to be single-detached units, representing close to 72% of all units, as shown in Figure 16: Private Dwellings by Housing Type, 2011 - however, this is a decrease of 8% in housing type share since the 2006 Census. Apartment less than five storeys made up 9.4% of the total, having gained nearly a 2% share since 2006. There are still no apartment buildings taller than 5 storeys in Quesnel. In Quesnel, duplexes, semi-detached homes and row houses make up a modest proportion of housing units. The 'Other' category includes other single attached houses. However, in 2011 movable dwellings such as mobile homes, houseboats and railroad cars were counted as a distinct category. They appear to be a significant source of housing in Quesnel with over 1,000 units in the area in 2011.

Age of Housing Stock

About three-quarters of all dwellings are over 20 years old as shown in Figure 17: Number of Private Dwellings by Construction Date, 2011. Given the climate of the north interior BC, houses and apartments in Quesnel may require extra care in regular building upkeep. In 2011, about 9.5% of all dwellings or approximately 9000 units in Quesnel & Area required major repairs. In the nearby Williams Lake & Area census agglomeration, 9.5% of all dwellings required major repairs, while in Prince George 8.3% required major repairs.

Implications for Housing

Figure 16: Private Dwellings by Housing Type, 2011

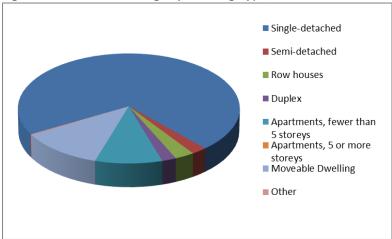
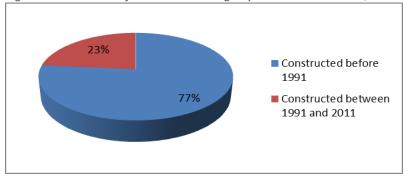


Figure 17: Number of Private Dwellings by Construction Date, 2011



Source: Statistics Canada, 2011 and City of Quesnel

Table 20: Number of Apartment and Townhouse Rental Units

| . all the last the la | | | | | |
|--|-------|-------|---------|-------|--|
| Bachelor | 1-Bed | 2-Bed | 3-Bed + | Total | |
| 16 | 218 | 335 | 154 | 723 | |

Source: CMHC Rental Market Report Spring 2015

The high proportion of single-detached houses may be a factor of land value, appropriate construction cost and techniques for the local climate, land use policy, and local consumer preference. It also corresponds to the high ownership rate (76.8% of all households) in Quesnel. Future market housing may continue to target freehold single-detached houses. The greatest issue requiring attention in the current housing stock may be the age of the structure and the appropriateness for habitation. Since the majority of the buildings are 20 years and older, in the future many houses will need either major repairs or redevelopment. This may open new opportunities for affordable housing and/or mixed income housing development.

Rental Properties 4.2.

The Rental Market Report by CMHC in Spring 2015 indicates that there were 723 purpose-built rental apartment units and townhouses in Quesnel, which is 24 units less than was reported in the 2010 Housing Needs Assessment based on CMHC's Spring 2009 Rental Market Report (Table 20: Number of Apartment and Townhouse Rental Units). The count does not include secondary suites or illegal suites. For this study, considering that about 2,100 units were identified as rental in the 2011, the difference between the Census rental units and the CMHC rental units may serve as a proxy for the undocumented rental units. The number of non-purpose-built rental units may therefore be about 1,377 (an increase of 227 suites since the same calculation was performed for the 2010 Housing Needs Assessment).

Average rents in townhouses and apartments have risen in the last three years (Table 21: Average Rents (\$) for Townhouse & Apartment by Bedroom). Rents for 2-Bedrooms have risen but at a lower rate than was documented in the 2010, with an increase of 3.9% between 2014 and 2015 (compared to 9.5% between 2008 and 2009). The increase in 1-Bedroom rent is also much lower, with a change of 4.0% in the same period (compared to 7.6% in 2008-2009).

The vacancy rate from the 2015 CMHC Rental Market Survey is 5.4%, which is slightly higher than the previous year (Table 22: Vacancy Rates % for Townhouse & Apartment by Bedroom). However, there was a significant drop in vacancy from 2013-2014; in 2013, vacancy was averaging at 8.5%. A

Table 21: Average Rents (\$) for Townhouse & Apartment by Bedroom

| | Bachelor | 1-Bed | 2-Bed | 3-Bed + | Total |
|------|----------|-------|-------|---------|-------|
| 2015 | 451 | 548 | 640 | 693 | 620 |
| 2014 | 439 | 527 | 616 | 691 | 601 |
| 2013 | 418 | 502 | 604 | 663 | 579 |

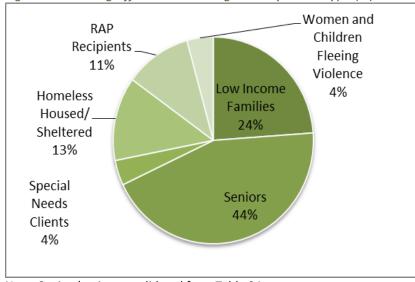
Source: CMHC Rental Market Report Spring 2014, 2015

Table 22: Vacancy Rates % for Townhouse & Apartment by Bedroom

| | Bachelor | 1-Bed | 2-Bed | 3+ Bed | Total |
|------|----------|-------|-------|--------|-------|
| 2015 | 0.0 | 8.9 | 2.8 | 6.5 | 5.4 |
| 2014 | 0.0 | 6.0 | 4.5 | 3.4 | 4.6 |
| 2013 | ** | 9.8 | 8.7 | ** | 8.5 |

Source: CMHC Rental Market Report Spring 2014, 2015

Figure 18: Existing Affordable Housing Units by Client Type (%)



Note: Seniors' units consolidated from Table 24 Source: BC Housing, 2015 and City of Quesnel

vacancy rate above 4% is generally considered good for tenants, and Quesnel has maintained vacancy rates above this threshold in the past three years, despite a general decline in vacancy. However, there is little or no supply of vacant bachelor units and only 2.8% of 2 bedroom apartments were vacant in 2015.

The Rental Assistance Program (RAP) and the Shelter Aid for Elderly Residents Program (SAFER) funded by BC Housing help families and seniors with low incomes afford housing in the private market. Eligible households receive payments to offset costs of rental accommodation. In Quesnel, approximately 33 family households and 54 senior households receive assistance to pay their rent –up from 15 and 51 households respectively in 2009. (Table 23: Existing Affordable Housing Units by Client Type). The maximum benefit level for a family of three or less outside of metro Vancouver is currently \$648, and for a family of four or more is \$688. SAFER's maximum rent level is \$667 for singles and \$727 for couples, and \$1066 divided by the number of adults in the home for people who share.

Implications for Housing

Those who are unable to afford homeownership or prefer to rent by choice often use rental accommodation. Single earners, single parents and lowincome households are more likely than couple-households to be unable to afford ownership. Therefore, demand for rental housing may be higher for single earners, single parents and low-income households. As the proportion of singles and small families in the general population increases, there may be pressure on the existing supply of rental accommodation and the vacancy rates may decrease unless new rental accommodation is built. This may also pose an opportunity to raise awareness of SAFER and RAP among those who can qualify but not currently receiving assistance.

4.3. Non-Market Housing

The inventory of affordable housing in Quesnel includes non-market units operated by governments, including health authorities, non-profit societies and some private sector operators. Figure 18: Existing Affordable Housing Units by Client Type (%) shows the breakdown of current units by client type. The largest client group is seniors at 44%.

^{**} Data suppressed for confidentiality, or unreliable

Table 23: Existing Affordable Housing Units by Client Type

| 3 ,, | Number of Units | |
|-------------------------------------|-----------------|------|
| Client Type | 2009 | 2015 |
| Low Income Families | 76 | 73 |
| SAFER Recipients | 51 | 54 |
| Low Income Seniors | 46 | 46 |
| Frail Seniors | 41 | 35 |
| Special Needs Clients | 25 | 12 |
| Homeless Housed/Sheltered | 20 | 40 |
| RAP Recipients | 15 | 33 |
| Women and Children Fleeing Violence | ** | 13 |
| Total | 274 | 306 |

Source: BC Housing, 2015



United Aboriginal Housing Society detached house

There are approximately 306 affordable housing units in Quesnel according to BC Housing (Table 23). SAFER and RAP recipients make up 87 units, for which the rent subsidies runs with the recipient in the private rental market. Therefore, the number of social housing units that maintains its affordability in place is 219 units, which is an increase of 11 units since the 2010 Housing Needs Assessment.

The Dakleh & Quesnel Community Housing Society (United Aboriginal Housing Society) is a non-profit group that provides housing to Aboriginal and non-Aboriginal clients in Quesnel & Area. The society operates Milestone Manor a 31-unit complex with 2, 3 & 4 bedroom units and 3 units for clients with disabilities. 19 of these units are subsidized and 12 are lower end of market units. The apartment building is open to all and it has a tenant counsellor who offers a wide range of services to tenants and to the public as well.

The society also has 32 off reserve housing units, which consists of 26 single dwelling units, a duplex and a fourplex. These units are rented at rates based on 25% of the client's gross income. To qualify for the houses at least half of the members in the household must have aboriginal ancestry, so there can be a mix of aboriginal and non-aboriginal family members in a unit.

The Dakleh & Quesnel Community Housing Society also currently maintains 45 Rural Native Housing Units throughout the Cariboo Regional District. These units are rented at rates based on 30% of the client's gross income.

inSite Housing, Hospitality & Health Services Inc. is a private sector business that provides independent, supportive and assisted living for seniors in 18 communities throughout BC. It provides housing for 40 tenants at Maeford Place at 574 Kinchant Street in Quesnel and has 20 employees. Maeford Place opened in 2007.

Maeford Place is the result of a partnership between the provincial government, Quesnel Seniors Housing Inc., inSite Housing, Hospitality & Health Services Inc., and Northern Health. The Province through BC Housing is providing housing subsidies for the assisted living units to ensure they remain

^{**}Not reported in 2010 Housing Needs Assessment



Maeford Place



Racing Road Residence

affordable. Northern Health is providing ongoing funding for personal care and hospitality services to ensure tenants have access to the healthcare support they independent. need to remain

Maeford Place provides 35 units of assisted living and one private pay residence. The 35 assisted living suites are all one-bedroom units. Residents pay 70 per cent of their before-tax income for their units and services, which include meals, weekly housekeeping and linen services, 24-hour response, personal care services, and social and recreational opportunities. All of the units are wheelchair accessible.

Abbott Heights Supportive Living Seniors Home is a privately-owned supportive living facility in West Quesnel. Opened in summer of 2012, it is comprised of a rezoned six bedroom dwelling, where one room is reserved for the on-site managers and the remaining five rooms can be rented to up to eight lodgers at a time. Residents live relatively independently, but staff are prepare meals, provide basic cleaning, and facilitate a variety of social, creative, and fitness activities. The facility is wheelchair accessible, with a stair lift chair to the upper floor.

Amata Transition House Society is a non-profit group that operates emergency housing for women and children fleeing abuse. The Society operates one transition house. Amata Transition House is licensed for 15 beds. Women may stay for up to 30 days while they attempt to secure safe and affordable housing. The society receives operating funding from BC Housing and the facility has been operational since 1979.

Fraser Village Homes Society operates the Fraser Village Homes. It has three facilities providing 57 units (50 bachelor units and 7 one bedroom units) for seniors 60 years and older who pay rent on a geared to income basis. The development has been built in stages since 1969.

Quesnel Community Living Association (QCLA) operates two residential homes (Racing Road Home and Maclean House) that provide a comfortable and supportive environment to help people with developmental disabilities achieve their highest level of independence. Supports provided are:

Health and Personal Care



QCLA Apartment Complex



Schaffer Residence

- Safety
- Building and maintaining relationships with family and friends
- Skill development in the home, community and workplace
- Empowerment through encouraging input and choice making
- Community access and involvement including
- Recreation and Leisure
- Spiritual and Cultural interests

Racing Road Residence is a ranch style home that accommodates 5 residents who require twenty-four hour care. The house is wheelchair accessible, and each resident has his or her own private room decorated to the person's taste.

The Apartment Complex is located on the second floor of the QCLA main office in West Quesnel. It provides varying levels of support to 5 current residents 24 hours per day. The Apartment Complex replaced the McLean House residence in 2010, which allowed for opportunities to accommodate more tenants, as well as make the facility more cost effective.

Through the Community Living BC's Home Sharing program, adults with developmental disability may share a home with someone who is contracted to provide ongoing support. Homes may be owned or rented by the home sharing provider or by the individual requiring support. The individual may live with the home sharing provider as a roommate or share the home with the provider's family.

Schaffer Residences provides residential care and assisted living in Quesnel, Prince George and Salmon Arm. Schaffer Residence at Wildwood (south of Quesnel) accommodates 10 residents. The seven-acre property is in a quiet residential area provides the following services:

- 24 hour assistance with Activities of Daily Living
- Three home cooked meals and snacks at preferred times
- Personal call pendants offer 24 hour emergency response
- Housekeeping and personal laundry
- HandiDart service available for scheduled and unscheduled recreation and social activities



Quesnel Women's Resource Centre

Table 24: Housing Income Limits (\$) and Hourly Wage by Bedroom Type, 2015

| | Bachelor | 1-Bed | 2-Bed | 3+ Bed | 4+ Bed |
|-------------------------|----------|--------|--------|---------|--------|
| CNIT | 20,000 | 25,000 | 30,000 | 33,500 | 37,000 |
| Required hourly wage | \$10 | \$12.5 | \$15 | \$16.75 | \$18.5 |

Source: (for HILs only) BC Housing, 2015

Note: Housing Income Limits were previously called Core Need Income

Thresholds

Quesnel Shelter and Support Society was formed in 2006, to create a place of safety and support for homeless individuals in the community. It operates Seasons House at 146 Carson Avenue. Residents participate in daily support meetings with a case manager who assesses their needs and determines additional support requirements.

Seasons House contains 10 units of transitional housing and 10 emergency shelter beds for people who are homeless or at risk of homelessness. The two-storey building includes 10 single rooms each with a private four-piece bath and five single-room double-occupancy emergency shelter units each with a four-piece bath. The building was renovated to improve energy efficiency. Renovations included: installing individual room controls for heaters; replacing the commercial kitchen hood; upgrading all light fixtures with energy efficient light bulbs; and installing energy efficient appliances.

The Province provided \$1.4-million, the total capital costs of the development, in the form of a \$936,785 grant from the Housing Trust Fund under the Provincial Homelessness Initiative (PHI) and a repayable second mortgage in the amount of \$486,398.

Support Services

Better at Home is is a program that helps seniors with simple, non-medical day-to-day tasks, so that they can continue to live independently in their own homes and remain connected to their communities. Help may be offered with tasks such as light yardwork and minor home repairs, grocery shopping and transport to appointments, and friendly visiting and light housekeeping. The Government of British Columbia funds the program, United Way of the Lower Mainland manages it, and local non-profit organizations provide the services. In Quesnel, Better at Home services are provided by currently provided by a coordinator and through the non-profit North Cariboo Aboriginal Family Program Society.

Meals on Wheels provides dinner three times a week to clients in the Quesnel area who live in their own homes but may have difficulty in preparing hot



A rental building in Quesnel



A detached home in Quesnel

meals on a regular basis. in Site, the operator of the Maeford Place assisted living facility, prepares the meals as a not-for-profit community service. Volunteers have delivered Quesnel's meals on wheels for the past 21 years. Currently they serve approximately 30 clients, and they have capacity to serve approximately 10 more should the need arise.

Quesnel Women's Resource Centre does not operate housing directly but provides women with information and support to help secure affordable Housing. It also provides health/wellness clinic, drop-in crisis support, violence counseling, and a sexual assault response line.

Seasons House support services include advocacy and referrals to outside support services. Seasons House also provides referral programs to community members who do not reside at the development.

Several other organizations provide various support services and/or advocate for affordable and appropriate housing in Quesnel. For example, Axis Family Resources provides parenting, foster care, addictions and violence prevention services. A complete list of service providers is available from the Quesnel, Child and Youth and Family Network.

5. Affordability

Core Need Income Threshold 5.1

The Core Need Income Threshold (CNIT) which is used as an affordability cutoff, is the income required to pay the average rent in the private market. Average rents are derived from the CMHC's annual rental market survey. CNITs by bedroom types are provided by BC Housing, as shown in Table 24: Housing Income Limits (\$) and Hourly Wage by Bedroom Type, 2015. The table also shows the hourly wage required if the renter worked full time (2,000 hours a year). A full time worker who works 2,000 hours a year and earns the minimum wage of \$8 per hour makes \$16,000 annually. This wage is equal to about \$1,300 a month.

Affordability of Rental Housing 5.2



A detached home in Quesnel

A household that spends 30% of its \$1, 600 monthly income on rent would pay \$480, which is enough for a bachelor unit in the private market (current CMHC estimated average monthly rent is \$451). The renter will not be able to afford a 1-bedroom or more of average rental price without spending more than 30% of income.

A household must earn a minimum of \$16.75 hourly to afford a threebedroom apartment in the average rental market. It is reasonable to assume that low-skill jobs pay between \$10.25 and \$12.50. At this pay rate, a single earner household will have difficulty paying for a rental apartment of two bedrooms or more.

Implications for Housing

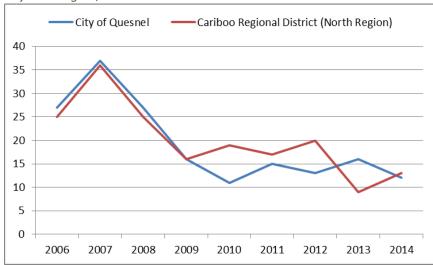
Low-income households, particularly families that require two or more bedrooms, experience housing affordability problems in Quesnel. Given this hardship, they could potentially qualify for subsidized housing. The HIL is the income cutoff for households to be eligible for a housing subsidy, which can be applied in the private rental market.

Affordability of Ownership Housing

About 7, 150 dwelling units in Quesnel & Area were owner occupied in 26, representing approximately 77% of all units. The analysis below shows how much a household would have to earn to afford an average home in Quesnel.

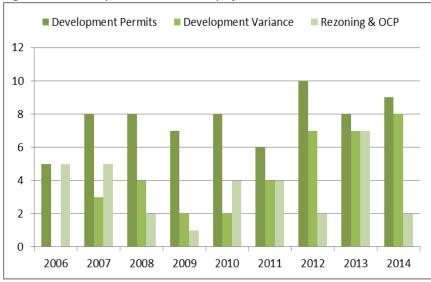
The average price of a detached single family home in Quesnel derived from MLS listings by the BC Northern Real Estate Board for 2015 was approximately \$226,000, up from \$189,450 at the end of 2009. However, the newest data released by BC Assessment in January 2016 indicates that the average value of a single family dwelling in Quesnel is \$186,000. When mobile homes are included in the calculation, the average dwelling value is even lower at \$170,000. Given that BC Assessment's data is derived from recent sale prices (rather than the prices that owners list for their homes), it is reasonable to assume that the modified BC Assessment average is the most

Figure 19: Building Permits resulting in New Homes, City and Region, 2006-2014



Source: City of Quesnel and Cariboo Regional District, 2015

Figure 20: Development Permits, City of Quesnel, 2006-2014



Source: City of Quesnel, 2015

accurate for measuring current home ownership affordability in Quesnel.

The mortgage loan for a home of this price, with a 5% interest, a 25-year for amortization period and a 10% down payment would be about \$128,781. This assumed mortgage would require an annual payment of \$11, 868, or about \$989 a month. Holding the maximum housing cost at 32% of gross income, the annual income needed to service this mortgage is approximately \$37,088. Assuming a work year of 2,000 hours, a household would have to earn \$18.50 an hour to pay the mortgage and have sufficient income to pay for other living expenses. This is slightly less than the estimated amount that a homeowner would have had to earn to own a home in 2010, as the average mortgage loan amount and corresponding required hourly wage were \$170,500 and \$19 per hour respectively when calculated by Terra Housing for the 2010 assessment.

In 2015, BC forestry workers earned about \$25 an hour according to Welcome BC- this the same average wage earned in the industry following a bargaining agreement in 2007 (CanWest News Service, October 22, 2007). Therefore, the current housing market prices suggest that many workers in Quesnel who work in the forestry sector would be able to afford to buy an average detached family home today given the assumptions above.

Affordability Gap

The affordability gap is the difference between the housing price and what people can afford to pay. Housing price is derived from the market, while what people can afford to pay is derived from the household income, the cost of servicing the mortgage, and a guide that no more than 32% of the household income should be spent on housing costs. This method follows Royal Bank of Canada's housing affordability measure.

The maximum mortgage attainable for a household with a median income of \$62,000 in Quesnel & Area is \$215,156 (using the same assumptions of 5% interest, 25-year amortization). With 10% down payment, the household can buy a home worth \$284,000 in the market. This is the affordable housing price. With a median housing price of \$170,000 the household with a median income is able to afford \$114,000 more when purchasing a home. Married

Table 25: Building and Development Permits, 2014

| Building Permits (resulting in New Homes) | 12 |
|---|----|
| Development Permits | 9 |
| Development Variance Permits | 8 |
| Rezoning & Official Community Plans | 2 |
| | |

Table 26: Aggregate Affordable Housing Supply

Source: City of Quesnel, 2015

| Current Supply | | Source |
|----------------------------------|-----|------------|
| Current social housing units | 306 | BC Housing |
| Emerging Supply | | |
| Funding committed social housing | 0 | |
| New rental | 5 | СМНС |
| Total Supply | 311 | |

Note: More units may be identified by community groups; currently undocumented units like secondary suites may be counted in the future

couples with children have higher income, thus they are able to afford even more housing. However, for a lone-parent household with an income of \$27, 700 the affordable housing price is just \$126,990. This means that the household has an affordability gap of \$43,010

Implications for Housing

The analysis shows that the average household with a median income has little or no difficulty affording a home in Quesnel, if there are no other significant household debt and other externalities. On the other hand, loneparent households and other low-income households have a significant affordability gap. These households are least likely to be homeowners in Quesnel and are more likely to require alternative housing forms. In particular, workers in the service sector who receive a wage as low as \$10.25 an hour (minimum wage) or other households earning less than \$18.50 an hour would not afford to buy an average detached house in Quesnel.

6. **New Housing Supply**

New housing supply is limited in Quesnel & Area. After a peak in 2007, building permits in the City have declined as shown in

Figure 19: Building Permits resulting in New Homes,

City and Region, 200. Meanwhile, the trend in development permits has

remained relatively flat as Figure 20: Development Permits, City of Quesnel, 2006-2014 illustrates, with only a slight increase in the average annual number since 2006. The overall trend indicates that new housing supply will be limited in the coming months.

Recent building reports from the City of Quesnel shows that 12 new units were produced from residential permits in 2014. These units are single detached units and include mobile homes. City sources also show that nine development permits and eight development variance permits were issued in 2014, although these permits may not be for new housing units.

The fourth quarter report of CMHC Housing Now indicates that 44 units of new housing broke ground ("starts") in Quesnel in 2014. All were singledetached units. Although the report does not show the absorption rate of these units, given the low number of units in this period, it is reasonable to believe that they are or will be occupied upon completion.

There were no announcements from governments for new non-market housing development for Quesnel in 2015. The Quesnel Community Living Association and the United Aboriginal Housing Society (UAHS) have an interest in planning for new housing developments in the future.

The Quesnel Lions Housing Society was formed in 2012 with the intention of establishing housing for independent seniors over 60 years of age. However, to date their first proposal for the development of a non-profit apartment building in North Quesnel for independent seniors is still in the development stages, with construction not anticipated to begin until September 2016 at the earliest.

No rental units were initiated nor completed in Quesnel from January 2014 to June 2015 according to CMHC Housing Now (3th Q, 2015). As a result, the vacancy rate may decrease in the future, unless population declines more rapidly than expected.

The absence of any new social housing units or market rentals is summarized in

Table 26: Aggregate Affordable Housing Supply. The table shows that the existing social housing units are the only source of affordable housing supply in Quesnel now and in the immediate future.

Implication for Housing

New housing supply is likely to be limited in the short term due to falling development permits requested in general. The high cost of construction and the lack of credit in the financial market may also delay some projects. In the long run, population increase and income growth is paramount to new housing supply. As household earnings increase along with the homeowners' ability to service greater debt, the market will respond with more and higher quality homes. On the other hand, changes in the household characteristics may also lead to smaller units.

As the City makes more residential land available, there may be more opportunities for affordable housing development. In particular, the City may target new growth areas or existing serviced sites for infill or redevelopment that includes non-market and market housing.

Secondary suites also represent a potential supply of affordable housing. Legalizing the provision of secondary suites will add to existing as well as emerging supply of affordable housing.

Affordable Housing Need 7.

Need is determined by the shortfall between affordable housing supply now and in the immediate future. The estimate of the need is expressed as a number of units for individuals or families who are currently in nonmarket or subsidized housing, plus the number of people who need affordable homeownership but are unable to purchase them in the private market.

The current need for affordable housing can be categorized into the following groups of households:

- 1. Households in market rental housing that cannot move into homeownership because of unaffordability (households paying over 50% of income on housing)
- 2. Households in non-market housing (i.e. non-profit, co-op, or public housing)
- 3. Households receiving rental assistance (low end of market rent)
- 4. Households on waitlists for affordable housing who are not in the above categories
- 5. People in shelters, emergency housing, or short term transitional
- 6. Households with inadequate housing (in need of major repairs)
- 7. People who are homeless

Households Paying over 50% of Income on Housing 7.1. **Indicator**

The cost of housing relative to income is one of the most important measures of affordability. Households that spend more than 30% of their gross household income on housing related costs are assumed to be in need of an affordable option. This group is considered to be in core housing need. They tend to pay a greater share of their income on housing related costs - mortgage or rent, as well as property taxes, heat and water. In general, more renters than owners are in core housing need.

Error! Reference source not found, shows that about 13% of all owner households in Quesnel & Area spend 30% or more of their income on housing related payments (2% more than was reported in 2005). By contrast, over 40% of renters spend 30% or more of their income on gross rent (Error! Reference source not found.). Renters who spend more than 50% of their income on housing may be at risk of homelessness. There are approximately 430 households who fit this profile (80 more households than was reported in the 2010 Assessment).

Table 27: Owner's Housing Payments as % of 2010 Household Income

| Share of income on | Number of | As % of all |
|--------------------|------------|-------------|
| housing costs | Households | Households |
| 29% or less | 6050 | 87% |
| 30% or more | 890 | 13% |
| 50% or more | 455 | 7% |

Source: Statistics Canada, 2011

Table 28: Gross Rent as a Percentage of 2010 Household Income

| Share of income on housing | | As % of all |
|----------------------------|------------|-------------|
| costs | Households | households |
| 29% or less | 1,180 | 56% |
| 30% or more | 920 | 44% |
| 50% or more | 430 | 21% |

Source: Statistics Canada, 2011

Owners who spend more than 50% or more of their income on mortgage and/or unable to afford necessary housing repairs may be at risk of losing their home. However, they have the option of selling their home and may transition into the rental market if necessary. Also, households who are under significant personal debt may also be at risk of homelessness; however it is difficult to measure the magnitude of this population given that personal finance and indebtedness is private and confidential information.

7.2. Assisted Housing Indicator

According to BC Housing, there are 219 units of assisted housing (excluding RAP and SAFER recipients) in Quesnel as of May 2015. These units include BC Housing's directly managed housing units as well as nonprofit housing societies' units. The client groups are diverse:

- Low-income families
- Homeless persons
- Special-needs persons
- Seniors receiving government-sponsored housing programs

7.3. **Rental Assistance Indicator**

Households in the private rental market who receive government rent supplements can be used as a proxy estimate for low-end of market rental units needed. Since 2009, the proportions of households receiving BC Housing's rental assistance programs have shifted. The number of seniors receiving assistance through the SAFER program has increased by 3 to a total of 18, while the number of rental assistance (RAP) recipients has more than doubled from 15 in 2009 to 33 in 2015 (Table 24).

Waitlist Indicator 7.4.

The waitlists for non-market housing provides some additional information about the current need for affordable housing. The list presented in Error! Reference source not found. is a snapshot of persons waiting for accommodation from non-profit housing providers in Quesnel. At least 451 households are on the waitlists as reported by several local housing providers.

This number is highly variable depending on the agencies that maintain the lists, as well as local economic conditions and personal circumstances of the individuals seeking housing. Not all organizations maintain a waitlist. The total persons on the waitlist presented here is likely an undercount, given that some people may be deterred by the long wait. The United Aboriginal Housing Society reported that the wait time for units for those with disabilities and singles is between eight and ten years, while the wait time for family housing is two to five years. On the other hand, some people on the waitlist may currently be in non-market housing, albeit in less than optimal living condition, or some families may be in more than one waitlist across the community. Thus, there is potential, however small as it may be, for double counting in the final housing need estimate.

Table 29: Affordable Housing Waitlist by Housing Provider

| Housing Provider (Facility) | Persons on Waitlist |
|--|------------------------|
| inSite Housing, Hospitality & Health Services Inc. | |
| (Maeford Place) | 25 |
| Dakleh & Quesnel Community Housing Society | 375 |
| Fraser Village Homes Society | 3 |
| Quesnel Community Living Association | * |
| Quesnel Shelter and Support Society (Seasons | |
| House) | 15 |
| Total | 415 |

Source: Various Housing providers in Quesnel via phone & e-mail inquiry *QCLA currently receives applications by referral through Community Living British Columbia. Emergency & Transitional Housing Indicator

Amata House provides emergency housing for up to 15 women and children fleeing abuse. Amata house is usually full and the Executive Director reports that the lack of affordable housing in the community is an issue for women fleeing abuse and that it is difficult to secure longterm affordable housing for their clients. Women and children who cannot be accommodated due to shelter capacity are referred to other housing providers. However, given the lack of space in other organizations, some women and children may become homeless or have little choice but to return to their abusive homes.

Households with Inadequate Housing Indicator 7.5.

Persons living in inadequate housing, such as those in need of major repairs or in crowded conditions, may also be in need of alternative housing that is affordable. In 2011, about 10% of all dwellings (885 units) in Quesnel & Area required major repairs. If we assume that about 5% (a conservative rate) of 885 units are in situations where the owners are unable to make the necessary repairs; then there may be up to 44 households in need of an alternative housing option because of poor housing condition.

Homeless Population Indicator

People who are homeless are most in need of housing. In the absence of income, their need is for safe and reliable form of housing. Their immediate need can be met through emergency shelters and short-term housing. Later they may transition into a rental home with a stable tenure.

A 2007 study by Simon Fraser University (SFU) and the Centre for Applied Research in Mental Health and Addiction (CARMHA) entitled, "Housing and Support for Adults with Severe Addictions and/or Mental Illness in British Columbia" provided an estimate of the homeless population in communities across the province. Key informant interviews from this study showed that the number of absolutely homeless people in Quesnel is was 120 to 140, with about 95% of them 'couch surfing' rather than being on the street. There was seasonal variation in homelessness, which is tied to employment in various industries in the region. Furthermore, over 80% of the homeless population is estimated to have mental illness and/or addiction.

In 2007, the number of at-risk for homelessness population was estimated to be in between 200 and 400. This estimate included inadequately housed people, who live in homes with much disrepair or in overcrowded conditions. There has not been a dedicated homelessness count in Quesnel since the 2007 study; however, the Executive Director of Seasons House noted that as the only shelter in the City, that organization served 248 individuals in 2014. Comparing this number to

the 2007 study would suggest that the homeless population in Quesnel has increased, and possibly that some of those considered as at-risk of homelessness in 2007 may have progressed to needing the services of Seasons House.

It remains likely that there are additional hidden homeless and at-risk individuals in Quesnel, beyond the most recently counted 248 individuals who approached Seasons House in 2014. Beyond those with poor quality housing, persons ready to be discharged from health or criminal justice institutions or youth exiting the child welfare system without the provision of appropriate, stable housing may be at risk. Thus, targeting services to households at imminent risk of homelessness is a critical component of reducing incidence of homelessness.

Table 30: Aggregate Affordable Housing Need

| Households paying over 50% of income on housing costs | | |
|---|------|--|
| (renters only) | 430 | |
| Assisted housing households | 219 | |
| Households with rental assistance | 87 | |
| Households on waitlist | 418 | |
| Amata House emergency housing | 15 | |
| Households with inadequate housing | 44 | |
| Homeless population | 248 | |
| Total Need | 1461 | |

Aggregate Housing Need 7.7.

With the general population decreasing, there is no significant increase in the overall housing demand. However, there is a substantial need for affordable housing among those who are homeless, at-risk of homelessness, or living in substandard housing and unable to pay for improvements. Furthermore, this need has grown since the 2010 Housing Needs Assessment was published.

Error! Reference source not found. summarizes the aggregate need for affordable housing. Approximately 1,465 1,155 households are in need

of some form of affordable housing in Quesnel, whether it is a bachelor suite for a single person, a three bedroom for a family, or a supportive unit for people with physical and/or mental disabilities. This is an increase of 306 households since the 2010 assessment.

Given the average household size of 2.4, the total people in need of affordable housing are approximately 3,506 (an increase of 734 individuals since 2010). This is about 16% of the population in Quesnel and Area, up from 10% in the last assessment.

Total Need in Error! Reference source not found. is an estimate. For example, persons on waitlist may be currently housed in a social housing unit or may be homeless.

The at-risk of homelessness reflects the number of renter households who spend more than 50% of their gross income on rent. If the study includes renters spending 30% or more, then there may be an additional 490 households that may be in need. In addition, if the study includes owner households that spend 30% or more, then there will be even more households in need of affordable housing. However, this may lead to an overestimate of the need.

The need for affordable housing arising from population growth is not added given the declining population trend in the region. It is also possible that residents move out of the region due to the lack of affordable housing, which would decrease the total need.

The deficit is greater than the total number of new housing completed in Quesnel between January and June 2015, which is 17 (CMHC, Housing Now). Therefore, the new housing in the current market is not enough to fill the affordable housing gap. In order to close the affordable housing gap, a long-term strategy and actions are required.

| Total Supply: | 311 |
|---------------|------------------|
| Total Need: | 1461 |
| Net Supply: | - 1150 (deficit) |

Net Surplus/Deficit of Affordable Housing 7.8.

The difference between the estimated affordable housing need and supply shows either a surplus or a deficit. For Quesnel & Area, there is a deficit of approximately 1150 units (Table 32: Net Supply of Affordable Housing).

This is a conservative estimate, given that the calculation did not include the need from conditions such as overcrowding. It also includes a low estimate of homes in need of major repairs, which may not be accurately reported in the Census. The Census also may not capture a segment of the population who do not have a fixed address, or may not have filled out the National Household Survey and Census forms. The final need estimate is also vulnerable to some double counting and changing market conditions. Nonetheless, it shows clearly that there is a significant shortage of affordable housing that needs to be addressed.

8. **Conclusions**

In conclusion Quesnel is a wonderful community that is generally affordable to most residents. It has a strong history and community spirit. It has a beautiful location adjacent to the two rivers and is a focus for the surrounding rural area and other communities with its strong retail services and the community college. It is an attractive tourist area and has targeted itself as an attractive retirement destination.

Quesnel does have a significant issue in needing to diversify its employment base. Diversification will help ensure it remains a generally affordable place to live.

Approximately 16% of the households in Quesnel have real problems affording their accommodation or cannot afford housing in Quesnel or have special housing needs that are not addressed by the market.

The analysis of the 2011 Census data suggests that the overall population in Quesnel and average household size are both declining. The Aboriginal population is growing and tends to be younger than the non-Aboriginal population. This trend will put pressure on the housing market both on and off Aboriginal reserves. The senior population is also growing and smaller housing units with a greater range of support services will be needed. Housing units will need to be more accessible and adaptable to seniors and persons with mobility challenges.

The City faces challenges in retaining and attracting young, educated workers. Despite high wages in the forestry sector, opportunities in the industry fluctuate. Therefore, new, more diverse employment opportunities in are critical for maintaining a healthy workforce. Youth (ages 10-19) are the second largest population group; their entry into the workforce and into the housing market will be critical to the economic health of Quesnel. Meanwhile, the current lack or rental and student housing may be a barrier to attracting young people into the City.

A high proportion of residents in Quesnel are homeowners who live in single-detached homes. The low incidence of rental units and high incidence of single detached homes indicate that secondary suites may be a benefit to the community. Currently renters have a higher income to rent ratio and thus face greater difficulty in affording housing.

In Quesnel, there are over 1,400 households in subsidized housing or who need of an affordable housing option. Many of them pay over half of their income on rent and reside in poorly maintained buildings. Some of them are homeless, in emergency shelters or on the waitlist for a safe and secure housing. There are only 219 non-market units in Quesnel, all occupied, with no new affordable housing developments currently under construction, although the Quesnel Lions Housing Society's housing project for independent seniors is progressing through the development process. Currently, there is a gap of about 1150 units that should be filled in order to accommodate the persons in need. The gap may widen if household income does not keep up with the cost of maintaining a home.

9. Note on Housing Strategy

Following the conclusion of the 2010 Housing Needs Assessment, Terra Consulting recommended that the City of Quesnel should proceed by completing a Housing Strategy and Action Plan. In 2013, Dunefield Consulting completed an Affordable Housing Strategy for the City.

The 2013 Strategy identified the community's vision for housing, as wells as local challenges and prioritized actions for affordable housing. This Strategy is listed and linked as a small community example of a housing strategy and action plan on the BC provincial government's website.

Glossary

Absolute homelessness: Those without any physical shelter.

At-risk for homelessness: Inadequately housed (i.e. housing is in need of major repair, overcrowded or more than one person per room, housing that cost 50% or more of gross household income)

Core Housing Need: Households in core housing need are those individuals who currently reside in housing that is either in need of major repair, does not have enough bedrooms for the size and makeup of the household, or costs 30 percent or more of their total income, and who are unable to rent an alternative housing unit that meets these standards without paying 30 percent or more of their income.

Dwelling (unit): A living quarter in which a person or a group of persons resides or could reside. It meets two conditions: year-round occupancy and a source of heat or power and shelter from the elements.

Private Household: Refers to a person or a group of persons (other than foreign residents) who occupy a private dwelling and do not have a usual place of residence elsewhere in Canada. For census purposes, every person is a member of one and only one household.

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APPENDIX A: QUESNEL OFFICIAL COMMUNITY PLAN – Residential Development

3.1 BACKGROUND

Residential development within the City has traditionally focused around the area where the Quesnel River and the Fraser River meet. As a result, residential growth has filled in the area between the Quesnel and the Fraser, as well as along the sides of the rivers. Residential development is continuing to spread up the hillsides above the rivers. In order to service Quesnel efficiently with road, water and sewer infrastructure it is important that the City continues to evolve in a compact and logical way. To this end, the City will take up the challenge to continue to fill in existing vacant areas within the serviced areas of the City, while remaining sensitive to the character of each neighbourhood.

The City of Quesnel is home to a wide variety of housing forms ranging from large lot single family to three storey apartments. These housing forms are scattered throughout the community with the exception of several well established single family neighbourhoods. As growth occurs it will be important that the City respect the wishes of the residents, and continue to support residential areas that remain separated by sight and distance from heavy industrial areas within the community.

3.2 OBJECTIVES

Council's objectives are as follows:

- .1 Ensure that an adequate supply of land is designated for residential development for at least the next 5 years as required by the *Local Government Act*.
- .2 Encourage the retention and development of a full range of residential types, locations, densities, tenures and prices to accommodate various age groups and household compositions.
- .3 Manage residential growth in such a way that it minimizes negative environmental impacts and protects the existing quality of life.

- .4 Direct residential development to areas where it can be serviced efficiently and connected to existing City infrastructure without excessive cost to the rest of the City.
- .5 Encourage residential development that is generally compatible, in terms of built form, scale and character, with the existing neighbourhood.
- .6 Encourage a high standard of design and construction in residential subdivisions and buildings.
- .7 Preserve the physical separation between residential areas and industrial land uses.

3.3 POLICIES

3.3.1 General

- .1 Direct residential development to areas designated for residential uses on the Land Use Map (Schedule B).
- .2 Accommodate residential development primarily within existing serviced areas, and encourage the infill and development of existing residential areas before designating new areas for residential development.
- .3 Direct new residential development to areas that have the level of servicing and community infrastructure appropriate for the density of development. For example, all forms of Residential development, except for Country Residential, require servicing with a community sewer system and a community water system.
- .4 Encourage an intensification of residential land use and density in the following areas:

- ♦ Near established commercial and employment areas
- ♦ Along major arterials
- ♦ In areas where existing services can accommodate higher densities
- ♦ Within other selected areas designated for multiple family development on the OCP Map
- .5 Permit Home Based Business in residential areas throughout the community provided that the business does not detract from the existing residential character of the area, is clearly incidental in size and use to the principal residential purpose of the dwelling, and meets all appropriate regulations.
- .6 Permit the use of single family residential dwellings for bed and breakfast operations provided that they are separately defined and regulated.
- .7 Encourage mixed-use residential and commercial development, with residential above first storey commercial uses within the Downtown Core and West Quesnel commercial areas.
- .8 Consider establishing additional landscaping and buffering between commercial and residential uses.
- .9 Ensure that residential development, except Country Residential, have paved driveways and parking lots.
- .10 New residential development within the specific areas may require geotechnical analysis to determine ground stability.
- .11 Continue working towards implementing a long-term sustainable program to address the West Quesnel land stability issue, with one of the goals being to allow residential development to proceed in the Uplands and Abbott Drive areas as soon as the situation is managed, and to preserve the long term viability of residential development in West Quesnel.

- .12 Ensure that residential buildings are finished on the outside before issuing an occupancy permit.
- .13 Where appropriate, encourage the preservation of existing vegetation such as significant trees or significant vegetation corridors along streams, ponds or steep slopes and ravines, when considering new residential development.
- .14 Any new residential development located in the Agricultural Land Reserve will require consultation with the Agricultural Land Commission.
- .15 Where residential development is proposed near forests and other areas subject to wildfire hazards, the City will encourage measures to reduce the wildfire risk, such as requiring fuel breaks around the perimeter of the subdivision, requiring a minimum of two access roads, requiring fire resistant techniques and materials in building design, and requiring water designed with adequate fire flows.

3.3.2 Country Residential

Country Residential development is primarily located at the north end of the Riverview neighbourhood overlooking the Fraser River, and in the Racing / Westland Road Area. Other areas designated Country Residential also exist within the Uplands and West Riverside neighbourhoods.

- .1 Establish minimum parcel sizes ranging from 0.2 hectares to 2 hectares (about 0.5 acres to 5 acres) for those areas designated Country Residential.
- .2 Accommodate primarily single detached residential uses, along with home based businesses, limited hobby farm uses, and accessory uses, in the Country Residential designation.
 - .3 That properties designated Country Residential be located in areas

having a limited range of urban services and amenities, located just outside existing urban development areas.

- .4 Country Residential Areas will be considered for re-designation to Low Density Residential when provided with urban services such as community water and community sewer.
- .5 Retain the large lot rural character in the northern part of the Riverview neighbourhood.
- .6 The rural character of the Racing / Westland Road neighbourhood will be retained through the Country residential designation, and a minimum parcel size of ••• acre will be retained for any parts of the area re-designated to Low Density Residential in the future.

3.3.3 Low Density Single Family Residential

The purpose of the Low Density Single Family Residential designation is to identify areas primarily suitable for single family dwellings. Within the Low Density Single Family Residential designation other non-residential land uses are also permitted upon rezoning to efficiently service the area, including home based businesses, bed and breakfast operations, small parks, small places of worship, and local convenience stores.

Council's policies are as follows:

- .1 Establish maximum densities ranging from 5 to 20 dwelling units per net hectare (about 2 to 8 units per net acre) for single family residential uses, which equates to minimum parcel sizes ranging from one half acre to one eighth acre.
- .2 Preserve and enhance the character of existing single family neighbourhoods in Quesnel.
- .3 Single family residential is the primary use accommodated in the Low Density Single Family Residential designation.
 - .4 Consider other uses in the Low Density Single Family Residential

designation including home based businesses, bed and breakfast operations, small parks, small places of worship, and small local commercial uses such as convenience stores.

- .5 When reviewing rezoning applications for small local commercial uses within the Low Density Single Family Residential designation, Council will consider the following guidelines:
- ◆ The site must be at a scale similar to what is predominant in the existing neighbourhood
- ♦ The site should be located at an intersection
- ◆ Adequate screening must be provided along property lines abutting residentially zoned land
- .6 Establish minimum parcel sizes of ••• acre (2024 sq. m) for the Low Density Single Family Residential designations in Racing Road / Westland Road and South Hills areas in order to preserve the largelot rural atmosphere of the area.

3.3.4 Low Density Two Family Residential

The purpose of the Low Density Two Family Residential designation is to identify areas primarily suitable for single family dwellings and duplexes. Within the Low Density Two Family Residential designation other non-residential land uses are also permitted upon rezoning to efficiently service the area, including home based businesses, bed and breakfast operations, small parks, small places of worship, and local convenience stores.

- .1 Establish maximum densities ranging from 20 to 40 dwelling units per net hectare (about 8 to 16 units per net acre) for duplex uses, in the Low Density Two Family Residential designation.
 - .2 Single family and two-family residential is the primary use accommodated in the Low Density Two Family Residential designation.

- .3 Duplexes are allowed in areas already zoned for duplex use.
- .4 When reviewing applications to re-designate lands from the Low Density Single Family Residential designation to the Low Density Two Family Residential designation, Council will consider the overall neighbourhood character and consider restricting duplexes to areas that meet the following guidelines:
 - ♦ Areas within close proximity to multiple family, commercial or institutional uses
 - ◆ Areas that are mainly single family residential, but are undergoing redevelopment to higher density residential uses
- .5 Encourage duplexes to have a high standard of design in keeping with the character of the neighbourhood.
- .6 Consider other uses in the Low Density Two Family Residential designation including home based businesses, bed and breakfast operations, small parks, small places of worship, and small local commercial uses such as convenience stores.
- .7 When reviewing rezoning applications for small local commercial uses within the Low Density Two Family Residential designation, Council will consider the following guidelines:
- ♦ The site must be at a scale similar to what is predominant in the existing neighbourhood
- ♦ The site should be located at an intersection
- ◆ Adequate screening must be provided along property lines abutting residentially zoned land

3.3.5 Medium Density Residential

The purpose of the Medium Density Residential designation is to identify areas primarily suitable for triplexes, fourplexes, townhouses,

apartments and other innovative forms of housing. Within the Medium Density Residential designation other non-residential land uses suitable to this designation are also permitted, including home based businesses, parks, and small places of worship. Institutional uses directly related to the housing, such as various levels of medical care, meals and other services, are also allowed.

- .1 Establish maximum densities ranging from 40 to 90 dwelling units per net hectare (about 16 to 36 units per acre) and a range of parcel sizes in the Medium Density Residential designation.
- .2 To encourage development in areas designated Medium Density Residential that:
- ♦ Remains sensitive to the immediate neighbourhood in terms of development density, scale, and massing
- ♦ Preserves existing vegetation where appropriate and possible
- ◆Provides landscaping that enhances the character of the development
- ♦ Retains and enhances the existing neighbourhood character
- .3 Require a high standard of building and site design for multiple-family development by designating the Development Permit areas set out in Section 18.
- .4 Establish a maximum height of 3 storeys or 12 metres in the Medium Density Residential Designation.
- .5 Consider re-designation of new areas to Medium Density Residential based on the following criteria:
 - ♦ Where the proposed development will be compatible in character and scale with adjoining uses
 - Where separation can be achieved through adequate setback distances and landscaped buffers from existing or planned lower density housing

- ◆ Near parks, recreational areas and facilities, commercial and employment areas or public/institutional facilities
- ♦ On sites that afford direct and convenient vehicle access so as to avoid generating excessive traffic on local streets
- ♦ On sites where adequate sewer and water services are available or can be provided by the developer
- .6 Encourage infill and redevelopment of existing areas designated as Medium Density Residential before designating new areas as Medium Density Residential.
- .7 In general, allow densities to increase the closer the development is to the Downtown Core or West Quesnel commercial area.
- .8 While the maximum density in the Medium Density Residential designation is 90 units per net hectare, Council will allow development of densities up to 120 dwelling units per net hectare if the area is already zoned to permit a maximum of 120 dwelling units per net hectare (currently the RM3 zone).
- .9 Council may consider applications to rezone new areas to allow densities up to 120 dwelling units per net hectare if the development meets the following criteria:
 - ♦ Must be within a 5-minute walk (about 250 metres) of the Downtown Core or the West Ouesnel commercial area
 - Must provide amenities that may include public gardens, public plazas, playground equipment, public art, pedestrian and bicycle facilities, and other amenities
 - Primary vehicular access to the development is from a major road that does not require travel through adjacent Low Density Residential areas
 - Provision of screened at-grade parking, under-building parking or underground parking
 - ◆ Provides a maximum of 3 storeys (or 12 metres in height) of residential use

- ◆ The area is designated as a Development Permit Area for Multiple Family Residential
- .10 Consider other uses in the Medium Density Residential designation including home based businesses, small parks, small places of worship, and small local commercial uses such as convenience stores.
- .11 Consider small local commercial uses where they are located on the ground floor as an integral part of the medium density residential development.
- .12 The City wishes to see areas that are designated as Medium Density Residential, but currently used for single family residential, shift to Medium Density Residential use over time; but the City also recognizes that some areas will continue to be used for single family residential until demand exists for redevelopment to Medium Density Residential.
- .13 Institutional uses may be permitted, subject to zoning, in areas designated for Medium Density Residential with consideration of the following guidelines:
 - ◆ The size, scale, and scope of the proposed institutional uses are compatible with the character of the area
 - ◆ The proposed institutional uses will not have a negative impact including noise, unacceptable traffic generation or invasion of privacy on the adjacent residential use
 - ◆ The institutional uses are directly related to the residential use, including uses such as medical care, meal provision, exercise facilities, and daycare facilities

3.3.6 High Density Residential

The purpose of the High Density Residential designation is to identify areas primarily suitable for apartments and other innovative forms of housing. Within the High Density Residential designation other non-residential land uses suitable to this designation are also permitted,

including home-based business, parks and small places of worship. Institutional uses directly related to the housing, such as various levels of medical care, meals and other services, are also allowed.

- .1 Establish maximum densities ranging from 90 to 198 dwelling units per net hectare (about 36 to 80 units per acre) and a range of parcel sizes in the High Density Residential designation.
- .2 To encourage development in areas designated High Density Residential that:
 - ◆ Remains sensitive to the immediate neighbourhood in terms of development, density, scale and massing
 - ♦ Preserves existing vegetation where appropriate and possible
 - Provides landscaping that enhances the character of the development and retains and enhances the existing neighbourhood character
- .3 Require a high standard of building and site design for multiple-family development by designating the Development Permit areas set out in Section 20.
- .4 Establish a maximum height of 4 storeys or 16 metres in the High Density Residential Designation.
- .5 Consider redesignation of new areas to High Density Residential based on the following criteria:
- ♦ Where the proposed development will be compatible in character and scale with adjoining uses
- Where separation can be achieved through adequate setback distances and landscaped buffers from existing or planned lower density housing
- ♦ Near parks, recreational areas and facilities, commercial and employment areas or public/institutional facilities
- ♦ On sites that afford direct and convenient vehicle access so as to avoid

- generating excessive traffic on local streets
- ♦ On sites where adequate sewer and water services are available or can be provided by the developer
- .6 Encourage infill and redevelopment of existing areas designated as High Density Residential before designating new areas as High Density Residential.
- .7 In general, allow densities to increase the closer the development is to the Downtown Core or West Quesnel commercial areas.
- .8 Council may consider applications to rezone new areas to allow densities up to 198 dwelling units per net hectare if the development meets the following criteria:
 - ♦ Must be within a 5-minute walk (about 250 metres) of the Downtown Core or the West Quesnel commercial area
 - Must provide amenities that may include public gardens, public plazas, playground equipment, public art, pedestrian and bicycle facilities, and other amenities
 - ◆ Primary vehicular access to the development if from a major road that does not require travel through adjacent Low Density Residential areas
 - ◆ Provision of screened at-grade parking, under-building parking or underground parking
 - ◆ Provides a maximum of 4 storeys (or 16 metres in height) of residential use
 - ◆ The area is designated as a Development Permit Area for Multiple Family Residential
- .9 Consider small local commercial uses where they are located on the ground floor as an integral part of the high density residential development.
- .10 Institutional uses may be permitted, subject to zoning, in areas designated for High Density Residential with consideration of the

following guidelines:

- ◆ The size, scale, and scope of the proposed institutional uses are compatible with the character of the area
- ◆ The proposed institutional uses will not have a negative impact including noise, unacceptable traffic generation or invasion of privacy on the adjacent residential use
- ◆ The institutional uses are directly related to the residential use, including uses such as medical care, meal provision, exercise facilities, and daycare facilities

3.3.7 Secondary Suites

Council's policies are as follows:

- .1 Retain a specific zone that permits secondary suites, and allow secondary suites within single detached dwellings upon following a rezoning process to permit the secondary suite.
- .2 Require that secondary suites meet the following requirements:
- ♦ The secondary suited is located within a single detached dwelling
- ♦ No more than one secondary suite is permitted per single detached dwelling
- ♦ The secondary suite is smaller than the primary dwelling unit
- ◆ The secondary suite has its own cooking, sleeping and bathing facilities, and its own access
- ♦ One extra parking space is required for the secondary suite

3.3.8 Special Needs/Affordable Housing

Council's policies are as follows:

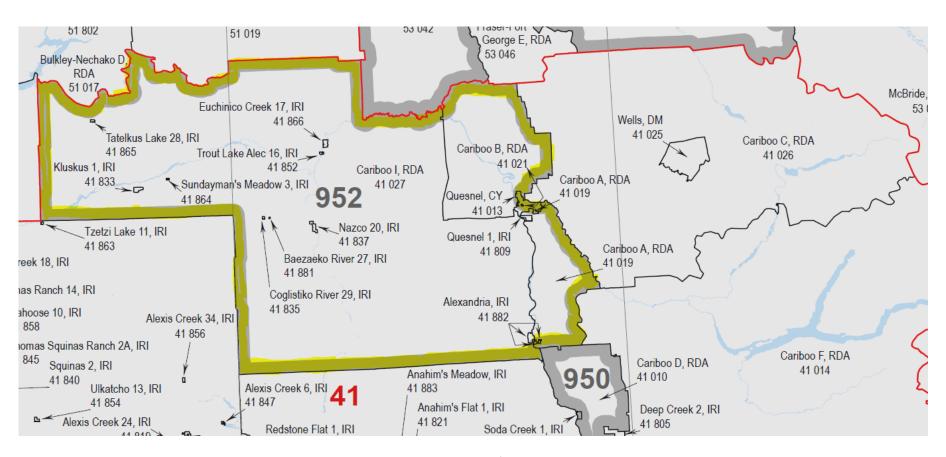
.1 Encourage a diversified range of housing types and tenures for people with varying income levels, age structures, different family sizes and housing preferences. Special housing needs for seniors are recognized and development of a variety of appropriate housing forms is encouraged.

- .2 Examine the implications of revising the Zoning Bylaw to permit secondary suites for people with special needs, in Low Density Single Family Residential designated areas subject to specific criteria.
- .3 Review the Zoning Bylaw to consider allowing higher multiple family densities in return for providing affordable or special needs housing.
- .4 Direct the following types of special needs housing to areas designated as Medium Density Residential:
 - ♦ Group homes
 - ♦ Extended care facilities
 - Retirement homes providing intermediate or extended care services;
 - ♦ Community care housing
 - ◆ Seniors and special needs housing
- .5 Support the development of affordable seniors housing in North Quesnel in order to take advantage of the location near the downtown, close to amenities.
- .6 Ensure that any special needs or affordable housing is designed to fit with the character of the neighbourhood.

3.3.9 Manufactured Home Parks

- .1 Establish a range of maximum densities from 17 to 27 units per net hectare (about 7 to 11 units per net acre) for Manufactured Home Parks.
- .2 Recognize manufactured home parks as providing an important form of affordable housing. .3 Encourage a high standard of design through reviewing the City's existing Mobile Home Parks Bylaw.
- .3 Direct manufactured homes to manufactured home parks.

APPENDIX B: Quesnel – Census Agglomeration Boundary



Source: Statistics Canada Reference Maps, 2011

APPENDIX C: Cariboo Regional District Boundary

