

# Housing Needs Assessment Report

## North Coast Regional District Electoral Area A



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## TABLE OF CONTENTS

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Introduction	3
Background	3
Methodology	4
Regional Background – The North Coast Regional District	4
Dodge Cove Community Profile	4
Community Engagement	5
NCRD Electoral Area A Community Engagement	5
Online Survey	7
Common Themes for the NCRD	9
Community Demographic & Economic Profiles	9
Data including Forecasts	10
Change in Housing Demand	15
Housing Profile	15
Quantity & Typology	15
Pricing Trends (Ownership & Rental Markets)	16
Supply (current & forecast)	17
Anticipated Challenges	17
Recommendations	19
Appendix 1: Full Survey Results	23
Appendix 2: Survey Verbatim Responses	27
Appendix 3: Table of Figures	30

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## INTRODUCTION

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The north coast of British Columbia (BC) is a unique and beautiful part of the world, attracting tourist visitors from across the province and around the world. At the point where BC meets Alaska on the Pacific Coast, is the North Coast Regional District (NCRD). The area of the NCRD considered for this study specifically excludes the municipal areas within the NCRD's boundaries (City of Prince Rupert, Village of Queen Charlotte, Village of Masset, District of Port Edward, and Village of Port Clements) and excludes the First Nations within the boundaries (Old Massett, Skidegate, Metlakatla, Lax Kw'alaams, Kitkatla, and Hartley Bay).

The NCRD has been experiencing increasing challenges related to the cost and supply of housing. Some of these challenges are common to communities across BC and have received prominent media and political attention, while others are unique aspects of the demographic makeup and geographical characteristics of this region. The NCRD commissioned this report to find solutions to concerns about housing with funding support provided by the Union of BC Municipalities. This report is part of a series of four reports, one for each of the Electoral Areas (A, C, D, and E) of the NCRD. Calibrate Assessments Ltd was engaged to conduct research to measure and define the NCRD's current and future housing challenges and to bring a set of recommendations on how to address these challenges at the municipal level.



## Background

The Province of British Columbia enacted new legislation (Housing Needs Report Regulation B.C. Reg. 90/2019) which took effect on April 16, 2019. This legislation requires local governments to collect data, analyze trends and present reports that describe current and anticipated housing needs in their communities. This report will also fulfil the reporting obligations of the North Coast Regional District under this legislation.

## Methodology

This report begins with a review of the characteristics of the region, with a specific focus on this Electoral Area. In the process of becoming familiar with these communities, and to give them voice into this report, the consultant facilitated opportunities for stakeholder feedback. Phone, video and in-person meetings were held with key stakeholders, open feedback sessions were held in several locations, and an online survey was conducted. Several verbatim quotations from the survey are included throughout this report to bring in the lived experience perspective of residents. Findings from the various forms of the community engagement process are discussed here in this report. The report then turns to the data analysis, providing summary data of community demographic and economic characteristics along with projections. This data gives a sense of the current and anticipated need for housing in the region. A housing profile then looks at the current and anticipated demand for housing in the area. The intersection of the community's feedback, gaps between supply and demand, and anticipated shortages and pricing trends is then examined and distilled into the key housing challenges, both current and anticipated. In the conclusion of the report, these challenges are mapped to a set of actionable recommendations that will lead to solutions.

## REGIONAL BACKGROUND – THE NORTH COAST REGIONAL DISTRICT

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The NCRD has a population of 18,133 people living across a land area of 19,775.41 km<sup>2</sup> as of 2016 in the area surrounding and including the City of Prince Rupert, some islands along the coast, and the islands of Haida Gwaii. The four electoral areas A, C, D, and E include much of the land area but only a small percentage of the area's population. The 2016 Census estimated the populations of Area A at 41, C at 68, D at 539, and E at 340, for a total of 988. The remaining population of the NCRD lives within the municipalities and First Nations in the region. The NCRD was formerly known as the Skeena-Queen Charlotte Regional District.

### Dodge Cove Community Profile

Dodge Cove is a small unincorporated community on Digby Island, just off the coast from the City of Prince Rupert. There are 41 residents according to the 2016 Census, but the community engagement conducted here in 2021 indicated that this number is more likely to be around 30 permanent residents. The number is difficult to estimate precisely, as some residents also own a property in Prince Rupert. Some people live permanently and year-round in this small community, whereas others only visit seasonally. Although there is no scheduled ferry service at this time, the community is serviced by water taxis or private boats. The housing stock of Dodge Cove includes some year-round residences, but also increasingly some that are owned as seasonal residences by people from outside of the region.

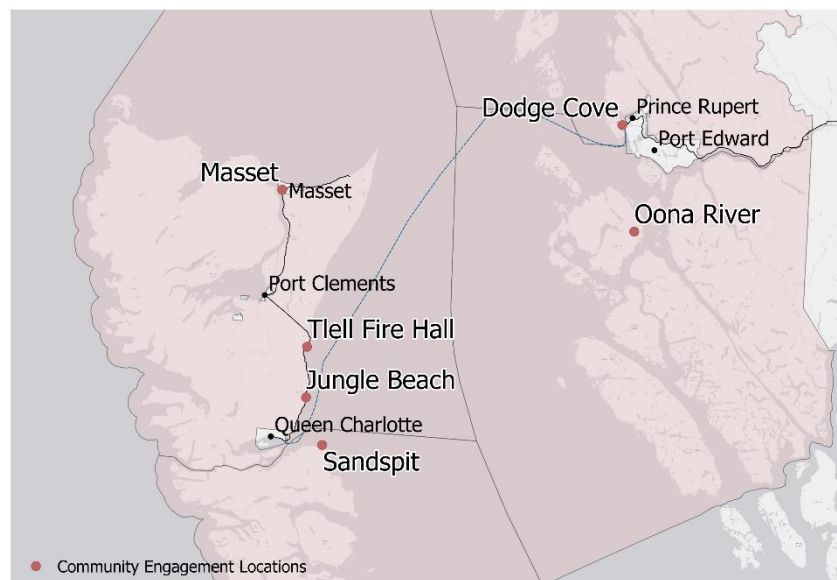


## COMMUNITY ENGAGEMENT

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To properly understand the issues related to housing in any given region, it is crucial to get out and hear people's concerns and discuss their experiences. This helps fill in gaps between available forms of hard data and gives vital clues as to the potential causes for shortages and affordability challenges, as well as informing the direction of some potential solutions. This need for engagement takes on heightened importance in small study areas like this, where many conventional data forms are not available, such as Census data, or are unreliable due to small sample sizes, such as with average sale prices for real estate.

Key stakeholders were consulted, and community engagement meetings were held in each of the four study areas of the NCRD to ensure that the unique voices in distinct community areas are heard. In-person visits were made to all parts of the region by the consultant team. To account for the fact that some members of the community would not be able to attend community engagement meetings, an online survey was also made available to residents and promoted through the NCRD website and social media.



Some of the feedback received at community engagement meetings and on calls was very specific to the issues of the community being discussed. The feedback for this area is presented below.

Other feedback from meetings and calls was relevant across multiple or all areas of the NCRD, and that feedback is summarized and captured below under the heading “Common Themes for the NCRD”.

### NCRD Electoral Area A Community Engagement

Plans for community engagement in Electoral Area A were timed and crafted to coincide with a reopening of the ability to travel and host meetings between waves of the COVID-19 pandemic. We were able to hold a public meeting in Dodge Cove on August 10<sup>th</sup>, 2021.

In this meeting, we were provided with some of the most current and reliable housing statistics, which were then independently verified by an in-person survey of the Dodge Cove community that same day. It was reported that the community of Dodge Cove currently has 38 lots. About 30 of these have a

dwelling in inhabitable condition, 4 are uninhabitable, and 4 are vacant lots. It is estimated that the current year-round population of Dodge Cove is approximately 30 people, the only community in Area A which has a total population of 41 according to the most recent 2016 Census data. The other residents of Area A live in remote homes along the coast outside of Prince Rupert. The following observations were shared by participants in the community engagement and are not necessarily representative of the views of the author of this report or the NCRD.

- Several of the year-round residents commute regularly to Prince Rupert on private boats for work or to visit another property that they own on the mainland.
- About 22 of 30 homes are inhabited permanently. There are an increasing number of properties being bought by people from Alberta and other parts of BC beyond Prince Rupert that use them as recreational properties. That takes housing stock off the market, which makes the housing shortage worse even though there are quite a few large houses. These houses are now only being used for a small chunk of the year.
- Participants felt that it would be good if buyers were going to live in Dodge Cove and participate in the community. Some of the people are not there all the time, and they don't seem to be willing to help the community.
- It was suggested that the NCRD government should consider a vacant home tax, although it was also recognized that it would be difficult to enforce. It was suggested that local residents could find a way to monitor this and thereby assist in enforcement efforts.
- Most year-round residents are now seniors. There used to be several families with school-aged children but now there is only one homeschooled child remaining.
- There is only one renter in Dodge Cove, but they recently bought a building lot. All of the other permanent residents are house owners. Some of the recreational properties are rented out from time to time for short periods, but most remain empty for nearly the whole year.
- The dock can get quite full in the summer season, but there is usually enough space for everyone.
- There are no trades residing on the Island, and those which work in Prince Rupert are not generally willing to come over to Dodge Cove. Residents therefore need to be quite handy and fix their own things, often working with others in the community. For seniors, however, it becomes very difficult to maintain properties in the area.
- The water taxi is an important piece of transportation, especially for people as they get older. One of the participants is an older woman who has a boat but has been using the taxi more and more as she gets older.
- There is a micro water system that is community maintained, but it can't support more people. It is very hard to get septic tanks here because of soil. Water pipes can also burst or freeze in the winter and need to be repaired.
- Some of the properties have dangerous trees on them which may fall down and the owners are absent, so they won't deal with it. This is likely to cause more of the houses to move from vacant to uninhabitable if absentee owners do not either move back to maintain their properties or sell them to new owners.



- Bulletin boards in town advertise people looking for housing. There are never ads for a vacant rental property anymore. It's therefore a shame to see so many vacant homes in Dodge Cove when there are families and individuals nearby who can't find housing.

## Online Survey

An online survey was conducted in the spring and summer of 2021 to give the community in the NCRD an opportunity to share their thoughts on the housing needs and demand in the NCRD. The complete survey results are captured in Appendix 1 of this report. There were 188 responses received by the posted deadline, a very strong response rate given the size of the total population. Due to the small size of this community and the fact that some participants have homes in both Dodge Cove and Prince Rupert and may have selected Prince Rupert as their principal residence, we do not have enough responses to report on Dodge Cove separately. The results below are therefore for all of the NCRD as a whole. With the information from the community engagement held as context, one can identify trends from the overall NCRD responses that are likely to be very consistent with the views of Electoral Area A. They are presented here to share some of the regional context and views about common challenges related to increasing housing sale prices and rental rates, and shortages of appropriate forms of housing in most communities. As you review the charts below with highlights, please bear in mind the very small sample sizes for Electoral Areas A (mainly Dodge Cove) and C (mainly Oona River). The overall response from the NCRD was large enough to give some reliable community context, as well as the responses from Areas D (rural "Graham Island") and E (Sandspit). We are therefore including in this part of the report a selection of verbatim feedback comments from Area A, including both Prince Rupert and Port Edward, with the understanding that the majority of the comments reflect the experience on the Prince Rupert side of the water but are from those living most closely to Area A. The full set of verbatim comments is included below this report in Appendix 1.

**"There has been significant loss of affordable housing in recent years. Prices to purchase homes have also gone up significantly and are becoming unaffordable for an average person/family."**

**"Impossible housing situation. Very high prices & nothing available."**

**"House owners save their suites for seasonal workers who are willing to pay high prices temporarily."**

**“A number of single-family dwellings appear to be owned by corporations for use by seasonal / itinerant workers. Occupied largely in summer months only.”**

**“Just another demand driver that drives prices up. Homes being converted to Air BnBs or rented short term in an already tight housing market leave less housing for others. Or, long term residents need to pay prices that are closer to recreation/short term prices, making it unaffordable. We need housing of all shapes and sizes, including traveler and student accommodations to take the pressure of the long term, traditional housing supply.”**

**“Tenants in this community are brutal. Some play the rules to their advantage and exploit to get free rent as it takes months to get people like this out. It makes it difficult for homeowners and for others to find a place to live. I will Airbnb my suite once I can get my tenant out. Too much late rent, parties, fighting etc.”**

**“As a paramedic, we are very understaffed but cannot recruit people here because they can’t find accommodations.”**

**“We want to move to Oona River but need affordable housing for our daughter, who has a good job but can’t afford rent or find a place. There are lots of people in her position and I don’t think it’s fair.”**

It’s clear from the nature of the comments on the survey that residents of Prince Rupert, Port Edward, and Dodge Cove have serious concerns about the rapid escalation in housing prices for both sales and rentals recently, and that a lot of people who are seeking longer-term rentals are finding it increasingly



difficult to find accommodation, and the number of people who are homeless or functionally homeless is increasingly a problem in the area. This housing pressure is naturally going to spill over into Area A. The most likely spillover impact will be the attractiveness of short-term accommodations for summer visitors as Prince Rupert's accommodations fill up. Escalation of prices for short-term accommodations will create additional pressure over time to convert year-round housing into seasonal accommodation in Dodge Cove as well, which will permanently alter the character of the community.

## Common Themes for the NCRD

There are some common themes that emerged across all of the different methods of engaging with members of the community.

Housing prices are increasing rapidly in all corners of the NCRD, making it more difficult for prospective buyers from within the region to enter the housing market. They face competition from people outside of the region who are selling off substantial real estate assets in bigger centres such as Calgary or Vancouver, and can always “out-bid” the local buyers with limited income.

All areas of the NCRD are also experiencing a shortage of rental housing. This shortage is most acutely felt in pockets frequented by summer tourist visitors, such as Areas D and E, where long-term rentals are being converted to short-term accommodations.

All four Electoral Areas considered as part of this group of reports are not accessible from the mainland of BC without using private boats, ferries, or airplanes. This has a direct impact on construction costs from the higher cost of sourcing and transporting materials on the mainland and then bringing them in by ferry or barge. Related to this issue, the relatively small population sizes in the NCRD combined with very high wages being offered in bigger urban centres has resulted in a chronic shortage of skilled building trades. This creates a barrier to the creation of incremental new units and could also result in a lack of maintenance which ultimately makes a dwelling uninhabitable.

Finally, there is a general lack of seniors housing in all parts of the NCRD, including the municipalities within its boundaries. This lack of options for seniors is most acutely felt by those living in more remote pockets because relocating onto the mainland will completely disrupt their social networks and create negative health impacts. Finding ways for people to live in their existing homes longer will have positive impacts on these communities and the overall health of many individuals.

## COMMUNITY DEMOGRAPHIC & ECONOMIC PROFILES

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This section has all the data about the community from sources such as the federal government census and BC Stats. This data is generally related to the measurement of demand for housing through shifting demographics and economic conditions. Due to the fact that the Electoral Areas are below the cutoff size that these sources provide (to protect individual privacy of Census respondents), we are only able to provide aggregate information for the entire NCRD in many cases. Where the individual areas' information is not available, projections needed to be made from community engagements and the surveys to estimate numbers for each Electoral Area for BC government reporting.

Data including Forecasts

The following tables show the overall NCRD data, with breakouts per EA only where available.

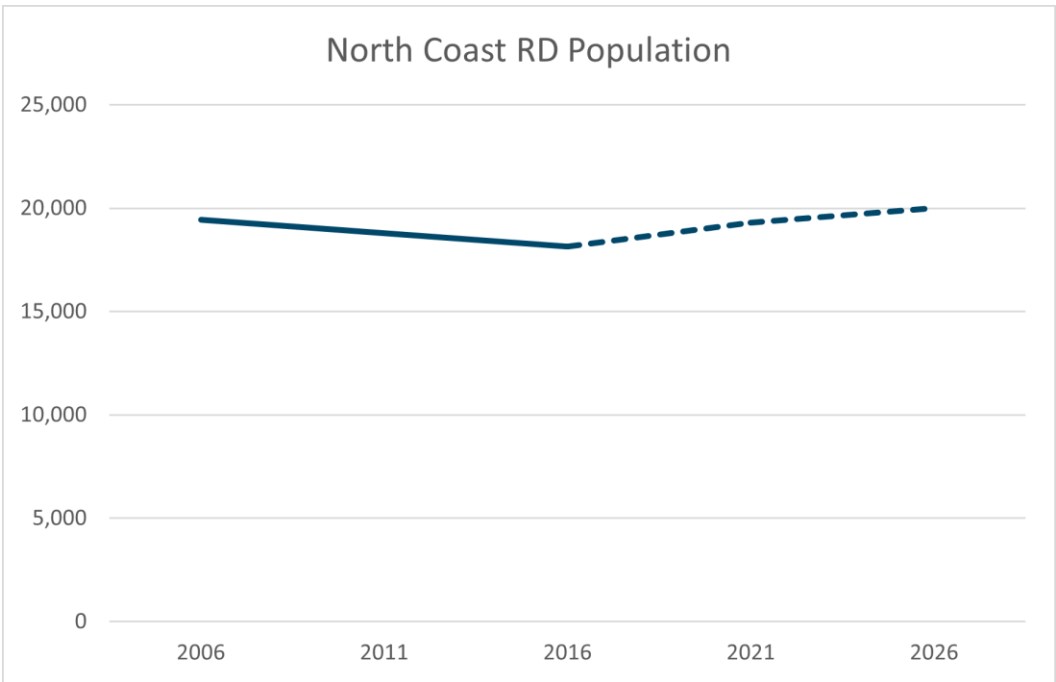


Figure 1 – North Coast RD Population, source Statistics Canada Census Data

The population of Electoral Area A is noted as 41 people in the 2016 Census, with a slight decline from 50 people in 2006. This is consistent with what we heard in our community engagement. It is even more difficult to estimate the population trends in areas like Electoral Area A because of the possibility of inaccurate recording of people who maintain a residence in EA A as well as Prince Rupert. Based on the engagement feedback and our observations of the data, we expect to see a continued slight decline of population in Electoral Area A unless actions are taken to reduce the conversion of permanent residences into vacation properties.



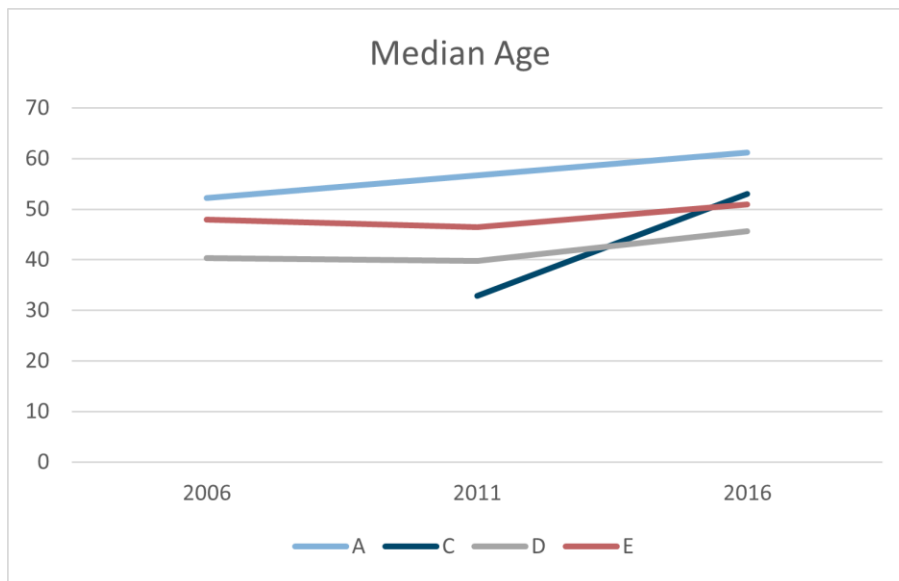


Figure 2 – North Coast EA's Median Age - Source Statistics Canada Census Data

The median age of the NCRD Electoral Areas is increasing steadily according to the Census from 2006 to 2016. The median age in Area A increased from 52.2 years of age to 61.2 over this time period. The average age as of 2016 was 59.1 years of age. The average was likely lower due to the family with a child, with most residents being younger retirees. This is consistent with reports from the community engagement in which it was stated that there are less young families, and most of the year-round residents are now seniors.

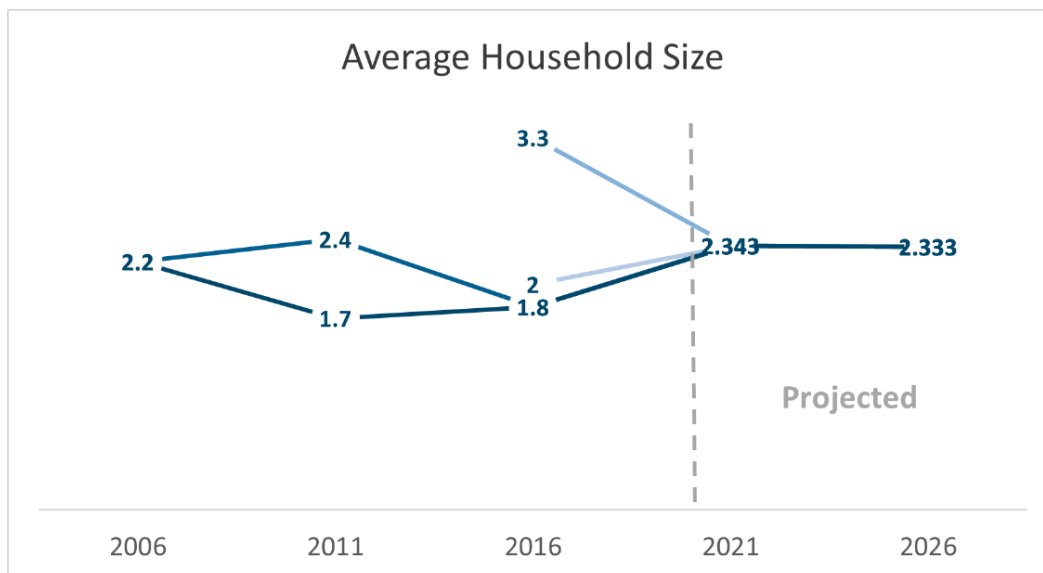


Figure 3 - NCRD overall avg household size - Source BC Stats

Due to the small sample size, it is not possible to create a figure for the age distribution of Electoral Area A. The table above shows a fairly stable forecast in household size for the NCRD overall. In Area A, however, we would expect that the current average household size is between one and two persons

and will continue to decline slowly. This is based on the community engagement participants and the median/average age figures of approximately 60 years of age.

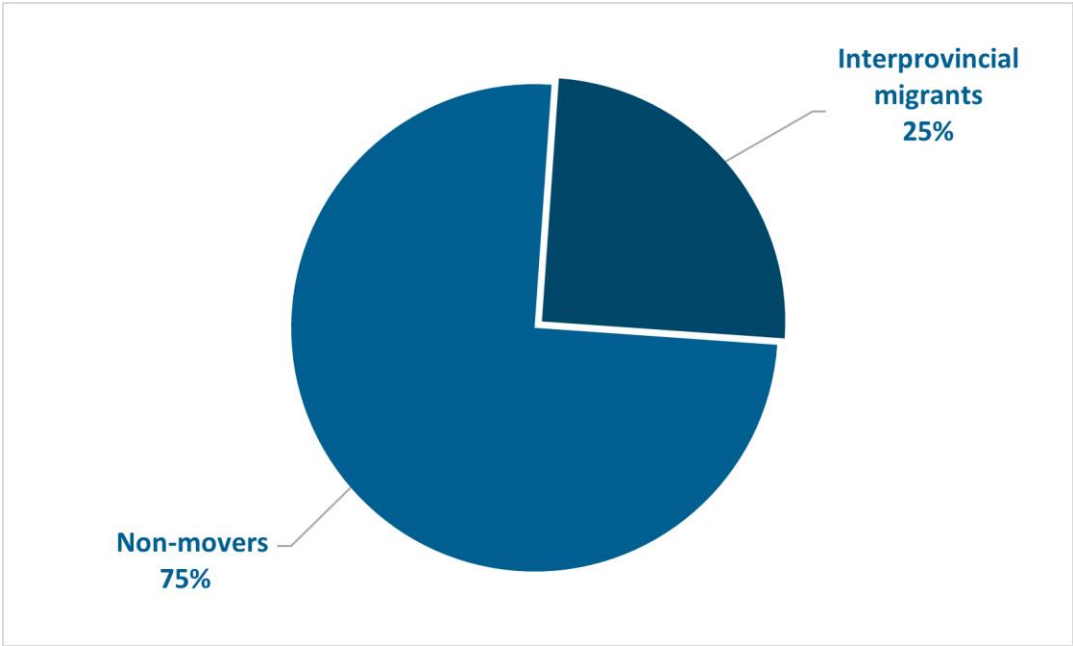


Figure 4 - NCRD EA A Migration - Source Statistics Canada Census Data

The figure above shows the migration pattern of residents of Area A within the past five years. This is consistent with reports in the community engagement that many of EA A’s new residents are coming from Alberta. Other parts of the NCRD see a more diverse background of migration and movement, with some coming from within BC and others moving within the Census division area.

Income figures are not possible to obtain for this small of a census division, so no figures for Electoral Area A are available. This also means that the percentage of homeowners and renters classified as being in core housing need is not available for EA A. This calculation is normally made based on spending 30% or more of income on shelter costs but less than 100%. Based on community engagement results, however, it appears that this number would currently be much lower than in other areas of the province because nearly all dwellings are owner-occupied and at a later life stage than the provincial average.

Location	Income 2015 (Constant \$)	Low Income Status (%)
EA A: Dodge Cove	-	-
EA C: Oona River	-	-
EA D: Rural Graham	63,424	19.6
EA E: Sandspit	52,480	16.9
NCRD Overall	64,683	20.0
British Columbia	69,995	15.5
Canada	70,336	14.2

Figure 5 - NCRD EA's and Overall income and low income status - Source Statistics Canada Census Data

The income data for Areas D & E, however, might be helpful context to the reader. The NCRD Overall has an average income for 2015 of \$64,683 with 20% considered “low income”, as compared to the provincial average for BC which was \$69,995 and 15.5%, or Canada-wide at \$70,336 and 14.2%.

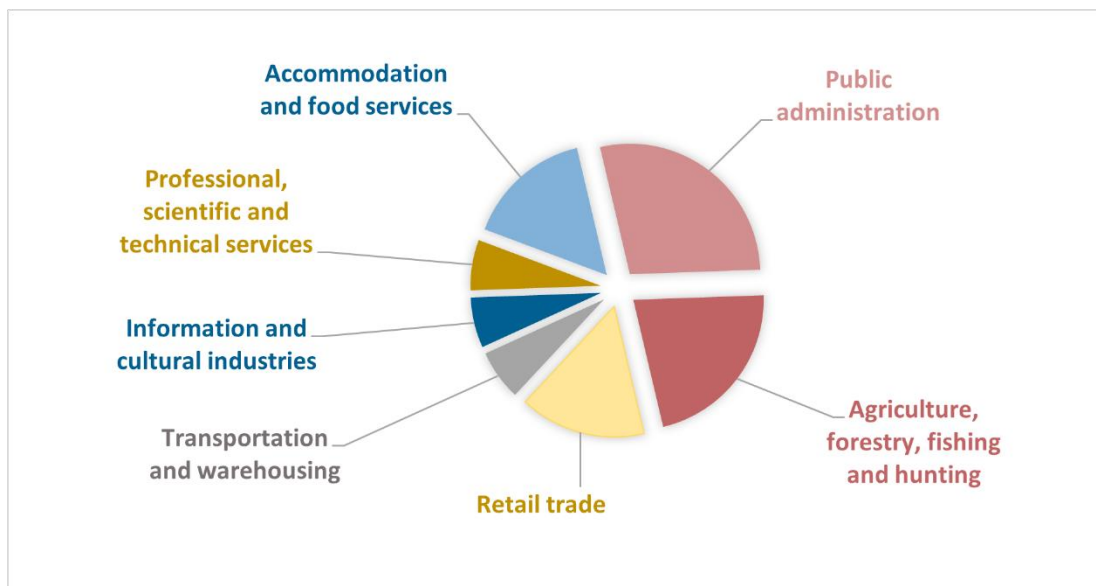


Figure 6 - Economic sectors & labour force NCRD overall - Source Statistics Canada Census Data

Again with economic sector of employment for NCRD residents, the data for Electoral Area A is too small to be meaningfully reported. For the NCRD overall, however, it is clear that a very diversified economy has developed. Historically there has been an over-reliance on certain resource booms, leading to sharp increases and declines in housing prices and rental rates/vacancies. This is a positive development which should lead to greater long-term stability for the community and a healthier, more stable real estate market.

Location	Unemployment Rate
EA A: Dodge Cove	0%
EA C: Oona River	0%
EA D: Rural Graham	6.2%
EA E: Sandspit	13.8%
NCRD Overall	12.3%
British Columbia	6.7%
Canada	7.7%

Figure 7 - NCRD Unemployment rates per EA vs BC/Canada - Source Statistics Canada Census Data

The unemployment rates reported above show that the unemployment rates in the NCRD are significantly higher than the provincial and national averages. Area A is once again too small to have the data reported by census division. Based on the median age within EA A and its remote nature, it would be fair to assume that very few residents participate in the formal labour markets. The actual rate of unemployment is obviously higher than 0%, however.

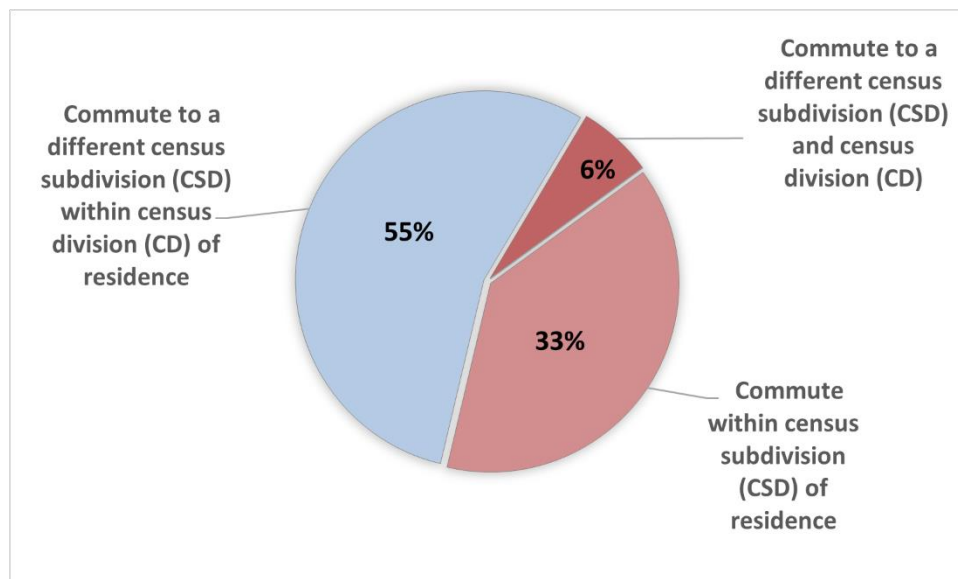


Figure 8 - Commuting distances for NCRD overall - Source Statistics Canada Census Data

The number of people commuting to a different census subdivision or census division (CSD or CD) is report as being very high for the NCRD Electoral Areas. This is likely a result of having a significant number of people living in the NCRD but commuting to employment within one of the municipal boundaries (e.g. Masset, Port Clements). For Area A, however, we would expect the actual number of people currently commuting across a Census boundary to be zero or near zero (possibly one resident is commuting to Prince Rupert on a daily basis).



## Change in Housing Demand

Based on all of the data above and our findings from the community engagement, we do not anticipate a significant change in housing demand in the coming five years. There is no reasonable prospect of employers locating in Electoral Area A, or of a significant number of people commuting from EA A to Prince Rupert or Port Edward. Based on the steady increase in average and median age in the community, we anticipate a slow but steady pace of properties coming onto



the market in the coming years as people move to the mainland in their later retirement years as their healthcare needs increase. Demand for these properties as they come onto the market is likely to remain very strong, with properties selling quickly in the past and no current inventory on the market. Prospective purchasers would either be older adults approaching their retirement years looking for a quieter coastal lifestyle, or people from outside the region looking for a seasonal residence on the North Coast.

## HOUSING PROFILE

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This section looks at data from sources such as BC Assessment, BC Housing, municipal information, and MLS information to help define the housing data status quo with respect to quantity, typology and pricing of housing.

We also look at the prevalence of home ownership vs rentals. In Electoral Area A, the official government statistics show a 100% home ownership 0% renter status as at the 2016 Census. In the community engagement, however, it was reported that one of the 38 properties in Dodge Cove is now occupied by a renter.

### Quantity & Typology

This section includes data that breaks down the type and quantity of housing in the study area. The Census data is under-reported, currently reflecting 10 one-bedroom homes and 10 three-bedroom homes. Based on our visual survey and the community engagement, however, there are 30 detached residences in Electoral Area A. The discrepancy is likely due to only 20 of the 30 structures being reported





due to the poor current condition of at least 8 of the structures. In other words, the Census Data is likely to be fairly accurate, under-counted by 2 homes that are not regularly occupied.

The other piece of data normally reported in this section is the structure type. In the case of the NCRD Electoral Area A, however, it is a fairly simple breakdown. All of the residences in EA A are single-family detached homes, and there are no apartments or townhouses in the EA.

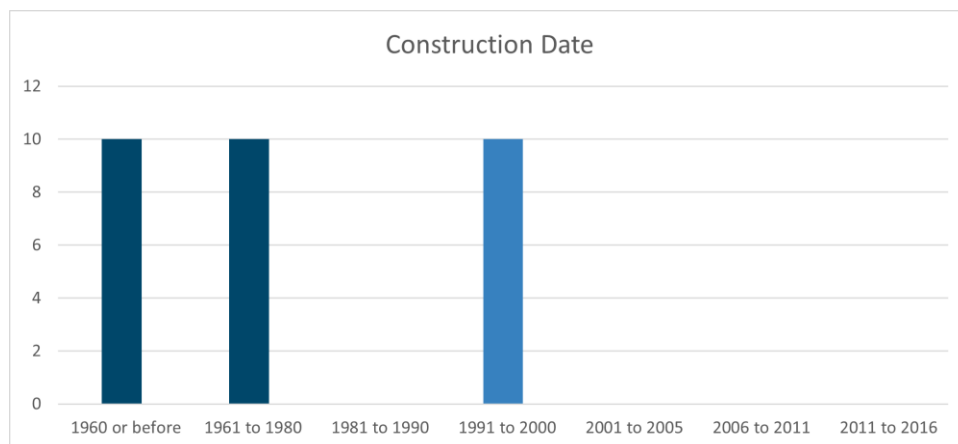


Figure 9 - Construction date in Electoral A - Source Statistics Canada Census Data

The above chart shows a simplified view of what was confirmed in our on-site visit. About half of the structures are very old, some of those also being very well maintained. There was another round of houses built between twenty and thirty years ago, which are mostly still in very good condition. Although there are some vacant lots, there is no evidence of new building activity planned or taking place.

## Pricing Trends (Ownership & Rental Markets)

Pricing trends are very difficult to project in very small markets like Electoral Area A where there is very little turnover. The most recent data on sales from BC Assessment Authority is a good example of why.

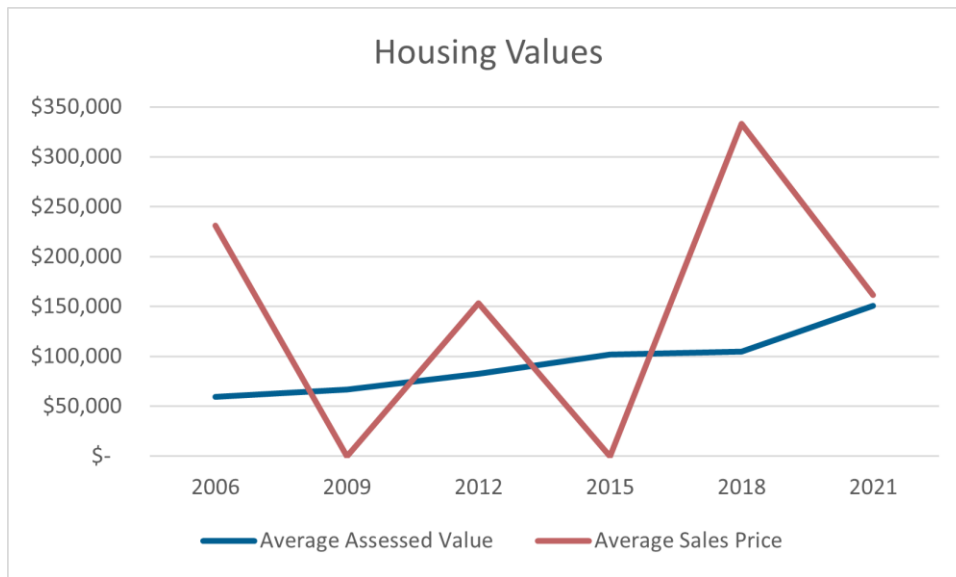


Figure 10 - Housing Values for EA A - Source - BC Assessment Authority 2021

At first glance there is great variability in sales prices, but that is only because of the fact that in many years no units are sold. The blue line for average assessed value is a much stronger indicator, as it also factors in the type of units that have been sold, their condition, number of bedrooms, property size, and whether they are waterfront. The telling figure here is that the assessed values have tripled in the past 15 years, and are likely to rise at the same rate as the rest of the province except for the fact that some of the properties have been abandoned and the houses will fall into a much lower value without maintenance.

For the rental market, in short, there isn't one at this point. Overall rental values for the NCRD can give a better indication but aren't relevant to the Electoral Area A at this time.

### Supply (current & forecast)

Comments have already been made in previous sections about the current supply of housing. There are no plans for additional new units to be built in EA A from what we could determine, and this was confirmed in the community engagements.

## ANTICIPATED CHALLENGES

After considering the background of the region, community profiles, engagement findings, housing demand analysis, and housing needs analysis, a number of challenges become apparent. To bring all of this together into a coherent summary, we have grouped and categorized this into four key challenges

that are currently experienced in the NCRD and specifically in Area A. Most other challenges are connected to these four.

<b>1</b>	<b>Rapid price increases make it more difficult to enter the housing market</b>
<b>2</b>	<b>There is a shortage of rental housing across the region</b>
<b>3</b>	<b>High construction costs, low availability of labour</b>
<b>4</b>	<b>Lack of appropriate seniors housing</b>

1 – Rapid price increases: Housing prices have been increasing steadily over the past 15 years. The most marked increase in assessed values of housing has taken place in the past three years. This trend of accelerating increases in assessed values correlates to average sales prices and feedback from the community. In the community consultation process, this was partially attributed to increasing numbers of out of region individuals purchasing property in the NCRD. Based on continued housing price increases in the rest of BC, it would be reasonable to expect this to continue as part of the macro trends towards increased ability to work remotely. As satellite internet coverage becomes more affordable and reliable in the coming year or two, this price pressure could further accelerate.

2 – Shortage of rental housing: The survey of residents and the community consultations confirmed a significant shortage of rental housing across the NCRD. Very little new construction has taken place, and most of the new units being added are being occupied by short term rentals. As international tourism resumes, it is likely that there will be increased pressure on housing owners to convert long-term rentals into short term vacation accommodation.

3 – High construction costs, low availability of labour: Although not a new issue, the remote nature of the NCRD has as a natural consequence the fact that construction materials in most cases need to be sourced from larger urban areas and transported by ferry or barge. Smaller communities such as those in the NCRD are also more vulnerable to labour shortages if even one or two individuals retires or moves out of a community. Specialized trades are increasingly difficult to attract to perform labour in the NCRD due to a general shortage in other areas of the province, which means they have no need to travel in search of work. People who wish to build new housing therefore need to get very creative and often pay very high wages to attract certain trades.

4 – Lack of appropriate seniors housing: As the population of the NCRD ages, a general lack of appropriate seniors housing will become an increasing problem. This is also more generally a regional issue as there are limited options in the closest urban centres such as Prince Rupert and Terrace. Although housing prices have increased significantly in the NCRD, there has been a similar trend in areas where residents might be expected to relocate when a higher level of care is needed or they are no longer able to maintain a rural property. Some residents are concerned that they will have nowhere to go, or that they will need to break all of their social connections and relocate far from their community.

## RECOMMENDATIONS

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There are a number of possible solutions to the challenges outlined above. These are mapped out as recommendations, connected to the four key challenge areas named in the previous section. They are derived from the personal experience of the consulting team, a broad review of best practices, and some reflection on the unique challenges of this region and its distinct communities.

The solutions listed below are mapped to the five key challenges using the same numbering system. Some of them offer long-term solutions, while others are possible to implement quickly and mitigate the problems until the longer-term solutions can be brought to bear.

<b>1</b>	<b>Rapid price increases make it more difficult to enter the housing market</b>
<b>a</b>	Share home ownership resources with the community.
<b>b</b>	Investigate taxation on vacant homes.
<b>c</b>	Offer to convene a funding workshop for non-profits, supply information.

1a – Share home ownership resources with the community: Consider adding an information resource page on the NCRD website to share home ownership resources with the community. This could include links to senior government funding and programs such as Registered Retirement Savings Plan Home Buyers Plan, Canada Mortgage and Housing Corporation’s First-Time Home Buyer Incentive, and CMHC’s home buyer resources.

1b – Investigate taxation of empty homes: Consider implementing a vacant homes tax such as the one used in the City of Vancouver. This could encourage the return of empty and under-utilized properties to the long-term rental market.

1c – Offer to convene a funding workshop for non-profits, supply funding information: The NCRD could act as the convenor and facilitator of a workshop for non-profits operating in or based in the NCRD that might consider creating affordable housing developments. Many of these organizations do not have the in-house staff resources to be able to research what funding programs are available and how to access them. Possible speakers could include representatives from BC Housing, the BC Non-Profit Housing Association, CMHC, and housing consultants.

<b>2</b>	<b>There is a shortage of rental housing across the region</b>
<b>a</b>	Support development of secondary suites/dwellings.
<b>b</b>	Share resources with potential landlords.
<b>c</b>	Investigate taxation on vacant homes.

2a – Support development of secondary suites/dwellings: There is untapped potential for additional development of secondary suites or dwellings. Homeowners could be encouraged to enter this market by having the NCRD publish reminders of the current regulations and provide some examples of best practices with affordable and creative ways to create a secondary suite or dwelling which is safe and affordable.

2b – Share resources with potential landlords: Create and share information resources for potential landlords. Many of these already exist, so this could be as simple as sharing links to BC government information pages, Landlord BC etc.

2c – Investigate taxation on vacant homes: As per section 1, a vacant homes tax would also positively impact the availability of rental housing.

<b>3</b>	<b>High construction costs, low availability of labour</b>
<b>a</b>	Provide education on more affordable options. Investigate modular options and floating homes, sharing resources via NCRD website and social media.
<b>b</b>	Coordination of transportation between developers and builders: create a portal for people to connect with each other.

3a – Provide education on more affordable options: The NCRD staff could investigate creative options for construction, looking at best practices in other remote and coastal communities for alternative housing such as modular and floating homes. Examples of this could be shared on the NCRD website and social media to assist people who wish to build additional housing but are struggling with the high cost of construction and low availability of qualified trades.

3b – Coordination of transportation: One of the reasons for the high cost of materials and labour is the inefficiency of traveling from outside the NCRD for a single job, or transportation of materials for smaller jobs. This cost is exacerbated by the shortage of accommodations, especially during the tourist season. If a number of smaller jobs could be coordinated, it could create more efficiency for transportation of materials and make it more attractive for labourers to travel into the NCRD for work. The existing strong sense of community would make it possible to attract trades by including attractive accommodation options or recreation. All of this would be made more realistic if a portal was created where people could connect with each other and coordinate projects. Alternately, some resources with suggested methods of cooperation could be posted to the NCRD site.

<b>4</b>	<b>Shortage of appropriate housing for seniors</b>
<b>a</b>	Communicate findings from this research to municipal governments and FNs
<b>b</b>	Keep seniors in homes longer by working with Northern Health and advocating for improved ferry services across the region.
<b>c</b>	Consider creating a shared position for a regional housing coordinator.

4a – Communicate findings to municipal governments and FNs: Most of the municipal governments within the NCRD area have already completed their Housing Needs Assessments. This report should be shared with these governments to ensure that they are aware of the shared problems with a lack of seniors housing. Although the shortage of appropriate seniors housing in the NCRD begins with current residents, the municipal areas will be impacted by residents in the surrounding NCRD areas and not just their own seniors. Cooperation will be very important to address this issue as the solution to the lack of appropriate housing for seniors in the NCRD is most realistically going to be solved by the construction of suitable seniors homes in the municipal areas.

4b – Keep seniors in homes longer: As people in the NCRD age, they need to travel more frequently to health facilities in Prince Rupert and beyond. The provision of increased mobile health services and clinics in the rural areas or peripheral municipalities will allow seniors to remain in their existing homes longer. This will ultimately be more cost effective by reducing the amount of time people spend in hospitals and buy some time for the creation of additional seniors housing in Prince Rupert. Advocating for increased and improved ferry service will also make it easier for seniors to remain in their existing communities longer.

4c – Consider creating a shared position for a regional housing coordinator: All of the challenges noted in this report are regional in nature, and therefore require a coordinated approach. If the lack of adequate housing supply or lack of affordable rental housing is addressed in one area but not the others, the overall impact will be muted at best. If these issues are not tackled cooperatively, there is a risk that each of the municipal governments will wait for the others to bring solutions. By creating a shared position for a regional housing coordinator, mutual solutions can be sought out. The coordinator could convene joint meetings and research the best ways to implement the recommendations in each area and municipality. They could also put in joint funding applications to address common challenges. Although having a housing coordinator might not be affordable for any one of the local governments, a shared funding model would make this more realistic to implement and ensure that the Housing Needs Assessment reports result in action.

The full set of recommendations can be summarized with a single theme statement:

**“Supporting the solutions to a healthy housing ecosystem”**

The history of the North Coast Regional District reflects a strong resilience to overcoming challenges, and a need for independently finding solutions to problems. The nature of living in remote communities

that are far from the support offered by government and the resources available in cities is that people must become creative in finding their own solutions to community challenges. With the small size of the rural communities of the NCRD, it is becoming very difficult to continue to do this in the face of external pressures. With some support from the NCRD government, particularly in using its convening power to connect people to some of the resources available from senior government, the communities of the NCRD can work together to help find solutions to their housing needs. A healthy housing ecosystem is within reach, but can not be achieved if the rural areas, municipal governments, and First Nations in the NCRD do not cooperate with each other. Some coordination will be needed, but the seeds of success lie within the people of the North Coast and the strong foundation of community spirit and resilience.



## APPENDIX 1: FULL SURVEY RESULTS

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### Overall Combined Survey Results

**Note: Area A did not have enough respondents to provide a separate breakdown here. Overall results are presented below.**

Where do you currently reside?	
Sandspit	37
Prince Rupert	86
Port Edward	2
Hartley Bay	1
Oona River/Porcher Island	3
Queen Charlotte	23
Port Clements	3
Skidegate Area	5
Lawn Hill	1
Tlell	7
Miller Creek	1
Masset	9
Tow Hill	10
Old Massett	1
How many years have you lived in the North Coast Regional District?	
Less than 1 year	2
1-5 years	23
5-10 years	27
10-20 years	28
20-25 years	21
More than 25 years	87

Have all or most of those years been in the same home?	
Yes	87
No	101

**Which of the following best describes your current housing type?**

Mobile Home	4
Apartment	17
Basement suite/secondary suite	13
Duplex/Triplex	9
Room in someone else's home	10
Hotel/Motel room	3
Single family home	126
Recreational vehicle (e.g. travel trailer, 5th wheel)	3

#### Do you rent or own your housing described above?

Rent	84
Own	102
N/A	2

#### Is there additional accommodation on the same property?

No	138
Yes <ul style="list-style-type: none"> <li>Cabins, secondary suites, mobile homes for rent, "sometimes someone sleeps in their car on the property".</li> </ul>	50

#### Is your housing type appropriate for your current needs?

Strongly Agree	52
Agree	56
Neutral	22
Disagree	34
Strongly Disagree	25

#### If your current housing type is not appropriate for your current needs, what is preventing you from obtaining appropriate housing?

I can afford my preferred housing type, but there are no units of this type where I live	25
I can afford my preferred housing type, but there are not enough units of this type where I live	30
I can afford my preferred housing type, but there are none available in my preferred location	0

I cannot afford my preferred housing type	48
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How much do you currently spend on housing per month? (Rent or mortgage only - excluding utilities, taxes, etc)	
Less than \$500	41
\$500-\$1000	80
\$1000-\$1500	39
\$1500-\$2000	18
More than \$2000	4

Do you struggle to pay for your housing?	
No	123
Yes, sometimes	50
Yes, all or most of the time	16

If yes, do you currently receive some form of rent payment support? Describe.	
Yes	6
No	44

Is your home in need of major improvements or repairs?	
Strongly agree	54
Agree	53
Neutral	43
Disagree	27
Strongly disagree	13

Are there many vacant homes in your area?	
Strongly agree	21
Agree	19
Neutral	18
Disagree	38
Strongly disagree	92

Is homelessness or squatting an issue in your area? Describe. *(Summary of short answer responses)	
Yes	88

No	35
Unsure	3

Does your community have difficulty accessing municipal services (transportation, water, electricity)?

\*(Summary of short answer descriptions)

Yes (poor water quality in EA A especially, lack of transportation, lack of harbour access in EA C)	62
No	36

Does seasonal accommodation (for seasonal or temporary workers, specifically) present a barrier to providing year-round housing for residents in your community?

Yes	90
No	72
Unsure	15

Does seasonal accommodation (for recreation and tourism specifically) present a barrier to providing year-round housing for residents in your community?

Yes	91
No	63
Unsure	18

If you are an Elder/senior or person with a disability, do you face accessibility challenges in your current form of housing? Select all that apply.

I struggle to maintain my home and surrounding outdoor area	23
Stairs or other architectural features make it difficult for me to navigate my home	13
My housing is more remote than I would like, and I struggle to access community resources	7
I would like to live in a more communal form of housing (i.e. co-op, seniors home), but cannot afford it	9
I would like to live in a more communal form of housing, but cannot find any places available	14
My current form of housing is too large for me	7

**\*\*Opportunity was also given for further comments.**

## APPENDIX 2: SURVEY VERBATIM RESPONSES

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Area A did not have enough responses to present separate results. The following verbatim responses are all surveys excluding Areas D and E. Those responses are presented in their respective reports.

We live close to downtown and own a commercial building. We had to put up a gate to stop people from sleeping and defecating in our entranceway. We regularly see people sleeping in or around a number of other commercial entranceways (Fisherman's Hall, the Spot, the party spot near the college) and we have seen tents in the greenspace.

There has been significant loss of affordable housing in recent years. Prices to purchase homes have also gone up significantly and are becoming unaffordable for an average person/family.

Impossible housing situation. Very high prices & nothing available.

My landlord was letting people sleep in a tent in the back yard.

I have my homeless brother and his two kids living with me.

More people are renting accommodations to transient workers or travellers. It provides more income but also protects the homeowners as current laws make it difficult for landlords to deal with problem tenants.

People coming in to work at port can afford higher rent, so they take the low-income homes for rent and drive up the prices. In the last year rents have almost doubled.

There has been a loss of units due to apartment buildings and houses burned down and water damage causing condemned units. Due to this, there is NOT enough units for year-round residents, thus not enough units to house temp workers. However, many homeowners are furnishing homes for rent specifically for temporary workers as Executive Homes.

House owners save their suites for seasonal workers who are willing to pay high prices temporarily.

A number of single-family dwellings appear to be owned by corporations for use by seasonal / itinerant workers. Occupied largely in summer months only.

There are many workers for industry that come in to town and have accommodations provided at a high price from their employers, which has uses up the rentals available in our town and makes those left unaffordable. There has also been a big push from the local college to bring in more international students as it is lucrative but they haven't constructed dormitories or anything for their students which adds to the housing crisis.

Just another demand driver that drives prices up. Homes being converted to Air BnBs or rented short term in an already tight housing market leave less housing for others. Or, long term residents need to pay prices that are closer to recreation/short term prices, making it unaffordable. We need housing of all shapes and sizes, including traveler and student accommodations to take the pressure of the long term, traditional housing supply.

Tenants in this community are brutal. Some play the rules to their advantage and exploit to get free rent as it takes months to get people like this out. It makes it difficult for homeowners and for others to find a place to live. I will Airbnb my suite once I can get my tenant out. Too much late rent, parties, fighting etc.

As a paramedic, we are very understaffed but cannot recruit people here because they can't find accommodations.

I am a landlord. The prices in our community (ie the rents I can charge and the prices of homes) are completely of sync with the underlying value of the properties. There are many vacant lots, especially downtown, that could be developed into dense housing, with relatively small development costs for Prince Rupert. However, what I see is that they just aren't profitable ENOUGH for private developers to fill the need. It's not that you couldn't make money, it's just they can make MORE money, and/or EASIER money in other places. The government needs to step in and develop these properties, and something closer to a breakeven cost. This will help stop the skyrocketing home prices and rents. While I am benefiting from home equity and increased rents, I worry about what this continued trend will do to my neighbours who rent and/or are just starting out trying to build a life.

From a senior: I live too far from town and commuting to dt takes alot out of me. It cost money for cabs. I have problems with my knee caps and its hard for me to walk at times. I live on the 3rd floor and trying to request a transfer but they don't have any 1 bedroom or 2 bedroom apartments or townhouses where I live that is close to town. I need a unit that is on the main floor, but even if I could get a transfer it will cost me money to move.

It's too expensive to rent or buy. Additionally there are not a lot of options leaving people in more risky situations. Housing and rentals should be affordable so people can also set aside money for savings, pay off student loans, etc. People need security and good homes in order and therefore peace in order to add to society in greater ways. If everyone is on a rat-race and trying to get their basic needs met, it's so hard to stop and contribute further to the good of society, community, etc.

**We want to move to Oona River but need affordable housing for our daughter, who has a good job but can't afford rent or find a place. There are lots of people in her position and I don't think it's fair.**

Housing speculators and flippers appear to be prolific in all areas of Prince Rupert. Significant number of homes under constant renovation which appears to never end. Others are partly renovated with work stoppages, left in states of disrepair with no apparent intention of completion. Many of these began as reno-victions with renters displaced and communities disrupted. Clear signs of large scale investors playing the housing market. Possible signs of money laundering. While seasonal / recreational ownership of single-family dwellings is a significant problem, the number of speculators squatting on properties is much more a concern. Not only do these represent vacant but usable housing, they drive up prices to unreasonable levels. There is an artificial scarcity of rental housing caused by speculators / reno-victions / apparent money-laundering schemes.

Institutions in our city such as healthcare and education have difficulty recruiting new staff to our city due to lack of housing.

I am 80 years old, a widow, and I own a beautiful, large family home. I am finding it very difficult to climb two flights of stairs and maintain the gardens and do repairs on the house (no repair people available). There's a 3 year wait for a repair person. I want a 2 bedroom, 2 bath apartment located close to downtown with parking and then I can sell my home to a family. In my area of Prince Rupert, there are a lot of seniors living in large family homes and we all want the same thing. The apartment needs to be a nice place and large enough to have family and friends come and visit. The senior apartments on 7th East are needed but they are NOT large enough for 75% of us. Many thanks.

## **Electoral Area C**

**Lack of housing for rentals as many turned into Airbnb's**

**Would like to have affordable housing in prince rupert for longer stays for shopping or medical**



### APPENDIX 3: TABLE OF FIGURES

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Figure 1 – North Coast RD Population, source Statistics Canada Census Data.....	10
Figure 2 – North Coast EA’s Median Age - Source Statistics Canada Census Data .....	11
Figure 3 - NCRD overall avg household size - Source BC Stats.....	11
Figure 4 - NCRD EA A Migration - Source Statistics Canada Census Data .....	12
Figure 5 - NCRD EA's and Overall income and low income status - Source Statistics Canada Census Data .....	13
Figure 6 - Economic sectors & labour force NCRD overall - Source Statistics Canada Census Data .....	13
Figure 7 - NCRD Unemployment rates per EA vs BC/Canada - Source Statistics Canada Census Data...	14
Figure 8 - Commuting distances for NCRD overall - Source Statistics Canada Census Data .....	14
Figure 9 - Construction date in Electoral A - Source Statistics Canada Census Data .....	16
Figure 10 - Housing Values for EA A - Source - BC Assessment Authority 2021 .....	17