



# Village of Pemberton Housing Needs Report

June 2023

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**matters**

  
Village of **PEMBERTON**



**Prepared for: Village of Pemberton**

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**Acknowledgements**

*We respectfully acknowledge that the Village of Pemberton is situated within the unceded traditional territory of the Lílwat Nation.*

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## Executive Summary

### Overview

The Village of Pemberton (“Pemberton”) is currently grappling with severe housing pressures. Pemberton is known for being a close-knit community with awe-inspiring natural surroundings and extensive outdoor recreation opportunities and attracts a diverse range of residents, including seasonal visitors, young families, retirees, and outdoor enthusiasts. This diversity of residents necessitates a variety of housing options.

In 2019, the provincial government introduced changes to the *Local Government Act*, mandating housing needs reports to assess current and anticipated housing needs. To develop these reports, local governments must collect data, analyze trends, and produce a housing needs report and update it every five years. These reports are intended to increase local awareness of the state of housing in communities and to inform local plans and policies. The Pemberton Housing Needs Report exceeds the mandated requirements and provides a robust understanding of housing trends and needs across different income levels and housing types.

This report aims to support the Village, local housing stakeholders, and residents in developing informed housing policies and addressing housing challenges effectively.

### Community Overview

- Pemberton is experiencing significant population growth and household formation. Between 2016 and 2021, Pemberton’s population grew by 32% and household formation increased by 40%.
- The community has a relatively young population with a median age of 36.4, however, Pemberton has witnessed a doubling in the proportion of seniors over time. Between 2006 and 2021 the percentage of seniors increased from 3% to 6% of the population.
- Pemberton, situated within the unceded traditional territories of Lílwat Nation, have a significantly lower share of the population who identify as Indigenous as the SLRD. In 2021, 6% of the population identified as Indigenous, whereas in the SLRD, 10% of the population identified as Indigenous.
- The community has been disproportionately impacted by pandemic employment trends due to a high concentration of seasonal workers in tourism. Accommodation and food services, construction, retail trade, and public administration are among the top employment sectors in Pemberton.
- Compared to the province, Pemberton has a high median household income, with couples with children earning the highest incomes. Median household incomes for the total population were \$100,000 in 2021, and by household type couples with children had the highest median household incomes (\$122,000 in 2021).



## Housing Profile

- Pemberton has seen major growth in its housing stock with a 43% increase in housing stock between 2006 and 2021.
- Purpose-built rentals are extremely limited in Pemberton, with the current stock serving only 9.5% of renter households. The vast majority of renters are in the secondary market, occupying secondary suites and rented homes and condominiums.
- Pemberton has a relatively newer housing stock with 83% of homes built after 1990.
- Pemberton has attracted a highly mobile population that experiences frequent household moves, with one in five households moving in a typical year.
- The COVID-19 pandemic has influenced housing dynamics, leading to a rise in year-round occupancy as seasonal homeowners take advantage of remote work opportunities.
- Average home sale prices in Pemberton have increased between 130% and 134%, varying by housing type, in the past 10 years. Affordability emerges as a significant concern, with soaring home prices rendering homeownership increasingly unattainable for most households. This situation is compounded by limited data on rental availability and costs, which suggests that certain segments, such as one-parent families and individuals living alone or with roommates, face significant affordability challenges.
- Engagement findings reveal the growing issues of housing precarity and homelessness in Pemberton, with visible instances of homelessness and reports of overcrowded conditions or alternative living arrangements.

## Pemberton's Housing Needs

### Summary of Housing Needed in Pemberton, 2023 to 2028

Type of Housing Needed	Number of Dwellings or Supports
Underlying Need (2023)	139+
Anticipated Homeownership (2023 to 2028)	466
Anticipated Rental (2023 to 2028)	242
<b>Total</b>	<b>847+</b>

### Overview of Key Needs

#### Tenure

#### Rental Housing

More rental housing is needed to address the lack of adequate supply to meet the needs of workers in the community, one-parent families, and non-census families (i.e., individuals living alone or with roommates). The primary rental market serves only a small fraction of renters, while the secondary rental market faces challenges due to the incentives for short-term rentals.



Although efforts are underway to increase rental supply, more needs to be done to address the housing shortage. The Village of Pemberton should explore creating additional rental housing options and implement regulations and incentives to support long-term rentals, particularly for accessory dwellings.

### **Homeownership**

Homeownership in Pemberton is prohibitively expensive for most buyers in today's market. Many residents face challenges in affording low-density housing forms, and there is a concern about generational inequity for younger people trying to establish households in the community. To address this need, the Village of Pemberton should explore non-market options like co-operative housing that provide long-term affordability and security of tenure. Additionally, increasing the supply of smaller and more affordable homeownership options, such as apartment condominiums, would help make homeownership more attainable for a wider range of income levels in Pemberton.

### **Demographics**

#### **Small Households**

Individuals living alone or with roommates, and couples without children, collectively make up 48% of Pemberton's population. Both face challenges in the housing market, but individuals face among the greatest affordability challenges for both renting and owning. Couples without children are better able to afford rental housing than individuals living alone, however, when it comes to homeownership, almost all housing types are unaffordable for them.

#### **Workers**

Engagement findings suggested that workers across industries are struggling to find and maintain secure housing in Pemberton. Although job opportunities in Pemberton abound, many workers who may want to move to Pemberton are forced to decline job offers as they are unable to secure rental housing.

#### **Families with Children**

Couples with children and one-parent households make up 37% of Pemberton's population collectively, with one-parent households making up a much smaller share (5%). Although couples with children are among the highest earners and one-parent families among the lowest earners in Pemberton, both are experiencing significant housing challenges, with one-parent families facing among the greatest affordability challenges. Couples with children are hard-pressed to afford owning any lower density housing options. Homeownership for one-parent families in Pemberton is wholly unaffordable, as is renting.



## **People Experiencing Homelessness**

Engagement findings suggest that housing precarity and homelessness is becoming increasingly visible, with more reports of unsuitable living conditions such as off-grid housing, mobile homes, and couch surfing. In Pemberton, people struggle to find rental accommodation, leading to transience. Inadequate supports are available to those experiencing housing precarity and homelessness.

## **Seniors**

Seniors in Pemberton are facing significant challenges when it comes to housing. The proportion of seniors has doubled over the years, indicating a growing need for suitable housing options for this demographic. Engagement findings show that affordability is a key concern, affecting both low-income and middle-income seniors. The lack of accessible rentals and limited availability of assisted living options compel some seniors to consider moving elsewhere for support services. Additionally, the shortage of subsidized housing creates a lengthy waitlist, leaving many seniors without the affordable housing options they require.

## **Other Needs**

Individuals with disabilities, Indigenous households, and recent immigrants are significantly more likely to experience core housing need. This is particularly true for those who are renting or are 65 years and older. Although there is limited information about some of these specific households in Pemberton, it is crucial for future housing initiatives to address the heightened housing challenges faced by these demographics.

## **Next Steps**

The Pemberton Housing Needs Report provides essential information about housing needs in the community, serving as a valuable tool for decision-making, investment, and advocacy to higher levels of government. This Report will be used to inform the updates to the Pemberton Official Community Plan.

It is mandated by the *Local Government Act*, that this Housing Needs Report be updated every five years, ensuring access to relevant housing data. The next Housing Needs Report for Pemberton should be initiated following the release of the 2026 census data and completed no later than the summer of 2028.

Addressing housing needs requires collaboration among various stakeholders, including the Village, provincial and federal governments, private developers, non-profit housing providers, and service agencies. This report serves as one of many tools to support efforts in addressing housing challenges within the community.

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# 1 Introduction

Housing data used in this report often includes technical terms. A glossary is provided at the back for reference.

## 1.1 Purpose

The Village of Pemberton (the “Village”) is a growing and dynamic community. Its scenic location, abundant outdoor activities, and proximity to jobs makes it an attractive place to live, work, play, and retire. These features attract many people to the community. In recent years, communities across BC have experienced accelerating housing costs in both the homeownership and rental markets, limited rental availability, and inadequate affordable housing options.

The Pemberton Housing Needs Report (“HNR”) was prepared to help the Village, local housing stakeholders, and residents better understand the housing trends in the community and the housing needs of individuals and families. This work is intended to support the Village in identifying opportunities to address local housing gaps and will be used to inform plans and policies that have implications for housing, such as the Official Community Plan (OCP). It can also be used by the housing sector to support initiatives planning for new housing development and applying for federal or provincial funding opportunities.

## 1.2 Provincial Requirements

In 2019, in response to growing housing challenges across the province, the Province of BC introduced changes to the *Local Government Act* requiring local governments to complete housing needs reports to better understand current and anticipated housing needs. Local governments are required to collect data, analyze trends, and present a housing needs report that will be updated every five years. The next housing needs report should be completed by Summer 2028. These documents are intended to inform local plans and policies and provide publicly available information on housing.

The Pemberton HNR was prepared to meet and exceed the requirements for housing needs reports outlined in the *Local Government Act*.<sup>1</sup>

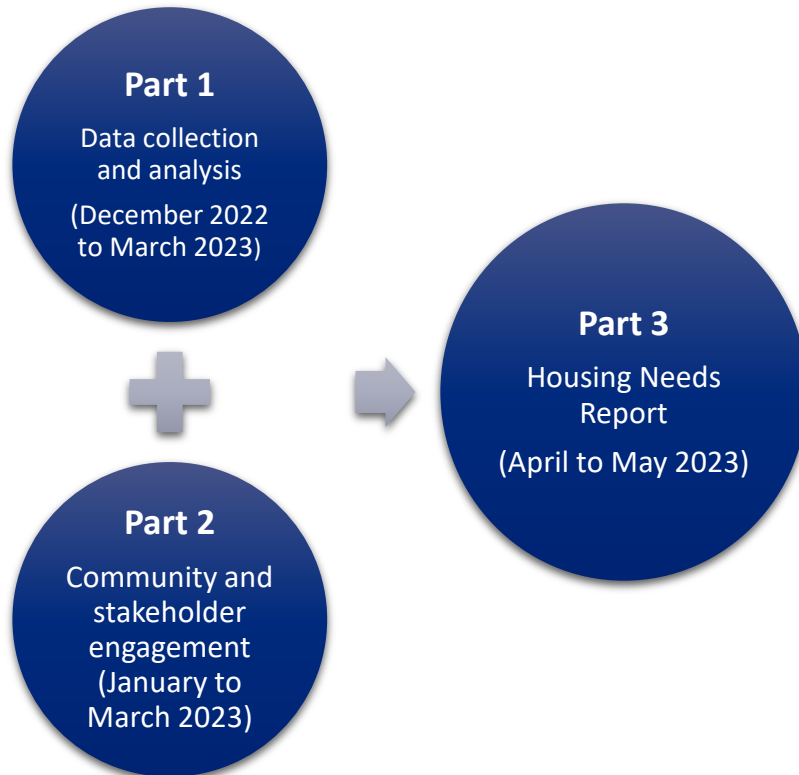
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<sup>1</sup> Information on these requirements can be found here: <https://www2.gov.bc.ca/gov/content/housing-tenancy/local-governments-and-housing/policy-and-planning-tools-for-housing/housing-needs-reports>



### 1.3 Process

The Pemberton HNR was prepared between December 2022 and June 2023. It consisted of three major parts as illustrated below.



#### Part 1: Data Collection and Analysis

Housing needs reports draw on a number of quantitative data sources that are used to help identify broader community trends and dynamics. Below are the key data sources used in this report:

- Statistics Canada Census Profiles for 2006, 2011, 2016, and 2021, as well as the National Household Survey for 2011. These data form the majority of reported data in this document.
- A custom data set of census information for 2006, 2011, and 2016, provided by the Province of British Columbia for the purposes of completing Housing Needs Reports. These data are based on a 25 percent sample of private households and are considered less reliable than the complete Census Profiles. However, some data is only available through this data set, such as income distribution by tenure and median income by tenure which are important for understanding affordability challenges.



- Planning and development data provided by the Village of Pemberton, including housing completions, secondary suites, and short-term rental license.
- BC Assessment data on average sales prices.
- Short-term rental trend data from AirDNA.

## **Part 2: Engagement**

### **1.4 Housing Stakeholders**

Nine interviews were conducted between January and February 2023 with 15 local stakeholders. Stakeholders were selected based on their local knowledge on affordable housing needs, supportive housing needs, homelessness, seniors housing needs, workforce housing, and private housing demand. These stakeholders were asked about:

- What attracts people to Pemberton in the short- and long-term.
- Barriers, challenges, gaps, strengths, and opportunities related to housing and housing related services.
- Housing demand.
- The community of Pemberton's role in the broader region related to housing and housing related services.
- The state of homelessness.
- Workforce recruitment and retention.
- Upcoming housing related projects or initiatives.

The stakeholders interviewed were associated with a variety of different organizations. The organizations engaged with include the following:

- Sea to Sky Community Services.
- Pemberton Lions Club.
- Village of Pemberton.
- Pemberton and District Chamber of Commerce.
- Pemberton Valley Hardware.
- Pemberton Valley Supermarket.
- TM Builders.
- Fitzgerald Building Company.
- Vidorra Developments.
- WRM Strata Management & Real Estate Services Ltd.
- Whistler Real Estate.

### **1.5 Community Members**

In addition to receiving input on housing needs through stakeholder interviews, broader community input on housing needs was obtained through the Pemberton Official Community Plan Update process. The OCP Update process was underway during the HNR development process. Engagement efforts were coordinated so that OCP engagement activities include several housing questions. This feedback has been summarized and integrated throughout this



report. The OCP process provided several opportunities for community members to be involved and included the following:

- **Kitchen Table Discussion Kits:** Kits were distributed to the community from January 16 to March 10, 2023, to empower participants to host their own kitchen table discussions about their vision for the future of their community. The kits included several engagement activities, including ice breaker questions, mapping activities, and a demographic survey. In total, the Village received 20 completed kits from 142 contributors.
- **Community Open House:** The Village hosted a community open house at the Pemberton and District Community Centre on March 6, 2023. The format of the open house included an overview presentation, discussion tables, and interactive display boards to collect community input. 166 community members attended the open house.
- **OCP Advisory Committee:** Council appointed 8 advisory committee members to review land use policy, support community engagement, and provide feedback on new planning ideas. Committee members participated in a facilitated discussion about the existing OCP and the OCP Review process on October 25, 2022.

## 1.6 Lílwat Nation

The Village of Pemberton is situated within the unceded traditional territory of the Lílwat Nation. The Nation was engaged to better understand the housing needs of its members and the development projects that may impact housing in Pemberton. The Village of Pemberton thanks that Lílwat Nation for their collaboration. A special section outlining Lílwat-led development projects is provided on page 53 of this report.

### Part 3: Housing Needs Report

This housing needs report is made up of qualitative and quantitative data collected through Parts 1 and 2. Both data sources are important, with statistical data helping highlight trends over time and broad community dynamics, while community and stakeholder feedback provides nuance, community perspectives, and emerging trends that may not be captured through statistical data.

## 1.7 Data Limitations

### Limitations Specific to Small Communities

Provincial legislation requires the collection of approximately 50 kinds of data. All the required data was sought for Pemberton; however, due to the small size of the community, some data was unavailable. For example, CMHC rental market information on the rental vacancy rate or median rents is unavailable due to the small number of purpose-built rentals in the community.

## Impact of Boundary Extension on Data

This report refers to data that goes as far back as 2006. The Village has explored several boundary extensions since 2006, once in 2011 and again in 2018. Historical trends should be considered within this context. Information provided by Statistics Canada indicates that the number of additional dwellings and households due to boundary extension was minor over this period: <sup>2</sup>

- Between 2001 and 2006, boundary extension added 3 dwellings (information on the number of additional residents was not provided).
- Between 2011 and 2016 censuses, boundary extension added 65 residents and 39 private dwellings.

While there was a proposed boundary extension in 2018, the process was not successful. Only boundary extensions that resulted in additional population or dwelling are referenced above. Note that dwelling counts fluctuate between census years due to changes in housing stock (demolitions, adding or removing secondary suites from the rental stock). The above information may not correspond perfectly which changes in dwelling count shown later in the report for reasons such as how data is categorized and rounding that Statistics Canada applies to every measure to maintain privacy.

## Interpreting Population Projections

Population and dwelling projections were prepared for Pemberton and are used in this report. While projections are a useful tool for understanding how trends may evolve based on historic growth, they are not predictions. The actual growth of population and dwellings in Pemberton is dependent on numerous factors that may not be known at the time projections were prepared or cannot be factored in based on data limitations. For example, national economic trends, emerging or declining industries, and changing preferences can all impact population growth and housing demand. Significant events, such as the COVID-19 pandemic, can also shift trends rapidly. In high demand communities such as Pemberton, there is a strong relationship between population growth trends and the supply of housing; a limited supply of housing can suppress the rate of growth in the community.

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<sup>2</sup> Statistics Canada, email correspondence, April 18, 2023.

## Impact Of COVID-19 Pandemic Measures on Data Reliability

The 2021 census was completed during a period of the COVID-19 pandemic when travel restrictions were still fluctuating and a number of support measures to address income loss were still in place. For example, the Whistler Blackcomb ski resort was closed for part of the 2021 Winter/Spring season. This means that communities along the Sea to Sky, including Pemberton, did not have normal levels of seasonal and permanent workers. Further, income support programs were still in place in 2021 while the census was in process, including those transferred from the Canadian Emergency Response Benefit (CERB) to Employment Insurance (EI), the Canada Recovery Benefit (CRB), the Canada Recovery Sickness Benefit (CRSB), and the Canada Recovery Caregiving Benefit (CRCB). These income loss supports may have impacted census data in several ways: 1) they may have inflated the incomes of very low income households, as some households earned more on benefit programs than they did through their regular jobs in the case of minimum wage employment and part-time work; and 2) inflated income data would mean that housing affordability data would underestimate the number of households spending 30 percent or more of household income on shelter and the number of households in core housing need. These are limitations facing all Canadian communities. Recognizing these data limitations, the census data for 2021 on housing affordability should be treated with caution as it is not considered to be a reliable snapshot of housing need in the community.

### 1.8 Local Policy Context

The Village of Pemberton has initiated a review of its Official Community Plan (OCP). The community has seen rapid growth since the existing OCP was adopted in 2011, and is experiencing significant pressures to address the ongoing housing crisis. The Village last completed an Age-Friendly Housing Needs Assessment and an Age-Friendly Housing Action Plan in 2019; however, this was before the *Local Government Act* was amended to require local governments to complete housing needs reports, and as such these documents do not meet the new requirements to provide data on the housing stock and projections into the future. When preparing for the OCP, the Village identified that an updated HNR would benefit the OCP and assist Council with decision-making using the recent 2021 census reports. The new HNR will inform housing policies in the new OCP and will lead to new initiatives and planning to ensure a healthy housing supply is available for Pemberton's residents.

## 1.9 Document Structure

This document is structured as follows:

Chapter	Content
<b>Section 1— Introduction</b>	<ul style="list-style-type: none"> <li>Overview of the purpose of Pemberton’s Housing Needs Report, provincial requirements, process, data limitations, and the local policy context.</li> </ul>
<b>Section 2 — Community Overview</b>	<ul style="list-style-type: none"> <li>Key data on Pemberton’s population to provide context for this report, including projected population growth.</li> </ul>
<b>Section 3 — Housing Profile</b>	<ul style="list-style-type: none"> <li>Summary of data related to Pemberton’s housing stock, including structure type, rental and non-market rental stock, sales prices, homelessness, and affordability.</li> </ul>
<b>Section 4 — Housing Need</b>	<ul style="list-style-type: none"> <li>Estimate of current housing need and anticipated housing need over the next five years.</li> </ul>
<b>Section 5 — Summary and Next Steps</b>	<ul style="list-style-type: none"> <li>Summary of needs and potential next steps.</li> </ul>

## 2 Community Overview

### 2.1 Key Findings

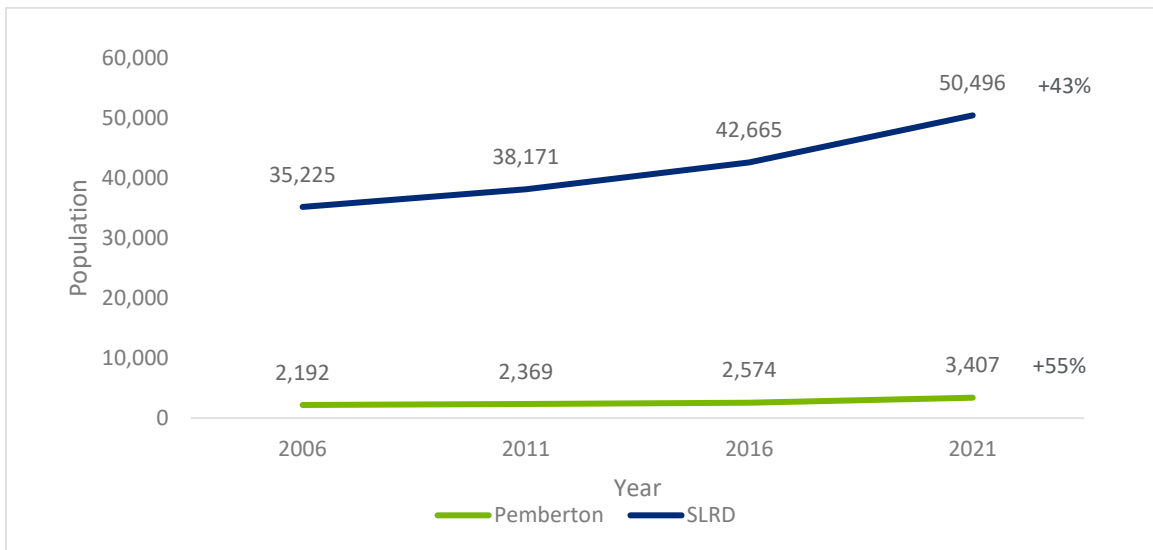
- Pemberton had a population of 3,407 as of 2021 and is growing rapidly, with a population increase of 32%, or 833 people, between 2016 and 2021. Section 3 explores development trends related to population growth.
- Pemberton has a young population with a median age of 36.4, compared to 42.8 across the province. That said, the proportion of seniors has doubled over the past four census periods, increasing from 3% to 6% of the population.
- Household formation is also increasing rapidly, with households growing by 40% between 2016 and 2021. Pemberton has some unique community characteristics compared to other communities in the region, with more households with children.
- Pemberton is within the unceded traditional territories of Lílwat Nation and is located adjacent to several Lílwat reserve communities. In 2021, 6% of Pemberton residents identified as Indigenous.
- Pemberton has historically had high labour participation and low unemployment. The top six employment sectors in 2021 (in ranked order) were accommodation and food services; construction; retail trade; public administration; arts, entertainment, and recreation; and administration and support, waste management, and remediation services. Pemberton has been disproportionately impacted by pandemic employment trends as so many people living in the community are seasonal workers in tourism. 2021 census figures should be treated with caution as they may not represent the community in a typical year and may undercount seasonal households who were not present.
- The median household income in Pemberton was \$100,000 in 2020 (reported in the 2021 census), much higher than the provincial median. Couples with and without children earned the highest household incomes, while one-parent households and individuals earned much lower incomes. Renters typically have significantly lower incomes than homeowners. The prevalence of low-income households has fluctuated between census years but appears to be on a downward trend. This downward trend should be treated with caution due to the impact of COVID-19 economic measures such as temporary income supplements.

### 2.2 Population and Households

Pemberton has been experiencing rapid population growth in recent years. Between 2016 and 2021, the population increased by 32%, or 833 people, from 2,574 in 2016 to 3,407 in 2021 (Figure 1). This is much faster growth than the SLRD as a whole, which grew by 18% over this period. For comparison, between 2006 and 2016, a ten-year period, Pemberton's population grew by only 382 people. Figure 1 also shows a longer-term trend, from 2006 up to 2021.

Section 3.2.2 explores housing development trends over this period. Data indicates that Pemberton’s housing stock grew significantly over this period as well. However, not all of that stock was through formal permitted processes; some may have been through the addition of secondary suites without a building permit or the conversion of single family homes into rooming homes. There is a lack of data to truly understand these trends, however, they do indicate that there is significant demand for housing that is not being met through housing development trends.

**Figure 1. Population growth, Pemberton and SLRD, 2006 to 2021.**



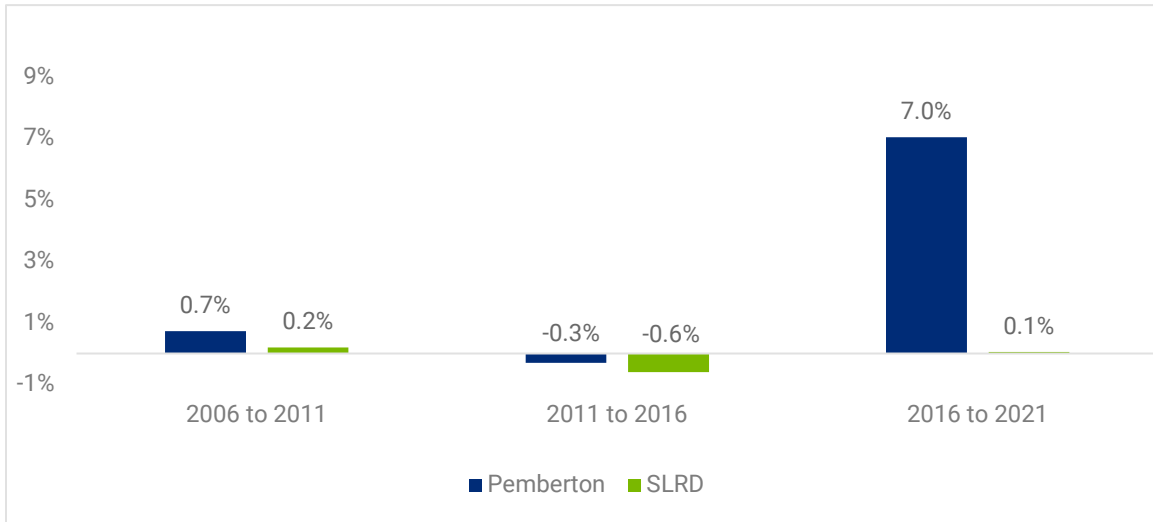
Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016, 2021.

The number of households in Pemberton increased by 40% between 2016 and 2021, indicating that there has also been significant household formation occurring over this period. Figure 2 shows average annual population growth for the different census periods examined in this document. The annual growth rate seen between 2016 and 2021 is significantly higher than previous periods.

Average household size has seen modest fluctuations over time with no clear pattern emerging. As of 2021, the average household size in Pemberton was 2.5, the same as the SLRD. Within the region, Pemberton is an outlier in its household composition (see Figure 3) with a high proportion of families: 32% of households are made up of couples with children and 5% are made up of one-parent families. The proportion of couples with children is much higher than that of the SLRD where only 24% of households are couples with children. Pemberton also has a smaller proportion of one-person households than the region, 22% compared to 26%, respectively.

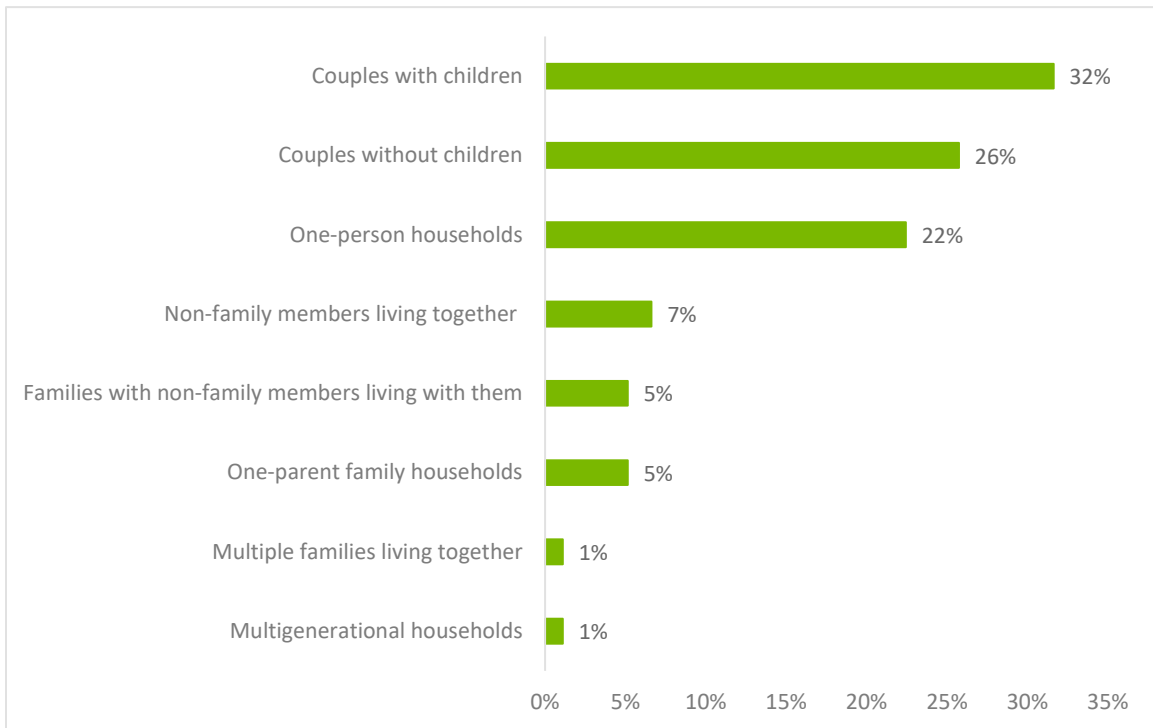


**Figure 2. Annual population growth rate for different periods in Pemberton and SLRD, 2006 to 2021.**



Source: Statistics Canada Census Program, Census Profiles 2006, 2016, 2021; NHS Profile 2011

**Figure 3. Household composition, Pemberton, 2021.**

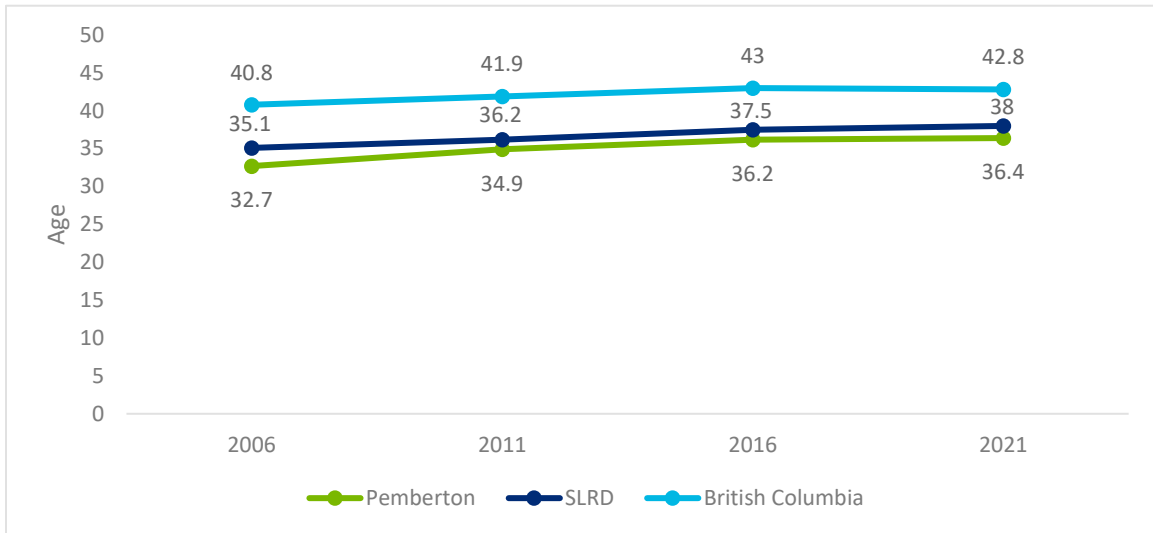


Source: Statistics Canada Census Program, Census Profiles 2006, 2016, 2021; NHS Profile 2011

### 2.2.1 Age

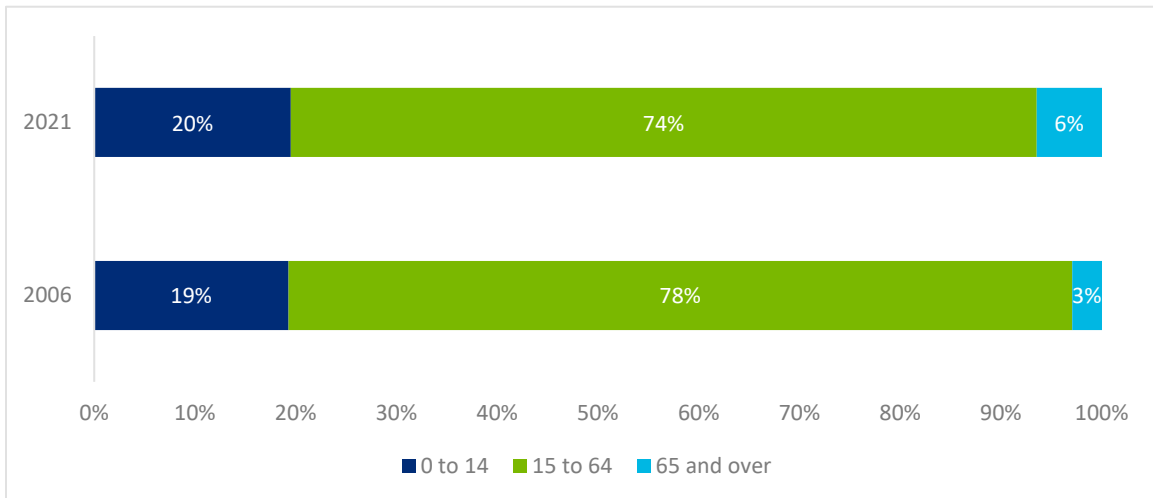
Trends in age distribution in Pemberton see modest fluctuations between census periods. Pemberton has a relatively young population, with a median age of 36.4 in 2021, compared to 38 in the SLRD and 42.8 across the province (Figure 4). One trend of note is that over the past four census periods (2006 to 2021), the proportion of seniors has more than doubled, from 3% to 6% of the population, or from a population of 65 in 2006 to 220 in 2021 (see Figure 5).

**Figure 4. Median age, Pemberton, SLRD, and BC, 2006 to 2021.**



Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016, 2021.

**Figure 5. Age Distribution, Pemberton, 2006 to 2021.**

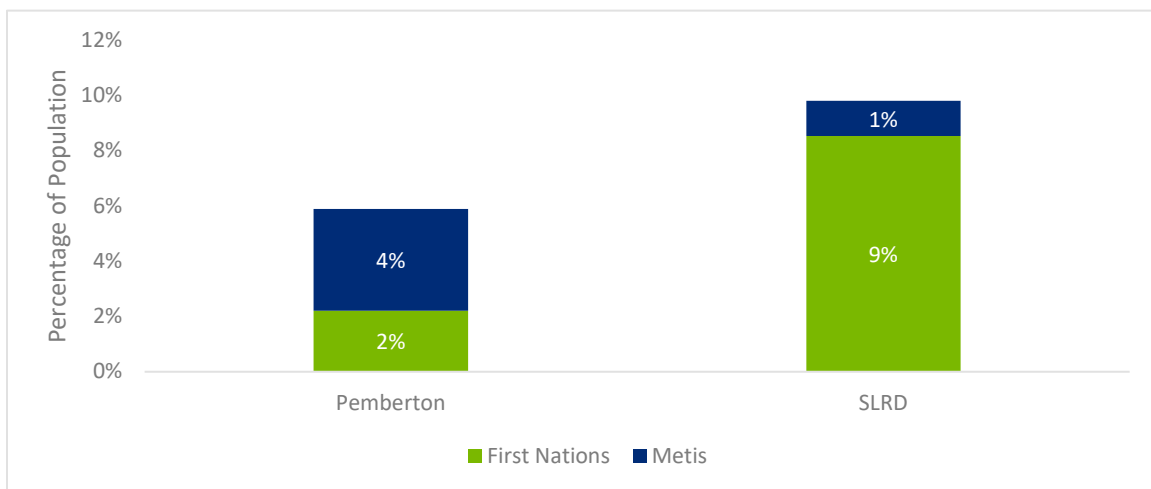


Source: Statistics Canada Census Program, Census Profiles 2006, 2021.

### 2.2.2 Indigenous Identity

Pemberton is situated within the unceded traditional territories of Lílwat Nation and is located adjacent to several Lílwat reserve communities. In 2021, 6% of Pemberton residents identified as Indigenous (see Figure 6). 10% of the SLRD population identify as Indigenous and live within First Nation reserve communities, urban areas, and rural communities in the region. In addition to being situated within Lílwat Nation territory, the SLRD is also situated within the territory of several other First Nations including Słkwxwú7mesh Úxwumixw (Squamish) and St'át'imc. Small parts of the SLRD also lie within the unceded traditional territories of the Stó:lō, Tseil-Waututh, Nlaka'pamux, Tsilhqot'in, and Secwepemc Nations. <sup>3</sup>

**Figure 6. Indigenous identity, Pemberton and SLRD, 2021.**



Source: Statistics Canada Census Program, Census Profiles 2021

### 2.2.3 Languages Spoken at Home

English is the most common language spoken at home by Pemberton residents (91%), followed by French (3%), Tagalog (1%), and Punjabi (1%). An additional 3% of residents speak a wide variety of less common languages.

<sup>3</sup> SLRD, First Nations, n.d. <https://www.slrd.bc.ca/about-us/first-nations#:~:text=The%20Squamish-Lillooet%20Regional%20District%20is%20found%20within%20the,St%27%C3%A1t%27imc%20Nation.%20Each%20Nation%20is%20independent%20and%20self-governing.>

## 2.3 Economy

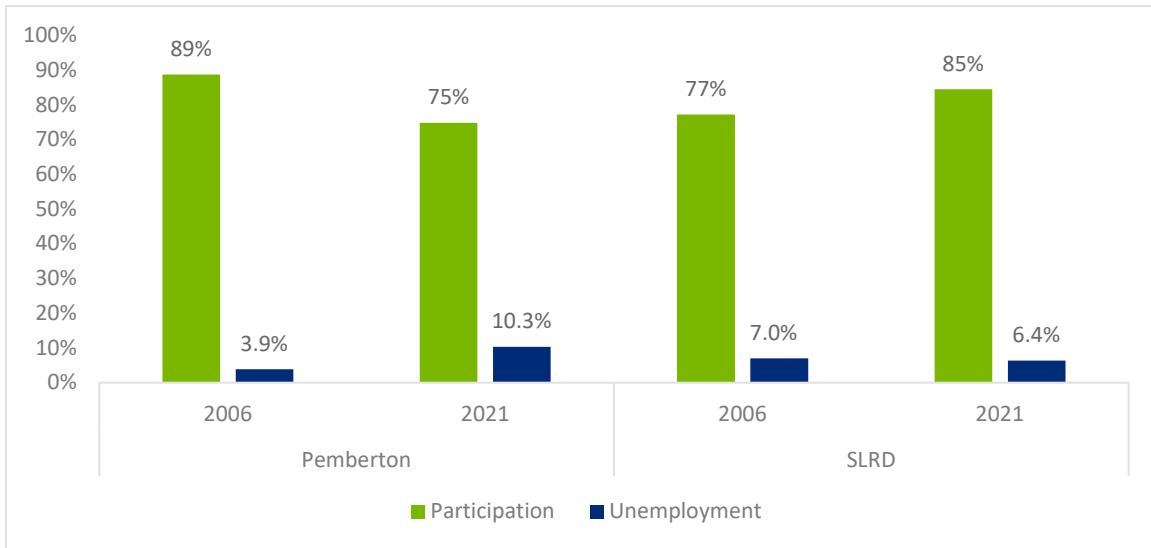
### 2.3.1 Employment & Labour Force

Pemberton has typically seen higher labour participation and lower unemployment than the region as a whole. However, between 2006 and 2021, the labour participation rate declined slightly, from 89% to 85% (see Figure 7), which may reflect a greater proportion of retired individuals in the community. The unemployment rate increased from 3.9% to 6.4% over this period.

Trends indicate an abundance of job opportunities in Pemberton, with the proportion of workers employed within the village growing from 37% in 2016 to 52% in 2021. The pandemic significantly impacted tourism in the Sea to Sky, with many businesses in Whistler, including the Whistler Blackcomb resort, closed or operating at minimal capacity. These conditions may have resulted in a higher proportion of employment occurring in Pemberton. The top six employment sectors employing Pemberton workers are as follows: accommodation and food services (17%); construction (15%); retail trade (8%); public administration (8%); arts, entertainment, and recreation (7%); and administration and support, waste management and remediation services (7%) (see Figure 8).

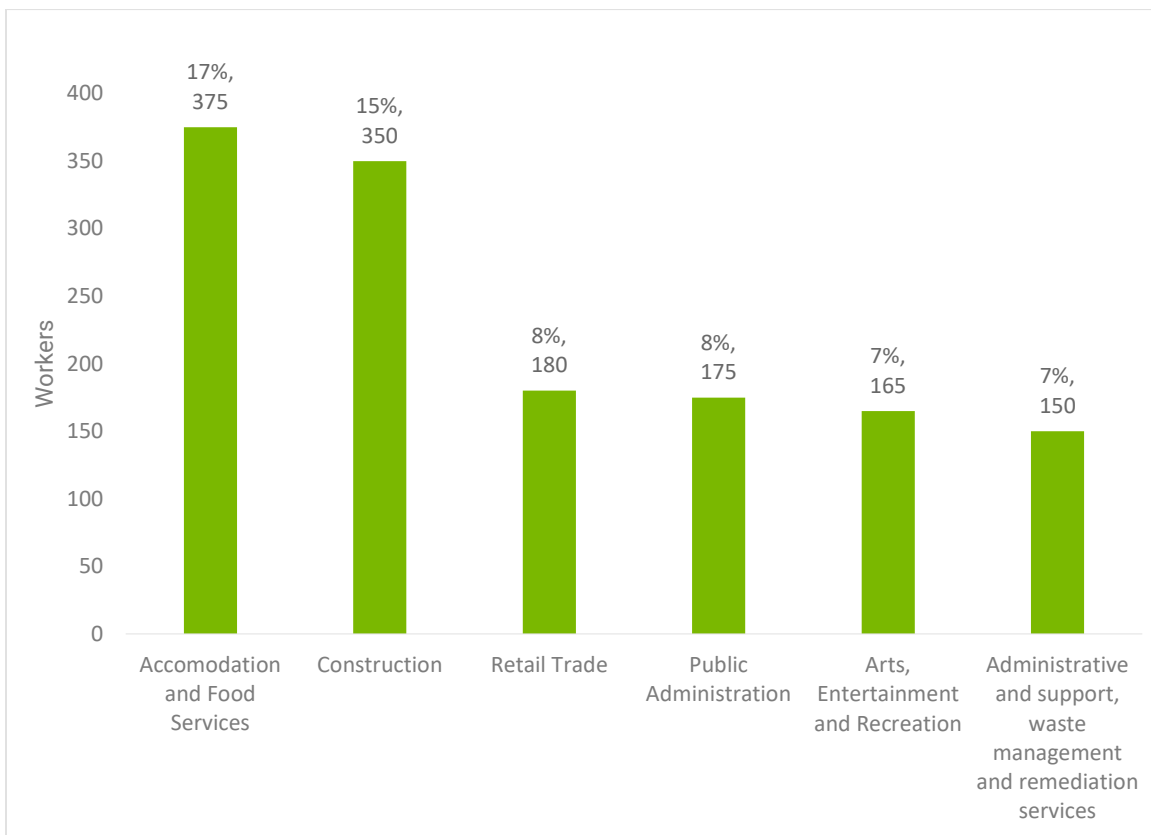
In terms of where Pemberton residents work, only 52% of Pemberton workers work in the village itself, with 43% accessing employment in other communities in the region, and 4% working outside of the SLRD (see Figure 9). Since 2016, fewer workers commute outside the Pemberton census division to a place of work. Figure 9 shows that in 60% of Pemberton's workforce commuted to workplaces outside of Pemberton in 2016, only 43% of the workforce commuted to workplaces outside Pemberton in 2021. What is more, the proportion of workers who worked at a fixed address (usual place of work) decreased from 69.5% in 2016 to 60% in 2021 (see Figure 10). Reflecting pandemic-related trends, Figure 10 shows that the proportion of Pemberton workers who reported that they worked at home increased from 8.8% in 2016 to 20% in 2021.

**Figure 7. Labour force participation rates, Pemberton and SLRD, 2006 and 2021.**



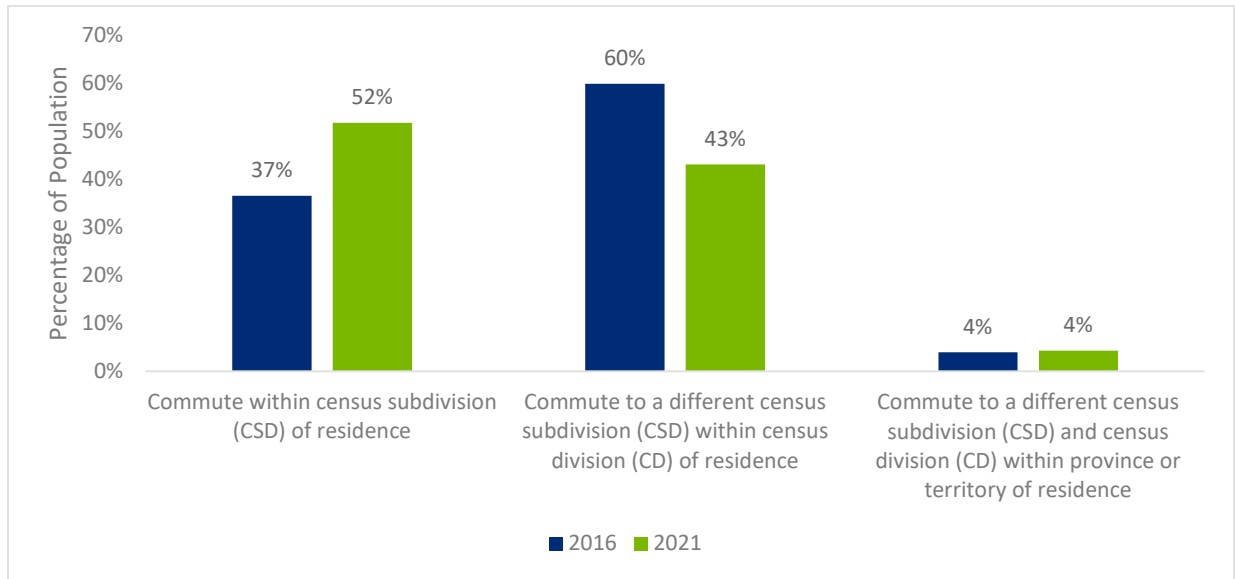
Source: Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing

**Figure 8. Labour force by industry area, Pemberton, Top 5 industries, 2021.**



Source: Statistics Canada Census Program, Census Profiles, 2021

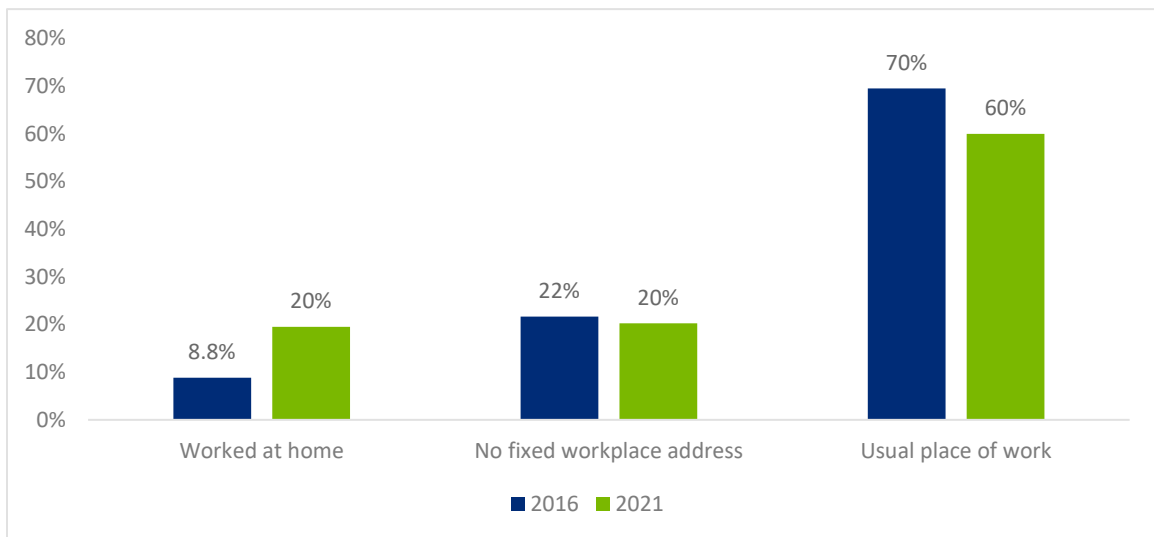
**Figure 9. Commuting destination, Pemberton, 2016 to 2021.**



Source: Statistics Canada Census Program, Census Profiles 2016, 2021

Note that since no workers commuted to a different province or territory, this data has been excluded.

**Figure 10. Place of work, Pemberton, 2016 to 2021.**



Source: Statistics Canada Census Program, Census Profiles 2016, 2021

Note that since no residents worked outside Canada, this data has been excluded.

### 2.3.2 Household Median Income

Pemberton has experienced significant changes in the incomes of local households. Between 2006 and 2021, nominal<sup>4</sup> median household income (before tax) grew from \$60,912 to \$100,000, an increase of 64% (see Figure 11). The median income for the SLRD in 2021 was comparable to Pemberton, \$99,000. Notably, median household incomes for Pemberton and the SLRD were much higher than the median for the province (\$85,000).

Median household income varies greatly between different household types. Couples with and without children earn the highest household incomes: in 2020, the median household income was \$122,000 for couples with children and \$109,000 for couples without children (see Figure 12). One-parent households and individuals are dependent on much lower incomes: the median household income was \$61,200 for one-parent families and \$45,200 for individuals not living with family.

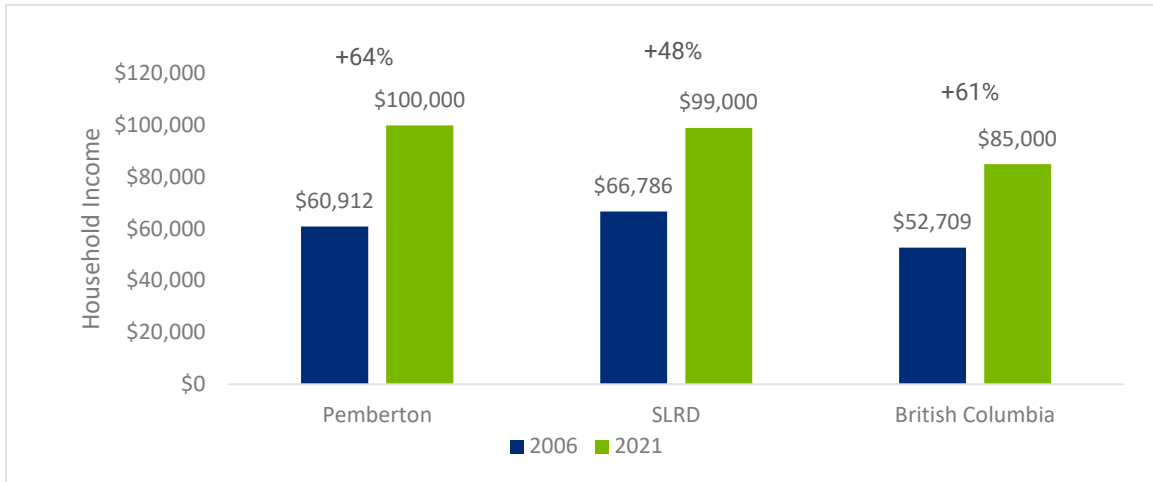
Household income data broken out by renters and owners is not yet available for 2021. As a point of reference, the 2016 median household income for renters was 57% that of owner households.

The prevalence of low-income households has fluctuated between census years but may be on a downward trend, declining from 5.3% low-income households in 2016 to 3% low-income households in 2021. (see Figure 13). These numbers should be considered with caution as COVID-19 economic measures such as the Canada Emergency Response Benefit (CERB) was in place during the 2021 census period and may have temporarily boosted incomes.

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<sup>4</sup> Nominal income means it has not been adjusted for inflation.

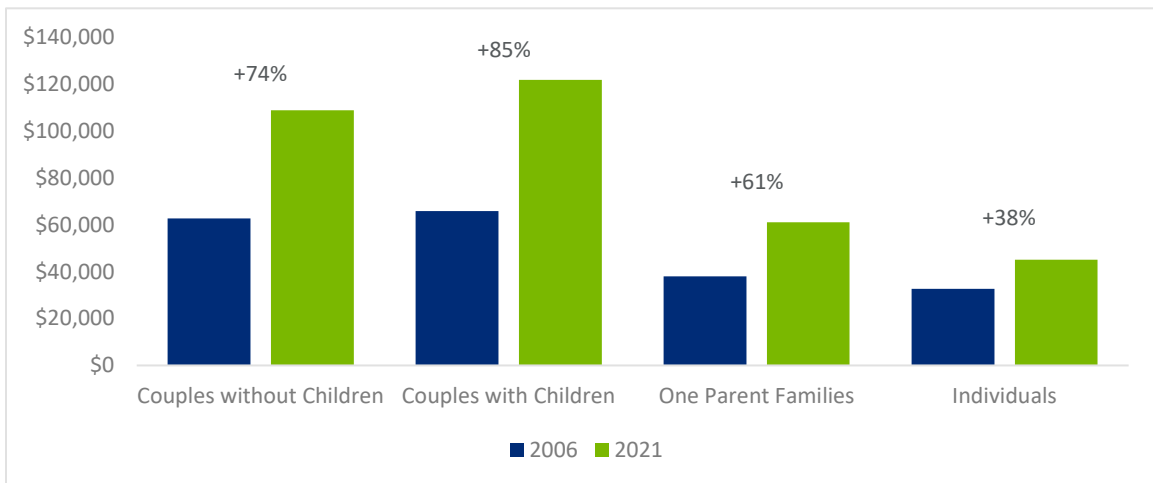
**Figure 11. Median household income (before tax) in Pemberton, SLRD and BC, 2006 - 2021.**



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

Note that the census asks households for income based on the previous year's tax returns. For example, income reported in 2006 is based on 2005 tax return information.

**Figure 12. Change in median income by family type, Pemberton, 2006 - 2021.**

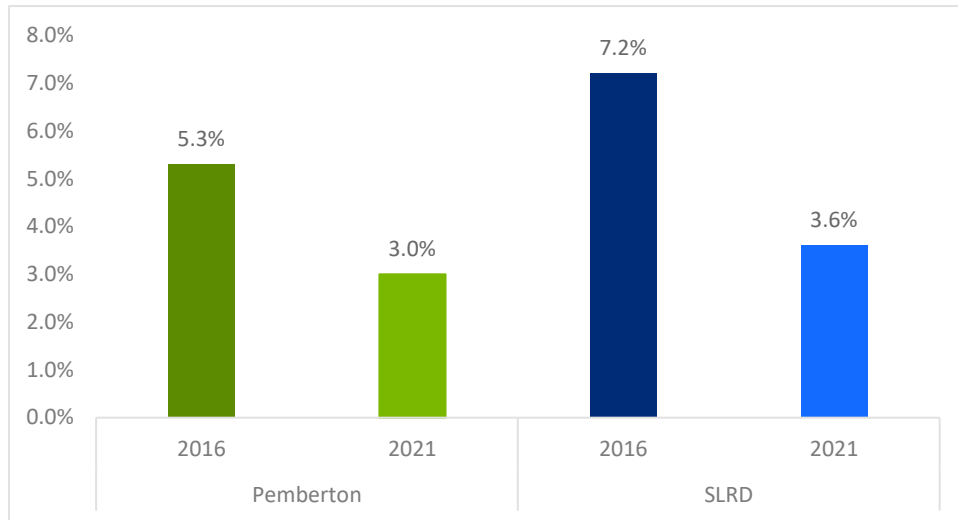


Source: Statistics Canada Census Program, Census Profiles 2006, 2016, 2021; NHS Profile 2011

Note that income data for individuals in the above graph is based on different measure for 2006 and 2021. For 2006, it is based on the median income for one-person households. For 2021, it is based on the median income for persons 15 years and over not in economic or census families.



**Figure 13. Prevalence of population with low-income for Pemberton, SLRD, 2016 - 2021.**



*Source: Statistics Canada Census Program, Census Profiles 2006, 2016, 2021; NHS Profile 2011*

Note that this report uses the low-income cut-offs (LICO) measure, which considers households which devote substantially more than the average family to necessities (e.g., food, shelter, clothing) as low-income. While not a perfect measure of low income, other measures such as LIM-AT show a similar downward trend for both Pemberton and SLRD.

## 3 Housing Profile

### 3.1 Key Findings

- Between 2006 and 2021, Pemberton's housing stock grew by 43%, in line with population growth trends, with most of the growth in lower density housing forms such as single-detached dwellings and row houses. Pemberton's housing stock consists of greater diversity of housing typologies compared to typical small communities, with a smaller proportion of single-detached houses and a higher proportion of row house and secondary suites. The community saw a greater proportion of single-detached houses and secondary suites between 2006 and 2021, while other dwelling types declined.
- Building permit data indicates that building permits are trailing net additional dwellings captured in the census. This may indicate more informal creation of units, such as through the conversion of single-family dwellings into rooming houses or adding secondary dwellings without accessing a building permit. While data is limited, these trends indicate that housing demand is surpassing supply.
- Pemberton has a relatively newer housing stock with 83% of the community's dwellings built after 1990, compared to 55% of the SLRD's housing stock.
- Pemberton and the SLRD overall have highly mobile populations. One in five Pemberton households move in a typical year and demographic data indicates more fluctuations between census periods than is typical. This makes noticing clear trends and keeping up with local housing need more challenging.
- The percentage of year-round occupied dwellings in Pemberton has increased from 85% to 95% between 2006 and 2021, likely influenced by the COVID-19 pandemic, which allowed many secondary and seasonal homeowners to live in Pemberton year-round. However, these trends may not be long-term as tourism returns and many companies that previously allowed remote work require workers to return to the office.
- As of 2021, Pemberton had 880 homeowners and 475 renters, with the proportion of renters increasing to 35% from 23% between 2016 and 2021. CMHC rental market data is limited for Pemberton, but there were 45 purpose-built rental units in late 2022. Estimates indicate that the majority of renters in Pemberton rent in the secondary rental market, with 43% living in secondary suites, 9.5% in purpose-built rental units, and the remaining 48% in rented condos, townhouses, or single-detached houses.
- The cost of owning a home in Pemberton has escalated at an eye-watering rate. Over the past ten years, the average home sale price for a single-detached home has increased by 130% and by 134% for an apartment condominium. A detailed affordability analysis looking at owner households showed that almost all households are priced out of the homeownership market based on typical standards of affordability.

- Primary rentals are purpose built rental housing and provide the greatest long-term housing security for renters, however, primary rental housing is extremely limited in Pemberton. Although more supply is in development, currently only 9.5% of renter households living in purpose-built rental. The remainder live in secondary rental, that is rented homes and condominiums, as well as secondary suites. Data on the availability and cost of renting in Pemberton is extremely limited (CMHC doesn't publish data for community of this size). However, available data suggests that one parent families and individuals living alone or with roommates face the greatest affordability challenges. Median household incomes for those households are nowhere near enough to afford median shelter costs in the community.
- Engagement findings indicate that housing precarity and homelessness are on the rise, with more visible homelessness and more reports of people living in overcrowded conditions or finding non-housing alternatives such as living in vans and tents.

## 3.2 Overview

### 3.2.1 Housing Stock

Between 2006 and 2021, Pemberton's housing stock grew by 43%, in line with household growth (see Figure 14). Most of this growth has been through lower density housing forms such as single-detached dwellings (with and without secondary suites) and row houses<sup>5</sup> (see Figure 15). While Pemberton's housing stock is concentrated in lower density forms, it notably offers a mix of housing typologies compared to typical small communities. Figure 15 shows the housing stock compared to the SLRD as a whole. Pemberton has a much smaller proportion of single-detached houses and a much higher proportion of row houses and secondary suites.

Between 2006 and 2021, Pemberton's housing stock changed in a variety of ways: the community saw a greater proportion of single-detached house (with and without secondary suites) (rising from 23% to 32%) and a higher proportion of secondary suites (rising from 11% to 15%) (see Figure 16). Other dwelling types declined over this period, including semi-detached houses (14% to 2%) and movable dwellings (6% to 4%). This data, however, must be treated with some caution. Inquiry with Statistics Canada indicated that some dwellings were reclassified after Pemberton experienced boundary extension, and this may account for some of the differences in semi-detached houses.

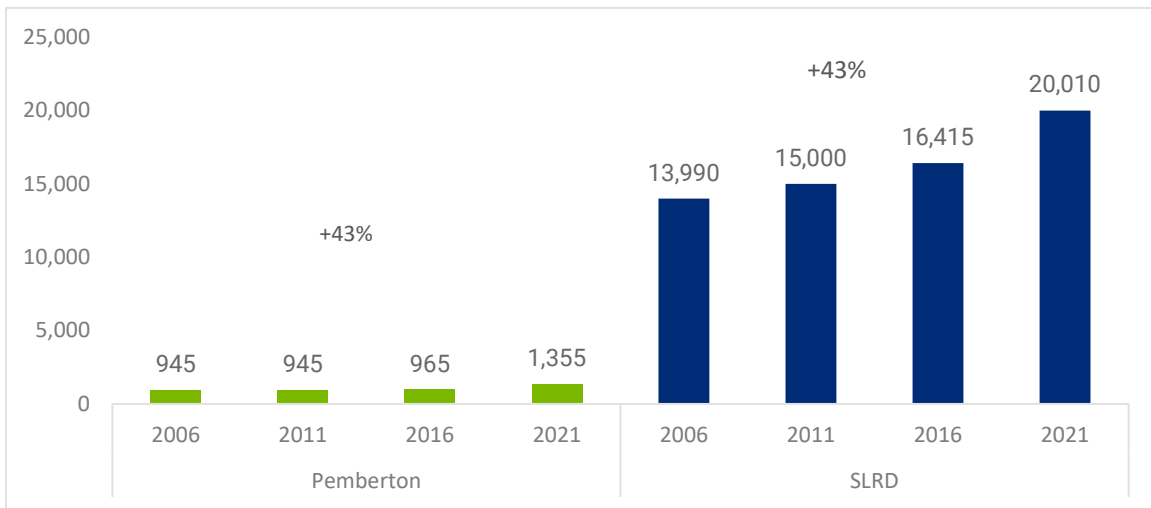
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<sup>5</sup> Row houses is the term used by Statistics Canada and refers to "one of three or more dwellings joined side by side" and typically refers to townhouses.

Reflecting Pemberton’s high proportion of families (as noted in section 2.2), most dwellings in Pemberton are 2- (29%) and 3- bedroom (36%) dwellings (see Figure 18).

Pemberton has a relatively young housing stock. 83% percent of dwellings in Pemberton were built after 1990, compared to 55% of the region’s housing stock (see Figure 19).

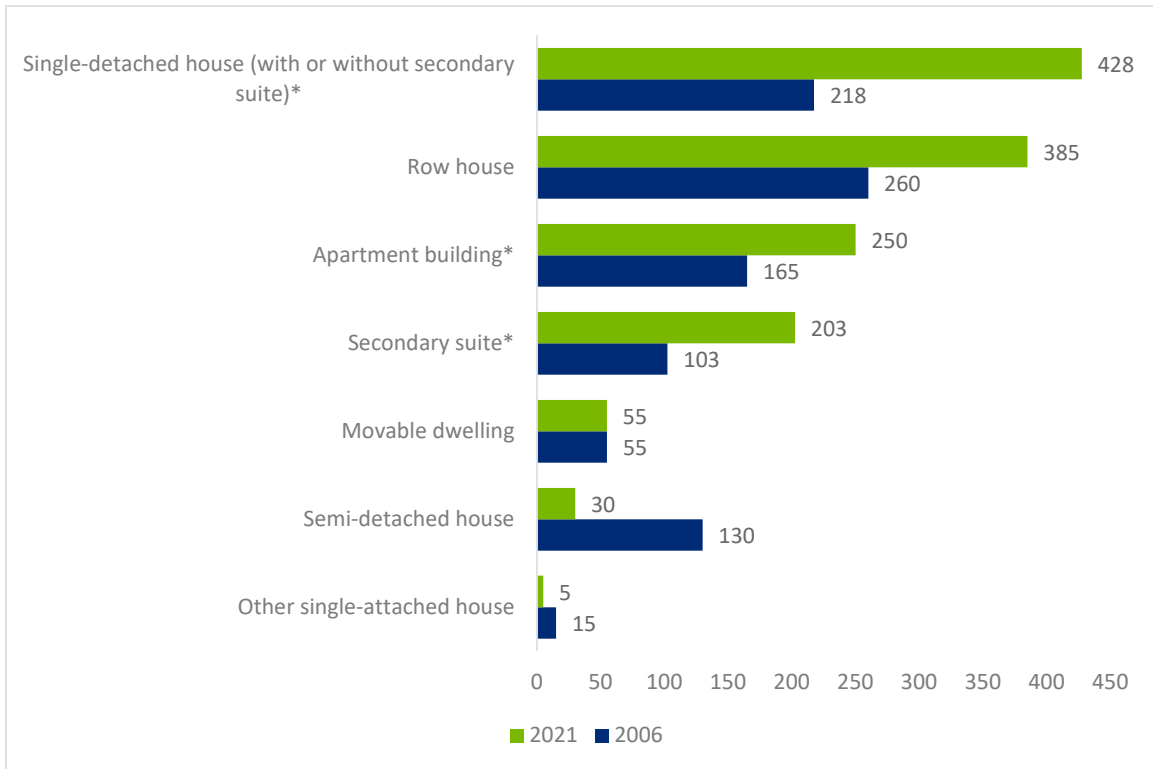
**Figure 14. Total dwelling units, Pemberton and SLRD, 2006 to 2021.**



Source: Statistics Canada Census Program, Census Profiles 2006, 2021.

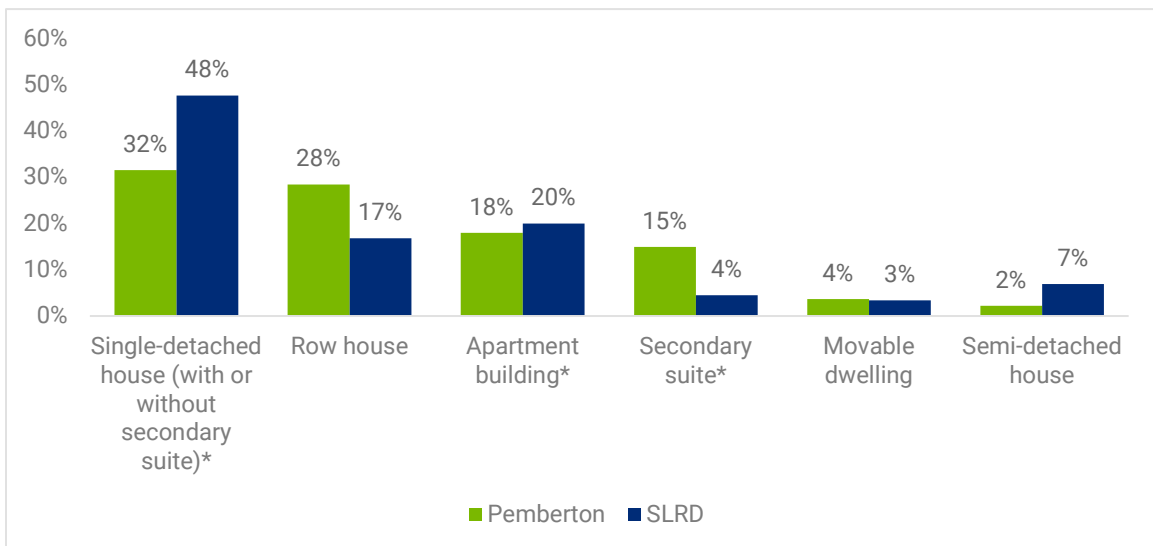
\* Statistics Canada uses the category “apartment or flat in a duplex” to refer to both homes with secondary suites and secondary suites themselves. For the data shown in **Figures 15, 16, 17**, this figure has been divided in half to estimate secondary suites. The half of the figure referring to the primary dwelling has been combined with the category “single-detached house” to make a combined category called “single-detached house (with or without a secondary suite). Statistics Canada also separates “apartments” into “apartment building that has 5 or more storeys” and “apartment building that has fewer than 5 storeys”. Pemberton does not have any apartments with five or more storeys, so these categories have been combined. 3% of SLRD dwellings are in apartment buildings that are 5 or more stories. The category “other single-attached house” is not shown on this graph as neither Pemberton nor the SLRD contain such dwellings.

**Figure 15. Number of dwellings by structural type, Pemberton, 2006 to 2021.**



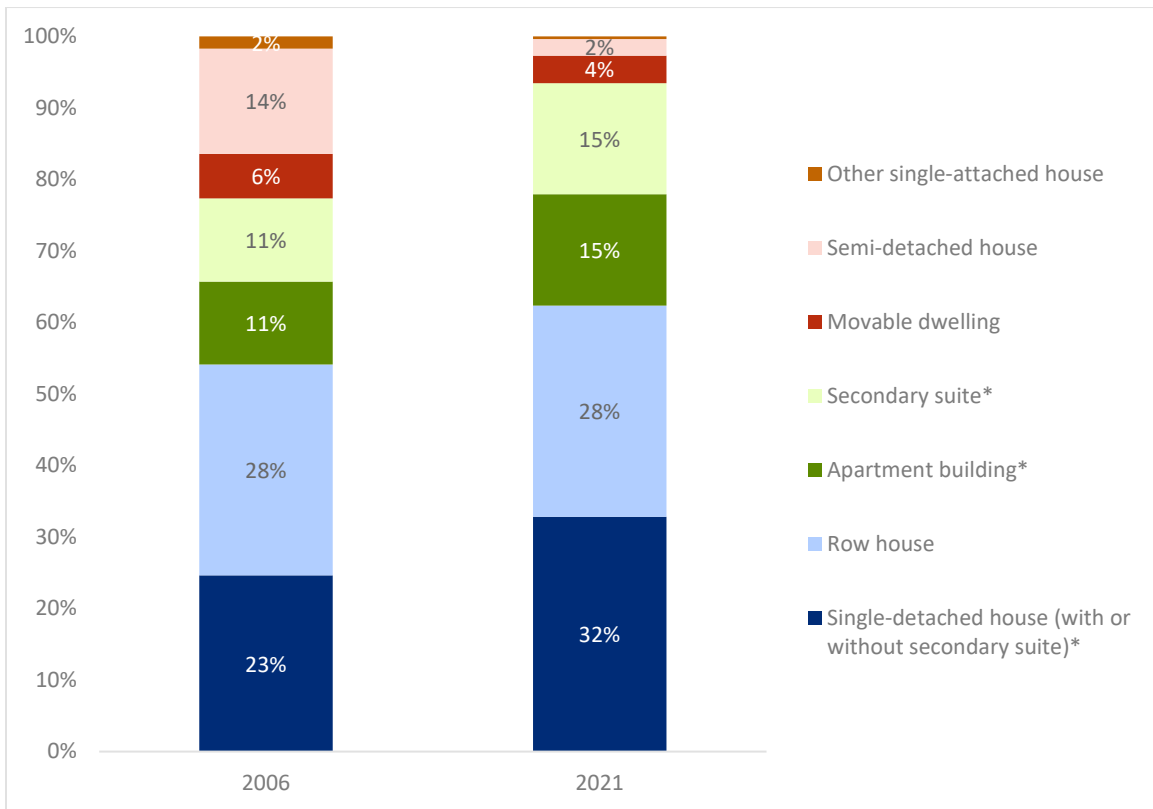
Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016, and 2021.

**Figure 16. Dwelling units by structural type, Pemberton and SLRD, 2021.**



Source: Statistics Canada Census Program, Census Profiles 2006, 2021.

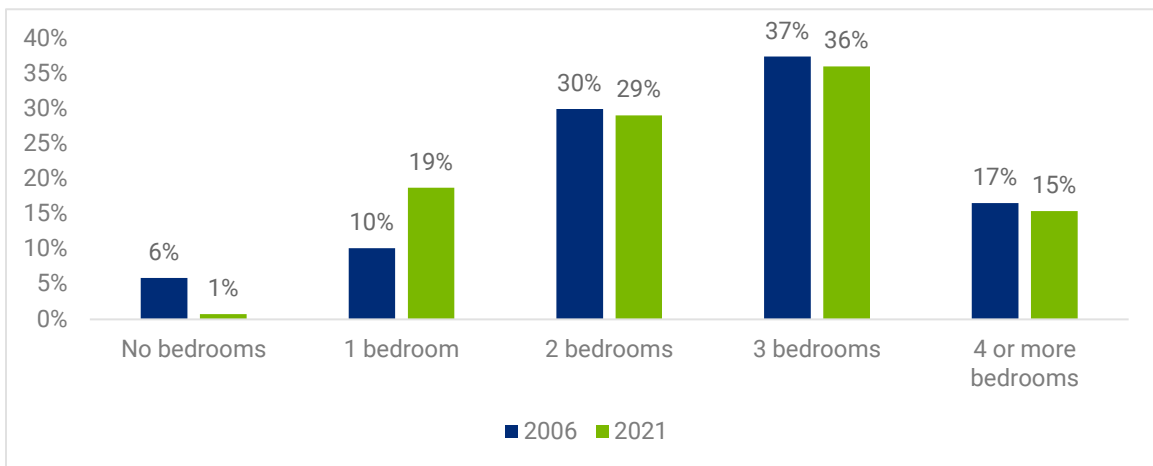
**Figure 17. Percentage of dwellings by structure type, Pemberton, 2006 - 2021.**



Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016, and 2021.

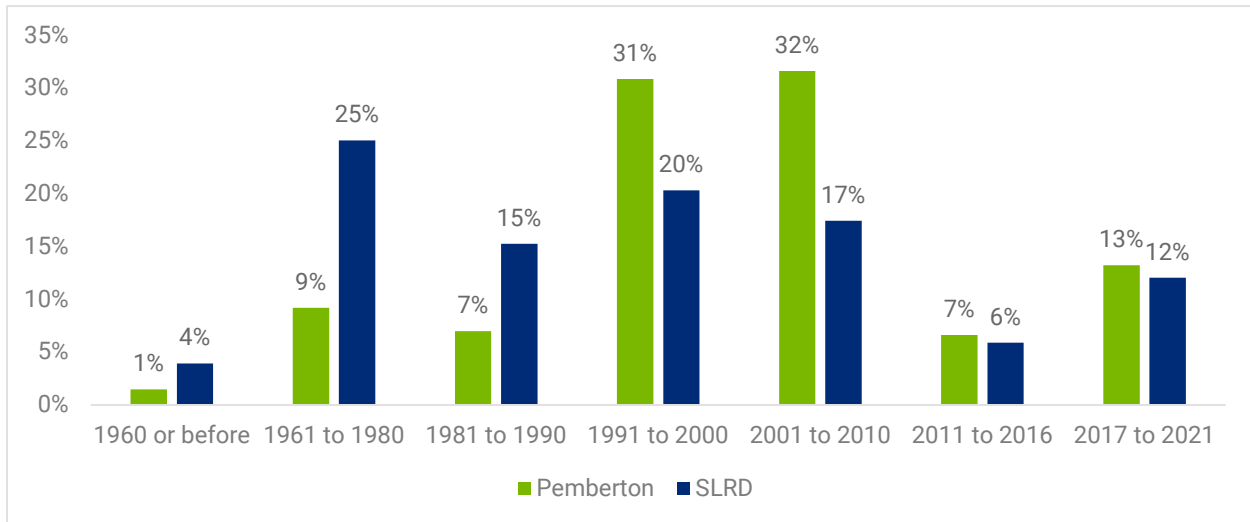
\*Statistics Canada uses the category "apartment or flat in duplex" to refer to homes with secondary suites and accounts for both the home and the secondary suite. For the purposes of this report, this figure was divided in half to identify houses with secondary suites and the secondary suits themselves. The category "apartment building" refers to apartment buildings with less than five storeys as Pemberton does not have any apartments with five storeys or more.

**Figure 18. Dwellings by number of bedrooms, Pemberton, 2016 to 2021.**



Source: Statistics Canada Census Program, Census Profiles 2006, 2021

**Figure 19. Dwellings by housing period of construction, Pemberton, 2021.**



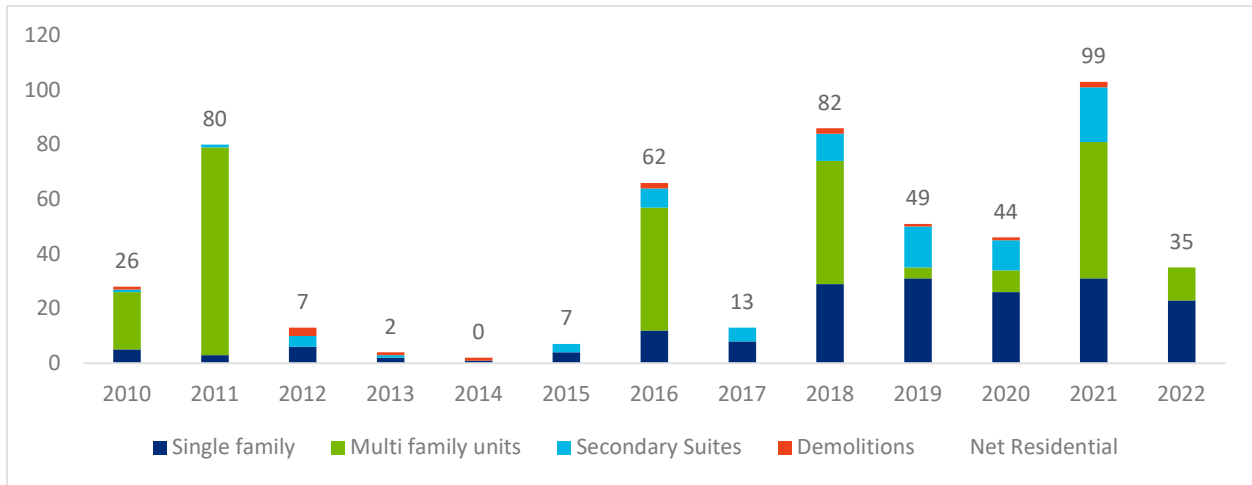
Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016, 2021

### 3.2.2 Development Trends

Figure 20 shows net building permits issued for residential development in Pemberton from 2010 to 2022 and includes both building permits and demolition permits issued. It shows major annual fluctuates in building permits issued over this time period. On average, 39 building permits (net) were issued per year between 2010 and 2022. This number has increased in recent years with 62 building permits issued per year over the past five years.

Of note, building permit data does not accurately reflect the increase in housing stock in Pemberton. Between the 2016 and 2021 censuses, an additional 390 private dwellings were recorded for Pemberton. However, the building permit data only shows 250 additional dwellings for 2016 to 2020, the five year period where completions on building permits can be expected to correspond roughly with the censuses. This reflects an observation identified through engagement with local stakeholders: single family dwellings may be divided into small apartments or accessory dwellings added outside the formal permitting process. One potential reason for homeowners not accessing formal building permits may be related to homes being situated within the floodplain. Permitting for accessory suites—in particular, some basement suites—may not be approved under Pemberton’s flood control bylaw. Trends such as these reflect significant demand for housing that is not being met through formal processes. It also indicates that the lack of housing supply may be leading renter households to unknowingly occupy homes at risk of flood damage.

**Figure 20. Net Building Permits, Pemberton, 2013 to 2022.**

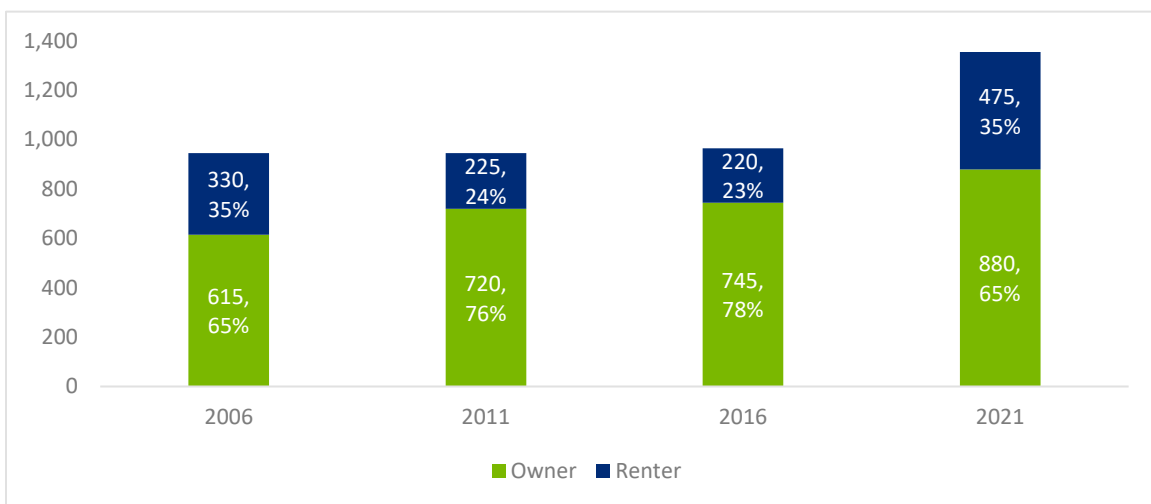


Source: Village of Pemberton, Building Permit Data, February 2023.

### 3.2.3 Tenure

As of 2021, there were 880 homeowners and 475 renters in Pemberton. Figure 21 illustrates that the distribution of tenures has fluctuated in Pemberton over time. Between 2006 and 2016, the proportion of renters in the community decreased from 35% in 2006 to 23% by 2016, while the overall supply of housing stayed relatively stable. Between 2016 and 2021, Pemberton saw a significant increase in both the number of dwellings and the population. Over these past five years, the proportion of renters increased again to 35%. Pemberton has a slightly higher rate of rentership than the region as a whole; 31% of households rent in the SLRD.

**Figure 21. Housing tenure, Pemberton, 2006 to 2021.**



Source: Statistics Canada Census Program, Census Profiles 2006, 2016, 2021; NHS Profile 2011



### **3.2.4 Movers**

Both Pemberton and the SLRD are communities in flux. In 2021, 19% of Pemberton households (640 households), and 18% of the SLRD households, had moved in the previous year. This is higher than the 14% rate of movers across the province. These proportions have been fairly consistent over the past four census periods. Looking at only households who had moved in the previous year, 48% (305 households) moved within Pemberton, 34% (215 households) moved from other parts of BC, 12% (75 households) moved from other provinces, and 8% (50 households) came from outside of Canada.

### **3.2.5 Usual Residents**

Statistics Canada collects data on whether dwellings are occupied by “usual residents” meaning whether they are occupied year-round. Dwellings that are not occupied by usual residents are typically seasonal or second homes or vacant. Between 2006 and 2021, the percentage of dwellings in Pemberton occupied year-round increased from 85% to 95%. This means that, over this period, dwellings in Pemberton were increasingly occupied by those who permanently reside in the community. As of 2021, 73 homes in Pemberton were not occupied year-round, down from 172 in 2006. The COVID-19 pandemic likely had an effect on home occupancy trends. Remote work allowed many secondary and seasonal homeowners to live in Pemberton year-round. Remote work also allowed many households to move from large urban areas to communities like Pemberton that offer greater lifestyle amenities. Finally, reduced travel and tourism reduced the need for seasonal workers in the area which may have also impacted occupancy. While these trends are significant, they may not be long term as tourism returns and many companies that had previously allowed remote work require workers to return to the office.

## What We Heard: Pemberton's Housing Stock

Local stakeholders reported the following feedback through interviews:

- There are a lack of options for renting higher density and more affordable dwellings such as condos, apartments, rowhouses, or townhouses.
- There are a lack of affordable rental and ownership options for families needing dwellings with at least three bedrooms.
- Young adults, seniors, individuals with disabilities, single parents, and low-income families and individuals are most impacted by housing affordability challenges. Increasingly, middle-income individuals and families are also facing challenges affording market rents.
- Land costs are high, and developers are pressured to build bigger and more expensive homes in order to make building feasible.
- Pemberton is running out of developable land and there is not enough suitable land available for developers to build denser housing types.
- The requirement for building to BC Energy Step Code 4 limits affordable development. Interview participants noted that the extra efficiency of homes is important but that it increases the cost of building which is a cost that will be carried by the owner or renter.
- Interview participants said they would like to see the Village speed up the process of permitting. Developers building single-detached dwellings don't have as many challenges with permitting as those building higher density dwellings (e.g., condos, townhouses). The approval process for multifamily homes is slow and have been further hampered by local government staffing shortages and interest rate hikes.
- There is a need for more non-market and market-restricted housing to support local workers.

Respondents who participated in the OCP engagement sessions noted the following:

- The lack of affordable housing for community members was consistently highlighted as a main challenge for the Village over the next 25 years. Many noted that those born here are often unable to stay as they become priced out.
- Housing affordability was the highest priority topic areas among participants of the OCP open house.
- Open house attendees were invited to vote on the type of housing they would like to see developed in the Village. The highest voted options included Semi-Detached Houses and Townhouses (68 votes), Secondary Suites and Carriage Houses (53 votes), and Three to Four Storey Walk-ups (48 votes).

### 3.3 Homeownership

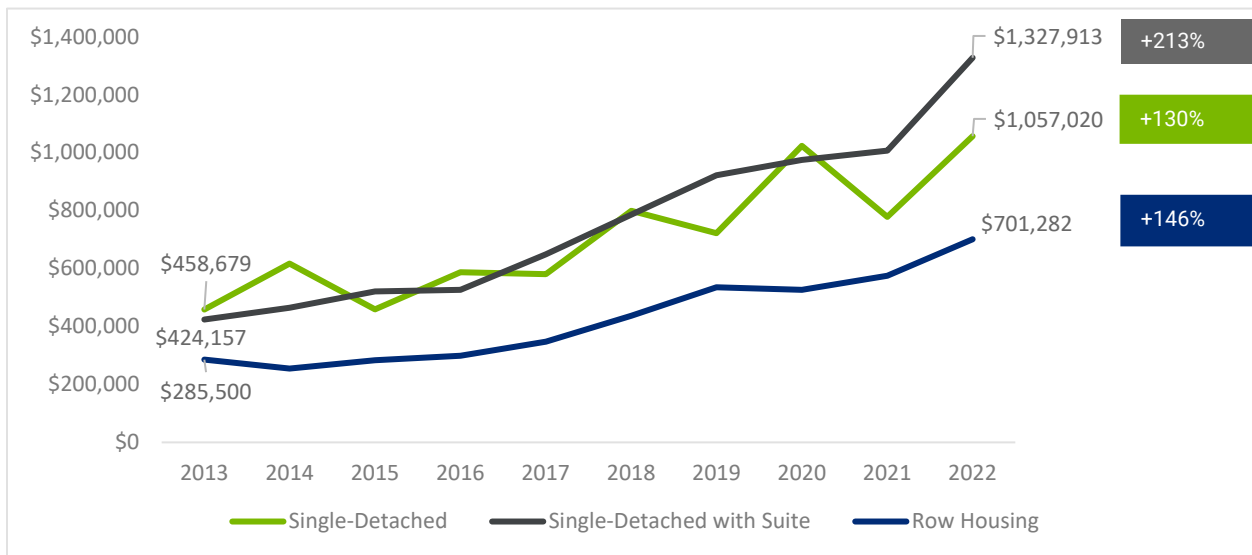
This section analyzes trends in the affordability of homeownership in Pemberton.

#### 3.3.1 Home Sale Prices

Figure 22 and Figure 23 show average home sale prices for a variety of dwelling types in Pemberton. Since 2013, Pemberton has seen significant increases in home sale prices for all dwelling types, as illustrated in Figure 22 (single-detached, single-detached with suite, and row housing) and Figure 23 (apartments and manufactured homes). Home sale values have increased between 130% and 357% for these various dwelling types. Average home sale prices for manufactured homes have grown the fastest, at 357% since 2013. Sale prices for single-detached houses with suites have grown by 213%, row houses by 146%, apartments by 134%, and single-detached homes by 130%.

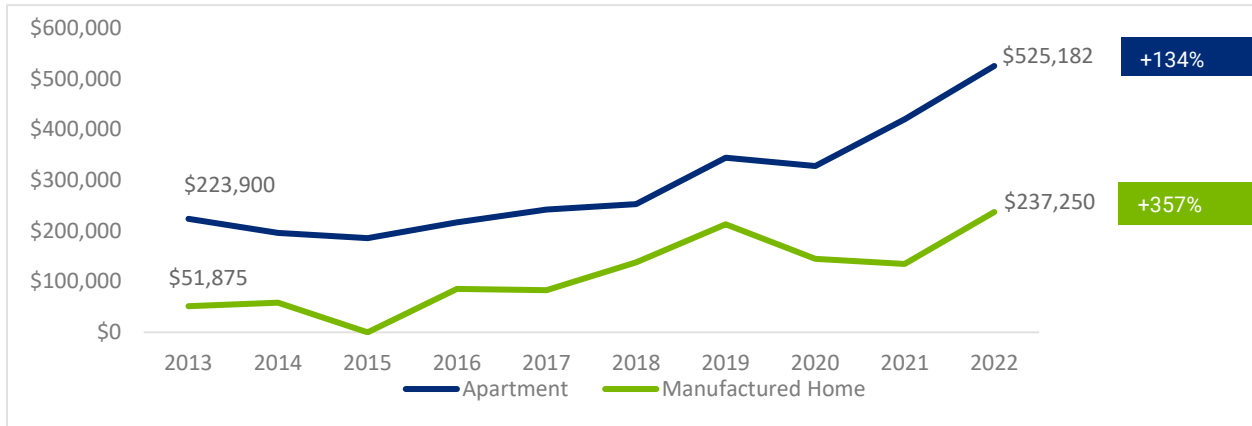
Data for home sale prices is dependent on sales occurring in a given year for a particular dwelling type. Average home sale prices for duplexes were not included as there were too many gaps in the data to include in these graphs. 5 data points were missing between 2013 and 2022, with no data for 2014, 2016, 2018, 2020, and 2022. These data gaps are likely the result of no duplexes being sold on the gap years listed.

**Figure 22. Average Home Sale Prices for Single-Detached, Single-Detached with Suite, Row Housing, Pemberton, 2013-2021**



Source: BC Assessment, 2022.

**Figure 23. Average Home Sale Prices for Apartments, Manufactured Dwellings, Pemberton, 2013-2021**



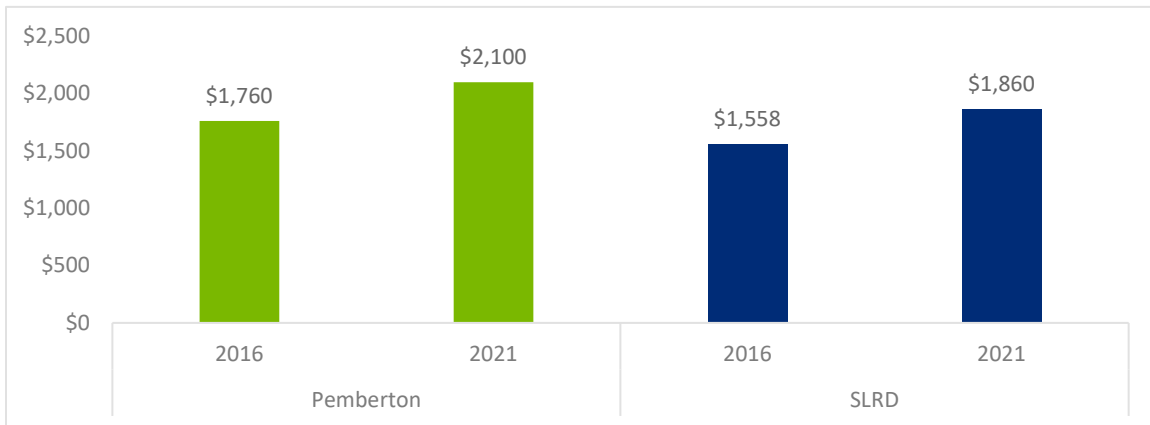
Source: BC Assessment, 2022.

Note that there was no data for 2015 due to low sales volumes.

### 3.3.2 Median Shelter Costs

Owner median shelter costs are the costs owners typically spent on housing every month. Understanding median shelter costs for Pemberton homeowners is vital to assessing ownership affordability. Figure 24 indicates that typical housing costs for homeowners in Pemberton are higher than median costs from the region. The median shelter cost for owners in 2021 was \$2100 per month.

**Figure 24. Median monthly shelter costs for owned dwellings, Pemberton and SLRD, 2016 to 2021**



Source: Statistics Canada Census Program, Census Profiles, 2016, 2021

Note that median shelter costs for owned dwellings includes those recent buyers as well as those who have been in their home for many years and may have paid off their mortgages. It is an aggregate figure reflected the halfway point of all owner household shelter costs. These figures are not considered an accurate measure of the true cost of owning in the community. Those entering the homeownership market today face significantly higher monthly shelter costs.

### 3.3.3 Affordability Gap Analysis

Two types of affordability gap analyses were completed to build a picture of how local household incomes compare with the cost of owning a home in Pemberton. As noted previously, owners typically have higher incomes than renters. Since median household income broken down by renter and owner households are not yet available for Pemberton in 2021, owner household incomes by household type have been estimated to reflect differences between owner and renter median incomes from previous years. For example, in 2016, owner household median income was \$91,907, and overall median income was \$82,585; owner income was 111.3% of overall income. Assuming there are no major variations in income differences in years before 2016, 111.3% can then be used to estimate owner incomes in Figure 25 below.

The first affordability analysis in Figure 25 looks at whether median-earning households can afford both median shelter costs in Pemberton by comparing shelter costs with what is affordable based on household incomes by household type. Affordable monthly housing costs in Figure 25 are based on the 30% shelter cost-to-income ratio.<sup>6</sup> This is a commonly used metric that considers housing affordable if a household is spending less than 30% of their income on shelter. Therefore, the affordable monthly housing costs have been calculated by taking 30% of the income by household type. Using this affordability metric, Figure 25 uses data from the 2021 census and highlights that for couples with and without children, shelter costs are affordable and that these households should have a surplus after paying for shelter costs. However, for one-parent households and for non-census families (i.e., individuals living alone or with roommates), shelter costs are highly unaffordable.

While this first affordability analysis provides a snapshot of affordability, these shelter costs are inclusive of all owners, and do not distinguish between new owners and long-time owners who may have much lower shelter costs as a result of having paid off their mortgages. Therefore, this data may not accurately capture typical homeownership costs. For those that have recently purchased a home or are first-time buyers, monthly costs of owning are likely to be much higher and are more accurately captured in a second affordability analysis.

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<sup>6</sup> Information on the 30% shelter cost-income ratio can be found here: [CMHC introduces the Housing Hardship Measure | CMHC \(cmhc-schl.gc.ca\)](https://www.cmhc-schl.gc.ca/en/affordable-housing/affordable-housing-measure)

**Figure 25 Owner Affordability Gap Analysis #1, Pemberton, 2022.**

Household Type (2021 Median Household Income)	Affordable Monthly Housing Costs	2021 Monthly Median Shelter Costs (\$2100) Difference
<b>Couples without Children (\$121,304)</b>	\$3,033	\$933
<b>Couples with Children (\$135,771)</b>	\$3,394	\$1,294
<b>One Parent Households (\$68,108)</b>	\$1,703	-\$397
<b>Non-Census Families (\$50,302)</b>	\$1,258	-\$842

*Source: Statistics Canada, Census, 2021. Median household incomes have been modified as described above.*

The second affordability analysis compares Pemberton’s median household incomes with the cost of being a new homeowner in 2022. Since 2022 median incomes are not available, median incomes from 2021 have been inflated to estimate 2022 incomes using a compound annual growth rate of 3.36%. The affordability analysis presented in Figure 26 is a more accurate reflection of current housing costs. However, it is important to note that this is only one scenario of many possibilities that can reflect current housing affordability, the inputs used for this analysis can vary widely by household and may vary based on the amount of a down payment and based on actual mortgage interest rates. The analysis presented in Figure 26 is based on the following data and assumptions:

- 2021 home sale prices from BC Assessment for single-detached homes, singled-detached homes with a suite, row houses, condominiums/apartments, and manufactured/ mobile homes (see Figure 22 and Figure 23).
- Mortgage payments were based on a 25-year amortization period with a 5.54% interest rate.<sup>7</sup>
- A down payment of 10% was assumed for sales prices below \$1 million and 20% for sales prices over \$1 million. The government of Canada requires a 20% down payment for homes with a purchase price of \$1 million or more.
- Flat rate monthly utility costs were calculated using the Village of Pemberton’s rates included in the 2020 Water Rate Bylaw, which is inclusive of water and sewer utility rates.<sup>8</sup> Utility costs ranged from \$41 to \$74 per month.

<sup>7</sup> Based on the 5-year fixed closed rate offered by TD as of June 6, 2023.

<sup>8</sup> Water Rate Amendment No. 884, 2020. <https://www.pemberton.ca/public/download/files/115804>

- Monthly hydro prices were estimated using Natural Resources Canada data on household types and energy usage for BC in 2020<sup>9</sup>, and BC Hydro's current residential rate of \$0.12 per kilowatt per hour.<sup>10</sup> Monthly hydro prices were in the range of ~\$130 for an apartment or condo to \$288 for a single detached home per month.
- Insurance costs were estimated by adding Square One's example personal property premium rate and fire premium rate<sup>11</sup>, and by using the average assessed home values for the different dwelling types to estimate the monthly rates. Insurance costs can vary significantly based on several factors including home location, home characteristics, occupancy and use, and personal characteristics of the insurance purchaser. Therefore, the monthly insurance costs are only basic estimates and range between \$65 to \$175 per month.
- Strata fees were estimated by using current Pemberton condominium and townhouse listings on Realtor.ca<sup>12</sup>, taking an average of the total listed condominiums and townhouse strata fees, respectively. Strata fees for condominiums were estimated to be \$297 per month, and townhouses were estimated to be \$333 per month.

Affordability estimates for gas were not included, as Pemberton does not have piped gas utility. Therefore, the analysis in Figure 26 shows only affordability based on hydroelectric utilities. While there are homes in Pemberton that use other sources of energy (e.g., propane), data for other sources are not available. This analysis is then based on the assumption that 100% of energy use is hydroelectric.

Figure 26 shows the results of the second affordability analysis and illustrates the difference between the actual cost of housing, and what is affordable for median household incomes based on households spending 30% of their median income. This analysis highlights that all household types are significantly limited or prohibited in what they can afford to own. Down payments are significant at all levels and require households to have pre-existing equity or to save for a number of years before they are able to enter the homeownership market.

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<sup>9</sup> Natural Resources Canada, Residential Sector – British Columbia.

[https://oee.nrcan.gc.ca/corporate/statistics/neud/dpa/menus/trends/comprehensive/trends\\_res\\_bct.cfm](https://oee.nrcan.gc.ca/corporate/statistics/neud/dpa/menus/trends/comprehensive/trends_res_bct.cfm)

<sup>10</sup> BC Hydro, Quick Facts, 2022. <https://www.bchydro.com/content/dam/BCHydro/customer-portal/documents/corporate/accountability-reports/financial-reports/annual-reports/cs-2480-bc-hydro-quick-facts-2022.pdf>

<sup>11</sup> Square One, Understanding your home insurance premiums, 2022. <https://www.squareone.ca/resource-centres/insurance-basics/understanding-your-insurance-premiums>

<sup>12</sup> <https://www.realtor.ca/mls>.



Figure 26 Owner Affordability Gap Analysis #2, Pemberton, 2022.

Household Type	2022 Median Household Income	Affordable Monthly Housing Costs	Single-Detached Dwelling	Single-Detached Dwelling with a Suite
Average Sales Price (2022)			\$1,057,020	\$1,327,913
Down Payment (20% required for homes over \$1 million)			\$211,404	\$265,583
Estimated monthly housing costs (2022)			\$5,806	\$7,182

Couples without Children	\$125,845	\$3,146	-\$2,660	-\$4,036
Couples with Children	\$141,467	\$3,537	-\$2,270	-\$3,645
One Parent Families	\$70,293	\$1,757	-\$4,049	-\$5,425
Non-Census Families	\$51,916	\$1,298	-\$4,508	-\$5,884

Household Type	2022 Median Household Income	Affordable Monthly Housing Costs	Row House	Apartment / Condominium	Manufactured/ Mobile
Average Sales Price (2022)			\$701,282	\$525,182	\$237,250
Down Payment (10%)			\$70,128	\$52,518	\$23,725
Estimated monthly housing costs prices (2022)			\$4,616	\$3,479	\$1,613

Couples without Children	\$125,845	\$3,146	-\$1,470	-\$333	\$1,533
Couples with Children	\$141,467	\$3,537	-\$1,080	\$57	\$1,923
One Parent Families	\$70,293	\$1,757	-\$2,859	-\$1,722	\$144
Non-Census Families	\$51,916	\$1,298	-\$3,318	-\$2,181	-\$315



## What We Heard: Homeownership

Local stakeholders reported the following feedback through interviews:

- Pemberton lacks higher density and more affordable dwellings such as condos, apartments, or townhouses.
- There is concern that some of the development that is currently underway will not service the local community but draw wealthier individuals and families wanting to move to Pemberton.
- There is a demand for all housing types, but particularly for one- and two-bedroom apartments, condos, and townhouses to meet the needs of first-time buyers, young families, single people, and for young seniors moving to Pemberton to be active and near their children or grandchildren.
- Living in Pemberton as a lone parent household is completely prohibitive. Young single people looking to leave the rental market and purchase their first home cannot do so in Pemberton.
- Almost everyone is stretched to afford to own a home. Those who purchased a home years ago are in a better position than those wanting to buy a home today. If a household is trying to buy in the present market, they likely will need financial support from family to be able to afford anything.
- Even homeowners with mortgage payments here might have to access the food bank. Lots of people with fulltime jobs might have to access rental supplement or income assistance.

Community members who participated in the OCP engagement noted the following:

- Participants noted that first-time home buyers are struggling to find appropriate housing in the community. Many are forced to leave the market and move away due to the high prices and a lack of options.



### 3.4 Rental Housing

This section analyzes trends in the supply and affordability of rented homes.

#### 3.4.1 Rental Housing Stock

A community's rental housing stock is made up of primary rental housing and secondary rental housing. **Primary rental housing**, or **purpose-built rental housing**, refers to privately initiated apartment structures used solely as rental units. These are typically multi-family buildings managed by a single landlord. **Secondary rental housing** describes rental units that were not originally purpose-built for the rental market, that are typically owned by a single owner, and that may be rented or owner-occupied. Examples of secondary rental housing includes secondary suites and carriage homes, as well as privately-owned condominiums, townhouses, and single-detached houses that are rented by the owner.

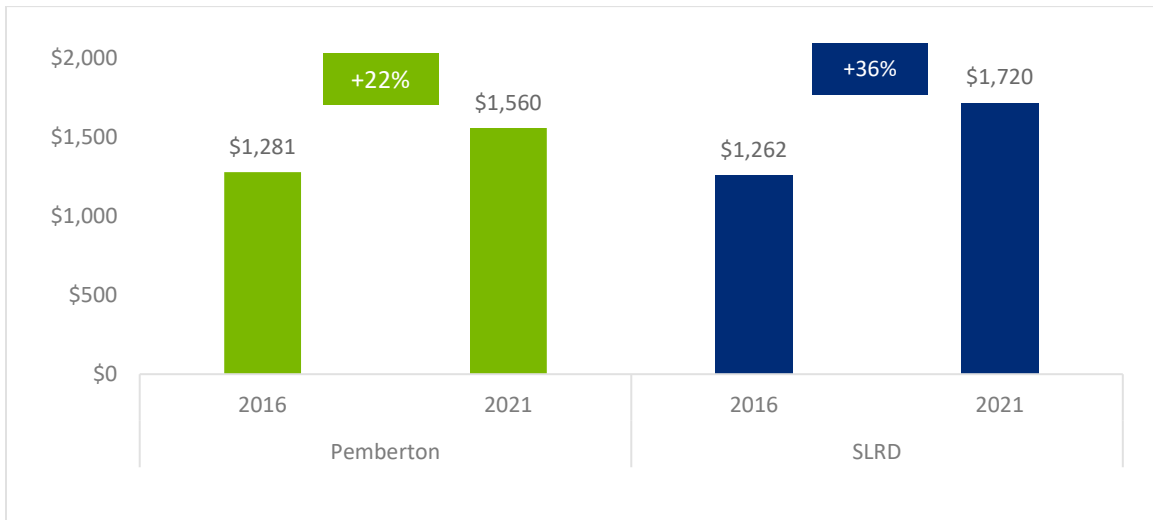
Pemberton has a very limited supply of purpose-built rental housing and most households rent in the secondary rental market. As of early 2023, Village data showed that there were 45 purpose-built rental units in Pemberton, including 37 one-bedroom units and eight two-bedroom units. Because of its small size, CMHC does not report on rental market data for Pemberton and data on the cost of renting in the community is limited.

Evidence indicates that the vast majority of renters in Pemberton rent in the secondary rental market, either renting accessory dwellings, or entire houses or condominiums. The 2021 census showed there were 475 renter households in Pemberton. With only 45 purpose-built rental units in the community, the primary rental market only serves about 9.5% of renter households. This indicates that 90.5% of renter households find housing in the secondary rental market, in accessory dwellings or rented houses, townhouses, and condominiums.

#### 3.4.2 Median Shelter Costs for Rented Dwellings

Renter median shelter costs are the costs households typically spent on rents every month. Understanding median shelter costs for Pemberton renters is vital to assessing rental affordability. Figure 27 indicates typical housing costs for renters in Pemberton are lower than median costs from the region. The median shelter cost for renters in 2021 was \$1560 per month.

**Figure 27. Median monthly shelter costs for rented dwellings, Pemberton and SLRD, 2016 to 2021**



Source: Statistics Canada Census Program, Census Profiles, 2016, 2021

Note that median shelter costs for rented dwellings includes those who recently began a rental lease as well as those who have been in their home for many years. It is an aggregate figure reflected the halfway point of all renter household shelter costs. These figures are not considered an accurate measure of the true cost of renting in the community. Those recently entering the rental market may be facing much higher rental rates.

### 3.4.3 Non-Market Housing and Rental Assistance

The number of households accessing subsidized housing, through non-market rental units or subsidies in the private rental market, has stayed fairly consistent over time. Census data on the number of renter households in subsidized housing is available for 2011 to 2021. Over this period the number of households accessing subsidized housing increased modestly from 30 to 40 households. This aligns with data on non-market housing units in Pemberton with a financial affiliation with BC Housing. BC Housing Data shows that as of May 2022, there were 40 non-market housing units in Pemberton.

**Figure 28. Non-Market Housing Units Affiliated with BC Housing, Pemberton, 2022.**

	Independent Social Housing	Rent Assistance in the Private Market	Transitional Supported and Assisted Living	Total
Number of Units	30	6	4	40

Source: BC Housing’s Research and Corporate Planning Department, Unit Count Reporting Model, March 2022.

### 3.4.4 Affordability Gap Analysis

A rental affordability analysis was completed for Pemberton based on estimated 2021 median incomes, using the same estimation method as used in the owner affordability analysis in section 3.3.3. Based on 2016 data, renter median incomes are 64% of overall median incomes. While this analysis provides an idea of rental affordability, it does not consider current rental costs which are typically far higher than median and monthly shelter costs as this data includes renters who have been in their homes for many years and have been relatively sheltered from major increases typically seen in rental markets.

As noted in section 3.3.3, median household income broken down by renter and owner households is not yet available for Pemberton in 2021. While the estimation method used to determine current renter incomes is not perfect, it provides a general idea of what affordability looks like in Pemberton and since 35% of households in Pemberton rent, this picture of affordability is important to note.

Figure 29 shows the results of this analysis. This analysis considers affordable monthly housing costs based on the 30% shelter cost-income ratio used in section 3.3.3. Median shelter costs for rented dwellings are affordable for couples with or without children who rent, but highly unaffordable for one-parent households and non-census families. Like the homeownership affordability analysis, non-census families or individuals living alone are by far the most deeply impacted by unaffordability in Pemberton.

**Figure 29. Renter Affordability Gap Analysis, Pemberton, 2021.**

Estimated 2021 Median Household Income for Renter Households	Affordable Monthly Housing Costs	2021 Monthly Median Shelter Cost Difference (\$1560)
<b>Couples without Children (\$69,301)</b>	\$1,733	\$173
<b>Couples with Children (\$77,567)</b>	\$1,939	\$379
<b>One Parent Households (\$61,200)</b>	\$973	<b>-\$587</b>
<b>Non-Census Families (\$45,200)</b>	\$718	<b>-\$842</b>

*Source: Statistics Canada, Census, 2021. Median household incomes have been modified as described above.*

### 3.4.5 Short-Term Rentals

AirDNA, a service that collects data on short-term rentals, reports that Pemberton saw a peak of 44 active rentals in the fourth quarter of 2022. Among current active rentals (28 as of March 10, 2023), 75% were for the entire home and 57% were for one-bedroom units.

In Pemberton, there is a limit on the amount of short-term vacation rentals that are allowable in the community. Short-term vacation rentals (STVRs) are limited to 5% of dwelling units in each neighbourhood. The current cap is at 27 total STVRs, of which 21 are active and 6 are available. A total of 13 applicants are on the waitlist where the neighbourhood limits have been reached. Note that legal B&Bs are allowed where permitted in the zoning bylaw. This may explain the inconsistencies from AirDNA and Village records for STVRs.

### **What We Heard: Rental Housing**

- There is a shortage of long-term, affordable rental housing, in particular, there is a shortage of one- and two-bedroom rentals.
- Many renters are forced to move elsewhere due to the lack of affordable, suitable rental units in Pemberton. Many workers who want to move to Pemberton for work have had to decline job opportunities because they were unable to secure rental housing.
- Seniors and people with physical disabilities may have to move elsewhere due to a lack of accessible rental housing (e.g., dwelling at ground level).
- If you're a lone parent household, living in Pemberton is completely prohibitive.
- There is a shortage of subsidized housing for low-income individuals and families. Sea-to-Sky Community Services helps community members facing eviction find housing in Squamish because of the lack of opportunities for subsidized housing in Pemberton.
- Short-term rentals are perceived to be reducing long-term rental stock for people who live and work in the region. There are reports of long-term renters being evicted because landlords want to convert their suites to short-term accommodations.
- Homeowners earn more money renting their suites short-term.
- Many who cannot afford to buy a house in Pemberton have left due to a lack of options for renting long-term.
- Assisted living for seniors to age-in-place is needed. The Lions Club Seniors Villa has supportive workers coming in to help residents, however, seniors who require assisted living or extra in-home supports often leave Pemberton for Squamish or elsewhere.
- There is a lack of subsidized housing for individuals who are low-income, disabled, or seniors. There is currently a long waitlist for the Lions Club subsidized housing.
- Employers struggle to recruit and retain staff due to a lack of affordable rental housing. Fewer young people are coming to Pemberton to work in trades because they are unable to find affordable accommodation. Some employers struggle to secure affordable housing for low-income staff, and others struggle to retain higher paid staff because of a lack of desirable options.
- No respondents interviewed recruit a temporary or short-term workforce. All employers interviewed are working to hire part- or full-time and permanent employees.

### **What We Heard: Rental Housing (continued)**

Feedback from OCP engagement also noted challenges in finding appropriate rental accommodations for community members. There is limited rental stock in the community, and many local wages do not provide enough financial stability for the population to afford the high rental prices.

### **3.5 Homelessness**

No data is currently available for trends in homelessness for Pemberton. Therefore, the state of homelessness in Pemberton remains mostly undocumented, with the exception of anecdotal evidence and stakeholder and community knowledge described below.

#### **What We Heard: Homelessness**

Local stakeholders reported the following feedback through interviews:

- Homelessness is becoming more visible than it used to be two years ago. Panhandling is becoming more widespread.
- Some people are living in unsuitable and precarious conditions off-grid, in mobile housing, tents, or couch surfing. Some interview participants knew of individuals living out of town and off-grid who would hitchhike into town for work and for amenities.
- Several interview participants reported anecdotes of people moving to Pemberton for work and couch surf while searching for accommodation, and then would have to move away because they weren't able to secure a rental accommodation.
- It is not uncommon for households to live in dwellings with not enough rooms to accommodate the number of people, for example, parents sleeping on a couch while their children sleep in a room of a one-bedroom suite.
- There is a need for improved supports for those underhoused and living in trailers. These individuals need support seasonally because their housing isn't necessarily safe in this climate.

## 4 Housing Need

This section summarizes how many units are needed to address current and anticipated housing need in Pemberton over the next five years.

### 4.1 Key Findings

Figure 30 summarizes the number of dwellings or other supports required to address current and anticipated housing need in Pemberton between 2023 and 2028. An evaluation of growth scenarios in development trends and current housing pressures revealed that the high growth scenario correlated most accurately with recent historical data. A high growth scenario was used to estimate total units required over the next five years.

- Current need indicates housing need at the time this document was prepared based on who lives in the community today. Only rental need is estimated in the current housing need category.
- Anticipated need indicates housing needed to support continued population growth trends in both the homeownership and rental markets.

**Figure 30 Summary of Housing Need, Pemberton, 2023 to 2028**

Type of Housing Needed	Number of Dwellings or Supports
Underlying Need (2023)	139+
Anticipated Homeownership (2023 to 2028)	466
Anticipated Rental (2023 to 2028)	242
<b>Total</b>	<b>847+</b>

*\*Based on average rate of core housing need for renter households in Pemberton applied to the 2023 estimate of renter households. Homeowners are not included in this figure as their needs and movement in the housing systems differs due to their access to home equity. This figure should be considered a minimum as it does not account for suppressed household (e.g., young people unable to form own households due to lack of housing supply or households living in overcrowded conditions). As core housing need refers to existing household living in the community who are unable to afford to move, these households require either non-market rental units or direct subsidies.*

## 4.2 Underlying Housing Need

### 4.2.1 Housing Standards

Housing standards<sup>13</sup> are nationally used units of measure that identify three aspects of housing:

- **Affordable Housing:** housing that costs less than 30% of total before-tax income.
- **Adequate Housing:** housing that does not require major repairs, according to residents.
- **Suitable Housing:** housing that has enough bedrooms for the size and makeup of the resident household, according to National Occupancy Standard (NOS) requirements.

Figure 31 shows the number and proportion of all households in Pemberton that fall below each housing standard. Affordability is the most significant issue for Pemberton households, as it is in most BC communities. Figure 32, Figure 33, and Figure 34 show how these trends have changed over time for the affordability, adequacy, and suitability standards.

The proportion of renters facing rental need is typically much higher than owners. The 2021 data on the affordability standard must be read with caution as income supplements introduced as a COVID-19 pandemic response were still in place and may have temporarily inflated incomes. There is not enough evidence to suggest that housing issues are truly on a downward trajectory. As pandemic restrictions eased and interest rates remained low through 2021 and most of 2022, housing demand increased rapidly. Broader trends indicate that affordability and supply issues are much worse today than in 2021; for example, CMHC 's 2022 Rental Market Survey reported the lowest Canada-wide rental vacancy rate in two decades.

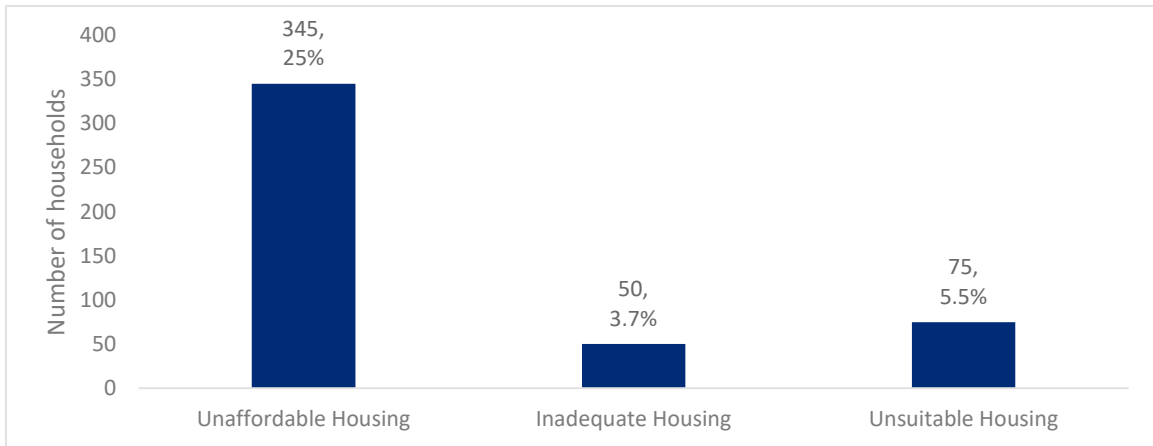
Issues with housing adequacy, that is state of repair, appear to have worsened over time (Figure 33). Issues with housing suitability fluctuate significantly between census periods (Figure 34). As noted in Section 2: Community Overview, Pemberton experiences major fluctuations in its households between census periods and this is likely due to the presence of a sizeable temporary (seasonal) workforce. Suitability issues may be short-term as workers and households accept whatever housing is available at the time of need.

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<sup>13</sup> See glossary for further details.

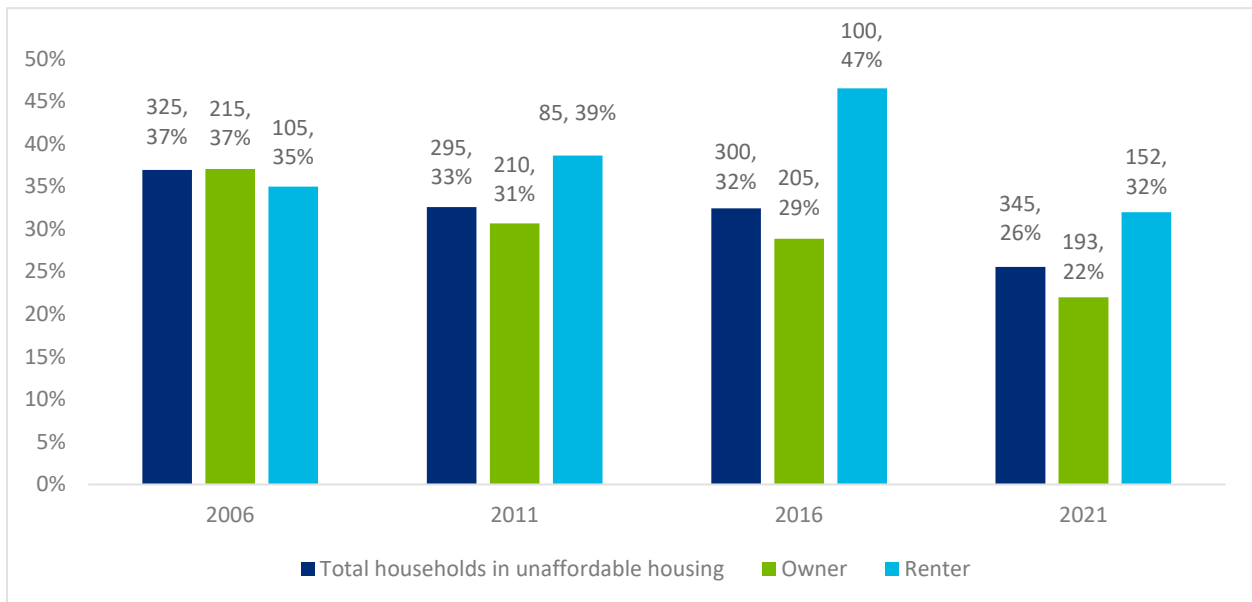


**Figure 31. Households below housing standards, Pemberton, 2021.**



Source: Statistics Canada Census Program, Census Profile 2021

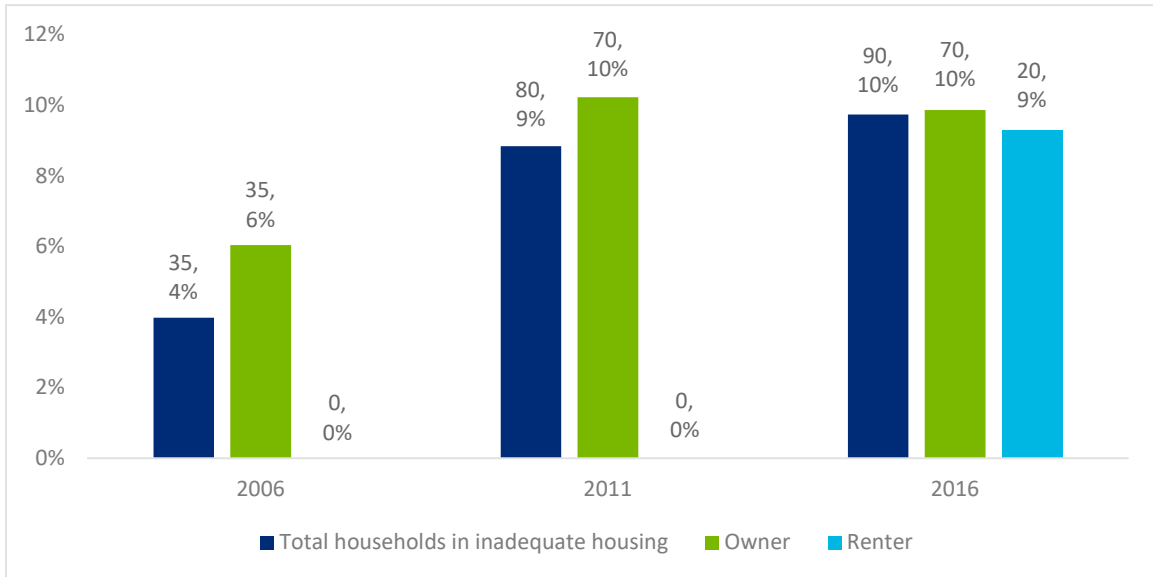
**Figure 32. Households spending 30% or more of gross household income on shelter, Pemberton, 2006 to 2016.**



Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

Note that the 2021 Census Profile reports on the percentage of households in core housing need, but not the number of households. The number of households has been estimated based on the percentages provided.

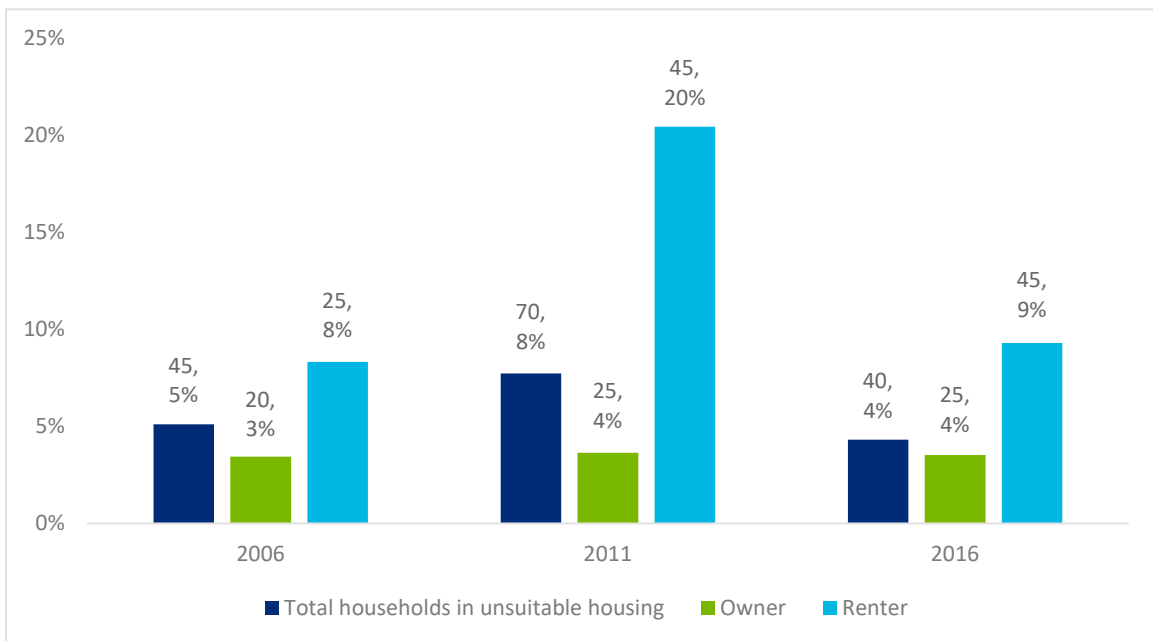
**Figure 33. Share of households with inadequate housing by tenure in Pemberton, 2006 to 2016.**



Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

2021 data on housing adequacy by tenure was not available at the time this document was prepared. No renter households were reported to be living in inadequate housing in 2006 and 2011. This is likely due to the small number of renters in the community and the relatively young housing stock.

**Figure 34. Households with unsuitable housing by tenure, Pemberton, 2006 – 2016.**



Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

2021 data on housing suitability by tenure was not available at the time this document was prepared.

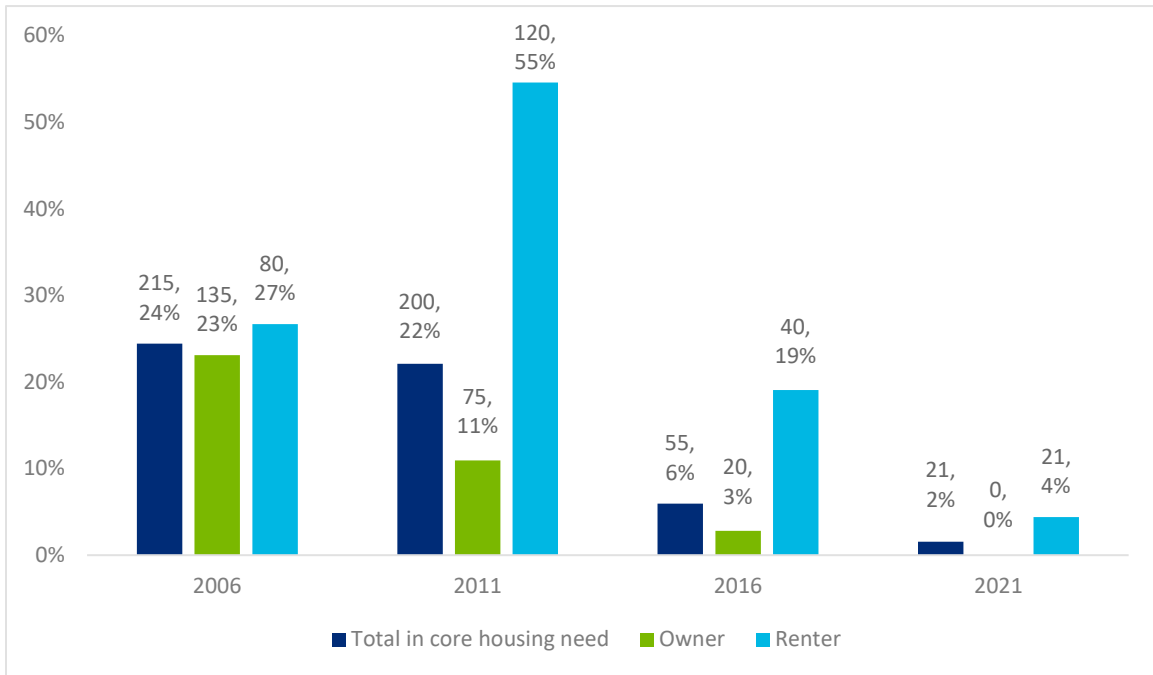
#### 4.2.2 Core Housing Need

CMHC defines core housing need as a household whose housing falls below at least one of the adequacy, affordability, or suitability standards **AND** who would have to spend 30% or more of its before-tax income to afford the median rent for a more appropriate unit in the community. Those in extreme core housing need meet the definition of core housing need and spend 50% or more of their income on housing. Essentially, households in core housing need are facing at least one housing issue and cannot afford to move in the same community.

Core housing need is an important measure of the health of a community's housing system. However, because of the impact of income supplements during the type of the 2021 census, 2021 data on core housing need is not considered an accurate reflection of true core housing need in the community and should not be relied upon alone to determine whether there are unmet housing needs in the community. Because of these data limitations, looking at historic trends and average core housing need over time is recommended until future censuses shed light on longer-term trends.

Figure 35 shows the proportion of households, including by tenure, who were identified as in core housing need over the past four census periods. The 2021 data indicates unusually low core housing need which needs to be treated with caution for the reasons stated above. The trends do indicate that Pemberton experiences major fluctuations in core housing need between census periods and this is likely due to the population and household dynamics of a workforce that moves in and out of the community in high proportions. The spike in the percentage of renters in 2011 in core housing need may be related to the 2020 Winter Olympics, which was hosted partly in Whistler. As a result of this event, many Pemberton rentals may have been temporarily removed from the market and the lack of available rentals may have contributed to an increase in rental prices, creating even more need for rentals.

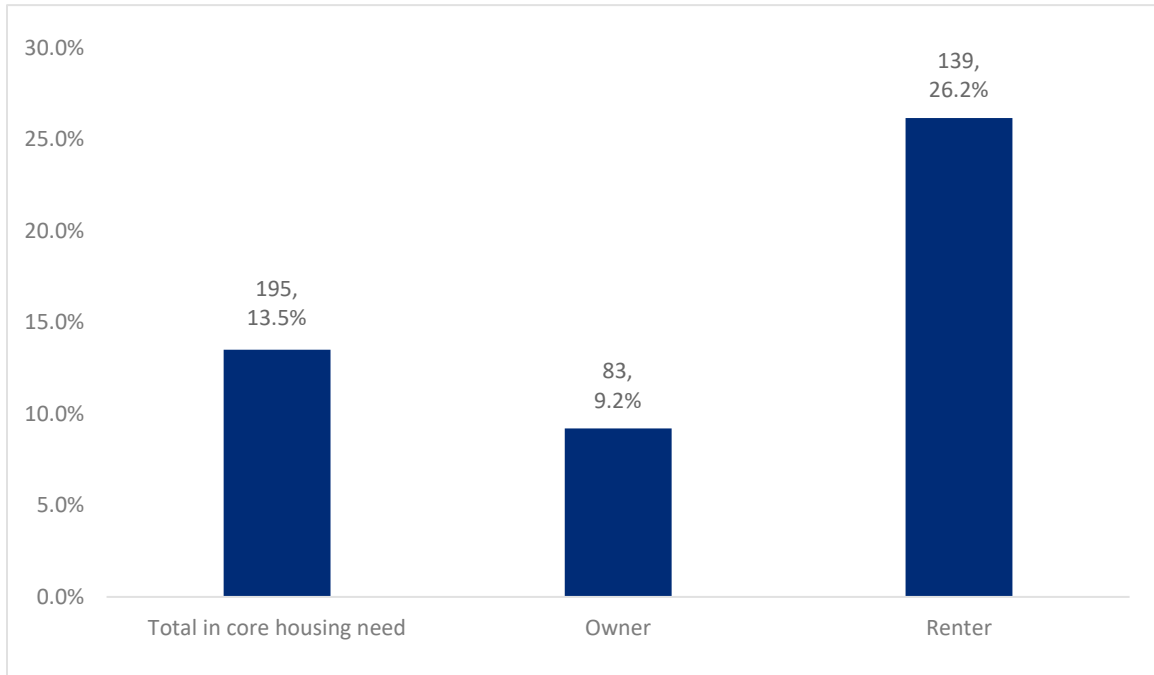
**Figure 35. Households in core housing need by tenure, Pemberton, 2006 - 2021**



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

Since the data for 2021 is considered unreliable until future census data can confirm the direction of trends, an average of the past four census periods has been taken to present a more reliable, but still imperfect, picture of current core housing needs (see Figure 36). This more realistic picture of current core housing needs estimates that 13.5% of Pemberton residents are in core housing need (approximately 182 households), including 9.2% of homeowners, and 26.2% of renters.

**Figure 36. 4-Year average estimate of households in core housing need by tenure and estimate of 2023 households in core housing need, Pemberton**



*Source: Based on data from Statistics Canada Census Program, Custom Data Organization for BC Ministry of Municipal Affairs and Housing, Census Profiles 2016 to 2021.*

### 4.3 Anticipated Housing Need

Housing needs reports are required to outline anticipated housing need over the next five years, 2023 to 2028. This time frame is the focus of this document. For insight into longer term trends, 2021 (last census year) and 2041 population and dwelling projections are also included. The base year used to develop the projections is 2021 as this is the last year for which census data is available. For the purposes of a consistent starting point aligned with the publication of this document, the 2023 population (3,514) was estimated using the baseline scenario.

The population projections presented here are one set of possible scenarios and can change due to a myriad of factors, including demographic, economic, environmental, and other factors. This information is provided to support planning initiatives and should be considered in light of new information as it becomes available. Projections should be updated at least every five years.

An overview of the projections methodology can be found in the appendix.

### 4.3.1 Projected Population

To develop dwelling projections for the purposes of this Housing Needs Report, three population scenarios were prepared for Pemberton. While 2021 represents the most recent census data, 2023 population and household estimates were prepared to align with the publication of this report and are used as a starting point for estimated anticipated housing need.

The **baseline scenario** based BC Stats estimates for Pemberton that are based on fertility, migration, and death rates in the community. It assumes an average annual growth rate of 1.2% between the period of 2021 and 2041.

As Pemberton has experienced much higher growth in the past several years than in past decades, two higher growth scenarios were also prepared to support the Village in anticipating housing need in future years. These growth scenarios are based on Pemberton's more recent ten-year population growth trends. The **medium growth scenario** assumes an average annual growth rate of 3.1% between the 2021 census year and 2041. The **high growth scenario** assumes an average annual growth rate of 5.8%.

Figure 37 shows historic and projected population growth in Pemberton until 2041. As the three scenarios show, there is significant spread in potential growth in Pemberton. The historical and baseline lines on the graph show slower, flatter growth over time, reaching a total population of approximately 4,305 by 2041. The medium and high growth scenarios show more significant additions to the population, especially through in-migration from other communities. In these scenarios, the population of Pemberton may increase two to three times its current population over the next 20 years.

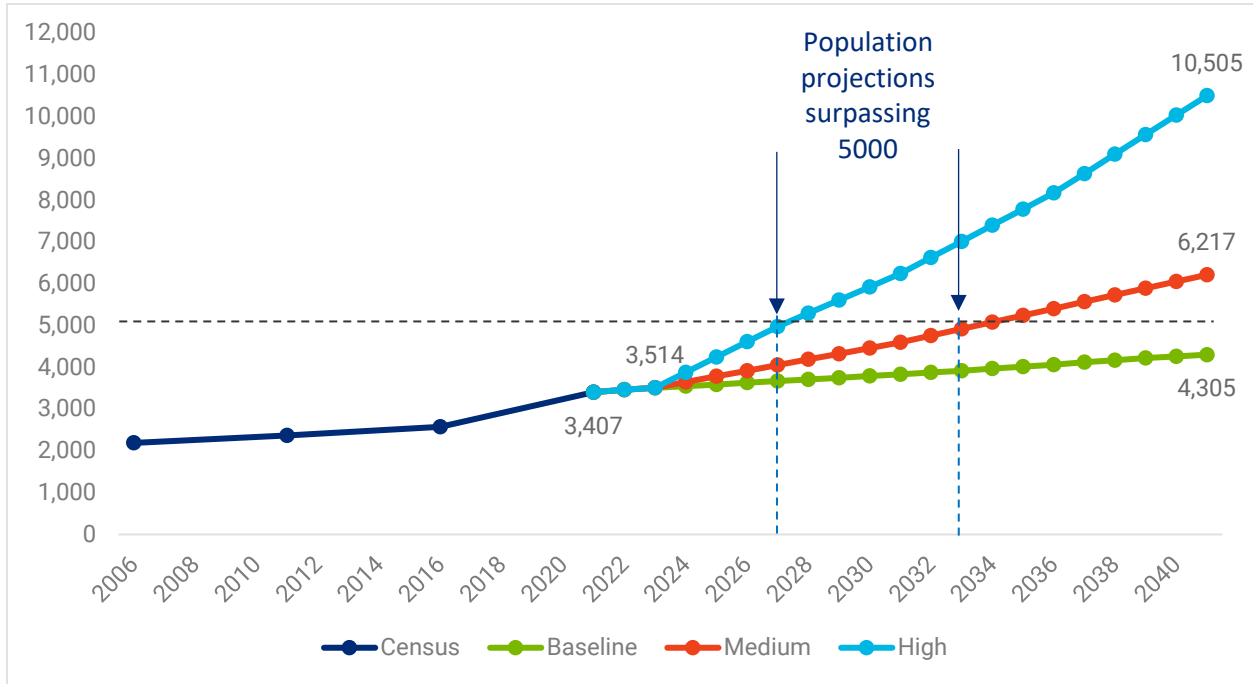
In the short term (five year) projections, the growth scenarios estimate the following population by 2028:

- Baseline: 3,710
- Medium growth scenario: 4,191
- High growth scenario: 5,295

The graph below highlights the point in time, based on the growth scenarios, that Pemberton's population is expected to reach 5,000, which ranges from as early as 2027 in the high growth scenario, 2033 in the medium growth scenario, and beyond 2031 in the low growth scenario. As population and housing trends in Pemberton indicate that the high growth may be most reflective of current dynamics, it is anticipated that the community will reach this population level in the near term unless there is a significant shift in development and growth trends. This population level is significant because once a municipality's population surpasses 5,000, it faces

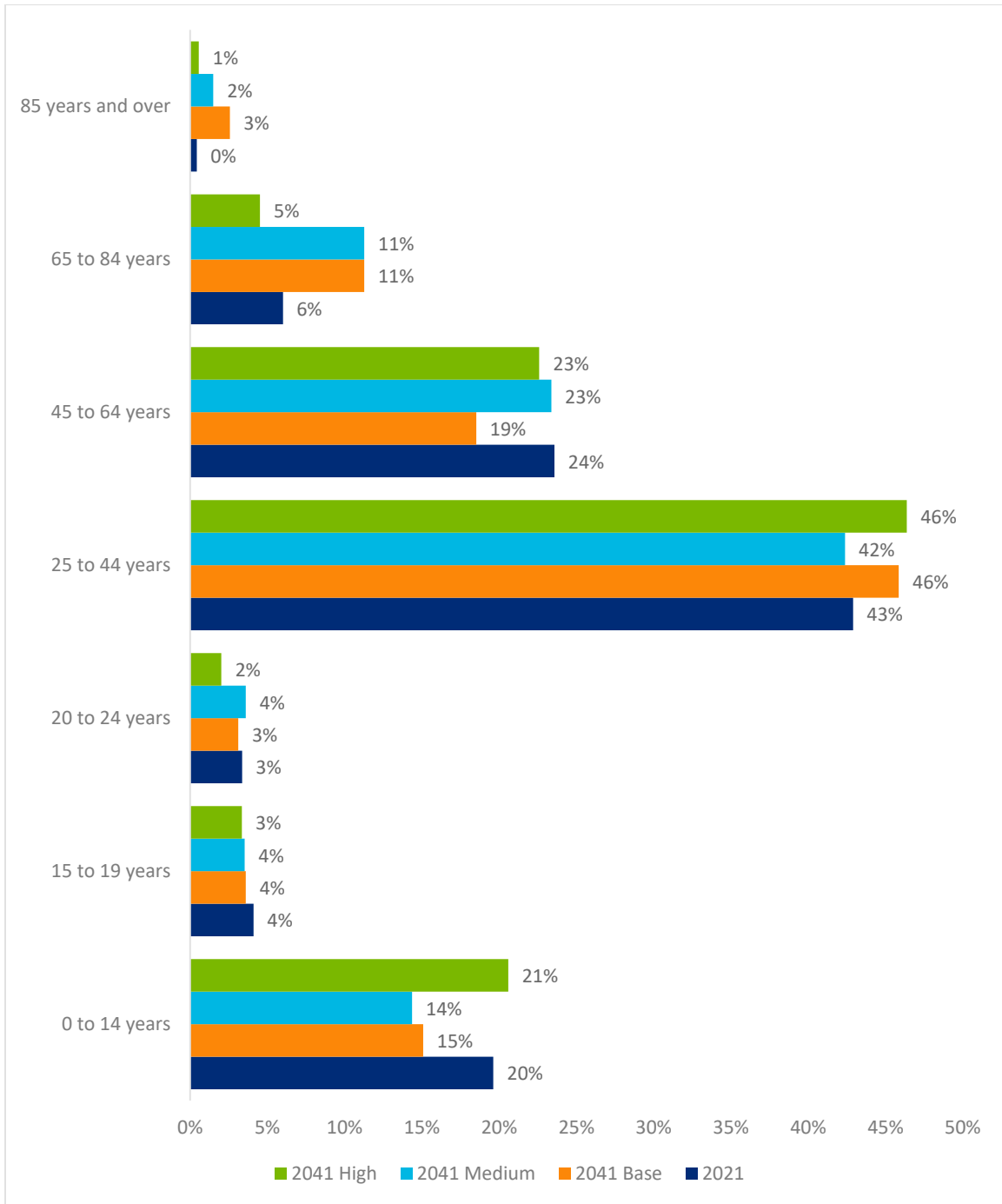
additional financial cost burdens for policing services. While not a focus of the housing needs report, this information is highlighted to inform future planning.

**Figure 37. Historical and Projected Population, Pemberton, 2006 to 2041.**



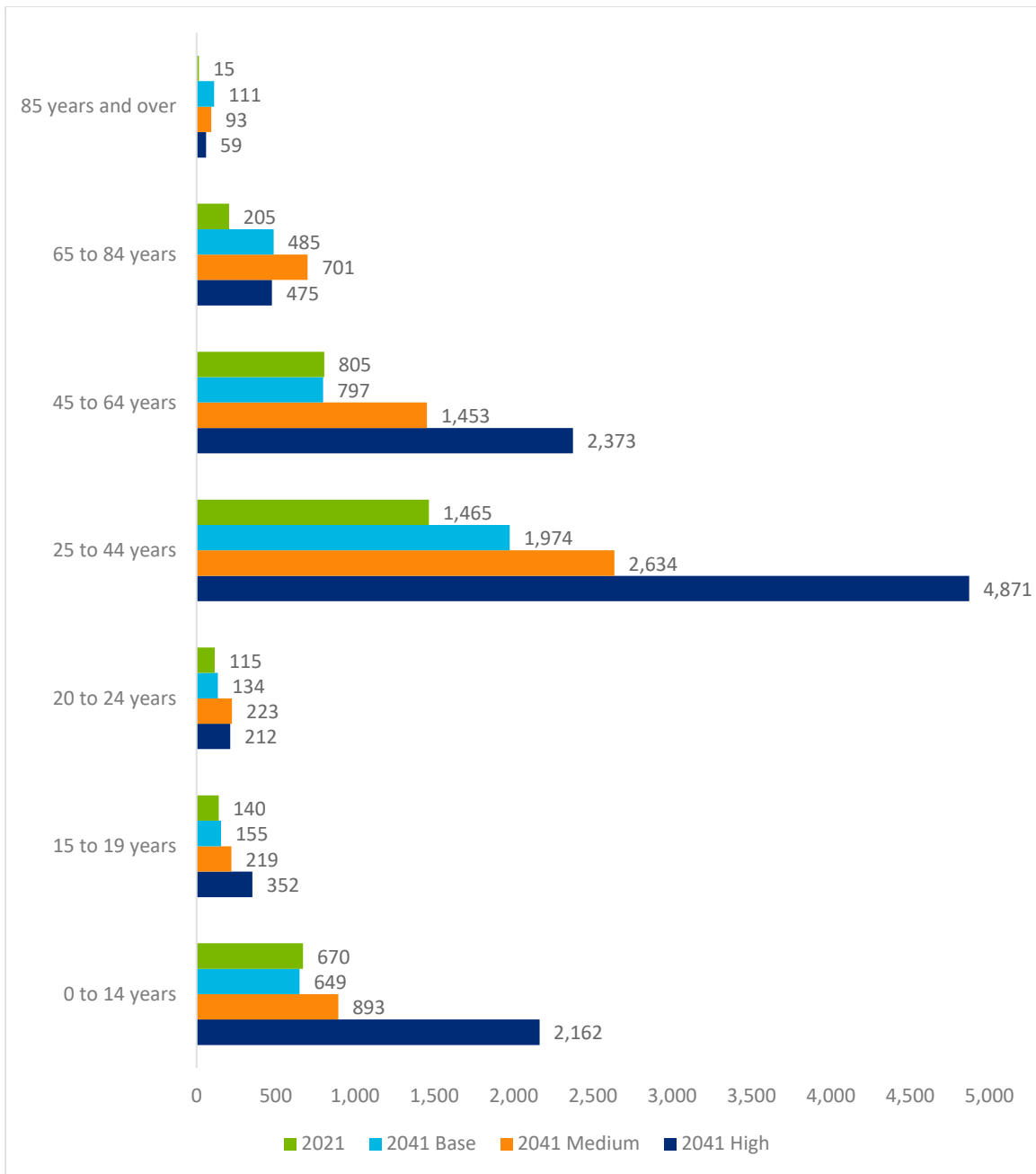
In addition to a growing population Pemberton, is also experiencing some modest shifts in its demographics through age distribution, as shown in Figure 38 and Figure 39. While Pemberton has seen a gentle aging trend in recent years, and projections based on the community’s current demographics indicate that this trend will continue, but that Pemberton’s overall population will stay relatively young. All of the scenarios project that the median age in Pemberton in 2041 will be between 37.1 and 38.1.

**Figure 38. Projected Age Distribution by Percentage, Pemberton, 2021 to 2041.**





**Figure 39. Projected Age Distribution by Count, Pemberton, 2021 to 2041.**



### 4.3.2 Anticipated Units by Tenure

Household projections were developed to estimate the number of dwelling units by tenure that will be needed in Pemberton if trends continued. Figure 40 summarizes the dwelling projections between 2023 and 2028. Figure 41 shows a longer-term trend from 2021 to 2041.

The average household size is projected to remain at approximately 2.5 over this period.

Figure 40. Short Term Projected Units by Tenure, Pemberton, 2023 to 2028.

	Baseline Scenario	Medium Scenario	High Scenario
Owner	45	169	466
Renter	36	91	242
<b>Total</b>	<b>81</b>	<b>260</b>	<b>708</b>

Figure 41. Long Term Projected Units by Tenure, Pemberton, 2021 to 2041.

	Baseline Scenario	Medium Scenario	High Scenario
Owner	217	753	1,858
Renter	151	423	941
<b>Total</b>	<b>368</b>	<b>1,176</b>	<b>2,799</b>

#### 4.3.3 Anticipated Households and Units by Bedroom Count

Figure 42 shows estimated household distribution for growth between 2023 and 2028 based on each of the growth scenarios.

Figure 42. Short Term Projected Household by Household Types, Pemberton, 2023 to 2028.

	Baseline Scenario	Medium Scenario	High Scenario
Couple Family Without Children	27	71	161
Couple Family With Children	11	76	275
Lone Parent Family	4	13	34
Other Census-Family	3	12	42
Non-Census-Family	36	88	196
<b>Total</b>	<b>81</b>	<b>260</b>	<b>708</b>

Based on the distribution of household types and household sizes for the most recent available census year (2016), the distribution of units by bedroom count has been estimated in the table below.

*This is meant to serve as a guideline only. These guidelines are applied only to the five-year, high-growth unit projections as the distribution of household types will change over time and is influenced by the supply of housing.*

**Figure 43. Guidelines for the Bedroom Count of New Units, Rental Housing.**

	Proportion	Estimate for High Growth Scenario, 2023 to 2028
Studio / One Bedroom	60%	145
Two Bedroom	11%	27
Three or More Bedrooms	30%	73

*Note that, due to rounding, the proportions do not add up to exactly 100%, which slightly affects that total estimate.*

**Figure 44. Guidelines for the Bedroom Count of New Units, Ownership Housing.**

	Proportion	Estimate for High Growth Scenario
Studio / One Bedroom	37%	172
Two Bedroom	23%	107
Three or More Bedrooms	40%	186

*Note that, due to rounding, the proportions do not add up to exactly 100%, which slightly affects that total estimate.*

#### 4.3.4 Affordability of Rental

Figure 45 outlines guidelines for affordability of new rentals in Pemberton. It is based on the most recently available income distribution for renter households (2016). Anticipating affordability is a complex undertaking and these figures are intended to inform the community and housing sector in Pemberton about what levels of affordability are required to meet the needs of the local population. These can be used to inform housing policies and help set rent levels in new buildings. They may also be used to evaluate different housing forms for how well they meet the affordability needed for local incomes.

***This is meant to serve as a guideline only. The data is the best available at the time of this report but is out of date. Once income distribution by tenure is available through provincial data to support housing needs reports, this table should be updated internally to support decision-making about affordability. These guidelines are applied only to the five-year, high-growth unit projections as the distribution of incomes will change over time and is influenced by the supply of housing.***

Affordability guidelines are not provided for homeownership because there are fewer mechanisms for local government to impact the sale and resale prices of homeownership. The affordability analysis completed in Section 3 can be used to help inform decisions about what home price may or may not be affordable for local workers.

**Figure 45. Guidelines for Affordability in New Rental, 2023 to 2028.**

Income	Affordability	Proportion	Estimate for High Growth Scenario
<b>Under \$45,000</b>	Under \$1,125	38%	92
<b>\$45,000 to \$69,999</b>	\$1,125 to \$1,750	21%	51
<b>\$70,000 to \$89,999</b>	\$1,750 to \$2,250	19%	46
<b>\$90,000 to \$124,999</b>	\$2,250 to \$3,125	13%	31
<b>\$125,000 to \$199,999</b>	\$3,125 to \$5,000	4%	10
<b>\$200,000 and over</b>	\$5,000 and over	4%	10

*Note that, due to rounding, the proportions do not add up to exactly 100%, which slightly affects that total estimate.*

#### 4.4 Current Development Trends and Housing Need

Figure 46 compares current development trends to the three growth scenarios. The orange column reflect the most recent five-year development trends shown through building permit data and census data. Note that census data indicates higher net additional dwellings may represent informal development, such as conversion of a single-family home into a rooming house, that may not reflect permitting trends.

Based on this comparison, Pemberton’s current trajectory is somewhere between the medium and high scenario. Recognizing that housing continues to be extremely constrained and affordability issues are on the rise, the high scenario may be a more accurate reflection of growth pressures in Pemberton than the lower growth scenarios which are more reliant on historical trends. As noted above, housing projections represent possible scenarios, but are not predictions. The relationship between housing development and growth is highly interconnected. However, when housing supply is unable to keep up with housing demand, the resulting pressures on rents and sales prices reduce overall affordability in the community.

**Figure 46. Current Development Trends vs. Growth Scenarios, Pemberton.**

Annual Average Net Building Permits (2018 to 2022)	Average Net Private Dwellings (2016 to 2021 Census)	Annual Average (2023 to 2028)		
		Baseline Scenario	Medium Scenario	High Scenario
62	78	16	52	142

## **Lílwat Nation and Housing Development**

Lílwat Nation has three projects underway that will support increasing the supply of housing in the Pemberton area. These projects are as follows:

### **NKWÚKWMA Benchlands:**

This project is being driven by a partnership between a Lílwat Nation-owned company and a private developer to establish a new residential neighborhood near the downtown core. Currently, the project is undergoing the rezoning stage and is expected to result in 258 units across Phases 1 and 2. The proposed housing typology includes:

- 102 Single detached homes of all sizes
- 24 Duplexes
- 92 Townhomes
- 40 Apartments

The subdivision's plan focuses on highlighting the cultural and environmental aspects of the site that are significant to the Lílwat Nation. It primarily includes single-family lots, duplexes, and potentially accessory suites. The progress of future phases will depend on environmental cleanup and will require a future rezoning application.

### **Highways Yard:**

This project is currently in its final stages of preparing a rezoning package, which will be submitted to the Village of Pemberton. The proposed development aims to incorporate over 200 units, although the precise quantity and composition of these units are yet to be finalized. The plan entails a combination of townhouses, apartments, and commercial units.

### **Main Street - Mount Currie:**

This upcoming project will provide multi-family affordable housing and will be made up of around 54 units. The Main Street – Mount Currie development will feature a Housing Agreement or covenant attached to the title, ensuring the units remain affordable. Priority will be given to Lílwat Nation members, neighbouring First Nation members, and local employees working within the boundaries of the SLRD, the Village of Pemberton, or the Resort Municipality of Whistler. The project's realization is dependent on a housing request from BC Housing or CMHC.

These three projects are likely to impact the housing supply in the Pemberton area over the coming years, with a mix of market and affordable housing options being proposed.

## 5 Summary and Next Steps

### 5.1 A Dynamic Population That Requires a Flexible Housing Stock

Pemberton's population dynamics are unique in that it experiences significant fluctuations between census periods in both the types of households and the types of challenges they face. This is reflective of a highly mobile population, with almost one-fifth of the population moving in any given year. The data indicates that households may move into whatever housing is available, which may be unaffordable, inadequate, or too small. However, other communities typically show a gradual worsening or improving trend over time. In Pemberton's case, the mobility of residents indicates that these trends can change quickly.

Recognizing the dynamic and mobile population that Pemberton attracts, the Village may wish to consider how to increase flexibility in the housing stock. This may include allowing more infill opportunities (secondary dwellings, carriage houses, -plexes), rooming-type houses for workers, and lock-off suites in new condominiums and townhouse. These housing typologies not only create more housing options, but they allow greater flexibility for owners as their families change. For example, a couple may rent part of their home to serve as a mortgage helper, but may later use the space to accommodate a growing family; an older homeowner whose children have moved away may wish to install an accessory dwelling to provide an extra income source in retirement.

Flexibility in housing options may also include looking at creating rental housing stock that is dedicated to workers living in Pemberton for shorter periods of time (e.g., for a season or up to two years). This may alleviate pressure on homes and apartments that may be attractive to long-term residents. An area of caution with more flexible housing typologies is ensuring that it is dedicated to renters and is not used as short-term accommodation.

### 5.2 Housing Precarity is on the Rise

Engagement participants noted that housing precarity is on the rise, with noticeably more people living in overcrowded conditions, couch surfing, or living in vans and tents because they cannot find appropriate and affordable housing. Participants also noted that homelessness was more visible in the community than even a few years ago. Across BC, communities are reporting growing rates of homelessness, even in small towns and rural areas where it was previously uncommon. This is reflective of the constrained housing supply and lack of support services. While in the past, larger communities may have played most of the role in providing deeply affordable and supportive housing options, urban areas are facing their own constraints and pressures.

Small towns, like Pemberton, can explore local solutions to homelessness and housing precarity through creating more non-market and rental housing options overall, and introducing housing with supports in a manner suitable for a village context, such as converting a large home into five or six bedrooms for people experiencing homelessness with on-site supports. Pemberton serves a sub-regional role in relation to the nearby rural areas when it comes to services, housing, and job opportunities.

### **5.3 More Rental Options are Needed**

Data on the rental market in Pemberton is limited, however, available information points to the conclusion that there is a lack of adequate rental supply to meet the needs of those working in the community and nearby. Engagement participants report that workers face pressures to accept housing that is inappropriate for their households or to move elsewhere because of lack of housing in the community. Rental options are particularly important for serving the local economy because of the high mobility of Pemberton's population.

More rental supply is on the horizon with 61 units of purpose-built rental in development. Some new housing options are also being proposed, including co-housing and houseplex options. However, only a small fraction of renters is served by the primary rental market (9.5% in 2021) and most live in rented houses, rented condominiums, or accessory dwellings. The secondary rental market, an incredibly important source of housing faces its own challenges, with significant incentives for owners to rent their properties as short-term rental accommodation.

The Village can explore the creation of more rental housing options, in both the primary and secondary rental market, with more regulations and incentives to support the long-term rental of accessory dwellings.

### **5.4 Homeownership Costs are High and Escalating**

Homeownership in Pemberton is cost-prohibitive for many households and home sales prices have risen at eye-watering rates. Low density housing forms are out of reach for all but those households with very high incomes or access to significant equity, despite relatively high local incomes compared to other BC communities.

Engagement findings indicated that long-term options are needed for people living and growing up in Pemberton. There is a concern about the generational inequity for younger people looking to set up households in Pemberton. Addressing this need for long-term housing options that provide the stability and security of homeownership is complex. The Village can explore non-market options such as co-operative housing that provide security of tenure and affordability over the long term, and favour residents who wish to put down roots. It can also explore opportunities to increase the supply of smaller, more affordable homeownership options, especially apartment condominiums.

## What We Heard: Ideas for Addressing Housing in Pemberton

Through engagement, stakeholders and members of the public shared a number of ideas for the Village's consideration in future work on housing. These are summarized below:

- Increase density to bring down land costs relative to the number of suites per square footage
- Introduce more housing options (e.g., laneway housing, in-law suites)
- Discourage, inhibit, or disallow short-term rentals (e.g., Vrbo, Air BnB)
- Require new developments to include market-restricted homeownership and affordable rental units
- Require community amenity contributions for new developments to ensure infrastructure keeps up with development
- Explore the creation of a Housing Authority using the Whistler Housing Authority as a model
- Explore allowing more housing on Agricultural Land Reserve land
- Advocate to the province to allow housing development on Crown Land
- Introduce municipal incentives for affordable housing development (e.g., land, grants, etc.)
- Introducing a secondary home tax
- Offering subsidies for rental housing
- Allowing more flexibility in land use policies
- Encouraging co-operative housing
- Consider the creation of a housing committee
- Streamline building permit process
- Create more seniors housing options
- Encourage accessory dwellings and infill through tax breaks, tiny home permits, zoning allowance



## 5.5 Next Steps

The Pemberton Housing Needs Report is an important step in understanding local housing trends and gaps in the supply and affordability of housing. It provides the Village, local housing stakeholders, and residents information that can be used to inform decisions and investments in housing, and to advocate on behalf of the community to other levels of government.

Addressing the community's housing needs involves both Village-led initiatives and the work with numerous partners, including Lílwat Nation, provincial and federal governments, private developments, non-profit housing providers, service agencies, and others. A housing needs report is one tool in the toolbox for helping address housing needs in the community and can be used to support the development of a Housing Strategy to identify a roadmap of specific actions that the Village, in collaboration with partners, will take to work towards addressing the housing needs identified in the document. This report will also be used to inform the OCP underdevelopment in 2023.

## 6 Glossary

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

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

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

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

**Apartment in a building that has fewer than five storeys:** A dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

**Apartment or flat in a duplex:** One of two dwellings located one above the other. If duplexes are attached to triplexes or other duplexes or to other non-residential structure (e.g., a store), assign this definition to each apartment or flat in the duplexes.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

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

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

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

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

**Homelessness:** “Homelessness is the situation of an individual or family who does not have a permanent address or residence; the living situation of an individual or family who does not have stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.

It is often the result of what are known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household’s financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.”

<https://www.canada.ca/en/employment-social-development/programs/homelessness/directives.html#h2.2>

**Hidden Homelessness:** “Refers specifically to people who live“ temporarily with others but without guarantee of continued residency or immediate prospects for accessing permanent housing.” Often known as "couch surfing," this describes people who are staying with relatives, friends, neighbours or strangers because they have no other option. They generally are not paying rent and it is not a sustainable long-term living arrangement, but they do not have the ability to secure their own permanent housing immediately or in the near future. This population is considered to be "hidden" because they usually do not access homeless supports and services even though they are improperly or inadequately housed. Because they do not access services, they do not show up on standard statistics regarding homelessness.”

<https://www.homelesshub.ca/about-homelessness/population-specific/hidden-homelessness>

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

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

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

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

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

**Mobile Home:** A single dwelling designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation such as blocks, posts or a prepared pad and may be covered by a skirt.

A mobile home must meet the following two conditions:

- It is designed and constructed to be transported on its base frame (or chassis) in one piece.
- The dwelling can be moved on short notice. This dwelling can be easily relocated to a new location, because of the nature of its construction, by disconnecting it from services, attaching it to a standard wheel assembly and moving it without resorting to a significant renovations and reconstructions.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

**National Occupancy Standard:** The Canadian National Occupancy Standard (CNOS) assesses the bedroom requirements of a household based on the following criteria:

- There should be no more than 2 persons per bedroom;
- Children less than 5 years of age of different sexes may reasonably share a bedroom;
- Children 5 years of age or older of opposite sex should have separate bedrooms;
- Children less than 18 years of age and of the same sex may reasonably share a bedroom; and
- Single household members 18 years or older should have a separate bedroom, as should parents or couples.

**Non-Census-Family Households:** Households which do not include a census family. “Non-Census-family households are either one person living alone or a group of two or more persons who live together but do not constitute a Census family.”

<https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=DEC&Id=251053>

**Non-Market Housing / Non-Profit Housing:** “Rental housing that is owned and operated by community-based, non-profit societies or local governments and regional districts. The mandate is to provide safe, secure, affordable accommodation to households with low to moderate incomes. Most non-profit housing societies receive some form of financial assistance from government to enable them to offer affordable **rents.**”

Based on definition of non-profit housing: <https://www2.gov.bc.ca/gov/content/housing-tenancy/affordable-and-social-housing/housing-glossary>

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

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

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

**Primary rental market,** also referred to a purpose-built-rental, is generally defined by CMHC as rental units in privately-initiated apartment structures containing at least three rental units.

<https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/RmsMethodology>

**Secondary rental market** describes rental units that were not originally purpose-built for the rental market, including private homes that are rented (single family, townhouses, and condominiums), as well as secondary suites and carriage homes.

<https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/SrmsMethodology#footnote1>

**Seniors:** Individuals aged 65 and over.

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

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

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

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



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

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

**Supportive housing:** A type of housing that provides on-site supports and services to residents who cannot live independently.

<https://www.bchousing.org/glossary>

**Transitional Housing:** “A type of housing for residents for between 30 days and three years. It aims to transition individuals to long-term, permanent housing.”

<https://www.bchousing.org/glossary>

## Appendix—Projections Methodology

The projection of households by tenure type is based on the following:

- (1) **Projection of population in private households:** The household projection is based on the population projection from 2021 to 2041 for School District 48 Trustee Electoral Area 3 from BC Stats, which coincides with the geographical boundary of Village of Pemberton, adjusted by the proportional difference to the Census 2021 population level in the Village of Pemberton to standardize the population estimates to the Census population number in 2021 for consistency in estimating headship and number of households.

Three population growth scenarios are adopted and presented, described as follows:

- a. **Baseline growth:** The baseline growth scenario based on the population projection estimated by the BC Stats which are based on the Component/Cohort-Survival approach, reflecting long-term trends of components of population, including fertility, migration, death. It assumes an average annual growth rate of 1.2% over the next 20 years.

In addition to the baseline growth scenario based on BC Stats population projection, two alternative growth scenarios – medium and high growth scenarios - are derived based on recent historical growth trends, focusing on the past ten years from 2011 to 2021. The medium and high growth scenario are derived from the population trajectory for each age-cohort based on the recent 10-year population trajectory of each age cohort using Hamilton-Perry Method, which is a variant of the Cohort-Component-Survival approach.

Under the Hamilton-Perry Method, future population for each age cohort are determined by Census Survival Ratios, that is, the ratio for the population of an age cohort in the most recent Census period to the corresponding population cohort in the previous Census period<sup>14</sup>. To determine future population for a population age cohort, the Census Survival Ratio is then applied to the most recent population cohort to determine the future population of an age cohort.

- b. **Medium growth:** In the medium growth scenario, the Census Survival Ratios for each age cohort are determined at a 10-year interval based on Census 2011 and Census 2021 figures. The child population (aged 0 to 9) is determined by the local historical

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<sup>14</sup> Using age cohort 20 to 24 as an example, the survival ratio is determined by the ratio of population aged 20 to 24 in the most recent 2021 Census to the corresponding population cohort in the previous Census period selected (i.e. population aged 15 to 19 in the previous 2016 Census if we are looking at 5-year interval trend, or aged 10 to 14 year in 2011 Census if trend at 10-year interval is selected).

trend of the age cohort. It assumes an average annual growth rate of 3.1% over the next 20 years.

- c. High growth: In the high growth scenario, the survival ratios for each age cohort are determined at 5-year interval based on the ratios from Census Survival Ratios between Census 2016 and Census 2021, as well as Census 2011 and 2016. The average of the survival ratios for each age cohort is taken for projecting future population. The future child population (aged 0 to 9) is determined by the historical Child-Adult Ratio, i.e., the ratio population aged 0 to 4 to population aged 20 to 54 that would potentially nurture children. The Child-Adult Ratio is then applied on projected future adult population to estimate future number of children. It assumes an average annual growth rate of 5.8% in population.

**(2) Headship rate:** The headship rate is defined as the ratio of the number of household heads (maintainers) to population by age group. Headship rates are used to derive household projections because they indicate the likelihood of a new household being formed.

Headship rates were used in the following way to estimate household formation:

- a. A set of static headship rates of the number of households in each age-tenure-family group modified was taken from household data in the 2021 census. Two major census program sources from Census 2021 are used for the base calculation of number of households in 2021:
  - i. Census Profile (general information, population by age)
  - ii. Census [Table 98-10-0232-01](#) (households by structure type, household family type, age of primary household maintainer, and tenure)
- b. Then the headship rate is calculated by the number of householders by age group-family type-tenure, and then divided the population in 2021. This set of headship rates is then applied to the projection of population in 2021 to 2041 to project the households in the coming years.



