



HOUSING NEEDS REPORT

City of Prince Rupert
December 2022

CITY  SPACES



Table of Contents

Land Acknowledgement	1
Executive Summary	2
Introduction	4
Process Overview	4
Housing Network.....	6
Context	8
Location.....	8
History	10
Existing Housing Policy Framework.....	11
Key Findings	15
Important Conclusions from Research.....	15
Anticipated Housing Units.....	30
Households in Core Housing Need	32
Affordability Snapshots.....	36
Key Areas of Local Need	44
Housing Need Summary Statements.....	44
Additional Housing Challenges	48
Addressing Housing Needs + Gaps	50
The Role of Municipal Local Government.....	50
Regional District	51
Provincial Government.....	51
First Nations.....	51
Federal Government	52
Private Sector	52
Non-Profit Sector	52
Key Considerations	52
Closing Comments	55
Appendix A – Legislative Requirements	56
Appendix B – Summary Form	85



List of Figures

Figure 1: Housing Network	7
Figure 2: Prince Rupert Context Map	9
Figure 3: Population by Age Group, City of Prince Rupert (2016, 2021)	16
Figure 4: Median After-Tax Household Income, City of Prince Rupert (2016, 2021)	19
Figure 5: Age of Housing by Community (2021)	20
Figure 6: Tenure by Community (2021)	21
Figure 7: Housing Mix by Community (2021)	22
Figure 8: Average Sale Price, Detached Houses in Northwest BC (2017–2021)	26
Figure 9: Recent and Upcoming Non-Market Housing Developments	29
Figure 10: Unit Target Income Distribution (2021-2031)	31

List of Tables

Table 1: Population Change, City of Prince Rupert, (2016 to 2021)	15
Table 2: Anticipated Population, City of Prince Rupert, (2022 to 2027)	17
Table 3: Labour Force Statistics (2016)	17
Table 4: Average Rental Prices, City of Prince Rupert (July-August 2022)	24
Table 5: BC Housing Shelters and Non-Market Housing (2017 & 2022)	26
Table 6: BC Housing Rent Supplements (2017 & 2022)	27
Table 7: Housing Targets (2021 - 2030), City of Prince Rupert.....	30
Table 8: Income Groups and Affordability.....	31
Table 9: Households Spending 30%+ of Income on Shelter, City of Prince Rupert (2011-2021) ..	33
Table 10: Households in Dwellings Requiring Major Repairs, City of Prince Rupert (2006-2016) ..	34
Table 11: Households in Overcrowded Dwellings, City of Prince Rupert (2006-2016).....	34
Table 12: Households in Core Housing Need, City of Prince Rupert (2011-2021)	35
Table 13: Households in Extreme Core Housing Need, City of Prince Rupert (2006-2016)	35
Table 14: Enabling Measures for Local Governments to Address Housing Needs, Gaps, and Issues	50
Table 15: Population and Population Change, City of Prince Rupert, (2011 to 2021)	57
Table 16: Average and Median Age, City of Prince Rupert, (2011 to 2021)	57
Table 17: Age Group Distribution, City of Prince Rupert, (2011 to 2021).....	58
Table 18: Mobility, City of Prince Rupert, (2011 to 2021)	59
Table 19: Individuals Experiencing Homelessness, City of Prince Rupert, (2018 and 2021)	59
Table 20: Number of Students Enrolled in Post-Secondary Institutions, City of Prince Rupert, (2011 to 2021)	59
Table 21: Total Number of Households, City of Prince Rupert, (2011 to 2021)	60
Table 22: Average Household Size, City of Prince Rupert, (2011 to 2021)	60
Table 23: Breakdown of Households by Size, City of Prince Rupert, (2011 to 2021)	60
Table 24: Housing Tenure, City of Prince Rupert, (2011 to 2021)	61
Table 25: Renter Households in Subsidized Housing, City of Prince Rupert, (2011 to 2021)	61
Table 26: Anticipated Population, City of Prince Rupert, (2022 to 2030).....	62
Table 27: Anticipated Population Growth, City of Prince Rupert, (2022 to 2030)	62
Table 28: Anticipated Population Growth by Age, City of Prince Rupert, (2022)	63
Table 29: Anticipated Population Growth by Age, City of Prince Rupert, (2030)	63
Table 30: Anticipated Number of Households, City of Prince Rupert, (2022 to 2030)	64
Table 31: Anticipated Average Household Size, City of Prince Rupert, (2022 to 2030)	64
Table 32: Average and Median Total Household Income, City of Prince Rupert, (2011 to 2021)	65



Table 33: Total Household Income, City of Prince Rupert, (2011 to 2021)	66
Table 34: Average and Median Renter Household Income, City of Prince Rupert, (2006 to 2016)	67
Table 35: Average and Median Owner Household Income, City of Prince Rupert, (2006 to 2016)	67
Table 36: Renter Household Income, City of Prince Rupert, (2006 to 2016)	68
Table 37: Owner Household Income, City of Prince Rupert, (2006 to 2016)	69
Table 38: Total Number of Workers, City of Prince Rupert, (2006 to 2016)	70
Table 39: Unemployment and Participation Rates, City of Prince Rupert, (2006 to 2016)	70
Table 40: Commuting Destination, City of Prince Rupert, (2006 to 2016)	70
Table 41: Number of Workers by Industry, City of Prince Rupert, (2006 to 216)	71
Table 42: Total Housing Units, City of Prince Rupert, (2021)	72
Table 43: Housing Units by Structural Type, City of Prince Rupert, (2021)	72
Table 44: Housing Units by Size (2021)	73
Table 45: Housing Units by Date Built (2021)	73
Table 46: Subsidized Housing Units, City of Prince Rupert, (2022)	74
Table 47: Rental Vacancy Rate, City of Prince Rupert, (2022)	74
Table 48: Shelter Beds and Housing Units for People Experiencing or at Risk of Homelessness, City of Prince Rupert, (2017 and 2022)	75
Table 49: Overall Loss of Units in Housing Stock, City of Prince Rupert, (2012 to 2022)	75
Table 50: Loss of Units by Housing Type, City of Prince Rupert, (2012 to 2022)	76
Table 51: New Housing Units, City of Prince Rupert, (2012 to 2022)	76
Table 52: New Housing Units by Type, City of Prince Rupert, (2012 to 2022)	77
Table 53: Overall Registered New Homes, City of Prince Rupert, (2016 to 2021)	77
Table 54: Overall Assessed Average Value, City of Prince Rupert, (2021)	78
Table 55: Average Assessed Value by Structure Type, City of Prince Rupert, (2021)	78
Table 56: Average Assessed Value by Unit Size, City of Prince Rupert, (2021)	79
Table 57: Overall Average Sales Price, City of Prince Rupert, (2021)	80
Table 58: Average Sales Price by Structure Type, City of Prince Rupert, (2021)	81
Table 59: Average Sales Price by Unit Size, City of Prince Rupert, (2021)	81
Table 60: Average Rental Price by Unit Size, City of Prince Rupert, (2018-2021)	83



Land Acknowledgement

The authors of the Prince Rupert Housing Needs Report respectfully acknowledge the Ts'msyen people on whose unceded traditional territory this work has been undertaken. This acknowledgement is a reminder of the discriminatory, racist, and colonial practices that have had a lasting legacy and continue to create barriers for Indigenous peoples and communities in Prince Rupert.



Executive Summary

In 2022, the City of Prince Rupert retained CitySpaces Consulting to complete a Housing Needs Report in accordance with Provincial legislation. While this is the City's first housing needs report as per legislation, this Report builds on previous studies and engagement initiatives related to housing completed in Prince Rupert over the past fifteen years. This Report is intended to provide an understanding of current and anticipated housing needs within Prince Rupert. Key trends include:

- Prince Rupert has experienced limited growth in recent decades. Forecasts to 2030 outlined in the Prince Rupert 2030 Vision indicate there will be **an increase in anticipated population**, which will result in a growth rate 67 times more than what was seen previously in the city between 2016 and 2021.
- To accommodate the projected change in population, additional housing units will be needed to maintain Prince Rupert's income and housing diversity. **Of the 4,840 new homes projected to be needed by 2030, 35% will need to accommodate families with 3 or more bedrooms, and 47% will need to serve households earning less than \$60,000 per year.**
- **It is very challenging to build new housing in Prince Rupert** as the geotechnical conditions limit the areas available for new development and result in cost increases. As the "last stop" on Highway 16, it is also time-consuming and costly to send the necessary materials to Prince Rupert and find available contractors to complete the work. As a result, the City's housing stock is old – 75% constructed before 1980 and 14% in need of major repair.
- With limited new construction in recent decades, **more market and non-market housing is needed in Prince Rupert** to meet existing needs and provide housing options for new residents. Recruitment for local employers has become increasingly challenging because there is limited housing available. For the Port and related industries to thrive, additional housing must be constructed to accommodate the projected population growth.
- The **labour force dynamics in Prince Rupert are reflective of the larger region**, as both Prince Rupert and North Coast Regional District have similar labour force participation and unemployment rates. With the port expansion and associated spin-off employment opportunities, median incomes in Prince Rupert are higher than incomes seen across the region and province. With the growth of Prince Rupert's economy, recruitment has become challenging for employers unable to offer high paying jobs.



- **Affordability challenges persist in Prince Rupert** despite higher household incomes. Historically, Prince Rupert has been a more affordable community in the northwest when compared to other major centres (e.g., Terrace, Smithers). This dynamic has shifted and feedback from engagement highlighted challenges moderate-income households are experiencing trying to find affordable rental and ownership housing in good condition.
- **The proportion of households in core housing need declined between 2016 and 2021, from 12.2% to 7.3%**, primarily as a result of improvements in affordability. This trend is evident across Canada and demonstrates the impact of pandemic benefit programs in reducing household expenses. Feedback from community housing providers, however, indicates **the need for non-market housing remains**, evident in long waitlists at newly opened housing facilities and the number of people on BC Housing's waitlist for non-market housing (88 applicants as of July 2022).
- **There is a growing need for seniors housing with varying levels of supports.** Many older residents live in inaccessible single detached homes which come with significant maintenance requirements. Accessible multi-unit development (e.g., apartment with an elevator, single-storey townhouses) are needed for aging residents and singles looking for smaller units, as well as assisted living facilities with dedicated supports.
- Feedback from engagement highlighted **the need for housing with supports for people living with complex mental health challenges and acquired brain injuries.** Necessary support identified included mental health counselling and life skills support.
- **There is also a need for 2+ bedroom units for larger families.** Participants indicated young adults cannot afford to live on their own and, as a result, it is becoming increasingly common for several generations to live together. Intergenerational living arrangements are also more common among Indigenous families and close to 40% of Prince Rupert's residents identify as Indigenous.
- Recent non-market housing projects completed by First Nations and BC Housing showcase the **strength of partnerships** in delivering new housing that is culturally safe for Indigenous community members. Several participants expressed a **desire for increased collaboration** between governments, industry, and non-profits on housing issues. Suggestions included creating a **Housing Committee or Standing Roundtable** on housing issues that would provide space for discussion and improved communications with residents.

Introduction

The City of Prince Rupert Housing Needs Report (HNR) provides an understanding of the populations most challenged to afford suitable and adequate housing in Prince Rupert. As of April 16, 2019, local governments are required to collect data, analyze trends, and present reports that describe current and anticipated housing needs. This HNR fulfills the legislative requirements outlined in the *Local Government Act* (mainly Part 14) and Housing Needs Report Regulation.

Quantitative data highlighted in this Report is summarized in [Appendix A: Community Profile](#). Research sources include 2006, 2011, 2016, and 2021 Census counts in Canada, Canada Mortgage and Housing Corporation (CMHC), BC Stats, BC Housing, Northern Real Estate Board, BC Assessment, and City of Prince Rupert.

Further to the quantitative data collection, there were opportunities for key informants to provide insights and comments on housing in Prince Rupert. In June and July 2022, engagement was completed with local First Nations, social service organizations, non-profit housing providers, developers, and local government representatives. These opportunities provided the project team with valuable feedback to help inform key findings identified in this Report.

The findings of this Report will help provide Council and staff with a better understanding of Prince Rupert's housing needs and gaps and outline opportunities and focus areas for development decisions and policy formulation. Building on a framework established in the 2015 Housing Action Plan, the City of Prince Rupert is well-positioned to enact new policy and advocate to other levels of government for further assistance.

Process Overview

The project timeline spans eight months, beginning May 2022 and concluding December 2022. Initial project stages focused on data analysis and public engagement. Given 2021 Census release schedule, additional data collection and analysis occurred in September 2022. In addition to quantitative data, consultation activities in Summer 2022 allowed for robust discussion and information exchange. The engagement process provided a more detailed picture of the current housing needs and challenges in Prince Rupert.

The approach to completing a Housing Needs Report is governed by provincial legislation. To fulfill these requirements, methodical data analysis creates an initial “picture” of the housing

story. Connecting with residents to learn from their experiences and perspective helps to frame the numbers and data. These data sets together create a narrative explored through the course of this Report, highlighting key takeaways and areas of housing need for local residents.

DATA LIMITATIONS

The Prince Rupert Housing Needs Report benefits from recent Census data, released over the course of 2022. The majority of this information is included within this Report; however, certain datasets available by tenure have not yet been published by the provincial government.

- The Province of BC works with Statistics Canada to obtain a custom, crosstab of Census data by tenure (i.e., renter and owner households). This data is anticipated to be available in 2023, at which point the City of Prince Rupert may issue an update to this Housing Needs Report. The primary 2021 data points not available include income by tenure and certain core housing need indicators by tenure. Given the importance of this data, it is recommended City staff provide an update memorandum once the custom Census data is available.
- In addition to the custom Census information, there is limited rental data available for Prince Rupert, above and beyond CMHC provisions for the community. CMHC data is included in Appendix A but is misleading and not representative of the Prince Rupert context. Feedback from engagement highlighted average rental prices are much higher than what is reported by CMHC. This is an issue in many rural and remote jurisdictions across BC. To supplement the data on purpose-built rental housing as reported by CMHC, this Report includes a scan of secondary market rental information from platforms like Facebook Marketplace, Craigslist, and Kijiji. Many of the rental units in Prince Rupert are secondary rental housing¹, which is not captured in CMHC's rental market inventory. It is important to use supplementary data sources to understand current rental prices as CMHC data is not reflective of the local context.
- The population projections available from BC Statistics for the Prince Rupert Local Health Area do not incorporate growth related to the port expansion. Custom population projections available in the Prince Rupert 2030 Vision show a much higher growth trend

¹ Refers to units built for ownership that are then purchased by an individual or group that intends to rent and manage the units directly or through a property management firm (e.g., secondary suites and rented condominium apartment units).

than what is forecast by BC Statistics, as the custom projections incorporate anticipated industrial growth. These custom projections were used in this report to inform current and future housing needs.

Housing Network

The housing network is an illustrative diagram (see Figure 1: Housing Network) that helps communicate the full range of potential housing types and tenures in a community. It is a fluid system of housing options allowing households to find and afford a home that meets their needs. A household should be able to navigate this network of housing options as their lifecycle and life circumstances change over time – including in times of crises.

Each source of supply within the housing system is interrelated and constraints in any one supply type impacts others. For local seniors in Prince Rupert, there is a mismatch between what is available and what meets their needs. Many of the older post-war bungalows have barriers to people with limited mobility. The need for more accessible housing, moderate-income housing, and housing for single people can be accommodated through multi-unit housing, which can be more affordable than detached development. Providing more housing options and choice for residents helps build mobility within the housing system – seniors can downsize from larger detached homes, thereby making them available for young families looking for extra space.

The cost of housing has also increased dramatically. Renter households are unable to access home ownership and remain “stuck” in their units. This in-turn creates pressure on non-market housing units as low-income households previously able to access rental housing in the private market are challenged to find available units. With new non-market housing projects reaching completion in recent months, it will be important to monitor occupancy and waitlist data to determine if further housing options are needed. Across the housing network, a range of market and non-market development is needed to create greater housing mobility.

Figure 1: Housing Network

Complete and healthy communities have diverse housing options that include market and non-market options.



Context

Location

The City of Prince Rupert is located on the traditional and unceded territory of the Ts'msyen people, which includes the western-most coast of Kaien Island, approximately 770 kilometres northwest of Vancouver, 144 kilometres west of Terrace, and 715 kilometres west of Prince George² (see Figure 2: Prince Rupert Context Map). Accessible by bridge, the city is positioned at the terminus of Trans-Canada Highway 16 and Canadian National Railway. As the final stop on several major transportation corridors, Prince Rupert serves as the regional service hub for healthcare, employment, education, amenities, and retail.

GEOGRAPHY

The city is situated between the Pacific Ocean and Mount Hays. Due to this, Prince Rupert has a small footprint spanning a land area of only 66 square kilometres. The compactness of city limits is attributed to its geotechnical location. Pockets of muskeg and bedrock scattered along the foothills of Mount Hays limit the amount of developable land and inflate construction costs significantly. As a result, development along the eastern boundaries of the city is challenging. Although Prince Rupert's geography poses obstacles for development, the unique geography and coastal rainforest environment generate many economic opportunities for the community and surrounding area.

ECONOMY

Prince Rupert is strategically important for the region, province, and country. Historically, the lush vegetation, old-growth forests, and deep open water stimulated periods of positive economic growth for the city, supporting both fishing and forestry industries. Given the long-term focus on natural resource industries, the community has experienced economic booms and busts as well as correlated population fluctuations.

Prince Rupert's resiliency and geographical advantage – specifically proximity to deep water – bolstered the development of the Port of Prince Rupert, sustaining local economies through shifting economic conditions. At present, Prince Rupert's access to major Pacific trade routes has positioned the Port to become the second largest container port and third largest by measure of trade in Canada. Employment in port-related activities supports 3,700 people in

² City of Prince Rupert, Official Community Plan (2021)

Prince Rupert's workforce. As a result, the Port's operational and economic influence on the community dynamic is noteworthy.³ Aspirations for economic development including the planned redevelopment of the Port speaks to the need for growth in all areas of the community including public services, infrastructure, amenities, retail, and housing stock.

Figure 2: Prince Rupert Context Map



³ Prince Rupert Port Authority, Economic Impact Assessment (2021).

History

Since time immemorial, Indigenous peoples have inhabited the northern coast of British Columbia. The First Nations of Kaien Island and surrounding area – collectively known as Ts'msyen First Nations comprise Gitxaala (Kitkatla), Lax Kw'alaams, and Metlakatla Nations.⁴ Together, Ts'msyen Nations harvest the wealth of natural resources through trapping and fishing. These traditional practices sustained a subsistence-based economy with bilateral seafaring and land trade amongst neighbouring Nations.⁵ Today, Ts'msyen First Nations ethos is intrinsically woven into the cultural fabric of Prince Rupert. Indigenous peoples represent 37% of Prince Rupert's population.⁶ As a result, traditional practices such as hunting, trapping, and food preparation are still widely practiced in the community.⁷

The arrival of Europeans continued the tradition of trade as the basis of Prince Rupert's economy. The establishment of the Grand Trunk Railway saw Prince Rupert replace Port Essington as the primary North Coast economic centre. By the early 1900s, Prince Rupert's infrastructure expanded to include roads, schools, neighbourhoods, a drydock and shipyard, and the Canadian Fish & Cold Storage plant. Prince Rupert continued as a northern hub of major trade, sustaining lucrative salmon, halibut, and forestry industries through to the 1980s.⁸ As regional natural resource economies waned, focus shifted to Prince Rupert's deep harbour and global trade opportunities. Since the late 1970s, significant port development including the Fairview Terminal (currently DP World), coal, grain and liquid propane terminals on Ridley Island, Trigon Pacific Terminals, Westview Wood Pellet Terminal, Prince Rupert Grain Terminal, and Northland Cruise Terminal have secured Prince Rupert's position in the world economy. Currently, the Port of Prince Rupert accounts for 1.4 billion dollars generated through economic activity in Northern British Columbia.⁹ Over the upcoming decade, plans to further develop the Port and expand operations are expected to create over 1,900 jobs, as well as bring an additional 8,000 – 10,000 residents into the community.¹⁰ As such, the City must plan for a 'business as usual' scenario, alongside a growth scenario as projected by the Port of Prince Rupert. Concurrent development throughout Prince Rupert – updates to existent

⁴ Tsimshian Treaty Society, 2015, (tftreaty.ca).

⁵ The Canadian Encyclopedia, Tsimshian (2022) (<https://www.thecanadianencyclopedia.ca/>).

⁶ Statistics Canada, 2021 Census Profile

⁷ City of Prince Rupert, Official Community Plan (2021).

⁸ City of Prince Rupert, About Prince Rupert (2018) (<https://www.princerupert.ca/>).

⁹ Prince Rupert Port Authority, Economic Impact Assessment (2021)

¹⁰ Beasley & Associates, Planning Inc., Prince Rupert 2030 The Vision, 2019.

infrastructure, public works, education facilities, service amenities, and housing stock – will be required to support population growth.

Existing Housing Policy Framework

The City of Prince Rupert is aware of the current housing context, existence of gaps, and the need to address areas of concern. Recent progress on housing policy and related initiatives provides a strong foundation for this research study. The Prince Rupert Housing Needs Report expands on the existing housing policy landscape, supplemented with new data gained from research and engagement with community members to identify further gaps and challenges.

Prince Rupert's Official Community Plan (OCP) was established in 2021 and reflects the community's long-term vision to become more vibrant, prosperous, and resilient. The Plan focuses on city-wide land use policies with an emphasis on strategic long-term sustainability that port operations and expansions will generate. In addition, the OCP recognizes the need to develop stable and inclusive neighbourhoods through thoughtful development, attention to existing infrastructure, and consideration to the natural landscape. Housing policies outlined in the OCP recognize the need to provide numerous housing types, as well as affordable rental and specialized housing.

To meet the diverse residential needs of the city, the OCP includes the following residential policy¹¹:

1. *The determination of density and form of housing in neighbourhoods outside of the Downtown may include well designed, integrated, and scaled multi-family forms of housing that blend into neighbourhoods.*
2. *All new residential development for the next 10 years can be accommodated within the development footprint originally contemplated by the 1907 Brett and Hall plan. Within this footprint, the OCP directs new housing units to the following areas:*
 - a. *2,000 market units of new mostly single-family residential development, with suites and some multifamily residential units in existing neighbourhoods;*
 - b. *400 market short stay strata-titled apartments in the downtown core;*
 - c. *600 market units in the Midtown area near Five-corners. These would be a mix of single family and low-scale multifamily forms;*

¹¹ Policies in bold have already been implemented by the City of Prince Rupert.

- d. 500 market units in mix-use buildings in the Marina District east of Cow Bay; and
 - e. 1,000 non-market units of secure special needs housing located throughout the city (including at least 50 additional units of transitional housing) controlled by statutory housing agreements, covenants, or both.
3. While this OCP is only applicable to the lands within the City of Prince Rupert, it is acknowledged that there will need to be about 500 housing units located outside the city boundaries and not subject to the plan for First Nations' communities shared among each of the First Nations.
 4. The delivery of non-market and subsidized housing will be heavily dependent upon funding being secured, likely from several sources including, for example, BC Housing, Federal Government programs as they arise, industry (for short stay housing), Community Renewal Fund, Community Amenity Contributions, and Federal/Provincial Indigenous Housing funds (for First Nation housing).
 5. **For market housing, the City has created an incentive program for housing development to help reinvigorate a local housing development industry capable of meeting the housing demand into the future.**
 6. **The City has developed a bylaw to respond to reno-victions.**
 7. The effective delivery of housing that meets the needs of existing and new residents will be a complex challenge that would benefit from the active involvement of industry, the City, and other government authorities. Council may consider establishing a wholly owned subsidiary Community Housing Corporation to assist in finding resources, funding, partnering, encouraging, and promoting the type and quality of housing needed for the city to realize its potential as a world class port city.
 8. The average Gross Unit Size of housing units will be approximately 100 square meter (apartments), 150 square meter (town houses) and 250 square meter (detached).

In addition to the residential policies outlined in the OCP, the Prince Rupert Interim Housing Development Strategy (2021) provides a range of housing tools and strategies to guide short-term actions. The strategies include a mix of planning strategies, zoning tools, development standards, approval processes, and supplementary tools. These strategies provide direction to decision-making related to market and non-market housing developments. The endorsed strategies of the Interim Housing Development Strategy are summarized below, some of which have been implemented or in the process of implementation:

Interim Housing Development Strategies	Implemented or Underway	Not Yet Implemented
Planning Strategies	<ul style="list-style-type: none"> Promote mixed land use neighbourhoods Plan infill development in existing neighbourhoods Increase transportation choices 	
Zoning Tools	<ul style="list-style-type: none"> Allow secondary suites Lower parking requirements Develop efficient approval processes and prioritize affordable housing 	<ul style="list-style-type: none"> Inclusionary zoning of affordable housing in new developments
Other Tools	<ul style="list-style-type: none"> Establish revitalization tax exemption bylaws Land bank for affordable housing projects Lobby other governments to provide affordable housing Establish regulations to control renovation evictions Conduct housing needs assessments 	<ul style="list-style-type: none"> Establish a housing commission, agency, or corporation Build housing Establish partnerships to generate more resources

Prince Rupert 2030 The Vision (2019) was developed to provide a 10-year roadmap for the community of Prince Rupert. The report outlines guiding principles, intentions, and actions necessary for growth. Specifically, the Vision offers a clear objective for housing in Prince Rupert, detailing numerous key actions to facilitate housing, including:

- Kick-start the nascent existing housing market with incentives:
To do this, implement a Civic Incentive Program for housing development.
- Kick-start the regular ongoing housing market by motivating new housing projects:
To do this, implement a Seeding Program for new housing.
- Kick-start the building renovation market for existing housing and other buildings:
To do this, implement a Building Rehab Support Program.

- Provide a dedicated agency to kick-start the housing market, fill market gaps in housing, negotiate housing, and model ongoing best housing performance:
To do this, found a Community Housing Corporation.
- Secure dedicated collaboration for all kinds of housing partnerships:
To do this, partner with BC Housing and Include CMHC and other public-interest investors for Catalyst Projects.



Key Findings

Important Conclusions from Research

The following section contains key data sets that inform the affordability profiles and corresponding analysis. These high-level trends build from the information contained in [Appendix A: Legislative Requirements](#) (page 56), which is a comprehensive summary of demographic, employment, and housing data.

DEMOGRAPHIC TRENDS

- **Between 2016 and 2021, Prince Rupert's growth rate was double that of the North Coast Regional District.** Prince Rupert's population grew at an annual rate of 0.14%, from 12,220 to 12,300, compared to the North Coast Regional District's 0.06% annual rate. Over the last five years, population growth in the northwest occurred at a much slower rate than that of the province overall.

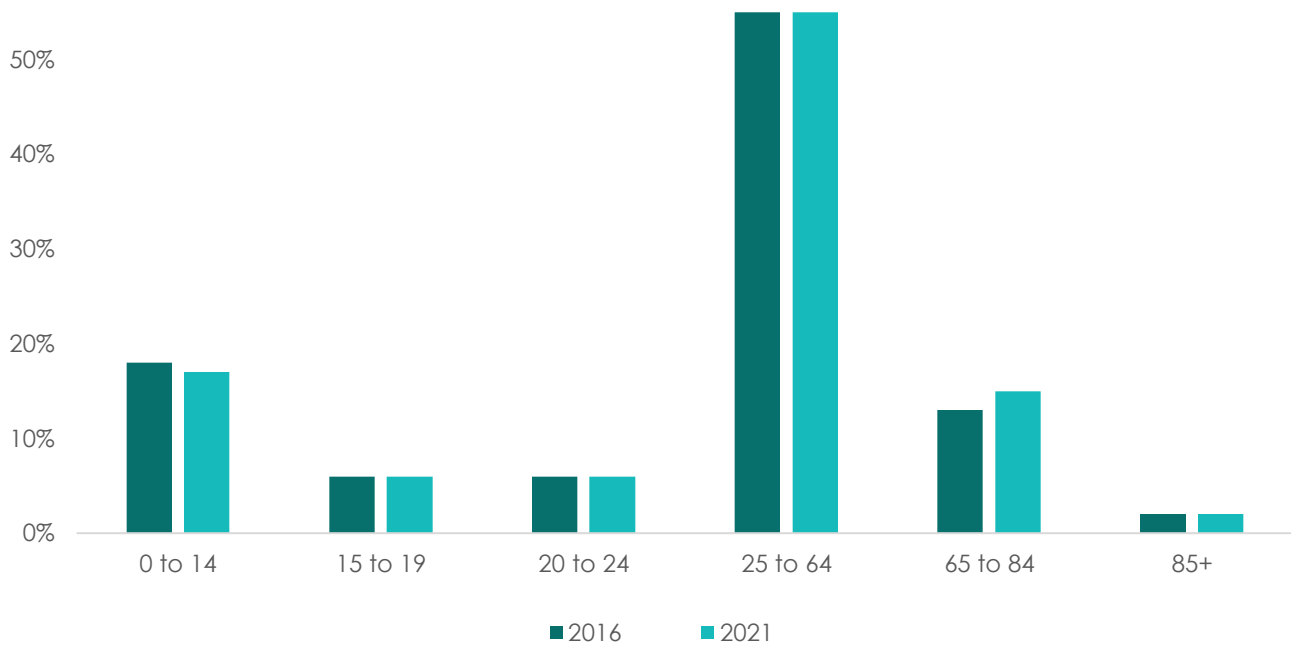
Table 1: Population Change, City of Prince Rupert, (2016 to 2021)

Community	2016 Population	2021 Population	Growth, 2016–2021	Percent Change, 2016–2021
Prince Rupert	12,220	12,300	80	0.7%
North Coast Regional District	18,133	18,181	48	0.3%
British Columbia	4,648,055	5,000,879	600,822	13.6%

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 National Household Survey

- **The typical Prince Rupert resident is slightly younger than in the North Coast region** – in 2021, median age was 39.6 in Prince Rupert and 41.2 in the North Coast Regional District. Between 2016 and 2021, Prince Rupert maintained a very consistent age profile, except for a slight increase in the proportion of seniors.
- **The proportion of people who identify as Indigenous in Prince Rupert (37.3%)** is slightly less than the proportion of people who identify as Indigenous in the North Coast region (42.6%). These proportions are much higher than what is seen across the province, where 5.9% of the population identifies as Indigenous.

Figure 3: Population by Age Group, City of Prince Rupert (2016, 2021)



Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population

- Looking forward, the number of residents is projected to increase by 9,700 people (or 79%) between 2021 and 2030.** Given the rate at which growth occurred in Prince Rupert between 2016 and 2021, this represents a marked increase, principally driven by immigration associated with the port and related industry. Over the next nine years, Prince Rupert is projected to grow 67 times more than what was seen previously in the city between 2016 and 2021.
- To determine anticipated population, projections from the Prince Rupert 2030 Vision were used as a baseline for the City's 2030 population. The general trends from the Prince Rupert Local Health Area related to age group breakdown were then applied to the projected population. Given the limited extent household size is projected to change at the Local Health Area level, the 2021 persons per household number was held constant to 2030. While the Prince Rupert Local Health Area does not correspond with the geographic boundaries of the City of Prince Rupert, the general trends used by BC Statistics are useful to determine how the population is projected to change over the next nine years.
- While population projections can be helpful to plan for the future, it is also important to track “live-time” indicators to understand housing and associated infrastructure needs. The city's rental vacancy rate and BC Housing's social housing waitlist provide a snapshot of the housing needs that require attention.

Table 2: Anticipated Population, City of Prince Rupert, (2022 to 2027)

Community	2022	2024	2026	2028	2030	Growth, 2022–2030	Percent Change, 2022–2030
Prince Rupert	13,378	15,533	17,689	19,844	22,000	9,700	79%
British Columbia	5,263,772	5,409,721	5,551,841	5,695,963	5,837,368	573,596	11%

Source: Beasley and Associates, Planning Inc., Prince Rupert 2030 The Vision, 2019; BC Statistics

- Based on BC Statistics data available for the Prince Rupert Local Health Area, the population is projected to age over the next nine years.** Prince Rupert can anticipate an increase of 33% in the 65 to 84 age group and an increase of 200% for the 85+ age group over the next five years. While population loss is expected for those 0 to 14 years of age (-13%) and for those between the ages of 25 to 64 (-9%), growth is anticipated for those between the ages of 15 to 19 (20%). The proportion of the population between the ages of 20 to 24 is not expected to increase in the next nine years. This reflects feedback received from consultation regarding the need for accessible housing. Many seniors are over housed and, while they may wish to downsize, there is a lack of available housing that meets their needs. Population aging is happening province-wide and Prince Rupert's demographic dynamics reflect such trends. Given the Prince Rupert population projections are based on anticipated employment growth, proportional change in age groups may be distinct from those outlined at the Local Health Area level.

LABOUR FORCE DATA

- The labour force dynamics in Prince Rupert are reflective of the larger region.** Both the City of Prince Rupert and North Coast Regional District saw similar participation in the labour force and rates of unemployment. These dynamics are distinct from trends seen at a provincial level, where the rate of participation and unemployment are lower. Given the boom-and-bust nature of the local economy, higher unemployment rates are typical in the northwest. The higher proportion of people in the labour force can be attributed to the younger populations in Prince Rupert and North Coast Regional District. With more working age people residing in the northwest, there are more people participating in the labour force.

Table 3: Labour Force Statistics (2016)

	Prince Rupert	North Coast Regional District	British Columbia



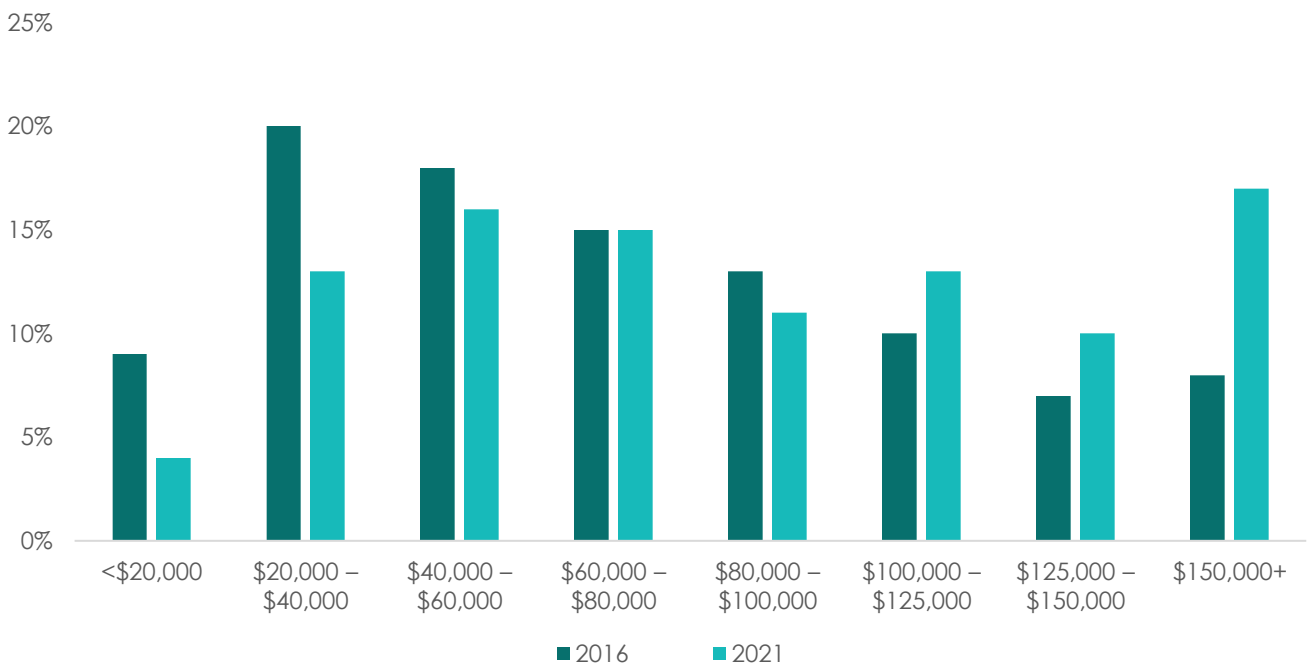
Population Aged 15+	9,790	14,625	3,870,375
% Population in Labour Force	67.9%	66.7%	63.9%
Unemployment Rate	12.6%	12.3%	6.7%

Source: Statistics Canada, Census of Population, 2016

- **Key informants highlighted the challenges of working seasonally** as certain jobs (e.g., fish processing) are only available from June to September. The higher incidence of seasonal employment is a contributing factor to the city's unemployment rate. Without full-time work, many households struggle to earn enough money to pay for housing and groceries.
- **The largest proportion of residents worked in the transportation and warehousing sector**, which reflects local context. Given Prince Rupert's location at the end of Highway 16 and deep-water port, many of the jobs available locally involve transporting passengers and goods, warehousing and storing goods, and providing services to these establishments.
- **In 2020, median after-tax household income in the City of Prince Rupert was \$83,000.** This was higher than the regional (\$74,000) and provincial (\$76,000) median after-tax household income. Given Prince Rupert's connection to the port, there are many higher paying positions available locally. For example, feedback from engagement indicated an administrative assistant at Prince Rupert Regional Hospital earns an annual salary of \$42,000 – \$50,000, but the same position at the port earns \$75,000 per year. This dynamic has contributed to vacancies at local businesses as industry positions are more lucrative.
- While engagement highlighted the stress and difficulties people are experiencing in finding affordable housing, recent Census data indicates **the proportion of low-income households has declined in Prince Rupert.** This is likely in large part due to pandemic benefits:
 - > Working-age adults and families with children were a primary focus of federal government support, including two Canada Child Benefit (CCB) payments;
 - > Emergency benefits (mostly federal) reached two-thirds of adults (aged 15+) across Canada; and

- > Households received an average of \$8,920 in federal emergency benefits and \$560 in top-ups, while the provinces sent out an average of \$520 per household.¹²
- BC had the second highest reduction in poverty and highest take-up of benefits: 75% of BC residents received some form of pandemic support, with 56% receiving one or more provincial benefits.¹³
- While pandemic benefits are likely responsible for the decline in the proportion of low-income households, the growth in the proportion of high-income households is distinct and likely related to the boom times that continue at the Port of Prince Rupert.

Figure 4: Median After-Tax Household Income, City of Prince Rupert (2016, 2021)



Statistics Canada, 2021 Census of Population, 2016 Census of Population

HOUSING INDICATORS

- **Three-quarters of Prince Rupert’s housing stock was constructed before 1980, meaning many homes are reaching end-of-life and in need of major repair.** With limited new construction, it is challenging for people to find safe, adequate housing. Many households are living in housing that is not adequate given the lack of options. One interviewee during

¹² Scott, “An unexpected consequence of the pandemic: Poverty declined sharply in Canada”, *The Monitor*, An unexpected consequence of the pandemic: Poverty... | The Monitor (monitormag.ca).

¹³ Ibid.

engagement expressed, “any human should not have to deal with black mold, yet many do”.

- **The proportion of homes in need of major repair is much higher in Prince Rupert and North Coast region (14.0% and 16.6%, respectively) when compared to the provincial average (5.8%).** As is demonstrated in Figure 5: Age of Housing by Community (2021), very few new dwellings have been completed in recent years, meaning households are principally relying on older units that require significant renovation.

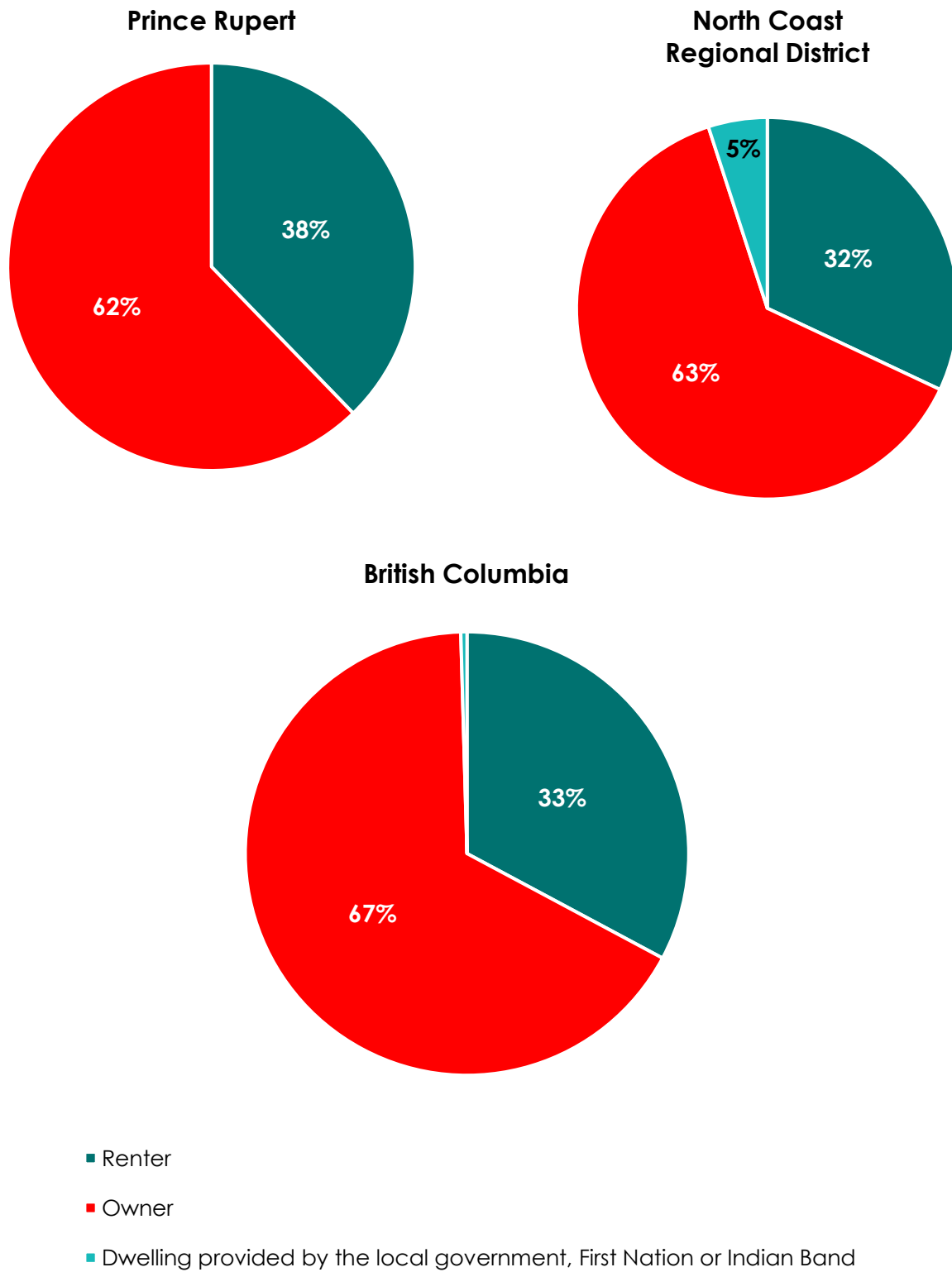
Figure 5: Age of Housing by Community (2021)



Source: Statistics Canada, 2021 Census of Population

- **Prince Rupert has a higher proportion of renters when compared to the North Coast region and the province overall** [see Figure 6: Tenure by Community (2021)]. Feedback from engagement outlined Prince Rupert's strategic importance as an employment hub which has led to many people moving to Prince Rupert for work. This may contribute to a higher proportion of renters, particularly those with short-term jobs. Historically, rental housing in Prince Rupert was also more affordable compared to the price of rental housing in other cities in the northwest. The proportion of renters in Prince Rupert declined between 2016 and 2021, from 40.2% to 37.8%, which may be related to the rise in prices and other factors such as the COVID-19 pandemic.

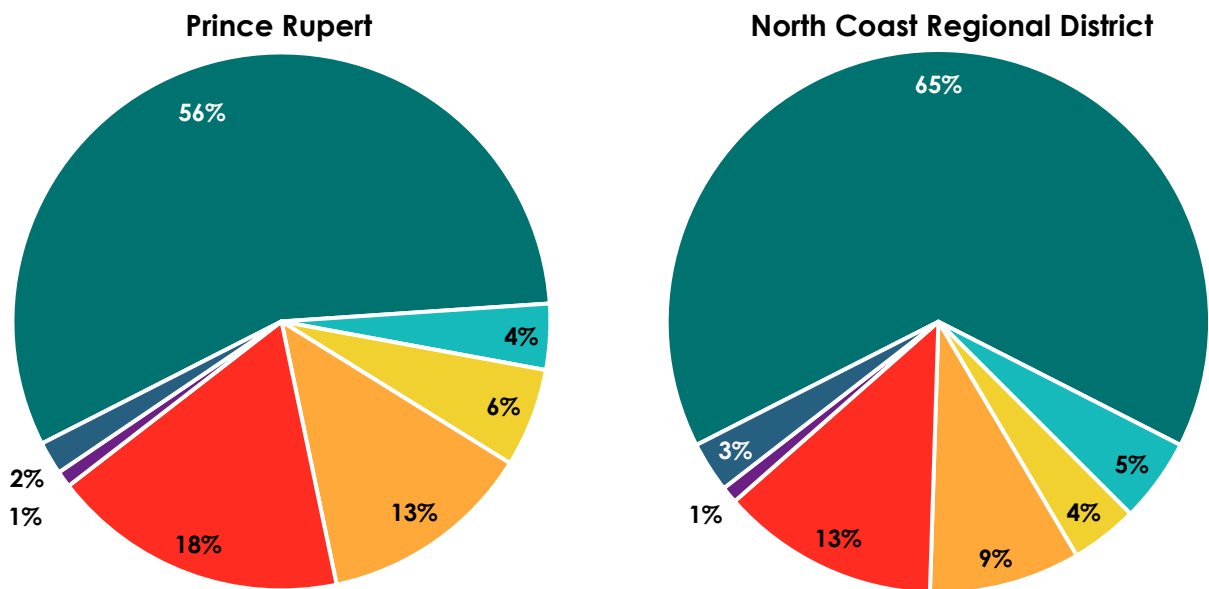
Figure 6: Tenure by Community (2021)



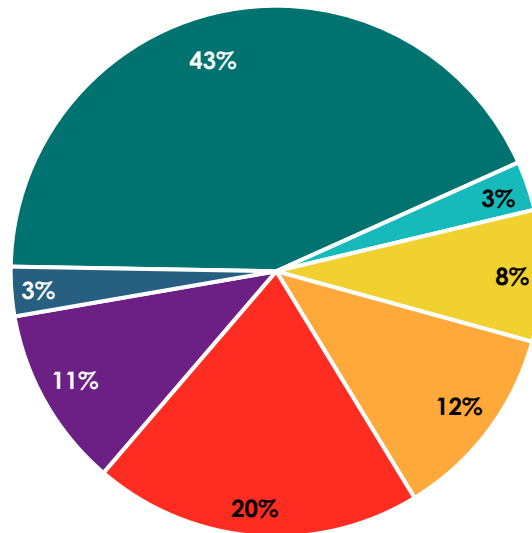
Source: Statistics Canada, 2021 Census of Population

- **Prince Rupert's housing stock has not changed substantially since 2016**, as there has been limited new construction over the last five years. In both the City of Prince Rupert and North Coast Regional District, **65% of units comprise three or more bedrooms**. Feedback during engagement referenced the need for a greater diversity of housing units, such as one- and two-bedroom units in larger multi-unit developments. Larger homes in need of major repair are increasingly challenging for seniors to manage and young couples and singles want additional housing choice. With elevators, multi-unit development can also be an accessible option for people living with mobility challenges.
- **When compared to the North Coast Regional District, Prince Rupert's housing stock is slightly more diverse, with a larger proportion of row houses and low-rise apartments**, as well as "apartment or flats in a duplex" which primarily describes a unit with a secondary suite. Both the City of Prince Rupert and North Coast Regional District have less housing diversity than the province overall, as there is a much smaller proportion of single-detached homes across BC.
- Looking ahead, **Prince Rupert 2030 outlines an approach to accommodate projected housing growth in a variety of building forms**, including townhouses or apartments in condominium or rental tenure and other forms of gentle infill. The Vision indicates there is ample room to place all new housing within the footprint of the existing city in areas already developed, developing, or designated for development.

Figure 7: Housing Mix by Community (2021)



British Columbia



- Single-Detached
- Semi-Detached
- Row House
- Apartment or Flat in a Duplex
- Apartment in a Building <5 storeys
- Apartment in a Building >5 storeys
- Movable Dwelling

Source: Statistics Canada, 2021 Census of Population

RENTAL HOUSING INDICATORS

- **Data available from CMHC regarding rental housing in Prince Rupert is not reliable.** In addition to data quality issues, the information is not comprehensive as CMHC does not include information about secondary market rental housing¹⁴, such as secondary suites and rented houses or apartments. There is limited purpose-built rental housing¹⁵ in Prince Rupert and many renters live in secondary market rental housing.
- **Feedback from engagement highlighted the challenges people are experiencing in finding available and adequate rental housing.** Affordability concerns are top-of-mind for many Prince Rupert renters, as the price of housing has increased substantially in recent years. Key informants indicated Prince Rupert historically was a more affordable

¹⁴ Refers to units built for ownership that are then purchased by an individual or group that intends to rent and manage the units directly or through a property management firm.

¹⁵ Refers to multi-unit buildings (i.e., 3 units or more) designed and built expressly as long term rental housing. Purpose-built rental units are considered to form the primary rental market.

community, with rents below regional averages. This dynamic has recently shifted and significant price increases have left many people with limited options.

“Something renting for \$2,000 today was renting for \$800 four years ago.”

“In four and a half years, rents went up somewhere between 50% and 100%.”

– Quotes from engagement

- Facebook and Kijiji listings for Prince Rupert provide a general indication of average rental prices.** A scan was completed from July 21 to August 8, 2022 to better understand availability and affordability of rental housing in the city. During the two-week period, 25 rental listings were found online. Average rental prices based on this data are highlighted in Table 4. The cost of rent has likely increased since Summer 2022.

Table 4: Average Rental Prices, City of Prince Rupert (July-August 2022)

One Bedroom Units	Two Bedroom Units	Three Bedroom Units	All Units
\$1,420	\$1,880	\$2,440	\$1,950

Source: Facebook, Kijiji

- During a workshop with non-profit housing providers and other social service agencies, many participants highlighted the **challenges families are experiencing in finding rental housing that meets their needs.** There is limited family-friendly purpose-built rental housing in Prince Rupert, with 17% of the purpose-built rental units in the city comprising three or more bedrooms.
- With the increasing availability of higher-paying jobs associated with the port and related industry, new units are often purchased or rented by “industry people” earning more than median wages. Employment in other sectors is impacted by the lack of housing and housing that is affordable to people earning median salaries.
- Local businesses and industry specified a lack of housing has impacted their recruitment,** as new residents cannot find housing that meets their needs. This includes the need for additional market houses and apartments. The Health Authority has specifically lost 18 staff members in the last two years due to housing. These individuals experienced challenges related to housing affordability, as many of the 18 staff members that left Prince Rupert were not high-income earners. As a result of these challenges, Northern Health is now

involved with finding housing for new staff members. Northern Health rents houses in the city for people that have just arrived, providing them with space to catch their breath and save a bit of money.

HOMEOWNERSHIP INDICATORS

- **Feedback from engagement indicates the cost of housing has increased dramatically.**

Interviewees and focus group participants highlighted current prices are no longer attainable for Prince Rupert residents. With very little new construction over the past few decades, available housing options in Rupert are often limited to older post-war bungalows in inadequate condition. Renovation requirements can be extensive, which is costly and usually out-of-reach for people earning median income.

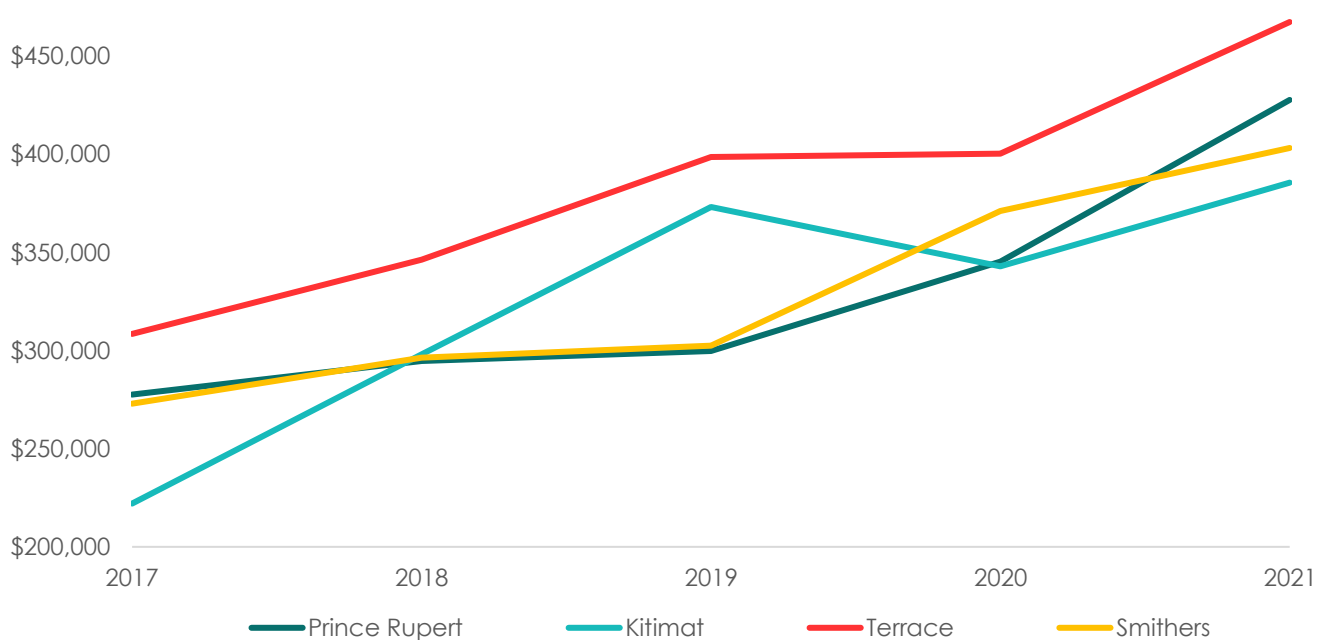
“Anything that you build has to be for the top third of income earners in Rupert unless we are given money.”

“There are no homes you can buy that are suitable in the \$350,000 range.”

– Quotes from engagement

- As outlined in Figure 8: Average Sale Price, Detached Houses in Northwest BC (2017–2021), **the average sale prices of detached houses in northwest BC have increased over the past five years.** In Prince Rupert, sale prices increased by 54% between 2017 and 2021, from \$277,611 to \$427,776. The northwest is “booming” with the positive Final Investment Decision to proceed with LNG in Kitimat and the port expansion projects underway in Prince Rupert. In this economic climate, there is greater desire for labour, materials, and higher demand as people move to these communities for work. Many of these factors are contributing to the increase in sales prices seen over the past five years. As of August 2022, the average sale price of a detached house in Prince Rupert was \$468,167, an increase of 3.6% from August 2021.

Figure 8: Average Sale Price, Detached Houses in Northwest BC (2017–2021)



Source: Northern Real Estate Board, 2017-2021

NON-MARKET HOUSING INDICATORS

- Feedback received through consultation indicates there is a growing mismatch between what low-income households can afford and is available in the community.** While the number of non-market housing units in BC Housing's Prince Rupert inventory has increased in the last five years (Table 5), the need for additional non-market units continues, as recent projects already have waitlists.
- Between 2017 and 2022, the number of applicants on BC Housing's waitlist decreased by 3, from 91 to 88 applicants.** Of the total number of applicants, families represent 52% of Prince Rupert households currently looking for non-market housing.

Table 5: BC Housing Shelters and Non-Market Housing (2017 & 2022)

Non-Market Category	Non-Market Sub-Category	2017	2022
Addressing Homelessness	Homeless Housed	13	49
	Homeless Shelter	*	35
Housing with Support Services	Special Needs	*	46

	Supportive Seniors Housing	51	51
	Women and Children Fleeing Violence	15	15
Social Housing	Independent Seniors	47	54
	Low Income Families	265	264
	Total	391	514

Source: BC Housing, 2017 & 2022

- Feedback received through consultation highlighted how **the city's non-market housing supply has changed in recent years**, with fires destroying older apartment buildings and replacement taking the form of new construction. There was a desire for greater clarity around the non-market housing landscape given the number of newly completed and committed projects. Figure 9 provides a visual summary of the new non-market projects in Prince Rupert.
- In addition to non-market housing, BC Housing also provides rent supplements to people experiencing homelessness, as well as low-income seniors and families. **The number of rent supplements provided in 2022 remains roughly constant with the number provided in 2017.** Housing providers specified additional subsidies are needed to support households that are struggling to afford rent. It was also recognized there are limited options to assist residents earning more than the qualifying incomes for rent subsidy programs. Additional housing options for people earning moderate incomes is needed, particularly for families and seniors.

Table 6: BC Housing Rent Supplements (2017 & 2022)

Supplement Source	2017	2022
Canada Housing Benefit	0	12
Homeless Rent Supplements	30	30
Rent Assist Families	11	*
Rent Assist Seniors	33	36

Total	74	78
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*Values less than 10 are suppressed for privacy

Source: BC Housing, 2017 & 2022

- The cost of housing in Prince Rupert has driven some Indigenous community members to look for housing on-reserve.** As there is limited housing available on reserve, Indigenous residents are struggling to find affordable and adequate housing options. Local service providers specified they have seen an increase in the number of people experiencing homelessness, which is reflected in the City's Point-in-Time Count¹⁶. The top reasons people experiencing homelessness lost their housing include not enough income (47%), unfit/unsafe housing (32%), and substance use issue (25%). The cost of rent is a major factor in people experiencing housing precarity as residents on income assistance struggle to afford housing costs.
- Between 2018 and 2021, the number of people counted as experiencing homelessness grew from 71 to 118.** The majority of people experiencing homelessness are adult men, and because of structural barriers related to colonialization and racism, Indigenous people are overrepresented among the people experiencing homelessness in Prince Rupert. The City's Point-in-Time Count indicates 87% of people experiencing homelessness identified as Indigenous, as compared to 39% of the general population. This highlights the importance of culturally safe housing options and trauma-informed service delivery.

¹⁶ It is important to note PIT counts are an undercount and represent only those individuals identified during a 24-hour period. This is because not everyone experiencing homelessness can be found and not everyone found consents to be surveyed.

Figure 9: Recent and Upcoming Non-Market Housing Developments



Anticipated Housing Units

The Housing Needs Report estimates the number of homes needed to be created across the housing spectrum at a variety of prices and of sizes (number of bedrooms) to meet growing demand and address the existing housing shortage. The anticipated housing units outlined below help to illustrate the depth and scale of Prince Rupert's current and future housing needs and identify areas where the City can focus their policy and advocacy.

The Housing Assessment Resource Tools (HART) methodology was used to guide the development of housing targets. This approach was created by the University of British Columbia's Housing Research Collaborative with funding by Impact Canada and CMHC's Housing Supply Challenge. Several inputs were considered, including the pre-existing deficits of housing and the changes in population expected over the next ten years. It is important to note the HART methodology relies on custom census data related to income that is not yet available for 2021. The targets outlined below carry 2016 income distributions forward to 2030.

Table 7: Housing Targets (2021 - 2030), City of Prince Rupert

Income Group	1-Bedroom	2-Bedroom	3-Bedroom	4+ Bedroom	2030 Targets
Very Low	295	50	0	0	345
Low	600	340	130	145	1,215
Moderate	275	230	110	115	730
Average	195	310	105	150	760
High	175	670	380	565	1,790
Total	1,540	1,600	725	975	4,840
Share of Units	32%	33%	15%	20%	

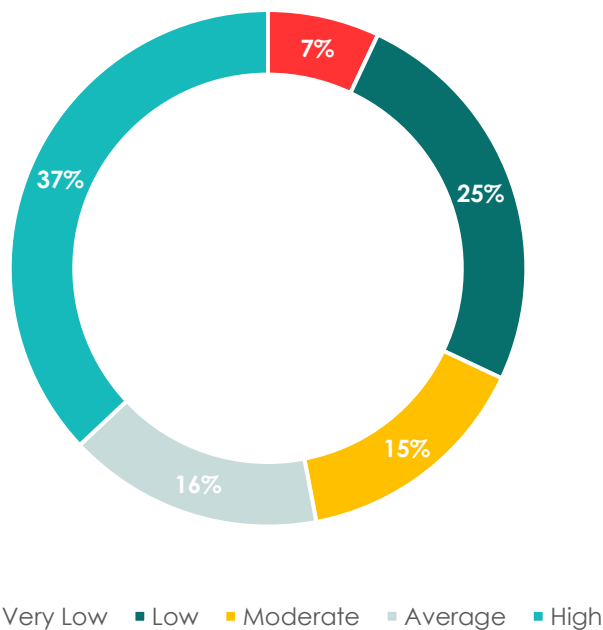
Source: Statistics Canada, 2016 Census Profile

Table 8: Income Groups and Affordability

	Very Low	Low	Moderate	Average	High
Monthly Maximum Housing Costs	<\$375	\$375-\$875	\$875-\$1,500	\$1,500-\$2,250	\$2,250+
Annual Household Pre-Tax Income	<\$15,000	\$15,000 - \$35,000	\$35,000 - \$60,000	\$60,000-\$90,000	\$90,000+

Source: Statistics Canada, 2016 Census Profile

Figure 10: Unit Target Income Distribution (2021-2031)



The housing targets illustrate the amount and type of housing required across the housing spectrum in order to maintain Prince Rupert's income and housing diversity. **Of the 4,840 new homes projected to be needed by 2030, 35% will need to accommodate families with 3 or more bedrooms, and 47% will need to serve households earning less than \$60,000 per year.** The City cannot achieve these targets alone, as partnerships with senior government are necessary to deliver below-market housing.

Households in Core Housing Need

For the purposes of this Report, core housing need is used to measure affordability. The following section provides an explanation of the metrics that comprise core housing need.

- Statistics Canada specifies, “A household is said to be in **‘core housing need’** if its housing falls below at least one of the adequacy, affordability or suitability **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 housing** has shelter costs equal to less than 30% of total before-tax household income.
- **Suitable housing** has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements.
- Non-family households with at least one maintainer¹⁷ aged 15 to 29 attending school are considered not to be in “core housing need” regardless of their housing circumstances. Attending school is considered a transitional phase and low incomes earned by student households are viewed as a temporary condition.
- A household is in **extreme core housing need** if it is in core housing need and spending at least 50% of its income on shelter costs.

The following tables demonstrate **renters are consistently faring worse than homeowners on all housing standards, and particularly with affordability and suitability**. In 2021, 24.3% of renter households were spending 30% or more of income on shelter costs, compared to 8.5% of owner households. Overall, **affordability challenges have improved for those residents most challenged to afford housing**, as the proportion of households in core housing need declined from 12.2% to 7.3% from 2016 to 2021. This pattern was replicated across Canada, as the share of households living in unaffordable housing declined, leading to a decrease in core housing

¹⁷ A maintainer refers to whether a person residing in the household is responsible for paying the rent, mortgage, taxes, electricity, or other services or utilities. Where several people may contribute to the payments, more than one person may be identified as household maintainer.

need. This is largely a result of pandemic financial supports and is likely to a “statistical aberration”¹⁸ given benefit programs have since expired.

In terms of adequacy, **the proportion of households with dwellings in need of major repair has increased overall between 2006 and 2016**, as aging housing is falling into a further state of disrepair.¹⁹ The **proportion of households in overcrowded dwellings has improved overall between 2006 and 2016, principally due to improvements among owner households**. These standards provide a snapshot of the housing challenges experienced by Prince Rupert households, and a more thorough affordability analysis is provided in the following snapshots section.

Table 9: Households Spending 30%+ of Income on Shelter, City of Prince Rupert (2011-2021)

	2011		2016		2021	
	#	%	#	%	#	%
Renter	610	32.6%	570	29.7%	465	24.3%
Owner	375	13.0%	340	11.7%	270	8.5%
Total	985	20.7%	910	18.8%	730	14.3%

Source: Statistics Canada, Census of Population, 2016

- To provide further context, the proportion of households in the North Coast Regional District spending 30%+ of their income on shelter costs was 14.2% in 2021 (23.4% for renter households, 9.2% for owner households). Across the province, 25.5% of households spent more than 30% of their income on shelter costs (37.8% for renter households, 19.3% for owner households). **The proportion of households below the affordability standard in Prince Rupert was lower when compared to the province.**

¹⁸ Steve Pomeroy, as quoted in “Housing woes a national problem, especially acute in B.C.: New data”, Dan Fumano, Vancouver Sun. (<https://vancouversun.com/opinion/columnists/dan-fumano-housing-woes-a-national-problem-especially-acute-in-b-c-new-data>).

¹⁹ While 2021 data regarding adequacy for all households is now available, this information is not yet available by tenure. Detailed data by tenure is anticipated to be available mid 2023. Given the timing of this report, 2016 data is used in certain places where 2021 data is not yet available as a full data set.

Table 10: Households in Dwellings Requiring Major Repairs, City of Prince Rupert (2006-2016)

	2006		2011		2016	
	#	%	#	%	#	%
Renter	210	11.4%	280	15.0%	295	15.4%
Owner	280	9.2%	330	11.5%	375	12.9%
Total	490	10.0%	605	12.7%	670	13.9%

Source: Statistics Canada, Census of Population, 2016

- For comparison purposes, the proportion of North Coast Regional District households in dwellings requiring major repair was 15.4% overall in 2016 (16.4% for renter households, 14.8% for owner households). For the province, 6.1% of households were living in dwellings in need of major repair (7.6% for renter households, 5.4% for owner households). **The proportion of households below the adequacy standard was much higher in the northwest when compared to provincial averages**, yet Prince Rupert had a slightly lower proportion of households below the adequacy standard when compared to the regional district.

Table 11: Households in Overcrowded Dwellings, City of Prince Rupert (2006-2016)

	2006		2011		2016	
	#	%	#	%	#	%
Renter	215	11.7%	185	9.9%	220	11.5%
Owner	170	5.6%	95	3.3%	60	2.1%
Total	390	8.0%	280	5.9%	280	5.8%

Source: Statistics Canada, Census of Population, 2016

- Similar to Prince Rupert, the proportion of North Coast Regional District households living in overcrowded dwellings was 5.4% in 2016 (10.6% renter households, 2.5% for owner households). At the provincial level, 5.3% of households lived in overcrowded dwellings in 2016 (10.1% of renter households, 3.0% of owner households). **The proportion of households below the suitability standard was slightly higher in Prince Rupert when compared to the regional district and province.**

Table 12: Households in Core Housing Need, City of Prince Rupert (2011-2021)

	2011		2016		2021	
	#	%	#	%	#	%
Renter	540	28.9%	475	24.7%	265	13.8%
Owner	160	5.6%	115	4.0%	100	3.2%
Total	695	14.6%	590	12.2%	365	7.3%

Source: Statistics Canada, Census of Population, 2016

- Prince Rupert has a lower proportion of households in core housing need when compared to the North Coast Regional District and the province.** The proportion of households in the North Coast Regional District in core housing need was 9.6% in 2021 (15.1% for renter households, 6.6% for owner households). Across the province, 13.4% of households experienced core housing need in 2021 (24.7% for renter households and 8.0% for owner households).

Table 13: Households in Extreme Core Housing Need, City of Prince Rupert (2006-2016)

	2006		2011		2016	
	#	%	#	%	#	%
Renter	150	8.1%	180	9.6%	185	9.6%
Owner	80	2.6%	60	2.1%	55	1.9%
Total	225	4.6%	245	5.2%	240	5.0%

Source: Statistics Canada, Census of Population, 2016

- Regionally, the proportion of households in extreme core housing was 5.1% in 2016 (9.3% for owners and 2.5% for renters), meaning **renter households in Prince Rupert fared slightly worse on affordability measures when compared to the North Coast Regional District.** This demonstrates renters in Prince Rupert are particularly challenged to afford adequate and suitable housing when compared to renters across the region. Across the province, the proportion of households in extreme core housing need was 6.5% for all households (12.5% for renter households and 6.5% for owner households), higher than the proportion in Prince Rupert.

Affordability Snapshots

In order to supplement the quantitative data provided by Statistics Canada, an affordability “snapshot” has been completed for five different household types. The following snapshots are based on feedback provided by First Nations, social service providers, and City staff. Each snapshot illustrates a different housing experience and outlines the challenges that may be experienced when trying to secure affordable, safe, and adequate housing.

The affordability of housing in a community is calculated by comparing average shelter costs (rent or mortgage) and a household's before-tax income.

What are Shelter Costs?

- For renters, shelter costs include rent and utilities.
- To qualify for mortgage, a gross debt service formula is used to determine a household's ability to afford homeownership and meet debt obligations, which takes into account mortgage payments (principal and interest), property taxes, condominiums / strata fees (if any), and heating costs.
- Housing is one factor in the overall cost of living for individuals and families; other factors include the cost of groceries, transportation, childcare, and medical expenses.

Affordability in this section uses different measures:

- For rental housing, the CMHC standard is used, which outlines that housing is considered unaffordable when a household spends 30% or more of its before-tax income on shelter costs;
- In order to qualify for a mortgage, financial institutions typically require a Gross Debt Service (GDS) Ratio of no more than 32%, meaning that household total monthly housing costs (mortgage payments, property taxes and heating costs, etc.) should be no more than 32% of before-tax monthly income; and,
- For mortgage eligibility, a 7.19% mortgage stress test rate and 5.19% mortgage rate over a 5-year fixed term was applied to the following scenario calculations, along with the assumption of a 25-year amortization period.

SNAPSHOT #1

A member of Metlakatla First Nation, Celeste has lived in Prince Rupert for 25 years. She owns a two-storey, three-bedroom home. A few years ago, her husband Tom passed away and Celeste has found it difficult to maintain her home given its size. She recently moved her bedroom to the first floor because her arthritic hip and knees make climbing stairs difficult. It also has been challenging for Celeste to get into the house with groceries due to a steep staircase from the street up to the front door. Financially, she relies on a fixed monthly income of \$728 from her monthly Canadian Pension Plan benefit (\$8,730 a year) and retirement savings.²⁰ After discussions with her children, Celeste feels it is time to sell her home and move into independent seniors' housing in the community.

Under this scenario, it is assumed Celeste sells her three-bedroom home at the median sale price (2021) of \$418,000²¹. Since Celeste is mortgage free at the time of sale, she plans to allocate her finances as follows:

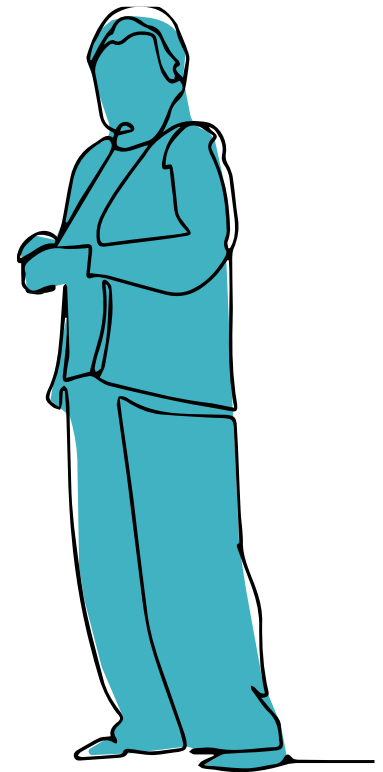
Savings

- > Retirement savings: \$60,000;
- > CPP: \$8,730/year; and
- > Income from sale: \$418,000.

Income available for living expenses

- > Surplus funds for emergency/personal use, including some income from sale and retirement savings: \$100,000; and
- > Allocate towards rent and living expenses: \$358,000 (+ \$8,730/year).

If Celeste were to utilize \$358,000 in addition to \$8,730 from CPP to rent a unit at a seniors housing building for the next ten years, she could afford \$1,113 per month.



²⁰ Government of Canada, CPP Retirement Pension, 2022 Canada Pension Plan - How much could you receive - Canada.ca (<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-benefit/amount.html>).

²¹ Northern Real Estate Board, 2021

WHAT ARE CELESTE'S OPTIONS?

In 2022, there are five developments specifically designed for seniors' independent and/or assisted living in Prince Rupert.

Housing Development	Number of Units	Average Rent	Waitlist
Cedar Village	32	N/A	Occupancy: full Waitlist: N/A
Wayne Place	25	\$370 – \$395 1-bedroom (2015)	Waitlist: N/A
Kootenay Place	10	\$420 one-bedroom	Waitlist: 84
Kaien Senior Citizen Apartments	26	\$370 – \$395 1-bedroom (2015)	Waitlist: 20 (2015)
Acropolis Manor	15 residential apartments	80% after-tax income	Waitlist: ~6 (2015)

In addition to the existing buildings, there is another planned project that will be ready for tenants soon. The Lax Kw'alaams housing project at 11 Street East is currently under construction and will accommodate Lax Kw'alaams seniors and those with accessibility needs.

Assuming minimal rent increases at the assisted living / senior-friendly facilities, Celeste can afford rent and additional living expenses. However, all five facilities are at-capacity and have waitlists. It will be challenging for Celeste to find a new home given the limited availability at existing seniors buildings.

SNAPSHOT #2

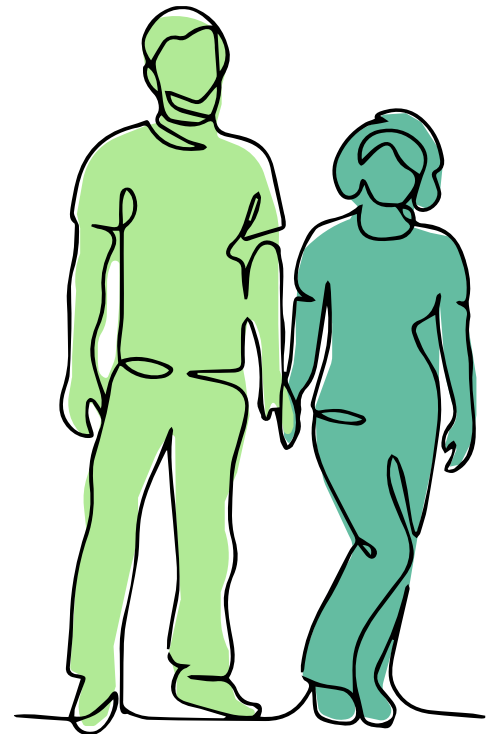
The ongoing Port expansion has made Prince Rupert a desirable community for people seeking employment. Carlos and Mallory have decided to move to Prince Rupert as Mallory was offered a position in logistics at the Port. Carlos works in healthcare administration and has secured a position at the hospital. Carlos and Mallory are planning to start a family within the next few years and would like to purchase a 3-bedroom house with a garage and yard. Given how busy they are with work, they would like to find a home that does not need extensive renovations.

Annual Income	Maximum Mortgage	Monthly Mortgage Payment	Purchase Price with 20% Down	Median Price: Detached House (2021)
\$130,200	\$429,071	\$2,542	\$536,339	\$418,000

WHAT ARE CARLOS AND MALLORY'S OPTIONS?

Carlos and Mallory are well within their means to purchase a three-bedroom house. However, as discovered through engagement and research, most of Prince Rupert's housing was built before 1980 and many units are in need of repair. Additionally, there were less than five new single-detached homes registered in 2021. With limited new construction, there aren't many homes available that meet their household needs.

Should Carlos and Mallory end up buying an older unit, it will be challenging to find an available contractor to complete the necessary repairs. Supply chain shortages also mean there are significant delays to receive materials, which may result in a much longer renovation than desirable. Key informants also indicated Prince Rupert does not have any home warranty-qualified contractors required by the province to certify newly constructed homes, meaning no one local would be able to certify a new house for Carlos and Mallory. There may not be many available options that suit the needs of Carlos and Mallory, and with limited rental availabilities, it will be difficult for them to find housing that meets their needs.



SNAPSHOT #3

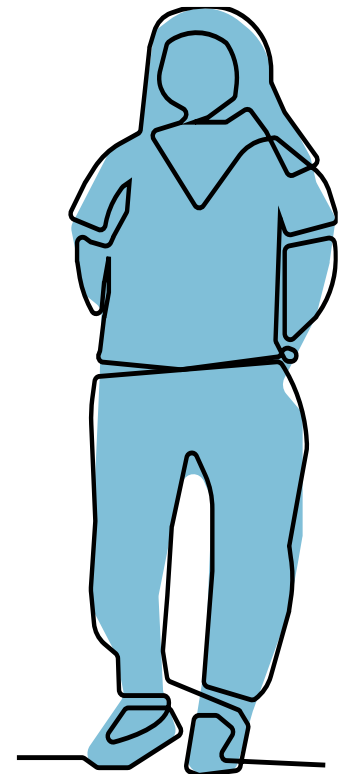
In 2016, there were 840 professionals working in retail in Prince Rupert, representing one of the largest employment sectors in the community. Sophia is a post-secondary student working at a local shop earning minimum wage (\$15.65 per hour as of June 2022). Sophia is currently looking for a place to rent while she takes online courses during her evenings and weekends. Since her courses are online, Sophia can work full-time earning an annual income of \$30,518.

Monthly Rent at 30% of Income	Average Monthly Rentals in Prince Rupert 2021		
	1-Bedroom	2-Bedroom	3-Bedroom
\$762	\$1,420	\$1,880	\$2,440

WHAT ARE SOPHIA'S OPTIONS?

Sophia can afford up to \$762 per month towards rent. Compared to the average cost of a one-bedroom unit in Prince Rupert, Sophia would be significantly over-stretched – spending over 50% of her income – to afford housing in the community. It is likely Sophia would need to find shared accommodation with a roommate, which is typically more affordable than living alone.

There is very limited rental availability in Prince Rupert, with most available options concentrated in the secondary rental market. With secondary market rentals, there is greater risk of displacement when owners decide to sell or when family members move into the rented unit. Purpose-built rental housing offers greater security of tenure, yet close to half of Prince Rupert's purpose-built rental housing was constructed prior to 1980 and many units are in need of repair.



SNAPSHOT #4

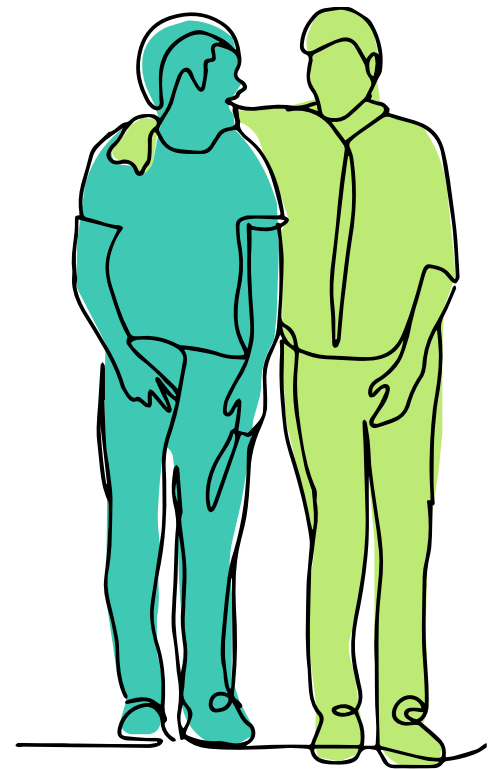
Farhan and Jeff have lived in Prince Rupert for the past five years; Jeff works in transportation and earns \$70,000 annually and Farhan is not working due to an injury. They are currently renting a 1-bedroom unit but recently decided to adopt a baby and would like to rent a larger unit or purchase their first home to accommodate the new member of their family.

Monthly Rent at 30% of Income	Average Monthly Rentals in Prince Rupert 2021		
	1-Bedroom	2-Bedroom	3-Bedroom
\$1,750	\$1,420	\$1,880	\$2,440

WHAT ARE FARHAN AND JEFF'S OPTIONS?

Farhan and Jeff can afford up to \$1,750 per month on rent – while they can afford a 1-bedroom, they would need to spend more than 30% of their income to afford a two-bedroom unit. Given their desire for more space, it will be hard to find a rental home that meets their needs and is affordable.

Farhan and Jeff could afford a home with a purchase price of \$254,436, which is less than the median price of a detached house in 2021. As of August 2022, the median price of a detached home had increased to \$469,000, which is much more than Farhan and Jeff could afford. With rising interest rates and ongoing labour and material shortages, it is difficult to predict how house prices will change over the coming months. Farhan and Jeff are hopeful they can find something that meets their needs and Farhan is planning to return to work within the year, which will increase their purchasing power and housing choices in Prince Rupert.



Annual Income	Maximum Mortgage	Monthly Mortgage Payment	Purchase Price with 20% Down	Median Price: Detached House (2021)
\$70,000	\$203,549	\$1,206	\$254,436	\$418,000

SNAPSHOT #5

In 2021, 118 community members were counted as sleeping rough or experiencing homelessness, a 66% increase from the Point-in-Time count conducted in 2018. Most people experiencing homelessness have low-incomes, multiple health concerns, and may be living with substance use disorders and mental health challenges.²² At present, the provincial government offers income assistance, providing up to \$375 per month towards shelter costs.

Sheri has recently fallen on hard times as multiple health concerns have left her unable to work. She relies on the \$375 income assistance benefit to pay for rent but cannot find any rental housing available in Prince Rupert for that price. In order to afford rent, Sheri would require additional rental supplements or other forms of income assistance. For the last few weeks, Sheri has been staying with friends but needs to find a place of her own for her mental health.

Monthly Rent at 30% of Income	Average Monthly Rentals in Prince Rupert 2021		
	1-Bedroom	2-Bedroom	3-Bedroom
\$375	\$1,420	\$1,880	\$2,440

WHAT ARE SHERI'S OPTIONS?

With fires destroying older apartment buildings and new construction coming online, the city's non-market housing stock has changed considerably over the past few years. While these changes are positive, limited options remain for Sheri as new non-market housing buildings are already full.

- Crow's Nest Lodge, a new supportive modular housing project, opened its doors in March 2019 and was full within one week of opening. Key informants indicated the waiting list has been double the facility's capacity, indicating greater need for more of this type of housing.
- In addition to Crow's Nest Lodge, the Prince Rupert Indigenous Housing Society redeveloped the former Anchor Inn to provide 46



²² Azizi, 2021, Prince Rupert homeless count finds 66% increase in homelessness in three years. (cftktv.com)

non-market housing units for community members. Within one week of opening, the waitlist to access housing was at 140 people.

- Sheri is determined to access a rent supplement from BC Housing, through their Homeless Rent Supplement program. As of March 2022, this program provided rent supplements to 30 people in Prince Rupert.

These snapshots illustrate the challenges people like Sheri experience in accessing safe and secure housing. While it is encouraging to see new projects come online, more non-market housing supply is needed for low-income residents. Moderate-income residents are also struggling to find affordable housing. Across British Columbia, local governments are exploring housing policy to deliver units at varying income levels, and inclusionary housing policies tend to target moderate income households, delivering housing at 10%-20% below market prices using incentives like density bonuses and parking relaxations. There is also a need for new housing across the housing spectrum, as much of the City's existing housing was constructed before 1980 and many units need major repair.



Key Areas of Local Need

Housing Need Summary Statements

Based on analysis of data and feedback received during engagement, the following summary statements describe the current and anticipated needs:

AFFORDABLE HOUSING

- **The cost of housing has increased significantly in Prince Rupert over the last five years, creating a growing gap between what people can afford and is available.** Feedback from key informants expressed concern that middle-income households can no longer afford homeownership, and with limited rental housing availability, there are not many housing options for those earning median wages. Historically, Prince Rupert was a more affordable community than other cities in the northwest, yet that dynamic has begun to shift with rising housing prices.
- **Interviews with neighbouring First Nations also demonstrate the impacts of affordability challenges in communities close to Prince Rupert.** Members are moving back to reserve because of the cost of housing in Prince Rupert, yet there is limited availability on-reserve. As the central hub for business and employment in the northwest, growing affordability concerns in Prince Rupert have cascading impacts beyond the city's borders.
- While housing prices for both rental and homeownership have increased recently, **Census data illustrates the proportion of households experiencing core housing need declined over the last five years, from 12.2% to 7.3%.** This trend is evident across Canada and indicative of the impact of government income supports in reducing poverty. With 69.5% of Prince Rupert residents receiving some form of pandemic benefit, the proportion of households spending more than 30% of their income on shelter costs declined between 2016 and 2021. Given most pandemic benefit programs have since ended, it will be important to assess how core housing need changes over the coming years, as recent improvements were principally driven by a reduction in the proportion of households spending 30% or more of their after-tax income on rent.

RENTAL HOUSING

- **The cost and availability of rental housing is a source of concern.** Housing providers, First Nations, social service agencies, and other interested and affected groups referenced the challenges residents are experiencing trying to find safe and affordable rental housing.

While many participants indicated the rising cost of rental housing to be a barrier in finding housing that meets their needs, others focused on the limited supply as well as concerns related to the condition and quality of the housing available.

- **Reliable and comprehensive data on rental housing is lacking in many small to mid-sized Canadian communities**, as CMHC data excludes secondary market rentals, which form a significant component of Prince Rupert's rental housing supply. Feedback from engagement indicates **prices have increased substantially**, from \$800 four years ago to \$2,000 today. The lack of rental housing has impacted recruitment, as evidenced by the Health Authority losing 18 staff members in the last two years due to housing specifically.
- **There was a recognition by key informants that new rental housing projects are also out-of-reach for moderate-income households.** Participants referenced “industry people” as the target market for new construction but also acknowledged that people moving to Prince Rupert for employment are not exclusively working in high-paying positions. There was a need for more rental housing options for moderate-income households as well as non-market housing for low-income households.

SPECIAL NEEDS HOUSING

- Special needs housing or housing with support services is typically intended to house youth or adults with mental and/or physical disabilities. Prince Rupert is home to 46 non-market special needs housing units, and there are 10 or less people²³ with disabilities on the non-market housing waitlist. **Engagement feedback indicated there is a need for additional housing with support services to accommodate the needs of different population groups.** Currently, adults with acquired brain injuries have limited housing options and can only access housing with supports through long-term care. This is not an appropriate option and greater diversity is needed to provide dignified support and care for people living with brain injuries.
- The connection between health care and housing is important to highlight, as many people requiring housing with support services also need regular access to medical professionals. **Health Authority staff indicated the need to explore a variety of “levels” of housing with support services**, as people recovering from illness or trauma unable to live alone require light supports, distinct from the higher levels of care currently offered in

²³ BC Housing suppresses values of less than 10 for privacy.

supportive housing facilities. This form of housing is not currently available in Prince Rupert and there was desire to explore alternate models of care to ensure people can access the assistance required.

- Housing for persons with disabilities and mental health needs continues to be in demand. It is anticipated this could be accommodated through new units that meet accessible/adaptable guidelines, through a variety of in-home services, and dedicated special needs housing.

HOUSING FOR SENIORS

- Throughout engagement, **numerous participants emphasized the need for additional seniors housing including accessible housing, independent seniors housing, and assisted living facilities.** Currently, 56% of Prince Rupert's housing comprises single-detached dwellings. For seniors looking to downsize and stay in the community, there are limited options. Engagement feedback highlighted the challenges seniors experience in maintaining larger detached dwellings, as well as older units in need of major repair. For these households, smaller accessible units are needed, such as one- or two-bedroom units in single-storey buildings or apartment buildings with elevators.
- Cedar Village, a seniors housing project built by BC Housing in partnership with Metlakatla First Nation, was referenced by many as an important new addition to the city's housing stock. **Participants during engagement indicated “more Cedar Villages” are needed, as there are 31 seniors remaining on BC Housing's waitlist for non-market seniors housing.** The prevalence of seniors among people experiencing homelessness and accessing the Unemployment Action Centre is increasing, which suggests there is a need for more affordable seniors' housing that could be facilitated through BC Housing's SAFER rent subsidy.
- Special consideration should be given to the fact that housing meant to accommodate seniors should be within close walking distance to transit and services, single-level or include an elevator in multi-unit development, and adaptable to ensure it meets the needs of seniors as they continue to age-in-place. For those with mobility limitations, many municipalities have directed policy and regulation to include accessible and adaptable housing in all new condominium and apartment buildings. For all federally funded projects, CMHC requires new developments to have full universal design or a minimum of 20% accessible units as a prerequisite of funding. **Prince Rupert should consider establishing a**

set of guidelines for accessible and adaptable housing to meet the needs of seniors and those with physical disabilities.

HOUSING FOR FAMILIES

- Over the past five years, **Prince Rupert's demographic profile has remained relatively static**, with many working age people comprising most of the city's population. Given the port expansion and associated economic opportunities, it is anticipated Prince Rupert will **continue to attract young families re-locating for employment**. With the median price of a single-detached home reaching \$469,000 in August 2022, it is difficult for moderate-income families to afford housing in Prince Rupert. Key informants highlighted most new builds are for the top third of income earners unless subsidies or other incentives are provided by senior government.
- Engagement feedback indicated many felt the existing housing options may not be adequate given the extent of repairs required on most units. **Participants highlighted there has been very little new construction in the last 30 years and it is increasingly difficult to make new projects work in Prince Rupert given the challenging construction context**. With cost escalations, supply chain issues, and rising interest rates, the current market conditions are not conducive to new development. One participant expressed, "*Rupert has to be by far one of the most expensive places to build.*"
- **Participants during engagement highlighted the need for housing with multiple bedrooms to accommodate large families**. Feedback received also indicates young adults cannot afford to live on their own and, as a result, it is becoming increasingly common for several generations to live together. Intergenerational living arrangements are also common among Indigenous families. To ensure culturally safe housing options are available, it may be beneficial to explore a family-friendly housing policy that encourages larger units in new multi-unit development.

HOUSING FOR SINGLES

- **Single people living in Rupert do not have many housing options as there are few multi-unit apartment buildings with affordable one-bedroom units**. With very little new construction over the past few decades, available housing options are often limited to older post-war bungalows in inadequate condition. Renovation requirements can be substantial, which can be costly and usually out-of-reach for single people earning median income.

SHELTERS FOR PEOPLE EXPERIENCING OR AT-RISK OF EXPERIENCING HOMELESSNESS

- There has been recent investment in the non-market housing sector as older buildings have been replaced and new projects have come forward with the support of BC Housing. This housing is critical for people experiencing or at-risk of experiencing homelessness, and with an increase in the number of people counted during the City's 2021 Point-in-Time Count, such investments are timely. **Feedback from providers demonstrates the need for additional non-market housing remains as recently opened projects already have waitlists.**
- As housing solutions are explored, **it will be important to employ an equity lens** to understand how to address structural barriers like racism and ableism that result in an over-representation of Indigenous people and people with disabilities among people experiencing homelessness. Indigenous-led housing options, such as Git Lach M'oon, are key examples of culturally safe housing options. There is an opportunity for the City to continue to explore partnerships with senior levels of government and First Nations to provide additional non-market housing options in Prince Rupert.

Additional Housing Challenges

In addition to housing needs and gaps, other related factors must be considered to understand the current Prince Rupert housing context:

INFRASTRUCTURE DEFICIT

For many years, there was limited private and public investment in Prince Rupert, meaning critical infrastructure was not updated and is now in need of major repair. Feedback from engagement indicates the City's infrastructure (e.g., water mains, sewer pipes) is reaching a point of critical failure and may limit the extent to which the City can accommodate projected growth. The City does not have sufficient resources to tackle this challenge and requires support from senior levels of government. The urgency and extent of the infrastructure deficit also means it is difficult for the City to invest in housing-related initiatives.

REMOTE LOCATION

For many communities in the northwest, Prince Rupert is a hub and service centre, yet its remote location at the end of Highway 16 makes it hard to access from major urban areas. Engagement participants indicated the challenges that come with securing tradespeople and materials in such a remote location. Contractors driving on Highway 16 from Prince

George would have little reason to continue to Rupert when other construction projects in Terrace and Smithers need tradespeople. It is difficult to attract skilled workers to Prince Rupert to build new housing and the lack of new development in recent years is reflective of this reality.

CHALLENGING BUILDING CONTEXT

In addition to being at “the end of the road”, Prince Rupert is a challenging place to build new housing, given the geotechnical conditions (e.g., muskeg, rock). With natural urban boundaries, there is not a lot of developable land available for new construction. With cost escalations, supply chain issues, and rising interest rates, the current market conditions are not conducive to new development. One participant expressed, “Prince Rupert has to be by far one of the most expensive places to build”. Developers in Prince Rupert struggle to get financing in place, as there are limited new developments that can serve as comparisons to satisfy bank conditions.

Given the limited number of units that have come online in recent years, the City is hesitant to impose affordability requirements at risk of disincentivizing new construction. Within this context, it is important for the City to explore other ways to support non-market development, such as the provision of City-owned land for new affordable housing projects. Relying on inclusionary zoning to deliver new non-market units in a context where there is little new development is not likely to be feasible. Other opportunities to support both market and non-market development must be explored.

Addressing Housing Needs + Gaps

The Role of Municipal Local Government

Local governments can support, encourage, facilitate, or incentivize housing development while also preserving and protecting affordable housing units; they are governed by legislation including the *Local Government Act*, *Community Charter*, *Strata Property Act*, and *Local Government Statutes (Housing Needs Reports) Amendment Act*.

While a Housing Needs Report identifies housing needs and gaps as well as potential best practices for consideration, it does not outline actions that a local government can employ to address housing issues. A further step is required, such as completing a Housing Action Plan or Affordable Housing Strategy.

Some local governments reference Housing Needs Reports to inform other planning initiatives, such as Official Community Plan Updates or Zoning Bylaw Amendments. There are typically five major categories of practice or implementation when a municipality considers next steps:

Table 14: Enabling Measures for Local Governments to Address Housing Needs, Gaps, and Issues

Policy Measures	Clear, consistent policies express commitment to affordable housing. Policies include land use designations as well as the housing typologies and tenures supported in a community.
Regulatory Measures	Effective use of regulatory powers encourages the private market to build housing that is affordable for moderate income households and supports non-profit housing providers with moving through development procedures. Regulatory measures include the Zoning Bylaw.
Financial Measures	The strategic, proactive use of municipal resources to help support the capital development and operation of affordable housing. Wide ranging, financial measures can include land contributions, waived fees, in-kind time, and cash investments (e.g., grants).
Partnerships	Collaboration with the business and non-profit sectors, First Nations, provincial agencies, and community organizations to create solutions to existing and emerging housing issues.
Awareness + Advocacy	Improve the community's understanding of affordable housing including education and ongoing advocacy to senior government for funding and program support helps to facilitate affordable housing at the local level.

Regional District

Regional governments provide a general framework for growth and land use in the region, often with an emphasis on concentrating growth in the urban centres. Affordable housing policy and practice should also align with the regional government's own housing plans and policies.

Provincial Government

The legislated responsibility for housing falls on the provincial government. As such, much of the legislation that impacts land use and housing is under provincial jurisdiction. In addition to a directly managed portfolio, the Province also provides funding and support to non-profits to build and operate emergency shelters and safe houses as well as transitional, supported and independent non-market housing. It also funds several rent supplement programs to assist lower income individuals and households to access market housing. Recent investments by provincial government have created new tools, regulations and capital/operating investment dollars and further announcements are expected to support the creation of many rental and affordable housing units across the province within the next ten years.

First Nations

First Nations are responsible for providing and managing housing on-reserve. The Government of Canada provides funding to First Nations for safe and affordable on-reserve housing. In most cases, First Nations communities receive an annual capital allocation for housing from the federal government. Annual allocations have been designed with the flexibility that First Nations may use the funding at their discretion for a range of eligible housing needs, including: construction, renovation, maintenance, insurance, capacity building, debt servicing, and the planning and management of their housing portfolio.

Partnerships between different levels of government demonstrate alternate approaches to providing suitable, adequate, and affordable housing options, including on-reserve housing. For instance, BC Housing's Indigenous Housing Fund is the first of its kind in Canada, supporting new on-reserve housing projects. First Nations can play an important advocacy role to communicate housing needs of their community members and determine culturally safe housing solutions. A recent affordable housing project in Prince Rupert between Lax Kw'alaams WAAP Housing Society, the City of Prince Rupert, and BC Housing demonstrates how partnerships can be leveraged to create new housing units in community.

Federal Government

The federal government provides mortgage insurance to homeowners through the Canada Mortgage and Housing Corporation (CMHC) and sets the rules and requirements for government-backed mortgage insurance. They also implement a variety of programs, including the provision of capital funding and operational assistance for non-market housing. The release of the National Housing Strategy in 2017 and recent funding announcements demonstrate a renewed commitment towards housing and homelessness by the Canadian government.

Private Sector

This sector includes landowners, developers, builders, investors, and landlords, and is responsible for the development, construction, and management of a range of housing forms and tenures, including ownership and rental. The private sector has been increasingly involved in delivering the rental supply, with a large proportion of rental housing comprising of secondary suites and condominiums rented through the secondary rental market.

Non-Profit Sector

The non-profit housing sector creates and manages non-market housing units and may include support services (e.g., life skills, employment training). The sector includes community-based non-profit organizations that typically receive some form of financial assistance from other levels of government to enable them to offer affordable rents to low-income households.

Key Considerations

The intent of this report is to provide the City with a clear understanding of local housing issues in Prince Rupert. The Housing Needs Report will be used as a tool by the City as it determines what forms of housing are needed in the community, to inform future housing related policy, and to support housing providers and other organizations applying for affordable housing project funding. The following table summarizes report findings, and identifies key considerations based on the housing needs and gaps identified through this study. In terms of next steps, the City of Prince Rupert may consider developing a Housing Strategy that identifies priorities to address housing gaps. As part of this process, a policy review exercise to explore tools and vet applicability and viability should be undertaken.

Housing Need	Housing Gap	Key Considerations
Housing for Low-Income Households	Non-Market Rental Housing	<ul style="list-style-type: none"> • Review policies that secure affordability in perpetuity, such as Housing Agreements • Explore opportunities to use public or local government land for affordable housing • Support organizations to renew aging non-market housing • Support local non-profits applying to provide BC Housing's new rent supplement programs, the Canada-BC Housing Benefit, the Supported Rent Supplement Program (SRSP), and the monthly \$600 rent supplement available to youth ageing out of care • Explore partnerships with First Nations to build new housing on- and off-reserve
Housing for Moderate-Income Households	Market Rental Housing Affordable Home Ownership Opportunities	<ul style="list-style-type: none"> • Explore policies to incentivize the construction of market rental units, including waiving fees, parking reductions, and application fast-tracking • Consider capacity-building workshops for the local developer/building community on housing programs available to the sector purpose-built rental housing (e.g., CMHC low-cost financing) • Explore infill and intensification opportunities in existing urban neighbourhoods • Explore family-friendly housing policies, including requirements for a minimum of 2+ bedroom units • Explore partnership opportunities with federal and provincial government to create affordable homeownership initiatives, such as down payment assistance programs
Culturally Safe Housing	Indigenous-Led Housing Projects	<ul style="list-style-type: none"> • Explore partnerships with First Nations to build new housing on- and off-reserve
Housing for Seniors	Accessible & Adaptable Housing	<ul style="list-style-type: none"> • Explore accessible and adaptable housing policies that require a proportion of new units in multi-unit development to be built to accessible or adaptable standards • Explore partnerships with non-profit organizations to obtain input into housing needs and design for program clients that require accessibility features

		<ul style="list-style-type: none"> • Promote BC Housing's Rebate for Accessible Home Adaptations program
Housing for Persons Experiencing Homelessness or At-Risk of Experiencing Homelessness	Transitional & Low-Barrier Rental Housing	<ul style="list-style-type: none"> • Consider education campaigns to build public awareness and understanding and reduce stigma • Explore strategies to increase the supply of supportive housing with wrap-around, 24/7 supports • Support Northern Health partnerships to strengthen mental health and substance use support services
Housing for People with Acquired Brain Injuries	Supportive Housing	<ul style="list-style-type: none"> • Support Northern Health partnerships to provide supportive housing for people with acquired brain injuries
Housing for Large Families	2+ Bedroom Units	<ul style="list-style-type: none"> • Explore family-friendly housing policies, including requirements for a minimum of 2+ bedroom units • Explore detached accessory dwelling unit programs to determine viability and feasibility in Prince Rupert
Housing for Singles	Multi-unit Apartments	<ul style="list-style-type: none"> • Explore opportunities to support diverse housing forms that offer livability and an alternative to single-detached housing • Consider advocacy measures to help address the infrastructure deficit as the City does not have sufficient resources



Closing Comments

Prince Rupert is projected to experience significant population growth over the next decade as the Port expansion continues and employment opportunities bring new residents to the northwest. To accommodate this growth, new housing is needed, yet data and feedback from engagement highlighted the extent to which this has yet to occur. The building environment in Prince Rupert is challenging, which has contributed to the lack of new housing in the community.

Findings from this Report demonstrate the cost of housing has made it challenging for moderate-income households to afford the cost of rental or homeownership units. While new non-market projects have been completed in recent years, more subsidized units are needed for a variety of income levels. This Housing Needs Report explores those challenges in greater detail through household profiles to determine key areas of need.

Feedback from engagement reflects the need for more seniors housing – from accessible units to independent seniors housing and assisted living facilities. There are limited options available for people with mobility considerations as the existing housing stock primarily comprises single-detached dwellings, many of which are older and in need of repair. Multi-unit development in areas close to services would also benefit singles seeking one-bedroom units.

The need for a diversity of housing options continues, as larger families are struggling to find units with several bedrooms to accommodate their household members. Part of the engagement for this Report included discussion with neighbouring First Nations, which highlighted the potential of further partnerships and information sharing meetings to facilitate a collaborative approach to housing solutions.

As Prince Rupert navigates the challenges facing many communities in the North Coast, it will be important to explore ways to incentivize new construction, given the difficult building context and challenges related to the supply chain and the city's remote location. Enabling policy and associated regulations will help to advance housing affordability, accessibility, and sustainability and address the needs outlined in this Report.

APPENDIX A

Legislative Requirements



DATA LIMITATIONS

The Prince Rupert Housing Needs Report benefits from recent Census data, released over the course of 2021. The majority of this information is included within this Report; however, certain datasets available by tenure have not yet been published by the provincial government.

- The Province of BC works with Statistics Canada to obtain a custom, crosstab of Census data by tenure (i.e., renter and owner households). This data is anticipated to be available in 2023, at which point the City of Prince Rupert may issue an update to this Housing Needs Report. The primary 2021 data points not available include income by tenure and certain core housing need indicators by tenure. Given the importance of this data, it is recommended City staff provide an update memorandum once the custom Census data is available.
- In addition to the custom Census information, there is limited rental data available for Prince Rupert, above and beyond CMHC provisions for the community. This is an issue in many rural and remote jurisdictions across BC. To supplement the data on purpose-built rental housing, this Report includes a scan of rental information from platforms like Facebook Marketplace, Craigslist, and Kijiji. Many of the rental units in Prince Rupert are secondary rental housing²⁴, which is not captured in CMHC’s rental market inventory.

POPULATION

Table 15: Population and Population Change, City of Prince Rupert, (2011 to 2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 National Household Survey

	2011	2016	2021	Growth, 2011-2021	Percent Change, 2011-2021
Prince Rupert	12,508	12,220	12,300	-208	-1.66%
North Coast Regional District	18,784	18,133	18,181	-603	-3.21%

Table 16: Average and Median Age, City of Prince Rupert, (2011 to 2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 National Household Survey

²⁴ Refers to units built for ownership that are then purchased by an individual or group that intends to rent and manage the units directly or through a property management firm (e.g., secondary suites and rented condominium apartment units).

Year	Average Age	Median Age
2011	38	39.3
2016	39.6	40.5
2021	40.4	39.6

Table 17: Age Group Distribution, City of Prince Rupert, (2011 to 2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 National Household Survey

Age Group	2011		2016		2021	
	#	%	#	%	#	%
0-14	2,405	19.2%	2,225	18.2%	2,110	17%
15-19	940	7.5%	785	6.4%	690	5.6%
20-24	835	6.6%	770	6.3%	770	6.2%
25-64	6,840	54.6%	6,700	54.8%	6,730	54.7%
65-84	1,345	10.7%	1,555	12.7%	1,805	14.6%
85+	145	1.1%	185	1.5%	195	1.5%
Total	12,510	100%	12,220	100%	12,300	100%

Table 18: Mobility, City of Prince Rupert, (2011 to 2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 National Household Survey

Mobility Status	2011	2016	2021
Non-movers	10,315	10,105	10,560
Non-migrants	1,320	1,200	1,035
Migrants	545	590	470

Table 19: Individuals Experiencing Homelessness, City of Prince Rupert, (2018 and 2021)

Source: Homelessness Services Association of British Columbia, 2021

Year	#
2018	71
2021	118

Table 20: Number of Students Enrolled in Post-Secondary Institutions, City of Prince Rupert, (2011 to 2021)

Source: BC Ministry of Advanced Education Skills and Training, Post-Secondary Finance Branch, 2022

Institution	2011	2016	2021
Coast Mountain College	1,271	959	462
University of Northern British Columbia	2,884	2,632	2,563

HOUSEHOLDS

Table 21: Total Number of Households, City of Prince Rupert, (2011 to 2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 National Household Survey

Year	#
2011	4,980
2016	4,920
2021	5,072

Table 22: Average Household Size, City of Prince Rupert, (2011 to 2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 National Household Survey

	2011	2016	2021
Average Household Size	2.5	2.4	2.4

Table 23: Breakdown of Households by Size, City of Prince Rupert, (2011 to 2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 National Household Survey

Household Size	2011		2016		2021	
	#	%	#	%	#	%
1 Person	1,360	27.3%	1,450	29.4%	1,585	31%
2 Persons	1,640	32.9%	1,660	33.7%	1,660	32%
3 Persons	835	16.7%	760	15.4%	775	15%
4 Persons	715	14.3%	620	12.6%	605	11%
5+ Persons	430	8.6%	430	8.7%	445	8%
Total	4,980	100%	4,920	100%	5,070	100%

Table 24: Housing Tenure, City of Prince Rupert, (2011 to 2021)

Source: 2021 Census of Population, 2016 Census of Population, 2011 National Household Survey

Housing Tenure	2011		2016		2021	
	#	%	#	%	#	%
Owner	2,980	59.8%	2,940	59.8%	3,170	62.3%
Renter	2,000	40.2%	1,980	40.2%	1,920	37.7%
Total	4,980	100%	4,920	100%	5,085	100%

Table 25: Renter Households in Subsidized Housing, City of Prince Rupert, (2011 to 2021)

Source: 2021 Census of Population, 2016 Census of Population, 2011 National Household Survey

	2011		2016		2021	
	#	%	#	%	#	%
Number of Households	305	15.3%	275	13.9%	250	13.1%

ANTICIPATED POPULATION AND HOUSEHOLDS

Table 26: Anticipated Population, City of Prince Rupert, (2022 to 2030)

Source: Beasley and Associates, Planning Inc., Prince Rupert 2030 The Vision, 2019

Year	Projected Population
2022	13,378
2023	14,456
2024	15,533
2025	16,611
2026	17,689
2027	18,767
2028	19,844
2029	20,922
2030	22,000

Table 27: Anticipated Population Growth, City of Prince Rupert, (2022 to 2030)

Source: Beasley and Associates, Planning Inc., Prince Rupert 2030 The Vision, 2019

Growth (2022-2030)	Percent Change (2022-2030)
8,622	64.4%



Table 28: Anticipated Population Growth by Age, City of Prince Rupert, (2022)

Source: BC Statistics, Local Health Area Anticipated Population, Prince Rupert; Beasley and Associates, Planning Inc., Prince Rupert 2030 The Vision, 2019

Age Group by Year	Anticipated Population (2022)	%
0 to 14	2,142	16%
15 to 19	716	5%
20 to 24	777	6%
25 to 64	7,569	57%
65 to 84	1,989	15%
85+	185	1%
Total	13,378	100%

Table 29: Anticipated Population Growth by Age, City of Prince Rupert, (2030)

Source: BC Statistics, Local Health Area Anticipated Population, Prince Rupert; Beasley and Associates, Planning Inc., Prince Rupert 2030 The Vision, 2019

Age Group by Year	Anticipated Population (2030)	%
0 to 14	3,110	14%
15 to 19	1,232	6%
20 to 24	1,328	6%
25 to 64	11,366	52%
65 to 84	4,406	20%
85+	558	3%
Total	22,000	100%

Table 30: Anticipated Number of Households, City of Prince Rupert, (2022 to 2030)

Source: BC Statistics, Local Health Area Anticipated Population, Prince Rupert; Beasley and Associates, Planning Inc., Prince Rupert 2030 The Vision, 2019

Growth (2022-2030)	Percent Change (2022-2030)
3,593	64.5%

Table 31: Anticipated Average Household Size, City of Prince Rupert, (2022 to 2030)

Source: BC Statistics, Local Health Area Anticipated Population, Prince Rupert; Beasley and Associates, Planning Inc., Prince Rupert 2030 The Vision, 2019

Year	Average Household Size	Households
2022	2.4	5,574
2023	2.4	6,023
2024	2.4	6,472
2025	2.4	6,921
2026	2.4	7,370
2027	2.4	7,819
2028	2.4	8,269
2029	2.4	8,718
2030	2.4	9,167

HOUSEHOLD INCOME

Table 32: Average and Median Total Household Income, City of Prince Rupert, (2011 to 2021)
 Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 National Household Survey

Year	Average	Median
2011	\$74,196	\$59,118
2016	\$87,489	\$73,334
2021	\$113,200	\$95,000

Table 33: Total Household Income, City of Prince Rupert, (2011 to 2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 National Household Survey

Income Range	2011		2016		2021	
	#	%	#	%	#	%
Under \$5,000	175	4%	50	1%	35	1%
\$5,000 to \$9,999	125	3%	70	1%	15	0%
\$10,000 to \$14,999	140	3%	125	3%	50	1%
\$15,000 to \$19,999	270	5%	210	4%	100	2%
\$20,000 to \$24,999	280	6%	260	5%	190	4%
\$25,000 to \$29,999	190	4%	160	3%	145	3%
\$30,000 to \$34,999	310	6%	190	4%	135	3%
\$35,000 to 39,999	265	5%	190	4%	145	3%
\$40,000 to 44,999	195	4%	225	5%	140	3%
\$45,000 to 49,999	160	3%	170	3%	170	3%
\$50,000 to \$59,999	410	8%	390	8%	335	7%
\$60,000 to \$69,999	355	7%	340	7%	350	7%
\$70,000 to \$79,999	250	5%	250	5%	295	6%
\$80,000 to \$89,999	220	4%	285	6%	290	6%
\$90,000 to \$99,999	310	6%	330	7%	245	5%
\$100,000 to \$124,999	495	10%	530	11%	580	11%
\$125,000 to \$149,999	380	8%	370	8%	485	10%
\$150,000 to \$199,999	285	6%	495	10%	700	14%
\$200,000 and over	165	3%	275	6%	670	13%
Total	4,980		4,920		5075	

*Income data available for 2021 for all households, not yet available by tenure

Table 34: Average and Median Renter Household Income, City of Prince Rupert, (2006 to 2016)

Source: Statistics Canada, 2006 Census of Population, 2011 Census of Population, 2016 Census of Population

Year	Average	Median
2006	\$43,004	\$31,989
2011	\$45,959	\$34,232
2016	\$57,890	\$44,443

Table 35: Average and Median Owner Household Income, City of Prince Rupert, (2006 to 2016)

Source: Statistics Canada, 2006 Census of Population, 2011 Census of Population, 2016 Census of Population

Year	Average	Median
2006	\$87,152	\$81,539
2011	\$93,126	\$82,611
2016	\$107,466	\$98,281

Table 36: Renter Household Income, City of Prince Rupert, (2006 to 2016)

Source: Statistics Canada, 2006 Census of Population, 2011 Census of Population, 2016 Census of Population

Income Range	2006		2011		2016	
	#	%	#	%	#	%
Under \$5,000	80	4%	105	5%	30	2%
\$5,000 to \$9,999	70	4%	65	3%	65	3%
\$10,000 to \$14,999	140	7%	115	6%	105	5%
\$15,000 to \$19,999	230	12%	230	12%	145	7%
\$20,000 to \$24,999	135	7%	180	9%	180	9%
\$25,000 to \$29,999	210	11%	125	6%	100	5%
\$30,000 to \$34,999	160	8%	200	10%	115	6%
\$35,000 to 39,999	145	7%	160	8%	140	7%
\$40,000 to 44,999	120	6%	115	6%	135	7%
\$45,000 to 49,999	50	3%	75	4%	85	4%
\$50,000 to \$59,999	165	8%	140	7%	160	8%
\$60,000 to \$69,999	130	7%	125	6%	145	7%
\$70,000 to \$79,999	80	4%	45	2%	90	5%
\$80,000 to \$89,999	35	2%	70	4%	105	5%
\$90,000 to \$99,999	30	3%	75	4%	135	7%
\$100,000 to \$124,999	65	3%	100	5%	70	4%
\$125,000 to \$149,999	50	3%	40	2%	90	5%
\$150,000 to \$199,999	15	1%	25	1%	70	4%
\$200,000 and over	15	1%	0	0%	25	1%
Total	1945		1,990		1,990	

Table 37: Owner Household Income, City of Prince Rupert, (2006 to 2016)

Source: Statistics Canada, 2006 Census of Population, 2011 Census of Population, 2016 National Household Survey

Income Range	2006		2011		2016	
	#	%	#	%	#	%
Under \$5,000	50	2%	65	2%	20	1%
\$5,000 to \$9,999	30	1%	60	2%	10	0%
\$10,000 to \$14,999	25	1%	20	1%	20	1%
\$15,000 to \$19,999	150	5%	40	1%	65	2%
\$20,000 to \$24,999	80	3%	105	4%	80	3%
\$25,000 to \$29,999	90	3%	60	2%	60	2%
\$30,000 to \$34,999	70	2%	110	4%	75	3%
\$35,000 to 39,999	100	3%	105	4%	50	2%
\$40,000 to 44,999	100	3%	85	3%	90	3%
\$45,000 to 49,999	125	4%	85	3%	85	3%
\$50,000 to \$59,999	235	7%	275	9%	230	8%
\$60,000 to \$69,999	245	8%	230	8%	200	7%
\$70,000 to \$79,999	240	8%	210	7%	155	5%
\$80,000 to \$89,999	275	9%	155	5%	185	6%
\$90,000 to \$99,999	220	7%	230	8%	195	7%
\$100,000 to \$124,999	490	16%	395	13%	460	16%
\$125,000 to \$149,999	275	9%	345	12%	285	10%
\$150,000 to \$199,999	255	8%	260	9%	425	14%
\$200,000 and over	85	3%	145	5%	255	9%
Total	3,140		2,980		2,940	

ECONOMIC SECTORS AND LABOUR FORCE

Table 38: Total Number of Workers, City of Prince Rupert, (2006 to 2016)

Source: Statistics Canada, 2016 Census of Population, 2011 Census of Population, 2006 National Household Survey

Year	Number of Workers
2006	6,915
2011	6,520
2016	6,650

Table 39: Unemployment and Participation Rates, City of Prince Rupert, (2006 to 2016)

Source: Statistics Canada, 2016 Census of Population, 2011 Census of Population, 2006 Census of Population

	2006	2011	2016
Unemployment Rate	12.8%	14.6%	12.6%
Participation Rate	68.3%	65.5%	67.9%

Table 40: Commuting Destination, City of Prince Rupert, (2006 to 2016)

Source: Statistics Canada, 2016 Census of Population, 2011 Census of Population, 2006 Census of Population

	Number of people commuting to a different census subdivision, within census subdivision of residence
2006	100
2011	150
2016	330

Table 41: Number of Workers by Industry, City of Prince Rupert, (2006 to 2016)

Source: Statistics Canada, 2016 Census of Population, 2011 Census of Population, 2006 Census of Population

Industry	2006	2011	2016
Agriculture, forestry, fishing, and hunting	670	430	290
Mining, quarrying, and oil and gas extraction	15	0	60
Utilities	15	35	15
Construction	295	265	475
Manufacturing	690	250	360
Wholesale trade	150	115	55
Retail trade	750	840	750
Transportation and warehousing	810	980	1,130
Information and cultural industries	85	125	55
Finance and insurance	220	265	150
Real estate and rental and leasing	40	60	50
Professional, scientific and technical services	140	135	160
Management of companies and enterprises	0	0	10
Administrative and support, waste management and remediation services	220	180	250
Educational services	515	525	435
Health care and social assistance	575	660	685
Arts, entertainment, and recreation	155	170	140
Accommodation and food services	640	420	550
Other services (except public administration)	275	205	280
Public administration	465	675	580
Total	6,725	6,335	6,480

HOUSING UNITS

Table 42: Total Housing Units, City of Prince Rupert, (2021)

Source: Statistics Canada, 2021 Census of Population

	Housing Units
Total Private Dwellings	5,747
Private Dwellings Occupied by the Usual Residents	5,072

Table 43: Housing Units by Structural Type, City of Prince Rupert, (2021)

Source: Statistics Canada, 2021 Census of Population

Structure Type	#	%
Single-detached House	2,875	57%
Semi-detached House	200	4%
Row House	285	6%
Apartment or Flat in Duplex	635	13%
Apartment or Building with Fewer than Five Storeys	910	18%
Apartment in a Building with Five or More Storeys	55	1%
Other Single-attached House	10	0%
Movable Dwelling	95	2%
Total	5,065	

Table 44: Housing Units by Size (2021)

Source: Statistics Canada, 2021 Census of Population

Number of Bedrooms	# of Housing Units
No bedrooms	25
1 bedroom	600
2 bedrooms	1,160
3 bedrooms	1,870
4 or more bedrooms	1,430
Total	5,085

*Housing unit totals vary from totals reflected throughout the report because Housing Units by Size was calculated from the 25% Sample of Census.

Table 45: Housing Units by Date Built (2021)

Source: Statistics Canada, 2021 Census of Population

Date of Build	#	%
1960 and before	1,830	36%
1961 to 1980	2,000	39%
1981 to 1990	720	14%
1991 to 2000	355	7%
2001 to 2005	40	1%
2006 to 2010	25	0%
2011 to 2015	40	1%
2016 to 2021	85	2%
Total	5,065	100%



Table 46: Subsidized Housing Units, City of Prince Rupert, (2022)

Source: BC Housing, Housing Continuum for Prince Rupert, 2022

Subsidized Housing Units	#
Supportive Seniors	51
Special Needs	46
Women and Children Feeling Violence	15
Total	112
Independent Social Housing	#
Low Income Families	264
Independent Seniors	54
Total	318

Table 47: Rental Vacancy Rate, City of Prince Rupert, (2022)

Source: Canada Mortgage and Housing Corporation, Primary Rental Market, 2022

Structure Type	#	Data Quality
Bachelor	*Suppressed for privacy	
1 Bedroom	3%	C
2 Bedroom	*Suppressed for privacy	
3 Bedroom	*Suppressed for privacy	
Total	4.6%	D

Estimate Reliability of Data:

A – Excellent

B – Very Good

C – Good

D - Fair (Use with Caution)

Table 48: Shelter Beds and Housing Units for People Experiencing or at Risk of Homelessness, City of Prince Rupert, (2017 and 2022)

Source: BC Housing, Housing Continuum for Prince Rupert, 2022

Service Allocation Subgroup	2017	2022
Homeless Housed	13	49
Homeless Shelters	*	35
Homeless Rent Supplements	30	30
Total	43	114

* Data suppressed when <=10 for privacy

Table 49: Overall Loss of Units in Housing Stock, City of Prince Rupert, (2012 to 2022)

Source: City of Prince Rupert, 2022

Year	# Units Lost
2012	3
2013	2
2014	3
2015	0
2016	3
2017	4
2018	1
2019	5
2020	0
2021	21
2022	0
Total	42

Table 50: Loss of Units by Housing Type, City of Prince Rupert, (2012 to 2022)

Source: City of Prince Rupert

Year	Single	Semi-detached	Row Housing	Apartment	Triplex
2012	2	1	-	-	-
2013	2	-	-	-	-
2014	3	-	-	-	-
2015	-	-	-	-	-
2016	3	-	-	-	-
2017	-	-	-	4	-
2018	1	-	-	-	-
2019	1	-	-	4	-
2020	-	-	-	-	-
2021	2	-	-	19	-
2022	-	-	-	-	-
Total	14	1	0	27	0

Table 51: New Housing Units, City of Prince Rupert, (2012 to 2022)

Source: City of Prince Rupert

Year	# of Units Added
2012	1
2013	0
2014	3
2015	4
2016	14
2017	11
2018	5
2019	3
2020	7
2021	13
2022	3
Total	64

Table 52: New Housing Units by Type, City of Prince Rupert, (2012 to 2022)

Source: City of Prince Rupert

Year	Single	Semi-detached	Row Housing	Apartment	Triplex
2012	1	-	-	-	-
2013	0	-	-	-	-
2014	2	-	-	1	-
2015	4	-	-	-	-
2016	14	-	-	-	-
2017	8	-	-	3	-
2018	5	-	-	-	-
2019	2	-	-	-	1
2020	5	2	-	-	-
2021	3	10	-	-	-
2022	1	2	-	-	-
Total	45	14	0	4	1

Table 53: Overall Registered New Homes, City of Prince Rupert, (2016 to 2021)

Source: BC Housing

	2016	2017	2018	2019	2020	2021
Single-detached	12	*	6	*	5	*
Multi-unit Homes	*	*	*	5	*	*
Rental	*	*	*	*	6	*

*For privacy reasons data has been suppressed for communities where there are less than 5 homes registered in a year

HOUSING VALUES

Table 54: Overall Assessed Average Value, City of Prince Rupert, (2021)

Source: BC Assessment Authority

Overall Assessed Average Value	2021
Average Value	\$242,813

Table 55: Average Assessed Value by Structure Type, City of Prince Rupert, (2021)

Source: BC Assessment Authority

Structure Type	Average Value
Single Detached	\$305,274
Strata-lot Residence (condominium)	\$104,847
Residential Dwelling with Suite	\$191,929
Duplex, Non-Strata Side by Side or Front / Back	\$94,745
Duplex, Strata Side by Side	\$114,313
Manufactured Home (Not In Manufactured Home Park)	\$106,719
Row Housing (Single Unit Ownership)	\$198,032
Manufactured Home (Within Manufactured Home Park)	\$10,640
Triplex	\$221,088

Table 56: Average Assessed Value by Unit Size, City of Prince Rupert, (2021)

Source: BC Assessment Authority

Single Detached	Average Value
1 bed	\$200,080
2 bed	\$214,302
3 bed	\$295,736
4 bed	\$339,844
5 bed	\$368,241
6 bed	\$383,445
7 bed	\$356,570
8 bed	\$461,100
9 bed	\$224,500
Strata-lot Residence (Condominium)	Average Value
1 bed	\$82,139
2 bed	\$124,780
3 bed	\$79,163
4 bed	\$360,000
Residential Dwelling with Suite	Average Value
1 bed	\$195,900
2 bed	\$142,150
3 bed	\$176,501
4 bed	\$188,793
5 bed	\$193,977
6 bed	\$208,639
7 bed	\$233,826
8 bed	\$215,160
10 bed	\$466,500
Duplex, Non-Strata Side by Side or Front / Back	Average Value
2 bed	\$61,858
3 bed	\$106,613
4 bed	\$86,036
5 bed	\$81,819
6 bed	\$88,725
7 bed	\$77,255
8 bed	\$95,410
9 bed	\$111,707
10 bed	\$114,150
12 bed	\$81,500
Duplex, Strata Side by Side	Average Value



1 bed	\$289,500
2 bed	\$279,500
3 bed	\$108,175
4 bed	\$97,888
Manufactured Home (Not in Manufactured Home Park)	Average Value
1 bed	\$57,000.00
2 bed	\$87,109
3 bed	\$127,143
4 bed	\$217,000
Row Housing (Single Unit Ownership)	Average Value
1 bed	\$277,000
2 bed	\$150,123
3 bed	\$214,095
4 bed	\$261,150
Triplex	Average Value
4 bed	\$272,340
5 bed	\$213,166
5 bed	\$159,000
7 bed	\$189,040
8 bed	\$397,200
Manufactured Home (Within Manufactured Home Park)	Average Value
2 bed	\$10,640

Table 57: Overall Average Sales Price, City of Prince Rupert, (2021)

Source: BC Assessment Authority

Overall Assessed Average Sales Price	2021
Average Sales Price	\$335,957

Table 58: Average Sales Price by Structure Type, City of Prince Rupert, (2021)

Source: BC Assessment Authority

Structure Type	Average Price
Single Detached	\$347,381
Strata-lot Residence (condominium)	\$125,064
Residential Dwelling with Suite	\$398,222
Duplex, Non-Strata Side by Side or Front / Back	\$259,755
Duplex, Strata Side by Side	\$265,833
Manufactured Home (Not In Manufactured Home Park)	\$118,000
Row Housing (Single Unit Ownership)	\$353,833
Manufactured Home (Within Manufactured Home Park)	N/A
Triplex	N/A

Table 59: Average Sales Price by Unit Size, City of Prince Rupert, (2021)

Source: BC Assessment Authority

Single Detached	Average Price
1 bed	\$241,000
2 bed	\$232,203
3 bed	\$344,853
4 bed	\$419,600
5 bed	\$426,103
6 bed	\$216,500
7 bed	\$205,000
8 bed	N/A
9 bed	N/A
Strata-lot Residence (Condominium)	Average Price



1 bed	N/A
2 bed	\$183,687
3 bed	\$78,166
4 bed	N/A
Residential Dwelling with Suite	Average Price
1 bed	N/A
2 bed	\$250,000
3 bed	\$418,300
4 bed	\$369,500
5 bed	\$413,249
6 bed	\$443,944
7 bed	N/A
8 bed	\$559,000
10 bed	N/A
Duplex, Non-Strata Side by Side or Front / Back	Average Price
2 bed	N/A
3 bed	\$185,000
4 bed	\$309,000
5 bed	\$267,500
6 bed	\$314,900
7 bed	N/A
8 bed	N/A
9 bed	N/A
10 bed	N/A
12 bed	N/A
Duplex, Strata Side by Side	Average Price
1 bed	N/A
2 bed	N/A
3 bed	\$268,750
4 bed	\$260,000
Manufactured Home (Not in Manufactured Home Park)	Average Price
1 bed	N/A
2 bed	N/A
3 bed	\$118,000
4 bed	N/A
Row Housing (Single Unit Ownership)	Average Price
1 bed	N/A
2 bed	\$129,000



3 bed	\$415,000
4 bed	\$334,000
Triplex	Average Price
4 bed	N/A
5 bed	N/A
5 bed	N/A
7 bed	N/A
8 bed	N/A
Manufactured Home (Within Manufactured Home Park)	Average Price
2 bed	N/A

Table 60: Average Rental Price by Unit Size, City of Prince Rupert, (2018-2021)

Source: Canadian Mortgage and Housing Corporation, Primary Rental Market

Unit Size	2018	2019	2020	2021
0 Bedrooms (Bachelor)	\$636	\$643	\$631	\$806
1 Bedroom	\$849	\$874	\$904	\$948
2 Bedrooms	\$873	\$887	\$1,136	\$959
3 + Bedrooms	\$903	\$873	\$974	\$946
Total	\$847	\$858	\$1,001	\$945

APPENDIX B

Summary Form



Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: _____

REGIONAL DISTRICT: _____

DATE OF REPORT COMPLETION: _____ (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	Neighbouring municipalities and electoral areas:
	Neighbouring First Nations:

POPULATION	Population:	Change since	:	%		
	<i>Projected</i> population in 5 years:	Projected change:		%		
	Number of households:	Change since	:	%		
	<i>Projected</i> number of households in 5 years:	Projected change:		%		
	Average household size:					
	<i>Projected</i> average household size in 5 years:					
	Median age (local):	Median age (RD):	Median age (BC):			
	Projected median age in 5 years:					
	Seniors 65+ (local):	%	Seniors 65+ (RD):	%	Seniors 65+ (BC):	%
	<i>Projected</i> seniors 65+ in 5 years:				%	
	Owner households:	%	Renter households:	%		
	Renter households in subsidized housing:				%	

	Median household income	Local	Regional District	BC
INCOME	All households	\$	\$	\$
	Renter households	\$	\$	\$
	Owner households	\$	\$	\$

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)		
1 bedroom		
2 bedrooms		
3+ bedrooms		
Total		

Comments:

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>		100		100		100
Of which are in core housing need						
Of which are owner households						
Of which are renter households						

Comments:

Table 3: Households in *Extreme* Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>		100		100		100
Of which are in extreme core housing need						
Of which are owner households						
Of which are renter households						

Comments:

Briefly summarize current and anticipated needs for each of the following:

1. Affordable housing:

2. Rental housing:

3. Special needs housing:

4. Housing for seniors:

5. Housing for families:

6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:

7. Any other population groups with specific housing needs identified in the report:

Were there any other key issues identified through the process of developing your housing needs report?

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