
Manufactured Home Study

An Examination of Issues Facing Mobile Home Park Communities Across B.C.

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Table of Contents

	Page
Executive Summary	1
Introduction	8
Section 1 - Recent Media Reports	10
Section 2 – The Potential for Redevelopment	12
Section 3 – The Municipal Land Use Role	19
Section 4 – Protections for Manufactured Home Owners	26
Section 5 – Perspectives of MHP Owners	34
Section 6 – The Contribution to Affordability	37
Section 7 – Conclusions and Recommendations	43
Appendix A- Stakeholders Consulted	46
Appendix B- Distribution of Manufactured Home Units	47
Appendix C –Communities Captured in Zone A	48
Appendix D –Communities Captured in Zone B	49
Appendix E – Land Valuation Methodology	50
Appendix F –Communities Reporting a Net Increase in MH Units	51
Appendix G –Communities Reporting a Net Decrease in MH Units	53
Appendix H –Communities Reporting No Change in MH Units	55
Appendix I –Units Sold in Place in 2005	56
Appendix J –New Units Added in 2005	60
Appendix K –Provincial and Regional Profiles	63

Executive Summary

Background

In response to concerns about the potential loss of manufactured home parks through redevelopment pressures, the Province of BC., through BC Housing and the Housing Policy Branch in the Office of Housing and Construction Standards engaged McClanaghan & Associates to undertake a review of current issues and challenges experienced by manufactured home park communities across the province.

Mandate of This Study

Manufactured homes provide an affordable form of both ownership and rental housing. Recent media reports have documented a number of manufactured home parks (MHPs) which are facing redevelopment pressures. This can result in displacement and financial hardship for residents. The Province has initiated this review in order to gain a better understanding of; 1) the scope and intensity of the problem; 2) the number of units and locations at the greatest risk; and, 3) the impact on residents and communities. The Province has also expressed an interest in identifying possible remedies and actions (short-term and longer term) which can begin to address some of the specific issues and challenges which have been identified.

The Research Approach

The study relied on a number of different components including:

- a) A review of recent media reports;
- b) Analysis of BC Assessment data; and,
- c) Consultation with a sample of MHP owners and residents.

The Focus of the Analysis

This study relied on a wide range of market and appraisal data to investigate the condition of the manufactured home market including potential opportunities for creating new supply. Key data sources included Multiple Listing Service (MLS) data, commercial appraisals and sales data for existing manufactured home parks. Community demographics and the profile of

manufactured home owners (MHO) were also examined within the context of this study including a detailed analysis of the housing affordability continuum.

The central finding of this study is that redevelopment and displacement is largely a problem in high-growth, high real estate value regions where redevelopment of manufactured home parks yields a much higher rate of return over that of manufactured home parks operated as ongoing business entities. For example, a rezoning from MHP to single family would yield a capital gain of 122% versus a conventional rate of return of 6% to 8% per annum from the ongoing MHP operation. The study findings suggest that in many of the smaller and remote areas and in slow-growth municipalities, manufactured home parks are not under immediate redevelopment pressure.

Regional Breakdown

In order to gain a better understanding of the scope and nature of the problem, this study examined the state of manufactured homes in each Region across the Province, grouped according to four (4) different zones. They included:

- Zone A: Urban/Suburban (eg. GVRD, CRD, Nanaimo, Kelowna etc.)
- Zone B: Emerging Suburban (eg. Ladysmith, Courtenay, Squamish, etc.)
- Zone C: Rural and Transitional; (eg. Prince George, Cranbrook, Nelson)
- Zone D: Northern and Remote; (eg. Powell River, Vanderhoof, Fort Nelson, etc.).

The analysis confirmed that the redevelopment pressure on the manufactured home stock is primarily within the urban/suburban (Zone A) and emerging suburban (Zone B) regions. Combined these areas account for approximately 24,600 manufactured home units across the Province or approximately 57% of the total stock. These areas also represent some of the highest growth Regions across the Province.

Economic Pressures

Using BC Assessment Authority data on the value of existing manufactured home parks as operating entities this study calculated the value per acre of the MHP land. For comparative purposes land values of single-family or multi-family zoned land was obtained for a sample of 23 communities. In all cases the sample of communities reported significant increases in the value per acre when compared with the value of re-zoned residential land.

The following table illustrates a hypothetical redevelopment scenario in Port Coquitlam.

Redevelopment Example – Port Coquitlam

This scenario assumes a typical Manufactured Home Park of 10 acres in Port Coquitlam with an appraised value of \$3,565,040 (as an operating MHP) versus a rezoned value of \$9,500,000.

The potential gross margin to the owner or developer is \$5,934,960 or an increase in value of 166%. By way of comparison, the same MHP on an ongoing operating basis would likely yield a annual net cash flow of \$285,203 based on the current “cap rate” of 8%.

The table below illustrates the amount of potential profit associated with the redevelopment of manufactured home parks across a sample of high growth communities within Zones A and B.

The Value Per Acre of MHPs Compared to Rezoned Residential Use

Region	Community	Operating Park - Value per Acre \$/ acre	Rezoned Residential - Value per Acre \$/ acre	Increase in Value (%)	Gross Profit Margin (upon rezoning) \$/ acre
Greater Vancouver	Coquitlam	\$401,914	\$1,174,344	192%	\$ 772,430
Greater Vancouver	Port Moody	\$356,504	\$1,097,917	208%	\$ 741,413
Greater Vancouver	Langley district	\$312,889	\$1,000,000	220%	\$ 687,111
Greater Vancouver	Burnaby	\$356,504	\$1,035,123	190%	\$ 678,619
Greater Vancouver	Port Coquitlam	\$356,504	\$950,000	166%	\$ 593,496
Greater Vancouver	Langley City	\$392,770	\$900,000	129%	\$ 507,230
	GVRD average	\$361,955	\$835,298	131%	\$ 473,343
Central Vancouver Island	Nanaimo	\$179,123	\$600,000	235%	\$ 420,877
Fraser Valley	Abbotsford	\$315,268	\$700,000	122%	\$ 384,732
Okanagan - Similkameen	Penticton	\$274,981	\$650,000	136%	\$ 375,019
Comox - Courtenay	Courtenay	\$169,262	\$500,000	195%	\$ 330,738
Greater Vancouver	Surrey	\$297,994	\$600,000	101%	\$ 302,006
Central Okanagan	Kelowna	\$254,390	\$500,000	97%	\$ 245,610
North Okanagan	Vernon	\$124,217	\$350,000	182%	\$ 225,783
Squamish	Squamish	\$198,782	\$375,000	89%	\$ 176,218
Fraser Valley	Chilliwack	\$258,690	\$425,000	64%	\$ 166,310
Fraser Valley	Mission	\$288,063	\$450,000	56%	\$ 161,937
Greater Vancouver	Pitt Meadows	\$292,451	\$400,000	37%	\$ 107,549
Greater Vancouver	Maple Ridge	\$441,003	\$525,000	19%	\$ 83,997
Capital Region	Langford	\$438,810	\$500,000	14%	\$ 61,190
Comox - Courtenay	Campbell River	\$178,777	\$125,000	-30%	-\$53,777
			Average	122%	\$354,373

Clearly the financial incentive for redevelopment is often high and wide-spread creating a significant “pull” toward redevelopment. Although not all communities have the same degree of financial incentive providing an impetus for redevelopment, the analysis suggests that the incentive for most Zone A and Zone B communities is high.

Some manufactured home park owners have suggested that some of the potential redevelopment pressures could be mitigated through increasing the operating viability of existing parks.

This includes:

1. Changes to the RTA to allow landlords to enter into a new contract when a mobile home is sold. Under the current legislation, old contracts can be assigned in perpetuity.
2. Changes to the Federal taxation treatment of residential rental income. In particular, the Federal tax system is structured such that income from rental is taxed at a higher rate than enterprises classified as operating businesses. Other Federal tax provisions like the absence of a capital gains rollover mechanism further erode the after-tax attractiveness of MHPs (and other residential rental property).
3. MHP owners also identified the need for increased flexibility in increasing rents to cover major infrastructure improvements before work is initiated. In particular, a number of owners cited the need to undertake major repairs to the existing infrastructure including water and sewer up-grades as well as up-grades to wiring and existing hydro utility services. These types of improvements can be capital intensive with park owners requiring some level of assurance that they will be able to recover their costs.
4. Some park owners have also noted that the current legislative and regulatory context can result in a distortion in the market with some operators noting that the rate of return on asset value for some manufactured home parks has dropped to between 5-6% while the land values (and related taxes) continue to appreciate. These types of issues have contributed to an increase in the redevelopment pressure on the existing stock and have decreased the ability of MHP owners to renew the stock.

Our Observations

The analysis set out in this report suggests that, generally speaking, high growth areas/regions will continue to experience on-going pressure especially in cases where land use patterns are not regulated and the loss of stock is not monitored. The findings also suggest that many of the parks identified for rezoning are older parks. This pattern has the potential to exacerbate the level of hardship experienced by some residents given there are cases where older units may not be suitable to be moved to other locations. Consequently, the potential rezoning of a manufactured home park (MHP) can not only result in a significant level of disruption and dislocation for residents, but it can also result in financial hardship through the potential loss of equity in their home.

Our analysis also suggests that the underlying cause of the current redevelopment pressures is the “pull” of significant capital gains arising from increasing land values and not from the “push” of diminished profitability or generalized obsolescence of existing parks. Furthermore, the economic analysis in the study findings suggest that it is unlikely that even a doubling of yields on investment would diminish the “pull” of redevelopment.

At the same time, it is important to recognize that manufactured home parks are a viable and important source of affordable home ownership throughout the Province. Notwithstanding that the primary cause of redevelopment and tenant displacement is urban land values and land use decisions, it is important to recognize that, to maintain the long term viability of the sector, individual parks need to have a viable mechanism to finance on-going maintenance and upgrades.

The following set out some of the key findings and recommendations arising from this study. These recommendations focus on the role of the Provincial government as well as the role of municipal governments. The recommendations also focus on compensation for displaced residents as well as strategies to strengthen the protections for existing MHP residents and to improve the long-term viability of this form of housing.

Recommendations for the Provincial Government

The Provincial government has a role to play in strengthening the consumer protection legislation related to manufactured home park residents. In the short-term, it is proposed that:

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- a. The notice provision should be changed such that MHP residents receive notice at the time that a re-zoning application is submitted (not at the approval stage); and,
 - b. The base level stipulated in the Act should be increased from 12 months pad rental to include provisions for reasonable moving or relocation expenses.

The Province should also explore a role for BC Housing in terms of working with MHP owners to improve the long-term viability of existing parks including exploring possible opportunities to assist park owners in up-grading and improving existing sites as a means of preserving the stock.

Recommendations for Municipal Governments:

Municipal governments have a role to play in the preservation of this form of housing through the use of existing land use regulations.

Municipal governments also have a central role to play in facilitating the creation of new manufactured home park communities through zoning and infrastructure.

Finally, in the event that evolving land use patterns result in redevelopment pressure of an existing manufactured home park (MHP), a municipality should make a tenant relocation plan a mandatory element within any re-zoning application.

Recommendations for Compensation for Displaced Residents (Municipal Redevelopment Decisions)

Since redevelopment is caused primarily by land use decisions at the local level, municipalities should assess the housing and hardship effects of these decisions and incorporate tenant relocation and compensation methods accordingly. Ideally, compensation should be considered on a case by case basis and should be included in the rezoning process as part of a resident relocation plan negotiated between the redevelopment proponent and the MHP residents.

The redevelopment proponent should be required to submit the results of the resident relocation plan for municipal consideration during the standard rezoning process.

In determining the appropriate level of compensation, the compensation plan should take into consideration the following (depending on the circumstances of the MHP):

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- Moving expenses including relocation and service connection costs;
 - Compensation for the loss of equity for MHOs who are unable to relocate their unit to an alternative site. The compensation should be based on a market appraisal and should be set to reflect the local resale market for manufactured homes in that community;
 - Compensation for the differential between the current housing costs/pad rental fee for MHOs in their existing accommodation compared to their monthly housing costs following relocation. The objective would be to ensure that individual MHOs are not 'made worse off' as a result of the move; and,
 - MHOs should also be offered relocation assistance and/or compensation for the time and effort involved in finding alternative accommodation that meets their needs.

Recommendations for Creating New Supply

Manufactured home parks are a viable and important source of affordable home ownership throughout the Province. At the municipal level, it is important and necessary for municipalities to identify ways to facilitate the creation of new supply through existing land use and zoning approvals.

Similarly, at the Provincial level, it is important to put into place a policy and regulatory framework which would address some of the current ambiguities within the system and strengthen the protections for manufactured home owners including the exploration of alternative forms of tenure such as bare lot strata and/or long-term lease arrangements.

Introduction

In response to concerns about the potential loss of manufactured home parks through redevelopment pressures, the Province of B.C., through B.C. Housing and the Housing Policy Branch in the Office of Housing and Construction Standards engaged McClanaghan & Associates to undertake a review of current issues and challenges experienced by manufactured home park communities across the province.

Mandate of This Study

Manufactured homes provide an affordable form of both ownership and rental housing. Recent media reports have documented a number of manufactured home parks (MHP) which are facing redevelopment pressures. This can result in displacement and financial hardship for residents. In response to some of the recent issues, the Province has initiated this review in order to gain a better understanding of; first, the scope and intensity of the problem; secondly, the number of units and locations at the greatest risk; and, thirdly, the impact on residents and communities. The Province has also expressed an interest in identifying possible remedies and actions (short-term and longer term) which can begin to address some of the specific issues and challenges which have been identified.

The Research Approach

This study relied on a number of different approaches including:

- A review of current media issues;
- Key informant interviews with a sample of local municipalities;
- Analysis of BC Assessment Data;
- Analysis of data from the Provincial Manufactured Home Registry;
- Analysis of the resale data for manufactured homes using MLS data; and,
- Census data including data from CMHC's Housing in Canada database.

The different data sources were supplemented with information from industry sources including:

- Commercial appraisals;
- Feedback from developers, real estate lenders and professionals.
- A sample of MHP owners and residents were also consulted.

The Focus of the Analysis:

To gain a better understanding of the scope and nature of the problem, the different Regions across the Province were grouped according to four (4) different zones. They included:

- Zone A: Urban/Suburban (eg. GVRD, CRD, Nanaimo, Kelowna etc.)
- Zone B: Emerging Suburban (eg. Ladysmith, Courtenay, Squamish, etc.)
- Zone C: Rural and Transitional; (eg. Prince George, Cranbrook, Nelson)
- Zone D: Northern and Remote; (eg. Powell River, Vanderhoof, Fort Nelson).

A summary of the different zones including the distribution of manufactured home units across each of the different zones can be found in Appendix A.

The analysis set out in this report focuses on communities that fall into the urban/suburban areas (Zone A) and emerging suburban areas (Zone B). Combined these areas account for approximately 24,600 manufactured home units across the Province or approximately 57% of the total stock. These areas also represent some of the highest growth Regions across the Province. Appendix B includes information on the communities captured in Zone A while Appendix C includes information on communities captured in Zone B.

The Structure of This Report

This report is divided into six (6) sections:

- A review of recent media reports;
- A discussion of redevelopment pressures;
- A review of existing municipal land use and regulatory mechanisms;
- A review of Provincial consumer protection mechanisms;
- A discussion of the perspectives of MHP owners; and,
- An examination of the role of manufactured homes within the broader housing continuum.

Section Recent Media Reports

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This section examines the scope and intensity of the issues related to the potential redevelopment of manufactured home parks (MHPs) across the Province with the discussion in this section being informed by recent media reports.

Media Reports

Over the past nine months, there have been at least 13 communities across the Province where redevelopment pressures have been discussed in the media. Table 1 on the following page identifies the specific communities which have been affected as well as some of the issues identified.

General Observations from the Media Reports

The following summarizes some of the key points to emerge from the review of recent media reports.

- Many of the manufactured home parks (MHPs) which have been identified in the media are located in high growth communities. This includes MHPs located close to high urban densities as well as those located in suburban communities.
- In a number of cases, the affected MHPs tended to be older parks with a higher proportion of older mobile home units that are not suitable or able to be moved to other locations. Consequently, this poses a potential hardship for residents as a result of the potential loss of equity arising from their inability to relocate their dwelling. This would be in addition to other costs and disruption caused by the eviction.
- Municipalities seem to be facing a dilemma regarding rezoning applications as they have the dual objective of promoting land use practices that can accommodate growth through redevelopment while at the same time working to preserve the available affordable housing stock.

- In the case of the proposed redevelopment of MHPs, some municipalities are struggling to find a way to mitigate the effect of the redevelopment in a way which provides fairness in to both the MHP owner and the park residents.

Table 1 Media Reports –January 1 to August 31, 2006		
Community	Parks Identified	Issue(s) Identified
Coquitlam	Four Acres (approx 70 units) Windsor Glen (approx 165 units)	<ul style="list-style-type: none"> • Redevelopment • Resident compensation and assistance • Resident displacement • Municipal review
Port Moody	Cedarbrook Estates (approx 35 units)	<ul style="list-style-type: none"> • Redevelopment • Threat to community values from redevelopment • Developer plans affordable housing in redevelopment of mobile home park
Port Coquitlam	Lazy River MHP	<ul style="list-style-type: none"> • Redevelopment • Municipal OCP and zoning amendments
Penticton	No specific park identified	<ul style="list-style-type: none"> • Redevelopment • Resident protection • Municipal review of resident protection • Challenges involved in new protection policies • Residents challenge City to provide protection • Protection of affordable housing
Langford	No specific park identified	<ul style="list-style-type: none"> • Resident protection • Need for larger Provincial role • Need for larger local role
Qualicum Bay	Costa Lotta (approx 20-30 units)	<ul style="list-style-type: none"> • Resident protection • Inadequate Provincial regulations
Langley	No specific park identified	<ul style="list-style-type: none"> • Resident protection • Redevelopment • Need for Federal response • Inadequate Provincial regulation to protect residents
Surrey	No specific park identified	<ul style="list-style-type: none"> • Resident protection • Local perceptions/Social mix issues • Municipal review of resident protection policies • Lack of municipal support for protection policies
Nanaimo	No specific park identified	<ul style="list-style-type: none"> • Criticism of Region's resident assistance plan
Cranbrook	Joseph Creek	<ul style="list-style-type: none"> • Redevelopment approval
Kamloops	Brock Estates (approx 50 units)	<ul style="list-style-type: none"> • Redevelopment pressures • Resident protection • Regional and local review of mobile homes policies • Industrial zoning issues
Shawnigan Lake	75 residents	<ul style="list-style-type: none"> • Redevelopment pressures
Lake Country	Woods Lake 8 mobile homes 100-150 RVs	<ul style="list-style-type: none"> • Redevelopment • Resident protest

Section 2

The Potential For Redevelopment

This section examines local land economics including the types of economic incentives for MHP owners to consider rezoning their properties. The analysis in this section focuses on MHP units in both urban/suburban areas (Zone A) and emerging suburban areas (Zone B).

The Economics of Redevelopment

The basic premise of land economics is that usage patterns will trend towards the “highest and best” economic use. In the case of MHPs, the issue at hand involves comparing MHPs as operating businesses generating rental revenue with potential redevelopment scenarios. During this review, we examined MHPs as on-going operating entities using data obtained from the BC Assessment Authority.

The assessed value of MHPs is established based on net cash flow as an operating business and valuations typically range from 6% to 8% (cap rate). BC Assessment values mobile home parks based on the assumption that they continue as an on-going business in the renting of pads and the provision of services. This is standard assessment practice and is based on comparisons of recent transactions as well as an analysis of net operating profits.

The driver of MHP values, much like residential rental buildings, is the annual net profit. To convert the annual profit to a selling price or asset valuation the annual net profit is divided by the capitalization rate (cap rate). The cap rate is defined as the rate of return that investors will accept for that class of real estate asset.

Currently mobile home parks are bought and sold at prices which yield a cap rate of between 6% and 8%. By way of comparison, urban residential buildings may sell at a cap rate of between 4.5% and 6.5%. For example, the valuation method works as follows; with a cap rate of 6% a MHP with an annual net cash flow of \$150,000 would have a valuation of \$2,500,000 (e.g. $\$150,000 / 0.06$).

Table 2 on the following page shows the average value per acre for communities that fall into the urban/suburban zone (Zone A) while Table 3

shows the value per acre for communities in the emerging suburban zone (Zone B). Additional information related to the communities captured in Zone A can be found in Appendix B while additional information on communities captured in Zone B is set out in Appendix C.

Analysis of MHP Land Values – Urban/Suburban Areas (Zone A)

The following table shows the average value per acre for communities that fall within the urban/suburban zone.

Zone	Region	Community	Total Value Ave. Park	Number of MHPs in sample	Value per Acre \$/acre
A	Capital Region	Langford	\$2,541,940	10	\$438,810
	Capital Region	Central Saanich	\$89,367	3	\$33,644
	Capital Region	Victoria Rural	\$437,000	3	\$40,195
A	Fraser Valley	Abbotsford	\$3,379,900	5	\$315,268
	Fraser Valley	Chilliwack	\$1,703,200	8	\$258,690
	Fraser Valley	Kent	\$829,500	2	\$165,712
	Fraser Valley	Mission	\$1,220,200	5	\$288,063
	Regional Average		\$7,132,800	20	\$146,819
A	Central Okanagan	Kelowna	\$2,976,906	18	\$254,390
	Central Okanagan	Peachland	\$900,775	4	\$147,191
	Central Okanagan	Lake Country	\$1,042,400	3	\$191,862
	Central Okanagan	Central Ok. Rural	\$3,056,800	5	\$217,693
	Regional Average		\$1,994,220	30	\$202,784
A	Greater Vancouver	Burnaby	\$2,071,600	1	rezoned
	Greater Vancouver	Coquitlam	\$6,474,000	7	\$401,914
	Greater Vancouver	Langley City	\$206,800	1	\$392,770
	Greater Vancouver	Langley District	\$3,214,120	15	\$312,889
	Greater Vancouver	Maple Ridge	\$1,254,550	6	\$441,003
	Greater Vancouver	Maple Ridge Rural	\$693,800	5	\$164,673
	Greater Vancouver	Pitt Meadows	\$6,896,000	3	\$292,451
	Greater Vancouver	Port Moody	\$2,942,100	2	rezoned
	Greater Vancouver	Port Coquitlam	\$2,610,000	2	rezoned
	Greater Vancouver	Surrey	\$3,220,880	20	\$297,994
	Regional Average (non-rural & not rezoned)		\$21,266,350	62	\$356,504
A	Nanaimo Regional District	Nanaimo	\$2,129,687	23	\$179,123
	Central Vancouver Island	Latzville	\$911,125	4	\$201,193
	Central Vancouver Island	Nanaimo Rural	\$1,144,080	10	\$157,679
	Regional Average (non-rural)		\$3,040,812	37	\$190,158
A	Cowichan Valley	North Cowichan	\$2,655,667	3	\$155,220
	Cowichan Valley	Ladysmith	\$1,122,175	4	\$148,480
	Cowichan Valley	Duncan Rural	\$1,286,570	20	\$168,726
	Regional Average (non-rural)		\$5,064,412	27	\$157,475

Analysis of MHP Land Values (Zone B)

The following table shows the average value per acre for communities in the emerging suburban zones (Zone B).

Zone	Region	Community	Total Value Ave. Park	Number of MHPs in sample	Value per Acre \$/acre
B	Comox – Strathcona	Courtenay	\$1,434,900	7	\$169,262
		Campbell River	\$980,120	15	\$178,777
		Courtenay rural	\$997,457	7	\$97,436
		Campbell River rural	<u>\$230,271</u>	<u>7</u>	<u>\$105,722</u>
		Regional Average	\$550,542.86	36	\$137,799
B	North Okanagan	Enderby	\$773,500	2	\$63,046
		Lumby	\$720,000	1	\$158,242
		Vernon rural	\$834,190	10	\$69,377
		Vernon	<u>\$1,357,917</u>	<u>6</u>	<u>\$124,217</u>
		Regional Average	\$999,225	29	\$103,720
B	Okanagan - Similkameen	Oliver	\$1,330,000	2	\$214,878
		Penticton rural	\$696,525	4	\$59,240
		Keromeos	\$474,673	12	\$110,356
		Penticton	\$3,930,733	6	\$274,981
		Summerland	<u>\$1,127,967</u>	<u>3</u>	<u>\$159,818</u>
		Regional Average (non-rural)	\$6,863,373	27	\$190,008
B	Squamish -Lillooet	Squamish	\$1,555,933	6	\$205,091
		Squamish rural	<u>\$654,050</u>	<u>2</u>	<u>\$192,473</u>
		Regional Average	\$1,104,992	8	\$198,782
B	Thompson - Nicola	Kamloops City	\$39,797,800	21	\$195,449
		Kamloops rural	\$309,369	13	\$39,827
		Kamloops rural	\$8,380,800	15	\$55,156

Evaluation of MHP Values

Table 4 demonstrate that the value per acre of mobile home parks as operating entities reflects the general real estate values across the Province. As a result, regions like the GVRD and Capital Region have a higher value per acre when compared to other Regions. For example, the MHPs in the GVRD and Capital Region were identified as having an average value per acre of \$350,000 to \$440,000 while other MHP communities had valuations between \$135,000 and \$205,000 per acre.

The valuations are largely indicative of the revenue flow associated with the pad rental rates. These general patterns reflect the value of a manufactured home park as an operating entity which, as discussed in the previous section, generally has an annual rate of return equal to 6% to 8%.

Table 4: Comparison of MHP Values By Regions (Ranked by Value Per Acre)

Zone	Region	Total Value Parks in Sample	Number of MH Parks in sample	Value per Acre \$/acre
A	Capital Region	\$2,541,940	10	\$438,810
A	GVRD	\$21,266,350	62	\$356,504
A	Central Okanagan Nanaimo Regional	\$1,994,220	30	\$202,784
A	District	\$3,040,812	37	\$190,158
A	Cowichan Valley	\$1,286,570	20	\$168,726
A	Fraser Valley	\$7,132,800	20	\$146,819
B	Squamish –Lillooet	\$1,104,992	8	\$198,782
B	Thompson – Nicola Okanagan –	\$1,895,133	21	\$195,449
B	Similkameen	\$6,863,373	27	\$190,008
B	Comox – Strathcona	\$550,543	36	\$137,799
B	North Okanagan	\$999,225	29	\$103,720
Regional Average (non-rural & not rezoned)				

Maintaining the Viability of MHPs

In most cases, manufactured home parks are not at risk due to operating losses. However, the pad rental rates can determine the general viability of the parks. In addition, it should be noted that in many cases the newer parks will have higher pad rental costs as a result of changes in standards and regulations. In addition, many newer parks include more amenities, lower densities and, frequently, high quality suburban design.

At the same time, the analysis in this section suggests that the risk of redevelopment is more strongly associated with the potential gains to be realized from the conversion to a higher yield asset which is typically residential land. This conversion yields a much higher rate of return in the short-term and a strong economic incentive for the MHP owner. Table 5 shows the profit potential for a MHP owner/developer in the event that they seek to rezone their existing property to accommodate single family or multi-family residential use.

Predicting Potential for Redevelopment

In the previous section, we analyzed the economic base case of operating MHPs. In this section, we look at the financial incentives for alternative uses. The analysis explores the potential for redevelopment by comparing the value per acre of the MHP in its current form to the value per acre of single family or multi-family housing. This analysis was based on a sample of 20 communities in the urban/suburban areas (Zone A) and the emerging suburban areas (Zone B). See Appendix D for additional information on the valuation methodology used.

As shown on Table 5 there is significant economic incentive for a MHP owner to pursue a change in use with the difference in the value of the current operation (expressed on a value per acre basis) compared to the value of an alternative residential type and density being almost 1.2 times higher. Furthermore, in some cases the findings suggest that the potential lift can be as high as 200% or more.

Table 5: The Value Per Acre of MHPs Compared to Rezoned Residential Use

Region	Community	Operating Park - Value per Acre \$/ acre	Rezoned Residential - Value per Acre \$/ acre	Increase in Value (%)	Gross Profit Margin (upon rezoning) \$/ acre
Greater Vancouver	Coquitlam	\$401,914	\$1,174,344	192%	\$ 772,430
Greater Vancouver	Port Moody	\$356,504	\$1,097,917	208%	\$ 741,413
Greater Vancouver	Langley district	\$312,889	\$1,000,000	220%	\$ 687,111
Greater Vancouver	Burnaby	\$356,504	\$1,035,123	190%	\$ 678,619
Greater Vancouver	Port Coquitlam	\$356,504	\$950,000	166%	\$ 593,496
Greater Vancouver	Langley City	\$392,770	\$900,000	129%	\$ 507,230
	GVRD average	\$361,955	\$835,298	131%	\$ 473,343
Central Vancouver Island	Nanaimo	\$179,123	\$600,000	235%	\$ 420,877
Fraser Valley	Abbotsford	\$315,268	\$700,000	122%	\$ 384,732
Okanagan - Similkameen	Penticton	\$274,981	\$650,000	136%	\$ 375,019
Comox - Courtenay	Courtenay	\$169,262	\$500,000	195%	\$ 330,738
Greater Vancouver	Surrey	\$297,994	\$600,000	101%	\$ 302,006
Central Okanagan	Kelowna	\$254,390	\$500,000	97%	\$ 245,610
North Okanagan	Vernon	\$124,217	\$350,000	182%	\$ 225,783
Squamish	Squamish	\$198,782	\$375,000	89%	\$ 176,218
Fraser Valley	Chilliwack	\$258,690	\$425,000	64%	\$ 166,310
Fraser Valley	Mission	\$288,063	\$450,000	56%	\$ 161,937
Greater Vancouver	Pitt Meadows	\$292,451	\$400,000	37%	\$ 107,549
Greater Vancouver	Maple Ridge	\$441,003	\$525,000	19%	\$ 83,997
Capital Region	Langford	\$438,810	\$500,000	14%	\$ 61,190
Comox - Courtenay	Campbell River	\$178,777	\$125,000	-30%	-\$53,777
			Average	122%	\$354,373

Applying the information in Table 5, the following illustrates a hypothetical redevelopment scenario in Port Coquitlam.

Case Study #1

This scenario assumes a typical Manufactured Home Park of 10 acres in Port Coquitlam with an appraised value of \$3,565,040 (as an operating MHP) versus a rezoned value of \$9,500,000.

The potential gross margin to the owner or developer is \$5,934,960 or an increase in value of 166%. In communities with lower growth or more available developable land, the profit potential may not be as large and the pressure for redevelopment less intense, as in the case of Campbell River.

Interpreting the Economic Incentives

Table 5 illustrates the potential profit margin of a successful rezoning of existing MHPs. As shown on the table, the financial incentives are clearly significant. This is not a unique circumstance as any major rezoning within a high-growth urban setting will create this profit potential.

In many ways, the redevelopment of existing MHPs could be considered analogous to the conversion of existing rental housing stock to condominium or strata title ownership. In the case of the existing rental housing stock, municipalities have frequently adopted policies which restrict conversion to condos. These actions are taken to protect the stock and prevent a loss of units. Additional information is provided in the following section under the discussion of the municipal land use role. However, unlike the existing regulatory regime for rental housing stock, there are currently only limited standards to guard against the potential loss of the manufactured home stock.

Observations and Conclusions

The findings confirm that redevelopment pressures are more likely to occur when there is an escalation in the surrounding land values, particularly in land values for single- and multi-family residential development. They also help to demonstrate the magnitude of the profit potential for redevelopment and support recent media reports which have identified a trend that is likely to continue.

Generally speaking, the urban and suburban communities in Zone A and Zone B have very significant financial incentives for redevelopment. If land use patterns were not regulated to restrain the rate of redevelopment, the loss of existing MHPs, particularly older parks would, in all likelihood, be very rapid.

Section The Municipal Land Use Role

3

The potential loss of MHPs is likely to continue given the economic pressures and incentives discussed in the previous section. To some extent, the emerging issues are a legacy tied to historic land use patterns. From a municipal and civic perspective, many mobile home parks were established on the periphery of residential zones. As municipalities grow, redevelopment of these areas becomes likely, both in terms of evolving development density and in terms of appreciation in real estate value.

This section examines the planning and regulatory tools available to local municipalities to respond to some of the pressures that have been identified. This includes zoning and regulations that support the creation of additional MHPs as well as provisions to prevent the potential loss of the existing stock.

Existing Municipal Policies

Research published by the Provincial Housing Policy Branch (2004) noted that the majority of local governments (60%) reported that they have policies in place to support the creation of manufactured home parks within their community. These findings suggest that local governments are generally supportive of this form of housing and recognize the role that it plays in their communities. Our review suggests, however, that most local governments do not have policies or mechanisms in place to prevent the loss of this stock.

The same research published by the Provincial Housing Policy Branch (2004) also noted that approximately 20% of local governments have policies in place to limit the conversion of rental housing to other uses including conversion to condominiums. In addition, a number of municipalities have also made an explicit commitment to preserve and maintain the existing rental housing stock through requiring 1:1 replacement of existing rental housing units and tenant assistance/relocation packages.

While the manufactured home stock may not require these same types of interventions, it is important to examine the underlying principals which led to these types of interventions into the existing rental housing stock.

The General Profile of the Manufactured Home Stock

For the most part, manufactured homes do not represent a large percentage of the total housing stock in any given community (generally between 3% and 4% of the total housing stock)¹. Therefore, this form of housing does not receive a significant amount of municipal attention unless there are specific neighbourhood/community issues and/or a specific rezoning application.

Patterns of Growth and Change

In looking at Census data from 1996 to 2001, it appears that there was a net increase of 1,605 moveable dwellings across the Province. The majority of these are manufactured home units. In addition, data from the Provincial Manufactured Home Registry indicates that there were approximately 879 new units added in more than 76 communities across the Province in 2005.

Changes at the Community Level

Table 6 shows the changes which have taken place at the community level. In looking at the findings reported in Table 6, it appears that approximately 42% of all communities in Zone A reported a net increase in manufactured home units between 1996 and 2001 while approximately 40% reported a net decrease in stock. Eighteen percent of all communities in Zone A reported no change. This pattern was applicable across the different zones. Additional information can be found in Appendices E, F and G.

Zone	Communities Reporting a Net Gain in Their Manufactured Home Stock	Communities Reporting a Net Loss in Their Manufactured Home Stock	Communities Reporting No Change in Their Manufactured Home Stock	Total Number of Communities Reporting
A	20	19	9	48
B	15	12	5	32
C	16	15	4	35
D	14	15	4	33

¹ The profile is slightly different in some of the Northern or remote communities where manufactured home represent between 10% and 12% of the stock.

Communities Reporting an Increase in Stock

Tables 7 and 8 include information on the average increase/decrease in manufactured home units reported between 1996 and 2001 across the different communities as well as information on those communities which identified the largest gains or losses in stock over this period. Additional information on communities reporting an increase in stock can be found in Appendix E while Appendix F includes information on communities reporting a loss in stock.

Zone	Average Gain in Units Across Communities Reporting a Net Gain in Their Manufactured Home Stock	Communities Reporting A Significant Net Increase in Unit Between 1996 and 2001
A	114	<ul style="list-style-type: none"> • Langley District – increase of 685 units • City of Nanaimo – increase of 545 units • City of Surrey – increase of 350 units
B	59	<ul style="list-style-type: none"> • Lillooet – increase of 180 units • Penticton – increase of 135 units • Courtenay – increase of 105 units
C	79	<ul style="list-style-type: none"> • Prince George – increase of 570 units • Sicamous – increase of 130 units • Sechelt – increase of 100 units
D	52	<ul style="list-style-type: none"> • Powell River – increase of 180 units • Hudson's Hope – increase of 95 units • Port Alice – increase of 90 units

Zone	Average Loss in Units Across Communities Reporting a Net Loss in Their Manufactured Home Stock	Communities Reporting A Significant Net Decrease in Unit Between 1996 and 2001
A	45	<ul style="list-style-type: none"> • Mission – decrease of 230 units • Chilliwack – decrease of 110 units • Maple Ridge – decrease of 85 units
B	47	<ul style="list-style-type: none"> • Kamloops – increase of 230 units • Campbell River– decrease of 85 units • Squamish – decrease of 75 units
C	59	<ul style="list-style-type: none"> • Golden – decrease of 270 units • Revelstoke – decrease of 180 units • Kimberley – decrease of 95 units
D	60	<ul style="list-style-type: none"> • Fort Nelson – decrease of 265 units • Vanderhoof– decrease of 105 units • Port Hardy – decrease of 85 units

The Municipal Perspective

As part of this research, local planners from municipalities in Zones A and B which had been identified as experiencing a significant loss of units between 1996 and 2001 were contacted to discuss their general perceptions of the issue. Municipalities consulted included Chilliwack, Squamish, Mission, Kamloops and Kelowna.

Of those who were contacted, the majority reported that they did not perceive significant problems within their municipalities. In addition, some municipal representatives reported that they were surprised that the change in their stock was so large with their general perception being that their municipality had been successful in adding new stock to compensate for previous losses.

In some cases such as Chilliwack, the local planner indicated that they were aware of older manufactured home parks which either had been redeveloped or were 'at significant risk' of future redevelopment including older MHPs which were located toward the central part of the city.

The District Municipality of Squamish, when contacted, indicated that it had received a rezoning application on an MHP site but that it had turned down the application pending a review of their policy. Squamish also indicated that the stock of manufactured homes in their community was limited, representing less than 3 per cent of the existing housing stock.

General Perceptions

At the municipal level, there is general support for manufactured home parks as shown by the number of municipalities which have zoning schedules which include provisions for manufactured home parks. The challenge emerges with the desire for a change in the use of an existing park. In these cases municipalities are presented with a rezoning application to which they are required to respond.

Municipal decision-makers can face a dilemma in terms of the best course of action to pursue. On the one hand, they recognize the potential displacement of residents arising from the proposed change in use. At the same time, they may perceive the evolving land use patterns as being beneficial to their community over the longer term both in terms of meeting future growth pressures as well as in terms of the quality of services and amenities that may result from the rezoning application.

In the past, municipal decision-maker had a relatively small number of applications to consider as a result of the relatively small number of manufactured home parks in any given municipality. However, recent media accounts as well as the analysis of the general land economics set out in Section 2 of this report suggest that municipalities will likely continue to face redevelopment pressures related to this stock.

The Municipal Response

Once a rezoning application is filed, municipal decision-makers receive community feedback on the proposed change. In the case of a municipal rezoning of a manufactured home park, this will include delegations from displaced residents describing the attendant hardship arising from the redevelopment of their MHP.

Some redevelopment applications include a tenant relocation plan as part of their rezoning application. This can result in a satisfactory arrangement for the residents within a given MHP. However, the general approaches and standards can vary across municipalities.

A good example would be the Polygon development in Coquitlam which reportedly had the support of over 90% of the existing residents and which allowed for an average compensation package equal to approximately \$34,000 per resident. This redevelopment plan also included:

- An extensive notice period;
- Relocation services to assist residents;
- Compensation for moving expenses;
- The mandatory 12 months free pad rental;
- Compensation for lost equity for homes that were not able to be moved as a result of code and aesthetic restrictions; and,
- A discount to residents that opted to purchase their home within the new development.

Not all redevelopments will have sufficient up-side or lift to permit all of the foregoing. Similarly, not all manufactured home owners will have the same degree of potential hardship. As a result, it may not be possible for the Province to put these practices into legislation but rather these practices could be incorporated into general guidelines and standards which become part of the municipal rezoning mechanism.

Key Considerations at the Municipal Level

In considering this question from the municipal perspective, the following are some of the key issues and challenges which need to be addressed:

1. Municipalities have limited experience in processing rezoning applications for MHPs given there are a limited number of MHPs in most communities.
2. Municipalities have different perceptions as to the role that they should take. Furthermore, while a significant number have adopted policies with respect to the creation of new MHPs, fewer seem to have policies and guidelines in place for dealing with a proposed change in use.

Defining the Municipal Role

Our review suggests that municipalities have a number of roles to play. First, municipalities have an important role to play in protecting against the loss of the existing manufactured home stock. Local municipalities may be generally supportive of this housing through their existing land use policies, yet only a small number reported having a long-term strategy in place for dealing with the loss or conversion of this stock.

In circumstances where the developer is unaware or indifferent to the hardship that may be created, it is also important for both the municipality and the Province to ensure that the necessary protections are in place. In addition, it is important for local municipalities to provide guidelines and direction to proponents to address issues related to the displacement and relocation of residents as part of the redevelopment process.

Municipalities also have a central role to play in facilitating the creation of new mobile home park communities through zoning and infrastructure. Not only does this help to ensure that there is an on-going supply of potential relocation opportunities² for existing residents but this housing also makes an important contribution to the housing continuum through the provision of affordable ownership opportunities.

² It should be noted that, in general, new manufactured home parks have pad rental rates greater than established or older parks. Thus not withstanding the availability of vacant relocation sites, some financial difficulties can still be encountered by low income residents or residents who may be unable to relocate to an alternate site.

In addition, a number of existing park owners noted that many of the older parks are not economically viable in terms of the current bylaws concerning lot size and set backs. At the same time, local municipalities have typically expressed an unwillingness to allow for an increase in densities. This, in turn, places limits on the ability of MHP owners to undertake improvements to the site. Furthermore, without the ability to rejuvenate older sites, there is the potential for the site to deteriorate and for negative stereotypes typified by television programs such as the "Trailer Park Boys" to be perpetuated.

Section 4 Protections for Manufactured Home Owners

This section examines the current protections in place for manufactured home owners (MHOs). In addition, this section looks at the types of hardships that MHOs may face in the event that their park is identified as a potential candidate for redevelopment. Potential remedies to better protect the interests of manufactured home owners are presented below. These include both short-term and longer-term measures.

The Current Legislation

The current legislation provides manufactured home owners who live in parks scheduled for redevelopment a 12 month notice period starting from the time that a rezoning is granted. In addition, the legislation establishes a compensation level equal to 12 months free pad rental.

The Potential For Hardship

Our review suggests that the financial hardship that a MHO may experience as a result of the potential redevelopment of their property may extend well beyond the current level of compensation which has been established. The following sets out some of the potential costs which may be incurred by manufactured home owners who are displaced through the redevelopment:

- *Relocation of their Unit:* These costs can include transportation costs associated with relocating their existing unit to another park and can vary depending on the size and type of unit as well as the distance travelled.
- *Loss of Equity:* Media reports suggest that, in some cases, a MHO will be unable to find a suitable location to move to. This can result in significant financial consequences including the potential loss of equity in their unit. This type of event can arise in cases where a MHO is unable to move their unit to an alternative site given the general age and condition of their unit and the fact that their unit no longer meets current standards. This may be more common in cases where an older park is under redevelopment.
- *Service Cancellation and Hook-up:* Most owners of manufactured home units who are displaced through the redevelopment process will not only incur the cost of moving their unit to another available pad, but they will

also face a number of additional costs related to the cancellation and re-establishment of existing services including cable, hydro, gas, phone, and in some cases internet services. Each of these has an associated cost.

- *Lack of Availability of Affordable Pad Rentals:* In many cases, manufactured home owners who are forced to move because of the redevelopment of their existing MHP may be unable to find a suitable property for their unit at a cost that is comparable to their existing site. For example, newer MHPs typically have a significantly higher pad rental fee than older established sites. Therefore, while alternative sites may be available to a manufactured home owner who has been displaced, it is possible that there will be increased housing costs associated with the move.

An analysis of the general cost profile for MHPs which have been established in the past 12 to 15 months suggests that, in general, the pad rental fee is equal to between \$400 and \$500 per month while almost half (47%) of all existing manufactured home owners reported paying \$250 per month or less in shelter costs. A pad rental fee of \$500 per month can represent a significant increase in costs to a household having to move from a pad rental fee of \$250 per month. It can also have the potential to create financial uncertainty.

Other Intangible Costs

There can also be significant psychological hardship and stress experienced by residents who learn that they will have to find a different home as a result of the proposed redevelopment of their existing property. This will include the potential disruption of friendships and support networks that have been established.

In addition, the income profile of manufactured home residents across the Province suggests that many of these households will have limited resources that they can draw on. Based on data captured in CMHC *Housing in Canada database 2000*, MHOs across the Province reported an average annual income of approximately \$38,000. In addition, approximately 29% reported an annual income of \$20,000 or less. Appendix J provides Regional data on the general economic profile of households living in manufactured homes.³

³ This data was taken from the CMHC Housing in Canada database and is based on the 1996 Census. The Province may wish to do further analysis once the results from the 2006 Census are released.

Tenant Protection

Recognizing the emerging redevelopment pressures, our analysis suggests that the Province should make adjustments to their existing legislation in order to provide residents of manufactured home parks (MHOs) with increased protection. These could include changes to the notice provisions such that notice is given to MHP residents at the time that a rezoning application is submitted (not at the approval stage). This would provide residents with additional time to consider the range of potential options available to them. Some MHP residents identified the lack of a standard rental agreement clearly describing the redevelopment risks, warranty and rental rate terms as a problem. Development of a plain language standard contract might help to mitigate this problem and help to address consumer awareness/disclosure issues.

Compensation

Compensation should be considered on a case by case basis and should be included in the rezoning process as part of a resident relocation plan negotiated between the redevelopment proponent and the MHP residents. The redevelopment proponent should be required to submit the results of the resident relocation plan for municipal consideration during the standard rezoning process. In determining the appropriate level of compensation, the compensation plan should take into consideration the following (depending on the circumstances of the MHP):

- Moving expenses including relocation and service connection costs;
- Compensation for the loss of equity for MHOs who are unable to relocate their unit to an alternative site. The compensation should be based on a market appraisal and should be set to reflect the local resale market for manufactured homes in that community;
- Compensation for the differential between the current housing costs/pad rental fee for MHOs in their existing accommodation compared to their monthly housing costs following relocation. The objective would be to ensure that individual MHOs are not 'made worse off' as a result of the move; and,
- MHOs should also be offered relocation assistance and/or compensation for the time and effort involved in finding alternative accommodation that meets their needs.

Other Considerations from a Manufactured Home Owner Perspective

This section sets out a number of additional considerations related to the land tenure arrangements. This includes lack of clarity in terms of the rights and protections on the part of residents as well as challenges arising from the “mismatch” in tenure in terms of both the rental and ownership characteristics of manufactured homes. This section also explores some potential remedies which the Province may wish to consider over the longer term.

Lack of Understanding on the Part of Residents

In a number of cases, residents did not understand the temporary nature of their tenure. Rather the majority of individuals had made a conscious choice to invest in this form of housing as a means of building equity and gaining access to the security of home ownership. As a result, it can come as a significant shock to individual MHOs when they learn that they have only limited protections in place. This can also extend to residents in modern parks who, although their park itself may be at low risk of redevelopment, may possess a strong sense of fear or concern of redevelopment and displacement. A strong regulatory framework and improved communication of the rights and protections could help to alleviate some of these concerns.

A Mismatch in Tenure

In addition, the current protections that are in place for rental housing do not necessarily fit the manufactured home park model. Generally, rental tenure models are premised on the mobility of the tenant’s goods and chattels. In such cases, compensation for eviction for reason of redevelopment is primarily in place to cover moving expenses and related transaction costs.

The current tenure model (pad rental) for manufactured homes seems to be suitable at the early stages of the mobile home park life cycle when the manufactured homes are moveable, albeit at considerable transport and service connection costs. However, as parks mature, the economic incentive for the park owner is biased toward redevelopment whereas the tenant base is vulnerable to a loss of equity due to diminished mobility. In addition, many MHOs face limited choices in terms of the alternatives that may be available for relocating their unit. In the event that the mobile home owner is unable to find an appropriate site, it could mean an additional financial burden through the loss of equity in their unit. This is a hardship not typically experienced under rental tenure.

Our analysis suggests that the existing protections that have been set out in the legislation do not necessarily work in the case of the manufactured home park model which includes both a “rental” and an “ownership” form of tenure. As a result we would recommend that, over the longer term, the Province should explore alternative tenure arrangements that would help to deal with the ‘mismatch’ which has been identified. This would include pursuing strategies which would provide greater protection to manufactured home owners (MHO) and address issues related to long-term stability. Two possible alternatives to consider could include:

Bare lot strata –Bare lot strata has the advantage of providing greater security of tenure but may diminish the affordability profile because of the sale of land. The governance structure of Strata Corporations is also challenging in an MHP context where redevelopment would require unanimous agreement from across all members.

Long-term lease – Leasehold tenure has the advantage of letting the MHP and MHO negotiate the specific terms of the tenure arrangements. This could include a provision that prohibits redevelopment for a particular period of time (i.e. 20 years) after which a specified compensation level would be set out in the lease. The compensation may be specified by way of an agreed upon sum, a formula, and/or some percentage of an appraisal of a loss of equity and/or the increased value in the park. These types of provisions are best incorporated into the agreement at the time a new park is created when immediate redevelopment pressures are non-existent.

Moving to these alternative forms of tenure arrangements would help to reduce some of the ambiguities and uncertainty associated with the current model. In addition, these types of strategies and approaches would help to address some of the limitations of the current model which has left residents vulnerable to a certain level of uncertainty, instability and financial risk.

Creating new manufactured home parks are subject to some of the same challenges faced by the existing stock including growth pressures, lack of serviced land and escalating land values. As a result, the cost profile of new stock is significantly different from the cost profile of the older stock currently facing redevelopment pressures.

The creation of new manufactured home stock would follow a similar pattern to that of the creation of stock in a typical subdivision. However, under the *bare land strata plan*, a study prepared for Nelson and District (Hendren;

1999) suggests that the creation of a bare land strata would have some of the following characteristics:

- The creation of a *Reference Plan of Consolidation*, which defines the outside perimeter of the land(s);
- A Reference Plan of the Leasehold Bare Land Strata Plan which defines the individual lease lots;
- Common property including roads, servicing, parking, recreation, and other common facilities would belong to the Strata Corporation with the costs being recovered through the strata fees and related contingency fund;
- The management of the site would be done through the elected Strata Council with the Strata Council by-laws setting out the terms and conditions related to unit entitlement and fee structure, interest on destruction, and voting rights.

This form of tenure would provide manufactured home owners with security of tenure. In addition, the members (the manufactured home owners) would be collectively responsible for the operation and management of the site thereby making decisions which would ensure the on-going affordability of their property.

The change in land tenure from rental to ownership, albeit by way of strata titling would serve to increase, rather than diminish the affordability concerns. One of the principle attractions of manufactured homes is their favourable affordability profile – particularly for low income seniors and young families.

To estimate the financial magnitude of converting existing rental tenure parks to bare land strata, appraisal data for manufactured home parks is relevant. Firstly we start with the rental market value of a MHP pad. Although this can be influenced by a number of different factors, the available data suggests that, in general, pads range in value from between \$40,000 to \$70,000. These are established parks which may not comply with current municipal standards.

Secondly we compare the pad value with the cost of the Manufactured Home itself. MLS data reported in Table 13 suggests that for manufactured home units in Zone A (urban/suburban) the range in selling prices was between \$52,000 and \$155,000 with an average selling prices of approximately \$91,000. In Zone B (emerging suburban) the average selling price is equal to approximately \$81,000 or between \$40,000 and \$90,000. If the land value

for the manufactured home park was added to this cost, although favourable from a security of tenure perspective, it would diminish affordability considerably. In conclusion the average value of the pad in Zone A is \$55,000 or 37% of the combined pad and MH value of \$146,000. In Zone B the comparable figures are a pad value of \$50,000 or 38% of the combined value of \$131,000. For a broader discussion of the MHO affordability see Section 6 below.

Long-Term Lease

The ground lease is the foundation for the leasehold project. It outlines the terms and provisions for both the land owner and the residents.

General Observations and Conclusions

It is recognized that the primary driving force on development and redevelopment is urban land use change which is largely dictated by the market yet controlled by local governments. From a Provincial perspective, some strengthening of consumer protection around this issue is recommended. In the immediate term we are proposing that the Province make the following adjustments to their existing legislation in order to provide manufactured home owners with an increased sense of security and protection.

1. The notice provisions should be changed such that notice is given at the time that a rezoning application is submitted (not at the approval stage). This would provide residents with additional time to consider the range of potential options available to them.
2. The base level compensation stipulated in the Act should be increased from 12 months pad rental to also provide for reasonable moving or relocation expenses.

Municipalities evaluating the redevelopment of an MHP should require a proponent to include a tenant relocation/compensation plan as part of their redevelopment application with the general approach being to require the applicant to negotiate with MHP residents in order to be granted a rezoning approval.

Over the longer term, it is recommended that the Province work to put into place a policy and regulatory framework which would help to address some of the current ambiguities within the system and strengthen the protections

available to manufactured home park residents. The following table sets out a range of possible mechanisms for the Province to consider.

	Compensation Approach	Enforcement Mechanism
Statutory	Stipulated notice and compensation	Legislation
Regulatory	Case by case assessment	Review or arbitration
Guidelines	Negotiation by proponent and review by municipality	Municipal Rezoning Process
Land Tenure I	Bare Lot Strata (sale rather than rental of pad which diminishes affordability)	Land law with a requirement of 100% support for a redevelopment
Land Tenure II	Leasehold (flexible terms established at beginning of tenancy)	Contract law (clear terms and conditions established at the outset)

Perspectives of MHP Owners

5

Within the context of this study, a number of representatives of manufactured home parks were contacted in order to gain a better understanding of some of the specific issues and challenges from their perspective. This included their perceptions with respect to:

1. The factors contributing to the redevelopment pressures of manufactured home parks across the Province;
2. Specific strategies or actions for the Province to consider to keep existing manufactured home parks viable; and,
3. Specific strategies or actions for the Province to consider encouraging the development of more manufactured home parks.

This section sets out some of the specific comments/observations which were received:

Rent Regulation

A number of park owners identified the current regulatory environment as having a role to play in the current environment. In particular, a number of park owners indicated that it is difficult to maintain or enhance the profitability of their park when revenue restrictions are imposed. In addition, some park owners have noted that this has resulted in a distortion in the market and has reduced the operating viability of some existing parks.

Limitations on Cost Recovery

In addition to limiting the revenue potential of existing parks, some park owners also indicated that there were a number of expenses which are not permitted to be “passed through” to residents. Property taxes were cited by a number of respondents as a specific area of concern. In particular, a number of the respondents noted that property taxes have continued to increase significantly with the appreciation of land values. However, owners have been largely unable to pass these costs on to residents. This, along with other cost pressures, has contributed to a “squeeze” on the operating margins for a number of park owners.

Federal Tax Policy

Federal tax policy related to residential rental properties was also identified by some respondents as problem. In particular, these respondents noted that Federal tax policy does not permit rental housing investment to be treated as a operating business (e.g. MHP operations are treated as passive income), making the operation of a MHP less competitive. Federal tax policy does not allow for a capital gains rollover. Furthermore, some have suggested that without a significant shift in the Federal taxation regime, or the creation of specific incentives, the prospect of creating new manufactured home parks and/or arresting the decline of existing parks is unlikely.

An Aging Infrastructure

A number of park owners also identified the challenge of the repairing or up-grading older parks which have an aging infrastructure (water, roads and hydro) in need of replacement. In particular, a number of park owners reported that without a greater degree of flexibility to generate additional capital, it would not be possible for them to cover the associated costs.

Furthermore, without the ability to repair and/or up-grade the existing infrastructure a number of MHP owners reported that they have experienced difficulty in accommodating newer homes and/or replacing existing ones. In particular, it has been noted by some that existing manufactured home units have evolved, with many requiring larger pad areas as well as more intensive servicing and energy consumption. If existing parks are to evolve and upgrade, they will need the ability to reconfigure and charge higher rates for the newly refurbished MHO pads.

Need for Increased Flexibility

Some park owners have argued that without increased flexibility in terms of revenue generation (relaxation of rent regulation), tenancy management (entering into a new rental contract as existing units are sold), and the ability to recover the investment in upgrades and reconfiguration of existing sites, MHP owners will be restricted to managing an asset in decline. This takes the form of a MHP composed entirely of older homes that no longer conform to building codes and current market conditions.

A number of existing park owners indicated for example that many of the older parks are not economically viable in terms of the existing bylaws concerning lot size and set backs. At the same time, a number of respondents expressed concerns that local municipalities are not interested in any ongoing

renewal of MHPs and have typically been unwilling to amend existing bylaws to allow for increased densities. Such restrictions, in turn, place limits on the ability of MHP owners to undertake needed improvements and/or rejuvenate existing sites.

Notwithstanding the high preponderance of well-maintained older parks throughout the Province, the inability to economically provide for re-investment and upgrades can reportedly cause a physical and social deterioration of some existing MHPs. This is especially true in cases where rents have fallen behind other rentals in the area and/or where the operating budget is “broken”. In such cases, it can become increasingly more difficult to maintain the park to a desired standard and/or maintain a stable tenant mix. This, in turn, can result in a “downward spiral” both in terms of a deteriorating relationship with the surrounding community and in terms of the perpetuation of the negative stereotypes typified by the popular television series “Trailer Park Boys”.

While the identification of potential strategies to respond to the needs of aging MHPs extends beyond the scope of this study, it is recommended that the Province should give some consideration to a potential role for BC Housing in terms of working with MHP owners of aging parks to improve the long-term viability of existing parks including exploring possible opportunities to assist park owners in up-grading and improving existing sites as a means of preserving the stock.

Section The Contribution to Affordability

6

This review draws attention to the role of manufactured homes in enabling households to gain access to ownership options as well as in terms of the general socio-demographic and economic profile of households living in this housing.

Our analysis shows that in many areas of this Province, manufactured homes offer an effective and important supply response and make an important contribution to the housing continuum. This section examines in more detail the current median selling price (August 2006) and the qualifying income needed to allow households to purchase this form of housing. This section also compares the cost of ownership for a manufactured home unit with the cost of ownership for other forms of entry-level ownership (i.e. condo units). In looking at the findings set out in this section, it is clear that manufactured homes make an important contribution to the housing continuum.

General Socio-Demographic and Economic Data

- Based on data captured in the 2001 Census, approximately 82 per cent of the mobile home units are owned while 17% are rented. An additional 1 per cent is band housing.
- Using data from CMHC's *Housing in Canada database, 2000*, the findings suggest that the average income for manufactured home owners is approximately \$37,989. This represents approximately 61% of the average reported income across owners in the general population.
- Approximately 24 per cent of all households (1 in 4) in manufactured homes are seniors 65+ with 95 per cent of seniors owning their own unit.
- Almost half of all households (46 per cent) living in manufactured homes are under the age of 44.
- Approximately 21% of all owners fall within the 15 to 34 age cohort suggesting that this housing provides an important entry-level ownership option for households that are starting their housing careers.

General Sales Activity for Manufactured Home Units

Available data suggests that there is an active resale market for manufactured homes. Based on data captured through the Province's Manufactured Home Registry, there were approximately 6,286 units that were sold in place in 2005. This represents approximately 14% of the existing stock. The MLS listings show approximately 2,265 units for sale (August 2006). Table 10 provides information on the general level of sales activity and median prices for manufactured home units in Zone A.

Table 10: General Sales Activity of Manufactured Home Units--Zone A Communities

	2001 Mobile Home Units	Sold in Place 2005	# of MLS Listings	% Turnover	Median Selling Price
	43,440	6,286	2,265	5.21%	
A British Columbia					
A Fraser Valley R.D.					
A Chilliwack	215	84	42	19.53%	\$79,900
A Abbotsford	455	64	18	3.96%	\$49,000
A Mission	105	43	31	29.52%	\$88,900
A Greater Vancouver R.D.					
A Langley	1,615	176	34	2.11%	\$59,000
A Surrey	1,670	227	41	2.46%	\$36,900
A White Rock	-	2	13		\$155,000
A Burnaby	10	2	2	20.00%	\$18,800 ⁴
A Coquitlam	380	76	5	1.32%	\$74,500
A Anmore	95	8	1	1.05%	\$79,900
A Maple Ridge	150	23	7	4.67%	\$52,800
A Capital R.D.					
A Sidney	45	12	3	6.67%	
A Central Saanich	25	-	9	36.00%	
A Victoria	60	152			\$124,900
A Langford	300	2	21	7.00%	\$69,800
A View Royal	200	-	10	5.00%	
A Cowichan Valley R.D.					
A North Cowichan	300	3			
A Duncan	-	82	31		\$136,000
A Lake Cowichan	10	7	2	20.00%	\$109,900
A Ladysmith	-	66	5		\$98,900
A Nanaimo R.D.					
A Nanaimo	1,205	293	48	3.98%	\$144,900
A Parksville	80	73	41	51.25%	\$149,900
A Central Okanagan R.D.					
A Kelowna	595	384	69	11.60%	\$89,900
A Lake Country	125	7	16	12.80%	\$89,900
A Peachland	70	19	5	7.14%	\$34,900

⁴ This is likely an MHP which is subject to a redevelopment proposal and represents a unit which will have to be relocated and/or a short-term arrangement.

Table 11 provides information on the general level of sales activity and median prices for manufactured home units in Zone B.

Table 11: General Sales Activity of Manufactured Home Units--Zone B Communities

	2001 Mobile Home Units	Sold in Place this year	# on MLS Listings	% Turnover	Median Selling Price
Okanagan-Similkameen RD					
B Princeton	205	37	18	8.78%	\$89,900
B Summerland	100	16	1	1.00%	\$199,900
B Penticton	480	154	24	5.00%	\$74,000
Comox Strathcona R.D.					
B Campbell River	415	102	19	4.58%	\$60,000
B Sayward	10	5	2	20.00%	
Squamish-Lillooet R.D.					
B Squamish	200	41	18	9.00%	\$40,000
B Pemberton	35	14	2	5.71%	
B Whistler	10	-			
B Lillooet	270	12			
Thompson-Nicola R.D.					
B Merritt	245	36	3	1.22%	
B Lytton	10	1			
B Ashcroft	55	9	2	3.64%	
B Cache Creek	155	23			
B Clinton	30	2	1	3.33%	
B Logan Lake	105	6			
B Kamloops	1,295	223	17	1.31%	\$60,000
B Chase	185	32	13	7.03%	
North Okanagan R.D.					
B Lumby	60	28	4	6.67%	\$56,900
B Coldstream	205	-	6	2.93%	
B Vernon	230	146	29	12.61%	\$90,000
B Spallumcheen		2			
B Armstrong	25	40	7	28.00%	
B Enderby	-	20	4		\$39,900

The Median Selling Price for Manufactured Home Units

Table 12 compares the median selling price for an entry-level condo unit to the median selling price for a manufactured home unit in the same community. Based on the findings reported in Table 12, it would appear that, in most communities, the manufactured home units fall between one third and one half of the median selling price for an entry level condo unit.

Table 12
Median Selling Price for Entry-Level Condo and Manufactured Home Units Compared

			# of MHOs on MLS Listing	Median MHO Selling Price	Median Condo Price (Entry- Level Ownership)	MHO Price to Entry Level Condo
B	Okanagan Silikameen	Summerland	1	\$199,900	\$243,900	82%
A	Nanaimo	Parksville	41	\$149,900	\$207,000	72%
A	Nanaimo	Nanaimo	48	\$144,900	\$219,900	66%
B	North Okanagan	Vernon	29	\$90,000	\$167,900	54%
A	Fraser Valley	Chilliwack	42	\$79,900	\$159,900	50%
A	Fraser Valley	Mission	31	\$88,900	\$182,500	49%
A	Greater Vancouver	White Rock	13	\$155,000	\$320,650	48%
A	Cowichan Valley	Lake Cowichan	2	\$109,900	\$259,000	42%
A	Capital Region	Victoria	12	\$124,900	\$309,900	40%
A	Capital Region	Sooke	15	\$69,900	\$179,900	39%
A	Cowichan Valley	Ladysmith	5	\$98,900	\$259,700	38%
B	Thompson Nicola	Kamloops	17	\$60,000	\$159,500	38%
A	Central Okanagan	Kelowna	69	\$89,900	\$254,900	35%
B	North Okanagan	Enderby	4	\$39,900	\$129,900	31%
A	Greater Vancouver	Coquitlam	5	\$74,500	\$248,900	30%
A	Central Okanagan	Lake Country	16	\$89,900	\$319,900	28%
A	Fraser Valley	Abbotsford	18	\$49,000	\$179,900	27%
A	Greater Vancouver	Langley D	34	\$59,000	\$223,900	26%
B	Okanagan Silikameen	Penticton	24	\$74,000	\$289,900	26%
A	Capital Region	Langford	21	\$69,800	\$289,900	24%
A	Greater Vancouver	Maple Ridge	7	\$52,800	\$225,000	23%
B	Comox Strathcona	Campbell River	19	\$60,000	\$269,000	22%
A	Greater Vancouver	Surrey	41	\$36,900	\$189,900	19%
B	SquamishLillooet	Squamish	18	\$40,000	\$340,000	12%
Average			532	\$87,825	\$234,619	37%

Qualifying Income Needed to Purchase a Manufactured Home

Table 13 compares the qualifying income needed to purchase a manufactured home unit to the qualifying income needed to move into an entry level condo unit. The calculations are based on an interest rate of 5.2%, a down payment of 5% and a 25 year amortization period. The calculation for the manufactured home unit also includes provisions for a pad rental fee equal to \$250.

Table 13
Comparison of the Qualifying Income Need to Purchase a Manufactured Home Unit to the Qualifying Income Needed to Move Into Entry-Level Ownership

			Median Selling Price	Qualifying Income	Median Condo Price	Qualifying Income
A	Capital Region	Victoria	\$124,900	\$36,620	\$309,900	\$76,976
A	Capital Region	Sooke	\$69,900	\$24,623	\$179,900	\$48,618
A	Capital Region	Langford	\$69,800	\$24,601	\$309,900	\$76,976
A	Central Okanagan	Kelowna	\$89,900	\$28,986	\$249,900	\$63,888
A	Central Okanagan	Lake Country	\$89,900	\$28,986	\$319,900	\$79,157
A	Cowichan Valley	Lake Cowichan	\$109,900	\$33,348	\$259,000	\$65,873
A	Cowichan Valley	Ladysmith	\$98,900	\$30,949	\$259,700	\$66,025
A	Fraser Valley	Chilliwack	\$79,900	\$26,804	\$168,000	\$46,022
A	Fraser Valley	Mission	\$88,900	\$28,767	\$182,500	\$49,185
A	Fraser Valley	Abbotsford	\$49,000	\$20,064	\$179,900	\$48,618
A	Greater Vancouver	White Rock	\$155,000	\$43,186	\$279,900	\$70,432
A	Greater Vancouver	Coquitlam	\$74,500	\$25,626	\$229,900	\$59,525
A	Greater Vancouver	Langley D	\$59,000	\$22,245	\$223,900	\$58,434
A	Greater Vancouver	Maple Ridge	\$52,800	\$20,893	\$238,000	\$61,292
A	Greater Vancouver	Surrey	\$36,900	\$17,424	\$198,800	\$52,741
A	Nanaimo	Parksville	\$149,900	\$42,074	\$207,000	\$54,530
A	Nanaimo	Nanaimo	\$144,900	\$40,983	\$224,500	\$58,347
Average Zone A			\$90,824	\$29,187	\$236,506	\$60,966
B	Comox Strathcona	Campbell River	\$60,000	\$22,463	\$269,000	\$68,054
B	North Okanagan	Vernon	\$90,000	\$29,007	\$167,900	\$46,000
B	North Okanagan	Enderby	\$39,900	\$18,079	\$129,900	\$37,711
B	Similkameen	Summerland	\$199,900	\$52,981	\$239,900	\$61,706
B	Similkameen	Okanagan			\$289,900	
B	Similkameen	Penticton	\$74,000	\$25,517		\$72,613
B	Squamish Lillooet	Squamish	\$40,000	\$18,101	\$340,000	\$83,542
B	Thompson Nicola	Kamloops	\$60,000	\$22,463	\$159,500	\$44,168
Average Zone B			\$80,543	\$26,944	\$228,014	\$59,113

Qualifying Income Needed to Purchase a Manufactured Home

Table 14 compares the qualifying income needed to purchase a manufactured home to the qualifying income needed to purchase an entry-level condo unit in the same community. Based on the findings reported in Table 14, in most cases the qualifying income needed to purchase a manufactured home is equal to approximately half of the amount that would be needed to purchase an entry-level condo unit with these findings helping to draw attention to the contribution that manufactured homes make to housing affordability.

Table 14:
Comparison of the Qualifying Income Need to Purchase a Manufactured Home Unit to the Qualifying Income Needed to Move Into Entry-Level Ownership

	Region	Community	Qualifying Income MHO	Qualifying Income Entry Level Ownership	Qualifying Income: MHO to Entry Level Ownership
A	Capital Region	Victoria	\$36,620	\$76,976	48%
A	Capital Region	Sooke	\$24,623	\$48,618	51%
A	Capital Region	Langford	\$24,601	\$76,976	32%
A	Central Okanagan	Kelowna	\$28,986	\$63,888	45%
A	Central Okanagan	Lake Country	\$28,986	\$79,157	37%
A	Cowichan Valley	Lake Cowichan	\$33,348	\$65,873	51%
A	Cowichan Valley	Ladysmith	\$30,949	\$66,025	47%
A	Fraser Valley	Chilliwack	\$26,804	\$46,022	58%
A	Fraser Valley	Mission	\$28,767	\$49,185	58%
A	Fraser Valley	Abbotsford	\$20,064	\$48,618	41%
A	Greater Vancouver	White Rock	\$43,186	\$70,432	61%
A	Greater Vancouver	Coquitlam	\$25,626	\$59,525	43%
A	Greater Vancouver	Langley D	\$22,245	\$58,434	38%
A	Greater Vancouver	Maple Ridge	\$20,893	\$61,292	34%
A	Greater Vancouver	Surrey	\$17,424	\$52,741	33%
A	Nanaimo	Parksville	\$42,074	\$54,530	77%
A	Nanaimo	Nanaimo	\$40,983	\$58,347	70%
	Average Zone A		\$29,187	\$60,966	48%
B	Comox Strathcona	Campbell River	\$22,463	\$68,054	33%
B	North Okanagan	Vernon	\$29,007	\$46,000	63%
B	North Okanagan	Enderby	\$18,079	\$37,711	48%
B	Similkameen Okanagan	Summerland	\$52,981	\$61,706	86%
B	Similkameen	Penticton	\$25,517	\$72,613	35%
B	Squamish Lillooet	Squamish	\$18,101	\$83,542	22%
B	Thompson Nicola	Kamloops	\$22,463	\$44,168	51%
	Average Zone B		\$26,944	\$59,113	46%

Section Conclusions and Recommendations

7

Manufactured home parks are a viable and important source of affordable home ownership throughout the Province. Municipalities and Provincial agencies should consider ways to strengthen the creation of additional housing supply using manufactured homes. This includes strategies design to improve the overall operating viability of manufactured home parks as well as provide a favourable climate for land use approvals related to this stock.

Changes to land tenure and consumer protection as set out in the other recommendations of this report would also strengthen the viability of this form of housing. Redevelopment and displacement pressures affect the general market and resale value for manufactured homes. As a result, strengthening security of tenure and other protections that address the displacement issue will be beneficial to the entire sector.

Within the context of the discussions with MHP owners, it was also recognized that there may be a number of valid reasons to re-examine the current provincial regulatory regime, particularly rent controls, for MHPs. This is true not only in terms of advancing the goals of enabling new housing supply but also within the context of extending the operating life span of existing MHPs. However, the analysis undertaken within the context of this study demonstrates that the current redevelopment and displacement pressures are generally a function of the “pull” of large capital gains arising from increasing land values and not from the “push” of diminished profitability or generalized obsolescence of existing parks. Furthermore, the study findings suggest that it is unlikely that even a doubling of yields on investment would diminish the “pull” of redevelopment.

The following set out some of the key findings and recommendations arising from this study. These recommendations focus on the role of the Provincial government as well as the role of municipal governments. The recommendations also focus on compensation for displaced residents as well as strategies to strengthen the protections for existing MHP residents and to improve the long-term viability of this form of housing.

Recommendations for the Provincial Government

The Provincial government has a role to play in strengthening the consumer protection legislation related to manufactured home park residents. In the short-term, it is proposed that:

- a. The notice provision should be changed such that MHP residents receive notice at the time that a re-zoning application is submitted (not at the approval stage); and,
- b. The base level stipulated in the Act should be increased from 12 months pad rental to include provisions for reasonable moving or relocation expenses.

The Province should also explore a role for BC Housing in terms of working with MHP owners to improve the long-term viability of existing parks including exploring possible opportunities to assist park owners in up-grading and improving existing sites as a means of preserving the stock.

Recommendations for Municipal Governments:

Municipal governments have a role to play in the preservation of this form of housing through the use of existing land use regulations.

Municipal governments also have a central role to play in facilitating the creation of new manufactured home park communities through zoning and infrastructure.

Finally, in the event that evolving land use patterns result in redevelopment pressure of an existing manufactured home park (MHP), a municipality should make a tenant relocation plan a mandatory element within any re-zoning application.

Recommendations for Compensation for Displaced Residents (Municipal Redevelopment Decisions)

Since redevelopment is caused primarily by land use decisions at the local level, municipalities should assess the housing and hardship effects of these decisions and incorporate tenant relocation and compensation methods accordingly. Ideally, compensation should be considered on a case by case basis and should be included in the rezoning process as part of a resident relocation plan negotiated between the redevelopment proponent and the MHP residents.

The redevelopment proponent should be required to submit the results of the resident relocation plan for municipal consideration during the standard rezoning process.

In determining the appropriate level of compensation, the compensation plan should take into consideration the following (depending on the circumstances of the MHP):

- Moving expenses including relocation and service connection costs;
- Compensation for the loss of equity for MHOs who are unable to relocate their unit to an alternative site. The compensation should be based on a market appraisal and should be set to reflect the local resale market for manufactured homes in that community;
- Compensation for the differential between the current housing costs/pad rental fee for MHOs in their existing accommodation compared to their monthly housing costs following relocation. The objective would be to ensure that individual MHOs are not 'made worse off' as a result of the move; and,
- MHOs should also be offered relocation assistance and/or compensation for the time and effort involved in finding alternative accommodation that meets their needs.

Recommendations for Creating New Supply

Manufactured home parks are a viable and important source of affordable home ownership throughout the Province. At the municipal level, it is important and necessary for municipalities to identify ways to facilitate the creation of new supply through existing land use and zoning approvals.

Similarly, at the Provincial level, it is important to put into place a policy and regulatory framework which would address some of the current ambiguities within the system and strengthen the protections for manufactured home owners including the exploration of alternative forms of tenure such as bare lot strata and/or long-term lease arrangements.

Appendix Stakeholders Consulted

A

Key stakeholders consulted through the process included:

Manufactured Home Park Owners Alliance of BC – Casey Timmermans,
President

Manufactured Home Park Owners Alliance of BC – Mr. Acton

Active Manufactured Home Owners Association - Joyce Kline, Secretary
Treasurer

Central Fraser Valley Manufactured Home Owners Association - Maureen Spencer

Manufactured Housing Association of BC - Rick Higgs, Executive Director

Greenridge Manufactured Homeowners Association - Lois Fisher

Sunrise Modular Home Park Tenants Association--John Howland, President

Tradewinds Estates—W (Gus) Kirsch, Owner

In addition, discussions were held with:

Local planners from the municipalities of Chilliwack, Kamloops, Kelowna,
Mission, and Squamish

Professionals from the lending and real estate sector

Appendix Distribution of Manufactured Home Units

B

Distribution of Manufactured Home Units

		Total Stock	Movable dwelling	% of Total
	British Columbia -	1,534,335	43,440	2.83%
A	Fraser Valley Regional District	86,070	1,950	2.27%
A	Greater Vancouver Regional District	758,715	5,115	0.67%
A	Capital Regional District	142,135	1,730	1.22%
A	Cowichan Valley Regional District	28,850	1,275	4.42%
A	Nanaimo Regional District	54,260	2,400	4.42%
A	Central Okanagan Regional District	59,875	2,595	4.33%
B	Okanagan-Similkameen Regional District	33,880	2,040	6.02%
B	Comox-Strathcona Regional District	39,405	1,880	4.77%
B	Squamish-Lillooet Regional District	12,565	675	5.37%
B	Thompson-Nicola Regional District	47,645	3,710	7.79%
B	North Okanagan Regional District	29,760	1,210	4.07%
C	East Kootenay Regional District	22,955	1,900	8.28%
C	Central Kootenay Regional District	24,205	1,790	7.40%
C	Kootenay Boundary Regional District	13,650	475	3.48%
C	Sunshine Coast Regional District	11,090	515	4.64%
C	Columbia-Shuswap Regional District	19,910	1,920	9.64%
C	Cariboo Regional District	25,310	2,575	10.17%
C	Fraser-Fort George Regional District	35,960	3,195	8.88%
D	Alberni-Clayoquot Regional District	12,505	560	4.48%
D	Powell River Regional District	8,485	515	6.07%
D	Mount Waddington Regional District	5,090	635	12.48%
D	Central Coast Regional District	1,350	170	12.59%
D	Skeena-Queen Charlotte Regional District	8,225	315	3.83%
D	Kitimat-Stikine Regional District	14,605	875	5.99%
D	Bulkley-Nechako Regional District	14,830	1,230	8.29%
D	Peace River Regional District	20,405	2,105	10.32%
D	Stikine Region	565	20	3.54%
D	Northern Rockies Regional District	2,015	50	2.48%

Appendix Communities Captured in Zone A

C

	Total Stock	Movable dwelling	% of Total Housing Stock
British Columbia	1,534,335	43,440	3%
Fraser Valley Regional District	86,070	1,950	2%
Sample Total	76,830	1,000	
Chilliwack	24,245	215	1%
Kent	1,760	125	7%
Abbotsford	40,115	555	1%
Mission	10,710	105	1%
Greater Vancouver Regional District	758,715	5,115	1%
Sample Total	323,865	3,930	
Langley	29,670	1,615	5%
Langley	10,085	0	0%
Surrey	115,710	1,670	1%
Burnaby	74,000	10	0%
Coquitlam	40,220	380	1%
Port Coquitlam	17,755	50	0%
Port Moody	8,535	45	1%
Pitt Meadows	5,300	10	0%
Maple Ridge	22,590	150	1%
Capital Regional District	142,135	1,730	1%
Sample Total	12,970	325	
Central Saanich	5,920	25	0%
Langford	7,050	300	4%
Nanaimo Regional District	54,260	2,400	4%
Sample Total	30,670	1,205	
Nanaimo	30,670	1,205	4%
Central Okanagan Regional District	59,875	2,595	4%
Sample Total	45,550	790	
Kelowna	40,045	595	1%
Lake Country	3,520	125	4%
Peachland	1,985	70	4%
Cowichan Valley Regional District	28,850	1,275	4%
Sample Total	15,415	300	
North Cowichan	10,495	300	3%
Duncan	2,235	0	0%
Ladysmith	2,685	0	0%
Total Zone A Sample Communities	505,300	7,550	1%
Zone A Regional Total	1,129,905	15,065	1%
Percentage	45%	50%	

Appendix Communities Captured in Zone B

D

	Total Stock	Movable dwelling	% of Total Housing Stock
British Columbia	1,534,335	43,440	3%
Okanagan-Similkameen Regional District	33,880	2,040	6%
Regional Total	21,220	640	
Keremeos	590	0	0%
Oliver	1,885	60	3%
Summerland	4,485	100	2%
Penticton	14,260	480	3%
Comox-Strathcona Regional District	39,405	1,880	5%
Regional Total	19,300	620	
Courtenay	7,995	205	3%
Campbell River	11,305	415	4%
Squamish-Lillooet Regional District	12,565	675	5%
Regional Total	5,150	200	
Squamish	5,150	200	4%
Thompson-Nicola Regional District	47,645	3,710	8%
Regional Total	30,705	1,295	
Kamloops	30,705	1,295	4%
North Okanagan Regional District	29,760	1,210	4%
Regional Total	16,480	290	
Lumby	660	60	9%
Vernon	14,610	230	2%
Enderby	1,210	0	0%
Total Zone B Sample Communities	92,855	3,045	3%
Regional Total Zone B Communities	163,255	9,515	6%
	57%	32%	

Appendix Land Valuation Methodology



In looking at the findings it is important to note that the land value estimates of rezoned MHP's for the four of the five highest value communities (Coquitlam, Port Moody, Port Coquitlam and Burnaby) was actually obtained directly from the BC Assessment and reflects a re-assessment of the value of the property after a specific rezoning.

Region	Community	Operating Park - Value per Acre	Rezoned Residential - Value per Acre	Increase in Value (%)	Gross Profit Margin (upon rezoning)
		\$/ acre	\$/ acre		\$/ acre
Greater Vancouver	Coquitlam	\$401,914	\$1,174,344	192%	\$ 772,430
Greater Vancouver	Port Moody	\$356,504	\$1,097,917	208%	\$ 741,413
Greater Vancouver	Langley district	\$312,889	\$1,000,000	220%	\$ 687,111
Greater Vancouver	Burnaby	\$356,504	\$1,035,123	190%	\$ 678,619
Greater Vancouver	Port Coquitlam	\$356,504	\$950,000	166%	\$ 593,496
Greater Vancouver	Langley City	\$392,770	\$900,000	129%	\$ 507,230
	GVRD average	\$361,955	\$835,298	131%	\$ 473,343
Central Vancouver Island	Nanaimo	\$179,123	\$600,000	235%	\$ 420,877
Fraser Valley	Abbotsford	\$315,268	\$700,000	122%	\$ 384,732
Okanagan - Similkameen	Penticton	\$274,981	\$650,000	136%	\$ 375,019
Comox - Courtenay	Courtenay	\$169,262	\$500,000	195%	\$ 330,738
Greater Vancouver	Surrey	\$297,994	\$600,000	101%	\$ 302,006
Central Okanagan	Kelowna	\$254,390	\$500,000	97%	\$ 245,610
North Okanagan	Vernon	\$124,217	\$350,000	182%	\$ 225,783
Squamish	Squamish	\$198,782	\$375,000	89%	\$ 176,218
Fraser Valley	Chilliwack	\$258,690	\$425,000	64%	\$ 166,310
Fraser Valley	Mission	\$288,063	\$450,000	56%	\$ 161,937
Greater Vancouver	Pitt Meadows	\$292,451	\$400,000	37%	\$ 107,549
Greater Vancouver	Maple Ridge	\$441,003	\$525,000	19%	\$ 83,997
Capital Region	Langford	\$438,810	\$500,000	14%	\$ 61,190
Comox - Courtenay	Campbell River	\$178,777	\$125,000	-30%	-\$53,777
Average				122%	\$354,373

The balance of the rezoned land valuations are based on interviews with developers, appraisers and construction mortgage lenders.

The estimates are based on land zoned to single family or multiple family density, without servicing but adjacent to road, services and utilities.

Communities Reporting a Net Increase in MH Units (1996-2001)

	1996 Mobile Home Units	2001 Mobile Home Units	Gain in Stock	
A	Fraser Valley Regional District			
A	Hope	140	235	95
A	Kent	60	125	65
A	Abbotsford	400	455	55
A	Greater Vancouver Regional District			
A	Langley D	930	1,615	685
A	Surrey	1,320	1,670	350
A	Delta	75	175	100
A	Richmond	95	200	105
A	Vancouver	105	225	120
A	New Westminster	40	50	10
A	Anmore	80	95	15
A	Port Moody	35	45	10
A	Capital Regional District			
A	Central Saanich	15	25	10
A	Saanich	10	15	5
A	Victoria	45	60	15
A	Colwood	-	10	10
A	Metchosin	45	70	25
A	Langford	255	300	45
A	View Royal	185	200	15
A	Cowichan Valley Regional District			
A	Lake Cowichan	-	10	10
A	Nanaimo Regional District			
A	Nanaimo	660	1,205	545
B	Okanagan-Similkameen Regional District			
B	Osoyoos	70	115	45
B	Oliver	-	60	60
B	Princeton	160	205	45
B	Penticton	345	480	135
B	Comox-Strathcona Regional District			
B	Courtenay	100	205	105
B	Tahsis	-	55	55
B	Sayward	-	10	10
B	Squamish-Lillooet Regional District			
B	Pemberton	-	35	35
B	Whistler	-	10	10
B	Lillooet	90	270	180
B	Thompson-Nicola Regional District			
B	Cache Creek	45	155	110
B	Logan Lake	85	105	20
B	Chase	155	185	30

	1996 Mobile Home Units	2001 Mobile Home Units	Gain in Stock	
B	North Okanagan Regional District			
B	Coldstream	170	205	35
B	Armstrong	20	25	5
C	East Kootenay Regional District			
C	Cranbrook	385	390	5
C	Radium Hot Springs	15	25	10
C	Central Kootenay Regional District			
C	Creston	50	120	70
C	Nelson	10	65	55
C	Slocan	-	10	10
C	Kaslo	10	25	15
C	Silverton	-	10	10
C	New Denver	10	25	15
C	Nakusp	-	65	65
C	Kootenay Boundary Regional District			
C	Trail	20	40	20
C	Sunshine Coast Regional District			
C	Sechelt	90	190	100
C	Columbia-Shuswap Regional District			
C	Sicamous	100	230	130
C	Cariboo Regional District			
C	Williams Lake	435	465	30
C	Quesnel	35	120	85
C	Fraser-Fort George Regional District			
C	Valemount	40	110	70
C	Prince George	1,440	2,010	570
D	Alberni-Clayoquot Regional District			
D	Port Alberni	115	145	30
D	Ucluelet	70	100	30
D	Powell River Regional District			
D	Powell River	50	230	180
D	Mount Waddington Regional District			
D	Port McNeill	-	80	80
D	Port Alice	-	90	90
D	Skeena-Queen Charlotte Regional District			
D	Masset	10	35	25
D	Kitimat-Stikine Regional District			
D	Kitimat	90	135	45
D	Hazelton	-	10	10
D	Bulkley-Nechako Regional District			
D	Fort St. James	65	75	10
D	Burns Lake	35	45	10
D	Houston	215	245	30
D	Peace River Regional District			
D	Pouce Coupe	-	40	40
D	Dawson Creek	120	140	20
D	Hudson's Hope	10	105	95

Communities Reporting a Net Decrease in MH Units (1996-2001)

	1996 Mobile Home Units	2001 Mobile Home Units	Loss of Stock
A Fraser Valley Regional District			
A Chilliwack	325	215	-110
A Harrison Hot Springs	30	10	-20
A Mission	335	105	-230
A Greater Vancouver Regional District			
A Langley C	10		-10
A Burnaby	45	10	-35
A Coquitlam	390	380	-10
A Port Coquitlam	55	50	-5
A North Vancouver	15		-15
A North Vancouver	50	10	-40
A Pitt Meadows	35	10	-25
A Maple Ridge	235	150	-85
A Capital Regional District			
A North Saanich	30	25	-5
A Sidney	75	45	-30
A Saanich	10	15	5
A Esquimalt	105	60	-45
A Highlands	25	15	-10
A Cowichan Valley Regional District			
A North Cowichan	375	300	-75
A Ladysmith	60		-60
A Nanaimo Regional District			
A Parksville	115	80	-35
B Okanagan-Similkameen Regional District			
B Keremeos	15		-15
B Summerland	135	100	-35
B Comox-Strathcona Regional District			
B Comox	10		-10
B Gold River	65	55	-10
B Zeballos	30		-30
B Campbell River	500	415	-85
B Squamish-Lillooet Regional District			
B Squamish	275	200	-75
B Thompson-Nicola Regional District			
B Merritt	265	245	-20
B Kamloops	1,525	1,295	-230
B North Okanagan Regional District			
B Lumby	70	60	-10
B Vernon	240	230	-10
C East Kootenay Regional District			
C Elkford	140	125	-15
C Sparwood	275	260	-15

		1996 Mobile Home Units	2001 Mobile Home Units	Loss of Stock
C	Kimberley	110	15	-95
C	Central Kootenay Regional District			
C	Salmo	65	30	-35
C	Castlegar	90	10	-80
C	Kootenay Boundary Regional District			
C	Warfield	10		-10
C	Rossland	15	10	-5
C	Grand Forks	55	30	-25
C	Midway	35	20	-15
C	Sunshine Coast Regional District			
C	Gibsons	25	20	-5
C	Columbia-Shuswap Regional District			
C	Golden	270		-270
C	Revelstoke	415	235	-180
C	Salmon Arm	520	505	-15
C	Cariboo Regional District			
C	One Hundred Mile House	110	90	-20
C	Fraser-Fort George Regional District			
C	Mackenzie	380	360	-20
D	Alberni-Clayoquot Regional District			
D	Tofino	40	20	-20
D	Mount Waddington Regional District			
D	Alert Bay	25	10	-15
D	Port Hardy	380	295	-85
D	Skeena-Queen Charlotte Regional District			
D	Prince Rupert	180	130	-50
D	Port Clements	10	-	-10
D	Kitimat-Stikine Regional District			
D	Terrace	210	180	-30
D	New Hazelton	90	80	-10
D	Stewart	60	-	-60
D	Bulkley-Nechako Regional District			
D	Vanderhoof	190	85	-105
D	Smithers	160	130	-30
D	Peace River Regional District			
D	Tumbler Ridge	235	150	-85
D	Chetwynd	125	85	-40
D	Taylor	75	15	-60
D	Fort St. John	290	255	-35
D	Northern Rockies Regional District			
D	Fort Nelson	290	25	-265

Communities with No Change in MH Units (1996-2001)

		1996 Total	2001 Total
	Greater Vancouver Regional District		
A	White Rock		
A	Greater Vancouver A	10	10
A	Belcarra		
A	West Vancouver		
A	Bowen Island		
A	Lions Bay		
A	Capital Regional District		
A	Oak Bay		
A	Sooke		
A	Cowichan Valley Regional District		
A	Duncan		
B	Comox-Strathcona Regional District		
B	Cumberland		
B	Thompson-Nicola Regional District		
B	Lytton	10	10
B	Ashcroft	55	55
B	Clinton	30	30
B	North Okanagan Regional District		
B	Spallumcheen		
C	Kootenay Boundary Regional District		
C	Fruitvale	15	15
C	Montrose		
C	Cariboo Regional District		
C	Wells		
C	Fraser-Fort George Regional District		
C	McBride	15	15
D	Skeena-Queen Charlotte Regional District		
D	Port Edward	45	45
D	Bulkley-Nechako Regional District		
D	Fraser Lake	20	20
D	Granisle	20	20
D	Telkwa	10	10

Appendix

Units Sold in Place in 2005

	2001 Mobile Home Units	Sold in Place 2005	% of Stock for Sale	
		6,286		
	British Columbia			
A	Fraser Valley Regional District			
A	Hope	235	39	0.17
A	Chilliwack	215	84	0.39
A	Abbotsford	455	64	0.14
A	Mission	105	43	0.41
A	Greater Vancouver Regional District			
A	Langley D	1,615	176	0.11
A	Surrey	1,670	227	0.14
A	White Rock	-	2	
A	Delta	175	4	0.02
A	Burnaby	10	2	0.2
A	Coquitlam	380	76	0.2
A	Anmore	95	8	0.08
A	Port Coquitlam	50	3	0.06
A	Port Moody	45	9	0.2
A	North Vancouver	-	8	
A	West Vancouver	-	5	
A	Pitt Meadows	10	19	1.9
A	Maple Ridge	150	23	0.15
A	Capital Regional District			
A	Sidney	45	12	0.27
A	Victoria	60	152	2.53
A	Esquimalt	60	1	0.02
A	Langford	300	2	0.01
A	Sooke		60	
A	Cowichan Valley Regional District			
A	North Cowichan	300	3	0.01
A	Duncan	-	82	
A	Lake Cowichan	10	7	0.7
A	Ladysmith	-	66	
A	Nanaimo Regional District			
A	Nanaimo	1,205	293	0.24
A	Parksville	80	73	0.91
B	Okanagan-Similkameen			
B	Osoyoos	115	37	0.32
B	Keremeos	-	29	
B	Oliver	60	92	1.53
B	Princeton	205	37	0.18
B	Summerland	100	16	0.16

		2001 Mobile Home Units	Sold in Place 2005	% of Stock for Sale
B	Penticton	480	154	0.32
B	Comox-Strathcona Regional District			
B	Comox	-	37	
B	Courtenay	205	75	0.37
B	Cumberland	-	5	
B	Gold River	55	11	0.2
B	Zeballos	-	3	
B	Tahsis	55	2	0.04
B	Campbell River	415	102	0.25
B	Sayward	10	5	0.5
B	Squamish-Lillooet Regional District			
B	Squamish	200	41	0.21
B	Pemberton	35	14	0.4
B	Lillooet	270	12	0.04
B	Thompson-Nicola Regional District			
B	Merritt	245	36	0.15
B	Lytton	10	1	0.1
B	Ashcroft	55	9	0.16
B	Cache Creek	155	23	0.15
B	Clinton	30	2	0.07
B	Logan Lake	105	6	0.06
B	Kamloops	1,295	223	0.17
B	Chase	185	32	0.17
B	North Okanagan Regional District			
B	Lumby	60	28	0.47
B	Vernon	230	146	0.63
B	Spallumcheen		2	
B	Armstrong	25	40	1.6
B	Enderby	-	20	
C	East Kootenay Regional District			
C	Elkford	125	5	0.04
C	Sparwood	260	31	0.12
C	Fernie	95	24	0.25
C	Cranbrook	390	78	0.2
C	Kimberley	15	4	0.27
C	Invermere	10	4	0.4
C	Radium Hot Springs	25	11	0.44
C	Central Kootenay Regional District			
C	Creston	120	34	0.28
C	Salmo	30	11	0.37
C	Nelson	65	48	0.74
C	Slocan	10	3	0.3
C	Kaslo	25	1	0.04
C	Castlegar	10	20	2
C	Nakusp	65	9	0.14
C	Kootenay Boundary Regional District			

		2001 Mobile Home Units	Sold in Place 2005	% of Stock for Sale
C	Fruitvale	15	9	0.6
C	Trail	40	5	0.13
C	Rossland	10	4	0.4
C	Grand Forks	30	23	0.77
C	Midway	20	2	0.1
C	Greenwood	-	3	
C	Sunshine Coast Regional District			
C	Gibsons	20	27	1.35
C	Sechelt	190	33	0.17
C	Columbia-Shuswap Regional District			
C	Golden	-	45	
C	Revelstoke	235	38	0.16
C	Salmon Arm	505	99	0.2
C	Sicamous	230	23	0.1
C	Cariboo Regional District			
C	One Hundred Mile House	90	23	0.26
C	Williams Lake	465	94	0.2
C	Quesnel	120	78	0.65
C	Fraser-Fort George Regional District			
C	Valemount	110	20	0.18
C	McBride	15	15	1
C	Prince George	2,010	204	0.1
C	Mackenzie	360	43	0.12
D	Alberni-Clayoquot Regional District			
D	Port Alberni	145	61	0.42
D	Ucluelet	100	20	0.2
D	Powell River Regional District			
D	Powell River	230	70	0.3
D	Mount Waddington Regional District			
D	Port McNeill	80	7	0.09
D	Port Alice	90	10	0.11
D	Port Hardy	295	22	0.07
D	Skeena-Queen Charlotte Regional District			
D	Prince Rupert	130	10	0.08
D	Masset	35	5	0.14
D	Port Clements	-	4	
D	Kitimat-Stikine Regional District			
D	Kitimat	135	7	0.05
D	Terrace	180	80	0.44
D	Hazelton	10	3	0.3
D	New Hazelton	80	1	0.01
D	Stewart	-	1	
D	Bulkley-Nechako Regional District			
D	Vanderhoof	85	40	0.47
D	Fraser Lake	20	10	0.5
D	Fort St. James	75	9	0.12

		2001 Mobile Home Units	Sold in Place 2005	% of Stock for Sale
D	Burns Lake	45	14	0.31
D	Houston	245	22	0.09
D	Telkwa	10	5	0.5
D	Smithers	130	22	0.17
D	Peace River Regional District			
D	Tumbler Ridge	150	16	0.11
D	Pouce Coupe	40	3	0.08
D	Chetwynd	85	14	0.16
D	Dawson Creek	140	28	0.2
D	Hudson's Hope	105	4	0.04
D	Taylor	15	8	0.53
D	Fort St. John	255	88	0.35
D	Northern Rockies Regional District			
D	Fort Nelson	25	80	3.2

Appendix

Communities with New Units Added in 2005



	2001 Mobile Home Units	New Home Destinations in 2005
British Columbia		879
A Fraser Valley Regional District		
A Hope	235	3
A Chilliwack	215	8
A Abbotsford	455	8
A Mission	105	1
A Greater Vancouver Regional District		
A Langley	1,615	25
A Surrey	1,670	3
A Delta	175	1
A Lions Bay		1
A Pitt Meadows	10	6
A Maple Ridge	150	3
A Capital Regional District		
A Saanich	15	1
A Victoria	60	2
A Cowichan Valley Regional District		
A Duncan		6
A Ladysmith		2
A Nanaimo Regional District		
A Nanaimo	1,205	85
A Parksville	80	10
B Okanagan-Similkameen Reg. District		
B Osoyoos	115	26
B Keremeos		7
B Oliver	60	15
B Princeton	205	1
B Summerland	100	4
B Penticton	480	8
B Comox-Strathcona Regional District		
B Comox		2
B Courtenay	205	11
B Campbell River	415	1
B Squamish-Lillooet Regional District		
B Squamish	200	1
B Thompson-Nicola Regional District		
B Merritt	245	6
B Lytton	10	1
B Clinton	30	1
B Logan Lake	105	3
B Kamloops	1,295	13

	2001 Mobile Home Units	New Home Destinations in 2005
B Chase	185	6
B North Okanagan Regional District		
B Lumby	60	7
B Vernon	230	48
B Armstrong	25	2
B Enderby		5
C East Kootenay Regional District		
C Elkford	125	1
C Sparwood	260	1
C Fernie	95	6
C Cranbrook	390	7
C Kimberley	15	1
C Invermere	10	1
C Central Kootenay Regional District		
C Creston	120	6
C Nelson	65	6
C Slocan	10	1
C Kaslo	25	1
C Castlegar	10	1
C Nakusp	65	1
C Kootenay Boundary Regional District		
C Fruitvale	15	1
C Grand Forks	30	1
C Sunshine Coast Regional District		
C Gibsons	20	5
C Sechelt	190	15
C Columbia-Shuswap Regional District		
C Golden		3
C Revelstoke	235	6
C Salmon Arm	505	13
C Sicamous	230	5
C Cariboo Regional District		
C One Hundred Mile House	90	4
C Williams Lake	465	7
C Quesnel	120	5
C Fraser-Fort George Regional District		
C Valemount	110	3
C Prince George	2,010	15
C Mackenzie	360	2
D Alberni-Clayoquot Regional District		
D Port Alberni	145	5
D Powell River Regional District		
D Powell River	230	3
D Mount Waddington Regional District		
D Port Alice	90	1
D Bulkley-Nechako Regional District		
D Vanderhoof	85	10

	2001 Mobile Home Units	New Home Destinations in 2005
D Fraser Lake	20	2
D Burns Lake	45	1
D Houston	245	1
D Telkwa	10	1
D Peace River Regional District		
D Tumbler Ridge	150	1
D Chetwynd	85	4
D Dawson Creek	140	7
D Taylor	15	10
D Fort St. John	255	34
D Northern Rockies Regional District		
D Fort Nelson	25	45

Appendix
Provincial and Regional Profiles

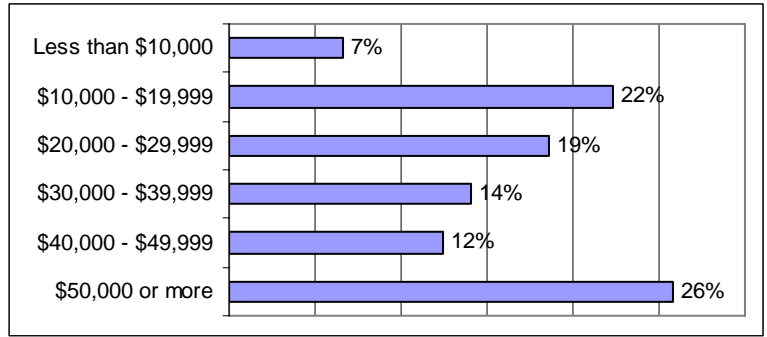


Provincial Overview

Income Profile

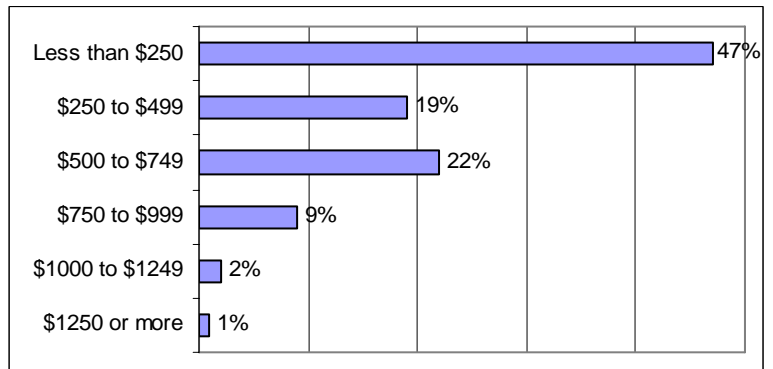
Less than \$10,000	7%	2,375
\$10,000 - \$19,999	22%	8,015
\$20,000 - \$29,999	19%	6,680
\$30,000 - \$39,999	14%	5,045
\$40,000 - \$49,999	12%	4,470
\$50,000 or more	26%	9,225
Total		35,810

Average Income \$37,989



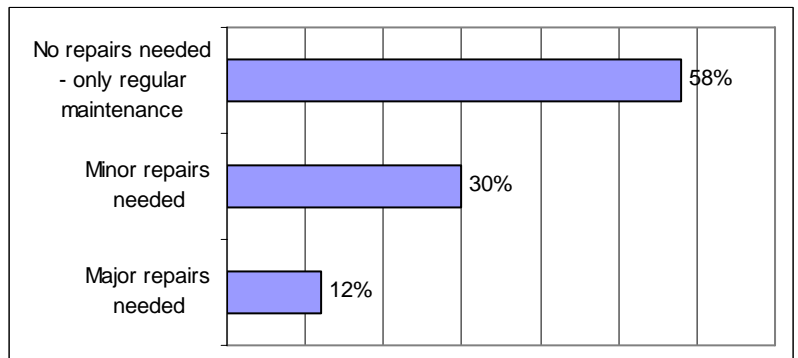
Total Shelter Costs

Less than \$250	47%	16,740
\$250 to \$499	19%	6,880
\$500 to \$749	22%	7,935
\$750 to \$999	9%	3,095
\$1000 to \$1249	2%	750
\$1250 or more	1%	410
Total		35,810



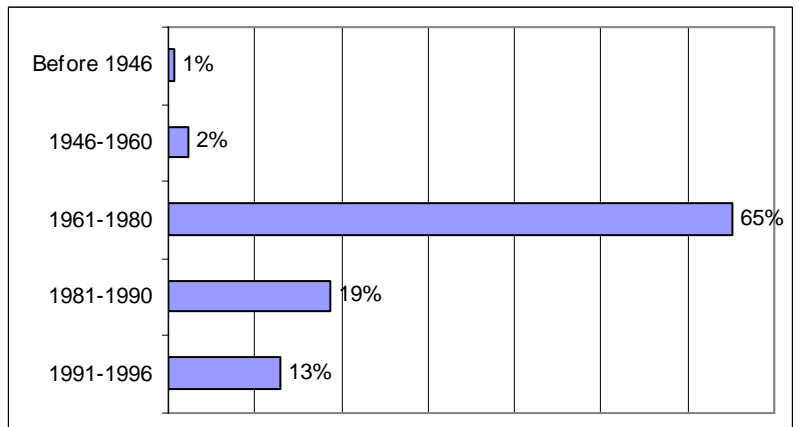
Condition

No repairs needed	20,750	58%
Minor repairs	10,730	30%
Major repairs	4,330	12%



Period of Construction

Before 1946	270	1%
1946-1960	865	2%
1961-1980	23,370	65%
1981-1990	6,695	19%
1991-1996	4,610	13%

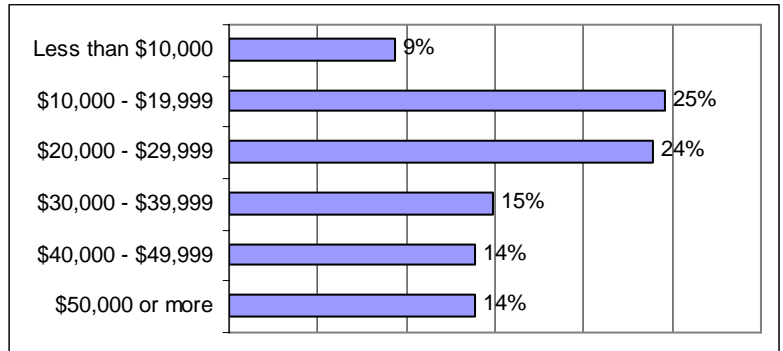


Fraser Valley Regional District Zone A

Income Profile

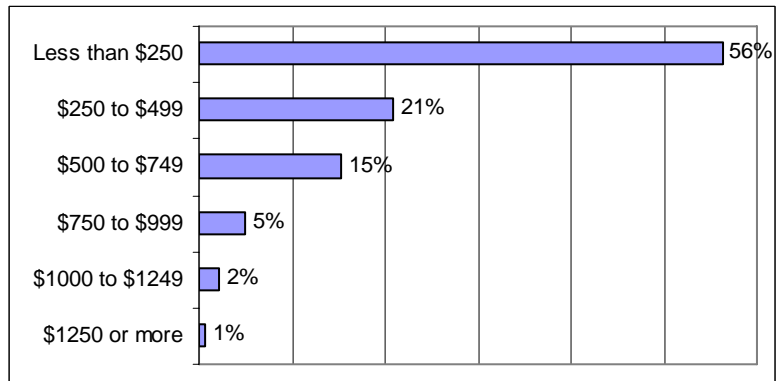
Less than \$10,000	9%	135
\$10,000 - \$19,999	25%	355
\$20,000 - \$29,999	24%	345
\$30,000 - \$39,999	15%	215
\$40,000 - \$49,999	14%	200
\$50,000 or more	14%	200
Total		1,445

Average Income \$31,742



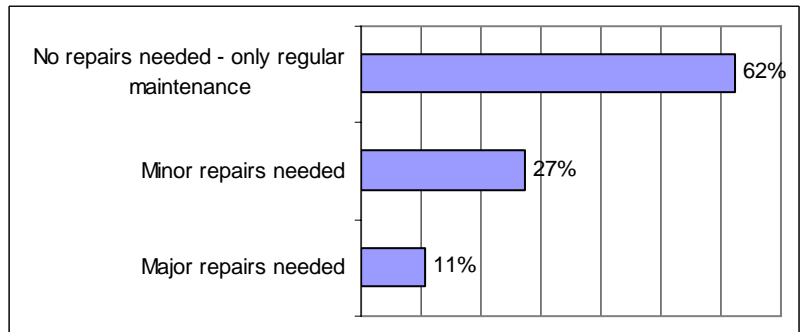
Total Shelter Costs

Less than \$250	56%	815
\$250 to \$499	21%	300
\$500 to \$749	15%	220
\$750 to \$999	5%	70
\$1000 to \$1249	2%	30
\$1250 or more	1%	10
Total		1,445



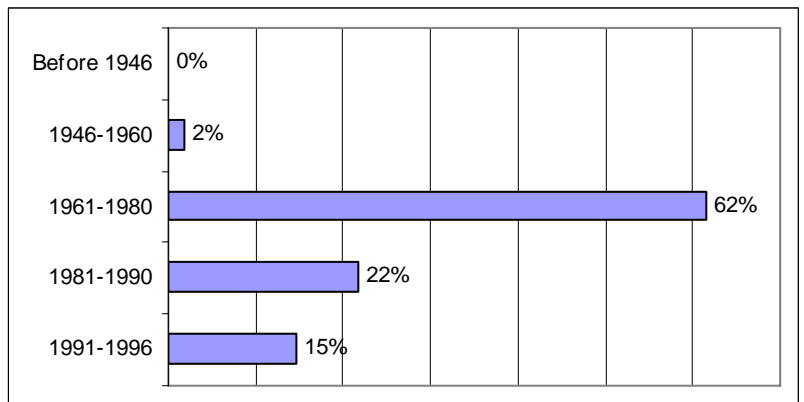
Condition

No repairs needed	900	62%
Minor repairs	395	27%
Major repairs	155	11%



Period of Construction

Before 1946	-	0%
1946-1960	25	2%
1961-1980	890	62%
1981-1990	315	22%
1991-1996	210	15%

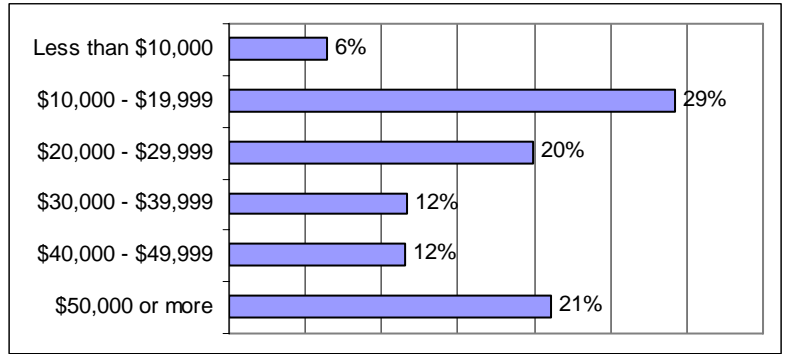


Greater Vancouver Regional District Zone A

Income Profile

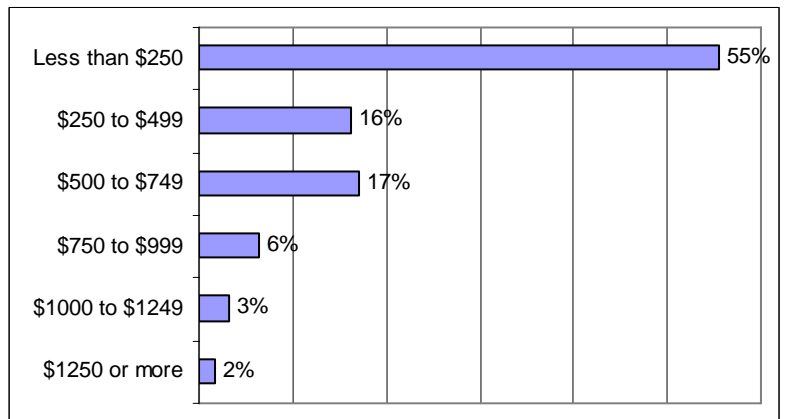
Less than \$10,000	6%	215
\$10,000 - \$19,999	29%	985
\$20,000 - \$29,999	20%	670
\$30,000 - \$39,999	12%	395
\$40,000 - \$49,999	12%	390
\$50,000 or more	21%	710
Total		3,370

Average Income \$34,307



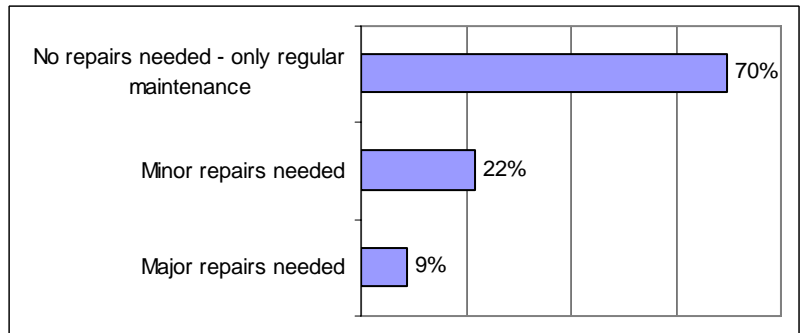
Total Shelter Costs

Less than \$250	55%	1,870
\$250 to \$499	16%	550
\$500 to \$749	17%	575
\$750 to \$999	6%	215
\$1000 to \$1249	3%	105
\$1250 or more	2%	55
Total		3,370



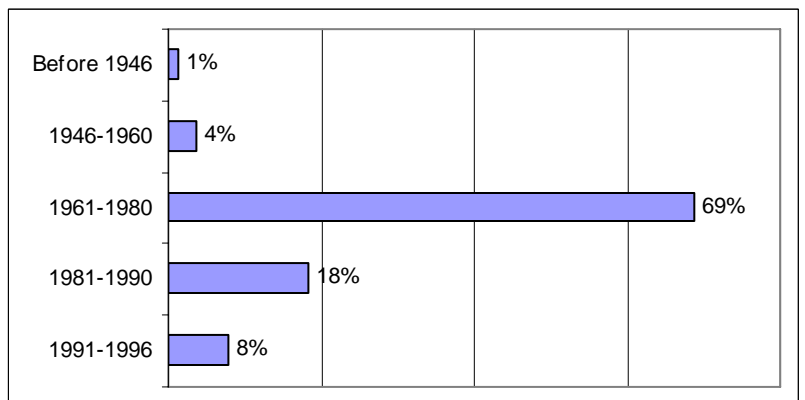
Condition

No repairs needed	2,345	70%
Minor repairs	735	22%
Major repairs	290	9%



Period of Construction

Before 1946	45	1%
1946-1960	125	4%
1961-1980	2,315	69%
1981-1990	615	18%
1991-1996	265	8%

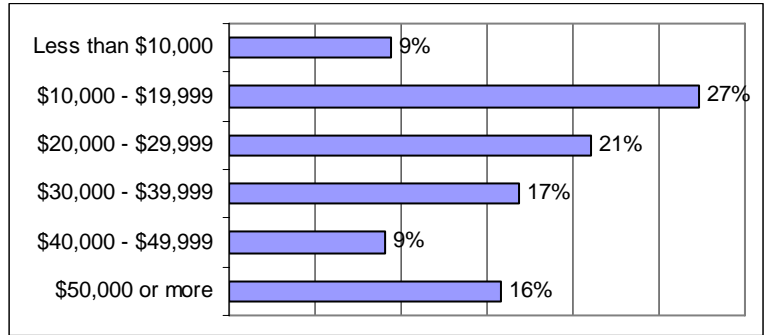


Capital Regional District Zone A

Income Profile

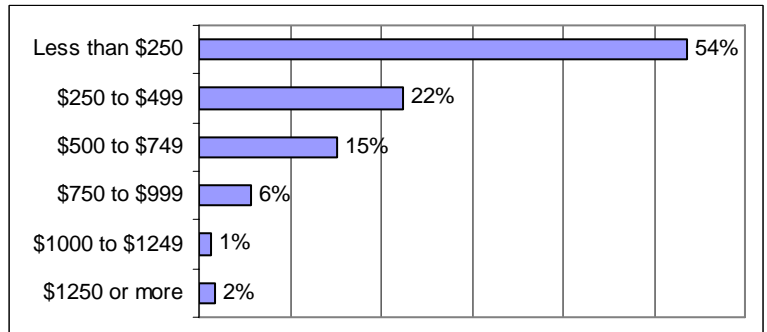
Less than \$10,000	9%	135
\$10,000 - \$19,999	27%	390
\$20,000 - \$29,999	21%	300
\$30,000 - \$39,999	17%	240
\$40,000 - \$49,999	9%	130
\$50,000 or more	16%	225
Total		1,425

Average Income \$32,564



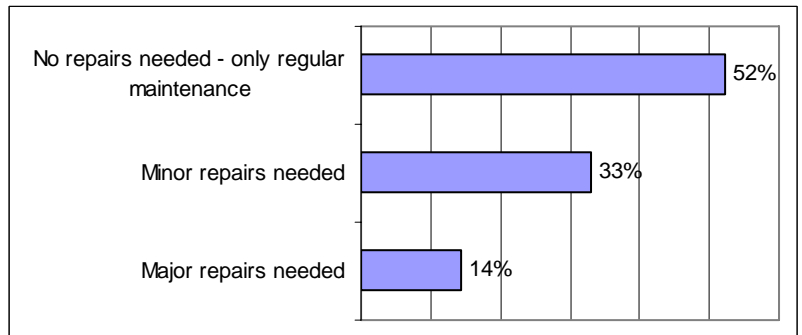
Total Shelter Costs

Less than \$250	54%	765
\$250 to \$499	22%	320
\$500 to \$749	15%	215
\$750 to \$999	6%	80
\$1000 to \$1249	1%	20
\$1250 or more	2%	25
Total		1,425



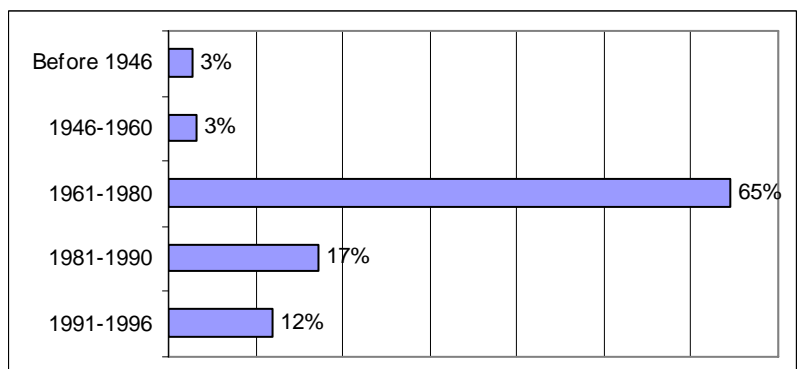
Condition

No repairs needed	745	52%
Minor repairs	470	33%
Major repairs	205	14%



Period of Construction

Before 1946	40	3%
1946-1960	45	3%
1961-1980	920	65%
1981-1990	245	17%
1991-1996	170	12%

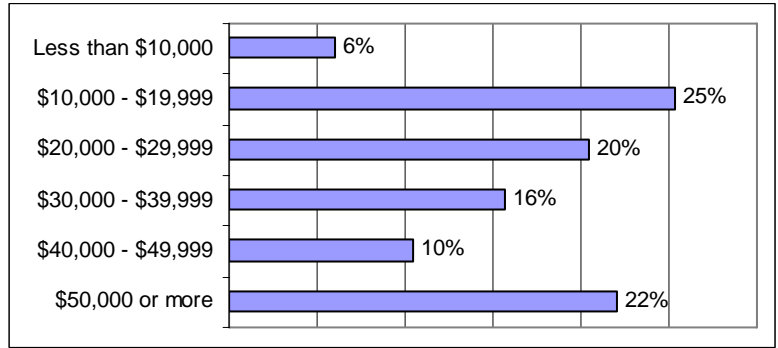


Cowichan Valley Regional District Zone A

Income Profile

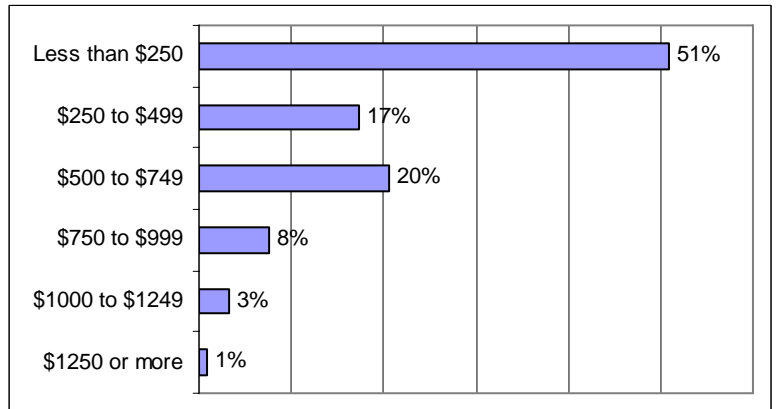
Less than \$10,000	6%	75
\$10,000 - \$19,999	25%	315
\$20,000 - \$29,999	20%	255
\$30,000 - \$39,999	16%	195
\$40,000 - \$49,999	10%	130
\$50,000 or more	22%	275
Total		1,245

Average Income \$35,066



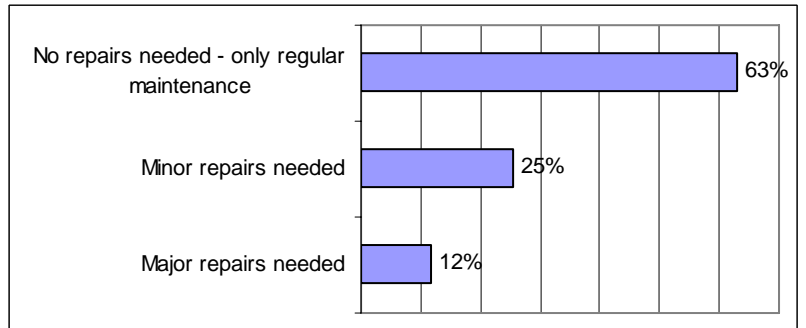
Total Shelter Costs

Less than \$250	51%	635
\$250 to \$499	17%	215
\$500 to \$749	20%	255
\$750 to \$999	8%	95
\$1000 to \$1249	3%	40
\$1250 or more	1%	10
Total		1,245



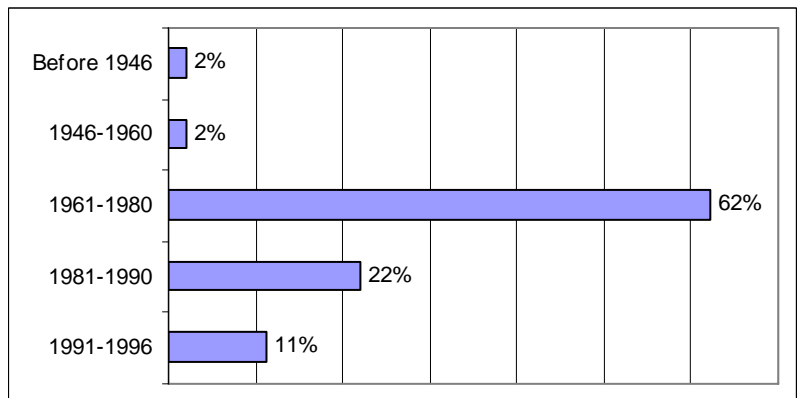
Condition

No repairs needed	785	63%
Minor repairs	315	25%
Major repairs	145	12%



Period of Construction

Before 1946	25	2%
1946-1960	25	2%
1961-1980	775	62%
1981-1990	275	22%
1991-1996	140	11%

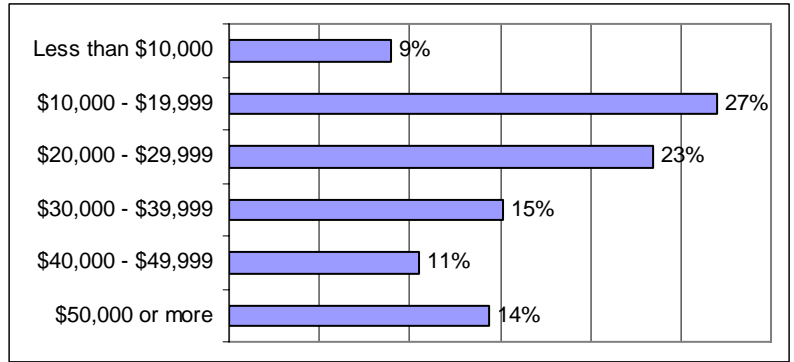


Nanaimo Regional District Zone A

Income Profile

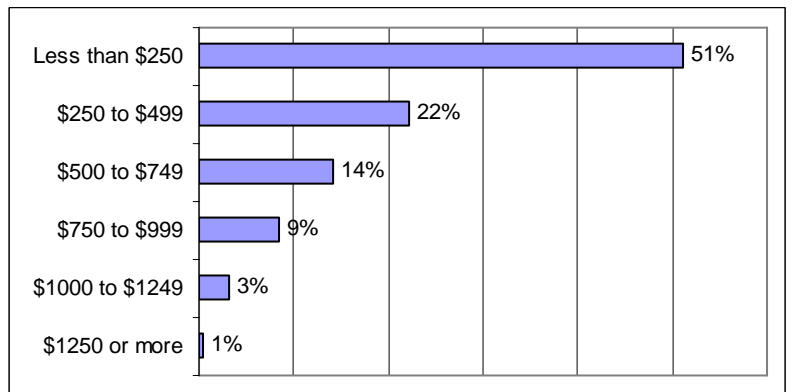
Less than \$10,000	9%	175
\$10,000 - \$19,999	27%	525
\$20,000 - \$29,999	23%	455
\$30,000 - \$39,999	15%	295
\$40,000 - \$49,999	11%	205
\$50,000 or more	14%	280
Total		1,940

Average Income \$31,945



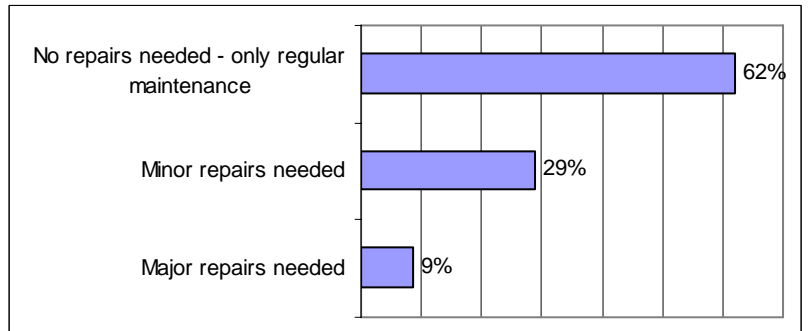
Total Shelter Costs

Less than \$250	51%	990
\$250 to \$499	22%	430
\$500 to \$749	14%	275
\$750 to \$999	9%	165
\$1000 to \$1249	3%	60
\$1250 or more	1%	10
Total		1,940



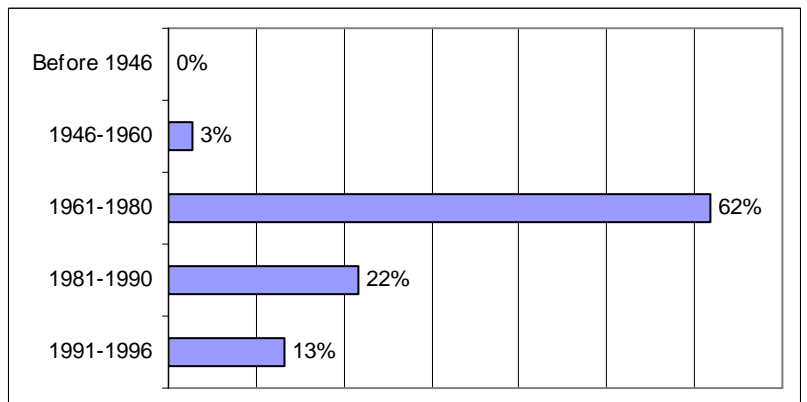
Condition

No repairs needed	1,205	62%
Minor repairs	560	29%
Major repairs	170	9%



Period of Construction

Before 1946	-	0%
1946-1960	55	3%
1961-1980	1,200	62%
1981-1990	420	22%
1991-1996	255	13%

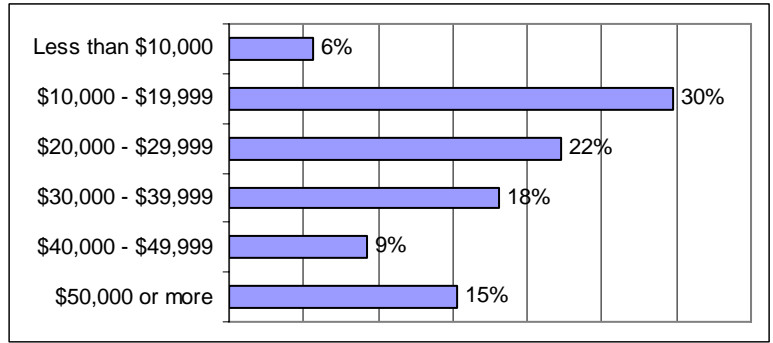


Central Okanagan Regional District Zone A

Income Profile

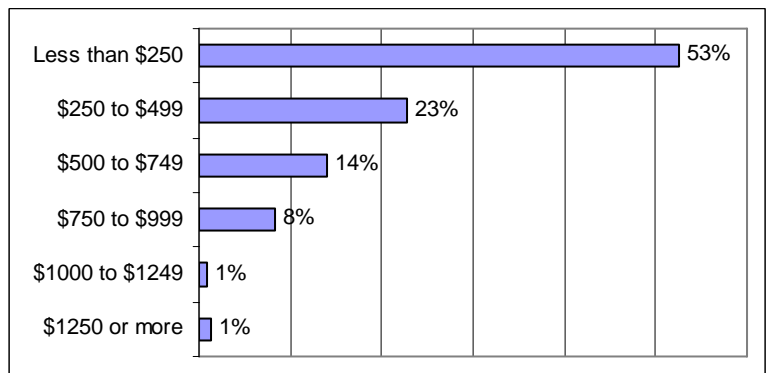
Less than \$10,000	6%	60
\$10,000 - \$19,999	30%	320
\$20,000 - \$29,999	22%	240
\$30,000 - \$39,999	18%	195
\$40,000 - \$49,999	9%	100
\$50,000 or more	15%	165
Total		1,075

Average Income \$32,133



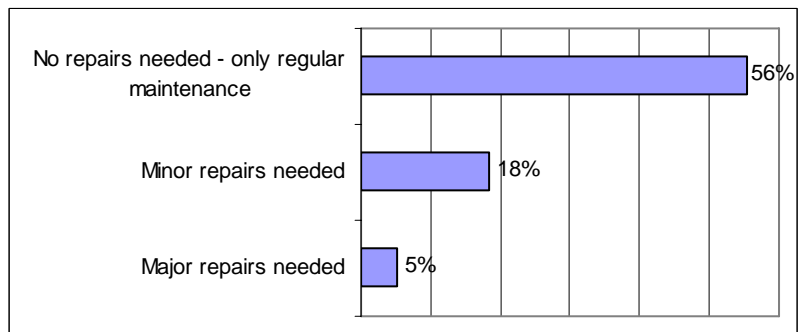
Total Shelter Costs

Less than \$250	53%	565
\$250 to \$499	23%	245
\$500 to \$749	14%	150
\$750 to \$999	8%	90
\$1000 to \$1249	1%	10
\$1250 or more	1%	15
Total		1,075



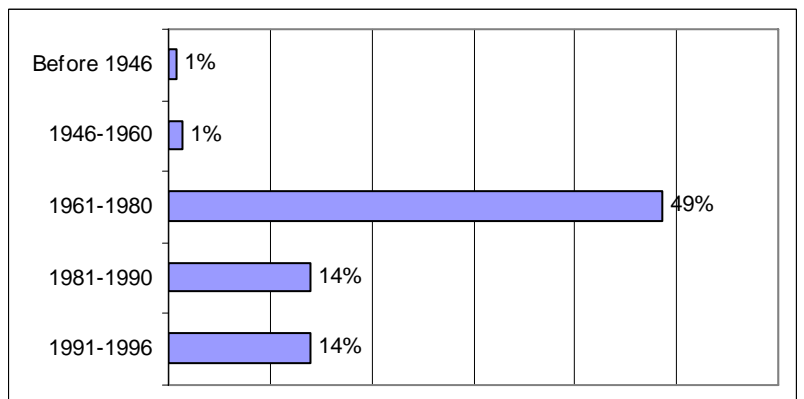
Condition

No repairs needed	755	56%
Minor repairs	250	18%
Major repairs	70	5%



Period of Construction

Before 1946	10	1%
1946-1960	20	1%
1961-1980	660	49%
1981-1990	190	14%
1991-1996	190	14%



Okanagan-Similkameen Regional District Zone B

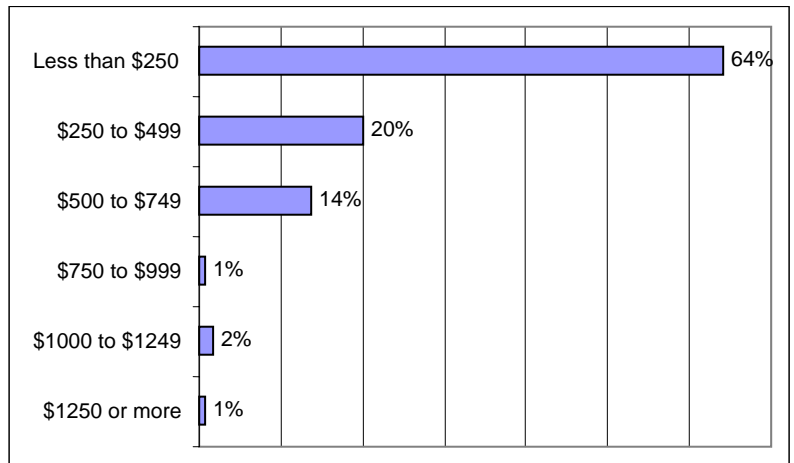
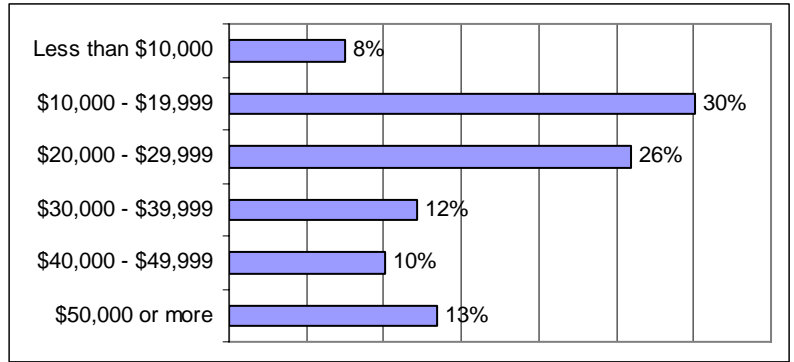
Income Profile

Less than \$10,000	8%	90
\$10,000 - \$19,999	30%	360
\$20,000 - \$29,999	26%	310
\$30,000 - \$39,999	12%	145
\$40,000 - \$49,999	10%	120
\$50,000 or more	13%	160
Total		1,195

Average Income \$30,528

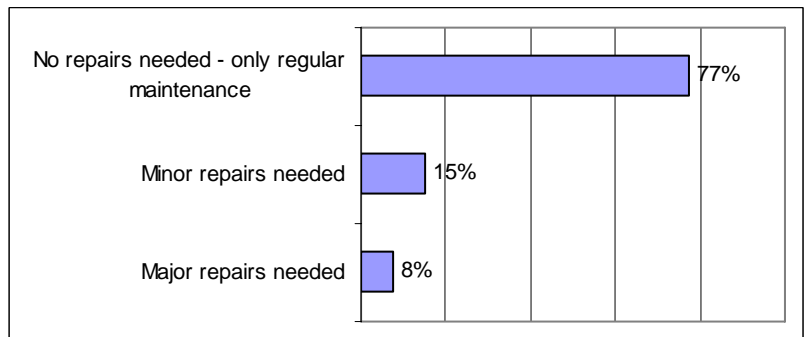
Total Shelter Costs

Less than \$250	64%	765
\$250 to \$499	20%	240
\$500 to \$749	14%	165
\$750 to \$999	1%	10
\$1000 to \$1249	2%	20
\$1250 or more	1%	10
Total		1,195



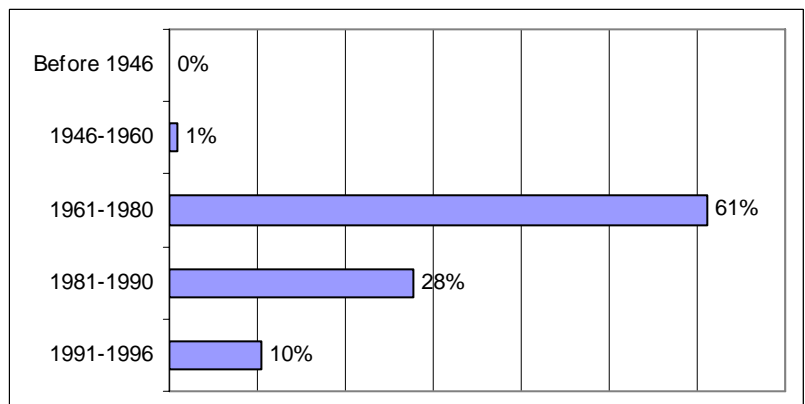
Condition

No repairs needed	925	77%
Minor repairs	180	15%
Major repairs	90	8%



Period of Construction

Before 1946	-	0%
1946-1960	10	1%
1961-1980	730	61%
1981-1990	330	28%
1991-1996	125	10%

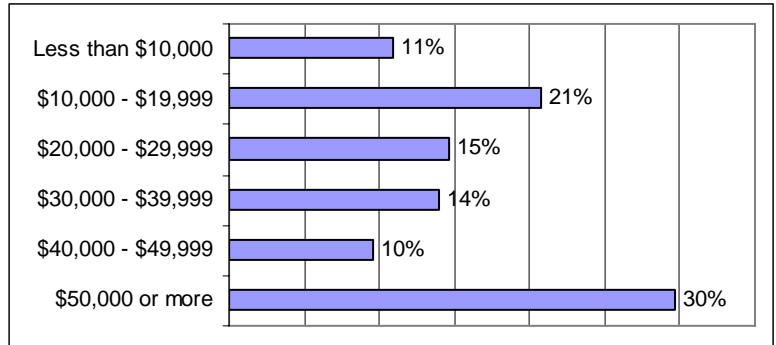


Comox Strathcona Regional District Zone B

Income Profile

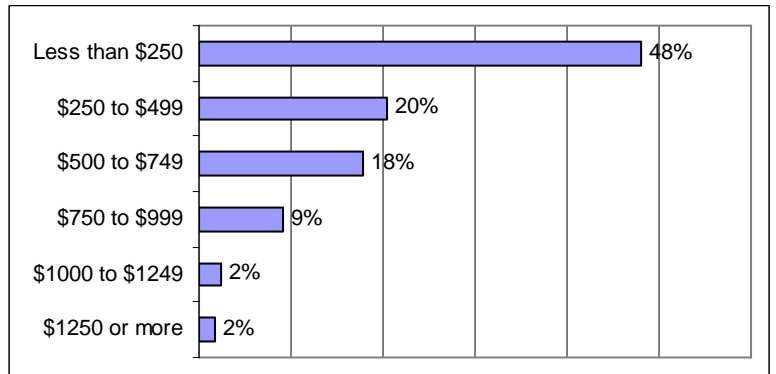
Less than \$10,000	11%	160
\$10,000 - \$19,999	21%	305
\$20,000 - \$29,999	15%	215
\$30,000 - \$39,999	14%	205
\$40,000 - \$49,999	10%	140
\$50,000 or more	30%	435
Total		1,465

Average Income \$41,035



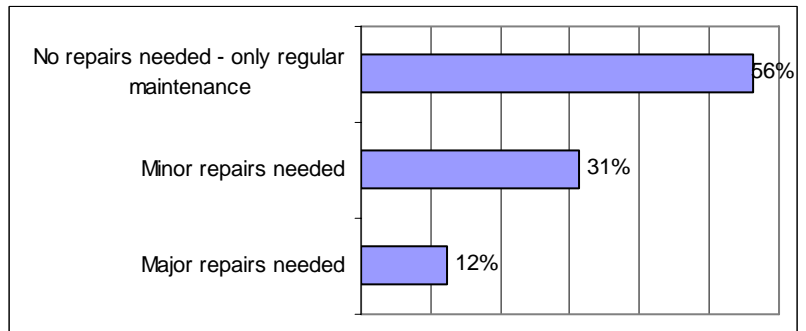
Total Shelter Costs

Less than \$250	48%	705
\$250 to \$499	20%	300
\$500 to \$749	18%	260
\$750 to \$999	9%	135
\$1000 to \$1249	2%	35
\$1250 or more	2%	25
Total		1,465



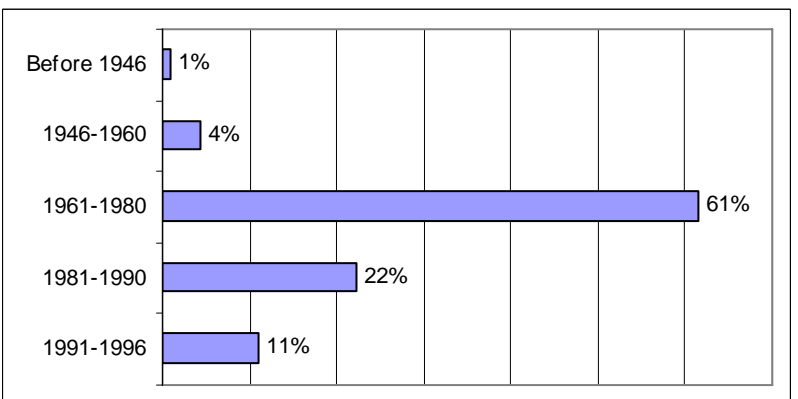
Condition

No repairs needed	825	56%
Minor repairs	460	31%
Major repairs	180	12%



Period of Construction

Before 1946	15	1%
1946-1960	65	4%
1961-1980	900	61%
1981-1990	325	22%
1991-1996	160	11%

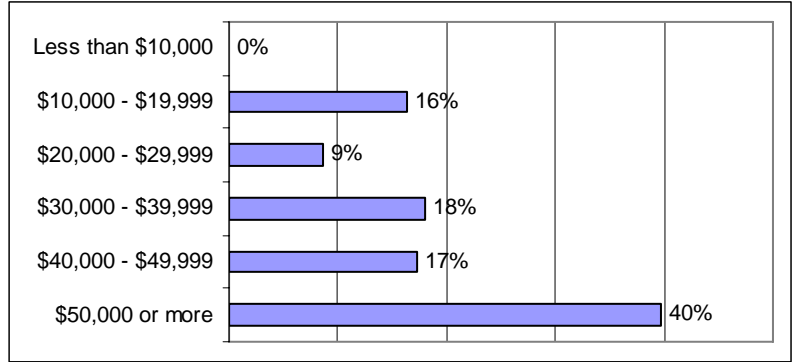


Squamish-Lillooet Regional District Zone B

Income Profile

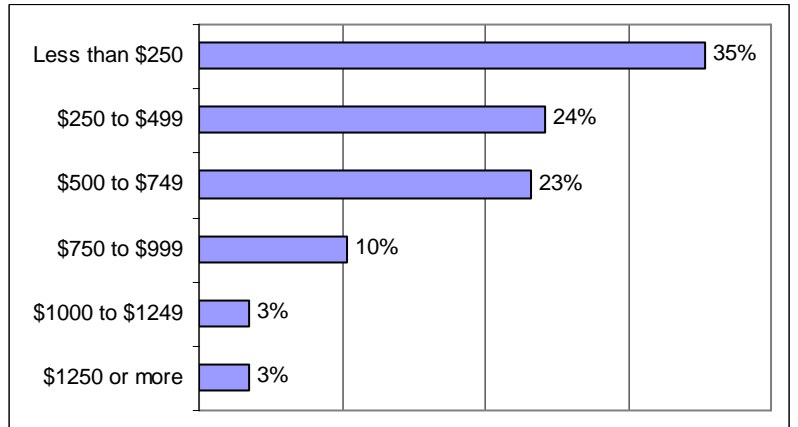
Less than \$10,000	0%	-
\$10,000 - \$19,999	16%	95
\$20,000 - \$29,999	9%	50
\$30,000 - \$39,999	18%	105
\$40,000 - \$49,999	17%	100
\$50,000 or more	40%	230
Total		580

Average Income \$48,022



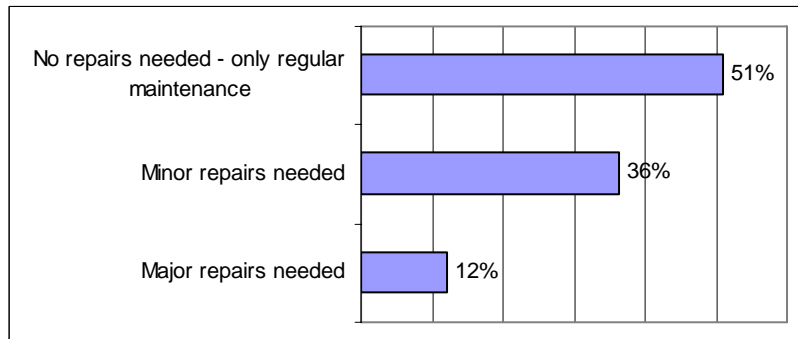
Total Shelter Costs

Less than \$250	35%	205
\$250 to \$499	24%	140
\$500 to \$749	23%	135
\$750 to \$999	10%	60
\$1000 to \$1249	3%	20
\$1250 or more	3%	20
Total		580



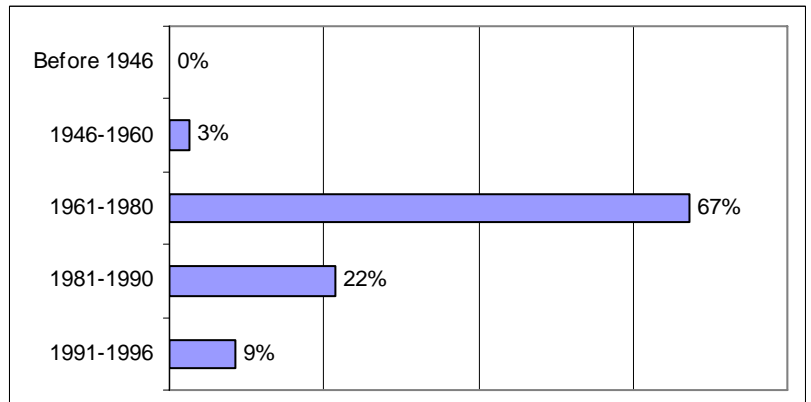
Condition

No repairs needed	295	51%
Minor repairs	210	36%
Major repairs	70	12%



Period of Construction

Before 1946	-	0%
1946-1960	15	3%
1961-1980	390	67%
1981-1990	125	22%
1991-1996	50	9%

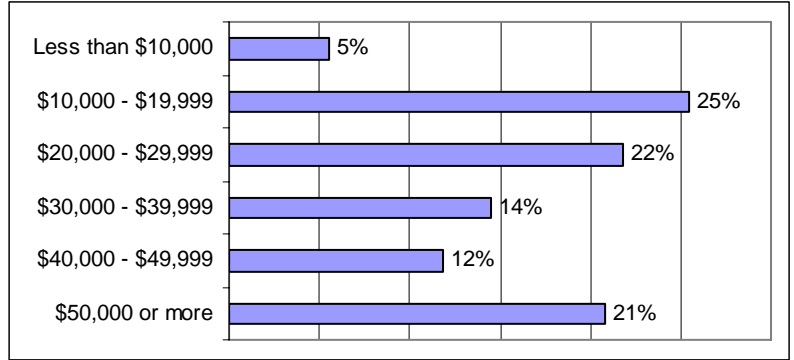


Thompson-Nicola Regional District Zone B

Income Profile

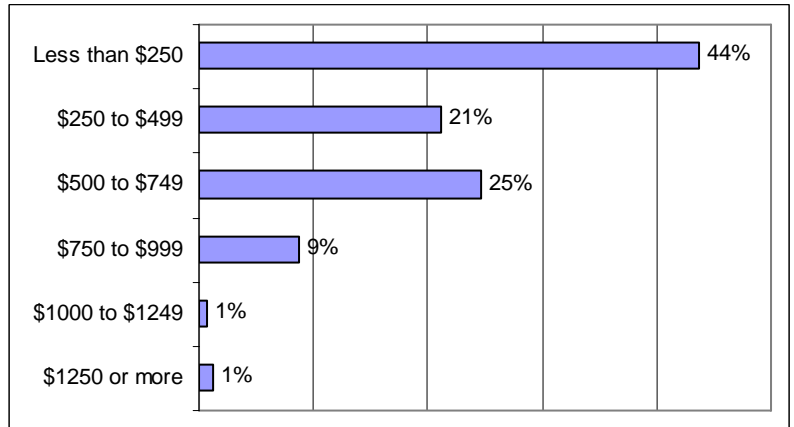
Less than \$10,000	5%	190
\$10,000 - \$19,999	25%	880
\$20,000 - \$29,999	22%	755
\$30,000 - \$39,999	14%	500
\$40,000 - \$49,999	12%	410
\$50,000 or more	21%	720
Total		3,460

Average Income \$34,253



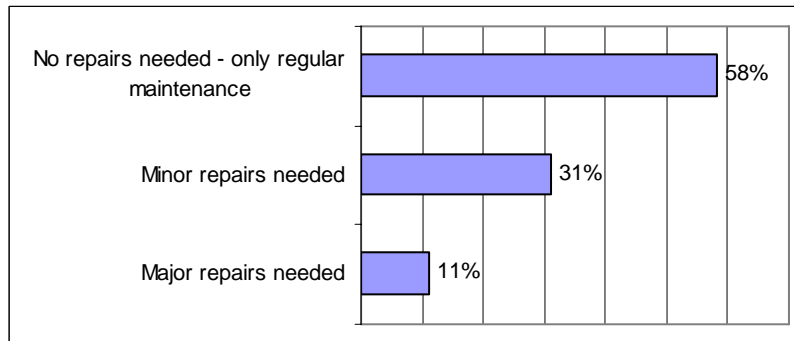
Total Shelter Costs

Less than \$250	44%	1,510
\$250 to \$499	21%	730
\$500 to \$749	25%	855
\$750 to \$999	9%	300
\$1000 to \$1249	1%	25
\$1250 or more	1%	40
Total		3,460



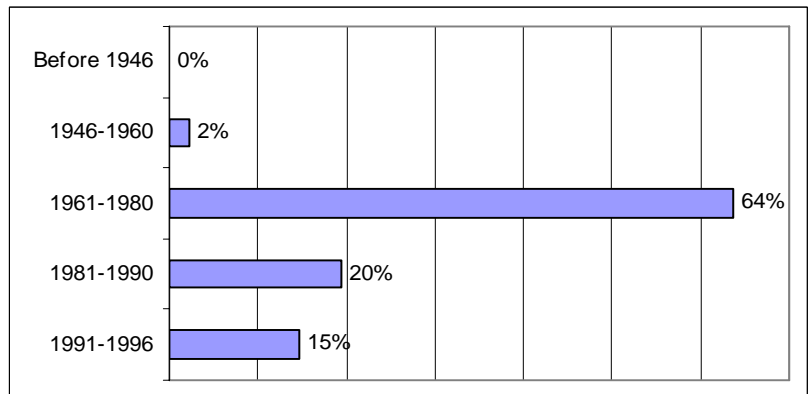
Condition

No repairs needed	2,010	58%
Minor repairs	1,070	31%
Major repairs	380	11%



Period of Construction

Before 1946	10	0%
1946-1960	75	2%
1961-1980	2,200	64%
1981-1990	675	20%
1991-1996	510	15%

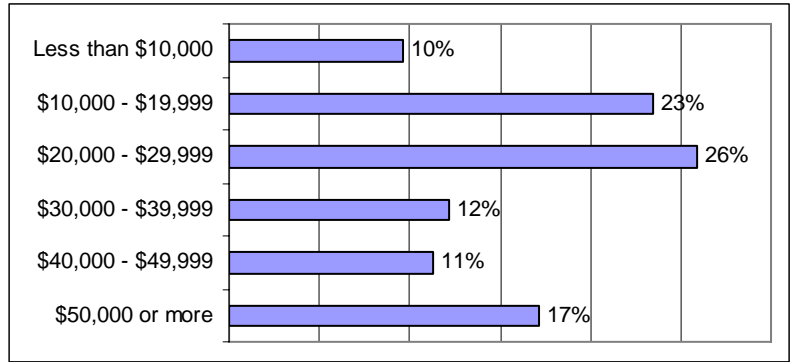


North Okanagan Regional District Zone B

Income Profile

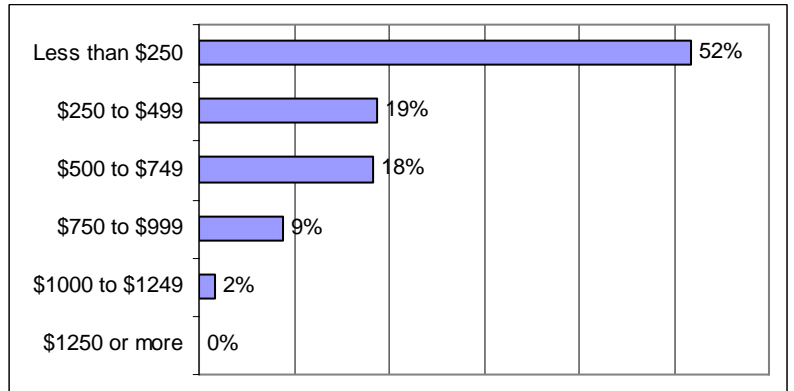
Less than \$10,000	10%	115
\$10,000 - \$19,999	23%	280
\$20,000 - \$29,999	26%	310
\$30,000 - \$39,999	12%	145
\$40,000 - \$49,999	11%	135
\$50,000 or more	17%	205
Total		1,195

Average Income \$30,270



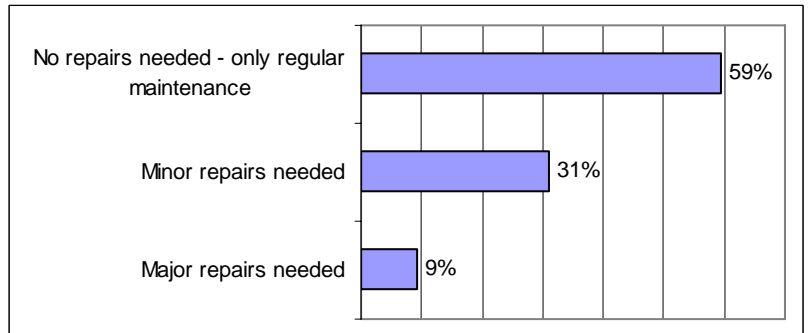
Total Shelter Costs

Less than \$250	620	52%
\$250 to \$499	225	19%
\$500 to \$749	220	18%
\$750 to \$999	105	9%
\$1000 to \$1249	20	2%
\$1250 or more	-	0%
Total		1,195



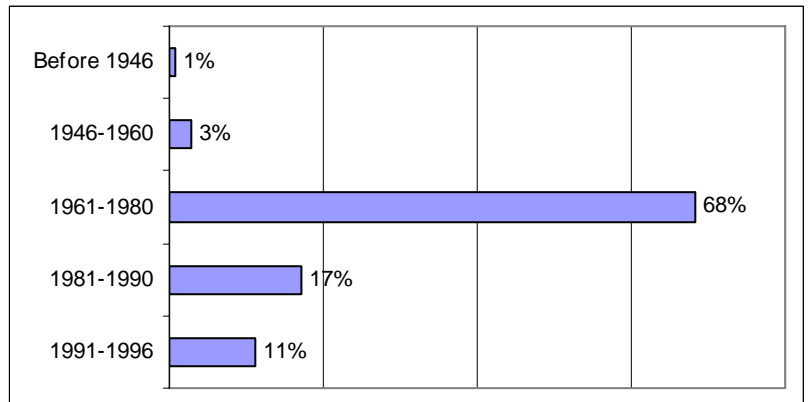
Condition

No repairs needed	710	59%
Minor repairs	370	31%
Major repairs	110	9%



Period of Construction

Before 1946	10	1%
1946-1960	35	3%
1961-1980	815	68%
1981-1990	205	17%
1991-1996	135	11%

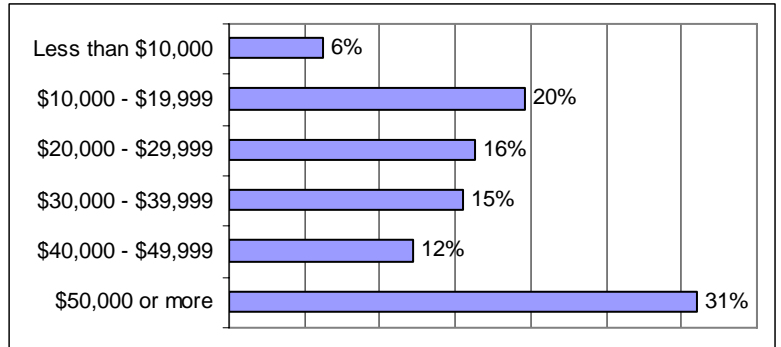


East Kootenay Regional District Zone C

Income Profile

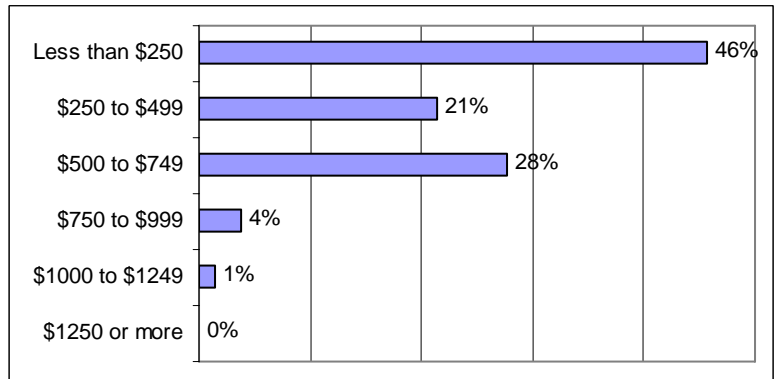
Less than \$10,000	6%	115
\$10,000 - \$19,999	20%	360
\$20,000 - \$29,999	16%	300
\$30,000 - \$39,999	15%	285
\$40,000 - \$49,999	12%	225
\$50,000 or more	31%	570
Total		1,840

Average Income \$41,450



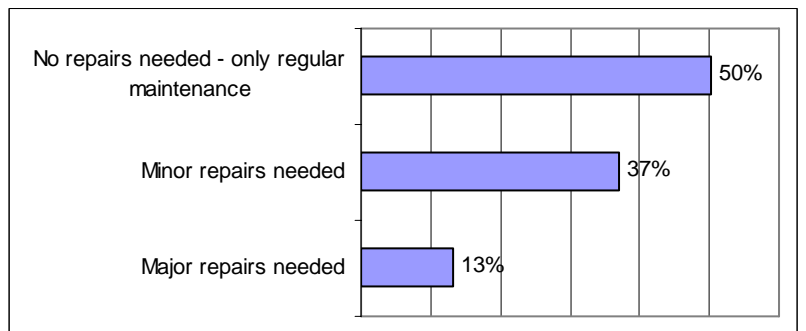
Total Shelter Costs

Less than \$250	46%	840
\$250 to \$499	21%	395
\$500 to \$749	28%	510
\$750 to \$999	4%	70
\$1000 to \$1249	1%	25
\$1250 or more	0%	-
Total		1,840



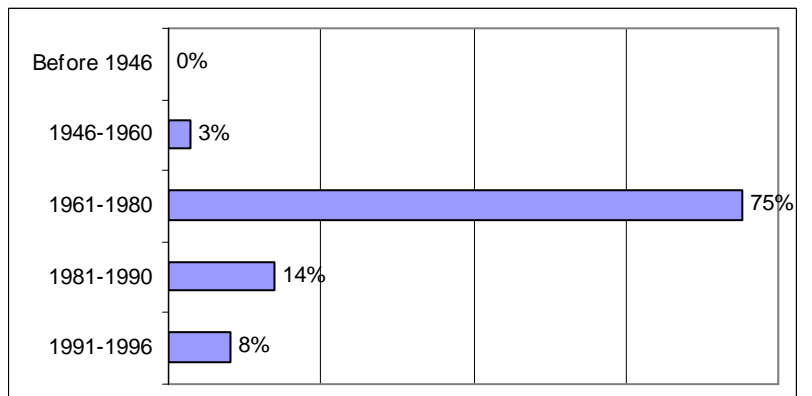
Condition

No repairs needed	925	50%
Minor repairs	680	37%
Major repairs	245	13%



Period of Construction

Before 1946	-	0%
1946-1960	55	3%
1961-1980	1,385	75%
1981-1990	255	14%
1991-1996	150	8%

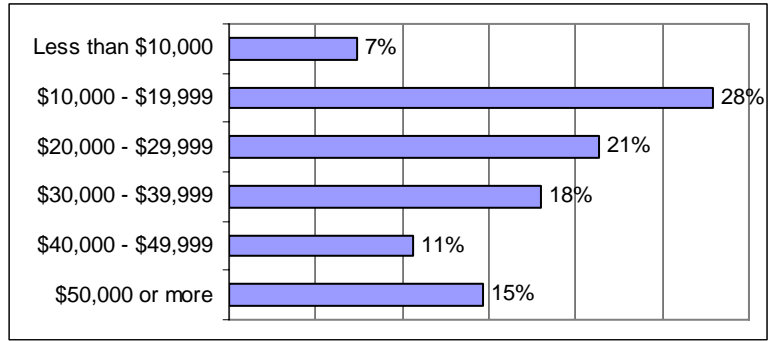


Central Kootenay Regional District Zone C

Income Profile

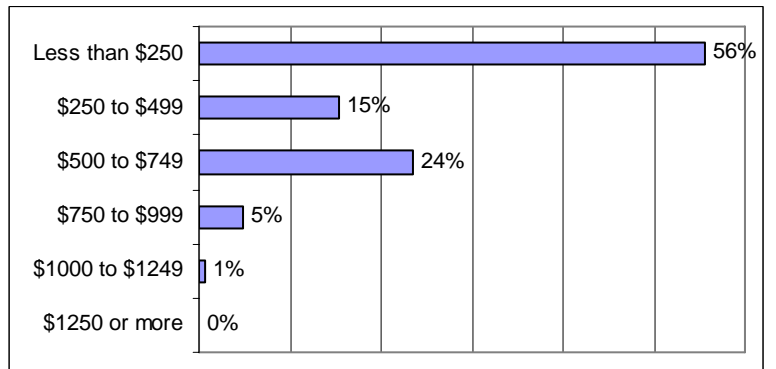
Less than \$10,000	7%	100
\$10,000 - \$19,999	28%	380
\$20,000 - \$29,999	21%	290
\$30,000 - \$39,999	18%	245
\$40,000 - \$49,999	11%	145
\$50,000 or more	15%	200
Total		1,360

Average Income \$31,367



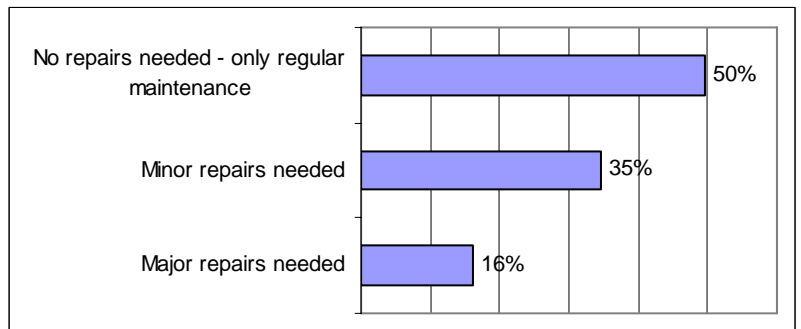
Total Shelter Costs

Less than \$250	56%	755
\$250 to \$499	15%	210
\$500 to \$749	24%	320
\$750 to \$999	5%	65
\$1000 to \$1249	1%	10
\$1250 or more	0%	0
Total		1,360



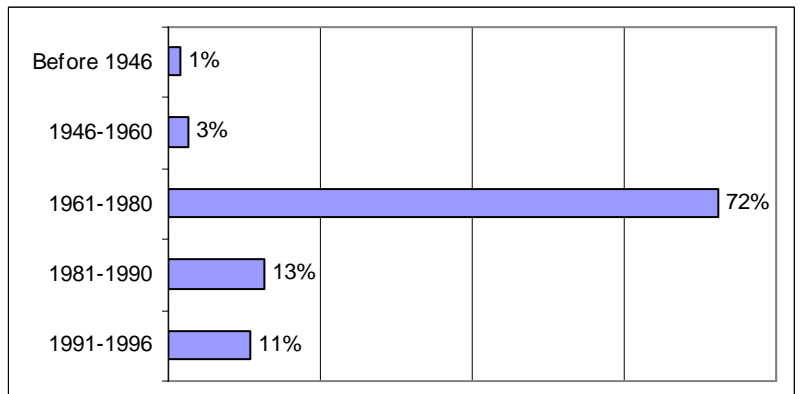
Condition

No repairs needed	675	50%
Minor repairs	470	35%
Major repairs	220	16%



Period of Construction

Before 1946	20	1%
1946-1960	35	3%
1961-1980	985	72%
1981-1990	170	13%
1991-1996	145	11%

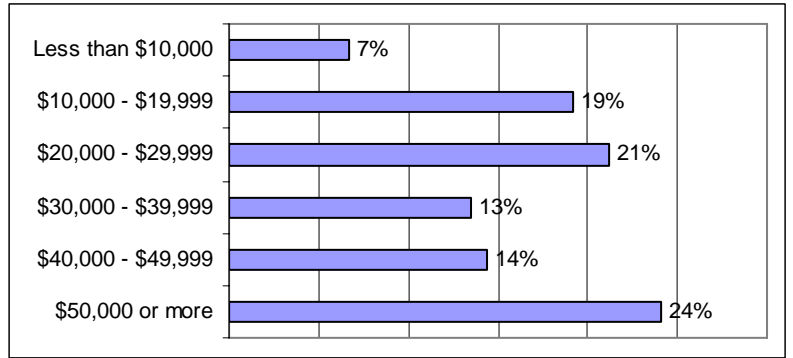


Kootenay Boundary Regional District Zone C

Income Profile

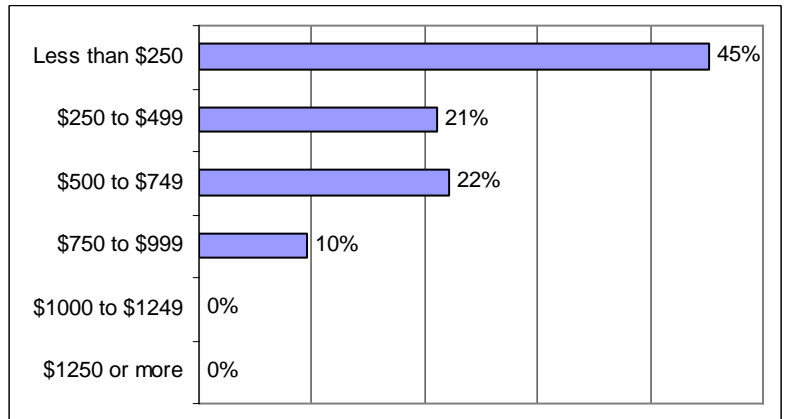
Less than \$10,000	7%	35
\$10,000 - \$19,999	19%	100
\$20,000 - \$29,999	21%	110
\$30,000 - \$39,999	13%	70
\$40,000 - \$49,999	14%	75
\$50,000 or more	24%	125
Total		520

Average Income \$39,762



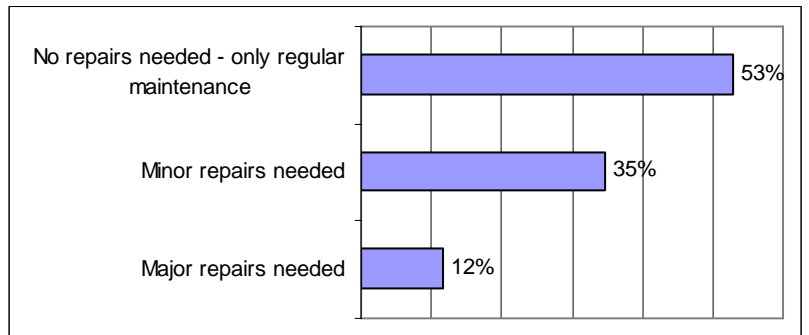
Total Shelter Costs

Less than \$250	45%	235
\$250 to \$499	21%	110
\$500 to \$749	22%	115
\$750 to \$999	10%	50
\$1000 to \$1249	0%	-
\$1250 or more	0%	-
Total		520



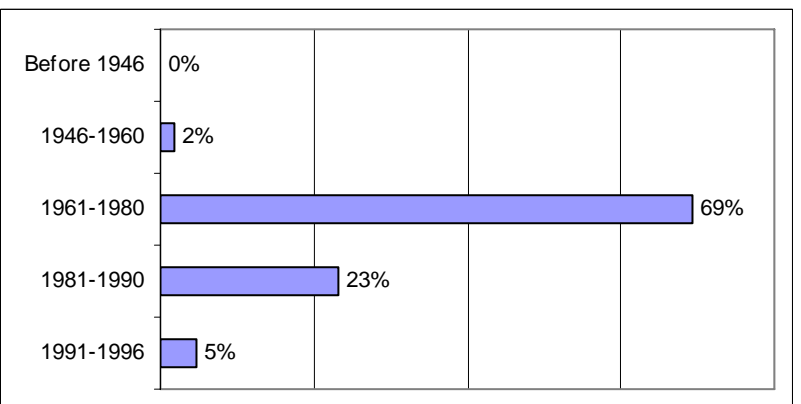
Condition

No repairs needed	275	53%
Minor repairs	180	35%
Major repairs	60	12%



Period of Construction

Before 1946	-	0%
1946-1960	10	2%
1961-1980	360	69%
1981-1990	120	23%
1991-1996	25	5%

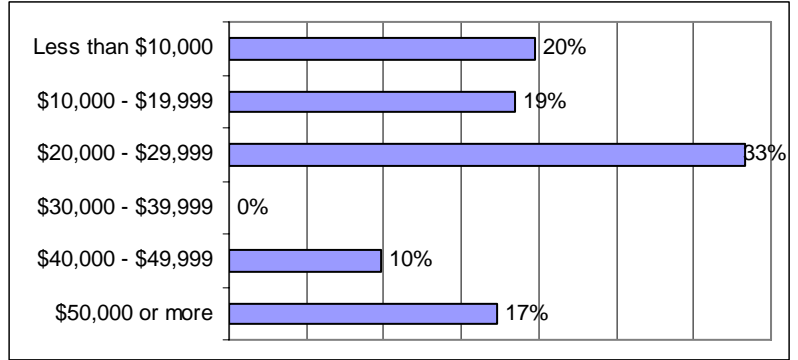


Sunshine Coast Regional District Zone C

Income Profile

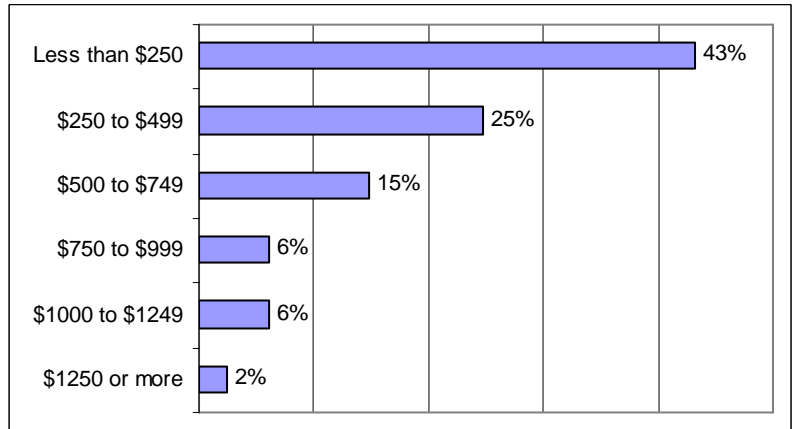
Less than \$10,000	20%	80
\$10,000 - \$19,999	19%	75
\$20,000 - \$29,999	33%	135
\$30,000 - \$39,999	0%	-
\$40,000 - \$49,999	10%	40
\$50,000 or more	17%	70
Total		405

Average Income \$27,926



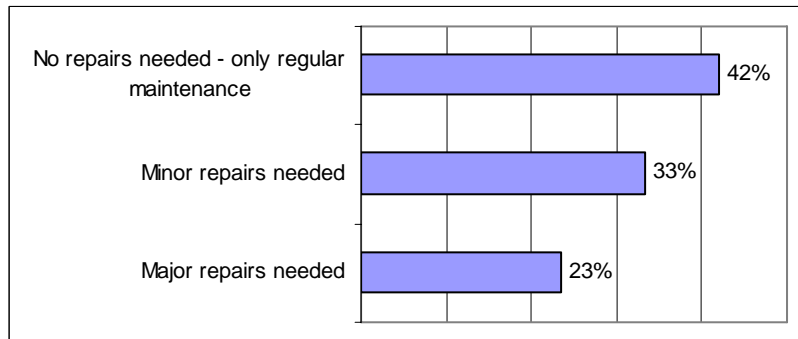
Total Shelter Costs

Less than \$250	43%	175
\$250 to \$499	25%	100
\$500 to \$749	15%	60
\$750 to \$999	6%	25
\$1000 to \$1249	6%	25
\$1250 or more	2%	10
Total		405



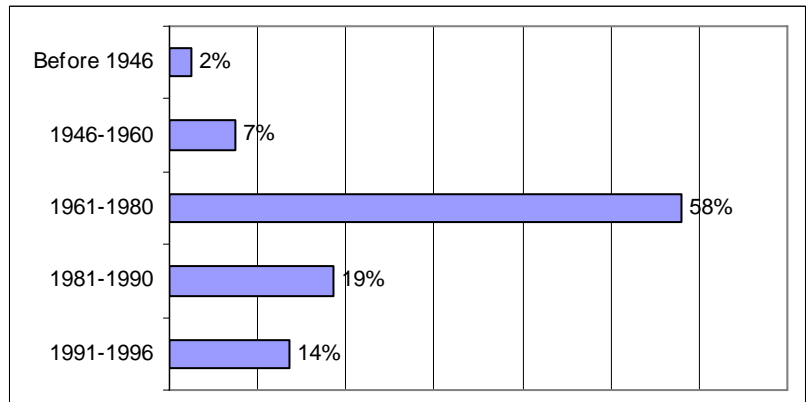
Condition

No repairs needed	170	42%
Minor repairs	135	33%
Major repairs	95	23%



Period of Construction

Before 1946	10	2%
1946-1960	30	7%
1961-1980	235	58%
1981-1990	75	19%
1991-1996	55	14%

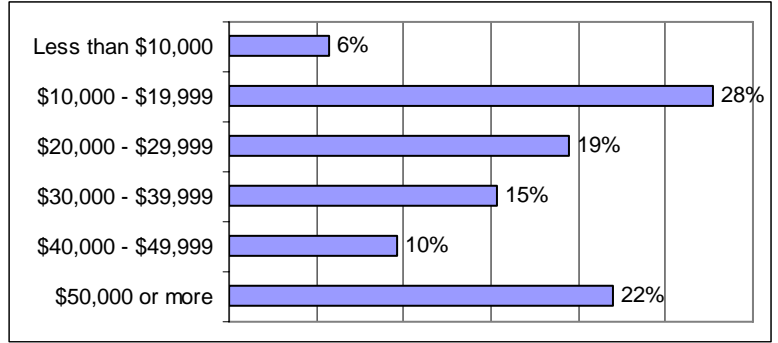


Columbia Shuswap Regional District Zone C

Income Profile

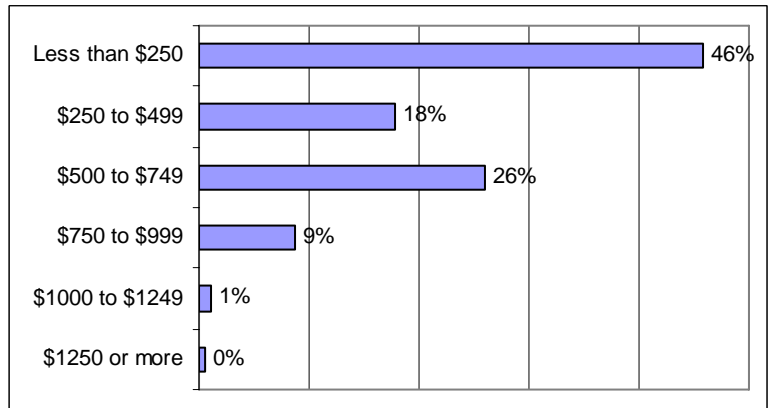
Less than \$10,000	6%	125
\$10,000 - \$19,999	28%	605
\$20,000 - \$29,999	19%	425
\$30,000 - \$39,999	15%	335
\$40,000 - \$49,999	10%	210
\$50,000 or more	22%	480
Total		2,185

Average Income \$34,699



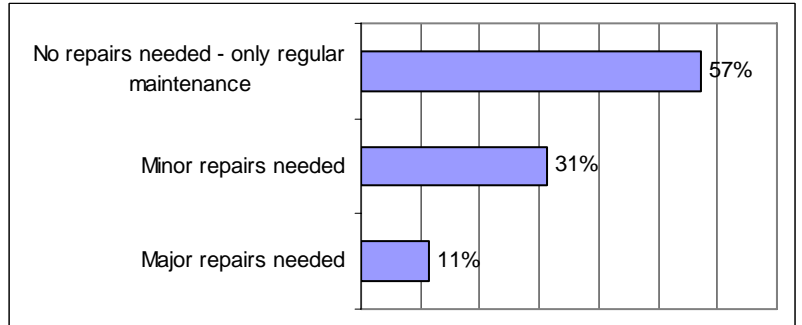
Total Shelter Costs

Less than \$250	46%	1000
\$250 to \$499	18%	390
\$500 to \$749	26%	570
\$750 to \$999	9%	190
\$1000 to \$1249	1%	25
\$1250 or more	0%	10
Total		2,185



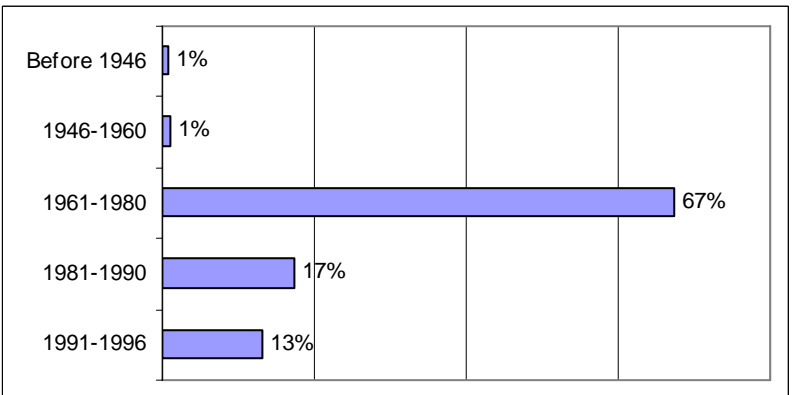
Condition

No repairs needed	1,250	57%
Minor repairs	685	31%
Major repairs	250	11%



Period of Construction

Before 1946	20	1%
1946-1960	25	1%
1961-1980	1,470	67%
1981-1990	380	17%
1991-1996	290	13%

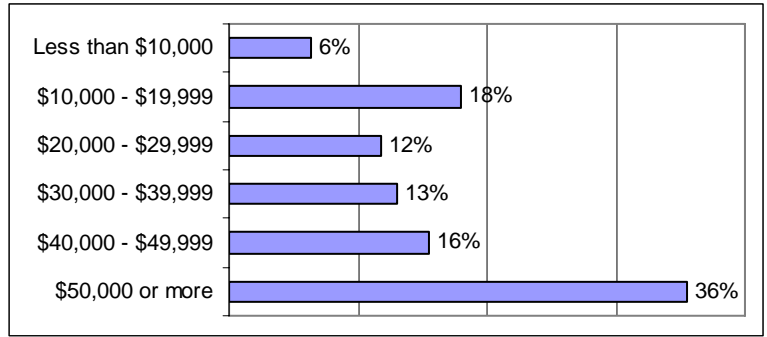


Cariboo Regional District Zone C

Income Profile

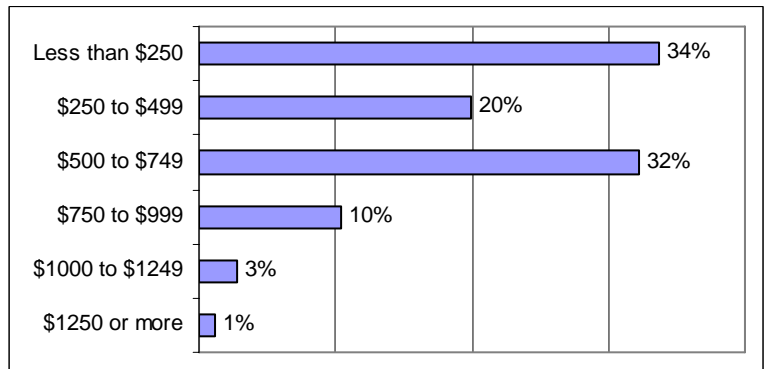
Less than \$10,000	6%	175
\$10,000 - \$19,999	18%	490
\$20,000 - \$29,999	12%	320
\$30,000 - \$39,999	13%	355
\$40,000 - \$49,999	16%	425
\$50,000 or more	36%	970
Total		2,730

Average Income \$44,119



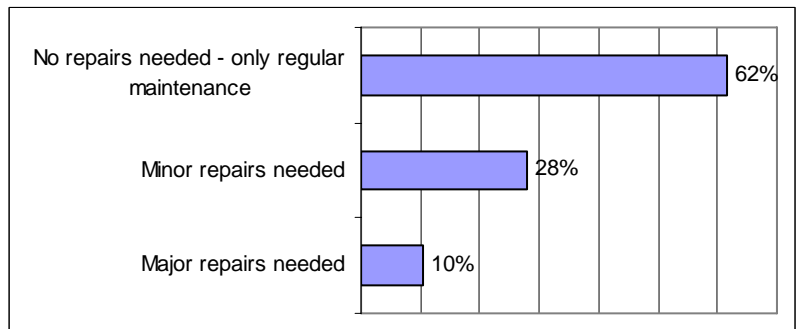
Total Shelter Costs

Less than \$250	34%	920
\$250 to \$499	20%	545
\$500 to \$749	32%	880
\$750 to \$999	10%	285
\$1000 to \$1249	3%	75
\$1250 or more	1%	30
Total		2,730



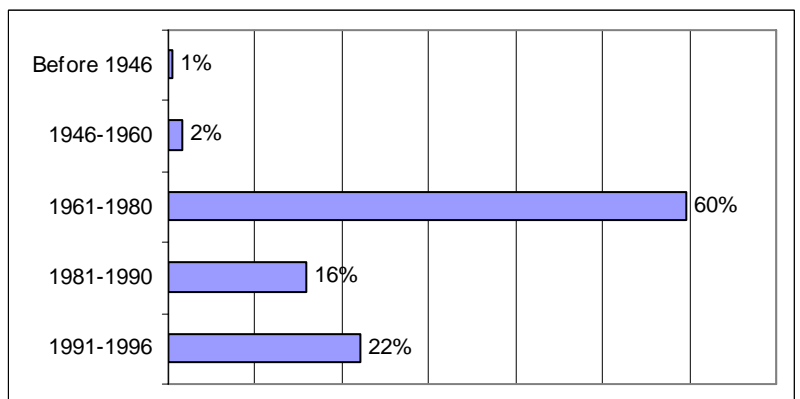
Condition

No repairs needed	1,685	62%
Minor repairs	765	28%
Major repairs	285	10%



Period of Construction

Before 1946	15	1%
1946-1960	45	2%
1961-1980	1,625	60%
1981-1990	435	16%
1991-1996	605	22%

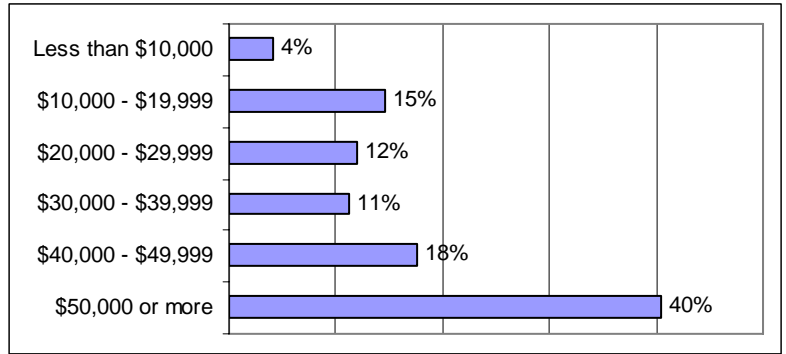


Fraser Fort George Regional District Zone C

Income Profile

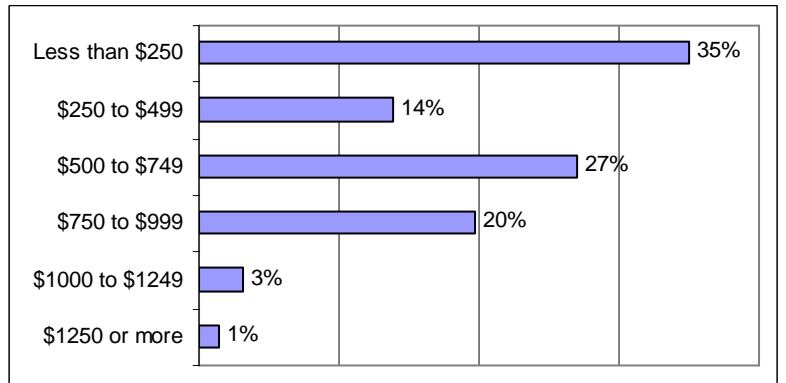
Less than \$10,000	4%	100
\$10,000 - \$19,999	15%	350
\$20,000 - \$29,999	12%	285
\$30,000 - \$39,999	11%	270
\$40,000 - \$49,999	18%	420
\$50,000 or more	40%	965
Total		2,385

Average Income \$48,095



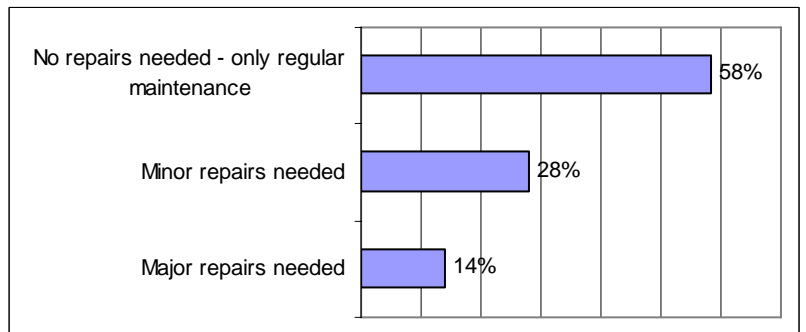
Total Shelter Costs

Less than \$250	35%	835
\$250 to \$499	14%	330
\$500 to \$749	27%	645
\$750 to \$999	20%	470
\$1000 to \$1249	3%	75
\$1250 or more	1%	35
Total		2,385



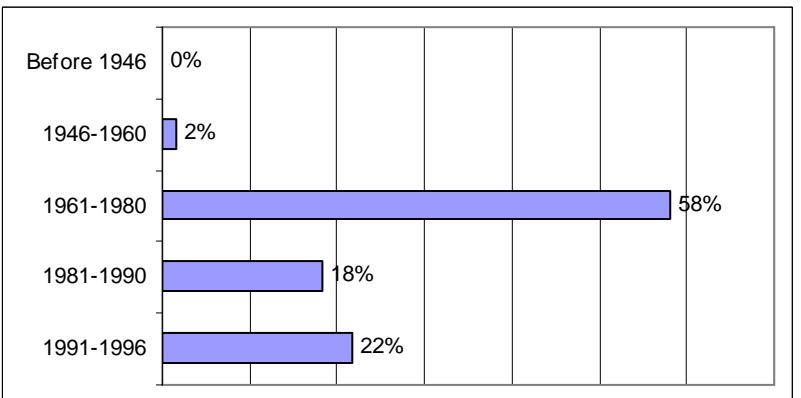
Condition

No repairs needed	1,390	58%
Minor repairs	670	28%
Major repairs	330	14%



Period of Construction

Before 1946		0%
1946-1960	40	2%
1961-1980	1,385	58%
1981-1990	435	18%
1991-1996	520	22%

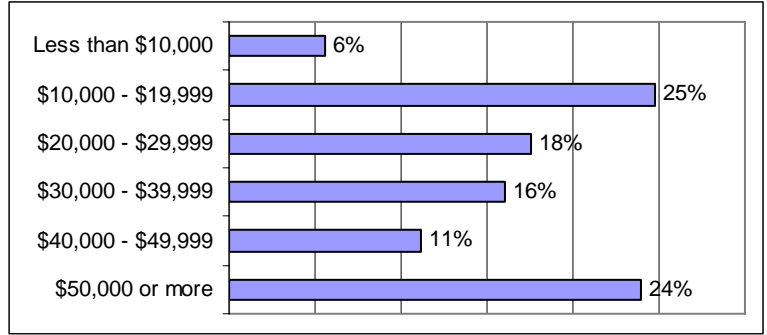


Alberni Clayoquot Regional District Zone D

Income Profile

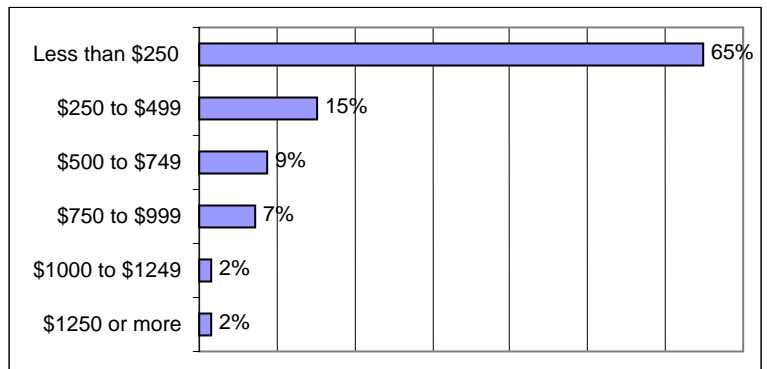
Less than \$10,000	6%	35
\$10,000 - \$19,999	25%	155
\$20,000 - \$29,999	18%	110
\$30,000 - \$39,999	16%	100
\$40,000 - \$49,999	11%	70
\$50,000 or more	24%	150
Total		625

Average Income \$36,094



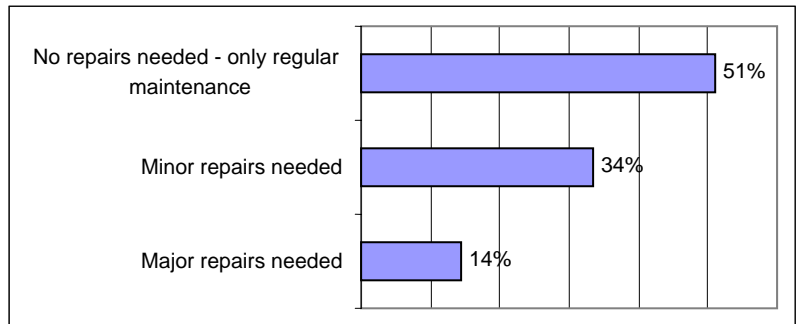
Total Shelter Costs

Less than \$250	65%	405
\$250 to \$499	15%	95
\$500 to \$749	9%	55
\$750 to \$999	7%	45
\$1000 to \$1249	2%	10
\$1250 or more	2%	10
Total		625



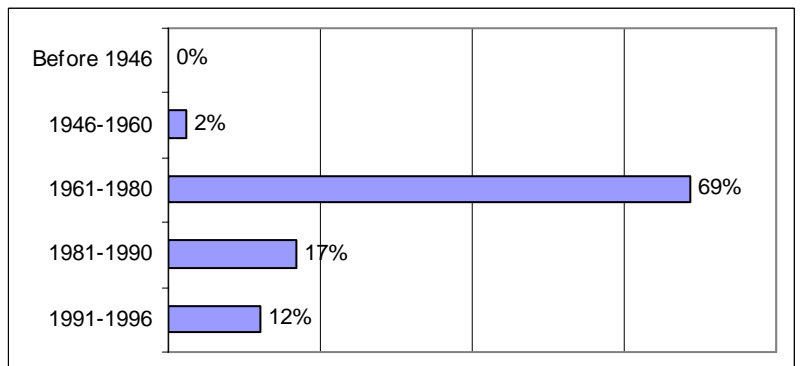
Condition

No repairs needed	320	51%
Minor repairs	210	34%
Major repairs	90	14%



Period of Construction

Before 1946	-	0%
1946-1960	15	2%
1961-1980	430	69%
1981-1990	105	17%
1991-1996	75	12%

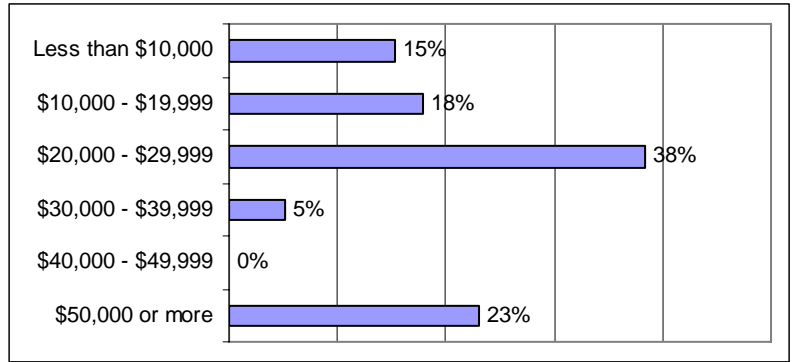


Powell River Regional District Zone D

Income Profile

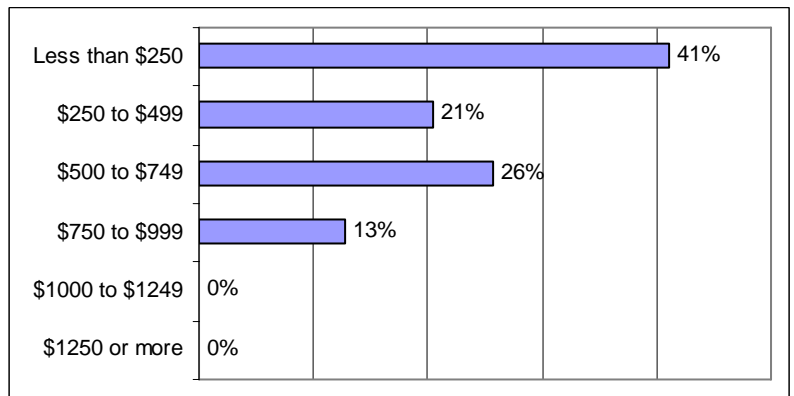
Less than \$10,000	15%	30
\$10,000 - \$19,999	18%	35
\$20,000 - \$29,999	38%	75
\$30,000 - \$39,999	5%	10
\$40,000 - \$49,999	0%	-
\$50,000 or more	23%	45
Total		195

Average Income \$31,173



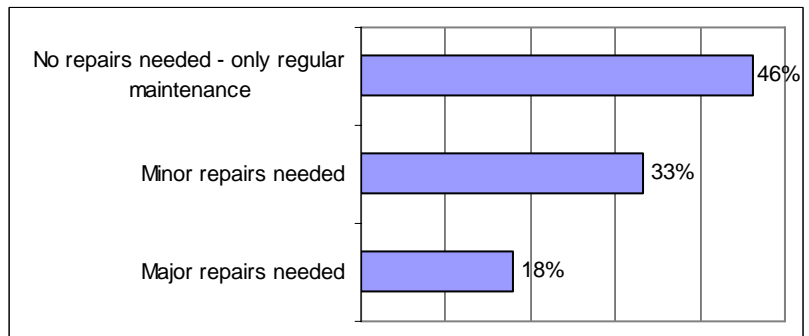
Total Shelter Costs

Less than \$250	41%	80
\$250 to \$499	21%	40
\$500 to \$749	26%	50
\$750 to \$999	13%	25
\$1000 to \$1249	0%	-
\$1250 or more	0%	-
Total		195



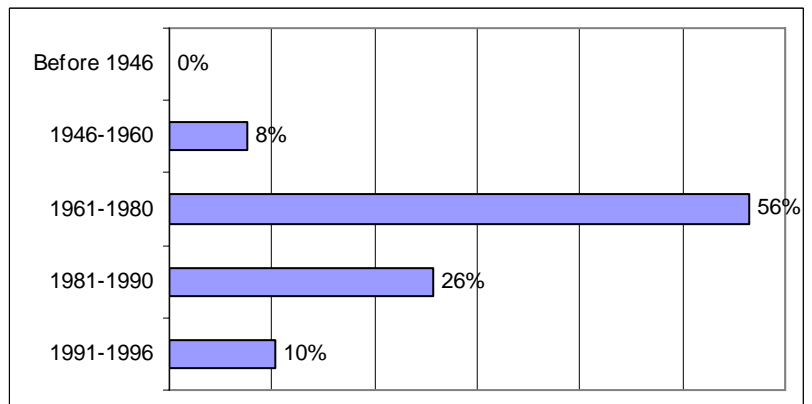
Condition

No repairs needed	90	46%
Minor repairs	65	33%
Major repairs	35	18%



Period of Construction

Before 1946	-	0%
1946-1960	15	8%
1961-1980	110	56%
1981-1990	50	26%
1991-1996	20	10%

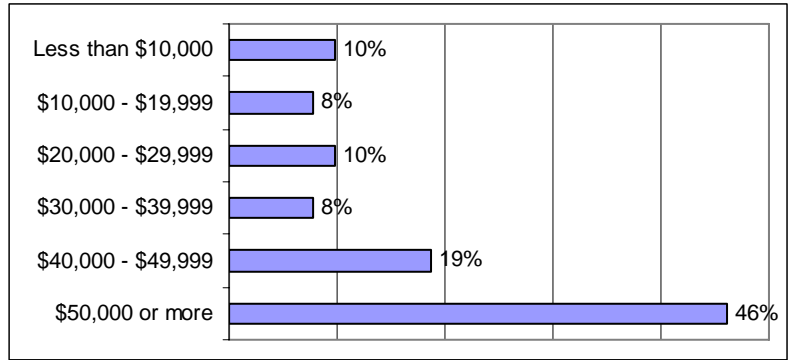


Mount Waddington Regional District Zone D

Income Profile

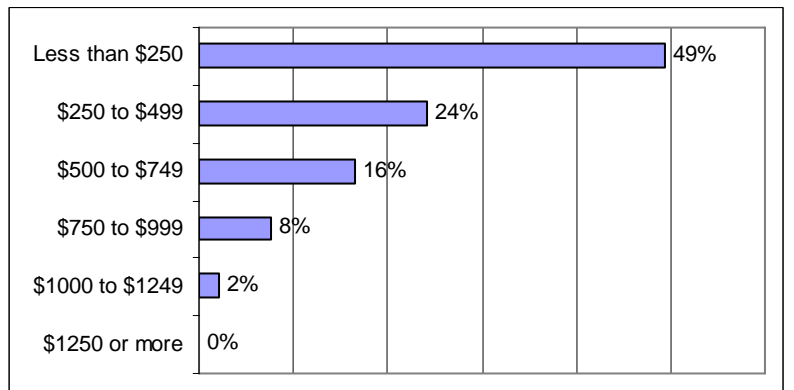
Less than \$10,000	10%	45
\$10,000 - \$19,999	8%	35
\$20,000 - \$29,999	10%	45
\$30,000 - \$39,999	8%	35
\$40,000 - \$49,999	19%	85
\$50,000 or more	46%	210
Total		455

Average Income \$48,417



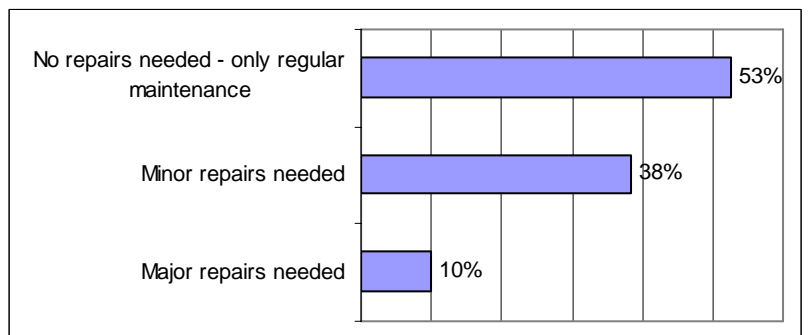
Total Shelter Costs

Less than \$250	49%	225
\$250 to \$499	24%	110
\$500 to \$749	16%	75
\$750 to \$999	8%	35
\$1000 to \$1249	2%	10
\$1250 or more	0%	-
Total		455



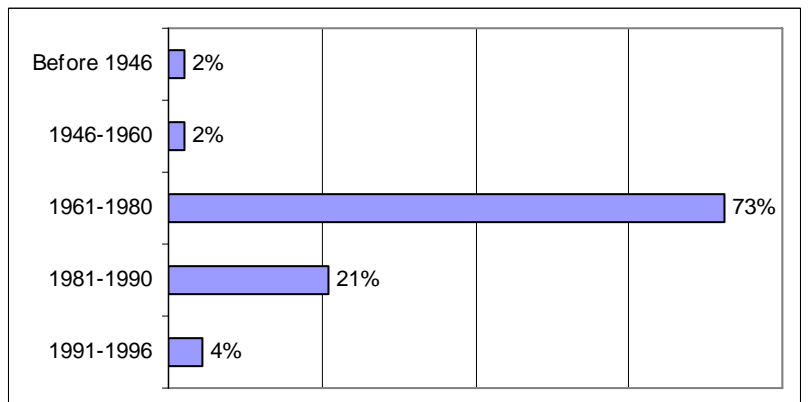
Condition

No repairs needed	240	53%
Minor repairs	175	38%
Major repairs	45	10%



Period of Construction

Before 1946	10	2%
1946-1960	10	2%
1961-1980	330	73%
1981-1990	95	21%
1991-1996	20	4%

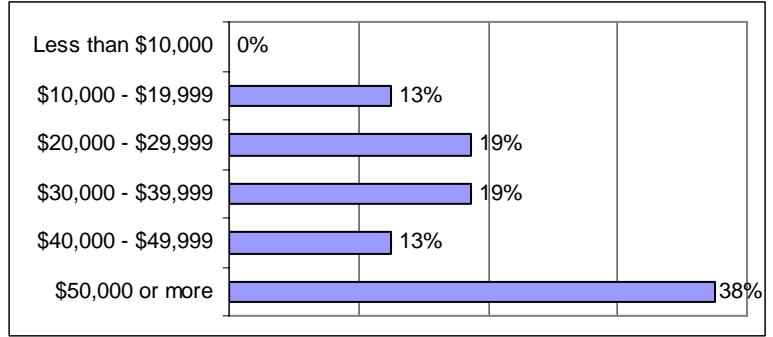


Central Coast Regional District Zone D

Income Profile

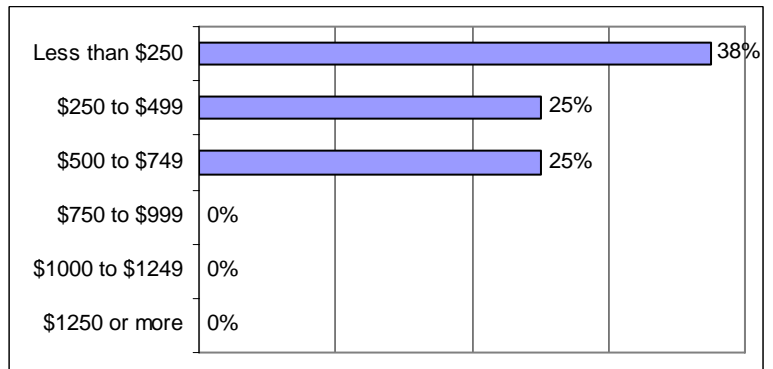
Less than \$10,000	0%	-
\$10,000 - \$19,999	13%	10
\$20,000 - \$29,999	19%	15
\$30,000 - \$39,999	19%	15
\$40,000 - \$49,999	13%	10
\$50,000 or more	38%	30
Total		80

Average Income \$49,001



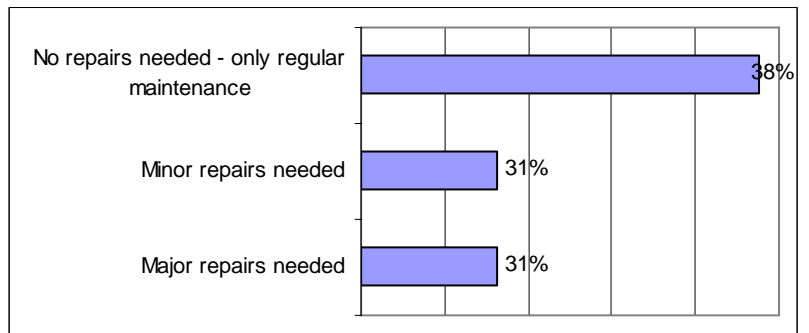
Total Shelter Costs

Less than \$250	38%	30
\$250 to \$499	25%	20
\$500 to \$749	25%	20
\$750 to \$999	0%	0
\$1000 to \$1249	0%	0
\$1250 or more	0%	0
Total		80



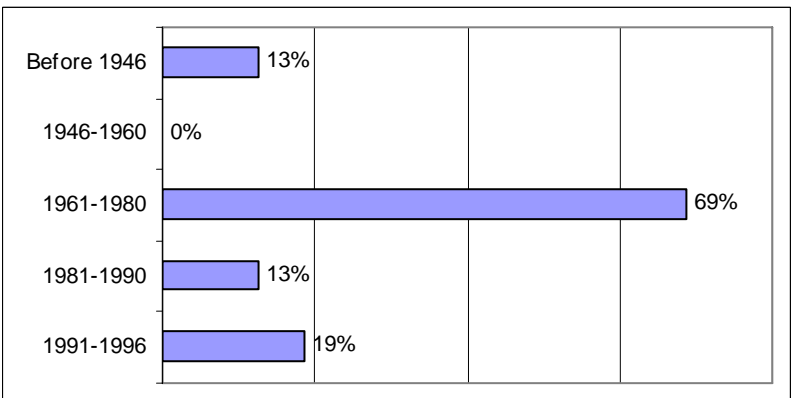
Condition

No repairs needed	30	38%
Minor repairs	25	31%
Major repairs	25	31%



Period of Construction

Before 1946	10	13%
1946-1960	-	0%
1961-1980	55	69%
1981-1990	10	13%
1991-1996	15	19%

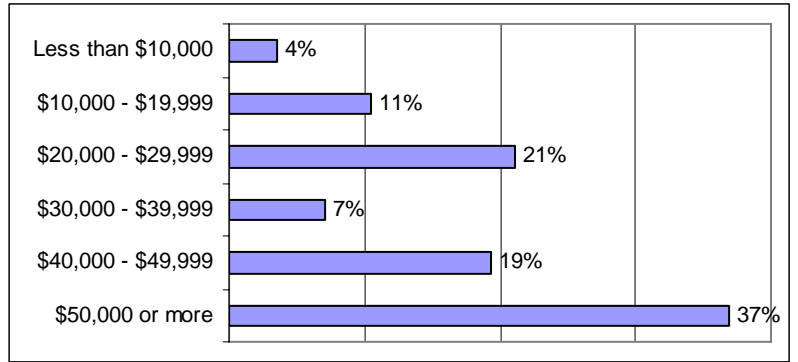


Skeena Queen Charlotte Regional District Zone D

Income Profile

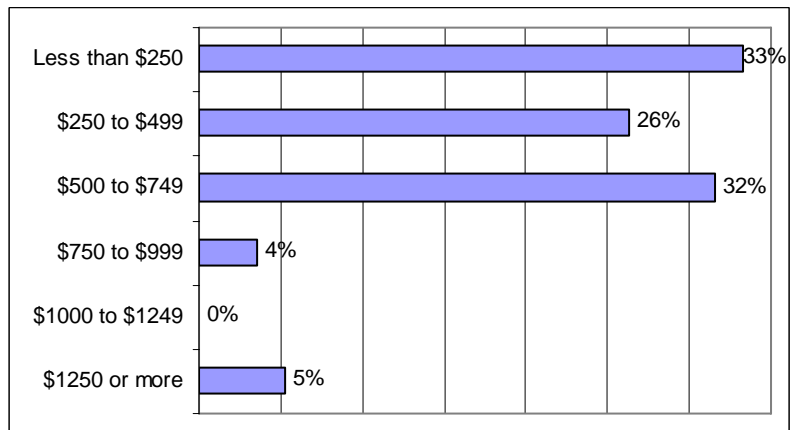
Less than \$10,000	4%	10
\$10,000 - \$19,999	11%	30
\$20,000 - \$29,999	21%	60
\$30,000 - \$39,999	7%	20
\$40,000 - \$49,999	19%	55
\$50,000 or more	37%	105
Total		285

Average Income \$47,740



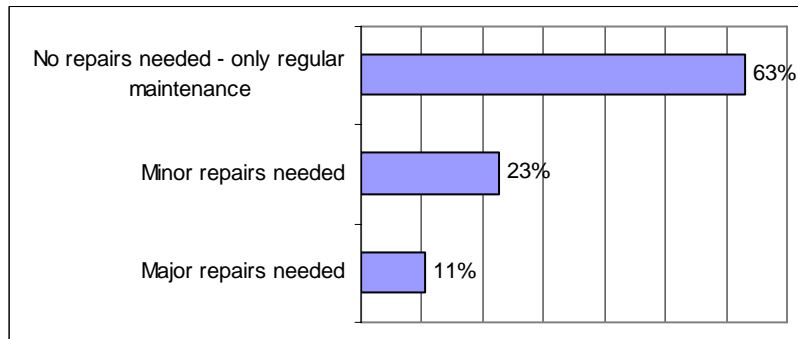
Total Shelter Costs

Less than \$250	33%	95
\$250 to \$499	26%	75
\$500 to \$749	32%	90
\$750 to \$999	4%	10
\$1000 to \$1249	0%	-
\$1250 or more	5%	15
Total		285



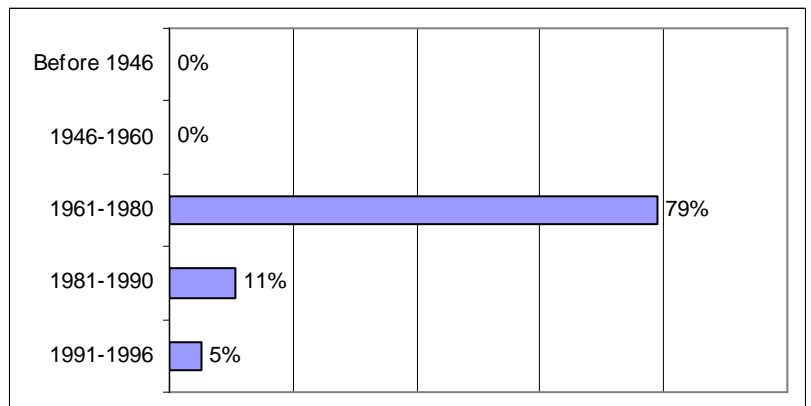
Condition

No repairs needed	180	63%
Minor repairs	65	23%
Major repairs	30	11%



Period of Construction

Before 1946	-	0%
1946-1960	-	0%
1961-1980	225	79%
1981-1990	30	11%
1991-1996	15	5%

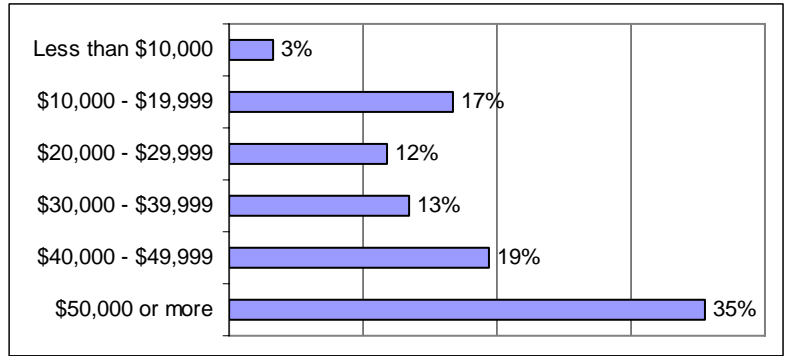


Kitimat Stikine Regional District Zone D

Income Profile

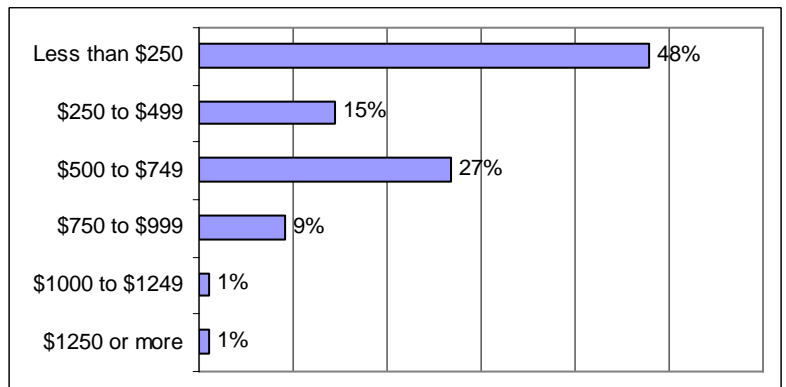
Less than \$10,000	3%	30
\$10,000 - \$19,999	17%	155
\$20,000 - \$29,999	12%	110
\$30,000 - \$39,999	13%	125
\$40,000 - \$49,999	19%	180
\$50,000 or more	35%	330
Total		930

Average Income \$46,419



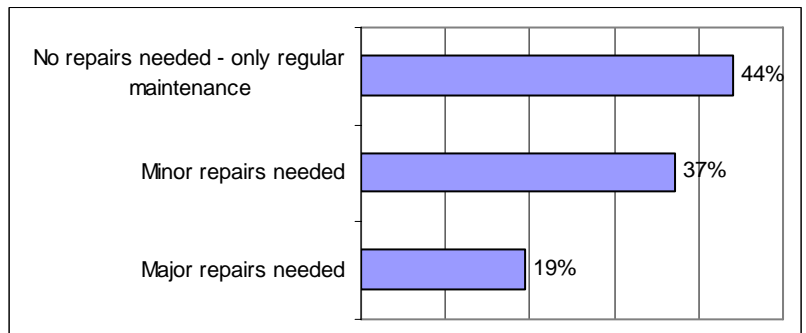
Total Shelter Costs

Less than \$250	48%	445
\$250 to \$499	15%	135
\$500 to \$749	27%	250
\$750 to \$999	9%	85
\$1000 to \$1249	1%	10
\$1250 or more	1%	10
Total		930



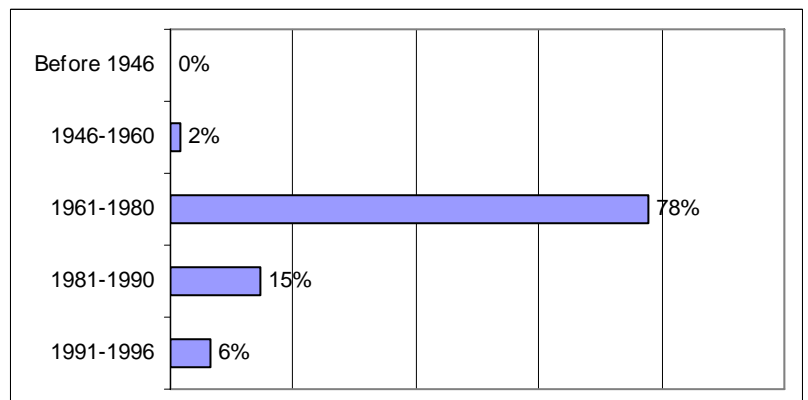
Condition

No repairs needed	410	44%
Minor repairs	345	37%
Major repairs	180	19%



Period of Construction

Before 1946	-	0%
1946-1960	15	2%
1961-1980	725	78%
1981-1990	135	15%
1991-1996	60	6%

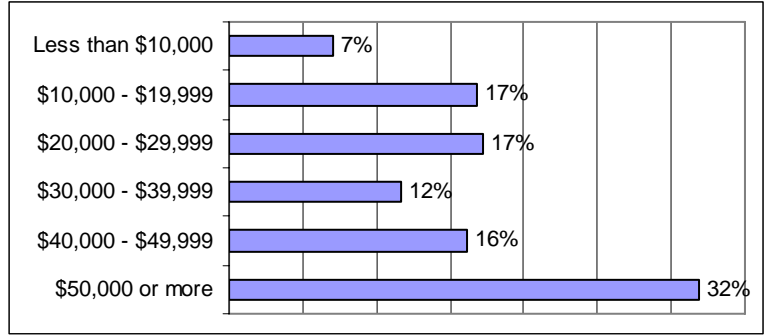


Bulkley Nechako Regional District Zone D

Income Profile

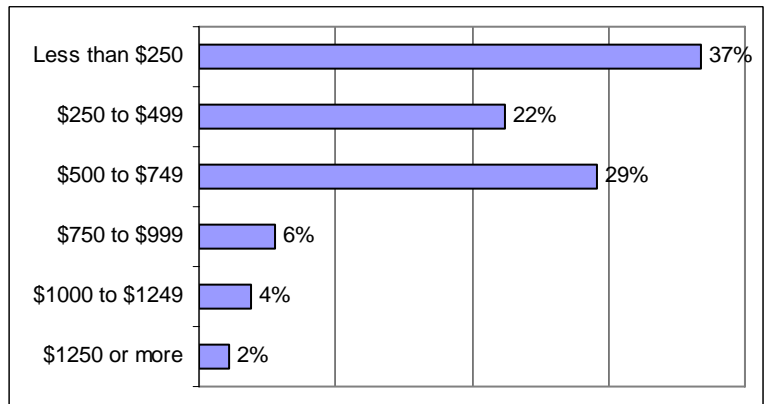
Less than \$10,000	7%	95
\$10,000 - \$19,999	17%	225
\$20,000 - \$29,999	17%	230
\$30,000 - \$39,999	12%	155
\$40,000 - \$49,999	16%	215
\$50,000 or more	32%	425
Total		1,335

Average Income \$41,927



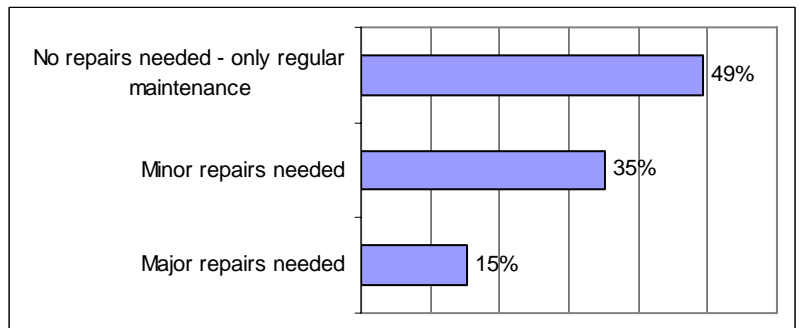
Total Shelter Costs

Less than \$250	37%	490
\$250 to \$499	22%	300
\$500 to \$749	29%	390
\$750 to \$999	6%	75
\$1000 to \$1249	4%	50
\$1250 or more	2%	30
Total		1,335



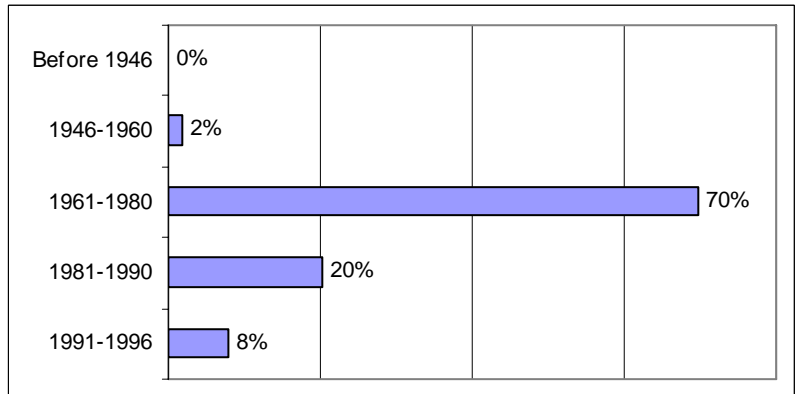
Condition

No repairs needed	660	49%
Minor repairs	470	35%
Major repairs	205	15%



Period of Construction

Before 1946	-	0%
1946-1960	25	2%
1961-1980	930	70%
1981-1990	270	20%
1991-1996	105	8%

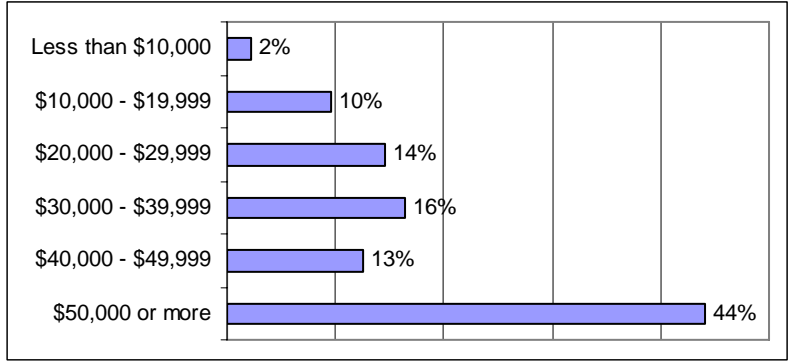


Peace River Regional District Zone D

Income Profile

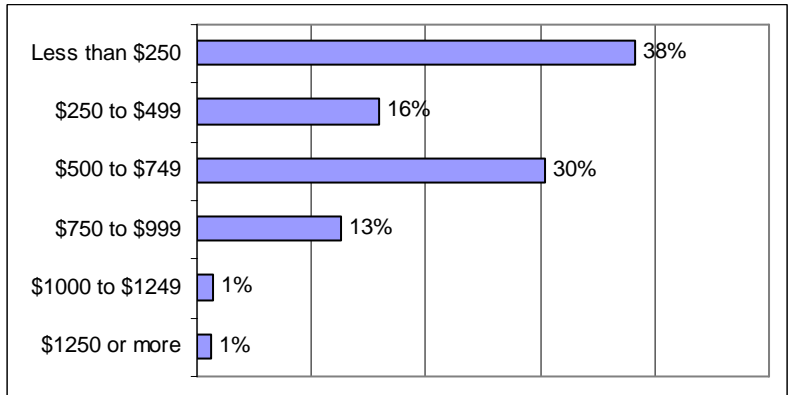
Less than \$10,000	2%	40
\$10,000 - \$19,999	10%	170
\$20,000 - \$29,999	14%	255
\$30,000 - \$39,999	16%	290
\$40,000 - \$49,999	13%	220
\$50,000 or more	44%	775
Total		1,760

Average Income \$50,149



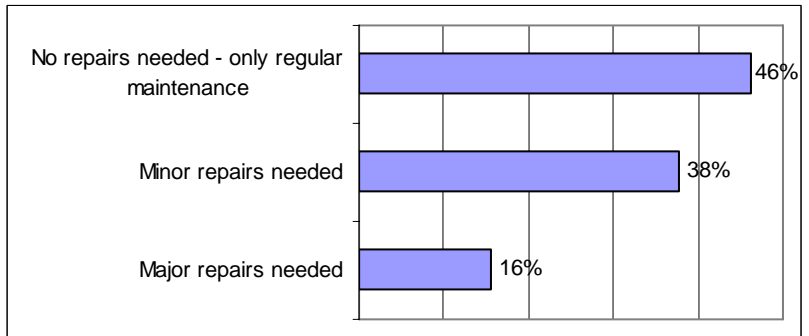
Total Shelter Costs

Less than \$250	38%	675
\$250 to \$499	16%	280
\$500 to \$749	30%	535
\$750 to \$999	13%	220
\$1000 to \$1249	1%	25
\$1250 or more	1%	20
Total		1,760



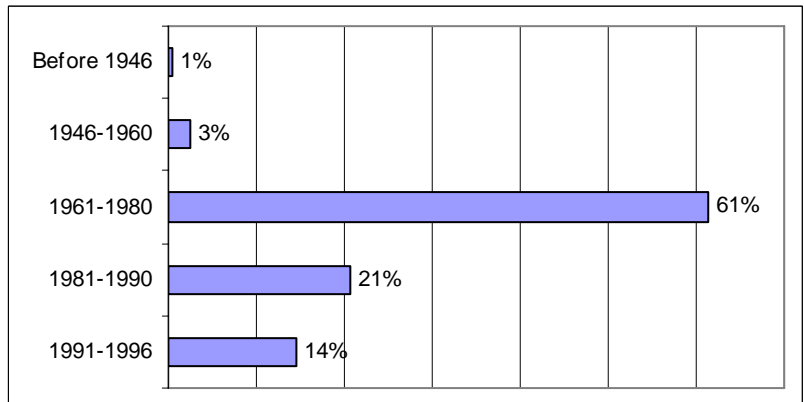
Condition

No repairs needed	815	46%
Minor repairs	665	38%
Major repairs	275	16%



Period of Construction

Before 1946	10	1%
1946-1960	45	3%
1961-1980	1,080	61%
1981-1990	365	21%
1991-1996	255	14%

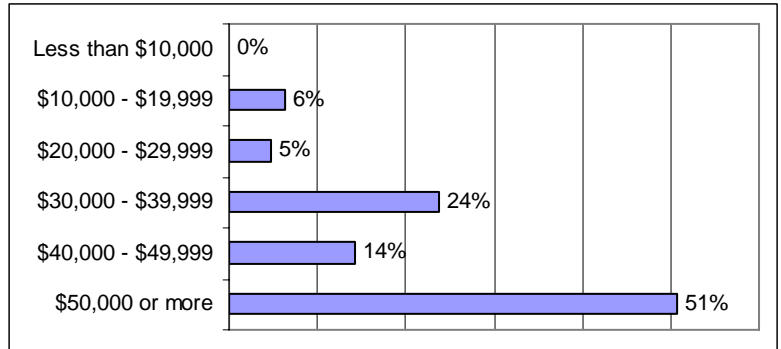


Northern Rockies Regional District Zone D

Income Profile

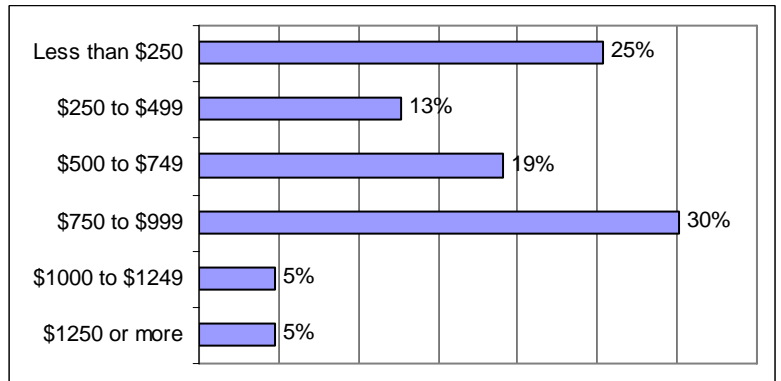
Less than \$10,000	0%	-
\$10,000 - \$19,999	6%	20
\$20,000 - \$29,999	5%	15
\$30,000 - \$39,999	24%	75
\$40,000 - \$49,999	14%	45
\$50,000 or more	51%	160
Total		315

Average Income \$61,254



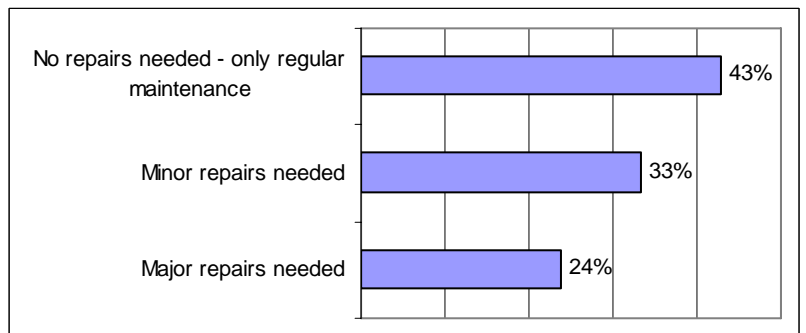
Total Shelter Costs

Less than \$250	25%	80
\$250 to \$499	13%	40
\$500 to \$749	19%	60
\$750 to \$999	30%	95
\$1000 to \$1249	5%	15
\$1250 or more	5%	15
Total		315



Condition

No repairs needed	135	43%
Minor repairs	105	33%
Major repairs	75	24%



Period of Construction

Before 1946	-	0%
1946-1960	-	0%
1961-1980	240	76%
1981-1990	30	10%
1991-1996	45	14%

