

City of Quesnel

Affordable Housing Needs Assessment



Final Report
Terra Housing Consultants
Cooper Planning and Development Consultants
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The mission of the Real Estate Foundation is to support sustainable real estate and land use practices for the benefit of British Columbians

Executive Summary

The City of Quesnel is often cited as one of the most affordable cities in Canada. The average house price is half that of metropolitan cities in the country, and the residents of Quesnel enjoy a quality of life characterized by spacious living, magnificent natural beauty, and home ownership. Due to the resource based economy the quality of life is vulnerable to job loss and resulting household income erosion.

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

An analysis of the 2006 Census data suggests that the overall population in Quesnel is not increasing, while household size is declining. The Aboriginal population is growing and tends to be younger than the non-Aboriginal population. This trend will put pressure on the housing market both on and off Aboriginal reserves. The senior population is also growing and smaller housing units with a greater range of support services will be needed. Home care may also be considered for seniors who choose to stay in their current homes rather than care facilities. Housing units will need to be more accessible and adaptable to seniors and persons with mobility challenges.

The City faces challenges in retaining and attracting young, educated workers. Despite high wages in the forestry sector, employment opportunities in the industry fluctuate. Therefore, new employment opportunities in a diversified economy are critical for maintaining a healthy workforce. Demographics show that the youth are the second largest population group. Their entry into the workforce and into the housing market will be critical to the economic health of Quesnel.

Meanwhile, the current lack of rental and student housing may be a barrier to attracting young people into the City.

A high proportion of residents in Quesnel are homeowners who live in single-detached homes. The low incidence of rental units and high incidence of single detached homes indicate that secondary suites may be a benefit to the community. Currently renters have a higher rent to income ratio and thus face greater difficulty in affording their homes. Consultation with community members also revealed that renters with low incomes often live in poorly maintained homes with little ability to obtain necessary repairs from their landlord.

In Quesnel, there are over 1,100 households who reside in subsidized housing or are in need of an affordable housing option. Many of them pay over half of their income on rent and reside in poorly maintained buildings. Some of them are homeless, in emergency shelters or on the waitlist for a safe and secure housing. There are only 208 non-market units in Quesnel, all occupied, with no new affordable housing developments underway. Therefore, there is a gap of 947 units that should be filled in order to accommodate the persons in need at present. The gap may widen over the years if household income does not keep up with the cost of maintaining a home.

The next step Quesnel should take to address its housing challenges is to complete a Housing Strategy and Action Plan that outlines its priorities and opportunities to resolve the issues.

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1. Introduction

The City of Quesnel is completing a housing needs assessment for the municipality to help position it to understand and effectively address housing issues and to maintain and improve the quality of life in the community.

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

The price of an average house in Quesnel has increased 73% from 2004 to 2007, according to the BC Northern Real Estate Board, although Quesnel still remains one of the more affordable cities to live in British Columbia. However there is a significant need for affordable and appropriate housing among low to moderate-income earners. While there has been some investment in social housing in recent years, including the Maeford project and the renovation of the Fraser House, a significant gap exists between the need and supply of affordable housing.

The City of Quesnel has therefore initiated a process to address its housing needs. The City retained Terra Housing Consultants to prepare an Affordable Housing Needs Assessment and to conduct a community workshop to discuss housing issues.

1.1. Objectives of the Study

The objectives for this study are to:

1. Establish baseline data and determine need throughout the spectrum of housing requirements.
2. Bring together community members from different sectors (service providers, charitable organizations, municipal, regional, and provincial government, real estate, policing, health, social services, planning staff, and local business) to start the process of addressing housing needs.
3. Determine the steps necessary to develop a housing strategy specific to Quesnel.

Figure 1: Quesnel & Area



Source: BC Stats, 2009

1.2. Methodology and Key Assumptions

The subject area of this study is Quesnel and its surrounding rural area, referred to as Quesnel & Area (*Figure 1: Quesnel & Area*). Demographic data for Quesnel & Area represents the Census Agglomeration (CA) as defined by Statistics Canada (see map in *Appendix B*). In some cases, data may also reflect the Cariboo Regional District (see map in *Appendix C*) or the health administration area, as presented by BC Statistics. When presented within CA or City boundary (*Figure 2: City of Quesnel Municipal Boundary*), the data is extracted from the Census and sourced from Statistics Canada.

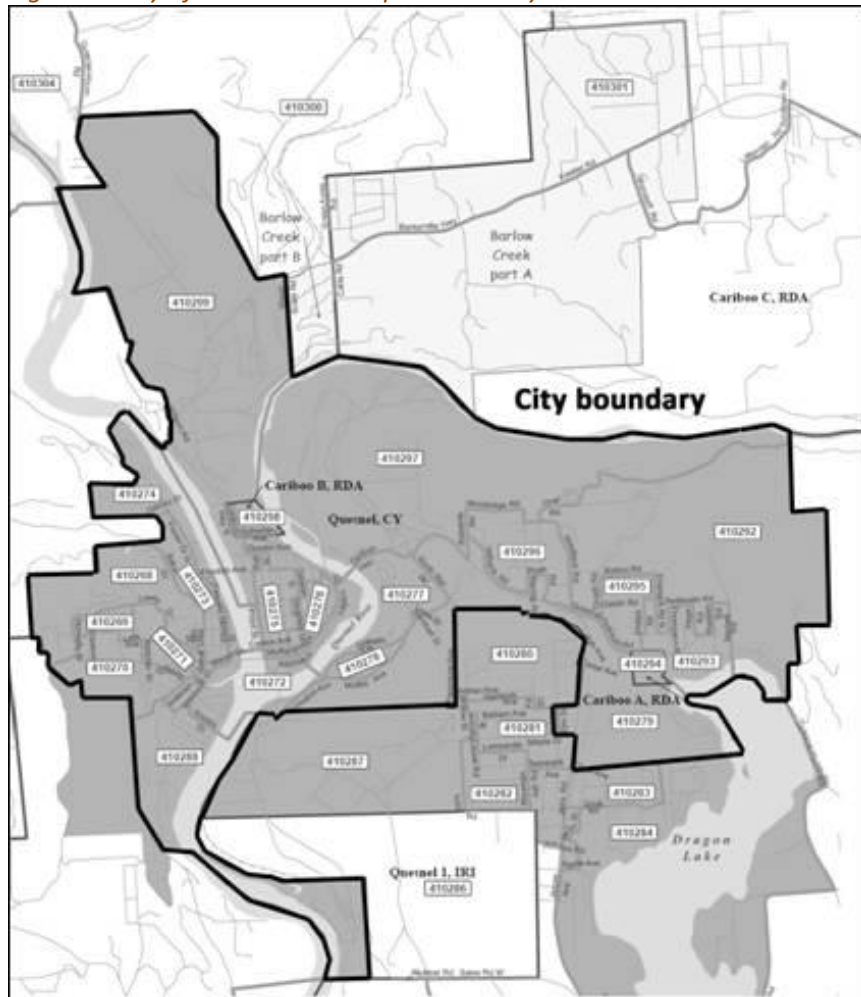
Data from the Census is an estimate of the total population. While data for population, age and marital status reflect the whole Census population, other categories such as dwellings, household characteristics, labour force, income and mobility are based on 20% sample data, which is weighted to provide an estimate for the entire population. In addition, all counts are adjusted by plus or minus five to ensure the confidentiality of the data and the privacy of respondents.

Statistics Canada collects Census data on all dwellings with the exclusion of correctional and health institutions. Dwelling simply means a living quarter where a person resides or could reside, regardless of general norms on adequacy and affordability.

This report used both current and historic data to show trends in population and demographics. A literature review of housing issues in Quesnel and the Cariboo region to include research highlights was conducted. For current events that affect the community, an on-line search of the local and national media was conducted.

Housing market information was obtained from the Canada Mortgage and Housing Corporation (CMHC), Canadian Real Estate Association (CREA) and BC Northern Real Estate Board. The City provided additional information. A number of local non-profit housing societies helped verify their housing supply and waiting lists. Social housing supply data was also obtained from BC Housing.

Figure 2: City of Quesnel Municipal Boundary



Source: Statistics Canada Reference Maps, 2009

Housing affordability in Quesnel is examined using a set of assumptions about the housing market, which is identified in detail in the analysis. One method of indicating the level of home affordability is the housing affordability measure developed by the Royal Bank of Canada (RBC). This method shows the proportion of median household income required to service the cost of a house.

Benchmark data for median household income is applied from the 2006 Census, as well as from (Financial Post) FP Markets: Canadian Demographics, 2009.

The Meaning of Housing Affordability

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

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



Source: TourBC.net

Quesnel is a quaint and comfortable community that welcomes everyone and is always excited to meet new people and learn new things.

basic necessities than higher income groups. Therefore, affordable housing in the context of government assisted housing or non-profit housing often includes some level of income threshold for the purpose of targeting low to moderate-income households.

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

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

Through discussion with stakeholders and the general public, the meaning of housing affordability can be broadly discussed and redefined according to local conditions and experiences. Community consultation can help improve the understanding of affordable housing in Quesnel.

1.3. Organization of the Report

The first section of this report provides a brief background on the City of Quesnel in terms of its location, history and residential growth patterns. It then presents major demographic trends primarily from Census and identifies some of their implications for housing. Next, it explores the availability and affordability of existing supply of housing. Then it outlines the indicators for affordable housing need and identifies the gap between the need and supply of affordable housing in Quesnel.

The report also incorporates ideas and comments from a stakeholders’

meeting held in April, and concludes with a set of recommendations for the development of a Housing Strategy.

2. Background

2.1 Location

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

The City has 14 elementary schools, two secondary schools, a joint college/university campus, two pulp mills, five lumber mills, two shopping malls, an airport, and a large hospital. Recreational facilities include twin arenas, curling rink, two golf courses, riverfront trails and a large recreation center. Cross-country ski trails are abundant and an alpine ski hill is less than an hour away.

2.2 History

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

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

After the Second World War, a housing boom occurred in Canada to accommodate the returning veterans of war. In 1948 CMHC provided

Figure 3: Location of Quesnel, BC



Source: QuesnelMyHome.bc.ca

Figure 4: City of Quesnel, Neighbourhoods



Source: City of Quesnel

loans for housing construction in Quesnel as part of the National Housing Plan. As a result, more residents were able to own their house for the first time.

Quesnel received town status in 1958 and the City Hall was built.

In 1979 Quesnel was incorporated as a city. Forestry and agriculture were the predominant industries. Tourism is now a growing industry in Quesnel with abundant outdoor recreational sites and country fairs. The rich history of Quesnel is embodied in its 72 historic sites and structures in the Heritage Inventory.

2.3 Residential Development in Quesnel

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

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

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

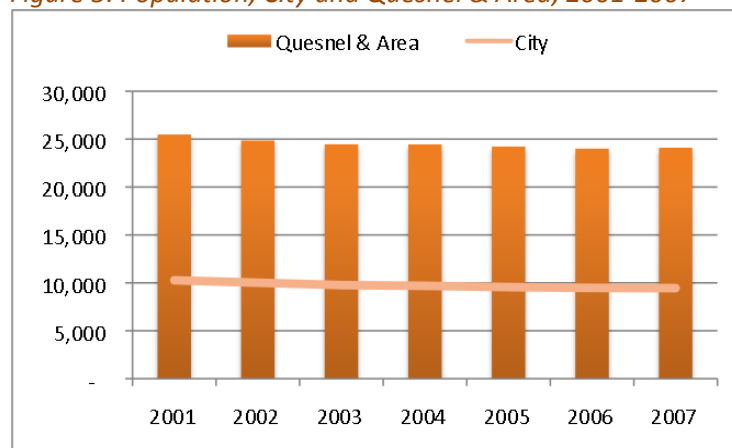


Table 1: Census Population

	1996	2001	2006	'96 – '06 % change
City	10,532	10,044	9,326	-11.4
Quesnel & Area	25,074	24,426	22,449	-10.5
Prince George	87,731	85,035	83,225	-5.1
BC	3,724,500	3,907,738	4,113,487	10.4

Source: Statistics Canada, 2006

Figure 5: Population, City and Quesnel & Area, 2001-2007



Source: BC Stats, 2008 and Terra Housing

3. Demographic and Economic Profile

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

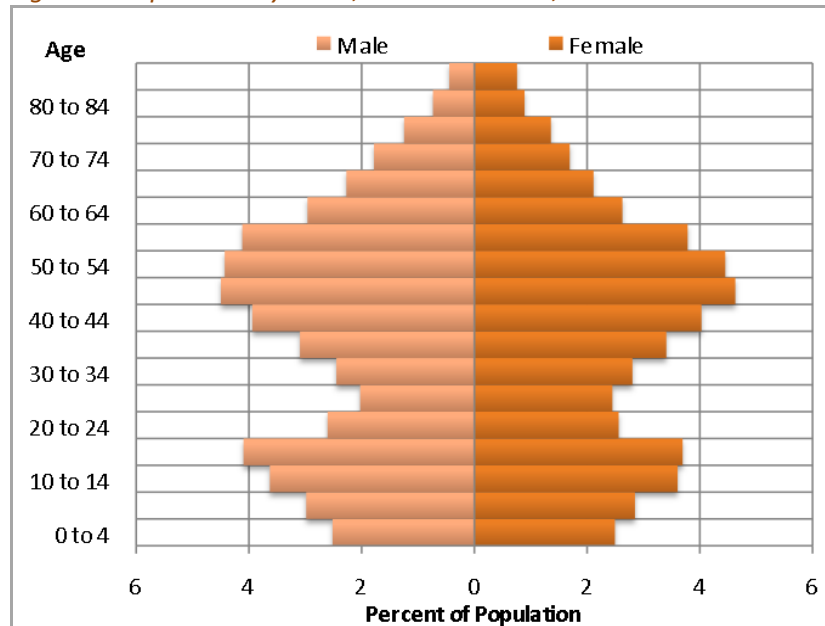
The following are some of the highlights from the demographic and economic trends in Quesnel & Area:

- Population decline since 2001
- Decreasing household size
- Fewer children in households
- Increased common-law couples, but decreased lone-parent families
- Baby-boom generation (born between 1947 to 1966 as defined by David Foot, *Boom Bust and Echo*) is reaching retirement age
- As the echo boomers (born between 1980 to 1995) graduate from high school, they create potential for formation of new households
- Income has increased faster than the BC average
- Married couples with children on average have highest incomes
- High unemployment continues
- Labour force is dominated by forestry and manufacturing
- Visible minority population is small
- Aboriginal population is growing
- Significant population loss due to migration a decade ago, but now in-migration is balanced with out-migration.

3.1. Population

In the last ten years, the population in Quesnel has declined by 11.4% in the City and by 10.5% in Quesnel & Area, as shown in *Table 1: Census Population*. Prince George, a larger city north of Quesnel also experienced a decline of 5%. Population in Williams Lake has also fallen, although data is not shown here as Census boundaries have changed for

Figure 6: Population Pyramid, Quesnel & Area, 2006



Source: Statistics Canada, 2006 and Terra Housing

Table 2: Median Age, 2006

	Male	Female	Total
City	40.9	41.9	41.5
Quesnel & Area	42.3	41.6	42.0
BC	41.5	40.0	40.8

Source: Statistics Canada, 2006

this community. The provincial population has increased by 10.4%.

Figure 5: Population, City and Quesnel & Area, 2001-2007 illustrates the gradual decline in population for both the City and the Area.

Implications for Housing

Given the City’s static population, new housing construction is not likely to increase significantly in the next few years. However, the price of existing housing stock may decline as result of decreased demand from falling population.

3.2. Age Distribution

The largest group in Quesnel was aged 45 to 55 in 2006, as illustrated in Figure 6: Population Pyramid, Quesnel & Area, 2006. This group is part of the ‘baby-boom’ generation. Youth aged 15 to 19 made up the second largest population group. This distribution is similar in other Canadian urban areas.

The age groups 10-14 and 15-19 as shown here are part of a generation known as the ‘Generation Y’ or ‘echo boomers’. This population group will be in a position to form new households in the next decade. Some may attend universities and colleges; however, given that Quesnel only has two small post-secondary educational institutions (the College of New Caledonia and a satellite campus of the University of Northern British Columbia), some graduates may leave the region in search of higher education. Others may migrate out of Quesnel in search of jobs and/or a particular lifestyle. A proportion may also remain in the region by staying in their current family house or move out to a new dwelling. The median age of the population in both the City and Quesnel & Area (Table 2: Median Age, 2006) are higher than the BC average of 40.8.

Implication for Housing

Demand for bachelor and one-bedroom apartments may grow as the

echo boomers leave their parent’s house. Another catalyst for growing demand for smaller units is the divorce rate and increase in senior population.

Table 3: Senior Population (aged 65+), 2006

	Male	Female	Total
City	13.4%	16.7%	15.1%
Quesnel & Area	13.0%	13.6%	13.3%
BC	9.4%	15.6%	14.6%

Source: Statistics Canada, 2006

Table 4: Senior Population (aged 55+) Indicators

Indicator	Quesnel	BC
Proportion of Seniors (2006)	27%	27%
Growth of Seniors Population (2001 – 2006)	21%	21%
% of Seniors Paying 30% or more on Rent (2006)	41%	50%
% of Senior Renters in Core Housing Need (2006)	14%	38%
Proportion of Seniors Who Are Renting (2006)	15%	20%
Number of Seniors on Waitlist (Quarter 4, 2008/9)	2	2,280
Median Rent (2006)	\$515	\$752
Vacancy Rate (Fall 2008)	7.2%	1.0%
Number of Units for Seniors in Affordable Housing – Independent, Frail, SAFER (Quarter 3, 2008/9)	143	47,767
Date Last Unit for Seniors Was Created	2007	n/a

Source: BC Housing

Senior Population

Senior population (aged 65 and over) as a percentage of the general population in the City of Quesnel is close to the BC average of 14.6% (*Table 3: Senior Population (aged 65+), 2006*). Senior population in Quesnel & Area is slightly lower at 13%. Female senior population is higher than males, which is typical of other Canadian cities.

In 2006, one in eight citizens in Quesnel was a senior. In the year 2016, if the total population does not change, up to one in four citizens may be a senior. The baby-boomers will reach the retirement age of 65 in ten years, and with the departure of their children from their household, some will become empty nesters. A portion of them may move to other communities, while others may stay in Quesnel.

For the purpose of subsidized housing, BC Housing defines seniors as persons age 55 and over. By this definition 27% of population in Quesnel is senior, as shown in *Table 4: Senior Population (aged 55+) Indicators*. Table 4 also shows various housing indicators concerning seniors in Quesnel as it compares to the province. The proportion of senior-led households spending 30% or more on rent is 41%, which may seem high but lower than the province. In comparison, only 15% senior homeowners (not shown in Table 4) spend 30% or more on housing costs.

Implications for Housing

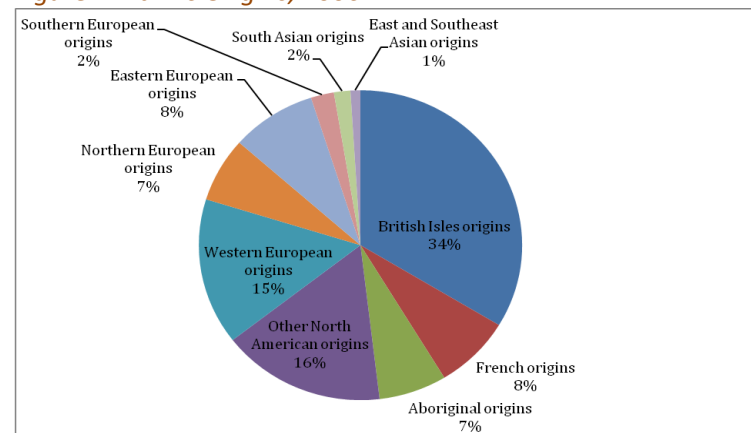
The growing number of seniors will likely result in a need for smaller housing units close to medical and commercial services. Also, there may be a need for more supportive housing services to help seniors to age in place. The City may respond to this need by relaxing commercial restrictions in residential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

Table 5: Ethnic Origins, 2006

British Isles origins	9,975	33.2%
French origins	2,285	7.6%
Aboriginal origins	2,020	6.7%
Other North American origins	4,875	16.2%
Latin, Central and South American origins	35	0.1%
Western European origins	4,525	15.1%
Northern European origins	1,995	6.6%
Eastern European origins	2,535	8.4%
Southern European origins	690	2.3%
Other European origins	105	0.3%
African origins	65	0.2%
Arab origins	10	0.0%
West Asian origins	20	0.1%
South Asian origins	490	1.6%
East and Southeast Asian origins	295	1.0%
Oceania origins	120	0.4%
Total*	30,040	100.0%

Source: Statistics Canada, 2006

Figure 7: Ethnic Origins, 2006



Source: Statistics Canada, 2006 and Terra Housing

services for seniors.

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

3.3. Ethnicity

As shown in Table 5 and Figure 7: Ethnic Origins, 2006 people with a British Isle origin represented the largest ethnic segment of the Quesnel population at 33%, followed by people with other North American origins at 16% and western European origin at 15%.

Visible minorities (excluding Aboriginal people) make up only about 4.6% of the overall population in Quesnel & Area in 2006, compared to 25% in the province. The ten-year trend in (Table 6: Visible Minority Population, 1996, 2001, 2006) shows that the proportion of visible minorities in Quesnel has decreased, while in the rest of the province it has increased. The largest minority group is South Asian, with a population of about 580. There has been a decline of the South Asian population between 2001 and 2006 which paralleled employment changes and job loss in the forestry industry.

Implications for Housing

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

Table 6: Visible Minority Population, 1996, 2001, 2006

	1996	2001	2006
Visible Minorities	1730	1375	1035
% of All Pop	7%	5.7%	4.6%
BC Visible Minorities	660,545	836,445	1,008,855
% of Provincial Pop	18%	21%	25%

Source: Statistics Canada, 2006 and Terra Housing

Table 7: Aboriginal Populations, 1996, 2001, 2006

	1996	2001	2006	'96-'06 change
Aboriginal Peoples	1,640	2,140	2,585	57.6%
All Population, Quesnel	25,074	24,426	22,449	-10.5%

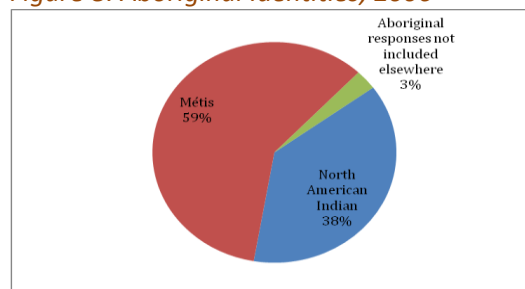
Source: Statistics Canada, 2006

Table 8: Aboriginal Identities, 2006

North American Indian	975
Métis	1,535
Inuit	0
Multiple Aboriginal identity responses	0
Aboriginal responses not included elsewhere	75
Total	2,585

Source: Statistics Canada, 2006

Figure 8: Aboriginal Identities, 2006



Source: Statistics Canada, 2006 and Terra Housing

3.4. Aboriginal Population

The Aboriginal population is significantly larger than the visible minority population in Quesnel & Area. There are about 2,590 people self identified as Aboriginal, which is 12% of the area population (*Table 7: Aboriginal Populations, 1996, 2001, 2006*). In comparison, only 5% of the provincial population is identified as Aboriginal. In ten years (1996 to 2006), Aboriginal population has grown by over 57%. This is a significant increase compared to the general population, which is in decline in Quesnel & Area. It is also worth noting that 59% of self-identified Aboriginal people are Métis, as shown in *Figure 8: Aboriginal Identities, 2006*.

Table 9: Median Income of Aboriginal Persons Aged 15+ shows that while the income of Aboriginal Peoples has risen in the last two Census periods, the rate of increase was slower than the general population in Quesnel. In 2005, the median income of Aboriginal workers aged 15 and over was about \$17,000, while the median income of general Quesnel workers was about \$28,000. Thus, the disparity in income is as large as \$11,000.

A prominent Aboriginal reserve (Quesnel Aboriginal Reserve #1) is located south of the City centre, which is one of the Red Bluff First Nations reserve. Identified as Red Bluff (reserve and neighbourhood) in *Figure 4: City of Quesnel, Neighbourhoods*, it has about 128 people with 30 dwellings, as reported by the Ministry of Indian and Northern Affairs. The Alexandria reserve, south of the City along Highway 97 has 177 people living there. Housing on reserve is the jurisdiction of the federal government and the First Nations. The United Aboriginal Housing Society provides aboriginal housing off reserve. Aboriginal people are also housed in the private market.

Implications for Housing

Unlike the general population, Aboriginal population is rapidly growing, but Aboriginals earned far less than the rest of the population and their

Table 9: Median Income of Aboriginal Persons Aged 15+

	2000	2005	% change
Aboriginal Peoples	\$12,099	\$16,992	40%
All Population, Quesnel	\$19,306	\$28,106	46%

Source: Statistics Canada, 2006

Table 10: Average Household Size, 1996-2006

1996	2001	2006
2.7	2.6	2.4

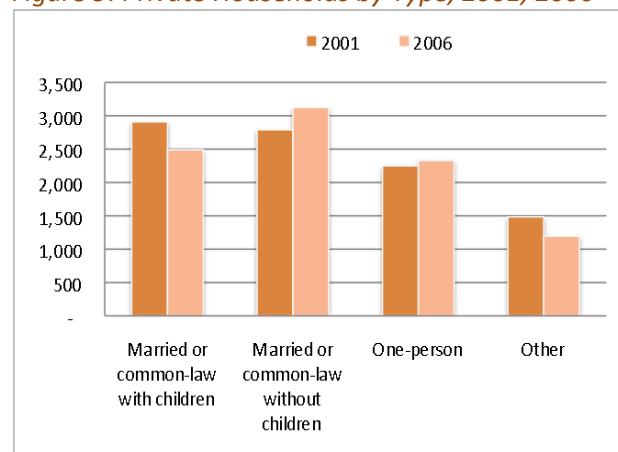
Source: Statistics Canada, 2006

Table 11: Private Households by Type, 2001, 2006

Household Type	2001	2006	% change
Married or common-law with children	2,910	2,490	-14%
Married or common-law without children	2,790	3,125	12%
One-person	2,250	2,330	4%
Other	1,485	1,195	-20%
Total	9,435	9,140	-3%

Source: Statistics Canada, 2006

Figure 9: Private Households by Type, 2001, 2006



Source: Statistics Canada, 2006 and Terra Housing

income has increased at a much slower rate. This may result in a greater need for affordable housing specific to the Aboriginal population. The growing demand for off-reserve Aboriginal housing may present opportunities to the City to encourage the provision of culturally appropriate housing through consultation with Aboriginal members.

3.5. Characteristics of Private Households

Household Size

There were approximately 9,140 private households in Quesnel & Area in 2006. The average household size was 2.4 persons, which is lower than the BC average of 2.5. Household size has decreased since 1996, as shown in *Table 10: Average Household Size, 1996-2006*.

Household Type

Households with children have decreased by 14% between the last two Census periods (*Table 11: Private Households by Type, 2001, 2006*). Conversely, married or common-law households without children have increased and surpassed those with children (*Figure 9: Private Households by Type, 2001, 2006*). One-person households are the third largest group in Quesnel & Area, although within City limits there are more one-person households than married or common-law households. The 'other' category includes multiple-family households, lone-parent family households and non-family households other than one-person households. Thus, the trend is shifting toward smaller, non-family oriented households.

Table 12: Characteristics of Census Families, 2001, 2006 shows that common-law couples are the only household type that has increased between 2001 and 2006. The number of married-couple families was relatively stable in this period, while the number of lone-parent families decreased significantly by 24%. Female-led families are still the dominant type for lone-parent families. Overall, the total number of families has decreased by 4% from Census 2001 to 2006.

Table 12: Characteristics of Census Families, 2001, 2006

Family Type	2001	2006	% Change
Married-couple families	1,810	1,800	-1%
Common-law-couple families	335	380	13%
Lone-parent families	580	440	-24%
Female led	470	370	-21%
Male led	110	70	-36%
Total Families	2,725	2,620	-4%

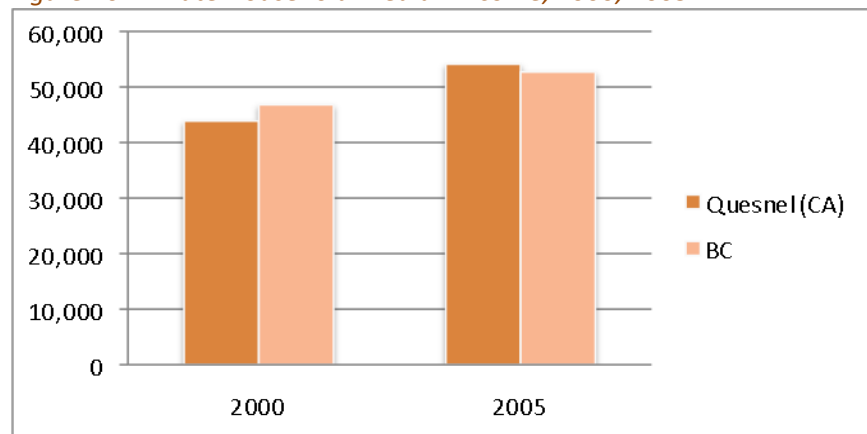
Source: Statistics Canada, 2006

Table 13: Private Household Median Income, 2000, 2005

	2000	2005	% change
City	42,412	54,044	27%
CA	43,872	54,111	23%
BC	46,802	52,709	13%

Source: Statistics Canada, 2006

Figure 10: Private Household Median Income, 2000, 2005



Source: Statistics Canada, 2006 and Terra Housing

Implications for Housing

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

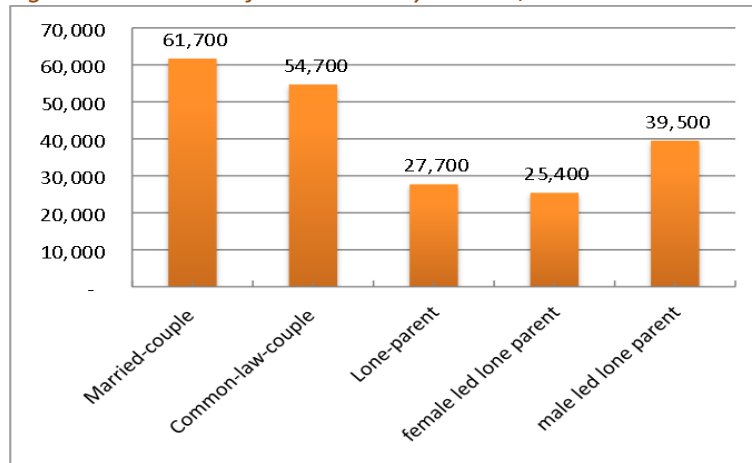
There is a clear trend towards households with fewer or no children. The number of common-law couple families is increasing compared to married-couples; however, couples are having fewer children altogether. This may reduce the demand for three or more bedroom units. Conversely, it may increase the demand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

3.6. Income

Income is a major determinant of a household’s ability to own or rent accommodation. The higher the income, the larger the square footage and better the housing quality a household can afford. The median income of private households reported for 2005 was \$54,000 *Table 13: Private Household Median Income, 2000, 2005*. It has increased by 23% in Quesnel & Area between the last two Census periods, which is much higher than the provincial rate of 13%. Residents of Quesnel earned slightly more than the average person in British Columbia. In fact, the median income of Quesnel was lower than the median income of the province in 2001; but by 2006, it had increased so much that it had surpassed the provincial median income (*Figure 10: Private Household Median Income, 2000, 2005*).

There may be many reasons for this trend. For example, the housing boom in both Canada and U.S. during this period may have contributed to a high demand for softwood, which in term may have raised

Figure 11: Median After-Tax Family Income, 2005



Source: Statistics Canada, 2006 and Terra Housing

Table 14: Median After-Tax Income and Presence of Children, 2005

Couple households with children	\$68,735
Couple households without children	\$53,855
Single-parent households, Female-led	\$25,385
Single-parent households, Male-led	\$39,482

Source: Statistics Canada, 2006

employment and wages in the forestry sector. While the median income of the rest of the province has also risen, many communities are not as dependent on the forestry sector as Quesnel.

Figure 11: Median After-Tax Family Income, 2005 shows that married couple households had the highest after-tax income in Quesnel. Table 14: Median After-Tax Income and Presence of Children, 2005 also shows that households with children earned higher income than households without children. Lone parent households earned just half of the income of the couple households, but female-led lone parent households had significantly lower incomes (\$25,385) than male-led lone parent households (\$39,482).

Implications for Housing

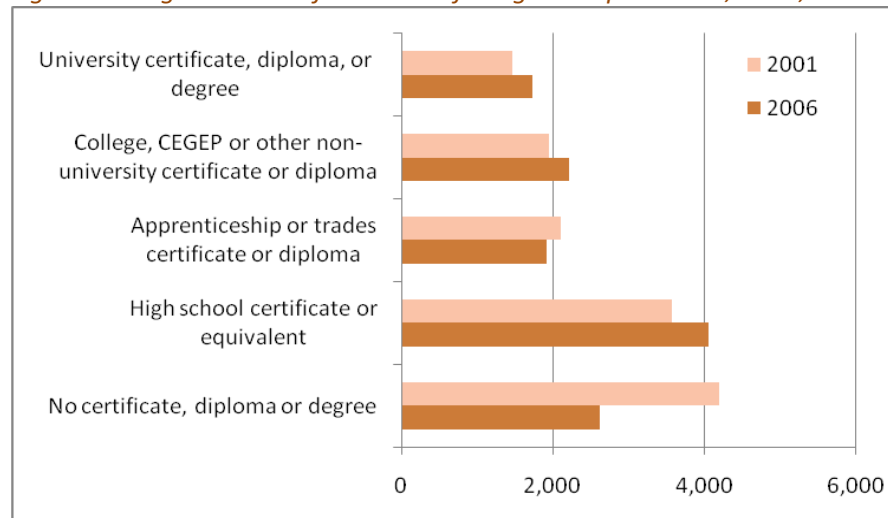
Median income in Quesnel has not only caught up to the BC average in 2005, it surpassed it. Given the generally low housing price compared to metropolitan areas, more households in Quesnel would have been able to afford larger or better housing. However, since the economic recession began the situation may have changed and income growth may have diminished. In addition, in 2005 single-earners and female-lone parent households earned much less than the average couple households. As these groups are less able to afford market housing, affordable housing programs may be targeted to this group.

Table 15: Highest Level of Education for Persons Aged 15+, 2006

	Quesnel		BC	
No certificate, diploma or degree	5,570	31%	675,34	5 20%
High school certificate or equivalent	5,585	31%	946,64	5 28%
Apprenticeship or trades certificate or diploma	2,420	13%	368,35	5 11%
College, CEGEP or other non-university certificate or diploma	2,595	14%	565,90	0 17%
University certificate or diploma below the bachelor level	650	4%	184,39	5 5%
University certificate, diploma or degree	1,395	8%	654,26	5 19%
Total	18,21	5 100%	3,394,9	05 100%

Source: Statistics Canada, 2006

Figure 12: Highest Level of Education for Age Group 25 to 64, 2001, 2006



Source: Statistics Canada, 2006 and Terra Housing

3.7. Education

Table 15: Highest Level of Education for Persons Aged 15+, 2006 shows the highest levels of education attained by persons 15 years and over. About one third of the population in Quesnel & Area completed high school or equivalent. However, another one third does not have any educational certificate, diploma or degree. About 13% of the area population has trades certificate, while 14% has a college diploma. Lastly, about 8% of the Quesnel population had a university degree, which is lower than 19% of the provincial population, which had a university degree.

Figure 12: Highest Level of Education for Age Group 25 to 64, 2001, 2006 shows the education levels of the core population that makes up the potential labour force. The number of people who hold a bachelor’s degree or trades diploma has slightly increased between 2001 and 2006. The percentage of people achieving university or college certificates and diplomas has also increased. Most importantly, the number of high school graduates has risen, while the number of people without any educational certificate declined.

Implications for Housing

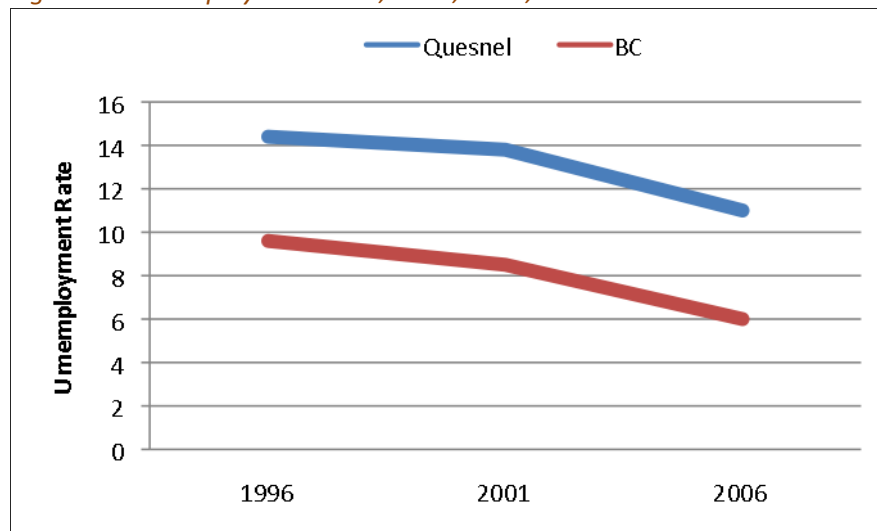
Education is key to higher earning power and subsequently better ability to afford housing. The overall trend for education in Quesnel & Area indicates that more people are not only finishing high school, but also move on to universities and colleges. Highly educated workers are in better positions to obtain jobs that pay better. They are also more likely to adapt to changing industries and access new employment opportunities. With increasing level of education, the residents of Quesnel are on track to earning more in the future and will be better positioned to afford a wider range of housing types.

Table 16: Labour Force Indicators, 1996, 2001, 2006

	1996	2001	2006
Participation rate	68.9	67.9	66.4
Employment rate	59.0	58.6	59.2
Unemployment rate	14.4	13.8	11.0
BC Unemployment rate	9.6	8.5	6.0

Source: Statistics Canada, 2006

Figure 13: Unemployment Rate, 1996, 2001, 2006



Source: Statistics Canada, 2006 and Terra Housing

3.8. Labour Force and Employment

There are over 18,000 people 15 years and over in Quesnel & Area and approximately 12,000 people of this group are in the labour force. This means that about two thirds of the working age people are either working or looking for work. As shown in *Table 16: Labour Force Indicators, 1996, 2001, 2006* the unemployment rate fell since 1996, but in 2006 it was still high at 11% compared to the BC average of just 6%.

Figure 13: Unemployment Rate, 1996, 2001, 2006 shows that the unemployment rate for Quesnel mirrors that of the province; however the rates may have risen during the recent global recession. FP Markets reported that in 2009, the unemployment rate had risen particularly high for male workers (9.2%) in Quesnel.

Forestry Sector Employment

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

International events can also have an effect on the local lumber industry. Canada and China recently signed a trade agreement, in which BC lumber will be used to build a six-storey apartment building as a demonstration project (Vancouver Sun, March 29, 2010). This follows a decision in China that now allows wood frame construction in Shanghai (Financial Post, December 3, 2009). This development may increase Chinese demand for wood products, and subsequently create new business opportunities for local forestry companies in Quesnel.

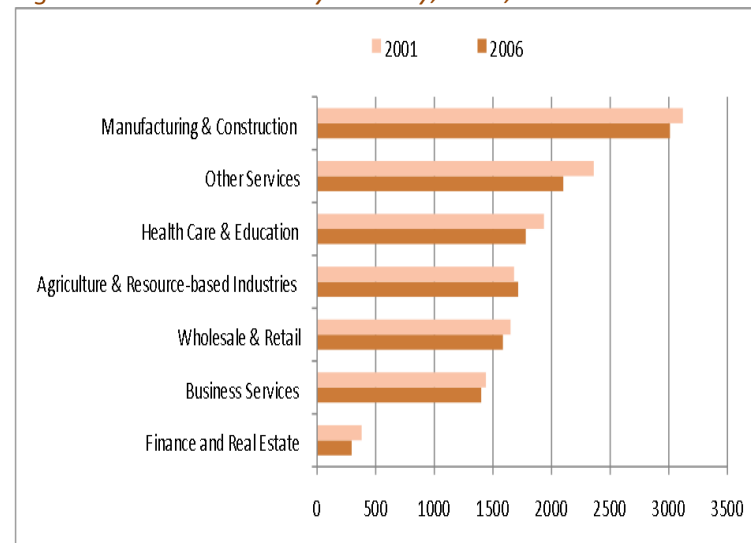
Quesnel has experienced periodic sawmill closures in the past. In early January 2010, Canfor Corp., one of the biggest forest product company announced that it would close its Quesnel sawmill (Prince George Citizen,

Table 17: Labour Force by Industry, 2006

Industry	2006	% of Total
Wholesale Trade	235	2%
Finance and Real Estate	295	2%
Construction	635	5%
Educational Services	770	6%
Health Care & Social Services	1010	8%
Retail Trade	1350	11%
Business Services	1400	12%
Agriculture & Resource-based Industries	1715	14%
Other Services	2100	18%
Manufacturing	2375	20%
Total experienced labour force, age 15+	11885	100%

Source: Statistics Canada, 2006

Figure 14: Labour Force by Industry, 2001, 2006



Source: Statistics Canada, 2006 and Terra Housing

January 5, 2010). The closure is not permanent, but due to falling prices and weakened demand, Canfor will halt operations and temporarily lay off 180 mill workers. According to forestry analysts, Canadian lumber exports to the U.S. are likely to face two more years of stagnation due to a combination of factors, including the depressed US housing market, high Canadian dollar, high transport costs, and a high export tax on U.S. bound shipments (Vancouver Sun, January 14, 2010).

Labour Force by Industry

Statistics Canada uses the North American Industry Classification System (NAICS) for industry categories. ‘Other Services’ category includes repairs & maintenance; personal care, professional or non-profit services, and work in private households. In 2006, three of the industry categories from 2001 were expanded into six. *Figure 14: Labour Force by Industry, 2001, 2006* shows the adjusted categories to show the trend for the last two Census periods.

The largest proportion of the labour force in 2006 was in the manufacturing sector, which accounted for 20% of employment in Quesnel & Area (*Table 17: Labour Force by Industry, 2006*). Agriculture and Resource-based industries represented about 14% of the labour force. Retail and Business Services, which are the two top industries in the Province, are ranked lower in Quesnel with just 12% and 11%, respectively. Employment by industry has not changed much between 2001 and 2006 as shown in *Figure 14*. The slight fall in employment in almost all sectors despite improved unemployment rate may seem surprising; however it reflects the fact that the general population has also declined in this period.

Forestry dominates the job market in Quesnel. *Table 18: Major Employers in Quesnel, 2008* Indicates the top three employers are in this industry. The biggest employer in Quesnel & Area is West Fraser Timber Co. Ltd with over 1,000 employees, which is much greater than any other company.

Table 18: Major Employers in Quesnel, 2008

Companies	Number of employees	Industry
West Fraser	1,069	forestry
Canfor	309	forestry
Dunkley	233	forestry
G.R. Baker	223	health
Tolko	210	forestry
City of Quesnel	165	government
Wal-Mart	150	retail
Total	2,359	

Source: Quesnel Community and Economic Development Corporation, 2008

Table 19: Cariboo Regional District Migration, 1996-2009

	International	Interprovincial	Intraprovincial	Net Total
1996-1997	63	28	626	717
1997-1998	31	-562	-287	-818
1998-1999	-15	-702	-343	-1060
1999-2000	-77	-565	-766	-1408
2000-2001	-14	-573	-735	-1322
2001-2002	2	-606	-633	-1237
2002-2003	23	-391	-530	-898
2003-2004	17	-211	-402	-596
2004-2005	59	-195	6	-130
2005-2006	58	-20	106	144
2006-2007	20	13	85	118
2007-2008	69	-89	67	47
2008-2009	99	-271	67	-105

Source: BC Stats, 2010

Implications for housing

The main industry in Quesnel – forest products manufacturing – may offer attractive wages, but employment fluctuates. During strong economic times, workers in the forestry sector may earn more, and thus afford to spend more on housing and other goods. However, when market demand for lumber slows down, the reverse may be true. In a community dependent on forestry, the effects of the housing market cycle elsewhere in Canada and U.S. are more pronounced in respects to employment and earnings. Thus, an economic recession that dramatically reduces the demand for lumber can erode household income and housing affordability in Quesnel.

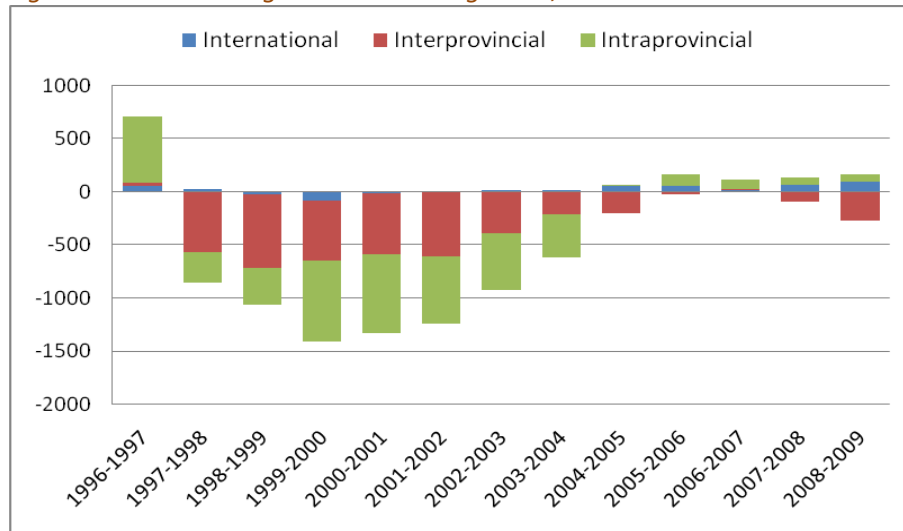
During the economic recession, small businesses may also face difficulties. In Quesnel & Area the service industry is the second largest employment sector. Workers that depend on employment in this sector may have additional challenges in securing adequate and affordable housing.

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

3.9. Migration

After eight years of population loss as a result of migration out of the Cariboo Region, which includes Quesnel and Williams Lake; more people moved in than out of the Region between 2005 and 2008. Yet again in the last year more people have left out (*Table 19: Cariboo Regional District Migration, 1996-2009*). The loss tends to be interprovincial – people moving to other provinces. Gains in migration tend to be intraprovincial – people moving from other parts of BC; or international through immigration.

Figure 15: Cariboo Regional District Migration, 1996-2009



Source: Statistics Canada, 2006 and Terra Housing

Figure 15: Cariboo Regional District Migration, 1996-2009 shows a reversal of net migration from negative to positive in 2005-2006. However since then migrant population has consistently declined, with 271 persons leaving for other provinces in 2008-2009. Overall, the Cariboo Region’s population has changed very little as result of migration in recent years.

Implications for Housing

With relatively little change in migrant population in recent years, it is unlikely that there will be a robust market for new housing construction. Without a strong growing demand for housing, existing stock may be adequate for absorbing new residents from other communities in the province or countries, as some residents exit the province from the Region. Thus, depending on the income and housing preference of the new comers, resale and rental markets may be sufficient to meet their demand.

Table 20: Private Dwellings by Housing Type, 2006

Single-detached	7,257	79.4%
Semi-detached	210	2.3%
Row houses	238	2.6%
Duplex	174	1.9%
Apartments, fewer than 5 storeys	731	8%
Apartments, 5 or more storeys	0	0%
Other	539	5.9%
Total	9,140	100%

Source: Statistics Canada, 2006

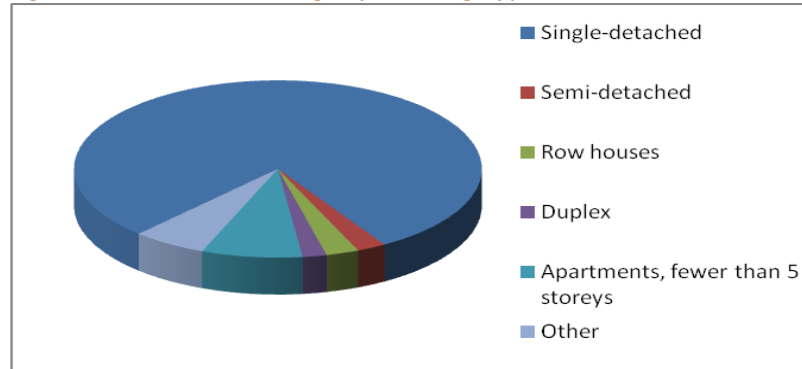
4. Existing Housing Stock

4.1. Market Housing

There were 9,140 dwelling units in Quesnel in 2006 (*Table 20: Private Dwellings by Housing Type, 2006*). A large majority of the housing units in Quesnel are single-detached units, representing close to 80% of all units, as shown in *Figure 16: Private Dwellings by Housing Type, 2006*. Apartment less than five storeys made up 8% of the total. There are no apartment buildings taller than 5 storeys in Quesnel. In Quesnel, duplexes and row houses make up a modest proportion of housing units. The ‘Other’ category includes other single attached houses and movable dwellings such as mobile homes, houseboats and railroad cars. In 2009, there were approximately 500 movable dwellings in Quesnel & Area according to *FP Markets: Canadian Demographics*.

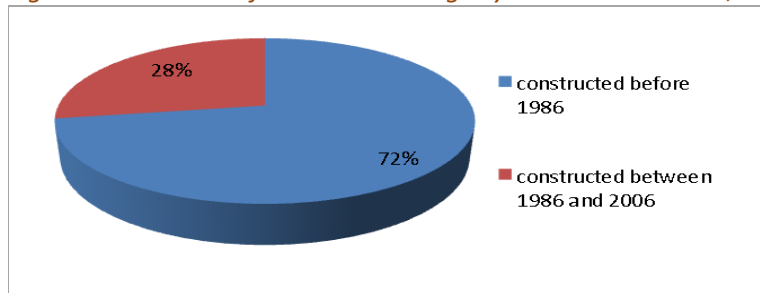
Age of Housing Stock

Figure 16: Private Dwellings by Housing Type, 2006



Source: Statistics Canada, 2006 and Terra Housing

Figure 17: Number of Private Dwellings by Construction Date, 2006



Source: Statistics Canada, 2006 and Terra Housing

Table 21: Number of Apartment and Townhouse Rental Units

Bachelor	1-Bed	2-Bed	3-Bed +	Total
14	218	356	159	747

Source: CMHC Rental Market Report Fall 2009

Table 22: Average Rents (\$) for Townhouse & Apartment by Bedroom

	Bachelor	1 Bed	2 Bed	3+ Bed	Total
2009	396	495	600	611	567
2008	400	461	548	630	535
2007	367	426	531	608	511

Source: CMHC Rental Market Report Fall 2008, 2009

About three-quarters of all dwellings are over 20 years old as shown in *Figure 17: Number of Private Dwellings by Construction Date, 2006*. Given the climate of the north interior BC, houses and apartments in Quesnel may require extra care in regular building upkeep. In 2006, about 10% of all dwellings or approximately 900 units in Quesnel & Area required major repairs. In the nearby City of Williams Lake, 9.7% of all dwellings required major repairs, while in Prince George about 8% required major repairs.

Implications for Housing

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

4.2. Rental Properties

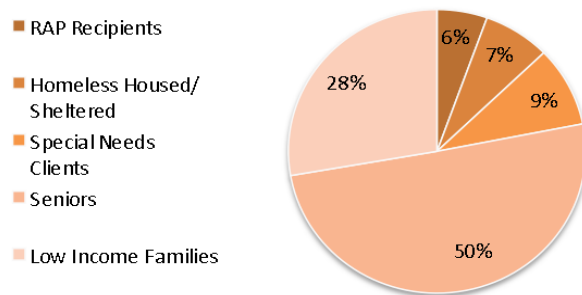
The Rental Market Report by CMHC in Fall 2009 indicates that there were 747 purpose-built rental apartment units and townhouses in Quesnel (*Table 21: Number of Apartment and Townhouse Rental Units*). The count does not include secondary suites or illegal suites, duplexes and fourplexes. For this study, considering that about 1,900 units were identified as rental in Census 2006, the difference between the Census rental units and the CMHC rental units may serve as a proxy for the undocumented rental units. The number of non-purpose-built rental units may be about 1,150.

Table 23: Vacancy Rates % for Townhouse & Apartment by Bedroom

	Bachelor	1-Bed	2-Bed	3+ Bed	Total
2009	0.0	5.0	10.1	n/a	7.7
2008	0.0	3.2	10.9	5.0	7.2
2007	n/a	4.0	4.6	n/a	5.2

Source: CMHC Rental Market Report Fall 2008, 2009

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



Note: Seniors' units consolidated from Table 24

Source: BC Housing, 2009 and Terra Housing

Table 24: Existing Affordable Housing Units by Client Type

Client Type	Number of Units
Low Income Families	76
SAFER Recipients	51
Low Income Seniors	46
Frail Seniors	41
Special Needs Clients	25
Homeless Housed/Sheltered	20
RAP Recipients	15
Total	274

Source: BC Housing, 2009

Average rents in townhouses and apartments have risen in the last three years (*Table 22: Average Rents (\$) for Townhouse & Apartment by Bedroom*). Rents for 2-Bedrooms have risen significantly with a change of 9.5% between 2008 and 2009. The increase in 1-Bedroom rent is also high with a change of 7.6% in the same period which is higher than the cost of living increase for the period.

The vacancy rate from the 2009 CMHC Rental Market Survey is 7.7%, which is slightly higher than the previous year (*Table 23: Vacancy Rates % for Townhouse & Apartment by Bedroom*). The three-year trend suggests that vacancy is rising, thus showing improvements for renters. A vacancy rate above 4% is generally considered good for tenants. However, there is little or no supply of vacant bachelor units.

The Rental Assistance Program (RAP) and the Shelter Aid for Elderly Residents Program (SAFER) funded by BC Housing help families and seniors with low incomes afford housing in the private market. Eligible households receive payments to offset costs of rental accommodation. In Quesnel, approximately 15 family households and 51 senior households receive assistance to pay their rent (*Table 24: Existing Affordable Housing Units by Client Type*). The maximum benefit level for a family of three or less is \$585, and for a family of four or more is \$621. SAFER's maximum is \$610 for singles and \$665 for couples, and \$975 for people who share.

Implications for Housing

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

4.3. Non-Market Housing

The inventory of affordable housing in Quesnel includes non-market units operated by governments, including health authorities, non-profit societies and some private sector operators. *Figure 18: Existing Affordable Housing Units by Client Type (%)* shows the breakdown of current units by client type. The largest client group is seniors at 50%.

There are approximately 274 affordable housing units in Quesnel according to BC Housing (*Table 24*). SAFER and RAP recipients make up 66 units, for which the rent subsidies runs with the recipient in the private rental market. Therefore, the number of social housing units that maintains its affordability in place is 208 units.

United Aboriginal Housing Society is a non-profit group that provides housing to Aboriginal and non-Aboriginal clients in Quesnel & Area. The society operates **Milestone Manor** a 31-unit complex with 2, 3 & 4 bedroom units and 3 units for clients with disabilities. 21 of these units are subsidized and 10 are lower end of market units. The apartment building is open to all and it has a tenant counsellor who offers a wide range of services to tenants and to the public as well.

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

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



United Aboriginal Housing Society detached house



Maeford Place

Maeford Place is the result of a partnership between the provincial government, Quesnel Seniors Housing Inc, inSite Housing, Hospitality & Health Services Inc, and Northern Health. The Province through BC Housing is providing housing subsidies for the assisted living units to ensure they remain affordable. Northern Health is providing ongoing funding for personal care and hospitality services to ensure tenants have access to the healthcare support they need to remain independent.

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

Amata Transition House Society is a non-profit group that operates emergency housing for women and children fleeing abuse. The Society operates one transition house. **Amata Transition House** is licensed for 13 beds. Women may stay for up to 30 days while they attempt to secure safe and affordable housing. The society receives operating funding from BC Housing and the facility has been operational since 1979.

Fraser Village Homes Society operates the **Fraser Village Homes**. It has three facilities providing 46 units of mainly bachelor units for seniors who pay rent on a geared to income basis. The development was built in stages in 1969, 1973, and 1981 respectively.

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

- Health and Personal Care
- Safety
- Building and maintaining relationships with family and friends
- Skill development in the home, community and workplace



Racing Road Residence



McLean House



Schaffer Residence

- Empowerment through encouraging input and choice making
- Community access and involvement including
- Recreation and Leisure
- Spiritual and Cultural interests

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

McLean House is a medium sized two-level home with 24-hour support service near the downtown area of Quesnel that accommodates two residents. Recently QCLA announced the relocation of its residents to an apartment-style accommodation on the second floor of the QCLA administrative building in West Quesnel. In the new location there may be opportunities to accommodate more tenants, as well as make the facility more cost effective.

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

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

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

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

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

The Province provided \$1.4-million, the total capital costs of the development, in the form of a \$936,785 grant from the Housing Trust Fund under the Provincial Homelessness Initiative (PHI) and a repayable second mortgage in the amount of \$486,398. The Province is providing annual funding in the amount of \$641,000 for the 10 emergency shelter beds under the Emergency Shelter Program

Northern Health Authority until recently operated **Step Up House** a five-bed licensed group home for people with a mental illness. However, it was closed in January 2010 due to provincial budget cuts (Quesnel Observer, December 8, 2009).

SUPPORT SERVICES

Meals on Wheels provides dinner three times a week to clients in the Quesnel area who live in their own homes but may have difficulty in preparing hot meals on a regular basis. inSite, the operator of the Maeford Place assisted living facility, prepares the meals as a not-for-profit community service. Volunteers have helped run Quesnel's meals on wheels for the past 16 years. Currently they serve 27 clients.



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

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

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

Table 25: Core Need Income Thresholds (\$) and Hourly Wage by Bedroom Type, 2006

	Bachelor	1-Bed	2-Bed	3+ Bed	4+ Bed
CNIT	16,500	19,000	22,500	26,000	28,000
Required hourly wage	\$8.25	\$9.5	\$11.25	\$13	\$14

Source: (for CNIT only) BC Housing, 2007

5. Affordability

5.1 Core Need Income Threshold

The Core Need Income Threshold (CNIT) which is used as an affordability cutoff, is the income required to pay the average rent in the private market. Average rents are derived from the CMHC’s annual rental market survey. CNITs by bedroom types are provided by BC Housing, as shown in *Table 25: Core Need Income Thresholds (\$) and Hourly Wage by Bedroom Type, 2006*. The table also shows the hourly wage required if the renter worked full time (2,000 hours a year). A full time worker who works 2,000 hours a year and earns the minimum wage of \$8 per hour makes \$16,000 annually. This wage is equal to about \$1,300 a month.

5.2 Affordability of Rental Housing

A household that spends 30% of its \$1,300 monthly income on rent would pay \$390, which is enough for a bachelor unit in the private market. The renter will not be able to afford a 1-bedroom or more,



A rental building in Quesnel

without spending more than 30% of income.

A household must earn a minimum of \$13 hourly to afford a three-bedroom apartment in the average rental market. It is reasonable to assume that low-skill jobs pay between \$8 and \$11. At this pay rate, a single earner household will have difficulty paying for a rental apartment of two bedrooms or more.

Implications for Housing

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

5.3 Affordability of Ownership Housing

About 7,180 dwelling units in Quesnel & Area were owner occupied in 2006, representing 70% of all units. The analysis below shows how much a household would have to earn to afford an average home in Quesnel.

The average price of a detached family home in Quesnel derived from MLS listings on December 22, 2009 is \$189,450. The mortgage loan for a home of this price, with a 5% interest, a 25-year for amortization period and a 10% down payment would be about \$170,500. This assumed mortgage would require an annual payment of \$12,100, or about \$1,008 a month. Holding the maximum housing cost at 32% of gross income, the annual income needed to service this mortgage is \$37,800. Assuming a work year of 2,000 hours, a household would have to earn \$19 an hour to pay the mortgage and have sufficient income to pay for other living expenses.

In 2007, BC forestry workers earned about \$25 an hour, following a bargaining agreement (CanWest News Service, October 22, 1007). Therefore many workers in Quesnel who work in the forestry sector



A detached home in Quesnel



A detached home in Quesnel

would be able to afford to buy an average detached family home today given the assumptions above.

Affordability Gap

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

The maximum mortgage attainable for a household with a median income of \$54,000 in Quesnel & Area is \$244,000 (using the same assumptions of 5% interest, 25-year amortization). With 10% down payment, the household can buy a home worth \$271,000 in the market. This is the affordable housing price. With a median housing price of \$189,450 the household with a median income is able to afford \$81,700 *more* when purchasing a home. Married couples with children have higher income, thus they are able to afford even more housing.

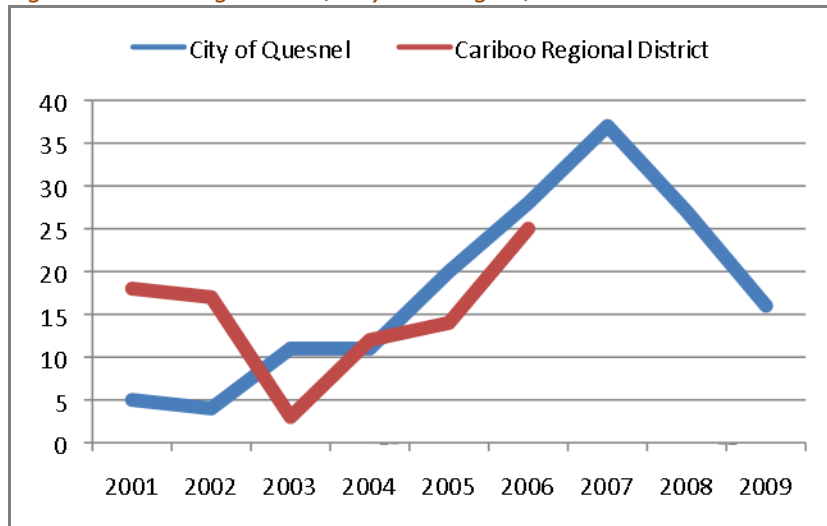
However, a one-person household with an income of \$21,400 the affordable housing price is just \$107,200. This means that the household has an affordability gap of \$82,200.

For a lone-parent household with an income of \$27,700 the affordability price is \$138,800, thus the affordability gap is \$50,600.

Implications for Housing

The analysis shows that the average household with a median income has little or no difficulty affording a home in Quesnel, if there are no other significant household debt and other externalities. On the other hand, one-person households, lone-parent households, and other low-income households have a significant affordability gap. These households

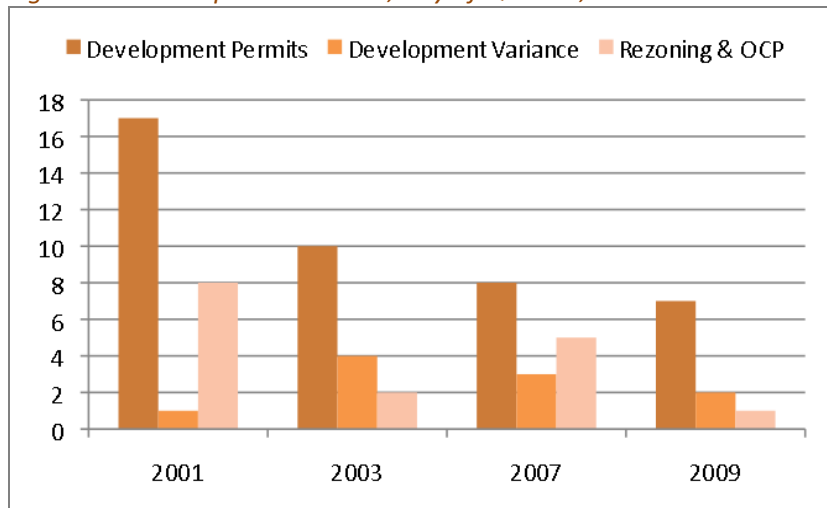
Figure 19: Building Permits, City and Region, 2001-2009



Source: City of Quesnel, 2009

Note: No data for Cariboo Regional District, 2007-2009

Figure 20: Development Permits, City of Quesnel, 2001-2009



Source: City of Quesnel, 2009

Note: No data for 2002, 2004, 2005, 2006, 2008

are least likely to be homeowners in Quesnel and are more likely to require alternative housing forms. In particular, workers in the service sector who receive a wage as low as \$8 an hour (minimum wage) or other households earning less than \$19 an hour would not afford to buy an average detached house in Quesnel.

6. New Housing Supply

New housing supply is limited in Quesnel & Area. After five years of increase between 2002 and 2007, building permits in the City have declined as shown in *Figure 19: Building Permits, City and Region, 2001-2009*. Development permits have also fallen since 2001 as *Figure 20: Development Permits, City of Quesnel, 2001-2009* illustrates. The overall trend indicates that new housing supply will be limited in the coming months.

The latest building report from the City of Quesnel shows that 16 new units were produced from residential permits in 2009 (see *Table 26: Building and Development Permits, 2009*). These units are single detached units and include mobile homes. City sources also show that seven development permits and two development variance permits were issued in 2009, although these permits may not necessarily be for new housing units.

The fourth quarter report of CMHC Housing Now indicates that 30 units of new housing broke ground (“starts”) in Quesnel from January to September 2009. All were single-detached units. Although the report does not show the absorption rate of these units, given the low number of units in this period, it is reasonable to believe that they are or will be occupied upon completion.

There were no announcements from governments for new non-market housing development for Quesnel in 2009. The Quesnel Community Living Association and the United Aboriginal Housing Society (UAHS) have an interest in planning for new housing developments in the future.

Table 26: Building and Development Permits, 2009

Building Permits	16
Development Permits	7
Development Variance Permits	2
Rezoning & Official Community Plans	1

Source: City of Quesnel, 2009

Table 27: Aggregate Affordable Housing Supply

Current Supply		Source
Current social housing units	274	BC Housing
Emerging Supply		
Funding committed social housing	0	
New rental	0	CMHC
Total Supply	274	

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

No rental units were initiated nor completed in Quesnel according to CMHC Housing Now (4th Q, 2009). As a result, the vacancy rate may decrease in the future, unless population declines more rapidly than expected.

The absence of any new social housing units or market rentals is summarized in *Table 27: Aggregate Affordable Housing Supply*. The table shows that the existing social housing units are the only source of affordable housing supply in Quesnel now and in the immediate future.

Implication for Housing

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

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

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



7. Affordable Housing Need

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

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

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

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

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

Table 28: Owner's Major Housing Payments as % of 2005 Household Income

Share of income on housing costs	Number of Households	As % of all Households
29% or less	6,205	89%
30% or more	765	11%
50% or more	355	5%

Source: Statistics Canada, 2006

Table 29: Gross Rent as a Percentage of 2005 Household Income

Share of income on housing costs	Households	As % of all households
29% or less	1095	58%
30% or more	790	42%
50% or more	350	19%

Source: Statistics Canada, 2006

Table 28: Owner's Major Housing Payments as % of 2005 Household Income shows that only about 11% of all owner households in Quesnel & Area spend 30% or more of their income on housing related payments. Whereas over 40% of renters spend 30% or more of their income on gross rent (*Table 29: Gross Rent as a Percentage of 2005 Household Income*). Renters who spend more than 50% of their income on housing may be at risk of homelessness. There are approximately 350 households who fit this profile.

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

7.2. Assisted Housing Indicator

According to BC Housing, there are 208 units of assisted housing (excluding RAP and SAFER recipients) in Quesnel as of September 2009. These units include BC Housing’s directly managed housing units as well as non-profit housing societies’ units. The client groups are diverse:

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

7.3. Rental Assistance Indicator

Households in the private rental market who receive rent supplements from the government can be used as a proxy estimate for low-end of market rental units needed; however the number receiving rental

assistance (RAP) is small – just 15 households, while the number of seniors receiving rental assistance (SAFER) is relatively larger at 51 households (Table 24).

7.4. Waitlist Indicator

The waitlists for non-market housing provides some additional information about the current need for affordable housing. The list presented in *Table 30: Affordable Housing Waitlist by Housing Provider* is a snapshot of persons waiting for accommodation from non-profit housing providers in Quesnel. At least 351 households are on the waitlists as reported by several local housing providers.

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

Table 30: Affordable Housing Waitlist by Housing Provider

Housing Provider (Facility)	Persons on Waitlist
inSite Housing, Hospitality & Health Services Inc. (Maeford Place)	15
United Aboriginal Housing Society	>325
Fraser Village Homes Society	9
Quesnel Community Living Association	2
Quesnel Shelter and Support Society (Seasons House)	n/a*
Total	>351

Source: Various Housing providers in Quesnel via phone & e-mail inquiry

Note: QCLA also reported that two or more persons are waiting for home sharing arrangement; however, they are not reflected in this list as they are accommodated in private houses or market rental units.

*Waitlist is currently not available, but with just ten transition spaces in Seasons House, the demand could easily outnumber the supply.

7.5. Emergency & Transitional Housing Indicator

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

little choice but to return to their abusive homes.

7.6. Households with Inadequate Housing Indicator

Persons living in inadequate housing, such as those in need of major repairs or in crowded conditions, may also be in need of alternative housing that is affordable. In 2006, about 10% of all dwelling (approximately 900 units) in Quesnel & Area required major repairs. If we assume that about 5% (a conservative rate) of 900 units are in situations where the owners are unable to make the necessary repairs; then there may be up to 45 households in need of an alternative housing option because of poor housing condition.

7.7. Homeless Population Indicator

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

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

Over 80% of the homeless population is estimated to have mental illness and/or addiction. Furthermore, the number of *at-risk for homelessness* population is estimated to be in between 200 and 400. This estimate includes inadequately housed people, who live in homes with much disrepair or in overcrowded conditions. However, this number can be

much higher, considering the people at imminent risk of homelessness, such as persons ready to be discharged from health or criminal justice institutions or youth exiting the child welfare system without the provision of appropriate, stable housing. Thus, targeting services to households at imminent risk of homelessness is a critical component of reducing incidence of homelessness.

7.8. Aggregate Housing Need

With the general population decreasing, there is no significant increase in the overall housing demand. However, there is a substantial need for affordable housing among those who are homeless, at-risk of homelessness, or living in substandard housing and unable to pay for improvements.

Table 31 summarizes the aggregate need for affordable housing. Approximately 1,155 households are in need of some form of affordable housing, whether it is a bachelor suite for a single person, a three bedroom for a family, or a supportive unit for people with physical and/or mental disabilities.

Given the average household size of 2.4, the total people in need of affordable housing are approximately 2,772. This is about 10% of the population in Quesnel and Area.

Total Need in Table 31 is an estimate. For example, persons on waitlist may be currently housed in a social housing unit or may be homeless. The homeless count is seasonally variable, but this record reflects the low count in order to adjust for the potential for double counting.

The at-risk of homelessness reflects the number of renter households who spend more than 50% of their gross income on rent. If the study includes renters spending 30% or more, then there may be an additional 400 households that may be in need. In addition, if the study includes owner households that spend 30% or more, then there will be even more households in need of affordable housing. However, this may lead to an

Table 31: Aggregate Affordable Housing Need

Households paying over 50% of income on housing costs (renters only)	350
Assisted housing households	208
Households with rental assistance	66
Households on waitlist	351
Amata House emergency housing	15
Households with inadequate housing	45
Homeless population	120
Total Need	1155

overestimate of the need.

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

7.9. Net Surplus/Deficit of Affordable Housing

The difference between the estimated affordable housing need and supply shows either a surplus or a deficit. For Quesnel & Area, there is a deficit of approximately 947 units (*Table 32: Net Supply of Affordable Housing*).

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

The deficit is greater than the total number of new housing completed in Quesnel between January and September 2009, which is 82 (CMHC, Housing Now). Therefore, the new housing in the current market is not enough to fill the affordable housing gap. In order to close the affordable housing gap, a long-term strategy and actions are required.

Table 32: Net Supply of Affordable Housing

Total Supply:	208
Total Need:	1155
Net Supply:	- 947 (deficit)

**City of Quesnel
Affordable Housing Needs Assessment**



Community Consultation

April 14, 2010 Quesnel City Hall

terra housing consultants and **Cooper Planning & Development Consultants**

WELCOME

AGENDA

1:00 – 1:15	Welcome and Introductions
1:15 – 1:30	Review of Housing Needs
1:30 – 1:45	Review of Housing Issues
1:45 – 2:00	Workshop Instructions
2:00 – 2:45	Session 1
2:45 – 3:00	Refreshment Break
3:00 – 3:45	Session 2
3:45 – 4:00	Next Steps and Wrap Up

8. Public Consultation

8.1. Workshop Overview

On April 14, over twenty diverse community members met in the Council Chambers of Quesnel City Hall to discuss the need for affordable housing in the community. A complete list of attendees is included as Appendix D to this report. Community members included:

- Non-profit Housing Providers
- Community Leaders
- Service Providers
- Women's Shelter
- Women's Resource Group
- Community Groups with an Interest in Housing,
- Real Estate Industry Representative, as well as
- Council Members and City Staff

Terra facilitated the workshop to bring together community members from different sectors to:

- Review the housing needs assessment information,
- Discuss housing issues and
- Provide advice on the steps necessary to develop a housing strategy

Following a review of the needs assessment information in this report the consultants presented a preliminary list of issues, including:

- Housing and Economic Development strategies need to be linked to be most effective
- Greater diversity of housing needed
 - Secondary suites
 - Apartments
 - Condos
 - Assisted housing
 - Culturally appropriate housing
 - Affordable home ownership

The workshop participants met in small groups to address the following questions:

- Confirm needs
- Confirm Issues
- What resources do we have?
- What can partners bring?
- What are our priorities?
- What can we afford?
- What will we commit to?
- How will we measure success?

8.2. Workshop Comments

A lively discussion ensued in each of the workshop groups and representatives from each group presented the results of their discussions to everyone.

People did not comment on Priorities, What Quesnel Can Afford or Can Commit To. No comments were made on Measuring Success. This is typical when a community starts to turn its mind to addressing housing issues. The community seeks first to understand what the situation is – which the housing needs assessment helps to do. Then it needs to spend time listing out the issues particular to its circumstances. Getting all the issues out on the table is an important vetting process. Then the community needs to digest the information and let the findings register. Quesnel is at this point.

A summary of the comments is presented below.

Comments on Needs

- More affordable housing needed
- Accountability for housing needed – timely repairs, heating problems
- Numbers on waiting list underestimate need
- Public transportation – need longer service, evenings & Sundays

- Mixed residential areas needed
- Seniors housing needed, wait list is long, support services needed
- Extended care – short-term hospital space needed
- Tenants who have poor record have no place to go
- Co-op housing needed (there are no co-ops in Quesnel)
- Housing for Youth needed
- Second stage housing needed
- People with mental health issues need non-profit housing because the market won't rent to them
- More subsidies and housing for people with disabilities needed
- People want decent places to live in
- Need Secondary suites for students, for mortgage helpers

Comments on Issues

The following issues were identified:

- Distinct northern culture: space for animals and acceptance, privacy, sense of ownership...important in Quesnel and is something that people may not understand in the city areas
- Fear that loss of forestry jobs in next 1-5 years will mean people will not be able to afford to purchase a home or afford homes they already have
- Other Economic issues – small stores and businesses closing, small farms closing, schools closing in rural area
- Closing of Step-up house left people without options in Quesnel
- Concern that when operating agreement with BC Housing expires that UAHS will not be able to afford to keep all of its units
- Concern that BC Housing requiring rent increases for people on social assistance will leave no money for food
- Quality/age of housing stock means significant repairs needed soon
- Concern that “ghetto” effect/income segregation occurring
- Accessibility issues
- Quesnel college (UNBC/College of New Caledonia) does not have housing for students; young people don't come to Quesnel

because no housing on campus. College has \$14 million expansion planned but it does not have housing planned. Student loan rates are not sufficient to cover school and accommodation costs

- People don't speak out about poor housing for fear of getting evicted
- Septic system costs are issues in rural area
- Land shortage in downtown
- Slope stability issues
- No clear priorities
- No plan to address issues

Other Comments

Interestingly only a few comments were made suggesting means to address the issues. These included:

- Raising senior governments awareness on Quesnel's issues
- Lobbying senior government more effectively for additional resources
- Passing Municipal legislation to address dilapidated housing
- Exploring alternatives like housing above retail or container housing or retrofitting hotels and motels for housing
- Work to diversify employment base

Many people commented on how Quesnel was a great community to live in and raise a family. Many people noted that Quesnel has nice clean parks, streets are well kept and housing is generally affordable, but the quality is starting to erode. People expressed concern that if issues are not addressed Quesnel will no longer be an attractive place to live.

People noted that the City supports affordable housing: Council and staff are on side but that some kind of plan is needed to address housing issues. People commented that Quesnel had limited municipal land.

9. Conclusions

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

A certain amount of momentum has built up as a result of reviewing the report and participating in the workshop and Quesnel is at a juncture of needing to decide on if and how it wants to go forward.

Quesnel does have a significant issue in needing to diversify its employment base. Addressing this issue would help ensure it remains a good place to live and that it remains a generally affordable place to live.

Approximately 10% of the households in Quesnel have real problems affording their accommodation or cannot afford housing in Quesnel or have special housing needs that are not addressed by the market.

The analysis of the 2006 Census data suggests that the overall population in Quesnel is not increasing, however household size is declining. The Aboriginal population is growing and tends to be younger than the non-Aboriginal population. This trend will put pressure on the housing market both on and off Aboriginal reserves. The senior population is also growing and smaller housing units with a greater range of support services will be needed. Home care may also be considered for seniors who choose to stay in their current homes rather than care facilities. Housing units will need to be more accessible and adaptable to seniors and persons with mobility challenges.

The City faces challenges in retaining and attracting young, educated workers. Despite high wages in the forestry sector, employment opportunities in the industry fluctuate. Therefore, new employment opportunities in a diversified economy are critical for maintaining a

healthy workforce. Demographics show that the youth are the second largest population group. Their entry into the workforce and into the housing market will be critical to the economic health of Quesnel. Meanwhile, the current lack of rental and student housing may be a barrier to attracting young people into the City.

A high proportion of residents in Quesnel are homeowners who live in single-detached homes. The low incidence of rental units and high incidence of single detached homes indicate that secondary suites may be a benefit to the community. Currently renters have a higher rent to income ratio and thus face greater difficulty in affording their homes. Consultation with community members also revealed that renters with low incomes often live in poorly maintained homes with little ability to obtain necessary repairs from their landlord.

In Quesnel, there are over 1,100 households who reside in subsidized housing or are in need of an affordable housing option. Many of them pay over half of their income on rent and reside in poorly maintained buildings. Some of them are homeless, in emergency shelters or on the waitlist for a safe and secure housing. There are only 208 non-market units in Quesnel, all occupied, with no new affordable housing developments underway. Therefore, there is a gap of about 947 units that should be filled in order to accommodate the persons in need at present. The gap may widen if household income does not keep up with the cost of maintaining a home.

Quesnel does not have a comprehensive housing policy framework and overall strategy to address housing issues. Budget pressures, advocacy voices and other factors have tended to direct Council to deal with individual components. Work is completed on an issue-by-issue basis, rather than from a “big picture” perspective of developing a comprehensive housing strategy.

10. Recommendations

The next step Quesnel should take to address its housing challenges is to complete a Housing Strategy and Action Plan.

A Housing Strategy will:

- Establish Housing Goals and Objectives
- Confirm Needs
- Confirm Issues
- Outline resources
- Identify partners and their roles
- Identify priorities

An Action Plan sets out how the Housing Strategy will be implemented. It will:

- Outline what the City has committed to accomplish and how it will accomplish its goals and objectives
- Outline cost implications
- Establish performance measurements to evaluate progress

It is important that priorities and solutions be developed through a community and stakeholder consultation process.

Specifically the Housing Strategy and Action Plan for Quesnel should address ways to increase the supply of:

1. Non-market housing for low income households,
2. Supportive housing for seniors, youth, people with disabilities, people with addictions and mental health disorders, and people who are homeless;
3. Market rental housing for low and moderate income; and
4. Affordable home ownership.

The Housing Strategy and Action Plan should include:

- An analysis of the current housing stock,
- An examination of the City's policies and regulations that impact the supply of housing,
- Identification of priority issues and recommended actions for tracking and increasing the supply of housing, including secondary suites.

For each issue, the Housing Strategy and Action Plan should identify its priority, recommendations for municipal action and recommendations for actions by others, including community, industry, provincial and federal agencies.

The development of a Housing Strategy and Action Plan involves:

Research and Analysis – Further research and analysis needs to be undertaken on housing need/demand, housing stock/supply, documentation of the secondary rental market and current City policies and practices that impact the supply of affordable housing;

Consultation - A consultation process that contributes to identifying a vision, principles, priority issues, and recommended action is needed. The process should include consultation with City staff and Committees, stakeholders and the public; and

Implementation - The Housing Strategy and Action Plan should outline a proposed work program to implement the recommendations. It will prioritize actions into short-term (2010-2015) and longer-term actions. Council should be updated annually on the progress of implementing the Housing Strategy and Action Plan.

A budget of approximately \$35,000 to \$45,000 should be sufficient to complete a Housing Strategy and Action Plan for Quesnel.

It is recommended that:

1. This report be presented to Council to provide Council with information on the housing situation in Quesnel and on the housing issues identified by the community;
2. This report be made publicly available to increase the understanding of the housing situation in Quesnel and on the housing issues identified by the community;
3. Council direct that a Housing Strategy and Action be prepared to address the findings of this report and the short and long term housing needs of the municipality;
4. Sources for funding the preparation of the Housing Strategy be pursued including, the Real Estate Foundation, The Vancouver Foundation, BC Housing and others.

Glossary

Absolute homelessness: Those without any physical shelter.

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

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

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

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

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APPENDIX A: Quesnel Official Community Plan – Residential Development

3.1 BACKGROUND

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

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

3.2 OBJECTIVES

Council's objectives are as follows:

- .1 Ensure that an adequate supply of land is designated for residential development for at least the next 5 years as required by the *Local Government Act*.
- .2 Encourage the retention and development of a full range of residential types, locations, densities, tenures and prices to accommodate various age groups and household compositions.

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

3.3 POLICIES

3.3.1 General

Council's policies are as follows:

- .1 Direct residential development to areas designated for residential uses on the Land Use Map (Schedule B).
- .2 Accommodate residential development primarily within existing serviced areas, and encourage the infill and development of existing residential areas before designating new areas for residential development.
- .3 Direct new residential development to areas that have the level of servicing and community infrastructure appropriate for the density of development. For example, all forms of Residential

development, except for Country Residential, require servicing with a community sewer system and a community water system.

.4 Encourage an intensification of residential land use and density in the following areas:

- ◆ Near established commercial and employment areas
- ◆ Along major arterials
- ◆ In areas where existing services can accommodate higher densities
- ◆ Within other selected areas designated for multiple family development on the OCP Map

.5 Permit Home Based Business in residential areas throughout the community provided that the business does not detract from the existing residential character of the area, is clearly incidental in size and use to the principal residential purpose of the dwelling, and meets all appropriate regulations.

.6 Permit the use of single family residential dwellings for bed and breakfast operations provided that they are separately defined and regulated.

.7 Encourage mixed-use residential and commercial development, with residential above first storey commercial uses within the Downtown Core and West Quesnel commercial areas.

.8 Consider establishing additional landscaping and buffering between commercial and residential uses.

.9 Ensure that residential development, except Country Residential, have paved driveways and parking lots.

.10 New residential development within the specific areas may require geotechnical analysis to determine ground stability.

.11 Continue working towards implementing a long-term sustainable program to address the West Quesnel land stability issue, with one of the goals being to allow residential development to proceed in the Uplands and Abbott Drive areas as soon as the situation is managed, and to preserve the long term viability of residential development in West Quesnel.

.12 Ensure that residential buildings are finished on the outside before issuing an occupancy permit.

.13 Where appropriate, encourage the preservation of existing vegetation such as significant trees or significant vegetation corridors along streams, ponds or steep slopes and ravines, when considering new residential development.

.14 Any new residential development located in the Agricultural Land Reserve will require consultation with the Agricultural Land Commission.

.15 Where residential development is proposed near forests and other areas subject to wildfire hazards, the City will encourage measures to reduce the wildfire risk, such as requiring fuel breaks around the perimeter of the subdivision, requiring a minimum of two access roads, requiring fire resistant techniques and materials in building design, and requiring water designed with adequate fire flows.

3.3.2 Country Residential

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

Council's policies are as follows:

- .1 Establish minimum parcel sizes ranging from 0.2 hectares to 2 hectares (about 0.5 acres to 5 acres) for those areas designated Country Residential.
- .2 Accommodate primarily single detached residential uses, along with home based businesses, limited hobby farm uses, and accessory uses, in the Country Residential designation.
- .3 That properties designated Country Residential be located in areas having a limited range of urban services and amenities, located just outside existing urban development areas.
- .4 Country Residential Areas will be considered for re-designation to Low Density Residential when provided with urban services such as community water and community sewer.
- .5 Retain the large lot rural character in the northern part of the Riverview neighbourhood.
- .6 The rural character of the Racing / Westland Road neighbourhood will be retained through the Country residential designation, and a minimum parcel size of 1/2 acre will be retained for any parts of the area re-designated to Low Density Residential in the future.

3.3.3 Low Density Single Family Residential

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

Council's policies are as follows:

- .1 Establish maximum densities ranging from 5 to 20 dwelling units per net hectare (about 2 to 8 units per net acre) for single

family residential uses, which equates to minimum parcel sizes ranging from one half acre to one eighth acre.

- .2 Preserve and enhance the character of existing single family neighbourhoods in Quesnel.
- .3 Single family residential is the primary use accommodated in the Low Density Single Family Residential designation.
- .4 Consider other uses in the Low Density Single Family Residential designation including home based businesses, bed and breakfast operations, small parks, small places of worship, and small local commercial uses such as convenience stores.
- .5 When reviewing rezoning applications for small local commercial uses within the Low Density Single Family Residential designation, Council will consider the following guidelines:
 - ◆ The site must be at a scale similar to what is predominant in the existing neighbourhood
 - ◆ The site should be located at an intersection
 - ◆ Adequate screening must be provided along property lines abutting residentially zoned land

- .6 Establish minimum parcel sizes of 1/2 acre (2024 sq. m) for the Low Density Single Family Residential designations in Racing Road / Westland Road and South Hills areas in order to preserve the large-lot rural atmosphere of the area.

3.3.4 Low Density Two Family Residential

The purpose of the Low Density Two Family Residential designation is to identify areas primarily suitable for single family dwellings and duplexes. Within the Low Density Two Family Residential designation other non-residential land uses are also permitted upon rezoning to efficiently

service the area, including home based businesses, bed and breakfast operations, small parks, small places of worship, and local convenience stores.

Council's policies are as follows:

- .1 Establish maximum densities ranging from 20 to 40 dwelling units per net hectare (about 8 to 16 units per net acre) for duplex uses, in the Low Density Two Family Residential designation.
- .2 Single family and two-family residential is the primary use accommodated in the Low Density Two Family Residential designation.
- .3 Duplexes are allowed in areas already zoned for duplex use.
- .4 When reviewing applications to re-designate lands from the Low Density Single Family Residential designation to the Low Density Two Family Residential designation, Council will consider the overall neighbourhood character and consider restricting duplexes to areas that meet the following guidelines:
 - ◆ Areas within close proximity to multiple family, commercial or institutional uses
 - ◆ Areas that are mainly single family residential, but are undergoing redevelopment to higher density residential uses
- .5 Encourage duplexes to have a high standard of design in keeping with the character of the neighbourhood.
- .6 Consider other uses in the Low Density Two Family Residential designation including home based businesses, bed and breakfast operations, small parks, small places of worship, and small local commercial uses such as convenience stores.

- .7 When reviewing rezoning applications for small local commercial uses within the Low Density Two Family Residential designation, Council will consider the following guidelines:

- ◆ The site must be at a scale similar to what is predominant in the existing neighbourhood
- ◆ The site should be located at an intersection
- ◆ Adequate screening must be provided along property lines abutting residentially zoned land

3.3.5 Medium Density Residential

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

Council's policies are as follows:

- .1 Establish maximum densities ranging from 40 to 90 dwelling units per net hectare (about 16 to 36 units per acre) and a range of parcel sizes in the Medium Density Residential designation.
- .2 To encourage development in areas designated Medium Density Residential that:
 - ◆ Remains sensitive to the immediate neighbourhood in terms of development density, scale, and massing
 - ◆ Preserves existing vegetation where appropriate and possible
 - ◆ Provides landscaping that enhances the character of the

development

- ◆ Retains and enhances the existing neighbourhood character
- .3 Require a high standard of building and site design for multiple-family development by designating the Development Permit areas set out in Section 18.
- .4 Establish a maximum height of 3 storeys or 12 metres in the Medium Density Residential Designation.
- .5 Consider re-designation of new areas to Medium Density Residential based on the following criteria:
- ◆ Where the proposed development will be compatible in character and scale with adjoining uses
 - ◆ Where separation can be achieved through adequate setback distances and landscaped buffers from existing or planned lower density housing
 - ◆ Near parks, recreational areas and facilities, commercial and employment areas or public/institutional facilities
 - ◆ On sites that afford direct and convenient vehicle access so as to avoid generating excessive traffic on local streets
 - ◆ On sites where adequate sewer and water services are available or can be provided by the developer
- .6 Encourage infill and redevelopment of existing areas designated as Medium Density Residential before designating new areas as Medium Density Residential.
- .7 In general, allow densities to increase the closer the development is to the Downtown Core or West Quesnel commercial area.
- .8 While the maximum density in the Medium Density Residential

designation is 90 units per net hectare, Council will allow development of densities up to 120 dwelling units per net hectare if the area is already zoned to permit a maximum of 120 dwelling units per net hectare (currently the RM3 zone).

- .9 Council may consider applications to rezone new areas to allow densities up to 120 dwelling units per net hectare if the development meets the following criteria:
- ◆ Must be within a 5-minute walk (about 250 metres) of the Downtown Core or the West Quesnel commercial area
 - ◆ Must provide amenities that may include public gardens, public plazas, playground equipment, public art, pedestrian and bicycle facilities, and other amenities
 - ◆ Primary vehicular access to the development is from a major road that does not require travel through adjacent Low Density Residential areas
 - ◆ Provision of screened at-grade parking, under-building parking or underground parking
 - ◆ Provides a maximum of 3 storeys (or 12 metres in height) of residential use
 - ◆ The area is designated as a Development Permit Area for Multiple Family Residential
- .10 Consider other uses in the Medium Density Residential designation including home based businesses, small parks, small places of worship, and small local commercial uses such as convenience stores.
- .11 Consider small local commercial uses where they are located on the ground floor as an integral part of the medium density residential development.
- .12 The City wishes to see areas that are designated as Medium Density Residential, but currently used for single family

residential, shift to Medium Density Residential use over time; but the City also recognizes that some areas will continue to be used for single family residential until demand exists for redevelopment to Medium Density Residential.

.13 Institutional uses may be permitted, subject to zoning, in areas designated for Medium Density Residential with consideration of the following guidelines:

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

3.3.6 High Density Residential

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

Council's policies are as follows:

- .1 Establish maximum densities ranging from 90 to 198 dwelling units per net hectare (about 36 to 80 units per acre) and a range of parcel sizes in the High Density Residential designation.
- .2 To encourage development in areas designated High Density Residential that:

- ◆ Remains sensitive to the immediate neighbourhood in terms of development, density, scale and massing
- ◆ Preserves existing vegetation where appropriate and possible
- ◆ Provides landscaping that enhances the character of the development and retains and enhances the existing neighbourhood character

.3 Require a high standard of building and site design for multiple-family development by designating the Development Permit areas set out in Section 20.

.4 Establish a maximum height of 4 storeys or 16 metres in the High Density Residential Designation.

.5 Consider redesignation of new areas to High Density Residential based on the following criteria:

- ◆ Where the proposed development will be compatible in character and scale with adjoining uses
- ◆ Where separation can be achieved through adequate setback distances and landscaped buffers from existing or planned lower density housing
- ◆ Near parks, recreational areas and facilities, commercial and employment areas or public/institutional facilities
- ◆ On sites that afford direct and convenient vehicle access so as to avoid generating excessive traffic on local streets
- ◆ On sites where adequate sewer and water services are available or can be provided by the developer

.6 Encourage infill and redevelopment of existing areas designated as High Density Residential before designating new areas as High Density Residential.

.7 In general, allow densities to increase the closer the development is to the Downtown Core or West Quesnel commercial areas.

.8 Council may consider applications to rezone new areas to allow densities up to 198 dwelling units per net hectare if the development meets the following criteria:

- ◆ Must be within a 5-minute walk (about 250 metres) of the Downtown Core or the West Quesnel commercial area
- ◆ Must provide amenities that may include public gardens, public plazas, playground equipment, public art, pedestrian and bicycle facilities, and other amenities
- ◆ Primary vehicular access to the development if from a major road that does not require travel through adjacent Low Density Residential areas
- ◆ Provision of screened at-grade parking, under-building parking or underground parking
- ◆ Provides a maximum of 4 storeys (or 16 metres in height) of residential use
- ◆ The area is designated as a Development Permit Area for Multiple Family Residential

.9 Consider small local commercial uses where they are located on the ground floor as an integral part of the high density residential development.

.10 Institutional uses may be permitted, subject to zoning, in areas designated for High Density Residential with consideration of the following guidelines:

- ◆ The size, scale, and scope of the proposed institutional uses are compatible with the character of the area
- ◆ The proposed institutional uses will not have a negative impact including noise, unacceptable traffic generation

or invasion of privacy on the adjacent residential use

- ◆ The institutional uses are directly related to the residential use, including uses such as medical care, meal provision, exercise facilities, and daycare facilities

3.3.7 Secondary Suites

Council's policies are as follows:

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

3.3.8 Special Needs/Affordable Housing

Council's policies are as follows:

- .1 Encourage a diversified range of housing types and tenures for people with varying income levels, age structures, different family sizes and housing preferences. Special housing needs for seniors are recognized and development of a variety of appropriate housing forms is encouraged.
- .2 Examine the implications of revising the Zoning Bylaw to permit

secondary suites for people with special needs, in Low Density Single Family Residential designated areas subject to specific criteria.

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

3.3.9 Manufactured Home Parks

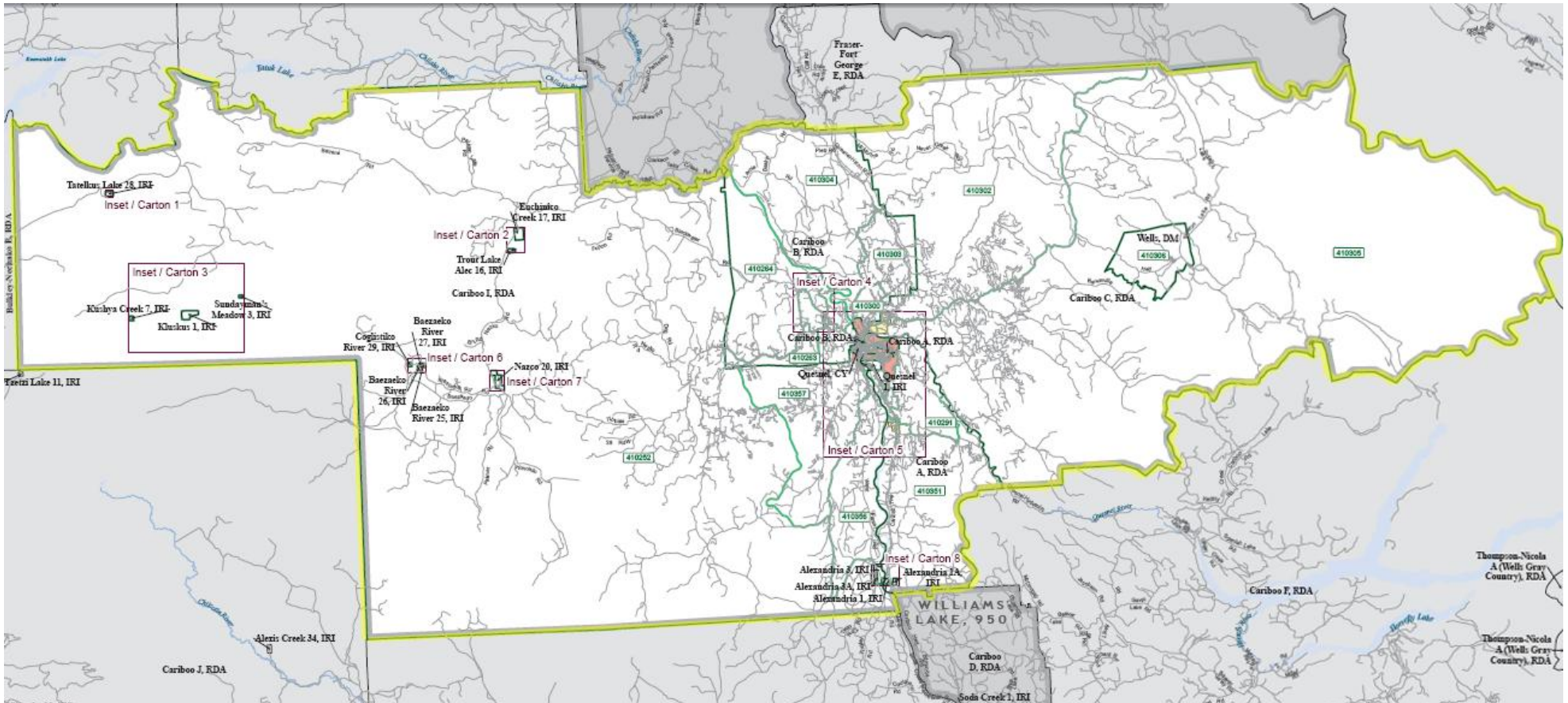
Council's policies are as follows:

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

City's existing Mobile Home Parks Bylaw.

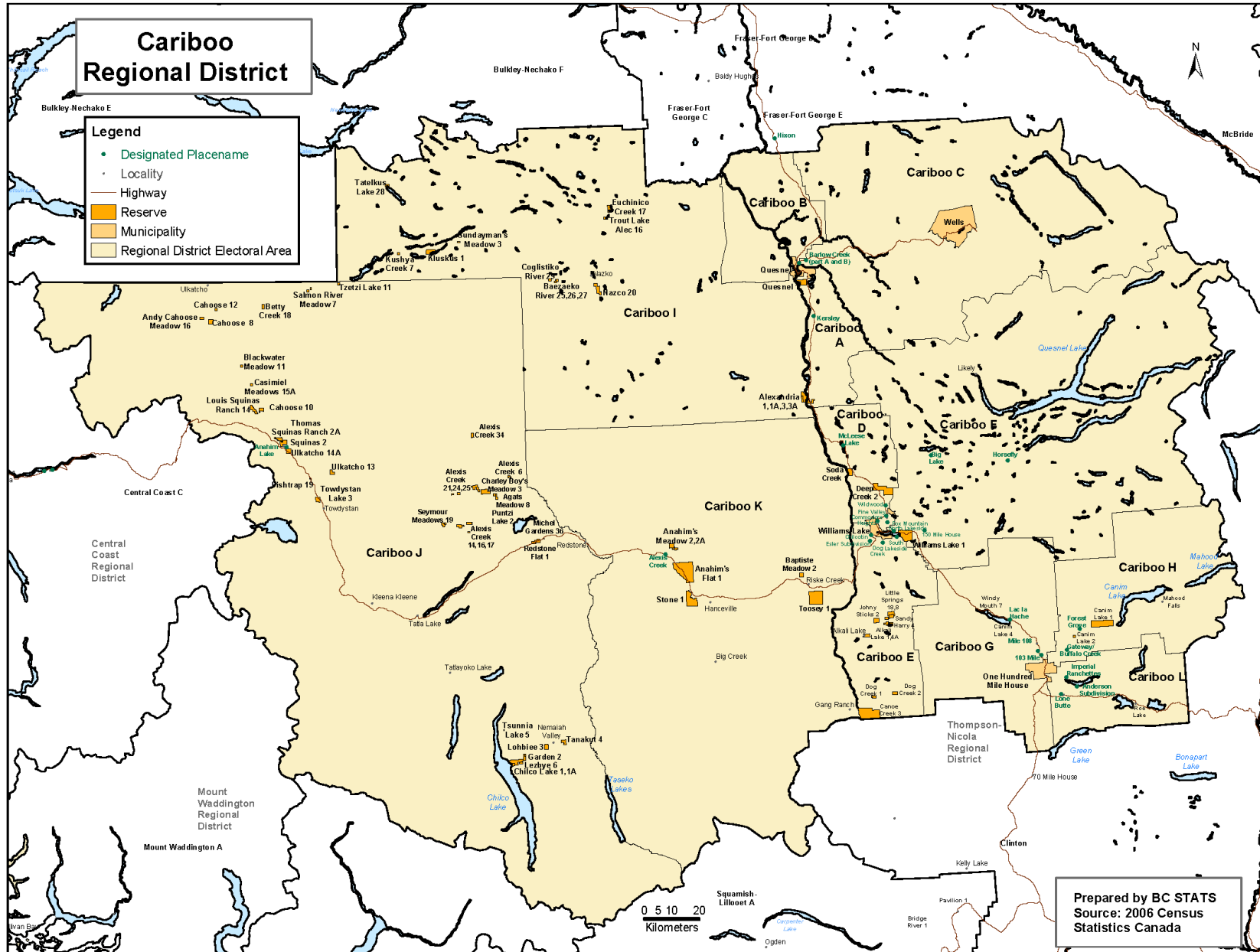
- .4 Direct manufactured homes to manufactured home parks.

APPENDIX B: Quesnel – Census Agglomeration Boundary



Source: Statistics Canada Reference Maps, 2009

APPENDIX C: Cariboo Regional District Boundary



APPENDIX D: Attendees at Community Consultation

Name	Affiliation
Adam Schaan	Assistant to Bob Simpson, MLA
Angela Mezzatesta	Axis Family Resources
Archie Hlady	Century 21 Realty
Bernice Heinzelman	Community Futures
Dave Sutton	Community Living BC, and Affordable Housing Action Committee
Doug Paterson	Concerned Citizen
Ellen Winofski	Season's House Emergency Shelter and Transitional Housing
Erin Reed	Building Inspector, City of Quesnel
Heidi Shopa	Axis Family Resources
Jean Birch	Affordable Housing Action Committee
Jillian Shaughnessy	Planning Technician, City of Quesnel, and Affordable Housing Action Committee
Karen Cooper	Cooper Planning and Development Consultants
Laurey Roodenburg	Councilor, City of Quesnel
Luanne Ruotsalainen	United Aboriginal Housing Society
Lynne Wright	United Church/Church Women's group
Mary Sjostrom	Mayor, City of Quesnel
Maureen Trotter	Quesnel Women's Resource Centre, and Affordable Housing Action Committee
Nellie Chang	Terra Housing Consultants
Sandy Brunton	North Cariboo Aboriginal Family Program Society, and Affordable Housing Action Committee
Shannon Croy	Season's House Emergency Shelter and Transitional Housing
Stuart Thomas	Terra Housing Consultants
Tanya Turner	Planner, City of Quesnel
Vicki Chartrand	Amata Transition Society