

A stylized map of the Village of McBride. A thick black line represents a road or railway, running diagonally from the top left towards the bottom right. To the right of this line is a blue, winding shape representing a river. Below the road, there is a grid of lines representing a street layout. At the bottom of the map, there is a large, irregular blue shape representing a lake or reservoir.

HOUSING NEEDS ASSESSMENT

Village of McBride

DECEMBER 2019

DAVID NAIRNE & ASSOCIATES LTD.

DNA
David Nairne - Associates Ltd



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Introduction

OVERVIEW

In October 2019, the Village of McBride initiated a Housing Needs Assessment. The intent of the study was to meet both the new provincial requirements for Housing Needs Assessments as well as BC Housing requirements. The document presents the following:

- Key data required by the Province
- The current and projected population for McBride
- A review of significant economic sectors
- Statements about key areas of local need
- The number of housing units to meet current and anticipated housing needs for at least the next 5 years

The information presented in this report was compiled from various sources including:

- BC Assessment
- BC Housing
- BC Stats
- Canadian Mortgage and Housing Corporation (CMHC)
- Statistics Canada
- Community survey and focus groups
- Village of McBride documents

COMMUNITY ENGAGEMENT

To supplement the statistics gathered for the Housing Needs Assessment, the Village of McBride engaged community members through a series of

Figure 1: What are the top housing priorities in McBride



Source: McBride Housing Needs Assessment Survey

focus groups, a town hall meeting and administered a survey to residents. The following provides a brief overview of the outcomes. Please refer to Appendix 1 for the detailed reports.

FOCUS GROUPS AND TOWN HALL

On October 9 and 10, 2019, David Nairne + Associates Ltd. (DNA) facilitated a series of focus groups and a town hall meeting in the Village of McBride to explore the current housing situation in the community. This work was undertaken in support of the Village of McBride Housing Needs Assessment. The intent of the focus groups and town hall meeting was to identify housing issues and priorities in the community and to help inform the questions to ask in the housing survey.

A total of 65 people participated in the meetings. The town hall meeting was open to everyone and the focus groups were organized to include representatives from local businesses and the Chamber of Commerce, churches and education, community services, seniors, Mayor, Council and Administration and McBride and District Housing Society.

The top housing priorities that emerged from the discussions are:

- Housing for seniors
- Affordable family housing

COMMUNITY SURVEY

In October 2019, the Village of McBride launched a survey for residents of McBride and surrounding area. The survey was completed over 4 weeks with responses from 158 residents. Like the focus groups, respondents overwhelmingly stated lack of housing for seniors, limited rental opportunities and affordability as the main housing issues facing McBride.

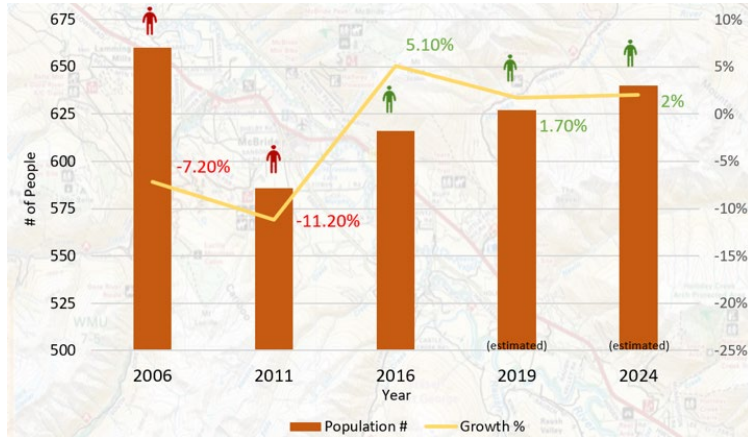
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LOCATION

The main map is an aerial view of McBride, British Columbia. The Trans Canada Highway (Hwy 97) runs diagonally from the top left towards the bottom right. The Fraser River flows from the top right, curves around the town of McBride, and continues towards the bottom right. The town of McBride is visible as a cluster of buildings and roads. The surrounding area is a mix of green fields and forested land.

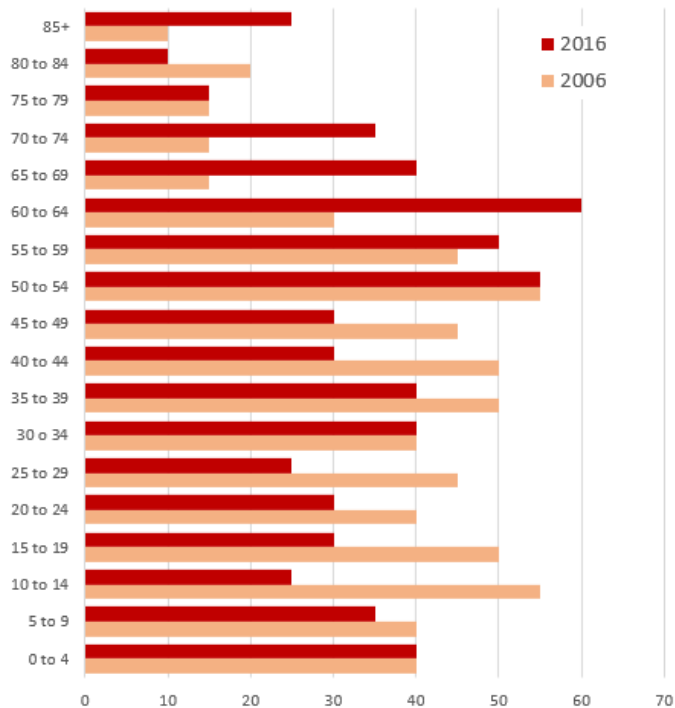
The inset map in the bottom right corner provides a broader geographical context. It shows the Fraser River valley, with Prince George marked with a blue dot on the left and McBride marked with a blue dot on the right. Other labels include 'Minto Lake', 'Lions Head', 'Buckhorn', 'Huron', 'Wells', 'Bentley', 'Pelly', 'Dawson', and 'Omineca'. The inset map shows the river winding through a mountainous region.

Figure 2: Population Growth



Sources: Statistics Canada, Regional District, BC Statistics, David Nairne + Associates, Ltd

Figure 3: Age Profile



Source: Statistics Canada

POPULATION

As shown in Figure 2, the Village of McBride's population has been variable. From 2006 to 2011, it experienced a decrease of 11%. Over the 5-year period from 2011 to 2016 it grew by 5% per year. Based on broader Regional District Growth populations from BC Stats, it is anticipated that this rate of growth will continue over the next 5 years.

Implications for Housing

As the population increases, so does the demand for housing. The Village of McBride experienced its share of challenges over the past decade or so with the downturns in the forestry sector. People have moved out of the community due to the loss of jobs. However, as the economy restructures and new opportunities in manufacturing (i.e. biofuels) and tourism are being developed, the population is beginning to grow again. There is also an interest among residents to work remotely. The attraction of new residents and the ability to maintain the existing population will have a positive impact on the housing market.

AGE PROFILE

The age profile presented in Figure 3, illustrates how the population is aging. The population categories of 65 to 84 and 85+ have experienced an increase from 2006 to 2016, while the other age groups have experienced a decrease. Based on the projections developed for 2019 and 2024, it is anticipated that the 25 to 64 group will return to 2006 levels while the younger age groups will either experience negative or no growth.

Figure 4: Median Age

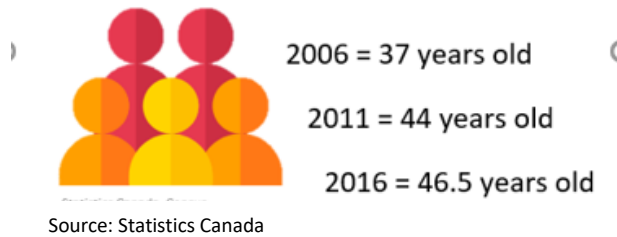


Table 1: Age Projections – 2019 and 2024

	2006	2011	2016	2019 (est)	2024 (est)
0-14 years	135	110	100	106	103
15-19 years	45	40	30	30	30
20-24 years	45	15	30	33	25
25-64 years	355	320	330	351	352
65-84 years	70	75	100	112	127
85+ years	10	20	25	26	32

Source: Statistics Canada, 2019 and 2024 based on BC Stats growth rates for Fraser Fort George.

Figure 5: Employment by Industry

	2006	2011	2016
Agriculture, forestry, fishing & hunting	30	0 ↓	10 ↑
Construction	20	20	30 ↑
Manufacturing	105	15 ↓	25 ↑
Retail trade	60	50 ↓	35 ↓
Transportation & warehousing	n/a	25	15 ↓
Finance & insurance	n/a	15	10 ↓
Professional, scientific & technical services	n/a	0	10 ↑
Administrative & support, waste management & remediation services	n/a	0	10 ↑
Educational services	25	0 ↓	15 ↑
Health care & social assistance	35	20 ↓	45 ↑
Other services (except public admin)	70	0 ↓	15 ↑
Public administration	n/a	15	15
Business services	15	n/a	n/a
TOTAL	375	270 ↓	255 ↓

Source: Statistics Canada

This aging trend is further reinforced by the median age. As shown in Figure 4, the median age increased by nearly 10 years from 2006 to 2016. This is consistent with the situation in the Fraser-Fort George Regional District as a whole, which is aging, albeit at a slower rate.

Implications for Housing

The growing number of seniors will likely result in a need for smaller housing units close to services. Additional supportive housing services to help seniors age in place may also be required.

LABOUR FORCE

In 2016, there were 445 people 15 years and over living in McBride of whom about 255 were in the labour force. The labour force participation rate decreased from 76.5% in 2006 to 57.3% in 2016. The unemployment rate experienced a substantial increase in that same 10-year period from 2.7% to 15.7%. By comparison, the provincial rate was 6.7%.

As shown in Figure 5, most of the industry sectors in McBride experienced a decline in the total number of workers, the most significant being the manufacturing sector. Additionally, the number of workers in the agricultural sector has decreased by 66%. This has affected retail trade and other services in the community. Employment in construction and health care have increased by about 10 workers in each sector.

Implications for Housing

Type and stability of employment have considerable implications for housing affordability. The trend toward more of a service sector economy in McBride may impact a household's ability to own their own home and the size of the home they can afford.

INCOME

Income is a major factor in determining whether a household can rent or own their housing and in determining the size and quality of housing they can afford. After a decrease from 2006 to 2007, as shown in Table 2, median household incomes in McBride have started to return to 2006 levels. However, they continue to be lower than the provincial average.

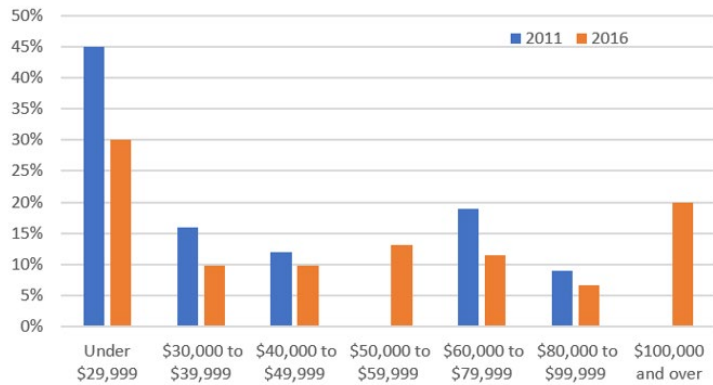
Table 2: Median Household Incomes

Year	McBride	Province
2006	\$46,241	\$52,709
2011	\$31,120	\$62,506
2016	\$44,672	\$69,995

Source: Statistics Canada

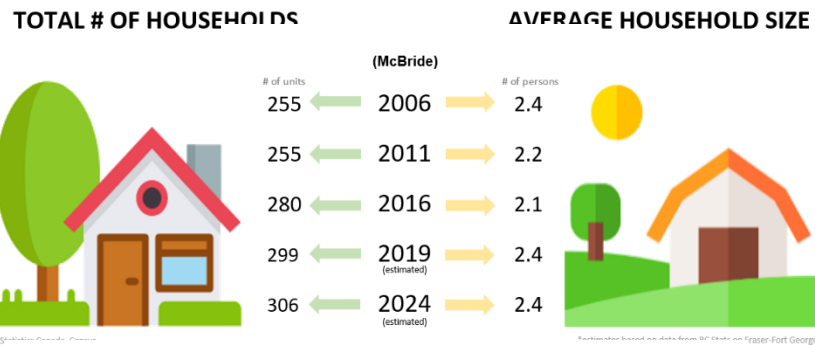
As shown in Figure 6, in 2011 most households were earning less than \$30,000 per year. The trend is showing that the income brackets are

Figure 6: Income Levels



Source: Statistics Canada

Figure 7: Total Number and Average Household Size



Source: Statistics Canada, 2019 and 2024 estimates based on BC Stats projections for Fraser Fort George

increasing however, as of 2016, the majority is still in the under \$30,000 category in McBride.

Implications for Housing

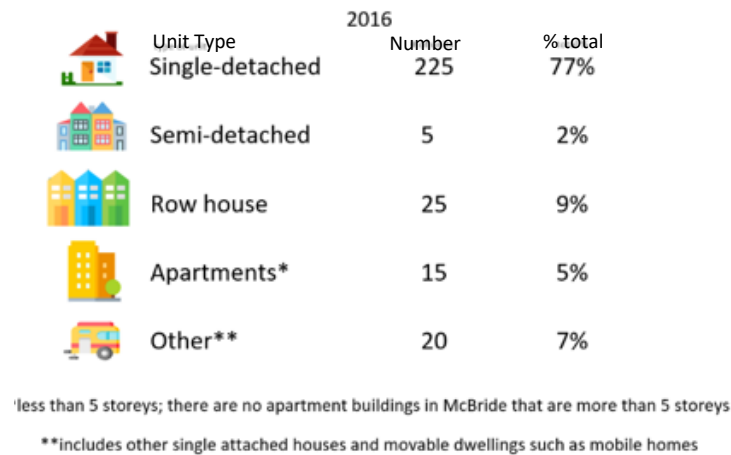
Household income is a major factor in determining the type and tenure of housing a household can afford. The lower than average household incomes in McBride indicate that many households may not be able to afford to purchase their own homes which makes up most of the housing stock in and around McBride. It will be important to provide additional rental housing to residents.

HOUSEHOLD SIZE

There were approximately 280 private households in McBride in 2016. This is an increase of approximately 12% since 2006. The average household size was 2.1 in 2016, down from 2.4 people in 2006. Based on regional projections for Fraser Fort George, it is anticipated that by 2024, the household size could return to 2006 levels.

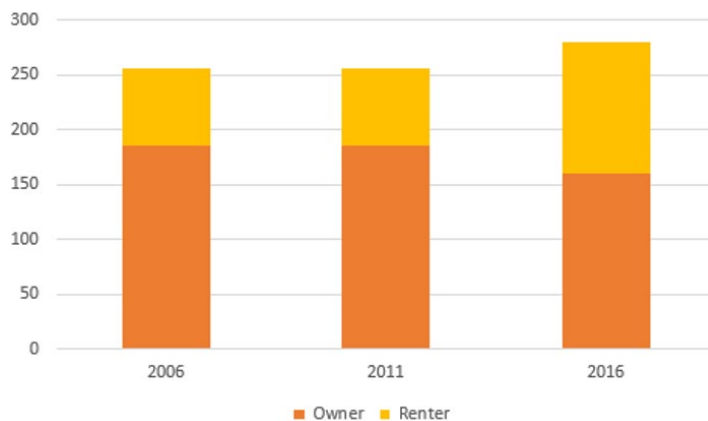
Over the last two Census periods, the number of one and two person households have increase by 15% and 20% respectively. There has also been a 20% increase in 4 person households. However, the 3 and 5 person households have decreased by 25% each.

Figure 8: Number of Occupied Dwellings by Type



Source: Statistics Canada,

Figure 9 Housing Tenure



Source: Statistics Canada

Implications for Housing

Decreasing household size may further increase the demand for smaller housing units in McBride. Additionally, this trend may reduce the demand for traditional detached houses and increase demand for other forms of housing such as duplexes and townhouses.

HOUSING TYPE, TENURE AND SATISFACTION

In 2016, there were 280 occupied private dwellings in McBride. Most dwelling units in McBride are single-detached, making up more than three-quarters of the all units. Row houses make up 9% of dwelling units. Apartments that are less than 5 storeys make up 5% (there are no apartment buildings over 5 storeys in McBride).

Since 2006 the total number of Private Households in McBride has increased from 250 to 280, 57% of which are owner-occupied.

As shown in Figure 9, there has been a decrease in the number of owner-occupied units in McBride, with a proportional increase in renter-occupied units. This could be a factor of affordability and availability of appropriate housing in the community.

Implications for Housing

The rural character of McBride and the surrounding area has driven the housing type availability in the community. However, the aging population may drive a demand for smaller, attached units in the community. The increasing cost of housing in the community and a vacancy rate of less than 1% for rentals in the community indicate a need to diversify tenure options

within McBride. The high proportion of single-detached houses may be a factor of land value and local consumer preference. Future market housing may continue to demand single-detached houses.

Existing Housing Stock

CONDITION AND AGE OF HOUSING

The housing stock in McBride is aging. 150 units were built prior to 1980. From 1980 to 2000, 90 new units were built. The remaining 20 units were built between 2006 and 2010.

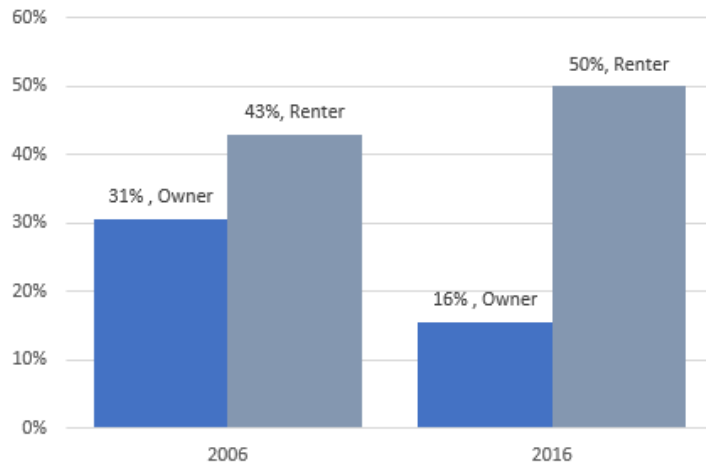
Implications for Housing

Aging units may require major repairs or redevelopment and could open new opportunities for different forms of development.

AFFORDABLE HOUSING

Per CMHC standards for affordability in Canada, households should be spending less than 30% of their before-tax income on housing¹. In 2016, 90 households in McBride were above the 30% threshold (2006, 2016). Figure 10 shows the proportion of households by tenure, spending 30%+ of income on housing. In McBride, this proportion has decreased for owners and increased for renters between 2006 and 2016.

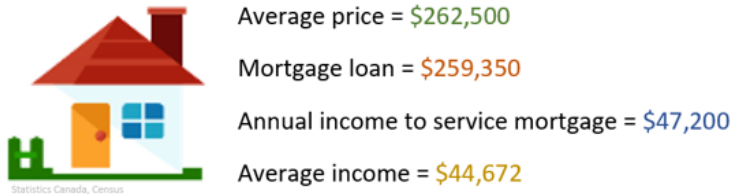
Figure 10: % of Households in Core Housing Need by Tenure



¹ Core Housing Need Status – A household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to the median rent of alternative local housing that is acceptable (meets all 2 housing standards).

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

Figure 11: Current Home Purchase Options



There are 29 units of affordable housing in Beaverview Lodge in McBride which houses both seniors and low-income community members. Additionally, there are 10 units in Mountain Manor.

Implications for Housing

The increase in the number of renters in core housing need will have an impact on the demand for affordable units in the community.

CURRENT HOME PURCHASE OPTIONS

The average price of a detached dwelling unit in McBride is \$262,500². With a 5% down payment, the mortgage loan for this amount would total \$259,350, which would require a monthly payment of \$1,179³. With a maximum housing cost of 30% of gross income, the annual income needed to service this mortgage is approximately \$47,200. The average income in McBride (2016) is \$44,672.

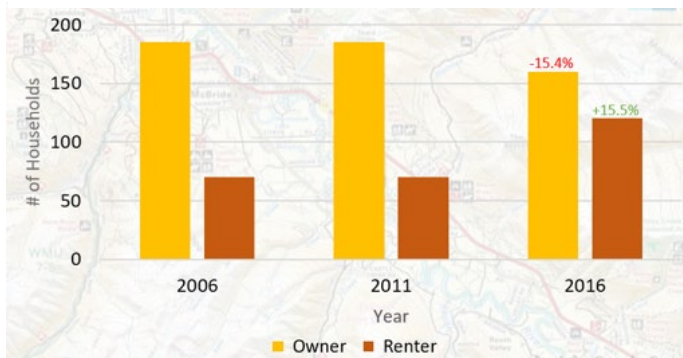
Implications for Housing

Average household incomes in McBride may not be keeping pace with the cost of housing. This could have impacts on the demand for more affordable housing in the community.

RENTAL MARKET⁴

The demand for rentals in McBride is growing. The number of renter household in McBride has increased by 71%, from 70 to 120 households, compared to a 13.5% decrease in the owner market.

Figure 12: Private Households by Tenure



² MLS listings – 13 September 2019

³ Based on a 2.99% 5-year fixed rate mortgage; 25 year amortization

⁴ Data for McBride is not available on the CMHC Rental Market Report

The rental market in McBride is limited to one, 12-unit apartment building in McBride. There is a total of 65 rental units in the community (this includes private homes). It has been reported that the vacancy rate in McBride is less than 1%.

Implications for Housing

The cost of housing in McBride is outpacing the income levels thereby creating a need for additional affordable housing units. The rental market is not keeping up with demand. Additional purpose-built affordable housing is required in the community to meet needs of existing residents.

ECONOMIC ACTION PLAN STRATEGIES

FORESTRY

Foster Sustainable Community Forest and Woodlots – In 2007, the McBride Community Forest Corporation (MCFC) signed a 25-year community forest agreement with the intent of fostering more value-added activity and addressing challenges related to sustainable fiber supply allocations

Expand and Diversify Local Value-added Wood Processing – McBride would like to determine where they can expand value-added wood activities, in addition to the five small-value added firms that are currently in the McBride area.

AGRICULTURE

Agriculture Product Development – With climate change predicting slightly warmer temperatures and longer frost free periods, production capability of agricultural lands is expected to increase. The Robson Valley requires a detailed agriculture enhancement strategy and would benefit from a detailed development report.

Economic Overview

McBride's economy is centred around forestry, agriculture, tourism and small businesses and the service sector. The following provides a brief overview of the key economic sectors in the community. Also highlighted along the left side are the related strategies by sector as outlined in the 2018 McBride Economic Development Action Plan Report.

Forestry

Forestry has been a longstanding cornerstone of the local economy. However, the mills in McBride have closed, which resulted in significant job losses. These closures resulted from changes in regulations regarding process of raw lumber and globalization⁵. Some smaller manufacturing possibilities have been identified such as canoes, paddles and packaged log homes. There has been recent interest in rebuilding McBride's sawmill as a wood pellet plant. Boreal BioEnergy (a BC-based forestry company), is hoping to begin operating in 2020. It could generate 50 to 60 jobs for the region and produce up to 250,000 tonnes of black pellets each year through torrefaction technology⁶.

Agriculture

Farms are spread through an 80 km stretch in the Robson Valley. Hay and cattle are common in the region, and in recent years the Valley has seen the establishment of specialty farms with a variety of unique, high demand organic crops.

⁵ Robson-Canoe Valleys Economic Opportunities Plan, 2010

⁶ <https://www.cbc.ca/news/canada/british-columbia/mcbride-sawmill-wood-pellet-plant-1.5176448> June 2019

TOURISM

Establish a Tourism Tax – Tax revenues to fund tourism programs, projects and marketing, with spending expected to increase local tourism revenue, visitation and economic benefits year-round. According to the Report, McBride has been exploring a 2% Municipal and Regional District Tax, which is expected to bring \$50,000 annually.

Develop Tourism and Recreation Trails and Access – In developing a community (preferably regional) master plan for trails, McBride hopes to generate health benefits for both visitors and residents while increasing property values and attracting new users.

Tourism Product Development – Training, visitor services and product distribution are paramount to remaining competitive in the tourism industry. McBride would like to increase arts and culture experiences, develop more outdoor excursions and day tours and ensure tourism operators are well-prepared and certified at an appropriate level for various activities.

SERVICE SECTOR

The Village has highlighted several areas where a consistent and coordinated marketing effort would benefit McBride. Attracting new residents, visitors and businesses, a curated, targeted online presence and communicating the community's assets and advantaged were identified.

Tourism

The McBride tourism industry has experience growth in the past decade. Snowmobiling has become an ever-increasing draw for tourists, raising demand for accommodations, gas stations, restaurants, and specialty shops. The surrounding area also features world-class hiking, ATV-ing, hunting, fishing, mountain biking and skiing.

Several provincial parks are cited as the top attractions near McBride, including Kakwa Provincial Park and Protected Area, Holliday Creek Arch Protected Area, Erg Mountain Provincial Park, and West Twin Provincial Park and Protected Area.

Farmers markets and other cultural venues are big draws, providing further opportunities for agri-tourism ventures⁷.

In collaboration with local user groups, the Village of McBride is actively working to continue to expand the amenities for local activities, which in turn will continue to create new opportunities for investment.

Service Sector

McBride, serves as a commercial and service hub for the local area. It has a District Hospital, Provincial Government office, schools and a business core. McBride has seen recent small business start-ups, interest in working remotely and tourism-based expansion.

⁷ <https://www.discoverrvr.ca/tourism-opportunities/index.php>

Housing Need Summary

The estimate of the need is identified as the number units required in a market for a population segment. In McBride, much of the need comes from a pent-up demand to access appropriate housing to meet the current needs of an aging population and for affordable rental units for families.

The growing number of seniors in McBride will continue to put pressure on the demand for smaller, purpose-built units located near medical, social and commercial services. The rural nature of McBride and the surrounding area has left many seniors living on acreages. This has led to issues related to isolation and challenges related to maintaining the large homes and properties that once housed their families.

It is critical that this demand to be closer to services and to enable seniors to age in their own community, is met in McBride. This would meet their needs to both maintain or expand their social networks and to be close to much needed medical services. The size and location of units is key to accommodating the needs of seniors.

Further to this there are many families in McBride who require affordable rental housing. Many families simply cannot afford to purchase a large home on an acreage. Loss of major industry and the resultant lack of employment in the local area has had considerable implications for housing affordability. The trend toward more of a service sector economy in McBride will continue to impact a household's ability to own their own home.

Income is the primary factor in determining the type and tenure of housing that a household can afford. The lower than average incomes in McBride indicate that many households may not be able to purchase their own homes. Private ownership makes up most of the housing stock in and around McBride.

The cost of housing is outpacing income levels and the rental market is not keeping up with demand. These factors demonstrate the need for affordable housing is increasing and will continue to do so.

The following provides a summary of the key housing needs in the Village of McBride and includes detail on the number of units required by both seniors and families in the Village.

HOUSING NEED BY POPULATION SEGMENT

These findings are further supported by the community engagement undertaken in October 2019. Both the focus groups participants, and survey respondents cited the lack of housing for seniors, limited rental opportunities and affordability as the main housing issues facing McBride. The following highlights the housing need in McBride:

- The McBride population is aging, and seniors require a range of housing options to meet their current and future needs. As discussed, seniors housing was a primary topic of discussion in the focus groups and emerged as key priority in the survey. The community survey suggests that there are 22 respondents who will be seeking seniors' accommodation in the next 5 years.

- Overall, according to the Census, 90 households in McBride reported that they were spending more than 30% of their household income on housing. In the McBride Housing Needs Assessment survey, 31 households under the age of 65 said they are paying 30% to 50% of their income on housing and 9 households under 64 indicated they were spending more than 50% of their income on housing⁸. Further to this, the household incomes in McBride are lower than average in comparison to the regional district and the province.
- 37 survey respondents said that, if affordable housing was available in McBride, they would likely apply for it.

HOUSING NEED BY TYPE OF UNIT

The following provides a summary of the housing unit types required in the community based on the analysis completed for this project, including data collected through the community survey.

As mentioned above, the greatest need for housing in the short and long term is for seniors housing, with varying levels of care. The second highest need is for families in the community.

⁸ Assumption in this analysis is that seniors in core housing need are captured by in the 22 respondents who are seeking seniors accommodation

Table 3: Type of Unit by Timeframe Required

	Current Need	Anticipated (5 Years)	Total Need
1 Bedrooms	4	14	18
2 Bedrooms	2	2	4
3+ Bedrooms	12	10	22
Total	18	26	44

Source: David Nairne + Associates Ltd.

Table 4 assumes that the Bachelor, 1- and 2-bedroom options presented in the previous table will meet the needs of seniors in the community and the 3+ bedroom option will meet the needs of families requiring affordable housing.

Table 4: Housing Needs by Population Segment

	Current Need	Anticipated (5 Years)	Total Need
Seniors	6	16	22
3+ Bedrooms	12	10	22
Total	18	26	44

Source: David Nairne + Associates Ltd.

As economic opportunities expand, the need for family housing may increase. This demand will be met to some extent by houses made available as seniors downsize.

McBride residents are proud of their community and enjoy the natural beauty of the Robson Valley, small community feel and quality of life. The provision of additional affordable and market housing will greatly enhance these community priorities and invite others to move to McBride.