



SQUAMISH - LILLOOET
REGIONAL DISTRICT

HOUSING NEED AND DEMAND STUDY

Electoral Areas A, B, C & D

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urban
matters

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**BRITISH
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GLOSSARY

This report refers to a variety of statistical data sources that refer to words and phrases that, for the purposes of consistency, have specific definitions.

Adequate Housing Standard: “[Housing] not requiring any major repairs.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Affordable Housing Standard: “[Housing with] shelter costs equal to less than 30% of total before-tax household income.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Census Family: Census families include couples with and without children, and single parents with children living in the same dwelling. Census families are restricted to these family units and cannot include other members inside or outside the family (including a grandparent, a sibling, etc.). Grandchildren living with grandparents (and without a parent) would also count as a census family.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/fam004-eng.cfm>

Core Housing Need: “A household is said to be in ‘core housing need’ if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).” Some additional restrictions apply.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Economic Family: A group living together in the same dwelling who are “related to each other by blood, marriage, common-law union, adoption, or a foster relationship.” Economic families could include multigenerational families, siblings living together, etc.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/fam011-eng.cfm>

Household Income: The sum of incomes for all household members.

Household Maintainer: A person in a household who is responsible for paying the rent, mortgage, taxes, utilities, etc. Where multiple people contribute, there can be more than one maintainer.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage008-eng.cfm>

Headship Rate: The proportion of individuals of a given age group who are primary household maintainers.



Household Type: “The differentiation of households on the basis of whether they are census family households or non-census family households.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage012-eng.cfm>

Income: For the purposes of this report, unless otherwise indicated, income refers to “total income” which is before-tax and includes specific income sources. These specific income sources typically include employment income, income from dividends, interest, GICs, and mutual funds, income from pensions, other regular cash income, and government sources (EI, OAS, CPP, etc.). These income sources typically do not include capital gains, gifts, and inter-household transfers, etc.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop123-eng.cfm>

Labour Force: The labour force includes individuals aged 15 and over who are either employed, or actively looking for work. This means that the labour force is the sum of employed and unemployed individuals. Individuals not in the labour force would include those who are retired.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop056-eng.cfm>

Non-Family Households: Households which do not include a census family.

Other Family or Other Census Family: When comparing households one way to distinguish between households is by “household family types.” These types will include couples with children, couples without children, lone-parent families, and non-family households; they will also include “other families” which refer to households which include at least one family and additional persons. For example, “other family” could refer to a family living with one or more persons who are related to one or more of the members of the family, or a family living with one or more additional persons who are unrelated to the family members.

Participation Rate: The participation rate is the proportion of all individuals aged 15 and over who are in the labour force.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop108-eng.cfm>

Primary Household Maintainer: The first (or only) maintainer of a household listed on the census.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage020-eng.cfm>

Seniors: Individuals aged 65 and over.

Shelter Cost: “Shelter cost” refers to the average monthly total of all shelter expenses paid by households that own or rent their dwelling. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water, and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage033-eng.cfm>



Subsidized Housing: “Subsidized housing’ refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/dwelling-logements017-eng.cfm>

Suitable Housing Standard: “[Housing that] has enough bedrooms for the size and composition of resident households.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Supportive Housing for Seniors: This document defines assisted living and long term or residential care options as supportive housing for seniors.



1 INTRODUCTION

Executive summaries for this report and each of the electoral areas can be found in Appendix A.

1.1 BACKGROUND

As one of the fastest growing regional districts in British Columbia (BC) between 2011 and 2016, the Squamish-Lillooet Regional District (SLRD) is experiencing pressure in the local housing markets—about a quarter of all households in the SLRD are facing housing unaffordability (Statistics Canada, 2016 Census).¹ Home sales prices are rising as households move from more expensive metro regions or seek to purchase second homes in the region’s beautiful and well-connected recreational areas. With little new rental development in most of the region and increased competition from short-term rentals, the rental vacancy rate has declined while rental costs are increasing. The region’s population is expected to continue growing, though the rate of growth is uneven. There is anecdotal evidence that families are leaving and that businesses are struggling to attract and retain workers due to the lack of affordable housing options.

Much of the focus on housing has been on the SLRD’s four member municipalities: Squamish, Whistler, Pemberton, and Lillooet. The development of the region’s first Housing Need and Demand Study is an important milestone in supporting affordable housing in the four electoral areas: Electoral Areas A, B, C, and D. This report provides information on housing needs over the next 20 years, including the amount, type, and form of housing needed. This intent of this report is to support the SLRD and local stakeholders in decision-making about housing.

Historically, the role of the regional district and other levels of government in housing has been limited. The SLRD’s primary role when it comes to housing is through a planning and regulatory function. This is reflective of the rural nature of most electoral areas and similar to other rural areas of BC. Addressing housing needs will ultimately be the result of myriad actions taken by stakeholders across sectors, including senior levels of government, the regional district and municipalities, First Nations, private developers, non-profit organizations, and homebuyers and renters. This report documents housing needs in the community and recommends a range of potential opportunities for the SLRD and other actors to take action to address housing need.

REGIONAL GROWTH STRATEGY

This study aligns with and supports Goal 3 of the Regional Growth Strategy (RGS) to Generate a Range of Quality Affordable Housing. Housing is a key component of a community’s quality of life and economic development. The RGS recognizes affordable housing as a regional issue and aspires to generate an adequate supply of affordable and diverse housing types for people who live in the region. The RGS identifies a number of strategic

¹ Housing unaffordability is defined by the Canada Mortgage and Housing Corporation (CMHC) as spending 30% or more of pre-tax household income on shelter costs. Shelter costs include mortgage payments or rent payments, property taxes, and some utility costs.



directions related to housing, primarily around increasing collaboration across the SLRD communities and introducing policies and regulations that increase the supply of diverse and affordable housing types.

STUDY AREAS

This study focuses on the SLRD’s Electoral Areas A, B, C, and D, as shown in the map on the following page. It does not examine housing need and demand in the SLRD member municipalities of Squamish, Whistler, Pemberton, or Lillooet, or neighbouring First Nations communities, though information about these communities may be used to provide context. In many cases, trends in the electoral areas are compared to trends in the SLRD as a whole. Where data is labelled “SLRD”, this includes the region as a whole, including the four electoral areas, four member municipalities, and First Nations reserves within the boundaries of the SLRD.

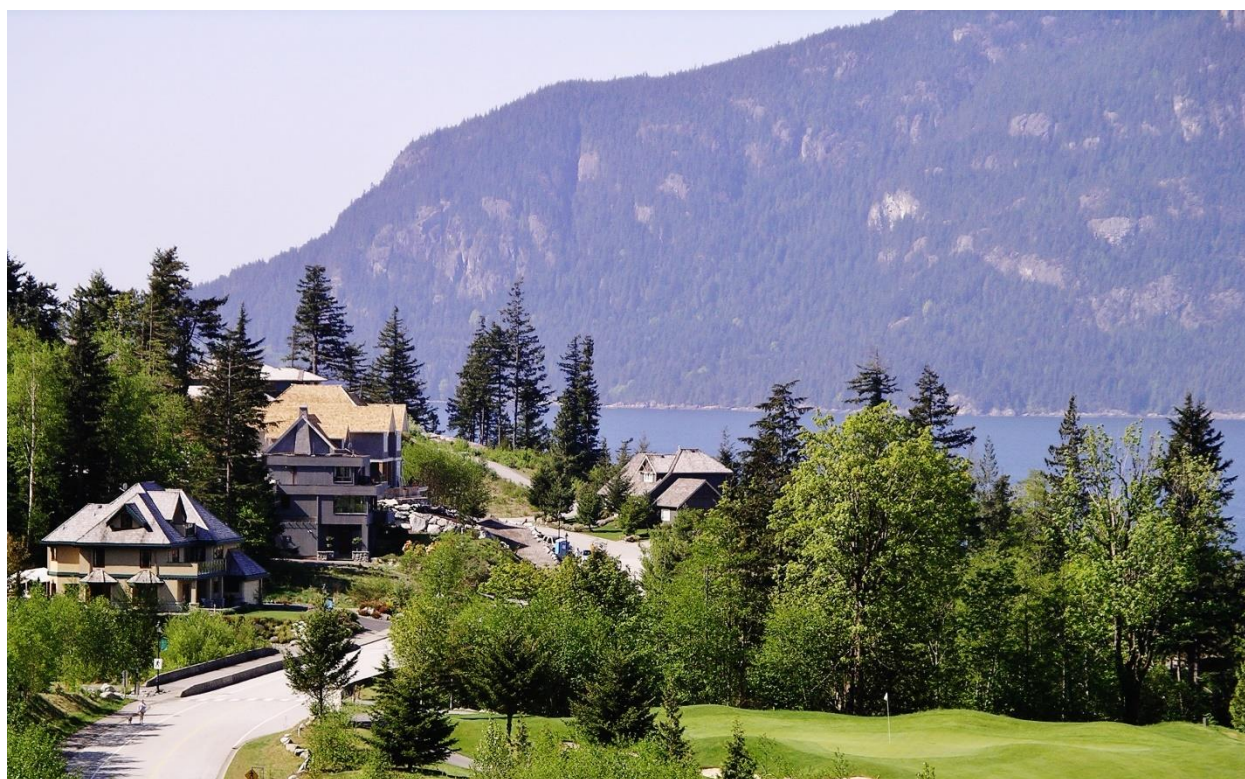


Photo by Squamish-Lillooet Regional District—Community of Furry Creek, SLRD Electoral Area D

1.2 METHODOLOGY

OVERVIEW OF HOUSING NEEDS REPORTS

In 2018, the BC government mandated, through the *Local Government Act*, that all local governments complete Housing Needs Reports by 2022 with updates every five years thereafter following completion of the first reports. These regulations came into effect in April 2019. The purpose of this initiative is to strengthen the ability of local governments to understand what types of housing are needed in their communities. This will help to inform local plans, policies, and development decisions. This report was completed with these legislated requirements in mind and follows the prescribed sources provided by the provincial government.



The Housing Needs Reports regulations require local governments to collect approximately 50 distinct kinds of data about current and projected population, household income, significant economic sectors, and currently available and anticipated units. The information summarized and used within this report was collected from a number of sources including Statistics Canada, Canada Mortgage and Housing Corporation (CMHC), BC Assessment, and BC Stats. In general, the community context information (demographics, households characteristics, etc.) is from Statistics Canada’s census program; the information on the primary rental market (rents, vacancy rates, etc.) is from CMHC; information on home values is from BC Assessment; and the population and household projections are derived from a combination of Statistics Canada census information and BC Stats population projections by region. Supplementary data was also provided by the Real Estate Board of Greater Vancouver and the Kamloops and District Real Estate Association.

In addition to the publicly-available Census Profiles, a custom data set was prepared by Statistics Canada for the purpose of Housing Needs Reports. This data provides some information not available in the Census Profiles. However, it is based on a 25% sample and differs slightly from that which results in the Census Profiles as it only reports on private households and excludes those living in institutions or any form of collective dwelling. Both the Census Profiles and custom data sets are used and are referenced.

All the data collected for the purposes of this study can be found in Appendix D and E.

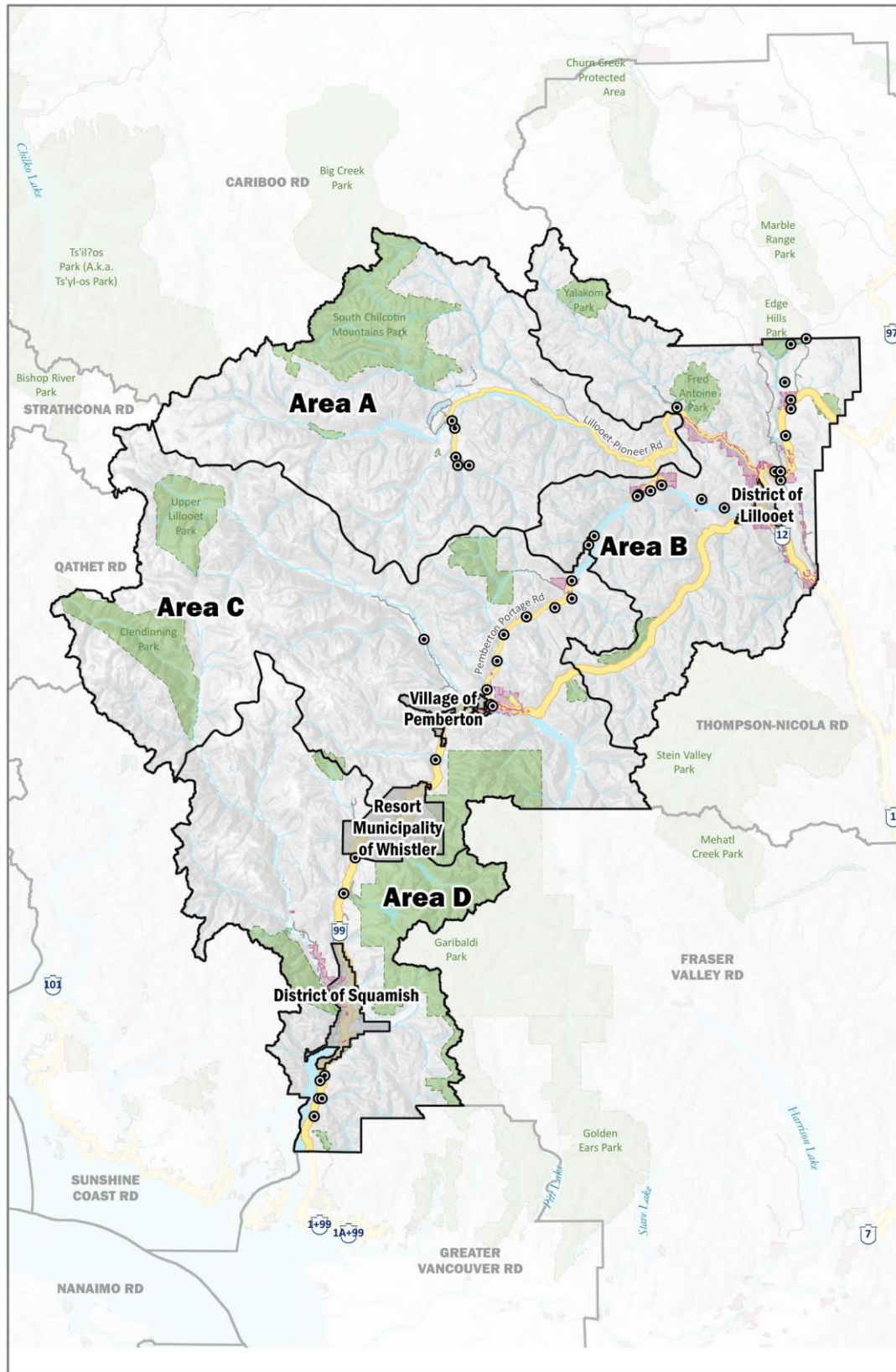
LIMITATIONS

Three limitations should be noted. First, due to the small size of the communities, particularly Areas A and B, some data is suppressed, and rounding may skew results leading to high variability from period to period.² Significant engagement outreach was completed to collect qualitative information from residents in these areas. However, engagement participation was relatively low, typical for rural and remote communities. Significant stakeholder engagement was completed to understand local context and housing challenges. In future studies of this nature, additional research methods should be considered to strengthen the quality of information available for these smaller communities. Potential considerations include the completion of an informal “census” where a detailed demographic and housing survey is completed either in person, over the phone, by mail, or online; a longer engagement period, including at different times of the year to capture different seasonal populations; and the completion of in-depth interviews with a select number of representative residents.

Second, the Statistics Canada custom data prepared for the purpose of Housing Needs Reports has been processed in a way that varies from the standard Census Profiles. This is most noticeable for smaller communities such as electoral areas. Finally, the projections contained in this report should be used with caution. They represent a plausible hypothesis. However, as population growth is highly connected to the availability of housing and economic opportunities, the actual outcome may be quite different. Wherever possible the projections should be augmented by an informed understanding of the context within the communities and the region.

² Statistics Canada in particular uses a random rounding procedure that results in values being rounded up or down to multiples of 5.





Electoral Area

 Community

 First Nation Reserve

 Provincial Park

20
 KM



2 CURRENT COMMUNITY CONTEXT³

This section summarizes the data analysis completed to understand the SLRD electoral areas as they exist today. It looks primarily at Statistics Canada census program data, as processed and organized in the custom information delivered to the BC Ministry of Municipal Affairs and Housing.



Photo by Urban Matters—View of Tyaughton Lake, SLRD Area A

³ Where data is labelled “SLRD”, this includes the region as a whole, including the four electoral areas, four member municipalities, and First Nations reserves within the boundaries of the SLRD.

2.1 POPULATION

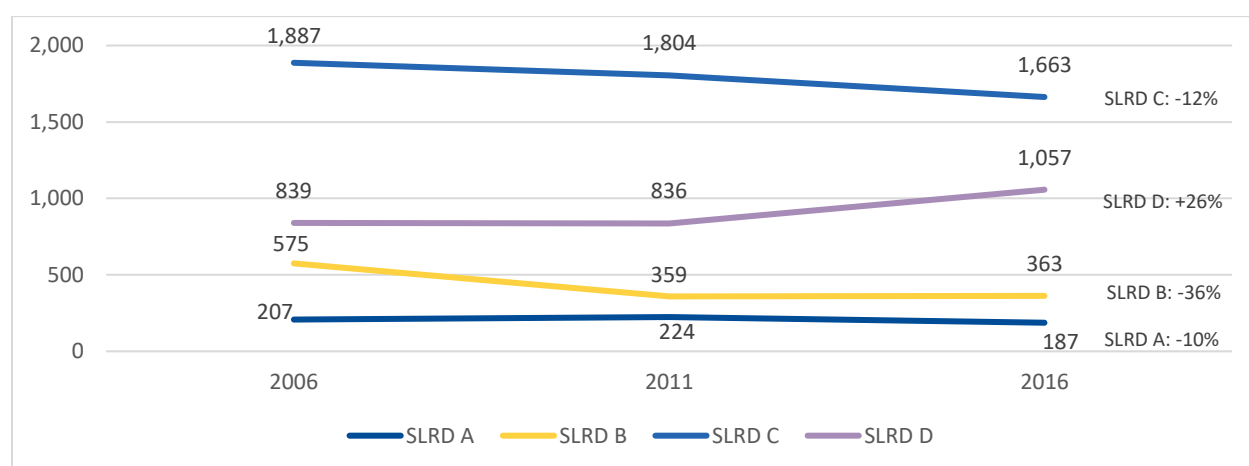
POPULATION

Between 2006 and 2016, the population of the SLRD grew by 21%, from 35,225 to 42,665. The Census counts people in their usual place of residence. This means that households with seasonal or vacation homes in the SLRD would not be counted in the Census.

Trends in the electoral areas vary significantly. Electoral Area D is the only SLRD Electoral Area that has seen significant recent growth, likely driven by its proximity to Whistler and Squamish, which have seen significant development in recent years. Electoral Area A experienced population fluctuations between Census years, while Electoral Areas B and C saw a decline in population.

Community engagement (summarized in Section 5) indicated that the population trends do not tell the full story. As homes of long-term residents are sold, many are being bought and occupied by seasonal households. Where populations are decreasing, this may be due to a decline in year-round residents only. Where there is significant demand for housing from season residents, there may be housing pressures despite a declining year-round population. Community engagement also found that many First Nations communities in the region are growing rapidly with younger populations than neighbouring electoral areas.

Figure 1: Population, 2006-2016



Source: Statistics Canada, Census Profile 2016, 2011, 2006.

The populations of the SLRD electoral areas as reported by the 2016 Census do not count residents living on First Nations Land adjacent to or within the electoral area boundaries.⁴ If the population of the First Nations communities are included, then the total population in 2016 was approximately 1,550 in Electoral Area B and

⁴ Xaxli'p, Ts'kw'aylaxw (Pavilion Indian Band), Xwisten (Bridge River Indian Band), Sekw'el'was (Cayoos Creek Band), Tsal'alh (Seton Lake Band), T'it'q'et, and Lytton First Nations have lands within or adjacent to the boundary of Area B. Lilwat and N'Quatqua First Nations have land within or adjacent to the boundary of Area C.



approximately 3,218 in Electoral Area C. For Electoral Area D, while the Squamish First Nation has lands within the boundary of Area D, the population is small.

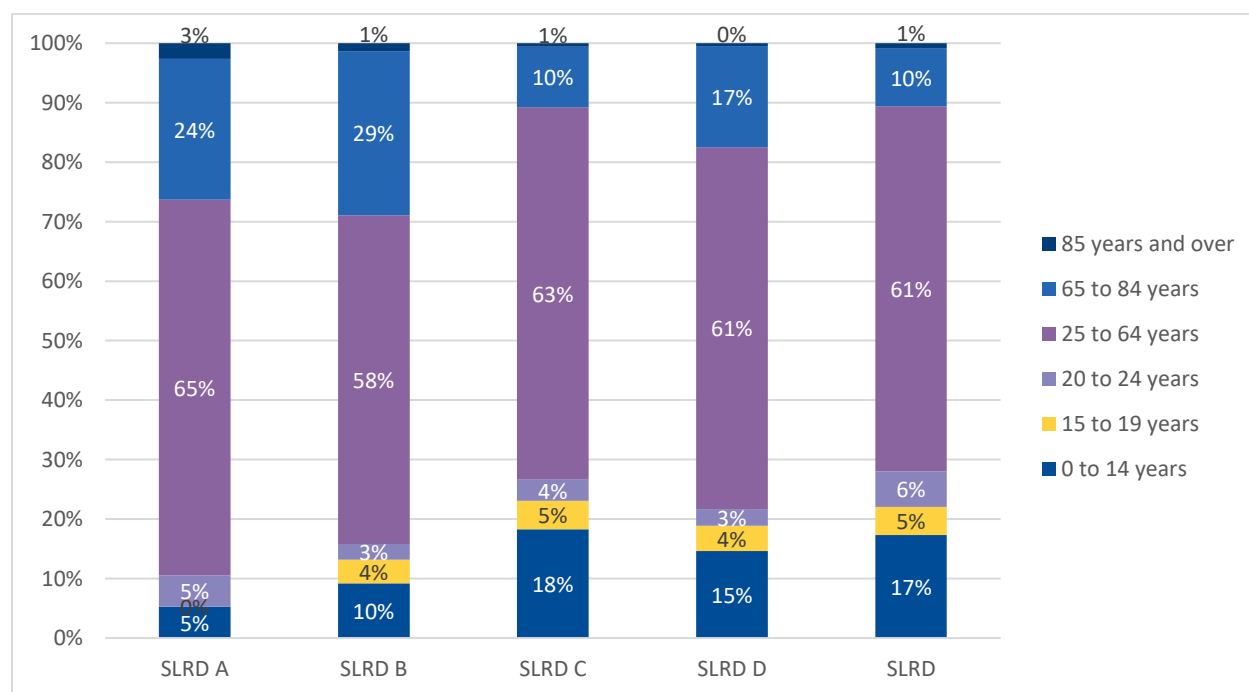
AGE

Electoral Areas A, B, and D have higher proportions of seniors 65 and over than Electoral Area C or the region overall. These patterns are reflected in the 2016 Census median ages:

- Electoral Area A: 53.6
- Electoral Area B: 55.8
- Electoral Area C: 42.3
- Electoral Area D: 47.5

Communities with an aging population may see increased need for at-home support services or supportive housing options to allow seniors to age in the community (such as assisted living or residential care). Over time, they may also see significant demographic shifts, as older seniors move away to access care or be closer to family, creating a supply of housing for new households which may be younger.

Figure 2: Proportion of Population by Age Group, 2016



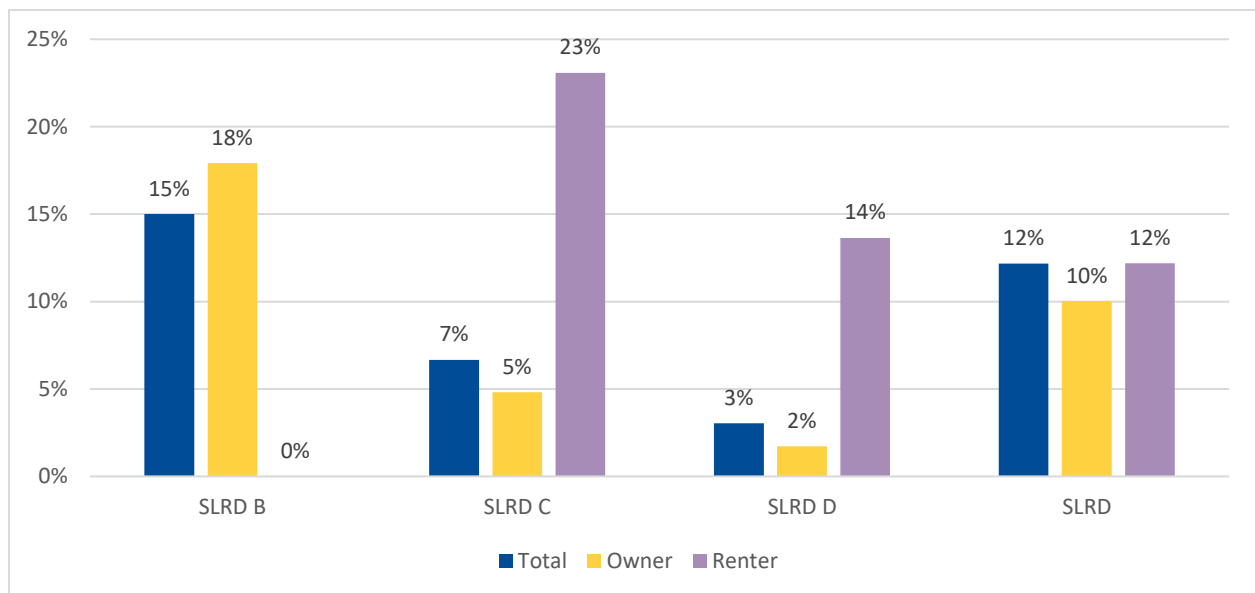
Source: Statistics Canada, Census Profile 2016



INDIGENOUS IDENTITY

Figure 3 shows the proportion of the total population with Indigenous identity, as well as the proportion of renters and owners.⁵ Individuals who identify as Indigenous form an important and significant part of the SLRD community. Among SLRD electoral areas, Electoral Area B has the highest proportion of residents who identify as Indigenous. Generally, there are a higher proportion of Indigenous renters than owners.

Figure 3: Indigenous Identity by Tenure, 2016^{6,7}



Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

⁵ Statistics Canada uses the terminology “Aboriginal identity”.

⁶ The 2016 Census used the term “Aboriginal Identity”.

⁷ Indigenous identity data was suppressed for SLRD Area A.

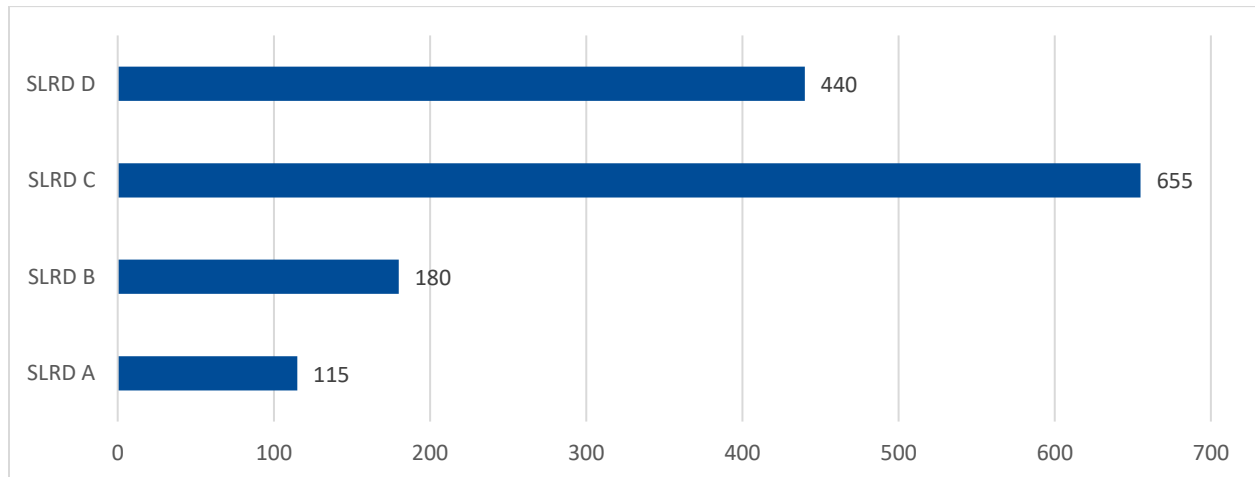


2.2 HOUSEHOLDS

HOUSEHOLDS

The number of households in the SLRD electoral areas has fluctuated significantly between Census periods. Electoral Area D was the only one that experienced consistent growth in the number of households.

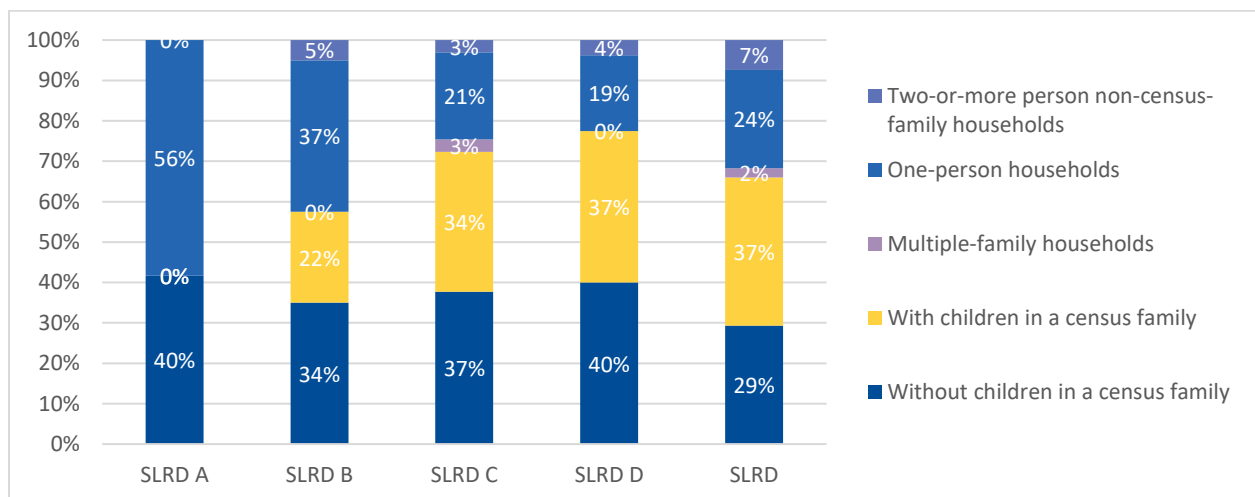
Figure 4: Private Households, 2016



Source: Statistics Canada, Census Profile 2016, 2011, 2006

Electoral Areas A and B have older populations, fewer families with children, and a substantial proportion of individuals living alone. Electoral Areas C and D have a higher proportion of families with children.

Figure 5: Households by family type, 2016



Source: Statistics Canada, Census Profile 2016



HOUSEHOLD SIZE

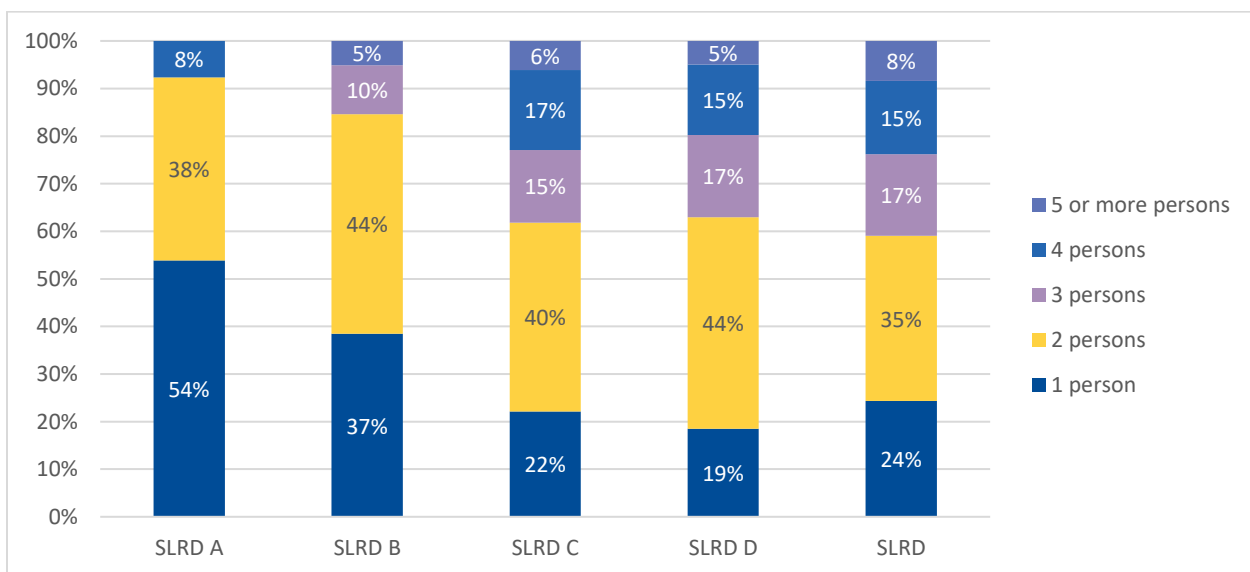
In general, households in SLRD Electoral Areas are small, with most being one or two persons. In line with the findings above, Electoral Areas A and B have much smaller average household sizes than Electoral Areas C and D.

Table 1: Average Household Size, Private Households, 2016

Electoral Area	Average Household Size
SLRD A	1.6
SLRD B	2.0
SLRD C	2.5
SLRD D	2.4
SLRD	2.5

Source: Statistics Canada, Census Profile 2016

Figure 6: Households by size, Private Households, 2016



Source: Statistics Canada, Census Profile 2016



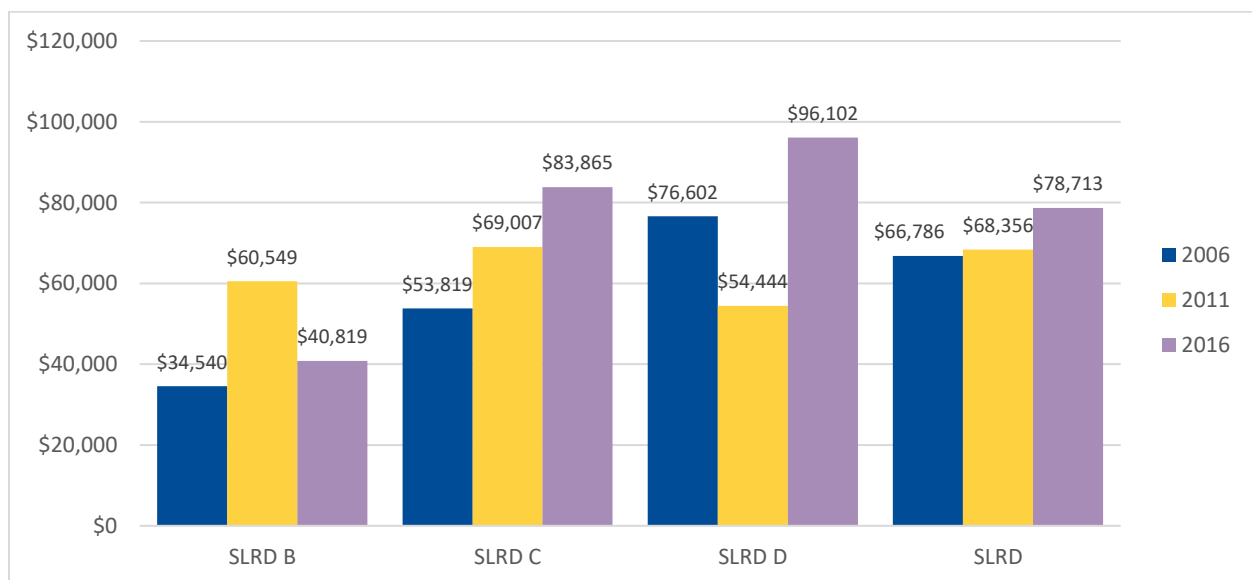
2.3 ECONOMICS

HOUSEHOLD INCOME

Income statistics from 2006 to 2016 show patterns that would suggest that the quality of the information may be poor, and readers should be cautious in interpreting the information in this section. Due to the small population size and potential privacy issues, income information for Area A is suppressed in Census data and is not reported here.

Electoral Areas B and D show large fluctuations in household income, and Area C shows a significant increase. Overall, it seems that median incomes are likely increasing in the electoral areas, the direction likely consistent with the region as a whole. In 2016, Electoral Area C and D had slightly higher median household incomes than the region overall, while Electoral Area B had a significantly lower median household income.

Figure 7: Median household income in constant 2015 dollars, Private Households, 2006-2016⁸



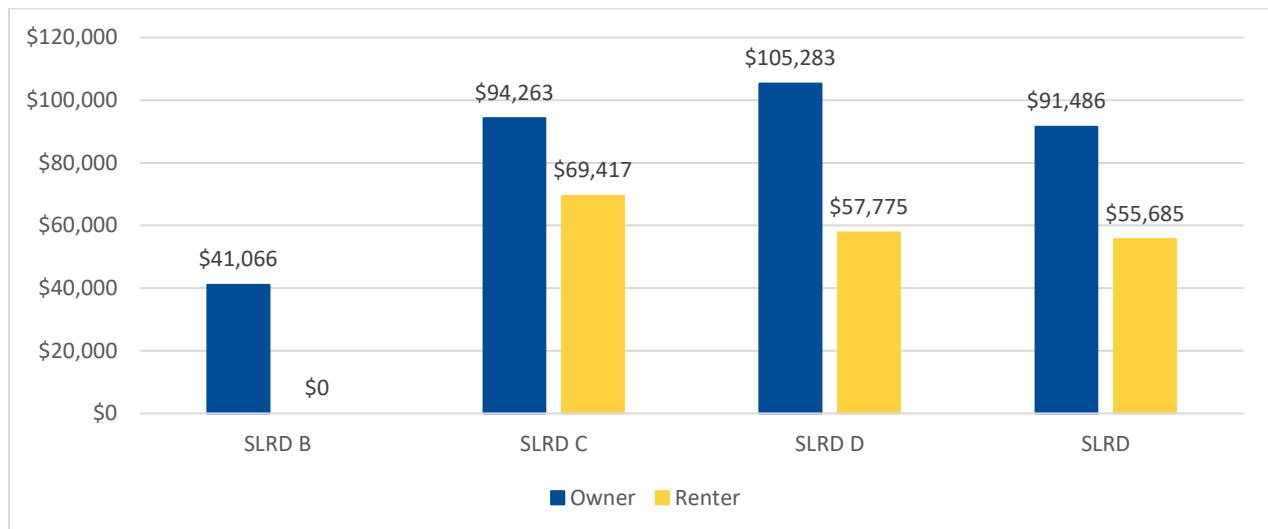
Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

Median household incomes are higher for owner households than renter households. This trend is consistent with most communities in BC.

⁸ Median household income data for SLRD Area A was suppressed.



Figure 8: Median household income by tenure, Private Households, 2016^{9,10}



Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

The graphs below show the distribution of incomes across income brackets in Electoral Areas B, C, D, and the region overall. The numbers in parentheses at the base of each bar show the number of households reflected in each distribution. In some cases, the number of renter and owner households will not add up to exactly the total due to rounding done by Statistics Canada.

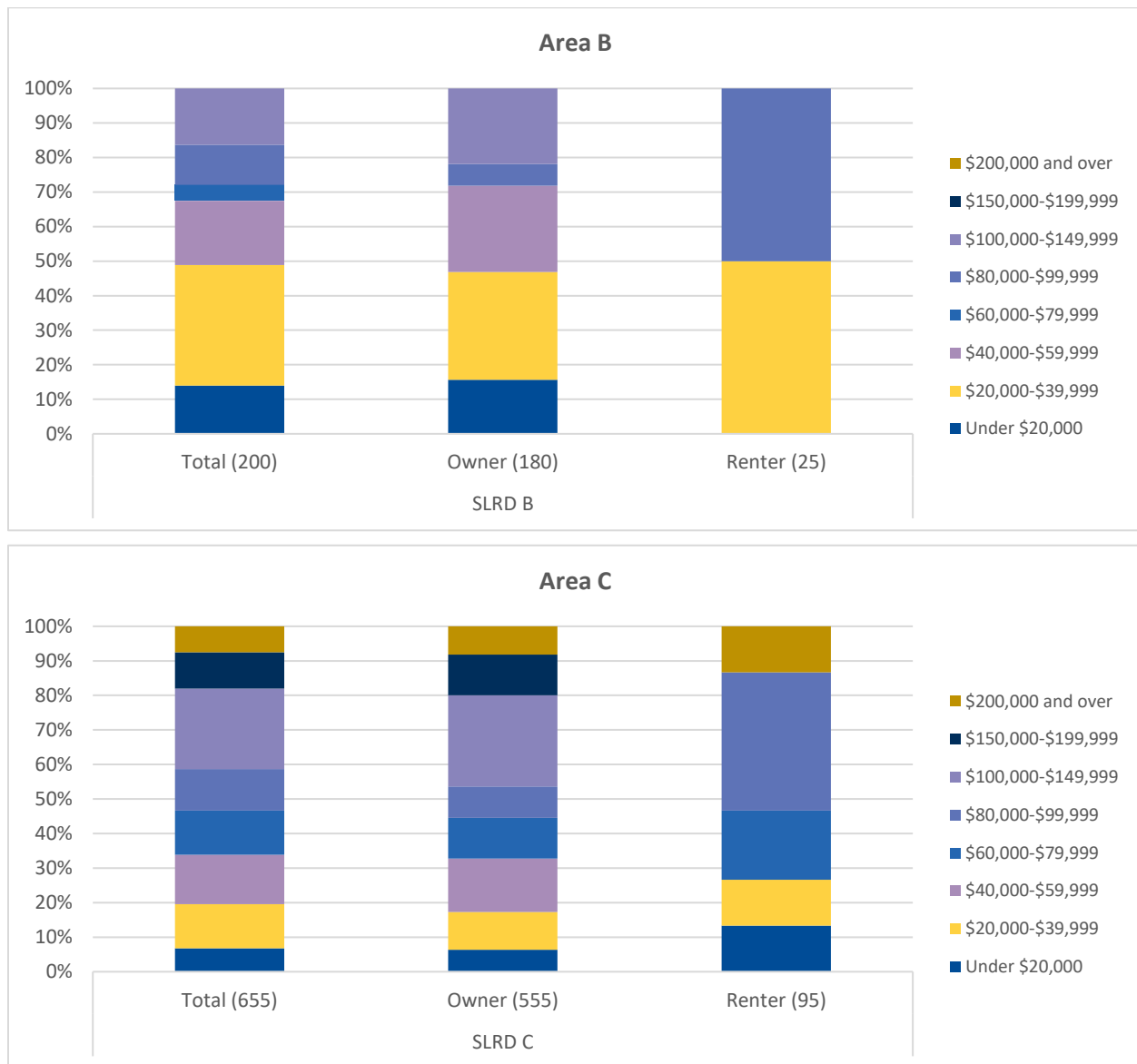
This information shows that Electoral Area B has a high proportion of households making less than \$40,000 among both renters and owners, while Electoral Area D has a high proportion of renters making less than \$40,000. Lower incomes among owners in these electoral areas may be due to the significant population of adults 65 and over who are more likely to be on fixed incomes. Electoral Areas C and D have very high proportions of households making \$100,000 or more.

⁹ Median household income data for SLRD Area A was suppressed.

¹⁰ Median household income data for renters in SLRD Area B was suppressed.

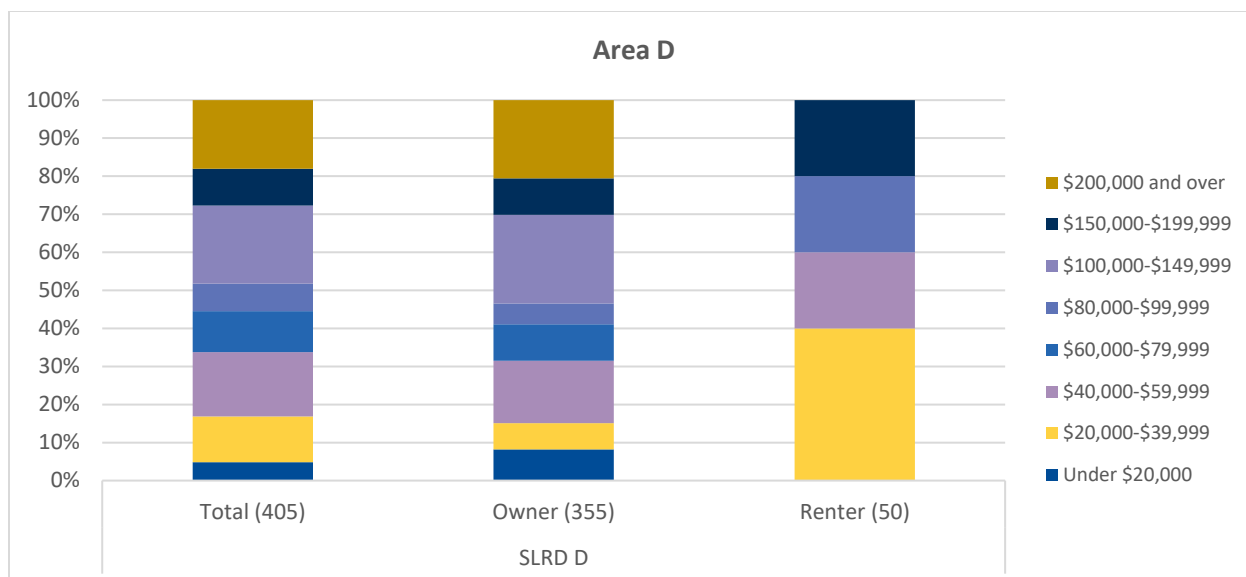


Figure 9: Households by income groups and by tenure, Private Households, 2016¹¹



¹¹ Income distribution data for SLRD A was suppressed.





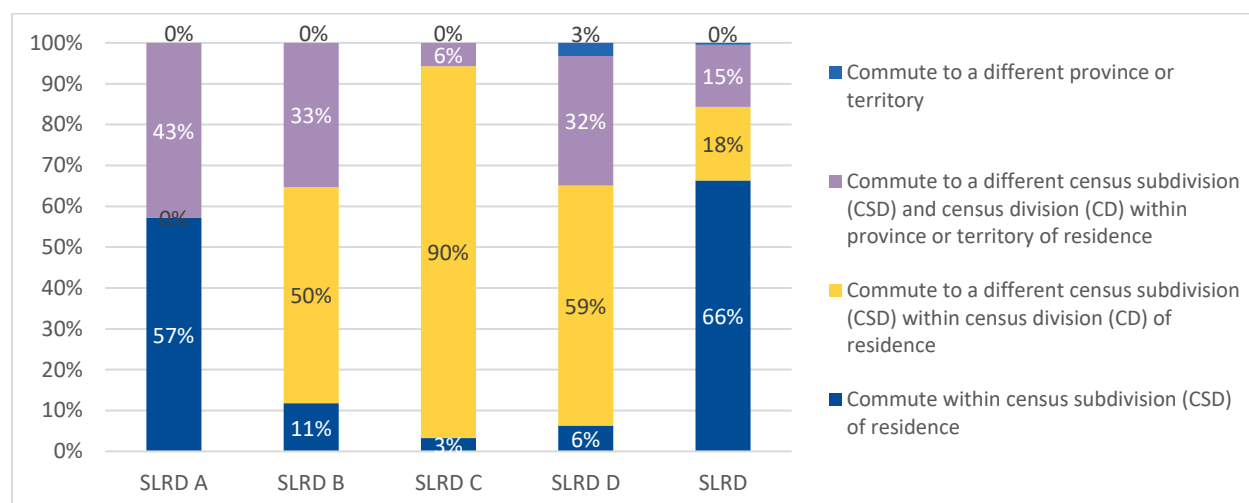
Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing



EMPLOYMENT AND INDUSTRY

The commuting destinations of those in the labour force¹² provide important context for understanding both the economic context of the electoral areas, and potentially housing need and demand in the broader region. With the exception of Electoral Area A, the large majority of workers commute outside of their community of residence for work. Most of these commuters work in the region, though a large percentage of workers in Electoral Areas A, B, and D work outside of the region.

Figure 10: Commuting Destination, 2016



Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

Because of the low proportion of workers working within their communities (for Areas B, C, and D) the breakdown by industry for the region more broadly is useful for understanding the economically important industries for the electoral areas. Accommodation and food services is a particularly prominent industry.

Table 2: Labour force by industry, SLRD 2016

Industry	% of Labour Force
72 Accommodation and food services	18%
23 Construction	11%
44-45 Retail trade	10%
62 Health care and social assistance	8%
54 Professional, scientific, and technical services	7%
61 Educational services	6%
91 Public administration	5%
71 Arts, entertainment, and recreation	5%
56 Administrative and support, waste management and remediation services	5%
Other and not applicable	24%

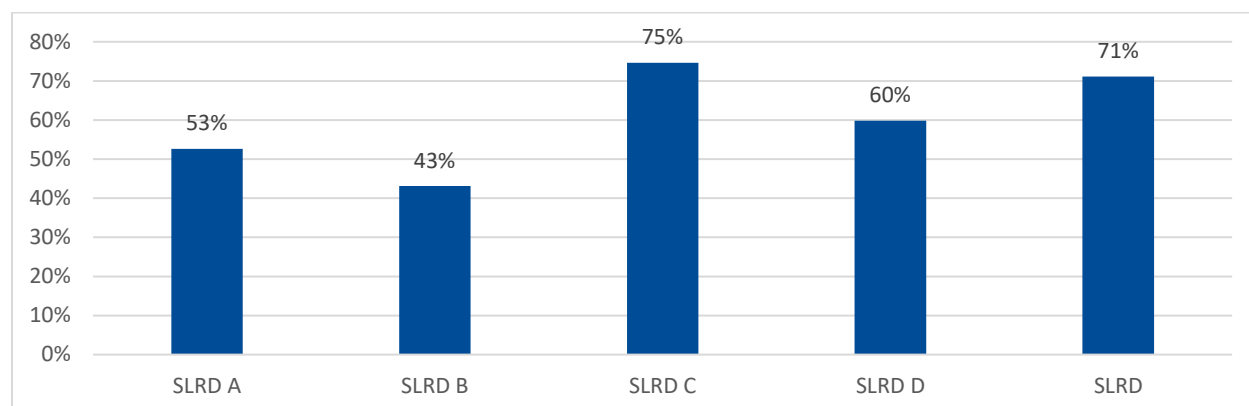
Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

¹² The labour force includes those who are 15 years of age or over and are either employed or actively looking for work.



The participation rate refers to the proportion of individuals aged 15 and over who are in the labour force (either employed or unemployed). It only includes permanent residents. Workforce participation rates in the electoral areas, with the exception of Area C, are lower than the region overall. This may be due to an older population, many of whom will be retired.

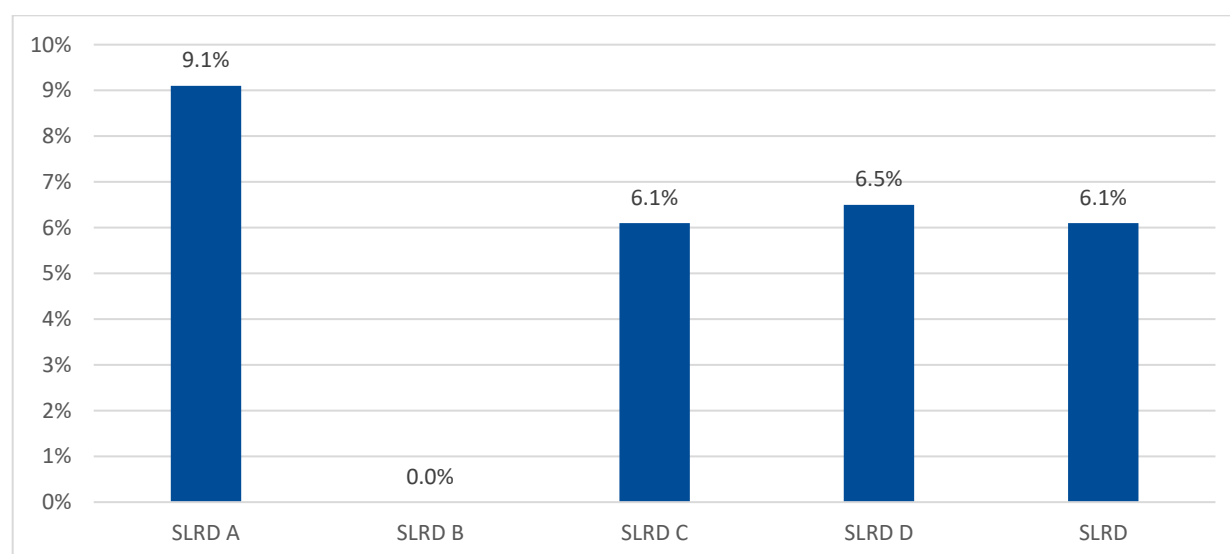
Figure 11: Participation rate, 2016



Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

The unemployment rate refers to the proportion of individuals in the labour force who are unemployed. Unemployment rates for Electoral Areas C and D are in line with the region's unemployment rate, but the unemployment rate for Area A is substantially higher. Commute information may provide some insight as workers in Electoral Area A primarily work locally or in a different region. This may show that there are few work opportunities in proximity to residential areas in Electoral Area A.

Figure 12: Unemployment rate, 2016¹³



Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

¹³ Employment data for SLRD Area B was suppressed.



3 HOUSING CONTEXT¹⁴

This section summarizes information on the dwellings in the various geographies and housing information available for the SLRD’s housing continuum. A housing continuum (shown below) illustrates the range of housing types that may be present in a community. Every community is different in the types of housing that may be available. The makeup of the housing stock is the result of many years of decisions from different levels of government, the private and non-profit sectors, and individual residents.



Data availability and quality is poor for some components of the housing continuum due to the small size of some of the communities. In particular, the most important rental market information (information on rents and vacancy rates) is unavailable for these geographies; information for Squamish is presented as the trends may be indicative of the situations, or challenges, in the electoral areas.

Information in this section is taken from Statistics Canada census program data, as processed and organized in the custom information delivered to the BC Ministry of Municipal Affairs and Housing (dwelling types, shelter costs, and core housing need in particular), from CMHC (primary rental market information for Squamish), and BC Assessment (assessed home values).

Importantly, dwelling information from Statistics Canada’s regularly available census profiles and from the custom information for the BC Ministry of Municipal Affairs and Housing does not agree, and numbers from BC Assessment are also substantially different.

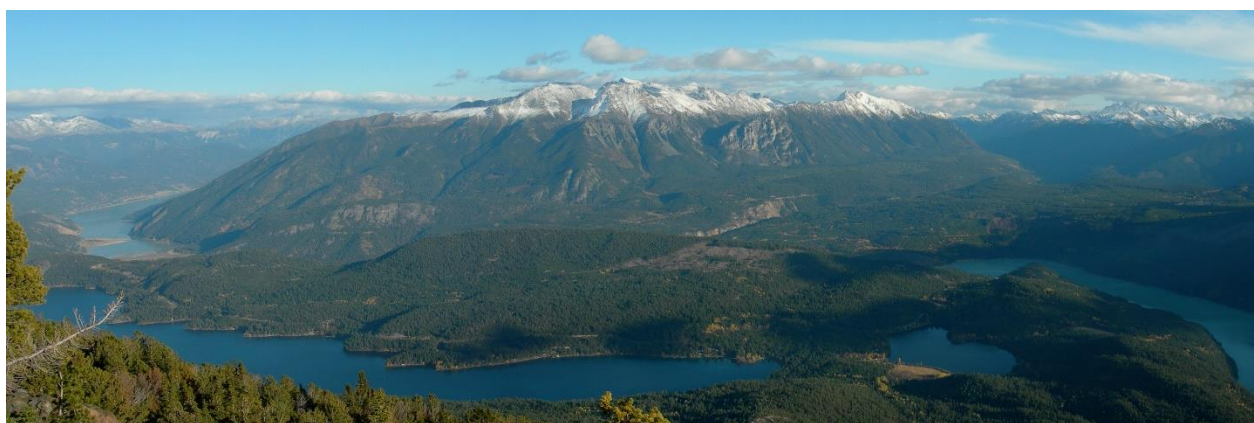


Photo by Squamish-Lillooet Regional District—View of the Bridge River Valley, SLRD Electoral Area A

¹⁴ Where data is labelled “SLRD”, this includes the region as a whole, including the four electoral areas, four member municipalities, and First Nations reserves within the boundaries of the SLRD.



3.1 DWELLINGS

OCCUPIED YEAR-ROUND

As noted earlier, the population of the electoral areas does not accurately reflect demand for housing because many homes are occupied seasonally. Statistics Canada collects data on private dwellings occupied by “usual residents”, which means dwellings occupied on a permanent basis. The table below summarizes the percentage of dwellings in the SLRD electoral areas that are occupied by usual residents. The percentage of homes occupied by usual residents varies between electoral areas, with Area B, C, and D similar to the region overall. Area A has a very small proportion of homes occupied by usual residents, only 21%. Many homes in Area A are used seasonally. It was also noted during the visits to the community that there are a number of homes in a poor state of repair in Bralorne that appeared unoccupied.

Table 3: Private Dwellings Occupied by Usual Residents, 2016

Electoral Area	Total Private Dwellings	Total Dwellings Occupied by Usual Residents	Percentage of Homes Occupied by Usual Residents
SLRD A	538	112	21%
SLRD B	319	183	57%
SLRD C	964	665	69%
SLRD D	589	439	75%
SLRD	23,965	16,416	68%

Source: Statistics Canada, Census Profile 2016

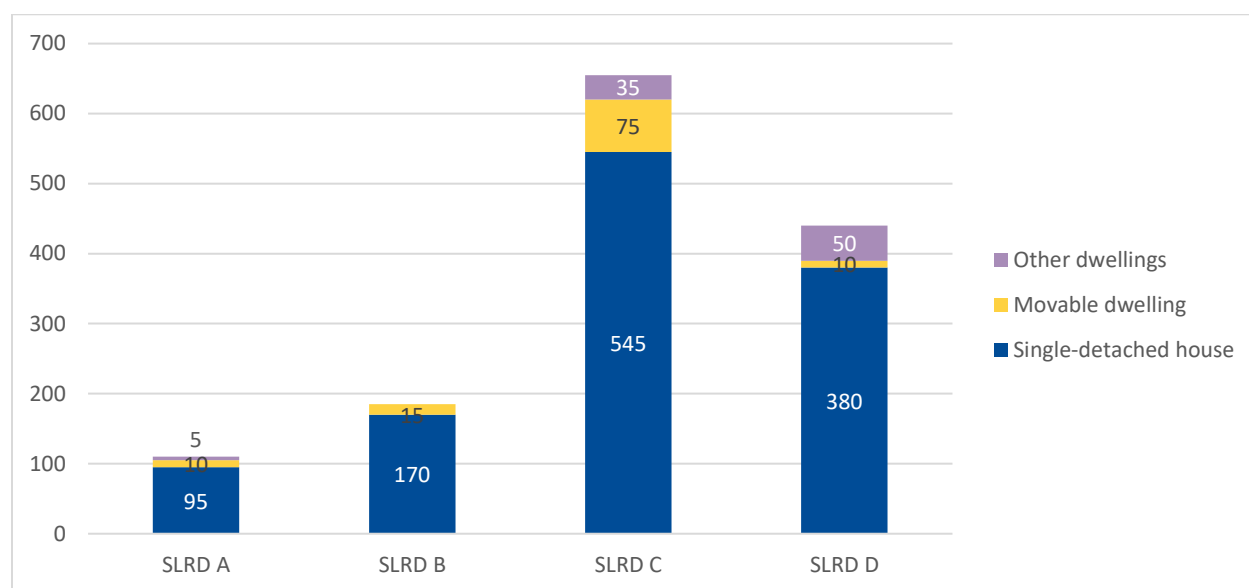
Note the Statistics Canada data in the following sections refers to only occupied private dwellings and does not include information on homes that are occupied seasonally or that are not used.

STRUCTURE TYPES

Structure types in the electoral areas are dominated by single-detached dwellings. Single-detached dwellings is the most common dwelling type in SLRD electoral areas, the typical housing form in rural and suburban communities. Movable dwellings are present in all communities. “Other dwellings” refers to semi-detached houses, apartment or flat in a duplex (which may include dwellings with secondary suites), row house, apartment building with less than five storeys, and other single-attached house. These figures are current as of 2016 and new homes have been built since this period. For example, Tyax Lodge, located in Area A, recently completed multi-family staff accommodation.



Figure 13: Dwellings by structure type, 2016

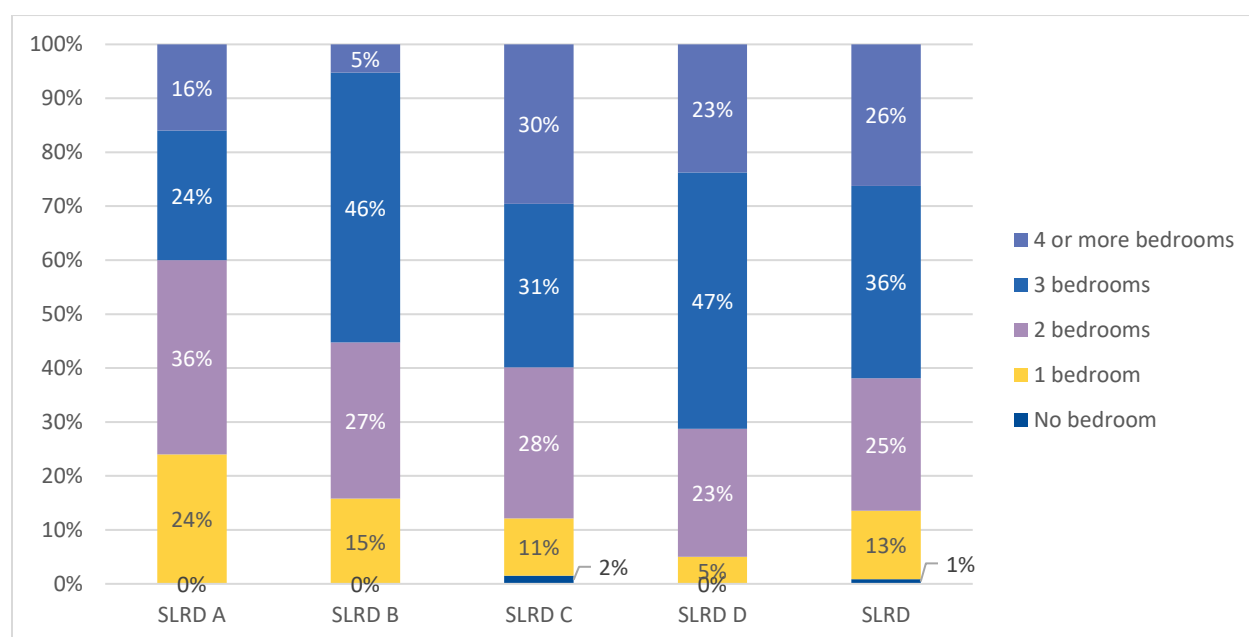


Source: Statistics Canada, Census Profile 2016

NUMBER OF BEDROOMS

The proportion of dwellings by bedroom sizes are broadly in line with what might be expected from household sizes and household family types when comparing communities. However, it would seem as though there are likely a substantial number of excess bedrooms in the housing stock in the electoral areas, especially in Areas A and B.

Figure 14: Dwellings by number of bedrooms, Private Households, 2016



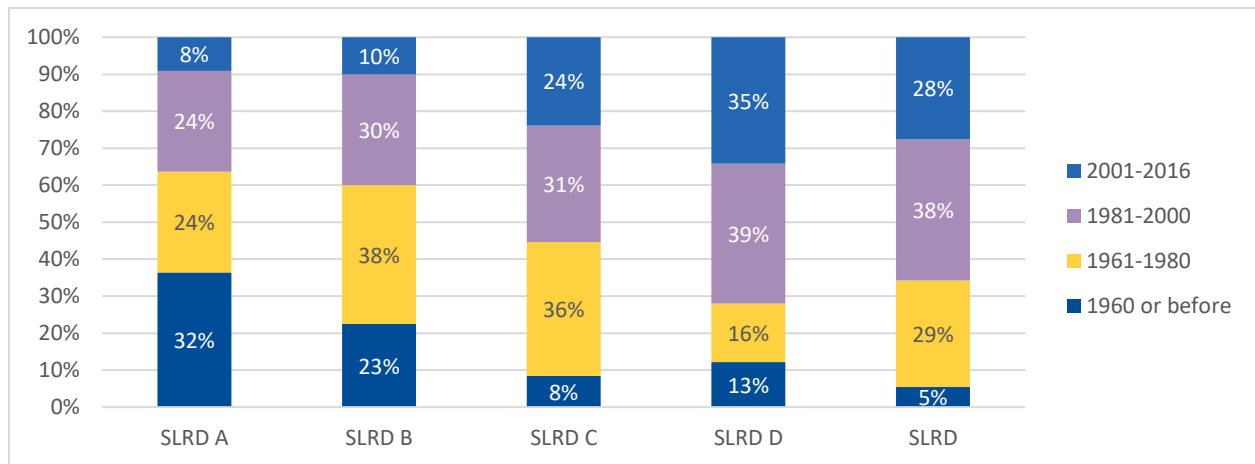
Source: Statistics Canada, Census Profile 2016



PERIOD OF CONSTRUCTION

Electoral Areas C and D have relatively new housing stock when compared to Electoral Areas A and B, and the distribution is similar to that seen in the region generally. Electoral Area D especially has a high proportion of new housing stock. Given this, we would expect to see more in the way of adequacy issues in Areas A and B due to older housing stock.¹⁵

Figure 15: Dwellings by period of construction, 2016

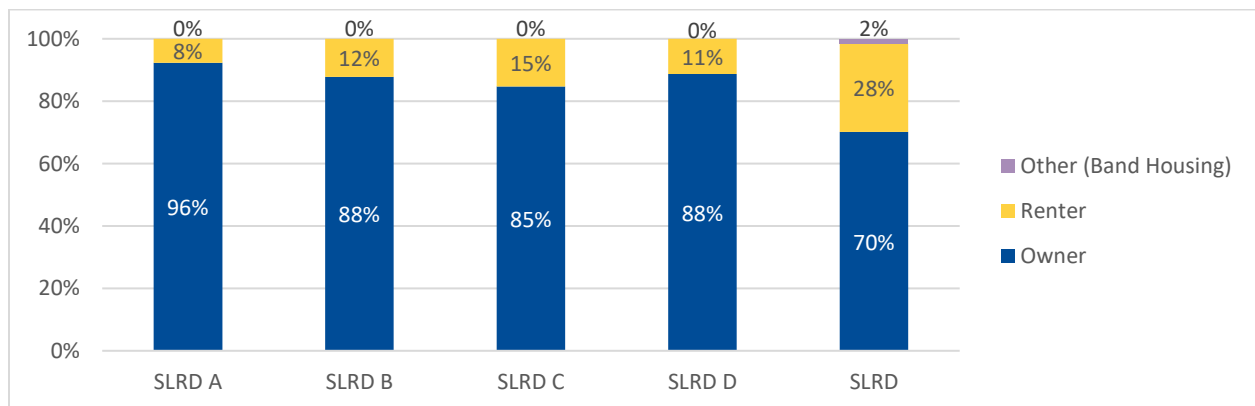


Source: Statistics Canada, Census Profile 2016

TENURE

The vast majority of residents in SLRD electoral areas own their own home.

Figure 16: Households by tenure, 2016*



Source: Statistics Canada, Census Profile 2016.

*Numbers may not add up to 100% due to rounding.

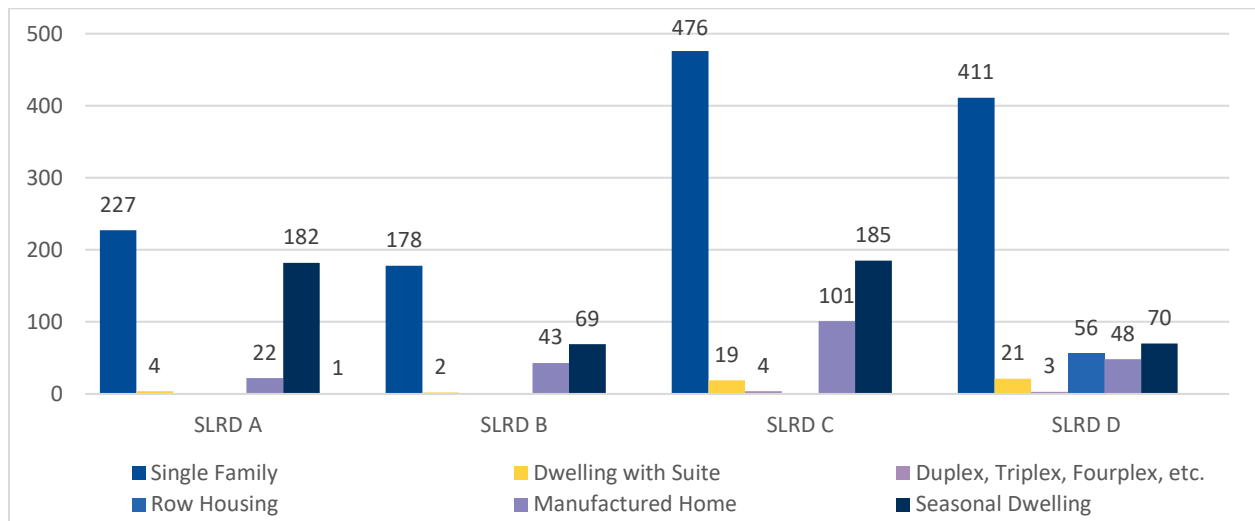
¹⁵ Adequacy issues referring to the need for major repairs.



DWELLINGS

BC Assessment data provides a different view of structure/use types in the electoral areas. In particular, this information highlights the relevance of seasonal dwellings in the dwelling stock in the electoral areas, most notably Area A.

Figure 17: Owner folios by type/use, 2019¹⁶



Source: BC Assessment, 2019

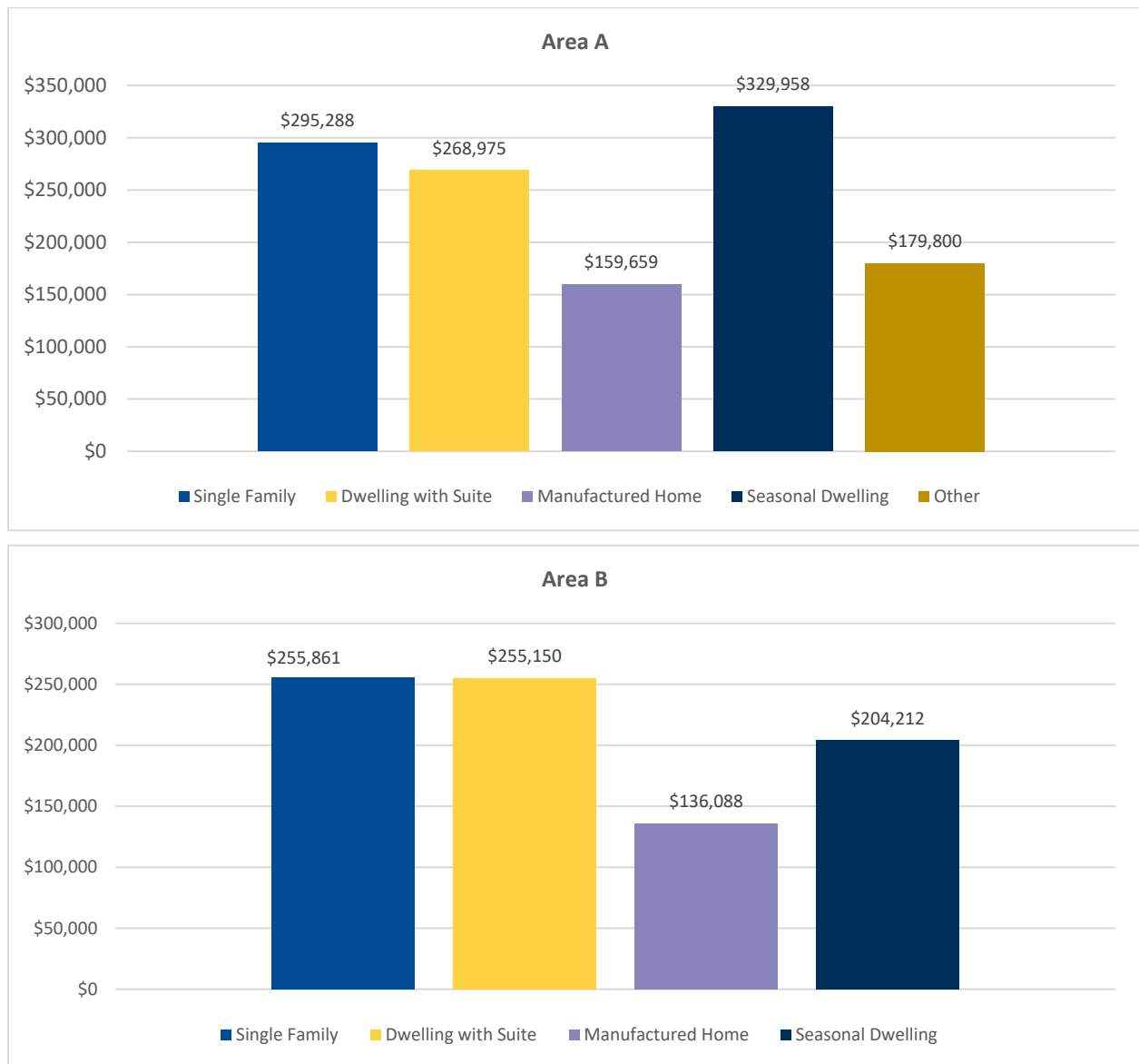
VALUES

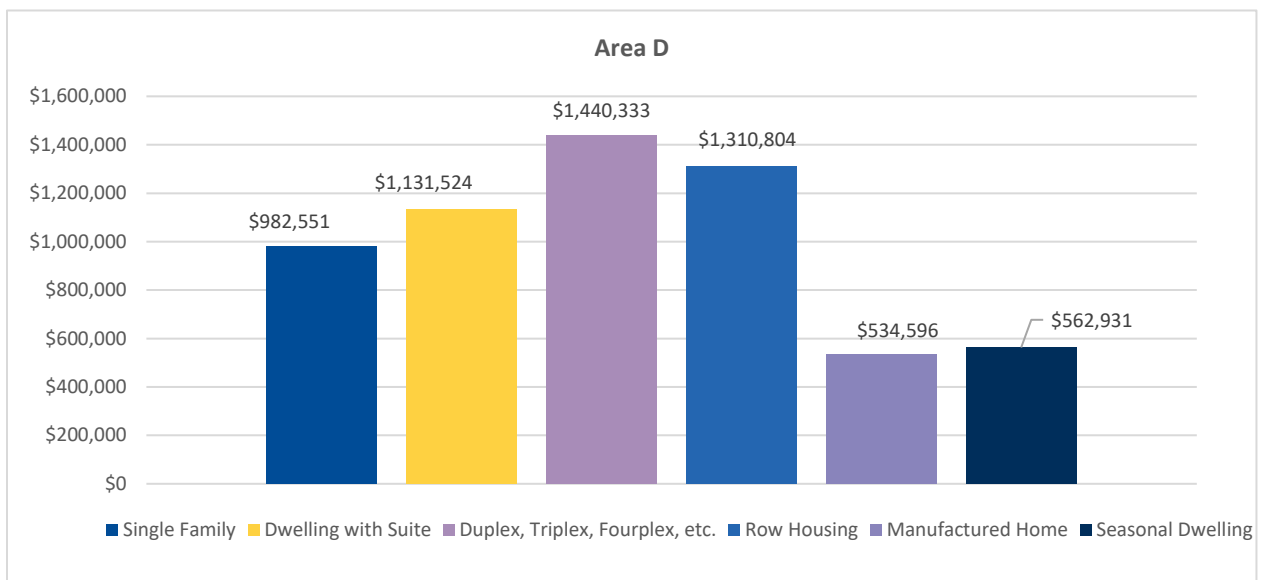
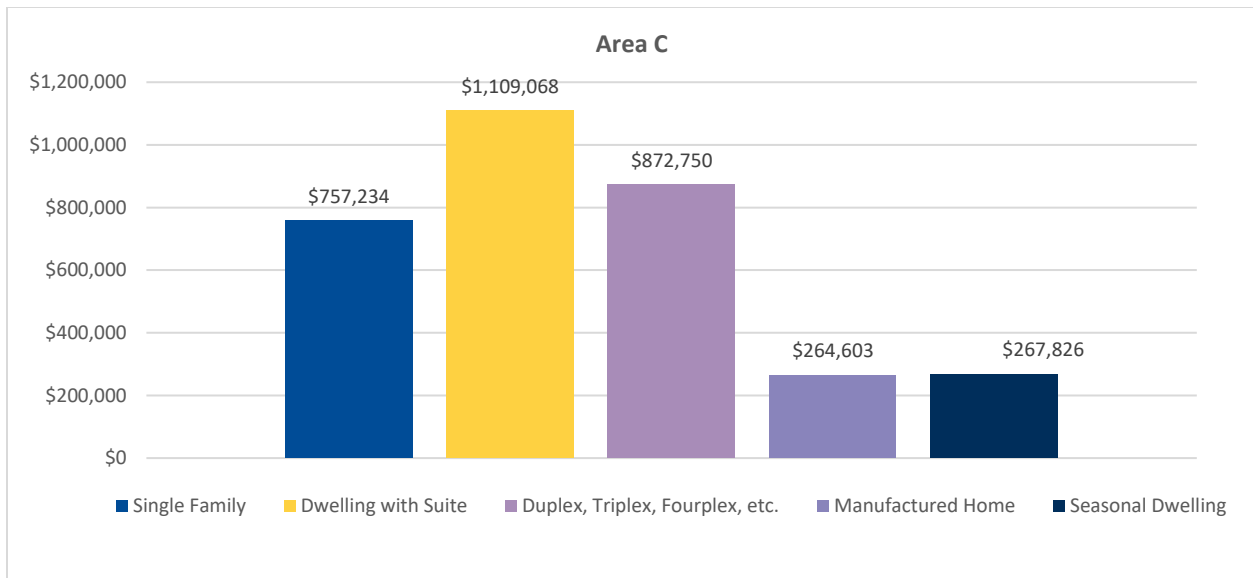
Average folio values in Areas A and B are quite low when compared to the folio values of similar types/uses in Areas C and D. This is not in general surprising as Areas C and D are closer to the communities of Whistler and Squamish, and to the Metro Vancouver area, each with elevated housing values. In general, values for single family dwellings, and dwellings with suites, would be expected to be above those of duplexes (and triplexes, etc.), or row housing. Area D has more duplex and row housing because it includes the Master Planned Communities which were planned to allow multi-family dwellings. Furry Creek is the only one which has developed multi-family housing, though Britannia Beach and Porteau Cove were also planned to allow for this form. A total of 73 new townhouse units and 14 apartment units (covenanted with rental price restrictions and intended for local employees) have recently been approved at Britannia Beach.

¹⁶ The standard units in BC Assessment data are “folios”, these folios can have multiple units on them, but information on average and median values is available only at the “folio” level. In most cases the number of folios is representative of the number of dwelling units of a given type or size.



Figure 18: Average folio value by type/use, 2019





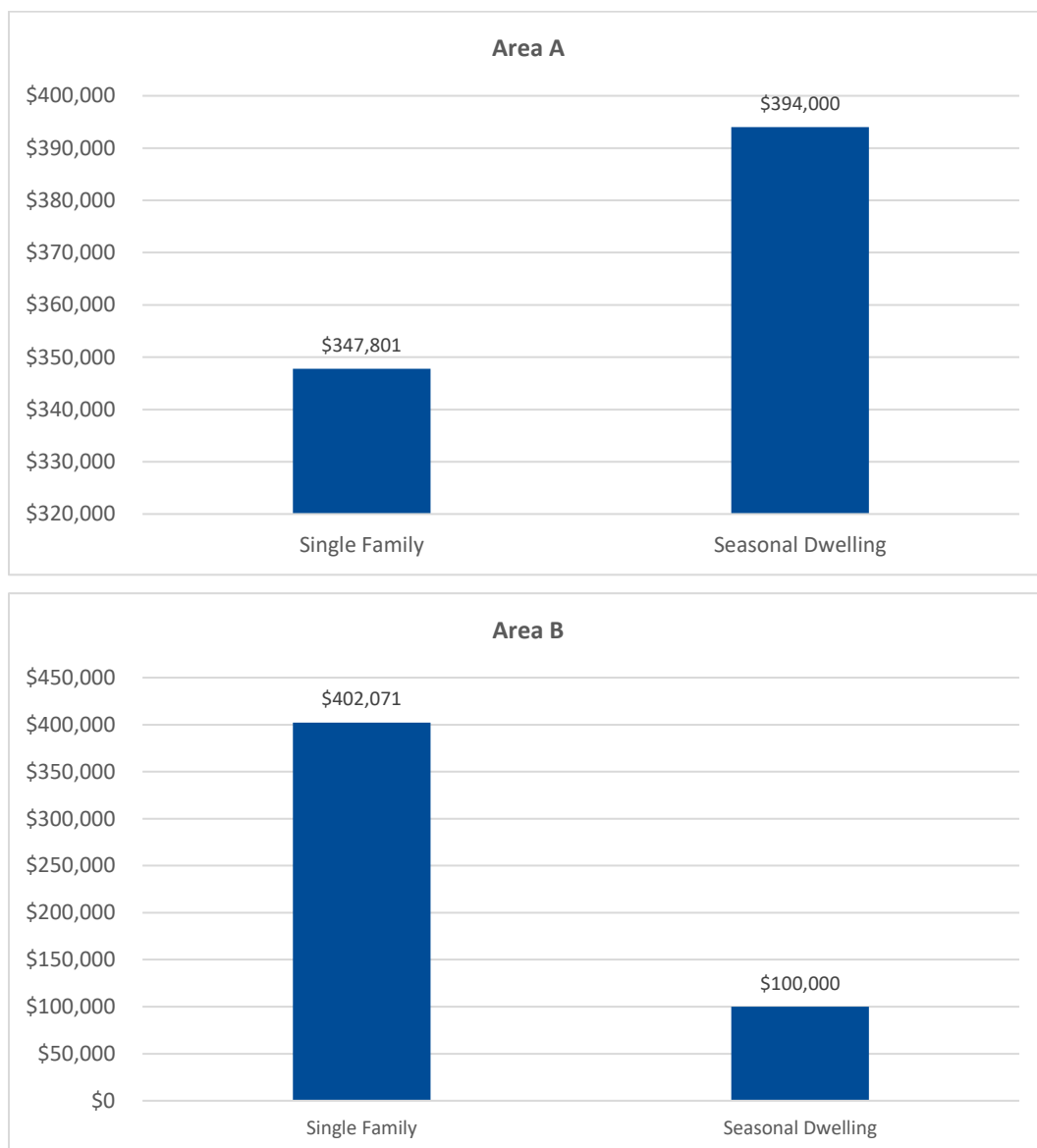
Source: BC Assessment, 2019

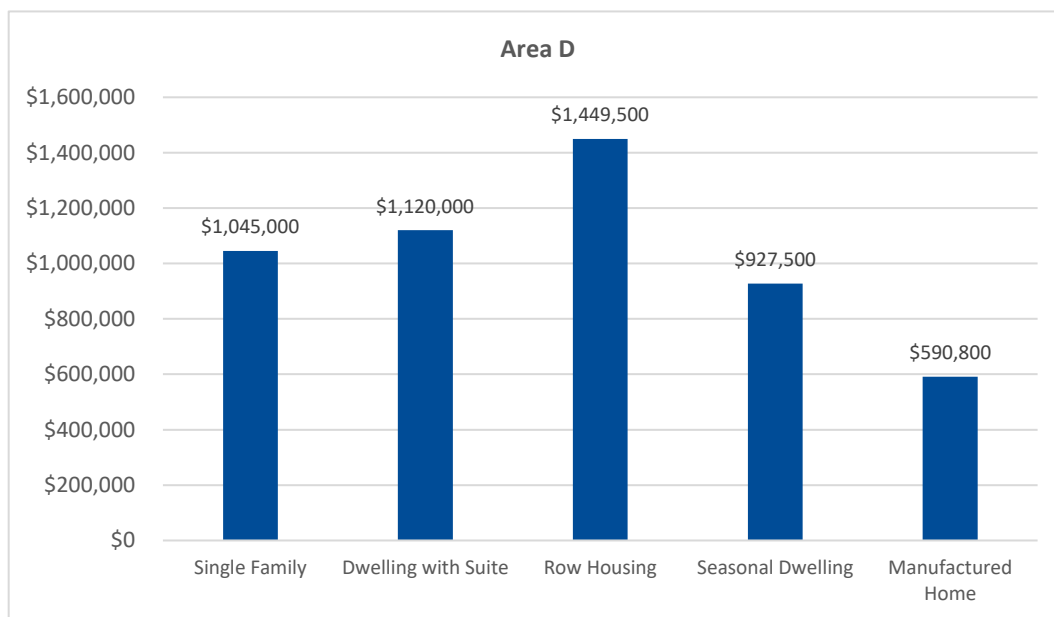
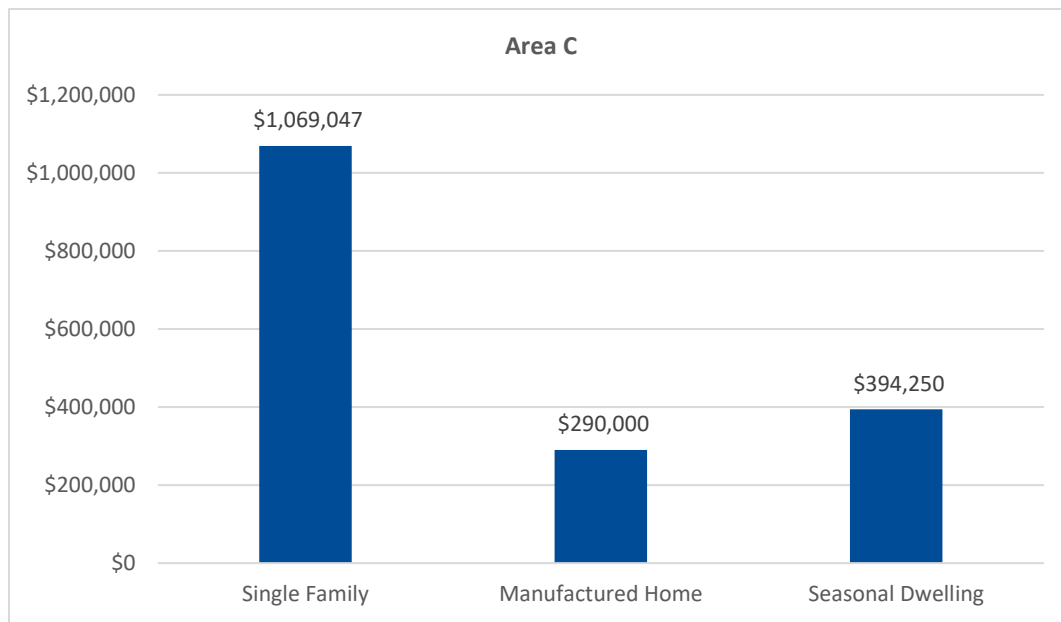


SALE PRICES

Average folio sales prices for housing units are significantly higher than the assessed values across all four electoral areas, indicating that the demand for housing is strong. A higher sales price in comparison to assessment value could also indicate that houses that were sold in 2019 are newer than the rest of the assessed housing stock. As the sales prices data is limited to sales occurring in the first half of 2019, this data has some limitations because some electoral areas (A and B), did not experience a high volume of sales. There are other types of dwellings in the electoral areas, but data may not be available due to small sales volumes.

Figure 19: Average folio sales price by type/use, 2019





Source: BC Assessment, 2019

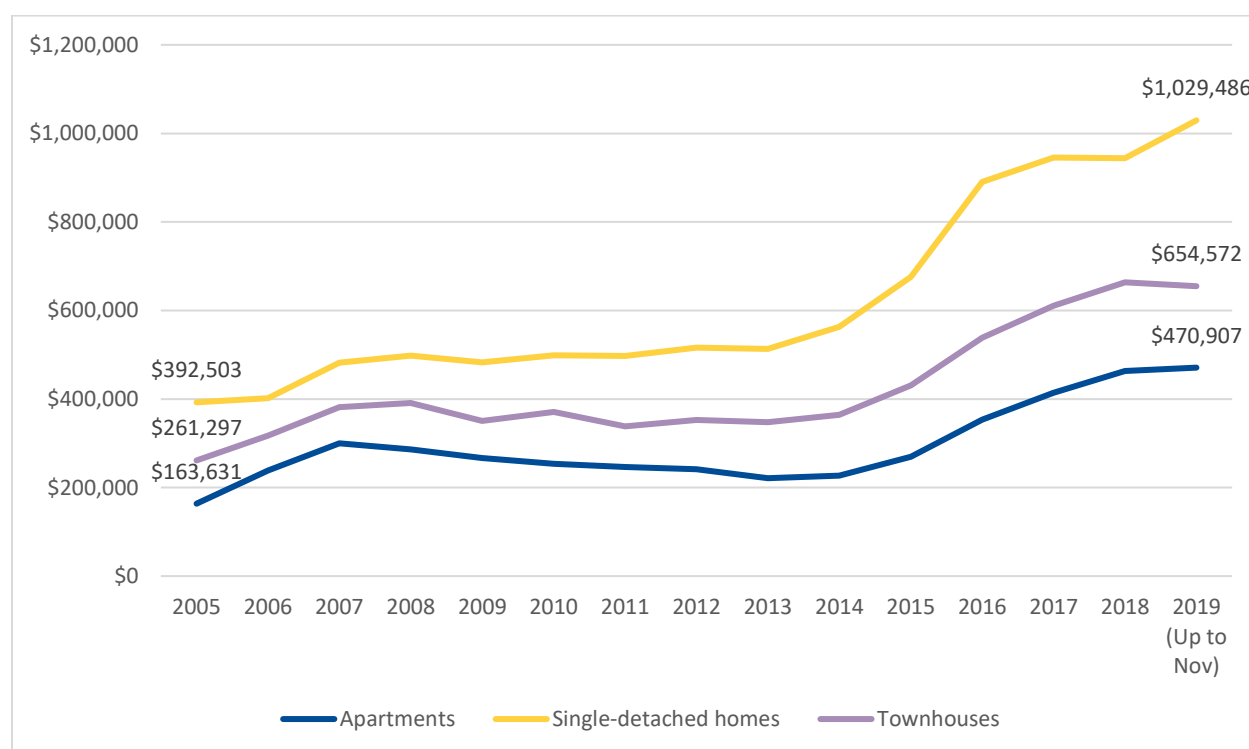


TRENDS IN HOME PRICES AND INCOMES

BC Assessment has not yet made available historical assessment information for the purposes of the Housing Needs Reports. In place of that information, historical sales data was collected from the Real Estate Board of Greater Vancouver and the Kamloops and District Real Estate Board. Unfortunately, data does not align completely with the boundaries of electoral areas. However, this information is shown because it highlights important trends in housing costs in the communities. Data for the area around Lillooet is not reported as it is not available by dwelling type. Overall trends for this area show significant year-to-year fluctuations in average sales price making it difficult to identify trends.

Figure 20 shows trends in average home prices in Squamish and neighbouring areas (geographic boundaries shown in Figure 21). Real estate data for the rural areas alone is available but because of low sales volumes and large variation in average prices year-to-year, it is not possible to use the data to show trends. Between 2005 and 2018, average prices in the Squamish real estate area rose dramatically: 188% for apartments, 162% for single-detached homes, and 151% for townhomes. As the graph shows, prices accelerated after 2014. Between 2014 and 2019 alone, average prices rose by 107% for apartments, 83% for single-detached homes, and 80% for townhouses. For comparison, based on trends between the 2006 and 2016 Census periods, it is estimated that between 2005 and 2019, median household income in Area D grew by only 37%. While sales in Squamish form a large part of this data, rising prices in Squamish will influence home prices in neighbouring areas.

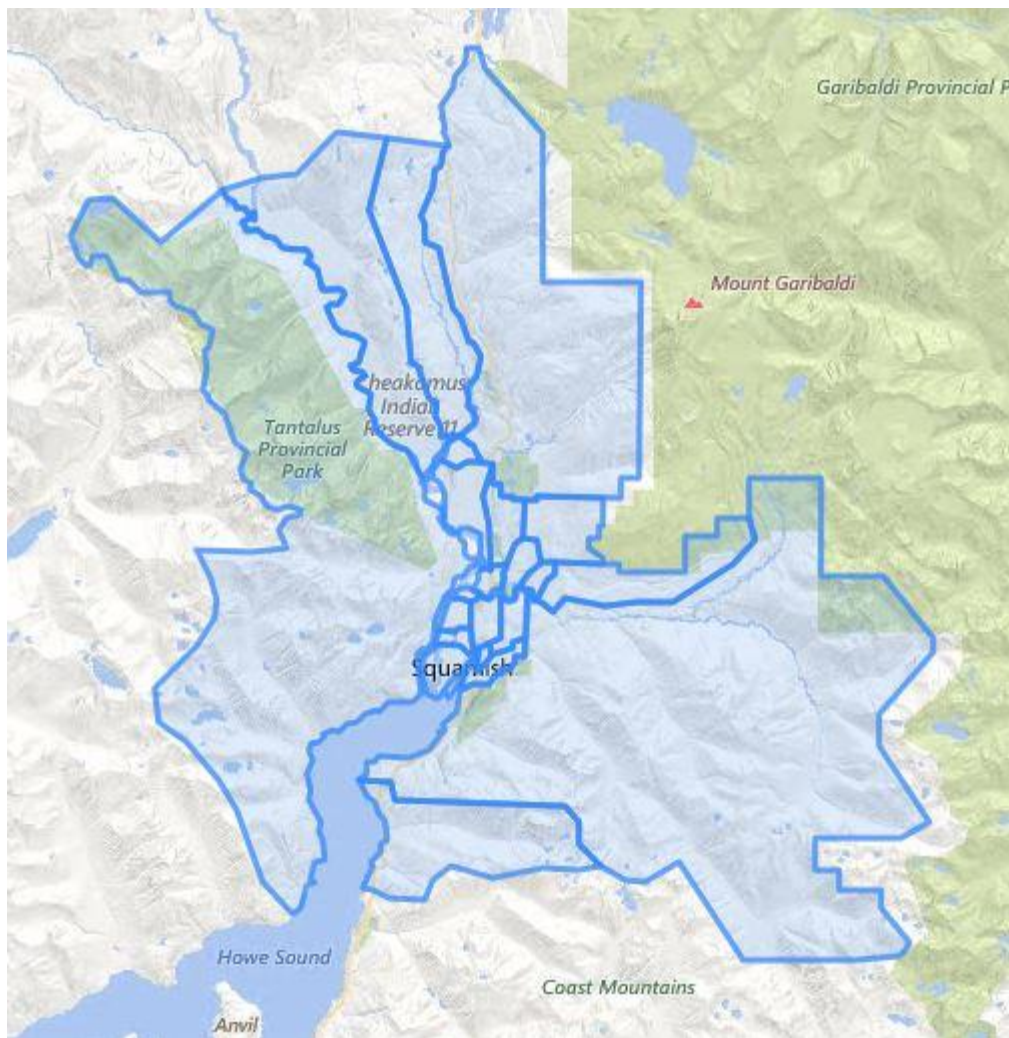
Figure 20: Trends in Average Home Price in Squamish and Neighbouring Areas, 2005 to 2018



Source: Real Estate Board of Greater Vancouver, 2005 to 2019



Figure 21: Squamish Real Estate Area

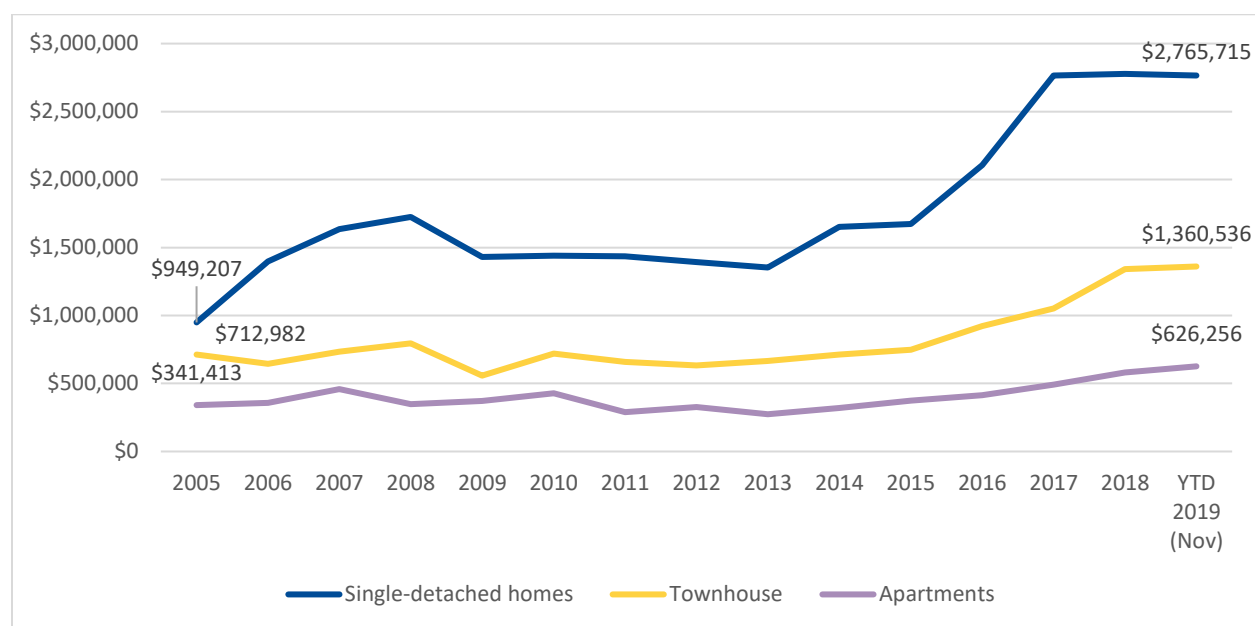


Source: Real Estate Board of Greater Vancouver, 2019

The Whistler real estate area covers a large geographic area that includes, Area C, Pemberton, Lillooet Lake, and a small part of Area D (Figure 23). Separate data for Pemberton and Pemberton Meadows is shown below. Figure 22 shows that Whistler and area saw significant increases in average home prices over the time period for which we have data. Single-detached homes saw a jump between 2005 and 2008 before levelling off somewhat. Prices again started accelerating, especially for single-detached homes after 2014. Between 2005 and 2019, average prices rose by 191% for single-detached homes, 91% for townhouses, and 83% for apartments. However, in the case of Area C, income estimates also show a significant increase, by 86%, likely as higher income households have moved to the community. However, median household incomes are far lower than the incomes required to afford single-detached homes or townhomes in the Whistler real estate area. From 2014 to 2019 alone, average prices increased by 67% for single-detached homes, 91% for townhouses (all of the increase in townhouse prices was after 2014), and 96% for apartments (which actually increased more over this time period than between 2005 and 2019 as a whole due to earlier fluctuations).

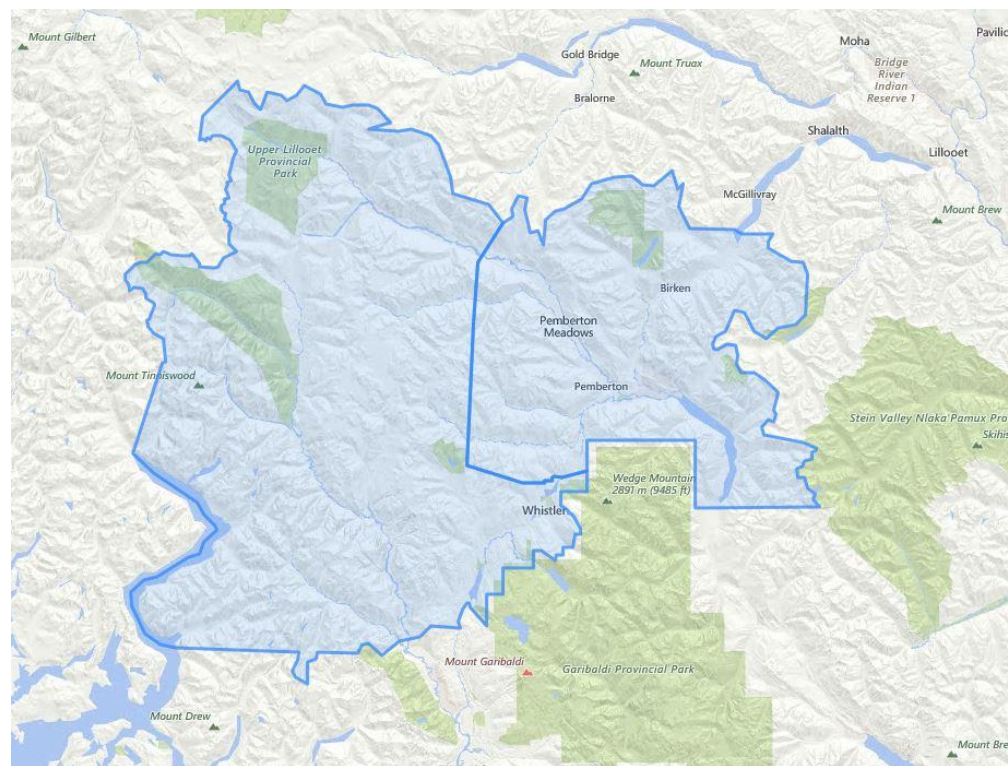


Figure 22: Trends in Average Home Price in Whistler and Neighbouring Areas, 2005 to 2019



Source: Real Estate Board of Greater Vancouver, 2005 to 2019

Figure 23: Whistler Real Estate Area

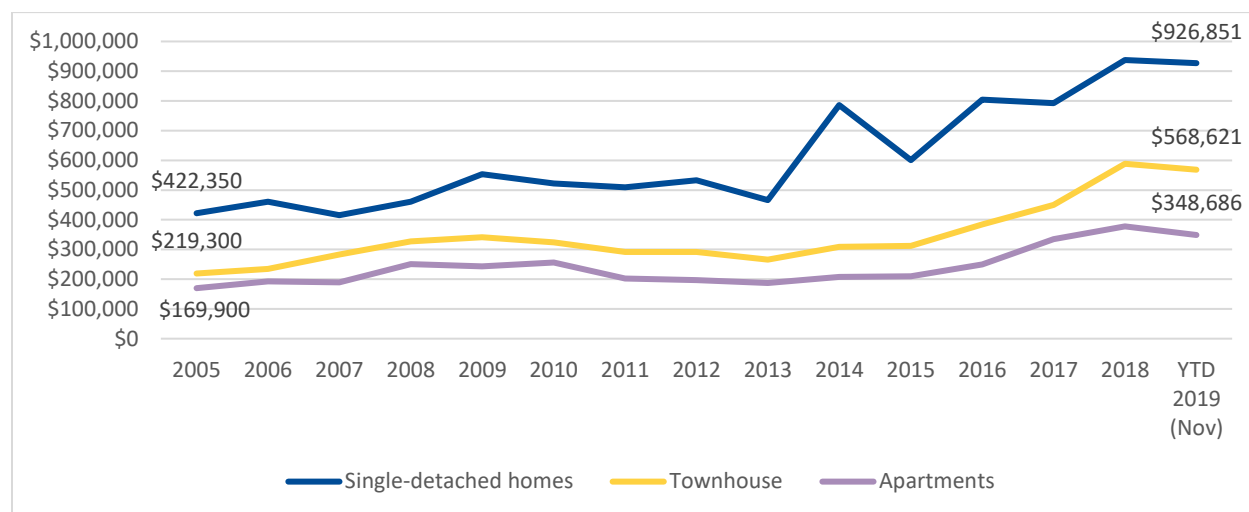


Source: Real Estate Board of Greater Vancouver, 2019



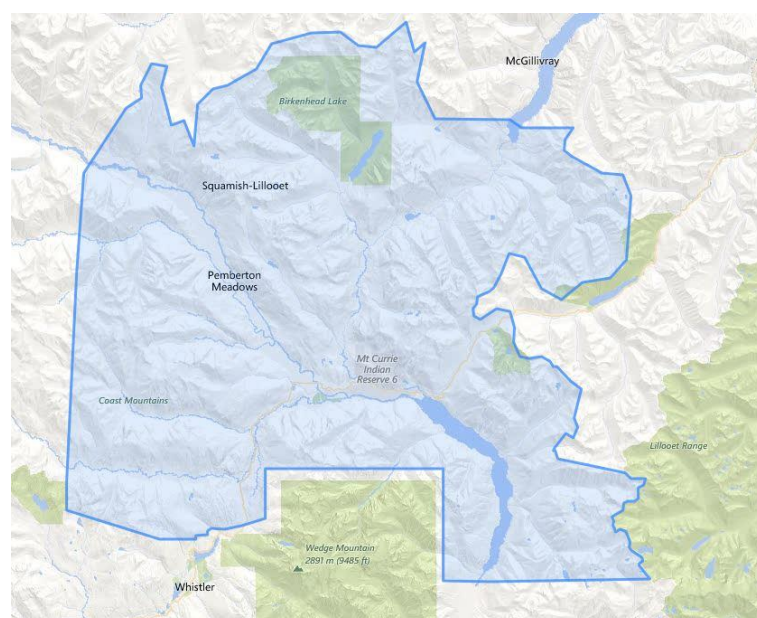
Figure 24 shows trends in average home prices in Pemberton and area, as shown in Figure 25, which roughly covers Pemberton and most of Area C. This area saw similar rises in prices as above. However, single-detached homes saw some large fluctuations from year to year. Between 2005 and 2019, average home prices increased by 119% for single-detached homes, 159% for townhouses, and 105% for apartments. Home prices increased faster than estimated median incomes (86%). In the Pemberton area, the acceleration in home prices appears to have started in 2013. Between 2013 and 2019, the average home price increased by 99% for single-detached homes, 114% for townhouses, and 86% for apartments.

Figure 24: Trends in Average Home Price in Pemberton and Neighbouring Areas, 2005 to 2018



Source: Real Estate Board of Greater Vancouver, 2005 to 2019

Figure 25: Pemberton and Pemberton Meadows Real Estate Area



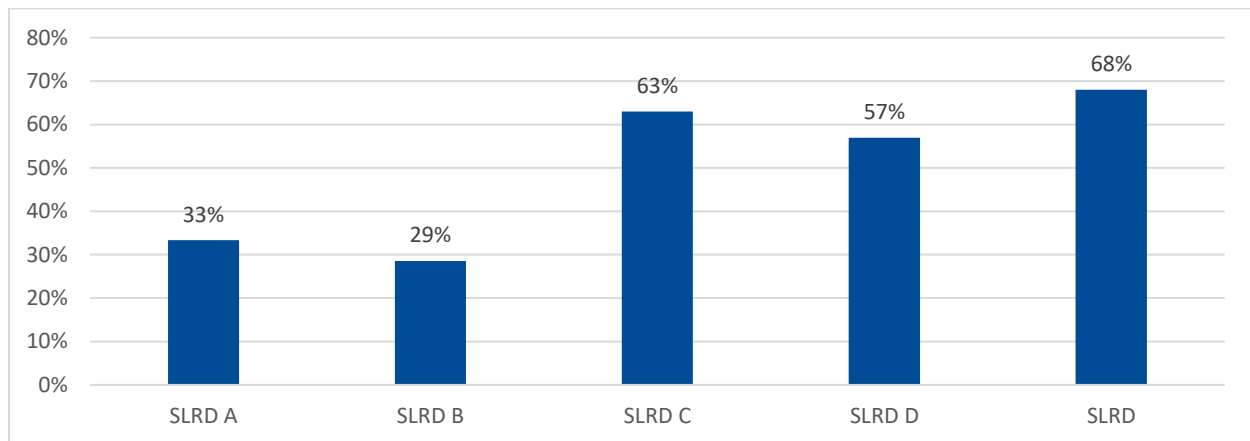
Source: Real Estate Board of Greater Vancouver, 2019



MORTGAGE-FREE HOUSEHOLDS

Compared to the region overall, Electoral Areas A and B have a low proportion of owner households with mortgages. This is likely at least partly due to the higher proportion of older households in Electoral Areas A and B, who have had more time to pay off their mortgage.

Figure 26: Proportion of owner households with mortgages, 2016

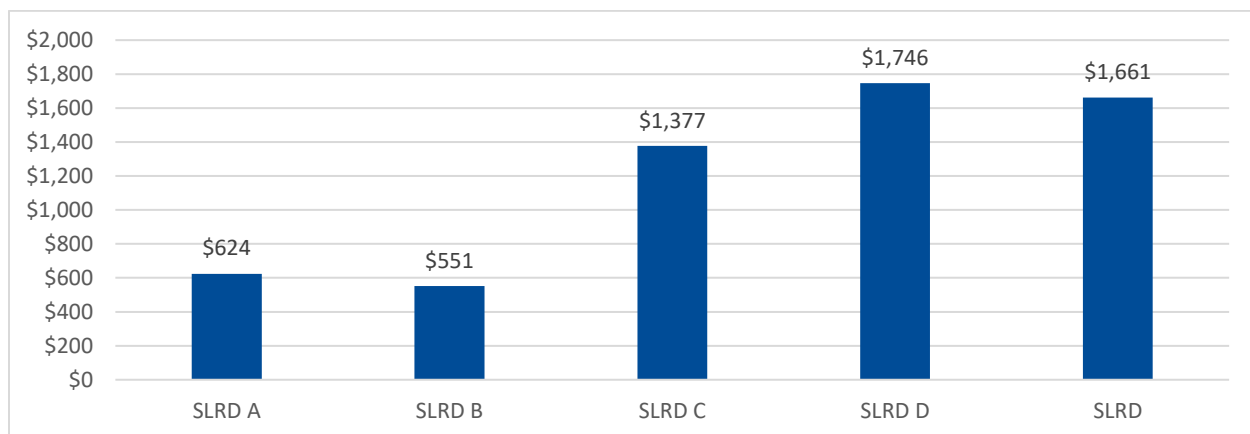


Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

SHELTER COSTS

Shelter costs provide a snapshot of average monthly costs for all households. They include both households that have lived in their home for many years, as well as those who recently moved. Because of this, they do not reflect the current cost of moving to the community, but they do provide an indication of how shelter costs in one community compare to another. Due to the lower proportion of households with mortgages and due to lower home values, Electoral Areas A and B have far lower median shelter costs than Electoral Areas C and D, or the region overall. Median shelter costs in Electoral Area D exceed median costs for the region overall. This is likely due to the proximity of Electoral Area D to Vancouver, Squamish, and/or Whistler.

Figure 27: Average monthly shelter cost of owner households, 2016



Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing



HOUSING AFFORDABILITY

In order to better understand housing affordability in the four electoral areas, the annual household income required to afford the average sales prices of houses in the electoral areas was calculated. This analysis makes a number of assumptions regarding mortgage payments (3-year fixed-term rate of 3.19% with a down payment of 10%) and does not take into account other shelter costs such as utilities, property tax, municipal user fees, and home insurance. Because of this, it is used to provide an illustrative example. Individual circumstances will vary widely.

Table 4 shows that the minimum annual income to afford average sales prices is highest in Area D and Area C. If one were to take out a mortgage to purchase a typical single-detached dwelling with a secondary suite in Area D, the household income required for affordability will be approximately \$194,765. In Area C, a household would require a minimum income of \$185,904 to take out a mortgage to purchase a single-detached dwelling.

In comparison to Area D and C, housing in Area A and Area B is generally more affordable. The highest annual income needed for affordability is around \$70,000 for a single-detached dwelling in Area B.

Table 4: Minimum annual household income needed for housing affordability, 2019

	Average Sales Price (2019)	Monthly Mortgage Payment Based on Average Sales Price	Minimum Annual Income Needed for Affordability*	Actual Median Household Income (2016)
Area A				
Single-Detached Dwelling	\$347,801	\$1,512	\$60,482	n/a
Seasonal Dwelling	\$394,000	\$1,713	\$68,516	
Area B				
Single-Detached Dwelling	\$402,071	\$1,748	\$69,919	\$40,819
Area C				
Single-Detached Dwelling	\$1,069,047	\$4,648	\$185,904	\$83,865
Manufactured Home	\$290,000	\$1,261	\$50,430	
Seasonal Dwelling	\$394,250	\$1,714	\$68,559	
Area D				
Single-Detached Dwelling	\$1,045,000	\$4,534	\$181,363	\$78,713
Single-Detached Dwelling with Suite	\$1,120,000	\$4,869	\$194,765	
Manufactured Home	\$590,800	\$2,568	\$102,738	

*Affordability is defined as spending 30% or less of a household's before-tax income on mortgage payments.



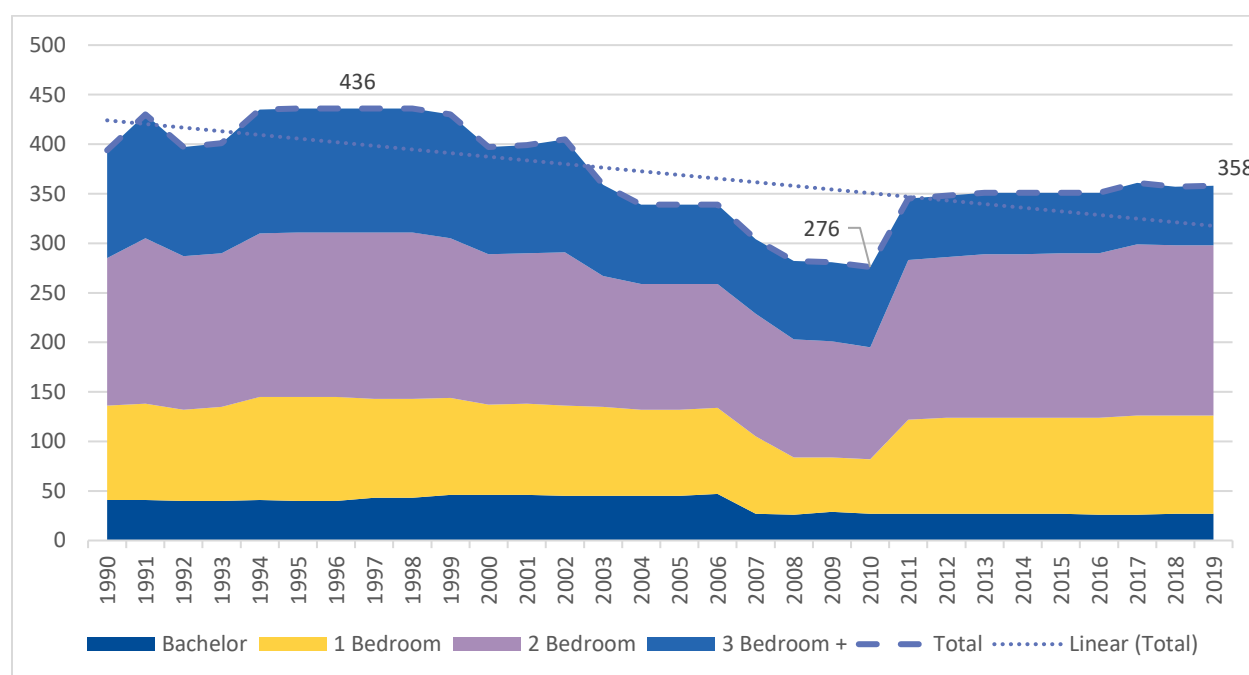
3.2 RENTAL MARKET¹⁷

RENTAL UNITS

The rental market can be divided into the primary and secondary rental markets, the primary rental market including purpose-built rental with multiple units, the secondary market including all other units, such as secondary suites or condos that are rented. In addition to traditional rental markets, there have been reports made to the SLRD of recreational vehicles (RVs) parked on Crown land or renting space on private parcels for use as year-round accommodation.

Information on the primary market is collected by CMHC for larger urban areas. Unfortunately, CMHC information is only available for the Squamish Census Agglomeration¹⁸ and that is reported here for context. In particular, the ups and downs of the number of units in the primary markets is important for interpreting the vacancy rate and rents over time. Between 1990 and 2019, the primary rental market universe has declined overall, moving from a high of 436 units in the period from 1995 to 1998, to a low of 276 in 2010, up to 358 in 2019.

Figure 28: Primary rental market universe, Squamish CA



Source: CMHC Rental Market Survey, 2019

¹⁷ This data includes Statistics Canada data for each community, as well as CMHC data about the Squamish Census Agglomeration. Squamish is used as a potential indicator of what might be happening within the electoral areas.

¹⁸ CA refers to a Census Agglomeration, a geographic unit used by Statistics Canada for particular types of urban areas that includes both the District of Squamish and some of the areas immediately adjacent to it.

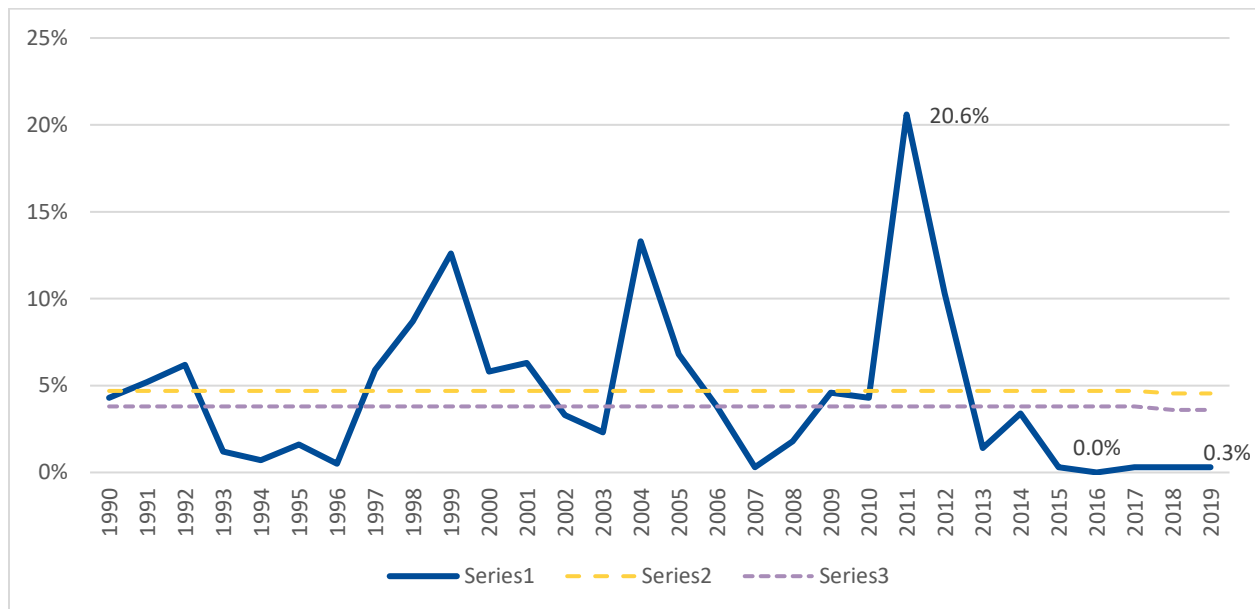


VACANCY RATES

The vacancy rates in the Squamish CA can be interpreted along with the information on the number of units in the primary rental market, as presented above. The variability in vacancy rates can likely be attributed in part to the changes in the number of units in the primary rental market. Between 2010 and 2011, the number of purpose-built rental units increased by 25% and by 2011, the vacancy rate spiked dramatically to 20.6%. This high vacancy rate was likely due to the large number of new units that came online that had not yet been occupied. Vacancy rates have since plunged rapidly and were hovering close to 0% as of 2019, far below what is considered to be a healthy vacancy rate of 3 to 5%.

The primary market vacancy rate for the Squamish CA provides some indication of what is happening in the region when it comes to rental housing, though it may not be representative of the electoral areas.

Figure 29: Primary rental market vacancy rates, Squamish CA



Source: CMHC Rental Market Survey, 2019

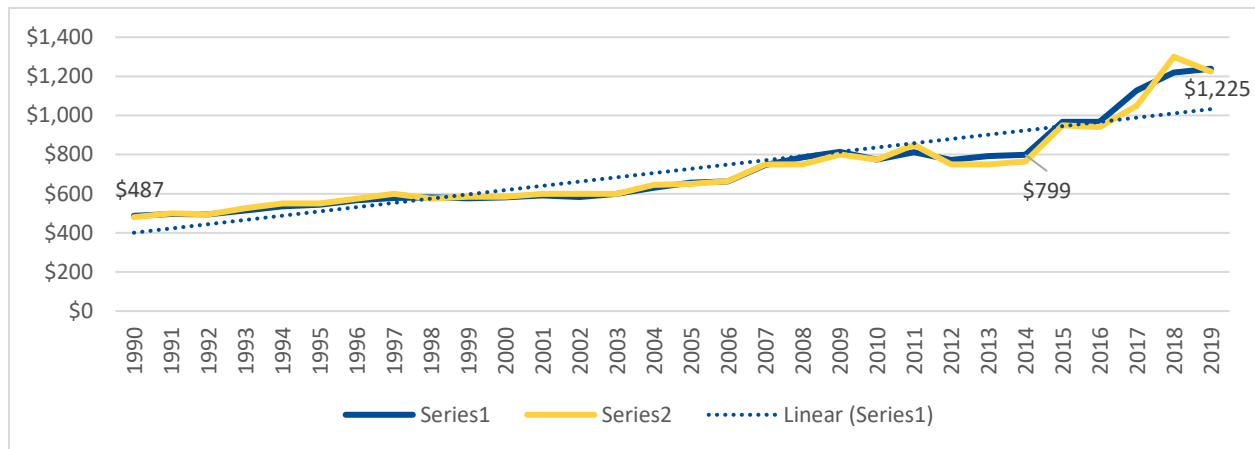


RENTS AND SHELTER COSTS

Median and average rents in Squamish CA have risen dramatically in recent years, coinciding with extremely low vacancy rates. Between 2014 and 2019, average rents in Squamish CA increased by 53%.

Given their relative proximity to Squamish and their size, we expect that Electoral Areas C and D may be influenced by pressures in the Squamish CA and experiencing similar patterns in vacancy rates and/or rents.

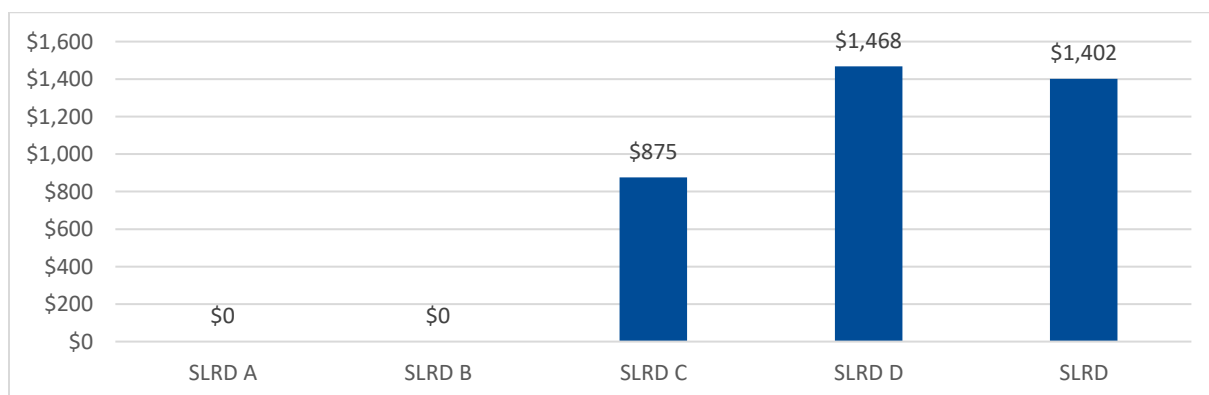
Figure 30: Primary rental market average and median rents, Squamish CA



Source: CMHC Rental Market Survey, 2019

The graph below shows average monthly shelter costs for renter households in 2016. The data available shows that rental costs for Electoral Area D are in line with those for the region overall. Like the ownership market, it is likely that the Electoral Area D rental market is highly affected by what occurs in the neighbouring municipalities of Whistler and Squamish.

Figure 31: Average monthly shelter cost of renter households, 2016¹⁹



Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

¹⁹ Average shelter cost data was suppressed for SLRD Area A and SLRD Area B.



3.3 HOUSING INDICATORS AND CORE HOUSING NEED

Housing indicators are measured nationally and used to understand key housing issues in a community. These measurements monitor three key housing challenges—adequacy, affordability, and suitability—as well as changes over time and differences between communities. Housing indicators show when households are not meeting housing standards defined as follows:

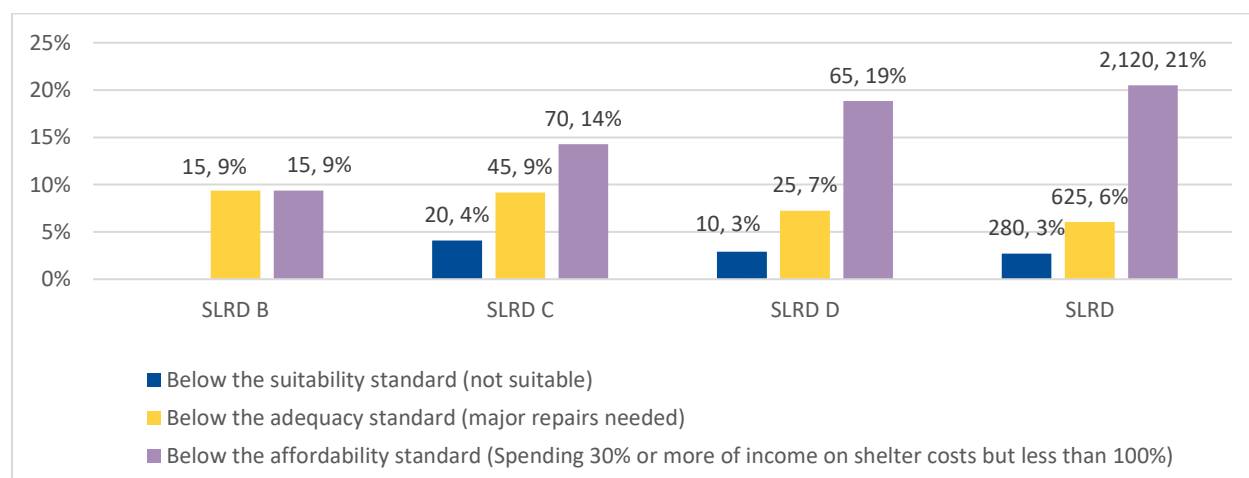
- Adequate housing is reported by their residents as not requiring any major repairs.
- Affordable housing costs less than 30% of total before-tax household income.
- Suitable housing has enough bedrooms for the size and makeup of resident households according to National Occupancy Standard (NOS) requirements.

Core Housing Need is an additional measure of housing challenges. CMHC defines Core Housing Need as a household whose housing does not meet the minimum requirements of at least one of the adequacy, affordability, or suitability indicators. In addition, it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards). Those in Extreme Core Housing Need meet the definition of Core Housing Need *and* spend 50% or more of their income on housing.²⁰

HOUSING INDICATORS

Generally, SLRD’s electoral areas have fewer housing indicator issues than the region overall when it comes to affordability. However, Electoral Areas B, C, and D all showed higher proportions of homes that require major repairs. Electoral Areas C and D also showed slightly higher proportions of households living in unsuitable conditions; this generally means overcrowding.

Figure 32: Housing indicators of owner households, 2016²¹



Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

²⁰ See <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm> for more information.

²¹ Core housing need data for SLRD Area A was suppressed.



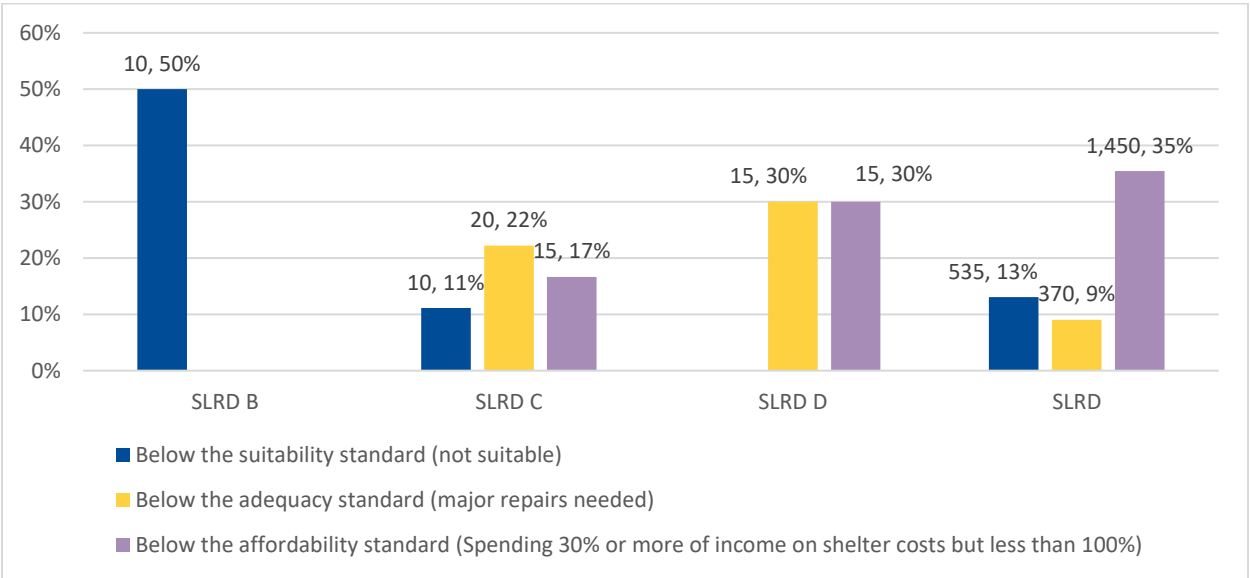
Information regarding core housing need and housing indicators for renters in the electoral areas should be used with caution, as the data may be of low quality or highly influenced by rounding because of the small population size. For example, Figure 33 shows an unsuitability rate of 50% among renter households, indicating that half are living in homes that are too small for their household size. While unsuitability is not uncommon in communities with few rental options, the small population size does raise concerns about the data quality.

A significant proportion of renter households in electoral areas live in inadequate housing, meaning that their home requires major repairs. As shown in Figure 33, 22% of Electoral Area C households and 30% of Electoral Area D households live in inadequate dwellings, compared to 9% across the region. Recognizing the remote location of many homes in SLRD electoral areas, lower incomes, and aging demographics, this trend is not unexpected but raises concerns about the quality of the housing stock and the conditions renters live in.

Affordability is also a concern with 17% of Electoral Area C households and 30% of Electoral Area D households spending 30% or more of household income on shelter costs. Compared to 36% of households across the region who are facing unaffordability, the figures for the electoral areas are not as high but still significant.

Suitability, meaning having enough bedrooms for the size of the household, is an area of concern in Electoral Areas B and C.

Figure 33: Housing indicators of renter households, 2016²²



Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

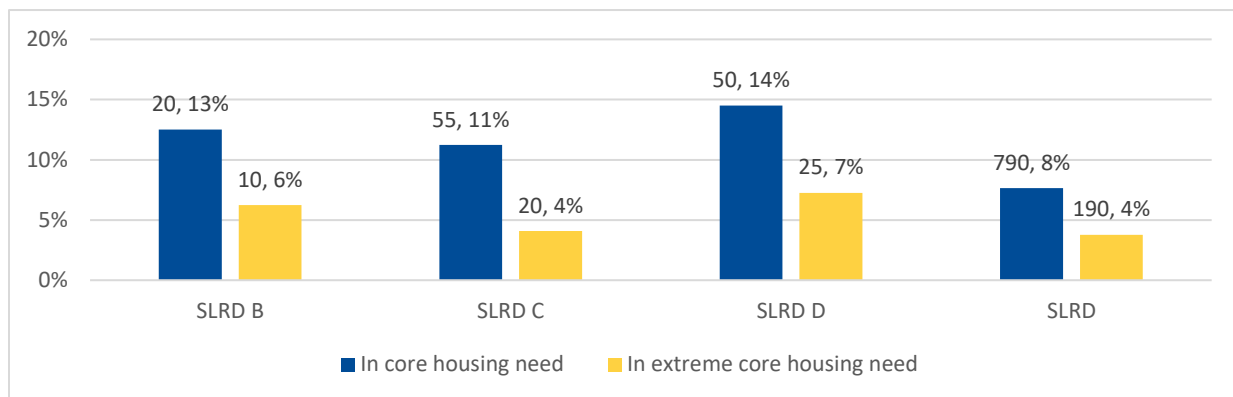
²² Core housing need data for SLRD A was suppressed.



CORE HOUSING NEED

While affordability issues were lower in the electoral areas than the region as a whole, core housing need rates were substantially higher in Areas B, C, and D, the same being true of extreme core housing need rates for Areas B and D. This is likely due to the fact that many households with lower incomes—particularly those on fixed income—bought their properties at a time when housing costs were far lower than today. In comparison, for long-term residents that have housing challenges, finding a new home would likely be cost prohibitive at current market prices.

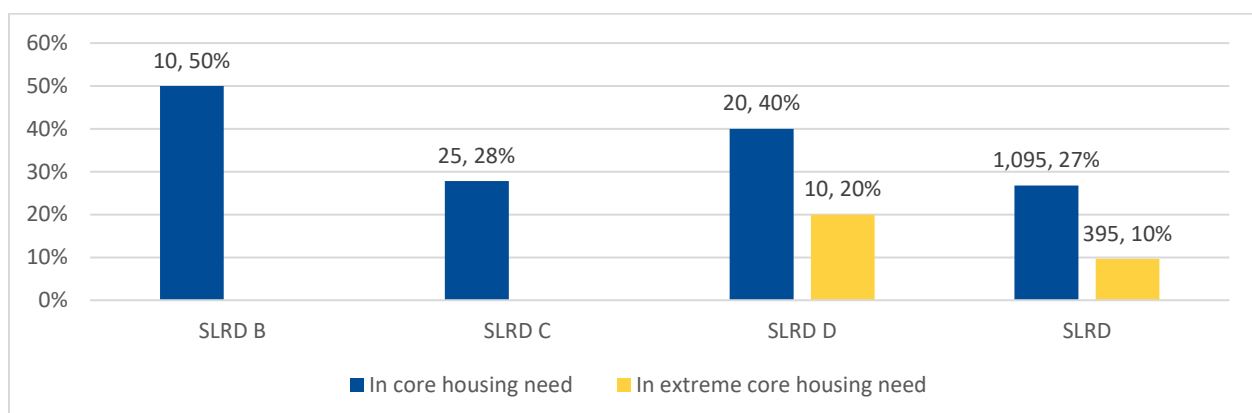
Figure 34: Core housing need of owner households, 2016²³



Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

Again, despite a comparable or even lower proportion of households being below at least one housing standard, rates of core housing need are higher for the electoral areas than in the region as a whole, although this is only marginally the case for Area C. If the information below is correct, renters in Area B and D in particular are facing alarming rates of core housing need when compared to the region more broadly.

Figure 35: Core housing need of renter households, 2016^{24,25}



Source: Statistics Canada, Census 2016, 2011, 2006 – Custom Information for BC Ministry of Municipal Affairs and Housing

²³ Core housing need data for SLRD Area A was suppressed.

²⁴ Core housing need data for SLRD Area A was suppressed.

²⁵ Extreme core housing need refers to those households in core housing need which spend 50% or more of their pre-tax income on shelter costs.



3.4 NON-MARKET HOUSING

Based on BC Housing data on non-market housing with which BC Housing has a financial relationship, BC Housing provides rent assistance in the private market to one household in Area A and two households in Area C. There are no BC Housing-affiliated buildings in the electoral areas. It is possible that there are non-market units unaffiliated with BC Housing in the community. Based on the information available, no co-operative housing units were identified in the electoral areas as of 2019.

The region overall has a total of 641 units of BC Housing-affiliated non-market housing, the majority of which are located in the District of Squamish, and the remainder (excluding the 3 in Areas A and C) in Whistler, Lillooet, and Pemberton.

There are a number of providers of non-market housing units in the municipalities, including Whistler Housing Authority (WHA); Squamish Helping Hands Society, and Sea to Sky Community Services Society.

A significant actor in the provision of non-market housing in the region is Whistler Housing Authority (WHA) which provides rental and ownership opportunities for people who work in the Resort Municipality of Whistler. While WHA does not deliver housing units in the electoral areas, many consider it a model for providing housing in communities with significant tourism and many seasonal homes. The WHA is funded through municipal development cost charges that are earmarked for creating affordable housing for employee housing in Whistler. However, it is important to note that while the WHA does provide a strong model for the provision of affordable housing, the *Local Government Act* specifically grants resort municipalities the ability to impose development cost charges for the purposes of contributing to the capital costs of building employee housing (559.2). Other local governments do not have the authority to levy development cost charges for this purpose, therefore alternative funding models to that used by the WHA are needed.

3.5 HOMELESSNESS

No recent homeless count information is available to estimate the number of homeless in the electoral areas.

The only emergency shelters in the region are the Squamish Helping Hands Society and the Lillooet Friendship Centre Society. It was noted during interviews with non-profit housing providers in Squamish that individuals and families facing homelessness in the region have to travel to Squamish or Vancouver to access emergency or supportive housing. During interviews with First Nations adjacent to electoral areas, it was noted that there has been an increase of people living in vans parked on reserve land due to a lack of affordable housing. In addition, it was noted by survey respondents that there are significant numbers of people living out of vehicles in the region overall, but there is no quantitative data available on this.



4 POPULATION, HOUSEHOLD, AND HOUSING PROJECTIONS

This section provides estimates of potential growth in SLRD electoral areas from 2016 (the year of the last Census) to 2041 (the latest year for which BC Stats provides population projections). Population projections provide a glimpse of a *possible* future. The actual growth of a community is dependent on a range of influencing factors, including economic opportunities in a community, growth in the region overall, trends in neighbouring communities, desirability of the location, and planning and development decisions. In parts of the SLRD that are experiencing growth and significant housing pressures, the availability and affordability of housing is one of the key determinants of growth.

The projections use 2016 as the base year as this is the last year of a full population count through the Census. The 2016 data in this section is based on the Census Community Profile for the electoral areas, which shows a slightly different population count than the Statistics Canada Custom Housing Needs Reports dataset used for other sections of this report. This is because the BC Statistics projections and Statistics Canada Community Profiles are based on total population, while the Custom Housing Needs Reports dataset is based on private households only.

These projections (especially those for Areas A and B) should be used with caution because they rely heavily upon assumptions that may not prove to be true. While these projections show faster growth than historic trends, they consider what would happen in the electoral areas if the population grew at a similar rate to the region. In small communities, even small changes can have big impacts on the rate of population change. These projections should be considered with an informed understanding of the context within the communities.

Note that population, employment, and dwelling unit projections were prepared for the SLRD by Urbanics Consultants Ltd. in 2017. These differ from the projections presented here. The 2017 projections did not have 2016 Census data at the time and the 2016 estimates differ from the 2016 Census profile figures used in this section. The methodologies are also different. As noted, projections show one potential future. The actual population growth will be based on housing and economic opportunities in the region.

In terms of planning for housing, the projections here consider regional demand. Using the regional rate of growth is helpful because one of the reasons communities do not grow is a lack of housing supply. As homes in the region have attracted seasonal residents and land costs have increased at an accelerated rate, the opportunities for new residents to put down roots in the community have declined.

Note that figures have not been rounded. While the projections may appear “exact”, they are estimates.



4.1 POPULATION GROWTH

The graph below shows simplified population projections for the electoral areas. These assume population growth occurs at the same overall rate in the electoral areas as it does in the region. Under such an assumption each area would have a compound growth rate of approximately 1.35% annually.

Given the relatively small populations of these communities and the recent population changes, these projections should be treated with great caution. Areas A and B may see their populations continue to decline as they have in recent years.

Table 5: Projected Population Growth

Community	2016	2021	2026	2031	2036	2041	Change from 2016 to 2020	Change from 2020 to 2025	Change from 2025 to 2041
SLRD A	190	209	224	238	252	266	+16	+15	+45
SLRD B	380	417	448	476	504	531	+31	+31	+90
SLRD C	1,663	1,834	1,967	2,094	2,215	2,335	+137	+137	+394
SLRD D	1,060	1,164	1,249	1,329	1,406	1,482	+87	+85	+250

Source: Derived from BC Stats Population Projections and Statistics Canada Census Program 2016, 2011, 2006

Generally, the electoral areas are expected to see older age groups increase as a proportion of the population while younger age groups stay the same or decline. However, given the relative remoteness and inaccessibility of some areas, it may be that the very oldest age groups (75 or 85 and over) do not grow as otherwise expected because those individuals seek supportive housing and seniors services in other communities.

Table 6: Projected Population Growth by Age Group, 2016-2041

Community	Age	2016	2021	2026	2031	2036	2041	Change from 2016 to 2041
SLRD A	0 to 14	10	10	9	9	8	8	-2
	15 to 19	0	0	0	0	0	0	0
	20 to 24	10	9	9	10	9	9	-1
	25 to 64	120	126	127	127	127	126	6
	65 to 84	45	57	70	80	88	98	53
	85+	5	7	9	13	20	24	19
SLRD B	0 to 14	35	37	35	33	30	29	-6
	15 to 19	15	15	17	16	16	15	0
	20 to 24	10	8	9	9	9	9	-1
	25 to 64	210	217	219	223	232	232	22
	65 to 84	105	132	159	182	197	221	116
	85+	5	7	9	13	19	24	19



Community	Age	2016	2021	2026	2031	2036	2041	Change from 2016 to 2041
SLRD C	0 to 14	305	334	331	329	320	322	17
	15 to 19	80	86	101	100	107	103	23
	20 to 24	60	53	58	66	66	70	10
	25 to 64	1045	1129	1178	1231	1288	1316	271
	65 to 84	170	220	282	343	393	464	294
	85+	10	12	17	26	41	60	50
SLRD D	0 to 14	155	167	161	157	152	152	-3
	15 to 19	45	48	55	53	56	54	9
	20 to 24	30	26	28	31	31	32	2
	25 to 64	645	686	708	733	763	775	130
	65 to 84	180	231	289	340	382	441	261
	85+	5	7	9	14	22	28	23

Source: Derived from BC Stats Population Projections and Statistics Canada Census Program 2016, 2011, 2006

4.2 HOUSEHOLD GROWTH

The electoral areas are projected to have, in some cases, substantial household growth. Of course, if population growth is more modest than projected, household growth would likely also be more modest. Growth in households may outpace growth in population as individuals age in greater numbers into age cohorts where a higher proportion of individuals lead households—and often smaller households.

Table 7: Projected Household Growth

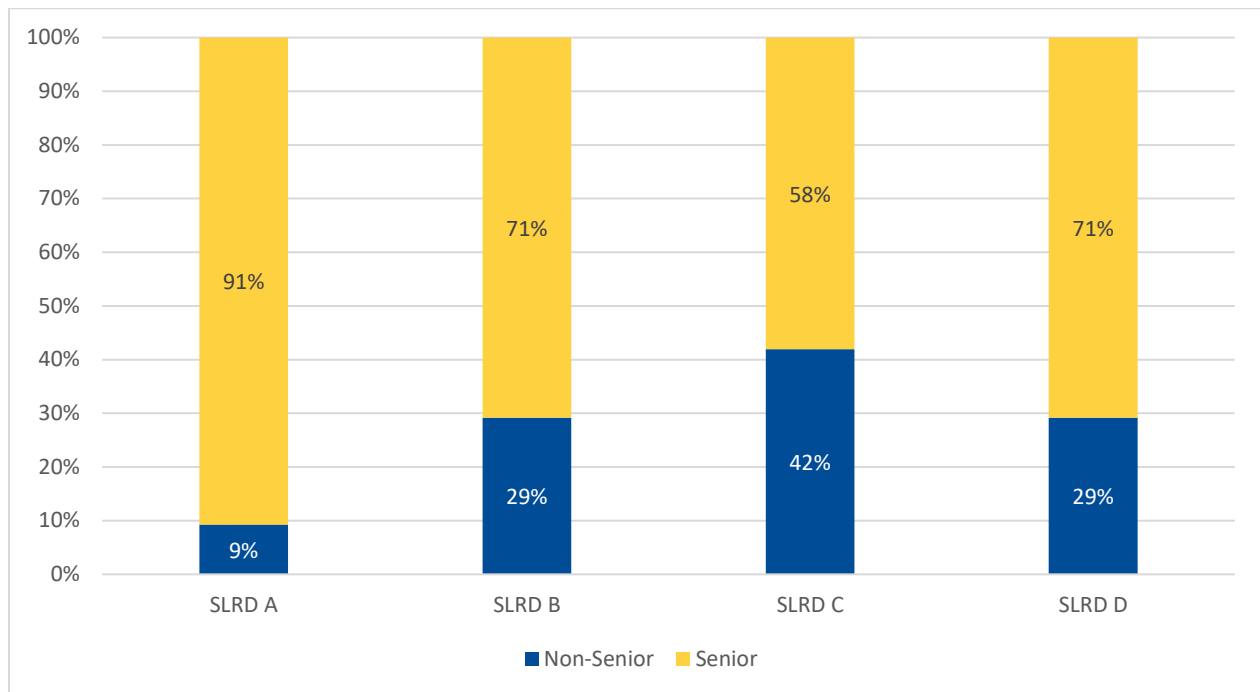
Community	2016	2021	2026	2031	2036	2041	Change from 2016 to 2020	Change from 2020 to 2025	Change from 2025 to 2041
SLRD A	106	118	122	127	136	144	+10	+5	+23
SLRD B	201	224	238	252	266	281	+19	+15	+45
SLRD C	693	775	850	931	1,011	1,087	+68	+74	+252
SLRD D	393	450	508	562	606	648	+45	+58	+152

Source: Derived from BC Stats Population Projections and Statistics Canada Census Program 2016, 2011, 2006

This rapid growth in the older age groups in the high proportion of households that will be senior-led is shown in Figure 36. In all four electoral areas, senior households represent the majority of additional households. In the most extreme case, in Area A, senior households may represent 90% of the increase in households.



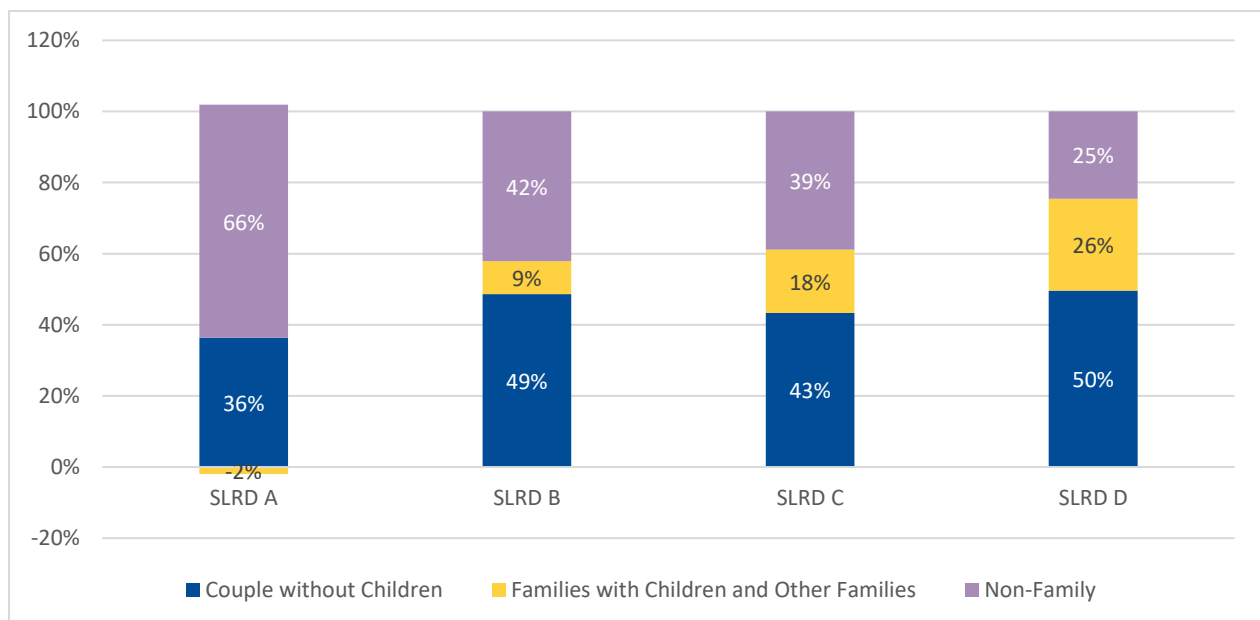
Figure 36: Projected contribution to total increase in household, 2016-2041



Source: Derived from BC Stats Population Projections and Statistics Canada Census Program 2016, 2011, 2006

This growth in seniors households is also reflected in the types of households that are expected to grow. Figure 37 shows that most new households will be non-family (generally, individuals living alone) or couples without children. Area D and Area C show a higher proportion of families with children and other families.

Figure 37: Projected contribution to Total Increase by Household Family Type, 2016-2041



Source: Derived from BC Stats Population Projections and Statistics Canada Census Program 2016, 2011, 2006



4.3 PROJECTED HOUSING UNITS

With additional households dominated by non-family and couple-without-children households, and many of these new households senior-led, it's likely the majority of additional dwellings required could be smaller 1-2 bedroom units, possibly including more in the way of multi-family structure types. Table 8 shows the assumed distribution of required units for each household type. It is recognized that actual housing preferences may vary.

Table 8: Assumed Distribution of Required Units by Household Family Type

	Studio or 1 Bedroom	2 Bedroom	3+ Bedroom
Couple without Children	50%	50%	0%
Families with Children and Other Families	0%	33%	67%
Non-Family	60%	30%	10%

Based on those assumptions, an estimation of required dwelling sizes across the SLRD electoral areas was prepared and is shown in Table 9. The required dwellings are projected over three time periods: 2016 to 2020, 2020 to 2025 and 2025 to 2041. Based on growth in one-person or two-person households, it is expected that the greatest need for new units will be studio, one-bedroom, and two-bedroom units.

Table 9: Projected Required Dwellings by Bedroom Type, All SLRD Electoral Areas, 2016-2041

	2016-2020	2020-2025	2025-2041
Studio or 1 Bedroom	53	62	224
2 Bedroom	55	59	190
3+ Bedroom	34	30	59
Total Units	142	152	472

Table 10 shows the projected required dwellings by each SLRD electoral area over the next 25 years with 2016 as the starting point. The most housing units required will be in Areas C and D, while Areas A and B will have modest demand.

Table 10: Projected Required Dwellings by Bedroom Type and SLRD Electoral Areas, 2016-2041

	SLRD A	SLRD B	SLRD C	SLRD D
Couple without Children	14	39	171	126
Families with Children and Other Families	-1	7	70	66
Non-Family	25	33	153	63
Studio or 1 Bedroom	22	39	177	101
2 Bedroom	14	32	154	104
3+ Bedroom	2	8	62	50
Total Units	38	79	394	255

Source: Derived from BC Stats Population Projections and Statistics Canada Census Program 2016, 2011, 2006



4.4 SUMMARY

The projections show that the electoral areas are generally expected to continue aging with growth primarily in small household sizes. Area C and Area D are the only electoral areas showing significant growth in the number of families with children. Based on these projections, it is estimated that smaller unit sizes are the most needed. However, population growth is highly dependant on the type and affordability of housing available. More affordable, family-sized housing may well attract more families with children over time. The lack of this type of housing, which is the case in many areas of the region, will make it difficult for families with children to buy or rent in the community. The projections show one potential future based on a number of assumptions. Real growth in the community will be based on housing and economic opportunities in the region.



5 COMMUNITY ENGAGEMENT

5.1 OVERVIEW

Engagement for this study was completed in October and November 2019 and included three engagement opportunities:

- Community workshops
- Stakeholder interviews
- Community survey

Details about each engagement opportunity and findings are summarized below.



Photo by Urban Matters—Community Workshop in SLRD Area B



5.2 COMMUNITY WORKSHOPS

OVERVIEW

A total of four workshops were held through the electoral areas. The workshops began with a short presentation providing an overview of key findings from the statistical data, followed by group discussion. The dates and numbers of participants are shown in the table below.

Table 11: Community Workshops

Community	Date	Participants
Area A	October 5, 2019	3
Area B	October 6, 2019	12
Area C	October 16, 2019	4
Area D	October 3, 2019	6

Two workshops were originally planned for Area A; however, only one took place due to turnout. In general, workshops had low attendance. It was noted that travel distance and weather may have played a factor. Engagement on housing needs is often lower when there is no specific development on the horizon. For those living in remote areas, especially those who have paid off their mortgages, the conversation on housing needs may not have felt immediately relevant.

ELECTORAL AREA A

Community Strengths

Workshop participants reported that SLRD A was an attractive place to live because of the natural environment, backcountry lifestyle, and housing affordability compared to similar areas. The participants described the area as a destination for many part-time residents and visitors due to the strong tourism base, largely driven by Tyax Lodge, and the resource sectors.

Participants were asked about what the community does well when it comes to housing. Two key strengths identified were

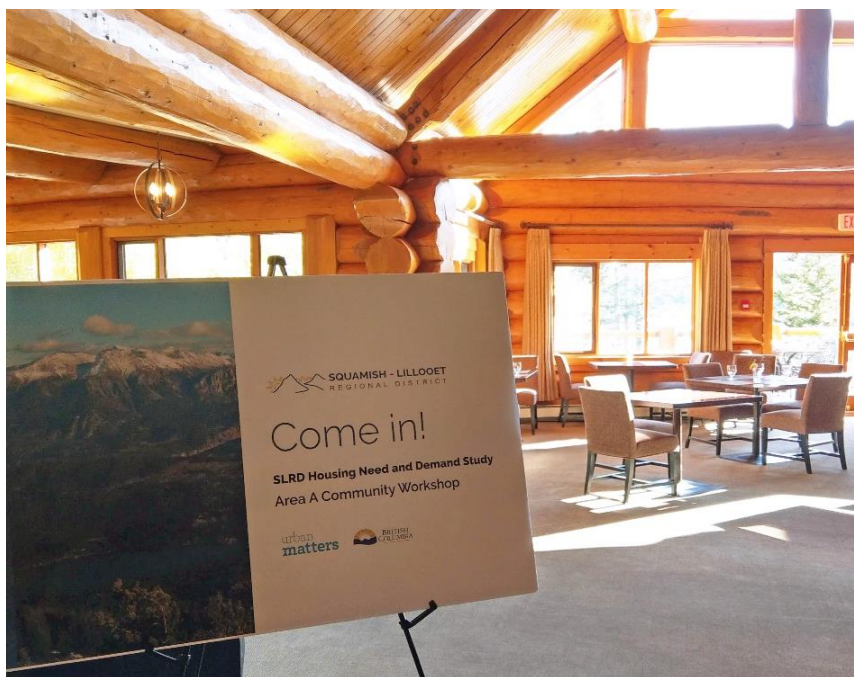


Photo by Urban Matters—Community Workshop at Tyax Lodge



the employee housing in Tyax Lodge as it helps to meet the business' needs and the willingness of some part-time residents to rent their homes. While it was noted that there are well-managed short-term rental housing options in Area A, it is also recognized that these are occupied by seasonal workers which removes the units from the long-term accommodation market.

Housing Challenges and Needs

Participants were asked about the types of housing issues they see in the community and listed the following housing gaps:

- Long-term and short-term rental housing for permanent and seasonal workers
- Lack of new housing development
- Seniors housing and services
- Competition for housing from part-time residents and permanent residents, including from large-scale capital projects which add pressure to an already tight rental market

In addition to housing issues, participants identified a number of challenges that affect community livability, including distance from health care options and missing community amenities such as grocery stores and schools. It was also noted that it is very challenging to hire contractors or repair people to come to the remote communities in Area A. This leads to additional costs which present a challenge to maintaining adequate housing and is also a barrier to building and maintaining new housing in the community.

Participants reported that the community needed housing units of different sizes to address diverse needs, short-term staff housing, and amenities to attract people to the area (e.g., high-speed internet). Some would also like to see incentives offered to landlords to maintain their properties to a higher standard as some properties are in poor condition, particularly in Bralorne.

Barriers and Opportunities

Workshop participants reported seeing the following barriers for building and operating the types of housing that are needed:

- Funding and costs
- Long term revenue sources
- Limited resources including labour, land, and construction materials

When asked what the SLRD could do to improve housing in Electoral Area A, respondents identified zoning and additional government support, building incentive programs, and developing strategic and integrated partnerships with community stakeholders.



ELECTORAL AREA B

Community Strengths

Workshop participants reported that Electoral Area B was an attractive place to live because of the community and sense of belonging, natural environment, and access to health care services in Lillooet.

Participants were asked what the community does well when it comes to housing. It was noted that housing is generally affordable in the community which helps to attract new community members, and that community members are paying attention to housing challenges as indicated by the formation of a new housing society to increase housing.

Housing Challenges and Needs

Participants were asked about the types of housing issues they see in the community and listed the following housing gaps:

- Affordability of housing options
- Competition for housing from part-time residents and permanent residents, including from large-scale capital projects which brings in large numbers of temporary workers that add pressure to an already tight rental market
- Housing options for residents with disabilities, seniors, and low income
- Housing for staff
- Availability of housing for a growing population

While the proximity to Lillooet provides access to good quality health care services, participants identified distance to more specialized housing options such as assisted living a challenge.

Participants reported that the community needs more rental housing options in a variety of sizes to better accommodate senior residents and employee and temporary worker housing needs. Specific housing types such as duplexes and co-op housing were suggested by the participants.

Barriers and Opportunities

Participants were asked about the barriers they see for building and operating the types of housing that are needed in Electoral Area B and they listed:

- Bureaucratic process and policies
- Funding availability
- Limited building resources
- Outdated infrastructure
- Space and land usage



As for what the SLRD could do to improve housing in this area, respondents identified the following opportunities:

- Additional government support in navigating development processes and policies
- Approach development with an environmentally conscious lens
- Review and update bylaws
- New housing options
- Create integrated planning and community partnerships between non-profit organizations, First Nations communities, and senior levels of government

ELECTORAL AREA C

Community Strengths

Electoral Area C was identified as an attractive place to live by the workshop participants because of the community and its amenities, natural environment, and being family-oriented.

When it came to what the community is doing well for housing, participants identified efforts to include affordable housing in new developments as a strength, as well as the community involvement, and successful partnerships with developers as strengths.

Housing Challenges and Needs

In regard to the types of housing issues workshop participants see in Electoral Area C, they listed the following gaps:

- Affordable housing options
- Rental housing
- Limited availability
- Out of town ownership

In addition to housing issues, participants identified a number of challenges that affect the community including distance from health care options and their proximity to neighbouring resort/destination communities.

Respondents reported that the community needs more variety in available housing units to accommodate more diverse needs. Suggestions included condensed housing (townhomes and condos), mobile home parks, low income housing, and senior residences.

Participants also identified several missing community amenities, including retail options, childcare, and senior support.

Barriers and Opportunities

Workshop respondents for Electoral Area C reported that the high cost of development is a barrier to building and operating the types of housing that are needed. On the development side, participants cited several factors impacting affordable housing development: high land and servicing costs, high cost of trades and skilled workers costs, and challenges related to the surrounding terrain (e.g. landslides and flooding).



When asked that the SLRD could do to improve housing in this area, respondents listed the following actions:

- Encourage small-scale development in the SLRD electoral areas
- Incorporate covenants to protect affordable housing
- Create partnerships with stakeholders
- Review and update policy, bylaws, and land zoning/usage

ELECTORAL AREA D

Community Strengths

Workshop respondents reported that Electoral Area D was an attractive place to live because of the natural environment, community, and proximity to neighbouring destination communities.

When asked what the community is doing well, participants identified community pride, housing options, and development as strengths.

Housing Challenges and Needs

For Electoral Area D, participants identified the following housing issues:

- Affordability of housing options
- Senior housing and services
- Limited availability of appropriate housing with adequate storage options

In addition to these housing gaps, respondents also identified economic development and transportation as community challenges.

Participants reported that the community needs housing units of different sizes, staff housing, and better amenities (e.g. high speed internet and natural gas).

Barriers and Opportunities

Respondents identified limited resources as a barrier to building and operating the types of housing that are needed in the community. These resources include land, potable water, and servicing.

Respondents would like to see the SLRD continue to include commercial space and employee housing in new developments, create additional community amenities (e.g. childcare), and maintain open communications with the community and stakeholders.



5.3 STAKEHOLDER INTERVIEWS

OVERVIEW

In-person and phone interviews were held with 13 stakeholders in the Squamish-Lillooet Regional District (SLRD) in October and November 2019. Interviews were primarily conducted by telephone. A few interviews were completed in person where there was an opportunity to schedule an interview during a community visit. Stakeholders were selected from groups working in the housing-related field, including community organizations, First Nations, and the private sector. The following groups were available for interviews:

- Sea to Sky Community Services Society
- Squamish Helping Hands Society
- Howe Sound Women's Society
- Whistler Community Services Society
- Britannia Beach Community Association
- Bridge River Valley Community Association
- Líl'wat First Nation
- Ts'kw'aylaxw (Pavilion Indian Band) First Nation
- Xwísten (Bridge River Indian Band) First Nation
- Tyax Lodge & Heliskiing
- Royal Lepage
- Macdonald Development
- Local Interviewee (requested to remain unnamed)

The purpose of the interviews is to provide insight into the housing needs of hard-to-reach demographics, such as individuals who may have moved away or individuals who do not live in the community because they cannot find adequate housing. It is also to hear from organizations who provide housing and housing-related services to community members in the SLRD.

KEY HOUSING CHALLENGES

Increasing Housing Demand from the Lower Mainland

The SLRD communities identified a general trend of mobility of residents originating from an increasingly hot housing market in Lower Mainland. As the housing prices increase in the Sea to Sky corridor, individuals and property investors are moving from Squamish, Whistler and Pemberton to find more affordable housing in the SLRD electoral areas in recent years. It was noted that some farming families are being displaced.

High Cost of Rents and Lack of Rental Housing

The rising costs of rents are a challenge in Squamish, Whistler, Pemberton, and Area C. Anecdotal information suggests that the increasing rental costs are pushing some renters to look for homeownership options and for some owners to rent out secondary suites for additional income. In addition, interviewees in Areas A and D noted that there is a lack of rental housing in the two communities. For Area A, it is primarily an issue of lack of rental housing while for Area D, it is a lack of available and affordable rental housing.



Short-term rentals

Short-term rentals were identified as an area of concern across the SLRD electoral areas. While the concerns differed by community, there is a general disagreement on whether short-term rentals should be allowed or regulated. Some community members in the electoral areas are supportive of short-term rentals as they provide a source of income and provide temporary housing for workers and visitors. On the other hand, some community members do not support short-term rentals because of problems perceived to be connected to short-term renters (such as noise, garbage, disturbance, etc.) and short-term rentals can impact the availability of traditional longer-term rental housing.

Housing Support Services are Located in SLRD Municipalities

Support services for individuals and households are important components for supporting people experiencing housing challenges. All housing support services (e.g., emergency and transitional housing; rent supplements; counselling service; food banks, etc.) are currently located in Squamish and Whistler. It was noted that while most of the clients currently accessing these services live in the SLRD municipalities, there is an increasing demand from municipalities and nearby rural areas. The waitlists for all services are long and there is a general backlog of services.

High Housing Demand in First Nation Communities

Housing supply shortage is coupled with high demand for both homeownership and rental housing in the First Nations communities of Lílwat, Ts'kw'aylaxw (Pavilion), and Xwísten (Bridge River). It was also noted by a few communities that home maintenance is important and that education on homeownership responsibilities would be conducive to maintaining good quality houses in the communities. The limited availability of housing in these communities has likely led households to seek housing in other parts of the SLRD.



Photo by Squamish-Lillooet Regional District—View of Carpenter Lake and Highway 40, SLRD Electoral Area A



AREA A

Housing and road access are identified as significant concerns in Area A. The community has a small permanent population as many of the dwellings in the community are owned by second-home owners for recreational purposes. The lack of housing supply in the area, particularly the shortage of rental housing and lack of properties available to purchase was identified as barriers to individuals with a desire to move to Area A. There is also community disagreement about regulations for short-term rentals.

From the community's perspective, there is a large proportion of the population that is aging in Area A and health services are desired, particularly temporary services that can be offered a few weeks at a time. However, the challenge is providing short-term rental housing to accommodate health care workers to stay in the community for a short period of time. In addition, nearby economic activities, such as the La Joie Dam by BC Hydro (set to begin construction by 2028) and mining activities are expected to increase the demand for rental housing in the community, and interviewees expect these activities will bring in 1,000 to 1,500 workers over the span of several years.

Tyax Lodge and Heliskiing is the largest employer in Area A, and both short-term and long-term housing options for staff was identified as the primary challenge for Tyax Lodge. The Lodge hires 50 to 60 staff in the winter, and 30 to 35 in the summer, but there are only 30 beds of staff accommodations available. In addition, it was noted that it is difficult to attract qualified, permanent staff because there is no land or properties near Tyax Lodge that are affordable for staff to purchase.

AREA B

In the Ts'kw'aylaxw (Pavilion) First Nation, about half of the members live on reserve and the remaining members live off reserve in other municipalities such as Lillooet, Kamloops, Clinton, Merritt, and Vancouver. There is limited land available for development due to geographic restrictions (e.g. located between two mountains) and the remaining land is traditional land owned by members. There is an official waitlist of 40 to 50 households for homeownership, but it is anticipated that the need is much higher than this. The last housing development was in 2014.

In the Xwísten First Nation (Bridge River Indian Band), there are 90 houses in the community located in one of four subdivisions (Orchard Springs; Xwísten Village and Road 40; Ama/Moon; and West Pavilion). An Official Community Plan was adopted in 2015 to guide housing development. While there are a lot of traditional lands, most members live in subdivisions as it provides easy access to hydro, water, and roads. When the Band builds new housing, there is interest from other First Nations, but priority is given to Xwísten members. There are 68 households that have been on the waitlist since 2003, including both members and non-members.



AREA C

There is demand for both affordable housing and housing-related services in the Village of Pemberton and in Area C. While communities in Area C are highly desirable because of affordability, housing prices have increased as residents are moving from the municipalities of Whistler or Pemberton to more rural areas.

The challenges faced by community members are low supply of housing, housing unaffordability, and Agricultural Land Commission (ALC) rules that are indirectly causing multigenerational farming families to move out by preventing multiple dwellings on one property (including accessory dwellings). In Pemberton Meadows, the houses are expensive, and the subdivision of properties within the Agricultural Land Reserve (ALR) is generally not supported. Some houses are used as second properties. In the Mount Currie-D'Arcy Corridor, there are smaller cottages and more demand, but prices have increased quickly.

From the development perspective, as much of the lands in the Pemberton area are designated as Agricultural Land Reserve (ALR), it is difficult to find land suitable for development. Although many properties in Area C are designated for agricultural usage, the properties are being bought by individuals as second dwellings. On land across the SLRD, building permits for non-conforming dwellings are now required and is perceived as a barrier for residents who are looking to build an accessory dwelling on the same property.

Lil'wat First Nation has a tremendous demand for on-reserve housing from students, seasonal workers, residents who work in the community, and members of other First Nations. However, it is experiencing both housing supply and housing-related services shortage. Existing affordable housing options include secondary suites and trailer hook-ups, but these housing options may not be in adequate condition. Moreover, essential housing-related services such as medical services and public transportation are needed to support the community.

AREA D

Area D was cited to have significant development potential, due to the large supply of land that is available and designated for development in the Master Planned communities of Porteau Cove, Furry Creek, and Britannia Beach.

New multi-family housing zoning for 87 units has been approved in the core of Britannia Beach, and there is a planned development currently at the rezoning stage for Britannia Beach south. In addition, there is a rezoning application that has been submitted to the SLRD to allow new multi-family residential development in Furry Creek. Both Britannia Beach south and the new housing at Furry Creek are proposed to include some affordable housing. At the time of this report, no applications have been submitted to initiate development for the master-planned community of Porteau Cove.

From the community's perspective, there is a need for affordable family-friendly housing and amenities in the area, and public transportation along the Sea to Sky corridor to serve potential new residents, particularly buyers who are looking to move from Vancouver. Both short-term and long-term rental housing are seen as important housing options that is needed, however, there is disagreement within the community about the regulation of either options. While there are mobile homes available in Britannia Beach, the prices for these modest homes have appreciated in value such that they are too expensive for many community members.



Accessing funding for non-market housing development is seen as challenging and competitive since some programs consider the southern Sea to Sky area as part of the Metro Vancouver region.

In addition, while there are lands available for development, the housing prices are not affordable in comparison to the Vancouver region, which could deter demand for residents looking to move into Area D.

SQUAMISH, WHISTLER, PEMBERTON

Rents in the SLRD municipalities of Squamish, Whistler, and Pemberton have significantly increased in recent years. People are paying high rents throughout the year. Individuals who are most vulnerable, such as individuals with mental health issues, women and children, low-income individuals, are increasingly housed in crowded situations or live in unsafe situations. For individuals who are struggling with maintaining employment and having a stable income, they can become underhoused and eventually become homeless where they are at a higher risk for mental health challenges and drug addictions. There is a need for long-term affordable housing, such as near-market rental housing, non-market rental housing, emergency shelters, and transitional housing. An improved public transportation system is seen as an important component to making housing more affordable in the municipalities, particularly in Pemberton.

POTENTIAL STRATEGIES AND OPPORTUNITIES

Area A

- Area A has unique housing needs that are impacted by economic projects nearby and would like to see more rental housing options be made available for workers.
- The Bridge River Valley Community Association (BRVCA) recently completed a study examining the feasibility of a pilot housing project in Area A. Where possible, the SLRD can continue to support this project.

Area B

- There is a high demand for on-reserve housing in First Nation communities in the SLRD as indicated by long waitlists. This suggests that members and non-members who do not live on-reserve are moving to other parts of the SLRD to find housing, including off-reserve housing.
- It was noted that within First Nations communities, there is limited knowledge transfer of housing development between governments in the region and that an information-sharing forum could be used to grow knowledge of housing challenges and strategies from each community within the SLRD electoral areas.



Area C

- Regulations around the number of dwellings on the ALR parcels are provincially-regulated, and families are able to apply to the Agricultural Land Commission (ALC) for a Non-Adhering Residential Use if they wish to have a second dwelling on a parcel in the ALR. Approval is at the discretion of the ALC and is based on the agricultural merits of the application. Multi-generational families may wish to live on the same ALR-designated property if multiple dwellings on the same property are allowed. This is seen as a potential opportunity to encourage families to continue farming and to maintain character of the community while increasing density at the same time.
- There is a need for one-acre properties and smaller lots in the rural areas. In terms of housing types, there is a high demand for duplexes.
- Small farming co-operatives could be supported by allowing a small group of dwellings on Agricultural Land Reserve and farming properties. In these co-operatives, the land is owned by the co-operative but tended to by the members who live on the property. Regulations around the number of dwellings on the ALR parcels are provincial; farmers are able to apply to the Agricultural Land Commission (ALC) for a Non-Adhering Residential Use if they wish to have additional dwelling units on a parcel in the ALR. Approval is at the discretion of the ALC and is based on the agricultural merits of the application.

Area D

- An interviewee expressed interest in opportunities for the provincial government to provide land for rental housing.
- Interest was also expressed regarding the establishment of a municipal housing authority, modelled on Whistler Housing Authority. Stakeholders noted that a strong existing network of non-profit organizations who could assist with coordinating services or developing a vulnerability tool to prioritize access to designated units for vulnerable groups.



5.4 COMMUNITY SURVEY

OVERVIEW

Residents of SLRD's electoral areas were invited to participate in an online community survey to better understand housing issues in the community and to reach residents unable to attend community workshops. Community engagement opportunities, including the community survey, were promoted via newspaper advertisements in the Bridge River Lillooet News, the Pique Newsmagazine, and the Squamish Chief. Additional promotion included information posted to the project webpage on the SLRD website, posters in key community locations, outreach emails to key community groups and stakeholders, and posts on SLRD social media. The survey was also available in paper format upon request. A total of 248 surveys were completed. While the survey was intended for electoral area residents, a number of residents of the municipalities completed the survey as well.

This section shows a summary of results for all respondents, followed by a summary of results from each electoral area. The survey had a number of open-ended questions and these have been themed and grouped by how frequently they were mentioned. The number of respondents that wrote a comment within each theme is shown in parentheses. The survey questions and a record of open-ended comments can be found in appendix.

Note that due to small population size and low response rates from electoral areas, the survey results provide helpful context but cannot be considered representative of residents as a whole.



Photo by Squamish-Lillooet Regional District—Scenic views in the Texas Creek area, SLRD Electoral Area B

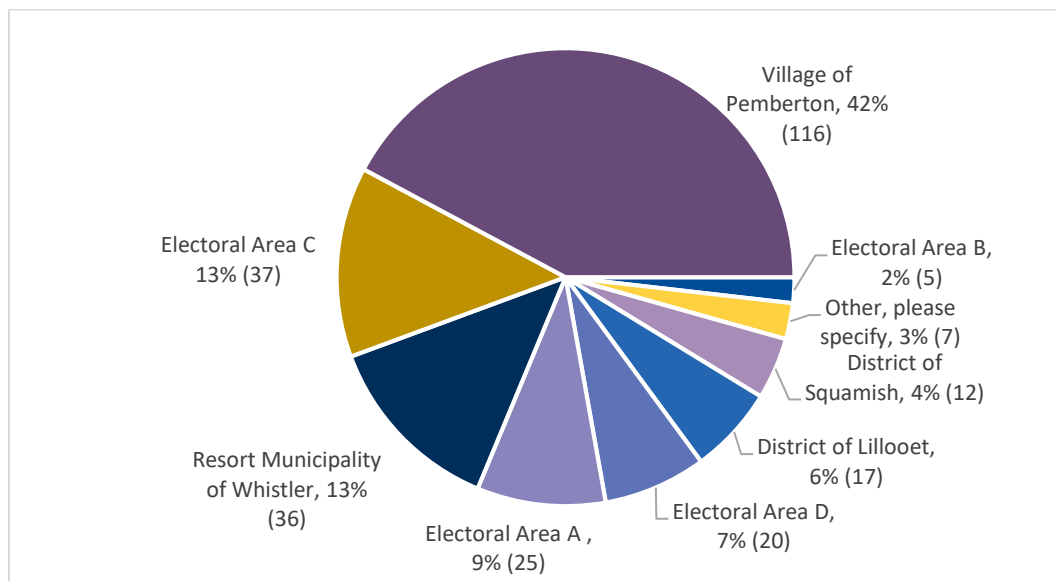


ALL RESULTS

Response

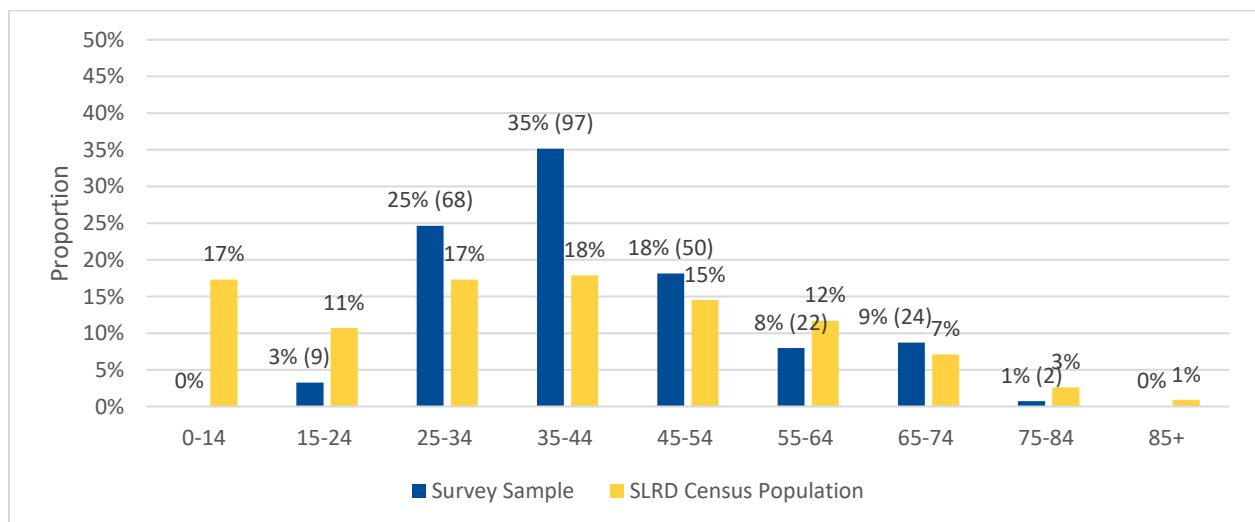
Figure 38 shows where survey respondents live. The highest number of responses were received from residents in the Village of Pemberton. The survey was distributed through social media and there were misperceptions that the study included the Village. However, the Village of Pemberton has completed a separate study. For the purposes of the overall results, all responses are included.

Figure 38: Respondent Communities



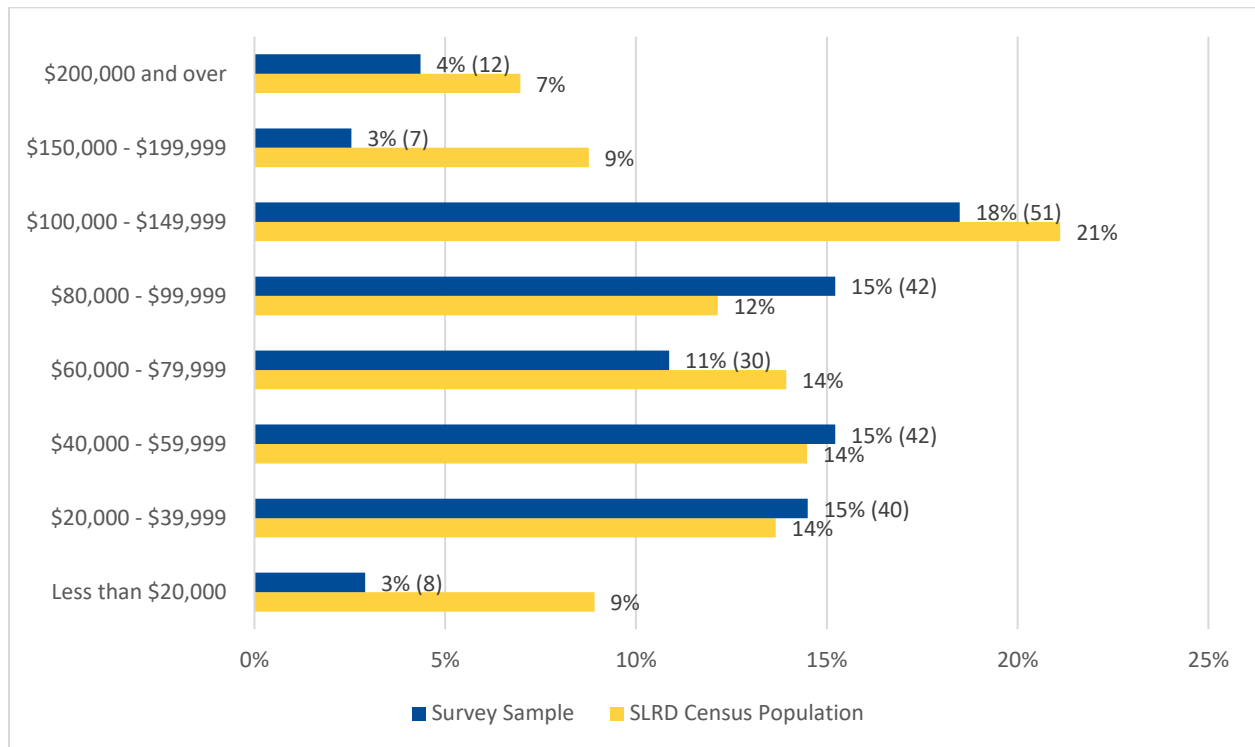
The survey had a good response across age groups, as shown in the figure below. The survey did not anticipate receiving responses from children and youth.

Figure 39: Age of Respondents, All Results



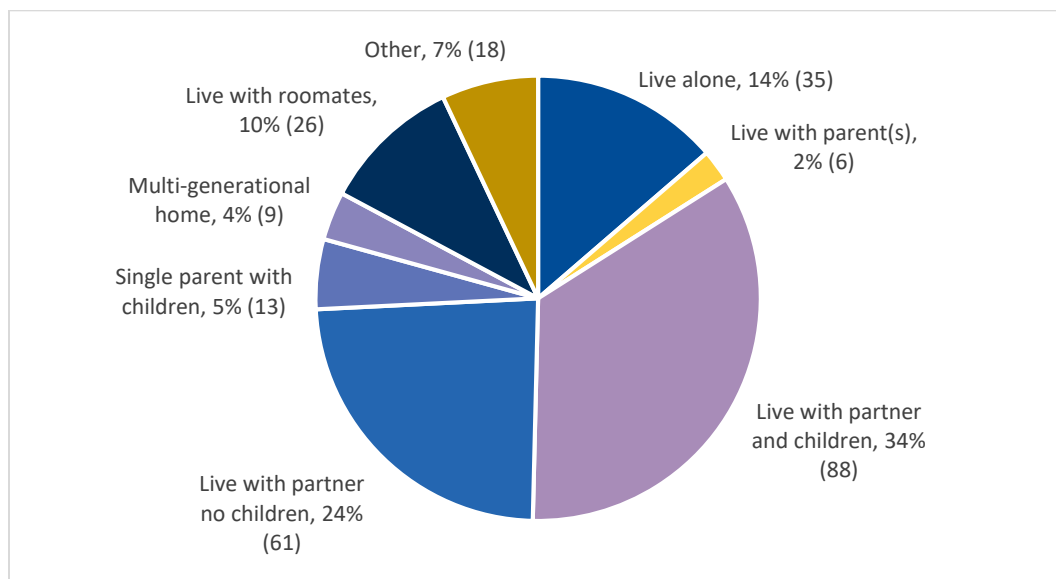
There was also good representation across income levels, except for those making the lowest incomes (under \$20,000) and highest incomes (over \$150,000).

Figure 40: Income Levels, Respondents



The most common household type of survey respondents was living with partner and children, followed by living with partner and no children, living alone, and living with roommates.

Figure 41: Household Type of Respondents, All Results



Housing Situation

51% (131) of respondents were renters, 46% (117) were owners, 2% (6) neither rented or owned (e.g., living rent free with parents or adult children), and 0.4% (1) had no fixed address. The survey had very high representation of renters; in 2016, 28% of the region's households rented.

Respondents lived in a wide range of housing situations, as shown in housing sizes in Figure 42 and cost of housing in Figure 43. Housing costs for survey respondents appear to be high. For comparison, the average monthly shelter costs for the region overall in 2016 was \$1,661.

Figure 42: Size of Housing of Respondents, All Results

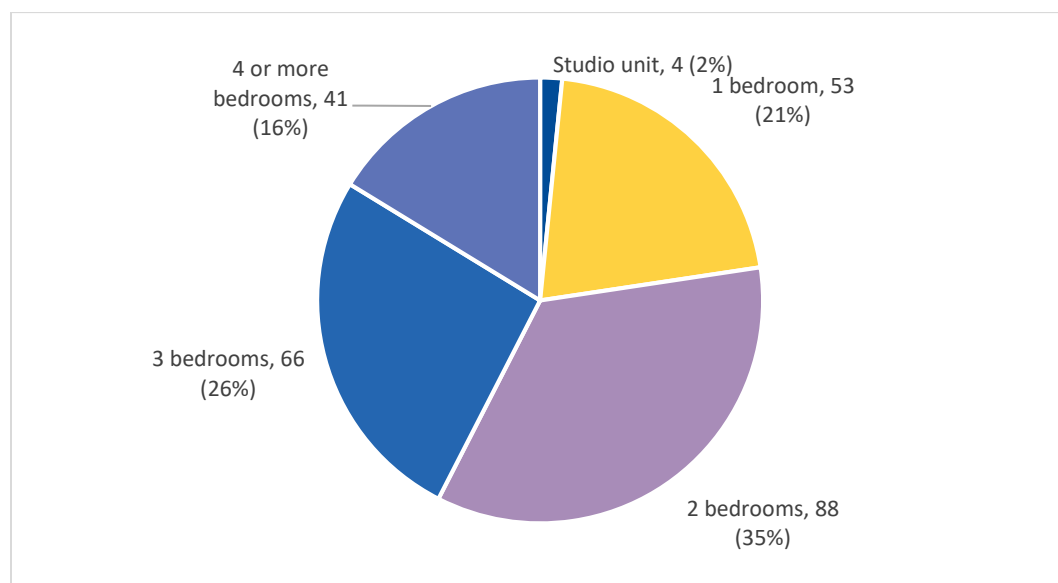
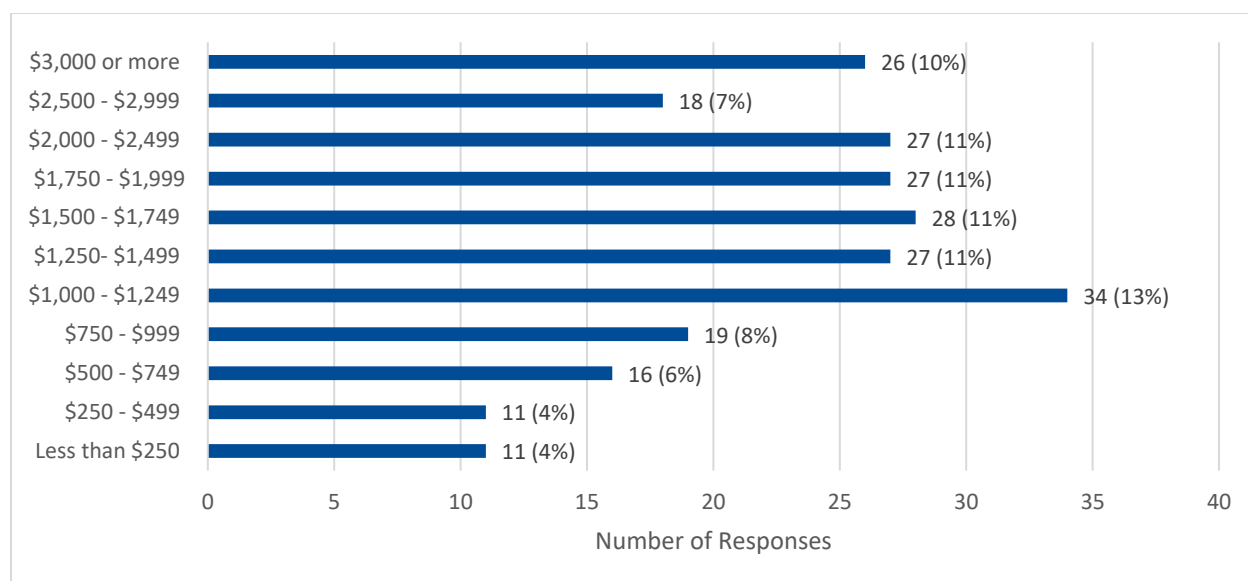


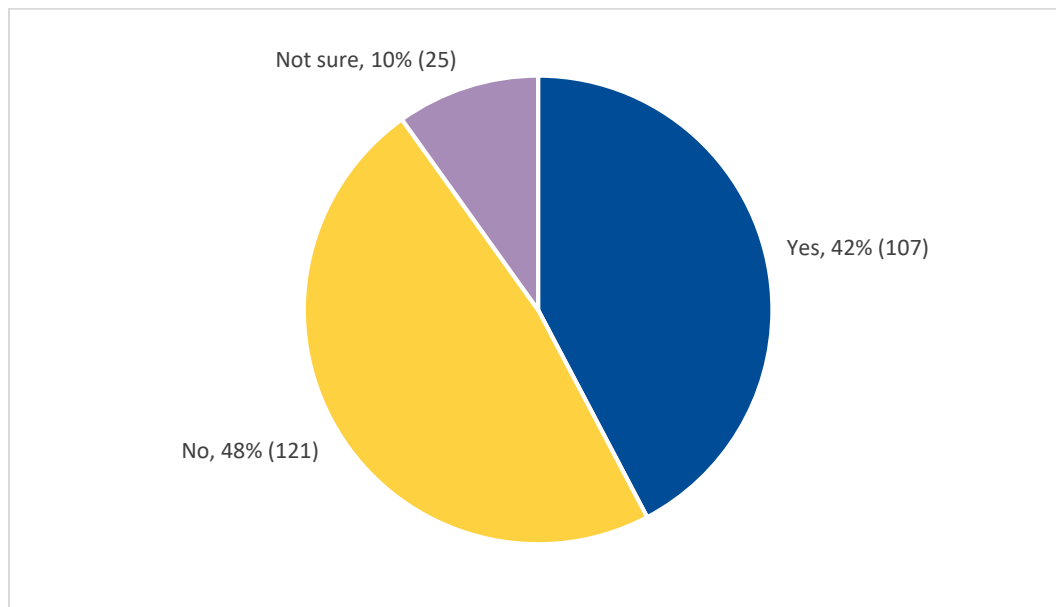
Figure 43: Housing Costs of Respondents, All Results



Respondents were asked if they received any financial assistance, either formal or informal, for their housing costs. 93% (236) said they did not, 5% (14) reported that they did, and 2% (5) preferred not to say. Respondents who said that they do receive financial assistance were asked to describe the form of assistance. Five respondents reported they receive government grants, loans, or assistance; six reported they receive financial support from family, relatives, or friends; and, two reported they receive supplemental income from a rental unit.

Respondents were asked if they believe their housing costs are affordable to them. A very large portion, 48% (121) said that their housing costs were unaffordable.

Figure 44: Perceptions of Housing Affordability, All Results

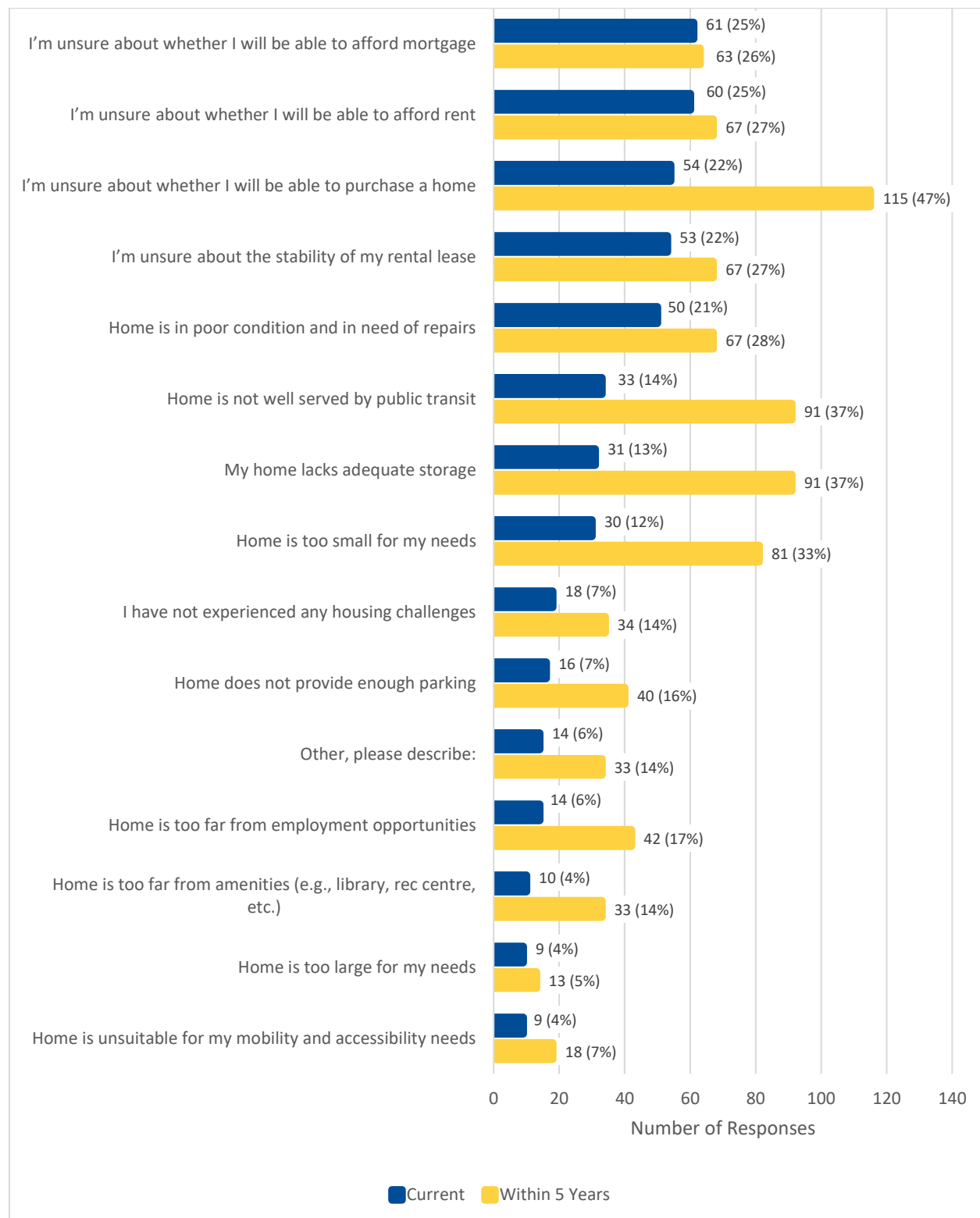


Challenges

Respondents were asked to identify any housing issues they were currently experiencing or anticipated experiencing in the next five years. As Figure 45 shows, housing affordability was the most common challenge, including being able to afford a mortgage or rent, and concern about being able to purchase a home. Concern about the stability of rental leases and home condition were also frequently selected issues. Over the next five years, the most common challenges were being able to purchase a home, lack of public transit servicing, lack of adequate storage, and living in a home too small for needs.



Figure 45: Housing Challenges, Now and In the Future, All Results

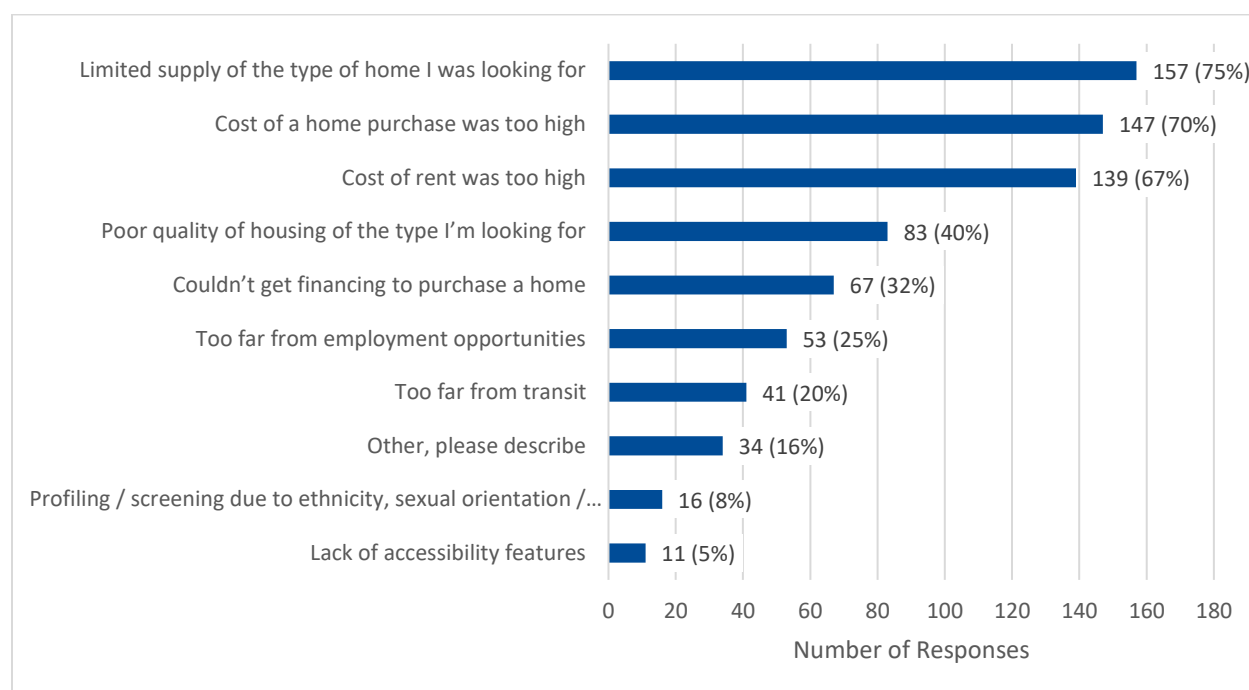


There were 47 comments received under “other, please describe”. The following themes were identified in comments from more than one respondent:

- Challenges finding suitable housing to upsize for life transition (e.g., moving in with partner, having or had children) (8 comments)
- Challenges finding pet friendly housing (8)
- Other shelter costs are too high (i.e., home insurance, property taxes, utilities, strata fees, etc.) (5)
- Challenges finding part-time / seasonal accommodation (4)
- Increases in rent are too significant (4)
- Rely on income from renting part of home to be able to pay housing costs (4)
- Unsecure rental situation (i.e., landlord selling, roommates moving, no lease, etc.) (4)
- Keeping up with maintenance (2)
- Lack of privacy living with roommates (2)

Respondents were also asked if they had found any barriers in finding their current home. Three issues stood out from the rest: a limited supply of the type of home that was needed, high cost of home prices, and high cost of rent.

Figure 46: Barriers to Finding Current Home



There were 28 comments received under “other, please describe”. The following themes were identified in comments from more than one respondent:

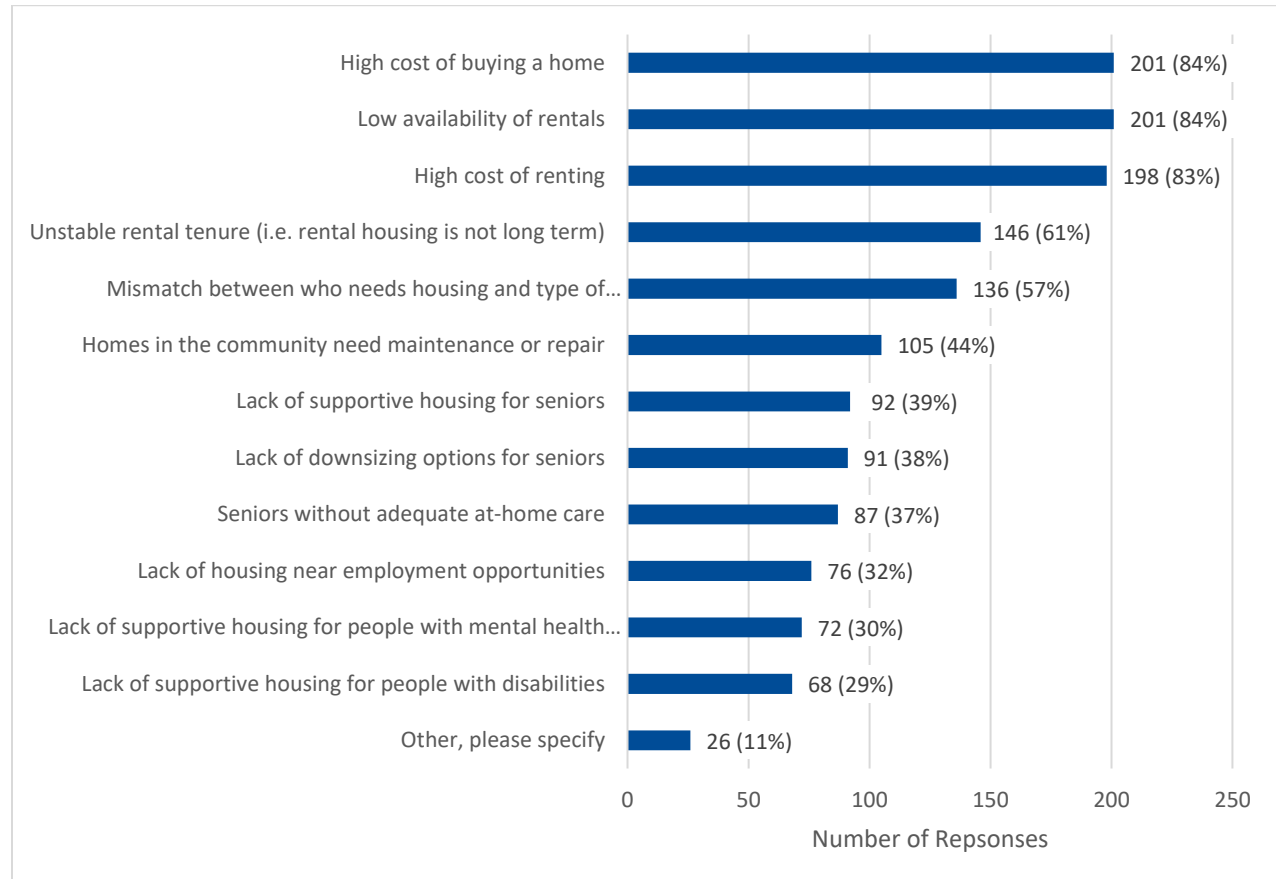
- Challenges finding pet friendly housing (13 comments)
- No barriers (3)
- Rental supply – competing with too many applicants for rental units (3)



Priorities

Respondents were asked to identify what kind of housing issues they were seeing in the community more broadly. Three issues stood out: the high cost of buying a home, the low availability of rentals, and the high cost of renting.

Figure 47: Community Housing Issues, All Results



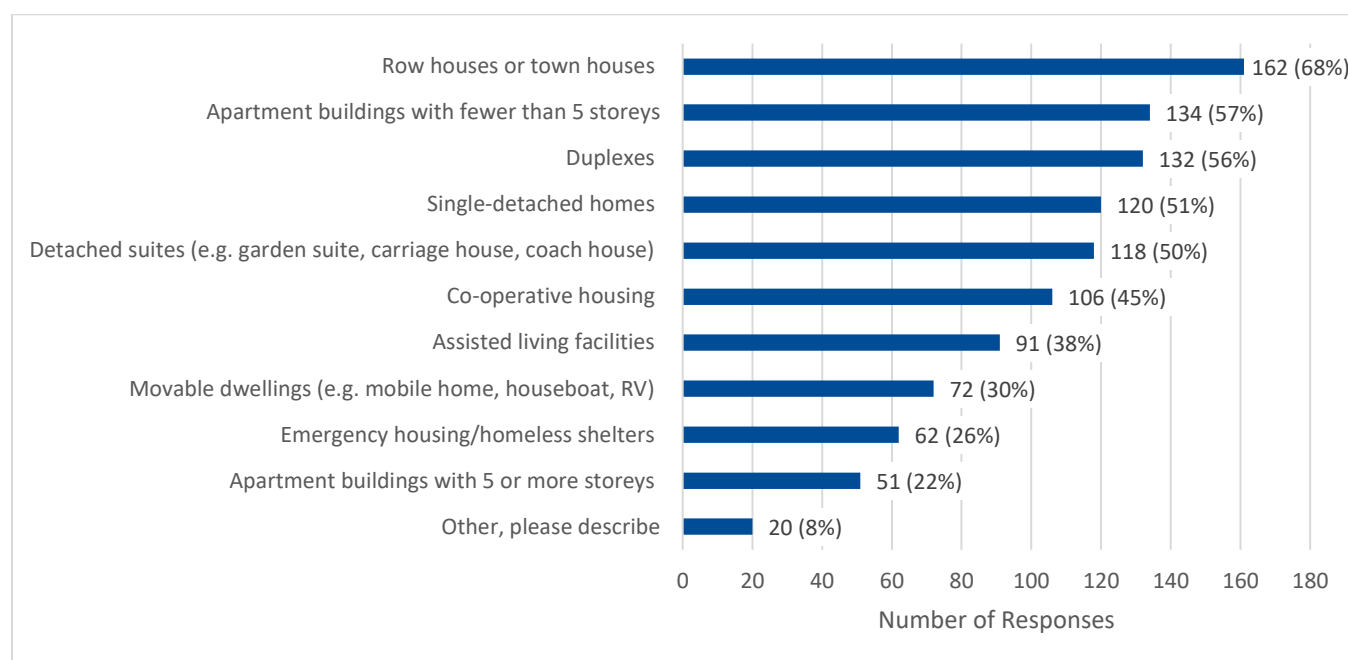
There were 26 comments received under “other, please describe”. The following themes were identified in comments from more than one respondent:

- Challenges finding pet friendly housing (9 comments)
- Need more housing close to work, transit, amenities (4)
- Lack of income assistance program for low income people (3)

Respondents were asked to identify why kind of housing they felt was needed in the community and these results are shown below. Row houses or town houses were most popular, followed by apartment buildings with fewer than five storeys, duplexes, single detached homes, and detached suites. Because the overall results include many residents from the more urban municipalities, these findings favour higher-density housing forms more than what is seen in electoral areas generally.



Figure 48: Needed Housing Forms, All Results



There were 20 comments received under “other, please describe”. The following themes were identified in comments from more than one respondent:

- Smaller single-family homes (5 comments)
- Affordable housing in general (5)
- None, needs are being met (3)

The final question provided respondents with the opportunity to provide any remaining comments about housing in their community. 86 comments were received. Comments have been grouped into themes, which are summarized below:

- General affordability in the SLRD is a challenge (28)
- Need more housing suited to the needs of local people (e.g., with storage, not large expensive single-family) (16)
- Need more housing for families (13)
- Need more good jobs close to housing, link between good jobs and good housing (11)
- Need / need more restrictions on short-term vacation rentals (8)
- People are leaving the area because of housing issues (6)
- Need more services and options for seniors (5)
- Need to improve transit (4)
- Need more services and infrastructure located close to housing (4)
- Would like a Housing Authority (to work on initiatives, with developers, like Whistler Housing Authority) (3)
- Support for the WedgeWoods affordable housing development (3) *

*These comments refer to a rezoning application for affordable housing being brought forward by the developer of WedgeWoods Estates. It is proposed to include a mix of below market for-purchase townhomes and rental apartments, both covenanted in perpetuity.



ELECTORAL AREA A

Response

In total, there were 24 responses received, representing approximately 12% of the 2016 population (200). Following low turnout at the community workshops, additional efforts were made to engage Area A households in the survey, including a mail out invitation to participate that went to all homeowners receiving mail at the Gold Bridge Post Office. Most respondents indicated that they lived in Gun Lake or Bralorne. Of the 20 people who responded to the question, all reported that they own their home. No renters from Electoral Area A responded to the survey. The age and household type of respondents are shown in Figure 49 and Figure 50.

Figure 49: Age of Respondents in Electoral Area A

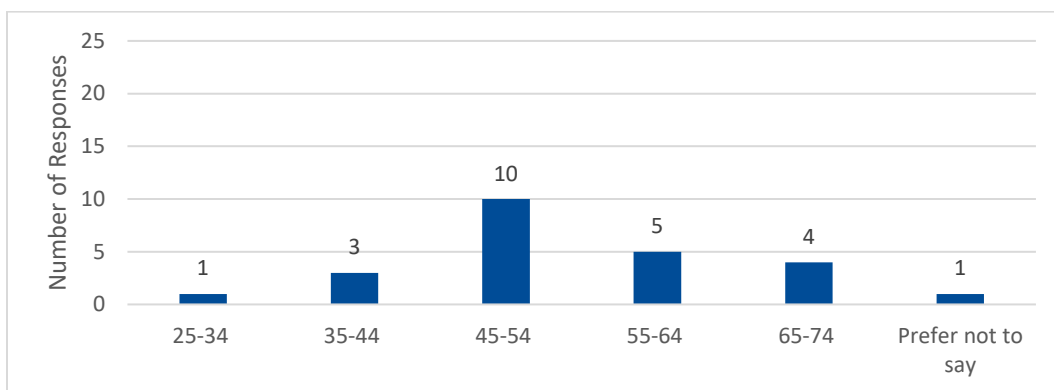
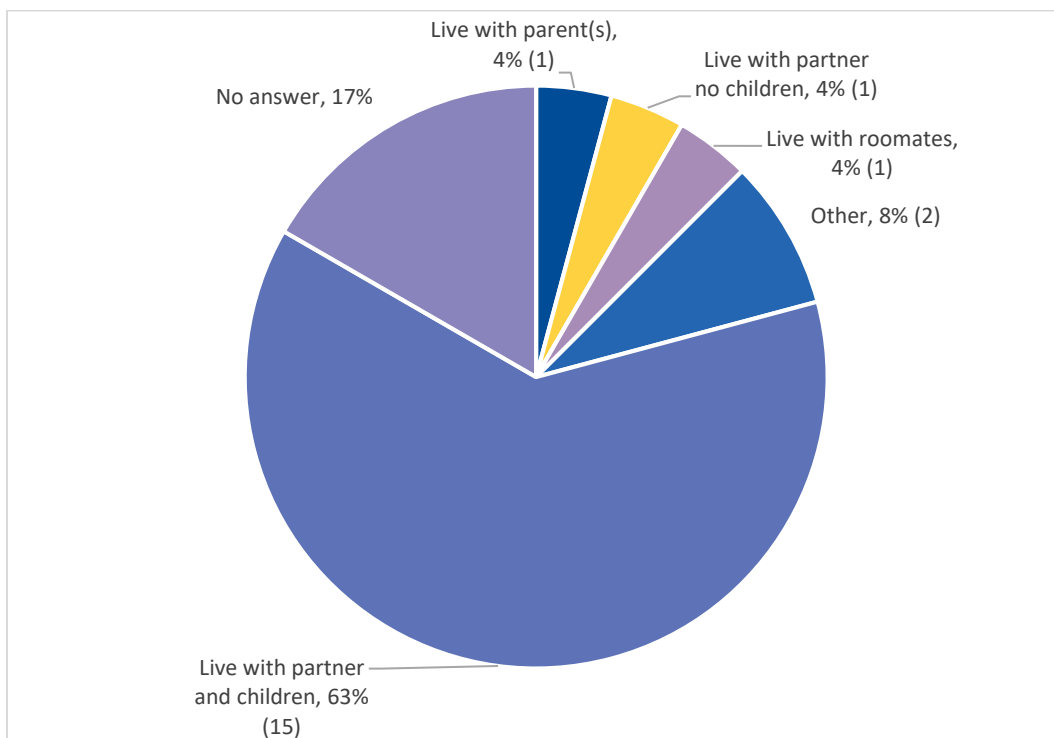


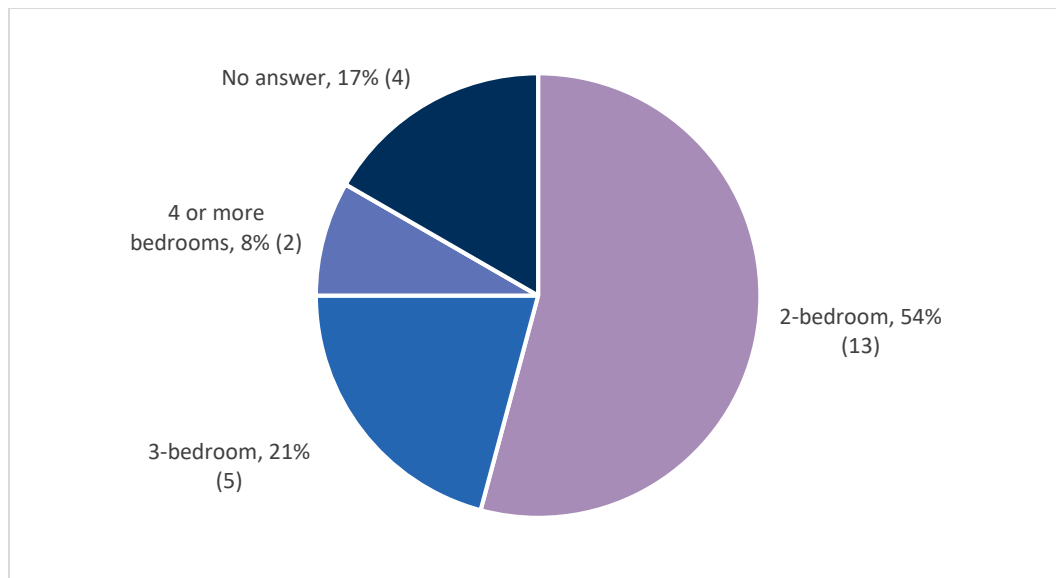
Figure 50: Household Type of Respondents in Electoral Area A



Housing Situation

All respondents who provided an answer reported living in homes / units with two or more bedrooms. There were 13 respondents who reported living in a two-bedroom unit (54%), five who reported living in a three-bedroom unit (21%), and two who reported living in a unit with four or more bedrooms (8%).

Figure 51: Housing Situation of Respondents in Electoral Area A



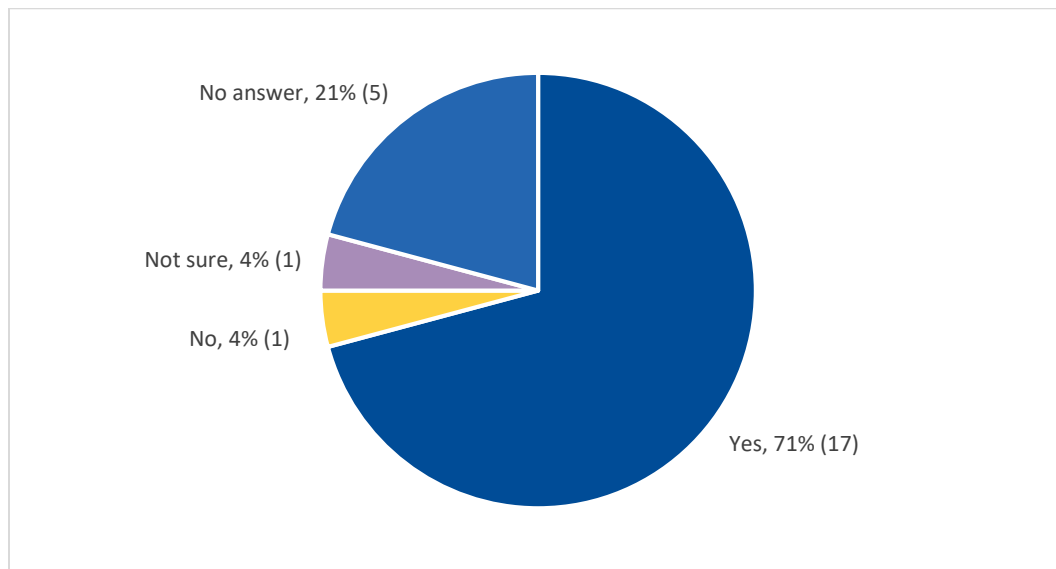
Respondents were asked how much they spend each month on housing costs. Responses to this question varied. There were 17 respondents who provided an answer. The most common answer was \$500 to \$749 (four respondents, or 17%), followed by less than \$250, \$250 to \$499, and \$1,250 to \$1,499, each of which were selected by three respondents (13%).

Respondents were asked if they receive any financial assistance (either formal or informal) to support their housing costs. There were no respondents from Electoral Area A who reported receiving financial assistance to support their housing costs.

Compared to the region overall and Electoral Areas C and D, a higher proportion of respondents indicated they feel their housing costs are affordable for them (17 people, or 71%).



Figure 52: Affordability of Housing for Respondents in Electoral Area A



Challenges

Respondents were asked to identify any housing issues that they were currently experiencing or that they expected in the next five years and were able to select multiple responses. The following were the most frequently selected responses:

- No housing challenges – seven responses (29%)
- Home is not well served by public transit – five (21%)
- Home is too far from employment opportunities – five (21%)
- Home is too far from amenities – four (17%)
- Home is in poor condition and in need of repairs – three (13%)
- Home lacks adequate storage – two (8%)

There was a limited number of responses received regarding anticipated challenges (nine challenges were selected). Housing issues that were identified as anticipated challenges by more than one respondent are as follows:

- Home is in poor condition and in need of repairs – four responses (17%)
- Home is unsuitable for mobility and accessibility needs – two (8%)

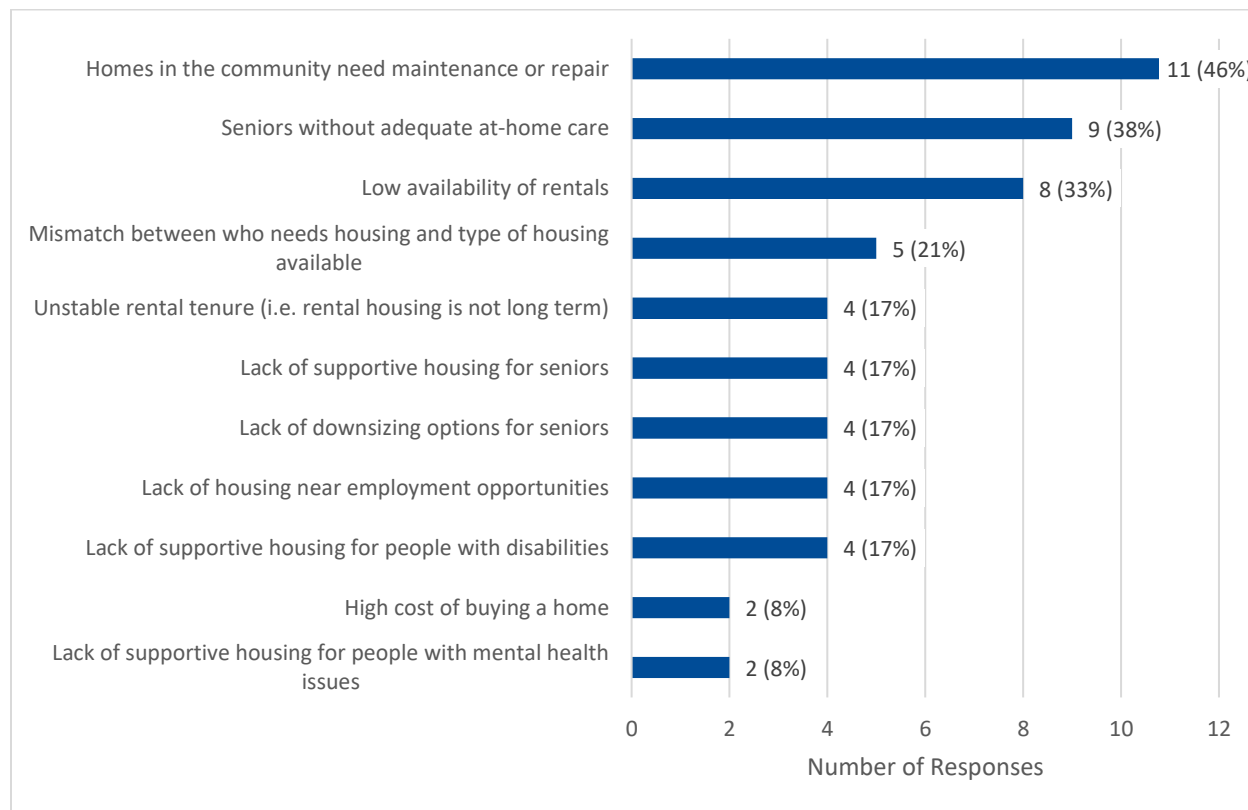
Respondents were asked if they experienced any barriers during their search for their current home. Six respondents answered. The most common response was that housing options were too far from employment opportunities, followed by the cost of a home purchase and distance from transit. No respondent reported that they experienced affordability barriers.



Priorities

Respondents were asked about the housing issues they see in the community more broadly and were able to select multiple options. The top three issues were homes in need of repair, seniors without adequate at-home care, and low availability of rentals.

Figure 53: Community Housing Issues in Electoral Area A



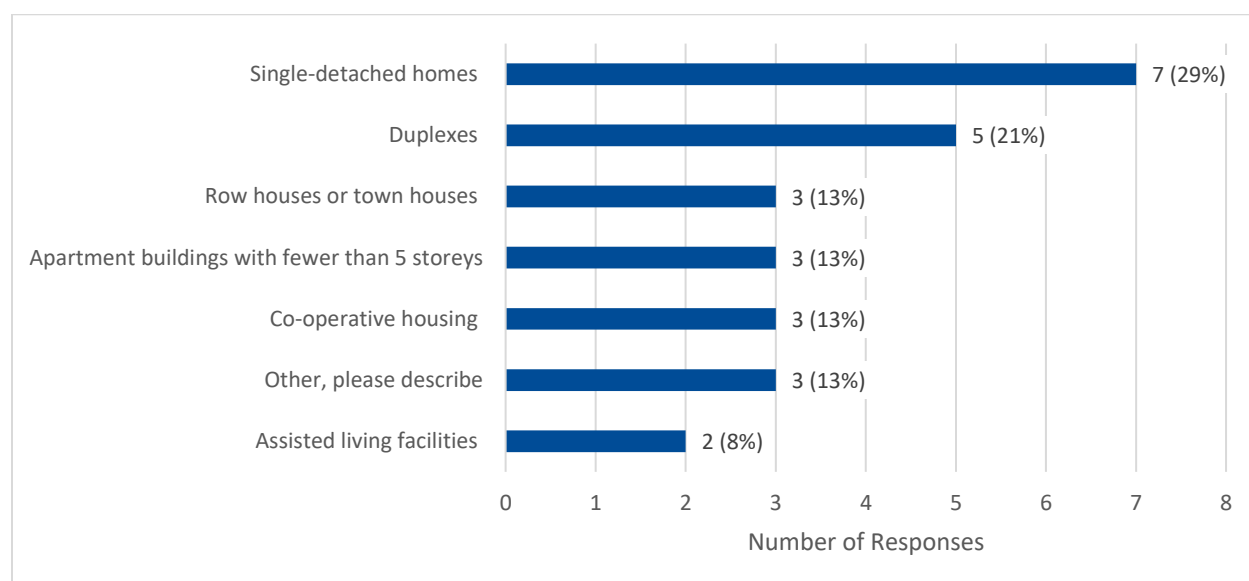
Respondents were asked what forms of housing they felt are needed in the community and were able to select multiple options. Single-detached homes was the most popular housing form identified, though a number of other options were selected by respondents.



Photo by Squamish-Lillooet Regional District—Houses in Bralorne, SLRD Electoral Area A



Figure 54: Needed Housing Forms in Electoral Area A



The survey closed with an opportunity for respondents to provide any final comments. There were five comments received on the following topics:

- Need for good jobs close to housing
- Concern about general affordability in the SLRD
- Desire for restrictions on short-term rentals

ELECTORAL AREA B

Response

The response rate for Electoral Area B was very low: only five respondents, representing only 1% of the electoral area. Because of the low response rate, the survey results are limited.

Of those that responded, three live in Fountain Valley and one lives in Bridge River/West Pavilion area. Respondents were between the ages of 35 and 64 and living in a variety of household types, including living alone, living with a partner and no children, and living in a multi-generational home. Respondents reported that they live in homes with two or three bedrooms. Most own their home, with one respondent renting.

Challenges

There was not enough data about housing costs provided to use in analysis, however, respondents generally indicated that they believe their housing costs are affordable for them, while one was not sure. There were no respondents who reported receiving financial assistance to support their housing costs. There were very few housing issues identified as current challenges and none identified as anticipated challenges: two respondents indicated that they have not experienced any housing challenges. There were not enough responses received to identify barriers encountered while searching for accommodation.



Priorities

Housing issues identified by more than one person include:

- Homes in the community need repair or maintenance
- Low availability of rentals
- Lack of assisted living facilities

Like Electoral Area A, residents of Electoral Area B reported different issues than the region as a whole. Residents may be more concerned with access to transit, services, and amenities and the maintenance and condition of homes.

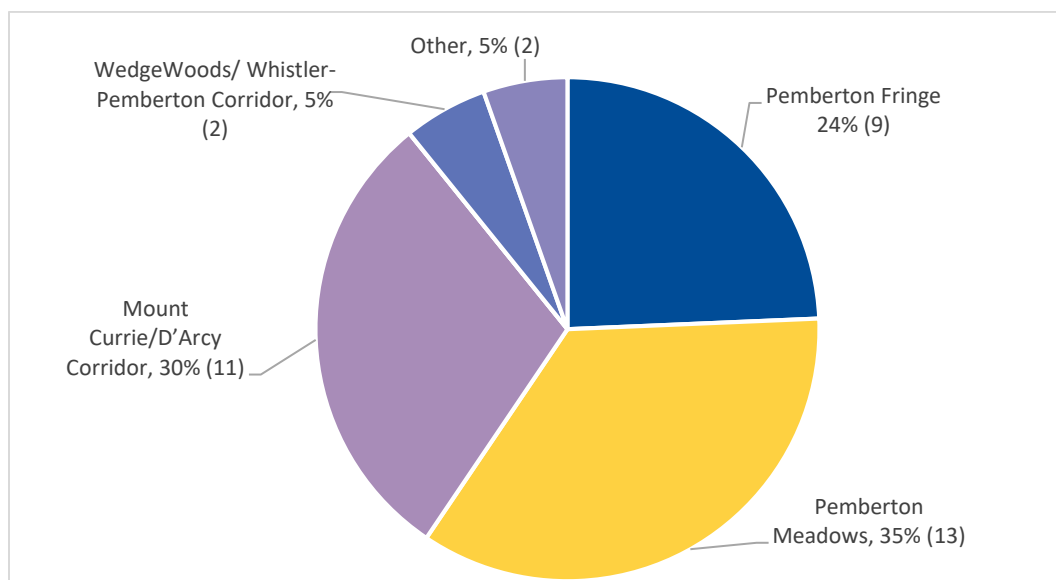
ELECTORAL AREA C

Response

Thirty-seven responses were received from residents of Electoral Area C, approximately 2% of the population. This is a small proportion of the population and results should be considered with caution.

Respondents were asked to specify what area of Electoral Area C they live in. The top three responses were Pemberton Meadows (13 people, or 35%), Mount Currie / D'Arcy Corridor (11, or 30%), and Pemberton Fringe (9, or 24%). There were no respondents who indicated that they live in Lillooet Lake Estates.

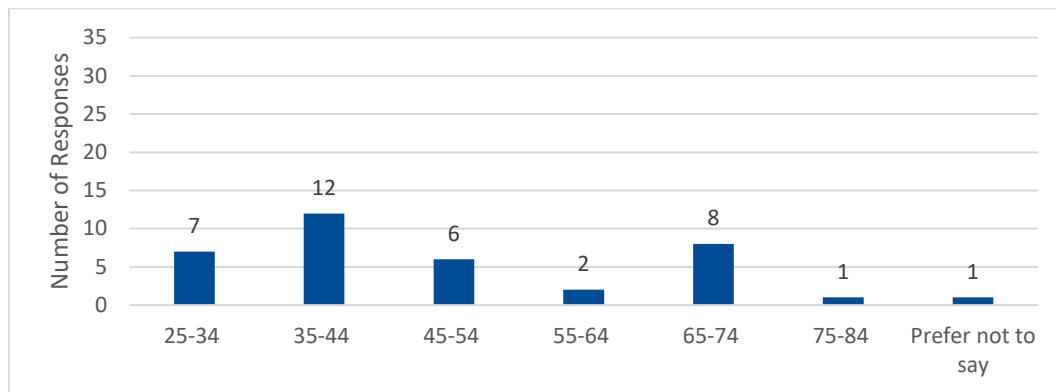
Figure 55: Community of Respondents in Electoral Area C



Responses were received from a variety of age groups, most commonly, 35 to 44. There were 12 respondents who reported falling within this age group, representing 32% of survey respondents from Electoral Area C.

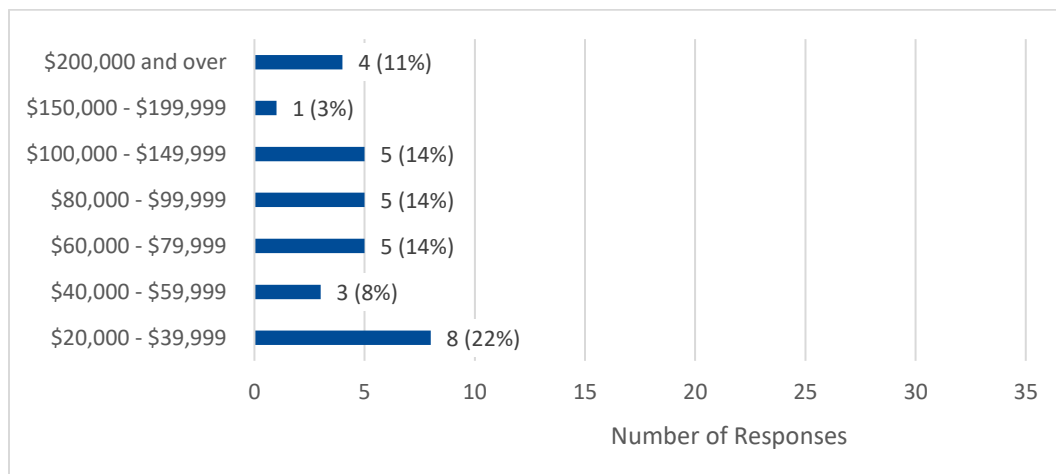


Figure 56: Age of Respondents in Electoral Area C



Respondents reported falling within a range of income brackets. The most common income bracket identified was \$20,000 to \$39,999 (eight respondents, or 22%). There were six respondents who did not provide an answer and no respondents who indicated their annual income is less than \$20,000.

Figure 57: Household Income of Respondents in Electoral Area C

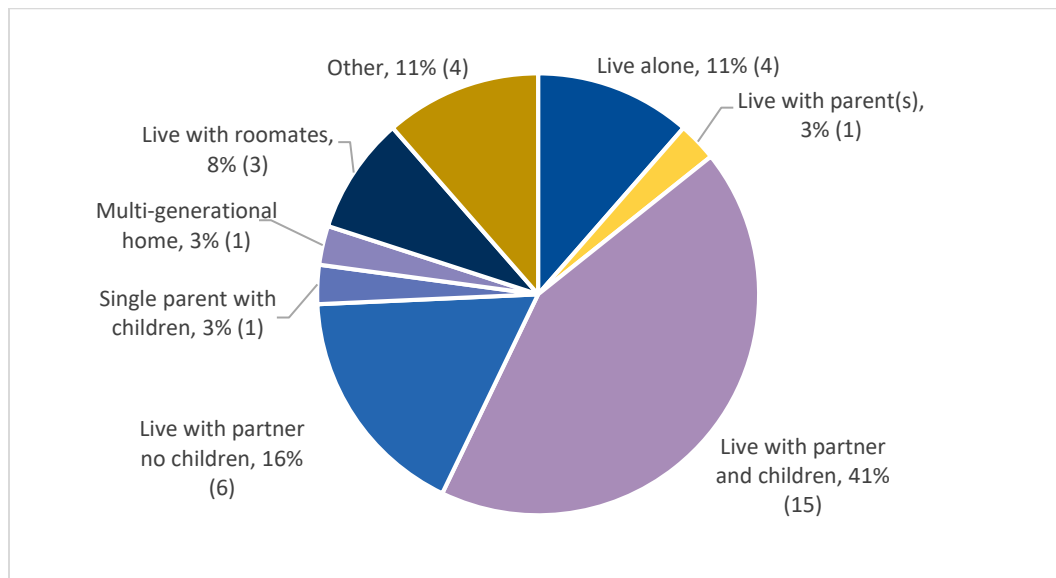


Household types were identified by respondents in similar proportions to those identified for the region as a whole. The most common type of household reported was comprised of people who live with their partner and children (15 respondents, or 41%).

Figure 58 shows the household types of respondents. The most common household types were living with a partner and children and living with a partner and no children.



Figure 58: Household Type of Respondents in Electoral Area C



Twenty-one respondents own their home, 13 rent, 1 neither rents nor owns, and five did not answer.

Housing Situation

The housing situations of respondents were diverse, including a wide range of home sizes as shown in Figure 59 and a wide range of housing costs as shown in Figure 60.

Figure 59: Size of Housing of Respondents in Electoral Area C

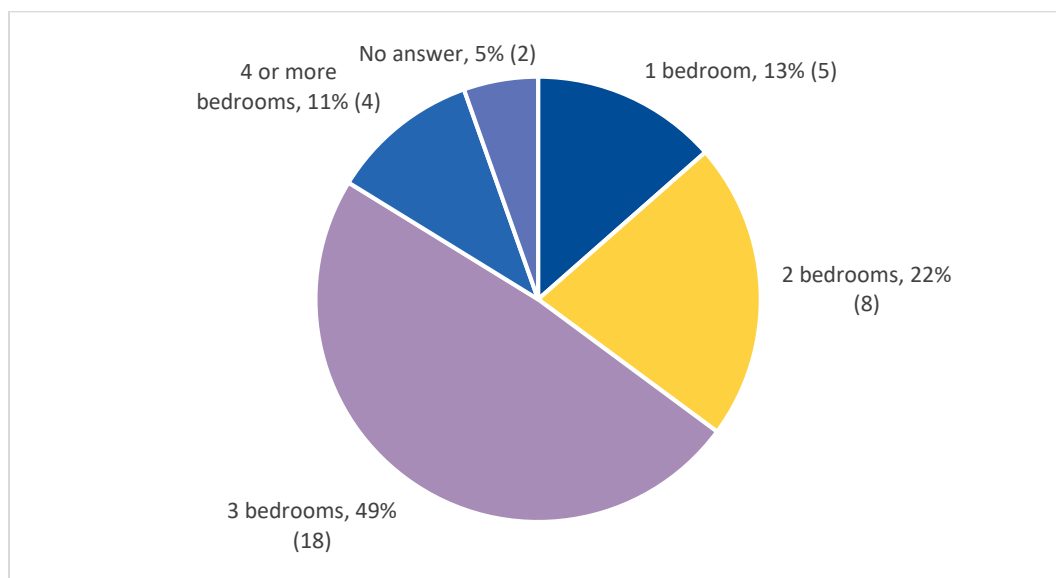
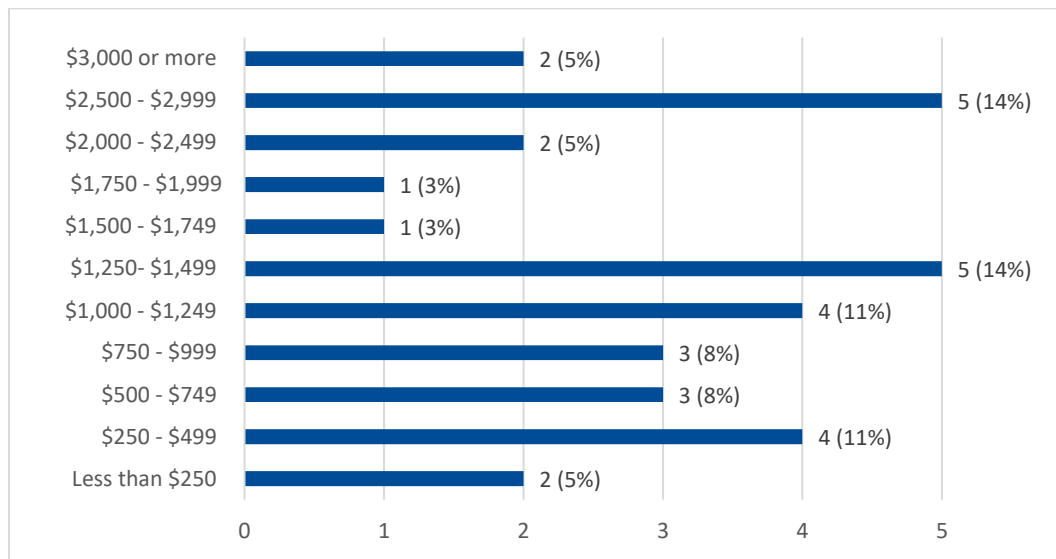


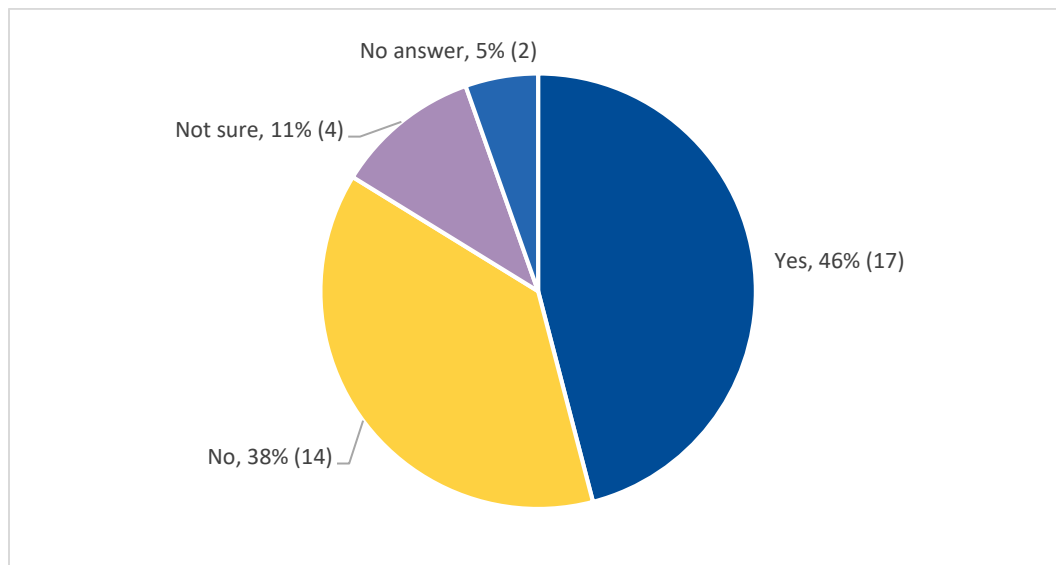
Figure 60: Housing Costs of Respondents in Electoral Area C



There were two respondents who reported receiving financial assistance to support their housing costs; one indicated this was from rental income, while another indicated this was in the form of a government grant or loan.

A high proportion of respondents (38%) reported that their housing costs were not affordable to them, as shown in Figure 61.

Figure 61: Affordability of Housing Costs for Respondents in Electoral Area C

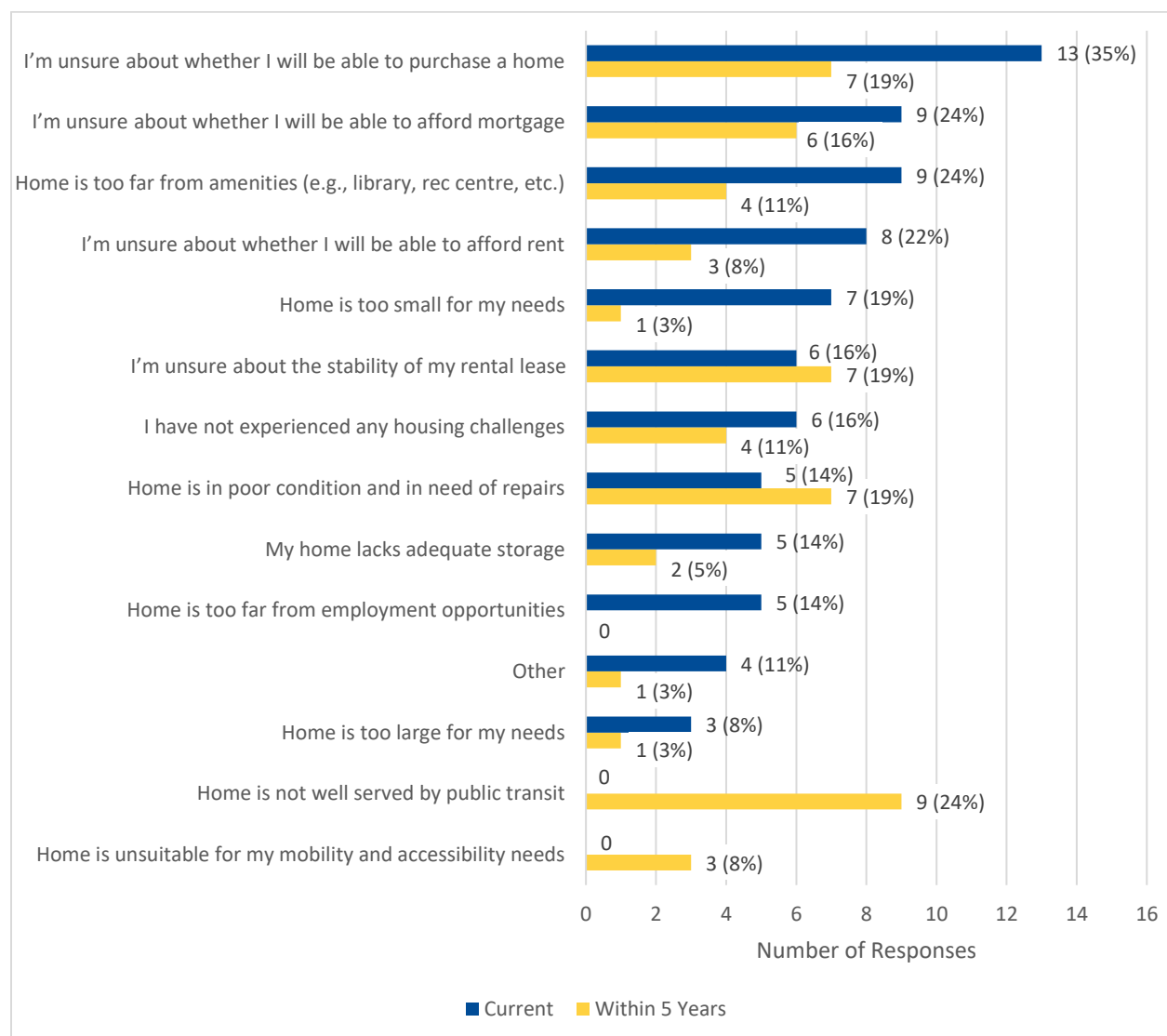


Challenges

Respondents were asked to identify any housing issues that they were currently experiencing or that they expected in the next five years and were able to select multiple responses. The top two common current challenges are related to housing affordability. 35% of answers are unsure about their ability to purchase a house and another 24% of answers are unsure about their ability to afford a mortgage. The next most common housing challenges being experienced is the home is too far from amenities (24%) and the uncertainty around whether one can afford rent (22%).

Within the next five years, the most commonly anticipated housing challenge is not being well served by public transit (24%), followed by challenges with housing repairs (19%), stability of rental lease (19%), and ability to purchase a house (10%).

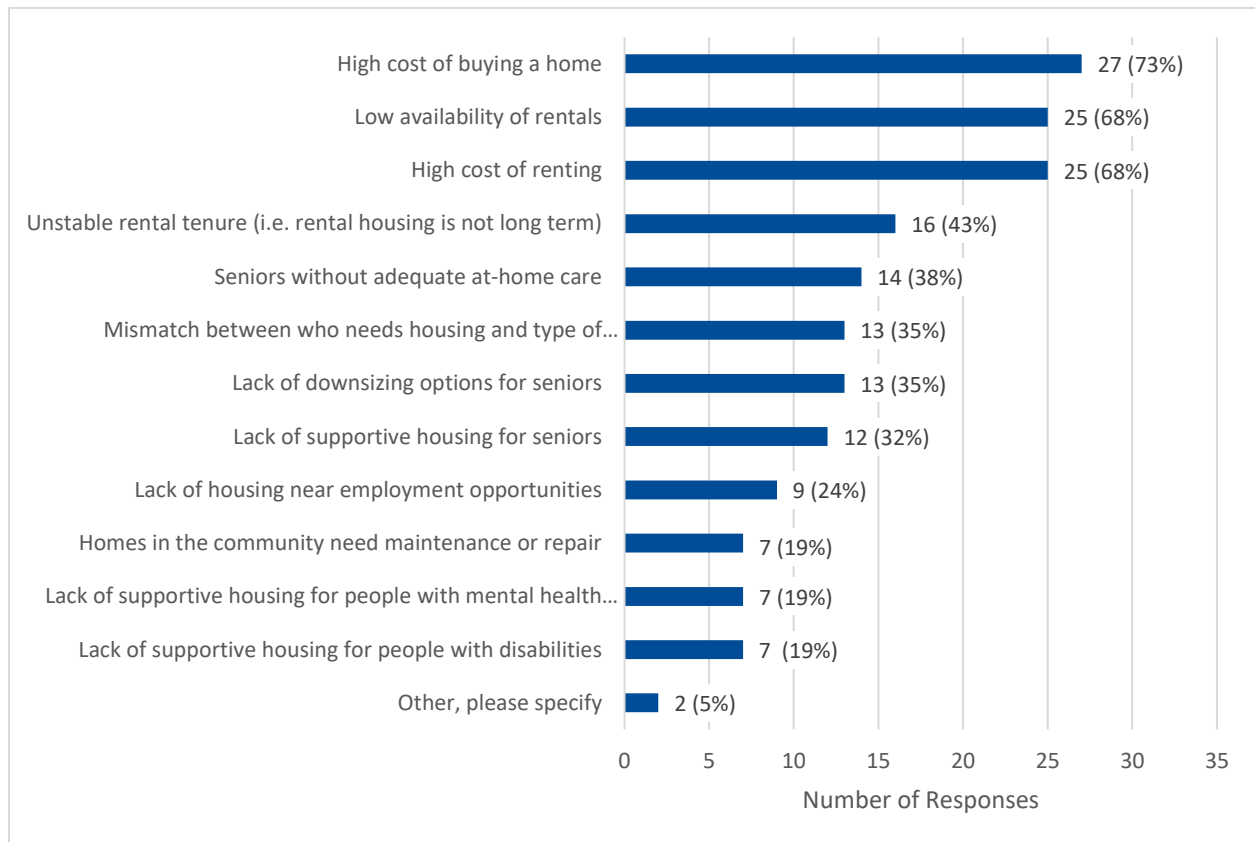
Figure 62: Housing Challenges of Respondents in Electoral Area C



Priorities

Figure 63 shows the challenges respondents felt were most significant in their community. Most respondents identified three issues: the high cost of buying a home, the low availability of rentals, and the high cost of renting.

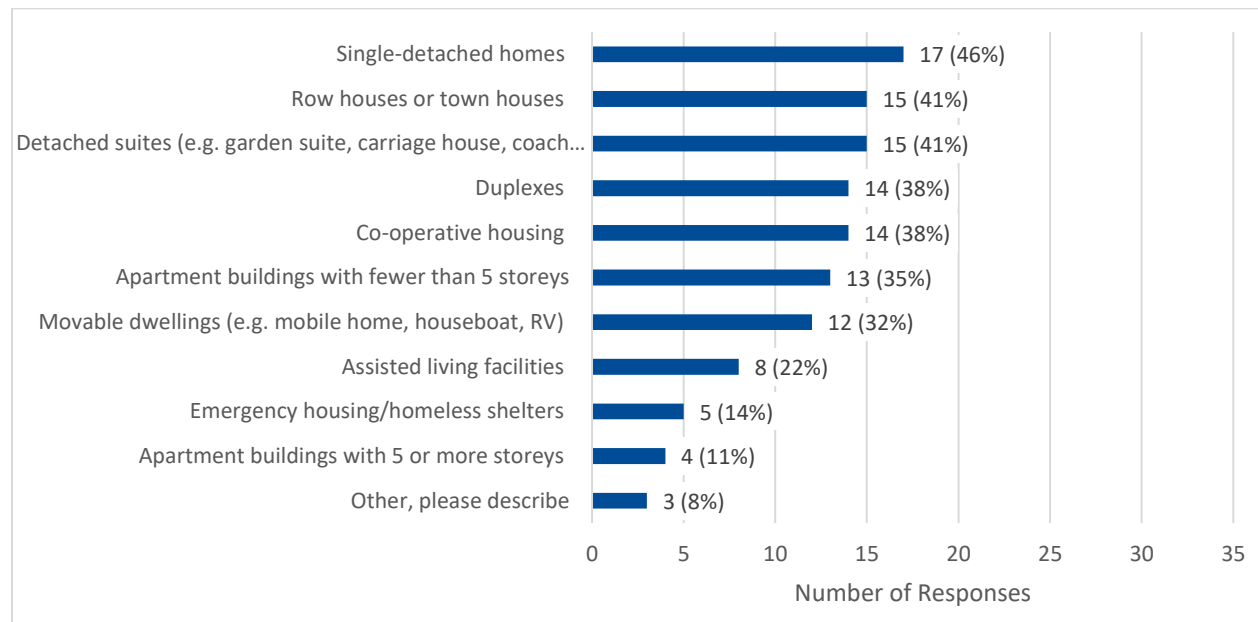
Figure 63: Community Housing Issues in Electoral Area C



Respondents were asked what forms of housing they felt are needed in the community and were able to select multiple options. Single-detached homes were the most popular form of housing option identified and selected by almost half of respondents. There was significant support among respondents for gentle and moderate density forms such as row houses, detached suites, duplexes, and low-rise apartment buildings. There was also a good amount of interest in co-operative housing and movable dwellings.



Figure 64: Needed Housing Forms in Electoral Area C



The survey ended with an opportunity for respondents to share any final thoughts and 13 comments were received. The following are themes identified by more than one respondent with the number of respondents shown in parentheses:

- Need more housing suited to the needs of local people (e.g., with storage, not large expensive single-family) (5)
- General affordability is a challenge (3)
- Need more housing for families (2)
- Need affordable housing close to jobs, link between good jobs and good housing (2)
- Need / need more restrictions on short-term vacation rentals / concern that short-term rentals are reducing rental stock (2)

ELECTORAL AREA D

Response

Twenty responses were received from Area D, approximately 2% of the 2016 population. This is a small proportion of the population and results should be considered with caution.

Nineteen respondents live in Britannia Beach and one lives in Black Tusk Village. Responses were received from people between the ages of 25 and 74; the largest proportion of respondents indicated they are between the ages of 35 and 44 (nine people, or 45%).

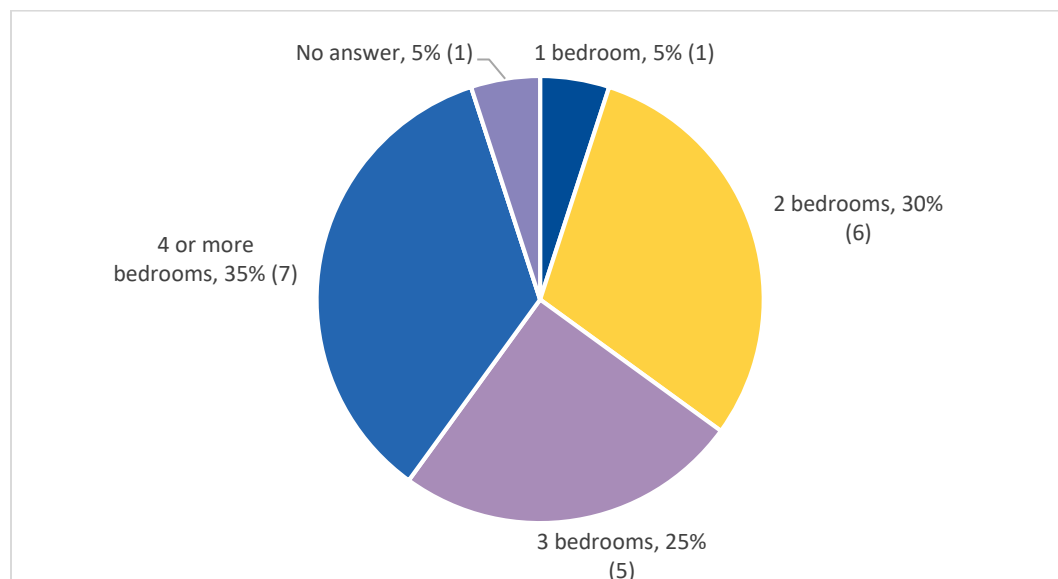
Respondents reported falling within income brackets from \$40,000 to \$200,000 and over. Generally, incomes reported by respondents from this Electoral Area are higher than incomes reported for other Electoral Areas and the region as a whole. Most respondents reported an annual household income between \$80,000 and \$149,000 (55%). There were no respondents who indicated their annual income is less than \$40,000.

About half of respondents (10) live with children, either as a couple or single parent; five live with a couple and no children; two live alone; and two live in multi-generation homes. Fifteen respondents reported that they own their home, four reported that they rent, and one did not respond to this question.

Housing Situation

Nearly all respondents who provided an answer reported living in homes / units with two or more bedrooms (18 responses, or 90%).

Figure 65: Home Size of Respondents in Electoral Area D

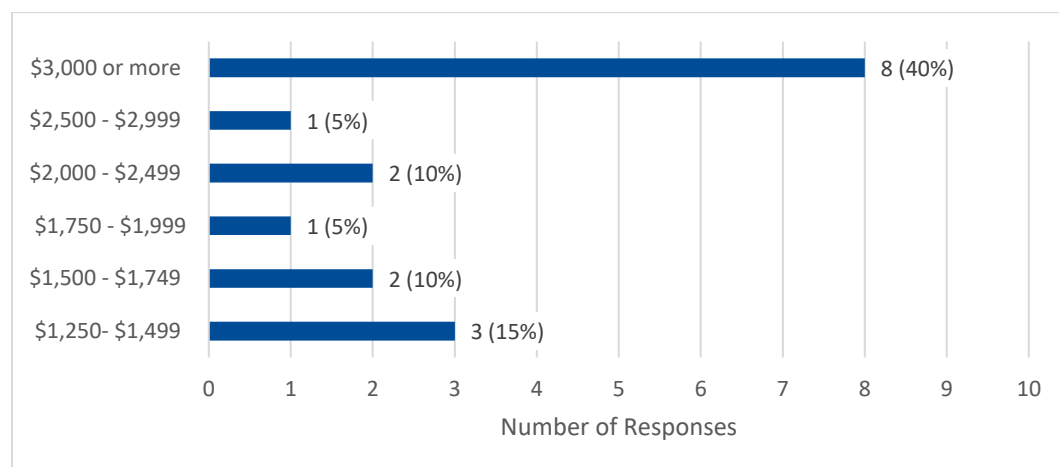


Respondents were asked about how much they spend on monthly housing costs.



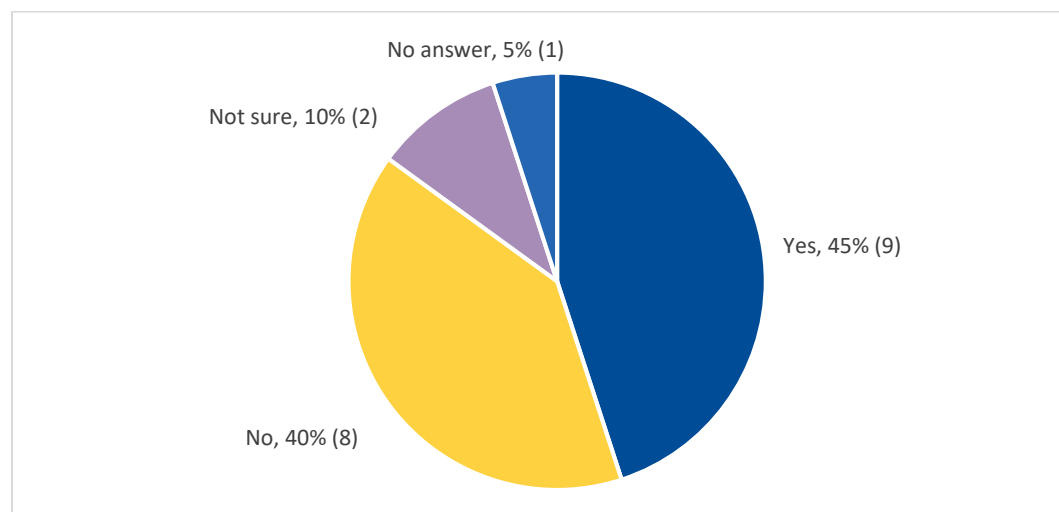
There were two respondents who reported receiving financial assistance to support their housing costs. One respondent indicated that they receive financial assistance from family, relatives, or friends, while the other indicated this was from rental income. Responses to this question received from residents of Electoral Area D are significantly different than responses received from residents of the other Electoral Areas, and combined responses from the region as a whole.²⁶ There were 18 respondents who provided an answer. The most common answer was the highest cost option, \$3,000 or more (eight respondents, or 40%). All responses are shown in Figure 66.

Figure 66: Housing Costs of Respondents in Electoral Area D



Almost half of respondents report that their housing costs are not affordable to them (Figure 67).

Figure 67: Affordability of Housing Costs for Respondents in Electoral Area D



²⁶ When using these findings, it is important to consider the small sample size. Due to this, the findings cannot be considered statistically significant from a research perspective. However, results provide insight into the community and can serve as a point for exploring local trends and issues.

Challenges

Respondents were asked about their personal housing challenges now and any they expected in the next five years. Housing issues that were identified as current challenges by more than one respondent are as follows:

- Home is not well served by public transit – 13 (65%)
- Home is too far from amenities – eight (40%)
- Home lacks adequate storage – six (30%)
- Home is in poor condition and in need of repairs – four (20%)
- Home is too far from employment opportunities – four (20%)
- I'm unsure about the stability of my rental lease – three (15%)
- I'm unsure about whether I will be able to purchase a home – three (15%)
- No housing challenges – two (10%)
- Other – two (10%)
 - Both respondents who selected other commented that they rely on income from short-term rental of rooms in their house to help them meet housing costs.

More affordability issues were identified as future challenges. Housing issues identified as anticipated challenges by more than one respondent are as follows:

- Home is in poor condition and in need of repairs – five responses (25%)
- I'm unsure about whether I will be able to afford mortgage payments – four (20%)
- I'm unsure about whether I will be able to afford rent – four (20%)
- Home is not well served by public transit – three (15%)
- I'm unsure about whether I will be able to purchase a home – two (10%)

Respondents were asked if they had experienced barriers during the search for their current home. Twelve respondents answered this question and their answers are as follows:

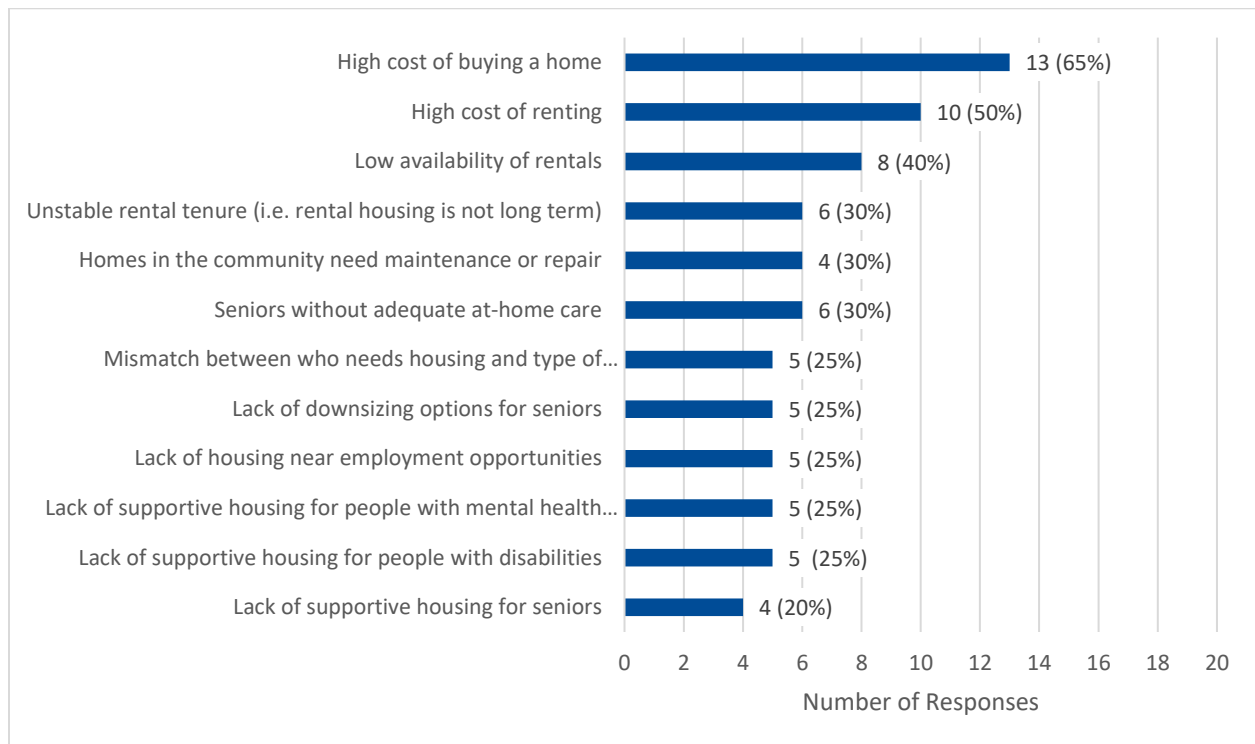
- Cost of home purchase was too high – nine respondents (45%)
- Limited supply of the type of home I was looking for – six (30%)
- Cost of rent was too high – five (25%)
- Too far from transit – five (25%)
- Couldn't get financing to purchase a home – two (10%)
- Too far from employment opportunities – two (10%)

Priorities

Figure 68 shows the community housing issues survey participants identified. The top three were the high cost of buying a home, the high cost of renting, and the low availability of rentals.

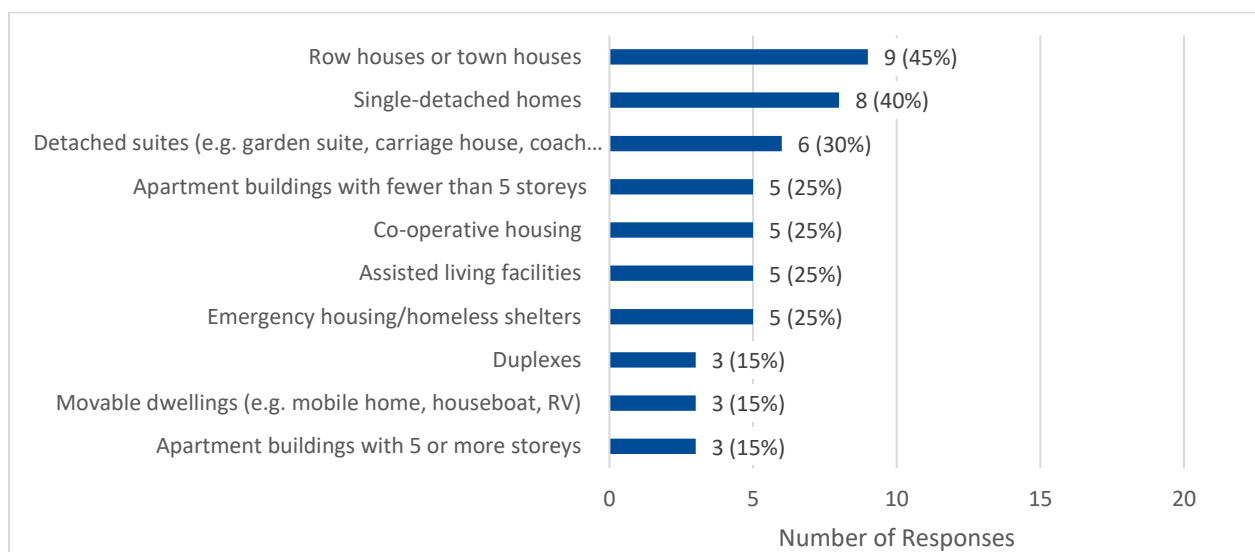


Figure 68: Community Housing Issues in Electoral Area D



As Figure 69 shows, there was no single housing form supported by a majority of respondents. Row houses and single detached homes were favoured slightly.

Figure 69: Needed Housing Forms in Electoral Area D



The four open-ended comments from participants indicated a desire for more services, amenities, and infrastructure to support housing development.



6 SUMMARY OF FINDINGS

This section summarizes the findings of this report. It is organized by a summary for the SLRD electoral areas overall, followed by specific findings for each electoral area.

6.1 OVERALL

The natural beauty and recreational opportunities of the SLRD have long attracted people from all over BC and beyond. The communities of the SLRD are diverse and each has unique conditions that impact housing needs. Incomes, housing costs, and community character vary widely. However, there are several trends that are impacting housing across the regions' electoral areas.

HIGH DEMAND AND RISING COSTS

As economic opportunities in the region have increased, particularly in and around the municipalities, the population has grown rapidly. Between 2006 and 2016, the SLRD grew by 20%, a very high growth rate. Area D grew by 18% over this period, reflecting development in Squamish and the development of new master planned communities in Area D such as Furry Creek. There has been significant growth in housing costs in Squamish and Area D. The rental vacancy rate for Squamish area is extremely low (0.8% in 2018) and average rental rates have skyrocketed in recent years.

Population growth in Areas A, B, and C show a different picture with slow growth or population decline. However, these trends do not reflect actual housing demand. Community and stakeholder engagement indicated that there is significant demand for seasonal housing and potential long-term residents are increasingly competing with homebuyers seeking vacation homes. Stakeholders noted significant demand for second homes in the region by residents of Metro Vancouver. It was also noted that the unaffordability of Metro Vancouver's homeownership market was motivating people to look to the SLRD for opportunities to buy land. Some stakeholders noted that this trend in itself is not negative and is reflective of historical trends in the region. Many long-term residents originally bought their homes as vacation homes and eventually moved to them permanently later in life.

LIMITED RENTAL SUPPLY

Across the SLRD's electoral areas, stakeholders and community members reported that there was a limited supply of rental housing. This is impacting the ability of new households to move to the region and employers noted that it was creating significant challenges in hiring and retaining workers. Most rental stock in electoral areas is in the secondary market. Short-term rentals were identified as both a key component of economic sustainability in the region and a pressure on the housing system. For many households, short-term rentals allow them to remain in areas with few economic opportunities nearby. However, the profitability of short-term rentals makes them more attractive than long-term rental as an income source.



In areas where employment is primarily tourism or resource extraction, there is a significant need for flexible, short-term / seasonal rental housing to meet the needs of workers.

ALR LAND

Significant parts of electoral areas B, C, and D are within the Agricultural Land Reserve (ALR), limiting potential housing development. As land costs have increased, farmland is increasingly too expensive for households interested in farming. There are anecdotal reports that farmland is being purchased for estates and not being used to its full capacity. Due to restrictions in what can be built in the ALR, different housing forms that may encourage younger generations to farm are difficult to implement. For example, stakeholders noted that there has been some interest in multi-generational family farming and cooperative farming, but that current regulations set by the provincial Agricultural Land Commission (ALC) would not allow the construction of multiple buildings to support these arrangements.

LACK OF HOUSING SUPPORTS

Stakeholders also noted that diverse housing options (e.g., seniors housing, supportive housing for people with disabilities) and housing support services (e.g., support staff, training for life skills) were primarily located in the municipalities. For example, the only emergency shelters in the region are in Lillooet and Squamish. For individuals and families that require emergency shelter or other types of housing services, they must travel far from their home communities to access them. Where services are offered, there are often long waitlists.

HOUSING SHORTAGES IN FIRST NATIONS COMMUNITIES

Many of the First Nation communities in the region are facing acute housing shortages due to historical underinvestment in housing on reserve. Overcrowding is common and many households are living in homes in poor condition. The First Nations that participated in interviews noted a desire for off-reserve members to move home and were seeking to expand housing stock, despite significant structural constraints. There is a strong desire to build more housing for First Nations members on and off reserve.

REGIONAL PRESSURES

Engagement participants noted that housing pressures in one community affect others. Squamish and nearby areas have seen significant demand for housing from households from Metro Vancouver seeking more affordable options. A lack of housing options in the municipalities is putting pressure on the electoral areas as households seek housing options farther out from where they work. The First Nations that were interviewed noted that as housing issues have grown in the region, they have seen more non-members living on reserve in vans.

DISTANCE

Many of the communities in the electoral areas are rural and/or remote and are far from employment opportunities, services, and amenities. Engagement participants noted that the lack of public transit options made it extremely difficult for households without private vehicles to access the services they need.



6.2 AREA A

Engagement participants said that Area A is an attractive place to live because of the beauty of the natural environment, strength of the community, and affordability of housing. In addition to those that live there year-round, Area A attracts part-time residents, seasonal workers, and tourists. Engagement participants cited the staff housing at Tyax Lodge as a strength in the community as it provides rental accommodation. The Bridge River Valley Community Association is also a strong community network working to address housing needs in the area. While short-term rental options are available in the community for temporary workers, there are varying levels of support across community members for short-term rental housing.

In 2016, the population of private households in Area A was 187 people with a total of 115 households. The average household size in Area A is 1.6 persons per household, much smaller than the regional average of 2.5 persons per household. The population was relatively stable between the 2006 and 2016 Census periods. A high proportion of the community is 65 and over (27%) compared to the region overall (10%). Area A has the second highest median age among SLRD electoral areas: 53.6. Only 6% of the community, or approximately 10 people, were children or youth. 54% of households are only one person, and an additional 38% are only two people.

Over time, with an aging population, some of the community's seniors may leave the area to access healthcare and more supportive housing options. In addition to housing, Area A communities are far from services and amenities. In case of emergency, there is a significant delay in being able to access help. This is an issue for everyone in case of illness or accident, but of special concern for seniors as the community ages.

Older and smaller households, particularly those on fixed incomes, are likely facing challenges maintaining their homes. It was noted that it is costly to hire trades for home repairs and construction in the area, and that the availability of tradespeople is limited even for those able to afford their services. Stakeholders also noted that the lack of housing options in the community was making it difficult to attract families with children which is putting pressure on the school.

Due to the small population size and concern over privacy, income and housing indicator information for Area A is unavailable. However, it is likely that household incomes in Area A are lower than the region overall due to distance from employment opportunities and the high number of seniors. Labour participation in Area A is relatively low (53%), reflective of an older population with many retirees, while unemployment is relatively high (9%), reflective of few employment opportunities in the area.

The housing stock in Area A is primarily single-detached homes. Tyax Lodge recently built a small multi-family complex for housing their own employees. Nearly all Area A residents are owners (96%), though there are a small number of renters. In 2019, BC Assessment found that the housing stock is made up of 227 single-detached dwellings, 182 seasonal dwellings, 22 manufactured homes, 4 dwellings with suites, and 1 other type of dwelling. These figures show the high rate of seasonal residents in the community.

The housing stock is older, with 32% of homes built in 1960 or earlier and visits to the communities found many homes in a poor state of repair. In Bralorne, there are many older, heritage homes in a state of disrepair. However, significant work would be needed to bring homes up to a livable standard and the cost and location



may be a barrier to some homebuyers. For example, some of the homes have very poor foundations that would require significant investment.

Home values in Area A are comparable to Area B, but much lower than other parts of the region. This is indicative of the remoteness of many communities in Area A and limited economic opportunities. In 2019, BC Assessment average home values were assessed as follows by BC Assessment:

- Single-detached dwelling: \$295,288
- Dwelling with suite: \$268,975
- Manufactured home: \$159,659
- Seasonal dwelling: \$329,958

Only 33% of owner households in Area A have a mortgage and average shelter costs in 2016 were very low compared to other parts of the region (\$624). This shows that many households likely have low shelter costs. Because of lower home values, Area A senior households who wish to move to urban areas to access seniors housing likely face significant cost barriers to doing so. BC Housing data indicates that few households in Area A access its rental assistance in the private market program. This is likely due to the small number of renters. It may also be possible that households are unaware of potential supports.

When it comes to population growth, most growth in future households is projected to be senior-led households. If Area A were to grow at the same rate as the region overall, it is expected that by 2041, the community will have an additional 76 individuals or 38 households, and require 38 new dwellings, including 22 one-bedroom or studio units, 14 two-bedroom units, and two three-bedroom units.

The following are the key housing challenges facing Area A identified through the data and community engagement:

- Road access to residential areas
- Lack of homes and land for purchase to attract new families and workers to the area
- Lack of rental options, particularly for seasonal workers
- Lack of new housing development or developer interest
- Competition for housing from part-time residents who may have higher incomes than year-round residents
- Aging housing stock and abandoned homes
- Mismatch between who needs housing and the type of housing available
- Accessibility of homes
- Aging population and challenges in access to services for seniors and distance from health care and emergency services
- Significant number of individuals living alone
- Low population of children to support the provision of a school



6.3 AREA B

When asked about why Area B was a great place to live, engagement participants spoke highly of Area B's community and sense of belonging, beauty of the natural environment, and access to health care services and facilities. Participants said that when it comes to housing, the area's strengths were its overall housing affordability in comparison to nearby communities and the community's interest in building affordable housing, particularly for individuals with disabilities, seniors, and low income households. In 2016, Area B had a population of 363 and a total of 180 households. Area B's population appears to have declined between 2006 and 2016. The electoral area has a very high proportion of members aged 65 or older (29%) compared to the region overall (10%). The population of adults 20 to 64 (60%) was lower than the region overall (68%). The population of children and youth (ages 19 and under) was also lower (14% in Area B compared to 22% in the region overall). Area B has the highest median age among SLRD electoral areas: 55.8.

Most households in Area B are small: 37% are one person and 44% are two people. Only 15% of households have three or more people, compared to 40% of households in the region overall. Despite small household sizes, 53% of homes in 2016 had three or more bedrooms.

15% of private household residents in Area B identify as Indigenous, the highest rate among electoral areas. Community engagement participants reflected on both housing needs on reserve and off reserve, recognizing the connections between Area B and Xaxli'p (Fountain) First Nation.

There was significant variation in median household income between 2006 and 2016: \$34,540 in 2006, \$60,549 in 2011, and \$40,819 in 2016. This variation is likely due to poor data quality because of the small population. It may also be that small changes in the community as people move may have a disproportionate impact on median household income due to the small number of households. Income information by tenure is limited but data shows that most renters make either \$20,000 to \$39,999 annual in household income or between \$80,000 and \$99,999. There is greater variation in incomes among owner households.

Labour participation in Area B is very low (43%). While this is partially reflective of an older population with many retirees, it is lower than Area A which has a higher proportion of seniors. The unemployment rate for Area B was unavailable in the 2016 Census.

According to BC Assessment, in 2019, the housing stock was made up of 178 single-detached dwellings, 69 seasonal dwellings, 43 manufactured homes, and two dwellings with suites. Average home values were assessed at following values:

- Single-detached dwelling: \$255,861
- Dwelling with suite: \$255,150
- Manufactured home: \$136,088
- Seasonal dwelling: \$204,212

Owners make up the majority of households (88%). Only 29% of homeowners have a mortgage and average monthly shelter costs for owner households are very low (\$551 per month in 2016).



Housing indicator data for Area B is limited. In 2016, 9% of Area B owner households (15 households) live in inadequate homes that require major repairs, and 9% (15 households) face unaffordability, meaning they spend 30% or more of household income on shelter costs. No owner households were recorded as facing suitability issues. Among renters, 50% were reported as living in unsuitable housing, meaning there were not enough bedrooms for the number and composition of the household. This is highly indicative of a lack of rental supply. No other housing indicators were noted for renter households in Area B, though the small population size may have made data collection difficult. 13% of Area B's owner households (20 households) and 50% of renter households (10 households) are considered to be in Core Housing Need, meaning they face at least one housing indicator challenge (affordability, suitability, or adequacy) and they would be unable to afford median shelter costs for an appropriate unit. BC Housing data indicates that there are no households in Area B that access its rental assistance in the private market program. It may be possible that households are unaware of potential supports.

When it comes to population growth, most growth in future households is projected to be senior-led households. If Area B were to grow at the same rate as the region overall, it is expected that by 2041, the community will have an additional 151 individuals and 79 households, and require 79 new dwellings, including 39 one-bedroom or studio units, 32 two-bedroom units, and 8 three-bedroom units.

The following are the key housing challenges facing Area B identified through the data and community engagement:

- Mismatch between household size and home size: 53% of homes have three or more bedrooms, while 81% of households are only one or two people
- Lack of rental supply and a high proportion of renter households living in unsuitable housing.
- Competition for housing from part-time residents who may have higher incomes than year-round residents
- Lack of housing options for people with disabilities, seniors, and low-income households
- Limited options for housing make it difficult to attract staff
- Accessibility of homes for seniors
- Housing development is not keeping up with potential for population growth
- Distance from specialized housing, such as assisted living
- Desire for more diverse housing forms, such as duplexes and cooperative housing
- Lack of transportation options for those without personal vehicles
- Lack of funding and resources for building new housing
- Aging infrastructure
- Limited land for housing development
- Perception that planning and development approvals are difficult to navigate



6.4 AREA C

When asked what makes Area C a great place to live, community members and stakeholders said that Area C had great amenities, a beautiful natural environment, and was family-oriented. When it comes to what the community is doing well when it comes to housing, participants identified efforts to include affordable housing in new developments, community involvement, and successful partnerships.

Between 2006 and 2016, Area C saw a decline in population from 1,887 residents to 1,663 residents (-12%). There were 655 households in 2016. Engagement participants noted significant demand for housing from seasonal residents which are not counted in the Census population figures. Area C has the highest average household size among SLRD electoral areas: 2.5 persons per household. The distribution of household sizes is comparable to SLRD overall: 62% of households were one or two people and 38% were three or more people. Despite small household sizes, 60% of homes are three or more bedrooms.

Among SLRD electoral areas, Area C has a very young median age: 42.3. The distribution of ages is similar to the region overall: in 2016, 11% of residents were 65 and over, 67% were between 20 and 64 years of age, and 27% were 19 years or younger.

Based on Census data, the median household income in 2015 was \$83,865 in Area C, higher than the median household income for the region overall, \$78,713. Between 2006 and 2016, the median household income of Area C grew by 56%, a significant and unusual increase. Over the same period, the regional growth in the median household income was only 18%. This may be due to a number of reasons—such as increasing numbers of high income households as home prices have gone up—though stakeholder engagement did not provide clear direction. Owner household incomes were much higher than renter household incomes: \$94,263 compared to \$69,417.

Area C has the highest labour participation rate among electoral areas (75%) and its rate is higher than the region overall (71%). The unemployment rate is the same as the region overall (6.1%). Most workers who live in Area C commute to a different community for work.

7% of private household residents in Area C identifies as Indigenous. A very high proportion of renters are Indigenous (23%). Líl'wat and N'Quatqua First Nations are important partners in the region, partnering with the SLRD in the delivery of services and infrastructure. Líl'wat Nation is seeking to build off-reserve housing for members and non-members in the near future on fee simple land owned by the Nation.

Area C has relatively few homes built in 1960 or earlier, though housing stock is slightly older than the region overall. 85% of households own their home. In 2019, BC Assessment reported the housing stock of Area C is as follows: 476 single-detached homes, 185 seasonal dwellings, 101 manufactured homes, 19 dwellings with a suite, and four duplexes/triplexes/fourplexes. Home prices in Area C are very high for a rural area, reflective of the areas proximity to Pemberton, natural beauty, and recreation opportunities. In 2019, average home values were assessed at following values:

- Single-detached dwelling: \$757,234
- Dwelling with suite: \$1,109,068



- Duplexes/triplexes/fourplexes: \$872,750
- Manufactured home: \$264,603
- Seasonal dwelling: \$267,826

The proportion of homeowners with a mortgage is typical (63%) and average monthly shelter costs of owner household are relatively high \$1,377, though lower than the regional average shelter costs of \$1,661. Average monthly shelter costs of renter households were \$875 in 2016.

Housing indicators showed that among owners, 14% (70 households) faced unaffordability, 9% (45 households) lived in inadequate homes that required major repairs, and 4% (20 households) lived in unsuitable housing. Among renters, 17% (15 households) faced unaffordability, 22% (20 households) lived in inadequate housing, and 11% (10 households) lived in unsuitable housing. 11% (55 households) of owner households and 28% (25 households) of renter households were in Core Housing Need in 2016, meaning that they faced at least one housing indicator challenge and would be unable to afford median shelter costs. Data for BC Housing indicated that few households accessed rental assistance in the private market.

When it comes to population growth, most growth in future households is projected to be senior-led households. If Area C were to grow at the same rate as the region overall, it is expected that by 2041, the community will have an additional 665 individuals and 394 households, and require 394 new dwellings, including 177 one-bedroom or studio units, 154 two-bedroom units, and 62 three-bedroom units.

The following are the key housing challenges facing Area C identified through the data and community engagement:

- Need for more affordable housing options
- Limited rental supply and high cost of renting
- High proportion of homes owned by part-time residents
- Distance from health care, emergency services, and amenities in some areas (e.g., D'Arcy)
- Desire for more diverse housing forms, such as moderate density (townhomes and low-rise apartments), mobile home parks, housing options for low-income households, and seniors housing
- Limited land for housing development
- Restrictions on housing development on ALR land
- Significant need for rental and affordable housing in the Village of Pemberton

6.5 AREA D

Area D engagement participants said that the community was a great place to live because of the natural environment, community feeling, and proximity to neighbouring destination communities with great amenities. Participants said that when it comes to housing, the community's strengths were its community pride, housing options, and recent housing development. Area D is unique among electoral areas in the region in that there is



a significant amount of land designated for development in the Master Planned communities of Porteau Cove, Furry Creek, and Britannia Beach.

Between 2006 and 2016, Area D's population grew by 26%, from 839 to 1,057. There were 440 households in 2016 and an average household size of 2.4. Area D had a higher proportion of adults 65 and over than the region overall: 18% compared to 11%. The community's population of adults 20 to 64 was 64% compared to the region's 67%; and the proportion of children and youth 19 and under was 19% compared to 22%. Area D's median age was 47.5 in the 2016 Census. 63% of households are one or two people and 37% are three or more people. For comparison, 72% of homes are three or more bedrooms.

3% of Area D private household residents identify as Indigenous, including 14% of renters.

In 2016, Area D reported the highest median household income among electoral areas in the SLRD and a higher median household income than the region overall: \$96,102 in Area D compared to \$78,713 in SLRD overall. The difference between median household incomes for owners and renters was significant in Area D: \$105,283 compared to \$57,775. Area D has a high proportion of high income renters (earning more than \$150,000) and low income renters (earning under \$40,000). Most Area D workers commute outside of the community for work. Area D has a 60% labour participation rate, lower than the region's 71%. The unemployment rate is 6.5% in Area D, slightly higher than the region's 6.1%.

88% of households own their home. Only 57% of homeowners have a mortgage, compared to 68% of homeowners across the region. Average monthly shelter costs for owner households are very high: \$1,746 in Area D compared to \$1,661 in the region overall. Average monthly shelter costs for renter households were also very high: \$1,468 in Area D compared to \$1,402 in the region overall.

Housing indicators for Area D show affordability to be the greatest issue. 19% of owner households (65 households) and 30% of renters (15 households) spend 30% or more on shelter costs. Other housing indicators showed that among owner households, 7% (25 households) lived in inadequate housing requiring major repairs and 3% (10 households) lived in unsuitable housing that did not have enough bedrooms for the household size. 30% of renter households (15 households) lived in inadequate housing. Suitability issues were not found for renter households though this may be due to poor data quality. 14% of owner households (50 households) and 40% of renter households (20 households) were in Core Housing Need, indicating that they were facing at least one housing indicator challenge and would not be able to afford the median shelter costs for an appropriate unit. BC Housing did not report any households in Area D accessing rental assistance in the private market.

Area D is close to Squamish which has the most significant housing and homelessness services in the region. However, stakeholders report that there is a deficit in non-market housing options and that there are significant housing waitlists.

Rental market data from the Squamish CA indicates that while the region gained rental units in the past ten years, there are fewer primary rental units than in the 1990s. The vacancy rate in 2018 was 0.3%, an extremely low rate. Stakeholders reported that housing pressures in Squamish are being felt in Area D. Average rental rates in Squamish CA have accelerated rapidly over the past few years, increasing by 53% between 2014 and 2018.



Area D has a higher proportion of homes built in 1960 or earlier (13%) than the region overall (5%). In 2019, the housing stock in Area D was as follows: 411 single-detached dwellings, 70 seasonal dwellings, 56 row houses, 48 manufactured homes, and three duplexes/triplexes/fourplexes. Home prices in Area D are very high, reflective of the type of development and proximity to Metro Vancouver and Squamish. In 2019, average home values were assessed at following values:

- Single-detached dwelling: \$982,551
- Dwelling with suite: \$1,131,524
- Duplexes/triplexes/fourplexes: \$1,440,333
- Row housing: \$1,310,804
- Manufactured home: \$534,598
- Seasonal dwelling: \$562,931

When it comes to population growth, most growth in future households is projected to be senior-led households. If Area D were to grow at the same rate as the region overall, it is expected that by 2041, the community will have an additional 422 individuals and 255 households, and require 255 new dwellings, including 101 one-bedroom or studio units, 104 two-bedroom units, and 50 three-bedroom units.

The following are the key housing challenges facing Area D identified through the data and community engagement:

- High cost of rental and homeownership options
- Lack of seniors housing and services
- Limited supply of rental housing
- Lack of storage options
- Lack of transportation options for those without personal vehicles and distance from services and amenities
- Desire for more diverse housing forms, including different sizes of units, workforce housing, and better amenities to attract new households (e.g., high-speed internet and natural gas)
- Land, servicing, and potable water were cited as barriers to developing more housing
- Need for affordable family-friendly housing
- Need for amenities such as shops and cafes to create community and attract residents
- Homes in poor condition that require repairs
- Stability of rental tenure in the secondary market
- Mismatch between the size of households and the size of homes



7 RECOMMENDATIONS

This section summarizes recommendations for responding to housing needs in the SLRD electoral areas identified through the community and stakeholder engagement and statistical data analysis. These recommendations draw from what was heard in the community, as well as good and emerging practices in other parts of British Columbia. The recommendations are organized by seven themes:

1. Increase collaboration and explore partnerships
2. Support gentle and moderate density in appropriate areas
3. Explore land and servicing opportunities
4. Protect farming opportunities
5. Explore innovative and complementary actions on housing
6. Share information
7. Area specific recommendations

Historically, the role of local governments in the housing sector has been limited to planning and land use regulations. However, as communities across BC have faced increasing challenges related to housing affordability and availability, many local governments are exploring ways of supporting housing options for local residents. The recommendations in this section emphasize the SLRD playing a role in supporting the conditions for affordable and diverse housing with consideration to the local context.

7.1 INCREASE COLLABORATION AND EXPLORE PARTNERSHIPS

Addressing housing need requires the involvement and coordination of a variety of stakeholders and governments. These recommendations identify opportunities for the SLRD to engage with others in the region and support collaborations.

- Exchange information on housing needs in electoral area and municipalities with all local governments in SLRD.
- Work with neighbouring municipalities to advocate for affordable housing development to provincial and federal governments.
- Engage First Nations on an annual basis about housing waitlists and trends being experienced. This engagement would provide a more complete picture to the SLRD of housing trends and potentially open future opportunities for collaboration. It was noted during the interviews that there is a desire for more information-sharing between First Nations and local governments.
- Explore opportunities to support First Nations housing projects.



- Engage resource-based businesses seeking to expand operations (particularly in Area A) to explore the potential of building new rental housing for workers that could serve longer-term needs – e.g., selling units once a project is completed.
- Partner with the District of Lillooet to advocate for Better at Home services to be provided in Lillooet. Better at Home is a provincially-funded program delivered through United Way that provides at-home supports to seniors. While providing at home services to remote communities is costly and difficult to implement, having a service in a nearby municipality could provide an alternative area to live for those seniors who require supports but who do not want to move far to access them.
- Urban areas are far better equipped to create more diverse and dense housing forms than rural areas, for many reasons including availability of servicing; sufficient concentration of demand; proximity to employment opportunities, services, and amenities; among others. Ultimately, many of the housing issues facing the rural areas are sub-regional issues affecting more than one community. For example, unmet housing demand in the urban areas may put pressure on rural areas. It is recommended that the SLRD engage with municipalities to increase awareness of rural housing issues and to identify opportunities to collaborate on addressing housing needs.
- Engage BC Housing, municipalities, and developers in discussions of opportunities to implement the Affordability Homeownership Program in the SLRD.
- While policy and zoning bylaw changes are incredibly valuable in creating opportunities for more diverse housing options in rural areas, it is ultimately up to individuals and community associations to take the lead on many potential initiatives. One role the SLRD can play is in promoting ideas about the different housing forms that are possible through the zoning bylaw, for example, cohousing, cluster housing, small housing forms, and others.

7.2 SUPPORT GENTLE AND MODERATE DENSITY IN APPROPRIATE AREAS

Demand for housing in the region is putting pressure on the electoral areas. It is recognized that the vast majority of housing development in the region will occur in the municipalities. However, there are some opportunities for gentle and moderate densities where appropriate. These recommendations identify opportunities for additional housing in a manner consistent with the character of the electoral areas. In cases where gentle density (e.g., carriage homes, secondary suites, duplexes, or triplexes) is suggested, it is recommended that restrictive covenants are used to ensure that the additional units are provided as long-term rental only (minimum four months) and at affordable rent levels. The intent of adding units is not for use as vacation rental.

- Consider allowing both secondary suites and carriage homes in residential zones, if provided for long-term rental or family use (not short-term rental). If two secondary units are allowed on a property, utilize restrictive covenants to require units to be used for either family or long-term rental (minimum four months) and to restrict rent levels. The purpose of allowing two secondary rental units on a



property is to create additional long-term rental. This allowance is not intended to be used for vacation rental. Promote information about secondary suites and carriage homes in areas that are frequently visited (e.g., post office, stores). For older households seeking to age in place, long-term rental could be provided at a lower rent in exchange for help around the home.

- Consider introducing a secondary suites incentive program to encourage homeowners to rent their units to local workers at more affordable rates. Utilize restrictive covenants to restrict rent levels and to require units to be used for long-term rental for a set period of time. See the District of Kitimat's Secondary Suite Incentive Program: <https://www.kitimat.ca/en/business-and-development/secondary-suites.aspx>.
- Explore opportunities to allow for existing individual residential lots in the non-ALR areas to be subdivided into smaller lots to provide for additional housing opportunities (small lot subdivision).
- Consider allowing clusters of up to four small homes in rural residential zones for long-term affordable rental. Utilize restrictive covenants to regulate price, restrict the use of such units for long-term rental, and to prevent the use of such units for vacation rental.
- Prioritize needed housing forms through development approvals, such as non-market and market rental, attainable homeownership (e.g., through BC Housing's Affordable Homeownership Program), smaller unit sizes, and gentle density.

7.3 EXPLORE LAND AND SERVICING OPPORTUNITIES

There is limited developable land in the electoral areas, as well as servicing constraints. Exploring opportunities in the region is the first step to understanding where there are opportunities for additional housing.

- Complete a land audit to identify any unutilized or underutilized land that could be potentially developed into more affordable housing forms – e.g., land owned by the provincial or federal governments, SLRD, school districts, churches, and others.
- Explore opportunities to increase water and sewer capacity close to existing services and amenities to create opportunities for new housing development.

7.4 PROTECT FARMING OPPORTUNITIES

Protecting ALR land is a key priority in the region.

- Continue to provide educational materials to homeowners, those looking to purchase land in the SLRD, and professionals involved in the real estate and finance industry, around what is and is not permitted with respect to housing in the Agricultural Land Reserve.



- Support farmer applications to the Agricultural Land Commission for non-adhering residential uses to provide additional housing on parcels within the Agricultural Land Reserve, where this housing is linked to productive agricultural uses.

7.5 EXPLORE INNOVATIVE AND COMPLEMENTARY ACTIONS ON HOUSING

As housing issues have escalated across the province, BC regional districts and municipalities have begun exploring new ways of addressing needs.

- It was noted by community members and stakeholders that transportation is a major issue in the region for those without personal vehicles. Continue to support efforts to address regional transportation issues in partnership with local governments.
- Consider the creation of a regional service to address housing and homelessness challenges in rural areas. For example, see the Comox Valley Regional District Homelessness Supports Service: <https://www.comoxvalleyrd.ca/services/homelessness-support>.
- Evaluate the planning and development approvals process to make it faster and easier for landowners seeking to build rental and attainable ownership options. Prioritize the development of non-market and market rental and attainable homeownership housing.
- Require a minimum of 15% of units in new developments to be affordable housing units. Utilize restrictive covenants and housing agreements to secure units at affordable rental rates in new developments. One of the key gaps is workforce housing and affordability should be defined as no more than 30% of typical wages and salaries in the community.
- Define affordability levels in cases where additional units (e.g. a carriage home and a secondary suite) are allowed in single family residential areas.
- Complete a feasibility study to identify potential locations and a business model for creating a community land trust on public or institutional land for the creation of seniors and affordable rental housing in the electoral areas. This option may include partnering with a local non-profit or existing housing authority, or the creation of a new entity.

7.6 SHARE INFORMATION

Engagement found that there were a number of information gaps between governments in the region, as well as in terms of the information residents have access to.

- Promote information about BC Housing rental assistance in the private market program to residents in key locations (e.g., local stores, post office, etc.).



- Promote the installation of secondary suites for long-term rental to senior households as an opportunity for additional income and to support staying at home longer.
- Engage community associations to create a program to connect households with extra space or secondary units with renters in need of housing. For older households, a lower rental rate could be offered in exchange for help around the home. See <https://www.homesharecanada.org/>.
- Promote funding opportunities for retrofitting through the SLRD website, such as:
 - Home Adaptations for Independence: “Home Adaptations for Independence helps low-income seniors and people with disabilities finance home modifications for accessible, safe and independent living. Eligible homeowners, renters and landlords can receive up to \$20,000 per home in the form of a forgivable loan.” See <http://hafi.ca/>.
 - BC Seniors’ Home Renovation Tax Credit: “The BC Seniors' Home Renovation Tax Credit is a refundable personal income tax credit to assist individuals aged 65 and over with the cost of certain permanent home renovations, effective for the 2012 and subsequent tax years.” See <https://www2.gov.bc.ca/gov/content/taxes/income-taxes/personal/credits/seniors-renovation>.
 - Residential Rehabilitation Assistance Program On-Reserve: “Residential Rehabilitation Assistance Program On-Reserve offers financial assistance to Band Councils and Band members to repair substandard homes to a minimum level of health and safety and to improve the accessibility of housing for people with disabilities. Band Councils or individual homeowners who require repairs to their homes may be eligible to apply.” See <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/funding-opportunities/on-reserve-renovation-programs/residential-rehabilitation-assistance-program>.

7.7 AREA SPECIFIC RECOMMENDATIONS

A number of unique recommendations emerged that were specific to electoral areas because of the land use planning context, existing initiatives underway, and other factors.

RECOMMENDATIONS SPECIFIC TO AREA A

- The OCP’s housing policies related to Gold Bridge and Bralorne encourage the development of multifamily housing and affordable housing. Support local organizations in engaging with resource sector stakeholders seeking to build worker housing to imagine longer-term, multifamily, and affordable housing solutions.
- Provide a revitalization grant for Gold Bridge and Bralorne to encourage property owners to renovate and rent or sell homes.



- Consider allowing triplexes and fourplexes in the R1 zone where affordability is provided. Utilize restrictive covenants to restrict use as affordable rental or affordable homeownership and ensure affordability in perpetuity for residents.
- Consider allowing employee housing in the C4 zone.
- Consider allowing housing as a secondary use in zones C1, C2, and C3 if affordable units are provided.

RECOMMENDATIONS SPECIFIC TO AREA B

- Recognizing that many First Nations communities in the region are experiencing significant growth and housing demand, explore opportunities to support and collaborate with neighbouring First Nations, community associations, and non-profits to pursue BC Housing funding through the Community Housing Fund and Indigenous Housing Fund.
- Consider allowing both secondary suites and carriage homes in residential zones. Where both are allowed on a property, utilize restrictive covenants to ensure that these types of units are provided at affordable rent levels and restricted to long-term rental (minimum four months) or family use. This allowance is not for the use of additional units as vacation rental.

RECOMMENDATIONS SPECIFIC TO AREA C

- Explore opportunities to develop a new mobile home park in the Rural Residential areas.
- Encourage the development of modest density multi-family housing in Mount Currie, prioritizing affordable rental or attainable homeownership through BC Housing's AHOP.
- Encourage the development of modest density multi-family or seniors housing in D'Arcy. If development is proposed, engage neighbouring First Nations to explore opportunities to collaborate.

RECOMMENDATIONS SPECIFIC TO AREA D

- Require at least 15% of units in new developments to include affordable rental or attainable homeownership through BC Housing's Affordable Home Ownership Program (AHOP). See <https://www.bchousing.org/housinghub/programs-and-eligibility>

