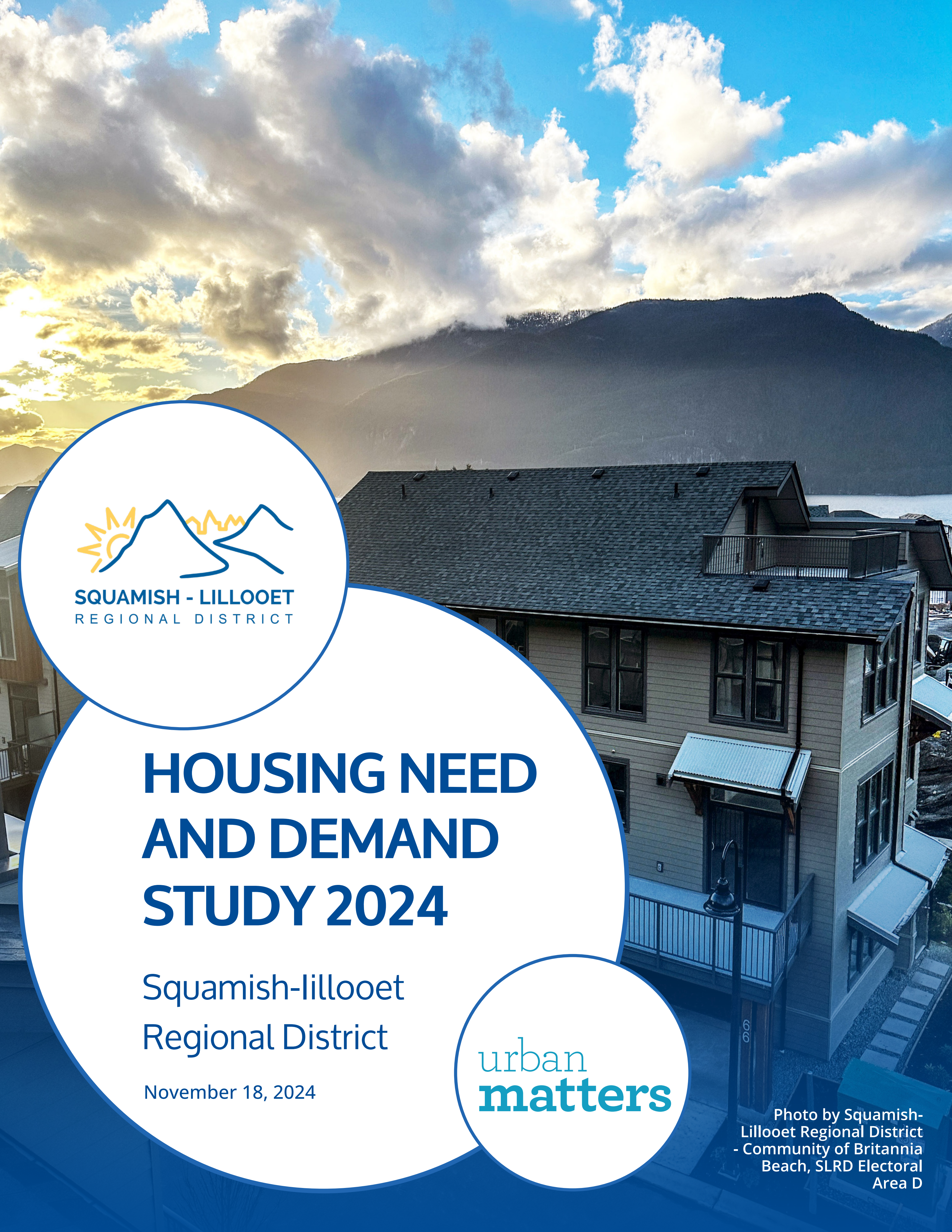


SQUAMISH - LILLOOET REGIONAL DISTRICT

HOUSING NEED AND DEMAND STUDY 2024

Squamish-lillooet Regional District

November 18, 2024

urban matters

Photo by Squamish-Lillooet Regional District - Community of Britannia Beach, SLRD Electoral Area D

Prepared for:

Squamish-Lillooet Regional District
1350 Aster Street (Office Address)
Pemberton, BC

Attention:

Kim Needham, Director of Planning and Development Services
KNeedham@slrd.bc.ca

Acknowledgements:

The SLRD gratefully acknowledges the financial support of the Province of British Columbia.

Prepared By:

Urban Matters CCC Ltd.
550-1090 Homer Street
Vancouver, BC V6B 2W9
Matt Thomson
mthomson@urbanmatters.ca

Table of Contents

Appendices

1. Introduction

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

1.1 Background

The Squamish-Lillooet Regional District (SLRD), like many communities and regional districts across B.C., is experiencing significant housing pressures with rising home sale prices and rental rates. Between 2016 and 2021, as per Statistics Canada, shelter costs increased by up to 32%, and since 2021, housing costs have become even more volatile. Housing demand is in part driven by retirees and remote workers migrating to the region and second homeowners seeking a seasonal property in the region's beautiful and well-connected recreational areas. Further, with rental vacancy rates hovering near 0% since 2015 and increased competition from short-term rentals, there is very limited availability of rental stock.

This report provides updated information on current and future housing needs since the first Housing Need and Demand Study was completed in 2020. Information is presented by Electoral Area (Areas A, B, C and D) and for the SLRD region as a whole (including the member municipalities of Squamish, Whistler, Pemberton, and Lillooet). 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 a myriad of actions taken by interest-holders 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 will be used to support the SLRD's policies, strategies, and goals for housing.

1.1.1 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, an update of this Goal is currently underway (see Appendix D for further information on ongoing housing actions). 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 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.

Note that Electoral Area A is not included in the Regional Growth Strategy.

1.1.2 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.

1.2 Methodology

The first legislative requirements for Housing Needs Reports were established by the B.C. government in 2019. This Report builds on the findings of the first Housing Needs Report for the SLRD, the 2020 SLRD Housing Need and Demand Study. As a result of the 2023 amendments to the Local Government Act, changes were made to the timing and requirements for Housing Needs Reports. Municipalities and regional districts must now prepare Interim Housing Needs Reports by January 1, 2025; the SLRD is meeting this legislated requirement by preparing a regular Housing Needs Report prior to this date.

The amended legislation requires that Housing Needs Reports include three new, additional items:

- The number of housing units required to meet current and anticipated need for the next 5 and 20 years, as calculated using the HNR Method provided in the Regulation;
- A statement about the need for housing in close proximity to transportation infrastructure that supports walking, bicycling, public transit or other alternative forms of transportation; and,
- A description of the actions taken by the local government, since receiving the most recent Housing Needs Report, to reduce housing needs.

Housing Needs Reports help communities better understand their current and future housing needs. These reports help identify existing and projected gaps in housing supply by collecting and analyzing quantitative and qualitative information about local demographics, household incomes, housing stock, and other factors. A Housing Needs Report is critical to informing land use planning.

Regional Districts are exempt from Provincial deadline requirements to update bylaws in alignment with the Housing Needs Reports, however the reports will be used to inform future updates to Regional District bylaws including official community plans and zoning bylaws. Following submission of an interim report by January 1, 2025, local governments must complete the next regular Housing Needs Report by December 31, 2028. Following that, reports will be due every 5 years.

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), and BC Assessment. 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.

The SLRD Housing Needs and Demand Study Update fulfills the legislative requirements detailed in the *Local Government Act* (mainly Part 14) and the *Housing Needs Reports Regulation*.

1.2.1 Limitations

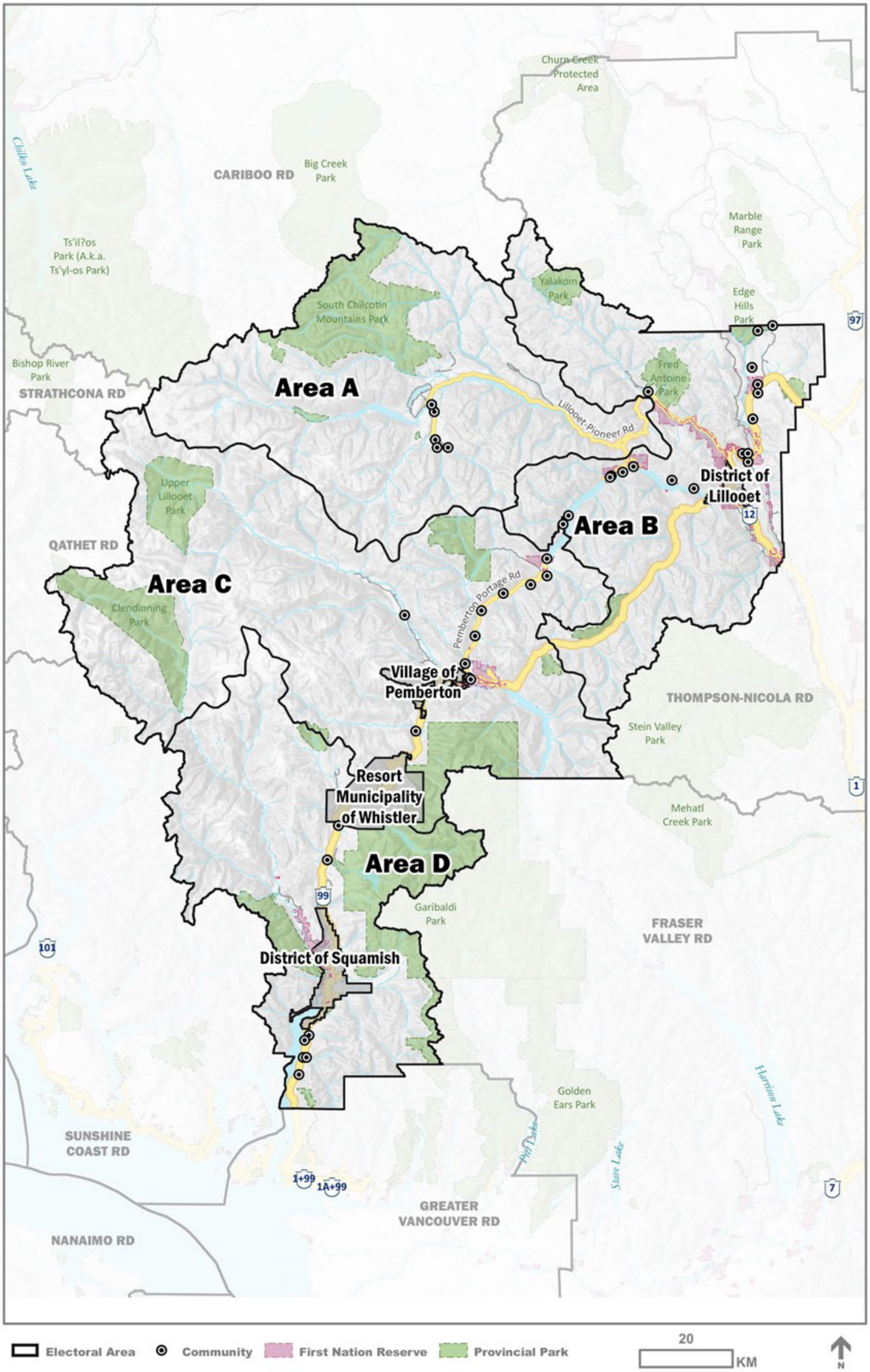
Three limitations should be noted. First, due to the small size of the communities, particularly Areas A and B, some data is suppressed, and rounding may skew results leading to high variability from period to period. Engagement participation was relatively low, typical for rural and remote communities. Targeted interest-holder engagement was completed to understand local context and housing challenges. 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 and anticipated housing needs are based on a standardized methodology and do not consider future migration, social, or economic factors which are difficult to quantify and predict.

1.3 Actions to Date

Refer to SLRD 2024 Housing Snapshot Summary in Appendix D.

Photos by Squamish-Lillooet Regional District - Community of Bralorne, SLRD Electoral Area A

Figure 1: Map of Squamish-Lillooet Regional District by electoral area.



2. Current Community Context

This section summarizes key demographic data on SLRD's population by electoral area as taken from Statistics Canada census program data.

2.1 Population

Between 2006 and 2021, the population of the SLRD grew by 43% from 35,225 to 50,496. 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.

Recent population trends in the electoral areas vary significantly. As shown in Table 1, Electoral Area A has experienced the greatest population growth rate of 63% between 2016 and 2021. Electoral Area C has the next highest growth rate at 20% between 2016 and 2021; while Electoral Areas B and D have remained relatively constant, at -3% and 0% respectively. During the same period, the population of the region overall grew by 18%, which is a high growth rate compared to the provincial rate of 7%.

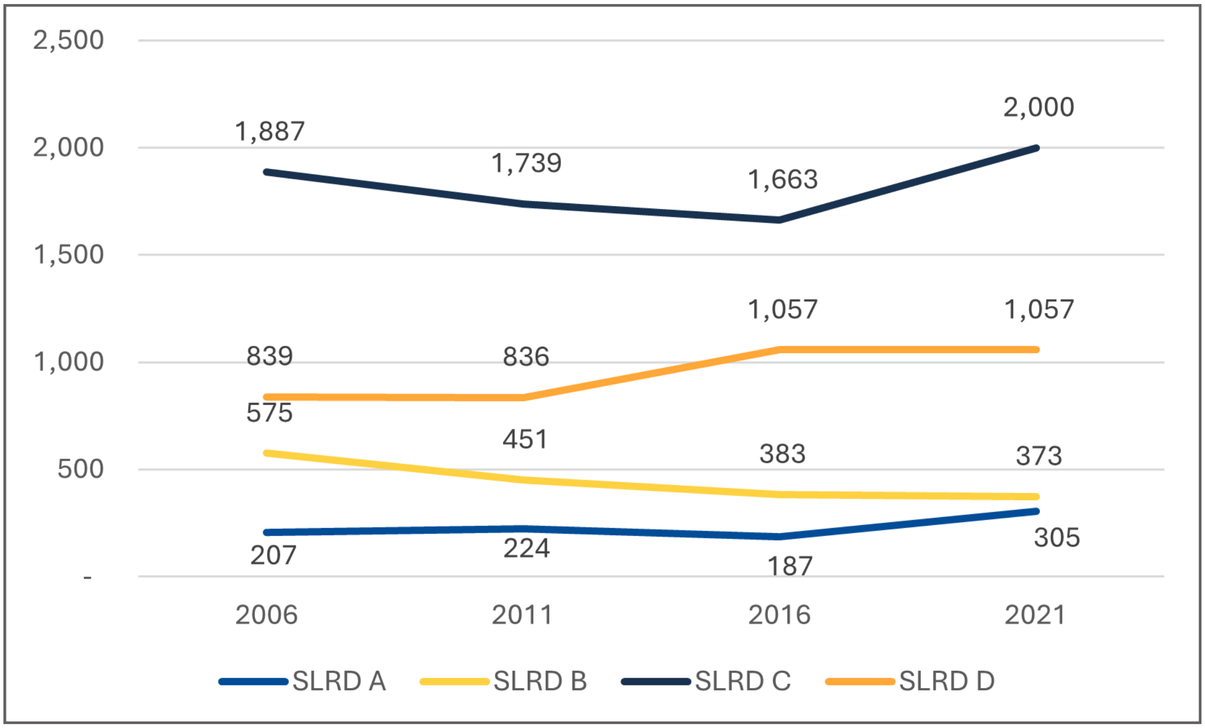
Data trends and engagement results (summarized in Appendix C) indicated that more people are choosing the SLRD as their usual place of residence. While past census periods indicated fluctuating and sometimes shrinking populations in the electoral areas (see Figure 2 population growth rates between 2006-2011 and 2011-2016), the most recent census period demonstrated consistent or growing populations. This is likely due in part to migration trends influenced by the pandemic, in which retirees and remote workers moved away from urban centres and into more remote and rural areas.

Table 1: Population growth rate by Electoral Area and SLRD, 2006 to 2021

Area	2006 to 2011	2011 to 2016	2016 to 2021
SLRD A	8.2%	-16.5%	63.1%
SRLD B	-21.6%	-15.1%	-2.6%
SLRD C	-7.8%	-4.4%	20.3%
SLRD D	-0.4%	26.4%	0.0%
SLRD	8.4%	11.8%	18.4%

Source: Statistics Canada, Census Profile 2006, 2011, 2016, 2021

Figure 2: Population, 2006 to 2021



Source: Statistics Canada, Census Profile 2006, 2011, 2016, 2021

Note : Population data for Area B (2011 and 2016) & Area C (2011) were adjusted between Census periods. The figure above includes the most up-to-date population counts as per the most recent Census Profiles. Statistics Canada adjusts population data to account for potential undercounting during the census, ensuring accuracy by incorporating postcensal coverage studies that estimate the number of people missed in the initial count, and to protect individual privacy by rounding population counts in small geographic areas to maintain confidentiality. Reference: https://www.statcan.gc.ca/en/hp/estima

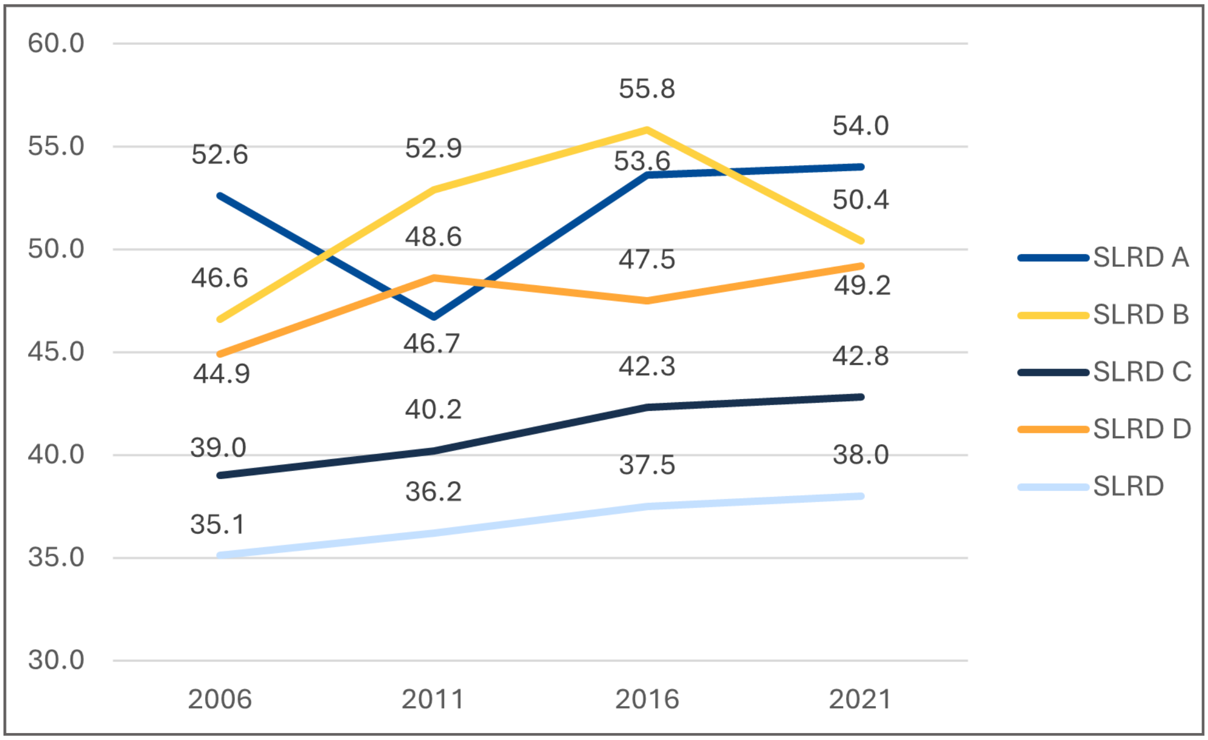
2.1.1 Age

Electoral Areas A, B, and D continue to have higher proportions of older adults compared to Electoral Area C or the region overall. This historical pattern is reflected in the median age over the last four census periods as shown in Figure 3. Figure 4 shows the population broken down into age groups for each electoral area and the region overall. Area A has the greatest proportion of seniors aged 65 and older at 31%.

Area C has the greatest proportion of families (20% of the population is aged 19 or younger), similar to the region which is made up of 21% of children 19 and under.

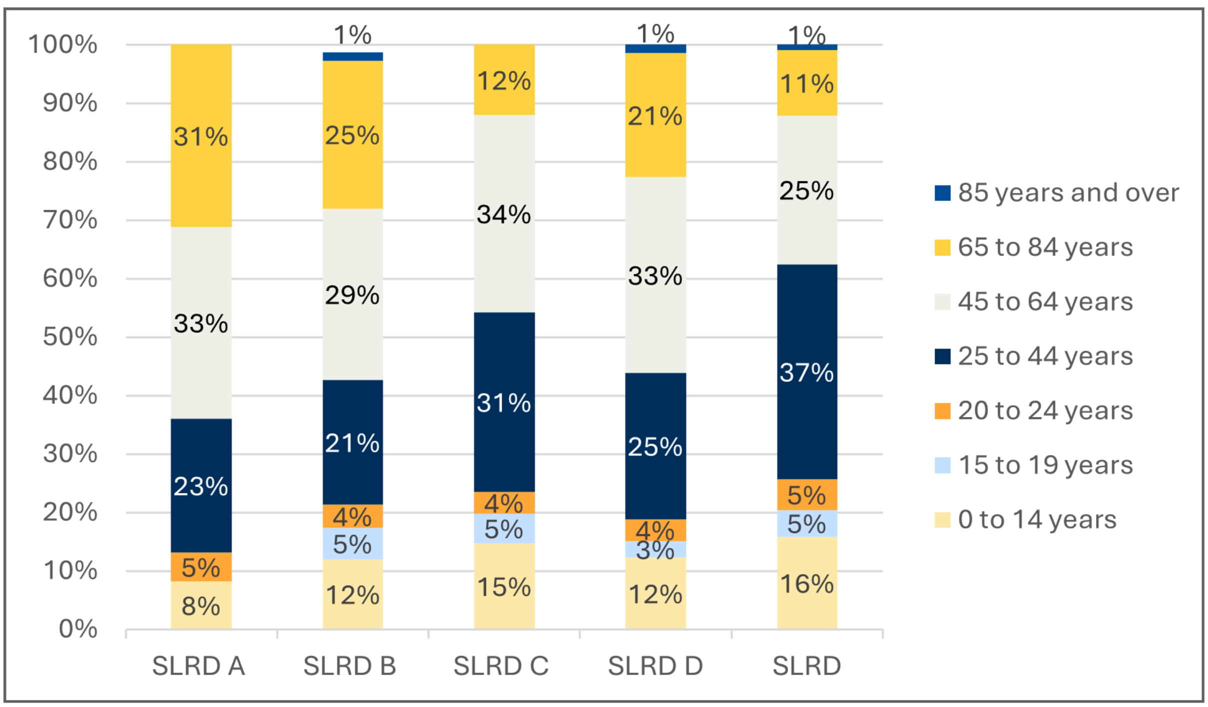
Rural communities with an aging population may see increased need for at-home support services, aging-in-place features, or multi-generational housing. Over time, seniors may move to the member municipalities or away from the area to access supportive housing options, assisted living, residential care or be close to family.

Figure 3: Median Age, 2006 to 2021



Source: Statistics Canada, Census Profile 2006, 2011, 2016, 2021

Figure 4: Proportion of Population by Age Group, 2021



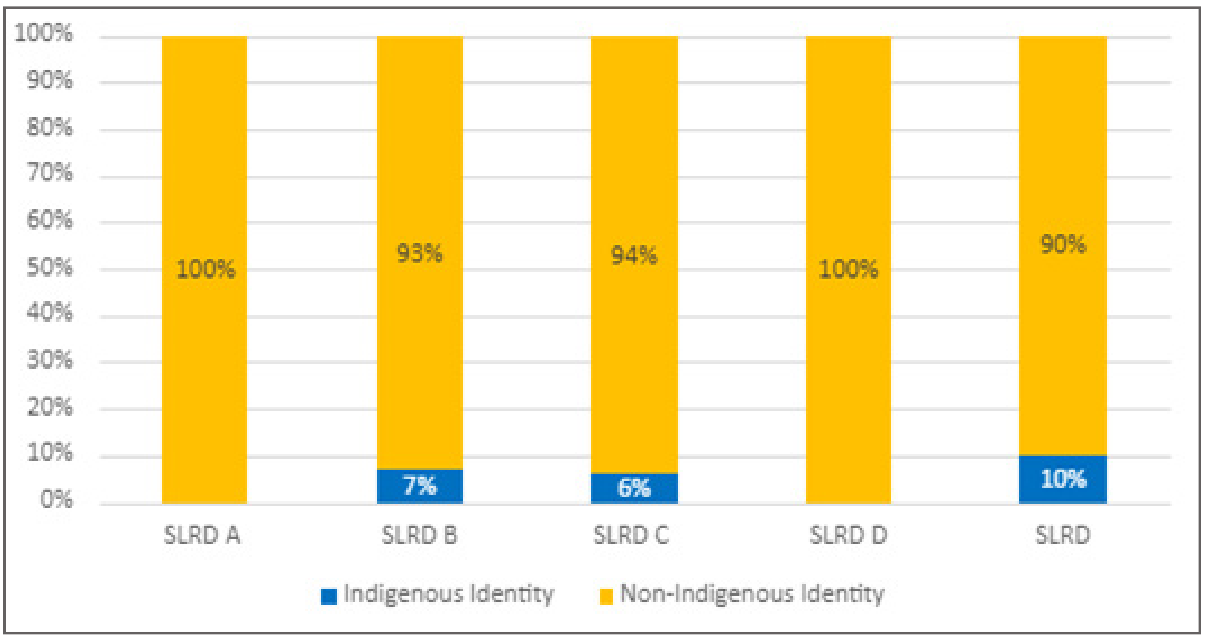
Source: Statistics Canada, Census Profile 2006, 2011, 2016, 2021

2.1.2 Indigenous Identity

Figure 5 shows the proportion of the total population with Indigenous identity. Individuals who identify as Indigenous form an important and significant part of the SLRD community. Ten percent of the regional population overall identify as indigenous, of which 6% (3,251 people) live on reserve. Among electoral areas, Area B has the highest proportion of residents (7%) who identify as Indigenous.

Data for Electoral Areas in Figure 5 does not include on-reserve data, as this is captured in a different community profile, specific to First Nations communities in the SLRD. The figures for the SLRD include all Indigenous residents, on and off-reserve, who identified as Indigenous in the Census. Of note, Statistics Canada data regarding indigenous populations may be subject to variability due to data collection processes and small sample size. Indigenous identity data is based on a 25% sample size, and therefore the total proportion of the population is an estimate. In small areas (e.g., Area A and Area B) where the population is relatively low, data is subject to significant variability. Further, some Indigenous residents may not self-identify as Indigenous.

Figure 5: Indigenous Identity, 2021

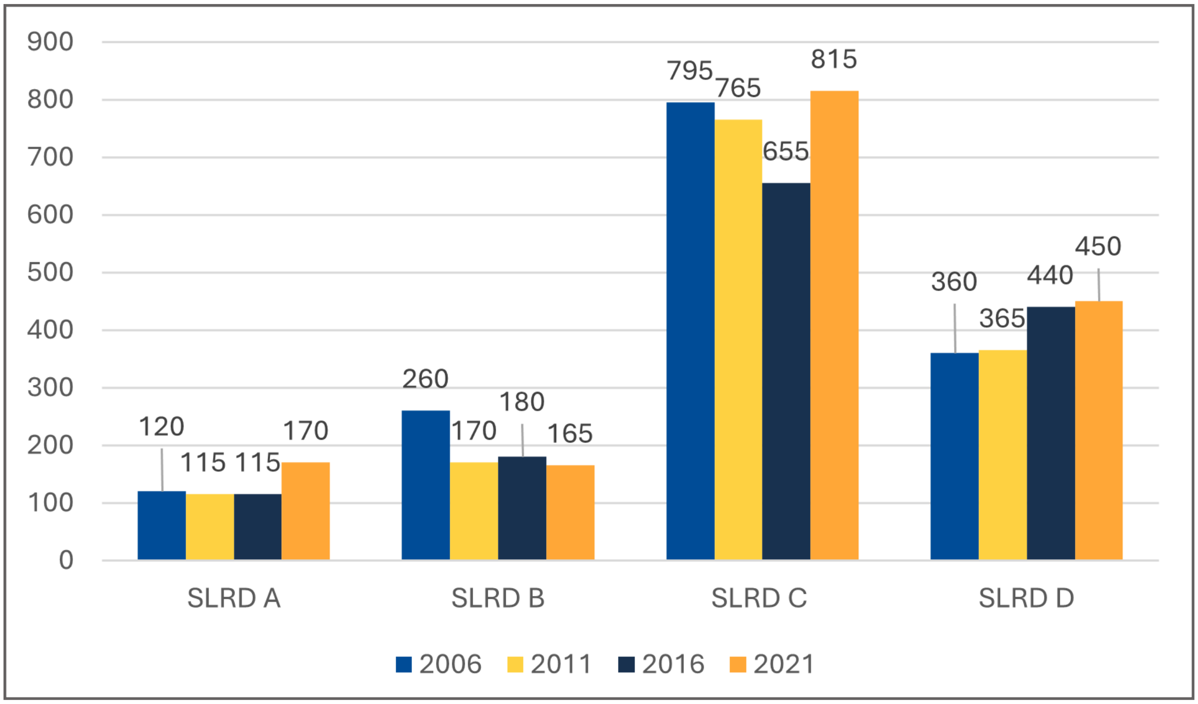


Source: Statistics Canada, Census Profile, 2021

2.2 Households

The number of households in the SLRD electoral areas have fluctuated between Census periods, as shown in Figure 6. Between 2016 and 2021, Area B was the only electoral area that decreased in number of households, from 180 to 165; Area C experienced the highest growth in number of households from 655 to 815.

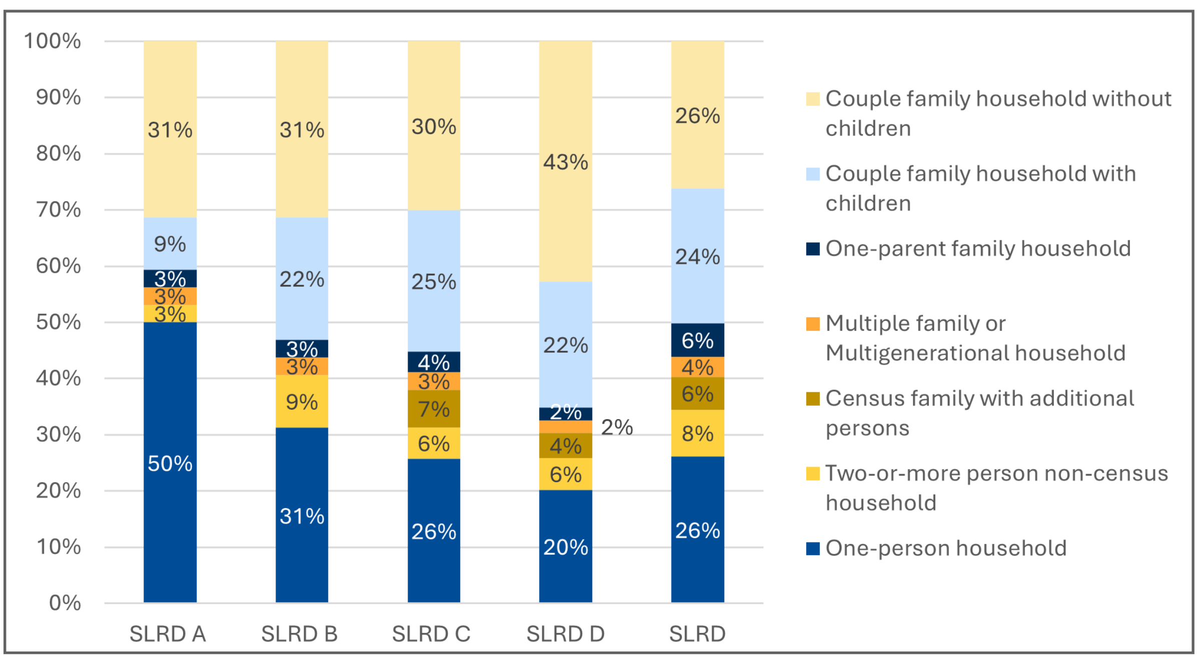
Figure 6: Private Households, 2006 to 2021



Source: Statistics Canada, Census Profile 2006, 2011, 2016, 2021

Electoral A has an older population, a small proportion of households with children, and a substantial proportion of individuals living alone (50%), as shown in Figure 7. Electoral Area C has the highest proportion of families with children, which is similar to the region overall.

Figure 7: Households by Family Type by Percent, 2021

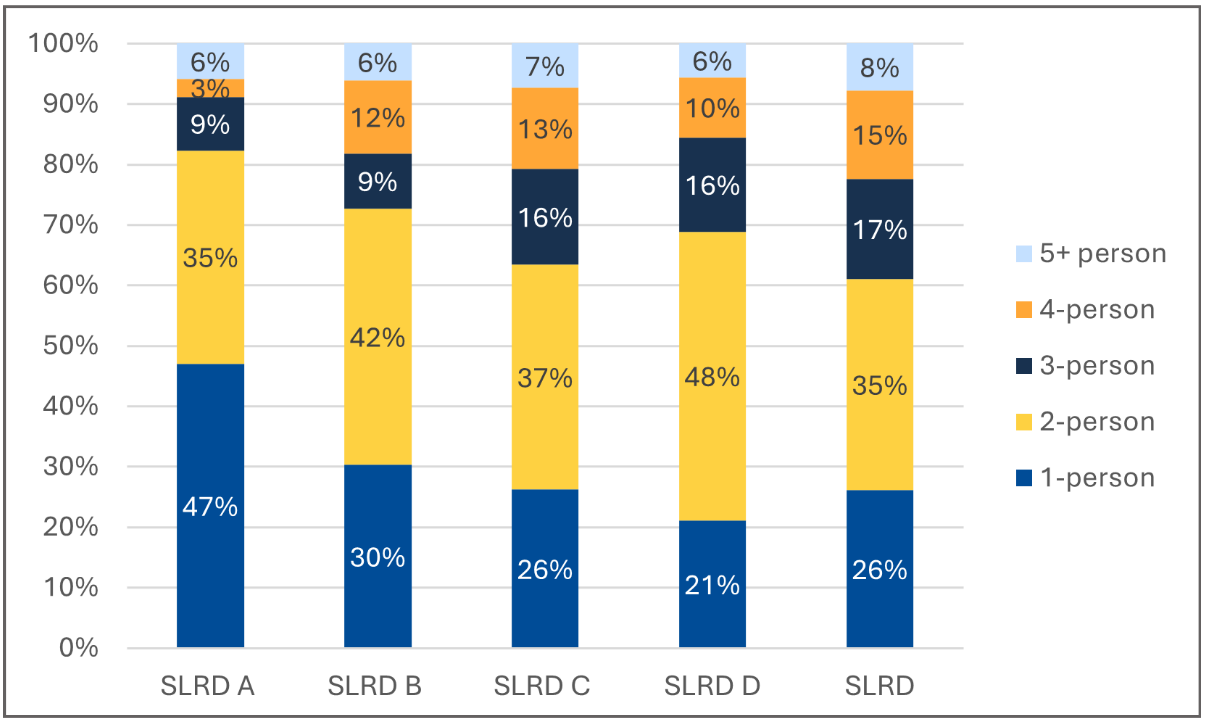


Source: Statistics Canada, Census Profile 2021

2.2.1 Household Size

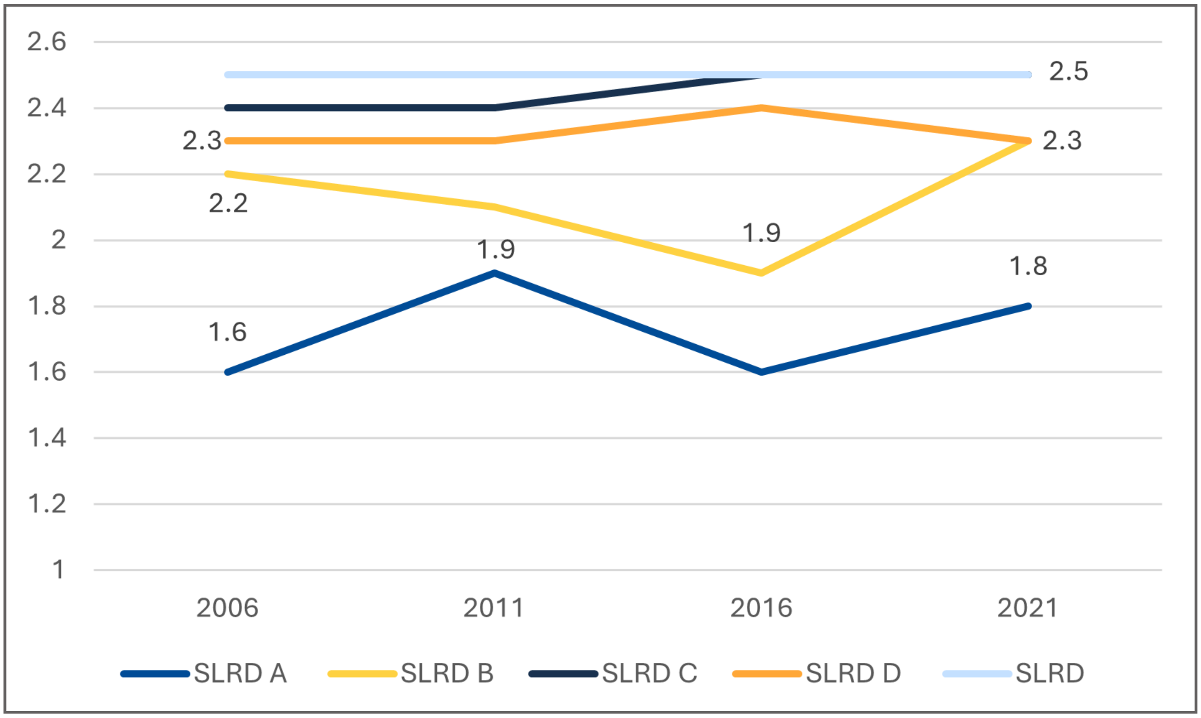
In general, households in the SLRD Electoral Areas are small, especially in Electoral Areas A and B where a majority of households are 1- or 2-person households, as shown in Figure 8. Average household sizes in the Electoral Areas, as shown in Figure 9, have historically been lower than the SLRD average household size of 2.5 people. Electoral Area C, in the last Census period, has grown to an average 2.5 people per household similar to the region overall.

Figure 8: Households by Size by Percent, 2021



Source: Statistics Canada, Census Profile 2021

Figure 9: Average Household Size, Private Households, 2006 to 2021



Source: Statistics Canada, Census Profile 2021

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

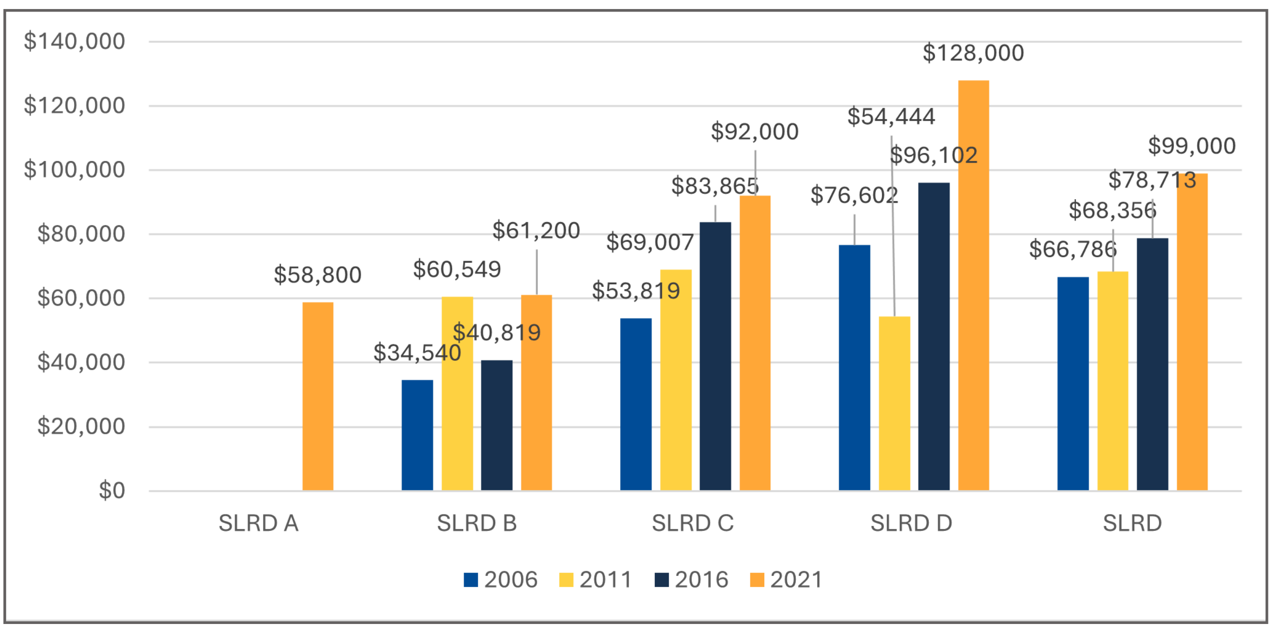
2.3 Economy

2.3.1 Household Income

Electoral Areas B and D show large fluctuations in household income over the last four Census periods, as shown in Figure 10. Electoral Area C shows a continual increase in income, while Area D shows a significant increase between 2016 and 2021. Notably, income statistics from 2006 to 2016 for Area A are suppressed and not reported here due to the small population size and potential privacy issues. Due to small population sizes in the electoral areas overall, it would suggest that the quality of historic information may be poor, and readers should be cautious in interpreting the information prior to 2016.

Overall, it seems that median incomes are increasing in the electoral areas similar to the region as a whole. In 2021, Area D had a significantly higher median household income ($128,000) than the region overall ($99,000), while Areas A and B had significantly lower median household incomes ($58,000 and $61,200 respectively).

Figure 10: Median household income, Private Households, 2006 to 2021



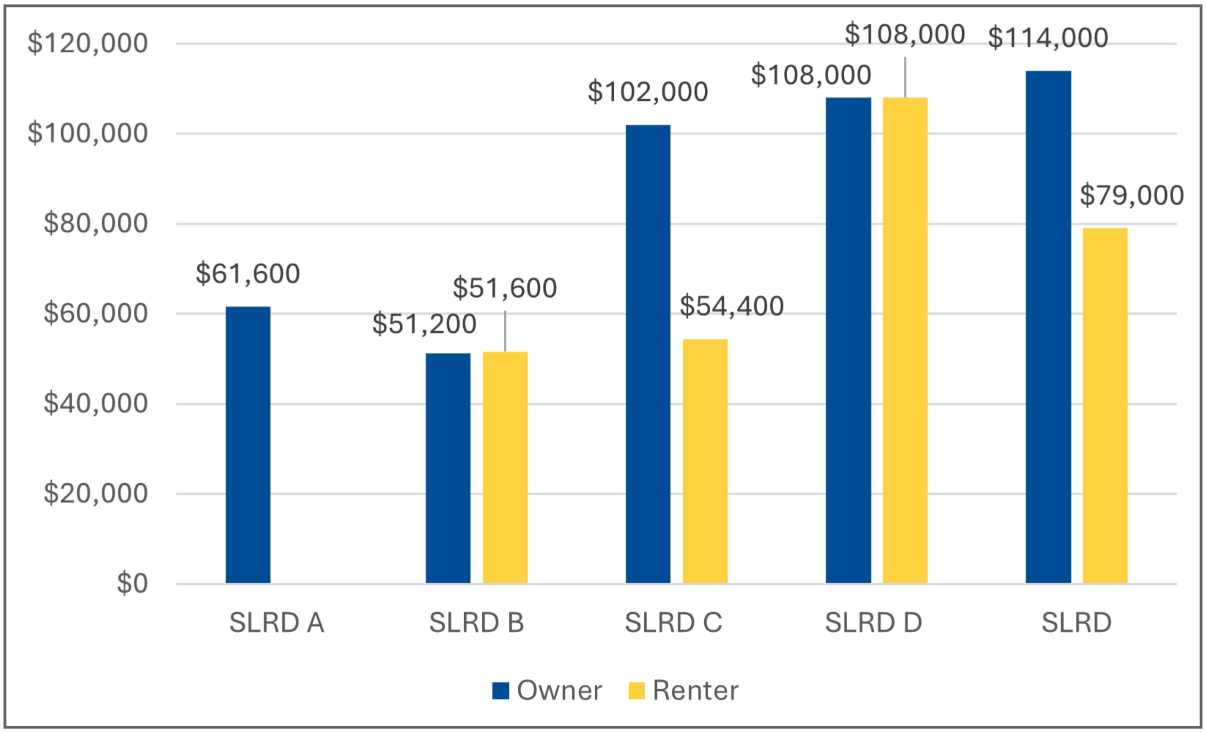
Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

Notes: Data for SLRD A before 2021 is not available due to data suppression.

For BC municipalities, the data for 2006-2016 from BC Custom dataset is based on 2015 constant dollars, while 2021 is in 2020 dollars at its nominal values

Median household incomes are generally higher for owner households than renter households, which is consistent with most communities in BC. In Electoral Area B, median renter household income is slightly higher than owner households and in Electoral Area D owner and renter median household incomes appear to be the same (see Figure 11).

Figure 11: Median household income by tenure, Private Households, 2021

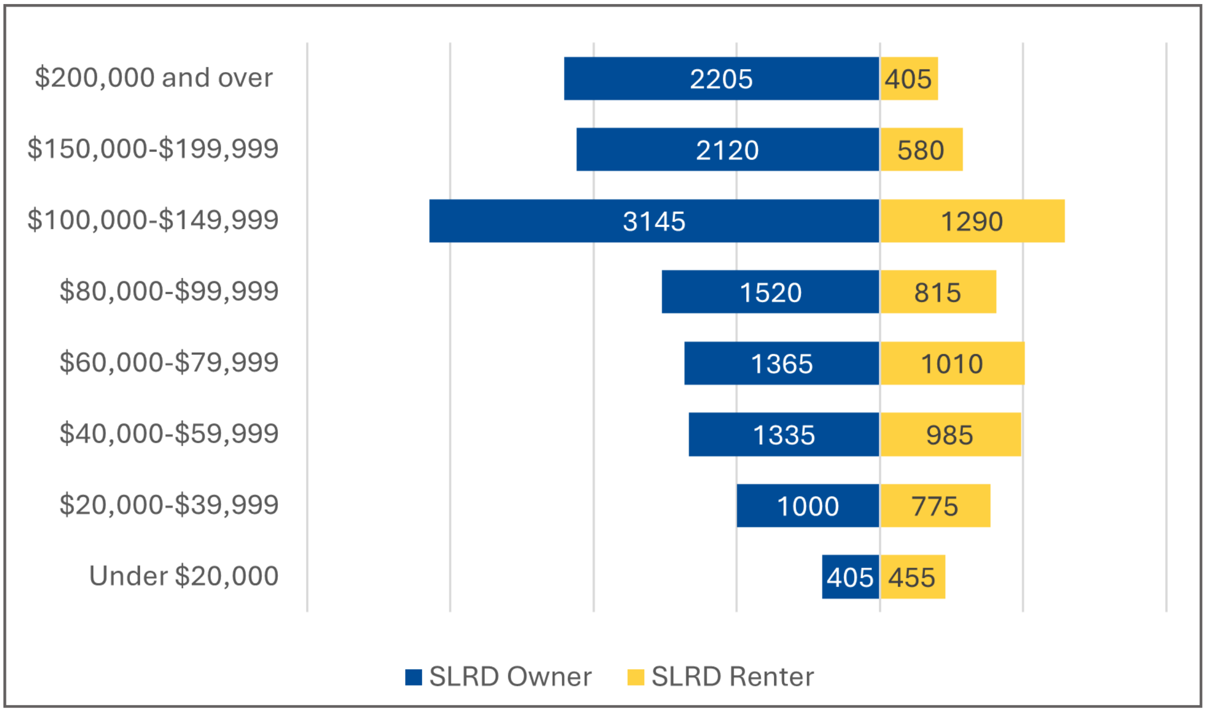


Source: Statistics Canada, Census Profile 2021

Note: SLRD A includes only owner households, no counted renter households.

Figure 12 shows the number and distribution of renter and owner household incomes across income brackets for the region overall. This shows the proportionally high number of owner households earning $100,000 or more per year. It also shows a similar number of owner and renter households earning less than $40,000. Lower incomes among owners may be due to the significant senior's population aged 65 and over who are more likely to be on fixed incomes. weekly calls with the Community Navigator throughout the project duration to aid in CCP development. This proactive support approach ensures that the Community Navigator receives continuous assistance in developing the CCP.

Figure 12: Household number by income group and by tenure, Private Households, 2021

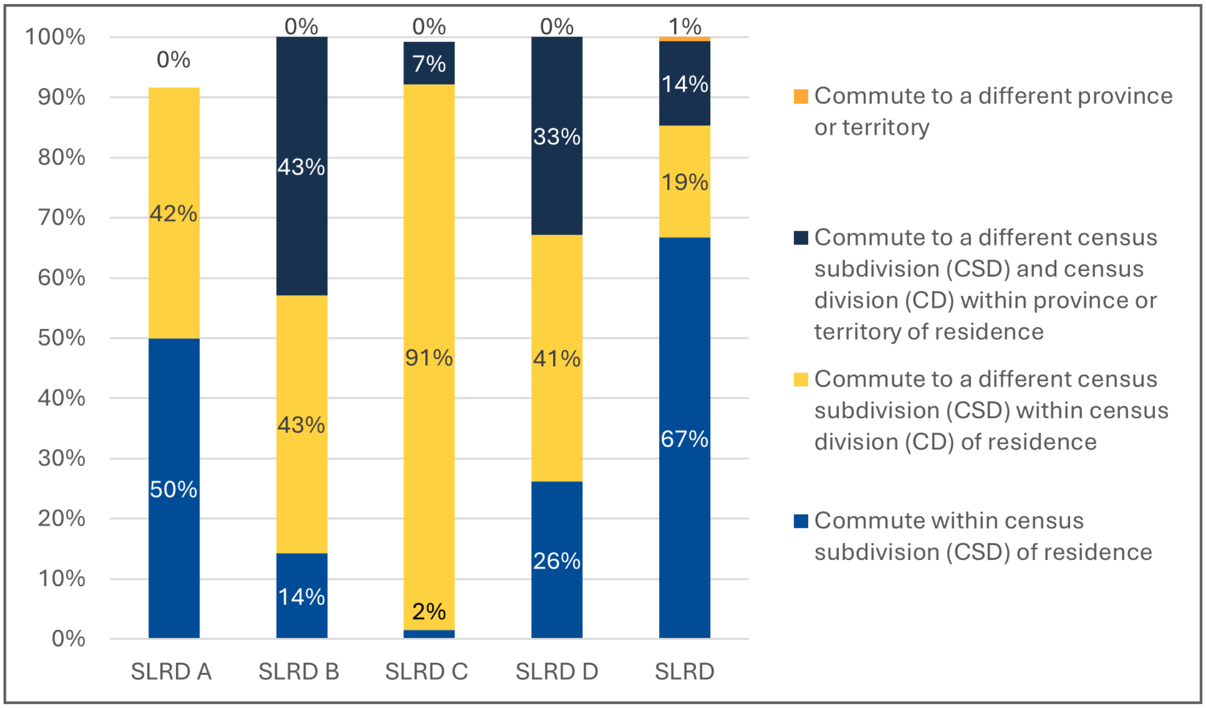


Source: Statistics Canada, Census Profile 2021

2.3.2 Employment and Industry

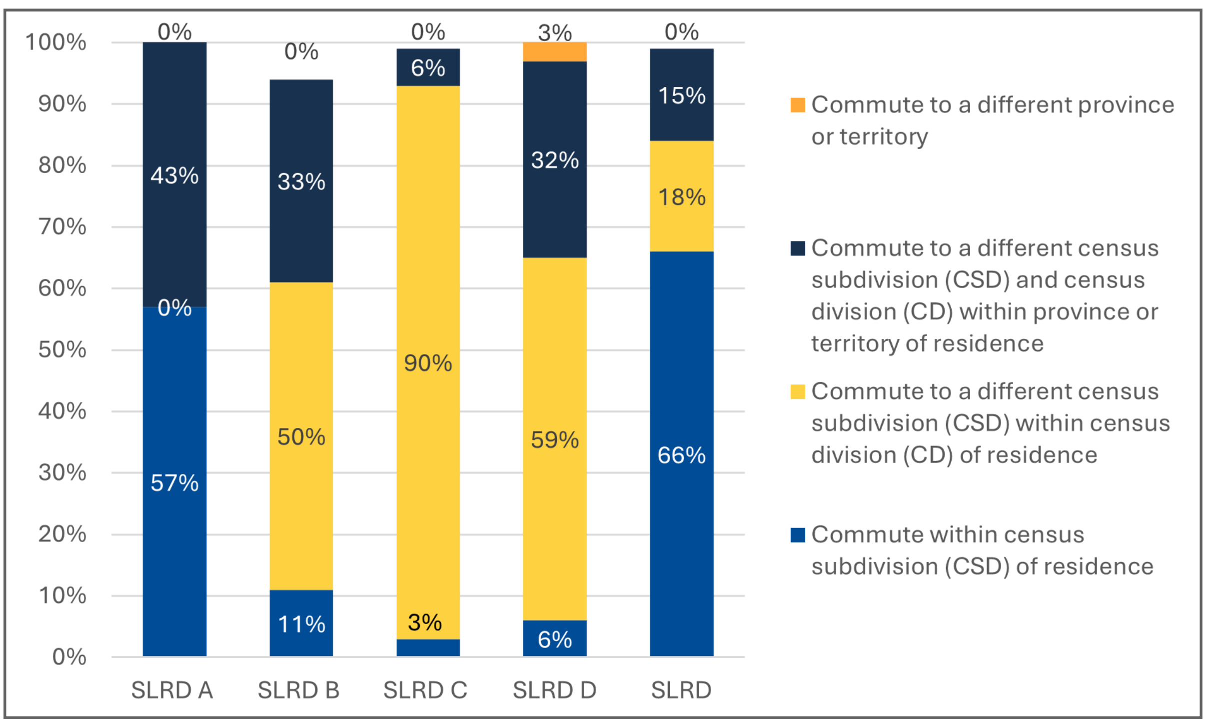
The commuting destinations of those in the labour force provide important context for understanding both the economic context of the electoral areas, and potentially housing need and demand in the broader region. Figure 13 shows 2021 data for commuting destinations compared to 2016 in Figure 14. Overall, there are more employees commuting within the census subdivision in which they reside in compared to those who are commuting outside their census subdivision; noticeably Electoral Area D increased from 6% to 26%. Electoral Area A has seen significant fluctuations; employees commuting elsewhere in the province changed from 43% to 0% between 2016 and 2021, and employees commuting within the region changed from 0% to 42% during that same period. Changes in commuting destination could be due to migration patterns during the pandemic and trends in increased remote work.

Figure 13: Commuting destination, 2021



Source: Statistics Canada, Census Profile 2021

Figure 14: Commuting destination, 2016



Source: Statistics Canada, Census Profile 2016

Table 2 shows the breakdown by industry for the region, which is useful for understanding the economic industries for the electoral areas. Accommodation and food services continues to be a particularly prominent industry, making up 18% of the labour force in 2016 and 16% in 2021. The professional, scientific and technical service industry saw the greatest increase from 7% to 10% of the labour force.

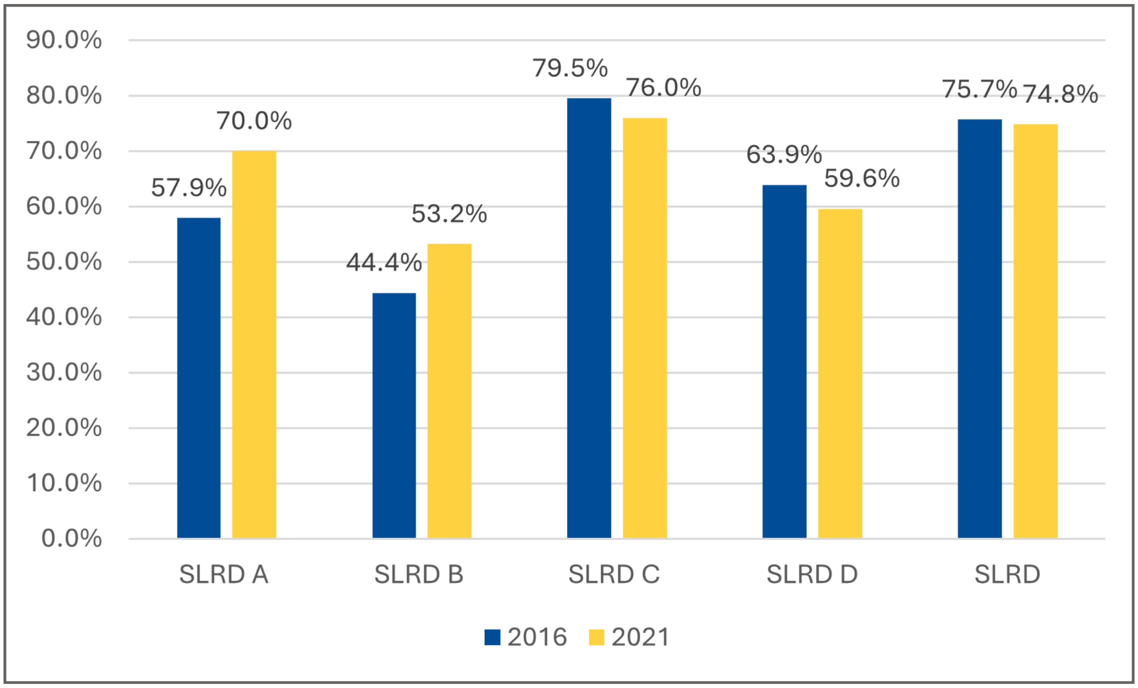
Table 2: Labour force by industry (North American Industry Classification System 2012), SLRD, 2016 and 2021

Industry	2016 (%)	2021 (%)
72 Accommodation and food services	18%	16%
23 Construction	11%	12%
44-45 Retail trade	10%	10%
54 Professional, scientific and technical services	7%	10%
62 Health care and social assistance	8%	9%
61 Educational services	6%	6%
91 Public administration	5%	6%
56 Administrative and support, waste management and remediation services	5%	5%
71 Arts, entertainment and recreation	5%	5%
Other industries	24%	22%

Source: Statistics Canada, Census Profiles 2016, 2021

The participation rate refers to the proportion of individuals aged 15 and over who are in the labour force (either employed or unemployed) and only includes permanent residents. Workforce participation rates in Electoral Areas A, B, and D were lower than the region overall in 2016 and 2021 as shown in Figure 15. This may be due to an older population, many of whom will be retired.

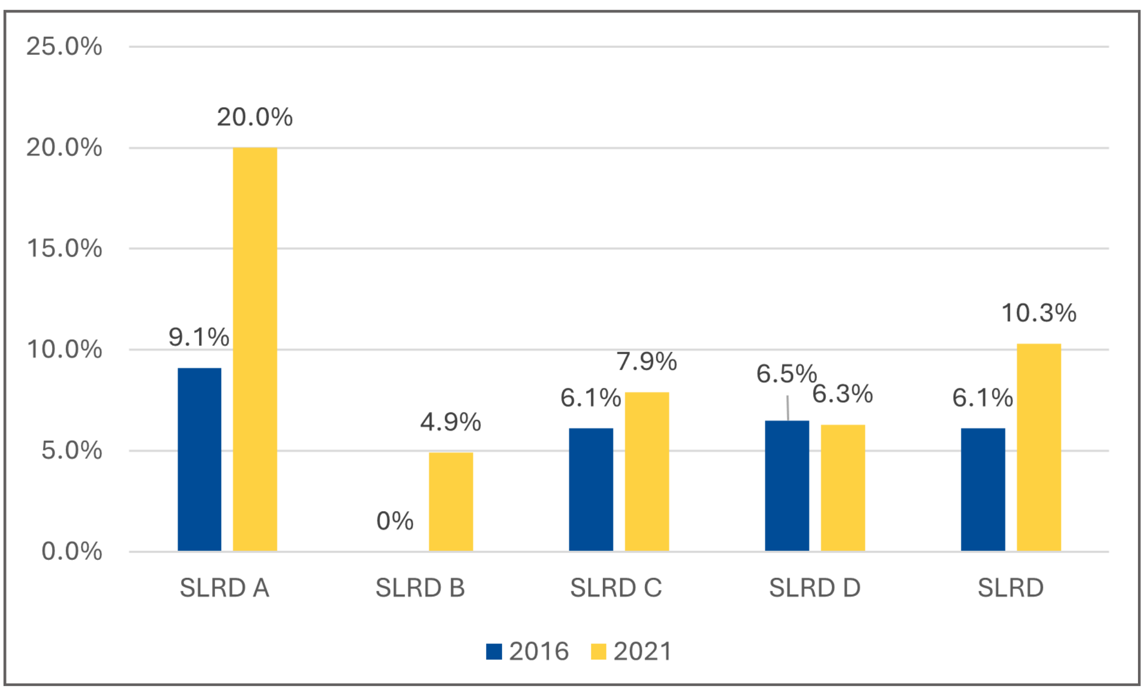
Figure 15: Participation rates for population in total households, 2016 and 2021



Source: Statistics Canada, Census Profiles 2016 and 2021

The unemployment rate refers to the proportion of individuals in the labour force who are unemployed. The unemployment rate in the region overall increased from 6.1% to 10.3% between 2016 and 2021, as shown in Figure 16. Electoral Area A had a high rate of unemployment increasing from 9.1% in 2016 to 20.0% in 2021, which may be due to few work opportunities within the electoral area.

Figure 16: Employment rates for population in total households, 2016 and 2021



Source: Statistics Canada, Census Profiles 2016 and 2021

3. Housing Context

This section summarizes information on the dwellings in the various geographic areas 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.

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). Data availability and quality is poor for some components of the housing continuum due to small community sizes. In particular, market rental data will look at the District of Squamish for comparable rental data, as information for the electoral areas is unavailable.

3.1 Dwellings

Statistics Canada collects data on private dwellings occupied by "usual residents", which means dwellings occupied on a permanent basis. Table 3 below summarizes the number and percentage of dwellings in the SLRD electoral areas that are occupied by usual residents. Noticeably, the percentage of occupied dwellings has increased in each electoral area and in the region overall between 2016 and 2021; with the highest increase in Electoral Area A from 21% to 33% where many homes have historically been used seasonally. Of note, the number of total private dwellings has decreased in Electoral Areas A, B, and D, this could be due in part to loss of housing stock or changes in the way Statistics Canada has counted private dwellings in rural areas.

Table 3: Private dwellings occupied by usual residents, 2021 and 2016

	Total Private Dwellings	Total Dwellings Occupied by Usual Residents	Percentage of Homes Occupied by Usual Residents
2021			
SLRD A	498	166	33%
SLRD B	275	164	60%
SLRD C	1,122	815	73%
SLRD D	578	448	78%
SLRD	26,330	20,012	76%
2016			
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%

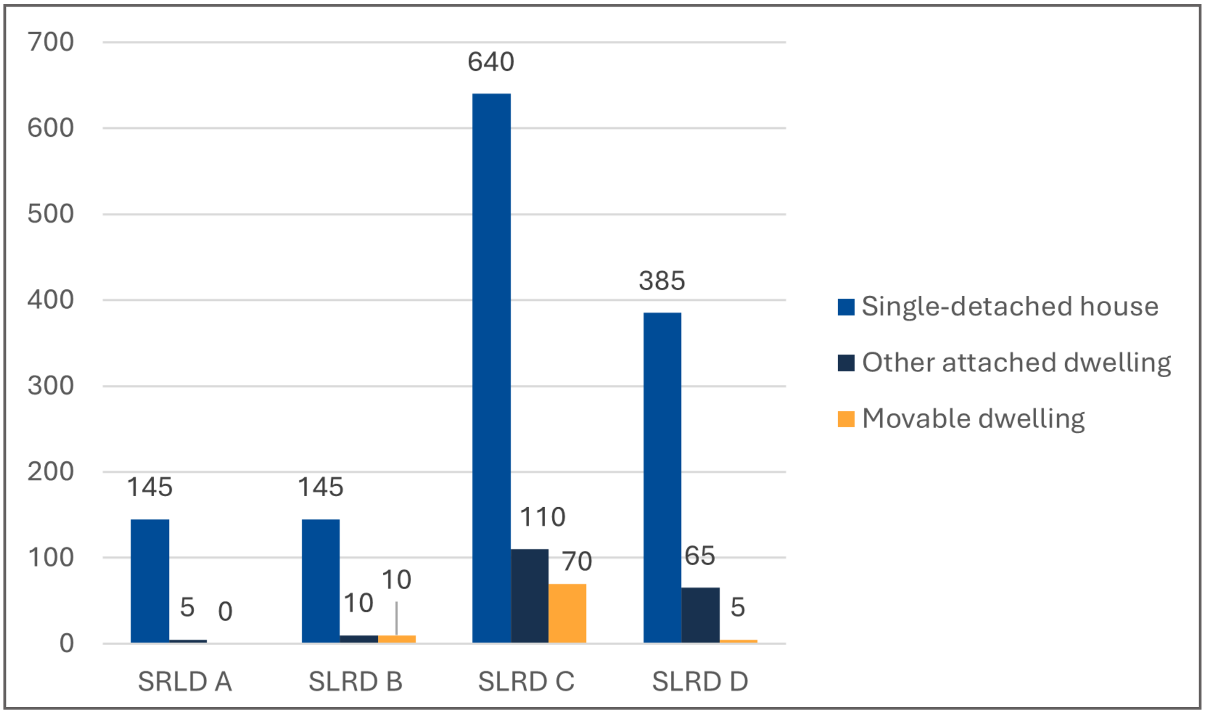
Source: Statistics Canada, Census Profile 2021

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.

3.1.1 Structure Types

Structure types in the electoral areas are dominated by single-detached dwellings, as shown in Figure 17. "Other attached dwellings" are present in all communities and this refers to a semi-detached house, 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. Moveable dwellings are present in Electoral Areas B, C, and D and include mobile homes and other movable dwellings such as houseboats, recreational vehicles and railroad cars. Although it is not captured in the data (possibly due to small population size, data suppression, or rounding) moveable dwellings exist in Area A as well (Section 3.1 has further data on manufactured home values in Area A). It is acknowledged that many residents who live in housing types such as movable dwellings may not have had the opportunity to fill out Census surveys, and therefore may be underrepresented in the data shown here.

Figure 17: Dwelling by structure type, 2021

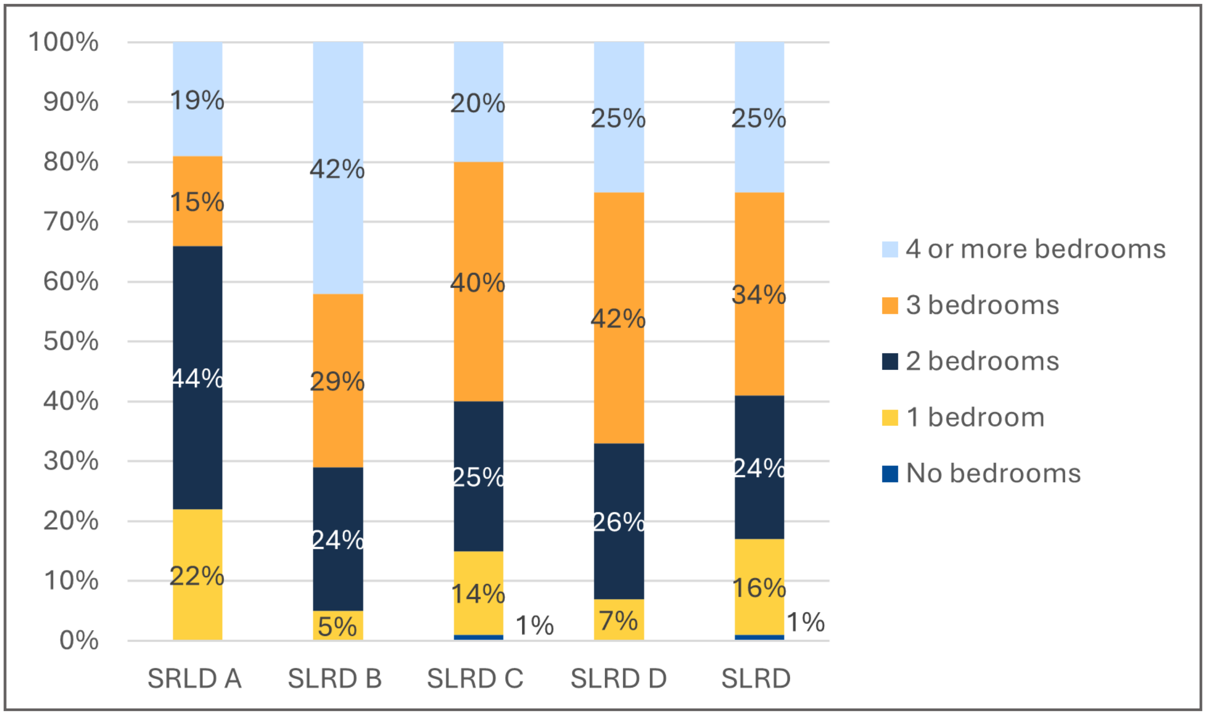


Source: Statistics Canada, Census Profile 2021

3.1.2 Number of Bedrooms

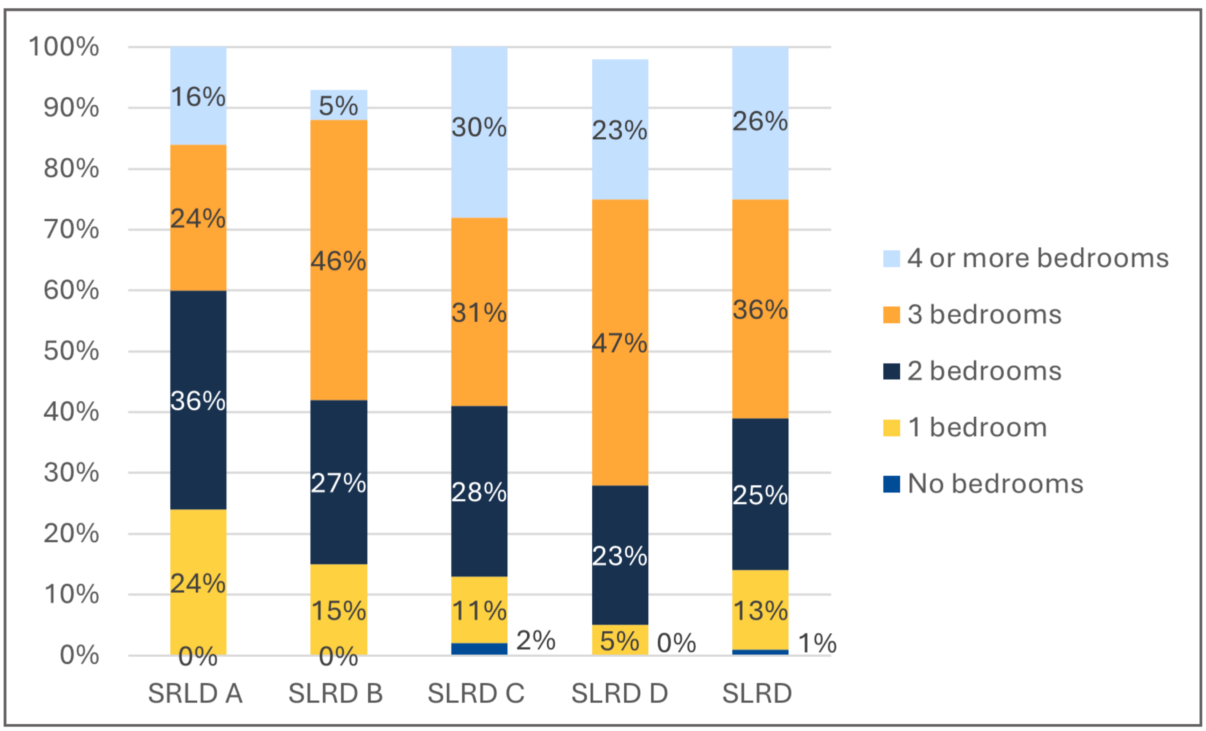
The proportion of dwellings by bedroom sizes are broadly aligned with household sizes and family types; however, there may be a substantial number of excess bedrooms in the housing stock in Electoral Areas, especially in Areas A, B, and D which had a lower proportion of families with children. Figure 18 shows dwellings by number of bedrooms in 2021 compared to 2016 in Figure 19. Between the two Census periods, there are fluctuations throughout the electoral areas; specifically in Electoral Area B, which shows decreases in 1-bedroom and 3-bedroom dwellings, and a significant increase in 4+ bedroom units to 42%.

Figure 18: Dwellings by number of bedrooms, Private Households, 2021



Source: Statistics Canada, Census Profile 2021

Figure 19: Dwellings by number of bedrooms, Private Households, 2016

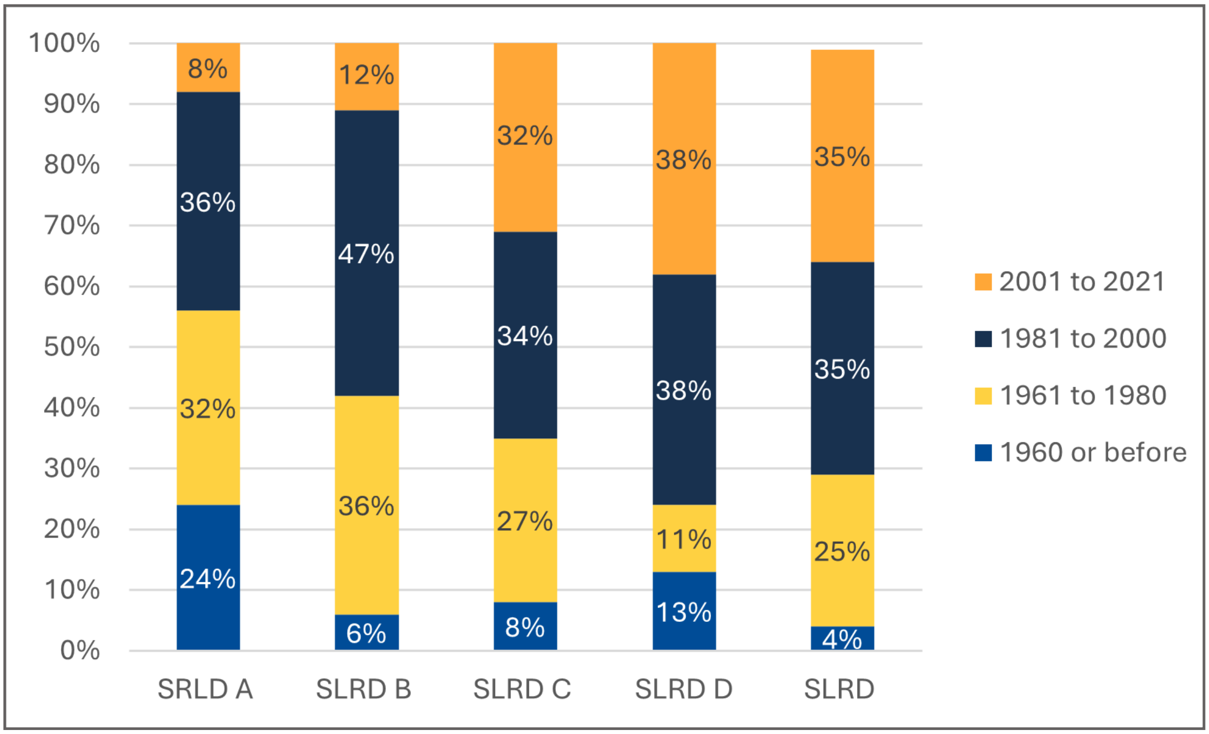


Source: Statistics Canada, Census Profile 2016

3.1.3 Period of Construction

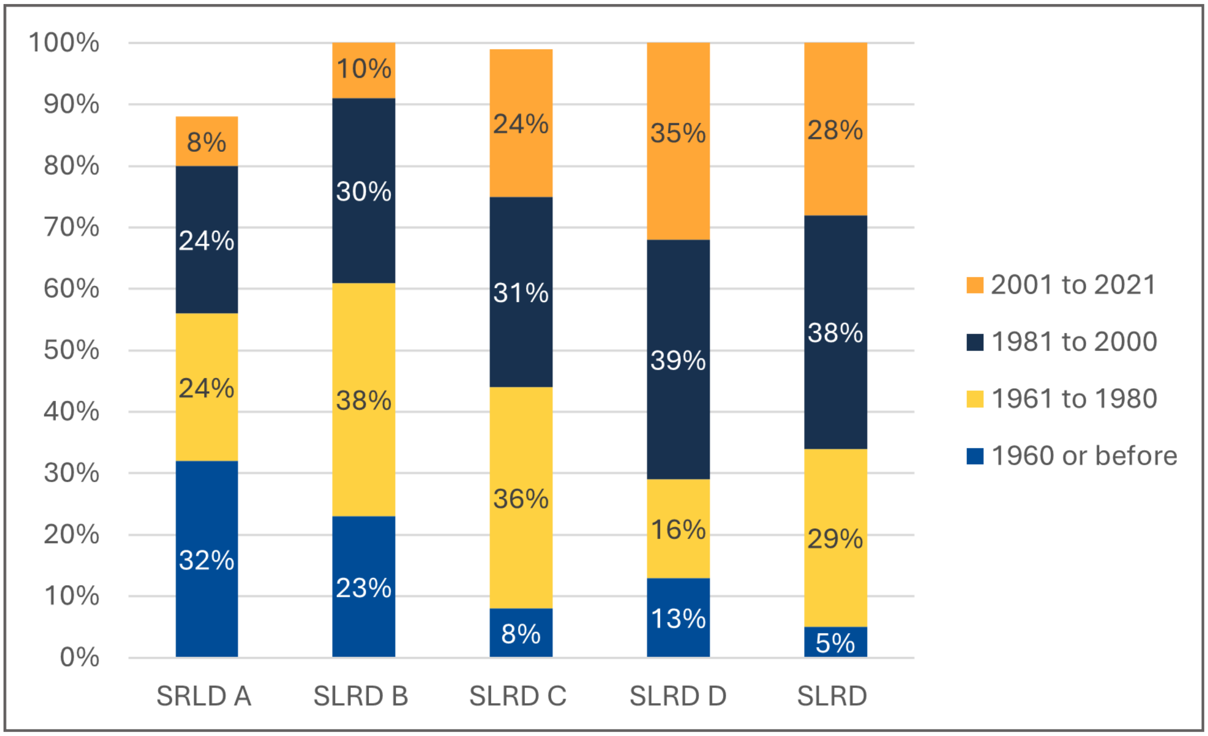
Electoral Areas C and D continue to have a high proportion of new housing stock compared to Electoral Areas A and B between 2016 and 2021 (see Figure 20 and Figure 21). Newer construction typically has higher levels of adequate housing (no major repairs) and lower levels of affordability (higher owner or renter costs); housing indicators are explored further in Section 3.3.

Figure 20: Dwellings by period of construction, 2021



Source: Statistics Canada, Census Profile 2021

Figure 21: Dwellings by period of construction, 2016

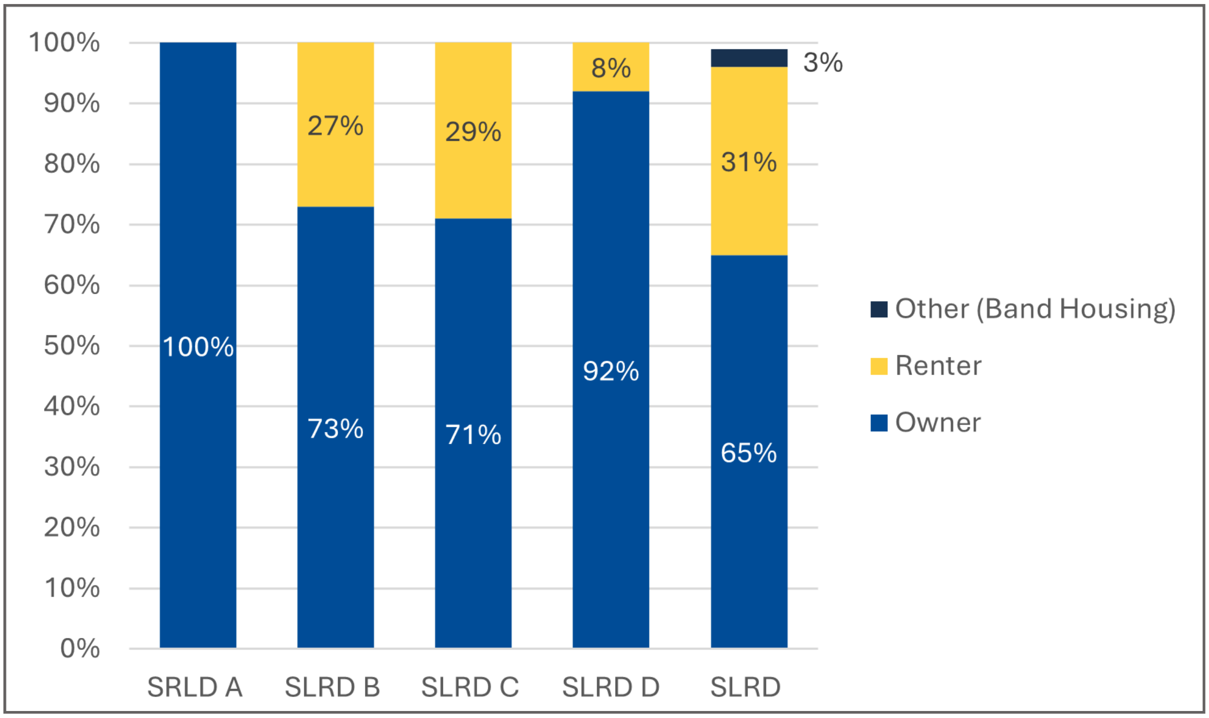


Source: Statistics Canada, Census Profile 2016

3.1.4 Tenure

Regionally, the SLRD is composed of 65% owner households, 31% renter households and 3% band housing. In the electoral areas, tenure is dominated by owner households; although the proportion of renter households noticeably increased in Electoral Areas B and C between 2016 (Figure 23) and 2021 (Figure 22).

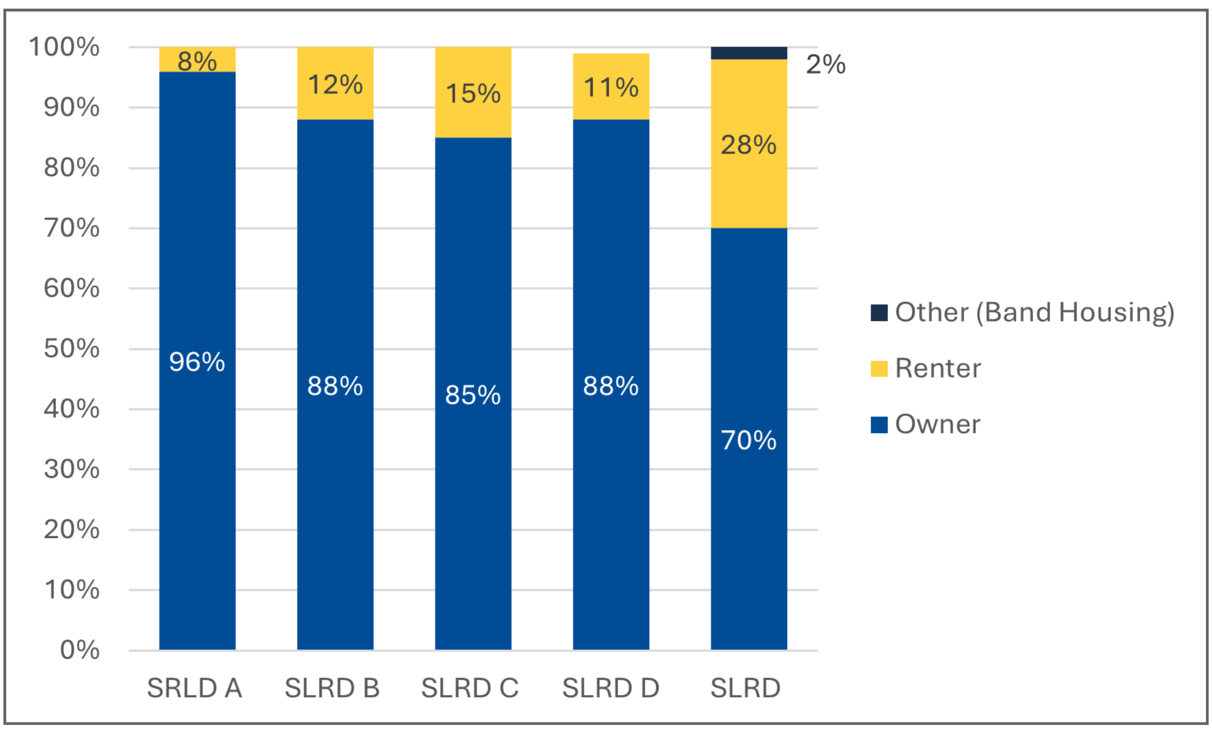
Figure 22: Private households by tenure, 2021



Source: Statistics Canada, Census Profile 2021

Note: SLRD Census Division includes First Nations reserves, i.e. band housing.

Figure 23: Private households by tenure, 2016

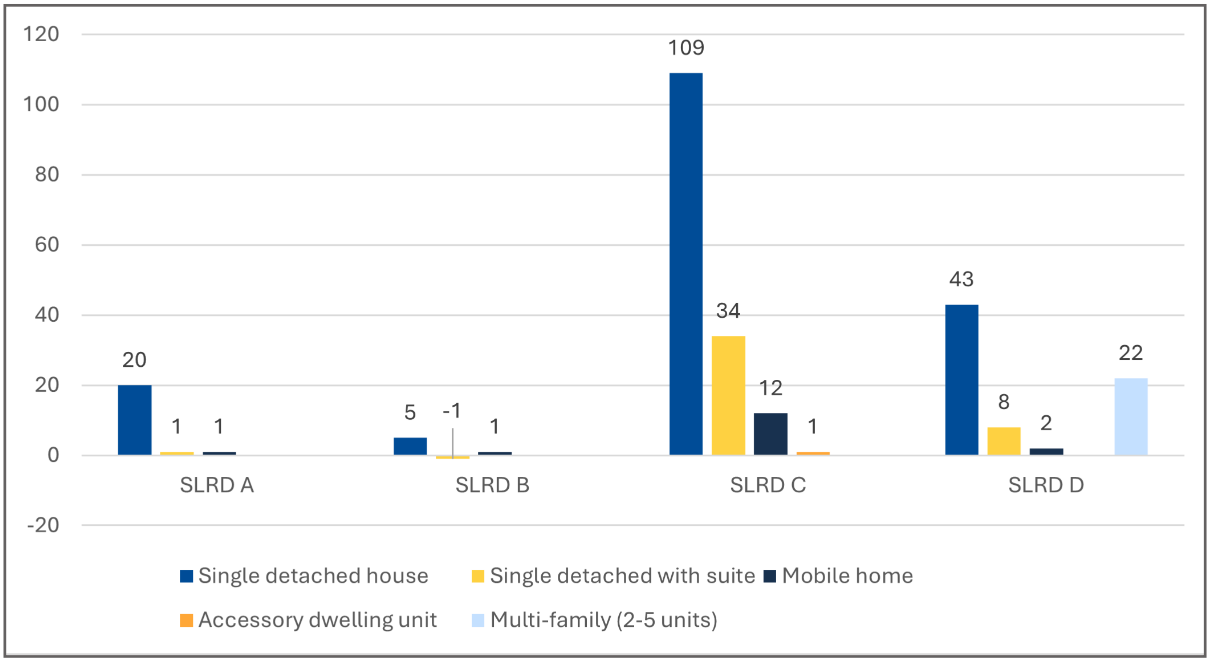


Source: Statistics Canada, Census Profile 2016

3.2 Development Trends

The SLRD electoral areas have historically been dominated by single detached dwellings; while this development trend has continued in the past 10 years (as shown in Figure 24) new infill and multi-unit housing types are also being constructed. Building permits issued since 2014 to present (July 2024) include 177 single detached houses, 42 single detached houses with suites, 16 mobile homes, 1 accessory dwelling unit, and 22 multi-family units. Construction has been largely focused in Electoral Areas C and D; the only multi-family (2-5 unit) buildings have been constructed in Area D.

Figure 24: Development trends by number of building permits & demolition permits issued, 2014 to 2024



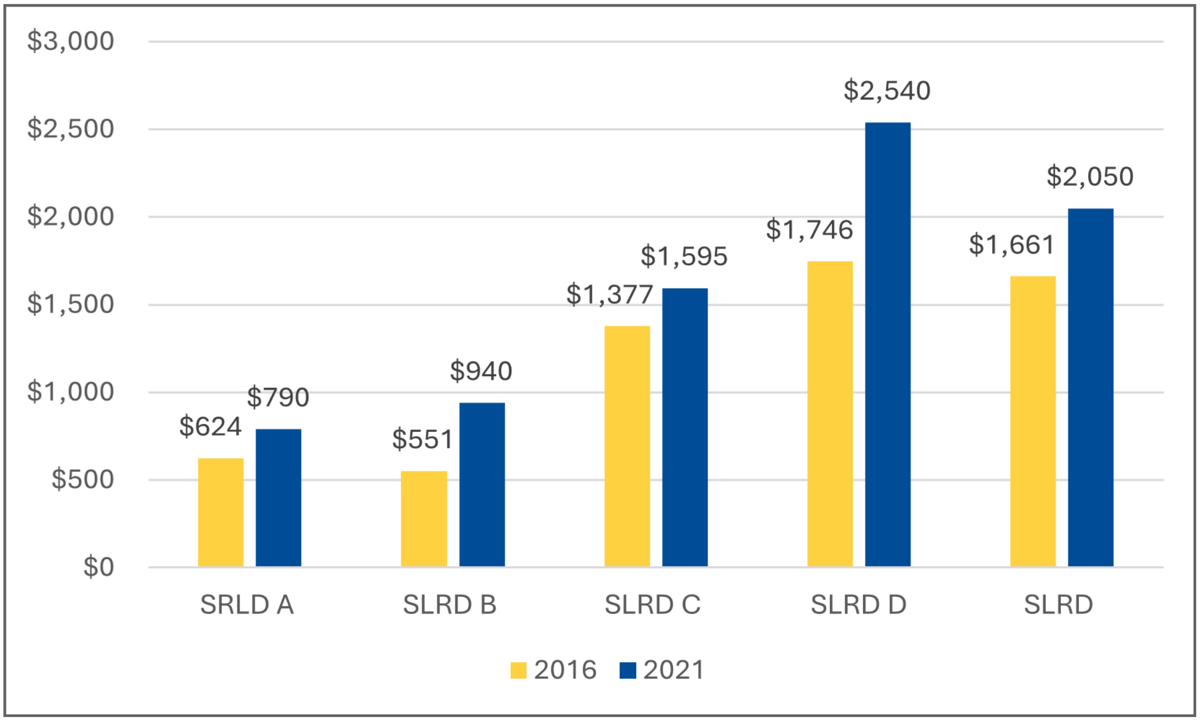
Source: Squamish-Lillooet Regional District, received July 2024

3.3 Homeownership

3.3.1 Owner Household Costs

Shelter costs provide a snapshot of average monthly costs for all households. Figure 25 shows shelter costs for owned dwellings in 2016 and 2021. Shelter costs include mortgage, insurance, utilities, property taxes and strata fees. Notably, Area D has the highest average owner shelter costs of $2,540 per month, which is higher than the region of $2,050 per month. Owner shelter costs have noticeably increased over the 5-year period in each of the electoral areas and the region as a whole. Shelter costs may seem low, specifically for Electoral Areas A and B, likely due to long-time community members who may be mortgage-free or have owned their dwelling for a long time.

Figure 25: Average monthly shelter costs for owned dwellings, 2016 and 2021



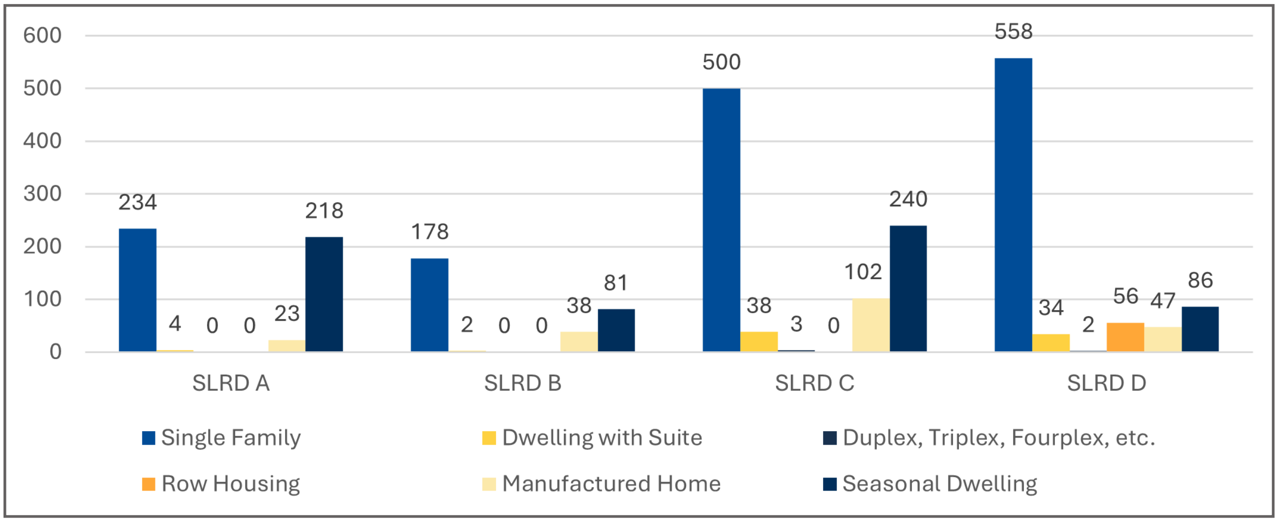
Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing,Census Profiles 2021

Photo by Squamish-Lillooet Regional District - Housing and agricultural lands, SLRD Electoral Area C

3.3.2 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 in Area A. Of note, Area D includes the greatest variety of structure types, including row housing.

Figure 26: Owner folios by structure type/use, 2023

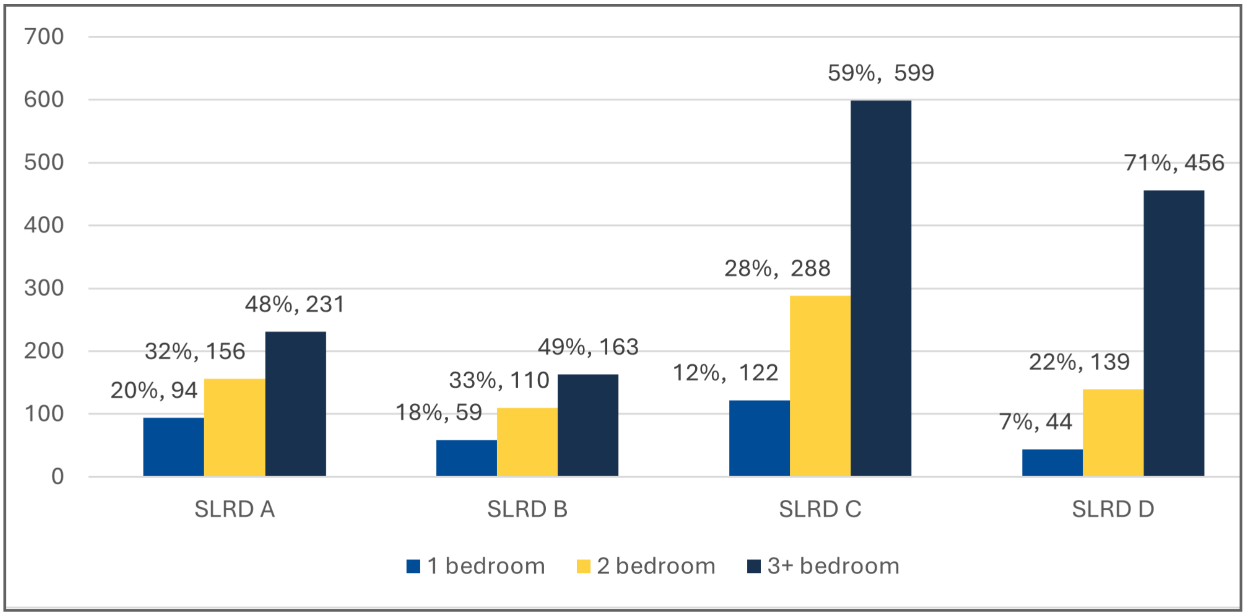


Source: BC Assessment, 2023

Figure 27 shows the high proportion of large households, particularly in Electoral Areas C and D in which a majority of residential dwellings are 3+ bedrooms.

Photo by Squamish-Lillooet Regional District - Aerial view of development in WedgeWoods Estates, Electoral Area C

Figure 27: Residential category folios by number of bedrooms, 2023

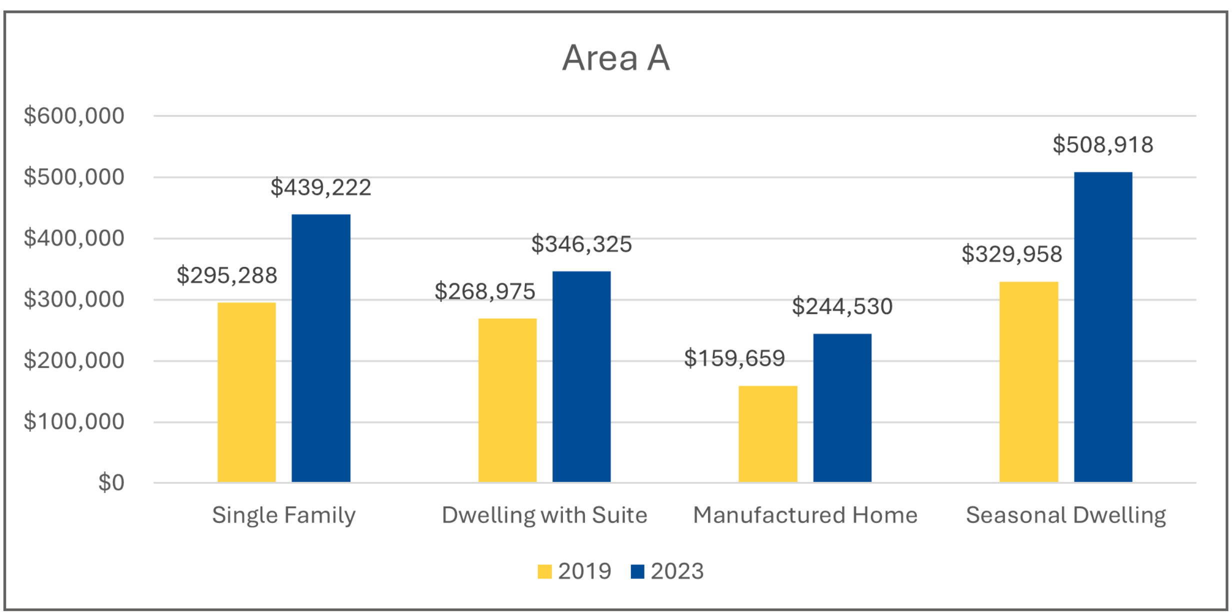


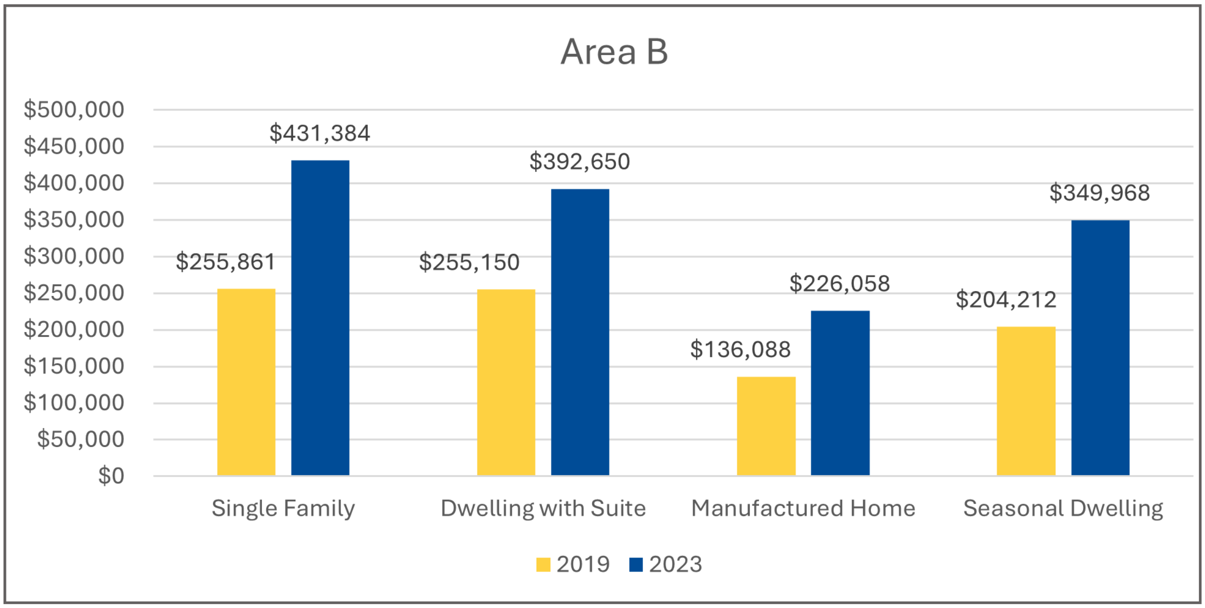
Source: BC Assessment. 2023

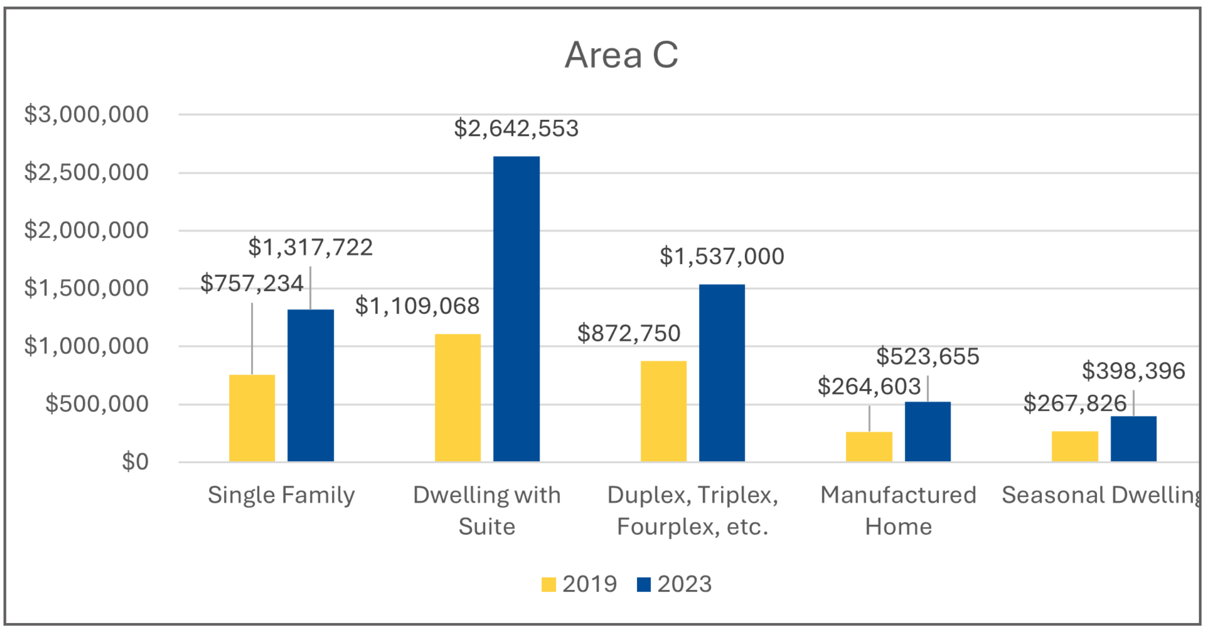
3.3.3 Values

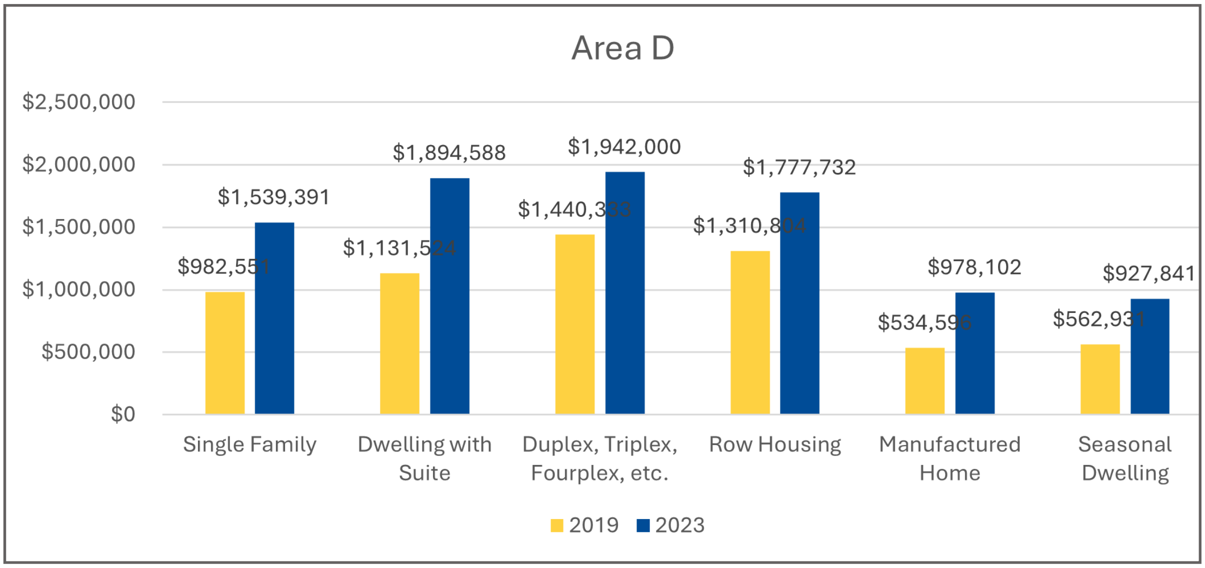
Average folio values by electoral area and structure type in 2019 and 2023 are shown in Figure 28. Electoral Areas A and B are quite low compared to the folio values in Areas C and D, which are more aligned with the elevated housing values in Whistler and Squamish, and Metro Vancouver area. Values for single family dwellings and dwellings with suites are higher than other dwelling types, which is expected. Area D includes row housing, which is shown as having a higher average value compared to single family dwellings; row houses were developed in recent years and new construction can have higher assessed values than older construction, in addition sales of older single family homes will affect the average value.

Figure 28: Average folio value by structure type/use, 2019 and 2023




Area B
$500,000
$450,000
$400,000
$350,000
$300,000
$250,000
$200,000
$150,000
$100,000
$50,000
$0
$431,384
$392,650
$349,968
$255,861
$255,150
$226,058
$204,212
$136,088
Single Family
Dwelling with Suite
Manufactured Home
Seasonal Dwelling
2019
2023


Area C
$3,000,000
$2,500,000
$2,000,000
$1,500,000
$1,000,000
$500,000
$0
$2,642,553
$1,317,722
$757,234
$1,109,068
$1,537,000
$872,750
$523,655
$264,603
$398,396
$267,826
Single Family
Dwelling with Suite
Duplex, Triplex, Fourplex, etc.
Manufactured Home
Seasonal Dwelling
2019
2023

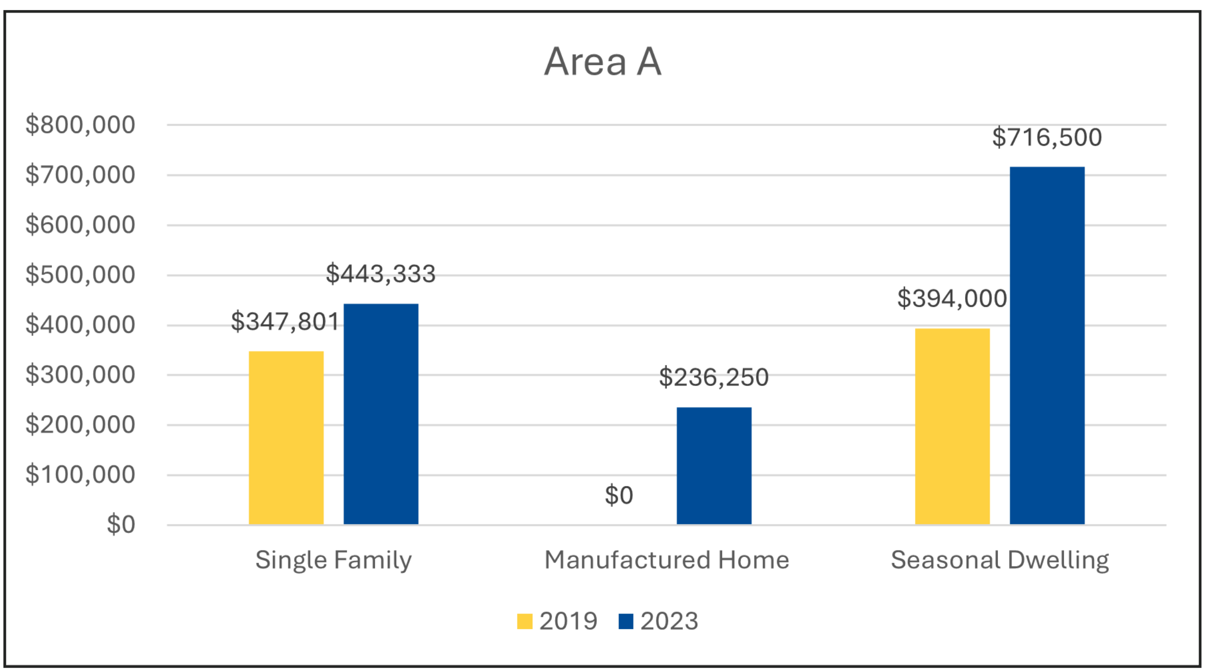


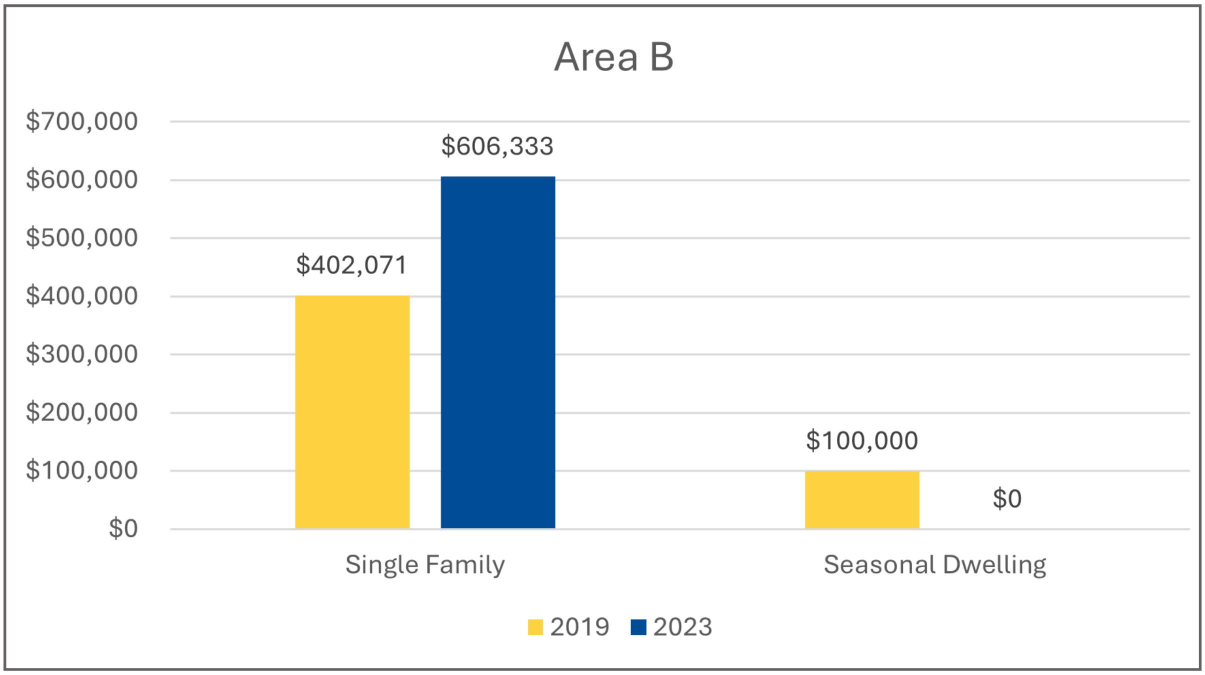
Source: BC Assessment, 2019, 2023

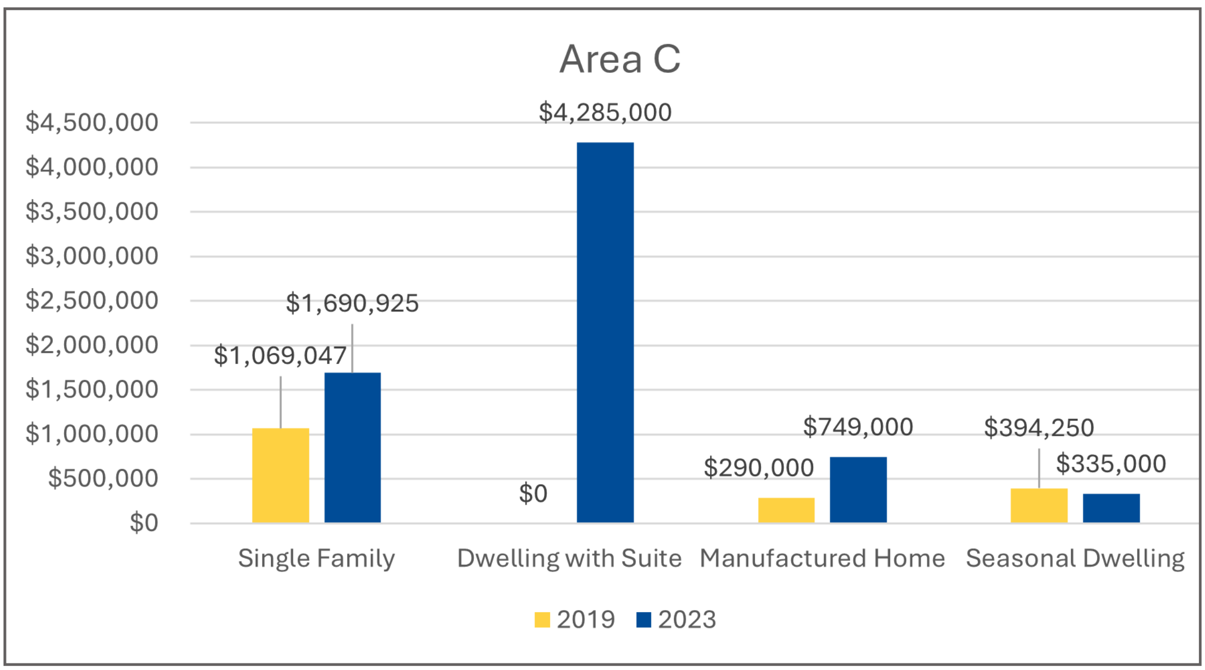
3.3.4 Sale Prices

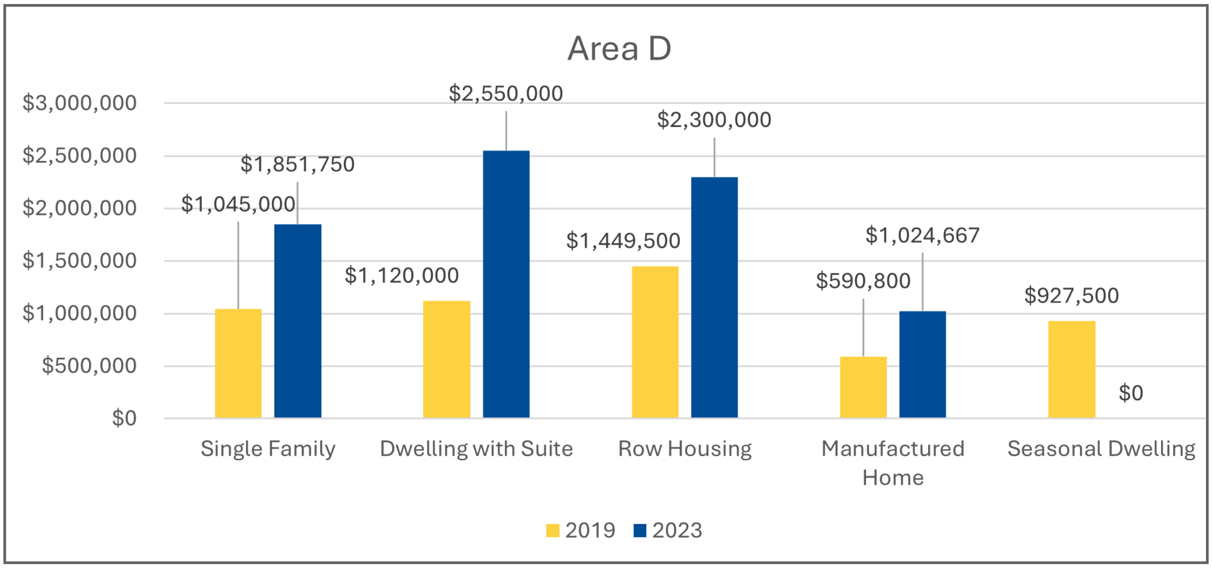
Average folio sales prices for housing units are higher than the assessed values across all four electoral areas, and significantly increased from 2019 to 2023 as shown in Figure 29. This data has some limitations because electoral areas, specifically A and B, did not experience a high volume of sales. Increases between 2019 and 2023, are largely due in part to real estate market forces following the pandemic which included a spike in a real estate prices.

Figure 29: Average folio sales price by structure type/use, 2019 and 2023




Area B
$700,000
$600,000
$500,000
$400,000
$300,000
$200,000
$100,000
$0
$606,333
$402,071
$100,000
$0
Single Family
Seasonal Dwelling
2019
2023


Area C
$4,500,000
$4,000,000
$3,500,000
$3,000,000
$2,500,000
$2,000,000
$1,500,000
$1,000,000
$500,000
$0
$4,285,000
$1,690,925
$1,069,047
$0
$749,000
$290,000
$394,250
$335,000
Single Family
Dwelling with Suite
Manufactured Home
Seasonal Dwelling
2019
2023



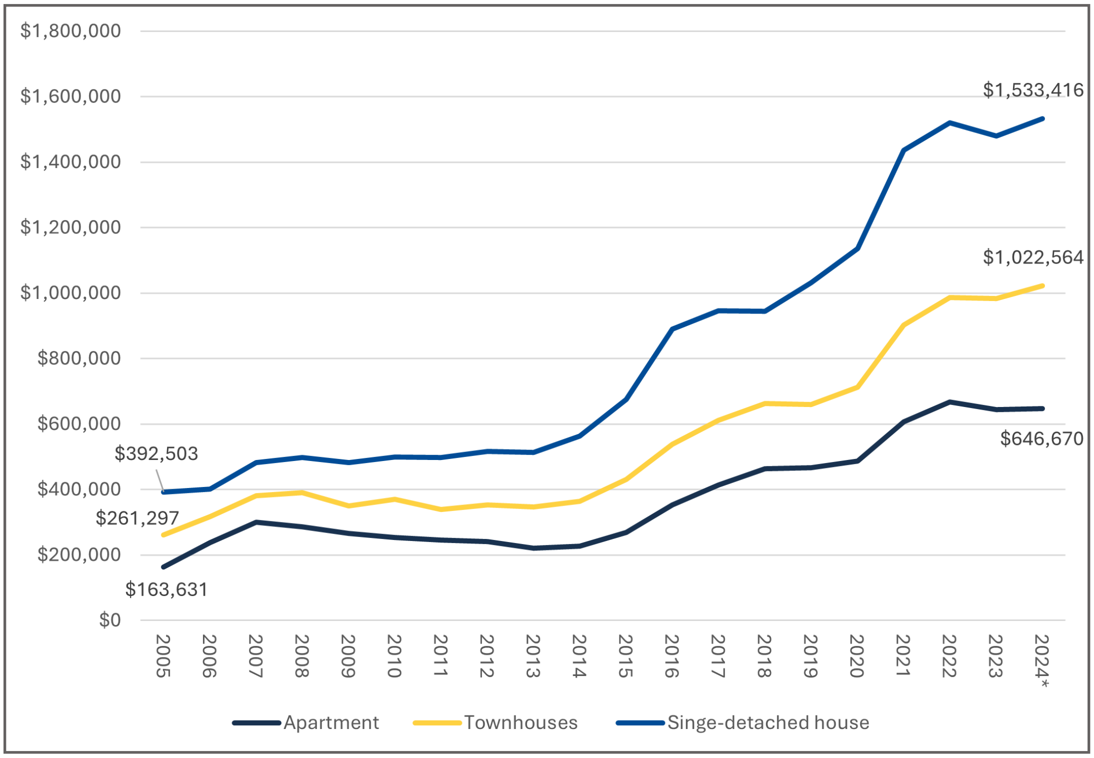
Source: BC Assessment, 2019, 2023

3.3.5 Trends in Home Prices

The following information shows historical sales data collected from the Real Estate Board of Greater Vancouver. The data does not follow municipal or regional boundaries, but is instead grouped into Squamish, Whistler, and Pemberton Real Estate Areas. Although not directly related to the electoral areas, the information highlights important trends in housing costs in the communities.

Figure 30 shows trends in average home prices in Squamish and Neighbouring Areas (see map in Figure 32) from 2005 to 2024 (up to June). Between 2005 and 2024, apartments increased by 295%, townhouses increased by 291%, and single detached homes increased by 291%. Prices started to significantly increase in 2014 and accelerated in 2021 following the COVID-19 pandemic.

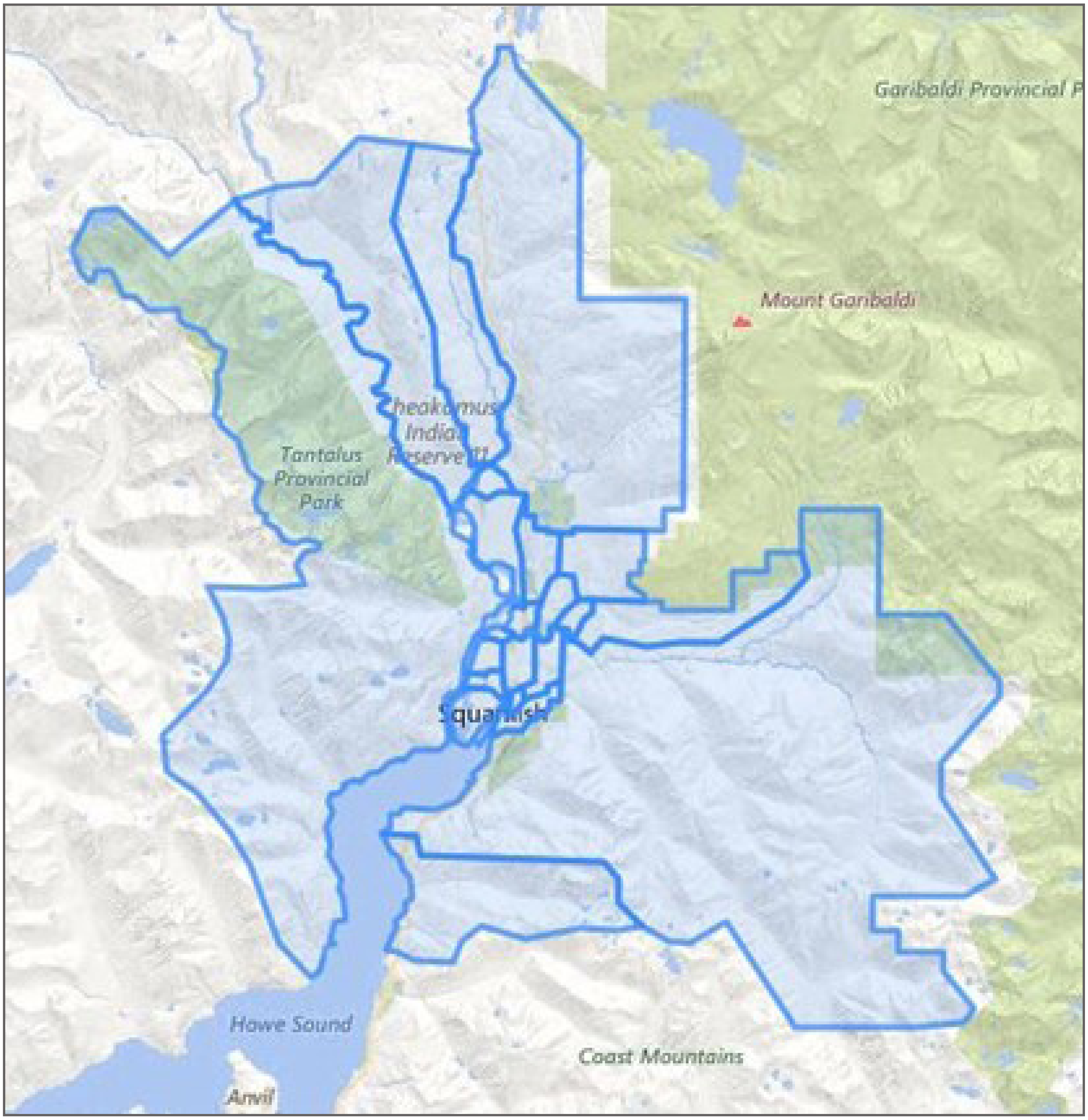
Figure 30: Trends in Average Home Price in Squamish & Neighbouring Areas, 2005 to 2024



*Source: Real Estate Board of Greater Vancouver, 2005 to 2024 *up to June*

Photo by Squamish-Lillooet Regional District - Texas Creek, SLRD Electoral Area B.

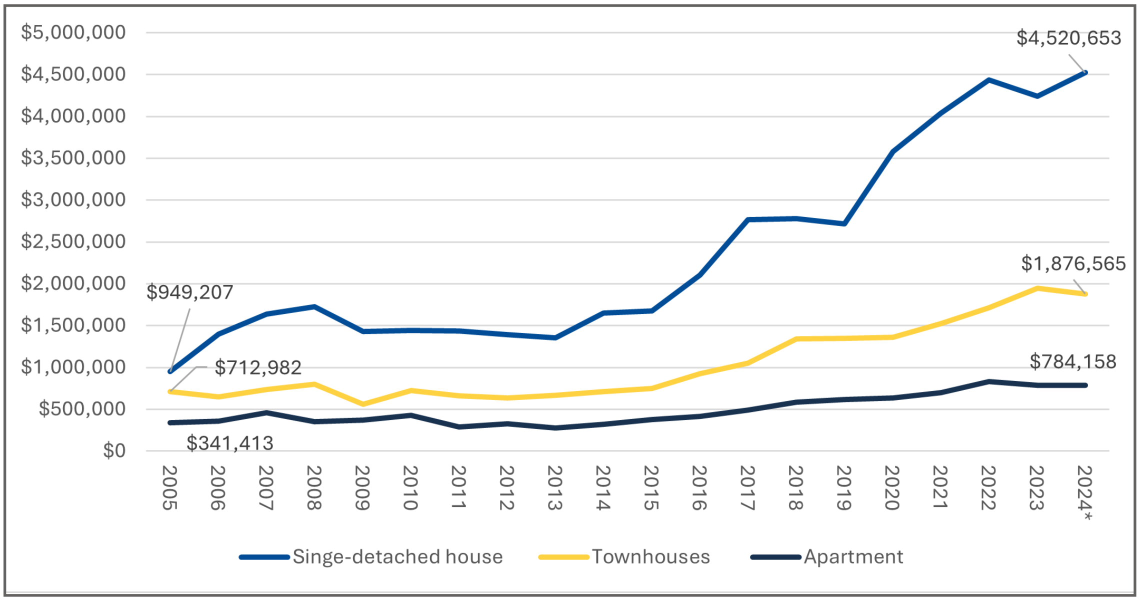
Figure 31: Squamish Real Estate Area



Source: Real Estate Board of Greater Vancouver, 2024

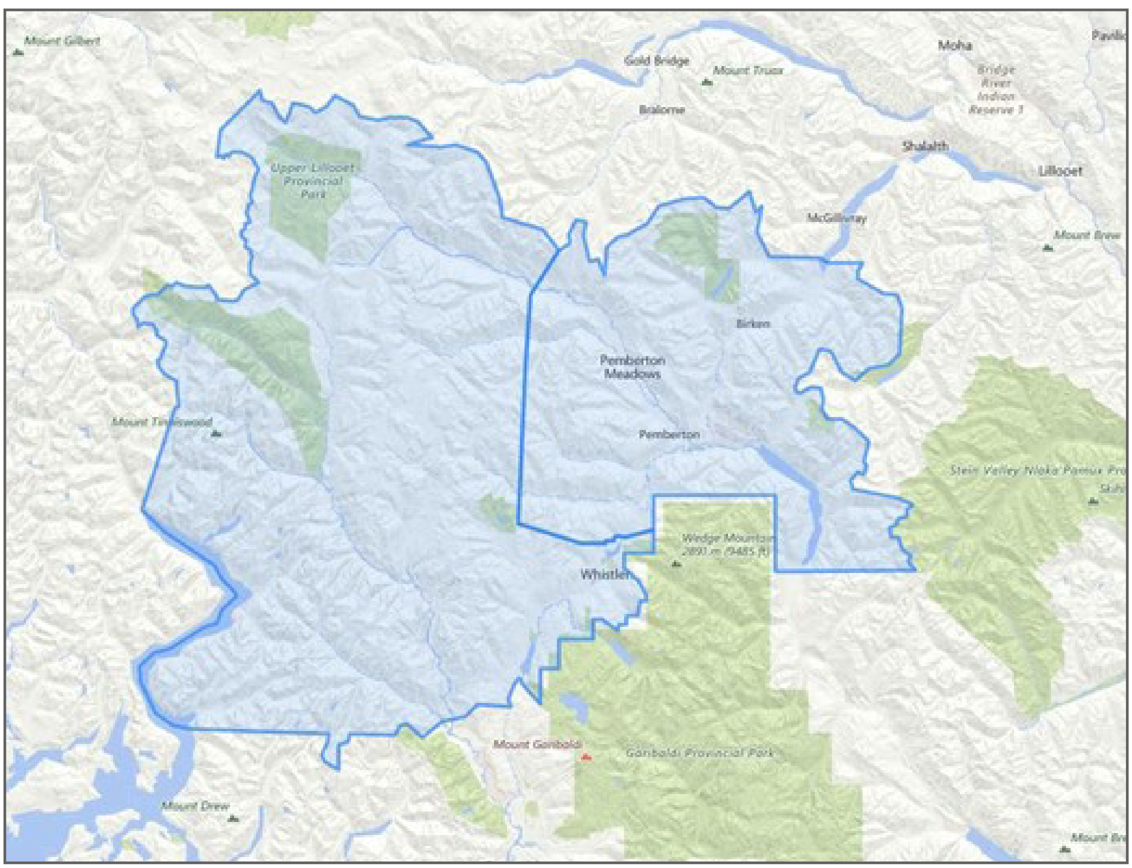
The Whistler real estate area covers a large geographic area (shown in Figure 32) and includes Area C, Pemberton, Lillooet Lake, and a small part of Area D. Separate data for Pemberton and Pemberton Meadows is shown below. Between 2005 and 2024, apartments increased by 130%, townhouses increased by 163%, and single detached homes increased by 376% (see Figure 34). Single detached homes significantly increased in price following 2019 and peaked in 2021, before a small dip and increasing again from 2023 to 2024.

Figure 32: Trends in Average Home Price in Whistler & Neighbouring Areas, 2005 to 2024



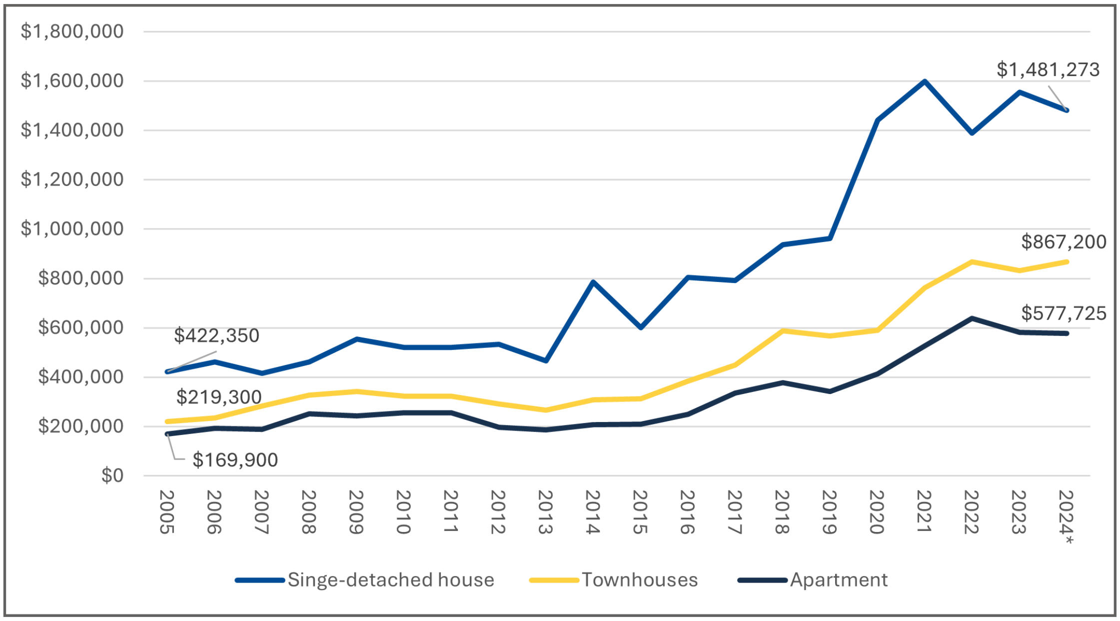
*Source: Real Estate Board of Greater Vancouver, 2005 to 2024 *up to June*

Figure 33: Whistler Real Estate Area



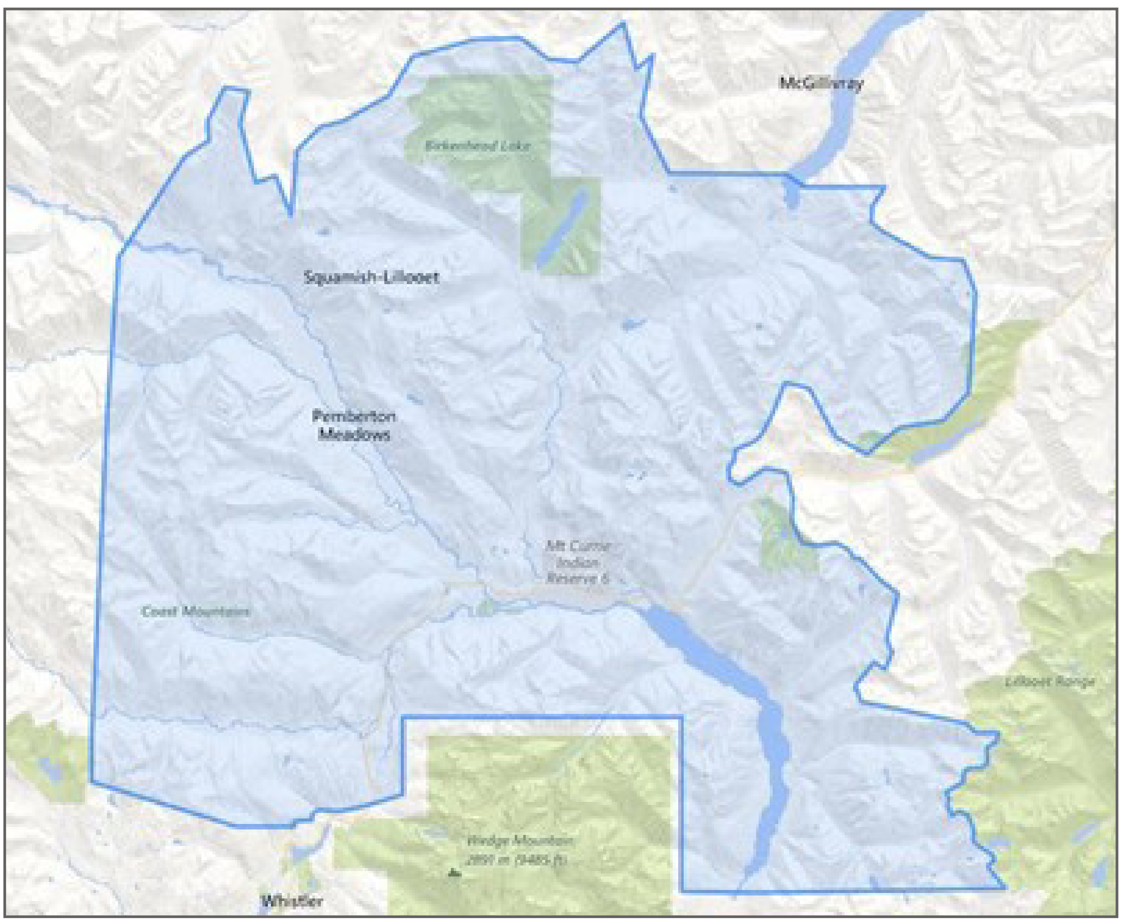
Source: Real Estate Board of Greater Vancouver, 2024 Figure 35 includes average home sale prices in Pemberton and most of Area C, see map in Figure 36. This area experienced similar price increases, although with more fluctuations in single detached home prices. Between 2005 and 2024, apartments increased by 240%, townhouses increased by 295%, and single detached homes increased by 251%. In the Pemberton area, the acceleration in single detached home prices appears to have started in 2013 and reached its peak in 2021.

Figure 34: Trends in Average Home Price in Pemberton & Neighbouring Areas, 2005 to 2024



*Source: Real Estate Board of Greater Vancouver, 2005 to 2024 *up to June*

Figure 35: Pemberton Real Estate Area



Source: Real Estate Board of Greater Vancouver, 2024

3.3.6 Housing Affordability

In order to better understand owner affordability in the four electoral areas, Table 4 shows the annual income needed to afford to purchase a home in each electoral area and broken out by structure type. The analysis makes a number of assumptions:

- For purpose of this analysis, affordability is defined as spending 30% or less of a household's before-tax income on mortgage payments.
- Payments do not take into account other shelter costs such as utilities, property tax, municipal user fees, strata fees, and home insurance.
- Mortgage payments are calculated based on 4.9% interest rate on a 5-year fixed term and 25-year amortization. Calculation includes 10% down payment if sale price is less than $1million and 20% down payment if equal to or greater than $1million.
- A Dwelling with Suite does not consider rental revenue.

As per the table below, in Electoral Area A, a median income owner household earning $71,712 annually cannot afford to purchase a single detached or seasonal dwelling, however can afford a manufactured home. In Electoral Area B, a median income owner household earning $59,605 annually cannot afford a single detached dwelling. In Electoral Area C, a median income owner household earning $118,743 annually cannot afford a single detached dwelling or manufactured home, but can afford a seasonal dwelling. In Electoral Area D, the median income owner household earning $125,728 annually is below the level of affordability for any housing type. Overall, only manufactured homes and seasonal dwellings are considered affordable for median income owner households in any electoral area.

Photo by Squamish-Lillooet Regional District - Community of Gold Bridge, SLRD Electoral Area A.

Table 4: Minimum annual household income needed for housing affordability, 2024

	Average Sales Prices (2023)	Monthly Mortgage Payment Based on Average Sales Price	Minimum Annual Income Needed for Affordability*	Adjusted Median Incomes for Owner Households (2024)
Area A				
Single-Detached Dwelling	$443,333	$2,298	$91,920	$71,712
Manufactured Home	$236,250	$1,225	$49,000	
Seasonal Dwelling	$716,500	$3,714	$148,560	
Area B				
Single-Detached Dwelling	$606,333	$3,143	$125,720	$59,605
Area C				
Single-Detached Dwelling	$1,690,925	$7,791	$311,640	$118,743
Manufactured Home	$749,000	$3,882	$155,280	
Seasonal Dwelling	$335,000	$1,736	$69,440	
Area D				
Single-Detached Dwelling	$1,851,750	$8,532	$341,280	$125,728
Dwelling with Suite	$2,550,000	$11,749	$469,960	
Row Housing	$2,300,000	$10,597	$423,880	
Manufactured Home	$1,024,667	$4,721	$188,840	

Notes: Owner household incomes were projected based on annual growth rate in income between 2016 and 2021, Statistics Canada Census Program, SLRD.

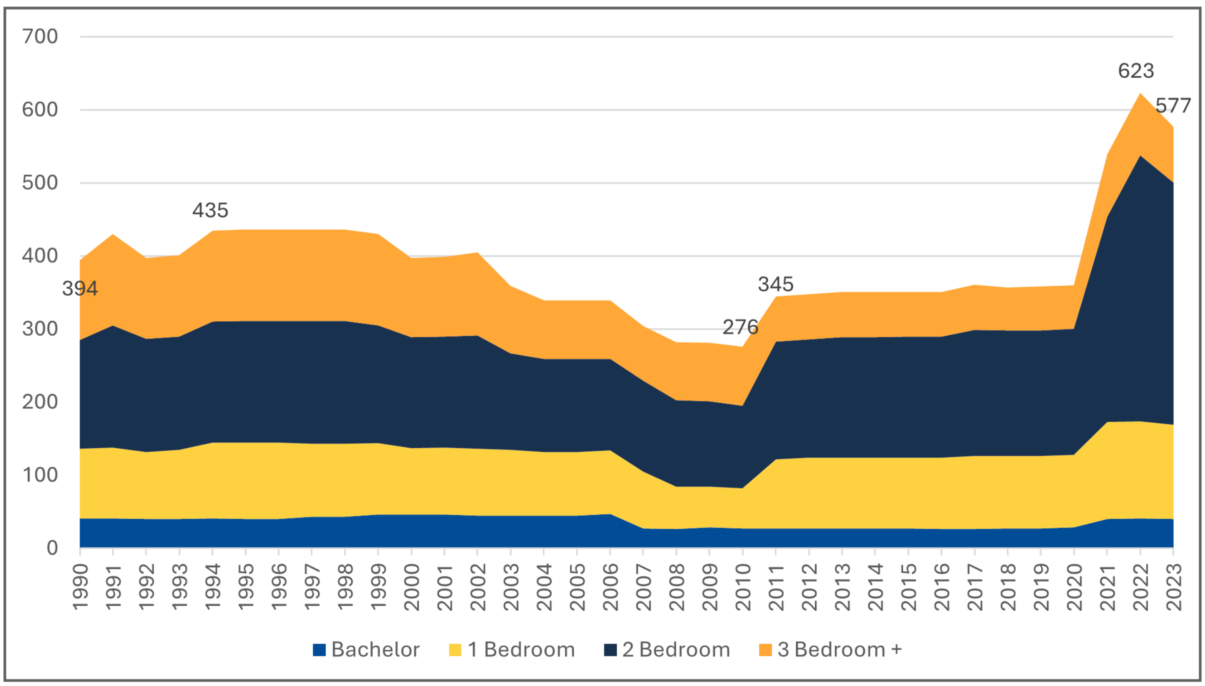
3.4 Rental Market

3.4.1 Primary Rental Market

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.

Information on the primary market is collected by CMHC for larger urban areas. Unfortunately, there is no primary rental market data for electoral areas, however the Squamish Census Agglomeration[1] is reported here for context. In particular, fluctuations in number of units (Figure 36) and vacancy rates (Figure 37) can be used as potential indicators of what might be happening within the electoral areas. Between 1990 and 2023, the primary rental market has increased from 394 units to 577 units and peaked in 2021 with 623 units. The recent decline in units may be due to demolition or redevelopment, therefore removing housing from the primary rental stock.

Figure 36: Primary rental market universe, Squamish CA, 1990-2024



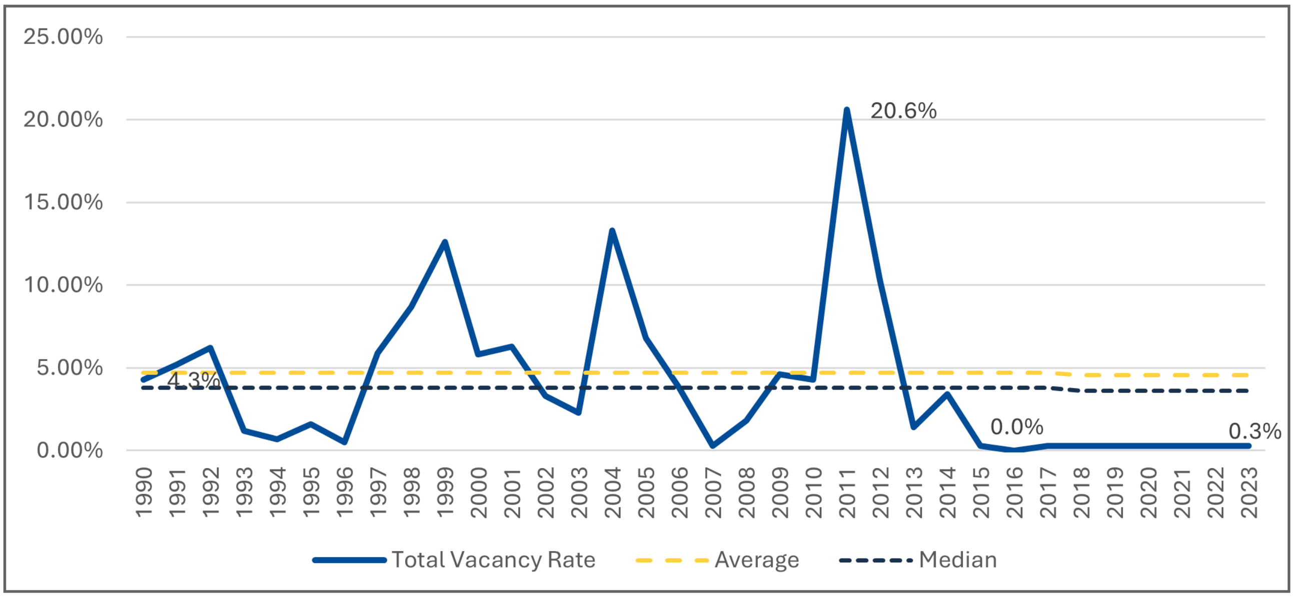
Source: CMHC Rental Market Survey, 2024

[1] *Census Agglomeration is 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.*

Between 1990 and 2014, vacancy rates have fluctuated greatly in the Squamish Census Agglomeration (see Figure 37). A spike in vacancy in 2011, is likely related to a 25% increase in new units built; therefore, a high vacancy rate was likely due to the large number of new units that came online that had not yet been occupied. Since this time, vacancy rates have plummeted and have been hovering close to 0% since 2015. Vacancy rates between 3% and 5% are considered healthy vacancy rates, it means there is a reasonable balance between rental supply and demand; tenants have sufficient options available and rent rates remain consistent. A low vacancy indicates there is more demand than supply.

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

Figure 37: Primary rental market vacancy rates, Squamish CA, 1990-2024

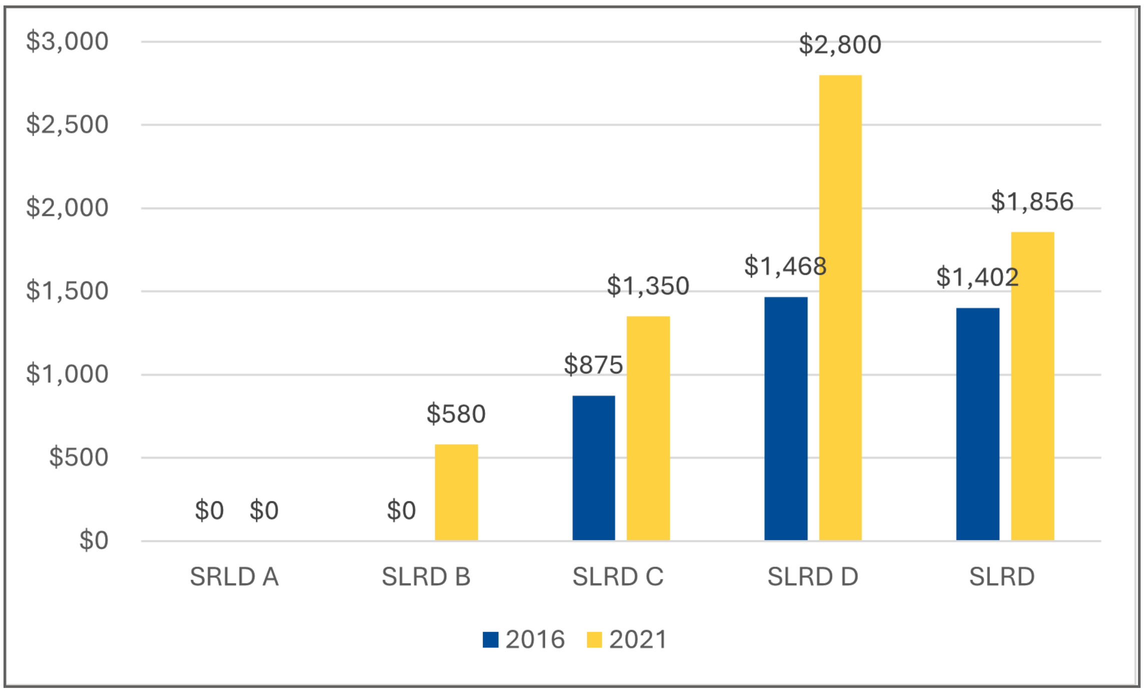


Source: CMHC Rental Market Survey, 2024

3.4.2 Rents and Shelter Costs

The graphs below show average monthly costs for renter households in 2016 and 2021 by electoral area (Figure 38) and by unit type (Figure 39). Some data for renters in Electoral Areas A and B are suppressed due to small sample size. In 2021, Electoral Area D had the highest average shelter cost of $2,800 per month. This is substantially higher than the average shelter cost of $1,856 per month in the region overall. Notably, average shelter costs have increased considerably between 2016 and 2021; in Electoral Area D, costs increased by 91% over 5 years and increased by 32% in the region overall.

Figure 38: Average monthly shelter costs for rented dwellings, 2016 and 2021

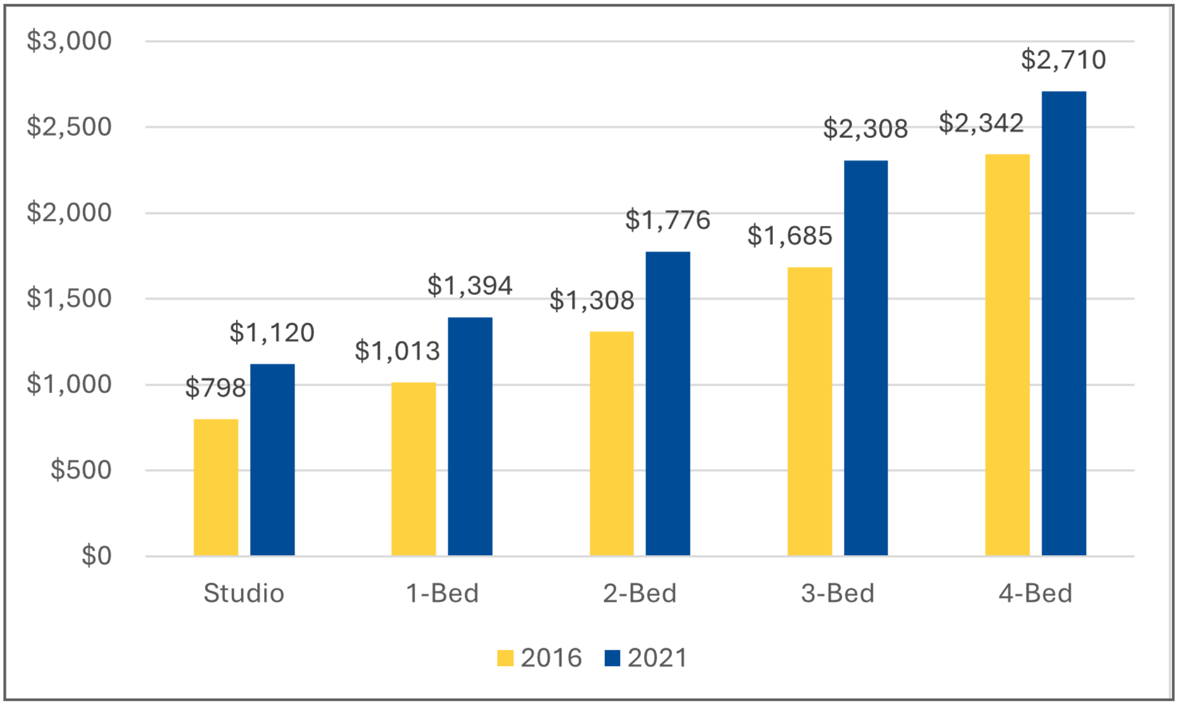


Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing, Census Profiles 2016 and 2021

Note: Average shelter cost was suppressed for SLRD Area A and SLRD Area B.

Figure 39 shows the difference in average shelter costs by number of bedrooms for renter households in the SLRD. Between 2016 and 2021, studios increased by 40% to $1,120, one-bedroom units increased by 38% to $1,394, two-bedroom units increased by 36% to $1,776, three-bedroom units increased by 37% to $2,308, and four-bedroom units increased by 16% to $2,710. Rapidly increasing rent rates can be due to many factors, including inflation, demand for rental housing, in migration of higher earning renters from urban areas, among other factors.

Figure 39: Average cost of rent plus utilities including heat, hot water, and electricity, Squamish-Lillooet Regional District, 2016 and 2021



Source: Canadian Rental Housing Index, 2016 and 2021

3.4.3 Housing Affordability

In order to better understand renter affordability in the four electoral areas, Table 5 shows the annual income needed to afford to rent a home in each electoral area. The analysis makes a number of assumptions:

- Affordability is defined as spending 30% or less of a household's before-tax income on shelter costs.
- Average shelter costs include heat, hot water, and electricity.
- Average monthly shelter costs are based on 2021 census data and adjusted to 2024 based on annual growth rate for rented dwellings.
- Median income data is based on 2021 census data and adjusted to 2024 based on annual growth rate in income.

As per the table below, in Electoral Area B, a median income household earning $54,623 annually can afford average rent of $677 per month. In Electoral Area C, a median income household earning $56,853 annually cannot afford average rent of $1,576 per month; the minimum required income is shown in red. In Electoral Area D, a median income household earning $85,465 annually cannot afford average rent of $3,268 per month. In SLRD region as a whole, a median income household earning $118,908 annually can afford average rent of $2,166. Of note, Electoral A is not included in the analysis as there is no average shelter costs data available for renter households.

Table 5: Minimum annual household income needed for housing affordability, 2024

	Average Monthly Shelter Cost for Rented Dwellings (2024)	Minimum Annual Income Needed for Affordability*	Adjusted Median Income for Renter Households (2024)
Area B	$677	$27,077	$54,623
Area C	$1,576	$63,024	$56,853
Area D	$3,268	$130,717	$85,465
SLRD	$2,166	$86,647	$118,908

Notes: Average monthly shelter costs were projected based on annual growth rate for rented dwellings, Statistics Canada Census Program, SLRD, 2016 and 2021.

Data on median household income by household type is not available for every electoral area. Median Incomes are adjusted to reflect this. Incomes were projected based on annual growth rate in income, Statistics Canada Census Program, SLRD, 2016 and 2021.

3.5 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:

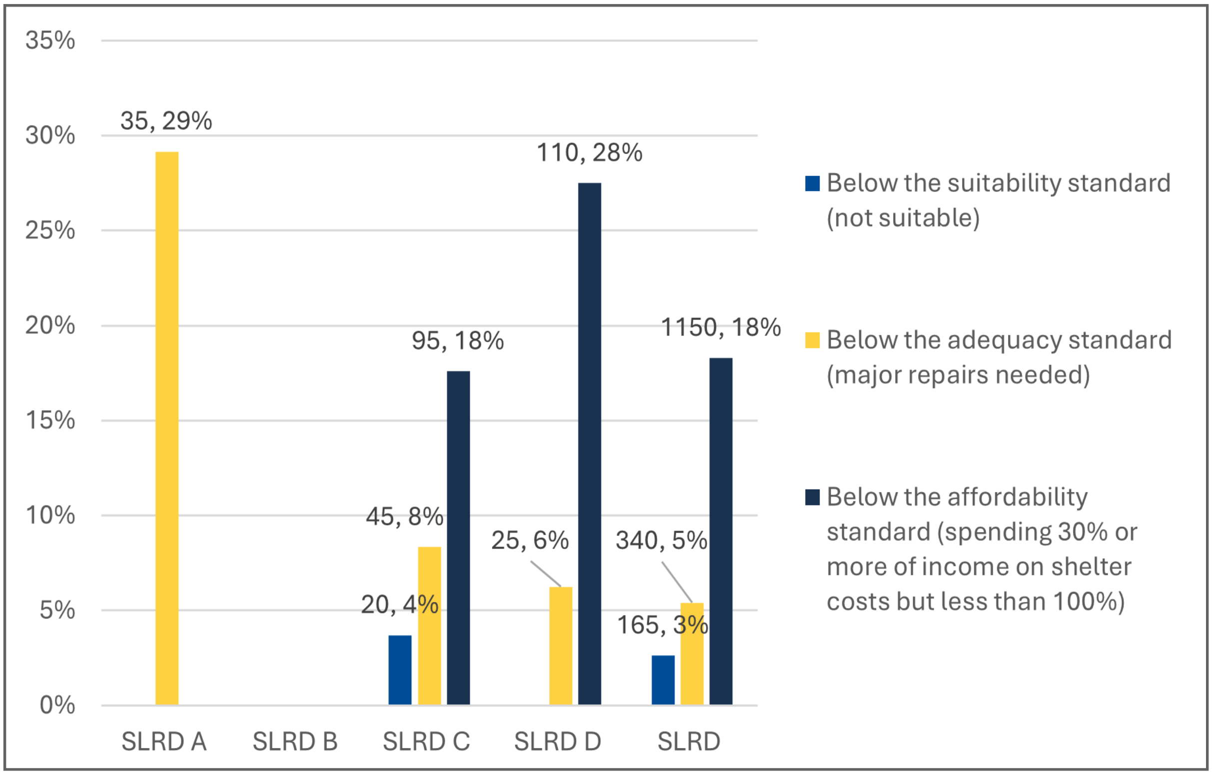
- Adequate housing is reported by their residents as not requiring any major repairs.
- Affordable housing costs less than 30% of total before-tax household income.
- Suitable housing has enough bedrooms for the size and makeup of resident households according to National Occupancy Standard (NOS) requirements.

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.

3.5.1 Housing Indicators

The following figures show housing indicators by tenure (owner and renter households) and by electoral area. As per Figure 40, owner households in Electoral Area D have a higher rate (28%) of affordability issues than the region overall (18%); Electoral Area C has the same rate (18%) of unaffordability. Owner households in Electoral Areas A, C, and D have higher rates of inadequacy (major repairs required) than the region overall; and this is particularly high (29%) in Area A. Recognizing the remote location of homes in this area, lower incomes, and aging demographics, this trend is not unexpected but raises concerns about the quality of housing stock. In addition, Electoral Area C has a slightly higher rate of unsuitable housing (4%) than the region (3%), this generally means overcrowding and is likely linked to housing pressures in Whistler.

Figure 40: Housing indicators of owner households, 2021



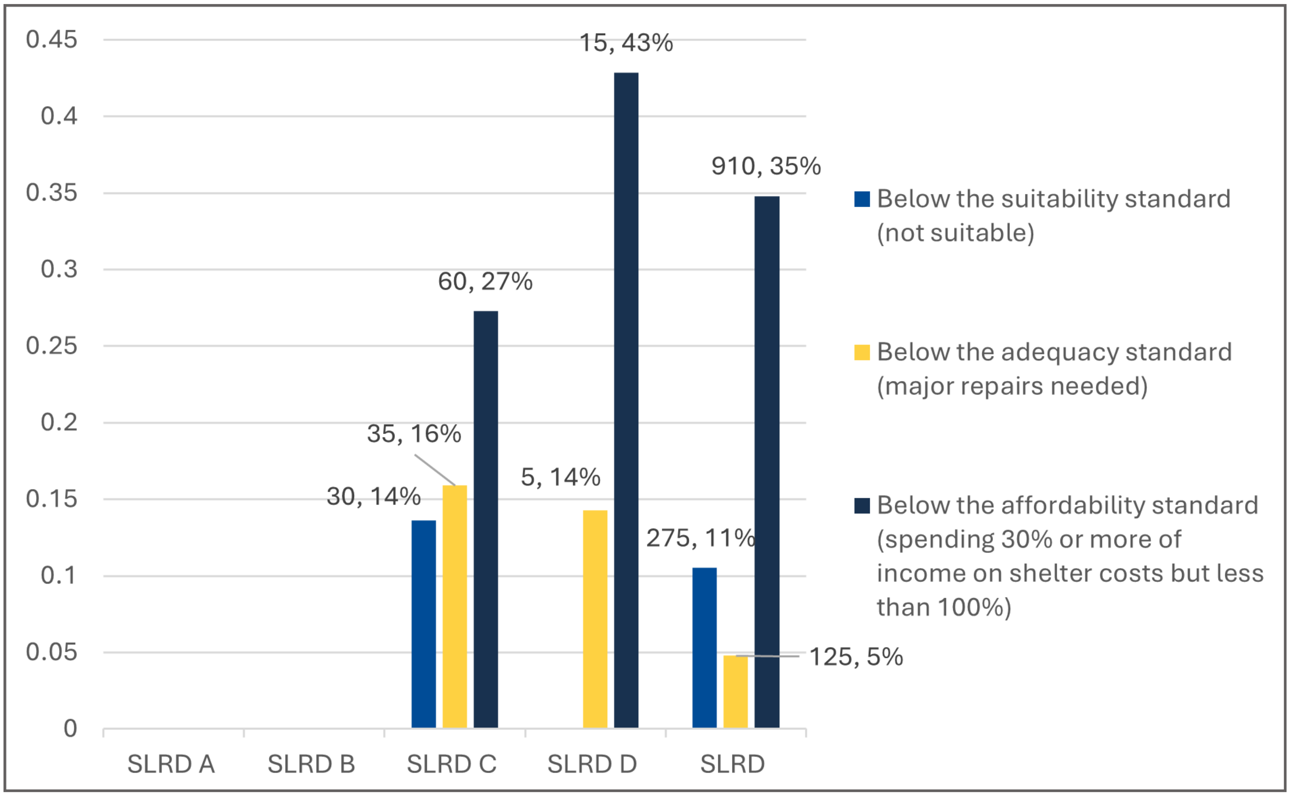
Source: Statistics Canada, Census Profile 2021

Note: Housing indicator data was suppressed for SLRD Area A and SLRD Area B.

As per Figure 41, renter households in Electoral Area D have a higher rate (43%) of affordability issues compared to the region overall (35%); followed by Electoral Area C (27%). Renter households in Electoral Areas C and D have higher rates of inadequacy (major repairs required) than the region overall. In addition, Electoral Area C has a higher rate of unsuitable housing (14%) than the region (11%), this generally means overcrowding.

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 Electoral Areas A and B, some housing indicator data was suppressed for both owner and renter households due to small sample size and privacy concerns.

Figure 41: Housing indicators of renter households, 2021



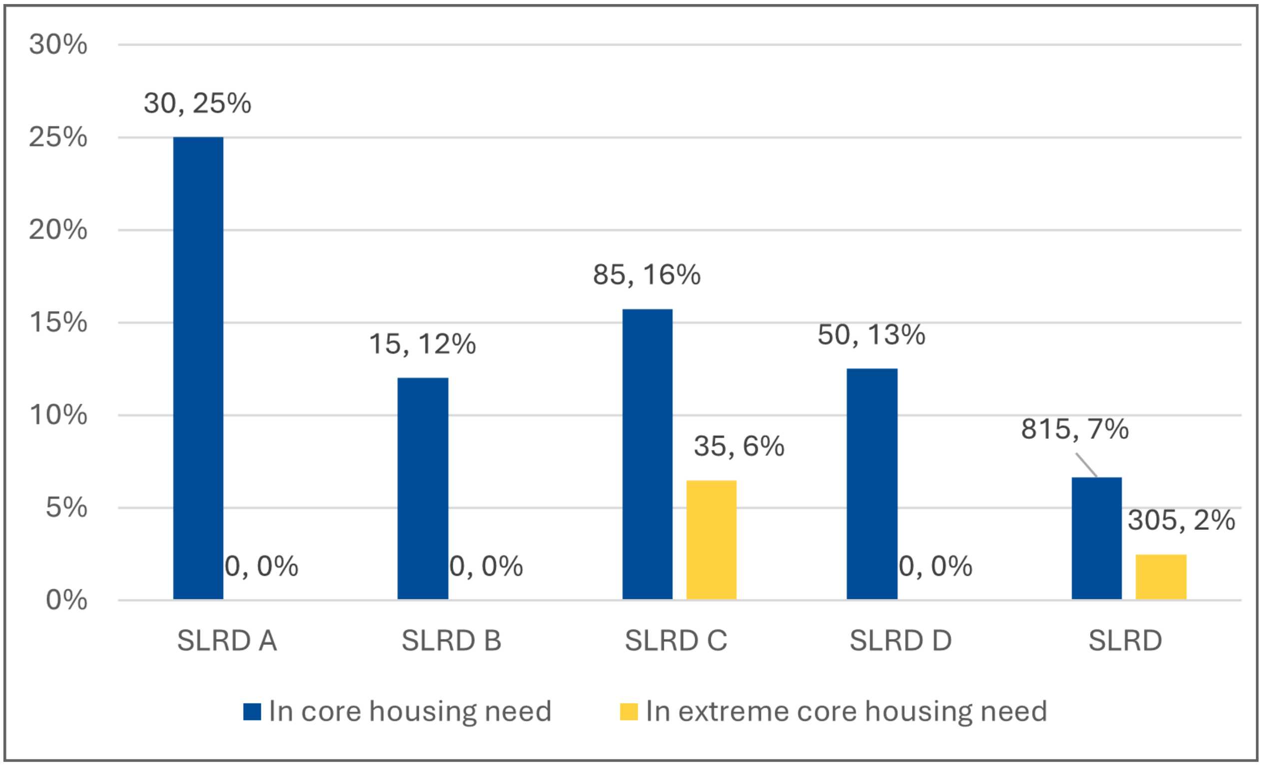
Source: Statistics Canada, Census Profile 2021

Note: Housing indicator data was suppressed for SLRD Area A and SLRD Area B.

3.5.2 Core Housing Need

The following figures show core housing need by tenure (owner and renter households) and by electoral area. As per Figure 42, owner households in all Electoral Areas are experiencing higher rates of core housing need compared to the region as a whole. Owner households in Electoral Area C are also experiencing extreme core housing need, which is higher (6%) than the region overall (2%).

Figure 42: Core housing need of owner households, 2021



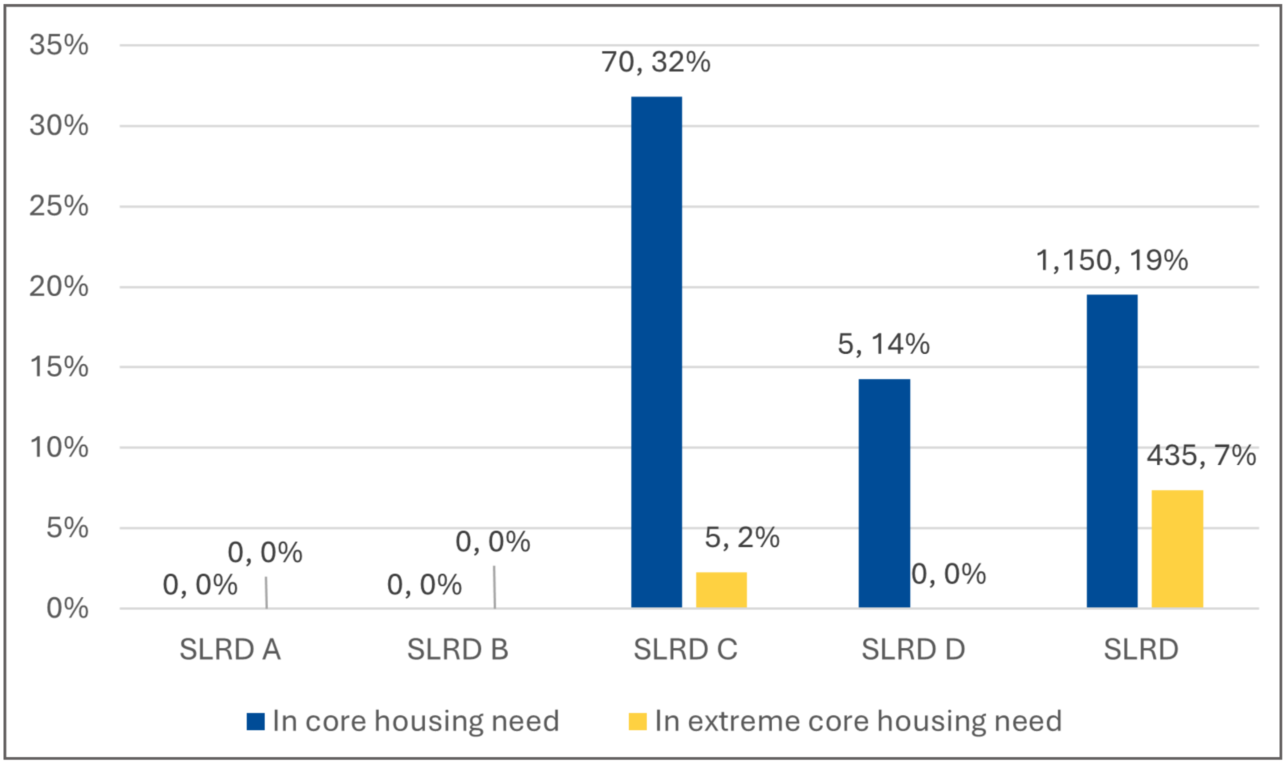
Source: Statistics Canada, Census Profile 2021

As per Figure 43, renter households in Electoral Area C are experiencing higher rates of core housing need (32%) compared to the region overall (19%); followed by Electoral Area D with a core housing need rate of 14%. Renter households in Electoral Area C are also experiencing extreme core housing need (2%) but it is not as high as the region (7%). Data shows a 0% core housing need rate for Electoral Areas A and B.

It is important to note that the core housing need and housing indicator data published in 2021 was collected in 2020 during the first phase of the Covid-19 pandemic, when the federal government was distributing the Canada Emergency Response Benefit (CERB). 35.2% of all Canadian workers who earned at least $5,000 in 2019 received CERB payments in 2020, up to a maximum of $14,000 from May to September 2020. Low-wage workers were the most likely to receive CERB payments.[2] This means for a brief time while Census surveys were completed, incomes were inflated, and data shown here may be lower than the true core housing need experienced in each community. Further, the economic circumstances from 2021-2023 have also been far more volatile and many households have seen an increase in home costs, rents, and expenses, which should be considered when reviewing this data.

[2]*Understanding 2021 Core Housing Need Data, Housing Assessment Resource Tools, UBC Hart. Retrieved from https://hart.ubc.ca/wp-content/uploads/2023/07/Understanding-2021-Core-Housing-Need-Data.pdf*

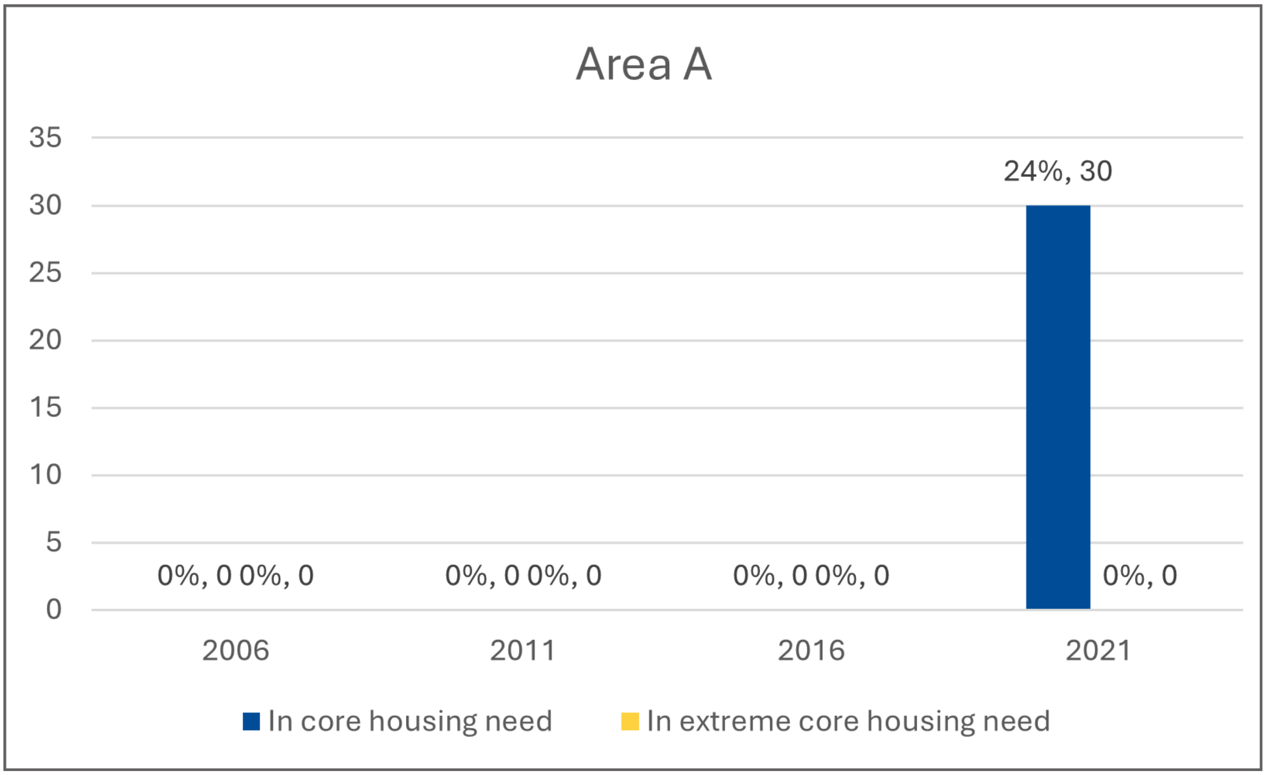
Figure 43: Core housing need of renter households, 2021

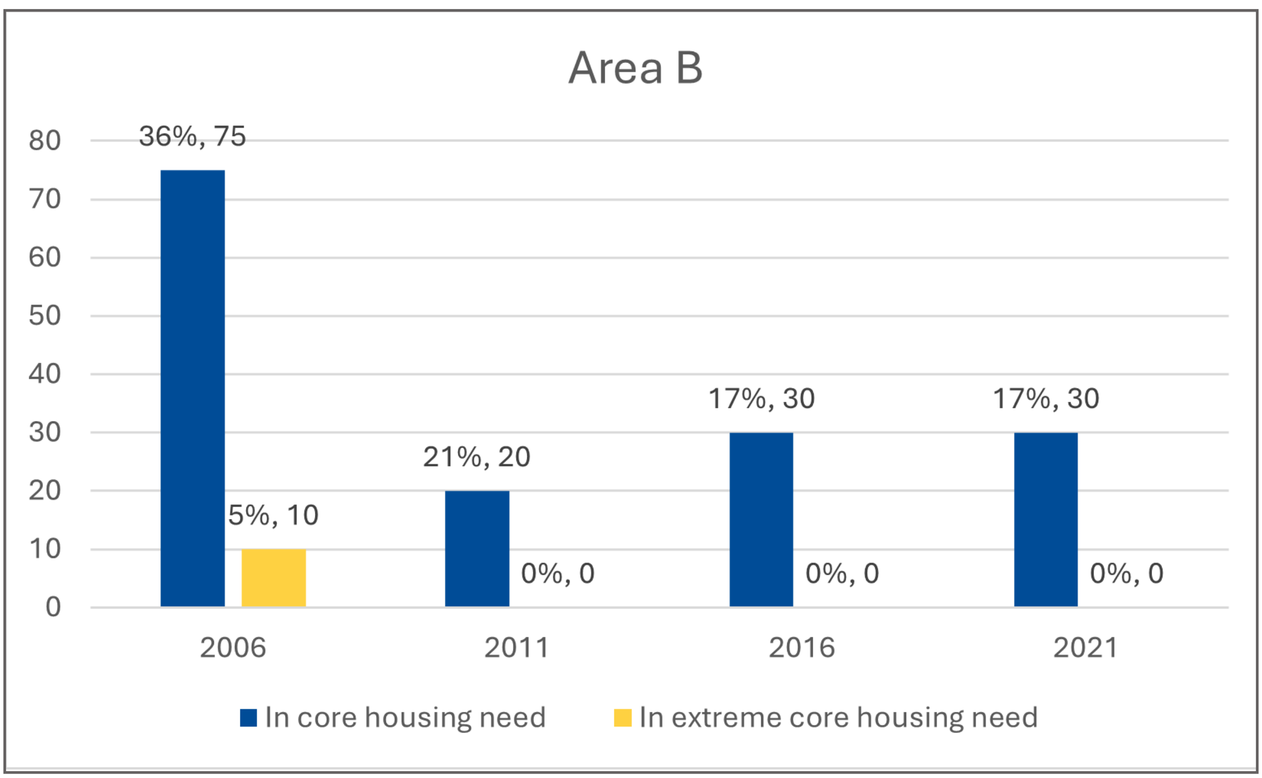


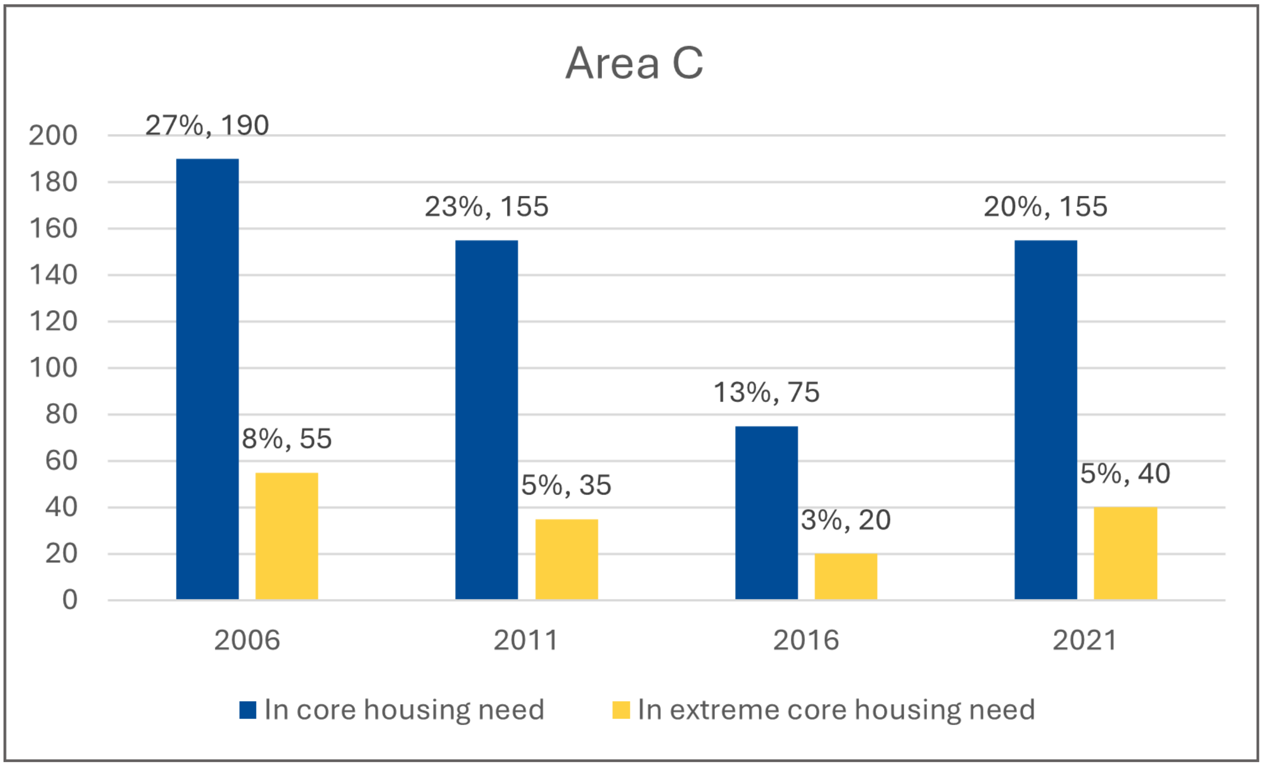
Source: Statistics Canada, Census Profile 2021

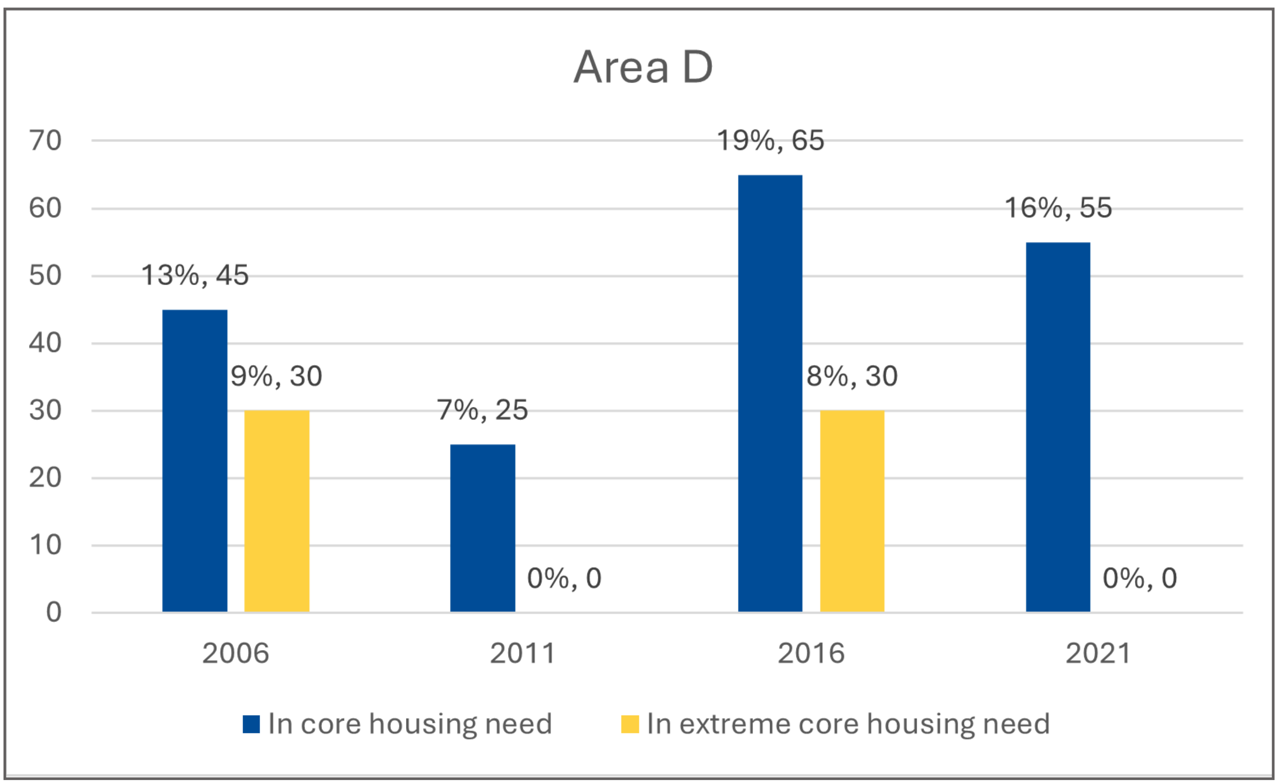
Figure 44 shows core housing need and extreme core housing of total households by electoral area over the last four Census periods. Electoral Area A shows that 24% of all households were experiencing core housing need in 2021; and no households in previous years. This is likely due to a small sample size of data, and not a true representation of households in core housing need in previous Census periods. Electoral Area B shows lower rates of core housing need in recent Census periods (2011, 2016, and 2021) compared to 2006 when core housing need was 36% and extreme core housing need was 5% of all households. Electoral Area C shows variable core housing need rates (13-27%) and extreme core housing need rates (3-8%), with peak rates in 2006. Electoral Area D shows fluctuating core housing need rates (7-19%) and extreme core housing need rates (8-9%), with peak core housing need rates in 2016.

Figure 44: Core Housing Need & Extreme Core Housing Need by Electoral Area, 2006 - 2021






Area C
200
180
160
140
120
100
80
60
40
20
0
27%, 190
8%, 55
23%, 155
5%, 35
13%, 75
3%, 20
20%, 155
5%, 40
2006
2011
2016
2021
In core housing need
In extreme core housing need


Area D
70
60
50
40
30
20
10
0
13%, 45
9%, 30
7%, 25
0%, 0
19%, 65
8%, 30
16%, 55
0%, 0
2006
2011
2016
2021
In core housing need
In extreme core housing need

3.6 Non-Market Housing

Non-market housing refers to housing with rent or ownership rates that are protected from market forces and are typically owned or operated by public bodies or non-profit organizations. This type of housing can provide supports for specific needs or it may offer more affordable rents than can be found in the private market.

Table 6: Non-market housing stock in the Squamish-Lillooet Regional District, 2023

	Area A	Area B	Area C	Area D	SLRD	Total
Emergency Shelter and Housing for the Homeless						
Homeless Housed					45	97
Homeless Rent Supplements					40	
Homeless Shelters					12	
Transitional, Supported and Assisted Living						
Supportive Seniors Housing					81	129
Special Needs					37	
Women and Children Fleeing Violence					11	
Independent Social Housing						
Low Income Families			10		275	2,797
Independent Seniors					156	
Workforce & Moderate Income Housing*					2,356	
Rent Assistance in Private Market						
Rent Supplements				1	156	157
Total			**10**	**1**	**3,169**	**3,180**

Source: BC Housing's Research and Corporate Planning Dept., Unit Count Reporting Model, March 31, 2023; Whistler Housing Authority, September 2024; Squamish Community Housing Society, September 2024.

**Note: Workforce & Moderate Income Housing includes non-market housing without a BC Housing relationship. This includes: Whistler Housing Authority WHA Rental units, Employee Restricted Rental, Employee Rental Suites, WHA Ownership units, and Occupancy Restricted Ownership Properties; as well as Squamish Community Housing Society Employee-Restricted Rental Units and Below-Market Rental Units for moderate income individuals and families.*

Table 6 summarizes the different types of non-market housing available in the region. The region overall has a total of 3,180 units, including BC Housing-affiliated, Whistler Housing Authority, and Squamish Community Housing Society units. The majority of units are located in Whistler and Squamish, with fewer units in Lillooet and Pemberton. Of note, there are very few non-market units available in the electoral areas, with the exception of ten units for low income families in Area C, which are located on reserve, and one rent supplement in Area D.

Of note, new planned developments in Area C and D will include affordable housing units delivered through CAC's and secured through housing agreements. These units will provide a new form of non-market affordable housing and will be delivered in the coming years.

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, there may be partnership opportunities to deliver housing in surrounding communities.. 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.

3.7 Homelessness

People experiencing homelessness is a population not typically captured well in data sources such as Census. Table 7 shows the data on homelessness derived from the Province's Integrated Data Project (IDP). To be included in IDP counts, individuals must have received income assistance (i.e., BC Employment Assistance) and have had no fixed address for three consecutive months or stayed in a BC Housing-affiliated shelter for at least one night, or both. In 2021, there were 131 people experiencing homelessness in the region.

Table 7: 2021 Homeless Cohort, Squamish-Lillooet Regional District

	Number of People who Experienced Homelessness	Census Division Population 2021	Percent Population
Squamish-Lillooet	131	50,496	0.26%

Source: Annual Estimate Report of BC's Preventing & Reducing Homelessness Integrated Data Project, 2021

The only emergency shelters in the region are located in the District of Squamish and District of Lillooet.

4. Anticipated Housing Needs

4.1 Historical Housing Needs

Table 8: SLRD Housing Need & Demand, 2020

	2016-2020	2020-2025	2025-2041	Total (25 Yr Outlook)
Area A	10	5	23	38
Area B	19	15	45	79
Area C	68	74	252	394
Area D	45	58	152	255
Total	142	152	472	766

Source: 2020 SLRD Housing Need and Demand Study

4.2 5-Year & 20-Year Housing Units & Demand

Based on new regulations developed by the Province of BC, Regional Districts are now required to develop a multi-component assessment of housing need, to determine how much new housing needs to be accommodated through OCPs. The total number of housing units is calculated based on the summation of six components (A-E), which are as follows:

- Component A: The number of housing units for households in extreme core housing need (see Section 4.2.1)
- Component B: The number of housing units for individuals experiencing homelessness (see Sections 4.2.2)
- Component C: The number of housing units for suppressed households (see Section 4.2.3)
- Component D: The number of housing units for anticipated household growth (see Section 4.2.4)
- Component E: The number of units required to increase the rental vacancy rate to 3% (see Section 4.2.5)

4.2.1 Component A: Extreme Core Housing Need

Table 9 shows households in extreme core housing need in each of the SLRD's Electoral Areas. This indicator highlights households that are experiencing significant housing pressures in the market, and paying 50% or more of their income toward housing costs, while not having sufficient income to afford an alternative in the market. These households likely require some form of affordable housing option to alleviate their extreme core housing need.

Extreme core housing need for renters differs from the totals in Section 3.3, as it applies an average rate of extreme core housing need from 2006-2021 to all renter households, to account for the potential undercount of renters in core housing need and extreme core housing need in 2021, due to the impact of the CERB benefit on lower income households. It also only counts owners with a mortgage in extreme core housing, as owners without a mortgage are assumed to have sufficient opportunity to access housing alternatives if they have a fully paid mortgage and own their house outright.

For SLRD areas, Area C has 25 owner households in core housing need, and there are 235 owners with a mortgage across the whole region (including in municipalities) experiencing extreme core housing need. Area B and Area D have an estimated 3.5 and 3.4 renter households in core housing need respectively. However, the total number of renters in extreme core housing need in the SLRD as a whole is more than double that of owners, despite only 31% of all households being renters. This highlights the greater vulnerability of renters to housing pressures in comparison to owners.

Table 9: Estimated Units Required to Address Extreme Core Housing Need by Electoral Area, 2021

	SLRD A	SLRD B	SLRD C	SLRD D	SLRD
Owners with a Mortgage	0.0	0.0	25.0	0.0	235.0
Renters	0.0	3.5	0.0	3.4	536.4

4.2.2 Component B: Homelessness

The new provincial 5 and 20-year housing need estimates use 2021 data from the provincial Integrated Data Program, which combines BC Housing shelter data, with administrative data from Income Assistance and Disability Assistance programs to estimate homelessness at a regional level, counting all individuals accessing any of these programs who have no fixed address. This total regional figure is then distributed out to each electoral area and municipality on a per capita basis (e.g. if a municipality has 10% of a regional population, it is allocated 10% of the regional homeless population through this method).

Table 10 shows the allocation of the total regional population to each of the electoral areas. In total, the SLRD had an estimated 131 individuals experiencing homelessness in 2021. Of these, the large majority were allocated to the municipalities, and a total of 9 individuals were allocated the electoral areas, with Area C receiving the highest number (5.3 individuals) due to its greater population.

Practically speaking, the electoral areas are unlikely to be ideal locations for supportive housing or shelters, due to distance from the services and amenities: it is considered best practice to locate housing for individuals experiencing homelessness in close proximity to transit, services, supports and amenities. However, this table does point to the need for a small number of highly affordable units to be available in some communities as emergency, short-term, or transitional housing opportunities for individuals experiencing homelessness in a rural setting.

Table 10: Estimated Units to Address Homelessness based on Integrated Data Project Regional Homelessness Estimates, SLRD, 2021

	SLRD A	SLRD B	SLRD C	SLRD D	SLRD
Total new units to homelessness needs - 20 years (2021-2041)	0.7	1.2	5.3	2.7	131.0

4.2.3 Component C: Suppressed Household Formation

Suppressed household formation refers to households that have not formed due to housing market pressures, including affordability and availability. Some examples of suppressed households include young adults staying at home for longer periods, renters unable to move into ownership due to cost, or households that do not come to the region because of a lack of available housing. This data is based on historical rates of household formation and does not take into account for households living in multi-generational housing.

Table 11 shows the total number of suppressed households across the SLRD as a whole between 2006 and 2021 was 2,123 households. Many of these households were younger households, aged 15 to 34 (38%), with the single largest group being the young working age adult cohort (aged 25 to 34). However, all age cohorts, including older working age adults and seniors, showed some level of household suppression.

The electoral areas had some variability in household suppression, with Areas A and B having a small number of estimated suppressed households (23 and 19 respectively), while Areas C and D had a larger number of suppressed households (126 and 75 respectively).

Table 11: Estimated Units Required to Address Suppressed Household Formation, SLRD, 2021

Age Categories - HH maintainers	SLRD A	SLRD B	SLRD C	SLRD D	SLRD
15 to 24 years	0.0	0.0	13.3	0.0	202.8
25 to 34 years	5.0	0.0	11.6	1.2	603.4
35 to 44 years	0.0	8.2	6.4	0.4	507.7
45 to 54 years	0.0	0.0	51.4	7.2	239.8
55 to 64 years	0.0	9.1	0.0	21.0	262.3
65 to 74 years	17.5	1.6	12.9	0.0	86.1
75 years and over	0.0	0.0	30.0	45.0	221.6
Total new units to meet suppressed housing need - 20 years (2021-2041)	22.5	19.0	125.6	74.8	2,123.6

4.2.4 Component D: Anticipated Household Growth

Table 12 shows the number of units that will be required to accommodate estimated household growth in the SLRD and the four electoral areas between 2021 and 2041. For electoral areas and the SLRD as a whole, this growth estimate is based on overall historical regional growth in the SLRD, using the historical regional growth rates to determine estimate household growth at the electoral area level. It should be noted that that this may overstate electoral area growth for SLRD areas, as the large majority of household and population growth in the SLRD is driven by the municipalities. By applying the overall regional growth rate to the electoral areas this anticipates higher growth than they would typically actually see. However, Component D is not a growth projection, and is instead focused on assessing potential need and ensuring that OCPs and zoning accommodate potential growth

Across the SLRD as a whole there is a need for an estimated 9,317 new units to accommodate growth, while at the local level growth is more modest for the electoral areas. While 20-year growth for Areas A and B are both estimated to be under 100 new households (63 and 86 households respectively), Areas C and D show much higher growth (an estimated 382 and 212 new households respectively). It should be noted that this component of the calculation in most communities (and specifically in the case of SLRD electoral areas and region as a whole) represents the largest component of overall housing need.

Table 12: Estimated Units Required to Meet Household Growth Needs, SLRD, 2021-2041

	SLRD A	SLRD B	SLRD C	SLRD D	SLRD
New units required – 20 years (2021-2041)	62.9	86.1	381.8	211.9	9,317.0

4.2.5 Component E: Rental Vacancy Rate Adjustment

Table 13 shows the estimated number of units that will be required to achieve a rental vacancy rate of 3% by 2041. It should be noted that this calculation assumes that appropriate amounts of rental housing will be constructed to support current and anticipated needs in components A, B, C and D of this calculation.

Due to lack of available data on vacancy rates in the SLRD electoral areas, this calculation uses the provincial vacancy rate for purpose-built rentals of 1.4%. In order to achieve a healthy rental vacancy rate, and assuming that other components of housing need (e.g. need for units for new renters due to household growth, suppressed household formation, etc.,) are addressed, this mean that an additional 105 units are required across the region to achieve a healthy vacancy rate of 3%, and 1 additional unit is required for Areas B and D, while 4 units are required for Area C.

Table 13: Rental Housing Units Required for a 3% Vacancy Rate, 2021 to 2041

	SLRD A	SLRD B	SLRD C	SLRD D	SLRD
Total new rental units required - 20 years (2021-2041)	0.0	0.8	4.0	0.7	105.3

4.2.6 Total 5 and 20-Year Unit Estimate

The Total 5 and 20-Year unit estimates are calculated based on a sum of components A-E above. Table 14 below shows the summary of units required by electoral area and the SLRD as a whole for the period of 2021-2026, and 2021-2041. The calculation shows a need to continue to plan for a high number of units in Areas C and D, while growth and need remain modest in Areas A and B. Overall, the SLRD and its member municipalities will need to accommodate over 3,000 new units to address need in the short-term, and nearly 12,500 units over the period between 2021 and 2041. This reflects a continued focus on growth within the municipalities, and highlights a need for growth planning between the SLRD and these municipalities to ensure a coordinated approach.

Table 14: Total Number of New Units Required Over 5 and 20-Year Period, 2021-2041

	SLRD A	SLRD B	SLRD C	SLRD D (2021-2024)	SLRD
Total new units - 5 years (2021-2026)	23	29	142	77	3,271
Total new units - 20 years	86	111	542	293	12,448

4.3 Statements of Need

Affordable Housing

Housing pressures are high amongst households in the SLRD with nearly a thousand households experiencing core housing need in the electoral areas. . However, in terms of actual units needed to address affordable housing, the provincial calculation only estimates that about 32 new units of affordable housing (Component A) are needed to address extreme core housing need in all four of the electoral areas combined, while about 10 units of housing to support individuals experiencing or at risk of homelessness are needed across all four electoral areas to address rural homelessness. In the latter case, this is because most of the population in the SLRD resides in municipal centres, which are typically better able to support the needs of individuals experiencing homelessness (service and housing options, access to amenities and supports, etc.).

Housing costs have escalated across the region and, following an increase of remote workers and newcomers during the pandemic, there is increased pressure on the existing housing stock. Engagement participants noted concerns that local incomes are diverging from affordable housing prices and local workers are not be able to attain housing. Further, community members are choosing to leave the community in search of more affordable housing.

Rental Housing

The need for rental housing in the SLRD electoral areas was variable. With no renters in 2021 in Area A, and 29% of households in Area C renting, each community is unique in its need to serve this population. If we assume that current (2021) rates of rentership in each electoral area remain the same as households grow between 2021 and 2041, then the following new rental units (either in the primary or secondary rental markets) need to be added by 2041 based on estimated growth (Table 14):

- Electoral Area A: 0 new rental units
- B: 27% 23 new units of rental
- C 29% : 111 new units of rental
- D: 8%: 17 new units of rental

However, if affordability pressures increase, it is likely that a higher number of rental units may need to be produced to accommodate a growing proportion of households that cannot afford to own. These numbers should therefore be seen as a minimum number of required rental units.

In the electoral areas, engagement participants reported very low availability of rental stock and that available rental units are difficult to find. In addition, rental units in the electoral areas are secondary market rentals, therefore residents are renting a home or suite from a homeowner and feel insecure in their housing situation. Further, participants reported that those who cannot find rental housing resort to living in a travel trailer or recreational vehicle in order to stay in the community – a solution that is prohibited by SLRD bylaws.

In the region as a whole, vacancy rates are near 0% and rental rates continue to increase due to demand. Businesses and employers are finding the lack of rental options the biggest barrier to recruiting new workers and maintaining employees in the region.

Special Needs Housing

Special needs housing refers to housing or housing supports for people with specialized needs including people with physical and intellectual disabilities. In the electoral areas, engagement participants identified the need for more accessible, single-story story housing options. Participants noted that community members who require supportive, transitional or assisted living are required to relocate to Squamish or the Lower Mainland to access housing, and in both situations, waitlists are long. It is especially difficult to access housing supports if there is a sudden life change or crisis.

Seniors Housing

The median age for the electoral areas of the SLRD increased between 2006 and 2021, with Area C having the youngest median age (42.8) in 2021, followed by Area D (49.2), Area B (50.4) and Area A (54). This means that the more isolated rural areas of the SLRD (Areas A and B) have an older population. With 31% and 26% of those areas, respectively, being 65 or older. Area D's population is 22% seniors (65 or older), while only 12% of Area C's population is seniors. The median age for the SLRD as a whole is 38.0, indicating that the municipalities are considerably younger than the rural areas of the region.

This indicates a need for planning on several fronts to support aging in place for rural residents. Rural seniors housing options are typically not well supported through existing funding programs, but health services to support aging in place (e.g. rural meal programs, telehealth options, etc.) can help seniors maintain independence as they age. This also indicates a need for seniors housing options in all the municipal centres to support seniors as they no longer can live independently.

In response to the community survey, respondents noted that seniors without adequate at-home care and a lack of senior's supportive housing were two of the top five issues in the region. Additionally, assisted living facilities were noted as one of the top three needed housing forms in the region. Senior's housing is increasingly important in terms of priority and regional need compared to responses received as part of the 2020 Housing Need and Demand Study.

Family Housing

Across the rural areas of the SLRD, the dominant housing type is the single-detached house. In Areas A and B single-detached housing accounts for 97% and 88% of all housing respectively. In Areas C and D there are other forms of housing: movable dwellings account for 9% of dwellings, while other attached dwellings account for 13% and 14% of dwellings. Most forms of ownership housing in the SLRD were unaffordable for median income earners in 2024 (based on 2023 average sales prices and 2024 estimated median incomes). As housing costs have escalated, the proportion of renters has also increased, indicating a need for more affordable options in the region, and more renter options. One way to provide increased affordability is through allowing more options for gentle density, particularly in higher growth areas such as Areas C and D. Responses received through community engagement reinforced the need for multi-unit housing options for families (such as townhouses), which typically have a lower price point compared to single-detached houses. Further, respondents highlighted the need for multi-generational housing options that allow multiple dwellings on one lot.

Housing in Proximity to Transit

Rural housing is rarely located in close proximity to transit. Housing in Areas A and B is unlikely, even where close to the communities of Gold Bridge, Bralorne, and the District of Lillooet, to be accessible by transit. Housing in Areas C and D may be better positioned, given the proximity of the municipalities of Whistler and Squamish, respectively. Where affordable housing opportunities emerge in these rural areas, they would be best positioned to be located near transit that serves the municipalities where possible.

Community engagement participants noted that the lack of public transit was the number one current housing challenge in the region. Further, when survey respondents were asked what barriers they experienced when looking for their current home, respondents noted that housing options were too far from transit.

Shelters and Housing for People at Risk of Homelessness

While the provincial calculation estimating homelessness does show the need for a small number of units to address homelessness in the electoral areas of the SLRD, it should be noted that municipalities are much better served to support this population. With amenities, services, transit, and a greater range of housing choices, resources and supports to address homelessness tend to be located in municipalities. This does not mean that rural homelessness does not exist; however, it tends to take a different form than urban homelessness, often through precarious housing. Provincial data shows a need for approximately 10 units to address homelessness across the electoral areas of the SLRD; however, the overall need for the region is 131 units, including a mix of both supportive and independent housing.

Through engagement it was noted that programs exist for people who are experiencing homelessness or are in crisis but are very limited. Non-profits offer rent supplements, but the funding is not enough to bridge the gap between affordability and market rates. Non-profits also have funding programs for emergency or temporary housing in hotels, but funding is limited based on high local hotel rates and accommodation is often unavailable during peak tourist seasons, and therefore the programs have limited impact.

5. Policy Recommendations

Electoral Area D's Zoning Bylaw was updated to permit carriage houses (now called ADUs) in three rural resource zones.

Zoning bylaws for all electoral areas were updated to comply with Bill 44, requiring all single-family residential to allow a secondary suite.

The Regional District has also reduced building permit and development fees for covenanted affordable housing.

5.1 Comprehensive Planning Efforts

- Coordinate growth planning efforts regionally through a Regional Growth Strategy, including the development of regional growth projections scenarios to support OCP updates for electoral areas.
- Continue to identify opportunities for zoning changes across the region that allow gentle density (i.e. both secondary suites and accessory dwelling units (ADUs) in residential zones, if provided for long term rental or family use). 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 ADUs 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.
- Undertake a development approvals review to identify potential process barriers to housing development.
- 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).
- Prioritize needed housing forms in the development approval process such as non-market and market rental, attainable homeownership (e.g., through BC Housing's Affordable Homeownership Program), smaller unit sizes, and gentle density. Consider waiving development costs where relevant.

5.2 Increase Collaboration and Explore Partnerships

- Exchange information on housing needs in electoral areas and municipalities with all local governments in the SLRD.

- Consider carrying out future Housing Needs assessments and reporting in partnership with member municipalities to better understand Regional housing needs in accordance with SLRD Board direction.
- 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.
- 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.
- Continue discussions about the potential for developing a Regional Housing Authority to manage future access to non-market housing in both the SLRD and member municipalities.

5.3 Explore Land and Servicing Opportunities

- Support the completion of 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 in partnership with municipalities to increase water and sewer capacity close to existing services and amenities to create opportunities for new housing development. Ensure water and sewer capacity is sufficient to enable growth in priority areas.

5.4 Protect Farming Opportunities

- 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.

5.5 Explore Innovative and Complementary Actions on Housing

- 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.
- 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.
- 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.

5.6 Area A Recommendations

- 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 interest-holders seeking to build worker housing to imagine longer-term, multifamily, and affordable housing solutions.
- Consider providing 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 and there is local resident support. Utilize restrictive covenants to restrict use as affordable rental or affordable homeownership and ensure affordability in perpetuity for residents.
- Update the Zoning Bylaw to align with respective land use designations in the new OCP to facilitate as of right development in key areas.
- Where applicable, streamline multi-family residential design guidelines to support design flexibility that will facilitate affordable housing

development and remove unnecessary burden on the approvals process.

- Focus on gentle density, but continue to include OCP and zoning bylaw provisions to support duplexes and other forms of multi-family residential in proximity to community hubs.

5.7 Area B Recommendations

- 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.
- Review Area B OCP as part of planned update and assess whether comprehensive updates to housing objectives and policies are needed.
- Update the Zoning Bylaw to align with respective land use designations in the OCP to facilitate as of right development in key areas.

5.8 Area C Recommendations

- Support the development of a new mobile home park in the Rural Residential areas.
- Continue to 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.
- Undertake a comprehensive OCP review to accommodate higher demand for housing and consider alignment between Electoral Area and municipal plans in the Village of Pemberton and Resort Municipality of Whistler.
- Update the Zoning Bylaw to align with respective land use designations in the OCP to facilitate as of right development in key areas.

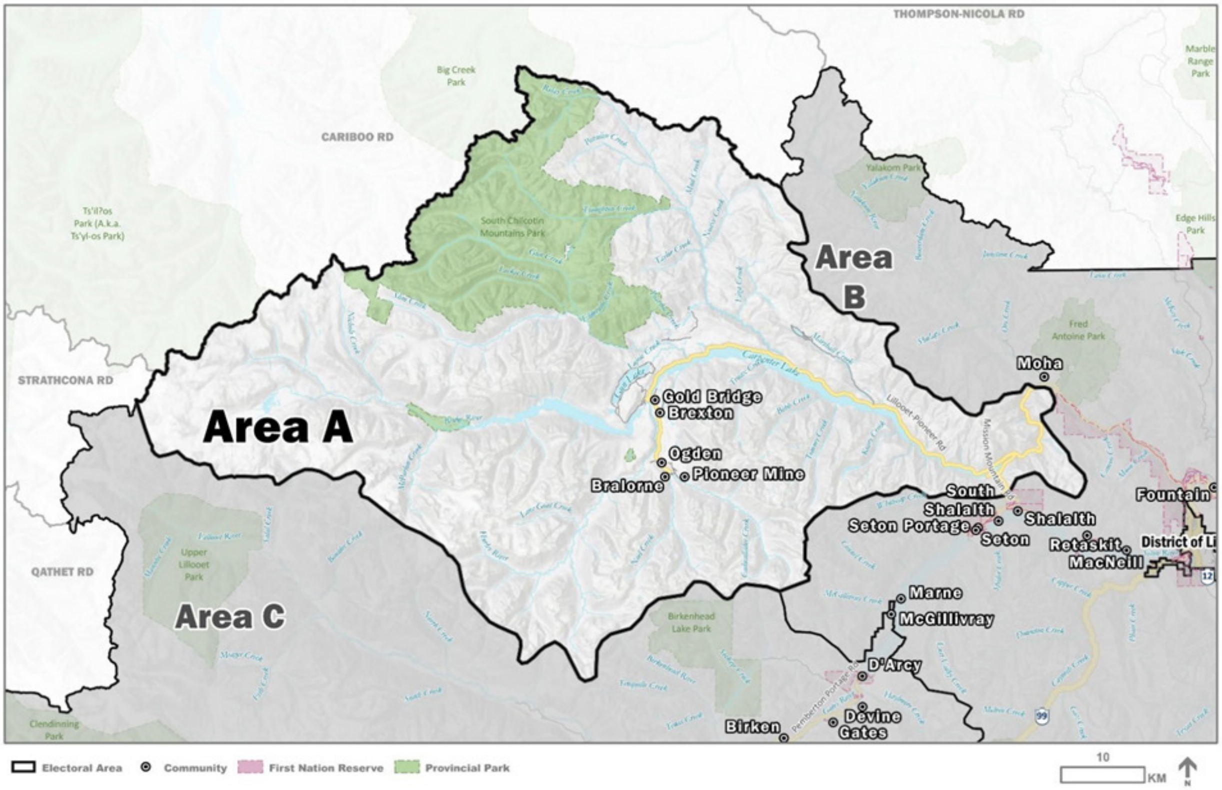
5.9 Area D Recommendations

- Review housing-related OCP objectives and policies, and determine if updates are needed to accommodate higher demand for housing and consider alignment between Electoral Area and District of Squamish.
- Update the Zoning Bylaw as needed to align with respective land use designations in the OCP to facilitate as of right development in key areas.

APPENDIX A

Executive Summaries

Area A Overview



Demographics Trends

Population and Age

Electoral Area A has experienced the greatest population growth rate of 63% between 2016 and 2021, increasing from 187 to 305 residents. This area has the greatest proportion of seniors aged 65 and older at 31%, compared to 12% in the region overall; and the highest median age of 54.0 compared to 38.0 in the region.

Households

Electoral Area A increased in number of households between 2016 and 2021, from 115 to 170. The average household size was 1.8 persons per household in 2021, which was an increase from 1.6 persons per household in 2016, but is still the smallest average household size of the electoral areas.

Tenure and Income

Statistics Canada data indicates that 100% of residents in Area A owned their home in 2021 (which may not be accurate due to small population size and lack of Census surveys completed by renter households). The median household income was $58,800 in 2021.

Housing Trends

Average Assessed Values (BC Assessment 2023)

The average home values in Area A are far lower than other SLRD Communities. The values below are from 2023, and the change in values since 2019 are shown in parenthesis:

» Single-detached dwelling: $439,222 (49%)

» Dwelling with suite: $346,325 (29%)

» Manufactured Home: $244,530 (53%)
» Seasonal Dwelling: $508,918 (54%)

Total Number of Units Required

Based on the provincial standardized method (published in 2024) to calculate housing needs, the "HNR Method", modest growth is anticipated in Area A over the next 5- and 20- years:

	SLRD A
Total new units - 5 years (2021-2026)	23
Total new units - 20 years (2021-2041)	86

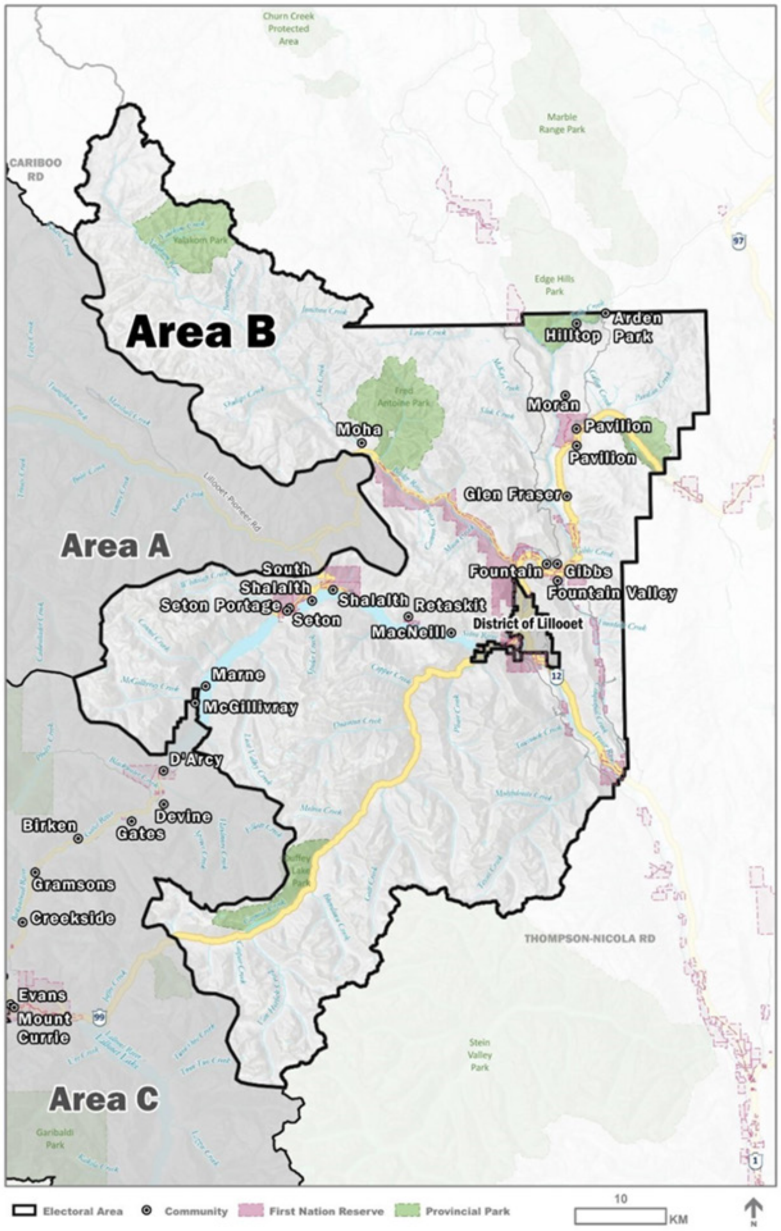
What We Heard: Key Housing Issues

- The community has a small permanent population, as many dwellings are owned by seasonal or second homeowners
- Lack of rental options continues to be a key housing issue
- Aging housing stock and lack of access to trades to upgrade homes
- Lack of new housing development and high construction costs
- Aging population requiring accessible homes is an ongoing challenge, including barriers in accessing services due to distance from health care and emergency services
- Housing is rural and remote with limited road access
- Area A's housing was critically impacted by the 2023 Gun Lake wildfire that burnt or destroyed over 50 properties; the community is in the process of disaster recovery and rebuilding dwellings

OCP & Planning Recommendations for Area A

- Housing policies related to Gold Bridge and Bralorne encourage the development of multifamily housing and affordable housing.
- Focus on gentle density, but continue to include OCP and zoning bylaw provisions to support duplexes and other forms of multi-family residential in proximity to community hubs. Consider allowing triplexes and fourplexes in the R1 zone where affordability is provided and there is local resident support.
- Update the Zoning Bylaw to align with respective land use designations in the new OCP to facilitate as of right development in key areas.
- Consider providing a revitalization grant for Gold Bridge and Bralorne to encourage property owners to renovate and rent or sell homes.

Area B Overview



Demographics Trends

Population and Age

Electoral Area B has maintained a stable population between 2016 and 2021, increasing from 363 to 373 residents (3% increase). Area B was the only electoral area to experience a decrease in median age between 2016 and 2021, from 55.8 to 50.4; meaning that even though there is still a high proportion of seniors aged 65 and older (26%), the population is trending toward younger individuals and families. Among electoral areas, Area B has the highest proportion of residents (7%) who identify as Indigenous.

Households

Between 2016 and 2021, Area B was the only electoral area that decreased in number of households, from 180 to 165. The average household size was 2.3 persons per household in 2021, which was an increase from 1.9 persons per household in 2016, but still lower than the regional average of 2.5.

Tenure and Income

Electoral Area B experienced the greatest increase in proportion of renter households; in 2021, 27% of households were renters compared to 12% in 2016. The median household income was $61,200 in 2021, a substantial increase from $40,819 in 2016.

Housing Trends

Average Assessed Values (BC Assessment 2023)

The average home values in Area B are far lower than other SLRD Communities. The values below are from 2023, and the change in values since 2019 are shown in parenthesis:

- Single-detached dwelling: $431,384 (69%)
- Dwelling with suite: $392,650 (54%)
- Manufactured Home: $226,058 (66%)
- Seasonal Dwelling: $349,968 (71%)

Total Number of Units Required

Based on the provincial standardized method (published in 2024) to calculate housing needs, the "HNR Method", modest growth is anticipated in Area B over the next 5- and 20- years:

	SLRD B
Total new units - 5 years (2021-2026)	29
Total new units - 20 years (2021-2041)	111

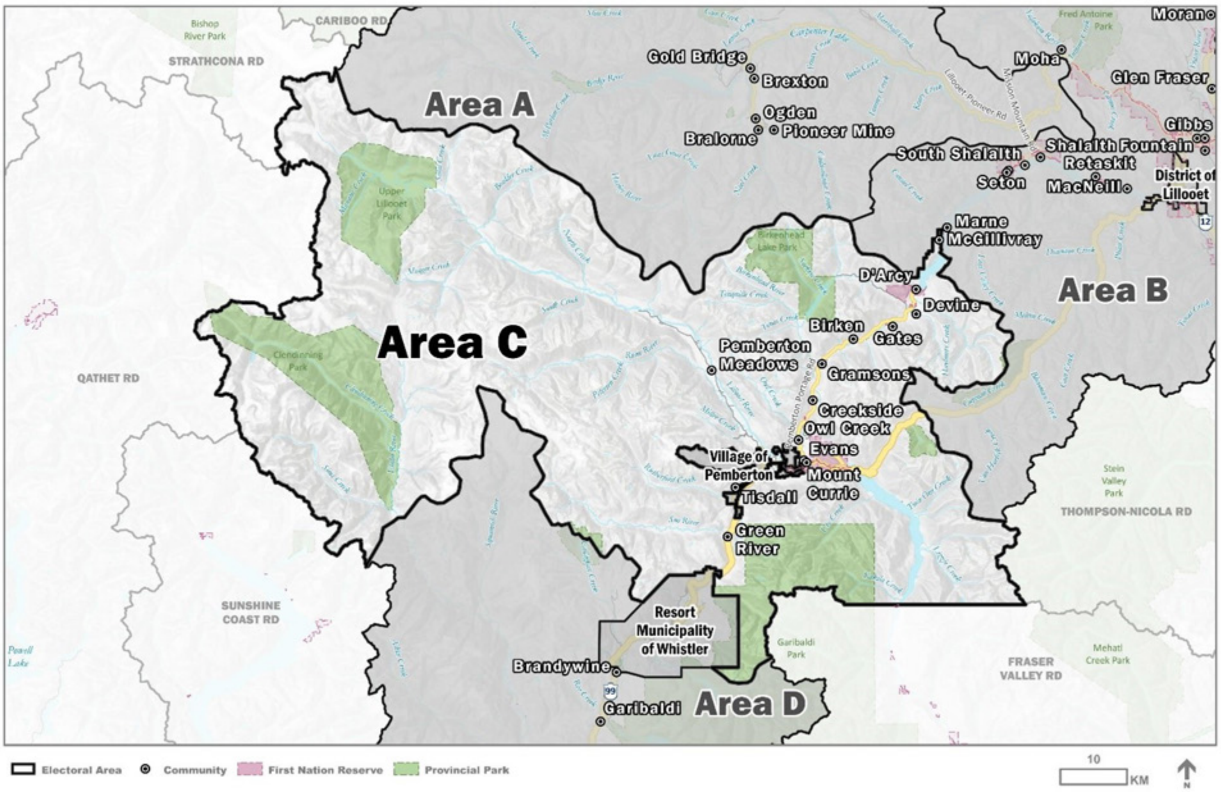
What We Heard: Key Housing Issues

- Residents are attracted to the area for the amenities of Lillooet (including healthcare services) and for housing that is more affordable than Areas C and D
- Lack of rental supply continues to be an issue, specifically at rental rates affordable to local workers
- Lack of homelessness services, emergency housing, transitional housing, and non-market rental options
- Businesses are struggling to find and recruit employees to the area
- Nearby industrial projects (i.e. BC Hydro) add increased housing pressure in the community

OCP & Planning Recommendations for 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.
- Review Area B OCP as part of planned update and assess whether comprehensive updates to housing objectives and policies are needed.
- Update the Zoning Bylaw to align with respective land use designations in the OCP to facilitate as of right development in key areas.

Area C Overview



Demographics Trends

Population and Age

Electoral Area C has experienced a high growth rate of 20% between 2016 and 2021, increasing from 1,663 to 2,000 residents. This area has the greatest proportion of families (20% of the population is aged 19 or younger), similar to the region which is made up of 21% of children aged 19 and under.

Households

Electoral Area C experienced the highest growth in number of households from 655 to 815. The average household size was 2.5 persons per household in 2021, which was the same size as 2016, and in the region overall.

Tenure and Income

The proportion of renter households is increasing; in 2021, 29% of households were renters compared to 15% in 2016. The median household income was $92,000 in 2021, an increase from $83,865 in 2016.

Housing Trends

Average Assessed Values (BC Assessment 2023)

The average home values in Area C are more aligned with the elevated housing values in Whistler and Squamish, and the Metro Vancouver area. The values below are from 2023, and the change in values since 2019 are shown in parenthesis:

» Single-detached dwelling: $1,317,722 (74%)

» Dwelling with suite: $2,642,553 (138%)

» Duplex, Triplex, Fourplex, etc: $1,537,000 (76%)

» Manufactured Home: $523,655 (98%)

» Seasonal Dwelling: $398,396 (49%)

Total Number of Units Required

Based on the provincial standardized method (published in 2024) to calculate housing needs, the "HNR Method", Area C will need to accommodate continued growth over the next 5- and 20- years:

	SLRD C
Total new units - 5 years (2021-2026)	142
Total new units - 20 years (2021-2041)	542

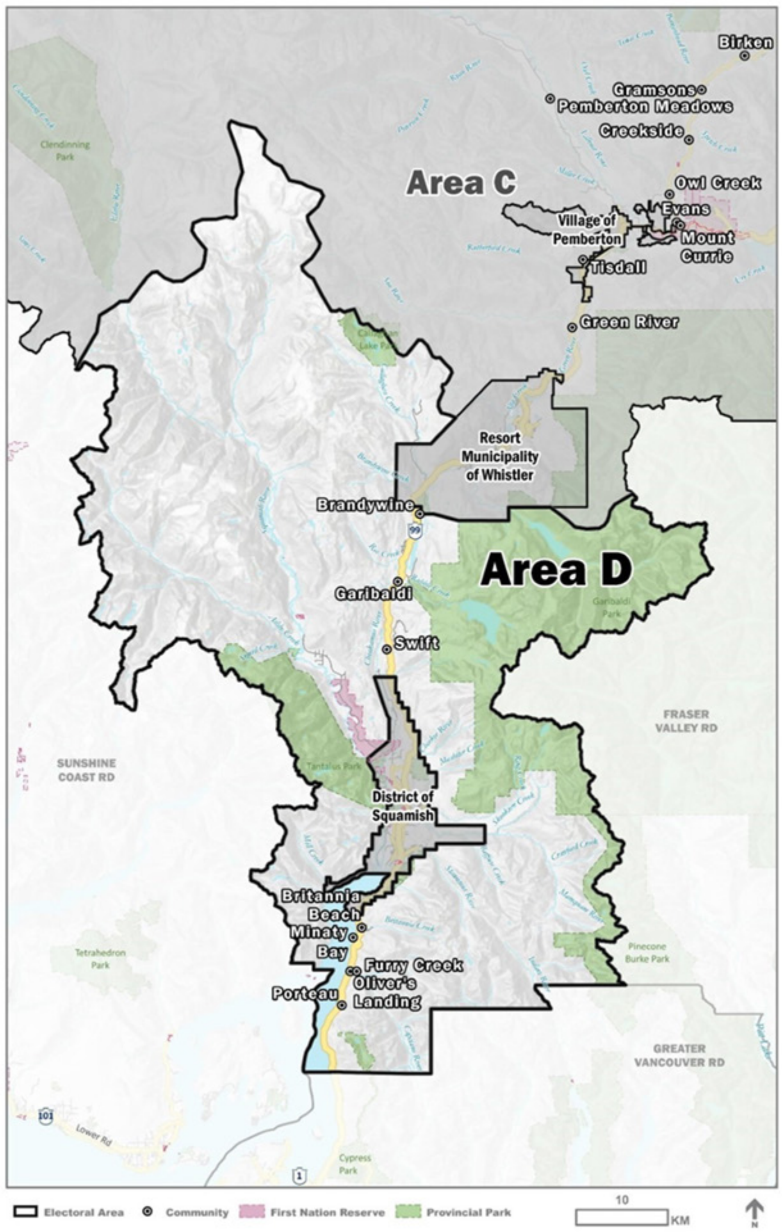
What We Heard: Key Housing Issues

- The Village of Pemberton and Area C have seen considerable development and increases in housing prices in recent years, as residents are moving to the area from Whistler or the Lower Mainland
- Low supply of housing stock overall
- Need for more affordable housing options is an ongoing issue
- Desire for more diverse housing forms continues to be highlighted by the community, including townhouses and small-scale multi-unit homes, and housing options for low-income households and seniors housing
- Provincial restrictions on housing development on ALR land continues to be an issue
- Lack of infrastructure, including water and sewer services, have restricted the ability to build more housing
- Short-term rentals were identified as a key challenge. As the costs of Whistler accommodation increases, visitors are looking for more affordable short-term rentals in Area C, which reduces the number of suites and units available for long-term rentals

OCP & Planning Recommendations for Area C

- Support the development of a new mobile home park in the Rural Residential areas.
- Continue to 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.
- Undertake a comprehensive OCP review to accommodate higher demand for housing and consider alignment between Electoral Area and municipal plans in the Village of Pemberton and Resort Municipality of Whistler.
- Update the Zoning Bylaw to align with respective land use designations in the OCP to facilitate as of right development in key areas.

Area D Overview



Demographics Trends

Population and Age

Electoral Area D has not seen a change in number of residents; in 2016 and 2021 there were 1,057 residents. Similar to Areas A and B, Area D has a high median age of 49.2 compared to 38.0 in the region overall.

Households

Electoral Area D slightly increased in number of households between 2016 and 2021, from 440 to 450. The average household size was 2.3 persons per household in 2021, which was a slight decrease from 2.4 persons per household in 2016.

Tenure and Income

The proportion of owner households is increasing; 92% of households were owners in 2021, an increase from 88% in 2016. The median household income was $128,000 in 2021, a substantial increase from $96,102 in 2016.

Housing Trends

Average Assessed Values (BC Assessment 2023)

The average home values in Area D are more aligned with the elevated housing values in Whistler and Squamish, and the Metro Vancouver area. The values below are from 2023, and the change in values since 2019 are shown in parenthesis:

- Single-detached dwelling: $1,539,391 (57%)
- Dwelling with suite: $1,894,588 (67%)
- Duplex, Triplex, Fourplex, etc: $1,942,000 (35%)
- Row Housing: $1,777,732 (36%)
- Manufactured Home: $978,102 (83%)
- Seasonal Dwelling: $927,841 (65%)

Total Number of Units Required

Based on the provincial standardized method (published in 2024) to calculate housing needs, the "HNR Method", Area D will need to accommodate continued growth over the next 5- and 20- years:

	SLRD D
Total new units - 5 years (2021-2026)	77
Total new units - 20 years (2021-2041)	293

What We Heard: Key Housing Issues

- Desire for more diverse housing forms continues to be highlighted by the community, including townhouses and small-scale multi-unit homes, and housing options for low-income households and seniors housing
- Lack of infrastructure, including water and sewer services, continues to restrict the ability to build more housing
- Critical lack of affordable housing options
- An influx of high-income earners, many of which are relocating from and commute to the Lower Mainland, is creating increased housing pressure

OCP & Planning Recommendations for Area D

- Review housing-related OCP objectives and policies, and determine if updates are needed to accommodate higher demand for housing and consider alignment between Electoral Area and District of Squamish.
- Update the Zoning Bylaw as needed to align with respective land use designations in the OCP to facilitate as of right development in key areas.

APPENDIX B

WHAT WE HEARD ENGAGEMENT SUMMARY

Community Engagement Overview

Engagement for this study was completed in September and October 2024 and included three engagement methods to collect feedback as summarized below:

Engagement Method	Participants	Timing
Virtual Open House	6 participants	October 2024
Interest-Holder Interviews	6 organizations	October 2024
Community Survey	99 survey respondents	September to October 2024

The engagement process helped ground-truth the quantitative data and provided a more detailed picture of the housing story in each electoral area. Details about each engagement opportunity and findings are summarized below.

Virtual Open House & Interest-Holder Interviews

Overview

A total of one virtual open house and six interest-holder interviews were held. The virtual open house began with a short presentation providing an overview of key findings from the statistical data, followed by group discussion. The virtual open house was held on Tuesday, October 1, 2024 and had low attendance of only six participants.

The interest-holder interviews were held in October 2024; representatives participated from each of the four electoral areas and included the following sectors:

Non-Profit & Housing Providers
Sea to Sky Community Services
Bridge River Valley Community Association
Realtors & Developers
Canadian Home Builder's Association Sea to Sky Chapter
Whistler Real Estate, Pemberton Area
Business & Trade Organizations
Lillooet Chamber of Commerce
Pemberton Chamber of Commerce

The purpose of the interviews was 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. They also provided the opportunity to hear from organizations who can provide insights on the challenges and opportunities experienced in their sector.

Due to low participation at the open house, the findings collected from that session are amalgamated with the interview findings to provide a more well-rounded picture of housing needs throughout the region.

Community Strengths

Participants reported that the SLRD region as a whole is an attractive place to live because of the natural beauty, outdoor recreation opportunities, and climate. It offers a small community feel and sense of belonging, as well as rural living opportunities for farming and agriculture.

When asked what the community is doing well when it comes to housing, participants identified recent zoning bylaw amendments related to allowing secondary suites or accessory units on residential properties. Employee-restricted housing is seen as a community strength, specifically Whistler Housing Authority in the member municipality of Whistler. Many participants look to the Whistler Housing Authority as an ideal model for affordable housing that could be applied throughout the region. In regard to electoral areas, employers were applauded for their efforts to house staff, including Tyax Resort's staff housing in Area A, and BC Hydro and Telus who use temporary workforce housing models.

Key Housing Challenges

Regional Challenges

Increasing housing and living costs are unsustainable

High housing costs was noted as the biggest barrier to finding and maintaining housing. Demand for housing is continuing to increase which is driving up costs to own or rent. Since the pandemic in 2020, and the global shift to remote work, there has been an influx of high-earning remote workers into the region which has increased demand for housing. As housing costs continue to increase, participants noted that residents are choosing to leave the community in search of more affordable housing. Community members are concerned that local incomes are diverging so far from housing prices that local workers will not be able to attain housing.

High construction costs and barriers to development

Builders and developers report demand for more small and multi-unit housing options in the region, specifically in the electoral areas, but zoning is limiting and infrastructure services (i.e., water and sewer) are not available for increased density. In addition, construction costs are increasing, in part due to inflation and market escalation, but also due to increasing performance standards required under the BC Building Code Energy Step Code. Access to labour is limited which creates a barrier to development. Rural areas are remote and have limited road access, especially in northern electoral areas, which can drive construction costs up further due to time and distance trades need to travel. Homeowners in electoral areas are interested in building secondary suites, accessory dwellings, or multi-unit homes, but zoning, bylaws, and building codes are difficult to navigate and they are deterred by complicated building codes and permitting processes.

Lack of rental housing stock and housing insecurity

Participants reported a lack of rentals. Rental stock has low availability, very low vacancy rates, and is difficult to find. Businesses and employers are finding the lack of rental options the biggest barrier to recruiting new workers and employees to the region. Most renter households live in secondary market rentals and are renting a home or suite from a homeowner. Renters feel insecure in their housing situation and want long-term rental housing options. Some homeowners choose not to rent their suites due to the perception that tenant regulations favour tenants over landlords. It was noted that many people who cannot find rental housing will resort to living in a travel trailer or recreational vehicle, typically on private property.

Lack of housing and supports for seniors

Housing and supports for seniors are very limited. There are very limited at-home care options for seniors in electoral areas to age-in-place, and general lack of access to medical services in northern areas. Seniors who need supportive housing or assisted living are required to relocate to Squamish or the Lower Mainland, in either situation waitlists are long and there is a general backlog of seniors housing units. In electoral areas, seniors on fixed incomes have no rental options that meet the levels of affordability that they require. It is especially difficult to access housing supports if there is a sudden life change or crisis.

Lack of community and non-profit capacity

There is limited capacity to offer housing supports. There are programs that offer rent supplements and emergency or temporary housing, but there is not enough funding to bridge the gap between incomes and market rates on a long-term basis, and no available stock to house community members in crisis. Small housing societies in Area A and Area B have been established but struggle to recruit board members, have limited staff capacity, and therefore have limited impact.

Area A

Housing in Area A is rural and remote with limited road access. The community has a small permanent population, as many dwellings are owned by seasonal or second homeowners that use their property for recreational purposes. There are very limited employment opportunities and very low rental stock, which were identified as barriers to moving and maintaining housing in the community. Participants acknowledged that short-term rentals in the area could be driving up rental costs, but also recognized that these dwellings would not be viable for long-term rentals given that they are used seasonally by second homeowners.

Of note, Area A's housing stock was critically impacted by the 2023 Downton Lake Wildfire that burnt or destroyed over 50 properties. The community is in the process of disaster recovery and rebuilding dwellings.

Community members noted that access to healthcare services is a barrier. Travel to member municipalities can be challenging due to limited road access and undesirable weather conditions. Remote healthcare services are desired in which providers visit the community on a regular basis to support the aging population.

Area B

Participants noted that residents are attracted to Area B for the climate, small community feel, the amenities of Lillooet including healthcare services, and housing that is more affordable than Areas C and D. Area B includes a significant indigenous population and reserve lands.

Community members are noticing that a lack of homelessness services, emergency housing, and transitional housing is a challenge. Non-market affordable housing was also identified as a gap in the housing stock, noting that the largest employers in the area pay minimum wage and the gap between incomes and housing costs is increasing. Businesses are struggling to find and recruit employees to the area due to limited affordable housing stock. In addition, nearby economic activities, including an upcoming 10-15 year BC Hydro project will bring hundreds of workers to the community, and community members are concerned this will further increase housing pressure.

Area C

The Village of Pemberton and Area C have seen considerable development and increases in housing prices in recent years, as residents are moving to the area from Whistler or the Lower Mainland.

The challenges face by community members are low supply of housing, housing unaffordability, and Agricultural Land Commission (ALC) rules that are limited multiple dwellings on one property (including accessory dwellings). In Area C, builders and developers note that land in proximity to the Village of Pemberton would be suitable for more density, including subdivisions for smaller households or multi-family housing, but the lack of infrastructure, including water and service services, have restricted the ability to build more housing.

Short-term rentals were identified as a challenge, as the costs of Whistler accommodation increases, visitors are looking for more affordable short-term rentals in Area C, which is attractive for homeowners to rent their properties for high rates. This effectively reduces the number of suites and units available for long-term rentals.

Area D

Area D, similar to Area C, has experienced the greatest rates of new development, and will continue to see development, which is currently designated for the master planned communities of Britannia Beach, Furry Creek, and Porteau Cove. New multi-family housing in Britannia Beach was viewed as a benefit to the community and offered a new type of housing in the area; however, prices have increased to such high rates that even manufactured homes are out of reach for many community members. In addition, Area D has seen an influx of high-income earners, many of which are relocating from and commute to the Lower Mainland, which is creating increased housing pressure in the area.

Potential Strategies and Opportunities

The following strategies and opportunities were identified for the region overall, except where unique strategies for certain areas are noted:

- Ensure infrastructure and wildfire protection measures are in place to protect the existing housing stock.
- Community members want a more diversified housing stock.
  - » Allow more small-scale multi-unit housing in all areas of the region to diversify housing options, increase affordability, and allow more multi-generational living. This type of housing was also noted as cheaper per unit to build than a stand-alone building such as an accessory dwelling unit. In addition, participants recognized that smaller homes have a smaller carbon footprint and there is appetite to reduce their environmental impact as a community.
  - » Allow more townhouses or multi-unit options that still provide the amenities of a single detached house (e.g., garage, storage, yard, garden, etc.), but at a lower price.
  - » Allow and encourage subdivision of large lots to increase the number of small properties, especially near member municipalities.
  - » Encourage high-density housing, like apartments, in member municipalities and near amenities and services.
- Incentivize small-scale multi-unit housing, accessory dwelling units, and secondary suites to help bring more affordable and/or rental housing stock to the market sooner.
- Encourage and incentivize seniors housing and supports to age-in-place, including small and accessible homes and at-home supports.
- Increase and encourage the delivery of subsidized housing options for low-income seniors and families who require reduced housing costs to stay in the community.
- Incentivize and encourage homeowners with empty suites and housing units to rent to community members.
- Participants were interested in what role the SLRD could play in terms of facilitation, communication, and advocacy.
  - » Government should consider partnerships with private sector to deliver on housing needs..
  - » Local organizations, government, and the development sector need to work together to build more housing; the role of local government should be to prioritize advocacy and partnerships to deliver new affordable housing.
  - » Improve communications and monitoring around housing issues, including updating the public on housing actions through a webpage or other online platform.
  - » Support the housing societies (specifically in Area A and B) by providing resources, including staff or administrative resources to help build capacity, provide expertise, and support operations.
  - » Explore opportunities to work in tandem with other local governments on supporting improved access to housing across the housing continuum.
  - » Community members feel that affordable housing is increasingly out of reach. Many recognize that the region is a desirable place to live, and the market is not going to deliver affordable housing on its own; housing solutions will require unique and creative responses. Communities are looking for leaders who have capacity and expertise to drive affordable housing solutions forward.

Community Survey

Overview

Residents of the SLRD 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 on the SLRD's webpage, social media, and in local print publications including the Bridge River Lillooet News and the Pique Newsmagazine. Additional promotion included posters in key community locations and outreach emails to key community groups and interest-holders. A total of 99 surveys were completed.

This section shows a summary of results for all respondents, including those that live in electoral areas or member municipalities. The survey had a number of open-ended questions and these have been themed and grouped by how frequently they were mentioned. They survey questions can be found in Appendix B.

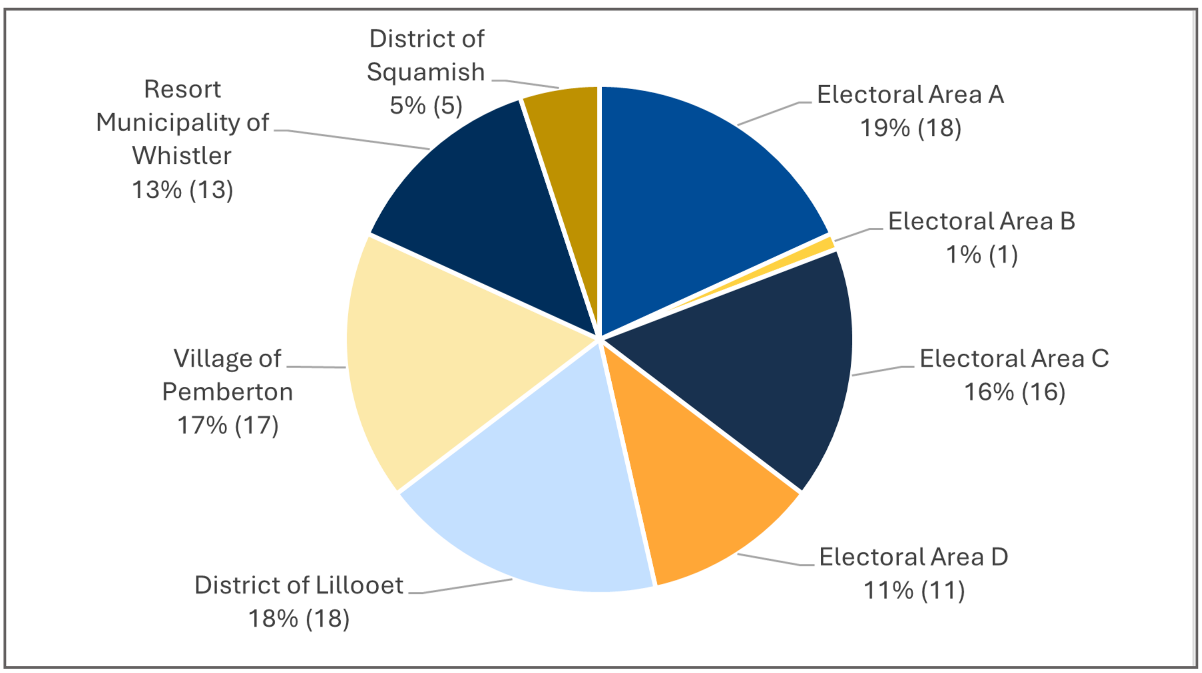
Note that due to small population size and low response rates from electoral areas, the survey results provide helpful context but cannot be considered representative of residents as a whole.

Survey Responses

Figure 45 shows where survey respondents live. Responses had a fairly even split between member municipalities (53%) and electoral areas (47%). Although the intent of the survey was to target electoral area residents, the following survey findings include results from all respondents.

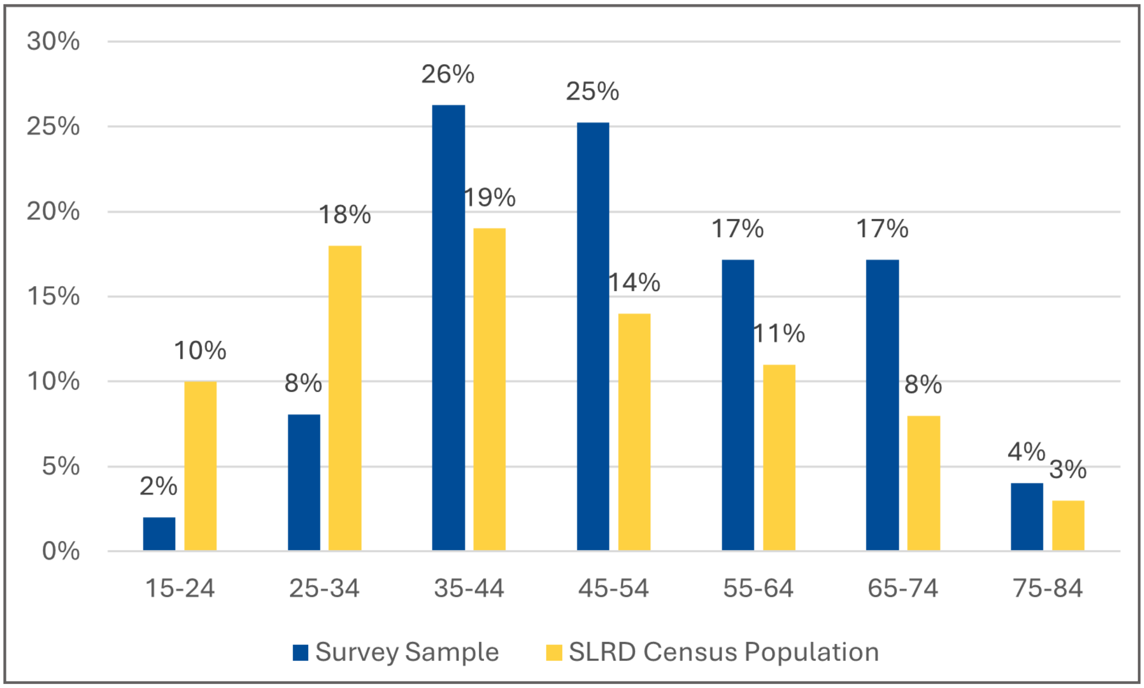
Respondent Demographics

Figure 45: Respondent Communities



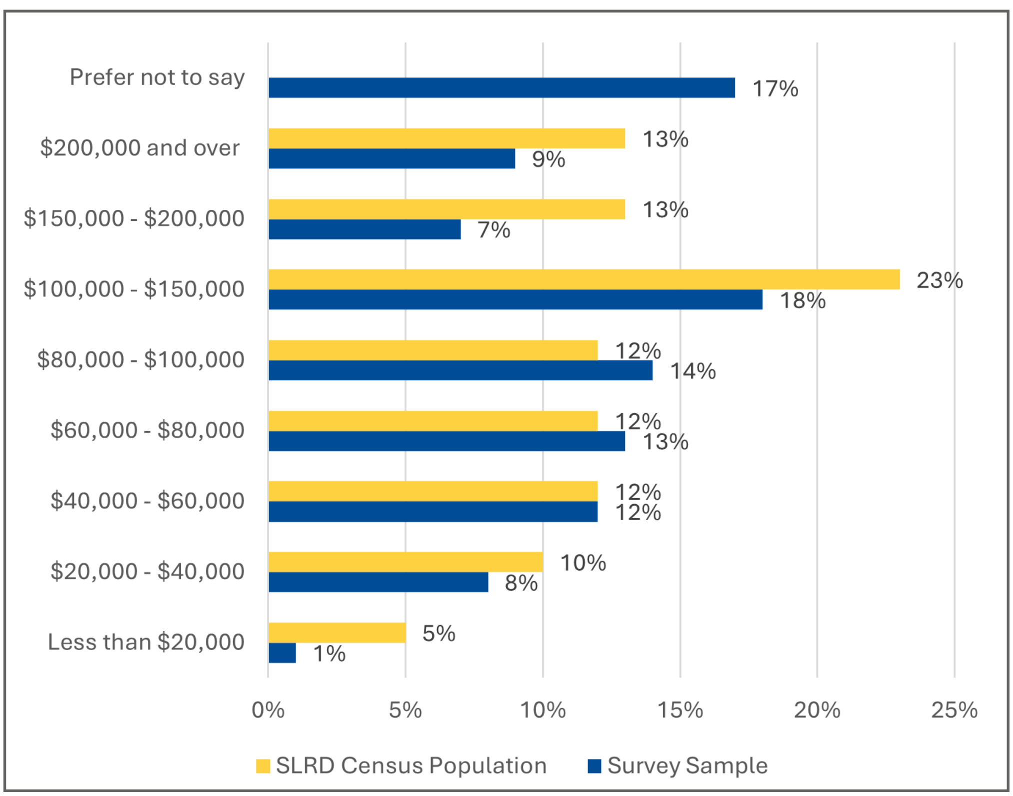
The survey had a good response across age groups, as shown in the figure below.

Figure 46: Age of Respondents



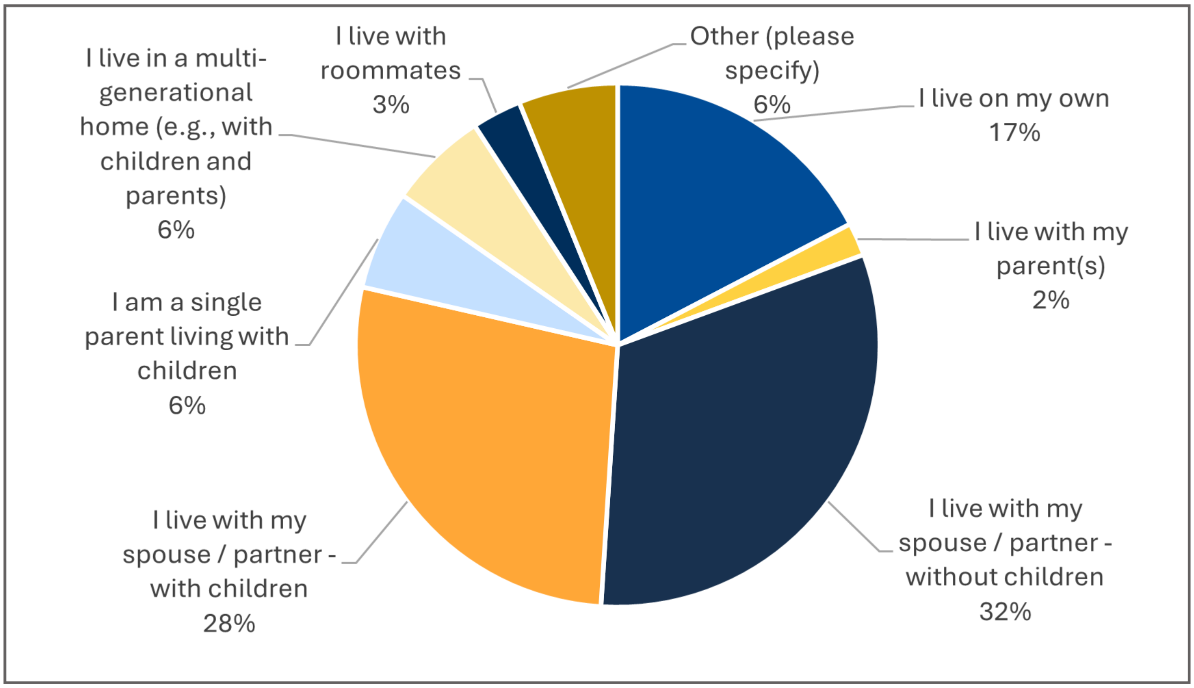
There was also good representation across income levels, although lower participation from those making the lowest incomes (under $20,000) and highest incomes (over $150,000).

Figure 47: Income Levels, Respondents vs. Census Population



The most common household type of survey respondents was living with partner without children (32%), living with partner and children (28%), followed by living alone (17%).

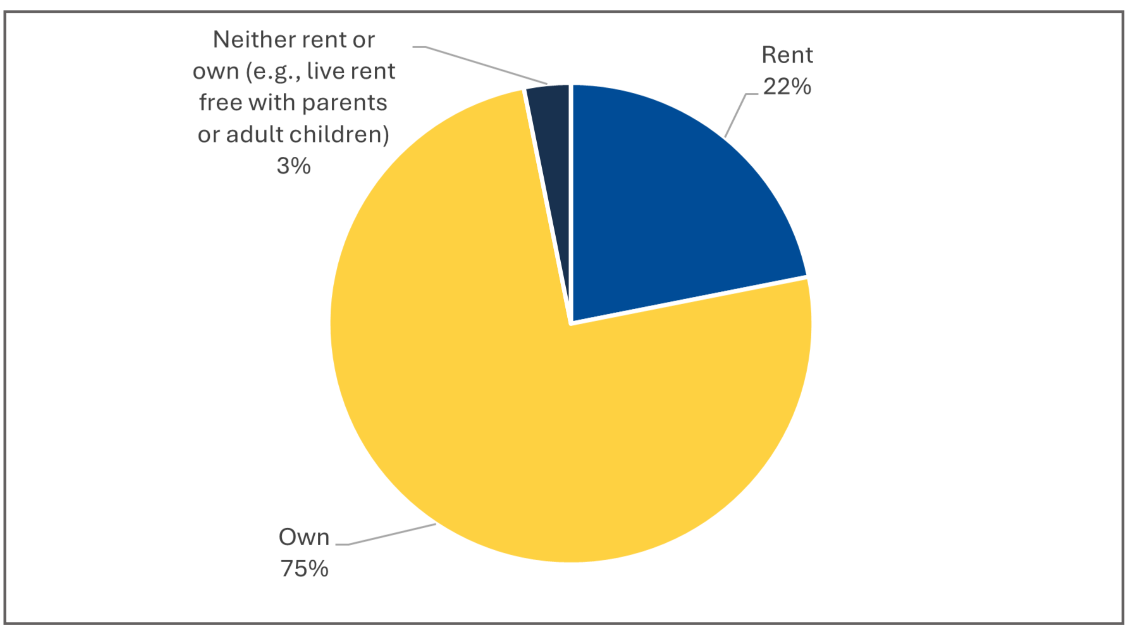
Figure 48: Respondent Household Type



Housing Situation

Figure 49 shows tenure of respondent households. 75% of respondents were owners, 22% were renters, and 3% neither rented or owned (e.g., living rent free with parents or adult children). The survey had very high representation of owners, which is reflective of Census household data in which 65% of households were owners in 2021.

Figure 49: Respondent Household Tenure



Respondents lived in a wide range of housing situations, as shown in housing sizes in Figure 50, housing forms in Figure 51, and cost of housing in Figure 52. Housing costs for survey respondents appear to be high. For comparison, the average monthly shelter costs were $2,050 for owner households and $1,856 for renter households in 2021.

Figure 50: Size of Housing of Respondents

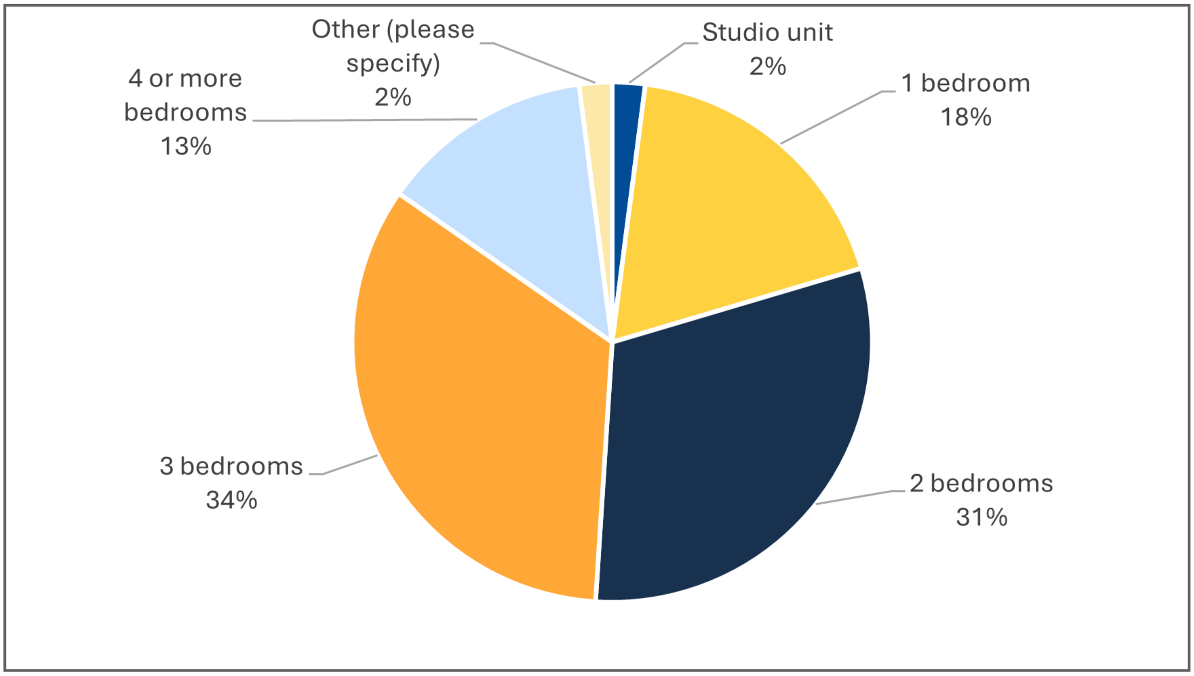


Figure 51: Housing Form

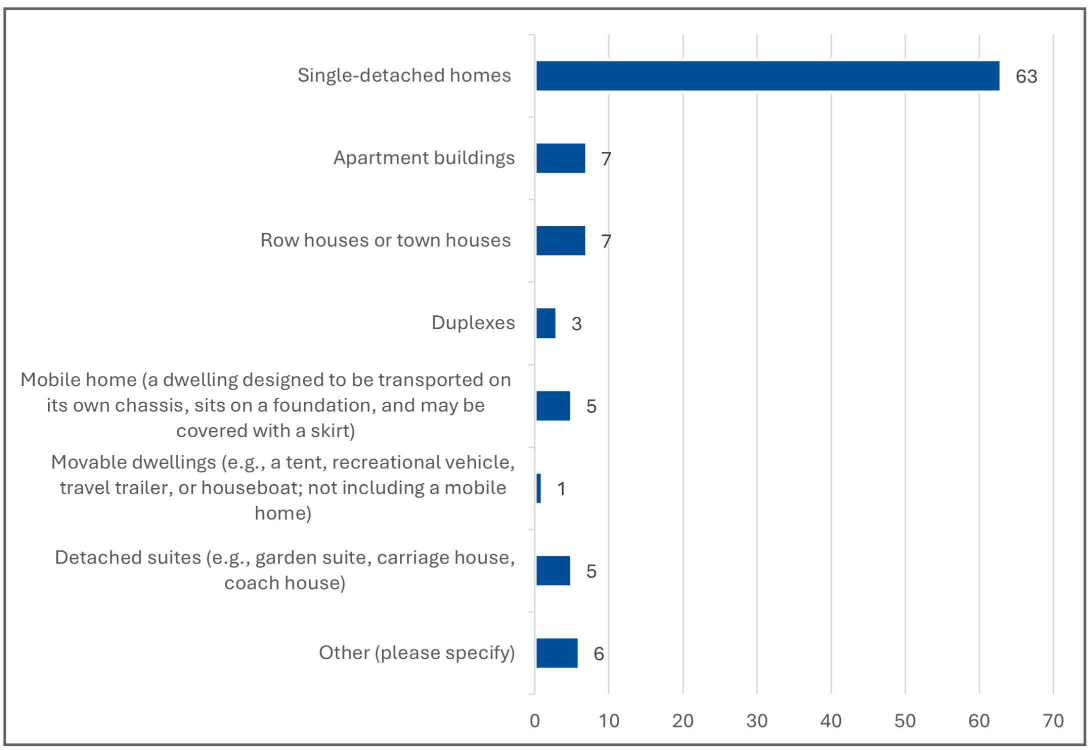
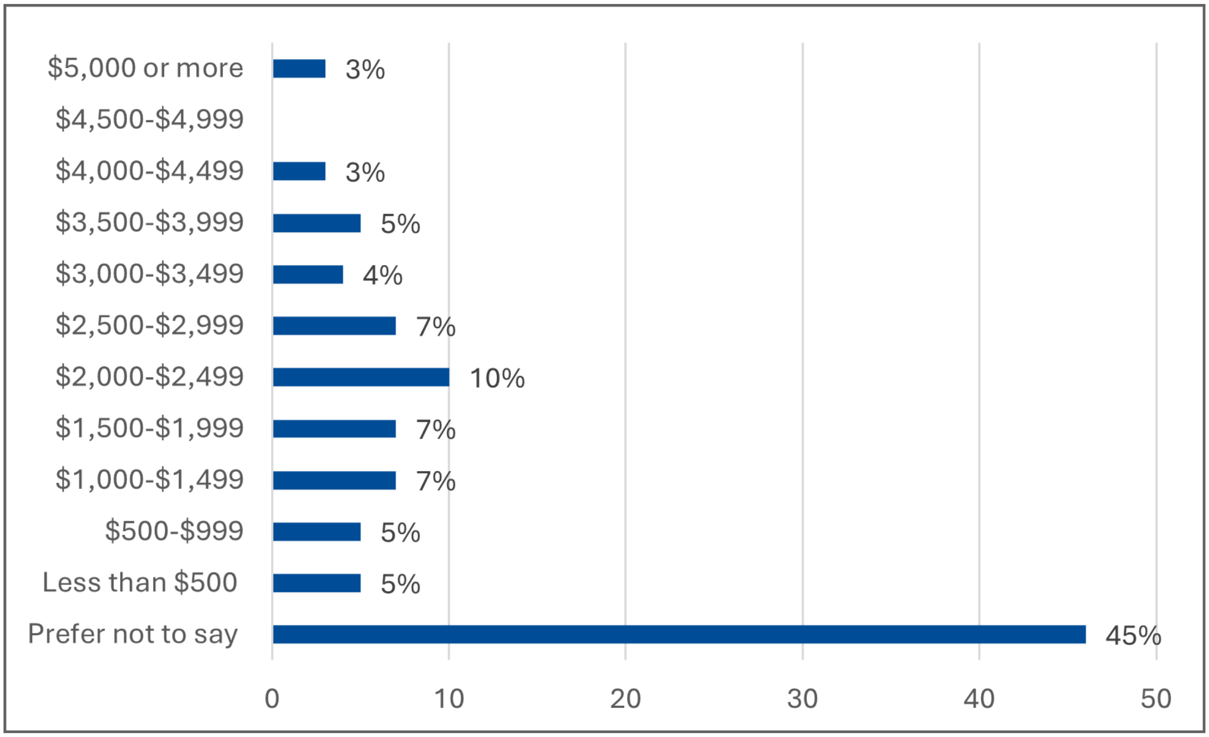


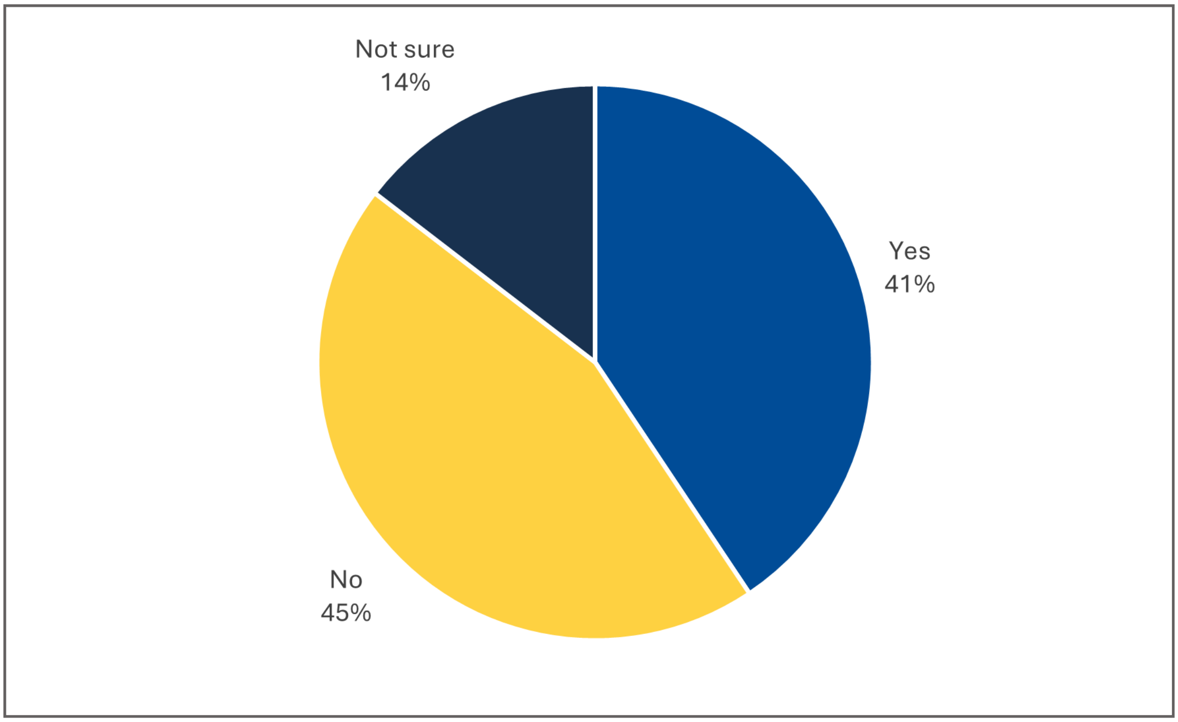
Figure 52: Housing Costs of Respondents



Respondents were asked if they received any financial assistance, either formal or informal, for their housing costs. 93% said they did not, 3% reported that they did, and 2% preferred not to say. Respondents who said that they do receive financial assistance were asked to describe the form of assistance. All three respondents reported they receive government grants, loans, or assistance.

Respondents were asked if they believe their housing costs are affordable to them. A very large proportion, 45% said that their housing costs were unaffordable. This is a similar response when compared to the community survey that was conducted for the 2020 Housing Need and Demand Study in which 48% reported their housing was unaffordable.

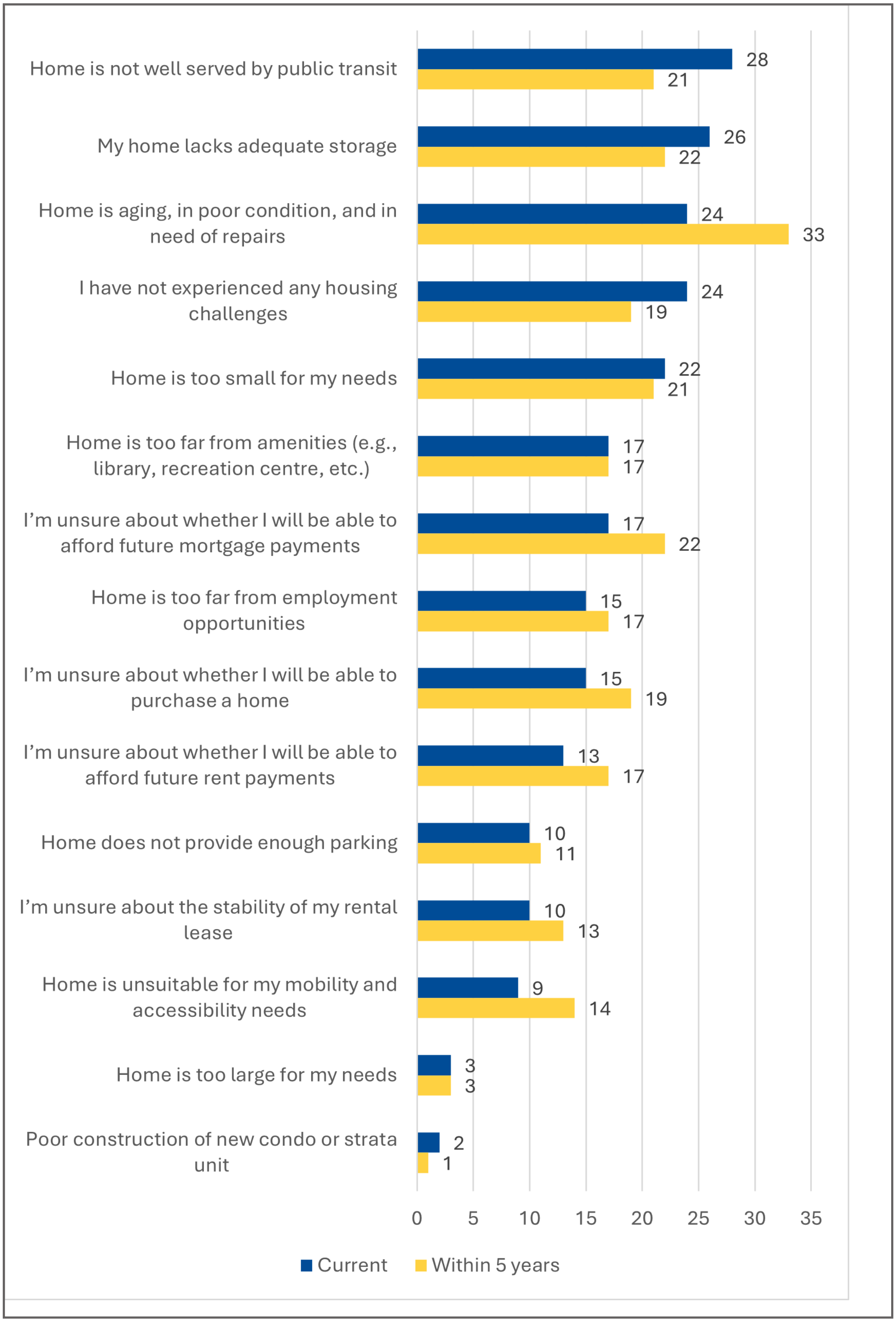
Figure 53: Perceptions of Housing Affordability



Respondents were asked to identify any housing issues they were currently experiencing or anticipated experiencing in the next five years. As shown in Figure 54, the most common current challenges include lack of public transit (28%), lack of adequate storage (26%), and aging homes that require repair (24%). 24% of respondents reported that they are not experiencing any housing challenges.

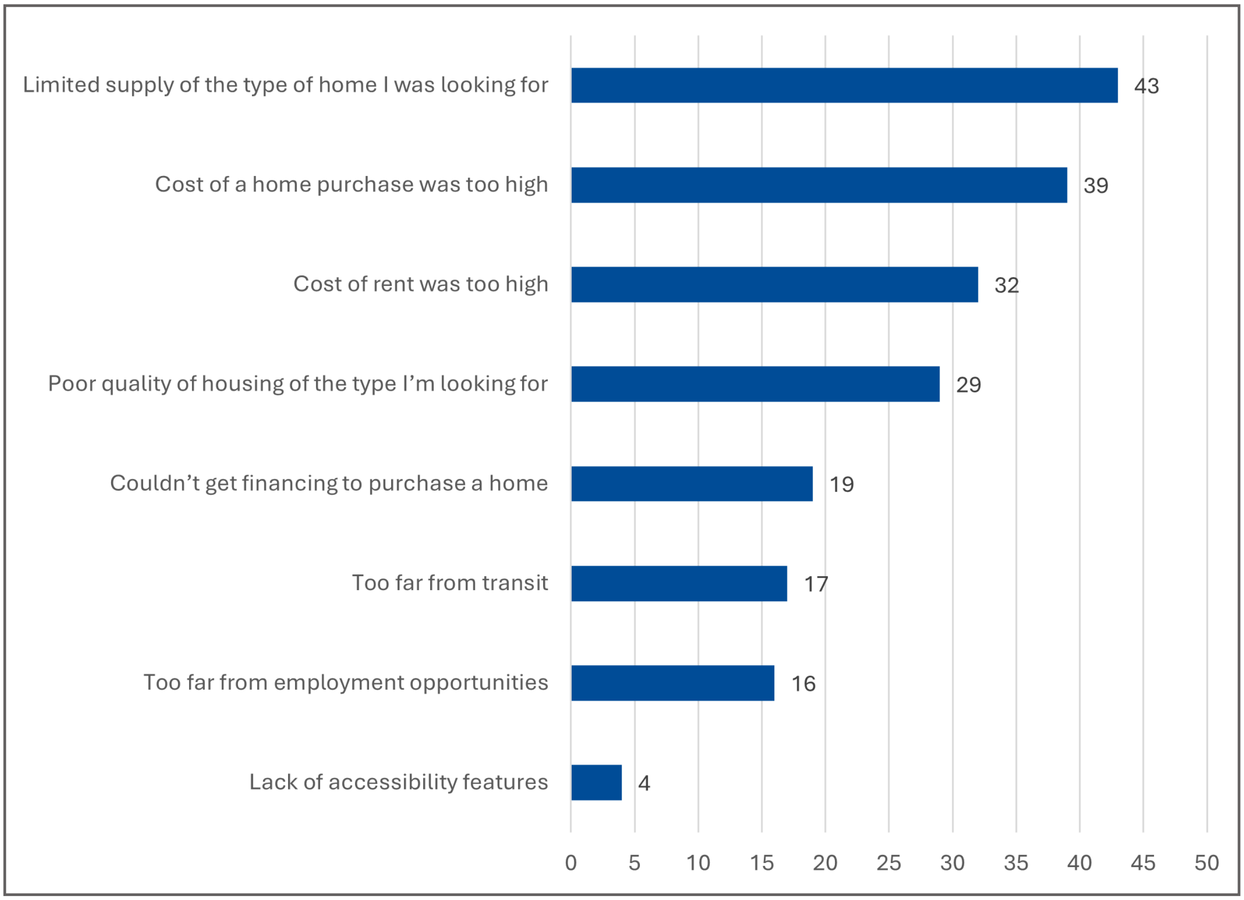
Over the next five years, the most common anticipated challenges include aging homes that require repair (33%), lack of adequate storage (22%), being able to afford mortgage payments (22%), lack of public transit (21%), and home is too small for needs (21%).

Figure 54: Housing Challenges, Current and in the Future



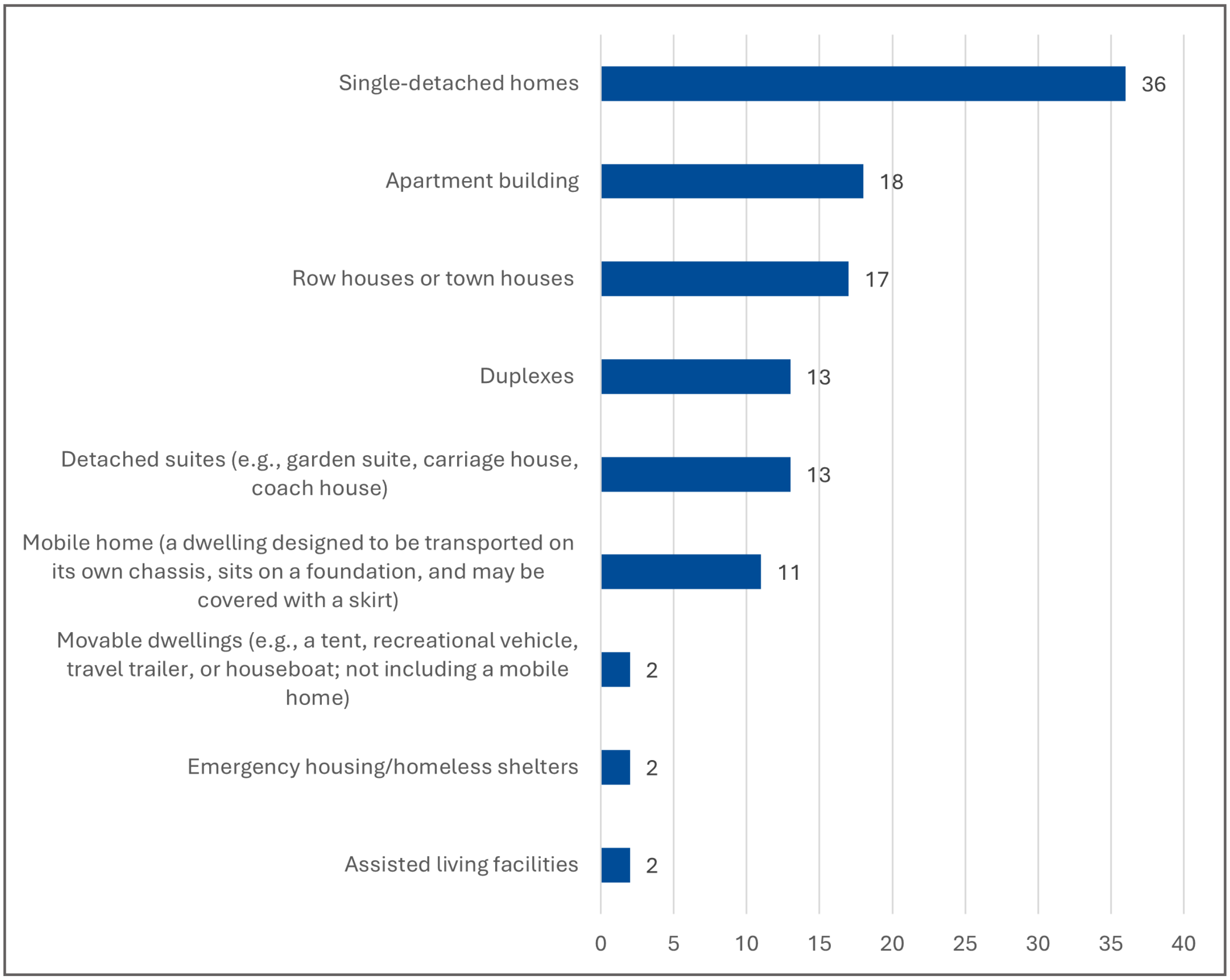
Respondents were asked if they had found any barriers in finding their current home. Four issues stood out: limited supply of the type of home they were looking for, cost of a home purchase was too high, cost of rent was too high, and poor quality of housing for the type they were looking for.

Figure 55: Barriers to Finding Current Housing



Respondents were further asked what types of housing they were looking for that had limited supply. Single-detached homes received the greatest number of responses, followed by apartment buildings, townhouses, duplexes, detached suites and mobile homes.

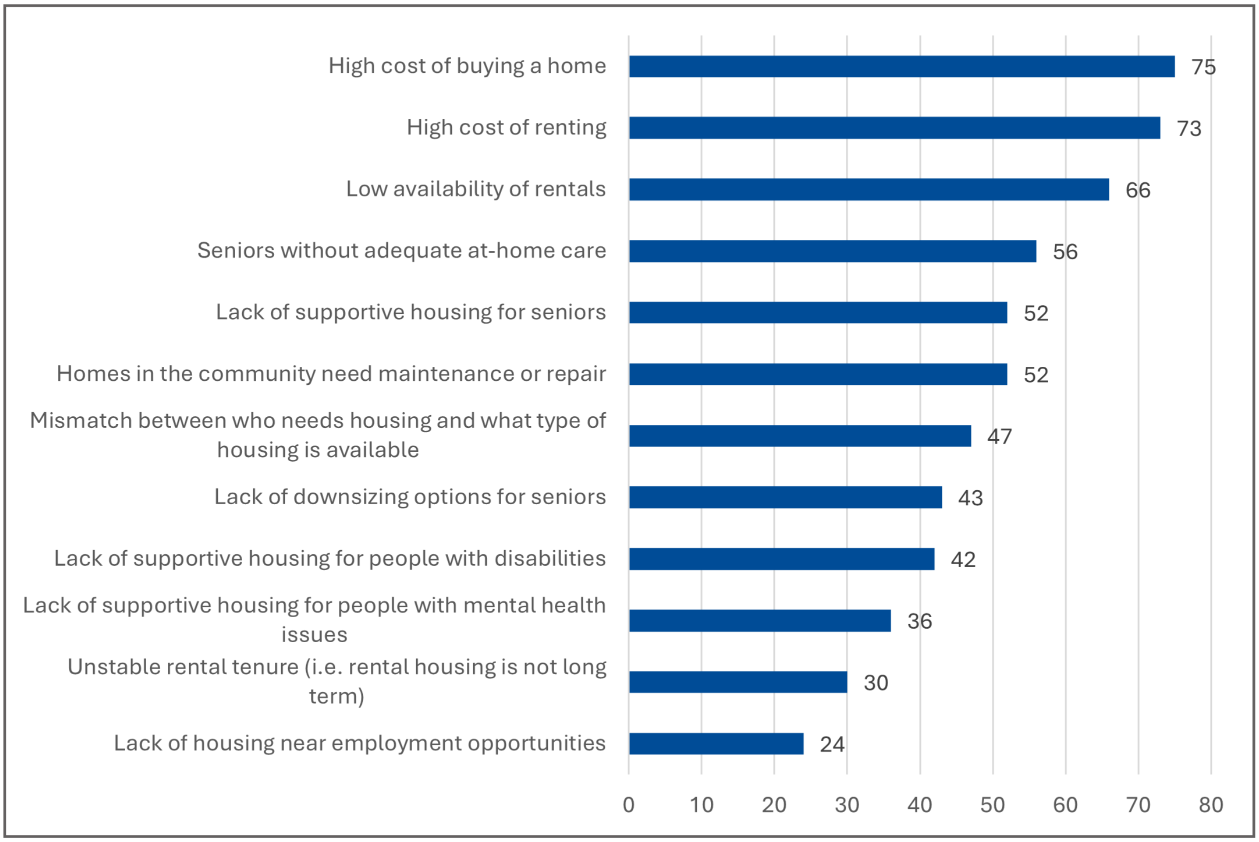
Figure 56: Housing Types Respondents were Looking for but had Limited Supply



Community Priorities

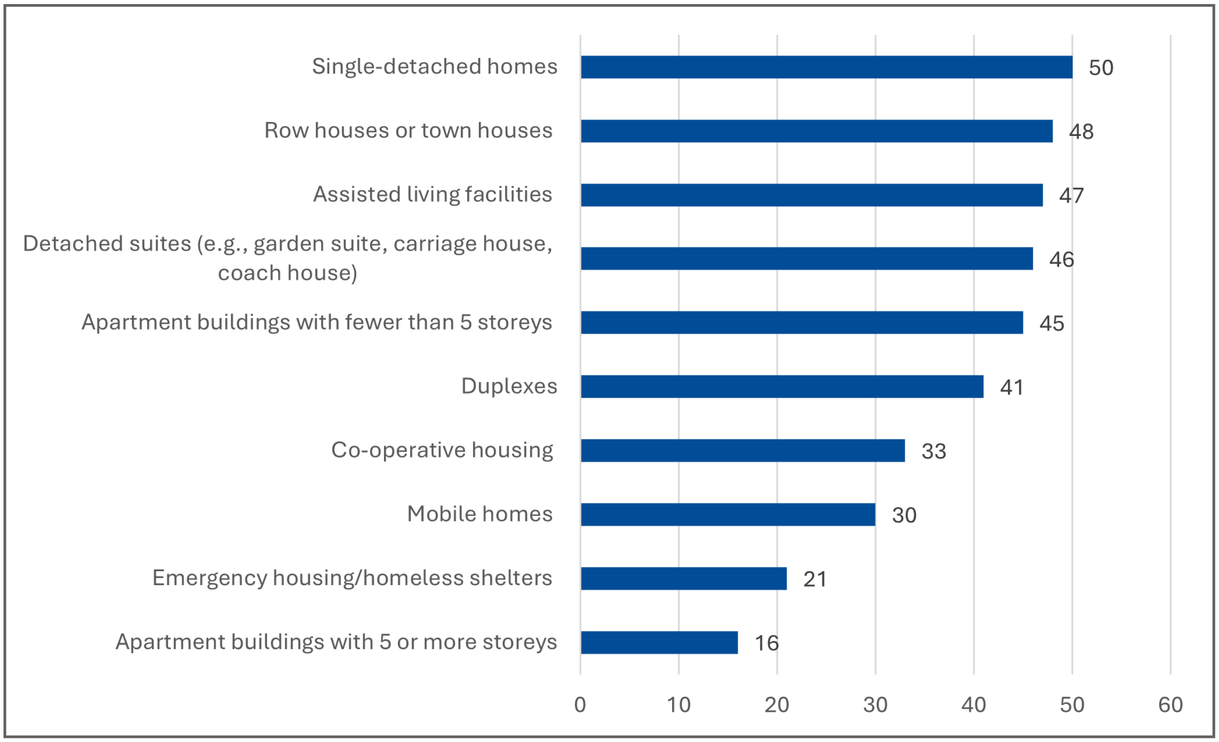
Respondents were asked to identify what kind of housing issues they were seeing in the community more broadly. The three issues with the highest response rates include: high cost of buying a home (75%), high cost of renting (73%), and low availability of rentals (66%). Followed by seniors without adequate at-home care (56%), lack of supportive housing for seniors (52%), and homes in need of maintenance and repair (52%).

Figure 57: Community Housing Issues



Respondents were asked to identify what kind of housing they felt was needed in the community and these results are shown in Figure 58. Single-detached homes were most popular, followed closely by townhouses, assisted living facilities, and detached suites.

Figure 58: Needed Housing Forms



The final survey question provided respondents with the opportunity to provide any remaining comments about housing in their community. Comments have been grouped into themes and by number of responses, which are summarized below:

Bylaws and permitting processes are restricting more units on lots (including ALR) and restricting renovations	**11**
Allow and encourage small housing forms, including tiny homes	8
Housing costs are unaffordable	7
Need non-market affordable and/or subsidized housing options (for seniors, youth, and families)	6
Working families are leaving the region in search of more affordable housing	5
Need more housing for seniors, including accessible units and suites	5
Prioritize housing for employees	4
Homeowners are not incentivized to rent empty suits or units	4
Highway traffic and road infrastructure poses access issues to/from housing and services	3
Need more restrictions on short-term rentals	3

APPENDIX C

2024 HOUSING SNAPSHOT SUMMARY

The following summarizes the work completed following the approval of the existing Housing Need and Demand Study (February 7, 2020) by the SLRD Board of Directors. A significant amount of work has been completed around improving access to housing since that time, including initiatives that are SLRD-wide and initiatives unique to each electoral area.

SLRD-WIDE

SLRD Community Amenity Contributions (CAC) Policy Updated (April 2020)

- Policy was amended to clarify definition of affordable housing and include requirement for 15% of all units in a proposed project to be designated as Affordable Housing.
- A new definition of special needs housing was added.

Information Report on the SLRD Housing Continuum (January 2021)

- Staff report that identified gaps in the SLRD housing continuum as follows:
    - » Insufficient diversity in housing types, with the majority of housing being single family dwellings with no affordability controls.
    - » Insufficient access to crisis housing options regionally, with the majority located within the District of Squamish.
    - » Need for a clear definition of what is considered affordable across the SLRD Official Community Plans (OCPs).
    - » Need for design guidelines and liveability standards for both market and non-market housing.

Adoption of Design Guidelines for Affordable and Multi-Family Housing (OCP Amendments) (November 2022)

- Following on the January 2021 Information Report, updates pertaining to affordable housing were made to the Official Community Plans for Area B, C, and D. These updates included:
    - » Defining affordable housing as rental or ownership housing priced so that monthly payments are 30% or less of gross household income.
    - » Adding new policies, including requiring new multi-family developments to contribute to the provision of affordable housing by designating 15% of units as affordable housing and ensuring housing is affordable in perpetuity.
    - » Adding new multi-family housing design guidelines to promote liveability of both market and non-market units.

SLRD 2023 Action Plan

- Affordable Housing was identified as a key Board Priority under Planning and Development Services.

Regional Affordable Housing Forum (April 2024)

- The SLRD convened a Regional Affordable Housing Forum with over 50 attendees from Local and First Nations governments, industry and non-profit organizations.
- The objectives for the Forum were to:
    - » Provide an opportunity for regional representatives to share goals, initiatives, challenges and ideas for affordable housing;
    - » Understand high-level housing needs in the region; and
    - » Identify potential collaborative high-level ideas for advancing affordable housing.

Implementation of Bill 44 Housing Statues (Residential Development) Amendment Act (June 2024)

- Zoning bylaws for all electoral areas updated, providing for a secondary suite and/or accessory dwelling unit in all single-family zones and, where applicable, a minimum of 3-6 units of small-scale, multi-unit housing (SSMUH) in zones otherwise restricted to single-family dwellings or duplexes.

- Site standards such as height and setbacks amended to align with recommended Provincial standards.
- Gross floor area for accessory dwelling units amended from 90m2 to 110m2 to support a broader range of housing options.

SLRD Regional Growth Strategy Review (Underway 2024)

- The SLRD is required to consider a review of the Regional Growth Strategy in 2024. This review is scoped as a minor amendment, with policy updates focused on Goal 11 Take Action on Climate Change and Goal 3 Generate a Range of Quality Affordable Housing.
- This review will build on input from the Regional Affordable Housing Forum, with new policies proposed around sharing resources and regional coordination on Housing Needs reports.

SLRD Regional Growth Strategy (RGS) Reporting and Monitoring (Ongoing)

- Two types of monitoring reports are produced to monitor implementation of the RGS: Annual Reports and Indicator Monitoring Reports, which are produced every 2-5 years depending on data availability.
- Goal 3 under the RGS is to Generate a Range of Quality Affordable Housing and all related housing initiatives are monitored on an annual basis. These include internal policy and bylaw amendments, as well as development proposals.
- Housing Affordability is an RGS indicator, with changes in the relationship between median income levels and the average assessed value of single family dwellings used to determine changes over time. The last indicator monitoring report was produced in 2021, and looked at the 2016-2020 time period. During this time period, there were major decreases in affordability region-wide. Indicator monitoring is scheduled for 2025 (covering the periods of 2021-2024).

ELECTORAL AREAS

Electoral Area A

Electoral Area A Zoning Bylaw No. 670, 1999 (September 2021)

- An internal zoning amendment bylaw to address affordable housing recommendations from the 2019/2020 SLRD Housing Need and Demand Study (HNDS) was adopted in September 2021. The amendments were as follows:
  - » Reducing the minimum parcel size for new subdivision in the RR2 - Rural Resource Zone to 4ha from 8ha; and
  - » Adding employee housing as a permitted use in the C4 Zone – Resort Commercial Zone.

Electoral Area A Official Community Plan Bylaw No. 1822-2023 (Underway 2024)

- A comprehensive amendment to the OCP for Electoral Area A began in 2022 and is currently underway. Amendments related to housing include:
  - » Adding a new Housing policy section to the document that specifically addresses challenges and recommendations identified in the current Housing Need and Demand Study. This section recognizes housing as a human right and includes provisions to create housing flexibility and diversity, such as creating housing for aging in place.

Electoral Area C

Lil'wat Mainstreet Development OCP & Zoning Amendment (April 2023)

- Developer-initiated application for mixed use development providing for 36 non-market rental dwelling units and a total of 56 rental units on fee simple land.

- Housing Agreement sets out the mix of unit sizes for the 36 non-market units, specifies eligible individuals to occupy the units, and sets appropriate rental rates based on Housing Income Limits.
- Housing Agreement requires that the 36 non-market rental dwelling units be provided in perpetuity.

Electoral Area D

Squamish-Lillooet Regional District Electoral Area D Zoning Bylaw No. 1350-2016 (September 2021)

- An internal zoning amendment bylaw to address affordable housing recommendations from the 2019/2020 SLRD Housing Need and Demand Study (HNDS) was adopted in September 2021. The amendments included:
  - » Adding carriage house (note: now referred to as an accessory dwelling unit) as a permitted use in three Rural Resource zones

Furry Creek Neighbourhood OCP & Zoning Amendment (January 2023)

- Developer-initiated application to facilitate intensive residential and commercial development.
- New comprehensive development zone with 15% inclusionary zoning target implemented (120 units of non-market affordable housing – 60 ownership and 60 rental). SLRD stipulated timing of affordable housing construction within the zoning bylaw to ensure 40 units were constructed during initial phase of development.
- Housing and Land Development Agreement registered, setting out terms and conditions for affordability and tenure of non-market affordable dwelling units, as well as prioritizing housing for employees.

South Britannia OCP & Zoning Amendment (underway 2024)

- Developer-initiated application to facilitate intensive residential and commercial development.
- 15% inclusionary zoning target implemented (150 covenanted affordable housing units) through zoning amendment bylaw. Housing Agreement is forthcoming and will be registered prior to residential development starting.