

**VILLAGE OF PEMBERTON
-COMMITTEE OF THE WHOLE MEETING AGENDA-**

Agenda for the **Committee of the Whole** of Council of the Village of Pemberton to be held Tuesday, July 30, 2019 at 1:00 p.m. in Council Chambers, 7400 Prospect Street. This is Meeting No. 194.

“This meeting is being recorded on audio tape for minute-taking purposes as authorized by the Village of Pemberton Audio recording of Meetings Policy dated September 14, 2010.”

Item of Business	Page No.
1. CALL TO ORDER	
In honour of the Lil'wat7ul, the Village of Pemberton acknowledges that we are meeting within the unceded territory of the Lil'wat Nation.	
2. APPROVAL OF AGENDA	1
Recommendation: THAT the Agenda be approved as presented.	
3. ADOPTION OF MINUTES	
a) Committee of the Whole Meeting No. 193, Tuesday, June 25, 2019	2
Recommendation: THAT the minutes of the Committee of the Whole Meeting No. 193, held Tuesday, June 25, 2019, be adopted as circulated.	
4. DELEGATIONS	
There are no Delegation presentations.	
5. DRAFT AGE-FRIENDLY AFFORDABLE HOUSING NEEDS ASSESSMENT	4
Recommendation One:	
THAT the <i>Final Affordable Housing Background Report, July 2019</i> be referred to the Regular Council Meeting scheduled for September 10, 2019 for consideration of approval.	
Recommendation Two:	
THAT the Committee of the Whole recommend to Council that the <i>Final Affordable Housing Background Report, July 2019</i> be approved upon receipt at the Regular Meeting scheduled for September 10, 2019.	
Recommendation Three:	
THAT the Committee of the Whole provide comments on the Draft Age Friendly Housing Needs Assessment and Action Plan.	
6. ADJOURNMENT	

**VILLAGE OF PEMBERTON
-COMMITTEE OF THE WHOLE MEETING MINUTES-**

Minutes for the **Committee of the Whole** of Council of the Village of Pemberton held Tuesday, June 25, 2019 at 1:00 p.m. in Council Chamber, 7400 Prospect Street. This is Meeting No. 193.

ATTENDING: Mayor Mike Richman
Councillor Ryan Zant
Councillor Ted Craddock
Councillor Leah Noble
Councillor Amica Antonelli

STAFF: Nikki Gilmore, Chief Administrative Officer
Sheena Fraser, Manager of Corporate & Legislative Services
Elysia Harvey, Legislative Assistant

PUBLIC: 1

1. CALL TO ORDER

At 12:59 p.m. Mayor Richman called the June 25, 2019 Committee of Whole meeting to order.

In honour of the Lil'wat7ul, the Village of Pemberton acknowledges that we are meeting within the unceded territory of the Lil'wat Nation.

2. APPROVAL OF AGENDA

Moved/Seconded
THAT the agenda be approved as circulated.
CARRIED

3. ADOPTION OF MINUTES

a) Committee of the Whole Meeting No. 192, Tuesday, June 11, 2019

Moved/Seconded
THAT the minutes of Committee of the Whole Meeting No. 192, held Tuesday, June 11, 2019, be adopted as circulated.
CARRIED

4. DELEGATIONS

**a) Class C Cost Estimate for Site Servicing at one Mile Lake Nature Centre –
Veronica Woodruff, Chair, Stewardship Pemberton Society**

Ms. Woodruff presented the Class C Cost Estimate for Site Servicing, prepared by Kerr Wood Leidal Consulting Engineers, for supplying sewer, water and electrical connections to the One Mile Lake Nature Centre. The estimate totals \$576,366 and includes quotes for design, construction and site work for all three services.

Connecting sewer, water and electricity to the Nature Centre would enable the facility to operate its fish hatchery year-round, a service which would help to mitigate the sharp decline in Chinook populations in the area. Site Servicing would also support Nature Camp programs by facilitating running water and flushing toilets. Ms. Woodruff advised that Stewardship Pemberton is focusing on finding funding sources for this project through grant writing and relationships with other stakeholders.

5. ADJOURNMENT

Moved/Seconded

THAT the Committee of Whole be adjourned at 1:11 p.m.

CARRIED

Mike Richman
Mayor

Sheena Fraser
Corporate Officer

Date: July 30, 2019

To: Nikki Gilmore, Chief Administrative Officer

From: Lisa Pedrini, Manager of Development Services

Subject: Age-Friendly Housing Needs Assessment - Draft for Review
Affordable Housing Background Report - Final

PURPOSE

The purpose of this report is to present for the Committee of the Whole's review and comments, the Draft Pemberton Age Friendly Housing Needs Assessment prepared by CitySpaces Consulting and to present the final Affordable Housing Background Report, 2019.

BACKGROUND

In late 2016 the issue of Affordable Housing became a concern for Council and as such in 2017 it was incorporated as a Strategic Priority for the Village.

At the Committee of the Whole No. 160, held April 11, 2017, discussion took place with respect to the housing shortages in the Pemberton area and the impacts these shortages were having for businesses recruiting for employees, local families and economic development in the region. The Committee requested that a working session be held on housing and include discussion related to Social Housing opportunities, including those for seniors.

At that meeting it was recommended by Staff that an Affordable Housing "Action Plan" (i.e., Policy) be created to address the community's current challenges and changes to the market. To support this work, Staff would complete an update to the *2009 Affordable Housing Strategy Background Report* with current information to ensure that the information compiled is still relevant and accurate in terms of community housing need, supply and demand.

At the Committee of the Whole Meeting No. 174, held March 20, 2018, the Senior Planner presented a near-complete updated *Draft Affordable Housing Background Report* that was prepared in-house to reflect the current market trends. This report was received by the Committee for information.

The completion of this work, particularly, the identification of issues affecting specific population groups, significant gaps in the housing continuum and core housing need would be completed by a consultant in future once the Village was able to meet with and incorporate stakeholder knowledge to inform the report. A consultant was contracted to complete this work, but unfortunately this contractor was unable to carry out the project.

In 2018, the Provincial Ministry of Health committed funding to UBCM's Age-Friendly Communities Program which resulted in an intake for 2019 projects. The Program aims to support aging populations by developing and implementing policies and plans, undertaking

projects that enable seniors to age in place and facilitating the creation of age-friendly communities.

In a Staff Report presented at the Regular Council Meeting No. 1479 held October 30, 2018, Village Staff requested Council's support to make an application under this funding stream, to help move forward its work on developing an updated Affordable Housing Action Plan. Specifically, Staff proposed to seek funds from the Age Friendly Program to develop an Age Friendly Affordable Housing Needs Assessment and Action Plan for the Village. As a result of this presentation, the following resolution was passed:

Moved/Seconded

THAT the Village apply for funding, up to \$25,000, to UBCM's Age Friendly Communities Program under Stream 1 for the development of a Pemberton Age Friendly Housing Needs Assessment and Action Plan.

CARRIED

DISCUSSION & COMMENTS

On November 27, 2018, the Village was notified it was successful in obtaining funding in the amount of \$10,000 from UBCM. Thereafter, the Village sought proposals from three different consulting firms with expertise in affordable housing, and on April 30, 2019 contracted with CitySpaces Consulting to undertake the work. CitySpaces Consulting was also the firm that authored the earlier Village *Affordable Housing Strategy* which was adopted by Council in December 2009.

As per their Terms of Reference, CitySpaces is undertaking the preparation of the following deliverables:

- Completing the updated Village of Pemberton Affordable Housing Plan Background Report;
- Preparing an Age-Friendly (Seniors) Affordable Housing Needs Assessment; and
- Formulating an Affordable Housing Action Plan, informed by the first two deliverables.

This report focuses on the first two deliverables. The updated Background Report is attached as **Appendix A** for the Committee's review and recommendation to Council for approval. Since this report was presented previously, Staff will not be focusing on it, so much as to demonstrate that it has been completed.

The Draft Age-Friendly (Seniors) Affordable Housing Needs Assessment is attached as **Appendix B**. This Draft is being presented for the Committee's review and to gather feedback before it is presented to the public and stakeholders for their input. Julia Bahan from CitySpaces will be in attendance to present to the Committee of the Whole the Draft Age-Friendly Affordable Housing Needs Assessment and highlight the specific findings and receive comments and suggestions for amendments from the Committee.

Also attached as **Appendix C** are the notes from the key stakeholder focus group interviews held in June.

COMMUNICATIONS

Stakeholder meetings with seniors, community groups, developers and builders involved in affordable housing were held on June 20, 2019 at the Pemberton Youth and Seniors (REC) Centre. Notes from these meetings are attached as **Appendix C**. These consultations helped to inform the findings of both deliverables.

Staff will be sharing the completed Background Report and Draft Needs Assessment with the public, the building industry and key community stakeholders such as the Pemberton Valley Seniors Association, the Lions Activity Centre, Vancouver Coastal Health, the SLRD and the Lil'wat Nation. Both documents will be available on the Village website, and Staff will inform the public through informal pop-up information sessions at the Farmers Market in August 2019, and via a public open house planned for early September.

LEGAL CONSIDERATIONS

In 2019, the Province of BC introduced new legislation; the *Local Government Statutes (Housing Needs Reports) Amendment Act* amended the *Local Government Act* and the *Vancouver Charter*.

The legislation requires local governments, at least every five years, to:

- Collect information necessary to identify current and projected housing needs;
- Use that information to prepare and publish an online report, known as a housing needs report, showing current and projected housing needs for at least the next five years; and,
- Consider the most recently collected information and housing needs report when amending community and regional plans.

Effective April 16, 2019, provincial regulations require local governments to complete housing needs reports for their communities by April 2022 and every five years thereafter. As a basis for determining current and projected housing needs, local governments are required to collect approximately 50 kinds of data about:

- Current and projected population;
- Household income;
- Significant economic sectors; and,
- Currently available and anticipated housing units.

All housing needs reports are required to contain the following content, based on the analysis of the information collected:

- The number of housing units required to meet current housing and anticipated housing needs for at least the next five years, by housing type;
- Statements about key areas of local need;
- The number and percentage of households in core housing need and extreme core housing need; and,
- A standardized summary form.

This Age-Friendly (Seniors) Housing Needs Assessment has been completed according to the regulations specified in the Guide to Requirements for Housing Needs Reports. Additional information on housing needs and gaps in Pemberton is found within the Village's Affordable Housing Background Report.

IMPACT ON BUDGET & STAFFING

The Grant will cover the costs related to the creation of the Needs Assessment and Action Plan. Staff time to undertake consultation, advertising, communications and plan review will be accommodated within the work plan of the Sr. Communications & Grants Coordinator and the Development Services Department.

INTERDEPARTMENTAL IMPACT & APPROVAL

Interdepartmental Approval by:	Lisa Pedrini, Manager of Development Services
Interdepartmental Approval by:	Nikki Gilmore, Chief Administrative Officer

IMPACT ON THE REGION OR NEIGHBOURING JURISDICTIONS

Neighbouring jurisdictions will be invited to review and share comment on the Draft Needs Assessment and the Action Plan.

ALTERNATIVE OPTIONS

There are no alternative options for consideration.

POTENTIAL GOVERNANCE CONSIDERATIONS

This initiative is aligned with Strategic Priority Two: Good Governance in which the Village is committed to citizen engagement and Strategic Priority Four: Social Responsibility in which the Village strives to create a strong and vibrant community.

RECOMMENDATIONS

Recommendation One:

THAT the *Final Affordable Housing Background Report, July 2019* be referred to the Regular Council Meeting scheduled for September 10, 2019 for consideration of approval.

Recommendation Two:

THAT the Committee of the Whole recommend to Council that the *Final Affordable Housing Background Report, July 2019* be approved upon receipt at the Regular Meeting scheduled for September 10, 2019.

Recommendation Three:

THAT the Committee of the Whole provide comments on the Draft Age Friendly Housing Needs Assessment and Action Plan.

ATTACHMENTS:

- Appendix A: Draft Age-Friendly Needs Assessment
- Appendix B: Background Report
- Appendix C: Stakeholder Focus Group Interview Notes

Prepared by:	Lisa Pedrini, Manager of Development Services
CAO Approval by:	Nikki Gilmore, Chief Administrative Officer



Affordable Housing Strategy Revised Background Report

July 2019



VoP Affordable Housing – Final Background Report – July 2019

Contents

EXECUTIVE SUMMARY	4
Key Population Groups	4
Key Housing Indicators.....	4
Key Factors and Considerations.....	6
INTRODUCTION.....	7
Background	7
A FRAMEWORK FOR AFFORDABLE HOUSING.....	8
Definitions.....	8
The Affordable Housing Continuum	10
Legislative Context in British Columbia.....	10
The Policy and Planning Context in Pemberton.....	11
SLRD Regional Growth Strategy, Bylaw No. 1062, 2008.....	12
Squamish-Lillooet Regional District Growth Strategy Bylaw No. 1062, 2008 Amendment Bylaw No. 1562-2018	12
Village of Pemberton Official Community Plan, Bylaw No. 654, 2011	12
Squamish-Lillooet Regional District Electoral Area C Official Community Plan Bylaw 1484, 2017 (Rescinded)	13
Council Strategic Priorities List (2019)	14
Benchlands Neighbourhood Concept Plan, 2007	14
Village Affordable Housing Strategy, 2009	15
INDICATORS OF HOUSING MARKET IN PEMBERTON.....	16
Demographic Indicators.....	16
Population Profile	16
Socio-Economic Indicators.....	16
Labour Force	16
Housing Indicators	17
Age of Housing Stock	18
Development Activity (2015 – 2018)	18
Real Estate Prices (2008 – 2018).....	19
Real Estate Sales	19
Tenure	19

VoP Affordable Housing – Final Background Report – July 2019

Rental Rates	20
Housing Affordability Indicators	20
Issues and Considerations Related to Housing Affordability	21
Employee Housing Challenges	21
Cost of Housing	23
Rental Housing Availability	23
Ownership Housing Options	24
Physical Constraints	24
Development Costs	24
Socio-Economic Challenges.....	25
Target Population Groups.....	25
Single Income Households	25
Working Families with Young Children	25
Seniors and Persons with Disabilities.....	25
Local Employees.....	26
The Homeless or Those at Risk for Homelessness.....	26
CONCLUSION.....	26

VoP Affordable Housing – Final Background Report – July 2019

EXECUTIVE SUMMARY

Affordable housing considerations have been an important aspect of the Village of Pemberton policies and plans for over a decade. The Village developed an Affordable Housing Strategy in 2009 with the assistance of CitySpaces Consulting. At that time, the Strategy created a policy and planning framework through which the Village could respond to its affordable housing issues.

In order to inform the 2009 Strategy, a background report was developed by CitySpaces to outline the policy, planning and regulatory framework for affordable housing in Pemberton, provide an analysis of available data to produce indicators of housing affordability; and identify issues and considerations based on key-informant interviews.

In 2017, it was recognized that the Village's Affordable Housing Strategy would benefit from an update of more recent data. This Revised Background Report has been updated to include more recent data and inform next steps. Key research findings were as follows:

Key Population Groups

Four population groups have been identified in 2018 as being in need of special consideration through the Affordable Housing Strategy. They include:

- Low income households seeking rental or ownership housing suited to their needs;
- Working families with young children looking to move into ground-oriented housing suitable to family living;
- Seniors seeking safe and affordable housing options to accommodate “aging in place”; and
- Local employees looking primarily for secure and affordable long-term housing.

Key Housing Indicators

- Pemberton in 2016 grew at a rate on par with the BC average, with a population that rose from 2,434 to 2,574. The population percentage change over the decade from 2006 to 2016 equals a 17.4% increase. Many of Pemberton's new population continue to be working families with young children and individuals working in Whistler, resulting in a younger population compared to the rest of the province.
- Pemberton's housing stock has only risen slightly (~10%) from 2009. The number of total private dwellings in Pemberton in 2016 was 1,028, compared to 940 in 2006. While new construction activity slowed down considerably between 2008 – 2016; it is on the rise once again.
- In Pemberton in 2009, low cost market housing was limited to secondary suites in detached houses. In 2018, the Village saw the completion of a new purpose-built forty-five (45) unit rental apartment building (Radius), with another similar project (Orion) slated to be completed in 2019, adding an additional forty-five (45) units of market apartments.

VoP Affordable Housing – Final Background Report – July 2019

- Recently approved residential subdivisions on Pemberton’s Hillside (The Ridge at Pemberton and Sunstone Ridge), add a new form of potential rental housing to the supply. Carriage homes are permitted in this zone and can be defined as separate secondary suites located on medium to larger sized single family residential view lots.
- At the same time, additional multi-family residential projects (Crestline and future mixed use developments in the Town Centre), will add new ground oriented townhouse and stacked townhouse units to the inventory of market housing in Pemberton.
- In terms of non-market housing, while the Lion’s Villa seniors housing remains the only project in the Village, this project has expanded from its initial eight (8) units built in 1986 to a total of thirty (30) units in 2011, targeted toward seniors and persons with disabilities. The Lions are in the process of investigating further expansion.
- Between 2008 and 2018, single detached home sales prices increased 56% reaching a peak median price of \$830,000 in 2018, compared to \$530,000 in 2008. During the same ten year period, townhouse sales prices increased 89% reaching a peak median price of \$602,000 in 2018 from \$317,750 in 2008 and, notably, apartment prices increased 99% reaching a peak mean price of \$352,000 in 2018, from a median of \$270,000 in 2008. Since 2008, single detached home prices dropped off but have recently increased dramatically to a median of \$800,000.
- According to the Facebook page dedicated to local rentals in Pemberton and area (Pemberton B.C. Canada Housing Rentals), and classified listings (mostly Craigslist.com) from 2017-2018, rents in Pemberton range from as low as \$750 for a bedroom in a shared unit (utilities included), to approximately \$1,500 for a one (1) bedroom suite, approximately \$2,000 for two (2) bedroom suite, and \$2,500+ for a house or townhouse with three bedrooms or more. Between 2008 and 2018, rents on average increased by as much as 58.5% in Pemberton, according to the recent findings.
- For the typical Pemberton household, rental units remain relatively affordable. Married couples earning the median household income of \$68,500 could afford \$1,700 for rent, single parent families could afford up to \$1,050 per month and one person households could afford up to \$900 for rent. Rental housing may, however, be difficult to find.
- With regard to purchasing a home, in 2016 a married couple family earning the median-income could afford a home priced at approximately \$397,962 with a 10% down payment. Single parent families could afford a home priced at approximately \$141,408 and one person households a unit priced at \$100,025. Overall, options for affordable home ownership are limited for all households, compelling many households to spend in excess of 30% of their gross income on housing and housing expenses. First-time home buyers are generally limited to condominium apartments and those looking to move up the property ladder may not be able to do so because of limited choice in the market

VoP Affordable Housing – Final Background Report – July 2019

Key Factors and Considerations

- Housing issues span geopolitical boundaries and housing in Pemberton needs to be considered in a regional context encompassing SLRD Electoral Area C and Mount Currie. The Regional Growth Strategy (RGS) is currently being revised to include regional targets in terms of affordable housing.
- Improved accessibility as a result of the Sea-to-Sky highway improvements between Whistler and the Lower Mainland and rising costs in Squamish has created demand in the Pemberton market.
- Housing prices have increased significantly over the last two (2) years creating greater challenges to local businesses to attract and retain employees given a lack of affordable rental and home ownership options.
- Rising bare land prices, aging infrastructure, pre-load and flood plain considerations, and the high cost of construction make it more expensive and challenging for developers' bottom line when coming forward with affordable housing proposals;
- The proliferation of short term tourism accommodation, demand for recreational and retirement housing by non-residents and Whistler commuters has resulted in house prices that exceed local affordability levels;
- Physical constraints to development such as the floodplain, land within the Agricultural Land Reserve (ALR), and topographic conditions limit the amount of land available for affordable housing development.
- A large share of the population is in the young family stage, and there is a strong demand for ground-oriented dwelling units, but the prices are unattainable for many.

VoP Affordable Housing – Final Background Report – July 2019

INTRODUCTION

This Background Report has been prepared in order to gain a clear picture of current figures with respect to housing need, supply, and demand. This Background Report provides a summary of the contextual information, including statistical and qualitative research findings, to describe Pemberton's current housing situation. This information will help inform and guide the development of an Affordable Housing Action Plan, which is the next piece.

Specifically this report contains:

- A summary of the Village's efforts to date with respect to affordable housing;
- An outline of the current policy, planning and regulatory framework for affordable housing in Pemberton;
- An analysis of current demographic and development related data to produce key indicators of housing affordability in Pemberton; and
- An identification of the preliminary issues and consideration related to housing affordability based on key-informant interviews.

Background

Pemberton is facing a critical time in home ownership affordability and availability of rental units in the market. This threatens to undermine the Village's ability to retain employees by driving out young people and making it harder to attract employees to the Region.

Over the years, the Village of Pemberton has supported several initiatives to facilitate affordable housing within its boundaries:

- Since the adoption of Zoning Bylaw No. 466, 2001, the Village has permitted secondary suites in its single family residential zones (RS-1, RSA-1, RSA-2) and permits up to four (4) accessory residential units in the Industrial Zone (M-1), thus increasing the supply of rental accommodation.
- The Village supported the expansion of the Lion's Villa Seniors Housing in 2005 by funding the cost of the trucking and pre-load for the site when it appeared this development might not proceed without the Village's assistance.
- The Village adopted the Benchlands Neighbourhood Concept Plan in 2007 which calls for a mix of housing (single family and multi-family housing) and mandates that 5% of dwelling units be dedicated for community housing which means it will be oriented toward those persons who have special housing needs as defined by such factors as age, disability, or income [to be achieved through density bonusing as outlined in the Official Community Plan (OCP)].
- The C-3 Portage Road Commercial zone was amended in 2008 in allow stand-alone residential units including townhouses and stacked townhouses and again in 2010 to allow stand-alone apartments, all of which are considered more affordable housing options than single family residences.

VoP Affordable Housing – Final Background Report – July 2019

- The Village of Pemberton adopted an Affordable Housing Strategy in 2009. This Strategy contained 12 recommendations that sought to create a mix of rental and ownership housing options that meet the needs of Pemberton residents.
- The Village adopted an Official Community Plan in 2011 which included a policy statement with respect to supporting the development of a variety of affordable ownership housing options.
- The Village of Pemberton adopted a new Development Procedures Bylaw in 2013 with an aim to streamline the development application process.
- The Village approved the Comprehensive Development Zone No. 5 for the Tiyata Development in 2014, which is a small lot residential development close to community amenities.
- The Village approved amendments to the Official Community Plan (OCP) and Zoning Bylaw to facilitate the Hillside Residential Developments - The Ridge at Pemberton (in 2015) and Sunstone Ridge (in 2011) both of which include a mix of single family lots sizes (including small lots), multi-family residential development and the potential for Accessory Residential Units (Carriage Homes) which may accommodate rentals.
- The Village approved a Development Permit in 2016 to build the municipality's first dedicated, energy efficient rental apartment building (Radius) in close proximity to community amenities, adding 45 units to the rental stock.
- The Village adopted a new Zoning Bylaw 832 in July 2018 which includes a reduction in parking standards required for affordable and rental housing projects that are subject to a Housing Agreement. The new Zoning Bylaw also increased the maximum size of secondary suites and carriage homes to 90m² from 75 m² and created a new residential multi-family zone (RM-2) to provide for duplexes, row houses, townhouses, and apartment buildings in the same zone.
- As part of the adoption of Zoning Bylaw 832, 2018 the Village created regulations for short term vacation rentals (Airbnb's) that caps the number of permitted in single family dwelling zone to 5% of the total lots per neighbourhood, to support the retention of secondary suites in the long term rental pool. Short term vacation rentals (Airbnb's) are prohibited in multi-family residential buildings and mixed use (comprehensive development) zones.

These initiatives have been beneficial to increase the supply of what is referred to as “attainable” affordable housing. However, to really address affordability, Pemberton needs to attract even more dedicated and non-market affordable housing, not just “attainable” initiatives that have come forward in the last few years.

A FRAMEWORK FOR AFFORDABLE HOUSING

Definitions

The topic of affordable housing involves many concepts that benefit from a shared understanding or definition. The term is often used interchangeably with “social housing”; however, social housing is just one category of affordable housing and usually refers to rental housing subsidized by the government.

VoP Affordable Housing – Final Background Report – July 2019

Affordable Housing is a much broader terms and includes housing provided by private, public and non-profit sectors as well as all forms of housing tenure (i.e., rental, ownership and cooperative ownership).

According to Canada Mortgage and Housing Corporation (CMHC), affordable housing is housing that costs no more than 30% of a household's gross income. Affordable housing encompasses much more than non-market housing; it means that families and individuals – of all income levels and lifestyles – can find suitable places to live and can enjoy a stable, secure place to call “home”. In addition to affordability, issues related to suitability and quality of the housing stock is identified as being integral to planning for affordable housing.

This report offers the following definitions in order to provide clarity to the reader:

Affordable Housing –housing is considered to be affordable when a household spends less than 30% of the household's gross (before tax) income on housing costs.

Attainable Housing – market housing that is priced to be as attainable to as wide and varied a market as possible.

Below Market Rental Housing – housing with rents equal to, or lower than, average rates in private-market housing.

Emergency Shelter – immediate, short-stay housing for people who are homeless or at risk of homelessness.

Independent Living – a type of housing for seniors and people with disabilities that includes on-site hospitality and personal-care support services.

Low and Moderate Income Limits –

- a) For residential units with less than two (2) bedrooms, a gross household income that does not exceed the median income for families without children in B.C., as determined by BC Housing from time to time, based on data provided by Statistics Canada. **For 2017, this figure is \$69,360.00**
- b) For residential units with two (2) or more bedrooms, a gross household income that does not exceed the median income for families with children in B.C., as determined by BC Housing from time to time, based on data provided by Statistics Canada. **For 2017, this figure is \$99,910.00**

Market Housing – housing that is purchased and sold at ‘market prices’ by buyers and sellers; this is the primary source of shelter needs of Canadians.

Non-market Housing – housing that is price-controlled as a means of reducing the impacts of market forces and only available to a certain sector of the population; usually covenanted to remain affordable in perpetuity.

Non-profit Housing – a housing development that is owned and operated by a community-based, non-profit housing partner.

VoP Affordable Housing – Final Background Report – July 2019

Rent geared to income – a type of subsidized housing where the housing provider matches your rent to how much income you earn.

Shelter Aid for Elderly Renters (SAFER) – a type of rent supplement program that BC Housing offers to eligible low-income older adults and people with disabilities.

Subsidized Housing – According to BC Housing, this is a type of housing for which the provincial government provides financial support or rent assistance.

The Affordable Housing Continuum

The affordable housing continuum, illustrated below in **Figure 1**, continues to represent the spectrum of affordable housing types. At the far left of the continuum, is emergency shelter for people who are homeless or at risk of homelessness. At the far right of the continuum, are affordable rental and home ownership options for households with low to moderate incomes. The continuum shows a shift from non-market housing to housing that is government subsidized, to affordable housing that is provided in the private market. As one moves along the continuum, reliance upon government support decreases and independence increases.

Figure 1: Affordable Housing Continuum

THE AFFORDABLE HOUSING CONTINUUM

Emergency Shelters	Transitional Housing	Supportive /Social Housing	Below Market	Market Housing - Rental	Market Housing - Owned
Immediate, short-stay housing for homeless	Special Needs housing (recovery, mental health, abuse)	Subsidized rental housing (seniors, people with disabilities)	Price restricted housing geared to be affordable to low and moderate income households (rental, owned)	Dedicated rental apartment buildings	Small lots; small townhouse units; secondary suites
i.e. Pearl's Safe Home (Pemberton Valley)	i.e. Pearl's Place (Squamish)	i.e. Lion's Villa	i.e. Whistler Housing Authority Projects (no Village examples)	i.e. Radius; portions of Orion	i.e. Tiyata; Crestline; Carriage Homes
NON-MARKET				MARKET	

Legislative Context in British Columbia

In British Columbia, the BC Housing Authority has played an increasingly important role in providing housing to vulnerable populations including low-income individuals and families, homeless and populations at-risk of homelessness.

VoP Affordable Housing – Final Background Report – July 2019

A municipality's powers in relation to housing are derived from the *Community Charter* and the *Local Government Act (LGA)*. The *Community Charter (2004)* gives BC municipalities the authority to legislate in a number of broadly-stated spheres of jurisdiction and provides:

- more flexibility to identify and provide service that Council considers necessary or desirable, such as housing;
- clear authority to regulate, prohibit and impose requirements;
- ability to waive or reduce fees when land or improvements are held by a charitable or non-profit corporation
- authority to establish a tax exemption program for an area designated as a revitalization area or a permissive tax exemption to non-profits.

The *Local Government Act (LGA) RSBC 2015, Section 473 (2)* requires municipalities to include policies related to affordable housing, rental housing and special needs housing in their Official Community Plans (OCP's). The *LGA* contains a number of additional provisions related to housing:

- Provides flexibility to allow density benefits (density bonusing) in return for the provision of community amenities, including affordable and special needs housing, as defined by the municipality in their OCP Bylaw, including the number, kind and extent of the housing.
- Enables a local government to enter into a housing agreement with a landowner regarding the occupancy of the housing units in terms of tenure; classes of persons identified in the agreement; administration and management of the units; rents and lease, sale or share prices that may be charged. The housing agreement is registered on title and is binding on future owners.
- Provides authority to waive or reduce a Development Cost Charge (DCC) for not-for-profit rental housing, including supportive living housing and for-profit affordable rental housing.
- Allows for variation of DCCs according to different sizes or different numbers of lots or units in a development.
- Stipulates that the *BC Building Code* applies to all municipalities, of which Part 9.37 reflects on Secondary Suites.

The Policy and Planning Context in Pemberton

There are a number of policies, plans and regulations which comprise the current framework for housing development in Pemberton. In particular, affordable housing is identified as a key planning issue in several documents. These documents are noted below.

VoP Affordable Housing – Final Background Report – July 2019

SLRD Regional Growth Strategy, Bylaw No. 1062, 2008

The Squamish-Lillooet Regional District (SLRD) supports a range of quality affordable housing and housing types, targeting households of low and moderate income earning less than 80% of the median income. It includes policy statements regarding stakeholder collaboration, advocating for a range of housing types and housing affordability, and promoting consistency of affordable housing policies across the region.

The Regional Growth Strategy's Strategic Directions include:

- Establish a regional affordable housing strategy encouraging regional housing trust funds, partnerships with non-profit organizations and exchange of experiences vis a vis an affordable housing committee
- Adopt policies and regulations to support live-work, mixed-use neighbourhoods, and residential intensification (secondary suites, flex-housing, infill and small lot development)
- Encourage affordable housing self-help initiatives (e.g. community housing land trusts)
- Adopt financial tools (e.g. cash-in-lieu of social housing contributions, waiving DCCs, property tax exemptions, and land grants)
- Adopt price, resale, rent geared-to-income controls and other options to increase supply of affordable housing and create housing that is perpetually affordable
- Encourage cooperation with community services groups and developers to supply low cost housing options for seniors.

Squamish-Lillooet Regional District Growth Strategy Bylaw No. 1062, 2008 Amendment Bylaw No. 1562-2018

The Squamish-Lillooet Regional District (SLRD) revised Regional Growth Strategy (RGS) has received First and Second Reading and is nearing completion. The revised RGS contains an updated section on affordable housing in Chapter 3 – Generate a Range of Quality Affordable Housing. This section will build on the strategic directions mentioned above with an emphasis on supporting an ongoing regional collaboration that will serve to strengthen communication and coordination of local efforts by all municipalities in the SLRD. It recognized that affordable housing is a regional issue, and that collaboration and sharing common tools and techniques will help increase the supply and range of quality and affordable housing across the region. It is also acknowledged that Pemberton, Squamish and Lillooet can gain important expertise from the Resort Municipality of Whistler and the successes of the Whistler Housing Authority.

The SLRD is currently in the process of conducting its own Housing Needs and Demand Study for all Electoral Areas and is hoping to complete this study by the end of 2019.

Village of Pemberton Official Community Plan, Bylaw No. 654, 2011

During 2010-2011, the Village undertook the process of updating its Official Community Plan (OCP). Included in the adopted OCP was a section devoted to formalizing the Strategy's recommendations. The OCP Bylaw No. 654, 2011 includes Section 5.9 – "*Pemberton Offers a Stock of Livable, Affordable and Secure Housing*" as one of its Community Planning Directions. Section 5.9 of the OCP acknowledges "*that residential growth should facilitate the needs of the local workforce and residents*" and includes the following Housing Policy goal statements:

VoP Affordable Housing – Final Background Report – July 2019

- Facilitate the development of quality rental housing for residents with low to moderate incomes;
- Support a variety of affordable ownership housing options for young families, first time home purchasers, retirees and seniors;
- Encourage housing designed to meet changing household needs and the ability for the community to age in place;
- Encourage the development of housing for seasonal workers;
- Facilitate the provision of housing services and supports for Pemberton’s vulnerable populations; and
- Acknowledge that housing development and redevelopment is a provider of local employment.

Within its Special Planning Areas Section 6.0, the OCP also makes specific policy recommendations with respect to the Tiyata, Benchlands and Hillside areas. For examples, the OCP:

- Encourages the developers of Crown Benchlands to include a range of multi-family residential housing opportunities; with a target of 25% multi-family housing, and 5% to be dedicated to community housing oriented to persons who have special needs as defined by age, disability, or income);
- Supports multi-family as well as a range of single detached housing lot sizes, with the ability to develop secondary suites in accessory buildings (Carriage Homes) in the Hillside Special Planning Areas (i.e., the Ridge at Pemberton and Sunstone Ridge);
- Supports the creation of compact housing development (small lots) that will cater to a range of income and ages, with easy access to place of work, shopping and community amenities.

Squamish-Lillooet Regional District Electoral Area C Official Community Plan Bylaw 1484, 2017 (Rescinded)

This Bylaw was proposed to replace the Area C Official Community Plan Bylaw No. 689, 1999, received Second Reading and a Public Hearing, but has been recently rescinded due to community concerns with some of the agricultural policies. The biggest priority of the proposed new Area C OCP was to implement the Pemberton Valley Agricultural Area Plan recommendations with a strong emphasis on ensuring agricultural lands are used for agricultural purposes.

However, the rescinded OCP Bylaw did contain a policy section on Affordable Housing that is worth mentioning. It noted that a diversity of housing forms and options contributes to a diverse and vibrant community; but at the same time it acknowledged that most land in Area C is not suitable for housing

VoP Affordable Housing – Final Background Report – July 2019

development; land in the Agricultural Land Reserve (ALR) cannot be considered as an option to meet future housing demand as it is meant to be protected for the preservation of agriculture.

In practice, the opportunities for the provision of affordable housing and for diversifying housing provision in Area C are limited to a couple of existing small concentrations of housing in rural areas and to the very limited areas designated Commercial. Therefore, a potential exists for offering a diversity of housing provision in rural areas and currently their regulations permits secondary suites, allowing caretaker's units in commercial and industrial zones and permits home-based businesses. The direction the Bylaw was taking toward housing in Agricultural zones was that it should be restricted to the main farm dwelling, and only additional dwellings where they are necessary for bona-fide farm activities.

Council Strategic Priorities List (2019)

In late 2016, as a result of the economic boom and lack of long term rentals being available in the Pemberton area, the issue of Affordable Housing became a concern for Council and as such in 2017 was incorporated as a Strategic Priority for the Village.

At the Committee of the Whole No. 160, held April 11, 2017, discussion took place with respect to the housing shortages in the Pemberton Valley and the impacts these shortages have for businesses recruiting for employees, local families and economic development in the region. The Committee requested that a working session be held on housing and include discussion related to Social housing opportunities; Review of the Affordable Housing Plan; and Incentives for developers.

Completing a revised Affordable Housing Strategy / Action Plan and an Age-Friendly (Seniors) Housing Needs Assessment remains on the Village Council's Strategic Priorities list for 2019.

Benchlands Neighbourhood Concept Plan, 2007

The 2007 Benchlands Neighbourhood Concept Plan (NCP) established a land use and servicing framework for the future development of the hillside adjacent to Pemberton's village centre. The NCP proposes a mixed use, hillside residential neighbourhood consisting of ground- oriented single family and multi-family housing units. Phase 1 includes 503 dwelling units including 189 secondary suites within large and medium single family homes. The OCP requires 25% of new housing in the Benchlands to be multi-family housing.

The plan is based on the assumption that Pemberton's demographic profile points to a need for affordable and flexible housing for young families that they will be able to grow into over time. The plan also assumes that secondary suites will be desirable as mortgage helpers and to help provide lower cost rental housing in the community.

The following statement is found in the Benchlands NCP supporting documents:

"Surveyed public opinion during the public consultation process has stated that affordable single family housing options are desirable, and that secondary suites are a necessary component of future growth in the Village. The Benchlands NCP aims to meet this demand by designating a broad range of single family lot sizes, multi-family townhomes, and the provision for accommodating secondary suites in larger single family homes".

VoP Affordable Housing – Final Background Report – July 2019

The Village is expecting a comprehensive rezoning application from the developers of the land covered by the Benchlands NCP in the fall of 2019. At this time, Staff will work with the developers to ensure that the affordable housing commitments noted in this plan are met and are based on the results of the 2019 Age-Friendly Affordable Housing Needs Assessment.

Village Affordable Housing Strategy, 2009

The Village's Affordable Housing Strategy prepared by CitySpaces Consulting was adopted December 15, 2009 and provides policy direction and an outline of the Village's role in pursuing a supply of housing that meets the needs of the community (as identified in 2009). The Strategy included the following twelve (12) directions:

- 1) Draft and adopt affordable housing policies that provide clear and consistent direction to staff, council and developers.
- 2) Streamline the development review process and remove barriers to affordable housing development.
- 3) Amend regulations to encourage innovation in the design and planning of new residential construction as well as residential redevelopment and infill projects.
- 4) Amend zoning regulations to facilitate the development of accessory suites as a means of increasing the rental housing stock.
- 5) Use financial tools to facilitate the development of affordable housing.
- 6) Consider approaches to legalize and facilitate the development of secondary suites.
- 7) Introduce municipal programs and mechanisms to direct funds toward affordable housing initiatives.
- 8) Build partnerships that can lead to the development of non-market housing projects in the Pemberton area.
- 9) Build partnerships that can lead to the development of rental housing projects in the Pemberton area.
- 10) Continue to liaise and facilitate dialogue with key stakeholders and community groups regarding housing issues.
- 11) Advocate to senior levels of government on housing matters beyond the Village's jurisdiction.
- 12) Provide information and outreach to community members.

The Village OCP recommends that the Affordable Housing Strategy be reviewed once the supply and demand for housing stabilized, as it was based on the circumstances existing at the time, that being the 2010 Olympics and the very high rate of growth Pemberton was experiencing compared to the provincial average.

VoP Affordable Housing – Final Background Report – July 2019

Not all of the recommendations contained in the Village's Affordable Housing Strategy have been accomplished. The first of which - the creation of affordable housing policies that provide clear and consistent direction to Staff, Council and developers - was never completed. And although the Development Procedures Bylaw was updated, it did not contain specific measures to streamline (i.e., fast-track) applications related to affordable housing. In addition, there are actions identified in the 2011 Official Community Plan related to affordable housing that still hold merit (i.e., the creation of a Mobile Home Retention Policy) but have not yet been achieved due to work load and other priorities. A review and update of the Village's 2009 Affordable Housing Strategy is currently underway by CitySpaces and Staff with the aim of having an Affordable Housing Action Plan adopted by Council in the fall of 2019.

INDICATORS OF HOUSING MARKET IN PEMBERTON

A number of demographic, socio-economic, housing and income-related data help to inform our understanding of Pemberton's housing market.

Demographic Indicators

Population Profile

The Village of Pemberton grew at a rate of 5.8% per year between 2016 and 2011 just slightly more than the provincial growth rate of 5.6% per year for the same period. Compared to the previous Background Report, Pemberton has experienced a marked slowdown in its pace of growth; between 2001 and 2006 the growth rate in Pemberton was 34%, as such it was one of the fastest growing municipalities in the province.

Generally, Pemberton has a younger population than the rest of the province. The median age in 2016 was 36 years of age, compared to 43 years of age in BC; however, this median age has risen slightly from 33 years of age in 2006.

In 2016, nearly half the population of Pemberton (49.3%) was between 25 and 49 years of age, compared to only 32.8% of the Province. Conversely, only 15% of Pemberton residents were between the ages of 49 and 64, and no more than 5.2% were seniors over the age of 65. While the share of the population over 49 has risen during the last Census period, seniors make up a smaller share of the population in Pemberton (~20%) than the rest of B.C. (~40%). In 2016, the number of children under 14 years of age was 585/2,575 or nearly 23% of the population. This distribution illustrates the extent that Pemberton's population consists of working families with younger children.

Socio-Economic Indicators

Labour Force

The 2016 Census indicates a continued high level of labour force participation (the percentage of adult residents 15 years and older who are either working or actively seeking work), for Pemberton, 85.9% compared to 63.9% BC-wide. The labour force participation for 2018 is only slightly lower than it was in 2006, when it was 89%. It is not surprising that Pemberton's labour force participation remains high compared to the provincial average, given the large share of the Village's population of working age.

VoP Affordable Housing – Final Background Report – July 2019

- Management/Business, Finance and Administration occupations employ the highest percentage of Pemberton residents at 27% in 2016. This exceeds Sales and Service occupations which was reported in 2006, when over a quarter of Pemberton’s population was employed in this sector. In 2016, those employed in Sales and Service occupations dropped to 24%; and Trades, Transport and Equipment Operators (mostly construction) and related occupations employ an equal amount at 24%.
- Between 2006 and 2016, unemployment rates in Pemberton fell from 3.5% in 2006 to 0.6% in 2016. The unemployment rate for BC in 2016 is 6.0%. As a trend, unemployment rates for Pemberton have been steadily decreasing from 9.6% in 1996, to 4.8% in 2001 and 0.16% in 2016.

Housing Indicators

Housing Stock

In 2016, Pemberton was estimated to have 1,028 total private dwellings, of which 965 were occupied by usual residents. The vast majority of housing was ground oriented (87%) including single detached, duplexes, townhouses and mobile homes. The remaining 13% were in apartments/condominiums. As part of the ground oriented stock, 40 out of 965 or 4% were in movable dwellings (mobile homes).



As estimated from more recent Building Department statistics, the number of single family dwellings presently is 382, the number of duplexes is 14, the number of townhouses is 339, the number of apartments is 235, and the number of mobile homes is 50. This data does not include the Radius development (45 units) or the Orion development (45 units).

Table 1: Total Number of Residential Buildings by Type

Building Type	SFD	Duplex	Townhouse	Apartment	Mobile Home
Total in 2018	384	14	339	235	50
New since 2009 to 2018	39	0	22	4	25

Source: Village of Pemberton Building Department

VoP Affordable Housing – Final Background Report – July 2019

Age of Housing Stock

The 2016 Census data on the period of construction of occupied private dwellings illustrates that Pemberton remains a relatively “young” community in terms of the age of its housing stock. Of all occupied dwelling units in the Village of Pemberton, only 20.5% were built before 1990, the majority (66%) was built between 1991 and the year 2005, and only 13.5% have been between 2006 and 2016.

Development Activity (2015 – 2018)

The following information demonstrates an overview of the number of residential building permits issued over the last four years.

In 2015 the Village issued thirty-two (32) Building Permits in total, of which three (3) were for residential buildings. A breakdown of residential building permit data in 2015 is provided below:

# of BP's Issued 2015	Type of Permit	Value of Construction	2015 Permit Fees
1	Single Family Dwelling	\$254,070	\$4,067
2	Single Family Dwelling with suite	\$847,739	\$9,599
0	Manufactured Homes (mobile)	0	\$0
0	Multi Family Dwelling (owned)	0	\$0
0	Multi Family Dwelling (rental)	0	\$0
TOTAL		\$1,101,809	\$13,666

Source: Village of Pemberton Building Department

In comparison in 2016 a total of forty-nine (49) Building Permits were issued in total; of which thirteen (13) were for residential buildings. A breakdown of residential building permit data in 2016 is provided below:

# of BP's Issued 2016	Type of Permit	Value of Construction	2016 Permit Fees
1	Single Family Dwelling	\$334,221	\$4,880
5	Single Family Dwelling with suite	\$1,838,397	\$20,786
6	Manufactured Homes (mobile)	\$547,115	\$7,761
0	Multi Family Dwelling (owned)	\$0	\$0
1	Multi Family Dwelling (rental/45 units)	\$4,646,539	\$55,215
TOTAL		\$7,366,271	\$88,552

Source: Village of Pemberton Building Department

In 2017, the Village issued a total of fifty-one (51) building permits, of which nine (9) were for residential buildings. A breakdown of residential building permit data in 2017 is provided below:

# of BP's Issued 2017	Type of Permit	Value of Construction	2017 Permit Fees
3	Single Family Dwelling	\$1,013,869	\$12,314
5	Single Family Dwelling with suite	\$3,408,915	\$33,779
1	Manufactured Homes (mobile)	\$121,400	\$1,400
0	Multi Family Dwelling (owned)	0	\$0
0	Multi Family Dwelling (rental)	0	\$0

VoP Affordable Housing – Final Background Report – July 2019

TOTAL	\$4,544,184	\$47,493
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Source: Village of Pemberton Building Department

And last year, in 2018, the Village issued a total of seventy-eight (78) of which twenty-eight (28) were for residential buildings. A breakdown of residential building permit data in 2018 is provided below.

# of BP's Issued 2018	Type of Permit	Value of Construction	2018 Permit Fees
22	Single Family Dwelling	\$7,632,926	\$90,623
5	Single Family Dwelling with suite	\$1,814,513	\$12,712
0	Manufactured Homes (mobile)	0	0
1	Multi Family Dwelling (owned)	\$5,054,727	\$162,017
0	Multi Family Dwelling (rental)	0	\$0
TOTAL		\$14,502,166	\$265,352

Source: Village of Pemberton Building Department

Real Estate Prices (2008 – 2018)

Available real estate data from 2009 – 2018 indicate that real estate prices have increased steadily over the ten year period. Notably, there has been a significant increase in residential real estate prices of single family dwellings since 2016 to present. Median real estate prices based on resale house prices in the Pemberton Whistler system is shown in Table 2.

Table 2: Median Real Estate Prices (2008-2017)

Type	2008	2017
Single Detached	\$530,000	\$816,000
Townhouse	\$317,750	\$485,000
Apartments/Condominium	\$270,000	\$346,000
Mobile Home	\$107,500	\$145,000
Vacant Land	\$260,000	\$330,000*

Source: Whistler Real Estate, Pemberton and Area Sales Statistics, to February 15, 2018; *adjusted due to limited data

Between 2008 and 2018, single detached home prices increased 56% reaching a peak median price of \$830,000 in early 2018. During the same ten year period, townhouse prices increased 89% reaching a peak median price of \$602,000 in early 2018, and notably, apartment prices increased 99% reaching a peak median price of \$352,000 in early 2018.

Real Estate Sales

Since 2008, the number of real estate sales in the Pemberton Whistler System has gone through a cyclical trend, reaching a peak in resale transactions in 2007 with 66 sales, and a low of 10 in 2012. Sales dropped considerably between 2009 and 2014, with roughly 20.5 transactions per year, but have since recovered to 2006 levels at around 37 transactions a year.

Tenure

Similar to many BC communities, Pemberton remains a community of primarily home owner – 77% of households currently own their own home. However, the proportion of home owners in the community

VoP Affordable Housing – Final Background Report – July 2019

has been declining. Between 2006 and 2016, the proportion of owned dwellings has increased from 65% to 77%. During the same period, the share of households who rent their residence has decreased from 35% to 23%. Comparatively, a higher percentage of Pemberton’s residents own their own home compared to the Provincial average, which in 2016 was only 68%.

Rental Rates

As rental market data for smaller centres like Pemberton is not compiled through the Canada Mortgage and Housing Corporation’s (CMHC) rental survey, rental listings found on the local Facebook Page and Craigslist ads were used to determine estimated average rents for typical Pemberton rental unit types. The figures in Table 3 do not account for units rented by word of mouth or alternate arrangements.

Table 3: Estimated Average Rents (2009 - 2017/2018)

Average Rent \$/Type of Unit	2009	2017/2018	% Increase
Shared	\$551	\$758.33	73%
1 Bedroom	\$922	\$1,462.50	59%
2 Bedroom	\$1,341	\$1,962.50	46%
3+ Bedroom	\$1,682	\$2,533.33	66%

Sources: <https://www.facebook.com/search/top/?q=pemberton%20b.c.%20canada%20housing%20rentals> (Facebook - Pemberton B.C. Canada Housing Rentals); <https://whistler.craigslist.ca> and the Pique Classifieds (February-March 2018)

Housing Affordability Indicators

Income to Housing Costs

In order to determine whether or not housing is affordable, housing costs are compared to household income. Housing is considered to be affordable when housing costs are less than 30% of a household’s gross (pre-tax) income. However, 32% of a household’s gross income is used by lending institutions, corresponding to gross debt service ratio, for the purposes of approving mortgages.

Using average household income figures from Census 2016, Table 4 presents the maximum purchase price and maximum rents for different types of households earning the median household income in Pemberton.

Table 4: Estimate Maximum Housing Costs (2018)

Household/Family Type	Median Income	Available Income for Rent (30%)	Maximum Purchase Price (5% down)	Maximum Purchase Price (10% down)
Married Couple Families	\$88,816	\$2,220	\$377,962	\$397,962
			With \$20,000 down	With \$40,000 down
Single Parent Families	\$46,464	\$1,161	\$130,425	\$141,408
			With \$10,000 down (min)	\$16,000 down

VoP Affordable Housing – Final Background Report – July 2019

One person households	\$38,199	\$955	\$90,025 With \$10,000 down	\$100,025 With \$20,000 down
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Source: Village of Pemberton calculations based on 2016 Federal Census. Mortgage Prices using TD Bank rates for five year fixed term at 3.24% (March 2018), 25 year amortization and \$760 average monthly costs for property taxes, maintenance fees and utilities.

- With respect to rental housing, according to the calculations in Table 3, married couples earning the median income of \$88,816 could afford approximately \$2,220 for rent, single parent families could afford \$1,161 per month and one person households could afford up to \$955 for rent. This assumes households are spending a maximum of 30% of their income on rent.

- With respect to purchasing a home, according to the calculations in Table 3, a married couple family earning the median income would only be able to afford a home priced at approximately \$397,962 with a 10% down payment. Single parent families would be able to afford a home priced at approximately \$141,408 and one person households a home priced at \$100,025. Unfortunately, for Pemberton, prices have not been this low since 2002.

- For the typical Pemberton married couple family, rental units remain relatively affordable (Table 3). However, for one person households, their only option is a room in a shared house, unless they are able to spend more their options are even more dire – in order to remain affordable a single parent family would only be able to afford a one bedroom suite, which is not acceptable. And while the number of rental units in Pemberton has increased, it is not increasing fast enough to keep up with demand. When Radius first created its waiting list in 2016, the top number of persons interested (~120) far outweighed the number of units available (45).

- On the home ownership side, many households would never be able to purchase a home in Pemberton without surpassing the affordability threshold established by lending institutions. Single detached houses and townhouse would be unattainable without a more substantial down payment or other special circumstances and starter home for first time buyers would likely be limited to condominium apartments.

Issues and Considerations Related to Housing Affordability

Employee Housing Challenges

As part of the Village of Pemberton’s preparation of this report, the Planning Department reached out to the business community through an on-line survey to quantify the employment characteristics and employee housing needs of Pemberton’s workforce. The survey, conducted for one (1) week between March 6 and March 13, 2018, asked for participants to comment on employment levels for the 2017/2018 winter season, projected employment levels for the upcoming 2018 summer season, the reason for employee shortages, and whether or not they provided or subsidized employee housing. The information helps the Village get a better sense of how housing affordability is or is not impacting Pemberton businesses. The following is a summary of the key findings of this survey:

VoP Affordable Housing – Final Background Report – July 2019

- A total of 58 respondents completed the Survey Monkey instrument. This represents an approximately 30% response rate among all Pemberton businesses (estimated to be about 195) operating within the municipal boundaries in 2018. The majority of respondents indicated they were from the restaurant/dining sector, followed by retail, building and construction, and the medical and dental sector.

Table 5– Survey Response rates, 2017/2018 winter season

Size of Business	# of Businesses	# of Responses
Self-Employed	TBD	7
Small (1-5 Employees)	TBD	23
Medium (6-19 Employees)	TBD	23
Large (20+ Employees)	TBD	5
TOTAL	TBD	58

- Approximately 15% of the respondents operate seasonal businesses, with the majority of employers (approximately 85%) operate year round businesses. Most businesses (38%) indicated that 81 – 100% of their staff was employed full time as opposed to part-time.
- An equal number (50%) of businesses responded that they were unable to fill available positions, as opposed to the same amount (50%) that responded they had no issue filling available positions.
- For the 50% who did have issues with employee shortages, “housing affordability and shortages” was ranked as the number one reason; “lack of job applications” was number two; and “work location/public transit issues” was number three.
- Looking forward, thirty-four (34) out of the total fifty-eight (58) or approximately 59% of the respondents indicated their business will require from one (1) to five (5) new employees in the next year. The vast majority (96%) indicated they “would not be” reducing their number of employees in the next year.
- As far as employer supported housing, Pemberton businesses for the most part do not provide either housing or subsidies for employees. 89.66% of respondents indicated they did not provide housing for employees, while 93% of respondents indicated they did not provide housing subsidies. The top reasons for not providing housing assistance in the form of housing or subsidies were ranked as 1.) “too much work to manage”, 2.) “too expensive”, and 3.) “not available”.

VoP Affordable Housing – Final Background Report – July 2019

- For the small percentage of businesses (10%) that do provide housing, respondents indicated that they either cover the cost of accommodation in rental rooms or hotels, or provide free meals and reduced rent via their secondary suites.
- Similarly, only a small percentage of businesses (7%) who participated in the survey provide a housing subsidy, and one respondent explained they contributed \$1.00 for each hour worked, paid out on a bi-weekly basis.
- These respondents ranked their decision to offer housing assistance because 1.) “it retains / attracts staff”, 2.) “improves their overall compensation plan” and 3.) “is worth the expense”.

Cost of Housing

The cost of housing in Pemberton has risen substantially since the previous housing strategy was completed in 2009. Median real estate data demonstrates the price of single-detached homes, townhouses and apartments has increased significantly between 2008 and 2017. These increases represent a growing disconnect between median incomes and the cost of housing. While incomes have risen during this ten-year period, the price of homeownership is out-of-reach for many Pemberton households. Rental prices have also increased, and the affordability analysis demonstrates low-income households would need to spend more than 30% of monthly income on shelter costs.

Rental Housing Availability

Unfortunately, there is no CMHC data available on the supply of purpose-built rental housing or vacancy rates. However, about one third (1/3) or approximately 36% of single-family homes in Pemberton pay utilities for a secondary suites which are rented out on a monthly basis. Despite the somewhat healthy supply of ‘mortgage helper’ suites, they are considered an unstable supply of rental housing. Stakeholders expressed frustration in the shortage of dedicated rental housing in the community. A forty-five (45) unit rental apartment building (Radius) was recently completed on Arbutus, and has an existing waitlist, which is indicative of latent rental housing demand. With limited construction of purpose-built rental housing in recent years and population increases, the rental market begins to experience pressure, and when a rental housing project is completed, those units are quickly occupied, due to the existing, or latent demand within the community.

While secondary suites may contribute to the rental housing stock within Pemberton, floodplain restrictions limit the extent to which this is a viable option. Additionally, there is a greater risk of displacement with secondary market rentals, as owners may decide to sell or have family members move into the rented unit. One senior stakeholder sadly spoke of being ‘ousted’ from her home of 8 years when the owners sold their property, and how difficult it has been for her to find an alternate place to live. Purpose-built rental housing offers greater security of tenure compared to secondary market rentals (e.g. strata condominiums).

VoP Affordable Housing – Final Background Report – July 2019

Ownership Housing Options

While Pemberton's housing stock is relatively diverse, there has been limited construction of multi-unit residential dwellings between 2015-2017. For seniors looking to downsize, stakeholders indicated many households are struggling to find affordable, suitable options that fit their income and lifestyle. For seniors currently in single-detached homes who want to remain independent, there is a need for additional ground-oriented options that will allow residents to age-in-place, continue to garden and remain within their communities. Stakeholders interviewed also suggested that the Village consider the development of one or more new mobile home parks, perhaps in the Benchlands area, as another suitable option for housing seniors or low income families.

Physical Constraints

The Village of Pemberton has a limited land base comprising approximately 5 km² (1236 acres). The municipality has a relatively small development footprint (approximately 30% of its total area) whereby the remainder is restricted by the presence of Crown land (forests, steep slopes, and watercourses), open space and parkland, utility rights-of-way and Agricultural Land Reserve (ALR) lands.

Since the Pemberton Valley is located on a floodplain, this means that it is prone to periodic flooding from nearby rivers, lakes and streams. Minimum flood proofing requirements or flood construction levels (FCLs) are incorporated into Pemberton Building Bylaws, and limit the extent of developable land, and viability of some basement suites in the Village. On a positive note, the natural land constraints (i.e. steep slopes, flood plain, Agricultural Land Reserve lands) have resulted in Pemberton having a relatively compact development area, with the majority of existing homes located close to the downtown core and other community amenities.

Development Costs

Construction escalations have led to increases in development costs, which limits the ability of the private sector to provide affordable housing. Furthermore, construction costs in Pemberton are heightened due to location, as building materials and trades services are typically more expensive in Pemberton than in the Lower Mainland. While stakeholders identified the importance of rental housing, particularly for Pemberton employees, representative from the building and development industry specified construction costs are fixed, and do not relate to employee incomes. In anticipation of changes to the Building Code that will be coming forward in the next few years, the Village of Pemberton will be implementing the Energy Step Code beginning in 2020. Although this measure is timely, follows the direction of most municipalities in British Columbia, will result in an overall reduction of greenhouse gasses (GHGs), and offers other benefits to homeowners including heightened comfort and reduced energy costs, it does result in an increase in construction costs of approximately 2-3% of the total construction bill. In order to help deliver affordable and energy efficient housing, reduced development cost charges, rebates or subsidies are potentially required to bridge the gap.

VoP Affordable Housing – Final Background Report – July 2019

Socio-Economic Challenges

The Village of Pemberton's high labour force participation rate can be attributed to the majority of the population consisting of working families with young children. Additionally, unemployment rates have been steadily decreasing from 1996 to 2016. While seemingly positive, the high labour force participation and low unemployment rates could also be attributed to the high cost of living. The high cost of housing and lack of rental housing availability, poses as a barrier for those who are unemployed or living on a fixed income (i.e. seniors) to continue to live in Pemberton.

The survey of local employers, conducted by the Village in March 2018, to examine the extent housing affordability impacts local businesses revealed what was suspecting in terms of the challenge local businesses face to retain staff. Employers facing employee shortages indicated that housing affordability and shortages were primary contributing issues. It has become standard practice for local employers, including the Village of Pemberton, to ask applicants how they plan to secure housing if they were to be offered a job. While the majority of local employers do not, some choose to offer staff housing assistance to attract employees and improve their compensation plans. The high cost of housing and lack of rental availability poses an economic challenge to attracting new industry and local employers in the Village of Pemberton.

Another factor affecting the supply of rental housing is the proliferation of the sharing economy; specifically, the short term vacation rental (Airbnb) market. Qualitative research has found that some home owners in Pemberton prefer not to rent out secondary suites on a long term or monthly basis, but rather to rent out on a short term basis hence removing units from the long term rental pool. Home owner's discontent with the new *Tenancy Act* requirements is also a consideration. In some cases, home owners choose to incorporate former secondary suite space into the family home to accommodate visiting parents, teenagers, playrooms or for home occupation use.

Target Population Groups

Single Income Households

Pemberton's single income households (one person households and single parent households) are challenged with being able to find secure, long-term housing that is both affordable and appropriate to their needs. This group remains a focus for the Village.

Working Families with Young Children

Working families with young children who are seeking to move from multi-family housing to ground oriented or single detached housing with secure, private yards are challenged to find homes that are within their budgets. This group too remains a target population for the Village's affordable housing efforts.

Seniors and Persons with Disabilities

Seniors are a relatively small proportion of Pemberton's population profile; however, their housing needs are vital to be considered in view of our aging population. The Village has identified securing housing for seniors as a top consideration.

VoP Affordable Housing – Final Background Report – July 2019

Local Employees

Local employees have struggled to secure suitable, affordable rental housing, which has impacted local businesses and community vitality. There are concerns young people will leave Pemberton because of housing affordability. The Village shall continue to focus on facilitating opportunities for employee housing to support Pemberton's workforce.

The Homeless or Those at Risk for Homelessness

Fortunately, the homeless or those at risk for being homeless do not appear to be as prevalent in Pemberton as some of the above noted target groups. This is a target group better addressed by senior levels of government and for this reason, it has not been identified as a top consideration at this time.

CONCLUSION

With the completion of this Background Report, the Village will now be in a position to develop an Affordable Housing "Action Plan" to address the community's current challenges and changes to the market. The creation of a Village of Pemberton Affordable Housing Action Plan will outline how the Village will respond to this community's unique housing needs and address a broad range of housing options in our community and focuses on solutions for those not able to find and maintain private market housing. The Village is fortunate to see some rental housing coming on the market, but more is needed – the Village would require even more affordable housing options to address growing needs for seniors' housing or to address the need for social housing in a meaningful way. In this regard, The Village will benefit from a clearly articulated action plan that prioritizes the relevant work still needed to be done, and new measures, rather than a re-write of the 2009 Strategy.



DRAFT AGE-FRIENDLY (SENIORS) HOUSING NEEDS ASSESSMENT

Village of Pemberton

July 2019

Prepared by CitySpaces Consulting Ltd.



Table of Contents

- Introduction 1
 - What is an Age-Friendly Community? 1
 - What is a Housing Needs Assessment? 2
 - Methodology 4
 - Legislative Framework 4

- Context 6
 - Recent Development Activity 6

- Seniors Housing: Need & Demand 8
 - Population 8
 - Seniors Housing Supply 10
 - Seniors Housing Affordability Analysis 14
 - Non-Market Housing Supply 19

- Demonstrated Need 22
 - Priority Groups 22
 - Housing Gaps 23

- Other Considerations 25
 - Outdoor Space and Buildings 25
 - Social Participation 26
 - Transportation 26
 - Community Support and Healthcare Services 27

- Funding & Partnerships 28
 - Roles in Providing Affordable Housing 28
 - Potential Project Partners 33

- In Closing 34

Introduction

The Village of Pemberton last completed an Affordable Housing Strategy in 2009. Since then, discussions with local housing organizations, social service providers, and the development community indicate that Pemberton has experienced changes with respect to its housing needs and affordability. Given the Village's aging demographics, Council and Staff have identified an immediate need to address the lack of affordable seniors housing. This Age-Friendly (Seniors) Housing Needs Assessment focuses on "need and demand" for age-friendly housing in Pemberton and will:

- Provide quantitative and qualitative data regarding local housing needs and gaps, which will be used to inform the Village's Affordable Housing Action Plan.
- Act as a catalyst to enable the Village of Pemberton and its community partners to improve housing options for older adults; and,
- Enable the Village and its partners to focus on obtaining funding with a clear objective of providing appropriate options for age-friendly housing.

CitySpaces Consulting was engaged by the Village in Spring 2019 to update their Affordable Housing Background Report by completing an Age-Friendly (Seniors) Housing Needs Assessment and formulating an Affordable Housing Action Plan. Research was completed between May - July 2019, and involved a review of previously completed research, analysis of recent housing indicator data, and stakeholder workshops.

What is an Age-Friendly Community?

The Age-Friendly Community Initiative was launched in 2006 by the World Health Organization (WHO) with the practical goal of adapting structures and services to be more inclusive of varying needs and capacities of people from all age groups.

In age-friendly communities, policies, programs, services, and infrastructure related to physical and social environments are designed to address the needs of all residents – including seniors. Accessible buildings and streets enhance mobility for people with limited mobility, but also parents with strollers, cyclists, and scooter-riders. Neighbourhoods and public places are safe and welcoming. Families are satisfied their older members can access the services and supports they need. Many voices are heard in making community decisions and, in general, the whole community benefits from the continued participation of older citizens in work or volunteer activities.

Through the Global Age-friendly Cities Project, WHO established eight themes to help evaluate issues and develop strategies to create age-friendly communities, which include:

1. Outdoor Spaces & Buildings
2. Transportation
3. Housing
4. Respect & Social Inclusion
5. Social Participation
6. Communication & Information
7. Civic Participation & Employment
8. Community Support & Health Services

What is a Housing Needs Assessment?

While age-friendly communities address the full spectrum and span of life, the focus of this report is on housing needs for seniors, and related supports and design that can support populations to age-in-place.

Housing needs assessments are a means for communities to better understand their current and future housing needs. They can help identify existing and projected gaps in housing supply by collecting and analyzing quantitative and qualitative information about local demographics, economics, housing stock, and other factors. A housing needs report is critical to developing a housing strategy or action plan.

THE HOUSING CONTINUUM

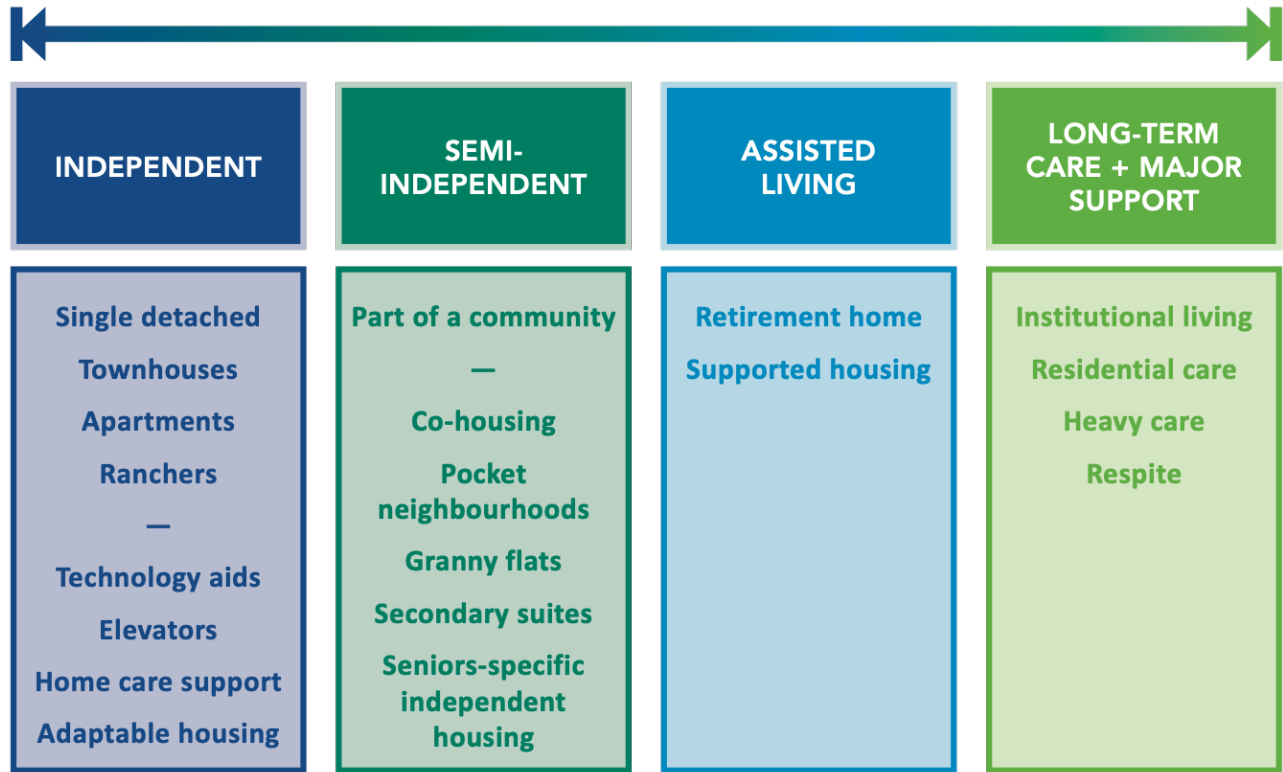
The “Housing Continuum” is a visual concept that illustrates a spectrum of housing forms. Typically, comprehensive housing studies refer to continuums that speak to market and non-market housing, ranging from emergency shelters to rent-geared-to-income (RGI), market rental, and homeownership. For this study, we will refer to the seniors housing continuum, as illustrated in Figure 1 on the following page. The seniors housing continuum ranges from independent living on the far left, moving towards long-term care on the right. Home supports and healthcare are increasingly required as you move to the right of the continuum.

Independent seniors housing is a home where a senior can live safely and comfortably on their own without any major supports. This can be either in the private market rental or homeownership markets. Homes typically found in this category are single-detached dwellings, townhomes, and apartments. Housing for independent living can be ground-oriented such as bungalows or rancher-style homes, or in multi-unit / multi-level buildings with elevators.

Seniors are living independently longer now more than ever as a result of improved programs and technologies, such as elevators (which are increasingly less expensive to build), technology aids, and home care support including meals-on-wheels programs and better-at-home programs. More and more

homes are retrofitted for accessibility, including new construction with adaptable housing standards to accommodate changes in a person’s mobility (i.e. wide doorways, reinforced walls for stair lifts, etc.).

Figure 1: Seniors Housing Continuum



Semi-independent living refers to homes where seniors can mostly care for themselves, but in an environment where help and support are in close-reach. An example would be a senior living in a secondary suite of their adult child’s home. It can also include an independent rental building that is dedicated to seniors, where the senior lives on their own in a self-contained unit without supports, but may have access to a building caretaker for questions and assistance (i.e. building maintenance). Semi-independent seniors’ accommodation is often characterized by a communal living format, where there is some share of responsibility in managing the home, as well as opportunity to connect and socialize. This includes models such as co-housing and pocket neighbourhoods.

Assisted living represents what most retirement homes are in B.C. The supports can vary depending on the different assisted living arrangements, but mostly focus on meeting the daily needs of seniors, including meal preparation, housekeeping, and laundry. Some offer personal and healthcare services such as bathing, grooming, dressing, and taking medication. The provincial government issues licenses and monitors assisted, supportive, and personal care homes to ensure quality and safety of senior tenants.

Lastly, **long-term care** homes are designed for seniors who can no longer live independently and who require 24-hour nursing care and supervision. These homes are ones that typically house and support seniors living with Alzheimer's disease and other forms of dementia.

Many seniors prefer to stay in their homes for as long as they can, and often have informal systems in place to support them, including neighbours, families, and friends. Further, there is a movement across Canada to support aging-in-place principles: finding ways for seniors to stay in their home and community through age-friendly planning. This requires ensuring that affordable and suitable housing is available to seniors in the communities in which they live. With an aging population, appropriate housing options suitable to these seniors have the potential to lower health care costs and improve quality of life.

Methodology

This assessment has involved assembling and analyzing relevant and reliable data, as well as facilitating focus groups with community stakeholders about housing needs. The requirements related to housing needs reports are detailed in legislation and associated regulations: the *Local Government Act* (mainly Part 14) and Housing Needs Reports Regulation. These Regulations focus on obtaining both quantitative and qualitative sources of information to offer comprehensive insight into local housing needs.

- The quantitative data highlighted in this report has been obtained from a variety of sources, where available. Research sources include the 2006, 2011, and 2016 Census of Canada; the Canada Mortgage and Housing Corporation (CMHC); BC Stats; and, BC Housing.
- The qualitative information was obtained by collecting community stakeholder insights, observations, and perspectives. Focus groups were completed with stakeholders from seniors and other community-based organizations and representatives from the building and development community.

Legislative Framework

Local governments have an increasingly important role to play in facilitating the creation of affordable market and non-market housing through policy, zoning, partnerships, financial incentives, and Staff support. Their authority comes from Provincial legislation - the *Community Charter*, the *Local Government Act*, and the *Strata Property Act*. These statutes are further summarized in the Village of Pemberton's *Affordable Housing Background Report, July 2019*.

In 2019, the Province of BC introduced new legislation; the *Local Government Statutes (Housing Needs Reports) Amendment Act* amended the *Local Government Act* and the *Vancouver Charter*. The legislation requires local governments, at least every five years, to:

- Collect information necessary to identify current and projected housing needs;
- Use that information to prepare and publish an online report, known as a housing needs report, showing current and projected housing needs for at least the next five years; and,

- Consider the most recently collected information and housing needs report when amending community and regional plans.

Effective April 16, 2019, provincial regulations require local governments to complete housing needs assessments for their communities by April 2022 and every five years thereafter. As a basis for determining current and projected housing needs, local governments are required to collect approximately 50 kinds of data about:

- Current and projected population;
- Household income;
- Significant economic sectors; and,
- Currently available and anticipated housing units.

All housing needs reports are required to contain the following content, based on the analysis of the information collected:

- The number of housing units required to meet current housing and anticipated housing needs for at least the next five years, by housing type;
- Statements about key areas of local need;
- The number and percentage of households in core housing need and extreme core housing need; and,
- A standardized summary form.

This Age-Friendly (Seniors) Housing Needs Assessment has been completed according to the regulations specified in the *Guide to Requirements for Housing Needs Reports*. Additional information on housing needs and gaps in Pemberton is found within the Village's *Affordable Housing Background Report, July 2019*.

The Village wishes to acknowledge that funding for this project was provided by the Province of British Columbia. Age-friendly Communities program administration provided by the Union of B.C. Municipalities.

Context

The Village of Pemberton is located within the traditional territory of the Lil'wat Nation in the Coast Mountains. As one of the four member municipalities of the Squamish-Lillooet Regional District (SLRD), the Village is approximately 8 km south of Mount Currie, 33 km north of the Resort Municipality of Whistler (RMOW), and approximately 160 km north of Vancouver. Pemberton's location within the region is illustrated in Figure 2 on the following page.

The Village of Pemberton is 61.4 square km in size and has a population of 2,574 (Census, 2016). The local economy is historically tied to agriculture and logging, with a growing tourism and outdoor recreation sector. There is a thriving local economy of retail and service providers which serve the greater Pemberton area including the Pemberton Valley, Birken, D'Arcy and the adjacent First Nation communities. Given Pemberton's proximity to the RMOW, a substantial amount of Pemberton residents commute daily to Whistler for employment purposes.

The Village of Pemberton adopted its most recent Official Community Plan (OCP) in 2011. The OCP acknowledges that residential growth should facilitate the needs of the local workforce and residents, and encourages housing designed to meeting changing household needs and the ability for the community to age-in-place. The Village plans to begin updating its OCP in 2020, which will include new calculations related to the location, amount, type and density of residential development required to meet anticipated housing needs over a period of five (5) years and housing policies respecting affordable, rental and special needs housing.

Recent Development Activity

The Village of Pemberton has recently experienced an increase in development activity, which suggests the market has begun to respond to housing demand. New rental buildings, like the Radius, have lengthy waitlists, and stakeholders have expressed concerns with regard to limited vacancies. As new housing is completed in Pemberton, it will be important to ensure priority populations have access to affordable housing. Municipal Staff identified the following ongoing and upcoming development projects:

- The Ridge at Pemberton - residential subdivision with 44 lots zoned for single-detached dwellings and carriage homes;
- Sunstone Ridge - residential subdivision with 63 lots zoned for single-detached dwellings, carriage homes, small lot residential and townhouses;
- Tiyata Village at Pemberton - small lot residential subdivision with 65 lots zoned for single-detached and duplex dwellings;
- The Crestline - proposed townhouse and garden apartment development (36 units);
- Radius - dedicated rental apartment building (45 units); and,

- Orion - market apartment building (45 units).

Figure 2: Map of the Squamish-Lillooet Regional District



Seniors Housing: Need & Demand

This section provides baseline data of Pemberton’s current housing availability, suitability, and affordability across the entire housing continuum from basic shelter to market housing. These indicators demonstrate the extent to which housing needs have changed over the last ten years, and findings from this report will be used by the Village as it determines what forms of age-friendly housing are needed in the community, and to inform the Affordable Housing Action Plan.

The housing indicators in this section were compiled from a variety of data sources. Where possible, the information is presented for specific geographic areas that encompass the Village of Pemberton and the SLRD. Data at this level of geography is close to consistently available; however, there are certain instances where data has been suppressed to prevent direct or residual disclosure of identifiable data. Where it is relevant, the province of B.C. as a whole is used as a benchmark or comparison.

Population

GROSS POPULATION

The Village of Pemberton grew in population by 17% between 2006 (2,192 people) and 2016 (2,574 people), which is above the provincial average.

Table 1: Gross Population (2006-2016)

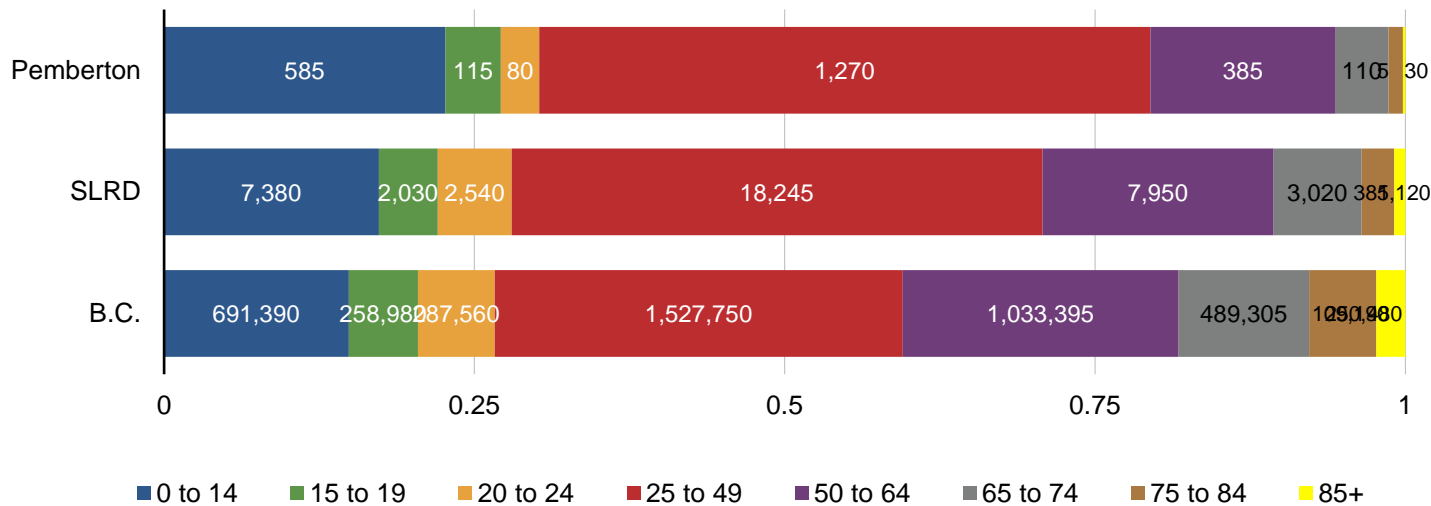
Community	2006	2011	2016	Change 2006-2016	Annual Growth Rate
Village of Pemberton	2,192	2,434	2,574	17%	1.7%
SLRD	35,225	38,173	42,665	21%	2.1%
Total B.C.	4,113,487	4,400,057	4,648,055	13%	1.3%

Source: Statistics Canada, Census (2016)

AGE COMPOSITION

As per the Pemberton Valley Seniors Association membership requirements, “senior” refers to residents 50 years of age and older. Figure 3 provides a detailed breakdown of population by age group, and demonstrates 20% of the Village’s population is 50 years of age or older. Pemberton has a younger population compared to the SLRD and B.C. as a whole, with a median age of 36.2 compared to a median age of 37.5 for the SLRD and a median age of 43 for B.C.

Figure 3: Comparative Population Age Profile, 2016

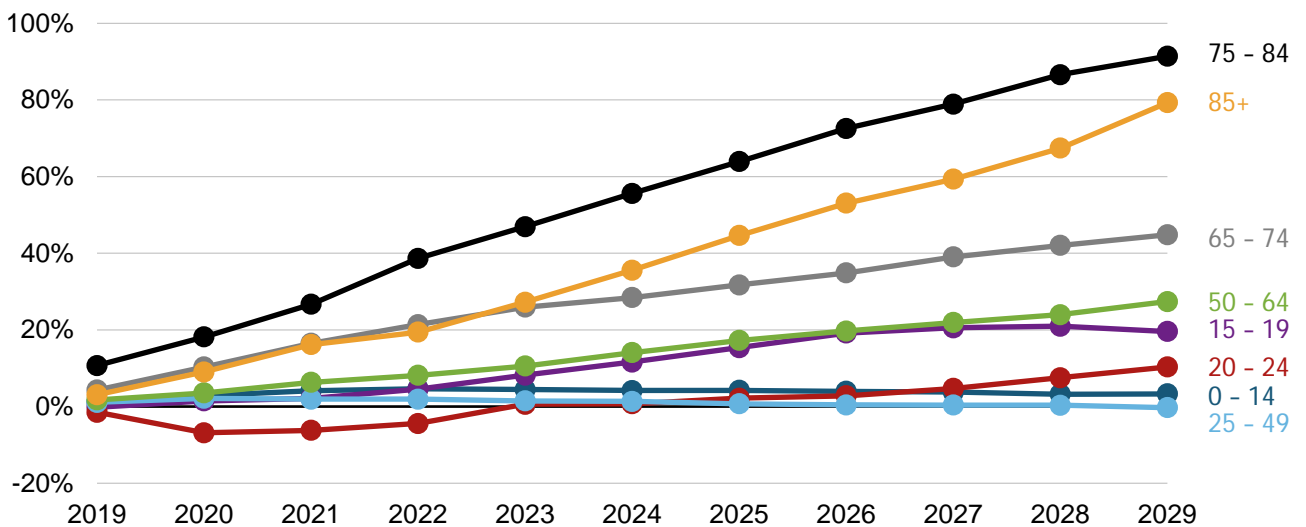


Source: Statistics Canada, Census (2016)

POPULATION PROJECTIONS

BC Statistics prepares population estimates and projections at a regional district level. According to BC Statistics' most recent projections, the population in the SLRD is expected to grow by 6,631 people between 2019 and 2029, an increase of 15% over the projected 10 year period. At an annual projected growth rate of 1.5%, this increase is slightly less than the historical growth rates over the previous 10 years.

Figure 4: Projections of Population Growth Rate by Age Group for the SLRD, 2019-2029



Source: BC Stats, P.E.O.P.L.E. (2017)

When considering the population projections by age group, the most significant trend will be an aging of the region's population as baby boomers age. While the region will see a 1% loss of population for those between the ages of 25 to 49, and a minor increase of 2% for those between the ages of 0 to 14, the number of those 50 years of age and older is expected to rise significantly. BC Statistics forecasts a 29% increase in population for those between the ages of 50 to 64, and a 49% increase in population for those between the ages of 65-74. Substantive growth is expected among elderly residents; the region will see an increase of 117% for those between the ages of 75-84, and a 108% increase for those 85 years of age and older. BC Statistics also projects an increase of 21% for those between the ages of 15 to 19, and a 12% increase for those between the ages of 20 to 24.

This is concurrent with trends experienced across Canada; the 2016 Census results indicate Canada registered the largest increase in the proportion of seniors since Confederation. In 2016, people aged 85 and older represented 2.2% of the Canadian population. This population will likely continue to increase rapidly in coming decades, as demonstrated in Figure 4 above.

CHARACTERISTICS OF SENIOR HOUSEHOLDS

Increased life expectancy, improved health care systems, and better lifestyles mean that seniors are now able to enjoy life after retirement for a longer period of time. These older Canadians are experiencing diversity in aging – while many seniors are fitter and more active than earlier generations, falls remain the leading cause of injury among older Canadians, with 20-30% experiencing one or more falls each year. These injuries often lead to hospitalization, from which many seniors are then admitted to long-term care facilities. Seniors care has changed, and will continue to change to reflect the needs of older residents, new care models, and the introduction of technology.

The trends of living longer, healthier lives, and changing housing preferences are primarily responding to the financially secure that have choice in the housing market, particularly homeowners. Low-income individuals and families who experience challenging times over the course of their lives (including living situations) tend to age faster. The same is true for persons with mental health and addictions issues, or persons with disabilities: they have the least amount of choice in the housing market, and are more likely to require dedicated housing earlier in their senior years compared to others whom have not experienced these challenges, financial or otherwise.

Seniors Housing Supply

According to the recent (2019) Canadian Mortgage and Housing Corporation (CMHC) Seniors Housing Report, there are currently more than 4,306 housing units dedicated to seniors in Vancouver Coastal¹, including bachelor, one-bedroom and two-bedroom units. The majority of these units are privately owned and managed, consisting of both independent living spaces (less than 1.5 hours of assisted care per day), and heavy care spaces (more than 1.5 hours of assisted care per day). Non-market independent living spaces (subsidized) account for 953 units (22%) of the total.

¹ Vancouver Coastal is an intermediate geography category that includes part of the Greater Vancouver Regional District, the Sunshine Coast Regional District, and the Squamish Lillooet Regional District.

Table 2: Current Number of Seniors Housing Units By Type, Vancouver Coastal, 2018

	Bachelor	One-Bedroom	Two-Bedroom	Total Units By Type
Independent Living Spaces	897	1,443	316	2,656
Non-Market Spaces (Independent Living)	231	722	-	953
Heavy Care Spaces	495	-	6	501
Unknown Spaces	-	172	24	196
Total	1,623	2,337	346	4,306

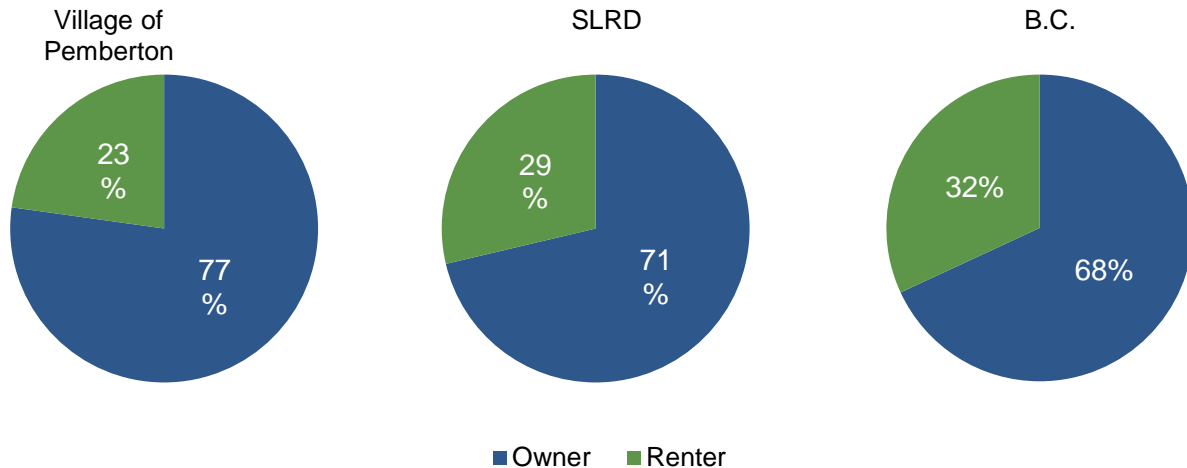
Source: Canada Mortgage and Housing Corporation, Seniors Housing Report

Within Pemberton, there is an existing 30-unit senior’s housing development, managed and operated by the Pemberton Lions Activities Society, referred to as the Lions Villa. This senior’s housing development currently has a 75-person waitlist, which is indicative of increasing demand; however, this waitlist does include persons from outside the community.

TENURE

According to 2016 Census data, the percentage of households in the Village of Pemberton that rent their homes (23%) is less than the percentage of households that rent their homes in the SLRD, and across B.C. The 2006 Census indicates that 35% of households rented their homes in Pemberton, which shows a decreasing number of rented dwellings in the Village. Data from the 2011 National Housing Survey has been suppressed for data quality or confidentiality reasons.

Figure 5: Housing Tenure by Community, 2016



Source: Statistics Canada, Census (2016)

The 2016 Census provides a detailed breakdown of tenure by primary household maintainer² age. Tenure by age group is summarized below:

- For residents ages 55 to 64 years of age³, 36% of households rent, and 64% of households own.
- For residents ages 65 to 74 years of age, 17% of households rent, and 75% of households own⁴.
- For residents ages 75 to 84 years of age, 100% of households rent.
- Based on 2016 Census data, there are no households in Pemberton with a primary maintainer who is 85 years of age or older.

CONDITION OF HOUSING

Dwellings in need of major repairs have defective plumbing or electrical wiring, or require structural repairs to walls, floors, or ceilings. The condition of dwelling units is an important indicator of the health and viability of communities, as the repair and maintenance of dwellings is one of the most important and challenging elements for private households and non-profit or government operated social housing sites. Repair and maintenance usually accounts for a large expenditure of households and housing providers, and a high persistence of need of repair may indicate an income and affordability issue amongst households. The 2016 Census indicates Pemberton has a slightly higher

² Primary maintainer refers to the first person in the household identified as someone who pays the rent, or the mortgage, or the taxes, or the electricity or other services or utilities for the dwelling. When more than one member of the household contributes to the payments, the first person listed is chosen as the primary household maintainer. If no person in the household is identified as making any such payments, the first person listed is selected by default.

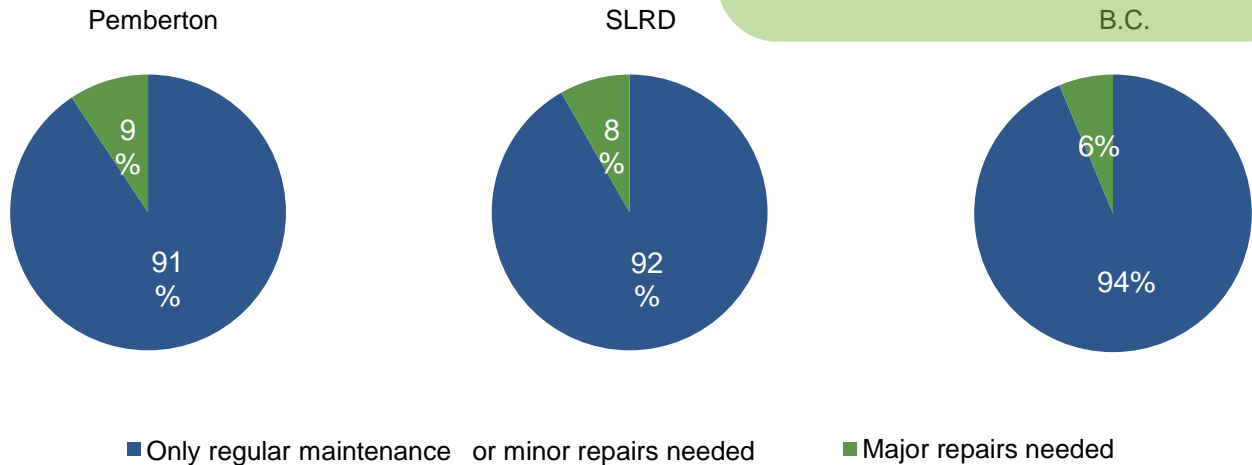
³ While the focus of this report is on seniors 50 years of age and older, Census data is organized by the following age groups: 45 to 54, 55 to 64, 65 to 74, 75 to 84, and 85+.

⁴ Due to the size of these population groups and rounding, the stated percentages may not equate to 100.

percentage of dwellings in need of major repairs compared to the SLRD and the province of B.C. as a whole.

Figure 6: Housing Condition by Community, 2016

Housing Suitability refers to whether a private household is living in suitable accommodations according to the National Occupancy Standard (NOS); that is, whether the dwelling has enough bedrooms for the household size and composition.



The 2016 Census provides a detailed breakdown of housing adequacy by the age of the primary household maintainer⁵. Housing adequacy by age group is summarized below:

- For households where the primary maintainer is between the ages of 55 to 64 years of age⁶, 8% of dwelling units are in need of major repair.
- For households where the primary maintainer is between the ages of 65 to 74 years of age, 0% of dwelling units are in need of major repair.
- For households where the primary maintainer is between the ages of 75 to 84 years of age, 0% of dwelling units are in need of major repair.
- Based on 2016 Census data, there are no households in Pemberton with a primary maintainer who is 85 years of age or older.

Adequate Housing does not require any major repairs, according to residents.

The 2016 Census also provides a detailed breakdown of housing suitability by the age of the primary household maintainer. Based on this data, there are no households where the primary maintainer is over the age of 55 that are unsuitable.

⁵ The first person in the household identified as someone who pays the rent, or the mortgage, or the taxes, or the electricity or other services or utilities for the dwelling. When more than one member of the household contributes to the payments, the first person listed is chosen as the primary household maintainer. If no person in the household is identified as making any such payments, the first person listed is selected by default.

⁶ While the focus of this report is on seniors 50 years of age and older, Census data is organized by the following age groups: 45 to 54, 55 to 64, 65 to 74, 75 to 84, and 85+.

AVERAGE RENTAL PRICES

As rental market data for smaller centres like Pemberton is not compiled through the CMHC’s rental survey, rental listings compiled from the local Facebook Page and Craigslist ads, and summarized in the *Affordable Housing Background Report, 2019*, were used to determine estimated average rents for typical Pemberton rental unit types.

Table 3: Estimated Average Rents (2009 - 2017 /2018)

Unit	2009	2017 / 2018	% Increase
Shared	\$551	\$758	73%
1 Bedroom	\$922	\$1,463	59%
2 Bedroom	\$1,341	\$1,963	46%
3+Bedroom	\$1,682	\$2,533	66%

Source: Pemberton Affordable Housing Background Report (Facebook - Pemberton BC, Canada Housing Rentals, Whistler Craigslist and Pique Classifieds February-March 2018)

RENTAL HOUSING SUPPLY & VACANCY RATES

Stakeholder consultation with representatives from senior’s and other non-profit organizations indicates there is limited purpose-built rental housing stock within the Village of Pemberton. A 45-unit rental apartment building (Radius) was recently completed, and has an extensive waitlist, which is indicative of latent rental housing demand. With limited construction of purpose-built rental housing in recent years and population increases, the rental market begins to experience pressure, and when a rental housing project is completed, those units are quickly occupied, due to the existing or latent demand within the community.

While secondary suites may contribute to the rental housing stock within Pemberton, floodplain restrictions limit the extent to which this is a viable option. Additionally, there is a greater risk of displacement with secondary market rentals, as Airbnb has impacted the supply of long-term rental and owners may decide to sell or have family members move into the rented unit. Purpose-built rental housing offers greater security of tenure compared to secondary market rentals (e.g. strata condominiums).

There is no CMHC data available on the supply of purpose-built rental housing or vacancy rates, however stakeholders expressed there is a shortage of rental housing in the community. Local employees have struggled to secure suitable, affordable rental housing, which has impacted local businesses and community vitality.

Seniors Housing Affordability Analysis

This analysis broadly demonstrates the overall housing affordability for seniors in Pemberton. It provides an assessment of average rental prices, and homeownership prices, and compares that

information to median income levels to identify households experiencing affordability challenges and who may not be able to access adequate or suitable housing within 30% of their gross incomes.

The relative affordability of housing in a community is determined by the relationship between average shelter costs (rent or monthly mortgage) and household income. Using CMHC standards, housing is considered unaffordable if a household spends 30% or more of its gross income on shelter costs. A household is considered to be in “core housing need” if its housing falls below at least one of the adequacy, affordability, or suitability standards, and would have to spend 30% or more of its gross income to pay the median rent of alternative local housing that is acceptable (i.e. meets the three housing standards of adequacy, affordability, and suitability).

What are Shelter Costs?

For renters, shelter costs include rent and utilities.

For owners, shelter costs include mortgage payments (principal and interest), property taxes, condominium / strata fees (if any), and any payments for electricity, water, and other municipal services.

Housing is one factor in the overall cost of living for individuals and families; other factors include the cost of groceries, transportation, and childcare.

RENTAL AFFORDABILITY ANALYSIS

For rental affordability, median income levels were obtained through Statistics Canada, using a custom tabulation of tax-filer income data. Median income means that half of the population is earning more than the median income, and half of the population is earning below the median income. Table 4 illustrates affordability levels of senior couples, lone-parent seniors, and single senior households in Pemberton. Because tax-filer data is organized by specific age groups, residents under the age of 50 have been included. The median income for all Pemberton seniors’ households is \$88,046, which is higher than households throughout B.C. as a whole (\$79,750).

Table 4: Rental Affordability for Pemberton Households 7, 2015

Age Group	Available for Rent (30% of income)			Available for Rent (50% of income)			Average Monthly Rent
	Couple Households	Lone Parent Households	Single Person Households	Couple Households	Lone Parent Households	Single Person Households	One-Bedroom Unit
45 - 54	\$2,689	\$1,408	\$1,133	\$4,481	\$2,347	\$1,888	\$1,463
55 - 64	\$2,375	N/A	\$694	\$3,958	N/A	\$1,157	\$1,463
65+	\$1,525	N/A	\$567	\$2,541	N/A	\$945	\$1,463

⁷ There are no lone-parent households in Pemberton where the primary maintainer is 55 years of age or older.

Age Group	Available for Rent (30% of income)			Available for Rent (50% of income)			Average Monthly Rent
	Couple Households	Lone Parent Households	Single Person Households	Couple Households	Lone Parent Households	Single Person Households	One-Bedroom Unit
ALL	\$2,196	\$1,408	\$798	\$3,660	\$2,347	\$1,330	\$1,463

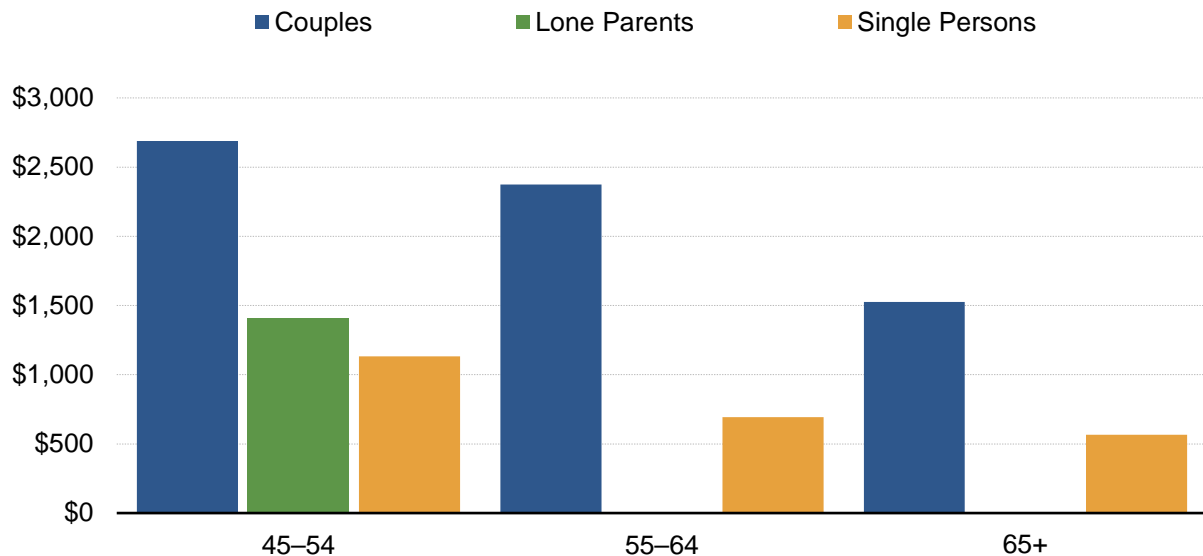
Source: CMHC Rental Market Report 2017; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Median Income Census Families and Individuals, 2015

The data indicates that average rental housing prices should be affordable for most couple households and lone parent households in Pemberton where the primary maintainer is 45 years of age or older. There is a significant decrease in the ability of senior single-person households to afford average rental prices compared to senior couple households and senior lone-parent households. Most senior single-person households would need to spend between 30% - 50% of their monthly income to afford average rental prices in Pemberton.

While senior couple households and senior lone-parent households should be able to afford rents within 30% of median gross incomes, lower incomes mean they are more challenged than other age groups with housing affordability. Many seniors in this category may have limited incomes and rely on income from federal government programs, such as Old Age Security (OAS) and Canadian Pension Plan (CPP), and may lack savings and other sources of financial support. At the same time, some seniors may have assets, may have paid-off their mortgages, or have other wealth accumulation unaccounted. Or, conversely, some seniors may have inherited debt. These are all additional factors that influence households' ability to afford rent. Furthermore, when considering average monthly shelter costs, rental prices vary depending on condition and number of bedrooms and could be more or less affordable than the typical listed price.

Figure 7: Summary of Rental Affordability by Age + Median Income Levels, 2015

Source: Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Median Income Census Families and Individuals, 2015



HOMEOWNERSHIP AFFORDABILITY ANALYSIS

Households pursuing homeownership rather than rental will require a mortgage and must be qualified by a banking institution or mortgage broker. Basic home purchasing assumptions are made in order to determine the maximum purchase price and the maximum amount that households may borrow. For this report, assumptions were based on typical expenses and 2019 mortgage rates, including:

- Gross Debt Service (GDS) Ratio at 35% (entire monthly debt, such as car loans and credit card payments, including the potential monthly mortgage payment, should be no more than 35% of gross monthly income);
- Bank of Canada Reported 5-Year Fixed Rate (semi-annual) at 5.34%;
- Amortization Period of 25 years; and,
- Monthly maintenance fees at \$200, property taxes at \$250, and utilities / heating at \$100.

It is important to note that this analysis does not consider household debt or savings, as that information is not publicly available. Furthermore, this analysis does not incorporate the new mortgage rules introduced in 2018, which require all federally regulated financial institutions to vet borrowers' applications using a minimum qualifying rate equal to the greater of the Bank of Canada's five-year benchmark rate or their contractual rate, plus two (2) percentage points. This mortgage stress test is designed to ensure that borrowers can afford their mortgage payments even if interest rates increase. Ultimately, this stress test promotes affordability, and results in households qualifying for smaller mortgages.

Homeownership affordability can be estimated based on assumptions made on a household's ability to obtain a mortgage and using the median household income from Statistics Canada (tax-filer income

data⁸). As this analysis is based on median income levels, those households earning greater than the median income can afford more, as well as households that have saved large down-payments. Single-detached homes (SDH) are substantially more expensive than townhouses (TH) and apartments (APT) in Pemberton, thus the following tables assess homeownership affordability using average apartment prices.

Table 5 demonstrates the maximum purchase price that a senior’s couple household earning the median income can afford with a 10% and 5% down payment; senior’s couple households above the age of 65 cannot afford apartments and, with limited seniors housing, these households may be challenged to afford suitable units.

Age	Maximum Mortgage	Purchase with 10% Down	Purchase with 5% Down	Average Sale Price		
				SDH	TH	APT
45 - 54	\$491,755	\$546,394	\$517,637	\$830,000	\$602,000	\$352,000
55 - 64	\$422,157	\$469,063	\$444,375	\$830,000	\$602,000	\$352,000
65+	\$233,606	\$259,563	\$245,901	\$830,000	\$602,000	\$352,000
All	\$382,506	\$425,007	\$402,638	\$830,000	\$602,000	\$352,000

Table 5: Homeownership Affordability for Couple Households in Pemberton, 2015

Source: Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Median Income Census Families and Individuals, 2015

Median income earning senior lone-parent households are challenged to afford the average prices of housing in Pemberton and would be more likely to rent than own their homes.

Age	Maximum Mortgage	Purchase with 10% Down	Purchase with 5% Down	Average Sale Price		
				SDH	TH	APT
45 - 54	\$207,779	\$230,865	\$218,714	\$830,000	\$602,000	\$352,000
55 - 64	N/A					
65+	N/A					
All	\$207,779	\$230,865	\$218,714	\$830,000	\$602,000	\$352,000

Table 6: Homeownership Affordability for Lone-Parent Households in Pemberton, 2015

Source: Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Median Income Census Families and Individuals, 2015

⁸ Tax-filer data is released after individuals have submitted their personal tax returns, which causes a delay in data availability.

Single seniors are priced out of the homeownership market. There may be occurrences where singles in these age groups earn more than the median income and, with substantial savings, could possibly find a way to purchase a home.

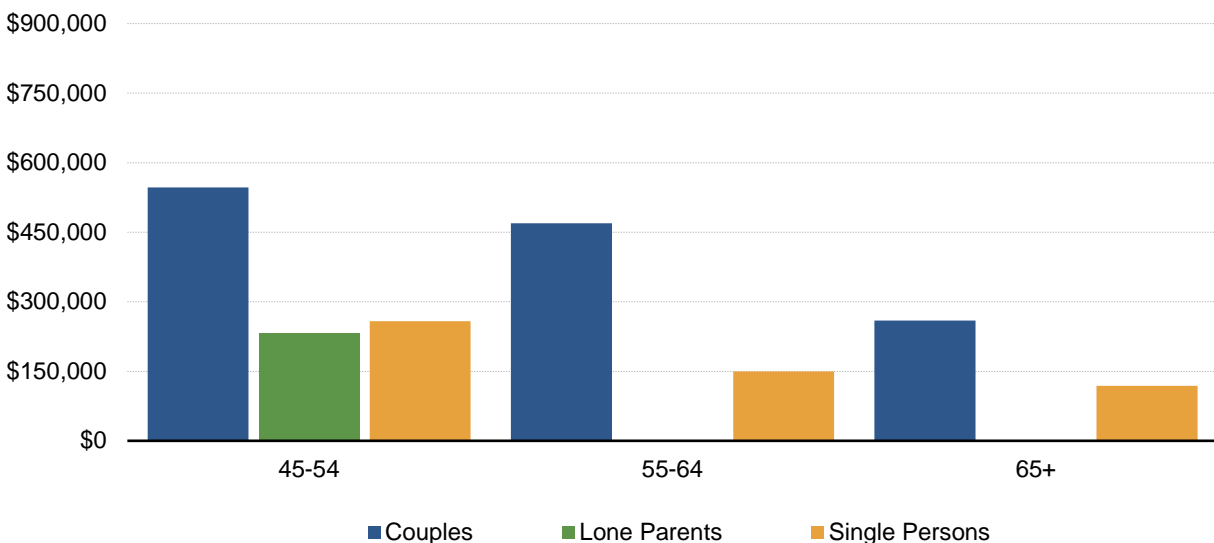
Age	Maximum Mortgage	Purchase with 10% Down	Purchase with 5% Down	Average Sale Price		
				SDH	TH	APT
45 - 54	\$232,223	\$258,026	\$244,446	\$830,000	\$602,000	\$352,000
55 - 64	\$134,929	\$149,929	\$142,031	\$830,000	\$602,000	\$352,000
65+	\$106,706	\$118,562	\$112,322	\$830,000	\$602,000	\$352,000
All	\$157,953	\$175,503	\$166,266	\$830,000	\$602,000	\$352,000

Table 7: Homeownership Affordability for Single Person Households in Pemberton, 2015

Source: Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Median Income Census Families and Individuals, 2015

Figure 8: Summary of Homeownership Affordability by Age + Median Income Levels, 2015

Source: Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Median Income Census Families and Individuals, 2015



Non-Market Housing Supply

BC Housing is the central Provincial agency that supports and funds efforts to meet the housing needs of B.C.'s most vulnerable residents through the provision of affordable housing. The statistics in this section were collected on March 31, 2019, and summarize waitlists and the number of units for emergency, supportive, and independent housing in Pemberton.

It is important to note there are no BC Housing services that provide emergency shelter or housing for those experiencing homelessness in Pemberton. Non-profit housing organizations have addressed this gap to some degree - Sea to Sky Community Services Housing Division provides 3 units of affordable

housing in Pemberton, and have provided emergency housing. The Howe Sound Women’s Centre Society runs Pearl’s Safe Home in the area, which is a 10-day facility for women impacted by abuse. There is limited transitional supported and assisted living in Pemberton. The total number of non-market housing units is shown in Table 8. BC Housing has suppressed numbers less than 5 for privacy, therefore category sub-totals are not shown.

Table 8: Total Number of Non-Market Housing Units in Pemberton, 2014 & 2018

Year	Transitional Supported and Assisted Living			Independent Social Housing		Total Units
	Frail Seniors	Special Needs	Women and Children Fleeing Violence	Low Income Families	Low Income Seniors	
2014	-	-	-	-	30	31
2019	-	-	-	-	33	34

Source: BC Housing, 2018⁹

The rent supplements found in Table 9 include individuals and families receiving subsidies through BC Housing’s Rental Assistance Program (RAP) and Shelter Aid for Elderly Renters (SAFER). The RAP program is a housing subsidy provided to eligible low-income, working families with cash assistance to help with monthly rent payments in the private market. The SAFER program is a housing subsidy for seniors with low to moderate incomes to help make private market rents affordable. BC Housing has suppressed numbers less than 5 for privacy, therefore category sub-totals are not shown.

Table 9: Total Number of RAP & SAFER Recipients in Pemberton, 2014 & 2018

Year	Shelter Aid for Elderly Residents	Rental Assistance Program	Total
2014	-	-	9
2019	-	-	10

Source: BC Housing, 2018¹⁰

To be eligible for SAFER, recipients must be over the age of 60, and paying more than 30% of their gross income towards shelter costs. There are 90 SAFER recipients in the SLRD, which has increased by 26 since 2014, when there were 64 recipients.

BC Housing also maintains statistics on waitlists for non-market housing. Since 2014, the number of applicants on waitlists for non-market housing has doubled, from 4 applicants to 8 applicants.

⁹ This table reflects only units where BC Housing has a financial relationship. There may be other subsidized housing units in the community.
¹⁰ This table reflects only units where BC Housing has a financial relationship. There may be other subsidized units in the community.

Table 10: Applicants on Waitlists for Non-Market Housing in Pemberton, 2018

Year	Type of Unit					Total
	Family	People with Disabilities	Seniors	Wheelchair Modified	Singles	
2014	-	-	-	-	-	4
2019	-	-	-	-	-	8

Source: BC Housing, 2018¹¹

Further, BC Housing has a standard Housing Income Limits (HILs - previously known as the Core Need Income Thresholds, or CNITs), which outlines the income required for households to pay the average market rent by size of unit in the private market. Residents in Pemberton who earn less than the HILs chart may be eligible for non-market housing provided by BC Housing.

Table 11: Housing Income Limits for Pemberton, 2018

Community	Type of Units				
	Bachelor	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom+
Village of Pemberton	\$74,000	\$74,000	\$83,000	\$90,500	\$96,000

Source: BC Housing, 2018

¹¹ This table reflects only units where BC Housing has a financial relationship. There may be other subsidized units in the community.

Demonstrated Need

Priority Groups

Pemberton residents are experiencing challenges in the housing market, which is indicative of the broader trends demonstrated in the Squamish-Lillooet Regional District, and across B.C. As this Housing Needs Assessment has been completed with an age-friendly lens, seniors form an important priority group, particularly given the aging demographics. There is also a trend of grandparents moving to Pemberton to be closer to their children and help with child-care given the Village's severe shortage of daycare spaces. However, through the course of stakeholder consultation, additional priority groups were identified. Given the rising rental prices and low vacancy rates, low-income households are struggling to secure affordable and suitable rental accommodation. Stakeholders expressed a need to accommodate Pemberton employees, as business have experienced challenges recruiting and retaining staff, given the limited availability of affordable rental housing.

Based on an analysis of available data, as well as observations from community stakeholders interviewed as part of this report, the following priority groups have been identified:

Low-Income Seniors: Demographic data indicates that the Pemberton area is aging. This is related to national trends across Canada, as baby-boomers age. Demographic data may also be influenced by the migration of retirees from other parts of B.C. and Alberta, attracted by the outdoor amenities available in Pemberton, and the desire to be closer to their children and grandchildren. While many of these retirees migrating into the area may be relatively affluent, many long-time resident seniors have very limited incomes. This is particularly true for single-person senior households.

Stakeholder consultation with the manager of the Lions Villa, a non-market independent senior's housing project in Pemberton, indicated demand is persistent and there are currently over 75 seniors from Pemberton and other areas of the Province on the waitlist to access affordable housing units in the building. Given the project is subsidized by BC Housing, units are available for low-income seniors or seniors experiencing homelessness.

Low-Income Households: Stakeholders expressed concern for low-income households in Pemberton, particularly given the rising rental costs and limited rental availability in the community. While Pemberton is often viewed as a more affordable location than Whistler, low-income Pemberton residents are challenged to find suitable and affordable housing. Stakeholders indicated that young families and individuals are an important component of a livable community, and there is a need to identify housing solutions for these households.

Moderate-Income Households: In a stressed rental market, with limited purpose-built rental housing stock, moderate income families are close to being able to afford homeownership, but remain priced out of the housing market, particularly for single-detached homes. Based on these factors, there is a need to develop additional market homeownership options in Pemberton, including ground-oriented, multi-unit housing (i.e. townhouses, duplexes), and 3+ bedroom units to meet the needs of families.

A frequent theme emerged in the focus groups regarding the challenges Pemberton employees are encountering to secure affordable rental housing, which has additional consequences on community livability. Businesses are struggling to retain staff able to afford to live in Pemberton when making close to minimum wage. There are concerns young people will leave Pemberton because of housing affordability.

Additional input from stakeholders indicated moderate-income seniors are struggling to find suitable, affordable housing. As the population continues to age, demand for smaller, ground-oriented units will likely increase, and while the Village's housing stock is relatively diverse, there is a mismatch between what is available and what is accessible, suitable, and affordable to Pemberton seniors.

Persons Experiencing Homelessness or At-Risk of Homelessness: There is limited data on homelessness for the Village of Pemberton; yet, observations from community stakeholders indicate there is a need for more supplements and housing supports for individuals experiencing or at-risk of experiencing homelessness in Pemberton. The manager of the Lions Villa indicated there have been more people displaced from housing in recent years due to rent increases, and while these individuals may not be visibly experiencing homelessness, there are increasing accounts of residents sleeping on couches or living in RVs. As it is hard to account for hidden homeless populations, this need could be much greater than is immediately apparent.

Persons with Disabilities: There are currently 8 applicants on the waitlist for affordable housing, and while the specific types of units requested have been suppressed for privacy reasons, stakeholders identified a need for more accessible and supportive housing options within the community. Specifically with regard to the aging population, there is a need for assisted living and complex care facilities in Pemberton, as older residents do not have suitable housing options to accommodate their changing needs. There is a desire to ensure residents are able to remain within Pemberton as they age, and in order to provide housing options for all residents, there is a need to develop new supportive living facilities to accommodate persons with disabilities in the community.

Housing Gaps

Independent Seniors Housing: Given the Village's growing seniors population, there is a need for more accessible housing to enable independent living for seniors and persons with disabilities. With recent development activity, new housing may be more suitable for seniors, but affordability challenges may limit the ability of households to secure new, accessible units. It will be important to construct new dwellings with more accessible features, and to facilitate retro-fits to existing buildings (i.e. stair chair lifts, technology aids) to create more housing projects that provide the supports residents need to age-in-place and stay in the same community they have lived for years.

Non-Market Semi-Independent Seniors Housing: Based on feedback from stakeholders, there is a need for additional non-market semi-independent seniors housing in the community, particularly given the 75-person waitlist at Lions Villa. The majority of senior lone-parent and senior single-person households cannot afford to buy housing at a price within 30% of their gross incomes, however these households also encounter challenges securing affordable and suitable rental housing, and would need

to spend more than 30% of monthly income on shelter costs. Given the Lions Villa is a BC Housing project, rents are subsidized and more affordable to low-income Pemberton seniors.

Assisted Living: Stakeholders identified a need for assisted living facilities in Pemberton, as older residents and persons with disabilities require additional care. For those residents that may require additional care, there are limited options in the community, as the closest assisted living facility is in Squamish. Feedback from stakeholders identified that seniors living independently would benefit by having some level of onsite supports on occasion, ranging from light housekeeping, helping with grocery shopping, and for someone to check on them from time to time, which reflects the services provided in an assisted living facility.

Market Rental Housing: Evidence-based information and feedback from stakeholders demonstrates there is limited availability of market rental housing; many households are likely struggling to secure affordable and suitable rental accommodation. This may be associated with escalating rental prices, as lone-parent and single-person households have much lower incomes than couple households and, consequently, have far fewer choices in the rental housing market. Based on feedback from stakeholders, there is a gap between what moderate-income households can afford when compared to average rents and the suitability of available units.

Affordable Homeownership Opportunities: Based on stakeholder observations, a number of moderate income households are close to being able to afford homeownership but remain priced out of the housing market. Affordable homeownership opportunities could help these households purchase their own homes. Smaller and more compact homes, such as townhouses, duplexes, or multi-unit housing could present an affordable homeownership option for some moderate income households. Manufactured or modular housing may also lower housing costs and present a viable alternative for further exploration.

Other Considerations

In order to identify key issues, opportunities, priorities, and directions to inform the Affordable Housing Action Plan, two workshops were organized with targeted stakeholder groups representing community-based organizations and representatives from the building and development community.

With a focus on moving towards ideas and solutions, each workshop gave participants an opportunity to discuss age-friendly planning, with an emphasis on identifying priority needs and gaps. The workshops, along with the housing indicators research and affordability analysis, will provide valuable direction for future developers, service groups, seniors' advocates, local seniors, and the Village of Pemberton to understand the range of age-related housing needs and the types of built features to help seniors live safely, with access to the health services and supports they may require.

Outdoor Space and Buildings

Representatives from community-based organizations emphasized the importance of designing accessible buildings. With seniors continuing to age-in-place, it is important to design buildings, and outdoor space to be accessible, both for seniors and other residents with limited mobility. In order to facilitate this vision, a variety of housing options must be available that are appropriate and affordable for Pemberton residents. Stakeholders emphasized the importance of covered garages and storage facilities, particularly given the local climate and winter conditions. Generally, the features that are considered necessary for buildings to be age-friendly are:

- Elevators
- Escalators
- Ramps
- Wide doorways and passages
- Suitable stairs (not too high / steep) with railings
- Non-slip flooring
- Rest areas with comfortable seating
- Adequate signage
- Public toilets with handicap access

Many new buildings are designed to be accessible; however, with seniors aging in place, older buildings may not be accessible as older construction standards did not always require elevators or other building elements needed for families and those with accessibility challenges.

The WHO specifies having access to green spaces is one of the most commonly mentioned age-friendly features. Feedback from stakeholders identified the importance of outdoor access, particularly private spaces (i.e. balconies) and public spaces like community gardens. The manager of the Lions Villa indicated the community garden is well-used and emphasized the benefits associated with communal outdoor interaction.

Social Participation

Throughout the course of stakeholder consultation, a common theme was identified regarding social inclusion and community connection. Many seniors experience isolation and may become depressed with limited activity and interaction. Given these issues, stakeholders emphasized the importance of designed seniors housing that includes communal spaces and areas that encourage connection and socialization, such as community gardens.

Pemberton receives significant snowfall every year, and many older residents are not equipped to shovel driveways or sidewalks. Maintenance services must be affordable for older people, and reliable and available grounds people may be needed to perform yard work and snow removal, above and beyond what is provided by the Village of Pemberton.

In seniors housing, services and amenities help to create a fulsome living environment. As many residents are unable to shop or drive to other centres for medical appointments or social engagements, it is important to provide those opportunities and services within the facility.

Transportation

In an age-friendly community, transportation options allow people of all ages and abilities to travel wherever they want to go in the community, conveniently and safely. The Village of Pemberton administers the Pemberton Valley Transit System (PVTS) with BC Transit, in partnership with the SLRD, Electoral Area C and the Lil'wat Nation. Currently, there are two routes within Pemberton: Route 100 - Pemberton Local, and Route 99 - Pemberton Commuter. The Pemberton Local route serves the Village, Mt. Currie, and the Xit'olacw Subdivision every 1 hour 20 minutes, while the Pemberton Commuter route provides service between Pemberton and Whistler, with five buses leaving Pemberton throughout the day.

In addition to this local and commuter transit service, the Sea to Sky Better at Home program provides a transportation service for older residents to attend appointments. The Sea to Sky Community Services webpage specifies, *"This volunteer-run program offers support services to help seniors with simple non-medical day-to-day tasks, making it easier for them to stay in their own homes, remain independent, socialize and stay connected to their community."*

Stakeholders expressed concerns with Pemberton's limited transportation options, as residents living in more rural locations are challenged to access services and amenities in the downtown area. Residents interested in relocating to a more central location have encountered difficulties securing affordable and suitable housing due to limited rental availability and the increasing cost of rent and homeownership.

While the focus of this needs assessment is age-friendly (seniors) housing, transportation is invariably connected, and is a key element influencing aging-in-place. For older residents that live at home, accessible, reliable, frequent, and affordable transit is essential. Without secure ways to travel to

services and recreation, seniors are unable to remain at home, and may be required to move prematurely.

Community Support and Healthcare Services

With the area's aging demographics, there will be increasing demand for support services for seniors in the near future. Although local social support and health care services exist in Pemberton, seniors must leave the community for more advanced medical and healthcare needs. Without additional healthcare practitioners, assisted living services would be limited in Pemberton to non-medical services. For this reason, it would be advisable to primarily focus on housing needs of independent seniors who do not require complex social supports and healthcare services and are able to live independently.

Funding & Partnerships

Roles in Providing Affordable Housing

Among Canada’s different levels of government, the federal government played the most significant role in social housing from the 1940s to the early 1990s. Since then, its role has varied considerably in-step with changing perspectives and priorities of different administrations. In 2018, the federal government recommitted and increased Canada’s involvement in housing through the National Housing Strategy, along with \$40 billion funding over 10 years. The intended outcomes are to create 100,000 new housing units and repair 300,000 units.

By contrast, the Province of British Columbia’s role in housing expanded in the 1990s. BC Housing, first established in 1967, became the agency to fulfill the Province’s commitment to continue to develop and manage subsidized housing. The Province also took steps to engage local governments in meeting local needs, beginning with an amendment to the *Local Government Act*, making it mandatory to include policies for affordable, rental, and special needs housing in Official Community Plans.

While both the provincial and federal governments have recently committed over \$22 million in grants and financing over the next ten years in B.C., the funding in all cases is predicated on partnerships with local government or other funders to support the developments. These expectations continue to place considerable pressure on local governments to support non-profit housing development in their communities and to become active beyond their traditional land use planning and development approvals role in the provision of affordable housing.

Program	Target Client Group	Type of Support	Status	Alignment with Pemberton’s Housing Needs
BC Housing				
Community Partnership Initiative (CPI)	Rental for low- and moderate-income households	<ul style="list-style-type: none"> • Pre-development funding • Interim financing • Take-out financing 	Ongoing	Priority Groups: <ul style="list-style-type: none"> • Low-income seniors • Low-income households • Moderate-income households Housing Gaps: <ul style="list-style-type: none"> • Non-market rental housing • Market rental housing

Program	Target Client Group	Type of Support	Status	Alignment with Pemberton's Housing Needs
Building BC: Community Housing Fund (CHF)	Mixed-income rental housing for independent seniors and families	<ul style="list-style-type: none"> • Capital grant: \$100,000/unit • Pre-development funding • Interim financing • Take-out financing • Operating subsidy 	<p>2018 funding call closed</p> <p>Calls for funding anticipated for 2020 + 2022, but unconfirmed</p>	<p>Priority Groups:</p> <ul style="list-style-type: none"> • Low-income seniors • Low-income households • Moderate-income households; • Persons experiencing or at-risk of homelessness <p>Housing Gaps:</p> <ul style="list-style-type: none"> • Non-market rental housing • Market rental housing
Building BC: Supportive Housing Fund	Rental housing for households with incomes below HIL rates and are experiencing or are at-risk of homelessness	<ul style="list-style-type: none"> • Capital and operating costs fully funded • Operating and support services subsidies 	<p>2018 funding call closed</p> <p>Calls for funding anticipated for 2020 + 2022, but unconfirmed</p>	<p>Priority Groups:</p> <ul style="list-style-type: none"> • Persons experiencing or at-risk of homelessness <p>Housing Gaps:</p> <ul style="list-style-type: none"> • Non-market rental housing • Transitional and low-barrier rental housing
Building BC: Women's Transition Housing Fund	Women-identifying persons and their children, who are at risk of violence or who have experienced violence	<ul style="list-style-type: none"> • Capital and operating costs fully funded • Operating and support services subsidies 	<p>2018 funding call closed</p> <p>Calls for funding anticipated for 2020 + 2022, but unconfirmed</p>	<p>Housing Gaps:</p> <ul style="list-style-type: none"> • Non-market rental housing • Transitional and low-barrier rental housing

Program	Target Client Group	Type of Support	Status	Alignment with Pemberton's Housing Needs
Building BC: Indigenous Housing Fund	Indigenous families, seniors, individuals, and persons with a disability	<ul style="list-style-type: none"> • Capital grant: \$200,000/unit • Pre-development funding • Interim financing • Take-out financing • Operating subsidy 	<p>2018 funding call closed</p> <p>Calls for funding anticipated for 2020 + 2022, but unconfirmed</p>	<p>Housing Gaps:</p> <ul style="list-style-type: none"> • Non-market rental housing
Capital Renewal Fund	Provides funding for capital projects for existing social housing	Unknown	Unknown	<p>Housing Gaps:</p> <ul style="list-style-type: none"> • Non-market rental housing
Housing Hub	Ownership and rental housing for middle income earners (\$50,000 - \$100,000 /year)	<ul style="list-style-type: none"> • Pre-development funding • Interim financing • Take-out financing 	Ongoing - open when opportunities arise.	<p>Priority Groups:</p> <ul style="list-style-type: none"> • Moderate-income households <p>Housing Gaps:</p> <ul style="list-style-type: none"> • Non-market rental housing • Market rental housing • Affordable homeownership opportunities

CMHC

Program	Target Client Group	Type of Support	Status	Alignment with Pemberton's Housing Needs
Seed Funding	Supports costs for completing pre-development activities related to construction of new affordable housing	<ul style="list-style-type: none"> • Interest free loans up to \$350,000 • Non-repayable contributions up to \$150,000 	Ongoing, applications accepted on a rolling monthly basis.	<p>Priority Groups:</p> <ul style="list-style-type: none"> • Low-income seniors • Low-income households • Moderate-income households • Persons with disabilities <p>Housing Gaps:</p> <ul style="list-style-type: none"> • Non-market rental housing • Affordable homeownership opportunities • Accessible housing
Affordable Housing Innovation Fund	Eligible projects include affordable homeownership, retrofit models, and affordable rental projects Must be a "revolutionary" product, either through building techniques or funding models	<p>May include:</p> <ul style="list-style-type: none"> • Loans • Forgivable loans • Contributions 	Ongoing, applications accepted on a rolling monthly basis	<p>Housing Gaps:</p> <ul style="list-style-type: none"> • Non-market rental housing • Market rental housing • Affordable homeownership opportunities • Accessible housing

Program	Target Client Group	Type of Support	Status	Alignment with Pemberton's Housing Needs
<p>National Co-Investment Fund</p> <ul style="list-style-type: none"> • New Construction Stream • Housing Repair/Renewal Stream 	Building new affordable housing or repair/renew of existing affordable housing	<ul style="list-style-type: none"> • Low-cost interim and take-out financing • Capital contributions (up to 30% of eligible costs) 	Ongoing, applications accepted on a rolling monthly basis	<p>Priority Groups:</p> <ul style="list-style-type: none"> • Low-income seniors • Low-income households • Moderate-income households • Persons with disabilities <p>Housing Gaps:</p> <ul style="list-style-type: none"> • Non-market rental housing • Market rental housing • Accessible housing
Rental Construction Financing Initiative (RCFI)	Rental housing	Low-cost interim financing	Ongoing, applications accepted on a rolling monthly basis	<p>Priority Groups:</p> <ul style="list-style-type: none"> • Low-income seniors • Low-income households • Moderate-income households • Persons with disabilities <p>Housing Gaps:</p> <ul style="list-style-type: none"> • Non-market rental housing • Market rental housing • Accessible housing

FUNDING AND FINANCING PROGRAMS

Potential Project Partners

As many funding programs involve partnerships and involvement with non-profit housing providers, below is a list of potential partners in the region that deliver various types of housing. This list is non-exhaustive and is listed in no particular order.

Developer	Target Client Group(s)
Vidorra Developments	Multi-family
Altire Properties	Multi-family condominiums

Non-Profit Organization	Target Client Group(s)
Pemberton Lions Activities Society	<ul style="list-style-type: none"> Seniors People with disabilities
Pemberton Valley Seniors Society	<ul style="list-style-type: none"> Seniors
Rotary Club of Pemberton	<ul style="list-style-type: none"> Low-income individuals and families
Sea to Sky Community Services Society	<ul style="list-style-type: none"> Low-income individuals and families
John Howard Society	<ul style="list-style-type: none"> People experiencing homelessness People experiencing substance use issues
Community Living BC	<ul style="list-style-type: none"> Persons with developmental disabilities
Canadian Mental Health Association	<ul style="list-style-type: none"> People experiencing mental health issues People experiencing substance use issues
Salvation Army	<ul style="list-style-type: none"> Men experiencing homelessness
Habitat for Humanity	<ul style="list-style-type: none"> Affordable Homeownership for low-income families

In Closing

The housing challenges within the Village of Pemberton are similar to those faced by comparable communities across the province. With the projected increase in the local seniors' population, there is a need for additional seniors housing - including independent, semi-independent, assisted living, and long-term care. Stakeholders identified additional populations in need of affordable housing including low-income households, moderate-income households, and vulnerable residents, such as those with special needs and disabilities, and those experiencing homelessness or at-risk of homelessness. With escalating rental prices, and limited purpose-built rental stock, local employees are struggling to secure affordable rental housing, which has impacted local businesses and overall community vitality.

The identified housing needs and gaps from this report can assist with facilitating discussions with potential partners to develop or acquire affordable housing units to meet community need. These partners, such as BC Housing, non-profit housing societies, private market developers, and community groups will have a better understanding of the demand for affordable housing, as well as their potential roles in responding to local housing challenges. Following this Age-Friendly (Seniors) Housing Needs Assessment, the Village will be completing an Affordable Housing Action Plan, which will identify and prioritize municipal actions to address local housing gaps.





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Village of Pemberton Age Friendly Affordable Housing Action Plan

Focus Group Interview - June 20, 2019 REC (Youth & Seniors Centre) Non-Profit Community Organizations & Seniors

PARTICIPANTS (10)

Terry Watt – Pemberton Valley Men’s Shed
Richard Megeney– Pemberton Valley Men’s Shed / Pemberton Rotary
Marnie Simons – Pemberton Seniors Society / B.C. Seniors Advisory Committee
Brenda Williams - Pemberton Valley Trails Association / Back Country Horsemen
Irma Watt – Pemberton Seniors Society (Board Member)
Christine Timm – Pemberton Seniors Society (Board) / Friends of the Library
Shirley Henry – Tourism Pemberton / past Chamber Manager / past Mayor / long-time resident (50 years)
Liz Vermaas – Pemberton Creek Community Garden Manager
Linda Brown –Lions Villa (Seniors Housing) Manager
Julie Kelly – Pemberton & District Chamber of Commerce Board Member

REGRETS:

Tony Medd – Pemberton Lions
Dave Russell – Lions Activity Society (Lion’s Villa)
Claire Gram – Vancouver Coastal Health
James Linklater – Pemberton Rotary
Derek Walton – Pemberton Valley Men’s Shed
Fran Cuthbert – Pemberton Senior
Chris Burgess – Pemberton Senior
Delores Los – Pemberton Senior
Anne Crowley – Pemberton Senior

PRESENTERS & VILLAGE STAFF (4)

Jada Basi, Manager of Housing & Community Planning, CitySpaces Consulting
Julia Bahan, Community Planner, CitySpaces Consulting
Lisa Pedrini, VoP Manager of Development Services
Joanna Rees, VoP Planner (Notes)

Initial Presentation Questions and Comments

Income data? – *doesn’t take into account assets & debts,*
- Pemberton is paying high prices similar to other communities but doesn’t have the same amenities

What do you think are they key drivers of housing prices in Pemberton?

- Proximity to Whistler and community isolation, drives up the cost of housing, although it is affordable compared to Whistler

What's happening at provincial and federal levels?

- political issues, more programs available than in decades, but still lagging behind
- legislation changes, all municipalities now have to complete housing needs assessments
- Liz Vermaas - recently evicted from her home, went on list for Radius rentals, 1 bedroom + den going for 1640\$ a month plus 85\$ utilities
 - retired RN with decent pension but this is more than 50% of her pension
 - thanks to friends, she was able to find a place = 30% of her income
 - rental apartments are also becoming Airbnb's, Airbnb licenses should be rotated

Airbnb

- Terry - his son's neighbor's home was sold and become an Airbnb and they don't make great neighbors
- Richard - Airbnb's are a new phenomenon and are not going away, we need to deal with them
- Lisa - The number of permitted short term vacation rentals (Airbnb's) in the community are capped
 - Only 5% of homes in any neighbourhood are allowed to become Airbnb's
 - They are tracked, double business license fee (\$300), good neighbor agreement, only allowed in principal residence or suite (but not both).

How much rental stock is there in the community? Vacancy rates?

- No census info for Pemberton
- 75 person wait list for the Lions Villa
- Low vacancy, bedrooms in houses are expensive (about \$800 a month)
- There is no assisted living here, closest option is in Squamish

Need to understand what is available on the senior housing spectrum... what do you think is missing for seniors?

- Complex care and assisted living
- The Lion's Villa is the only seniors housing that is subsidized
- Problem with lack of transportation, no taxi service
- Lacking resources that bigger communities have, such as transportation, which is essential for seniors to be able to age in place
- Friend wants to put in rail lift to come up the stairs, his friend has been met with objection by strata

- Many town houses have stairs, not accessible (on valley floor due to flood construction level)
- Lack of housing typology
- ONE Purpose built rental has been built (Radius), with an elevator
 - Participants point out that these places aren't affordable
 - Huge need for affordable and accessible rentals
 - Most of the development are condos (town houses, apartments)

What other building features would make them more accessible?

- Outdoor access (balcony)
- Large windows and good lighting
- Communal and community space, community garden

Social Housing

- Some social housing projects in the city allow small business, such as restaurants to subsidize their costs, government subsidies are ending, it has been extremely popular to rent out space as a daycare, or a restaurant, combining social enterprise to subsidize housing
- Adaptable design to eventually one day provide full care for seniors, such as live-in suites for caregivers

When you envision Age Friendly Pemberton, what do you see?

- We have made a lot of progress in the past year with senior activities and reaching out with the help of the REC Centre, which caters to youth and seniors. Would like to see more of this!

How has this impacted seniors?

- Created social community!
- Missing seniors who aren't able to come due to transportation
- Anything built or proposed should have easy access to the downtown core
- The Medical Center is located next door to the Lions Villa.

Is there a health bus?

- Through Sea to Sky there is a service whereby volunteers drive senior citizens to their appointments
- B.C. transit is looking at models that would be suitable for taking Seniors
- Better at Home funding by United Way, minimal funding, can be helpful to help seniors age in place corridor wide initiative, regional level
- Vancouver Coastal Health representative was invited today but didn't come

Sounds like emergency medical services is working well today, but what do we need to consider looking towards the future when it comes to health care to create age friendly housing?

- Important that senior housing has social interaction to help with mental well-being
- Lions Village has a community garden and is working on increasing the use of the common room

Men's Shed

- The Men's Shed – brings senior men outside of the home to get together, has a tool library. Lacks a permanent central location. In Squamish, a new senior centre has a special area for tools and men's rooms to facilitate socialization. Pemberton Men's Shed / Tool Library is working towards a new central location for their workshop.
- Building a workshop into seniors facilities to support men's social group, in Australia a seniors housing development has TWO men's sheds "busy as beavers"
- Current men's shed is limited due to space to work together, they need a larger work area that can be utilized to allow even more men to work together
- There a ripple effect - community benefits from the projects they do: benches, bird houses, mini library boxes, working with youth, running the Tool Library for the community members
- Men's Shed would like to encourage community members from MT Currie to participate but they can't get here

The Tool Library is helpful for people who are downsizing and don't have the same space you would normally have and is a great example of an accessible and affordable amenity to complement age friendly housing, also because it helps break down age barriers.

- Other activities by the Seniors Society: Choir, Painting Group (Shades of Grey), once a month lunch at the Legion open to any senior over 50 years old. [They need ideas on how to recruit more members]
- Vancouver Coastal Health used to have a Senior Coordinator but the position was cut and it has been a huge loss to the community.

What existing trail networks are available or accessible for Seniors?

- One Mile Lake Loop - Board Walk
- Downtown Enhancement – more walkable downtown
 - Widening sidewalks, street trees, LED lighting, pedestrian friendly, less parking but safer opportunities for walking
- Sea to Sky Trail to Nairn Falls
- Valley Loop Trail (flat 8 km loop walk)

Is there any assisted recreation?

- Adaptive summer programs in Whistler

- Paddling club – looked into adaptive paddling but because the Whistler group was so established they have taken that on,
- Seniors see Whistler as their access to more programming
- Good option to have transportation or allowing other groups to rent it, would be a help to have dedicated shuttle that can be reserved

Para-Transit

- Inventorying all of the passenger vehicles that exist in the community (i.e. the Community Centre van, First Nation busses) & putting all the vehicles together in one association to help provide transit for more than just their own members. Would need a paid position and not a volunteer position to ensure that they are available when you need them.

Volunteers

- Large Young Group of Adults with Children
- Volunteering with the youth
- Very active young families, very busy with work, recreation, catering to youth activities

Pemberton's Volunteer Community has reached its capacity, the volunteer/activities/seniors coordinator helped relieve those pressures. To move these ideas forward, municipalities can help create a fostering environment but it also requires NGOs and non-profit groups, volunteers, directors, non-profit housing provider (the Lions)

What suggestions can this group provide for ideas moving forward?

- Free land
- Consider the Industrial site, not everyone is working in Whistler, there are businesses here in Pemberton in the industrial site
- Large companies in town should be investing in the community and required to help fund public amenities
- The Village does expect voluntary community amenity contributions from developers when rezoning land to help facilitate things like seniors housing, recreation space, etc.

Lisa Pedrini -

Recently, almost all owners of vacant land within the Village boundaries have been approaching the Village to develop their properties! What should the Village be asking these developers to contribute to? We are always trying to balance competing priorities. We don't have any non-market housing.... We don't have a Pemberton Housing Authority..... [the Whistler Housing Authority is a non-profit that helps manage affordable housing for that community]. Needs to be a win-win for the developer. This project is meant to help determine WHAT TYPE of affordable housing is needed?

- Affordable Housing starts off with good intentions and from there it escalates and becomes the par market price.

*Vacancy Tax – not yet supported by Council
Housing Mix and viability – could be addressed*

What type of unit sizes are desirable?

- One (1) bedroom with a den, two (2) bathrooms **preferably**
- Lions – 30 one (1) bedroom units (700 sq. feet)
- Seniors Survey completed prior to new Villa around 2007-2009 (can staff find this?). Senior Society could re-do this survey, to see how demands have changed
- Would the community be interested in another mobile home park? Yes
- Accessible friendly units! (wheelchair accessible rooms and corridors). A percentage could be dedicated to handicap access (i.e. lower cupboards and counter tops)
- Bathrooms should have the hand rails and step-in showers!
- Recycling and mail on-site
- *See Adaptable Design Standards*

Re-capping what we heard today

Needs

- Actual affordable housing for seniors and others
- Mixed use housing, co-location for community spaces, social enterprise, commercial
- Placing housing in core area for walkability and scooter access
- Covered garages and covered storage to accommodate people who are downsizing (affordable storage!)
- 1 bedroom plus den, 1.5 bathroom
- Accessible and wheelchair accessible
- Pet Friendly
- Complex Care, Supported Housing, Assisted Living
- Town Houses, nice form but not accessible.... Would require stair lifts
- Access to outside and well lit
- Communal spaces, amenities, general gathering, encouraging connection and socialization
- Multi-generational housing can be great for some and can be detrimental for others..... having options
- Flexible spaces! That can change over time depending on seniors needs to ease transitions and make for easier conversions

Housing Issues

- Cost of living
- Airbnb

- Evictions
- Limited rental units, especially affordable ones
- Low vacancy rates and high waitlist rates
- Homelessness in the senior community exists
- Lion's has seen more people become displaced in recent years, rent-eviction
- Limited transportation
 - Impacts housing location and access to services

Positive Things

- Lots of great groups and socialization that is already happening
- Should continue and see more, more staff support
- Lack of transportation to getting some members

Health Care

- Future needs could be constrained
- Housing designed to promote mental health well-being, importance of groups like the Men's Shed, Pemberton Seniors Society

Strategies

- Land contribution
- Advocacy for senior engagement
- Using new industry and C.A.C.'s to subsidize housing needs

Mobile Home Park

- Mixed age community
- Sense of community
- Pad Rent affordable – 428\$ per month

Anything you want to add and key take-aways?

- Huge need of affordable housing of all types
- More bike racks!
- Weather Patterns are important to consider, including winter challenges, snow clearing cost, safety, summer time heat, need AC, inexpensive heating
- The cost of construction will continue to be a barrier
- Currently lots of programs and government investments in affordable housing
- B.C. Housing offers subsidized rentals, also through the "Safer" program subsidize that they will provide (eligibility)
- Professional person, dedicated to "chasing" the money, writing applications and grants. VOP can partner with community groups to apply for grants

Village of Pemberton Age Friendly Affordable Housing Action Plan

Focus Group Interview - June 20, 2019 REC (Youth & Seniors Centre) Builders & Developers

PARTICIPANTS (12)

David MacKenzie - Pemberton Valley Lodge
Bob Adams - Pemberton Valley Supermarket
Kerry Mehaffey - CEO Lil'wat Business Groups
Caroline Lamont - Bethel Lands Corp. Ltd.
Bruce van Mook - Tiyata Village
Andrea Scott - Crestline (Lovick Scott Architecture)
Cam McIvor - Sunstone Ridge
Tammy McIvor - Sunstone Ridge
Sven Gabora - Radius and Orion
Rod Nadeau - Radius and Orion
Peter Cheung - Crestline (Altire Developments)
Nelson de Amaral - Crestline (Altire Developments)

REGRETS

Ashley Goddyn - Pemberton Gateway (Thrive Real Estate Group)
Kim Needham - SLRD

PRESENTERS & VILLAGE STAFF (5)

Jada Basi, Manager of Housing & Community Planning, CitySpaces Consulting
Julia Bahan, Community Planner, CitySpaces Consulting
Lisa Pedrini, VoP Manager of Development Services
Joanna Rees, VoP Planner
Nikki Gilmore, VoP Chief Administrative Officer

Initial Presentation Questions and Comments

Does the research reflect your observations?

- How did you determine average rents?
 - Snap shots from FB, Craigslist, Kijiji
 - Not CHMC data, variation on different units and locations
- Radius notes they just rented 45 apartments for 20% less than this

What is driving these prices?

- Cost of construction , rural location
- More supply then ever! , more demand then supply still

- Whistler today needs 1,000 affordable housing units and they have 20-30 years, the Whistler population is growing 20% with not enough new housing being built
- Construction costs are out-pacing inflation 2:1, nothing we can do about that!

Has commuter culture changed?

- Pemberton is a better place to live than Whistler, especially if you want to have a family
- In the last 2 years, single family homes become more expensive
- The Pemberton real estate market is very intertwined with Whistler
- Some units in Pemberton have been sold below value Showing disparity between prices from the past then now (units weren't selling due to increase supply in Whistler)
- Buyers from Vancouver can afford to sell equity in house and come to Pemberton

Do you see Airbnb having an impact?

- Pemberton Valley Lodge- says yes!
- The Rental Tenancy Act protects the renter.
 - It's difficult when you have problems with long term rentals, Airbnb is easier to deal with when they are short term.
- Lisa Pedrini – some home owners have noted they would only rent short term (i.e. on Airbnb) or not at all
- Caroline Lamont - Seniors and Medical Facilities, is there planning happening to allow seniors to age in place?
 - Will there be partnerships with Lil'wat?

Employee Housing

- Bob Adams– The Supermarket has lost a number of senior employees who cannot afford to live here and it is an issue replacing them
 - Subsidizing their senior staffs rent
- David MacKenzie- First season they are renting and subsidizing staff accommodation in Pemberton, this has helped fill much needed positions
 - Employees can choose to go elsewhere with more affordable housing
 - Still has 8 vacant positions
- Sunstone - Been approached by Whistler contractors to build staff accommodation for long term for employees
 - You cannot hire someone and bring someone here because they have nowhere to live
- First question in a job interview becomes: Do you have a place to live?

- Seeing a cut back in service hours, critical service workers, there is no where for them to live! Grocery, liquor store workers, restaurant staff
- Clear gap in workforce housing
- Construction costs do not relate to the incomes of workers

Airbnb

- *How many Airbnb's are in the Village of Pemberton?*
 - *David MacKenzie* – noted that there are over 300 advertised online in Pemberton and area
 - *Lisa Pedrini*- New zoning regulations brought in in July 2018, permits them but limits short term vacation rentals to a maximum of 5% of units per neighbourhood.
- Airbnb is one tiny piece of the problem! Need to increase housing for the demographic groups? Builders appear to be building for top of the market!

Is anyone working on any senior housing projects?

- Innovation Building just finished a multi-family project in Whistler designed for people selling their homes and downsizing, 4 of the 20 units have young people
- Structured it with an Occupancy Covenant, first 30 days offered it to local retired Whistler seniors 55 and retired. Second tier was a Whistler senior, then it was any senior, then anyone.
- The Covenant stays in place, if a place comes on the market they will be offered to Seniors first, high demand and price restrictions, tied to CPI, sold lower to market and will always be sold lower.

Consultants gave a summary of some of the needs of Seniors in the community....

What are your thoughts on providing rentals for them?

- Rod Nadeau – sounds like a description of Orion, walking distance to a variety of amenities
- If you can reduce the costs and the risks for the developers, it's the only way to deliver affordable housing
- You want senior housing in your core
- Where will these seniors be moving out of?
- Rent-restrictions, long term renters
- Non-profit sector doesn't have the expertise for development project management, a lot of contractors bid low to get jobs and then 20% gets picked up in extras... it is very hard for them to find experienced developers to help them.
- The population in Squamish, Whistler, Pemberton – Sea to Sky Region is growing, and includes economic refugees from Vancouver! Squamish isn't affordable anymore.... 6 years ago Squamish wasn't expensive and is very influenced by the Vancouver market

Accessibility and availability, or at least adaptable design standards - what are the limitations?

- Costs (bigger hallways/doorways to allow wheel chairs)
- Less units per floor area
- Squamish requires 15% of all new units to be accessible
- Issue in development permit process and the certainty
- No one attacks the banks when it comes to affordable housing, also don't forget the carrying costs!!
- The project needs to be fully approved and 80-100 % covered by pre-sales, 70-80% of construction costs in order to get construction costs to get funding from the banks (pre-construction costs)

Are any projects really great examples: design, financing, accessibility that we should do more of?

- The Radius Project is a purpose-built rental apartment building (45 units) on Arbutus, close to the Community Centre/Library/Elementary School/ etc.
- Need to figure out what we are trying to accomplish?
- Are these people all living in Whistler or are we trying to service Pemberton
- The Whistler Housing Authority (WHA) approach - to live there you have to work in Whistler
- Pemberton doesn't a similar entity to WHA nor do we have the capacity....
- Are we going to become a transient stop? Who are we trying to attract? Young stable families? Permanent residents? Housing initiatives - how are they servicing Pemberton residents (i.e. Priority for Pemberton locals)
- If you build Supportive housing, you need nonprofit groups to operate and run it.... CHMC funding, BC housing funding - needs criteria on who can live there (full time employee, needs testing). Could be a partnership with developer or village, general ownership needs to be non-profit to access funds and resources to make it supported housing

B.C. Housing has started opening up to more developer-led housing projects, is there any appetite for those partnerships in Pemberton?

- Village led initiative behind a non-profit, the Village acts a primary partner
- Need a project that fits housing criteria, needs,
- Need to lower the cost of the project (limited land supply, ALR, floodplain, Crown land, geo-technical issues - rock stability), servicing capacity, where and how much is it going to cost to provide affordable housing?

Is there a density limiting your ability to generate or sell revenue to cover costs, or more incentives?

- The limit to development in Pemberton is parking requirements, resulting in bigger, more expensive units

- Parking rates are drastically reduced in City of Vancouver and initiatives for car shares, allowing more affordable rental housing units to be built.

Issues or concerns on how to integrate more amenities into buildings geared towards Seniors and age-friendly? Many Seniors don't have dedicated spaces

- Ski tuning and bike tuning room
- Community garden & shared tools
- Outdoor fitness area for Seniors, around the property with stations for exercise
- Fitness co-op! Creates a great amenity in the building

Solutions and Strategies – think big and dream big

- less parking, more density
- processing timeline depends on submission applications
- including affordable housing into CAC policy
- CAC only triggered on re-zoning, counter intuitive
- DCC, biggest unknown, needs to be paid by someone, allocations of capacity
- Height and density are not limiting factors, density bonusing doesn't really help....
- Mixed uses, senior/affordable housing, supported housing, don't pigeonhole yourself into helping just one group
- Infill opportunities? multi-unit conversions, detached secondary units?
- No laneway home options as Pemberton does not have lanes...

What are the barriers for infill?

- cost of construction not recovered by rent
- Subdivide a large lot into two, cost of doing it
- Whistler Example
 - Took one single lot to make two lots and added suites and they received a lot of neighbourhood opposition
 - Maybe Pemberton community would respond better
- The floodplain is limiting for detached secondary suites.... (only permitted on hillside as Carriage Homes)
- Secondary suites – most units already have one (or two). One is the limit allowed by zoning....
- Pork Chop/Panhandle lots – (i.e. Edmonton, Saanich)
- Infill in Kelowna (design competition)
- Community use on main floor could attract different funding opportunities from government.
- Shared parking opportunities, car shares
- Day care space with housing above it! Would be a perfect fit and bring different funding sources

- Having certainty on DCCs (not waiving them, paying your share but knowing what they are in advance)

Re-Cap Strategies

- Parking reduction
- Density – height, setback, coverage
- Fast-tracking not huge thing (Village is already pretty fast comparably)
- Community amenity contributions, concerns they take away from affordability
- DCC's
- Mixed use type of projects
- Seniors and workforce housing
- Infill housing, community might be responsive
- Leveraging land cost and construction cost
- The time of attending design review meetings (time & cost & lack of certainty)
- BC hydro, difficult to work with and is too slow**
- Being a developer is a tough job, jumping through hurdles and working with different agencies

Strategies for Employers - Challenges of Finding Housing for Employees

- Short Term options
 - RV Park in Pemberton– instant temporary housing for workers
 - Mobile Home Park expansion (already in process)
- Modular Housing Construction?
 - Attractive, filled immediately, solution (i.e. Vancouver)
 - B.C. Housing spending 180 million on modular housing
 - Not enough efficiency....
 - Current DP guideline would not allow Pemberton Lodge to implement it economically.... Trailer not a huge cost but other applications.... Other impacts including location
 - Need to find less visible spots... and we are restricted on land
 - Needs to be walkable to the employment
- Need more economy to drive more development downtown near the core

Summary of the Session

- Housing prices are high
- Construction costs are high
- Interrelationship with Whistler and Squamish housing markets
- Financing
- Airbnb impact on rental stock
- Workforce housing is an issue
- Adaptable design needed
- Transient Whistler market – prioritize who housing is for

- Creating partnerships and land contributions if possible
- Amenities – community gardens / fitness studios / communal kitchens, etc.

Final words and comments

- Dialogue and rational, going above the check list
- Glad age-friendly is extended beyond seniors
- Government is a key player that needs to implement this not the private sector, the money needs to come from somewhere, need to make it easier for developers
- Reduce parking requirements
- We need more than just housing, this meeting provided good insight on what that looks like
- Rod Nadeau– interested in partnering with a social organization to provide affordable rental housing
- Working with other neighbouring stakeholders SLRD and Lil'wat and exchanging knowledge, boundaries are fluid, people move closer to town when they age