



# City of Terrace

## Housing Needs Report

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**December 2024**

**Prepared by:**

M'akola Development Services  
and Turner Drake & Partners Ltd.



## Acknowledgements

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The authors of this report acknowledge that this study takes place on the Laxyuubm Ts'msyen Kitsumkalum, and Kitselas, and is home to the Métis and many diverse people of Indigenous identities.

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- City of Terrace Housing Committee
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- Terrace and District Community Services Society
- Volunteer Terrace
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- 'Ksan Society

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## Executive Summary

In 2020, the City of Terrace released its first Housing Needs Report in response to new legislation and the changing housing landscape. Like many other Canadian communities, Terrace is grappling with escalating housing pressures and rising housing costs.

Recognizing the dynamic nature of the housing market, the availability of new data, and the necessity for updated housing reports, the City commissioned the following document. It serves as an update to the previous 2020 needs report. The aim is to meet new Provincial requirements for Housing Needs Reports and provide an overview of the current and expected local housing conditions and needs.

## Key Findings

### The Population of Terrace is Growing and Changing

- Terrace's total population grew by 4% and number of households grew by 4% between 2016 and 2021. Similar growth trends should continue over the next two decades, with an anticipated plateau around 2036.
- Projections expect there to be about 14,660 residents and 6,155 households in the City of Terrace by 2041.
- Growth has historically been, and should continue to be, greatest among 25- to 44-year-olds. Seniors (65+ years) are also expected to grow for the foreseeable future.
- The primary source of new residents has been international migration, including immigrants and non-permanent residents. Since 2011, an average of 145 people moved to Terrace from outside Canada each year.

### Housing Costs are Increasing for Renters and Owners

- The median cost of an apartment increased 16% between 2020 and 2023, which may still underrepresent the actual cost of finding a rental unit.
- About 20% of Terrace, or 985 households, earn a "very low income" or "low income". These households can afford at most a monthly mortgage or rent of \$845. The median rent for an apartment in Terrace in 2023 was \$1,100, but community members engaged through this process consistently reported rent prices higher than available data suggests.
- Terrace recently experienced a considerable drop in its rental vacancy rate. As demand grows and supply remains limited, landlords can demand higher rents for available units. Based on community feedback, large capital projects in the region have contributed to a challenging rental market.
- The median home sale price rose 30% between 2019 and 2022. A home that sold for \$430,000 in 2022 could sell for more than \$500,000 in 2024.

- Without significant external support or existing equity, home ownership is increasingly out of reach for many households in Terrace, especially first-time homebuyers. Only households earning more than \$132,000 a year can reasonably expect to afford to own a home. In 2021, only about 32% of households earned more than \$132,000. The median household in Terrace earned \$90,500 before-tax.

### **Housing Need is Significant and Likely Underrepresented by Available Data**

- About 8% of households were in Core Housing Need in 2021. The prevalence of need is higher among renters, single persons, lone parents, Indigenous households, and seniors.
- Canadian Emergency Response Benefit (CERB) relief payments may have artificially boosted income data in the 2021 Census, obscuring housing need. Though a necessary stimulus during the height of the COVID-19 pandemic, CERB temporarily raised the annual income for many Terrace residents, mostly in the lowest income brackets. Many households briefly pulled out of Core Housing Need by CERB likely returned to pre-COVID income levels after support programs ended.
- According to the most recent Point-In-Time Count (PIT) at least 156 people were experiencing homelessness in Terrace in 2023, with potential many more experiencing hidden homelessness (couch surfing, living in campers and other vehicles). This represents an increase from the 2022 count of 107.
- Of respondents to the 2023 PIT, 13% were youth below the age of 25. Key informants noted a high risk of housing instability for youth and young adults, who are often underrepresented in Point in Time Counts. Support and service providers described a lack of youth specific resources in the community. Available data on housing insecurity overall, is generally considered to underestimate real housing need.
- Housing and support service providers report high demand for all types of housing, long waitlists and challenges in supporting community members inquiring about affordable housing or services. As of November 2024, there were 154 applicants on BC Housing’s waitlist. Local housing providers indicate that demand for non-market housing is much higher than what is reported by BC Housing waitlists.

### **The Housing Market Has Been Slow to Respond to a Changing Environment**

- Terrace’s housing stock is aging without being replaced by new market development. Almost half of Terrace’s dwellings were built in the 1960s and 1970s. While newer than many communities, much of this stock will begin to deteriorate without appropriate renovations or interventions. Older homes are more likely to need major repairs than newer options and may be less able to support an aging resident.
- Despite unprecedented demand, Terrace’s primary rental market contracted from 595 homes in 2016 to just 410 homes in 2023. Though some new projects are in the permitting and approvals process, market rental developments are not keeping up with demand. Many of the new, rental housing developments in Terrace have been driven by partnerships



between local government, non-profit operators, and BC Housing, not by private development.

- Community stakeholders noted that several residential developments and projects were underway, but challenging development conditions and long timelines often reduce affordability.
- Limited developable land was also noted as a key barrier to housing development. Addressing housing demands will likely require partnership and collaboration with higher levels of government, as well as creative solutions to support infill housing development and densify appropriate sites.

### **Additional Market and Non-Market Housing is Critical to Meet Expected Demand**

- Provincial projections suggest that by 2041 Terrace may need to add at least 1,916 units to begin meeting housing need, reducing competition, and improving affordability. This equivalent to about 96 units every year. Recent construction activity data suggests that historical development trends would not be sufficient to meet anticipated demand.
- Market housing options developed by the private sector should remain the primary contributor to the local inventory, though there is a clear need for non-market options. By 2041, Terrace may need an additional 1,225 market homes and 691 non-market homes to address housing need.
- While non-market solutions are typically rentals, results show there could be demand for below-market ownership options. This could mean alternative forms of ownership like co-operatives or community land trusts. Community engagement suggests a strong interest from stakeholders in exploring these types of ownership models.
- Stakeholders involved in the development of non-market housing in the City of Terrace indicated a supportive Municipal Government who has worked closely with partners to provide grant funds, tax exemptions, and long-term leases to support development in the City of Terrace. Recent amendments to the City's zoning bylaw may further support development of market and non-market housing in the short-term. These changes, along with creative partnerships and on-going support for non-market development, could soften the impact of population increase on housing supply.
- As an existing regional centre with a hospital, college, vibrant economy, and strong sense of community, Terrace is well-positioned to benefit from a growing population and tax base. With adequate preparation and support through provincial and federal investment, Terrace can leverage growth and demand into improved public amenities, reduced taxation, and economic expansion.

## Required Report Content

The first legislative requirements for housing needs reports were established in 2019, and required local governments to collect data, analyze trends and present reports that describe current and anticipated housing needs. The City of Terrace published its first Housing Needs report in December 2020.

In 2023, amendments to the Local Government Act introduced new requirements for housing needs reports. Local governments must now use an established methodology to identify the 5- and 20-year housing need in their communities and update their official community plans and zoning bylaws to accommodate expected demand. Communities may choose to complete an interim housing needs report including only the new information or can complete a full housing needs report update.

The City of Terrace has elected to complete a full housing needs report update. For reference, all required report content is included in this section. The body of this report contains all information required by legislation and should remain relevant until the next release of Census data, projected for 2027 or 2028.

## Number of Housing Units Required to Meet Current and Anticipated Need

Table 0-1-1: HNR Method Projected Demand

Description	5-year	20-year
Total demand from 2021 base year	793	1,916

Further discussion and analysis of anticipated need is included in [Section 5](#) of this report.

## Households in Core Housing Need (CHN) and Extreme Core Housing Need (ECHN)

Figure 0-1: Households in Core Housing Need by Number and Tenure, City of Terrace, 2006-2021

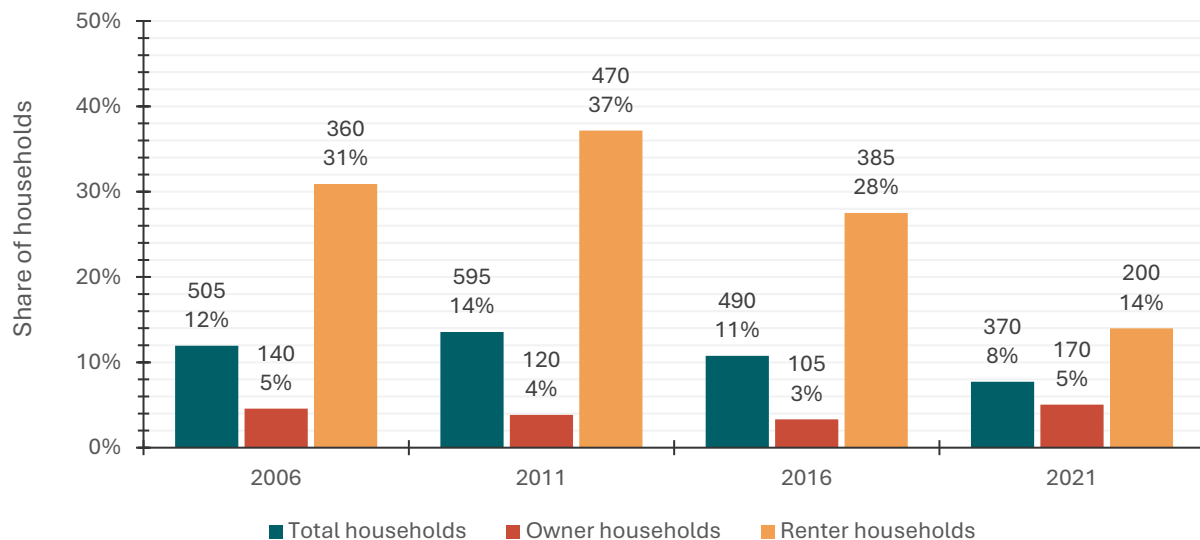
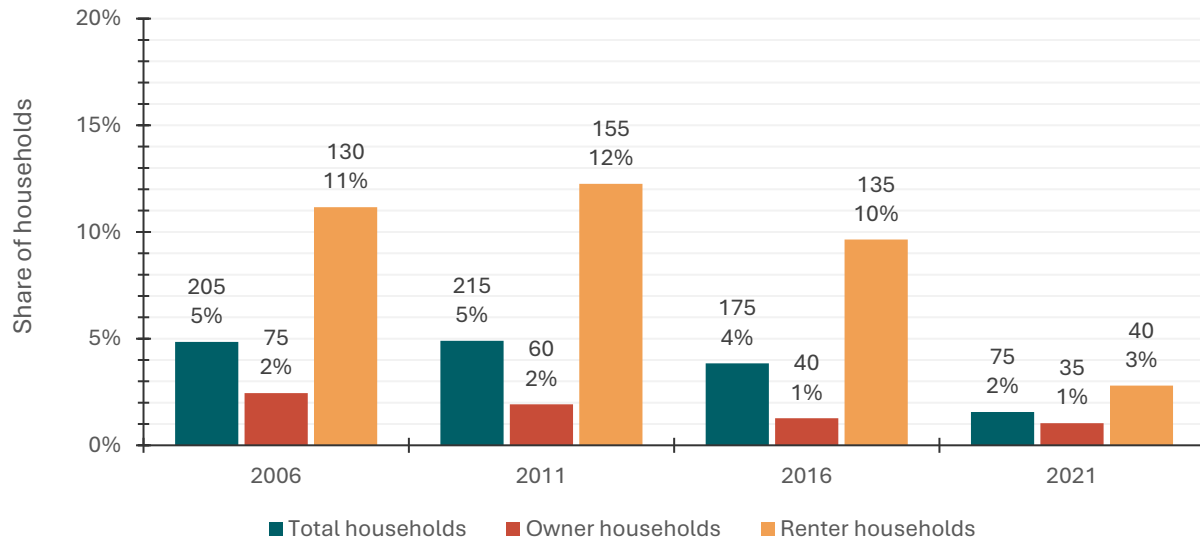




Figure 0-2: Households in Extreme Core Housing Need by Number and Tenure, City of Terrace, 2006-2021



Further discussion and analysis of CHN and ECHN is included in [Section 4](#) of this report.

## Statements About Key Areas of Local Need

### Affordable Housing

Affordability of housing is a major issue for residents of the City of Terrace. Individuals or families with one income, and anyone with a specialized needs struggle to find housing, and senior and Indigenous households report elevated rates of Core Housing Need compared to other populations. About 30% of households could not afford the average rent of July 2024.

The City and Community Housing Providers are working to build new non-market affordable rental options, but projections anticipate 691 subsidized affordable units, and 1,225 additional market units will be needed by 2041 to meet demand and begin to balance prices.

The City of Terrace is also the non-market housing center of the Regional District of Kitimat-Stikine (RDKS), and currently serves 639 of the 949 RDKS residents/households who are receiving housing assistance.

### Rental Housing

Low vacancy rates, high cost and competition for available units and limited market rental stock constructed in recent years indicate a lack of rental housing in the City of Terrace. This is supported by qualitative data. The primary rental market has been decreasing in the City of Terrace, with a large portion of renter occupied dwellings noted in the secondary market and

spread across low density forms of housing such as single and semi-detached homes, rowhouses, or mobile homes.

Terrace is a service hub for many community members working on large industrial projects in surrounding communities, and there are ongoing concerns from community members about how the rental market will accommodate employees needed for the new hospital being built. According to residents and service providers, rental rates are significantly inflated by workers who choose to live in Terrace, near services, but work elsewhere.

Recently constructed and proposed non-market rental projects have yet to impact available data but should alleviate short term challenges in the current rental market. Though progress is being made, projections anticipate that Terrace may still need an additional 925 rental units by 2041 to meet demand.

### **Special Needs Housing**

Engagement data indicates a need for more accessible and supportive housing options, and a desire for additional programming and support service delivery spaces within or close by housing developments. While Terrace does have a long-term care facility, many households with a special need or disability can live independently if an appropriate housing option is available. With an aging population, there is a projected need for more accessible and specialized housing.

### **Housing for Seniors**

Senior-led households increased by 17% between 2016 and 2021. This population is expected to continue growing over the next 5 and 20 years. Data from UBCs Hart project indicated that, as of 2021, approximately 140 senior led households were in Core Housing Need. Engagement with community members suggests long waitlists and a lack of suitable options for seniors in Terrace.

Key stakeholders noted a need for seniors-oriented housing for moderate-income households looking to downsize into adaptable and accessible units close to essential services and amenities. Social connectivity and opportunities for intergenerational housing were noted as important considerations for seniors-oriented housing development.

### **Housing for Families**

The percentage of families with children remained about the same between 2016 and 2021, while couples without children grew only marginally (1%). Despite limited growth amongst larger households, projections anticipate strong demand for housing units with multiple bedrooms over the next 20 years.

Stakeholders reported a rise in families with children experiencing hidden homeless or couch-surfing since the last Housing Needs Report. This indicates a deficit in affordable larger homes, which are often difficult to build. Affordable options with multiple bedrooms are key to meeting the needs of families, especially lone parent households who often need non-market options to ensure appropriate affordability. Families may also be served by interventions in other areas of the housing spectrum, for example by additional seniors housing that helps reintegrate larger homes back into the market.

Meeting acute housing needs in the short and long-term will require a mix of denser housing options including smaller units for individuals and seniors and larger homes for families with multiple children.

### **Shelters for Individuals Experiencing Homelessness and Housing for Individuals at Risk of Homelessness**

Terrace currently has very low vacancy rate and a considerable number of individuals in need of housing. Purpose-built rental options are scarce, expensive, and highly competitive, with vacancy rates for smaller units at 0.0%. This leaves individuals already marginalized by homelessness and poverty at a severe disadvantage.

While Terrace has a number of supportive housing units, growth in Point in Time (PiT) totals underscores a pressing need for an increase in supportive accommodations and dedicated resources catering to individuals with intricate health needs. Community engagement results identified youth and young adults facing homelessness as a key population in need of youth specific shelter and services. This is highlighted by the PiT data which indicates that 56% of respondents reported experiencing homelessness for the first time as a youth.

In addition, most PiT respondents reported health challenges, indicating a need for supports outside of shelter alone. The need for additional support services was reiterated by community stakeholders. Homelessness is a multifaceted issue extending beyond housing scarcity. Many individuals experiencing homelessness confront complex challenges requiring additional support to secure and maintain housing, as well as to foster their overall health and well-being

### **Housing in Close Proximity to Transportation Infrastructure that Supports Walking, Bicycling, Public Transit, and Alternative Forms of Transportation**

The City of Terrace recognizes the importance of locating housing development near transportation and infrastructure to promote sustainable and connected communities. While many residents rely on their vehicles there is support from the community to improve transportation and access to alternative modes of transportation in the community. In addition, community members highlighted the importance of having daily amenities and services within walking distance of housing.

Extending and upgrading infrastructure can dramatically increase the cost of a development and reduce affordability. Terrace is committed to densifying existing City land, managing growth, and working with partners to identify adequately serviced sites for development.

In addition to improving active and public transportation connections across Terrace, a denser urban footprint can help improve affordability, reduce carbon emissions, and generally contribute to broader community well-being. Terrace's OCP supports reductions in parking for uses in the downtown by 25-50% with further reductions being achievable through variances or cash-in-lieu policy.

## Looking Back

### Actions Taken by the City of Terrace to Reduce Housing Need Since the Last Housing Needs Report was Received

#### General Housing Actions

Date	Description of Action or Policy
2020-Present	<p>Housing Committee. The council of the City of Terrace has established a standing Housing Committee with community members and two city council appointees. Staff support this committee. The committee has a Terms of Reference to address housing needs and gaps and to foster discussion and engagement with residents, agencies and local governments in NW BC on local and regional housing challenges and solutions. The Housing Committee meets monthly and reports to council.</p> <p>The Housing Committee and staff have attended Housing Central conference and have successfully organized and held the only housing conference in North-west BC in March of 2024.</p>
2024	<p>The Housing Committee organized and held a successful 2-day conference “Room for All: Housing Solutions as the NW Grows” in Terrace. This event attracted over 100 registrants from across the NW region and featured a wide range of presentations from CMHC, BC Housing, Not-for profits, development industry and First Nations. The keynote speakers were Margaret Pfoh, AHMA, Jill Atkey, BCNPHA, and Thom Armstrong CHFBC.</p>
2020	<p>Council allocates \$250,000 from the Affordable Housing Reserve (AHF) to a non-profit housing provider for the construction of a 45-unit Rent Geared to Income (RGI) apartment project.</p>
2021	<p>Council allocates \$100,000 from the Affordable Housing Reserve (AHF) to a non-profit housing provider for the construction of a 22-unit affordable women’s transition housing apartment project.</p>
2023	<p>Council allocates \$100,000 from the Affordable Housing Reserve (AHF) to a non-profit housing provider for the construction of a 43-unit affordable seniors housing apartment project funded partially through the Community Housing Fund (CHF).</p>
2023	<p>The City of Terrace completed independent annual point-in-time homeless counts from 2014 to 2023 at which time the province conducted the count. The 2023 count recorded 156 persons as unhoused in our community and the city is supporting BC Housing’s acquisition of two sites to construct supportive housing projects to address this lack of first stage housing.</p>
2024	<p>The City’s Downtown Revitalization Tax Exemption bylaw provides a 5-year exemption on the value of improvements for all new multi-family developments in the downtown. This has resulted in a new 9-unit apartment building to be occupied in early 2025.</p>

#### Approved Re-zoning Applications and Zoning Amendments

Date	Description of Action or Policy
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June- 2024	The City developed new Zoning Bylaw regulations to address the requirements of the Bill 44 Small Scale Multi-Unit Housing legislation. This involved eliminating low-density residential zones and developing a new residential zone permitting up to 4 dwelling units on all lots
2024	Following the SSMUH zoning amendments staff, at council direction, are researching options to increase residential density in other zones and through land use policy in the Official Community Plan (OCP). This will inform policy updates in the OCP to be adopted by the end of 2025 to meet legislated requirements. Housing density increases are being considered for the downtown commercial core to permit multi-family apartment and for the older residential neighbourhoods near the downtown to allow up to 10-12 units on a residential lot.
2024	Zoning Amendment adopted to create a new low-density residential zone that permits up to 4 dwelling units on over 90% of the residential parcels in the city.
2023	Zoning amendment adopted to rezone R3 medium density residential to R6 – Mobile Home Park to allow increase from 40 to 60 dwelling unit density
2022	Zoning amendment adopted to rezone R1 low density residential to RB-1 Bareland Small Lot Residential to allow increase from 1 to 20 dwelling unit density.
2021	Zoning amendment adopted to rezone RS-1 low density rural residential to R1 – Low Density Residential to allow subdivision of parcel.
2020	Zoning amendment adopted to rezone C3 – General Commercial to R5 – High Density Residential to allow the development of a 48-unit multi-family affordable housing project with Indigenous Housing Fund (IHF) approvals.
<b>Parking</b>	
<b>Date</b>	<b>Description of Action or Policy</b>
2014-2024	All affordable housing projects issued Development Permits in the past 10 years have been granted parking space reductions of up to 40 percent through the Development Variance Permit process.

**Summary of the Changes in Housing Need Since the Last Housing Needs Report was Received**

The City of Terrace’s population and number of households grew between 2016 and 2021, further contributing to increases in local housing demand. Prices of homes and rents both increased while competition remained high, and the vacancy rate reached record lows. Housing service providers report generally worsening housing conditions for their clients, especially for vulnerable populations and households with only one income.

Considering the increased demand and rising housing costs, one might expect affordability metrics to have worsened from 2016 to 2021. However, Core Housing Need data suggests there may have been some improvement in Terrace. In 2016, 16% of households lived in an

unaffordable dwelling, and 11% were in Core Housing Need. In 2021, those numbers dropped to 14% and 8%, respectively. Though promising, much of the decrease in Core Housing Need may be due to the impact of COVID-19 relief payments distributed in 2020 (the reference year for income for the 2021 Census) which temporarily helped many households afford their shelter and living expenses. With increasing housing costs and higher interest rates, it is reasonable to assume that, despite drops in unaffordability and Core Housing Need, housing conditions have worsened or at best stabilized since the last housing needs report.

Stakeholder input supports this assumption, with most stakeholders reporting no change in housing need since 2020. Even with newly completed projects, waitlists are continuing to grow, vacancy remains low, and the need for housing is still just as pressing.

While housing need is still a critical challenge in the City of Terrace, many partnerships and actions initiated by the City, Province, and other local stakeholders have the potential to alleviate some housing pressure for residents. One larger multi-unit affordable housing project was recently completed, and at least three more are in the pre-development and development phases.

The City of Terrace has had success in partnering on the provision of affordable housing projects by long-term lease, or below-market sale of city owned lands and has provided over \$450,000 in financial contributions through the Affordable Housing Fund since 2013. City owned land and revenue sources have now been depleted, with few revenue sources available to support the acquisition of additional land for housing or replenishment of the Affordable Housing Fund.



# 1 Introduction

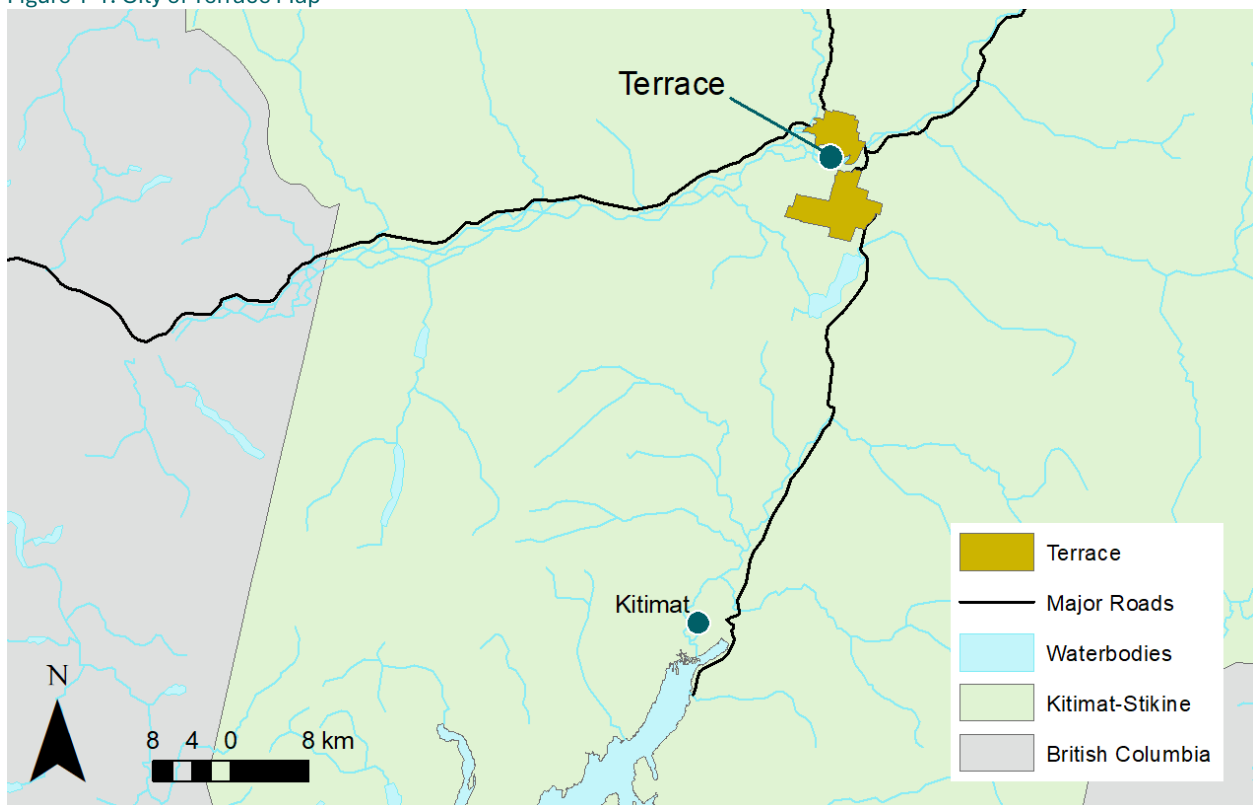
## 1.1 Overview

Using a wide range of quantitative data, as well as qualitative input from stakeholders, this document analyzes existing housing needs and gaps, as well as anticipated needs and gaps over the next twenty years. This report also meets provincial regulations for a complete housing needs report, as introduced by legislation in 2019 and amended in 2023.

Like communities across British Columbia, Terrace is experiencing housing pressures with increasing home sale prices and rising rents. The purpose of this report is to develop an understanding of the current and anticipated housing conditions for the City of Terrace. A housing needs report (HNR) provides an overview of existing housing gaps, and potential opportunities to expand or create new partnerships critical to the provision of housing.

A thorough assessment of housing need is a vital foundation to support future initiatives. The data gathered and insights generated by a needs report can inform land use and social planning initiatives, support non-market funding applications, and provide evidence to further advocacy to senior levels of government. They are also a useful resource for those engaged in or entering the housing sector.

Figure 1-1: City of Terrace Map



Source: BC Geo Warehouse, Statistics Canada

## 1.2 The Housing Continuum

The “housing continuum” refers to the range of housing options generally available in British Columbia. This includes emergency shelters and transitional housing, supportive housing for vulnerable populations, non-profit affordable rental housing, market rental, and home ownership. Ideally, there is an appropriate variety of options available in all sections of the housing continuum to support a diverse population.

In the most common depiction of the housing continuum in Canada, housing options are illustrated as a linear progression from homelessness through to homeownership. Though helpful, this model can affirm the assumption that people start somewhere along the horizontal axis and move from left to right, with market home ownership being the ultimate goal.

Figure 1-2: The Housing Continuum

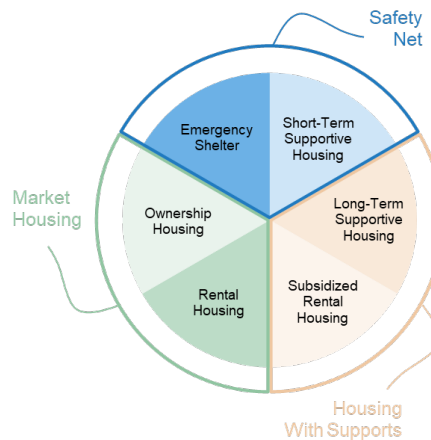


Source: CMHC

Many people and households do not move linearly from one state of housing to the next, but rather jump from type to type based on rapid changes to their professional or personal lives. For example, an individual in market rental housing may suddenly find themselves evicted from their unit in a low vacancy rental market. The struggle to find housing may lead to homelessness. Alternatively, a senior household may choose to sell their home and downsize to an appropriate rental option.

In effort to better represent the realities of individuals navigating the housing system, some communities are exploring an alternative to the continuum. One of these communities is the City of Kelowna. Instead of the linear view, the City applies a circular model known as the “Wheelhouse,” reflecting that people’s housing needs are fluid based on lifestyle preferences and financial circumstances.

Figure 1-3: The Housing Wheelhouse



Source: adapted from CMHC & City of Kelowna<sup>1</sup>

The Wheelhouse model better represents how people move around or across the circle between different types of housing. A healthy housing stock can support diverse communities throughout life stages and circumstances and includes diverse housing forms and tenure types to meet the needs of different socio-economic backgrounds and circumstances. The Wheelhouse breaks down housing supply into six key areas:

Table 1-1: Wheelhouse Key Housing Areas

Key Area	Description
Emergency Shelters	Temporary shelter, food and other support services, generally operated by non-profit housing providers.
Short-term Supportive Housing	Stable housing along with support services offered by non-profit providers as a step between shelters and long-term housing (with typical stays of two to three years).
Long-term Supportive Housing	Long-term housing offered by non-profit providers, along with support services ranging from supportive care to assisted living and residential care.
Subsidized Rental Housing	Subsidized rental homes operated by non-profit housing providers, government, and housing co-operatives through either monthly government subsidies or one-time capital grants.
Ownership Housing	Includes fee simple homeownership, condominium ownership, multi-unit and single-family homes, and shared equity (such as mobile homes or housing co-operatives).
Rental Housing	Includes purpose-built long-term rental apartments, private rental townhomes, secondary suites, garden suites, and single-family rental homes.

<sup>1</sup> Elver, D., Tang, E., & Baynes, S. (2019, August 7). *The Wheelhouse: A New Way of Looking at Housing Needs*. Canada Mortgage & Housing Corporation. Retrieved from <https://www.cmhc-schl.gc.ca/en/housing-observer-online/2019-housing-observer/wheelhouse-new-way-looking-housing-needs>

### 1.2.1 Defining “Affordable”

Providing a definition for affordable housing can be challenging. Communities have varying needs and demands, varying incomes and economies, and different housing stock ecosystems, all of which can influence affordability. The most commonly accepted definition of affordable housing comes from the Canada Mortgage and Housing Corporation (CMHC), which considers housing to be “affordable” when the household spends less than 30% of their pre-tax income on adequate shelter. It is a very broad definition that does not account for typology, tenure, or household structure. An affordable home can be a rental apartment, a single-detached house, a co-op, condo, or social housing, provided it costs no more than 30% of the resident household’s pre-tax income.

### 1.2.2 Non-Market Housing

Non-market housing is typically facilitated by non-profit or senior government providers and subsidised predominantly by provincial and federal government funding programs. Local, regional, and Indigenous governments are key facilitators of development. In some cases, local governments develop and operate non-market housing themselves, often indirectly through a municipal corporation or non-profit organization. Though difficult to develop, not only because of community perceptions about below market housing, but also because of limited funding and appropriately serviced and sited land, non-market units are one of the only ways to secure affordability in the face of unprecedented market pressures.

Tools for setting the price of a non-market home vary by funding program, but all non-market units meet some definition of affordability and have that affordability secured for a minimum period. Non-market stock is key to providing safe, affordable, appropriate housing to the residents of Terrace.

### 1.2.3 Non-Market, Affordable Rental Housing

The most common type of non-market housing is non-market, affordable rental housing without supportive elements. In most cases, a non-market, affordable rental development looks just like and is operated identically to a market rental building. The only significant difference is the cost of rent.

Rents are typically set by the funding program, but common rent-setting mechanisms include:

- **Rent Geared to Income (RGI)** - Rental fees are set at 30% of the occupant household’s total gross income. Income testing typically occurs on an annual basis.
- **Low End of Market** - A type of housing where the housing provider calculates rent according to rental market conditions. Providers typically aim to charge less than or close to the average market rent in a community, as calculated by CMHC.

### 1.2.4 Workforce Housing

Workforce housing is a type of non-market, affordable rental housing that is affordable to individuals and families who earn around the median income in the community. Eligibility for these units can be tied to employment status within a community but is not tied to a specific employer.

### **1.2.5 Employee Housing**

Employee housing is owned and provided by an employer and tied to an individual's employment status with the company or organization. Employee housing is not non-market housing as it is privately owned and subsidized by a private entity.

### **1.2.6 Affordable Ownership**

Affordable home ownership options can be classified as both market and non-market housing depending on the level of support being received from a public entity. Lower cost home ownership in the market often takes the form of smaller, denser ownership options, like laneway housing, manufactured homes, or equity housing co-operatives. Though often mission driven and potentially founded with assistance from a government program, equity housing co-operatives are still typically classified as market housing as their price is set by a private co-op board or internal bylaws.

Non-market home ownership is very challenging to build. Almost all current funding programs are focused on rental housing, and very few organizations can offer an ownership model to community members. When organizations do offer affordable ownership, the right to purchase is typically restricted to residents of a community or employees in a certain industry and the organization retains the right of first refusal to purchase the unit back. Resale price is typically restricted to the original sale price of the home plus inflation.

In the absence of specific funding programs, affordable home ownership is not currently a feasible path for communities to improve affordable housing stock. However, an organization or entity that operates affordable rentals may choose to privately fund affordable ownership options once they have accrued enough capital to pursue development without a senior funding partner.

## **1.3 Housing Needs Reports in British Columbia**

In 2019, the Government of British Columbia introduced changes to the Local Government Act requiring municipalities to complete housing needs reports to help better understand current and future housing needs and inform plans and policies. Following completion of their first report, municipalities are required to update their housing needs reports every five years.

In November 2023, the Province announced a suite of legislation designed to accelerate housing starts, reduce development delays, and increase the amount of housing available for British Columbians. A critical component of the changes was an update to Housing Needs Reports requirements. Before January 1, 2025 all local governments must update their Needs Reports to include a standardized twenty-year projection of population growth and housing need.

In addition, all local governments must update their Official Community Plans to plan for enough housing to meet the twenty-year growth projection. Needs Reports and Official Community Plans will both need to be updated on ongoing five-year cycles. To support the City of Terrace to complete the required OCP updates, the consulting team has identified several best practices and considerations for meeting the requirements of Bill 44. Appendix B includes a review of the City's current OCP and potential areas for policy intervention.

This report includes all information required by the province, including the current and projected housing deficits over the next twenty years.

## 1.4 Roles in Addressing Housing Need

### 1.4.1 Local Governments

Changes to legislation are placing considerable pressure on local governments to become more active in providing and facilitating affordable housing. Housing issues are often felt most acutely at the local level where the effects of an affordability and availability crises manifest in visible homelessness, overburdened housing services and supports, worker shortages, and population movement.

Local governments have traditionally acted as facilitators and regulators of affordable housing. As housing needs continue to rise, local governments have expanded their ability to support the creation of affordable market and non-market housing through policy, zoning, partnerships, financial incentives, staff capacity, and resources. Their authority comes from Provincial legislation – the Community Charter, Local Government Act, Strata Property Act, and the Local Government Statutes (Housing Needs Reports) Amendment Act.

Local government actions in housing are often grouped into four categories:

- **Facilitate New Development:** By reducing parking requirements, expediting approvals, and reducing fees and taxes, the City of Terrace can encourage certain forms of desired housing, typically housing is secured at an affordable rate through legal agreement. Local governments can also facilitate new affordable housing by directly contributing capital or land to new affordable projects or redevelopment initiatives. Though land is the most common contribution, many municipalities are using their reserve funds to kick-start new projects with pre-development funding to support site due diligence and initial design work.
- **Regulate:** The City of Terrace can regulate the form and tenure of housing through the zoning bylaw and development permit process and can designation certain areas or parcels as a “rental only” zone. Local governments can also regulate and restrict short-term vacation rentals.
- **Incentivize:** The City of Terrace can encourage new forms of market and non-market housing through the Official Community Plan, infrastructure and growth plans, and housing policies (e.g. community amenity contributions, density bonusing provisions, etc.)
- **Partnership, Education, and Advocacy:** The City of Terrace can work with housing and service providers to build new housing, educate residents about the value of affordable housing, and advocate for increased funding and support from senior levels of government.

### Other Roles for Local Government

Local governments in BC are rarely directly involved in the building and operating of affordable housing and related services. Instead, local governments typically partner with and support community organizations, developers, and senior levels of government who lead construction and ongoing operations. In some cases, local governments develop and operate non-market housing themselves, often indirectly through a municipal corporation or non-profit organization.



### **1.4.2 Non-Profit Organizations**

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

In the City of Terrace 'Ksan Society is the main operator of affordable housing projects. They provide housing options across the housing continuum to support a wide range of community members. M'akola Housing Society also operates housing in the City of Terrace. Although M'akola prioritizes Indigenous households to fill their units, non-Indigenous community members can also apply.

### **1.4.3 Private Sector**

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

## **1.5 Data Sources**

This report refers to several pieces of data that together contribute to contextualizing the housing conditions experienced by the residents of the City of Terrace. The following is a list of the secondary quantitative data sources (i.e., organizations that collect housing related information used for this report):

- BC Assessment
- BC Housing
- British Columbia Statistics
- Canada Mortgage and Housing Corporation (CMHC)
- 'Ksan Society
- Statistics Canada
- UBC Housing Assessment Resource Tools (HART)

Limitations for each source are detailed in the next subsection. At a high level, no analysis can be exact without individualized person or household datasets. Many datasets in this report rely on population samples which, though statistically sound, may not feel representative or reflect lived experience in Terrace. Any analysis in this report should be considered representative figures rather than precise descriptions.

This is especially applicable to projection work from any source. Estimating variable changes without knowledge of future conditions is inherently imperfect. The data collected in this report represents a time stamp subject to economic, social, and environmental conditions that may not persist in the future. Outputs from such exercises should serve as guide posts, regularly recalculated adjusted to incorporate new information as needed.

## 1.5.1 Data Limitations

### BC Assessment

#### Grouped Information

BC Assessment provides assessment roll spreadsheets for communities across British Columbia for the years 2005/2006 through 2022/2023. Assessment roll information is not on an individual property level; rather, similar types of properties are grouped together in “folios” based on several factors, such as property type and dwelling type. These folio groups also mean that assessment and sale price values reflect averages, making it more difficult to express community level average and median values.

#### Unit Counts

For purpose-built rental properties, unit totals within folios are sometimes represented by the value “20+,” limiting accurate summation. This category is less relevant for owned properties.

### British Columbia Statistics

#### Urban focus

BC Statistics helpfully consolidates most data related to complete Housing Needs Reports, like the new homes registry, non-market housing, post-secondary student housing, and homeless count sources. The database primarily offers data for urban areas, potentially excluding unincorporated or rural data, or suppressing data for confidentiality. This is often due to urban communities having greater data quality and quantity.

### Canada Mortgage & Housing Corporation (CMHC)

#### Reporting landscape

CMHC conducts its Rental Market Survey (RMS) every year in October to estimate the relative strengths in the rental market. The survey collects samples of market rent levels, turnover, and vacancy unit data for all sampled structures. The survey only applies to **primary rental markets**, which are those urban areas with populations of 10,000 and more. The survey targets only privately initiated rental structures with at least three rental units, which have been on the market for at least three months. CMHC collects rental data for the City of Terrace.

### Statistics Canada

#### Area & data suppression

Some geographic areas are too small to report, resulting in the deletion of information. Suppression can occur due to data quality or for technical reasons, limiting the use of granular Census geographies. This was not a particular concern for this study but limited the ability to use granular Census geographies (specifically, Dissemination Areas – see **Definitions**).

#### Random rounding

Numbers are randomly rounded to multiples of “5” or “10,” leading to potential discrepancies when summed or grouped. Percentages derived from rounded data may not accurately reflect true

percentages, introducing a level of approximation. Additionally, the sums of percentages may not equal 100%.

### **UBC Housing Assessment Resource Tools (HART)**

Sourced from Statistics Canada

While HART offers detailed methodologies for their analysis, they do rely on Statistics Canada datasets to perform them. Consequently, the same limitations as stated above apply for HART analysis results.

## **1.5.2 Quantitative assumptions**

### **Demographic projection methodology**

For municipalities, the BC government's "Population Extrapolation for Organizational Planning with Less Error" (P.E.O.P.L.E.) provides historical population estimates and projections by gender and age cohorts. Readers interested in the outputs or the methodology can access both from this [webpage](#).

Like for population, the BC government offers historical household estimates and household projections for municipalities. Readers interested in the outputs or the methodology can access both from this [webpage](#).

Note that the BC government also provides population and households projections for the electoral areas; however, these projections are for the combined population of all electoral areas in a Regional District. Adjustments must be made to translate regional rural projections to individual electoral areas.

### **Unit demand methodology**

Total unit demand calculations follow the requirements set out by the HNR Method Technical Guidance document, which aggregates six components of need together (discussed in more detail in the **Analysis** section) to determine how many dwellings may be needed over the next 5 and 20 years. The methodology can be found [here](#).

### **Affordability analysis**

At several points, this document estimates what the reasonable income, rent, or purchase price may be for a particular household. To do so we use the following assumptions and methodology:

#### **Assumptions:**

- Amortization period = 25 years
- Payment frequency = monthly
- Interest rate = average weekly rate for 5-year fixed mortgage in the noted year
- Down payment = 10%
- CMHC insurance = 3.10%
- Income used for shelter expenses = 30%
- Ancillary shelter costs = 25%
- Direct shelter costs (for a mortgage payment or rent) = 1 – ancillary = 75%

### Calculations:

- Collect 2021 median before-tax household incomes by household type, income bracket ranges, and income category ranges, as well as total households by characteristic.
- Estimate an affordable monthly payment using affordability assumptions above (i.e.,  $\text{income} \times 30\% \times [1 - 25\%] = \text{monthly payment}$ ).
- Convert the affordable monthly payment to an affordable purchase price, based on mortgage and down payment assumptions.
- Collect the 2022 median purchase prices by dwelling type.
- Compare median purchase prices to household budgets. If budget is below, a household's income cannot afford the purchase price.

## 1.6 Community Engagement

Community Engagement can be used to support and supplement the quantitative findings in a Housing Needs Reports. Particularly in smaller communities like Terrace, community engagement helps capture up-to-date information to inform findings and help determine the accuracy of external data sources.

### What We Heard from Terrace Residents

Since 2020, Terrace residents have participated in many housing-related and adjacent studies including the 2020 and 2024 needs reports processes. Housing affordability and availability has consistently been a priority concern for local and provincial residents. Voices captured in this and other studies have been highlighted throughout this report. Look for the blue background – it means you are reading a real quote about housing from a real Terrace resident!

All the quotes featured in **red text** have been pulled from Terrace residents who participated in the 2020 housing needs report process. All quotes featured in **black text** were collected as part of engagement with stakeholders conducted during this study.

A detailed description of engagement activities and limitations is included in Appendix C. Engagement Summary Report.

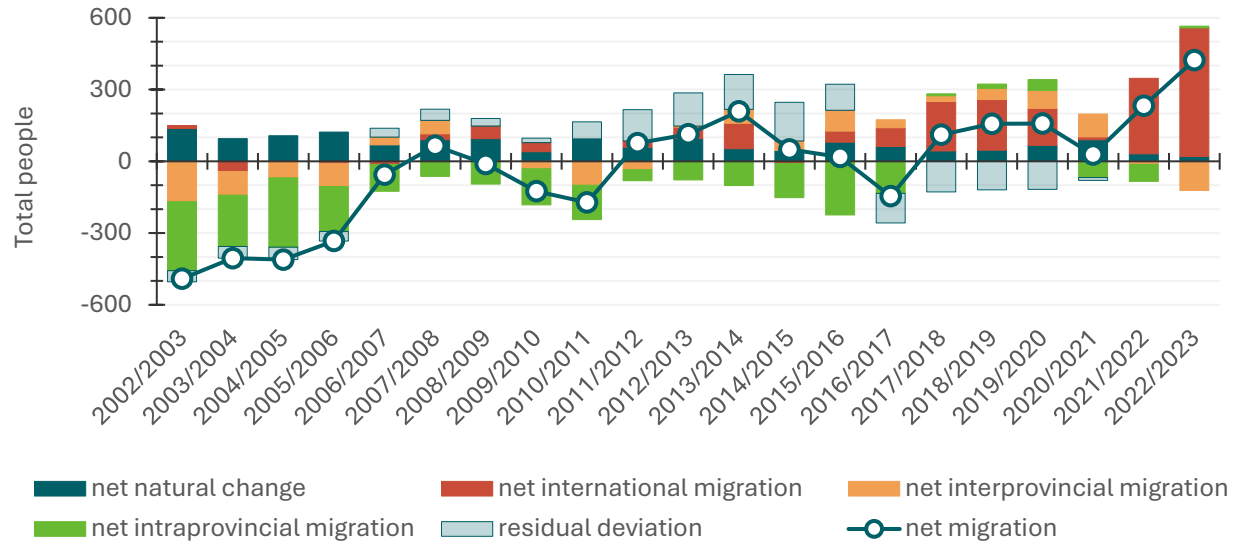
## 2 Community Profile

### 2.1 Population

#### 2.1.1 Migration

Figure 2-1 illustrates migration data for the Terrace Census Agglomeration (CA) – which contains the whole of Electoral Area C (Part 1) and Electoral Area E (Thornhill). The figure includes migration data and population change based on net natural change (births minus deaths).

Figure 2-1: Annual demographic change related to Migration



Source: Statistics Canada<sup>2</sup>

- From 2002 to 2011, the Terrace CA experienced a net outflow of residents, losing about 260 people annually. Most of these residents moved to other parts of British Columbia, with a smaller portion relocating elsewhere in Canada.
- After 2011, the area began to see a net inflow of people, with significant increases in 2021/22 and 2022/23. On average, 120 people moved to the area annually from 2011 to 2023, with 330 moving in between 2021 and 2023.
- The primary source of new residents has been international migration, including immigrants and non-permanent residents. Since 2011, an average of 145 people moved to Terrace from outside Canada annually. At the same time, there were consistent losses of residents to other provinces or regions in British Columbia.
- National trends of aging typically result in negative natural change (more deaths than births). However, Terrace has consistently shown higher births than deaths since at least 2002, which

<sup>2</sup> Statistics Canada. Table 17-10-0136-01 Components of population change by census metropolitan area and census agglomeration, 2016 boundaries DOI: <https://doi.org/10.25318/1710013601-eng>

deviates from the national norm (though trends indicate the magnitude of positive change is declining over time).

- The federal government recently introduced new immigration guidelines that set controlled targets for temporary residents, international students, foreign workers, and permanent residents from 2025 to 2027.<sup>3</sup> The primary goal is to slow population growth and ease local demand pressures. Given Terrace’s significant inflows of international migrants in recent years, this new approach may impact projected population and household totals discussed in subsequent sections.

## 2.1.2 Historical & Anticipated Population

British Columbia’s population grew by nearly 8% between 2016 and 2021 (according to BC Government estimates), driven by economic opportunities, immigration, and the quality of life. This growth has heightened the demand for housing, infrastructure, and services, presenting both opportunities and challenges for the Province and City of Terrace as they adapt to a changing demographic landscape.

Provincial estimates show that the City of Terrace grew 4% during the same period.<sup>4</sup> Table 2-1 provides a summary of the historical population changes across different age groups and includes anticipated population figures over the next two decades. Figure 2-2 illustrates the changing total population from 2016 and 2021 (BC estimates for Census years) and the next 5 and 20 years (based on BC provided projections).

Table 2-1: Historical (BC Gov’t estimates) and anticipated population by age group (BC Gov’t projections)

	Total	0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+
<b>Historical population</b>							
<b>2016</b> population	12,105	2,220	1,595	3,285	3,335	1,490	185
<b>2021</b> population	12,600	2,340	1,515	3,705	3,110	1,745	180
% change ('16-'21)	+4%	+5%	-5%	+13%	-7%	+17%	-3%
<b>Anticipated population</b>							
<b>2026</b> population	13,630	2,285	1,655	4,400	2,990	2,030	265
% change ('21-'26)	+8%	-2%	+9%	+19%	-4%	+16%	+47%
<b>2041</b> population	14,660	2,015	1,385	4,775	3,830	2,080	575
% change ('26-'41)	+8%	-12%	-16%	+9%	+28%	+2%	+117%
% change ('21-'41)	+16%	-14%	-9%	+29%	+23%	+19%	+219%

<sup>3</sup> Government of Canada. (2024, October 24). Government of Canada reduces immigration.

<https://www.canada.ca/en/immigration-refugees-citizenship/news/2024/10/government-of-canada-reduces-immigration.html>

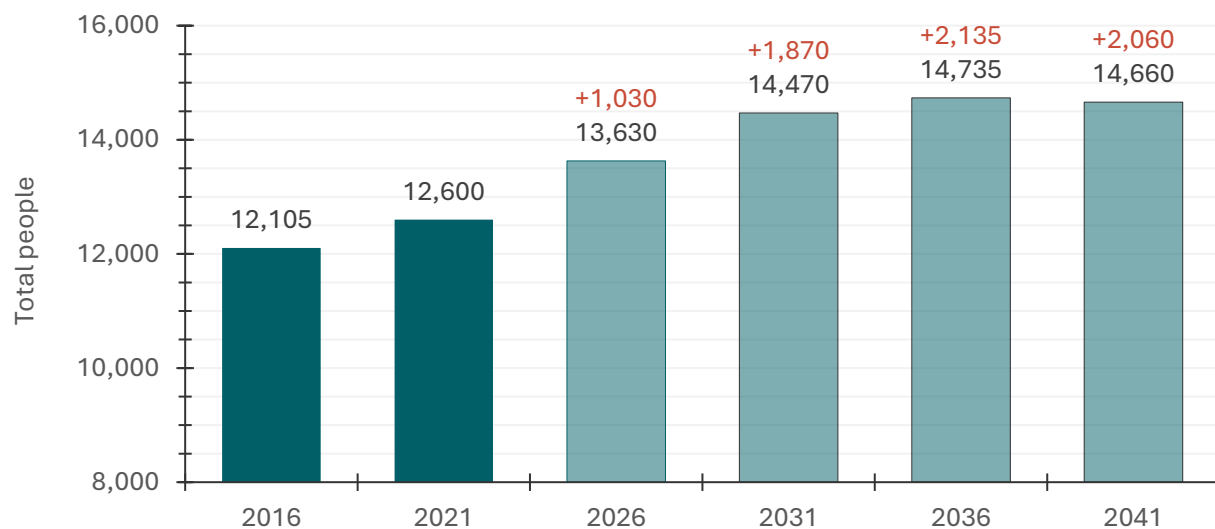
<sup>4</sup> Note that Statistics Canada’s 2021 Census also reports a 3% increase in the City of Terrace’s population. The totals from which the increases are calculate differ between sources. BC estimates are adjusted to account for possible undercounting during the Census’ enumeration.



Source: BC P.E.O.P.L.E estimates, BC P.E.O.P.L.E projections

- The province estimates that the Terrace's population was 12,600 people in 2021, up from 12,105 in 2016.
- Historically, the highest rates of growth have largely been among senior (65+) populations. However, the greatest numerical change was among 25- to 44-year-olds, whose population increased by 420 people between 2016 and 2021. Senior cohorts increased by 255 people.
- The total population may grow another 16% from 2021 to 2041, reaching about 14,660, an increase of about 2,060 people. The greatest change should be by 2031, and models project the population to stabilize around 2036.
- Most defined age groups should grow over the projection period, with the largest growth anticipated in the 25- to 44-year-old age group.

Figure 2-2: Historical and anticipated population, net anticipated change of population since 2021



Source: BC P.E.O.P.L.E estimates, BC P.E.O.P.L.E projections

**Projection methodology:**

For municipalities, the BC government's "Population Extrapolation for Organizational Planning with Less Error" (P.E.O.P.L.E.) provides historical population estimates and projections by gender and age groups. Readers interested in the outputs or the methodology can access both from this [webpage](#).

## 2.2 Households

Statistics Canada defines a household as a person or group of persons sharing the same dwelling without another usual residence. A household is the highest-level descriptor of many unique living situations. Households are often categorized in this report by the primary household maintainer's age, which is the age of the person responsible for major expenses like rent, mortgage, taxes, and utilities. When multiple people share this responsibility, the first listed individual becomes the primary household maintainer.

### 2.2.1 Historical & Anticipated Households

Total households and the age distribution of maintainers are influenced by population changes, driven by factors like relocations, preferences, and financial situations. Changes in household patterns typically align with broader population trends. Household growth is a key driver of housing demand. Since households need dwellings, projections are closely tied to the needed increase in housing stock to accommodate expected population changes. Economic / financial drivers, while influential, are excluded since they are difficult to predict, both in the near- and long-term.

Table 2-2 summarizes historical shifts in total Terrace households and the projected change in households by primary maintainer age over the next two decades. Figure 2-3 illustrates each community's 2021 estimated total households and the anticipated 20-year net growth in households.

Table 2-2: Historical and anticipated households by primary maintainer age (BC Gov't projections)

	Total	15 to 24	25 to 44	45 to 64	65 to 84	85+
<b>Historical households by primary maintainer age</b>						
<b>2016</b> households	4,630	220	1,475	1,840	1,015	80
<b>2021</b> households	4,870	180	1,655	1,715	1,195	125
% change ('16-'21)	+5%	-18%	+12%	-7%	+18%	+56%
<b>Anticipated households by primary maintainer age</b>						
<b>2026</b> households	5,485	220	2,010	1,675	1,430	150
% change ('21-'26)	+13%	+22%	+21%	-2%	+20%	+20%
<b>2041</b> households	6,155	175	2,140	2,070	1,450	320
% change ('26-'41)	+12%	-20%	+6%	+24%	+1%	+113%
% change ('21-'41)	+26%	-3%	+29%	+21%	+21%	+156%

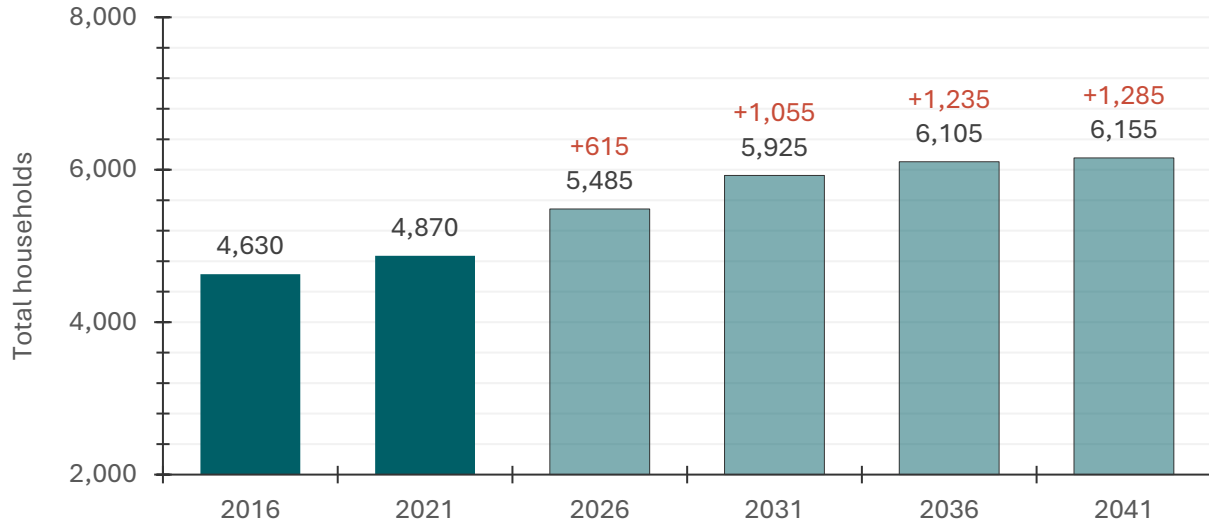
Source: Statistics Canada, BC P.E.O.P.L.E estimates, BC P.E.O.P.L.E projections, Turner Drake & Partners

- The province estimates that there were 4,870 households in Terrace in 2021, up 5% from 4,630 in 2016.
- Total households may grow 26% between 2021 and 2041, reaching about 6,155. It is not uncommon for communities to have a higher rate of household growth than population growth. As a community ages, more people tend to live in smaller households (e.g. 1- or 2-

person households rather than 3- or 4-person households.) This drives the average household size down and increases the number of households needed per capita.

- 1,285 additional households may call Terrace home by 2041.
- Like for population, the highest historical rate of growth was among senior-led households. Increases in this age bracket should continue over the next two decades, supplemented by continued growth in 25- to 44-year-old led households.

Figure 2-3: Historical and anticipated households, net anticipated change of households since 2021



Source: Statistics Canada, BC P.E.O.P.L.E estimates, BC P.E.O.P.L.E projections

**Projection methodology:**

Like for population, the BC government offers historical household estimates and household projections for municipalities. Readers interested in the outputs or the methodology can access both from this [webpage](#).

BC government outputs provide total households without age distribution. To derive age-specific distributions, we employ headship rates. These rates are calculated using 2021 population and household age groups, ensuring proportional adjustments to align with Census data.

Headship rates represent the ratio of households to population within a specific age group. For example, if there were 100 households led by individuals aged 25 to 34 in 2021, with a corresponding population of 300 in that age group, the headship rate is 1/3. This rate is then applied to future population age groups to estimate potential households.

Since household maintainer age groups are a Census product, each household result must then be adjusted proportionally by the difference between BC estimates of total households and the sum of individual headship results in a given year.

## 2.2.2 Additional Household Characteristics

Table 2-3 summarizes the totals and distributions of households by their size per the 2016 and 2021 Censuses, as well as their respective tenure splits.

- Between 2016 and 2021, single-person households demonstrated a considerable increase (13%) relative to other household sizes. Two-person and 4-person households also exhibited increases, though only by 4% each.
- Relatedly, the average household size decreased from 2.5 to 2.4 between Census periods, reflecting the greater proportion of smaller household sizes.
- The average household size continues to be larger for dwellings occupied by an owner than for dwellings occupied by a renter. The average renter household size was above 2.0, but there was still a single person rental household.
- Growth among single person households is often tied to increased shares of overall renter households. In actuality, the share of dwellings occupied by a renter decreased from 31% to 30% between Census periods.

Table 2-3: Historical households by household size and tenure share

2016 Census	Total	1 person	2 persons	3 persons	4 persons	5+ persons	Average HH size
Total households	4,625	1,265	1,610	690	650	405	2.5
Share of total	100%	27%	35%	15%	14%	9%	
Owner households	69%	55%	76%	71%	79%	66%	2.5
Renter households	31%	45%	24%	29%	21%	34%	2.3
2021 Census	Total	1 person	2 persons	3 persons	4 persons	5+ persons	Average HH size
Total households	4,870	1,435	1,670	685	675	400	2.4
Share of total	100%	29%	34%	14%	14%	8%	
Owner households	70%	57%	77%	72%	77%	70%	2.5
Renter households	30%	43%	23%	28%	23%	30%	2.3
% change ('16-'21)	+5%	+13%	+4%	-1%	+4%	-1%	

Source: BC Government purchased Custom Statistics Canada Census Tabulations

Table 2-4 summarizes the totals and distributions of households by their household family type per the 2016 and 2021 Censuses, as well as their respective tenure splits.

- Tied to the growth of single-person households, non-census families demonstrated the highest growth in both relative (15%) and absolute terms (225). A “non-census” family is a household where either someone lives alone or lives with unrelated persons (i.e., with roommates).
- Total families with children (including couples or lone parents) remained about the same between 2016 and 2021, while couples without children grew marginally (1% to 1,340 households).
- Historical data indicates that the number of 35- to 44-year-old led households who lived in a non-census situation (single persons or unrelated roommates) grew the most in said age group between 2016 and 2021. For this cohort, growth would normally suggest an expanding family category.

Table 2-4: Historical households by census-family type and tenure share

2016 Census	Total	Couple w/o children	Family w/ children	Non-census family*
Total households	4,625	1,325	1,750	1,475
Share of total	100%	29%	38%	32%
Owner households	69%	83%	73%	53%
Renter households	31%	17%	27%	47%
2021 Census	Total	Couple w/o children	Family w/ children	Non-census family*
Total households	4,870	1,340	1,750	1,700
Share of total	100%	28%	36%	35%
Owner households	70%	82%	76%	54%
Renter households	30%	18%	24%	46%
% change ('16-'21)	+5%	+1%	+0%	+15%

\* A “non-census” family is a household where either someone lives alone or lives with unrelated persons (i.e., a roommate).

Source: BC Government purchased Custom Statistics Canada Census Tabulations

## 2.3 Income

Income statistics are critically important for determining affordability. How much a household earns is the most important factor in determining what type and size of home the household can afford. A household's earnings are largely contingent on the characteristics and composition of the people making up the household (e.g., how old is the household, how many people are in the household, does a household own or rent their dwelling?) Most affordability calculations use median before-tax household income, or the total income earned by a household before income taxes and other elements are deducted, as the primary input.

### Key Definition:

**Median before-tax household income:** the total income earned by a household before income taxes and other elements are deducted. Commonly used to determine housing affordability.

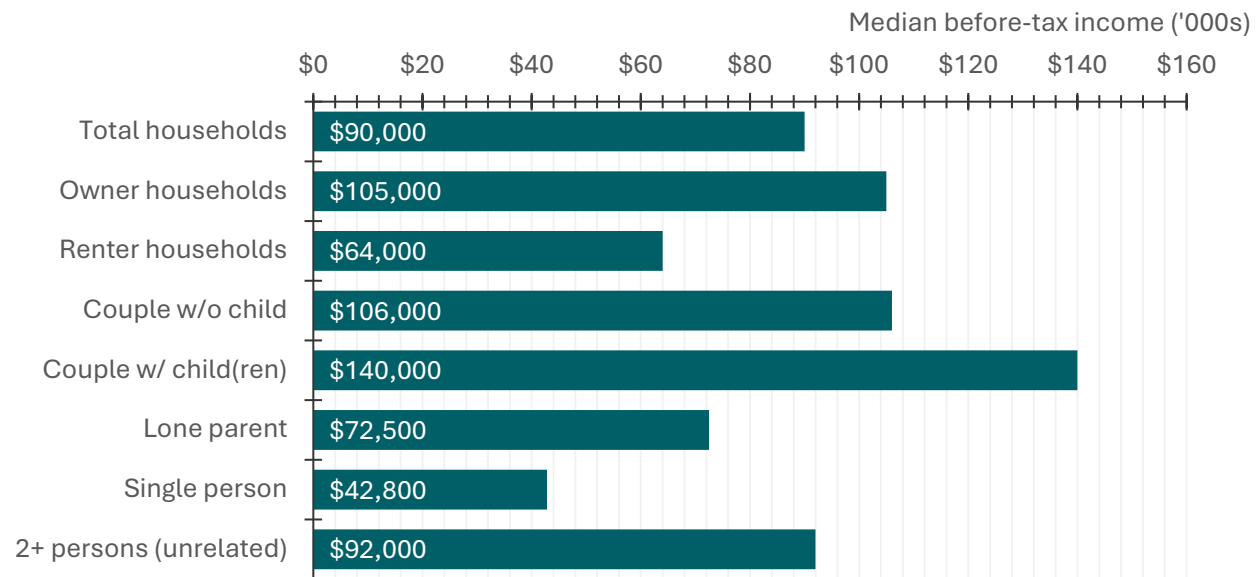
### 2.3.1 Median Before-Tax Household Incomes

Figure 2-4 summarizes the median before-tax household income by tenure and household family type (note that this chart disaggregates lone-parents from families with children and single and 2+ person households from non-census families).

- In 2021, the median household earned \$90,500 before-tax, up from \$76,250 (+18%) since 2016. The sharp increase is in part due to the impacts of COVID-19 relief payments, further explained in the next section of this report.
- Two or more person households are more likely to earn greater household incomes than single person households. Couples with children and couples without children were the households that had the highest median annual income, earning \$140,000 and \$106,000, respectively.
- Owner households, which report a higher average household size, reported a higher median income than renter households.



Figure 2-4: Median before-tax household income by tenure and household family type, 2021

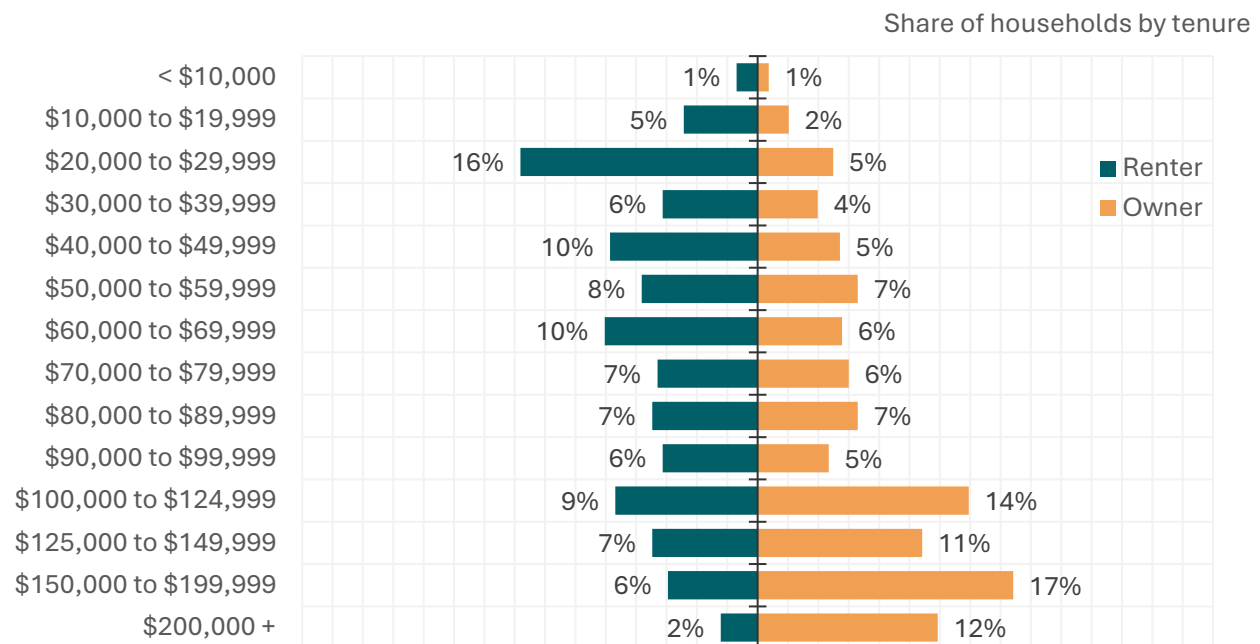


Source: BC Government purchased + Turner Drake purchased Custom Statistics Canada Census Tabulations

### 2.3.2 Income Distribution

The distribution of household incomes varies greatly depending on the configuration of a household or the housing tenure of a household. Generally, if a household earns a single income, there is higher likelihood of earning a lower income, which in turn translates to greater chances of experiencing a form of housing hardship. Figure 2-5 compares the distribution of incomes for owner and renter households:

Figure 2-5: Income distribution by tenure, 2021

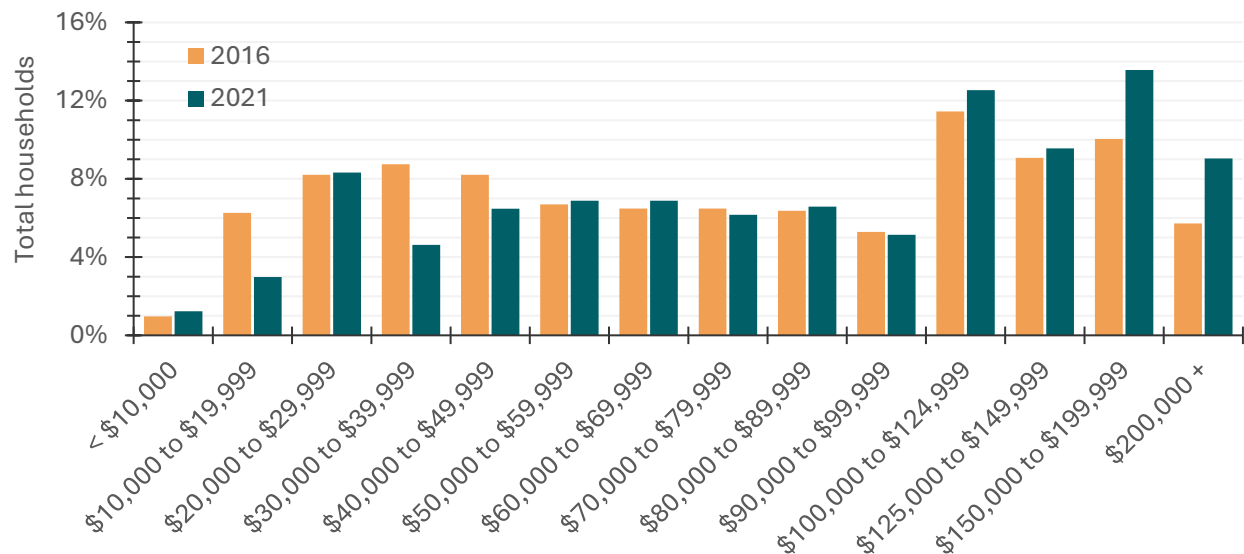


Source: BC Government purchased Custom Statistics Canada Census Tabulations

- Renter households, often smaller than owner households, demonstrate a greater share of earners below \$70,000 annually. In contrast, higher income brackets are made up predominantly by households who own their homes.

Figure 2-6 presents the change in household income between Census periods. The purpose of the chart is primarily to visualize the potential impacts of the Canada Emergency Relief Benefit (CERB). While CERB was a necessary stimulus during the heights of the COVID-19 pandemic, from a purely statistical standpoint it has caused inflated changes in income to be reported between Census periods. This is most clearly depicted in the change in households earning less than \$20,000 annually. Approximately 7% of all households earned that amount in 2016, shrinking to roughly 4% in 2021.

Figure 2-6: Income distribution of total households, 2016-2021



Source: BC Government purchased Custom Statistics Canada Census Tabulations

Changes in higher income brackets suggest improvements in local incomes beyond COVID-19 relief. The percentage of households earning more than \$100,000 annually increased from approximately 36% to 46%. While this could indicate rising wages locally, it is also likely influenced by higher-income households moving to Terrace from other areas, a potential outcome of pandemic-related migration patterns.

### 2.3.3 Income Categories

This report adopts methods used by UBC’s Housing Assessment Resource Tools (HART), which uses custom Statistics Canada Census tabulations to establish five household income categories that can help inform the share of the population most at risk of financial pressures related to housing. The categories are as follows:

- **Very low income:** 20% or less of area median household income (AMHI), generally equivalent to shelter allowance for income support recipients.
- **Low income:** 21-50% AMHI, generally equivalent to one full-time minimum wage job.

- **Moderate income:** 51-80% AMHI, generally equivalent to a starting salary, depending on the job and sector.
- **Median income:** 81-120% AMHI, representing the ‘middle class.’
- **High income:** More than 120% AMHI, the group with the most housing wealth

Table 2-5 summarizes the share of households that belong to each income category, and the approximate range of shelter costs that a household in each category can afford. Note that the affordable costs use Statistics Canada’s 30% shelter-cost-to-income ratio (i.e., affordability threshold) and assumes 25% of shelter costs are ancillary costs like insurance or utilities.

Table 2-5: Income category summary, 2021

Income category	Annual household income	Affordable shelter cost	Estimated share of total households
Very low income	≤ \$18,000	< \$340	3%
Low income	\$18,001 to \$45,000	\$340 to \$845	17%
Moderate income	\$45,001 to \$72,000	\$845 to \$1,350	18%
Median income	\$72,001 to \$108,000	\$1,350 to \$2,025	22%
High income	\$108,001 +	\$2,025 +	39%

Source: UBC Housing Assessment Resource Tools (HART)

- In 2021, about 39% of households earned a “high income,” and could afford a monthly mortgage payment or rent of at minimum \$2,025.
- About 20%, or 985 households, earn a “very low income” or “low income”. These households can afford at most a monthly mortgage or rent of \$845. Many of these households may already own their home or are eligible for shelter assistance, so they may be able to afford more than is otherwise identified. However, this income group has higher susceptibility to sudden changes in housing costs (whether it is a unexpected repair or increase in rent).

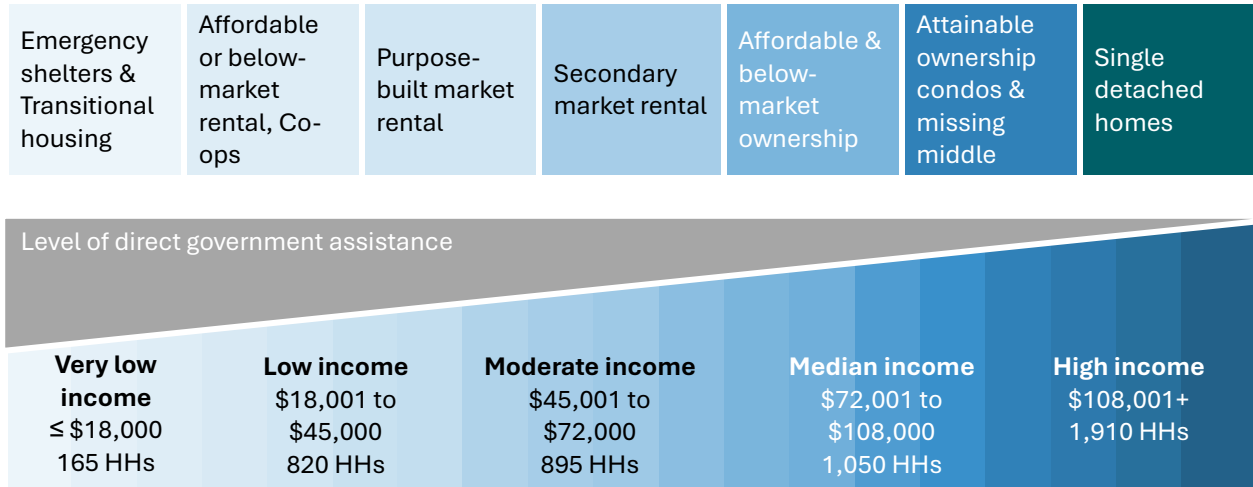
### 2.3.4 Income vs. Housing Continuum

Figure 2-7 illustrates a varied version of the housing continuum, as originally formulated by CMHC, and shows how income categories and household totals may align along this continuum.

It is not possible precisely determine the number of households that should occupy each type of housing because there is limited knowledge about the specific circumstances of individual households. However, this representation gives an estimate of the number of units needed to potentially accommodate the maximum number of households' needs.

Around 985 local households earn at most a low income (earning less than or equal to \$45,000), often single individuals, are at higher risk of needing emergency housing services due to sudden personal, physical, or financial changes.

Figure 2-7: Rough distribution of households on the housing continuum



While low income and below earners typically represent the portion of the population most vulnerable to changing shelter circumstances, moderate income earners are becoming increasingly exposed to more expensive rental and homeownership markets. A maximum budget of \$1,350 for rent or mortgage payments, while not impossible, is increasingly difficult to find locally and regionally. This suggests that government assistance is necessary across wider population segments.

## What We Heard from Terrace Residents

Newcomers and international residents are a growing population group who face additional barriers finding suitable and affordable housing in the City of Terrace. As newcomers they may not have local contacts to provide references and may not know where to look for or how to apply for housing. Racism and stigma can also be a barrier to finding affordable housing for newcomers to Terrace. This is also true for Indigenous populations in Terrace.

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***“Biggest challenge for newcomers is not knowing the community and where to go to look for housing”***

***“We try to help but we are not housing providers and there aren’t many options for people when they first arrive”***

***“Newcomers are a big group in the City of Terrace”***

***“Organizations like Skeena Diversity Society assist newcomers with finding suitable housing, but significant barriers exist in the available housing stock, often leaving these individuals at risk of homelessness.”***

***“Approximately 50% of the population in Terrace is indigenous and they often face discrimination as ‘non-preferred renters.’”***

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Housing for seniors has been and continues to be a concern for the residents of Terrace. Community members note a lack of housing options for people with accessibility needs, those looking to downsize, or those looking for additional social connection with their community.

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***“There are very few options for seniors, as far as purpose-built seniors’ buildings, Twin River states and one other and Terrace community services society building has another 40 units. But there are 400 people on the Twin rivers waiting list, for 64 units.”***

***“I’m worried I’ll have to retire early and leave Terrace because there is nowhere for me to downsize to once my kids leave.”***

***“Even with access to 43 new units the overall shortage of seniors housing will still persist.”***

***“Terrace offers very few dedicated housing options for seniors. There are a few BC Housing-type projects for low-income seniors, but the availability of purpose-built seniors’ residences is extremely limited.”***

***“In my work we support seniors so they can stay in their homes. Many of them would like to find the next stage of housing, not a nursing home but another stage where they can still choose to live independently. There just aren’t enough of those types of housing” –  
2020 Quote***

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Community housing and service providers in Terrace reiterated the limitations of census data in capturing the temporary or “shadow” population in Terrace and note there is a significant number of seasonal workers, short-term residents and transient populations impacting the availability of affordable housing options.

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***“Limitations in census data mean it can't always capture the temporary population within Terrace that contributes to housing stock availability.”***

***“Homeless and underhoused populations, including those who rely on couch surfing, are priority housing groups in Terrace but are often not fully captured in these data.”***

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### 3 Housing Profile

As per the 2021 Census, of the 5,200 total dwellings in Terrace, 4,870 were occupied by usual residents. A usual resident is someone that lives in their dwelling more than half of the year (and thus the dwelling is classified as their primary place of residence). Conversely, a non-usual resident occupied dwelling could include a recreational property, a short-term rental, temporary worker housing, or an unoccupied dwelling. This means that about 6% of the dwellings were not occupied by a person or household living in Terrace permanently.

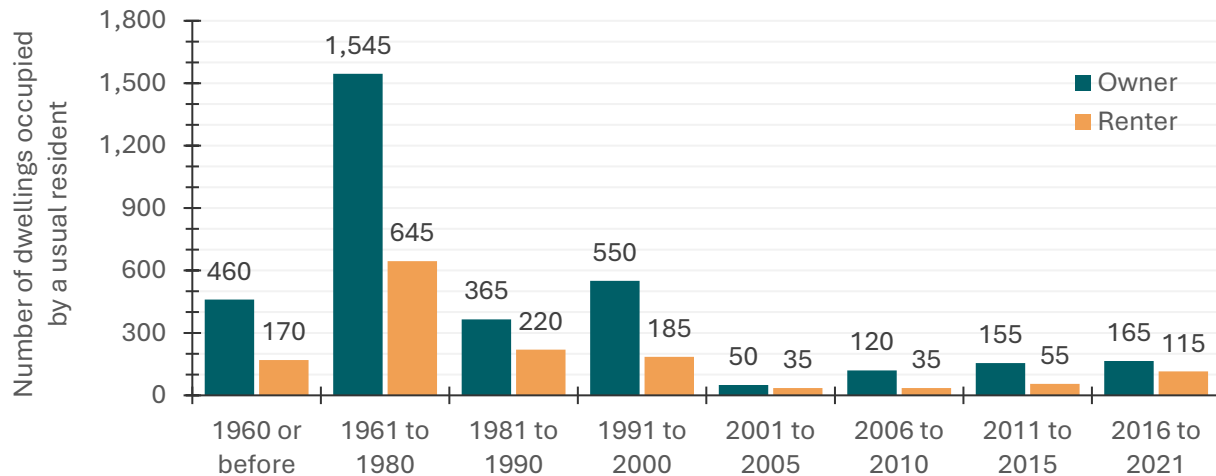
Table 3-1 summarises the totals and distribution by structure type for Terrace. Figure 3-1 shows the distribution of the current dwelling stock by its age of construction, disaggregated by tenure.

Table 3-1: Dwellings occupied by usual residents by structural type and tenure, 2021

	Total	Single	Row	Semi	Duplex	Apt (<5 floors)	Apt (5+ floors)	Mobile
Total	4,870	2,925	470	200	320	580	0	325
Share	100%	60%	10%	4%	7%	12%	0%	7%
Owner	70%	90%	41%	46%	47%	20%	-	67%
Renter	30%	10%	59%	54%	53%	80%	-	33%

Source: BC Government purchased Custom Statistics Canada Census Tabulations

Figure 3-1: Dwellings occupied by usual residents by age of construction and tenure, 2021



Source: BC Government purchased Custom Statistics Canada Census Tabulations

- Single-detached homes account for about 60% of the local housing supply (2,925 units occupied by a usual resident), followed by apartments at 19% (900 units, including duplexes). Statistics Canada includes single-detached homes with secondary units within the definition of a duplex.
- Nearly half of Terrace’s occupied dwelling stock was built in the 1960s and 1970s, a trend consistent for both owner and renter occupied homes. Historically, this is around the time

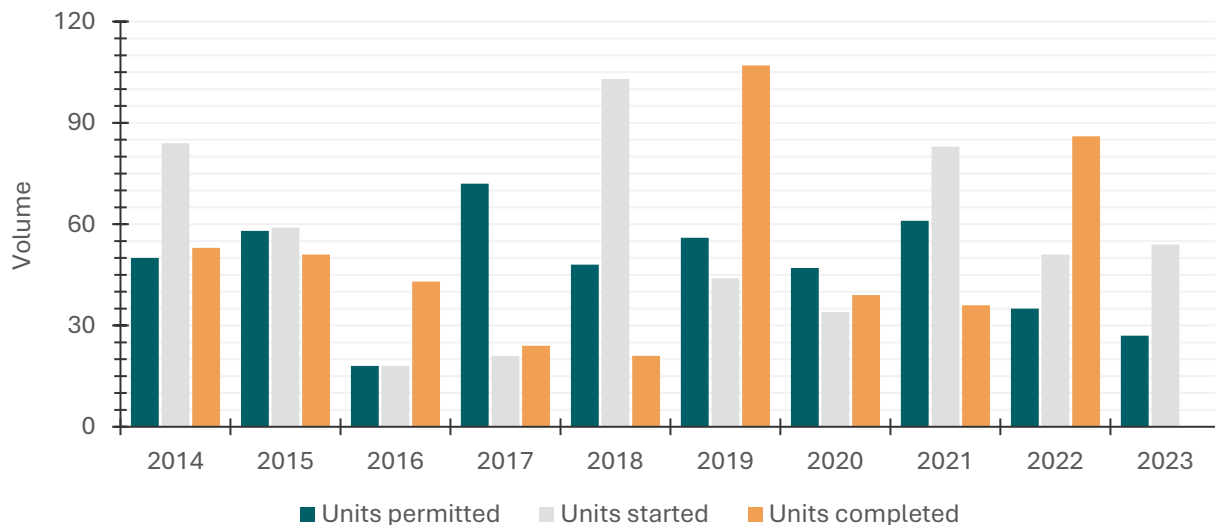
that there was notable population growth driven by economic activity. Activity was mostly in the forest industry, but Terrace also began developing into a service centre for the northwest region of British Columbia.

### 3.1 Recent Construction Activity

Figure 3-2 illustrates construction activity trends from 2014 to 2023, based on municipal permitting data from the City of Terrace, compared with and starts and completions data from the Canada Mortgage & Housing Corporation (CMHC). Note that as of 2023, CMHC no longer produced completions data for Terrace.

- Residential construction activity has ebbed and flowed in Terrace since 2014. While said activity has mostly been cyclical, 2018 represented an outlier year for unit starts and 2019 for unit completions.
- The first year of the pandemic, 2020, reflected trends common across Canada, with muted activity for housing starts and completions. However, 2021 marked a rebound, featuring increased permit and start levels, followed by a surge in completions in 2022.
- Municipal data on units permitted highlights 2016 as an outlier year with unusually low permit volumes. From 2017 to 2023, the overall trend has been a gradual decline in permitting activity, with 2021 standing out as an exception with higher-than-normal activity.
- Based on 2014 to 2023 data, the city permits 47 units annually, and there is an average of 55 unit starts and 51 units completions annually.

Figure 3-2: Construction activity by total units permitted, started, and completed



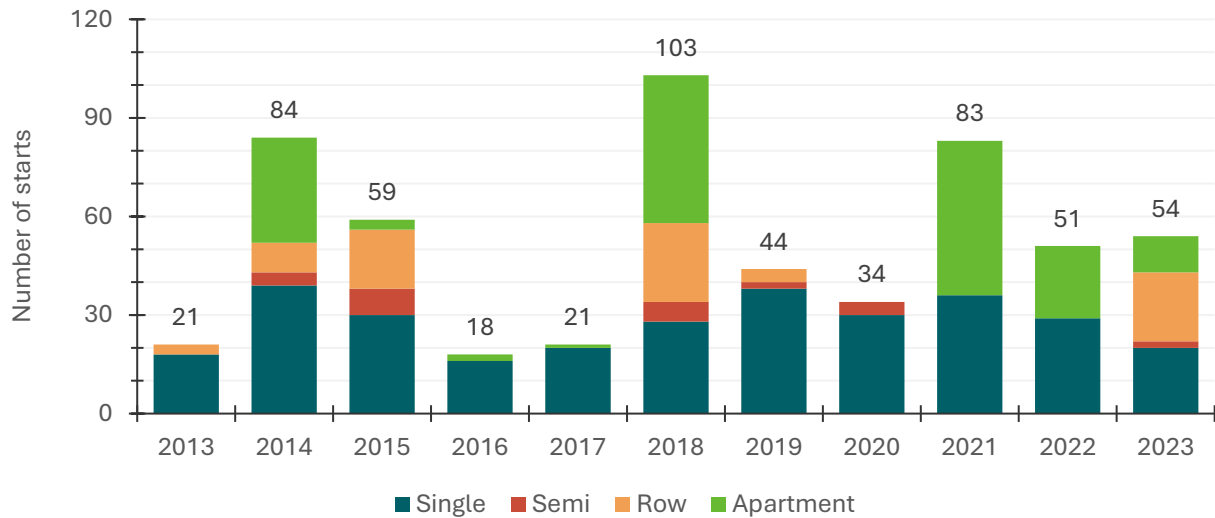
Source: Permits – City of Terrace, Starts and Completions – CMHC Starts & Completions Survey

Figure 3-3 breaks down housing starts by unit type. Single-detached homes are started with relative consistency, typical due to their quicker approval and construction timelines. In contrast, apartment construction tends to be more staggered, as it usually faces greater regulatory requirements. Semi-



detached homes and rowhouses also demonstrated dispersed activity, though their regulatory challenges are generally less significant than those of apartment buildings.

Figure 3-3: Annual starts data by dwelling category

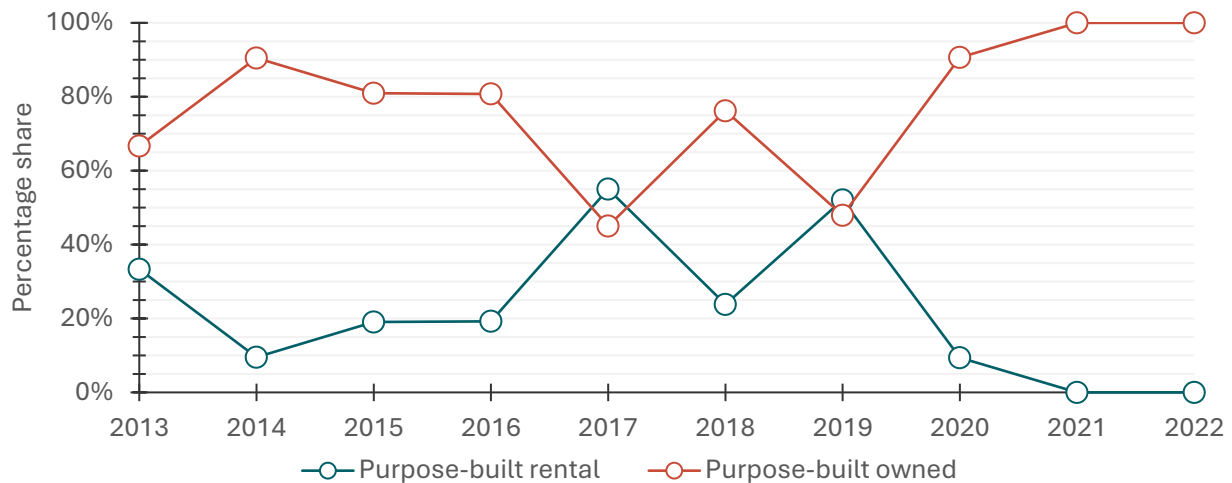


Source: CMHC Starts & Completions Survey

A growing population often naturally leads to a rise in the number of new housing units. As a population expands, the demand for housing grows. Considering that there is anticipated population growth over the next decade, there could be a rising average annual number of units permitted and started over the same period, assuming development feasibility remains stable.

The type of units being completed indicated the response of the private market to evolving demand trends, specifically as it relates to tenure types. Figure 3-4 shows how historical completed units have been distributed between purpose-built rentals and units purpose-built for ownership.

Figure 3-4: Distribution of tenure type for completed units



Source: CMHC Starts & Completions Survey

- Generally, new construction in Terrace has largely been ownership tenure, apart from 2017 and 2019 when purpose-built rentals were more present. As context, only 24 dwellings were completed in 2017, versus 107 in 2019 (including 45 apartment units).
- From 2020 to 2022, there was limited to no purpose-built rental construction, and the purpose-built rental universe shrank during this period – with data suggesting this was largely due to strata conversions. This is discussed in more detail in the next section.

### 3.2 Rental Universe

The rental universe includes a variety of different types of rental housing, most commonly categorized as either primary market, secondary market, or non-market rental housing.

CMHC’s Rental Market Survey provides detailed “primary rental market” (i.e., purpose-built rentals with 3+ units) for the City of Terrace, which includes information about rents, the rental stock, and vacancy, all of which are discussed in this report. Related to the rental inventory, Figure 3-5 summarizes the distribution of primary rental stock, distributed by unit size and building age. Figure 3-6 summarizes the overall rental inventory: primary versus secondary (every rental that is not part of the primary stock) apartments.

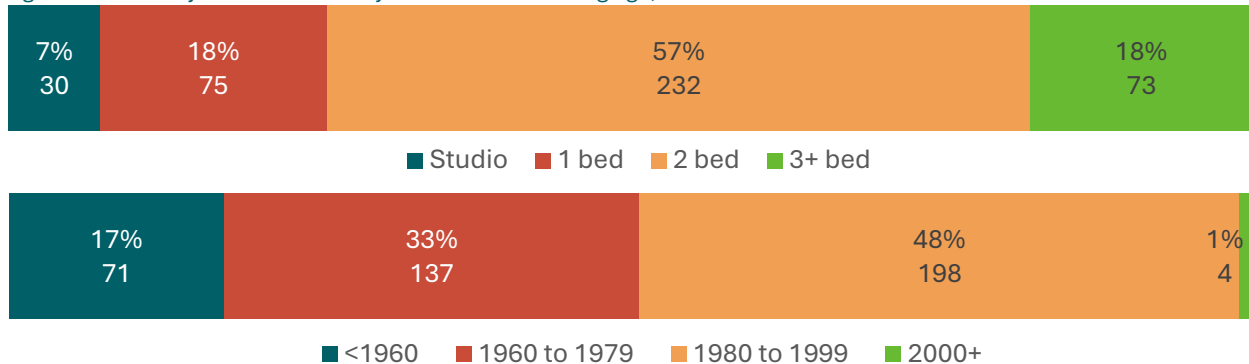
Non-market rental units are not delineated in the CMHC survey but are covered more fully in section 3.5 of this report.

**Key Definitions:**

**Primary Market Rental:** Purpose-built rental buildings with at least three rental units. These units are privately initiated, usually with the intention of being offered for rent at market rates.

**Secondary Market Rental:** All privately rented homes not categorized as primary market rentals. Can include: Rented detached homes, duplexes, semi-detached homes or row homes, rented freehold row/town homes, rented accessory apartments or suites, and rented condominiums.

Figure 3-5: Primary rental universe by unit size and building age, 2023



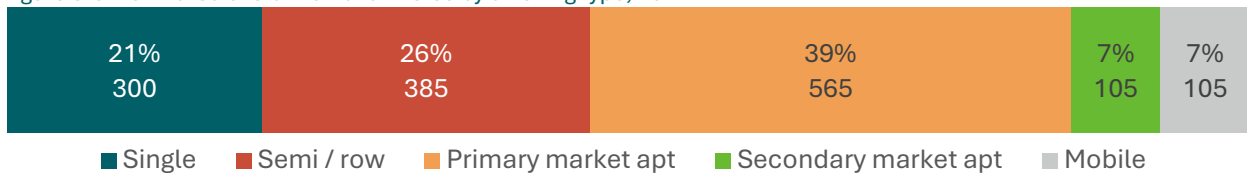
Source: CMHC Rental Market Survey

- Since 2016, Terrace’s primary rental market inventory has been contracting, falling from a peak of 595 units in 2016 to 410 units in 2023 (with a considerable drop from 495 in 2022). While there is a possibility that there are issues pertaining to the Rental Market Survey, the

decrease in units – alongside a negligible build out from 2000 onward – suggests that losses could be attributed to the conversion of rentals to condominiums. Between the 2016 and 2021 Census, the number of condominiums increased from 375 to 520.

- Most of Terrace’s purpose-built rental inventory was built in the 1980s and 1990s, followed by the 1960s and 1970s. As mentioned, activity post-2000 was minimal, reaching a max inventory of 48 units in 2018. Interestingly, in 2023, the number of housing units that had been built within the last two decades, dropped to a total of 4.
- About 1,460 dwellings in Terrace were occupied by renters in 2021. About 565 were in the primary rental market. In other words, a possible 895 units existed in the secondary market, of which 105 were apartments (such as secondary suites).
- The remaining 790 were distributed across lower density forms of housing, like single- and semi-detached homes, rowhouses, or mobile homes.

Figure 3-6: Estimated overall rental universe by dwelling type, 2021



Source: BC Government purchased Custom Statistics Canada Census Tabulations

### 3.3 Market Housing Activity

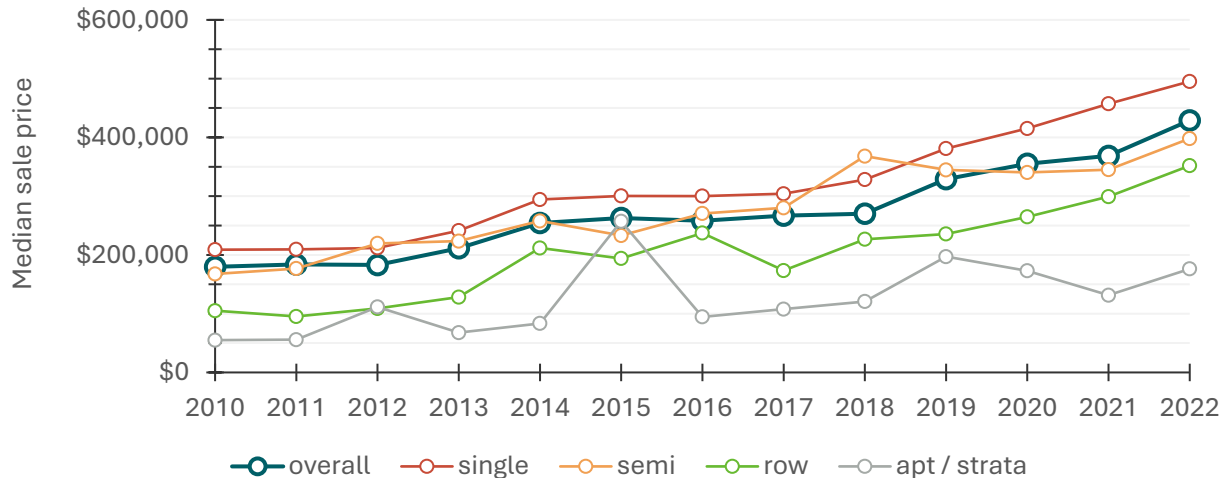
#### 3.3.1 Homeownership

Figure 3-7 compares the median home price in Terrace to the estimated price different household types earning the median income could afford. An “affordable price” is set using a variety of mortgage assumptions (Detailed in [section 1.5.2](#) of this report) and the median annual income of each household family type. The purpose is to highlight the impact of changing local incomes and prices on affordability. The data is sourced from BC Assessment’s historical revised rolls, which include sales information up to and including 2022. The dwelling types provided by BC Assessment have been reclassified to align with the categories used by Statistics Canada in their Census questionnaire.

- Terrace’s median home price gradually increased from 2010 to 2018, then accelerated to a peak in 2022 (the last year of available data). While prices have noticeably appreciated, Terrace has not been hit by extreme increases like many other communities of British Columbia.
- While price fluctuations did occur, particularly among individual dwelling types, all types generally appreciated by similar magnitudes between 2010 to 2022. By 2022, the median price of a home in Terrace had reached about \$428,900.

- Supplementary data from Big River Analytics (derived from the Canadian Real Estate Association) indicates that the Q2 2024 median residential price in Terrace was \$505,000, which would represent an approximate 18% rise over two years.

Figure 3-7: Annual median sale price by dwelling type



Source: derived from BC Assessment

Table 3-2 offers the same data, but this time it presents the percentage change in median home prices by dwelling type over specific time intervals.

- The overall median home price increased by 22% from 2013 to 2016, increased a further 27% from 2016 to 2019, and by an additional 30% from 2019 to 2022. Each period demonstrates an increase above the rate of inflation during the same time.
- Unsurprisingly, single-detached homes are the most expensive form of housing. The median price reached about \$495,300 in 2022.

Table 3-2: Sale price and percentage change by dwelling type and select years

	Sale price				Percent change		
	2013	2016	2019	2022	'13-'16	'16-'19	'19-'22
Overall	\$211,400	\$258,100	\$329,000	\$428,900	+22%	+27%	+30%
Single-detached	\$241,300	\$300,100	\$381,000	\$495,300	+24%	+27%	+30%
Semi-detached	\$223,500	\$270,500	\$344,700	\$398,100	+21%	+27%	+15%
Rowhouse	\$128,200	\$237,200	\$235,600	\$351,900	+85%	-1%	+49%
Apartment / strata	\$67,800	\$94,600	\$197,100	\$176,300	+40%	+108%	-11%

Source: derived from BC Assessment

### 3.3.2 Rental Market

CMHC’s Rental Market Survey reports rent and vacancy data for the City of Terrace. Table 3-3 summarizes the median rents by unit sizes and the changes in rent between select years. Figure 3-8 shows how the local rental vacancy rate evolved since 2014.

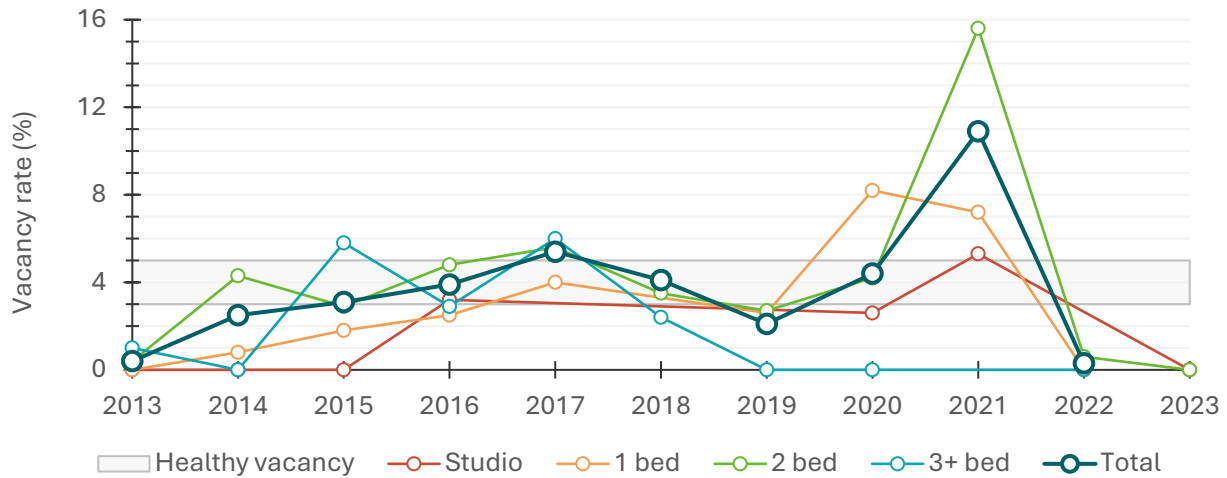
Table 3-3: Primary rental market median rents by unit size and select years, as of October of each year

	Median rent				Percent change		
	2014	2017	2020	2023	'14-'17	'17-'20	'20-'23
Median apartment	\$725	\$800	\$950	\$1,100	+10%	+19%	+16%
Studio apartment	\$572	\$500	\$750	\$875	-13%	+50%	+17%
1-bed apartment	\$622	\$708	\$772	\$1,100	+14%	+9%	+42%
2-bed apartment	\$750	\$800	\$975	\$1,200	+7%	+22%	+23%
3+ bed apartment	\$900	\$1,050	\$1,250	-	+17%	+19%	-

Source: CMHC Rental Market Survey

- Terrace’s median apartment rent increased by 16% from 2020 to 2023, a slower pace compared to the 2017–2020 period. Rental inventory data shows a significant drop in units built post-2000, from 46 units in 2022 to just 4 in 2023. The removal of these 42 newer units, likely rented at higher rates, contributed to the slower increase in median rent.
- The City of Terrace’s vacancy rate has fluctuated between the “healthy” range (3% to 5%) since 2013, indicating a generally stable rental market. However, in 2021, Terrace had an unusually high rate of 10.9%, which typically suggests low demand for rental apartments. This result may have been influenced by pandemic-related migration or could reflect a data error, as anecdotal evidence pointed to ongoing market strain at that time.
- By 2022, vacancy trends in Terrace mirrored those of British Columbia, with unhealthy, low vacancy rates signaling high demand in a limited supply. A 12% reduction in primary market rental inventory from 2021 to 2022 contributed to this trend. With another 17% decrease in primary rental stock in 2023, the low vacancy levels are likely to continue.

Figure 3-8: Annual vacancy rate by unit size, as of October of each year



Source: CMHC Rental Market Survey

Data produced by Big River Analytics in 2024 offers additional information about what rents may currently be. Table 3-4 summarizes rent rolls of two property managers in Terrace in July 2024. Table 3-5 provides examples of rental rates for units available online (i.e., Kijiji, Craigslist, or Facebook) as of Q2 2024.

Table 3-4: Terrace rental market estimates, July 2024

Dwelling type	Bedrooms	Vacancy	Average rent
Studio	0	33.3%	\$787
Apartment	1	0.0%	\$958
Apartment	2	0.8%	\$1,120
Townhouse	3	0.0%	\$2,125
<b>Total</b>		<b>0.8%</b>	<b>\$1,247</b>

Source: Big River Analytics

- The overall 2023 vacancy rate is unavailable according to CMHC, but estimates from Big River Analytics suggest that the low vacancy levels observed in 2022 persist in 2024. This indicates an imbalanced market favoring landlords, with increased opportunities to raise prices.
- Rent estimates from July 2024 appear low. Similar to CMHC findings, long-term tenants likely skew the averages and medians downward, as their rents are lower than current market rates. Big River Analytics’ analysis of online rental listings offers a better estimate of actual market rents for vacant units. For example, suites (including apartments) ranged from \$1,433 to \$2,600, with the lower end exceeding the average rents reported by the sample of local rent rolls provided by local property managers.

Table 3-5: Terrace online rental listings, Q2 2024

Dwelling type	Sample	Bedrooms	Average rent range
House	6	1 to 4	\$1,400 to \$3,800
Townhouse	3	2 to 3	\$2,000 to \$2,525
Suite (incl. apartments)	13	1 to 3.5	\$1,433 to \$2,600
Room	7	1	\$1,232
Total	29		\$1,799

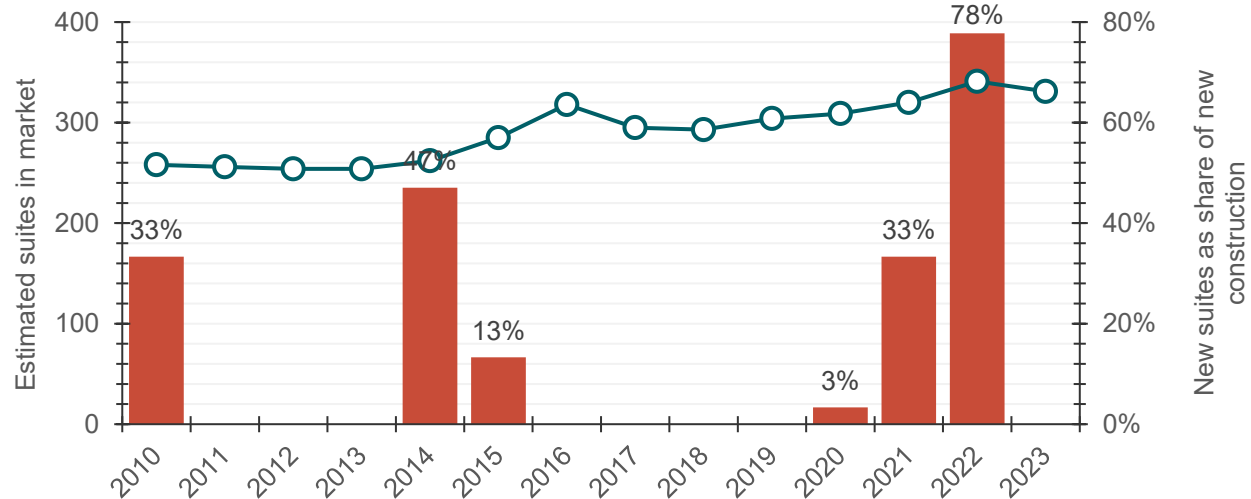
Source: collected by Big River Analytics from Kijiji, Craigslist, and Facebook

### 3.4 Secondary Suites

Secondary suites have emerged as a practical alternative housing type, for both urban and rural areas, and are another tool in addressing affordability and availability challenges. These self-contained units, often located within or attached to an existing single-family home, provide additional living space for extended families, renters, or individuals looking for more affordability.

Figure 3-9 provides an estimate of how many secondary suites may exist across Terrace, as well as the share of new construction that suites represented. Estimates are derived from BC Assessment data released for HNRs. These estimates were calculated by identifying properties with more units than the typical property type. For example, a single-family home with more than one unit is deemed to have a suite, and a duplex with more than two units is similarly considered to include a suite. While the actual number may vary from these estimates, the results offer a general sense of the volume of secondary suites that may exist locally.

Figure 3-9: Historical volume of secondary suites and annual secondary suite share of new units



Source: derived from BC Assessment

- There were about 331 secondary suites across the city as of 2023, representing just short of 8% of the total dwelling stock.

- Since 2010, suite growth was greatest in the early parts of the 2010s, after which the volume has been stable. Since 2014, these unit types have represented about 6% of the overall inventory, up from an average of 5% from 2006 through 2013.

### 3.5 Non-Market Housing Inventory

Non-market housing encompasses all forms of housing not subject to market forces. This includes public or social housing, affordable housing offered by non-profit organizations, and transitional and emergency shelters, among others.

Table 3-6 provides an overview of the current housing and program offerings within the municipality, as reported by BC Housing in March 2024. A value of "XX" in the charts below indicates that a unit of housing or programming may exist, but the number of spaces is kept confidential to protect the privacy of individuals or households.

Table 3-6: Summary of local BC Housing affiliated non-market housing and programs, March 2024

Emergency Shelter and Housing for the Homeless	
Homeless housed	79
Homeless rent supplements	40
Homeless shelters	56
<b>Total</b>	<b>175</b>

Transitional Supported and Assisted Living	
Supportive seniors housing	22
Special needs	16
Women & children fleeing violence	16
<b>Total</b>	<b>54</b>

Independent Social Housing	
Low income families	289
Low income seniors	77
<b>Total</b>	<b>366</b>

Rent Assistance in Private Market	
Rent assistance for families	XX
Rent assistance for seniors	XX
Canada Housing Benefit recipient	XX
<b>Total</b>	<b>44</b>

Source: BC Housing

- The City of Terrace is the non-market housing centre of the Regional District of Kitimat-Stikine. It supplies most the region's housing units, programs, and services.
- There are 175 units of emergency housing, 54 units of transitional / assisted living housing, 366 units of social housing (largely geared to families), and 44 recipients (mostly seniors) of rent assistance.
- In total, Terrace serves 639 of the 949 RDKS residents / households who are receiving housing assistance.



'Ksan Society is among the largest providers of non-market services and housing. They are a charitable social service agency that support anti-violence programming, social housing, emergency shelters, and food security and sustainability. Their housing portfolio supports individuals and households along the housing continuum, as summarized in Table 3-7.

Table 3-7: Summary of 'Ksan Society housing

Emergency shelters		Supportive housing		Transitional housing		Subsidized housing		Affordable housing	
Location	Unit	Location	Unit	Location	Unit	Location	Unit	Location	Unit
'Ksan Residence & Shelter	16 beds	Sonder house	52 units	'Ksan Residence & Shelter	8 units	Terra Nova Housing	50 units	Stone Ridge Estates	45 units
'Ksan Transition House	16 beds			Support Recovery	6 beds	Scattered	5 units	Mountainview Apartments	11 units
Turning Points Housing Connections	23 beds			Ella's Place 2 <sup>nd</sup> Stage Housing	21 units			Turning Points Housing Connections	5 units
Total	55	Total	52	Total	35	Total	55	Total	61

Source: 'Ksan Society

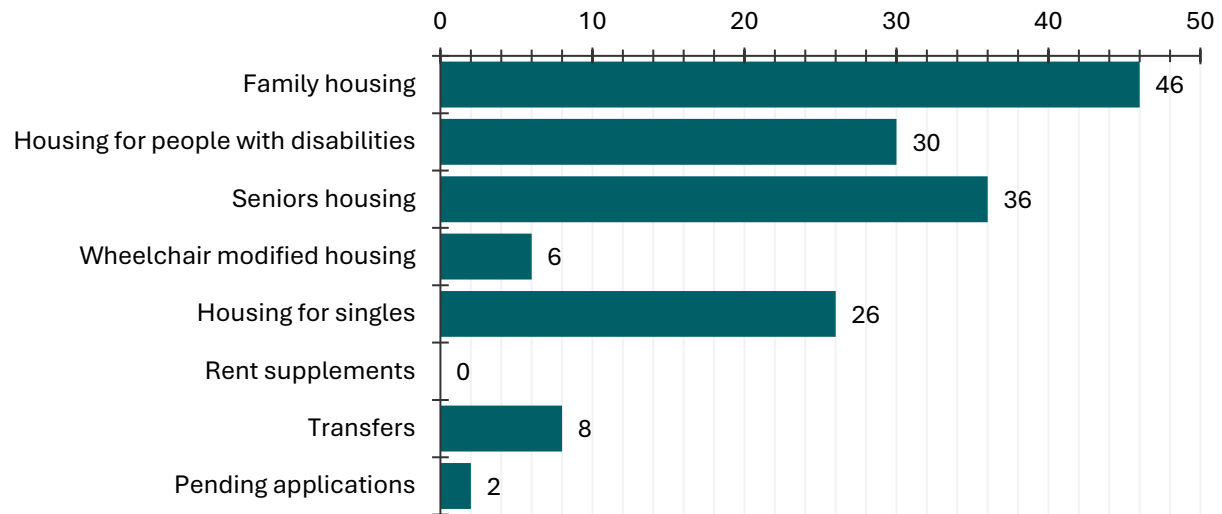
M'akola Housing Society also administers 158 subsidized units within the City of Terrace, which vary from 1 bedroom to 5 bedrooms in size. Many of these units are single detached homes, with one 48-unit apartment building.

### 3.5.1 Non-market waitlist

As of November 1, 2024, BC Housing reported that the local waitlist for BC Housing affiliated non-market housing was 154 applicants. Most of the waitlist was specific to family housing, followed by seniors housing and housing for persons with a disability.

To meet the waitlist demand, the BC Housing non-market inventory of 639 would need to either help 154 existing households transition to market housing alternatives or grow the non-market supply by almost 25%.

Figure 3-10: Local waitlists for BC Housing affiliated non-market housing and programs, November 1 2024



Source: BC Housing

### 3.6 Post-Secondary Student Housing

The City of Terrace hosts two post-secondary institutions: Coast Mountain College (CMTN) and the University of Northern British Columbia (UNBC). Only CMTN offers on-campus student housing.

In 2021, CMTN opened the Wii Gyemsiiga Siwilaawksat Student Building, which replaced other on-campus housing. The building provides 108 student rooms, two hotel suites, an elder suite, and various shared amenities.

CMTN's annual reports indicate that over 2,000 students attended the Terrace campus during the 2018-2019 academic year<sup>5</sup> (the last publicly available data point). Although specific data on full-time equivalents (FTEs – a way of adding up the hours of full-time, part-time and various other types of students into measurable 'full-time' units) for the campus is not available, institution-wide data suggests the Terrace campus may have had approximately 600 FTEs. Data for UNBC is not available.

While these numbers are estimates, they offer an idea of the student population that may be competing with local residents for housing.

<sup>5</sup> Coast Mountain College. Data from CDW May 2019 Program Files. <https://coastmountaincollege.ca/docs/default-source/cmtn-reports-statements-reviews/institutional-reports/2014-2019-cmtn-institutional-fact-sheet.pdf>

## What We Heard from Terrace Residents

In every interview, a lack of housing targeted towards middle-income earners across demographic groups emerged as a pressing issue facing the City of Terrace. Informant consistently discussed limited opportunities for seniors looking to downsize, and few suitable options for young working families and individuals hoping to move to Terrace but unable to afford or maintain single family homes.

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***“People coming here want good quality housing, they don't want to deal with yard, they want a place to put their toys, go to work come back don't want to mow grass. They are looking for a different lifestyle than what the typical housing stock offers in Terrace.”***

***“Housing options for seniors right now are for specific target groups [low-income, Indigenous, care bed] but not a lot of options for middle income, independent seniors.”***

***“A notable number of working families have resorted to living in RV parks as long-term housing solutions, not even that is affordable, an RV lot is \$950/month.”***

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Limited available and affordable rental housing and a very low vacancy rate is an ongoing issue in Terrace. The housing stock in Terrace is aging and investment in repairs and upgrades is badly needed. However, finding local trades people to do the work to upgrade or build new housing is a challenge in Terrace as well as the cost of construction in Northern communities in general.

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***“Everyone needs more housing, there is no one priority group.”***

***“The current vacancy rate in Terrace is less than 1% leading to an extremely competitive housing market where rents are unaffordable. New condos with 1- and 2-bedroom units are renting for around \$2,200 pricing out many potential tenants.”***

***“Youth in the community are renting rooms for \$800 or more which leads to overcrowding as they are sharing one room to make it affordable.”***

***“Greater attention to the maintenance and improvement of existing buildings is crucial to enhance the overall living conditions in Terrace.”***

***“Everything that is decent and affordable is full, with long waitlists. I don’t think it has gotten any better even with a few projects on the go and few that have been finished, it doesn’t feel like things have changed.”***

***“I feel stuck in the place I’m in because it’s the only place I can afford in town, but it’s also unsafe and not maintained. I have no other affordable options. It’s depressing.” – 2020 quote***

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There are ongoing concerns around industrial expansion and providing housing for employees of the new hospital. There is a desire to attract people and business to Terrace, but concern about the impacts on the local housing market and inflated rents.

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***“Even though there are no more living stipends for LNG, landlords are expecting the same high rents.”***

***“We have a new hospital with 300 jobs, but we lack the 'missing middle' housing to support this workforce.”***

***“I am really worried that when the new hospital comes, we won’t be able to staff it because there won’t be anywhere affordable for people to live.”***

***“The influx of workers related to the LNG plant has compounded housing pressures, many live in company-built camps which lack adequate amenities, while others are willing to pay for rental units further driving up costs.”***

***“Landlords in the area are consistently increasing rental prices due to the LNGC development and corporate competition.” – 2020 quote***

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## 4 Housing Need

CMHC’s Core Housing Need (CHN) metric measures three critical housing criteria and whether reasonable alternatives exist in the market. A household is in core housing need if its housing does not meet one or more of the following standards:

### **Adequate**

Housing is considered adequate when it is not in need of major repairs. Major repairs include defective plumbing or electrical wiring, or structural repairs to walls, floors, or ceilings.

### **Suitable**

Housing is considered suitable when there are enough bedrooms for the size and make-up of resident households. This is according to National Occupancy Standard (NOS) requirements.

### **Affordable**

An affordable home costs less than 30% of the occupying household’s before-tax household income.

Acceptable housing is adequate in condition, suitable in size, and affordable. An added metric is “Extreme Core Housing Need (ECHN),” which refers to a household paying more than 50% of their income on shelter costs.

Historically, unaffordability has contributed the most to rates of CHN. However, a household in an unaffordable home does not necessarily mean they are experiencing CHN. CHN also considers whether affordable alternatives exist. In other words, CHN accounts for and does not include households living in an unaffordable home by choice (e.g., buying a home that is expensive now, but may be affordable later as the household income grows.)

### 4.1 Households in Core Housing Need and Extreme Core Housing Need

Figure 4-1 shows the rates of CHN for all households as well as households by tenure between 2006 and 2021. Figure 4-2 shows rates of ECHN.

- As of 2021, about 8% of Terrace households are living in CHN and 2% are living in ECHN.
- The rate of both CHN and ECHN decreased slightly between 2016 and 2021.
- Across all years, renter households have been more susceptible to CHN and ECHN than owner households.

Figure 4-1: Households in Core Housing Need by Number and Tenure, City of Terrace, 2006-2021

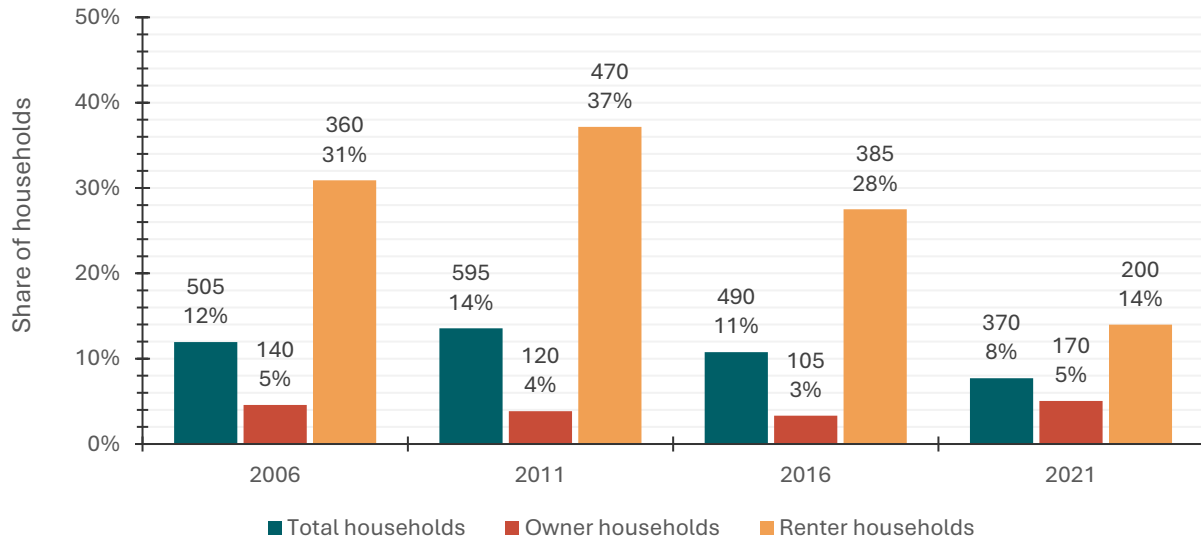
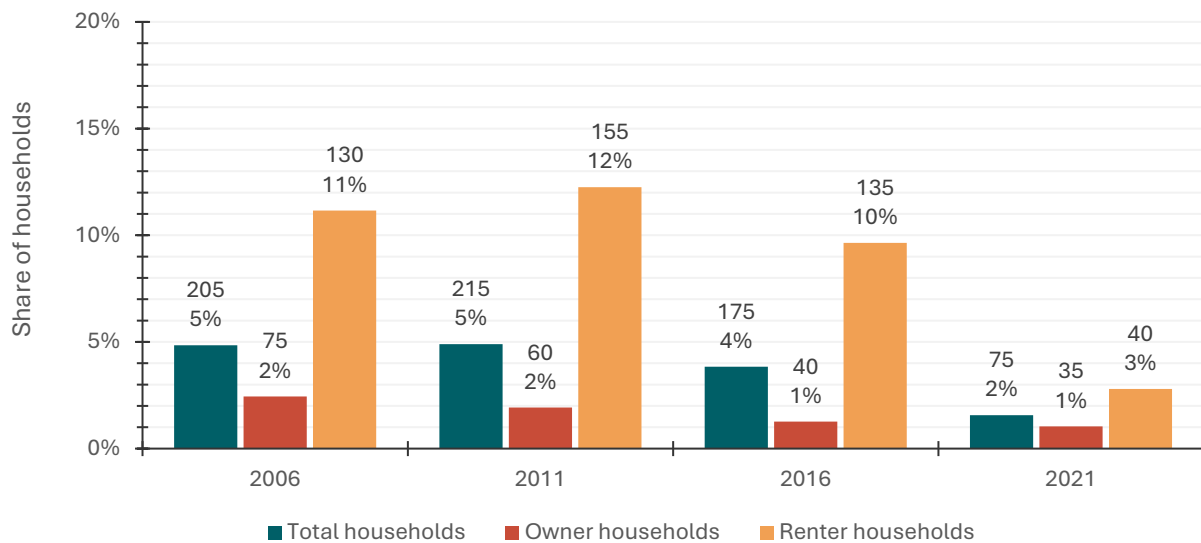


Figure 4-2: Households in Extreme Core Housing Need by Number and Tenure, City of Terrace, 2006-2021



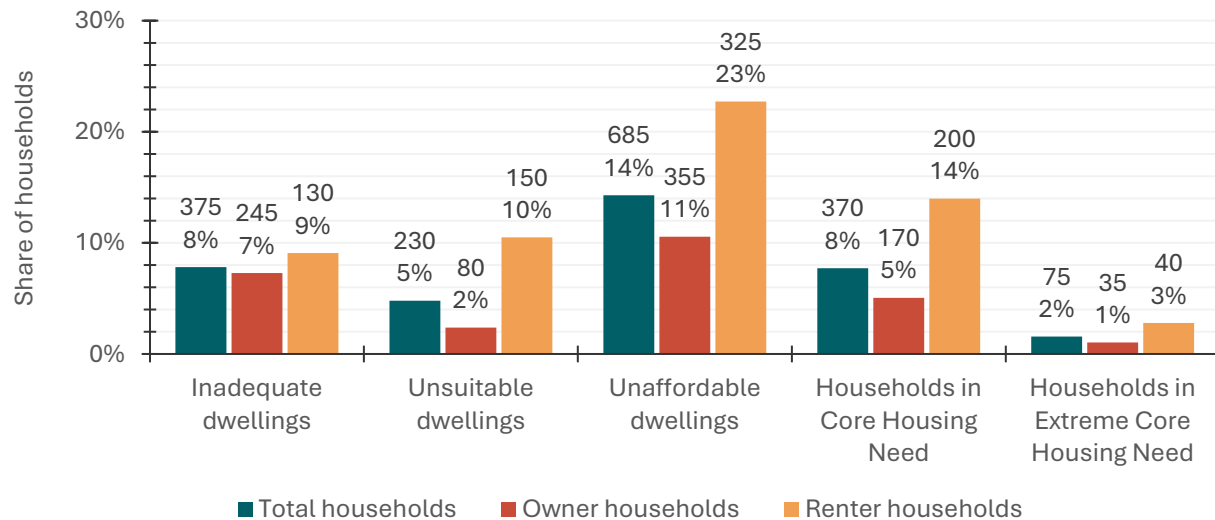
Though promising, much of the decrease in Core Housing Need may be due to the impact of COVID-19 relief payments distributed in 2020 (the reference year for income for the 2021 Census) which temporarily helped many households afford their shelter and living expenses. With increasing housing costs and higher interest rates, it is reasonable to assume that, despite drops in unaffordability and Core Housing Need, housing conditions have worsened or at best stabilized since the last housing needs report.

## 4.2 Housing Need by Tenure

Figure 4-3 shows rates of inadequacy, unsuitability, unaffordability, CHN, and ECHN for all households as well as households by tenure.

- About 8% of households lived in a home that was in need of major repair and 5% lived in a home that was too small.
- Unaffordability is the most prevalent housing challenge. In Terrace, 14% of households lived in unaffordable circumstances.
- Renter households are most severely affected by unaffordability (23%), Core Housing Need (14%), and Extreme Core Housing Need (3%).

Figure 4-3: Share of households experiencing a specific housing indicator by tenure, 2021



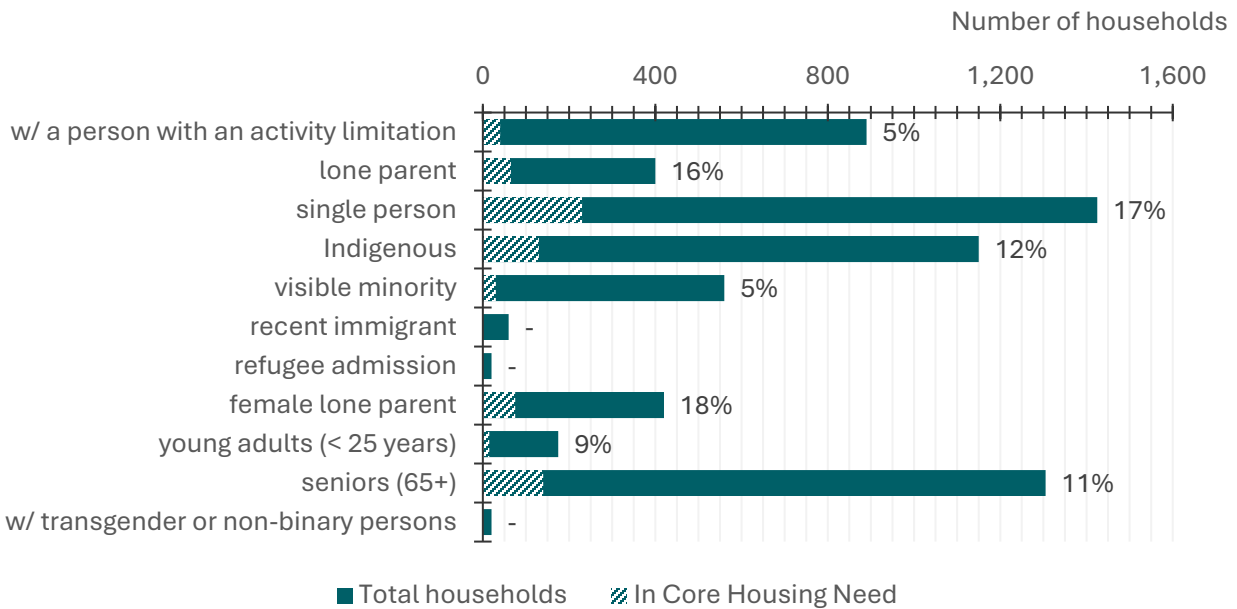
Source: BC Government purchased Custom Statistics Canada Census Tabulations

## 4.3 Housing Need for Vulnerable Populations

Figure 4-4 summarizes the total and rate of households with a vulnerable person that were in Core Housing Need in 2021. Data is disaggregated by vulnerable population type and is sourced from HART's custom Statistics Canada Census tabulations. Note that some data may not be available due to random rounding or suppression by Statistics Canada.

Generally, single income earning populations (e.g., lone parents or single persons) face higher prevalence of Core Housing Need. Indigenous households, and senior households report elevated rates of Core Housing Need compared to the overall share.

Figure 4-4: Core Housing Need for households with a member of a vulnerable population, 2021



Source: UBC Housing Assessment Resource Tools (HART)

## 4.4 Unhoused Persons

### 4.4.1 Recent Trends

In 2023, the province funded homeless counts in 20 communities, performed by a collaboration between BC Housing, the Ministry of Housing, and the Homelessness Services Association of BC (HSABC). Among these communities was the City of Terrace, which identified 156 people as experiencing homelessness on April 17/18, 2023. This is up from 107 in 2022.

Homeless counts are performed using Point-in-Time (PiT) service enumerations and PiT surveys. It is commonly understood that PiT Counts undercount historically marginalized or underrepresented communities including, youth, seniors, Indigenous Peoples, those who have been historically marginalized due to race, members of the 2SLGBTQIA+ community, and persons with disabilities. This is because a person experiencing homelessness must be found in a sheltered or unsheltered location to be counted, and those who are marginalized are often harder to find and less likely to participate in the survey. While there have been deliberate and intentional strategies to engage with these communities, it is important to consider those who were not counted because of the ongoing impacts of colonialism, racism, and gender-based violence.<sup>6</sup>

PiT surveys also routinely miss “hidden homeless” populations who may not be counted because they were not accessing a housing service or were not “sleeping rough” on the day of the count. In many cases, people who are homeless regularly stay with friends or family for a few nights at a time, visit family in other communities, or spend parts of the year in non-permanent structures like a recreational vehicle.

<sup>6</sup> The Homelessness Services Association of BC; Caspersen, J., D’Souza, S., & Lupick, D. (2024). 2023 Report on Homeless Counts in B.C. Prepared for BC Housing. Burnaby, BC.



The following figures illustrate some of the trends representing those identified and who responded to PiT surveys.

Figure 4-5: Shelter status of persons identified by the 2023 Terrace PiT count

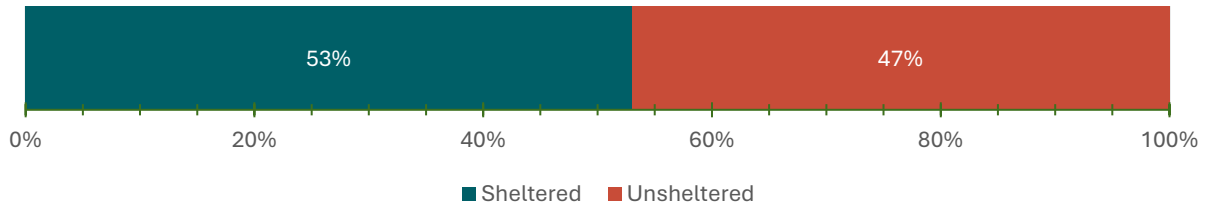


Figure 4-6: Length of homelessness of persons identified by the 2023 Terrace PiT count

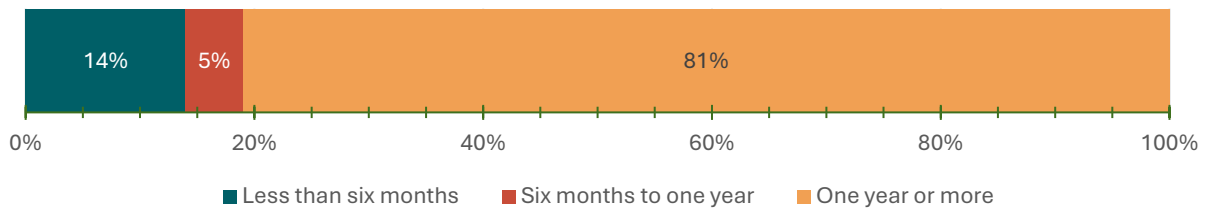


Figure 4-7: Distribution of age of persons identified by the 2023 Terrace PiT count

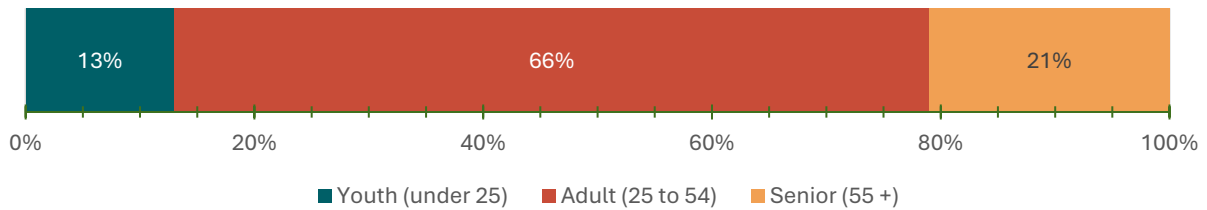


Figure 4-8: Distribution of gender identity of persons identified by the 2023 Terrace PiT count

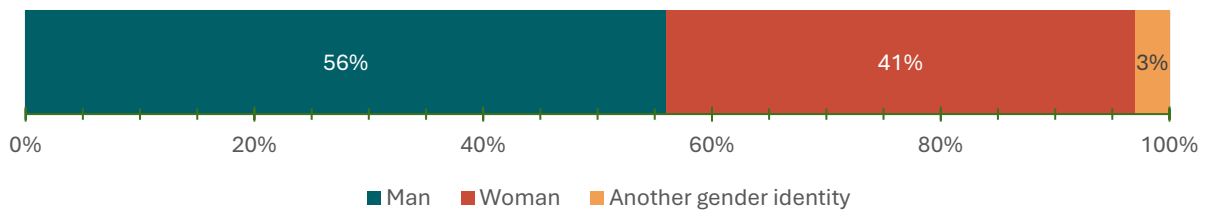


Figure 4-9: Health challenges reported by 2023 Terrace PiT respondents

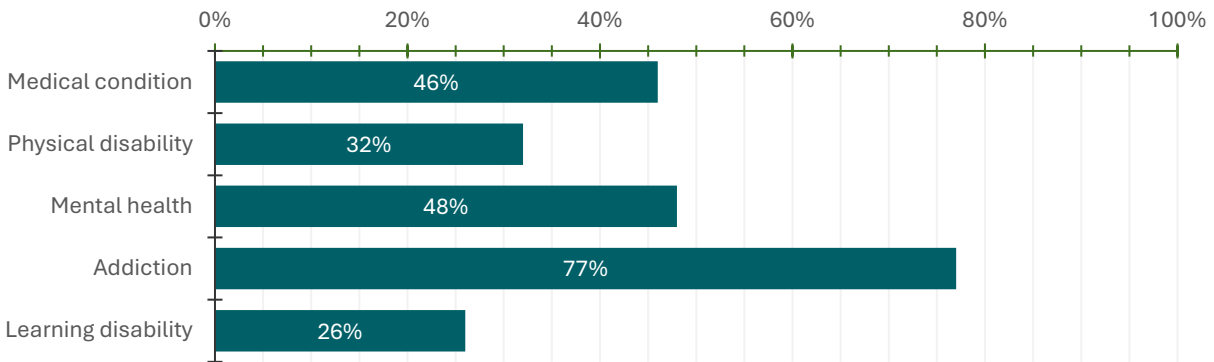
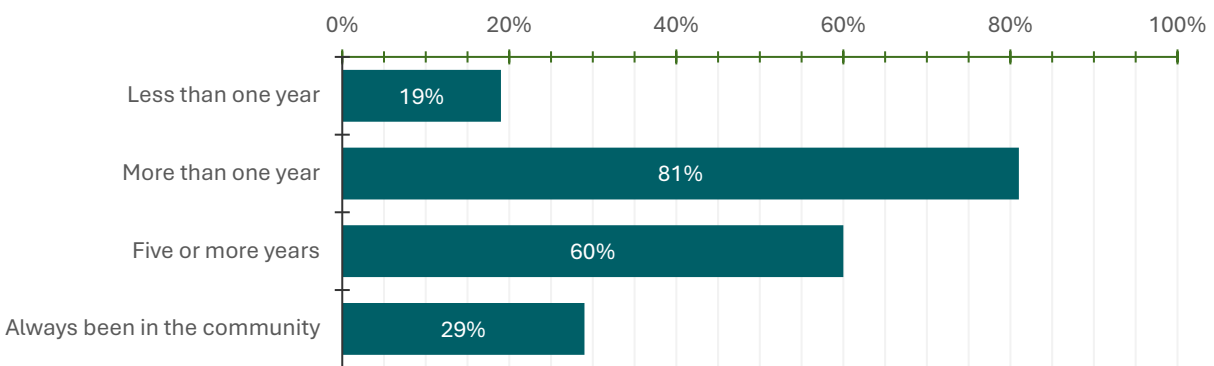


Figure 4-10: Length of time in the community reported by 2023 Terrace PiT respondents



The 156 persons identified as being unhoused in Terrace represents about 1 in 100 Terrace residents in 2023. As mentioned, this ratio is likely an undercount given the difficulty counting “hidden homelessness.”

- In the 2022 PiT Count, 56% of respondents reported experiencing homelessness for the first time as a youth. Youth are one of several population groups often underreported in this methodology, thus the 13% reported in 2023 likely underrepresents reality.
- Of those who reported as being unsheltered, about 36% had stayed outside
- More respondents experienced homelessness for one year or more in 2023 than reported in 2022 (51%). Compared to 2022, fewer respondents have been in the community for less than one year, suggesting many people experiencing homelessness in the community were in the community the last time they were housed.
- About 97% of respondents reported having an income source. The most common sources were income assistance and disability benefit. Around 9% reported a full or part-time job.

Terrace now grapples with an alarmingly low vacancy rate and a considerable number of individuals in need of housing. Purpose-built rental options are scarce, expensive, and highly competitive, with

vacancy rates for smaller units at 0.0%. This leaves individuals already marginalized by homelessness and poverty at a severe disadvantage.

Homelessness is a multifaceted issue extending beyond mere housing scarcity. Many individuals experiencing homelessness confront complex challenges requiring additional support to secure and maintain housing, as well as to foster their overall health and well-being. While Terrace has several supportive housing units, growth in PiT totals underscores a pressing need for an increase in emergency, transitional, and supportive housing, alongside dedicated resources catering to individuals with intricate health needs.

## What We Heard from Terrace Residents

Stakeholders noted an immediate need for low barrier housing for low-income community members and individuals facing homelessness, including youth specific services and spaces. Simply providing shelter is not sufficient to address the needs of community members. Service and housing providers noted a need for additional programming and gathering spaces alongside housing to support social connection.

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***‘I’d love to see integrated programming with housing, but there is no space, and funding programs are not set up for it’***

***“There is an urgent need for more interim, social, and subsidized housing solutions to address the niche needs of diverse populations, including youth, families, and individuals with disabilities”***

***“There is a pressing need for transition housing that is not only easily accessible but also inclusive of youth, ensuring that their specific needs are met.”***

***“There is an urgent need to create more housing options for older youth, many of whom remain on waitlists for assistance while facing uncertainty in their living situations”***

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Community housing and service providers reiterated the limitations of Census data in capturing the temporary or “shadow” populations. A significant population lives and works in Terrace for extended periods but maintains a primary residence (and completes the Census) in other communities. Seasonal workers, short-term residents, and transient populations impact the availability of affordable housing options.

Stakeholders also agreed that PiT counts of homelessness often dramatically underrepresent actual need for emergency and supportive housing.

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***“Limitations in census data mean it can't always capture the temporary population within Terrace that contributes to housing stock availability.”***

***“Homeless and underhoused populations, including those who rely on couch surfing, are priority housing groups in Terrace but are often not fully captured in these data.”***

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## 5 Analysis

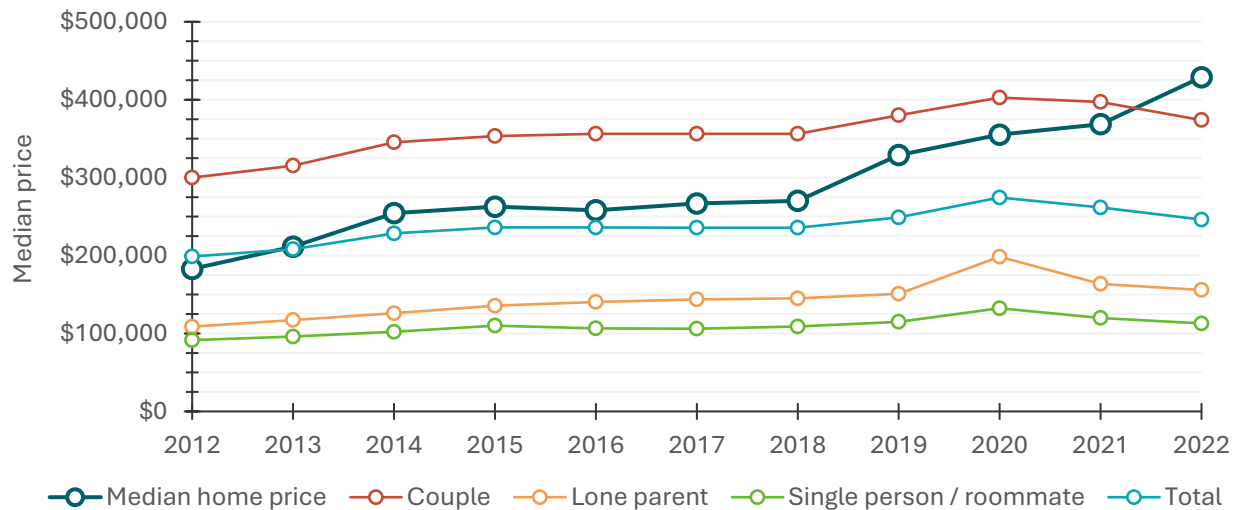
### 5.1 Housing Attainability

Attainable and affordable housing are often used interchangeably. Both are defined by the affordability threshold (no more than 30% of before-tax household income spent on shelter costs). Attainable housing is sometimes used to distinguish affordable from subsidized housing – it is a measure of the housing that is affordable to households earning the median income. In other words, attainable housing described the monthly mortgage or rent that is affordable to the median household.

#### 5.1.1 Homeownership Attainability

Figure 5-1 illustrates how the local historical median cost of housing compares to estimated attainable housing prices (based on a set of mortgage assumptions detailed in [section 1.5.2](#) of this report and annual incomes) by household family type. The purpose is to highlight the impact of changing local incomes and prices on affordability.

Figure 5-1: Historical estimated attainable dwelling price by household type vs actual median home price



Source: derived from BC Assessment, custom Statistics Canada dataset<sup>7</sup> and mortgage assumptions

- From 2012 to 2018, the median housing price mirrored the attainable housing price, meaning close to half of residents could theoretically afford to purchase the typical dwelling.
- After 2018, the median home price began to appreciate at much faster rate, pushing it further and further out of reach of the median household. This likely forced many to extend themselves financially (particularly, first time home buyers) to enter or remain in the market.
- Couple households (with higher prevalence of at least two income earners) have historically been able to comfortably access local homeownership. In 2022, the median home price exceeded what the median couple household could afford for the first time.

<sup>7</sup> Statistics Canada. Table 11-10-0012-01 Distribution of total income by census family type and age of older partner, parent or individual. DOI: <https://doi.org/10.25318/1110001201-eng>

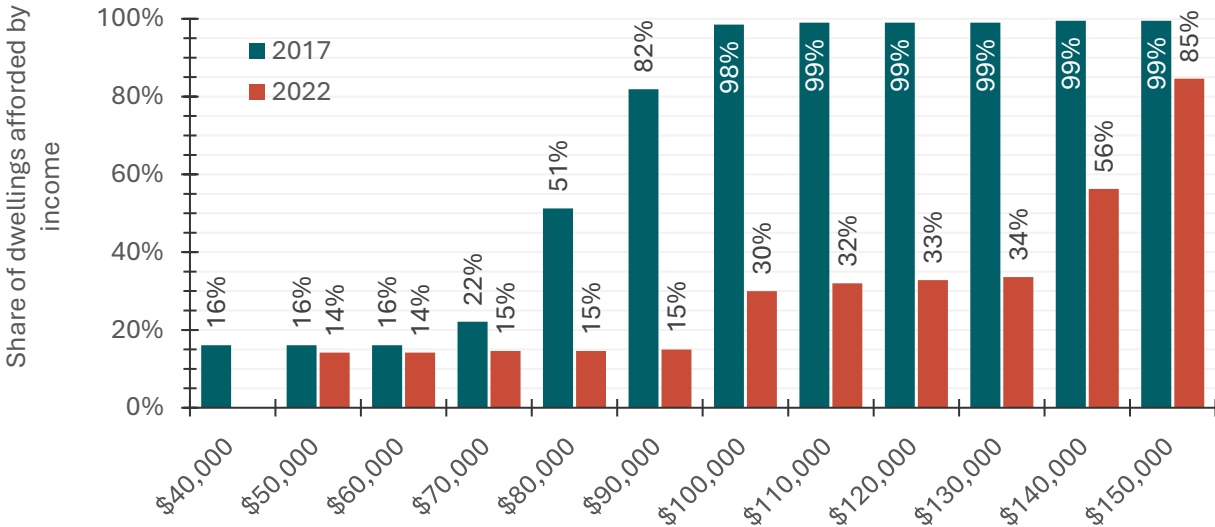
- Notably, the gap between the median house price and the attainable threshold for the median household was approximately \$22,000 in 2016, escalating to \$182,800 by 2022.
- This highlights the notable disparity between growth in prices (noticeably impacted by mortgage rates) versus growth in estimated incomes, leading to an overall degradation of household purchasing power; particularly, for shelter.

**Important note:** The gap between the attainable purchase price and actual price reflects the median. There are individuals or households who face significantly greater financial challenges related to their shelter. As of 2021, 11% of owner households in Terrace lived in an unaffordable dwelling.

Figure 5-2 further demonstrates how housing attainability has changed over time by comparing estimates of how many dwelling sales in a given year would have been affordable for households with various income levels. This analysis is based on BC Assessment data that groups similar homes into groups instead of providing individual sale records. Available data is an approximation rather than an exact determination of what can be attained by a particular income bracket is not possible.

- In 2017, about 51% of homes for sale (including new and old housing) may have been attainable for a household that earned \$80,000. By 2022, only 15% of homes were attainable.
- Similarly, a household with an income of \$120,000 income in 2017 may have been able to attain 99% of homes sold in in that year. The same household may only have been able to attain 34% of homes sold in 2022.

Figure 5-2: Change in the share of dwellings attained by defined income, Terrace



Source: derived from BC Assessment

Table 5-1 further examines whether households with various characteristics, such as type, income bracket, and category, can afford the median purchase prices for 2022, as determined using BC Assessment data. Household incomes are transformed into a "max price budget" based on a set of

mortgage assumptions (detailed in [section 1.5.2](#) of this report). If a household cannot afford a certain dwelling type, the cell is marked "no"; if it can, the cell is marked "yes."

Table 5-1: Attainability of prices using median income of households (2021) by characteristic, 2022 estimate

			Median purchase price, 2022				
			Median price	Single-detached	Semi-detached	Row	Apartment
Description	Max budget	Share of HHs	\$428,900	\$495,300	\$398,100	\$351,900	\$176,300
Households by type							
Couples w/o children	\$365,750	27%	no	no	no	yes	yes
Couples w/ children	\$483,500	25%	yes	no	yes	yes	yes
Lone parent	\$250,000	11%	no	no	no	no	yes
Singles / roommates	\$171,000	34%	no	no	no	no	no
Households by income bracket							
< \$20,000	\$68,000	4%	no	no	no	no	no
\$20,000 - \$29,999	\$103,000	8%	no	no	no	no	no
\$30,000 - \$39,999	\$138,000	5%	no	no	no	no	no
\$40,000 - \$49,999	\$172,750	6%	no	no	no	no	no
\$50,000 - \$59,999	\$206,000	7%	no	no	no	no	yes
\$60,000 - \$69,999	\$240,750	7%	no	no	no	no	yes
\$70,000 - \$79,999	\$275,750	6%	no	no	no	no	yes
\$80,000 - \$89,999	\$310,750	7%	no	no	no	no	yes
\$90,000 - \$99,999	\$343,750	5%	no	no	no	no	yes
\$100,000 - \$124,999	\$430,250	13%	yes	no	yes	yes	yes
\$125,000 - \$149,999	\$516,750	10%	yes	yes	yes	yes	yes
\$150,000 - \$199,999	\$689,500	14%	yes	yes	yes	yes	yes
Households by income categories							
Very low income	\$61,500	3%	no	no	no	no	no
Low income	\$155,250	17%	no	no	no	no	no
Moderate income	\$248,250	18%	no	no	no	no	yes
Median income	\$372,250	22%	no	no	no	yes	yes

Source: BC Government purchased Custom Statistics Canada Census Tabulations, UBC HART, Big River Analytics

- Local house prices are generally unaffordable for most of the household categories, particularly if they are first-time home buyers whose home equity is not yet existent. A household would need to earn at least \$100,000 to attain Terrace’s median home in 2022.
- Only about 24% of renter households earn enough to afford the median dwelling, assuming they have the equity needed for a down payment.
- Strata properties or apartments remain the most affordable local option, and may offer a reasonable property type to build up equity and transition to other housing forms if preferred. In 2022, about 15% of sales were for apartments, versus 72% for single-detached homes.

### 5.1.2 Rent Attainability

Table 5-2 examines the same thing as the previous table, but instead how the various household characteristics can afford the average rents identified by Big River Analytics in July 2024. Again, household incomes are transformed into a "max budget" based on a set of assumptions (specifically, the 30% affordability metric used by Statistics Canada and CMHC). If a household cannot afford a certain unit, the cell is marked "no"; if it can, the cell is marked "yes."

Table 5-2: Attainability of rents using median income of households (2021) by characteristic, 2024 estimate

			Average monthly rent, July 2024				
			Average	Studio apt	1-bed apt	2-bed apt	3-bed townhouse
Income category	Max budget	Share of HHs	\$1,247	\$787	\$958	\$1,120	\$2,125
Households by type							
Couples w/o children	\$1,990	27%	yes	yes	yes	yes	no
Couples w/ children	\$2,630	25%	yes	yes	yes	yes	yes
Lone parent	\$1,360	11%	yes	yes	yes	yes	no
Singles / roommates	\$930	34%	no	yes	no	no	no
Households by income bracket							
< \$40,000	\$750	17%	no	no	no	no	no
\$40,000 - \$49,999	\$940	6%	no	yes	no	no	no
\$50,000 - \$59,999	\$1,120	7%	no	yes	yes	no	no
\$60,000 - \$69,999	\$1,310	7%	yes	yes	yes	yes	no
\$70,000 - \$79,999	\$1,500	6%	yes	yes	yes	yes	no
\$80,000 - \$89,999	\$1,690	7%	yes	yes	yes	yes	no
\$90,000 - \$99,999	\$1,870	5%	yes	yes	yes	yes	no
\$100,000 +	\$2,340	36%	yes	yes	yes	yes	yes
Households by income categories							



			Average monthly rent, July 2024				
			Average	Studio apt	1-bed apt	2-bed apt	3-bed townhouse
Income category	Max budget	Share of HHs	\$1,247	\$787	\$958	\$1,120	\$2,125
Very low income	\$338	3%	no	no	no	no	no
Low income	\$844	17%	no	yes	no	no	no
Moderate income	\$1,350	18%	yes	yes	yes	yes	no
Median income	\$2,025	22%	yes	yes	yes	yes	no

Source: BC Government purchased Custom Statistics Canada Census Tabulations, UBC HART, Big River Analytics

- Local rents are generally more attainable than local sale prices. Even so, many household types and incomes cannot financially attain local rents, especially if they are seeking to live in non-apartment typologies.
- About 30% of households (based on incomes reported in the 2021 Census) could not afford the average rent reported in July of 2024.
- The smaller the unit, the more attainable the price, yet about 17% of households could not reasonably attain the any of the four unit types priced at an average rent.
- Conversely, while higher incomes can generally find rental housing, about 64% of all households could not attain the average 3-bedroom townhouse rent. However, these units may be best suited for larger households like couples with children whose incomes are typically higher and who are more likely to be able to afford these units.

## 5.2 Anticipated Housing Demand

In June 2024, the Province of British Columbia released a standardized HNR demand calculation methodology. The HNR Method estimates the total number of housing units required to address a community’s current and anticipated housing needs over 5- and 20-year timeframes, based on publicly available data sources that can be applied to communities of various scales. It is composed of six components (labeled A through F in Table 5-3). The standardized method for calculating demand ensures that all local governments produce consistent and comparable assessments of their housing need.

Table 5-3: HNR Method Components and Descriptions

Component	Housing units for:	Intention
A	Households in Extreme Core Housing Need	To estimate the number of new units required for those in vulnerable housing situations. Extreme need refers to those paying more than 50% of household income on shelter costs.
B	Individuals experiencing homelessness	To quantify the supply of permanent housing units required for those currently experiencing homelessness.
C	Suppressed households	To address those households that were unable to form between 2006 and the present due to a constrained housing environment.
D	Anticipated household growth	To quantify the additional households required to accommodate an increasing population over twenty years. Note that anticipated growth for municipalities is based on the average of local and regional projections (thus, population / household growth trends discussed above may not follow the same trajectory as dwelling projections) and electoral areas use solely regional projections.
E	Increasing the rental vacancy rate to 3%	To add surplus rental units to restore local vacancy rates to levels representing a healthy and well-functioning rental housing market. Typically, rates between 3% and 5% are considered healthy rates.
F	A local demand buffer	To reflect additional demand for housing within a given community, beyond the minimum units required to adequately house current and anticipated residents. This is called the “demand buffer” and is designed to better account for the number of units required to meet “healthy” market demand in different communities.  For the purposes of HNRs, a demand factor is based on a ratio of housing price to housing density, and is calculated for each applicable community.

Source: HNR demand calculation methodology<sup>8</sup>

Table 5-4 summarizes the result for each component over the next 5 years and 20 years (as per legislative requirements).

- Terrace may need to build 793 units by 2026 and 1,916 units by 2041. While much of the demand will come from future growth, a notable portion relates to the number of suppressed households since 2006 and the demand buffer adjustment.
- Components A, B, C, and E attempt to catalog unmet “current” demand, and thus serve as an estimate of the existing housing shortage (without considering any changes since 2021, which is the reference year.)

Table 5-4: Anticipated housing demand by anticipated period

Component	5 year (by 2026)	20 year (by 2041)
A: Extreme Core Housing Need	36	146
B: Homelessness	41	81
C: Suppressed households	32	128
D: Anticipated growth	570	1,108
E: Vacancy	0	0
F: Demand buffer	113	453
Total	793	1,916

### 5.2.1 Methodology Considerations

The accuracy and reliability of results depends heavily on the assumptions made throughout any methodological process. This is particularly important for the HNR method, which is designed to be applied across various communities with differing socio-economic and housing market conditions. In the case of Terrace, some assumptions used in the HNR calculations may obscure some aspects of the local housing experience.

- **Homelessness counts:** In 2023, the City of Terrace's Point-in-Time (PiT) count identified at least 156 people living without housing, nearly double the estimate generated by the HNR method. This discrepancy arises because the HNR uses 2021 data from the RDKS (Regional District of Kitimat-Stikine) and allocates homelessness figures proportionally based on overall population size, which may not accurately reflect local dynamics.
  - Typically, demand is divided proportionally based on the number of years within the projection period. For example, in a five-year period, demand would be calculated as one-quarter of the total 20-year projected demand. Homelessness, however, is

<sup>8</sup> Ministry of Housing. (2024, June). Guidelines for Housing Needs Reports – HNR Method Technical Guidance. [https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/hnr\\_method\\_technical\\_guidelines.pdf](https://www2.gov.bc.ca/assets/gov/housing-and-tenancy/tools-for-government/uploads/hnr_method_technical_guidelines.pdf)

treated differently: half of the projected demand is allocated to the first five years, with the remaining demand spread over the subsequent 15 years. This approach likely reflects both the urgency of addressing homelessness and the recognition that resolving it entirely within a short period may not be feasible.

- **Vacancy:** The HNR method relies on Terrace’s 2021 vacancy rate, which was unusually high, exceeded the 3% to 5% range considered healthy by the province. This spike in vacancy may have resulted from the stratification of rental units, where a building being converted may still have been counted in CMHC’s Rental Market Survey, despite units being vacant as they were prepared for sale. By 2022, however, the vacancy rate had dropped sharply to 0.3%, along with a corresponding reduction of 70 rental units. This significant decrease highlights the urgent need for rental housing development to address the substantial imbalance between rental supply and demand.

If it is assumed that the unhoused total is 156 and that the vacancy rate is 0.3%, then the total unit demand could potentially look like as depicted in Table 5-5. Note that no other component has been manipulated except for the demand buffer, which uses several component results as totals.

Table 5-5: Anticipated housing demand by anticipated period, adjusted vacancy and homelessness

Component	5 year (by 2026)	20 year (by 2041)
A: Extreme Core Housing Need	36	146
B: Homelessness	78	156
C: Suppressed households	32	128
D: Anticipated growth	570	1,108
E: Vacancy	10	41
F: Demand buffer	150	600
Total	877	2,179

The HNR method prescribed by the BC Government is a standardized demand calculation methodology to ensure that all local governments produce consistent and comparable assessments of their housing need. This methodology works better for some areas than others. No projections are perfect, which is why the provincial legislation requires that municipalities repeat them every five years (as new information and data becomes available) as part of the HNR updates. The purpose of these projections is to serve as a target for municipalities to consider when assessing their zoning capacity to prepare for potential housing demand.

### 5.3 Anticipated Demand versus Historical Supply

From 2014 to 2023, the city averaged 47 permits, 55 starts, and 51 completions annually. If this rate continues, roughly 1,020 units would be built over two decades – far below the projected demand of 1,916 units. If Terrace continues to build at historical rates, it may struggle to meet housing needs.

While this gap suggests a shortfall, factors affecting supply and demand, such as new immigration targets, could shift over the next 20 years. Still, prioritizing construction remains essential, as the risks of underbuilding outweigh those of overbuilding. Additionally, housing demand will likely vary in type, with an increased need for more affordable options, as discussed in the next section.

## 5.4 Distribution of Anticipated Demand

Accurately forecasting the required units by size or type necessitates sophisticated datasets encompassing past, present, and future individual household demand, along with an assessment of the economic feasibility of constructing these units by the private sector. Unfortunately, such granular data is not available, and even if it were, predictions would remain imperfect. Instead, this report focuses on two simple approaches, one to estimate minimum need and another to estimate market outcomes.

### 5.4.1 Process

The determination of demanded unit size by number of bedrooms varies between market and non-market housing. In market housing, bedroom size is driven by developers who cater to buyer or renter preferences, offering layouts that align with market trends. In contrast, non-market housing focuses on providing essential shelter, generally prioritizing minimum standards to ensure affordability. Thus, units in non-market housing are typically smaller and more utilitarian, designed to meet basic needs rather than personal preferences.

The HNR Method, in conjunction with UBC HART's income categories, gives a rough idea of what volume of current and future demand may be for market and non-market units. The process for determining the distribution of unit size (by number of bedrooms) for each is outlined below.

#### Need based on National Occupancy Standards

Understanding the variation in household sizes across different family types is important for determining the number of bedrooms required in a dwelling to meet specific needs. To estimate these outcomes, we use 2021 Census Public Use Microdata Files (PUMF) from Statistics Canada for BC's non-metropolitan areas, which allow us to estimate maintainer age to total bedroom conversion rates based on National Occupancy Standards (NOS). This methodology draws inspiration from the approach presented in the City of Burnaby's Housing Needs Report from January 2021.<sup>9</sup>

Briefly, Burnaby estimates the demand for particular unit sizes by determining the minimum number of bedrooms needed (as per NOS) based on the number of persons in a household and their relationship (e.g., a studio or one-bedroom unit as the minimum requirement to meet the needs of a couple without children). This approach is particularly useful when addressing non-market housing provision, a notable limitation being that there is no detailed information about the characteristics of non-market housing occupants. As a proxy, we limited the households studied to those that experienced Core Housing Need in 2021.

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<sup>9</sup> City of Burnaby. (2021 January). Housing Needs Report. <https://www.burnaby.ca/sites/default/files/acquiadam/2021-07/Housing%20Needs%20Report.pdf>

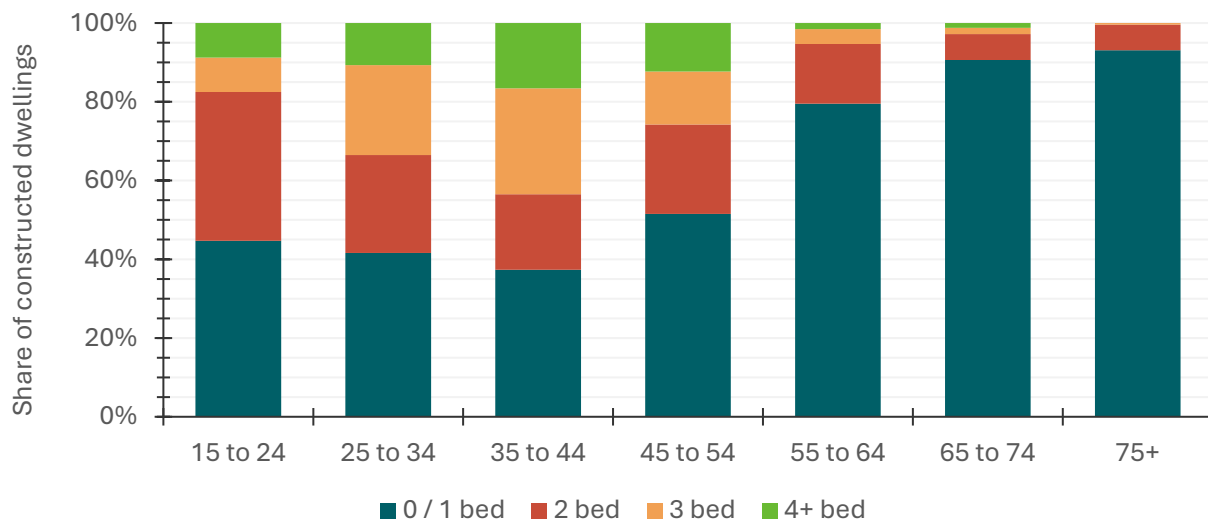
Table 5-6 summarizes how unit sizes (by number of bedrooms) may distribute by household type in 2021 for non-metropolitan areas of BC. Figure 5-3 displays the results of converting the table results to unit sizes by maintainer age. This relationship can be applied to household projections.

Table 5-6: Household type to unit size conversion for those in Core Housing Need, BC non-CMA

Household type	Total	Studio / 1-bed	2-bed	3-bed	4+ bed
Couple w/o child(ren)	5,810	100%	0%	0%	0%
Couple w/ child(ren)	3,075	0%	39%	36%	25%
Lone parent	8,735	0%	50%	35%	15%
Non-relatives (incl. singles)	34,475	92%	7%	1%	0%
Other families	1,470	0%	0%	40%	60%
<b>Total</b>	<b>53,565</b>	<b>70%</b>	<b>15%</b>	<b>9%</b>	<b>6%</b>

Source: 2021 Census Public Use Microdata File (PUMF) – Statistics Canada

Figure 5-3: Household type to unit size for those in Core Housing Need, BC non-CMA



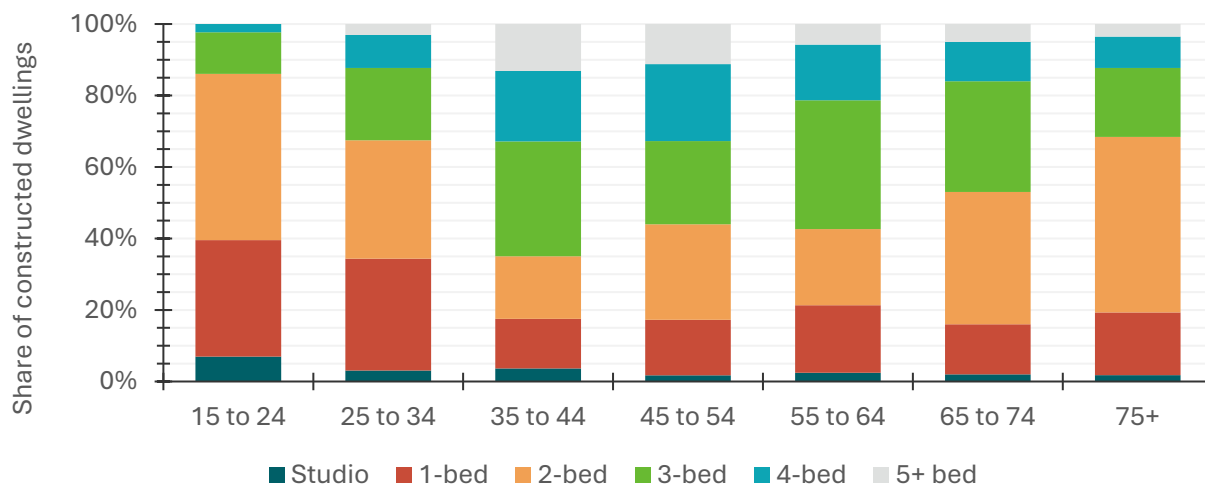
Source: 2021 Census Public Use Microdata File (PUMF) – Statistics Canada

### Demand based on recent market housing outcomes

While the preceding analysis addresses spatial requirements, private market outcomes often notably differ. To estimate these outcomes, we utilize the same 2021 PUMF data for BC’s non-metropolitan areas. Specifically, we establish how primary maintainers distribute across unit sizes (by number of bedrooms) for dwellings constructed between 2016 and 2021.

By incorporating projected household maintainer age data, we can assess how bedroom demand may evolve over the specified period based on anticipated demographic changes. Figure 5-4 illustrates the construction activity in those five years, disaggregated by number of bedrooms and maintainer age groups.

Figure 5-4: Distribution of dwellings (by number of bedroom) among primary maintainer age groups, 2016 to 2021, all areas of BC outside CMAs



Source: 2021 Census Public Use Microdata File (PUMF) – Statistics Canada

Results are then further adjusted for the change in the above relationship from 2011 to 2021 (2011 data reflects construction activity from 2006 to 2011) to estimate how preferences may be changing over time (with the understanding and limitation that changes in preference may be influenced more so by the existing strained conditions of BC housing markets).

### Minimum need versus potential market outcomes

Table 5-7 provides a concise summary of the overall distributions derived from both analyses for the 20-year projection period. The disparity of bedroom number distribution underscores the absence of a universal solution in housing provision. This suggests that relying solely on the market may lead in a specific direction (i.e., centred around wants/preferences – like a couple purchasing a home with extra bedrooms in anticipation of a growing family) – and there remains a need to offer smaller unit sizes, especially for affordable housing initiatives.

Table 5-7: Share of dwellings by number of bedrooms, minimum need versus market driven outcomes

	Studio / 1-bed	2-bed	3-bed	4+ bed
Minimum need	67%	15%	11%	7%
Market driven outcomes	21%	33%	25%	21%

### 5.4.2 Results

An adaptation of the HNR Method provides a rough idea of current market and non-market housing demand and what Terrace can expect over the 20-year projection period. HNR Method guidelines do not prescribe how to perform this analysis, allowing for community level discretion.

Table 5-8 summarizes the results of applying the dwelling size distributions presented in Table 5-7 to projected demand in the City of Terrace. The outcome of this analysis is a table outlining anticipated demand, disaggregated by the number of bedrooms and intended market / price model. Note that

non-market housing has been further separated into housing explicitly offered at prices below market<sup>10</sup> and “deeply affordable”<sup>11</sup> housing.

To distinguish what portion of the community might benefit from non-market housing, HART’s income categories and how they overlap across the housing continuum are considered. Briefly, we apply the historical proportions of households earning “very low” and “low” incomes to demand totals. The demand for deeply affordable and below-market units represents these respective income categories.

- The 5- and 20-year demand projections suggest a need for 793 and 1,916 units, respectively.
- Market housing should remain the primary contributor to the local inventory, though there is a clear need for non-market interventions. By 2041, Terrace may need 473 below-market offerings and 218 additional deeply affordable units.
- As suggested by the previously calculated shares of units by number of bedrooms, market housing demand will likely focus more so on 2- and 3-bedroom units; whereas, non-market solutions may distribute more so to 0- and 1-bedroom dwellings.

Table 5-8: Anticipated demand disaggregated by anticipated price model and required number of bedrooms

	Market		Affordable / Below-market		Deeply affordable		Total	
	5-year	20-year	5-year	20-year	5-year	20-year	5-year	20-year
0- / 1-bed	108	253	140	318	57	146	305	717
2-bed	172	407	32	72	13	33	217	512
3-bed	127	309	20	51	8	24	156	384
4+ bed	97	256	13	32	5	15	115	303
Total	504	1,225	205	473	83	218	793	1,916

For the most part, the market will ultimately decide whether new dwellings are built for rental or ownership based on prices and preferences. However, adapting the 2021 PUMF data to estimate how demand might distribute between owner and renter demand is useful for understanding which price models might be most needed over time.

<sup>10</sup> Below-market units refer to dwellings that is more affordable than market housing but is usually delivered by the private market. Below-market rentals would include those priced at 80% of Median Market Rent (MMR), a threshold often used by CMHC funding programs. Building below-market rentals can be incentivized by local policies (e.g., increased density) or funding opportunities. Below-market ownership options can be alternative ownership models like co-operatives or community land trusts. In addition, affordable housing includes rent-geared-to-income units (often social housing) whose maximum income eligibility requirements are typically above what may necessitate deep affordability, as defined below.

<sup>11</sup> Deeply affordable housing refers to units that should be offered at the shelter rate of income assistance and is often combined with support or wraparound services.



Table 5-9 showcases the results of this analysis, highlighting how different forms of housing may distribute across time and tenure.

- While it is likely that market housing demand will mainly be for owner-occupied housing, there is a notable forecasted interest in expanding the local rental inventory.
- Given that households in greatest need are most prominent in the rental market (i.e., greater prevalence of single income earners), rental demand projections suggest about 47% of new units should be at least affordable or deeply affordable. While non-market solutions are typically rentals, results show there could be demand for below-market ownership options, including co-operatives or community land trusts.

Table 5-9: Anticipated demand disaggregated by anticipated market and tenure

	5-year (by 2026)		20-year (by 2041)	
Price model:	Owner	Renter	Owner	Renter
Market housing	329	175	811	414
Affordable / below-market	75	130	180	293
Deeply affordable	0	83	0	218
Total	404	388	991	925

## What We Heard from Terrace Residents

Stakeholders noted a lack of City owned property as well as limits in available funding options to support the type of housing and programming spaces needed in the community. While grateful for the projects recently completed and in progress, stakeholders do not feel they have made a significant impact in reducing housing challenges in the City of Terrace.

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***“Everything that is decent and affordable is full, with long waitlists. I don’t think it has gotten any better even with a few projects on the go and few that have been finished, it doesn’t feel like things have changed.”***

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There is an interest in exploring more affordable and communal opportunities for home ownership. Co-op housing came up in almost all conversations with stakeholders, along with land banking as an opportunity to address the lack of City-owned land in Terrace.

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***“There is a vision for developing more co-op housing to provide significant benefit to the community. This model differs from traditional strata by offering a more collaborative living environment which could help alleviate some of the stigmas associated with affordable housing.”***

***“An apartment building is one step better than individual houses for seniors, but opportunities for seniors to socialize and connect with other generations and people is really important.”***

***“Co-op styles for seniors could be an excellent model to explore.”***

---

## 6 Then & Now

In recent years, significant changes have occurred in the local, regional, and national demographic and housing context. These shifts have been primarily influenced by the COVID-19 pandemic and related migration trends. As a result, this report offers insight into post-pandemic housing need, while the Housing Needs Report from 2020 focused on the pre-pandemic outlook. The following table summarizes notable changes between documents.

Table 6-1: Key statistics from 2020 and 2024 reports

Item	2020 report	2024 report
<b>Population change (2016 to 2021)</b>	<b>Projected (mid scenario)</b>	<b>Actual (BC estimates)</b>
Total population	+ 9%	+ 4%
Youth (0 to 24)	- 2%	+ 1%
Working-age Adults (25 to 64)	+ 4%	+ 3%
Seniors (65+)	+ 48%	+ 15%
<b>Household change (2016 to 2021)</b>	<b>Projected (mid scenario)</b>	<b>Actual (BC estimates)</b>
Total households	+ 14%	+ 5%
<b>Housing indicators</b>	<b>2016 Census</b>	<b>2021 Census</b>
Inadequate dwellings	8%	8%
Unsuitable dwellings	3%	5%
Unaffordable dwellings	16%	14%
Households in Core Housing Need	11%	8%
Households in Extreme CHN	4%	2%
<b>Change in dwelling prices</b>	<b>2016 to 2019</b>	<b>2019 to 2022</b>
Median purchase price	+ 27%	+ 30%
<b>Change in rents</b>	<b>2017 to 2020</b>	<b>2020 to 2023</b>
Median rent	+ 19%	+ 16%

Total population and households grew by lesser magnitudes between 2016 and 2021 than initially projected. While growth fell short, there has still been a sustained local increase to housing demand since 2016, contributing to continued appreciation in house prices and rents.

Considering the increased demand and rising housing costs, one might expect affordability metrics to have worsened from 2016 to 2021. However, according to 2021 data, this was not the case; 16% of households lived in unaffordable dwellings, and 11% faced Core Housing Need in 2016, while the figures were 14% and 8%, respectively, in 2021. It is important to acknowledge the impact of COVID-19 relief payments distributed in 2020 (the tax filer year referenced by the 2021 Census),

which temporarily helped many households afford their shelter / living expenses, Support also likely came from controlled rent increases, implemented by the BC government in 2019. With increasing housing costs and higher interest rates, it is reasonable to assume that these metrics have likely worsened since 2016, not improved as suggested by 2021 results.

## 7 Conclusion

The City of Terrace's housing landscape is evolving, driven by an increase in both population and households between 2016 and 2021. This growth trend is expected to continue through the next two decades, likely leading to a sustained rise in housing demand.

Population expansion coincided with sustained housing price increases. The median home price appreciated 30% between 2019 and 2022 and the median rental cost rose 16% between 2020 and 2023, exacerbating housing affordability challenges. Low vacancy rates and limited supply are expected to further challenge residents looking for rental housing.

In 2021, approximately 8% of local households experienced Core Housing Need, with a higher prevalence among renters, single individuals, lone parents, Indigenous households, and seniors. Meeting the demand for affordable housing options is crucial. Estimates suggest that about 473 below-market and 218 deeply affordable units could be required over the next 20 years to meet the needs of those most vulnerable to housing insecurity. Overall, the City of Terrace may require an additional 1,916 housing units by 2041 to mitigate market imbalances and begin to improve affordability and availability.

Non-profits, service providers, and community advocates are broadly supportive of initiatives to increase density and add affordable housing, with a specific interest in alternative ownership models such as co-operatives and land-trusts. From conversations with key stakeholders, vacant City-owned land is limited, posing a significant barrier to the development of non-market housing. With limited land, opportunities to partner with local service providers and local housing operators may be required to replace and upgrade existing programming and service delivery space alongside the delivery of non-market housing.

The City of Terrace is already a progressive municipality, actively implementing partnerships, incentives, and regulations to encourage more market and non-market housing options. Many recent policy changes have yet to impact housing statistics featured in this report but are expected to increase building trends and improve housing supply in the short-term.

The data presented here is intended to support and supplement the already important work being undertaken by the City and its partners. Though it will be challenging, the City of Terrace, with support from its partners and senior levels of government, is more than capable of addressing the housing needs outlined in this report.

## **8 Appendices**

Appendix A: Definitions

Appendix B: Bill 44 Analysis and Recommendations

Appendix C: Appendix C: Community Engagement Summary Report

Appendix D: Appendix D: Additional Data Tables

## Appendix A: Definitions

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

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

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

“**census agglomeration (CA)**” Area consisting of one or more neighbouring municipalities situated around a core. A census agglomeration must have a core population of at least 10,000;

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

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

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

“**child**” refers to any unmarried (never married or divorced) individual, regardless of age, who lives with his or her parent(s) and has no children in the same household;

“**commuting destination**” refers to whether a person commutes to another municipality (i.e., census subdivision), another census division or another province or territory. Commuting refers to the travel of a person between his or her place of residence and his or her usual place of work;

“**components of demographic growth**” refers to any of the classes of events generating population movement variations. Births, deaths, migration, marriages, divorces, and new widowhoods are the components responsible for the variations since they alter either the total population or the age, sex, and marital status distribution of the population.:

“**emigrant**” refers to a Canadian citizen or immigrant who has left Canada to establish a permanent residence in another country.

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

**“interprovincial migration”** refers to movement from one province or territory to another involving a permanent change in residence. A person who takes up residence in another province or territory is an out-migrant with reference to the province or territory of origin and an in-migrant with reference to the province or territory of destination;

**“intraprovincial migration”** refers to movement from one region to another within the same province or territory involving a permanent change of residence. A person who takes up residence in another region is an out-migrant with reference to the region of origin and an in-migrant with reference to the region of destination;

**“non-permanent residents”** refers to persons who are lawfully in Canada on a temporary basis under the authority of a temporary resident permit, along with members of their family living with them. Non-permanent residents include foreign workers, foreign students, the humanitarian population, and other temporary residents;

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

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

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

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

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

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

**“single-detached house”** means a single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation is also classified as a single-detached house;

**“semi-detached house”** means one of two dwellings attached side by side (or back-to-back) to each other, but not attached to any other dwelling or structure (except its own



garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides;

**“row house”** means one of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses;

**“duplex”** (also known as apartment or flat in a duplex) means one of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings;

**“apartment in a building that has five or more storeys”** means a dwelling unit in a high-rise apartment building which has five or more storeys;

**“apartment in a building that has fewer than five storeys”** means a dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys;

**“mobile home”** means a single dwelling, designed, and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt;

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

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

**“full-time equivalent (FTE) student”** represents all full-time and part-time enrolments, converted to represent the number of students carrying a full-time course load. One student whose course load is equal to the normal full-time number of credits or hours required in an academic year would generate 1.0 Student FTE. A student taking one-half of a normal course load in one year would be a 0.5 Student FTE;

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

**“owner household”** refers to a private household where some member of the household owns the dwelling, even if it is still being paid for;

**“renter household”** refers to private households where no member of the household owns their dwelling. The dwelling is considered to be rented even if no cash rent is paid;

**“household maintainer”** refers to whether a person residing in the household is responsible for paying the rent, or the mortgage, or the taxes, or the electricity or other services or utilities. Where several people may contribute to the payments, more than one person in the household may be

identified as a household maintainer. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer;

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

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

“**census family**” is defined as a now-married couple, a common-law couple or a lone-parent with a child or youth who is under the age of 25 and who does not have his or her own spouse or child living in the household;

“**non-census family**” are either one person living alone or a group of two or more persons who live together but do not constitute a census family;

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

“**labour force**” refers to persons who, during a defined week in a Census year, were either employed or unemployed;

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

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

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

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

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

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

“**Rental Market Survey**” refers the collection of data samples from all urban areas with populations greater than 10,000 and targets only private apartments with at least three rental units. Among the information provided are median rental prices for units within the primary rental market;

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

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

“**short-term rental (STR)**” means the rental of a housing unit, or any part of it, for a period of less than 30 days;

“**STR – commercial market**” refers to all short-term rental units that were active within a given period but are available and/or reserved more than 50% of the days that they have been active. The 50% cut off is meant to separate residents using the service to generate supplemental income from non-resident STR operators operating income/investment properties. The commercial market only considers entire homes or apartments, not listings that are hotels, private rooms, or other;

“**STR – total market**” refers to all short-term rental units that were active (meaning, reserved or available at least one day in a month) within a given period. The total market only considers entire homes or apartments, not listings that are hotels, private rooms, or other;

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

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

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

“**vacancy**” means a unit that, at the time of the CMHC Rental Market Survey, it is physically unoccupied and available for immediate rental.

## Appendix B: Bill 44 Analysis and Recommendations

Bill 44 – Housing Statutes (Residential Development) Amendment Act includes a suite of legislative changes to the local government land use planning framework aimed at providing additional housing in British Columbia communities. As previously noted, all local governments are now required to use a standardized projection method to understand housing needs over the next 5 and 20 years. The new legislation mandates that municipalities update Official Community Plans (OCPs) and zoning bylaws to permit the total anticipated housing demand over at least the next 20 years, as identified by the HNR Method. OCPs must also include policies that address a wide range of housing types (e.g. affordable housing, rental housing, seniors housing, family housing, etc.). Local governments must complete their first review and OCP update based on the interim HNR projections by December 31, 2025.

Bill 44 also includes legislative amendments that require local government bylaws to allow for small-scale, multi-unit housing (SSMUH). SSMUH describes a range of housing units that can provide attainable housing for middle-income families, including secondary suits in single family dwellings, detached accessory dwelling units, triplexes, townhomes, and house-plexes. Local governments (including municipalities and regional districts) were required to update their bylaws by June 30, 2024, to accommodate SSMUH.

To support the City of Terrace to complete the required OCP updates, the consulting team has identified several best practices and considerations for meeting the requirements of Bill 44. The team reviewed the Terrace OCP and identified areas for policy intervention, outlined in the table below. It is important to note that this review is a starting point for staff and should not be considered a complete review. A full OCP update with specific policy recommendations is outside the scope of a typical HNR.

Table 1-1: Bill 44 best practices and considerations for legislated OCP updates

Best Practice:	OCP Alignment/non-alignment:	Recommendations:
<p>Low density language in the OCP (often referred to as “traditional residential or “stable residential) should explicitly support various forms of missing middle and small scale multi-residential. No zones/areas within the Municipality should exclusively allow single detached dwellings or single-family homes.</p>	<p>The language in the City of Terrace’s OCP aligns with best practices for supporting a variety of housing types in all neighborhoods and includes language that is supportive of infill and missing-middle housing. For example, noted in <b>Community Goals for Compact and Complete Neighbourhoods</b> is:</p> <p>Objective #4  “Encourage diversity of dwelling units in all neighbourhoods. Encourage a mix of market and non-market rental units in all areas of Terrace.”</p> <p>This section includes supportive policy direction to encourage and promote density, a mix of tenure types, and support for movement towards smaller housing types.</p> <p>Over the last four years the City of Terrace has made several amendments to the zoning bylaws to allow for higher density, specifically with the elimination of low-density residential zones. With the upcoming 2025 OCP update, Council has also directed staff to explore options for increasing residential density in other zones.</p>	<p>No recommendations as existing OCP aligns with and supports missing middle and small scale multi-residential development.</p>
<p>Consider allowing purpose built rental apartments in several areas in the Village rather than solely in growth/core/arterials. This could encourage more purpose-built rentals in areas throughout the Municipality. This type of housing is important for a community as it is often the only form of housing that is accessible to lower-income families, seniors, and young people.</p>	<p>There is language in Terrace’s current OCP that supports the development of rental housing in the City of Terrace. For example, noted in <b>Community Goals for Compact and Complete Neighbourhoods</b> is:</p> <p>Objective #1  “Promote livability by encouraging mixed land use including neighbourhood commercial developments, residential density and housing location.”</p> <p>Supporting policies within this objective include the monitoring of market rental housing units and encouraging development of additional rental units.</p> <p>Supporting policies under <b>Objective #4</b> also encourage a mix of market and non-market rental units in all areas.</p> <p>However, within the Urban Residential Land Use Designation higher density multi-family residential uses are allocated to the downtown or along</p>	<p>Consider opportunities to allow for purpose built rental apartments up to 6 storeys in a wider range of neighbourhood areas.</p>

Best Practice:	OCP Alignment/non-alignment:	Recommendations:
	<p>arterial and collector roads. Often rental development consists of higher density multi-family units, and six storey building typologies. The current language may impose barriers to development of purpose-built rental in neighbourhoods where access to key services and amenities is available, but not necessarily within the downtown core or along arterial roadways.</p>	
<p>Ensure Development Permit Area (DPA) policies and guidelines do not unreasonably prohibit or restrict SSMUH development. According to the provincial policy manual, local governments are discouraged from using DPAs to regulate form and character of SSMUH development in all but exceptional circumstances. It is recommended to amend existing DPAs to remove SSMUH developments from intensive or multi-family residential definitions.</p>	<p>The City of Terrace does not unreasonably prohibit or restrict SSMUH development. However, some exclusions to Development Permit Area Guidelines noted in the OCP may restrict or impose barriers to the infill development and addition of dwelling units on a property. <b>DPA Exemption #2</b> notes an exemption to:</p> <p>“The improvement or alteration of any building existing on a parcel – <u>provided that such improvement or alteration does not alter the exterior appearance, increase the density of occupancy, or change the use of the building.</u> This includes maintenance of the exterior and to renovations to the interior of a building”</p>	<p>Consider the addition of SSMUH to exemptions from Development Permit Areas to reduce regulatory barriers and allow for quicker, more flexible development.</p>
<p>The life-cycle costs of infrastructure and servicing are significantly more cost efficient when growth occurs in existing neighbourhoods, and within urban containment boundaries, compared to sprawl. Local governments should focus growth in areas that are already serviced.</p>	<p>The City of Terrace OCP policies align with, and take into consideration, this best practice, with the Urban Containment Boundary, complete compact community goals, and regional coordination of key infrastructure and services.</p>	<p>No recommendations as existing OCP aligns with and supports growth in areas with existing services.</p>

## Appendix C: Community Engagement Summary Report



Terrace

Housing Needs Assessment 2024

Engagement Summary Report

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## About this Report

The City of Terrace Engagement Summary Report summarizes what we heard from the Housing Committee and Key informants in the Fall of 2024 as part of the City of Terrace Housing Needs Report update process. The following is a summary of key findings gathered through key informant interviews, as well as meetings with the Housing Committee, a short staff questionnaire and a review of previous engagement summary reports available to the project team at the time of this report.

## Engagement Limitations

Community engagement was a key component in the 2020 Terrace Housing Needs Report, and the city has continued to engage with residents and key stakeholders since then. In March of 2024, the City of Terrace conducted two community-wide engagement events related to Housing Needs and Complete communities. A Community Dialogue Session on Diverse Housing Needs was hosted on March 4th by the City of Terrace Housing Committee. In addition, the city is currently working on a Complete Communities Strategy, with a large engagement process being led by Stantec Consulting Ltd. These



engagement efforts have included local business owners, developers and residents of various ages. Finally, the City of Terrace is currently working to update their Official Community Plan (OCP) and has identified Housing as one of the key focus areas for the OCP update.

Due to condensed timelines for this report, recent engagement processes and a risk of engagement fatigue from community members, engagement for this 2024 Housing Needs Report has been reduced compared to the 2020 report. With this report, engagement activities included preliminary findings presentations to the Housing Committee, and key informant interviews, and a staff survey. Feedback gathered during the 2020 Housing Needs report has also been included in the final Housing Needs Report to supplement the current findings.

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*“We need affordable housing for just about every demographic in this town. It is woefully lacking. No more studies or surveys, start building.” – 2020 Resident Quote*

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Another key limitation of this report is the lack of engagement with the local Nations and service providers specifically working with Indigenous community members. A significant portion of the population in Terrace is Indigenous and local Nations as well as Métis Nation of British Columbia are actively involved in the delivery and development of housing in British Columbia. For future Housing Needs Reports updates, a collaborative approach may reduce the differentiation of these experiences based purely on administrative boundaries.

## Engagement Objectives

The following four objectives were identified for the 2024 update to the housing needs report:

- Gather information to meet the new Provincial requirements for interim Housing Needs Reports including key actions taken by the City of Terrace since receiving the 2020 housing needs report
- Use engagement to supplement quantitative data and ground data analysis in lived experience.
- 1. Supplement recent community engagement efforts to ensure key challenges, opportunities, and potential solution have been identified
- Build on existing broad community engagement by focusing on key stakeholders involved in developing and delivering affordable housing and support services.

## Engagement Opportunities

### Key Informant Interviews

Key informant interviews targeted service providers, non-profit organizations, and community leaders who work primarily with community members who are struggling to find affordable, supportive and stable housing. Though time and resource intensive, key informant interviews provide different information and context than community surveys, demographics, and housing data. They capture information about harder-to-reach populations and provide an opportunity for informants to give

descriptive answers to questions, often sharing stories or personal experiences. Interviews lasted between 30 and 45 minutes depending on the interview subject. In consultation with planning staff and members of the Housing Committee, the consulting team selected key informants based on the following criteria:

- 1) Geographic relevance
- 2) Knowledge of the housing sector or knowledge of the experiences of specific demographic groups navigating the housing sector.
- 3) Service providers, employers, or community leaders who primarily work with community members struggling to find or maintain affordable and adequate housing.
- 4) Work with or understand market housing and local government bylaws that govern development.

## Review of previous community engagement reports

Two recent community engagement reports were made available to the project team, both from recent engagements completed in March of 2024. This included a summary of the Community Dialogue session hosted by the Housing Committee, and a summary of an engagement session hosted by Stantec consulting to support their Complete Communities Report.

## Staff Questionnaire

As of June 2024, the Province has updated legislative requirements for Housing Needs Reports. This includes requiring all local governments to complete an Interim Housing Needs Report by January 1, 2025. The Interim Housing Needs Reports are required to include three new additional items:

- 1) The number of housing units needed currently and over the next 5 and 20 years;
- 2) A statement about the need for housing in close proximity to transportation infrastructure that supports walking, bicycling, public transit or other alternative forms of transportation; and,
- 3) A description of the actions taken by local government, since receiving the most recent housing needs report, to reduce housing needs.

The purpose of the staff questionnaire was to inform requirement three and gather information on the actions taken by the City of Terrace to address housing needs since the last Housing Needs Report.

## Meetings with the Housing Committee

The City of Terrace Housing committee acted as a steering committee for this report. A presentation of preliminary data findings helped to inform further data analysis activities as well as inform the selection of priority contacts for the Key Informant Interviews. The draft findings from the Housing Needs Report were also presented to Members of the Housing Committee to provide an opportunity for comment and further support grounding of report content in the Terrace community experience.

## What we Heard

### Key Informant Interviews

Six key informant interviews were conducted in October 2024 via video conference with key representatives from local organizations, local housing services and related fields. Informants' identities have been kept confidential and all quotes and findings have been anonymized in this report. The organizations who participated in these interviews are listed below.

- Skeena Diversity Society
- Northern Health
- Ksan Housing Society
- Happy Gang
- Volunteer Terrace
- Foundry Terrace

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

#### Key Themes:

1. Newcomers and international residents are a growing population group who face additional barriers in finding suitable and affordable housing in the City of Terrace. As newcomers they may not have local contacts to provide references or may not know where to look for or how to apply for housing. Racism and stigma can also be a barrier to finding affordable housing for newcomers to Terrace. This is also true for Indigenous populations in Terrace.

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*“Biggest challenge for newcomers is not knowing the community and where to go to look for housing”*

*“We try to help but we are not housing providers and there aren’t many options for people when they first arrive”*

*“Newcomers are a big group in the City of Terrace”*

*“Organizations like Skeena Diversity Society assist newcomers with finding suitable housing, but significant barriers exist in the available housing stock, often leaving these individuals at risk of homelessness.”*

*“Approximately 50% of the population in Terrace is indigenous and they often face discrimination as ‘non-preferred renters.’”*

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2. Housing for seniors has been and continues to be a concern for the residents of Terrace, and community members note a lack of housing options for people with accessibility needs, those looking to downsize, or those looking for additional social connection with their community.

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*“There are very few options for seniors, as far as purpose-built seniors’ buildings, Twin River states and one other and Terrace community services society building has another 40 units. But there are 400 people on the Twin rivers waiting list, for 64 units.”*

*“I’m worried I’ll have to retire early and leave Terrace because there is nowhere for me to downsize to once my kids leave.”*

*“Even with access to 43 new units the overall shortage of seniors housing will still persist.”*

*“Terrace offers very few dedicated housing options for seniors. There are a few BC Housing-type projects for low-income seniors, but the availability of purpose-built seniors’ residences is extremely limited.”*

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3. In every interview, a lack of housing targeted towards middle-income earners across demographic groups emerged as a pressing issue facing the City of Terrace. Informants consistently discussed limited opportunities for seniors looking to downsize, and few suitable options for young working families and individuals hoping to move to Terrace but unable to afford or maintain single family home.

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*“People coming here want good quality housing, they don’t want to deal with yard, they want a place to put their toys, go to work come back don’t want to mow grass. They are looking for a different lifestyle than what the typical housing stock offers in Terrace”*

*“Housing options for seniors right now are for specific target groups [low-income, Indigenous, care bed] but not a lot of options for middle income, independent seniors”*

*“A notable number of working families have resorted to living in RV parks as long-term housing solutions, not even that is affordable, an RF lot is \$950/month”*

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4. Limited available and affordable rental housing and a very low vacancy rate is an ongoing issue in Terrace. The housing stock in Terrace is aging with and investment in repairs and upgrades badly needed. However, finding local trades people to do the work to upgrade or build new housing is a challenge in Terrace as well as the cost of construction in Northern communities in general.

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*‘Everyone needs more housing, there is no one priority group’*

*“The current vacancy rate in Terrace is less than 1% leading to an extremely competitive housing market where rents are unaffordable. New condos with 1- and 2-bedroom units are renting for around \$2,200 pricing out many potential tenants”*

*“Youth in the community are renting rooms for \$800 or more which leads to overcrowding as they are sharing one room to make it affordable”*

*“Greater attention to the maintenance and improvement of existing buildings is crucial to enhance the overall living conditions in Terrace.”*

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5. There are ongoing concerns around Industrial expansion and providing housing for the employees of the new hospital. There is a desire to attract people and business to Terrace, but concern about the impacts on the local housing market and inflated rents.

*“Even though there are no more living stipends for LNG, landlords are expecting the same high rents”*

*“I am really worried that when the new hospital comes, we won’t be able to staff it because there won’t be anywhere affordable for people to live”*

*“The influx of workers related to the LNG plant has compounded housing pressures, many live in company-built camps which lack adequate amenities, while others are willing to pay for rental units further driving up costs”*

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6. Stakeholders noted an immediate need for low barrier housing for low-income community members and individuals facing homelessness, including youth specific services and spaces. Simply providing shelter is not sufficient to address the needs of community members. Service and housing providers alike noted a need for additional programming and gathering spaces alongside housing to support social connection.

*“I’d love to see integrated programming with housing, but there is no space, and funding programs are not set up for it”*

*“a house isn’t the answer, there needs to be some communal support options around a house.”*

*“There is an urgent need for more interim, social, and subsidized housing solutions to address the niche needs of diverse populations, including youth, families, and individuals with disabilities”*

*“There is a pressing need for transition housing that is not only easily accessible but also inclusive of youth, ensuring that their specific needs are met.”*

*“There is an urgent need to create more housing options for older youth, many of whom remain on waitlists for assistance while facing uncertainty in their living situations”*

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7. Community housing and service providers reiterated the limitations of Census data in capturing the temporary or “shadow” populations. A significant population lives and works in Terrace for extended periods but maintains a primary residence (and completes the Census) in other communities. Seasonal workers, short-term residents, and transient populations impact the availability of affordable housing options. Stakeholders also agreed that PIT counts of homelessness often dramatically underrepresent actual need for emergency and supportive housing.

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*“Limitations in census data mean it can't always capture the temporary population within Terrace that contributes to housing stock availability.”*

*“Homeless and underhoused populations, including those who rely on couch surfing, are priority housing groups in Terrace but are often not fully captured in these data.”*

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8. Stakeholders noted a lack of City owned property as well as limits in available funding options to support the type of housing and programming spaces needed in the community. While grateful for the projects recently completed and in progress, stakeholders do not feel they have made a significant impact in reducing housing challenges in the City of Terrace.

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*“Everything that is decent and affordable is full, with long waitlists. I don't think it has gotten any better even with a few projects on the go and few that have been finished, it doesn't feel like things have changed”*

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9. There is an interest in exploring more affordable and communal opportunities for home ownership. Co-op housing came up in almost all the conversations, along with land banking as an opportunity to address the lack of City-owned land in Terrace.

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*“There is a vision for developing more co-op housing to provide significant benefit to the community. This model differs from traditional strata by offering a more collaborative living environment which could help alleviate some of the stigmas associated with affordable housing”*

*“An apartment building is one step better than individual houses for seniors, but opportunities for seniors to socialize and connect with other generations and people is really important”*

*“co-op styles for seniors could be an excellent model to explore”*

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## Previous community engagement reports

The two engagement sessions hosted in March 2024 included over 100 participants from the City of Terrace. The summary of findings from these reports are included below and for the most part reiterate the information gathered in the key informant interviews

### **Community Dialogue Session:**

Challenges:

- Shortage of Low-Income Housing: There is a significant need for more low-income housing to accommodate individuals and families struggling with housing affordability.
- Families with children resort to couch-surfing due to the scarcity of affordable housing options.
- Eligibility criteria for low-income and affordable housing are leaving some families out
- The prevalence of big, expensive houses contributes to the housing crisis, suggesting a need for more functional and affordable housing options instead.
- Lack of trained trades people in construction.
- High cost of living, including housing, contribute to housing challenge

Solutions/Recommendations

- Consider the construction of tiny homes as a cost effective and space-efficient solution to provide housing for individuals and families.
- Advocate for unified voices at the federal and provincial levels to address homelessness and housing affordability effectively.
- Utilize public lands for housing development projects to increase the availability of affordable housing options.
- Explore innovative construction methods to reduce costs and expedite the construction of affordable housing units.
- Increase rent subsidies to make housing more affordable for low-income individuals and families.
- Construct accessible housing units designed to accommodate individuals with disabilities, ensuring long-term value and suitability as people age.
- Implement regulations and bylaws to limit the construction of massive homes in favour of building "starter" homes that are more affordable and accessible.
- Address the issue of empty lots in town by imposing deadlines for development or allowing the city to purchase the land at its purchase price if not developed within a specified timeframe.
- Explore co-op housing models that bring together seniors and renters to create affordable and supportive living arrangements.

### **Complete Communities What We Heard Report:**

Housing

There was a strong emphasis on the need for diverse housing options, particularly for seniors, to accommodate community needs and allow aging in place. Residents of all ages expressed concerns over not being able to find housing in Terrace that suits their needs –specifically the size of housing (e.g., number of bedrooms), age or condition of the housing, and price point. This was seen as a threat to

attracting new people and employees to Terrace, such as hospital staff. Some seniors indicated they had been on the waiting lists for suitable housing for over 10 years, while others discussed considering moving out of the community due to similar concerns.

#### Daily Needs

Feedback highlighted the importance of having daily amenities and services within walking distance of housing to support residents in accessing their daily needs without relying on their vehicles. Although respondents appreciated the consolidation of community amenities within the downtown, there was also a desire to see smaller-scale amenities such as corner stores, coffee shops, or daycare dispersed throughout the community, particularly on the Bench and on the Southside.

#### Transportation

Most community members rely primarily on their vehicles to travel throughout Terrace. However, residents expressed a desire for improvements to the transportation network that would support their use of alternative modes of transport. These improvements included: more convenient frequency and timing of buses, better bike routes with more separation from vehicles, more sidewalks in residential areas, wider trails to accommodate strollers, and improved pedestrian connections across the CN line (e.g., a pedestrian overpass). The safety of non-motorized transportation was discussed as a concern.



## City of Terrace Housing Needs Report Stakeholder Interview Questions

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Thank you for agreeing to participate in the City of Terrace Housing Needs report process. Below is a list of potential questions that may come up during the stakeholder interview process. Stakeholder interviews are semi-structured, so please feel free to elaborate and go into detail with your responses.

A notetaker will be present during the interview. You will have an opportunity to review the notes and make any revisions or additions if needed. All interview responses will be anonymized using pseudonyms for any direct quotes included in the report, unless the interviewee provides explicit consent to use their identity.

Interviews should last between 30 and 45 minutes.

### Interview Questions:

1. Can you please tell us:
  - a. About your organization
  - b. How you hear about housing need through your position?
  - c. Do you serve any specific population groups? If yes, please explain.
  
2. If your organization offers any housing or housing related services, please explain what your organization is doing to address housing challenges in your community?
  - a. If you are not part of a housing related organization, please explain what is being done to address housing in your community?
  
3. What do you believe are the most significant housing challenges facing Terrace today? How well do you think current housing options meet the needs of the community?
  
4. Are there specific groups you see facing housing challenges?
  - a. Seniors
  - b. Families
  - c. Immigrants/Newcomers
  - d. Renters
  - e. Individuals with disabilities
  - f. Women and children
  - g. People with an Indigenous Identity
  - h. People who are part of a visible minority
  
5. Have you noticed any changes in housing needs or demand over recent years (e.g. 5 years)?
  - a. If yes, are there any specific housing services, resources, or types that you feel are needed in your community?

6. What do you see as the most pressing needs to be addressed in the next 5 years?
7. What are some barriers that make working to address housing in the City a challenge?
8. What is one thing you would change in your community that would improve housing and/or make the work of your organization easier?

Thank you for your time and sharing your valuable knowledge and experience with us today. We will share all final documents with you once they are prepared.

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## Population

*Table 1: Population by Census year and typical age (from BC Statistics estimates)*

	2006	2011	2016	2021
Total population	11,620	11,675	12,105	12,600
Non-senior (< 65)	10,390	10,185	10,435	10,675
Senior (65+)	1,225	1,490	1,670	1,925
Average age	35.9	37.4	38.2	38.4
Median age	37.1	38.1	38.0	37.2

*Table 2: Mobility of local persons during year prior to Census period (from Census data)*

	2006	2011	2016	2021
Total population	11,055	11,160	11,255	11,650
Non-movers	9,215	9,250	9,465	9,925
Movers	1,840	1,910	1,795	1,730
Non-migrants	1,345	1,370	1,150	1,120
Migrants	490	540	645	610
Internal migrants	480	475	620	525
Intraprovincial migrants	390	375	505	335
Interprovincial migrants	80	105	115	195
International migrants	20	70	20	85

## Households

Table 3: Total households by tenure

	2006	2011	2016	2021
Total households	4,315	4,520	4,610	4,860
Total owner households	3,110	3,180	3,180	3,400
% share of total households	72%	70%	69%	70%
Owner households w/ mortgage	1,775	1,605	1,870	2,025
% w/ mortgage	41%	36%	41%	42%
Total renter households	1,205	1,345	1,425	1,460
% share of total households	28%	30%	31%	30%
Renter households subsidized		385	250	335
% in subsidized		9%	5%	7%

Table 4: Total households by household size

	2006		2011		2016		2021	
	Total	Share	Total	Share	Total	Share	Total	Share
Total households	4,325	100%	4,535	100%	4,625	100%	4,870	100%
1 person	1,095	25%	1,210	27%	1,265	27%	1,435	29%
2 persons	1,455	34%	1,570	35%	1,610	35%	1,670	34%
3 persons	635	15%	715	16%	690	15%	685	14%
4 persons	655	15%	585	13%	650	14%	675	14%
5+ persons	485	11%	460	10%	405	9%	400	8%
# of persons	11,175		11,305		11,400		11,825	
Average HH size	2.6		2.5		2.5		2.4	

## Income

Table 5: Household income

	2006	2011	2016	2021
<b>Total households</b>				
Before-tax: Average	\$73,877	\$77,561	\$90,737	\$104,500
Before-tax: Median	\$61,690	\$63,643	\$76,245	\$90,000
After-tax: Average	\$39,026	\$67,801	\$76,590	\$90,000
After-tax: Median	\$35,595	\$57,125	\$66,133	\$80,000
<b>Owner households</b>				
Before-tax: Average	\$86,285	\$92,504	\$106,714	\$117,400
Before-tax: Median	\$76,852	\$83,196	\$94,773	\$105,000
After-tax: Average	\$43,892	\$80,071	\$89,120	\$100,200
After-tax: Median	\$40,772	\$75,158	\$80,612	\$92,000
<b>Renter households</b>				
Before-tax: Average	\$41,877	\$42,038	\$54,862	\$74,300
Before-tax: Median	\$28,897	\$32,684	\$42,988	\$64,000
After-tax: Average	\$26,106	\$38,633	\$48,455	\$66,200
After-tax: Median	\$21,811	\$30,804	\$40,701	\$58,400

## Dwellings

Table 6: Dwellings by structure type, 2021

2021 Census	Total households		Owner households		Renter households	
	Total	Share	Total	Share	Total	Share
Total dwellings	5,200					
Total occupied dwellings	4,870	100%	3,415	100%	1,460	100%
Single-detached house	2,925	60%	2,625	77%	300	21%
Apartment (5+ storeys)	0	0%	0	0%	0	0%
Other attached dwelling	1,625	33%	575	17%	1,050	72%
Apartment / duplex	320	7%	150	4%	170	12%
Apartment (<5 storeys)	580	12%	115	3%	470	32%
Other single-attached house	55	1%	20	1%	30	2%
Row house	470	10%	195	6%	280	19%
Semi-detached house	200	4%	90	3%	105	7%
Movable dwelling	325	7%	215	6%	105	7%

Table 7: Dwellings by number of bedrooms, 2021

2021 Census	Total household		Owner household		Renter household	
	Total	Share	Total	Share	Total	Share
Total dwellings	5,200					
Total occupied dwellings	4,870	100%	3,415	100%	1,460	100%
No bedrooms	55	1%	10	0%	50	3%
1 bedroom	440	9%	80	2%	365	25%
2 bedrooms	1,155	24%	620	18%	540	37%
3 bedrooms	1,485	30%	1,150	34%	335	23%
4+ bedrooms	1,735	36%	1,365	46%	175	12%

Table 8: Dwellings by age of construction, 2021

2021 Census	Total household		Owner household		Renter household	
	Total	Share	Total	Share	Total	Share
Total dwellings	5,200					
Total occupied dwellings	4,870	100%	3,415	100%	1,460	100%
1960 or before	625	13%	460	13%	170	12%
1961 to 1980	2,195	45%	1,545	45%	645	44%
1981 to 1990	585	12%	365	11%	220	15%
1991 to 2000	735	15%	550	16%	185	13%
2001 to 2005	85	2%	50	1%	35	2%
2006 to 2010	160	3%	120	4%	35	2%
2011 to 2015	210	4%	155	5%	55	4%
2016 to 2021	275	6%	165	5%	115	8%

Table 9: Rental vacancy rate (%)

Structure size	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Studio	0.0	0.0	3.2	-	-	-	2.6	5.3	-	0.0
1-bedroom	0.8	1.8	2.5	4.0	-	2.6	8.2	7.2	0.0	-
2-bedroom	4.3	2.9	4.8	5.6	3.5	2.7	4.2	15.6	0.6	0.0
3+ bedroom	0.0	5.8	2.9	6.0	2.4	0.0	0.0	-	0.0	-
Total	2.5	3.1	3.9	5.4	4.1	2.1	4.4	10.9	0.3	-

Table 10: Rental median prices

Structure size	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Studio	\$572	\$572	\$600	\$500	\$550	\$750	\$750	-	-	\$875
1-bedroom	\$622	\$700	\$750	\$708	\$738	\$750	\$772	\$900	\$985	\$1,100
2-bedroom	\$750	\$848	\$900	\$800	\$950	\$1,000	\$975	\$1,000	-	\$1,200
3+ bedroom	\$900	\$968	\$1,075	\$1,050	\$1,200	\$1,200	\$1,250	-	-	-
Total	\$725	\$800	\$850	\$800	\$900	\$1,000	\$950	\$1,000	\$1,100	\$1,100



Table 11: Primary versus secondary rental market universe

	Primary universe			Secondary universe		
	2011	2016	2021	2011	2016	2021
Total occupied dwellings	558	595	565	787	830	895
Studio / 0 bedroom dwellings	30	31	31	10	9	19
1 bedroom dwellings	125	121	117	155	179	248
2 bedroom dwellings	291	336	318	124	229	222
3 bedroom dwellings	112	107	99	498	418	411

Table 12: Non-market housing with financial relationship with BC Housing

Emergency shelter and housing for the homeless	
Description	Value
Homeless housed	79
Homeless rent supplements	40
Homeless shelters	56
Total	175

Transitional and supported living	
Description	Value
Supportive seniors housing	22
Special needs	16
Women and children feeling violence	16
Total	54

Independent social housing	
Description	Value
Low income families	289
Independent seniors	77
Total	366

Rent assistance in private market	
Description	Value
Rent assistance for families	XX
Rent assistance for seniors	XX
Canada Housing Benefit recipient	XX
Total	44

*Table 13: Number of post-secondary housing units / beds*

**108** beds offered by Coast Mountain College (no table provided)

*Table 14: Units permitted*

Structure type	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Single Family Dwelling	29	26	12	17	27	33	36	43	20	16
Manufactured Home	9	9	6	4	10	6	0	1	0	1
Duplex	2	8	0	0	0	2	2	2	0	2
Triplex	3	3	0	0	3	0	0	4	0	0
Fourplex	0	4	0	0	4	4	0	3	0	0
Multiplex	0	8	0	0	0	0	0	0	4	0
Apartment	0	0	0	48	0	0	0	1	2	0
Suite	7	0	0	3	4	11	9	7	9	8
Total	50	58	18	72	48	56	47	61	35	27

## Housing indicators

Table 15: Housing need indicators and rates of Core Housing Need

Total households	2006		2011		2016		2021	
	Total	Rate	Total	Rate	Total	Rate	Total	Rate
Total households	4,230		4,390		4,555		4,795	
Inadequate dwellings	525	12%	435	10%	385	8%	375	8%
Unsuitable dwellings	155	4%	165	4%	150	3%	230	5%
Unaffordable dwellings	805	13%	800	18%	725	16%	685	14%
In Core Housing Need	505	14%	595	14%	490	11%	370	8%
In Extreme Core Housing Need	205	3%	215	5%	175	4%	75	2%

Owner households	2006		2011		2016		2021	
	Total	Rate	Total	Rate	Total	Rate	Total	Rate
Total households	3,065		3,120		3,155		3,365	
Inadequate dwellings	350	11%	255	8%	220	7%	245	7%
Unsuitable dwellings	60	2%	50	2%	55	2%	80	2%
Unaffordable dwellings	350	11%	290	9%	255	8%	355	11%
In Core Housing Need	140	5%	120	4%	105	3%	170	5%
In Extreme Core Housing Need	75	2%	60	2%	40	1%	35	1%

Renter households	2006		2011		2016		2021	
	Total	Rate	Total	Rate	Total	Rate	Total	Rate
Total households	1,165		1,265		1,400		1,430	
Inadequate dwellings	175	15%	180	14%	165	12%	130	9%
Unsuitable dwellings	90	8%	110	9%	95	7%	150	10%
Unaffordable dwellings	455	39%	515	41%	475	34%	325	23%
In Core Housing Need	360	31%	470	37%	385	28%	200	14%
In Extreme Core Housing Need	130	11%	155	12%	135	10%	40	3%