FORT ST. JOHN
The Energetic City

Housing Needs Report 2024 Update

November 2024 | FINAL

Housing Needs Assessment 2024 Update

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Executive Summary

The City of Fort St. John prepared a Housing Needs Assessment in 2020 to learn where gaps in housing may currently exist, where there may be barriers to finding and maintaining housing, and to identify future housing needs across the housing spectrum. The Housing Needs Assessment provides important information and data to be able to better address and prioritize future housing needs for all residents. The purpose of this work is to identify current and future housing needs across the housing spectrum (from homelessness to home ownership), and opportunities and strategies for responding to the identified housing needs and gaps within Fort St. John. The Assessment will assist the City in setting priorities, inform updates to policies and bylaws, and support future related policy development, land development, and decision-making. This Housing Needs Assessment report is a standalone document and guided the development of the Housing Strategy for the City. The Housing Needs Assessment was updated in 2024 to meet new provincial requirements.

As part of the 2024 update, the most current available data was collected (e.g. 2021 Census, CMHC, and BC Assessment), and community partners were engaged to share information on non-market housing and supportive services in Fort St. John. To meet provincial requirements for an 'Interim' Housing Needs Report, the number of housing units required to meet current and anticipated need for the next 5 and 20 years were calculated, statements about need for housing in proximity to transportation infrastructure were included, and a description of actions taken by the City since the initial Housing Needs Report was prepared in 2020 was added. The updated report also meets several requirements for 'Regular' Housing Needs Report including statements about seven key areas of local need and households in core housing need and extreme core housing need.

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

Population Trends

The City of Fort St. John experienced an average annual population increase of 1.6% between 2006 and 2021, resulting in an overall population increase of 23.3% over the 15 year period. This is significantly higher than the population change of 5.6% observed in the Peace River Regional District (PRRD) for the same period. The city is expected to see moderate growth in its population between 2024 and 2044, increasing from estimated 24,266 people in 2024 to 29,554 by 2044 (an increase of 5,288 people over the twenty-year period). In 2021, 2,725 residents identified as Indigenous, which represents 13.1% of the population of Fort St. John. With a median age of 32 years in 2021, the City has a younger population than both PRRD and the province at 36 and 43, respectively; while a young population, there are indications that the population is aging.

Demographic and Household Trends

In 2021, there were 8,775 households in Fort. St John with an average household size of 2.4. Many households consisted of couples with children (3,400 or 38.7%), followed by one-person households (2,670 or 30.4%), and couples without children (1,940 or 22.1%). The median household income in 2021 for all households was $102,000 with median owner household incomes significantly higher ($128,000) than median renter household incomes

($73,500). Renter household incomes were more notably influenced by COVID-19 financial benefits with an increase in income from 2016 to 2021.In 2021, 6.1% (525) of all households in Fort St. John were in core housing need, a decrease from 9.6% (745) of households in 2016. In 2021, 11.5% (415) of renter households were in core housing need as compared to 2.2% (110) of owner households. Core housing need was likely underrepresented in 2021 as a result of increases in household income during that time through COVID-19 benefits, so there is likely a greater need than what is currently represented.

Housing Supply Trends

While close to 50% of homes in Fort St. John are single detached, there is a mix of apartments, semi-detached, row housing, and movable dwellings. Homes are predominately 3- and 4+ bedrooms (~64%). About 10% of homes were one-bedroom units, while 30.4% of households were one-person households indicating that some residents may prefer to have larger homes than they need (based on National Occupancy Standards). Building permits peaked in 2015 and have been declining since; however, while only halfway through the year, the number of building permits in 2024 are close to triple the amount that was issued in 2023 with most of these being for multi-family dwelling units.

Most (58.7%) of the rental homes in Fort St. John are purpose-built rentals and the vacancy rate was 5.7% in 2023. While this is above what is considered a healthy rate, the vacancy rate has been trending downwards since 2016. Based on current rental affordability analysis, the rental market is generally affordable to households earning the median renter household income, but 2- or 3-bedroom units may be out of reach, especially for single parent households. Additionally, the median rental costs may not be truly reflective of the rental market in the city as they do not account for units in the secondary rental market. Average home sales are outpacing growth in income and inflation. Based on median household income, homeownership is generally affordable for row housing or condominium type homes. The challenge remains the ability of people to afford the required down payment. While households earning median household income can generally afford current house/rent prices, 9.4% (470) of owner households and 22.3% (840) of renter households are facing affordability challenge.

Enrollment at Northern Lights College has been approximately 600 students over the last several years; however, there is only enough housing for just over 100 students on campus. This indicates that a majority of students will likely need to find off-campus housing options if they already do not live in the community or are completing an online program.

Community organizations and agencies speak to high need for more supportive, transitional, and emergency housing, including an expansion of housing subsidies as what is currently available is not close to meeting community needs. There are also people on long wait lists (12 months minimum in some instances) for seniors supportive housing, housing for persons with developmental disabilities, and Indigenous housing, and need for housing and supports for people with mental health and addictions.

Key Areas of Housing Need

Several methodologies were used to understand current unmet housing need and housing units needed to meet anticipated household growth over the next 5 and 20 years. One method is the new Housing Needs Report (HNR) Method that was developed by the province to standardize the analytical process across municipalities and regional governments to identify the 5- and 20-year housing need in communities. The HNR method integrates six components of housing need, which are summed to estimate the total number of housing units needed. Four of

the components of housing need consider the current unmet need in the community or potential shortage in the community, one provides an indicator of anticipated future need, and one is used to better understand market demand in a community. The results of each of the six components are summed to get the total 20-year housing need to meet current unmet need and future anticipated growth needs.

In addition to the HNR Method, alternative methodologies were used to examine anticipated household growth to better understand future housing demand. The first alternative method is based on the Housing Assessment Resource Tools (HART) which provides a business as usual scenario using historic trends, and the second, is based on BC Stats population projections which considers changing trends from births, deaths, migration, and future changes. The results of the HNR method use 2021 as the base year, while the alternative methods project out from 2021 to use 2024 as the base year.

The total resulting from the HNR Method will likely calculate a higher number of housing units needed than what was originally projected in the first Housing Needs Report completed in 2020 or through two alternative projection methodologies, as additional components of housing need are included, which were not previously considered. One of the components, the market demand buffer, will be a major contributor to the higher numbers. Additionally, for the anticipated growth projections, the results using BC Stats population estimates tend to be higher than those based on the HART Methodology using Census data, as BC Stats projections account for and are adjusted for under-enumeration, which refers to the number of people who were not counted in a Census. Additionally, the projections using the HART Methodology are based on the trends and context of the time of the Census periods (e.g. 2006-2021). Results from the three methodologies are presented not as targets, but to provide a general understanding of current and anticipated housing need.

> *Based on the Province's Housing Needs Report Method, to meet the current housing need and anticipated need based on growth, it is estimated that 1,031 total new units are required over 5 years (between 2021 and 2026), and 3,923 new units are required over the next 20 years (by 2041).*
>
> *Using alternative methodologies, it is estimated that there is a current unmet housing need of 729-858 units for affordable, special needs, and housing for residents experiencing homelessness.*
>
> *Using alternative methodologies, to accommodate population growth and additional local demand over the next 20 years (by 2044), it is anticipated that approximately 2,552-3,458 homes are needed. This means an average of approximately 128-173 new homes are required annually.*

Housing needs are interconnected and multifaceted, highlighting the complex nature of housing challenges in the community. A summary of key areas of local housing need is provided in the following section.

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Affordable Housing

While median household salaries are generally higher in Fort St. John than other communities affordability of housing still remains a concern. In 2021, 520 households were in core housing need which is considered to be the current gap or deficit of affordable housing in the community. We also know that core housing need was likely underrepresented in 2021 as a result of increases in household income during that time through COVID-19 benefits, so there is likely a greater need than what is currently represented. Over the next 20 years, approximately 14-15% of the total additional homes needed should be at below market rents.

Rental Housing

Just over half (58.7%) of the rental housing in Fort St. John were built for the purposes of renting them out, which is considered to be the primary rental market. The total number of renter households have also been increasing over time and in 2021, accounted for 42.3% of households. Additionally, renter households face far greater challenges than owner households with significantly lower household incomes compared to owner households. The rental vacancy rate in Fort St. John has generally been above what is considered to be a healthy rate in the community. As such, no additional units are currently needed to reach a healthy vacancy rate; however, more rental households in Fort St. John are in core housing need and may experience challenges with affordability if they need a 2- or 3+ bedroom unit, which highlights concerns related to housing affordability. The projected demand in the community for rental and ownership units related to anticipated growth shows a consistent need for both. It is estimated that between 39% and 44% of the new units demanded will be rental units.

Special Needs Housing

People with disabilities live in various housing situations and their housing needs vary widely depending on the severity and type of disability, as well as the individual's preferences. There are few, if any studies, that have analyzed the determinants of demand for accessible housing and little data is available for specific needs or residents in Fort St. John. Based on estimated gaps and prevalence rates, to best meet the needs of households requiring various supports over the next 20 years, the following table indicates the current estimates of need and the anticipated growth related needs.

	Current Estimates of Need	Growth Related Need (20 Year)
Accessible housing	1,208	387
Housing with supports for resident with severe mental illness and addictions	78-195	25-62
Housing with supports for residents with cognitive disabilities	57-69	19-22
Total Need	**1,343-1,472**	**431-471**

Housing for Indigenous Peoples

Based on 2021 Census data, approximately 1,510 Indigenous households were living in Fort St. John. Residents of nearby Indigenous communities come to Fort St. John to access services, such as health care appointments. Through discussions with Indigenous organizations, a lack of affordable housing and transitional housing for

Indigenous Peoples in Fort St. John was noted as key challenges, and what is currently available does not come close to addressing the need. There are also many families who cannot be helped due to funding constraints and there is no availability for immediate emergency housing. The Métis Nation British Columbia recently purchased an apartment building with the intention of supporting different housing needs such as Elder housing, Indigenous housing, and affordable or below market rate housing. Métis Nation is also developing a 60 child daycare adjacent to their building. Additionally, the Doig River First Nations now have Urban Reserve land within the municipal boundary and intended to develop various forms of housing in the future. The 20 year need for housing for Indigenous Peoples in Fort St. John is anticipated to be 610 homes. It is important that cultural appropriate housing and supportive services are available for Fort St. John residents, as well as for residents who identify as Indigenous and live in nearby communities and come to Fort St. John to access services.

Housing for Seniors

While Fort St. John has a young population, the older population is anticipated to see consistent growth, especially in the 75+ age cohorts. This will likely increase a demand for age-appropriate housing, including housing with support services. This means that additional demand placed on housing has to consider the needs of an aging population, such as accessibility and ground-oriented units, flexibility to downsize, consideration of senior households on fixed incomes, and need for supportive and wraparound services. Additionally, the needs of someone who is 65 years of age vs 85 years of age may vary significantly from being able to continue to live fully independent to requiring 24-hour care. The 20 year need for housing for senior led households age 65 and over is anticipated to be 583 units. Of these units, it as anticipated that 65 units of supportive housing and 9 units of assisted living are needed over the next 20 years. Some of the homes needed for senior led households will be accommodated through the development of 115 units by VRS Communities in the city's downtown. Permits were issued in 2024, and construction is underway.

Housing for Families

While the household size has remained constant over the years, and a majority of households consist of 1-2 person households, particular consideration needs to be given to meeting the needs of families with children. Renter households are less likely to be able to afford homes with 2 or more bedrooms and nearly one in four single mother households are in core housing need, indicating that one-parent households may face challenges when trying to find a home that meets their needs. The 20 year housing need for families with children represents the greatest need across population groups, with an estimated 1,852 homes needed by 2044.

Housing in Proximity to Transit

Based on the 2021 census population, approximately 86.7% of residents in Fort St. John live within 500m of a public transit stop; however, this does not consider the condition or safety of infrastructure (e.g. sidewalks, protected bike lanes, etc.) along the route for residents to walk or cycle to these transit stops. It also does not consider the frequency or routing of transit and whether it provides service suitable to residents depending on their destinations. Co-locating housing and transit not only improves accessibility for those without vehicles, but also enhances affordability by lowering transportation costs and enabling residents to live in areas that are closer to amenities and services. A current example of where this approach is underway is the VRS Communities development for an independent seniors housing complex that will be a block away from the cultural center where the main City Bus exchange is located. This will increase accessibility to the community for seniors/elders.

Housing for Residents Experiencing Homelessness

The need for shelter beds can vary greatly depending on the community's approach and resources for managing and addressing homelessness. BC Housing reported that there are 30 shelter beds in Fort St. John as of March 31, 2024[1]. Fort St. John's 2023 homeless count identified 40 people staying outside or in a makeshift shelter or tent[2]. This suggests that the overall number of shelter beds in the community may need to increase. Most people who experience homelessness would be able to obtain and maintain housing if they had access to affordable housing.[3] The housing needs of this group are included in the estimates of the need for affordable rental housing. Only a relatively small portion of people who experience homelessness require housing that is linked with supports[4], particularly those who remain homeless for a longer period of time. Based on these assumptions, it is estimated that the current need for housing with supports experiencing homelessness is 74 units. The anticipated future 20 year need is anticipated to be 331 units.

Next Steps

The information and data provided in the Housing Needs Assessment 2024 Update describe an understanding of the current demographic and economic trends, housing supply, and anticipated housing needs. As new data becomes available, and the local economy and development market trends change, the Housing Needs Assessment should continue to be updated on an on-going basis. The next update is anticipated to be in 2028 and every five years after, as required by the province.

Municipalities are also required by the province to consider the key findings of the Housing Needs Assessment in its Official Community Plan (OCP), including ensuring the 20 year housing needs are able to be accommodated based on the land use designations of the OCP. The City is currently undertaking a review and update of its OCP which will incorporate the updated findings of this report to reflect the projected 5 and 20 year housing needs of the community.

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[1] BC Housing's Research and Corporate Planning Dept., May 2024

[2] Fort St. John Homeless Count 2023

[3] Goering, P., Veldhuizen, S., Watson, A., Adair, C., Kopp, B., Latimer, E., Nelson, G., MacNaughton, E., Streiner, D. and Aubry, T. (2014). National At Home/Chez Soi Final Report. Calgary, AB: Mental Health Commission of Canada. Retrieved on September 19, 2024, from http://www.mentalhealthcommission.ca

[4] https://www.cbpp.org/research/housing/supportive-housing-helps-vulnerable-people-live-and-thrive-in-the-community

Housing Needs Assessment 2024 Update

1.0   Introduction

1.1   Project Overview

The City of Fort St. John prepared a Housing Needs Assessment and Housing Strategy in 2020. Since its initial publication, the report has since been updated in 2024 to reflect current needs, statistics and data. The purpose of this work is to identify current and future housing needs across the housing continuum (from homelessness to home ownership), and opportunities and strategies for responding to the identified housing needs and gaps within Fort St. John. Both the Assessment and Strategy assisted the City in setting priorities, inform updates to policies and bylaws and support future related policy development. This Housing Needs Assessment report is a standalone document intended to provide the foundation for the development of the Housing Strategy for the City.

1.2   Process

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

Table 1.1:   Project Process and Timeline

Phase 1: Project Initiation (April – July 2020)	Phase 2: Data Analysis (July – August 2020)	Phase 3: Final Assessment and Strategy (August – December 2020)	Phase 4: Interim Update (May – November 2024)
• Project launch • Public and stakeholder engagement	• Data collection and analysis • Prepare draft Housing Needs Assessment • Present draft and final Housing Needs Assessment to Council	• Prepare draft Housing Strategy • Share the draft Housing Needs Assessment and Housing Strategy with the community • Present final Strategy to Council	• Data collection and analysis update • Updating Housing Needs Assessment Report to reflect most recent data

1.3   Stakeholder and Community Engagement

Overview

As part of the initial development of the City's Housing Needs Assessment in 2020, a community engagement process was implemented to gather perspectives and experiences. Engagement during that time gathered feedback on priorities, issues and opportunities related to housing needs in the City. Community engagement occurred from June 8 through to July 1, 2020. Opportunities to provide feedback included a Council workshop, focus groups with key stakeholders, local First Nations Communities and Indigenous organizations, interviews with persons with lived experience of homelessness and an online survey and community workbook were available to residents.

Communications and Promotions

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

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

Engagement Opportunities and Participation

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

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

High Level Summary

The below table consists of a high-level summary of key themes that emerged through stakeholder focus groups, interviews and the community survey as part of the preparation of the initial Report in 2020.

Table 1.2:   Community Engagement Key Themes

Key Themes	
Seniors housing	• Seniors housing supply is not meeting demand • Demand will increase in the future • Demand for varied types and levels of care and assistance for seniors housing is not currently being met
Social services and supports	• Support is needed for those experiencing homelessness to find and maintain housing • Support is needed for those with mental illness or physical or mental disabilities • Education and awareness are needed to promote existing services • Education and training for lifestyle and financial skills is needed • Need for more culturally appropriate supports, especially for Indigenous Youth and Elders • Important to have wraparound services located directly in building or with easy access
Low income and unemployment	• Concern about reduced employment opportunities and income due to downturn in oil and gas industry and the COVID-19 pandemic • Cost of living is high, and the current supply of housing is not affordable
Rental supply	• Rental supply is not meeting demand • Limited available supply for 3+ bedrooms for those with families • Current rental stock is not affordable, in particular for residents who are not employed in the oil and gas industry with higher median incomes • While there are affordable options, they may be smaller than needed, not safe or appropriate for tenants or not in good condition
Collaboration	• Need improved relationships between service providers and landlords/building managers • Municipalities, private industry, and non-profit housing sector need to work together to bring the community together • City has a key role to play in supporting housing development

1.4   Actions Taken Since the 2021 HNR

City Assisted/Approved Developments:

1.   VRS Seniors Housing – 115 Units

City Council agreed to become a municipal partner for the purposes assisting VRS Communities to access development funding for seniors housing. The process itself involved the survey and subdivision of a parcel of City owned property, evaluation and sale of land at a reduced rate (the assessed cost of the land was considered the City's financial contribution; however, it changed ownership for a nominal fee of $1), as well as expedited concurrent development permit and building permit processes, all within a 6 month time frame to meet provincial funding deadlines. The outcome is the development of a 4-storey age in place seniors housing complex in the downtown core of 115 units (Bachelor, 1 and 2 bedroom units) which will be able to provide age in place independent seniors housing for up to 145 seniors. Permits were issued in 2024, and construction is underway. This development is a block away from the cultural center where the main City Bus exchange is located.
City Council has voted in favor of extending Handi-dart Service hours to include regular service on Sunday. This will increase accessibility to the community for seniors/elders.

2.   Salvation Army Supportive Housing – 42 Units

The City worked with the developer to complete several municipal processes concurrently to allow for the construction of a 42 Unit Supportive Housing Building for the community in the downtown core. In partnership with BC Housing, the 42-unit supportive housing complex is for single mature people experiencing chronic homelessness and/or who have difficulty maintaining stable housing. Units are self-contained with kitchenettes and private bathrooms. There are also communal spaces, including a dining hall and lounge. There is a range of on-site, non-clinical supports such as: life skills training, connections to health care, mental health, or substance-use services. Staff are on-site 24/7 to provide support. Permits were issued and the building was constructed and opened in November 2022. This development is less than half a block away from the cultural center where the main City Bus exchange is located.

3.   Official Community Plan - Area Plan Approval – The Station

City staff worked with the landowner/developer to assist them with their area plan to lay out the future for the roughly ¼ section of land that remains vacant in the city's southeast quadrant. This amendment was almost 20 years in the making. Council approved the area plan which established the land use designations for further housing in various densities across approximately 80% of the land. Staff continue to work with the developer as they move forward with subdivision and zoning for future development.

4.   Small Scale Multi Unit Housing (SSMUH) legislation amended into zoning bylaw

 As required by legislation, City of Fort St. John Council considered the provincial guidelines provided and amended zoning regulations for low density zoned parcels to align with legislated requirements for secondary and detached suites in June of 2024. The bylaws now reflect the following:

- No low density zones within the City boundary
- R-1, R-1A, R-2, R-4, R-4A zones now allow up to 3 buildings and 4 dwelling units per lot
- Secondary and Detached suites permitted in Duplex and SFD in all of these zones, provided the lot is over 280m^2
- Removed requirement for business license for secondary suites/detached suites

Legal Building Permitted Secondary Suites

The City of Fort St. John had already seen a large uptick in legal permitted secondary suites in zones that permitted them since the last housing needs assessment. These are the numbers of legal built suites since the last HNA:

- 2020: 8 secondary suites.
- 2021: 14 secondary suites.
- 2022: 12 secondary suites.
- 2023: 8 secondary suites.
- 2024: 9 secondary suites.

Other Relevant Projects that may Encourage Future Housing

1. Métis Nation British Columbia – purchased the Crosstown Apartment Building

This is the first housing to be owned by the Métis Nation of British Columbia (MNBC), whose local headquarters are across the street from the complex at 9409 99th Avenue. There are currently 40 units in the building; however, there are plans to consolidate some of the apartments into 3- and 4-bedroom units to meet large and/or multi-generational family needs. There is also a 3-bedroom single detached dwelling on the property that is used for office space and cultural events. No new units were added to the apartment inventory in this purchase; however, it does address different needs such as elder housing, Indigenous housing, and affordable or below market rate housing. Métis Nation is also developing a 60 child daycare adjacent to their building.

2. Precious Stars Daycare

60 child daycare being developed in the downtown core. May help to promote living in the downtown core.

3. Doig River First Nations

Doig River First Nations have worked hard to secure the first Urban Reserve within the Fort St. John municipal boundary. These lands are self-governed and will be subject to the Land Code and development regulations as created by the Doig River First Nations. They have commenced commercial development on the site and intend to proceed at a later date with various forms of housing. The City helped in the creation of and signed an MOU with the Nation to provide or extend certain services to the property.

1.5 Methodology

1.5.1 Projections Methodology

HNR Method

Provincial legislative requirements for Housing Needs Reports were first introduced in 2019. These reports were intended to collect and analyze both qualitative and quantitative data to describe current and project anticipated housing need. The City's initial Housing Needs Assessment was prepared based on those requirements. As a result of the 2023 amendments to the *Local Government Act (LGA),* changes were made to the timing and requirements for Housing Needs Reports. A new HNR Method to identify the 5- and 20-year housing need in communities was developed to standardize the analytical process across municipalities and regional governments.

The HNR method integrates six components of housing need, which are summed to estimate the total number of housing units needed. Together, the six components of housing need creates demand for housing supply in a community and both current unmet need as well as future demand based on growth in the community needs to be considered. The six components of housing need include:

Component	Description
Component A – housing units and extreme core housing need	Extreme core housing need (ECHN) for renters and owners with a mortgage is used to estimate the number of new units required for those in vulnerable housing situations. Extreme core housing need, as defined by Statistics Canada, refers to private households falling below set thresholds for housing adequacy, affordability or suitability that would have to spend 50% (as compared to 30% for core housing need) or more of total pre-tax income to pay the median rent for alternative acceptable local housing.
Component B – housing units and homelessness	This component of housing need quantifies the supply of permanent housing units required for those currently experiencing homelessness. Data on homelessness is derived from the Province's Integrated Data Project (IDP), a program initiated through a partnership between the Ministries of Housing, Social Development and Poverty Reduction, Citizen Services, and BC Housing. The IDP provides robust data on people experiencing homelessness at any point during the year, as a complement to the annual, one-day point-in-time counts conducted by many local and regional governments. To be included in IDP counts, individuals must have received income assistance (i.e., BC Employment Assistance) and had no fixed address for three consecutive months or stayed in a BC Housing-affiliated shelter for at least one night, or both. The data is publicly available at the regional scale, with the most recent year being 2021.
Component C – housing units and suppressed household formation	Suppressed Household Formation (SHF) addresses those households that were unable to form between 2006 and the present due to a constrained housing environment. Households make decisions on housing based on the choices available to them; for example, young people may have difficulty moving out of their parents' homes to form households of their own, while others may choose to merge households with roommates due to lack of available and affordable housing supply.
Component D – housing units and anticipated household growth	Anticipated household growth (AHG) quantifies the additional households required to accommodate an increasing population over twenty years.
Component E – housing units and vacancy rate	A Rental Vacancy Rate Adjustment (RVRA) adds surplus rental units to restore local vacancy rates to levels representing a healthy and well-functioning rental housing market. Including a RVRA in calculations of housing need has been recommended by multiple sources, including the Expert Panel on Housing Supply and Affordability (BC/Canada) and CMHC. Typically, rates between 3% and 5% are considered healthy rates. These calculations use the more conservative rate of 3%.
Component F – housing units and demand (demand buffer)	The final component is a calculated number of housing units reflecting 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. Accounting for additional local demand helps address the needs of households who require or prefer housing with certain characteristics (e.g., housing location, unit size, transportation options, or amenities), thereby reducing pressure in the housing system.

Component	Description
	Examples of such demand include households seeking homes closer to jobs and schools, growing families looking for larger homes, and seniors looking to downsize in their existing communities. For the purposes of HNRs, a demand factor based on a ratio of housing price to housing density is calculated for each applicable municipality. This factor is then multiplied by the sum of the housing units calculated for Components A (housing units to address extreme core housing need), B (housing units for persons experiencing homelessness), C (housing units to address suppressed household formation), and E (housing units to increase the rental vacancy rate) to determine the additional local housing demand.

The results of each of the six components are then summed to get the total 20-year need. The total 5-year need is determined by dividing the total 20-year need by 4, except for units needed to reduce homelessness. Because that need is more urgent, it is divided by 2 to get the 5-year need. The description on the HNR Method above is directly sourced from HNR Method Technical Guidance and additional details on these calculations can be found here.

Components A, B, C and E consider the current unmet need in the community or potential shortage in the community while Component D provides an indicate of anticipated future need and Component F is used to better understand market demand in a community.

In addition to the HNR Method, alternative methodologies were used to examine anticipated household growth to better understand future housing demand. The results of the HNR method use 2021 as the base year, while the alternative methods project out from 2021 to use 2024 as the base year. The first alternative method is based on the Housing Assessment Resource Tools (HART) which provides a business as usual scenario using historic trends, and the second, is based on BC Stats population projections which considers changing trends from births, deaths, migration, and future changes.

Approach 1 - Baseline

A Housing Research Collaborative led by researchers from UBC has developed a methodology for projecting future housing needs based on historical trends (known as the HART methodology). The household growth projections calculated through the HART methodology are based on trends that existed between 2006 and 2021 and reflects the context at that time. Additionally, the HART projections do not consider cohort adjustments which impacts assumptions around birth and mortality rates or economic development impacts, or effects of regional spillovers into the more urban centres. As there have been significant growth and demographic and economic shifts since 2006-2021, these projections likely underestimate the number of households and need to be considered carefully along effects from the COVID-19 pandemic, demographic shifts (aging populations, remote workforce, etc.), immigration, new housing construction, and policy implications; however, they provide a standardized baseline, demonstrating a "business as usual" trend and can be used as a comparison tool.

Approach 2 – BC Stats

The BC Stats population projections builds on the baseline model by considering Statistics Canada Census undercounts and applies a component/cohort-survival method which "grows the population from the latest base year estimate by forecasting births, deaths, and migration by age". They are modelled based on part trends, but also to account for future changes, providing a second alternative to understanding future growth needs.

1.5.2 Interpretation

Several data limitations and assumptions need to be considered when interpreting the findings of this Report.

- Much of the data used to prepare this report was based on historic data including the past four Statistics Canada Censuses (2006, 2011, 2016, 2021), Canada Mortgage and Housing Corporation (CMHC), and BC Assessment.

- The data used in this report, especially the 2021 Statistics Canada Census data, reflects the effects of the COVID-19 pandemic which created significant impacts to the economy and housing within Fort St. John.

- Some data points have been suppressed due to privacy and reliability concerns and should be interpreted with caution.

- The data included in this report comes from a variety of sources and therefore, similar data from different sources may not be identical.

- Some percentage distributions may not equal 100% due to rounding and some number categories may not calculate to the total amount due to rounding from the original data source.

- The customized Statistics Canada Census Report provided by the BC Ministry of Municipal Affairs and Housing is based on a different sampling group compared to the Statistics Canada Census Community Profiles and therefore, there is some variation in data depending on the source.

- Rental data including vacancy rates and historical median rent is collected through Canada Mortgage and Housing Corporation's Rental Market Survey. This survey only captures rental information from apartments and row houses located in buildings of three or more units. While CMHC conducts a secondary rental market survey, Fort St. John is not one of the urban centres where this data is collected, and therefore, there is a gap in data available for the secondary rental market.

- Population and housing needs projections are by no means a target or an absolute prediction but are an estimation of future growth based on historic growth and previous housing choices.

- Local conditions, such as decisions on growth and density, direction from City policies and bylaws, and market forces can impact the direction of growth in a community. Additionally, community aspirations and how the City approaches future growth and development, including addressing housing needs, could result in outcomes that differ from historical trends.

2.0   Demographic and Economic Trends

2.1   Demographic Profile

2.1.1 Population

In 2021, Fort St. John's population was 21,465. Between 2006 to 2021, the City's population increased by 23.3%, or an average annual growth rate of 1.6%. This is a higher growth rate than the Peace River Regional District's population growth, which only increased by 5.6% during the same period.

Figure 2.1:   Population Growth, City of Fort St. John versus PRRD (2006-2021)
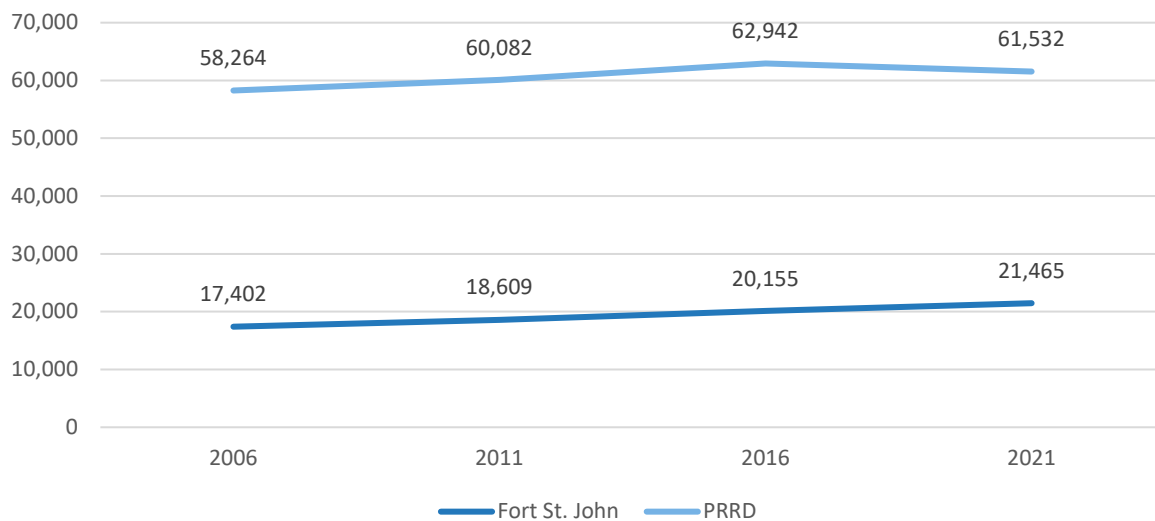
Source: Community Profiles Statistics Canada Census, 2006-2021

In 2021, 2,725 residents identified as Indigenous, which represents 13.1% of the population of Fort St. John. It is important that cultural appropriate housing and supportive services are available for Fort St. John residents, as well as for residents who identify as Indigenous and live in nearby communities and come to Fort St. John to access services.

Shadow Population

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

An example of where the resource industry is being proactive in providing housing is the affordable housing development created through a partnership between BC Hydro, BC Housing, and the City. The affordable rental housing was created to provide housing for BC Hydro employees and their families during the construction of the Site C project. Following the completion of construction, all 50 units will be provided as affordable housing for low- and moderate-income rental housing. Site C construction is nearing completion and the details of the availability of the units is not yet known at this time.

2.1.2 Age

The median age of City residents is considerably younger than the median age of residents in both the province and the Peace River Regional District. In 2021, the median age of City residents was 32, compared to the Regional District's median age of 36 and the province's median age of 43.

Figure 2.2:   Median Age, City of Fort St. John versus PRRD (2006-2021)
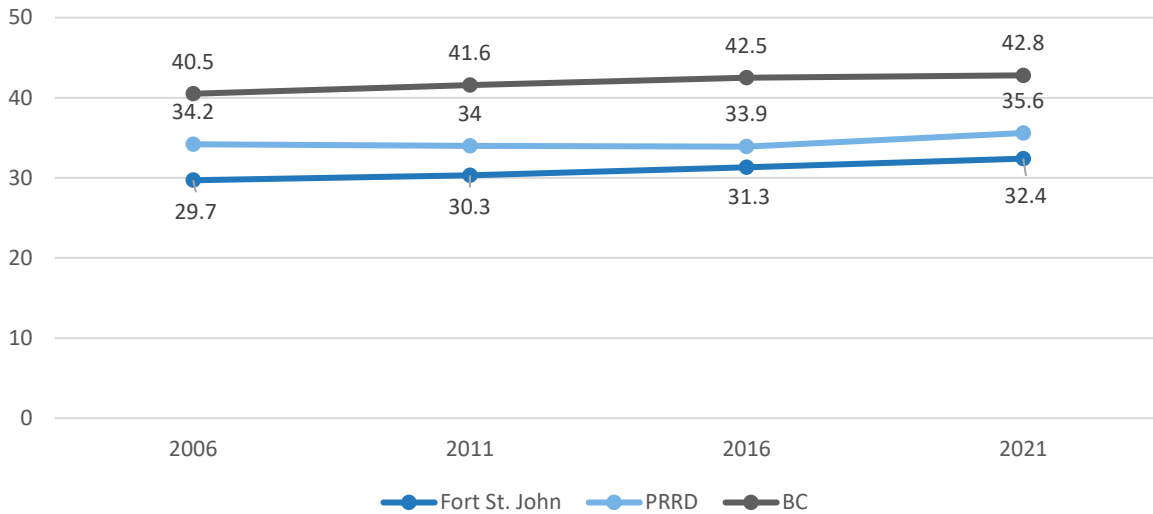
Source: Custom Statistics Canada Census Reports, 2006-2021

In 2021, residents of the City of Fort St. John are considerably younger than the province at 32 years old as compared to 43 years old.

As shown in the below figure, the age distribution of Fort St. John residents has also remained fairly consistent with slight shift in population cohorts, as the population ages. In 2021, 36.1% of City residents were between the ages of 25-44, which is a slight decline since 2016, while residents between 65 to 84 years old saw an increase from 2016. Most residents (56.9%) were between the ages of 25 to 64 years old.

Figure 2.3:   Age Group Distribution, City of Fort St. John (2006-2021)
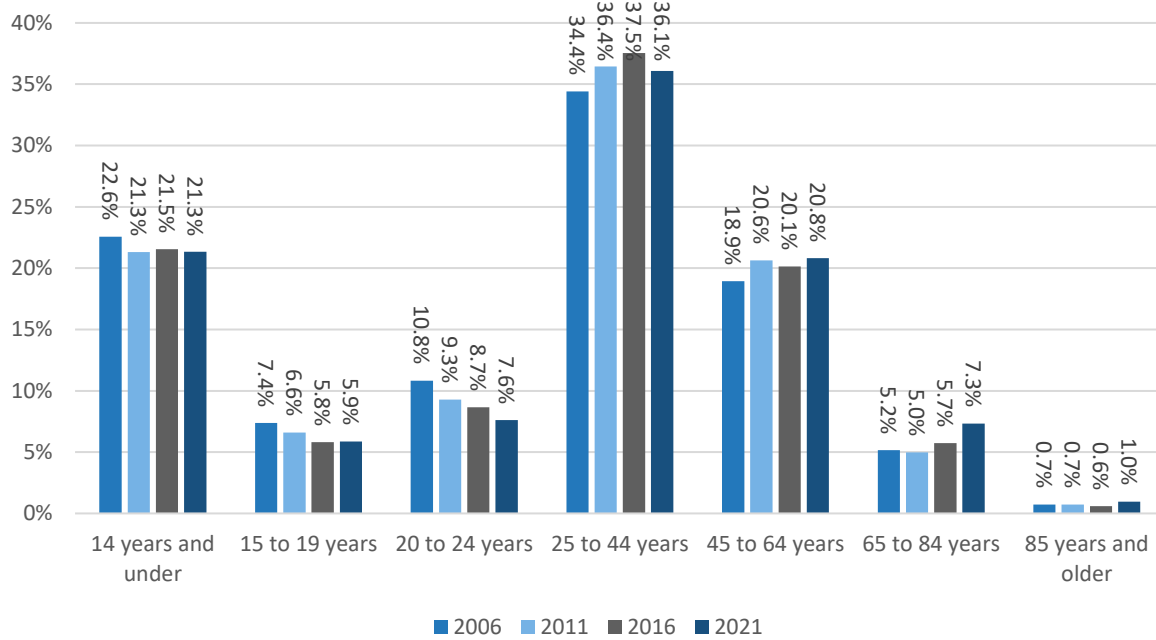
Source: Custom Statistics Canada Census Reports, 2006-2021

2.1.3 Mobility Status[5]

As shown in the following figure, the percentage of residents that changed where they lived has been slightly decreasing since 2006, most notably for residents moving to the city. In 2021, 13.0% of residents had moved within the city in the past year (2020-2021) and 6.4% had moved from outside of Fort St. John. Of those residents who had moved from outside of Fort St. John, 3.8% move from another area in British Columbia, 1.9% moved from outside of British Columbia, but within Canada, while 0.7% had moved from outside Canada.

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

Figure 2.4:   Mobility Status One Year Ago, City of Fort St. John (2006-2021)
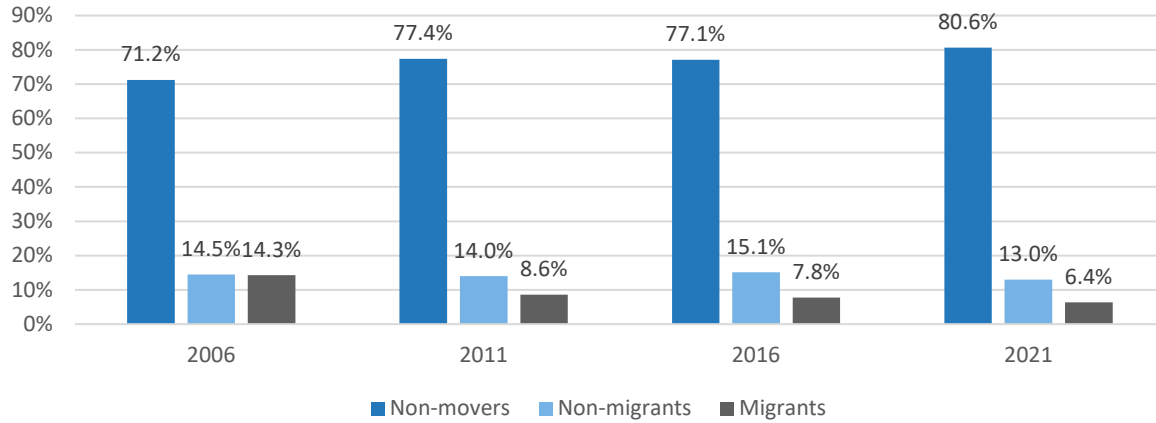
2.1.4 Households[6]

Number of Households

Statistics Canada's Census reported 8,775 households in Fort St. John in 2021, an increase of 1,900 households, or 27.6%, since 2006. In comparison, the growth rate for the Peace River Regional District was 11.5%.

Household Type

As shown in the below figure, most households in Fort St. John in 2021 were made up of couples with children households (3,400 or 38.7%), followed by one-person households (2,670 or 30.4%), and couples without children households (1,940 or 22.1%).

Figure 2.5:   Breakdown of Households by Type, City of Fort St. John (2021)
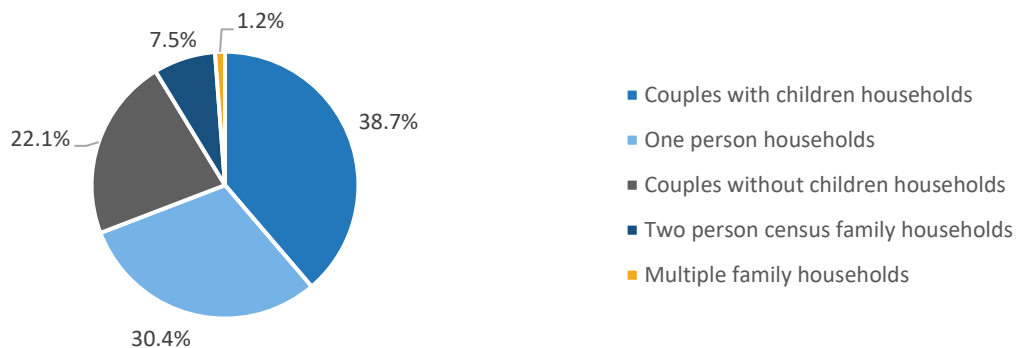
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[6] Statistics Canada defines a household as a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad. The dwelling may be either a collective dwelling or a private dwelling. The household may consist of a family group such as a census family, of two or more families sharing a dwelling, of a group of unrelated persons or of a person living alone.

Household Size

Average household size decreased slightly from 2.5 persons per household to 2.4 persons per household suggesting a potential trend for smaller household sizes.

> *Between 2006 and 2016, the average household size has remained constant at 2.5 persons per household. In 2021, that value decreased to 2.4 persons per household.*

As shown in the below figure, over half (61.8%) of households in Fort St. John are comprised of one (30.5%) or two (31.3%) people. Another 16.6% of households have three people and 13.4% have four people. The remaining 8.1% have five or more people in a household. In 2021, there were decreases in larger households, while one-person households saw the greatest increase since 2016. As noted above, this could potentially indicate a shift to smaller household sizes.

Figure 2.6:   Breakdown of Households by Size, City of Fort St. John (2006-2021)
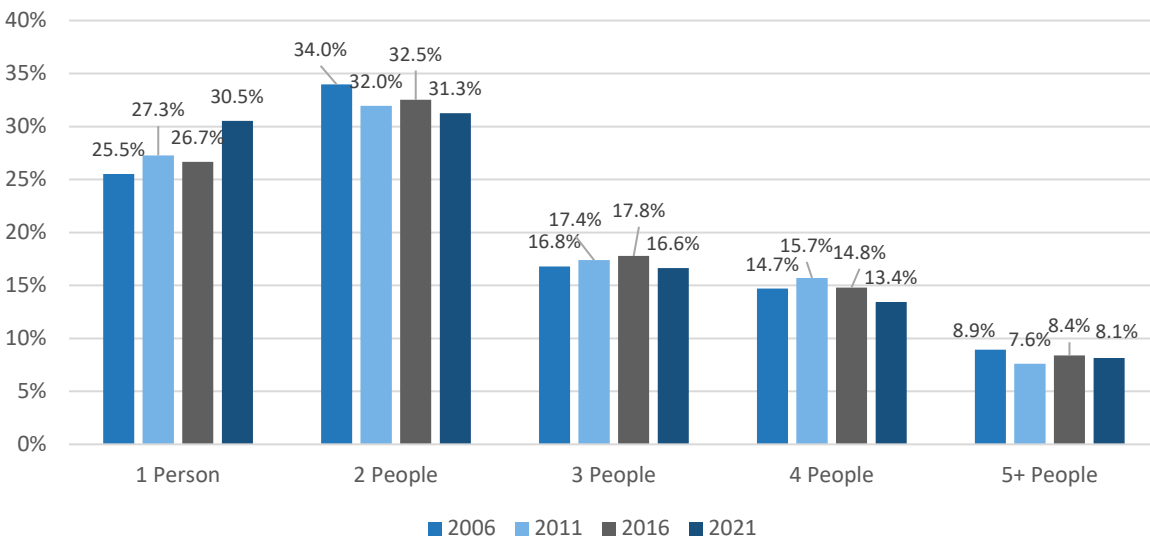
Source: Custom Statistics Canada Census Reports, 2006-2021

Tenure

As shown in the below figure, Fort St. John's homeownership rate has also been on a downwards trend as the number of renter households are increasing. In 2021, Fort St. John had the highest proportion of renter households since 2006 at 42.3%.

Figure 2.7: Housing Tenure, City of Fort St. John (2006-2021)
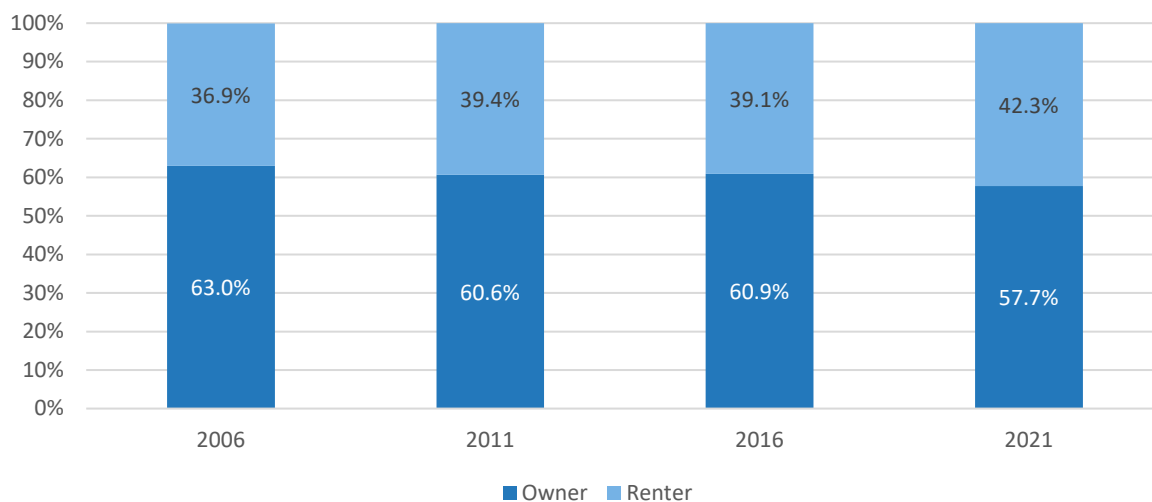
Source: Custom Statistics Canada Census Reports, 2006-20216

Renter Households in Subsidized Housing

Based on self-reported data from the 2016 Census, 280 households in Fort St. John were living in subsidized housing. This number increased to 315 households living in subsidized housing in 2021. This represents 8.5% of all renter households in 2021. This does not include households on social assistance who are not receiving subsidized rents.

2.1.5 Core Housing Need

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

CMHC defines core housing need as *a household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards):*

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

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

Housing Indicators

When comparing the three housing indicators of suitability, adequacy and affordability, affordability appears to be the biggest challenge for households in Fort St. John as shown in the figure below. In 2021, 15.2% of all households in Fort St. John experienced affordability challenges compared to 7.6% of households that experienced adequacy issues and 4.6% of households that experienced suitability concerns; however, the proportion of households experiencing any of these housing challenges only saw slight changes between 2016-2021; it will be important to monitor these indicators to determine if they are actually holding steady or if they were underrepresented in 2021 due to the temporary financial benefits provided during the COVID-19 pandemic.

Figure 2.8:   Total Household Housing Indicators, City of Fort St. John (2006-2021)
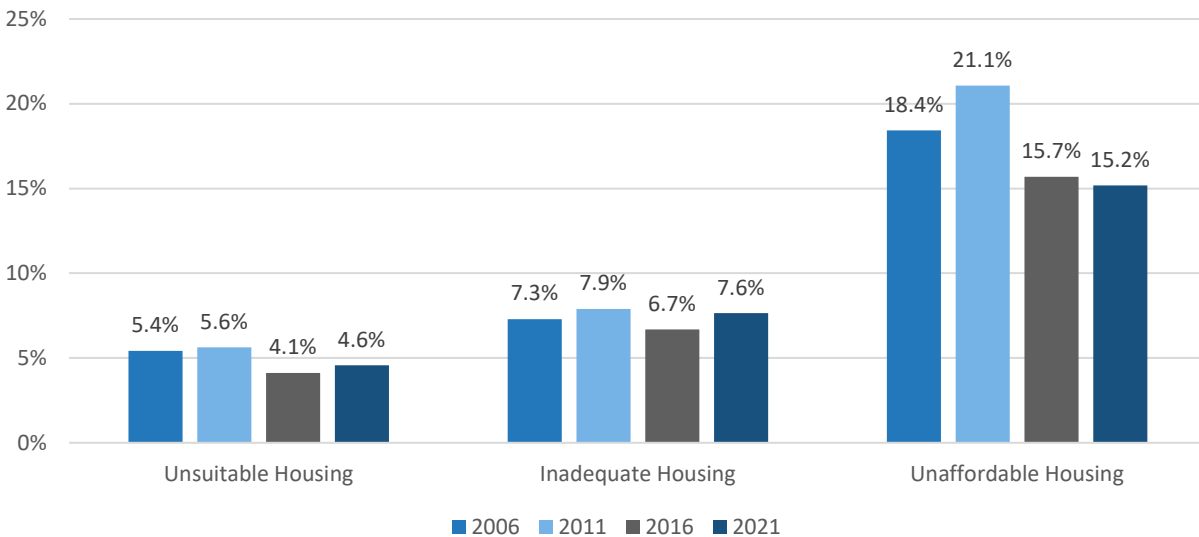
Source: Custom Statistics Canada Census Reports, 2006-2021

When looking solely at owner household challenges, affordability is still the biggest challenge with 9.4% (470 households) of owner households experiencing affordability challenges in 2021, which is slightly up from 2016, but as was noted earlier, owner household incomes only increased slightly from 2016, and was lower than inflation during the same period.

Figure 2.9: Owner Household Housing Indicators, City of Fort St. John (2006-2021)
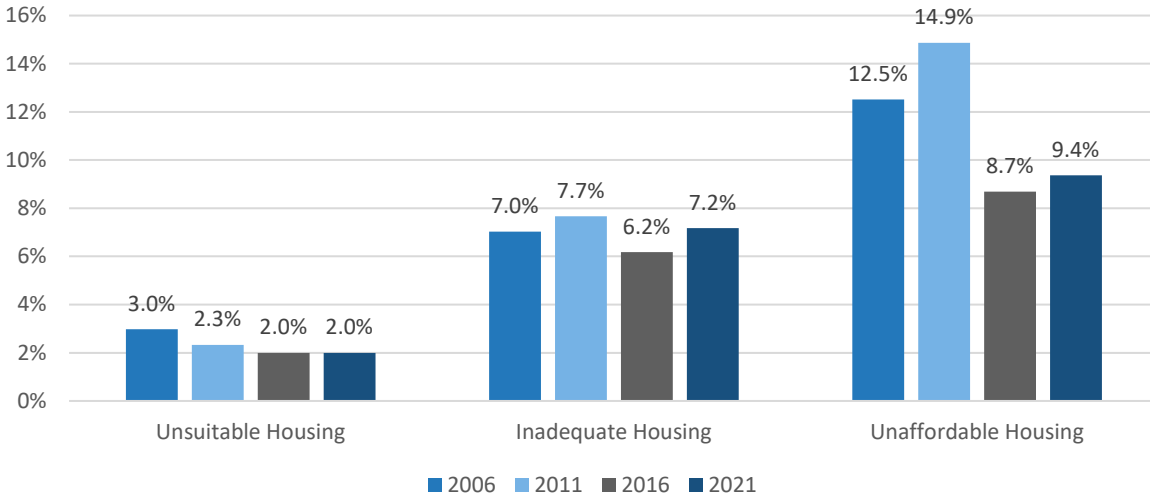
Source: Custom Statistics Canada Census Reports, 2006-2021

Similar to owner households, renter households are faced with affordability as the biggest housing challenge. However, there is a significantly larger proportion of renter households experiencing this issue as shown in the figure below. In 2021, 22.3% (or 840) of renter households were experiencing affordability issues which is a slight decrease from 2016. Again, while analyses of income data showed that while lower-income populations experienced larger employment income losses, these were offset by COVID-19 economic and recovery benefits and EI, potentially influencing the affordability indicators. While the proportion of renter households experiencing these housing challenges have been decreasing or remaining fairly constant, more renter households as compared to owner households are faced with suitability and affordability challenges.

Figure 2.10: Renter Household Housing Indicators, City of Fort St. John (2006-2021)

Source: Custom Statistics Canada Census Reports, 2006-2021
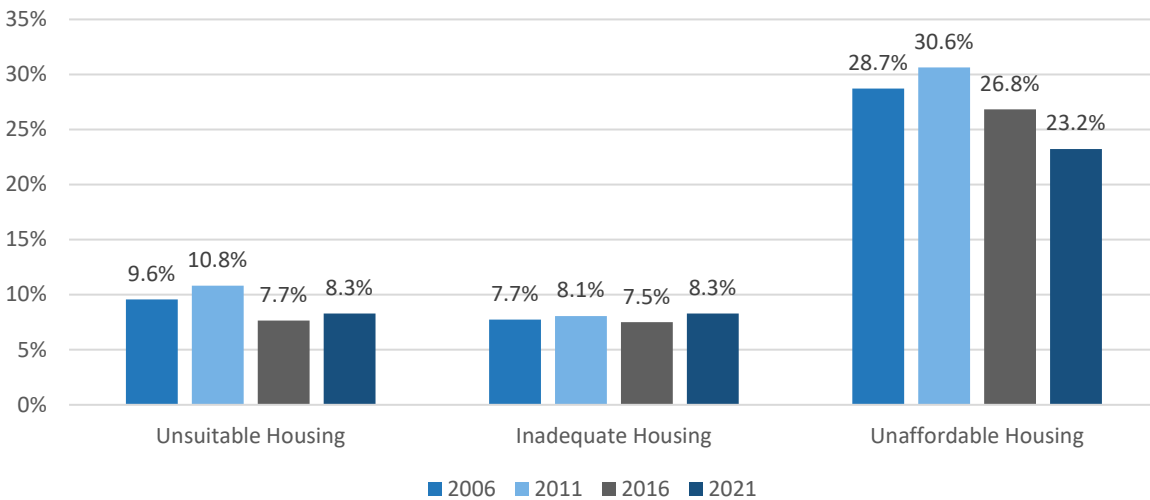
Core Housing Need and Extreme Core Housing Need[7]

CMHC has determined that core housing need takes more into account than the housing indicators described above. It also looks beyond the current situation and considers a household's ability to improve their situation by moving to another home in their community that would meet the suitability, adequacy or affordability standards. The income data in the 2021 Census used to calculate housing indicators such as housing affordability and core housing need was for the 2020 calendar year when the federal government was distributing the Canada Emergency Response Benefit (CERB).

In 2021 6.1% (525) of all households in Fort St. John were in core housing need, a decrease from 9.6% (745) of households in 2016. This is also lower than the 12.6% (257,090) of households in the province that identified as being in core housing need in 2021. When breaking it down by tenure, while core housing need has remained fairly constant since 2006, there is a noticeable decrease for renter households in core housing need in 2021. This is likely a result of the temporarily inflated incomes. In 2021, 11.5% (415) of rental households were in core housing need as compared to 2.2% (110) of owner households.

Figure 2.11:   Households in Core Housing Need by Tenure, City of Fort St. John (2006-2021)
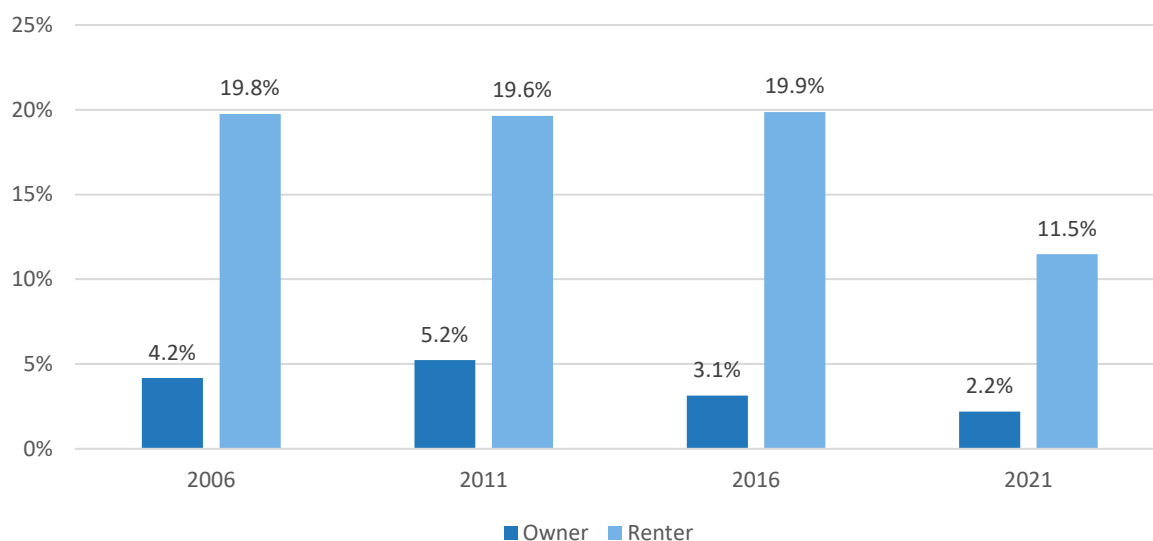
Source: Custom Statistics Canada Census Reports, 2006-2021

When core housing need is broken down even further to explore extreme core housing need, households experience challenges in one or more of the housing indicators and currently spend 50% or more of pre-tax income on housing, 2.5% (215) of Fort St. John households were in extreme core housing need in 2021. This is lower than the provincial rate of 4.8% (98,155) of households being in extreme core housing need. Renter households make up 79.0% (170) of total households that were in extreme core housing need. Overall, 4.7% (170) of total renter households and 0.9% (45) of total owner households were identified as being in extreme core housing need in 2021 as shown in the figure below.

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[7] The COVID-19 financial benefits temporarily inflated incomes in 2020 and resulted in artificially low core housing need numbers for 2021. These data points should be interpreting with the understanding that they may be artificially low.

Figure 2.12: Households in Extreme Core Housing Need by Tenure, City of Fort St. John (2006-2021)
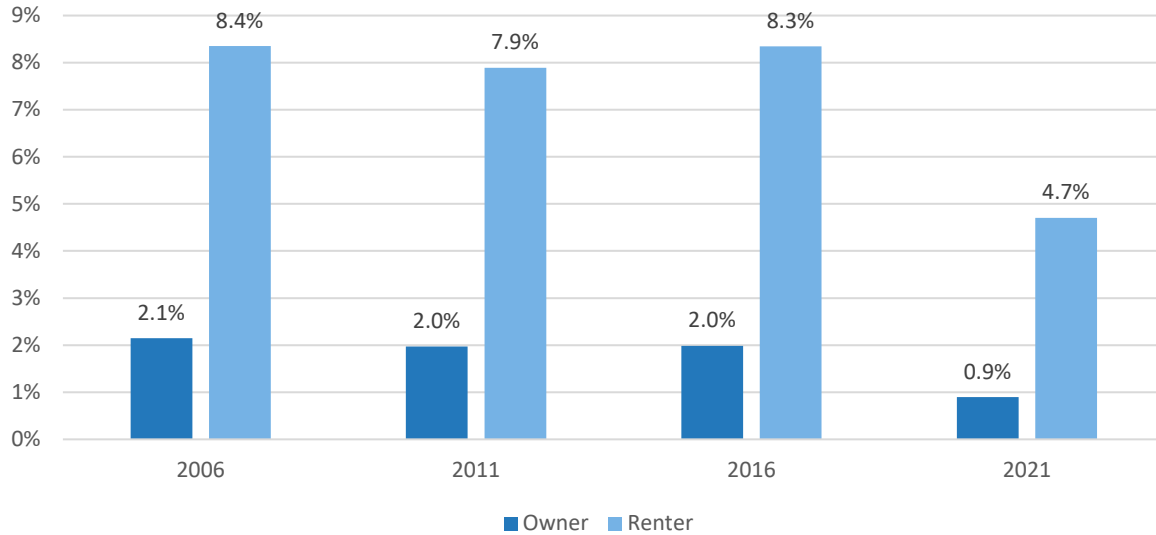
Source: Custom Statistics Canada Census Reports, 2006-2021

Priority Groups

The National Housing Strategy identifies 13 groups as priority populations for addressing housing needs. These populations represent groups who typically face a proportionally far greater housing need than the general population. While there have been 13 groups identified nationally, it does not necessarily mean that all 13 groups will have greater housing needs in Fort St. John as compared to the general population. The priority population groups include:

- Women and children fleeing domestic violence
- Women-led households, especially single mothers
- Seniors 65+
- Young adults aged 18-29
- Indigenous Peoples
- Racialized people
- Recent immigrants, especially refugees

- LGBTQ2S+
- People with physical health or mobility challenges
- People with developmental disabilities
- People dealing with mental health and addictions issues
- Veterans
- People experiencing homelessness

While Census data does not disaggregate core housing need data by all priority populations, including veterans, individuals who identify as LGBTQ2S+, survivors of domestic violence, and individuals experiencing homelessness, there are several priority population groups where this information is available and is shown on the following figure. Many households may have members in multiple priority categories which may also not be represented in the data.

As noted above and shown on the figure below, 6.1% of all households in Fort St. John were in core housing need in 2021; however, there are several priority population groups where core housing need is more prominent. Single mother-led households had the highest rate, significantly higher than the next priority group with nearly one in four (22.2% or 160) households in core housing need. This is followed by youth-led households at 12.1% (70), older adult-led households at 10.7% (110), and women-led households at 10.1% (355).

> *The priority group with the greatest rate of core housing need in Fort St. John was single mother-led households with nearly one in four (22.2%) households in core housing need.*

Figure 2.13:   Core Housing Need Rate of Priority Population Groups, Fort St. John (2021)
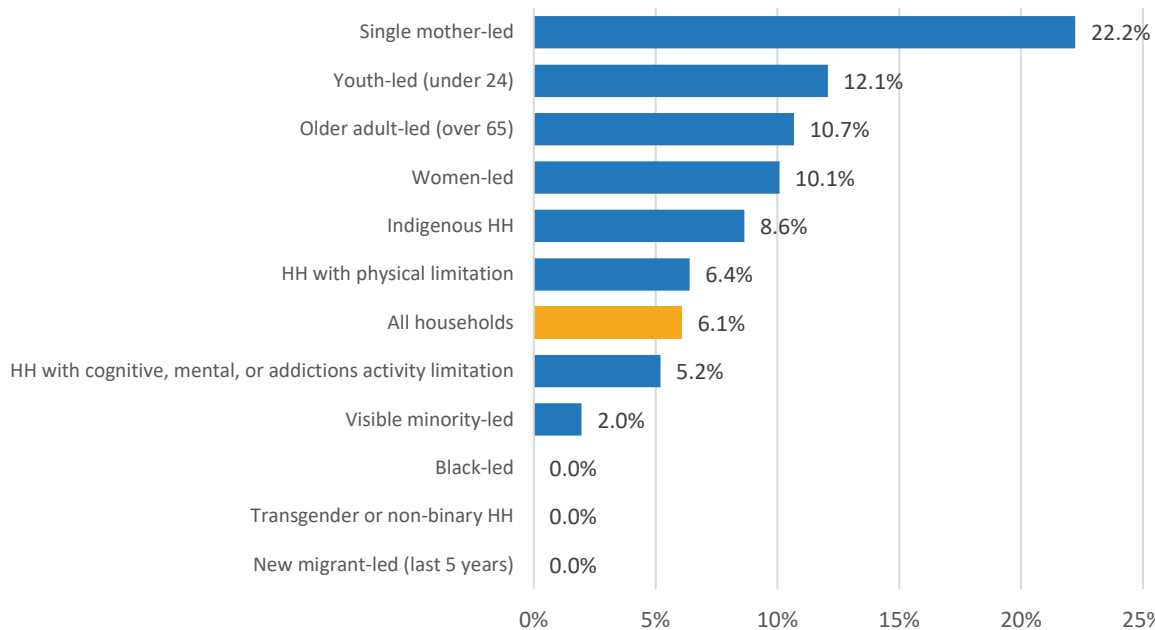
Source: Custom Statistics Canada Census Report (HART dataset) 2021
*HH means household

2.1.6 Post-Secondary Enrollment

As shown in the below figure, Northern Lights College, the primary post-secondary institution located in the city has seen a significant and steady decrease in its full-time equivalent (FTE) student enrollment numbers over the past 15 years. During the 2008/09 school year, 878 students were enrolled, which increased the following year in 2010 to 946 students, before mostly declining each subsequent year. 594 students were enrolled in the 2023/24 school year, a 32.3% decrease (284 FTE students) from the 2008/09 school year. The decrease in enrollment is likely related to the downturn of the Oil and Gas industry as the College offered courses related to oilfield safety and trades training. It does not appear that the COVID-19 pandemic had significant impacts on enrollment as some fluctuations are seen from 2014/15 onwards with no noticeable increases or decreases from the 2020/21 school year onwards.

Figure 2.14:   Full-Time Equivalent Enrollment, Northern Lights College (2008/09-2023/24)
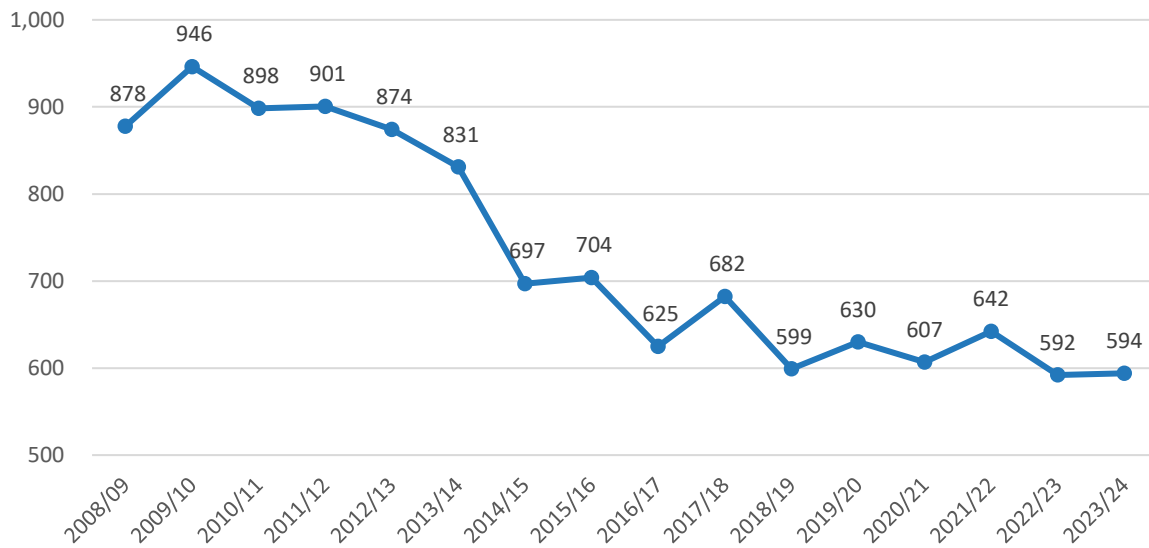
Source: Ministry of Advanced Education, Skills and Training – Post-Secondary Finance, 2024

2.2   Economic Trends

2.2.1 Household Income[8]

In 2021, the median household income for Fort St. John residents was $102,000, which was significantly higher than the provincial median of $85,000. As shown in the below figure, the median household incomes for both City and Peace River Regional District residents have been steadily increasing from 2006 to 2021 with Fort St. John households having a higher household income as compared to households in PRRD. Between 2006 and 2021, Fort St. John households' median income grew by 27.7% to from $79,876 in 2006 to $102,000 in 2021, which is an average annual increase of 1.8%. The increase in median household income was slightly lower than the overall inflation percentage change, which increased by 30.1% over the same period.

Figure 2.15:   Median Household Income, City of Fort St. John versus PRRD (2006-2021)
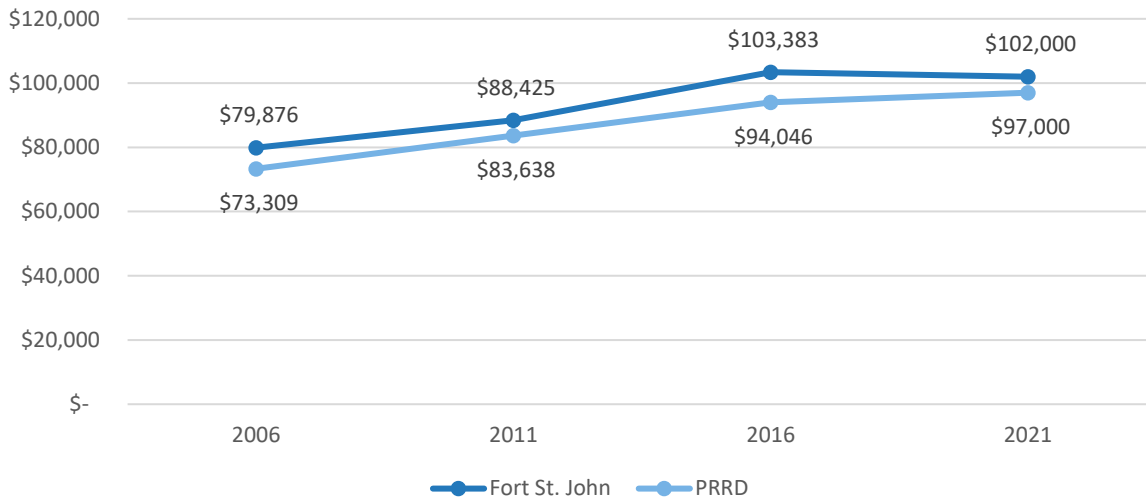
Source: Custom Statistics Canada Census Reports, 2006-2021

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[8] Household income collected as part of Census data refers to the household's previous year's income (i.e. income data collected as part of the 2021 Census is from 2020). The 2021 Census data related to income also needs to be interpreted with caution because of COVID-19 benefits received by households in 2020. Analyses of income data showed that, while lower-income populations experienced larger employment income losses, these were offset by COVID-19 economic and recovery benefits and EI (Statistics Canada, 2022); however, the census data for Fort St. John shows a decrease in income from 2016 so COVID-19 financial benefits may not have had as large of an influence as they did in other communities.

There are substantial differences, however, when median household income is broken down further by tenure. Median owner household incomes in 2021 were significantly higher ($128,000) than median renter household incomes ($73,500). Median renter household incomes increased by 35.7% compared to 31.2% for owner households. As noted in a footnote previously, incomes reported in the 2021 Census were influenced by COVID-19 financial and economic benefits. While the influence seems minimal for total household income and owner household incomes, it is more noticeable for renter households which saw an increase of approximately $4,000 in median household income in 2021 as compared to 2016. The following figures show the median incomes from 2006-2021 for Fort St. John owner and renter households compared to households in Regional District.

> **In 2021, the median household income for owner households ($128,000) was significantly higher than the median income for renter households ($73,500).**

Figure 2.16: Median Owner Household Income, City of Fort St. John versus PRRD (2006-2021)
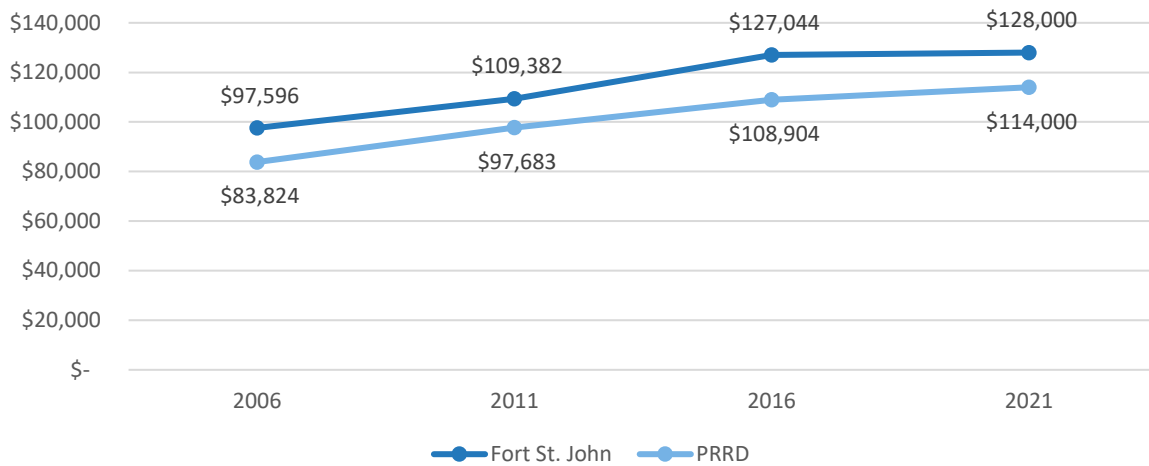
Source: Custom Statistics Canada Census Reports, 2006-2021

Figure 2.17: Median Renter Household Income, City of Fort St. John versus PRRD (2006-2021)
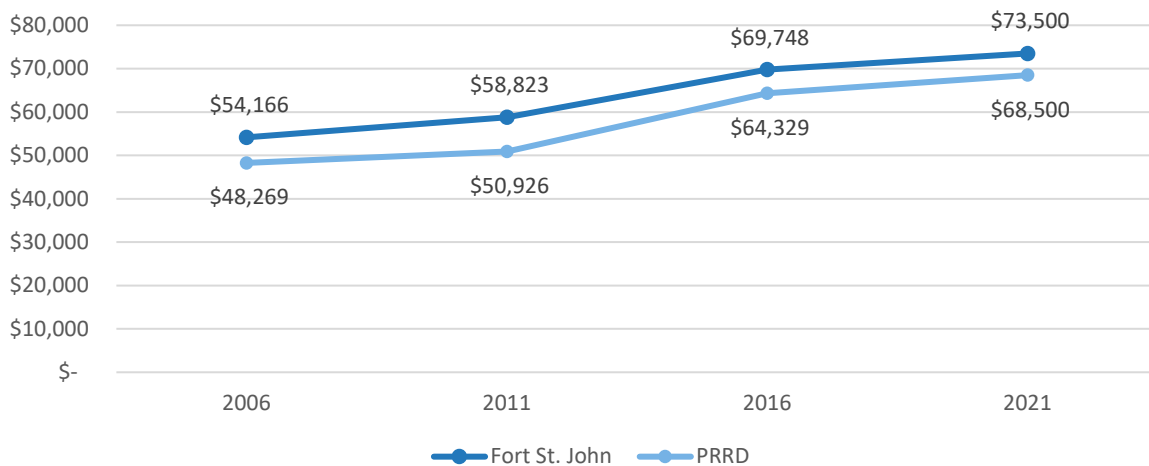
Source: Custom Statistics Canada Census Reports, 2006-2021

The figure below shows that in 2021, a majority of owner households (50.9%) reported median household income of $125,000 or higher while 53.9% of renter households had a median household income of less than $80,000 and 21.8% of renter households reported a median household income of less than $40,000.

Figure 2.18:   Households by Income Bracket and Tenure, City of Fort St. John (2021)
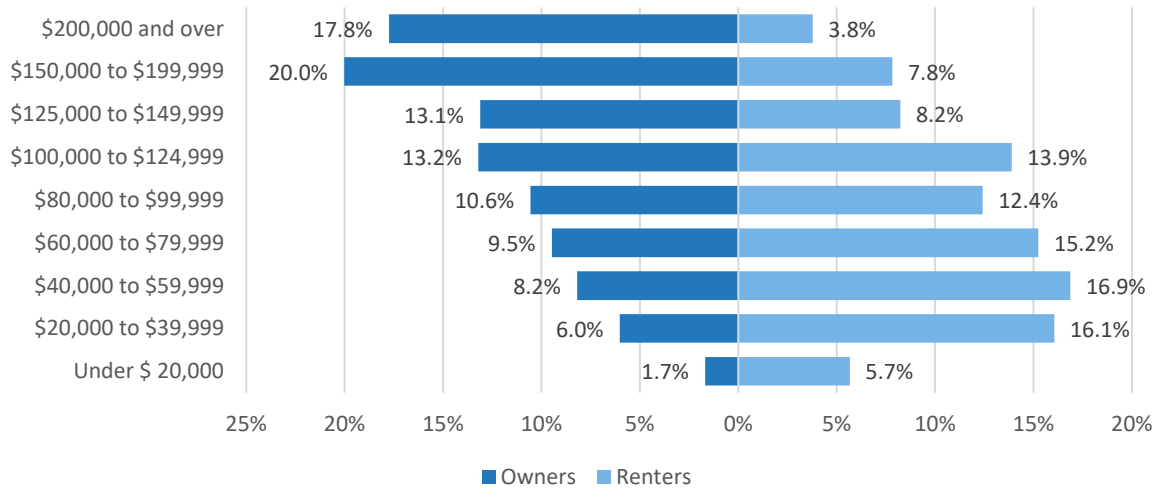
2.2.2 Employment and Economy

In 2021, there were 12,600 workers in Fort St. John employed in a variety of industries. The figure below shows the top ten primary industry categories based on the North American Industry Classification System. The top five industries were construction (12.8%), retail trade (12.1%), mining, quarrying, and oil and gas extraction (10.9%), accommodation and food services (9.2%), and health care and social assistance (8.2%). These five categories account for 53.2% of the city's work force.

Figure 2.19:   Breakdown of Industry Categories, City of Fort St. John (2021)
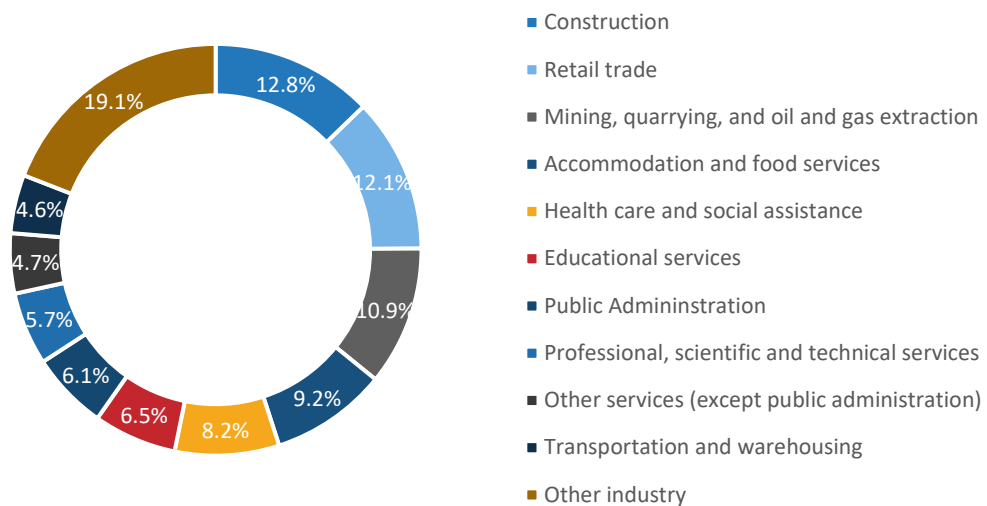
The labour participation rate shows the number of workers that are currently working or are actively searching for a job as a percentage of the total population aged 15 years or older. The labour participation rate in Fort St. John, as shown in the figure below, has slowly been declining over time, and in 2021, was 75.9%, which is higher than the Regional District's participation rate of 70.4%. The labour participation rate was likely influenced by impacts from the COVID-19 pandemic.

Figure 2.20:   Labour Participation Rate, City of Fort St. John versus PRRD (2006-2021)
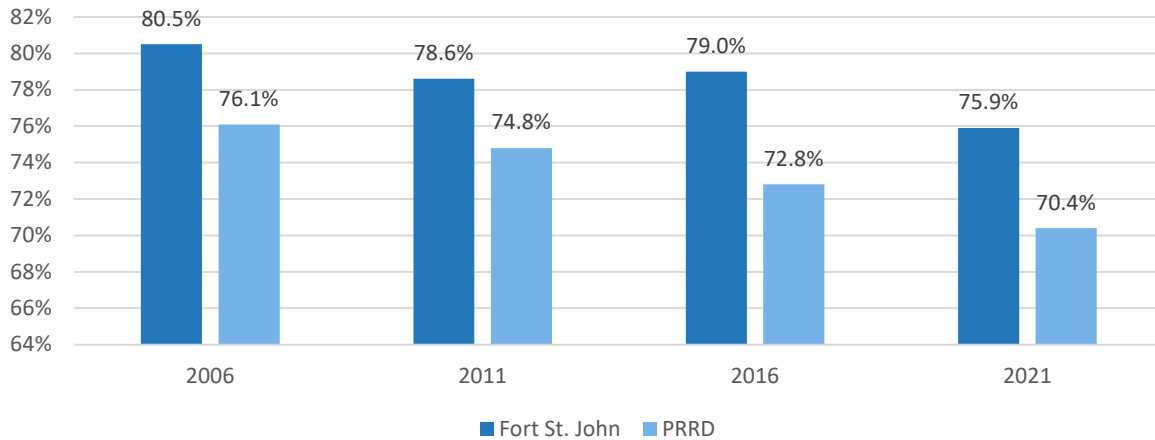
Source: Custom Statistics Canada Census Reports, 2006-2021

The unemployment rate in Fort St. John increased from 2006 to a high of 10.9% in 2016; however, there was a two percent decrease in 2021 at 9.9%. The unemployment rate for the Peace River Regional District has consistently been slightly higher than the City's across each of the three of the past four Census periods. In 2021 the Peace River Regional District unemployment rate fell slightly below the Fort St. John value by 0.1%. The unemployment rate increase from 2006 to 2016 is reflective of the impacts the economic downturn of the oil and gas industry had on residents in both the City and Regional District during that time period.

Figure 2.21:   Unemployment Rate, City of Fort St. John versus PRRD (2006-2021)
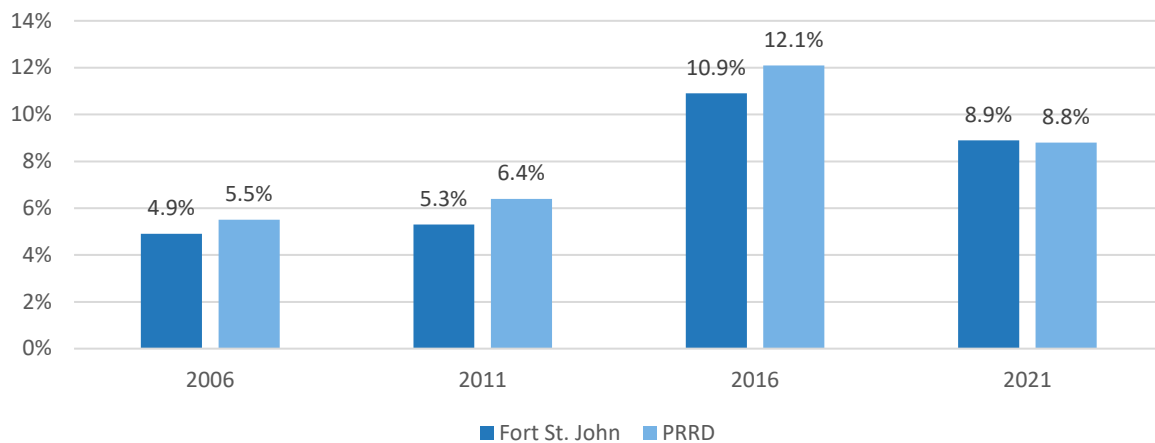
Source: Custom Statistics Canada Census Reports, 2006-2021

2.2.3 Commuting Destination

The figure below shows the commuting destination for Fort St. John residents has varied slightly between 2006-2021; however, across all four Census periods, nearly all residents commuted within the City or the Regional District. In 2021, 78.9% of residents commuted within the City and 14.5% commuted outside of the City, but within the Regional District. In 2021, there was also a large increase in residents who commuted outside the Regional District, but remained within BC, increasing from 0.7% in 2016 to 6.3%.

Figure 2.22:   Commuting Destination, City of Fort St. John (2006-2021)
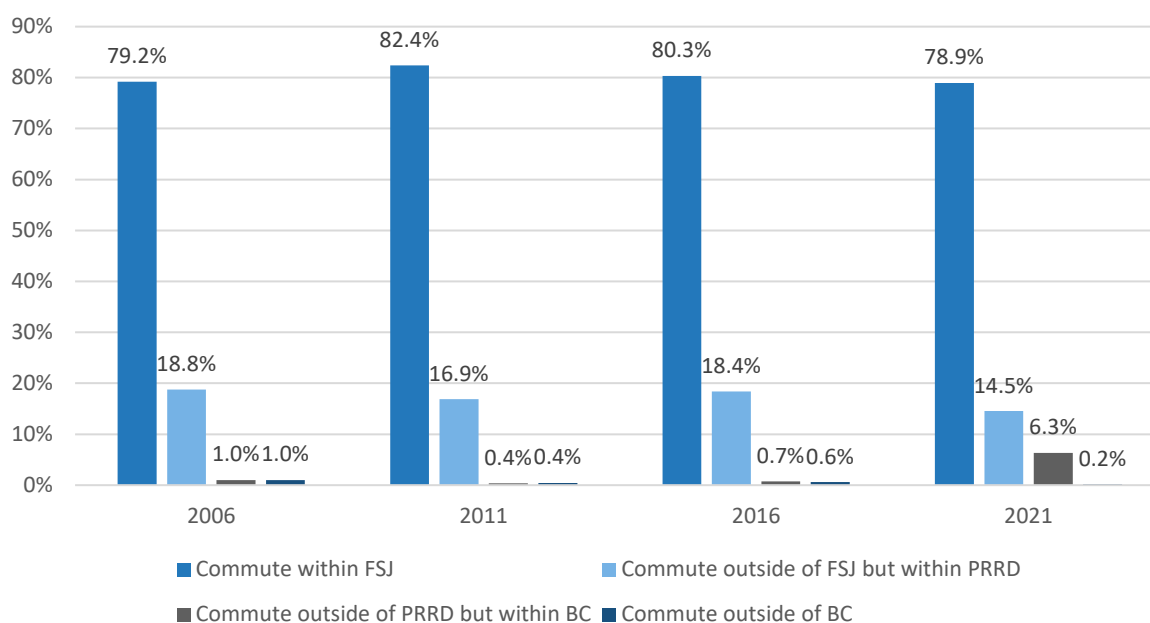
2.3   Demographic and Economic Profile Highlights

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

- Between 2006 and 2021, the City of Fort St. John experienced a steady population growth, resulting in a population increase of 23.3%, significantly higher than the population change of 5.6% observed in the Peace River Regional District for the same period.

- With a median age of 32 years in 2021, the City has a younger population than both PRRD and British Columbia at 36 and 43, respectively; while a young population, there are indications that the population is aging.

- The percentage of residents that changed where they lived has been slightly decreasing since 2006, most notably for residents moving to the city. In 2021, 80.6% residents had not moved, while 13.0% of residents had moved to a different address within the city in the past year (2020-2021).

- Most households in Fort St. John in 2021 were made up of couples with children households (3,400 or 38.7%), followed by one-person households (2,670 or 30.4%), and couples without children households (1,940 or 22.1%). In 2021, the average household size was 2.4 persons per household.

- In 2021 6.1% (525) of all households in Fort St. John were in core housing need, a decrease from 9.6% (745) of households in 2016. In 2021, 11.5% (415) of renter households were in core housing need as compared to 2.2% (110) of owner households.

- Post-secondary enrollment in the Northern Lights College has mostly been decreasing since the 2009/10 school year.

- The median household income in 2021 for all households was $102,000 with median owner household incomes significantly higher ($128,000) than median renter household incomes ($73,500). Renter household incomes were more notably influenced by COVID-19 financial benefits with an increase in income from 2016 to 2021.

- The three primary industries driving the economy in Fort St. John are construction (12.8%); retail trade (12.1%); and mining, quarrying, and oil and gas extraction (10.9%).

- The labour participation rate in the city has been decreasing over time from 80.5% in 2006 to 75.9% in 2021. After a high in 2016, the unemployment rate decreased from 10.9% in 2016 to 8.9% in 2021.

- Most (78.9%) Fort St. John residents commute within the city and about one fifth commute outside the city to the Regional District (14.5%) or elsewhere in the province (6.3%).

3.0   Current Housing Profile

3.1   Existing Housing Units

In 2021, there were 8,775 total occupied dwelling units in Fort St. John (Custom Statistics Canada Census Reports). As shown in the below figure, single detached houses make up close to half of the housing stock in Fort St. John (49.9% or 4,380). Low rise apartments (with fewer than five storeys) account for the next highest share at 19.3% (1,690). This is followed by semi-detached houses (11.6% or 1,015) and row houses (9.9% or 865). Fort St. John has a wider diversity of housing stock as compared to the Regional District.

Figure 3.1:   Breakdown of Housing Units by Structural Type, City of Fort St. John versus PRRD (2021)
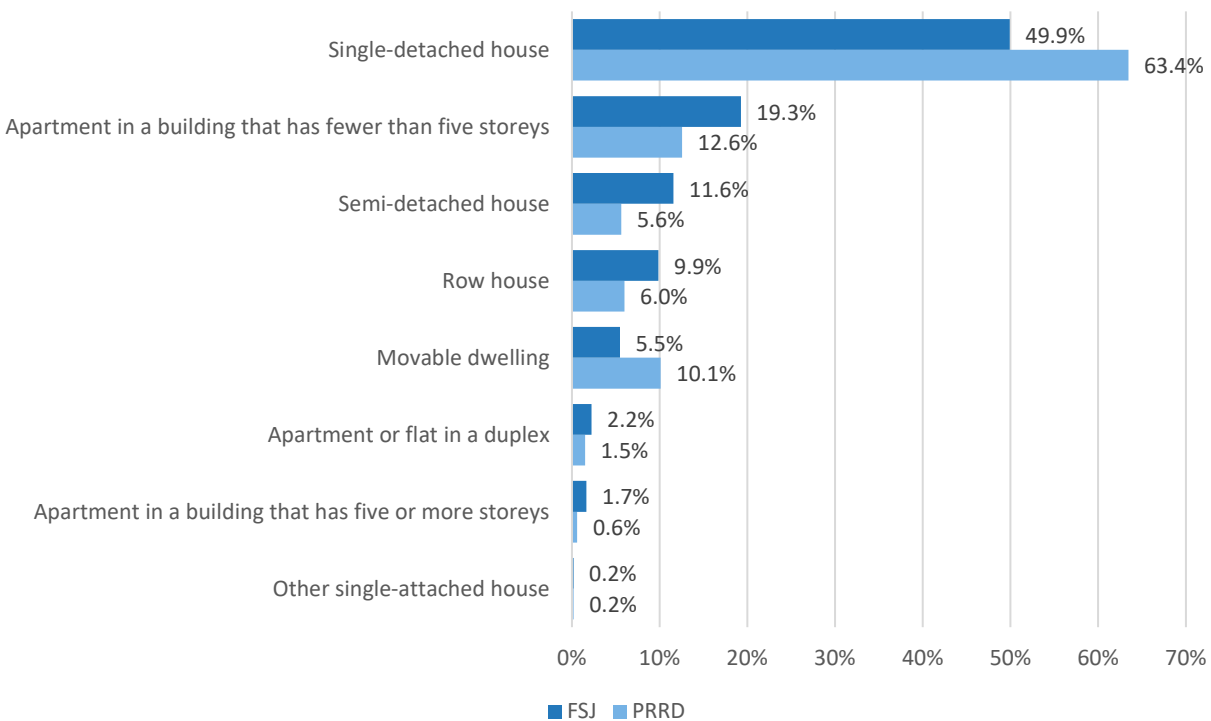
Source: Custom Statistics Canada Census Reports, 2021

As shown in the below figure, close to two-thirds of housing units in Fort St. John have at least three bedrooms while approximately one-quarter of the housing units have two bedrooms. One-bedroom units are less common, at 9.6% of all housing units. The Peace River Regional District has a similar breakdown of housing units by size, although one-bedroom units account for an even lower share (8.5%) than in Fort St. John.

Figure 3.2:   Breakdown of Housing Units by Size, City of Fort St. John versus PRRD (2021)
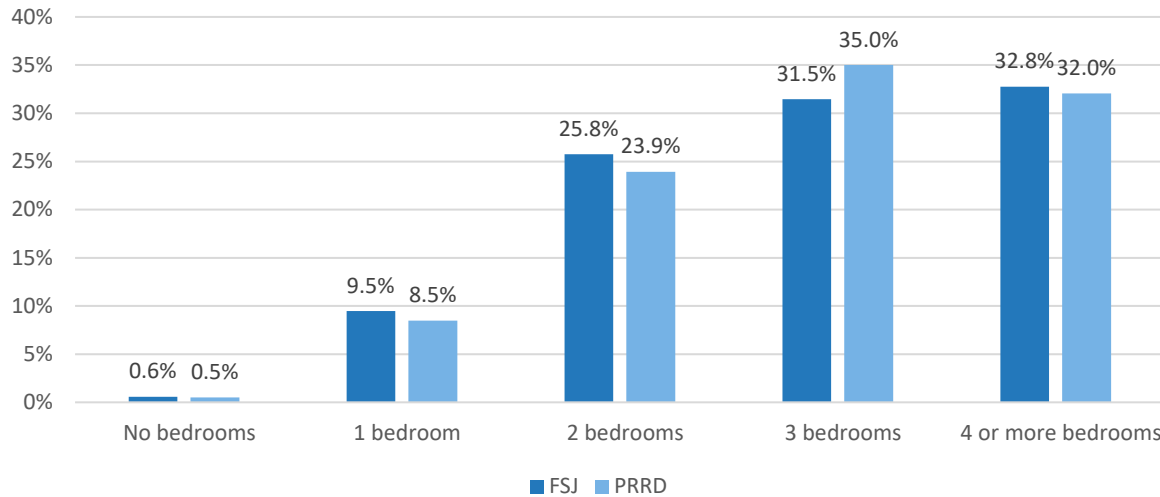
Source: Custom Statistics Canada Census Reports, 2021

The number of homes built over the years has been increasing over time. The last 20 year period had the highest number of homes built since before 1960 with 37.4% or 3,280 homes being built since 2021.

Figure 3.3:   Breakdown of Housing Units by Date Built, City of Fort St. John (Pre 1960-2021)
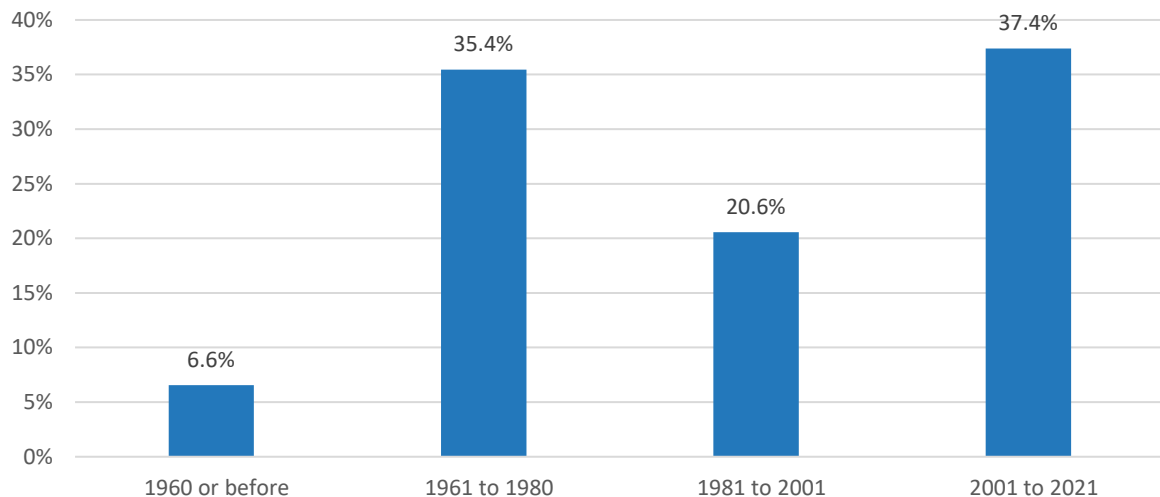
Source: Custom Statistics Canada Census Reports, 2021

3.2 Change in Housing Stock

3.2.1 New Homes Construction

A couple of different data sources were used to gain an understanding of soon to be constructed housing units and recently constructed housing units. All new homes must be registered with BC Housing prior to the issuance of building permits. BC Housing data provides a source of data collected by Licensed Residential Builders and owner builders on new housing units in the process of being constructed; however, registration with BC Housing does not mean that all housing projects will necessarily be completed. According to BC Housing's New Homes Registry list, the total number of new registered single detached homes has fluctuated between 2016-2023 and has been averaging between 15-43 homes per year as shown in the table below. Data was unavailable for purpose built rentals due to the low numbers reported.

Table 3.1: Registered New Homes, City of Fort St. John (2016-2022)

	2016	2017	2018	2019	2020	2021	2022	2023
Single Detached Homes	28	15	34	24	43	39	30	32
Multi-Unit Homes	49	31	20	23	*	*	8	*
Purpose Built Rental	*	*	*	*	*	*	*	*
Total	**77**	**46**	**54**	**47**	**43**	**39**	**38**	**32**

Source: BC Housing New Homes Registry
* Data has been suppressed where there are less than 5 homes registered in a year.

Building permit data from 2010-2024 was collected from the City to gain a better picture of how many and the types of housing units being constructed or under construction. The table below shows building permits being issued by the City of Fort St. John since 2010 for all structural types steadily increasing with a peak in 2014 (for most structural types), before declining considerably; however, while the 2024 data only accounts for half of the year, the total number of units issued building permits is currently more than triple the previous year.

Table 3.2: Total Residential Building Permits for Units by Structural Type, City of Fort St. John (2010-2024)

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Single Detached Dwelling	75	78	58	56	94	67	23	10	30	28	60	23	17	23	10
Single Detached w Suite*	-	-	-	-	-	-	-	-	-	-	-	28	20	16	8
Mobile Home	13	18	26	12	3	0	1	1	2	3	2	2	1	0	0
Duplexes	36	38	68	116	134	90	22	12	10	4	2	4	8	6	2
Multi-Family	8	4	71	155	300	201	23	69	11	13	0	42	0	0	115
Total # Dwelling Units	**132**	**138**	**223**	**339**	**531**	**358**	**69**	**92**	**53**	**48**	**64**	**99**	**46**	**45**	**135**

Source: City of Fort St. John Building Permit Data, 2010-2024 (July 2024)
* Data on dwelling units with suites was not available prior to 2021.

The figure below shows the percentage distribution of the housing types based on the building permits issued. There has been a lot of fluctuation over the years in the type of housing unit. In 2010-2011, most of the permits issued were for single detached units, but that shifted more towards duplexes and multi-family units from 2012-2017. Between 2018-2020, there was another shift back to single-detached dwellings with multi-family units being more prominent again in 2021, and accounting for 85% of the building permits issued in 2024 to date.

Figure 3.4:   Residential Building Permit Distribution for Units by Structure, City of Fort St. John (2010-2024)
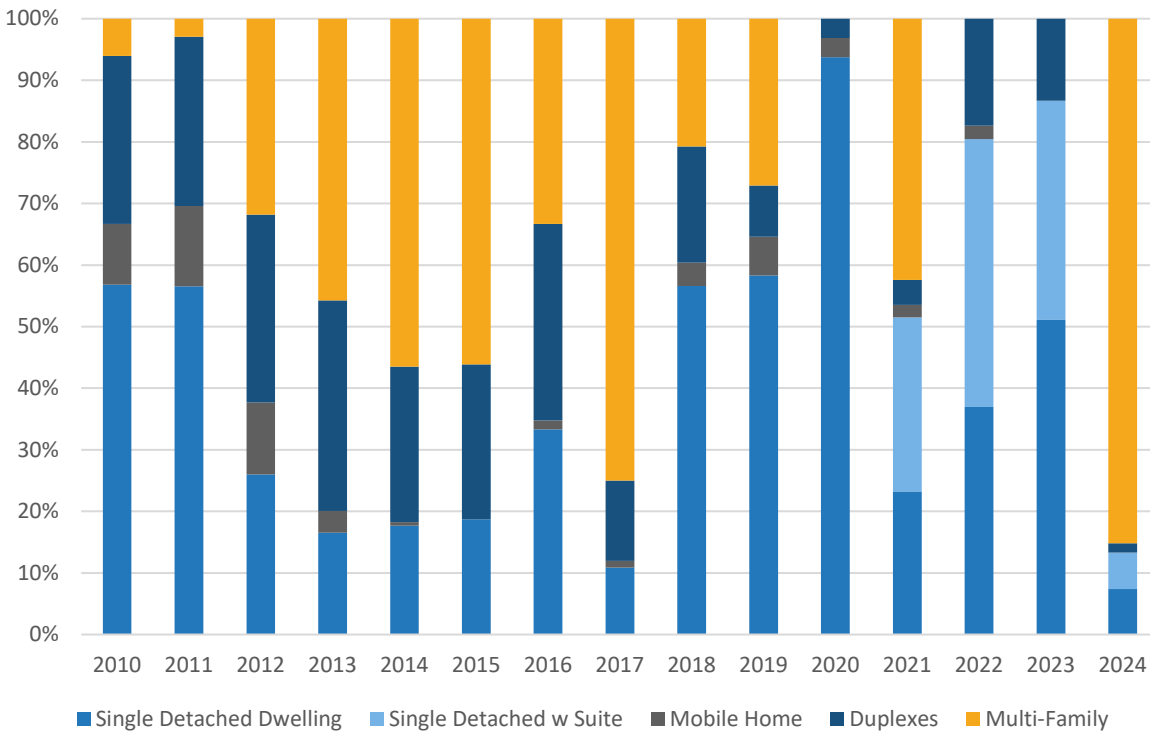
Source: City of Fort St. John Building Permit Data, 2010-2024

3.2.2 Housing Unit Starts

Housing starts indicate the number of residential projects that have been started over a specific time. It is defined as the beginning of construction on the building where the dwelling is to be located. There was a peak of 437 housing starts in 2015 before a significant drop is seen in 2016 to 125 starts. From 2017 onwards, there have been less than 100 housing starts a year and less than 50 since 2022. The significant drop of housing starts between 2015-2016 was likely a result in the economic downturn in the city during that time as a result of impacts to the oil and gas industry. In most recent years, the COVID-19 pandemic, increasing construction costs, and higher interest rates have likely impacted the number of housing starts.

Figure 3.5:   Total Housing Unit Starts, City of Fort St. John (2010-2023)
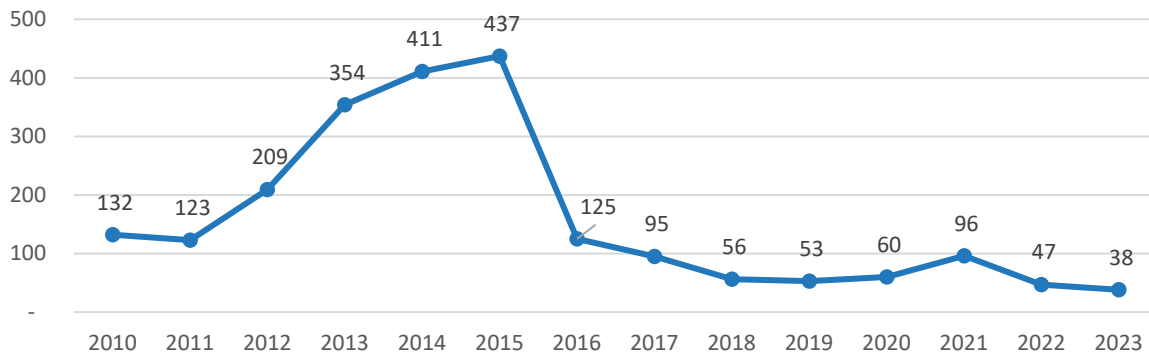
Source: CMHC Starts and Completions Survey

Most of the housing starts have been for ownership housing. There has been more proportionately more rental housing starts in 2013, 2014, and more recently in 2021.

Figure 3.6:   Total Housing Unit Starts by Tenure, City of Fort St. John (2010-2023)
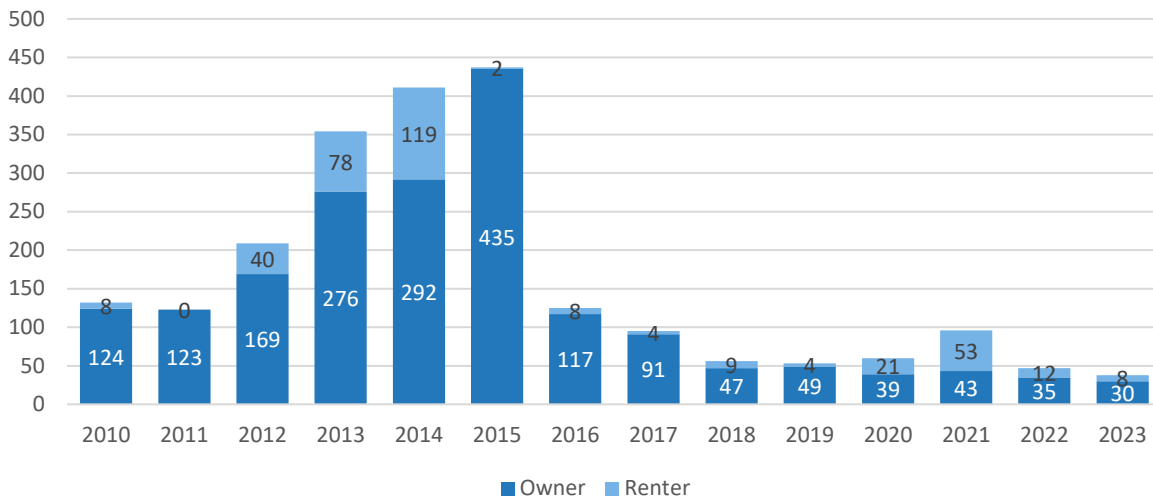
Source: CMHC Starts and Completions Survey

3.2.3 Housing Unit Completions

Housing completions refers to the stage where most of the construction on a dwelling has been completed. A dwelling may be counted as being completed where a maximum of 10% of the required work remains. Since 2010, the total housing units substantially completed per year has typically been less than 200, and less than 100 since 2018. In 2016, there was a significant increase with 635 total housing units recorded as being substantially completed as shown in the figure below. This is likely resulting from a number of units coming online from construction in 2014 and 2015. A drop is then seen in 2017 with housing completions being less than 100 per year.

Figure 3.7: Total Housing Units Substantially Completed, City of Fort St. John (2010-2023)
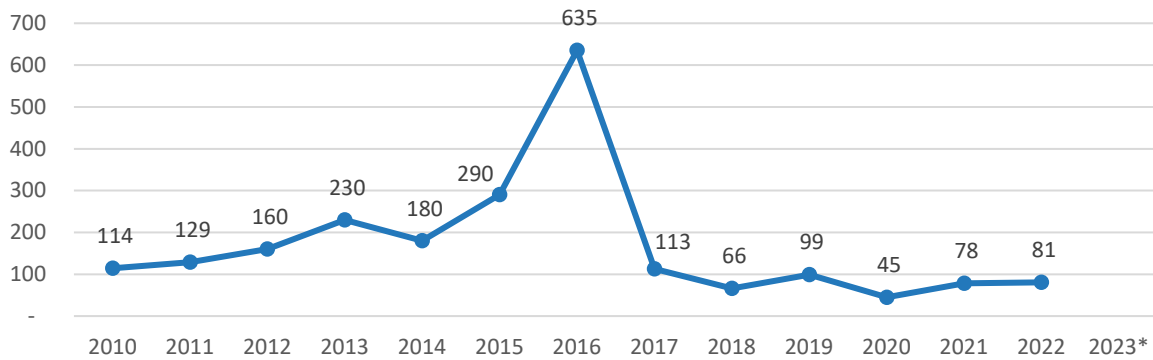
Source: CMHC Starts and Completions Survey
* Data for Fort St. John was unavailable for 2023

As shown in the figure below, most of the total housing units being completed since 2010 have not been purpose built rentals; however, in 2016, where the significant increase in housing units substantially completed is seen, 38% (241) of the total number of housing units were for purpose built rentals.

Figure 3.8: Total Housing Units Substantially Completed by Tenure, City of Fort St. John (2010-2023)
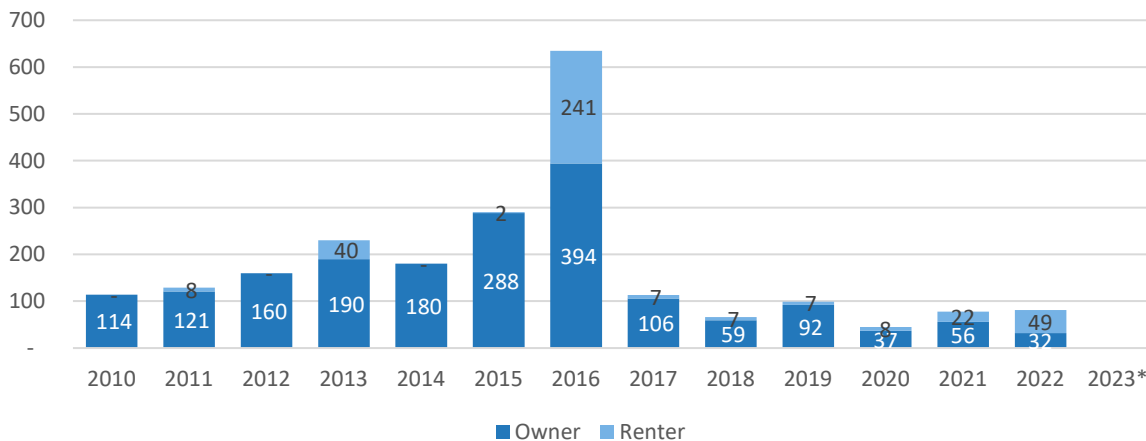
Source: CMHC Starts and Completions Survey
* Data for Fort St. John was unavailable for 2023

The breakdown of total housing units completed by structure since 2010, except for 2016, shows a majority have been single-detached dwelling units, followed by semi-detached units. In 2016, most of the housing units consisted of apartments and row houses.

Figure 3.9:   Total Housing Units Substantially Completed by Structure, City of Fort St. John (2010-2023)
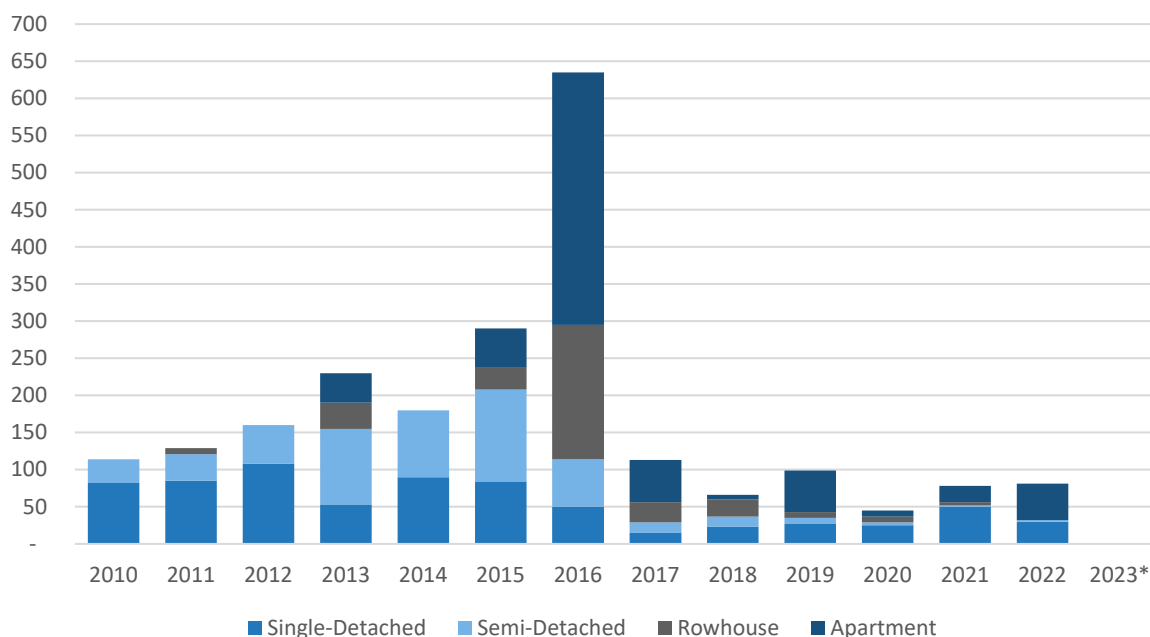
3.2.4 Demolished Units

There have been few housing units that have been demolished since 2010. Most of the units demolished have been single detached dwelling units (21), followed by modular homes (17), and strata apartment buildings (2) as shown in the table below. The number of homes that have been demolished per year has not resulted in a significant loss of supply in the housing market.

Table 3.3:   Total Housing Units Demolished by Structure, City of Fort St. John (2010-2024)

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Single Detached	0	3	4	3	2	3	0	1	2	0	0	1	0	1	1
Strata Apartment	0	1	0	0	0	0	0	0	1	0	0	0	0	0	0
Modular Home	0	0	2	0	2	3	0	0	3	1	0	1	2	3	0
Total	**0**	**4**	**6**	**3**	**4**	**6**	**0**	**1**	**6**	**1**	**0**	**2**	**2**	**4**	**1**

3.3   Housing in Proximity to Transit

Based on the 2021 census population, approximately 86.7% (18,600) of residents in Fort St. John live within 500m of a transit stop[9]. This does not consider the condition or safety of infrastructure (e.g. sidewalks, protected bike lanes, etc.) along the route for residents to walk or cycle to these transit stops.

3.4   Homeownership

3.4.1 Assessed Values

BC Assessment is responsible for determining the assessed values of residential properties in the province as of July 1 of each year, based on the market value of the property. The determination of assessment includes consideration of characteristics such as location, size, age and comparable sales prices. The average assessed value for a home in Fort St. John steadily increased from $170,865 in 2006 to $335,597 in 2023. In 2016 the average assessed value peaked at $362,386 then steadily decreased until 2021 to $301,905, following which increases in assessed values are seen.

Figure 3.10:   Average Residential Assessed Value, City of Fort St. John (2006-2023)
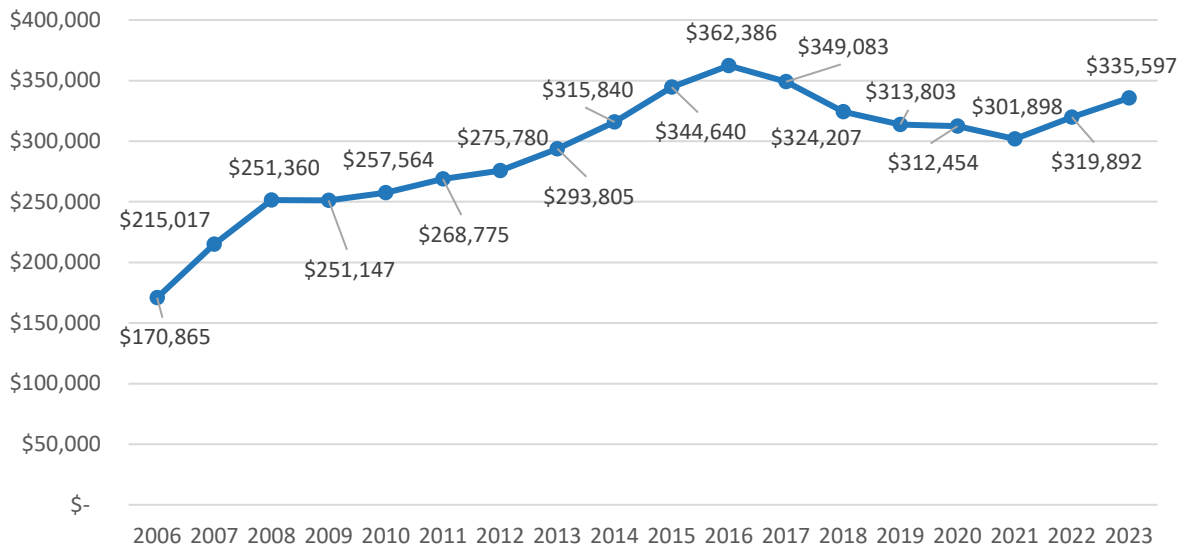
Source: BC Assessment, 2006-2023

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[9] Data is based on 2021 Census population and on winter 2023 public transit information from municipalities.

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For most structure types, the average assessed residential values have been steadily increasing from 2006 to a peak in 2016, following by some slight variations in the years follow, as shown in the figure below. Residential structure units located on 2 acres or more has seen the largest variation with significant increases in average assessed value from 2013-2019. Prior to 2014, there were very few large acreages located within city boundaries. It is possible that the increases shown average assessed values for residential units on 2 acres or more are due to two boundary extensions in 2014 and 2016. Except for the residential properties on 2 acres or more, the average assessed values for all dwelling unit types have largely been below $400,000

Figure 3.11:   Average Residential Assessed Value by Structure, City of Fort St. John, (2006-2023)
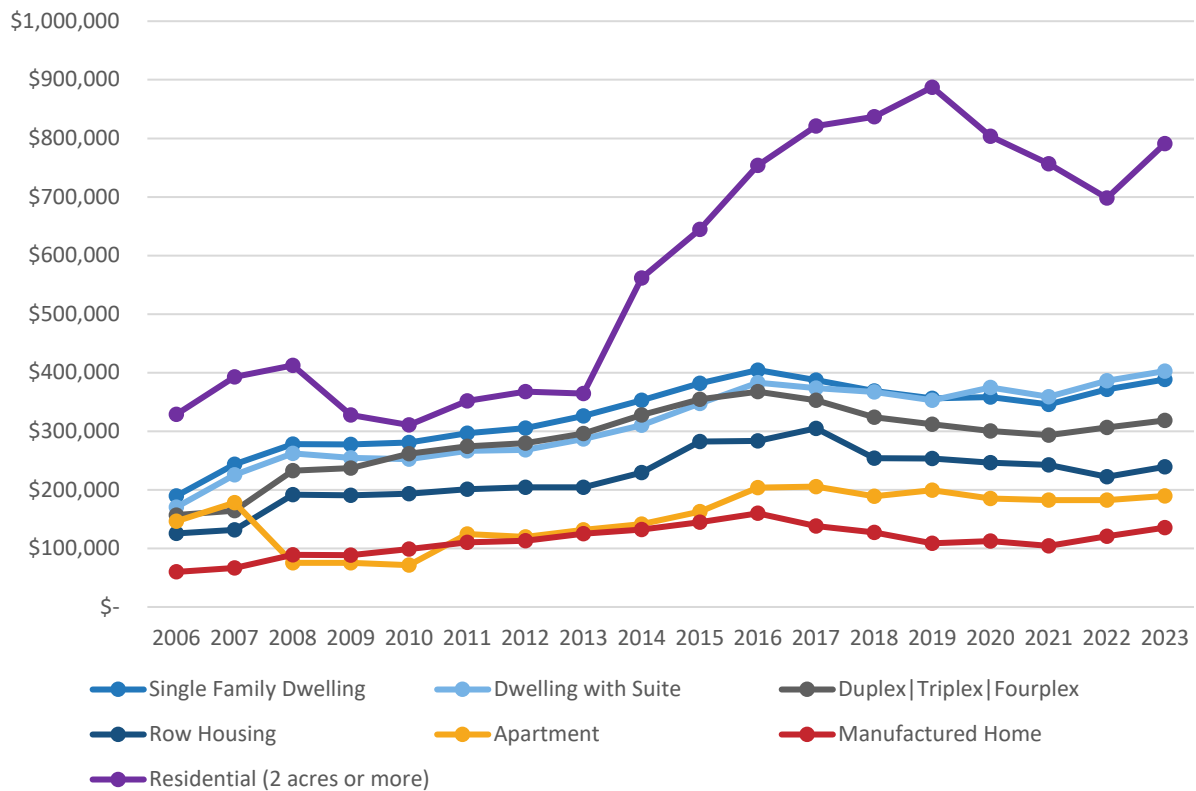
Source: BC Assessment, 2006-2023

The average assessed values for units of all sizes steadily increased from 2006 to 2016 and until 2021 have been declining; however, over the last couple of years, the average assessed value has been trending upwards again. The two-bedroom housing unit average assessed value has been consistently lower than the average assessed value for a one-bedroom unit. This is likely because of the number of housing units that are two-bedroom manufactured homes that traditionally have a lower assessed value as compared to other housing units in the city, as shown in the previous figures.

Figure 3.12:   Average Residential Assessed Value by Bedrooms[10], City of Fort St. John (2006-2023)
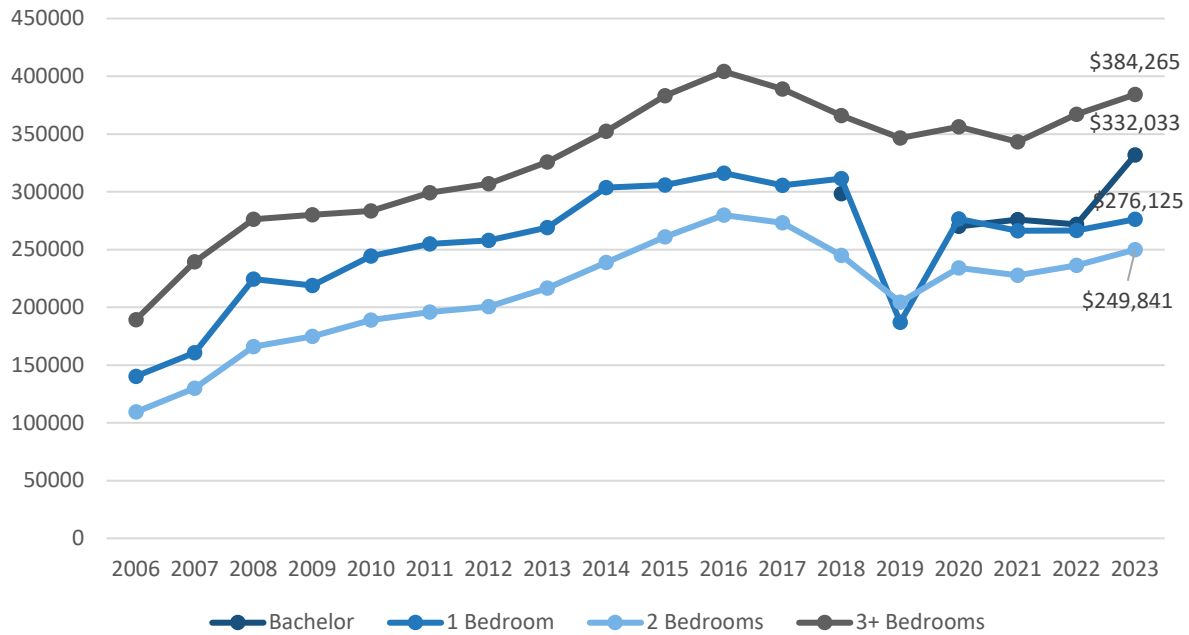
Source: BC Assessment, 2006-2023

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[10] Determined based by calculating average bedroom count from total bedroom count per dwelling unit. Data also includes all dwelling unit structure type listed in Figure 3.11.

3.4.2 Sale Prices

The figure below shows that the average sales price for a home in Fort St. John has increased by 101.6% from 2006 to 2023, whereas the percent change of inflation was 45.2% over the same period. There are usual fluctuations as a result of the oil and gas industry being the primary economic driver in the community and is reflective of "boom and bust" cycles; however, average sales prices have relatively stabilized since 2015.

Figure 3.13:   Average Sale Price, City of Fort St. John (2006-2023)
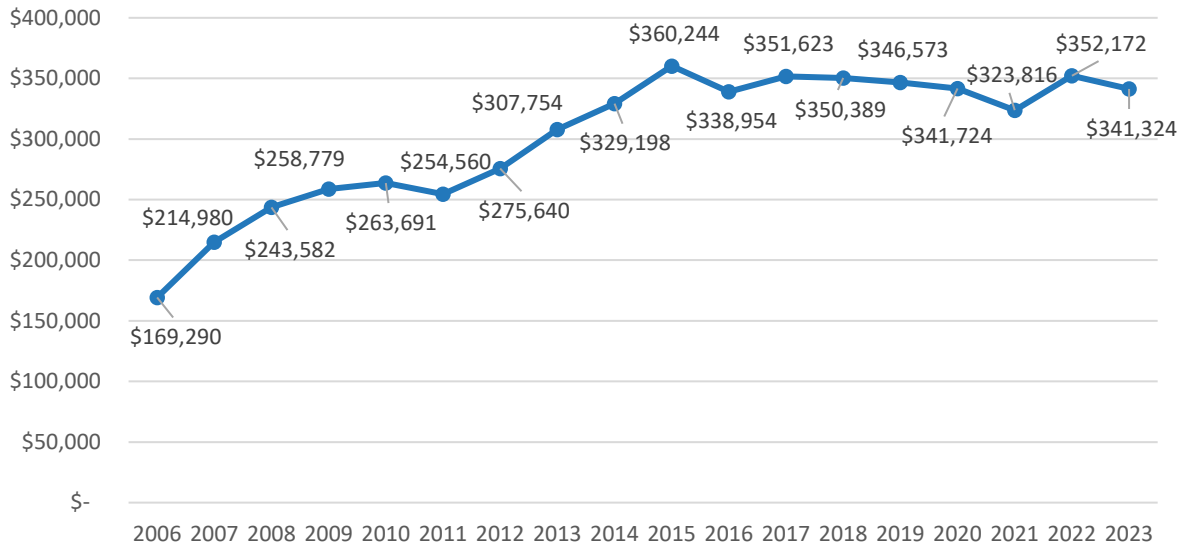
Source: BC Assessment, 2006-2023
* The average residential sale price could not be separated out from the total average sale price.

The figure below shows that the average sale prices for all residential structures have been increasing over the years; however, there is some variation on a year by year basis depending on the specific structure type. The average sales prices for most structures steadily increased from 2006 with more significant increases occurring from 2013 to 2015 before decreasing or remaining somewhat stable to 2019. Since 2019 there have been some drastic changes which includes a decrease in all structural types other than dwellings with suite, which decreased from $404,668 in 2020 to $297,929 in 2021. Another drastic change was the sale price for apartments dropping from $247,000 in 2022 to $127,971 in 2023. Single detached dwelling units have increased by 111.3% over the past 14 years from $195,976 in 2006 to $414,163 in 2023. The average sale price for condominiums decreased by 19.6%, row housing sale prices increased by 76.1% and duplexes/triplexes/fourplexes increased by 104.4%. The higher average sales prices for several structure types from 2015 to 2019, is likely due to newer units being built and becoming available and increased demand for housing during this time. The lower average sale prices since 2020 are a result of the impacts on the economy the COVID 19 pandemic had. Since then, the prices have fluctuated.

Figure 3.14: Average Residential Sale Price by Structure, City of Fort St. John (2006-2023)
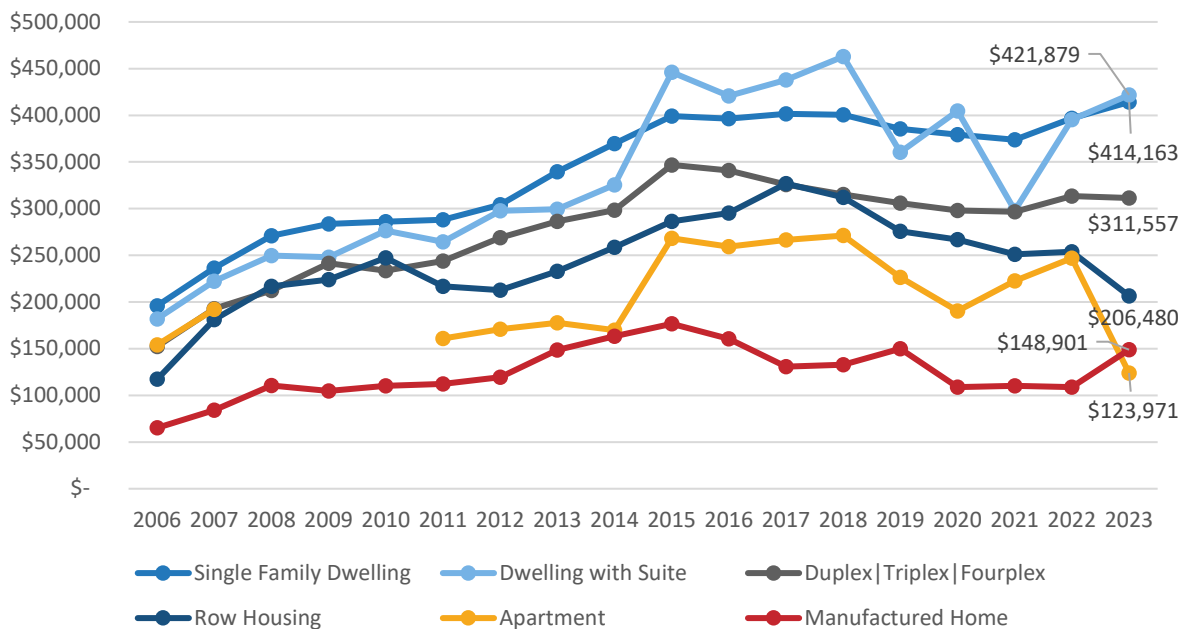
Source: BC Assessment, 2006-2023

The figure below shows that the average residential sale price for a 3- or more bedroom home has increased steadily by 106.6% from $191,962 in 2006 to $383,433 in 2023. There has been more fluctuation in sale prices for 1- and 2- bedroom homes across the same period. For the most part, 1-bedroom homes had higher average sale prices from 2006 to 2016 before dropping below the average sales price for 2-bedroom homes. The average sales price of 2- bedroom units began to decrease after 2018 and has remained relatively stable over the past few years. The average sales price of 1- bedrooms has seen more significant fluctuations over the past few years.

Figure 3.15: Average Residential Sale Price by Bedroom[11], City of Fort St. John (2006-2023)
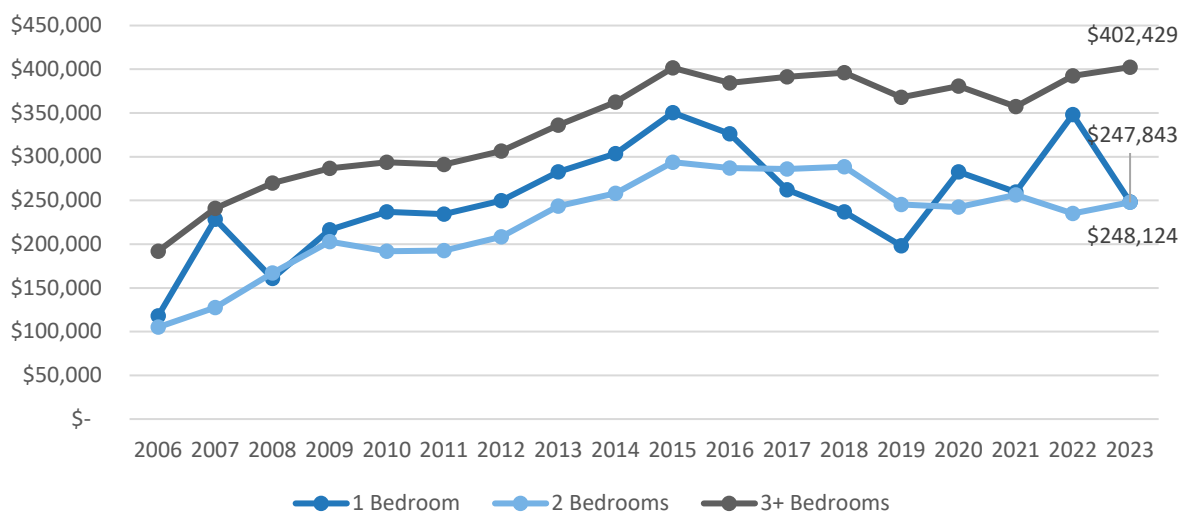
Source: BC Assessment, 2006-2023

3.4.3 Homeownership Affordability

The median household income in Fort St. John is higher than other communities and may not fully show the extent of income distribution within the city. To better understand current affordability challenges related to homeownership, an affordability gap analysis was completed. Because the 2021 Census median household income was inflated due to COVID-19 benefits in 2020, it was used as an approximation of household income in 2023. The 2021 median owner household income was divided by 12 months to estimate median monthly income. The estimated 2021 median owner household income per month was used to calculate the affordable monthly housing costs. For this analysis, the City's affordable housing definition where ownership housing is considered affordable if it does not cost greater than 30% of 70% of the median household income was used.

Monthly housing costs were calculated by using several assumptions[12]:

- Mortgage payments were based on two down payment scenarios (20% and 5%) with a 6.5% interest rate[13] and 25-year term,

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[11] Determined by calculating average bedroom count from total bedroom county per dwelling unit. Data also includes all dwelling unit structure type listed in Figure 3.14.
[12] These scenarios do not consider the household's Gross Debt Service ratio and Total Debt Service ratio which are two ratios used to determine if a person can afford to buy a home.
[13] Estimate of 5-year fixed rate plus 2% to account for mortgage stress test.

- A range of $350-$600[14] depending on housing type to account for property taxes, insurance, condominium fees, and other housing costs where applicable, and
- A 4% insurance rate was also included for the down payment scenarios less than 20% to account for the mortgage insurance required.

The table below shows the estimated monthly costs for each housing type and the difference between the estimated monthly housing costs and whether the household would be able to afford the monthly costs for affordable ownership housing. Negative numbers in the tables below indicate that that type of dwelling unit would be unaffordable as the household would be spending more than 30% of their income on housing costs.

Based on the City's definition of affordable homeownership housing and analysis[15], households earning the median household income would not be able to afford the average single detached, duplex, triplex, or fourplex home; however, row housing, apartments, and manufactured homes would be more affordable options, even with only a 5% downpayment. Through the engagement process as part of the development of the initial Housing Needs Assessment Report, residents spoke to the challenges of saving for an adequate down payment when rental prices are on the higher end.

Table 3.4:   Homeownership Affordability Analysis, 70% of Median Household Income, City of Fort St. John (2023)

Homeownership Affordability Gap Analysis

70% of 2021 Median Household Income: $71,400

Affordable Monthly Housing Cost (no more than 30% of household income): $1,785

	Single Detached Dwelling		Duplex | Triplex | Fourplex		Row House		Apartment		Manufactured Home	
2023 Average Sales Price	$414,163		$311,557		$206,480		$123,971		$148,901	
Estimated Monthly Housing Costs* with 20% Down Payment	Costs	Gap	Costs	Gap	Costs	Gap	Costs	Gap	Costs	Gap
	$2,819	-$1,034	$2,216	-$431	$1,506	$279	$1,033	$752	$1,170	$615
Estimated Monthly Housing Costs* with 5% Down Payment	Costs	Gap	Costs	Gap	Costs	Gap	Costs	Gap	Costs	Gap
	$3,341	-$1,556	$2,562	-$777	$1,766	$19	$1,170	$615	1,298	$487

Source: Consultant calculations based on BC Assessment | Custom Statistics Canada Census Reports
* Housing costs include an estimate of property taxes, insurance and condo fees

[14] The estimated monthly housing costs can vary quite significantly between households depending on individual circumstances and housing expenses.
[15] This analysis is only intended to provide a general picture of homeownership affordability for households with a median household income and does not account for every possible scenario (e.g. multiple households).

> *Households earning the median household income are not likely able to afford the average sales price for a single detached, duplex, triplex, or fourplex home; however, there are more affordable options with row houses, apartments, and manufactured homes.*

3.5   Rental Housing

3.5.1 Primary[16] and Secondary Rental Market

Based on calculations used the 2021 Census and 2023 CMHC Rental Market Survey data, just over half (58.7% or 2,262) of the rental housing units in Fort St. John were built with the intended purpose of renting them out, which is considered the primary rental market. The secondary rental market, which means homes that were not built for the purpose of renting, accounted for 41.3% or 1,590 homes. This includes rented single-detached houses (520), semi-detached houses (535), row houses (305), dwellings with a secondary suite (140), movable dwellings (80), and other single attached home (10).

The total number of primary rental market units broken down by bedroom size is shown on the following figure. Most of the primary rental market units consist of 1- or 2-bedroom units. Historically, 2-bedroom rental homes have made up the majority of the primary rental market in Fort St. John with an increase in the total number of units in 2016, sitting at close to 1,400 units in 2023. There are approximately 600 1-bedroom units with a noticeable increase to over 700 units in 2023. There are less than 100 bachelor units and just over 200 3-bedroom or larger units and these has remained fairly consistent since 2008.

Figure 3.16:   Historical Total Number of Primary Rental Market Units by Bedroom, City of Fort St. John (2008-2023)
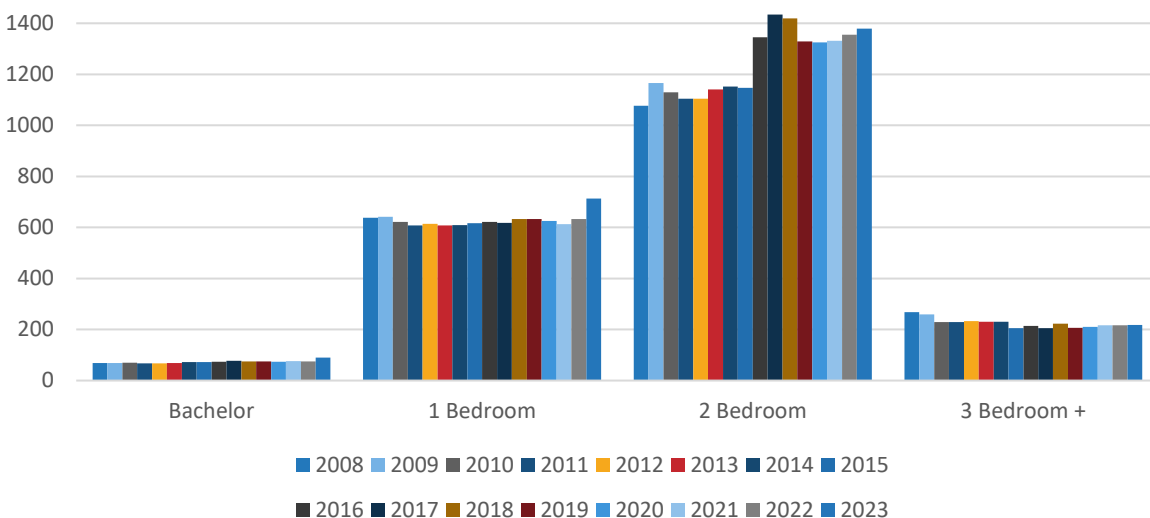
Source: CMHC Rental Market Survey, 2008-2023

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[16] The data collected for the primary rental market is collected by CMHC through the Rental Market Survey. It is based on a point in time, only accounts for apartments and row houses in buildings that consist of 3 units or more and does not capture units in the secondary rental market (i.e. not purpose-built rental units).

3.5.2 Rental Vacancy Rates

Data on vacancy rates is only available for the primary rental housing market and are based on a single point in time. The figure below shows that there have been substantial fluctuations in the vacancy rate in the primary rental housing market in Fort St. John over time. Vacancy rates have been well above what is generally considered to be a "healthy" vacancy rate (3.0%) since 2015. The high vacancy rates seen in 2016 is like a result of the downturn of the local economy. As of October 2023, the total vacancy rate for all rental units was 5.76%. Vacancy rates for one-bedroom, two-bedroom, and three-or-more bedrooms were 8.0%, 4.5%, and 5.0%, respectively. While all are still above what is considered to be a healthy rate, vacancy rates have been trending downwards since the peak in 2016 and should be closely monitored in the coming years to ensure there is adequate rental housing to meet residents' needs.

Figure 3.17:   Rental Vacancy Rate, Overall and for Each Type of Unit, City of Fort St. John (2008-2023)
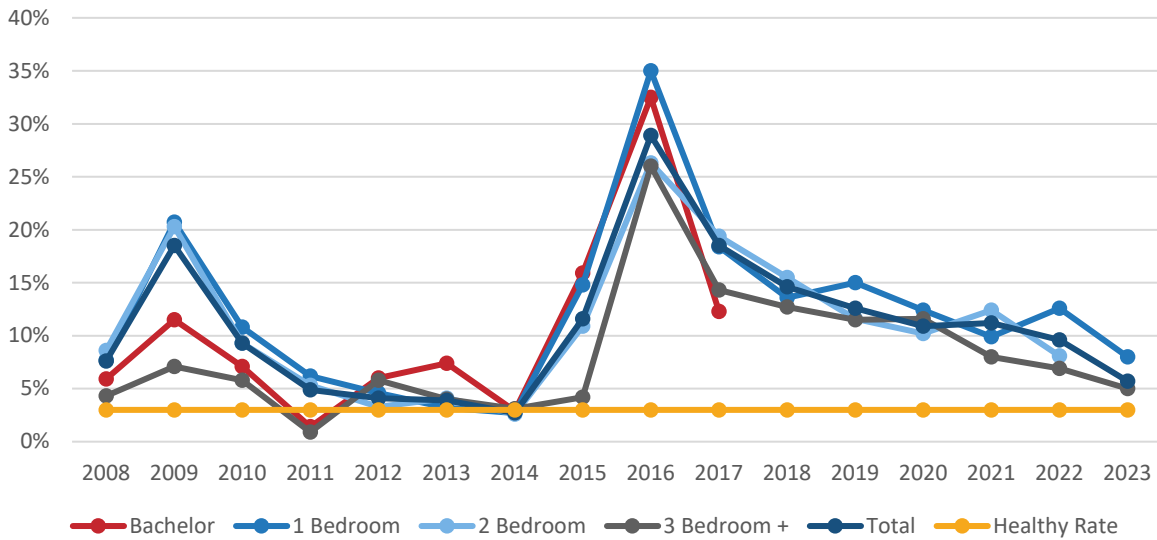
Source: CMHC Rental Market Survey, 2008-2023
From 2018 onwards, data for bachelor units is not available due to suppression for confidentiality reasons or reliability concerns.

> *Vacancy rates have fluctuated significantly over time, and while since 2015 they have historically been above what is generally considered to be a healthy vacancy rate (3%) they are on a downwards trend and should be monitored in the coming years to ensure there is adequate rental housing to meet residents' needs.*

3.5.3 Rental Market Costs

As shown in the figure below, the total median rent across all primary rental units steadily increased to a peak in 2015, before decreasing in 2016-2017. Since then, there has been some fluctuation, but generally, median rents across all primary rental units has been trending upwards. The median rental for all primary rental units has increased by 51.1% since 2008. Increases in rents have been above the percent change of inflation, which was 37% during the same time, suggesting that rental housing affordability has been eroding over time.

Figure 3.18: Historical Total Median Rent, City of Fort St. John (2008-2023)
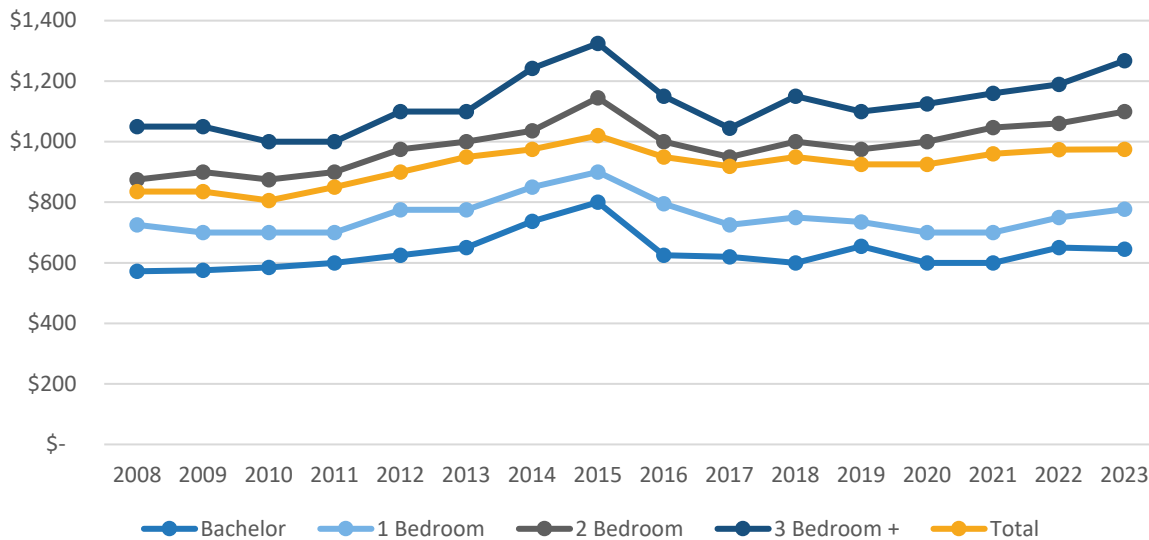
Source: CMHC Rental Market Survey, 2008-2023

3.5.4 Rental Affordability

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

Because the 2021 Census median household income was inflated due to COVID-19 benefits in 2020, it was used as an approximation of renter household income in 2023. The 2021 median renter household income was divided by 12 months to estimate median monthly income. The median monthly income was used to calculate the affordable monthly housing costs. The City's definition of affordable rental housing where housing is considered affordable if it does not cost greater than 30% of 70% of the median renter household income was used.

Monthly housing costs were calculated using the median rents for each unit type by number of bedrooms and an estimate of average expenses per month[17] for utilities, insurance and other housing costs was included. Similar to the homeownership affordability analyses, these estimated monthly housing costs are likely to vary between households depending on individual circumstances and housing expenses.

The table below shows the estimated monthly costs for a unit based on the number of bedrooms and the difference between the estimated monthly housing costs and what would be considered affordable to a renter household (not spending more than 30% of 70% of median renter household income). Negative numbers in the tables below indicate that that unit size would be unaffordable as the household would be spending more than 30% of their income on housing costs. The 2023 median rent prices referenced below are based on CMHC rental market survey data, which only accounts for units built for the purposes of renting out, located in a building of at least 3 units or more.

Based on this analysis, renter households in Fort St. John are likely able to afford bachelor or 1-bedroom rental units without exceeding the 30% housing cost threshold, which would result in an affordability issue while 2- and 3-bedrooms are not likely to be affordable. This could be especially challenging for lone parent households who may not be able to afford a larger home. An internet search for rental units available in October 2024 show rental rates for 1-bedroom units at more than $1,000, 2-bedroom units ranging from $1,100-$1,400, and of the limited 3-bedroom units available, they were closer to the $2,000 price point and in the secondary rental market (i.e. single detached, duplex, etc. for rent). Because the median rent prices collected through CMHC data only reflect units in the primary rental market, they are not likely to truly reflect the rental situation in the city.

Table 3.5:   Renter Household Affordability Analysis, 70% of Median Renter Household Income, City of Fort St. John (2023)

Renter Household Affordability Gap Analysis								
70% of 2021 Median Renter Household Income: $51,450								
Affordable Monthly Shelter Cost (no more than 30% of household income): $1,286								
	Bachelor		1-Bedroom		2-Bedroom		3-Bedroom	
2023 Median Rent	$645		$777		$1,100		$1,268	
Estimated Monthly Housing Costs*	Costs	Gap	Costs	Gap	Costs	Gap	Costs	Gap
	$895	$391	$1,077	$209	$1,400	-$114	$1,618	-$332

Source: Consultant calculations based on CMHC Rental Market Survey 2| Custom Statistics Canada Census Reports
* Includes costs such as utilities and insurance

This analysis does not account for variance between renter household incomes for those who are employed by the oil and gas industry versus hospitality and services industries, as household incomes for the oil and gas industry tend to be significantly higher than other industries. Furthermore, households on fixed income, such as those who receive disability assistance are likely to have significant challenges with affordability. For example, the August 2023 disability assistance support for a single person household was up to $1,483.50 per month (Province of BC). These households would be likely unable to afford rent for any sized unit without additional assistance.

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[17] The following estimates were used: $250 for bachelor units, $300 for 1- and 2-bedroom units, and $350 for 3-bedroom units.

3.6 Short-Term Rentals

Currently, the City's zoning regulations does not permit short term rentals in residential areas. While the province has implemented legislation regarding short-term rentals through the *Short-Term Rental Accommodations Act (STRAA)*, City Council requested to opt-out of the principal residents requirement. Because of the current vacancy rate in the city, the Province accepted the request for a year; however, the City will have to reapply in the future.

A search of short-term rentals (STRs) on AIRDNA, a website that scrapes data from sites such as Airbnb and VRBO, showed that over the last 12 months (September 2023-September 2024) there were 90 listings that were available at some point to renter during that period, and 53 listings that were currently active. More than half of the available listings (52% or 47 units) were 1-bedroom homes, and 67% or 60 units were for entire home rentals.

While STRs can provide a flexible short-term housing option and provide positive aspects to a community, especially in a community like Fort St. John where they provide temporary housing for the transient workforce, they also have the potential to remove units that could otherwise be available for long-term housing. This is not to say that all STRs would automatically be assumed to be part of the long-term housing market; however, it could be assumed that many would, especially if they are not currently the primary residence of the homeowner. Statistics Canada has defined a subset of STRs that could be considered potential long-term dwellings. Their definition of these housing units that have the potential to move back to the long-term housing market include STRs that are entire home rentals, are available to rent for more than 180 days a year, and the property type is not defined as a category that could be considered more of a vacation-style home (e.g., houseboats, yurts, houseboat, farm stay, etc.)[18]. Only 11% or 10 units were available for rent for more than 180 nights. This potentially suggests that currently STRs may not be a significant concern in Fort St. John.

3.7 Affordable and Subsidized Housing

3.7.1 Social/Subsidized Housing

The table below shows that BC Housing has a total of 184 social housing units in the City of Fort St. John: 129 for low income families and 55 for low income seniors. Of the 55 social housing units that support independent/low income seniors, this includes Heritage Manor (35 units), Heritage Manor III (8 units) and Fort St. John Seniors (12 units). Of note, for social housing criteria purposes, seniors are considered 55 years and over.

Table 3.6: Social/Subsidized Housing Units (as of March 31, 2024)

Service Allocation	Sub-group	Units
Social Housing	Low Income Families	129
	Independent Seniors	55
Rent Assistance (private market)	Total[19]	117
Total		**301**

Prepared by BC Housing's Research and Corporate Planning Department – May 2024
Source: Unit Count Reporting Model, March 31, 2024

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[18] Source: Arbenser, L., Bernard, M.C., Dormer, A., and Vipond, O. (July 30, 2024). Short-term rentals in the Canadian housing market. Retrieved from https://www150.statcan.gc.ca/n1/pub/11-621-m/11-621-m2024010-eng.htm on September 22, 2024.
[19] Sub-group breakdown not available due to data suppression for privacy.

3.7.2 Indigenous Housing

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

Table 3.7:   Indigenous Housing Providers (as of September 2024)

Provider	Population	Number of Beds/Units	Access	Waiting List
Fort St. John Native Housing*	Families	26 homes available	Direct	~150-175 applicants (about 2-5 years)
Fort St. John Friendship Centre	Homeless, at-risk	10 subsidies (Homelessness Prevention Program - $450/month)	Self-referral, community partners (Community Bridge)	No waiting list. However, the number of subsidies available each month is insufficient to address the needs of the homeless and at-risk populations adequately.
		3 subsidies (Homeless Outreach Program - $300/month)		

*One of Fort St. John Native's housing units is vacant; however, they are awaiting funding for renovations/maintenance.

Through discussions with Indigenous organizations, a lack of affordable housing and transitional housing for Indigenous Peoples in Fort St. John was noted as key challenges, and what is currently available does not come close to addressing the need. There are also many families who cannot be helped due to funding constraints and there is no availability for immediate emergency housing. Frustration was also shared about what value there is in collecting information and preparing reports if no action is taken.

Others commented on the need to expand the assistance provided through subsidies for utilities such as hydro, gas, and water. Additionally, the current limitation of subsidies per month is also insufficient to meet community needs. A re-evaluation of this cap and an increase in the number of subsidies available could significantly improve the situation, ensuring that more individuals receive the help they need in a timely manner. It was also suggested that establishing an in-office Community Integration Service that caters to people who are at-risk or experiencing homelessness could provide a more inclusive and comprehensive support system.

3.7.3 Cooperative Housing

As described by Cooperative Housing Federation of BC, a housing co-op is an organization incorporated under the Cooperative Association Act that provides housing to its members. Members purchase a share to join and elect directors to govern the co-op. Most housing co-ops in BC are non-profit co-ops with a rental (not equity) model of housing, though there are also a few equity housing co-ops. Co-op members do not have a landlord, and monthly rents are called "housing charges". In addition to the supply of affordable and subsidized rental housing in Fort St. John, there is one cooperative housing development in the City. Huntington Place Housing Cooperative has 46 two-bedroom units and 31 three-bedroom units. As of July 2024, there is currently a wait list of 104 applicants showing a significant demand for this type of housing.

3.7.4 Student Housing

Based on the Northern Lights College website, the Fort St. John residence has capacity for 102 students. Accessible units are available on each floor. Since 2018, enrollment at the College has been approximately 600 students/school year, suggesting that if students do not already live in Fort St. John, a majority will have to find off-campus housing options.

3.8 Supportive Housing

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

Community Living Fort St. John (CLFSJ) provides supportive housing options for adults with developmental disabilities. They currently have 5 residential homes, which accommodate 21 people living full time plus 3 respite beds (total of 24 beds). CLFSJ also supports 24 people living in their own homes in the community; 3 of these individuals live in a BC Housing building. In addition, CLFSJ supports 12 people living in a home share program (rent is paid to the provider from the individual). Discussions with CLFSJ highlight that there is a need for more affordable housing options for people who require supports as these individuals are often on provincial disability assistance and unable to afford average rents. There is also such a demand for low-income housing that there is a lack of housing for people with disabilities. Concerns were also expressed about Fort St. John being such a small community that some landlords may know of clients and have pre-existing biases towards them.

The Salvation Army operates a 42 bed supportive housing project in partnership with BC Housing for single men and women over 19 years old and Community Bridge offers 2-4 beds to families and those with low incomes.

While there are some accessible units within the City, organizations highlight that some residents are waiting long periods of time for these units, sometimes having to remain in hospital, or living in unsuitable units (i.e. with non-accessible washrooms) or leaving the community to find more appropriate housing. Some also shared that the need for housing also turns into a need for complex care, especially with the lack of a mental health facility in Fort St. John, and often support staff are not trained or unable to provide necessary services, or the services are not available in the community.

3.8.1 Seniors Supportive Housing

As shown in the table below, there are approximately three supportive housing options in Fort St. John for seniors: Heritage Manor II, North Peace Seniors Housing Society, and Abbeyfield of Fort St. John. Northern Health – Heritage Manor II provides meals, housekeeping, and personal care staff. As of January 2024, there were 12 applicants (one couple) on the waitlist. North Peace Seniors Housing Society offers housing for fully independent seniors with meal service, but not catered to individual needs; however, there are 44 units that have full meal service with two being rented by Northern Health as transition beds. As of July 2024, there were 104 applicants on the waitlist with an anticipated minimum 12 month wait. Abbeyfield provides meal service but do not provide medical support services. Fort St John Palliative Care currently provides visits to people in the community who are terminally ill.

Table 3.8:   Seniors Supportive Housing Providers (as of September 2024)

Provider	Criteria	Number of Units	Access
Heritage Manor II – Assisted Living	55+	24	Northern Health, Home Health Assessment
North Peace Seniors Housing Society	60+	144	Direct referral
Abbeyfield Houses of Fort St. John	Seniors	12	Direct referral, application

In addition to seniors' supportive housing, Peace Villa is a long-term care home in Fort St. John attached to the hospital. It has 123 residential beds and 1 respite bed. The facility is divided into two houses (Gardens and Meadows). Each house has two floors, there are two – 20 bed units, three – 16 bed units and three – 12 bed units which cater to dementia and complex care. One 12 bed unit is dedicated to behavioural issues and there are 8 psycho geriatric beds which are accessed through Mental Health Services. As of January 2024, there were 39 people on the waitlist.

Discussions with seniors' community support organizations emphasize the need for assisted living options for seniors within the City. More options are needed for the aging population and organizations and advocates point to long waiting lists for seniors housing including Peace Villa; approximately 39 people currently waiting (as of January 204). Housing providers further indicate that many of the residents in supportive housing units require a higher level of care than what is provided but are not able to get into Peace Villa.

As noted earlier in the report, there are new developments underway that will provide additional housing for older residents in Fort St. John, supporting them to age-in-place. The VRS Communities project, when open in late 2026, will provide independent seniors housing for up to 145 residents.

3.9   Emergency and Transitional Housing

A homeless Point-in-Time count was conducted in Fort St. John in Spring 2023 to estimate the minimum number of people experiencing homelessness as a snapshot in time. Preliminary results show that the count identified 102 people experiencing homelessness, which is an increase from 76 people experiencing homelessness in 2020. 46% of these individuals were staying in a shelter and 54% were unsheltered. Close to two thirds identified as male while one third identified as female. Additionally, 65% self-identified as Indigenous as compared to 13% of the general population of Fort St. John. Of those residents who were included in the count, 56% had been homeless for at least one year, while 35% had been homeless for under six months. Many of the residents were also long-term residents of Fort. St. John with 88% indicating that they have been living in the community for five years or more.

Individuals experiencing homelessness can access emergency accommodation through three primary service providers listed in the table below. Overall, there are approximately 101 emergency and transitional shelter beds within Fort St. John. In addition, Community Bridge provides homeless prevention support services and has served approximately 128 clients in 2023. Referrals to these organizations are generally made through community organizations or self-referrals. No formal assessment tools are used, rather organizations use their own intake and assessment criteria.

Table 3.9: Emergency and Transitional Housing Providers (as of September 2024)

Provider	Population	Number of Beds	Occupancy Rates	Referral Source	Clients Served 2023
Salvation Army (Shelter)	Single men/women over 19	30 beds (year round)	90%	Self-referral, community, caseworker	N/A
Salvation Army (Transitional)	Single men/women over 19	24 High-barrier 12 Low-barrier	100%	Self-referral, caseworker	18
Community Bridge (Transitional) – Meaope Transition House	Women and children experiencing or at risk of violence	7	Varies per month	Self-referral, community partners, MCFD	~25
Women's Resource Centre - Skye's Place (Transitional)	Women and children experiencing or at risk of violence	35 (bedrooms)	90-100%	Community partners, self	67 (women and children)

Source: Data Provided by Emergency and Transitional Housing Providers, September 2024

3.9.2 Housing Assistance and Supports

In addition to the above, BC Housing has 76 units, through their Homeless Housed program. This program is for people who are at risk of homelessness, or formerly homeless for a period of at least 30 days and up to two or three years. This type of housing includes the provision of on- or off-site support services to help clients move towards independence and self-sufficiency (BC Housing, 2024).

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

3.10 Current Housing Highlights

* While close to 50% of homes in Fort St. John are single detached, there is a mix of apartments, semi-detached, row housing, and movable dwellings.
* Housing units are predominately 3- and 4+ bedrooms (~64%) with about 10% one-bedroom units.
* Building permits peaked in 2015 followed by a significant decline since; however, while only halfway through the year, the number of building permits in 2024 are close to triple the amount that was issued in 2023 with most of these being for multi-family dwelling units.
* There have been 72 single detached homes with suites that were issued building permits since 2020.
* Average home sales are outpacing growth in income and inflation.

- Most (58.7%) of the rental homes in Fort St. John are purpose-built rentals and the vacancy rate was 5.7% in 2023. While this is above what is considered a healthy rate, the vacancy rate has been trending downwards since 2016.

- Based on median household income, homeownership is generally affordable for row housing or condominium type homes. The challenge remains of the ability of people to afford the required down payment.

- Based on current rental affordability analysis, the rental market is generally affordable to households earning median renter household income, but 2- or 3-bedroom units may be out of reach, especially for single parent households. Additionally, the median rental costs may not be truly reflective of the rental market in the city as they do not account for units in the secondary rental market.

- While households earning median household income can generally afford current house/rent prices, 9.4% (470) of owner households and 22.3% (840) of renter households are facing affordability challenges:

- Enrollment at Northern Lights College has been approximately 600 students over the last several years; however, there is only enough housing for just over 100 students on campus. This indicate that a majority of students will likely need to find off-campus housing options if they already do not live in the community or completing an online program.

- Community organizations and agencies speak to high need for more supportive, transitional, and emergency housing, including an expansion of housing subsidies as what is currently available is not close to meeting communities needs.

- There are also people on long wait lists (12 months minimum in some instances) for seniors supportive housing, housing for persons with developmental disabilities, and Indigenous housing.

- There is also a gap noted in housing and supports for people with mental health and addictions.

4.0   Community Growth

4.1   Anticipated Population

Projections prepared by BC Stats in 2023 were used to understand population growth. Based on these projections, the City of Fort St. John is expected to see moderate growth in its population between 2024 and 2044, increasing from 24,266 people in 2024 to 29,554 by 2044 (an increase of 5,288 people over the twenty-year period). Declining rates of population growth are anticipated over the next two decades. The population growth rate is estimated to have been 5.7% between 2019 and 2024, while the growth rate for 2024 to 2029 is projected to decline to 3.7% and is anticipated to decline further to 0.6% between 2039 and 2044.

Figure 4.1:   Projected Population, City of Fort St. John (2019-2044)
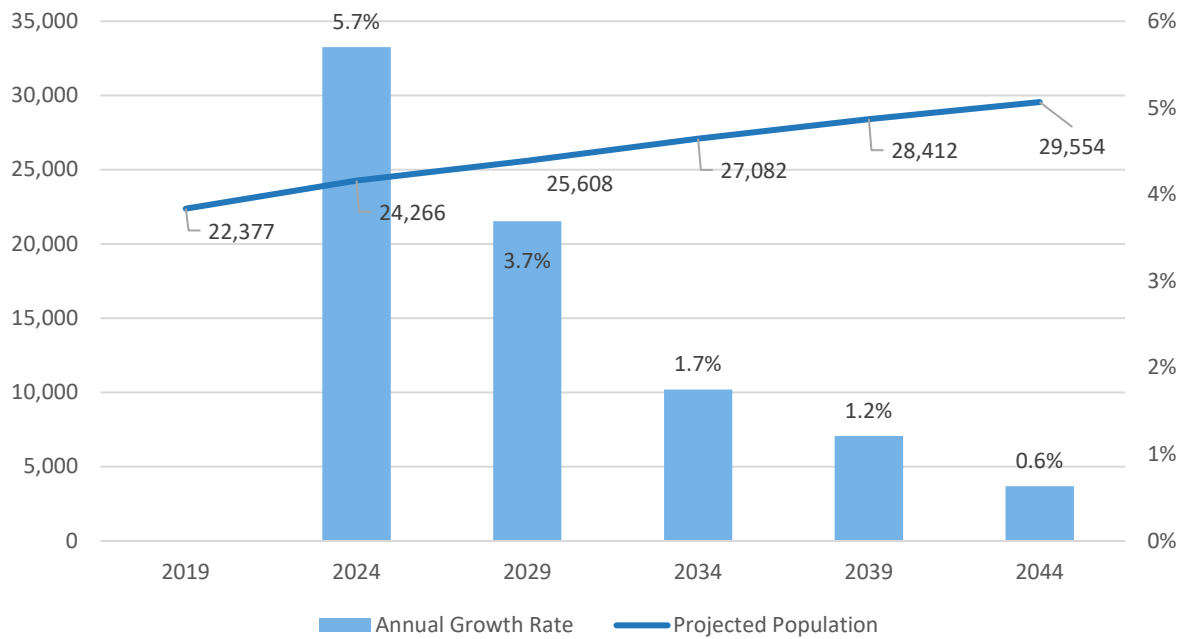
Source: Consultant calculations based on BC Stats Population Projections, 2024

4.2   Anticipated Age

The projection data on age distribution highlights significant demographic shifts. Notably, the 25-34 age group is expected to grow steadily. It is anticipated to remain the largest cohort between 2024 and 2044, indicating a youthful population with potential implications for housing. The aging population (65 years and above) also shows consistent growth, especially in the 75-84 and 85+ age groups, which will likely increase demand for age-appropriate housing, including housing with support services.

Figure 4.2:   Projected Age Distribution, Number, City of Fort St. John (2024-2044)
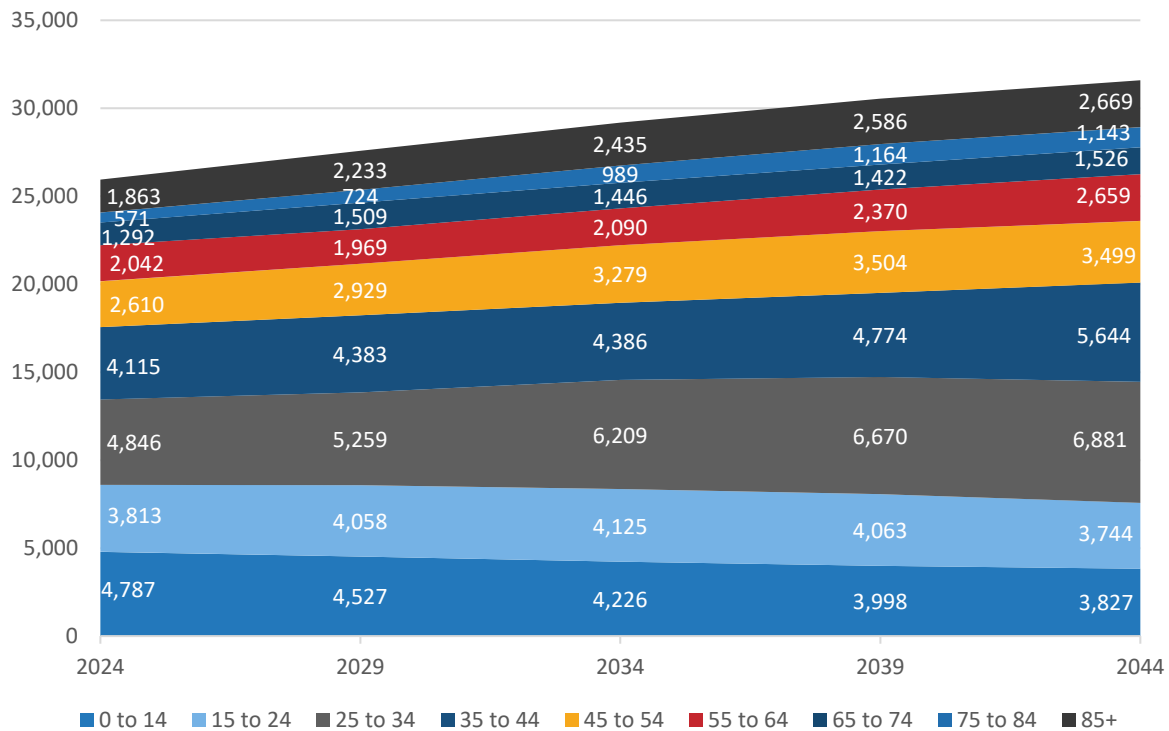
Source: BC Stats Population Projections, 2024

As a share of the total population, people aged 25 to 34 are anticipated to increase the most (3.3%) over the 20-year period, increasing their share from 20.0% of the population in 2024 to 23.3% by 2044. Seniors over the age of 65 are anticipated to see the next largest growth as a share of the population (2.7%). The largest decline as a share of the population is anticipated to be in children and youth ages 0 to 14.

Figure 4.3:   Projected Age Distribution, Percent, City of Fort St. John (2024-2044)
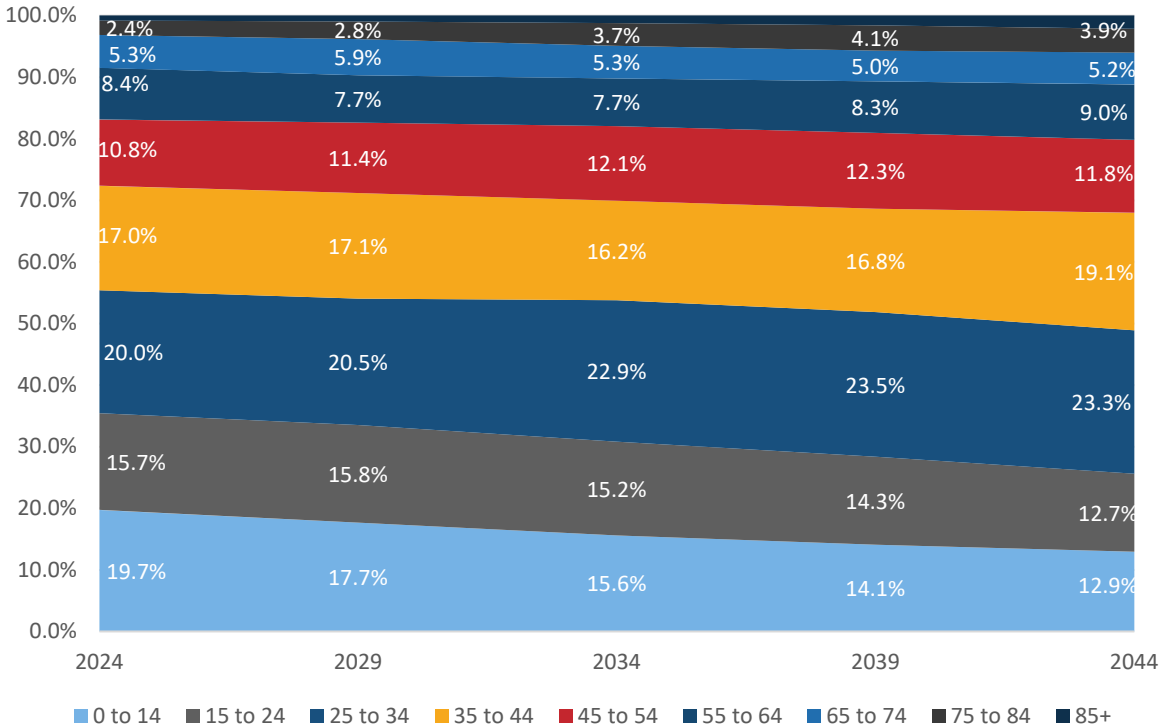
The average and median ages of the population are expected to increase gradually, reflecting an aging population. The median age rises from 31.7 in 2019 to 35.5 in 2044, indicating a slow but steady aging process that will likely require adjustments in housing to accommodate older residents.

Figure 4.4:   Projected Median and Average Age, City of Fort St. John (2024-2044)
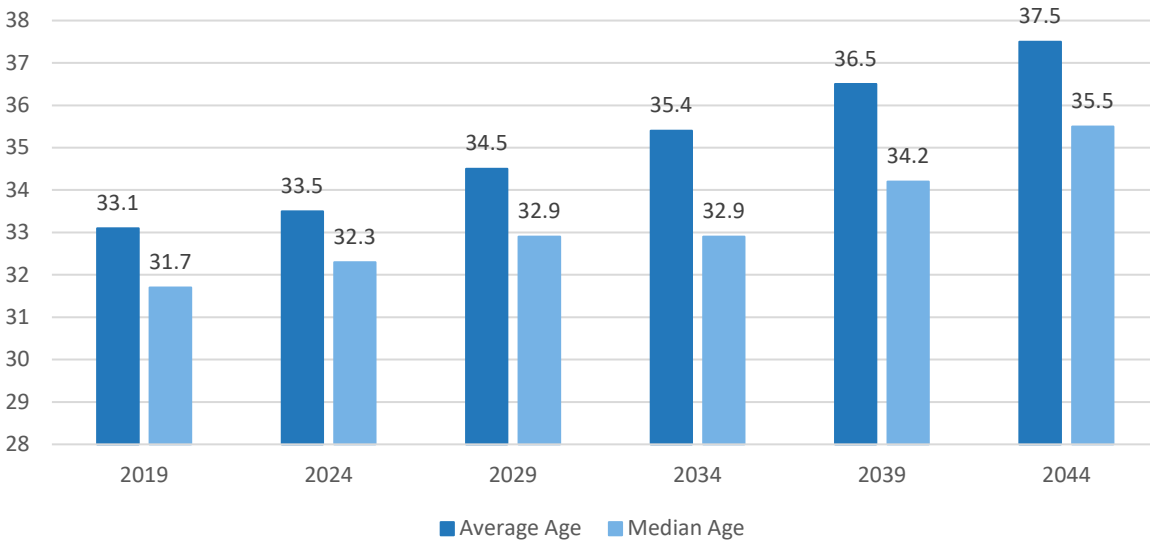
4.3   Anticipated Households

This section describes household growth in Fort St. John over the next 20 years. Understanding anticipated household growth helps to better understand future housing demand. Two household growth projections scenarios are used. The first is based on the Housing Assessment Resource Tools (HART) which provides a business as usual scenario using historic trends, and the second, is based on BC Stats population projections which considers changing trends from births, deaths, migration, and future changes.

Approach 1 - Baseline

A Housing Research Collaborative led by researchers from UBC has developed a methodology for projecting future housing needs based on historical trends (known as the HART methodology). The household growth projections calculated through the HART methodology are based on trends that existed between 2006 and 2021 and reflects the context at that time. Additionally, the HART projections do not consider cohort adjustments which impacts assumptions around birth and mortality rates or economic development impacts, or effects of regional spillovers into the more urban centres. As there have been significant growth and demographic and economic shifts since 2006-2021, these projections likely underestimate the number of households and need to be considered carefully along effects from the COVID-19 pandemic, demographic shifts (aging populations, remote workforce, etc.), immigration, new housing construction, and policy implications; however, they provide a standardized baseline, demonstrating a "business as usual" trend and can be used as a comparison tool.

Approach 2 – BC Stats

The BC Stats population projections builds on the baseline model by considering Statistics Canada Census undercounts and applies a component/cohort-survival method which "grows the population from the latest base year estimate by forecasting births, deaths, and migration by age". They are modelled based on part trends, but also to account for future changes, providing a second alternative to understanding future growth needs.

4.3.1 Household Projections

Based on the HART methodology, which applies historical trends, Fort St. John would see an increase of 637 households between 2024 and 2029 and 1,915 households between 2029 and 2044.

Based on BC Stats population projections and 2021 propensities of individuals in each age group to form households, there are an estimated 9,116 households residing in Fort St. John as of 2024. Fort St. John is anticipated to see steady growth in the number of households over the next 20 years, to reach 12,573 households by 2044. An increase of 738 households is expected between 2024 and 2029 and 2,719 additional households are anticipated between 2029 and 2044.

Figure 4.5:   Projected Households, City of Fort St. John (2024-2044)
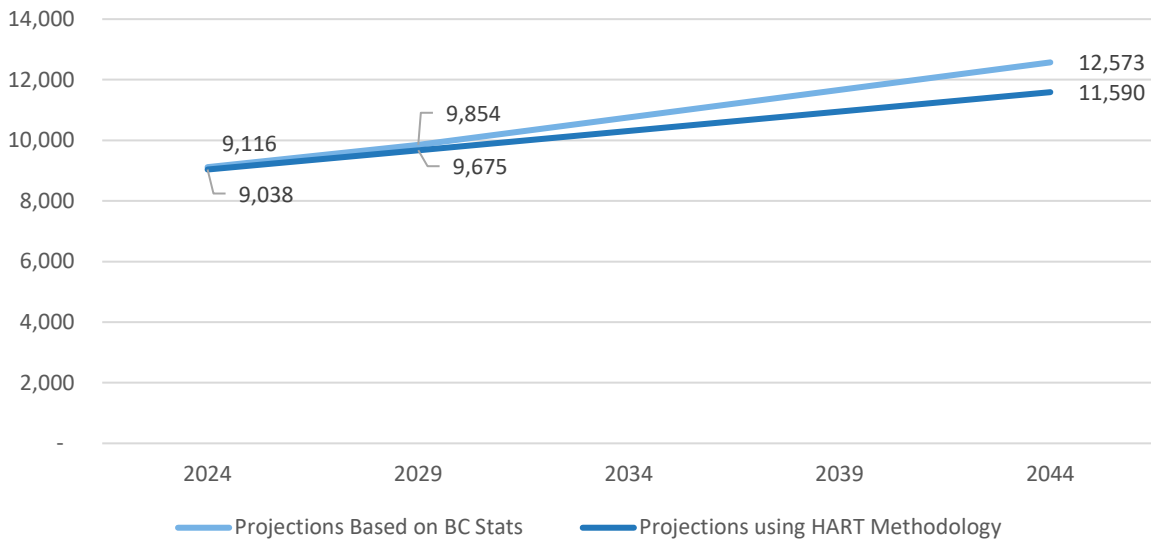
Source: Consultant calculations based BC Stats Population Projections, 2024 and Statistics Canada Census, 2026, 2016 and 2021

The bulk of new households are expected to be led by individuals in the 25-34 and 35-44 age groups. This reinforces the growing demand for housing among younger and middle-aged adults. The aging demographic also drives household growth in the 65+ age group, which points to increased demand for housing tailored to older adults.

Figure 4.6: Projected Households by Age of Household Maintainer, City of Fort St. John (2024-2044)
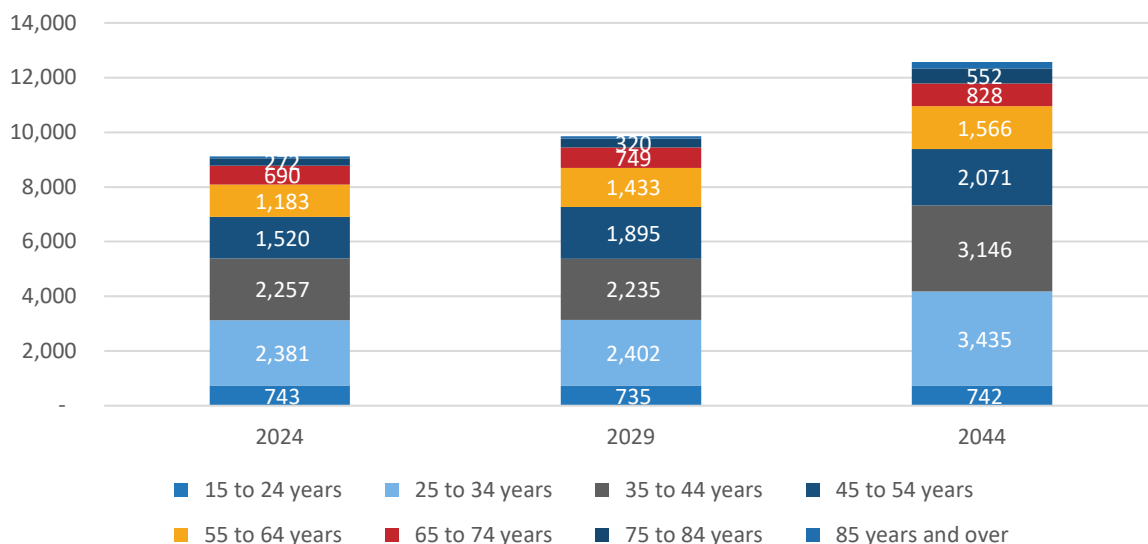
Source: Consultant calculations based BC Stats Population Projections, 2024

4.3.2 Housing Unit Projections

Based on current propensities of different household sizes to demand housing of various sizes, the largest increase in demand over the next 20 years will be for two- and three- bedroom units. However, based on needs rather than preferences, the HART methodology suggests that the vast majority of units should be one- and two-bedroom units.

Table 4.1: Projected Additional Housing Units Needed by Unit Size, City of Fort St. John, 2024-2029 and 2029-2044

	Year	Bachelor	One-Bedroom	Two-Bedroom	Three-Bedroom	Four +- Bedroom	Total
Based on HART Methodology	5 Year (2024-2029)	Included in one-bedroom	446	137	53	0	**637**
	20 Year (2024-2044)	Included in one-bedroom	1785	552	211	0	**2,548**
Based on BC Stats	5 Year (2024-2029)	4	75	201	233	225	**738**

	Year	Bachelor	One-Bedroom	Two-Bedroom	Three-Bedroom	Four +-Bedroom	Total
Population Projections	20 Year (2024-2044)	17	334	901	1,087	1,119	**3,457**

Note: Numbers may not sum to totals due to Statistics Canada's Rounding and Suppression
Source: Consultant calculations based BC Stats Population Projections, 2024 and Statistics Canada Census, 2006, 2016, and 2021

Based on the unit sizes currently chosen by households of various sizes, the largest demand for additional housing units is projected to be for two-, three-, and four+-bedroom units. However, when considering the actual number of bedrooms households require, the primary need is expected to be for one- and two-bedroom units. This indicates that many households are choosing additional bedrooms for a variety of reasons such as having a home office or guest bedroom.

5.0   Key Housing Needs

Housing needs can be broadly categorized into two primary types: current unmet need and future anticipated need. Each reflects a distinct challenge in planning and providing adequate housing.

Current Unmet Need refers to the immediate demand for housing that is not currently being met. This includes individuals and families who are unable to find suitable housing within their community due to shortages, affordability constraints, or other barriers. Addressing unmet need is crucial to support existing residents and reduce homelessness and housing insecurity.

Future Need to Meet Anticipated Growth addresses the housing requirements projected for the years ahead. Anticipated growth considers population increases, demographic shifts, and economic factors that will drive additional demand for housing. Meeting future need involves proactive planning to ensure enough diverse, affordable housing is available to accommodate new residents and changing household patterns, maintaining the community's ability to thrive as it grows.

Both types of housing need must be addressed concurrently to create sustainable, inclusive communities. The following section provides an overview of current housing needs and future housing needs to meet anticipated growth based on key areas of housing.

The projections described in the following section for future need for various housing types are not mutually exclusive. For example, a single unit could meet the need for a one-bedroom unit, rental unit, affordable unit for very low income households, and senior's unit. Some of the housing units required will also be met through existing housing stock. For instance, if an existing unit is used to house and support an adult needing housing with supports, the unit would meet the need for one of these units.

5.1   5- and 20- Year Housing Needs

In response to new provincial regulations, municipalities are now required to conduct a comprehensive, multi-faceted assessment of housing needs. These assessments are integrated into the municipality's Official Community Plan, ensuring that housing policies and development strategies can effectively accommodate projected needs over the next 20 years.

The following section provides a summary of the 5- and 20-year need calculated based on the provincially required Housing Needs Report (HNR) Method, provided in the *Housing Needs Reports Regulation*. It consists of six components of housing need that when totaled together equal the total number of housing units needed in a municipality. The six components of housing need include:

- Component A: Supply of units to reduce extreme core housing need (those paying more than 50% of income for housing);
- Component B: Supply of units to reduce homelessness;
- Component C: Supply of units to address suppressed household formation[20];
- Component D: Supply of units needed to meet household growth over the next 5 or 20 years;

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[20] Refers to households unable to form due to a constrained housing environment since 2006 (HART).

- Component E: Supply of units needed to meet at least a 3% vacancy rate; and,
- Component F: Supply of units needed to meet local demand to build in extra capacity and flexibility to meet a healthy housing market that provides diverse housing options (e.g., growing families, seniors who want to downsize)[21].

Components A, B, C and E consider the current unmet need in the community or potential shortage in the community while Component D provides an indicator of anticipated future need and Component F is used to better understand market demand in a community.

The HNR Method will likely calculate a higher number of housing units needed than what was originally projected in the first Housing Needs Report completed in 2020 as it considers additional components of housing needs that increases pressures on housing supply that were not previously examined in detail. The HNR Method uses a comprehensive approach of those six components of need to address existing and anticipated housing needs. HNR Method also uses BC Stats as the source for population projections, which will often be higher than projections used in existing reports. The demand buffer will be a major contributor to the higher numbers.

The following table shows the total 5- (2026) and 20-year (2041) housing need, according to provincial guidelines. It also includes additional estimates for anticipated homes needed to meet future growth (Component D) that were calculated using the two methodologies (BC Stats and HART) described above in Section 4.3. These alternative methodologies were used to project out anticipated needs starting from today (2024) as a baseline and enable additional analyses and breakdowns of homes needed for various groups and priority populations.

Figure 5.1: Total 5-year and 20-year Housing Units Needed

Component	Baseline (HNR Method) 5 Year Need (2026)	Anticipated Growth (Alternative Methods) 5 Year Need (2029)	Baseline (HNR Method) 20 Year Need (2041)	Anticipated Growth (Alternative Methods) 20 Year Need (2044)
A. Supply of Units to Reduce Extreme Core Housing Need	75		300	
B. Supply of Units to Reduce Homelessness	59		118	
C. Supply of Units to Address Suppressed Household Formation	93		370	
D. Supply of Units Needed to Meet Household Growth	636	637-738	2,462	2,552-3,458
E. Supply of Units Needed to Meet at Least 3% Vacancy Rate	0		0	

[21] A demand factor is a multiple used to calculated additional local housing demand (or demand buffer), determined by the province. It calculates additional demand for new housing by applying a demand factor to the total of supply need to reduce extreme core housing need, reduce homelessness, address suppressed household formation, and meet at least a 3% vacancy rate.

Component	Baseline (HNR Method) 5 Year Need (2026)	Anticipated Growth (Alternative Methods) 5 Year Need (2029)	Baseline (HNR Method) 20 Year Need (2041)	Anticipated Growth (Alternative Methods) 20 Year Need (2044)
F. Supply of Units Needed to Meet Local Demand	168		672	
Total New Units to Meet Need	**1,031**		**3,923**	

5.2   Affordable Housing

In 2021, 11.5% (415) of rental households were in core housing need with 170 of renter households in extreme core housing need. In comparison, 2.2% (110) of owner households were in core housing need with 45 owner households in extreme core housing need.

This results in a current unmet need for approximately 520 housing units with rents below market rents based on the number of households in core housing in 2021.

Table 5.1:   Affordable Housing Deficit, City of Fort St. John (2021)

Income Category (maximum affordable shelter cost)	Owner households	Renter households	Total
Very Low Income ($510)	35	120	155
Low Income ($1275)	75	290	365
Moderate Income ($2040)	0	0	0
Median Income ($3060)	0	0	0
High Income (>$3060)	0	0	0
Total	**110**	**410**	**520**

To estimate affordable housing needs moving forward, households have been grouped into five income categories:
- Very low income households – households with incomes of 20% or under of the Area Median Household Income (AMHI) (less than $20,400)
- Low income households – households with incomes of 21% to 50% of AMHI (between $20,401 and $51,000)
- Moderate income households – households with incomes 51% to 80% of AMHI (between $51,001 and $81,600)
- Median income households - households with incomes 81% - 120% of AMHI (between $81,601 and $122,400)
- High income households - households with incomes greater than 121% of AMHI (greater than $122,401).

Households in the very low income category can afford rents of less than $510 per month, while households in the low income category can afford rents between $511 and $1,275 per month, and moderate income households can afford rents between $1,276 and $2,040 per month. Median income households can afford monthly housing costs between $2,041 and $3,060, and high income households can afford above $3,060. With an average market rent of $980 for all private apartment rental units in the Fort St. John Census Agglomeration in 2023, all households in the very low income category and approximately 60% of households in the low income category would require below market rental housing units.

Based on the HART Methodology, 97 additional below market rent units will be needed to address the needs of households who cannot afford market rents between 2024 and 2029 and an additional 293 between 2029 and 2044.

Based on BC Stats' population projections, the community will require approximately 105 additional below market rent housing units between 2024 and 2029 to address growth related needs, and another approximately 387 below market rent units between 2029 and 2044. Market rental or affordable ownership options will be needed for the remaining low income households and many of the moderate income households without additional equity.

Table 5.2:   Projected Additional Units Needed by Income Category to Address Growth Related Needs, 2024-2044

	Year	Very Low Income	Low Income	Moderate Income	Median Income	High Income	Total
Based on HART Methodology	5 Year (2024-2029)	34	105	126	168	204	**637**
	20 Year (2024-2044)	139	419	505	672	817	**2,552**
Based on BC Stats Population Projections	5 Year (2024-2029)	29	127	133	165	284	**738**
	20 Year (2024-2044)	136	594	622	775	1,331	**3,458**

Note: Numbers may not sum to totals due to Statistics Canada's Rounding and Suppression
Source: Consultant projections

> *Approximately 14-15% of the total additional units needed should be at below market rents.*

5.3   Rental Housing

The rental vacancy rate in Fort St. John has generally been above what is considered to be a healthy rate in the community. As such, no additional units are currently needed to reach a healthy vacancy rate; however, more rental households in Fort St. John are in core housing need and may experience challenges with affordability if they need a 2- or 3+ bedroom unit, which highlights concerns related to housing affordability.

The projected demand in the community for rental and ownership units related to anticipated growth shows a consistent need for both. Using two different methodologies, it is estimated that between 39% and 44% of the new units demanded will be rental units.

Table 5.3:   Projected Additional Units Needed by Tenure, 2024-2044

	Year	Rental	Ownership	Total
Based on HART Methodology	5 Year (2024-2029)	280	357	**636**
	20 Year (2024-2044)	1,122	1,430	**2,551**
Based on BC Stats Population Projections	5 Year (2024-2029)	308	430	**738**
	20 Year (2024-2044)	1,380	2,078	**3,457**

Note: Numbers may not sum to totals due to Statistics Canada's Rounding and Suppression
Source: Consultant projections

Ownership demand is anticipated to remain dominant, but rental demand is expected to continue at similar rates to 2021 (between 39% and 44% of the new units).

5.4   People with Disabilities Housing

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

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

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

- The Canadian Disability Survey reported that 6.2% of people 15 and over have mobility disabilities and require support with everyday activities[22]
- The Wellesley Institute estimates the prevalence of need for housing with support for persons with severe mental illness or addiction to be between 0.4% and 1.0% of people 15 and over[23]
- The Canadian Association for Community Living estimates that between 100,000 and 120,000 adults with cognitive disabilities across Canada face a housing and supports gap[24].

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

- Approximately 1,208 adults would benefit from accessible housing.
- Between 78 and 195 units of housing with support are needed for people with severe mental illness and addictions.
- Between 57 and 69 units of housing with support are needed for adults with cognitive disabilities.

To address **growth related need**:

- Approximately 99 more households would benefit from accessible housing between 2024 and 2029, and another 288 households would benefit from accessible housing between 2029 and 2044. The 20 year need is anticipated to be 387.
- Between 6 and 16 additional units of housing and supports will be needed for people with severe mental illness and addictions between 2024 and 2029 and another 19 to 46 units will be needed between 2029 and 2044. The 20 year need is anticipated to be between 25 to 62 units.
- Between 5 and 6 more units of housing and supports will be needed for adults with cognitive disabilities between 2024 and 2029 and another 14 to 16 units will be needed between 2029 and 2044. The 20 year need is anticipated to be between 19 to 22 units.

5.5   Housing for Indigenous Peoples

Based on 2021 Census data approximately 1,510 Indigenous households were living in Fort St. John in 2021. Based on Statistics Canada Indigenous off-reserve population projections, it is estimated that Fort St. John has approximately 1,613 Indigenous households as of 2024, and this number will increase by 165 by 2029 and another 445 between 2029 and 2044. The 20 year need is anticipated to be 610.

> *Indigenous households are anticipated to represent a significant portion of the increased housing need (22% of the increased need between 2024 and 2029).*

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

[23] Sutter, Greg. Supportive Housing in Ontario: Estimating the Need accessed at: https://www.wellesleyinstitute.com/wp-content/uploads/2017/01/Supoortive-Housing-Estimating-the-Need.pdf

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

5.6   Housing for Seniors

An estimated 209 additional housing units will be required for senior led households age 65 and over between 2024 and 2029 (28.3% of total units) over the period. An additional 374 units will be required for senior led households between 2029 and 2044 (13.8% of the total additional units over the period). The 20 year need is anticipated to be 583 units.

There isn't a standard method for determining need for various forms of seniors housing; however, for the purpose of this report we rely on ratios used in *70 Ways to Reduce the Cost of Developing and Operating Supportive Housing For Seniors*, prepared for the BC Non-Profit Housing Association (2004). This report defined supportive housing as having accommodation and hospitality services (meals, laundry, housekeeping, social and recreational activities) and defined assisted living as having accommodation with hospitality services and personal care (help with bathing, dressing, eating and so on). The ratio for supportive housing is 4% of the population 65 and over and was originally developed for the *Supportive Housing in Supportive Communities* report[25]. The ratio for assisted living is 6 units per 1000 seniors 65 and over and has been used by several health authorities in BC. Based on these ratios Fort St. John would need an additional 30 supportive housing units for seniors between 2024 and 2029 and another 35 between 2029 and 2044. It would also need 4 units of assisted living between 2024 and 2029 and another 5 units between 2029 and 2044. The 20 year need is anticipated to be 65 units of supportive housing and 9 units of assisted living. These units are a subset of the total number of units required for seniors discussed in the previous paragraph. Some of the homes needed for seniors will be provided through the new seniors development by VRS Communities.

> *Seniors housing needs are expected to grow substantially, reflecting the aging population.*

5.7   Housing for Families

Based on the 2021 proportion of household maintainers of various age ranges that are living in households that are categorized as families with children, it is estimated that 355 additional housing units will be needed for families with children between 2024 and 2029 and another 1,497 units will be needed between 2029 and 2044 to address population related growth. The anticipated 20 year need is 1,852 units.

> *The largest need for additional housing units between 2024 and 2044 will be for families.*

5.8   Housing in Proximity to Transit

Based on the 2021 census population, approximately 86.7% of residents in For St. John live within 500m of a public transit stop; however, this does not consider the condition or safety of infrastructure (e.g. sidewalks, protected bike lanes, etc.) along the route for residents to walk or cycle to these transit stops. It also does not consider the frequency or routing of transit and whether it provides service suitable to residents depending on their destinations. Co-locating housing and transit not only improves accessibility for those without vehicles, but also enhances affordability by lowering transportation costs and enabling residents to live in areas that are closer to amenities and services. A current example of where this approach is underway is the VRS Communities

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[25] Ministry of Health and Ministry Responsible for Seniors, Ministry of Social Development and Economic Security, Supportive Housing in Supportive Communities, September 1999

development for an independent seniors housing complex that will be a block away from the cultural center where the main City Bus exchange is located. This will increase accessibility to the community for seniors/elders.

5.9   Housing for Residents Experiencing Homelessness

The need for shelter beds can vary greatly depending on the community's approach and resources for managing and addressing homelessness. BC Housing reported that there are 30 shelter beds in Fort St. John as of March 31, 2024[26]. Fort St. John's 2023 homeless count identified 40 people staying outside or in a makeshift shelter or tent[27]. This suggests that the overall number of shelter beds in the community may need to increase. Detailed analysis of By-Name List data and possibly other data would be required to accurately quantify specific needs.

Most people who experience homelessness would be able to obtain and maintain housing if they had access to affordable housing. The housing needs of this group are included in the estimates of the need for affordable rental housing. Only a relatively small portion of people who experience homelessness require housing that is linked with supports[28], particularly those who remain homeless for a longer period of time.

One way we can estimate current need for housing with supports for people who have experienced homelessness is by estimating the number of people experiencing homelessness or at high risk of homelessness who have a high level of acuity or need for supports. For the current estimate, we used the Point In Time count data on the number of people experiencing homelessness during a snapshot in time. We also used Census data on the number of households in the very low income category (with incomes less than 20% of the Area Median Household Income) and spending more than 30% of their income on housing. This number provides an estimate of the number of people at high risk of homelessness due to severe affordability issues. For future need, we apply the same population growth factor that is anticipated for the total population of Fort St. John. Because data wasn't available on the acuity levels of people experiencing homelessness in Fort St. John, we have made some assumptions for the purposes of this report. We have assumed:

- 95% of people who had been experiencing homelessness for one year or more on the date of the Point In Time count require housing with supports;
- 10% of people who had been experiencing homelessness for less than one year on the date of the Point In Time count require housing with supports; and
- 10% of people at high risk of homelessness, in the very low income category (with incomes less than 20% of the Area Median Household Income) and spending more than 30% of their income on housing, require housing with supports.

Based on these assumptions, it is estimated that the **current need** for housing with supports for people experiencing homelessness is 74 units. The anticipated future need is an additional 23 people who have experienced or are at high risk of homelessness will require housing with supports by 2029 and another 308 people will require housing with supports by 2044 with a total 20 year need anticipated to be 331 people.

[26] BC Housing's Research and Corporate Planning Dept., May 2024
[27] Fort St. John Homeless Count 2023
[28] https://www.cbpp.org/research/housing/supportive-housing-helps-vulnerable-people-live-and-thrive-in-the-community