



DRAFT AGE-FRIENDLY (SENIORS) HOUSING NEEDS ASSESSMENT

Village of Pemberton

July 2019

Prepared by CitySpaces Consulting Ltd.



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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

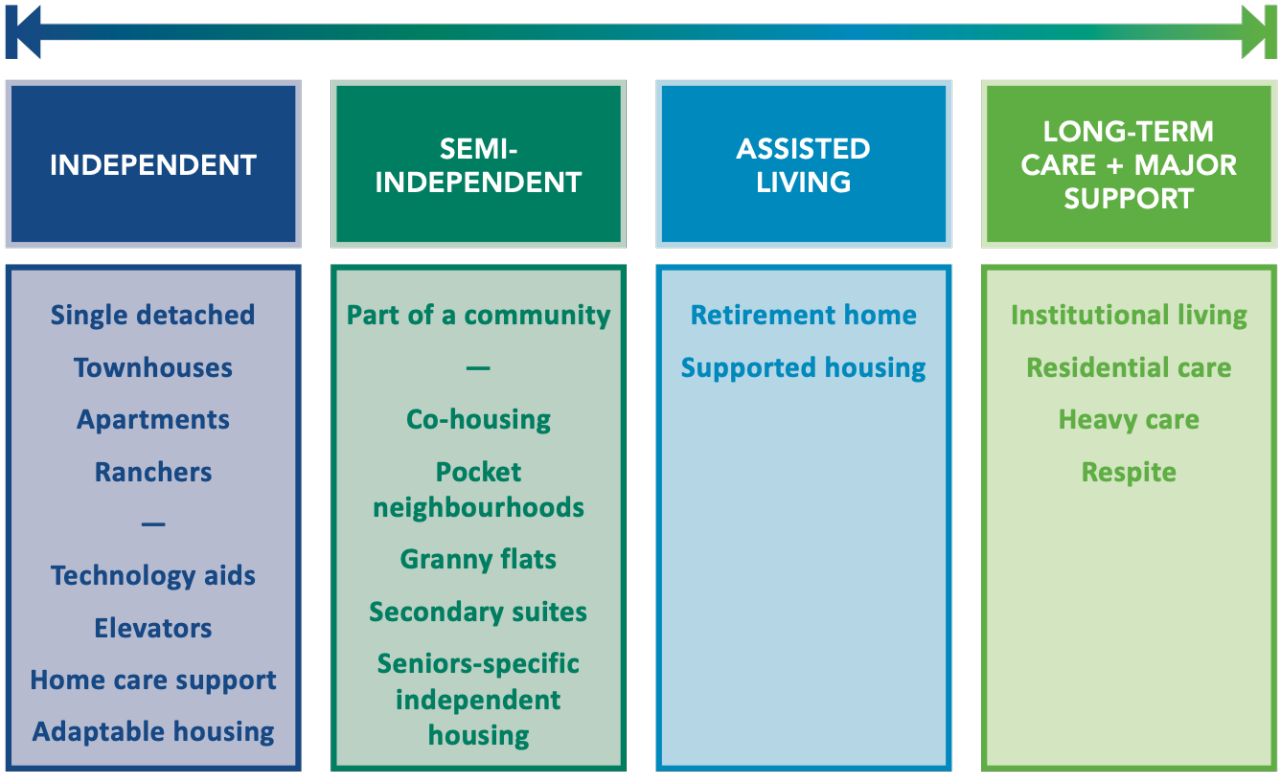
The “Housing Continuum” is a visual concept that illustrates a spectrum of housing forms. Typically, comprehensive housing studies refer to continuums that speak to market and non-market housing, ranging from emergency shelters to rent-geared-to-income (RGI), market rental, and homeownership. For this 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)

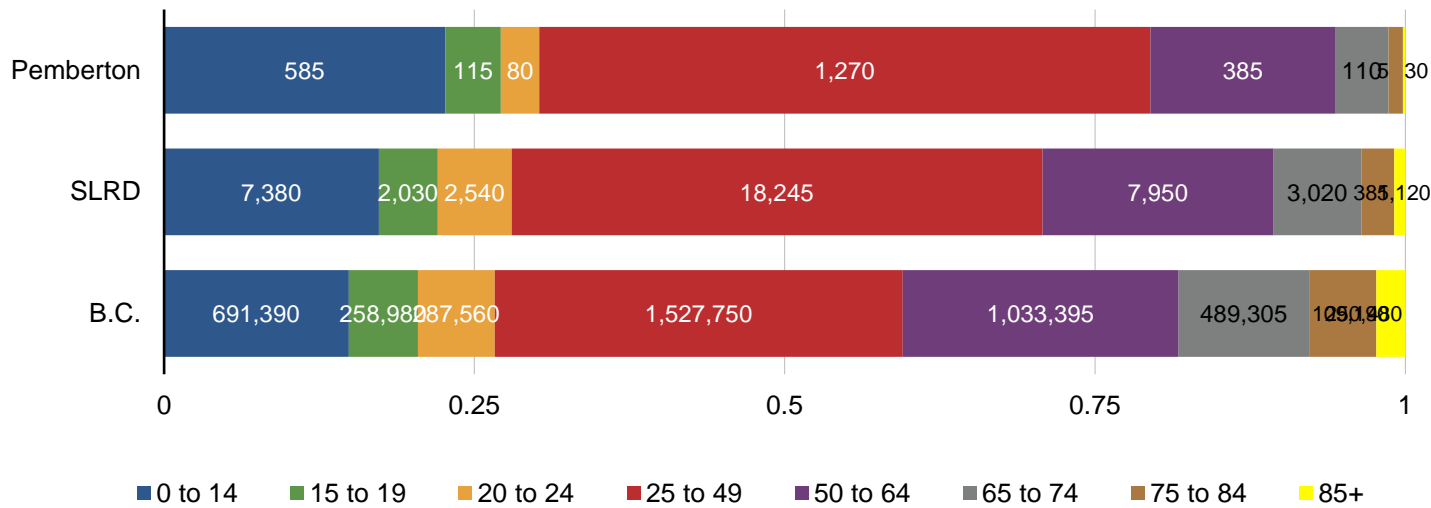
Community	2006	2011	2016	Change 2006-2016	Annual Growth Rate
Village of Pemberton	2,192	2,434	2,574	17%	1.7%
SLRD	35,225	38,173	42,665	21%	2.1%
Total B.C.	4,113,487	4,400,057	4,648,055	13%	1.3%

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

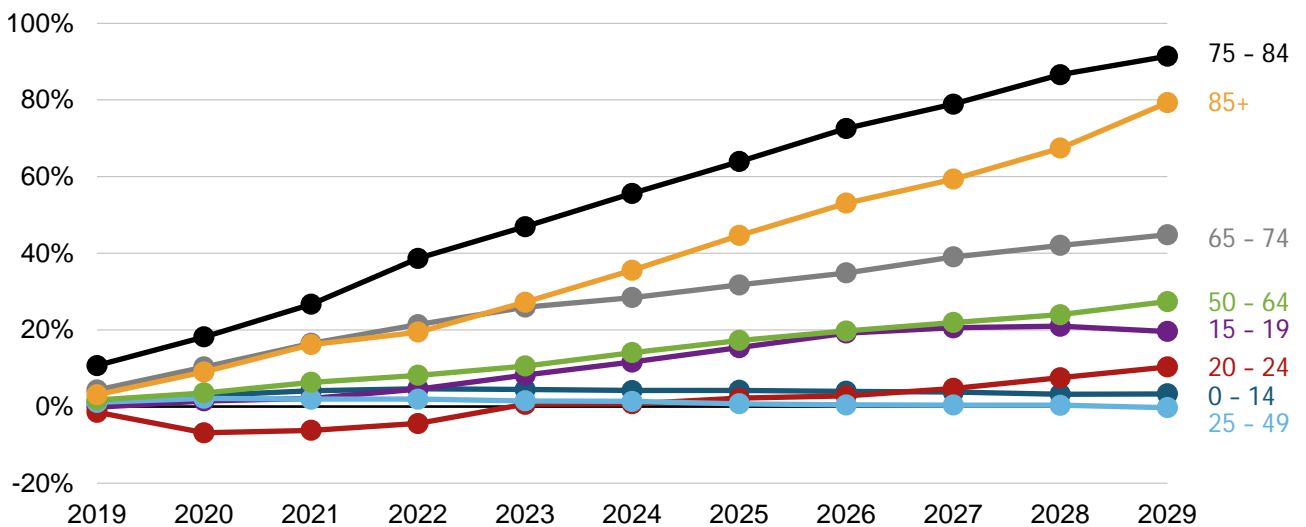


Source: Statistics Canada, Census (2016)

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

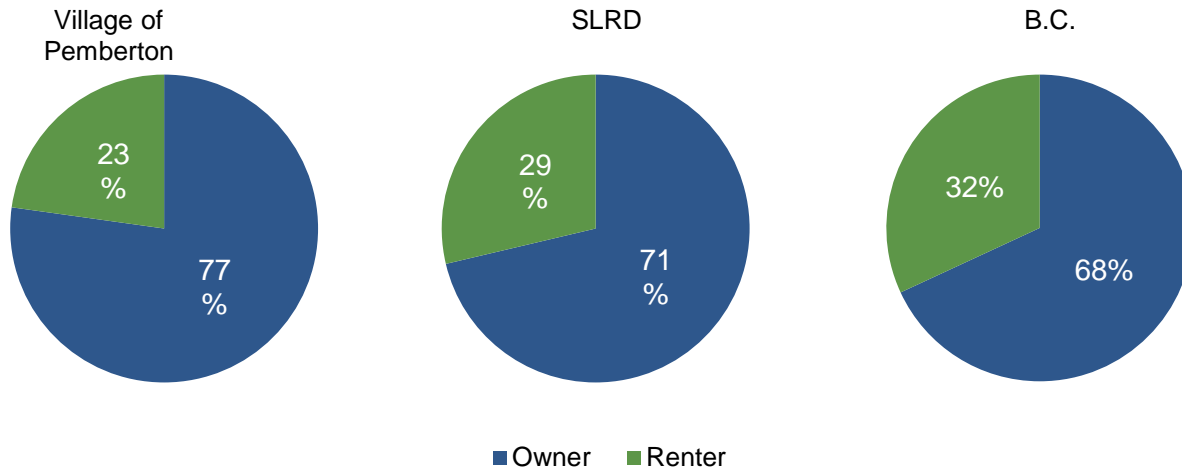
Source: Canada Mortgage and Housing Corporation, Seniors Housing Report

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.

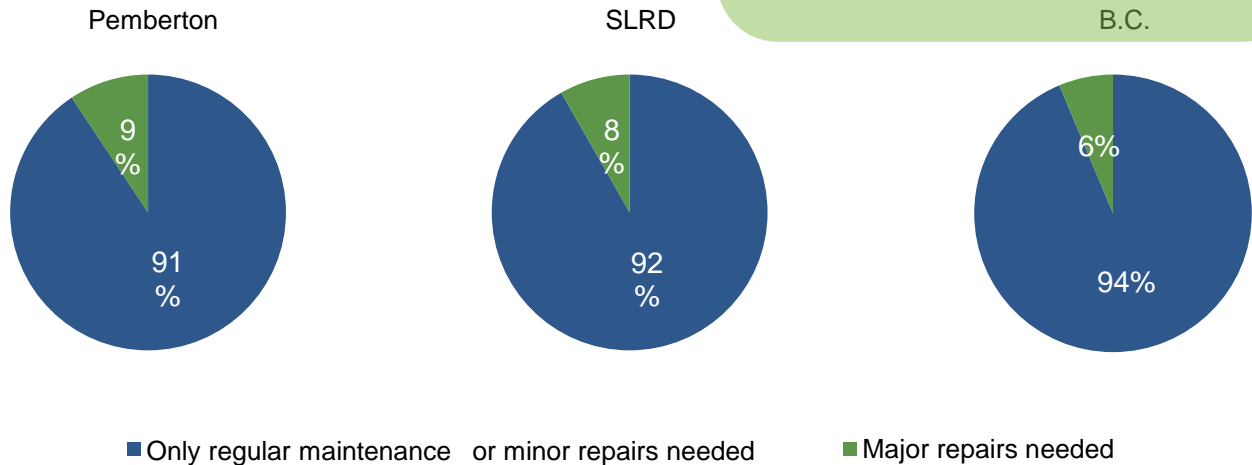
³ While the focus of this report is on seniors 50 years of age and older, Census data is organized by the following age groups: 45 to 54, 55 to 64, 65 to 74, 75 to 84, and 85+.

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

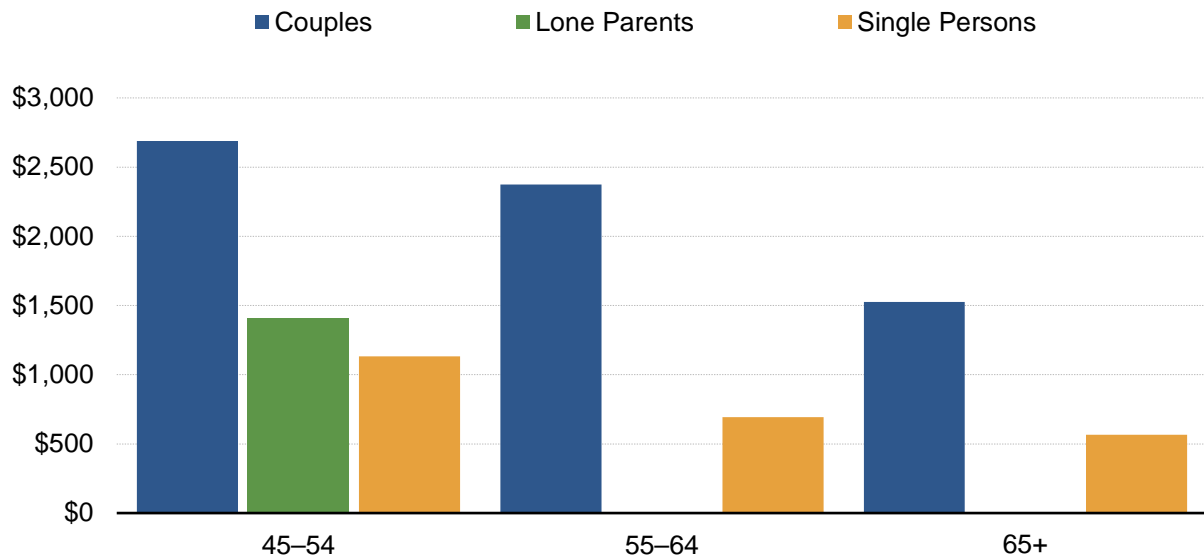
Source: CMHC Rental Market Report 2017; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Median Income Census Families and Individuals, 2015

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.

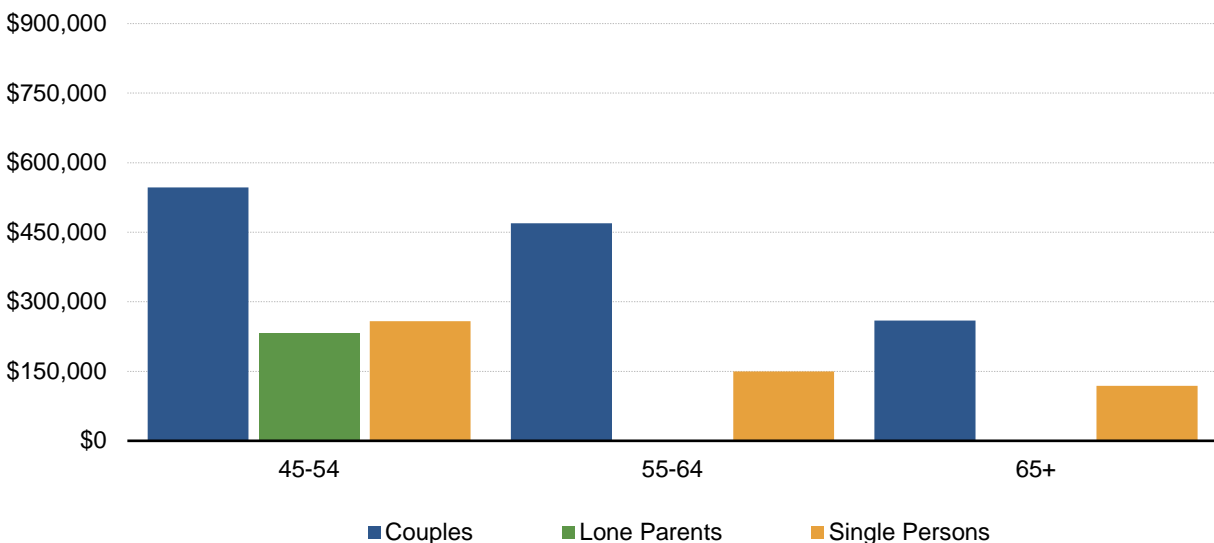
Age	Maximum Mortgage	Purchase with 10% Down	Purchase with 5% Down	Average Sale Price		
				SDH	TH	APT
45 - 54	\$232,223	\$258,026	\$244,446	\$830,000	\$602,000	\$352,000
55 - 64	\$134,929	\$149,929	\$142,031	\$830,000	\$602,000	\$352,000
65+	\$106,706	\$118,562	\$112,322	\$830,000	\$602,000	\$352,000
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 	<p>Building new affordable housing or repair/renew of existing affordable housing</p>	<ul style="list-style-type: none"> • Low-cost interim and take-out financing • Capital contributions (up to 30% of eligible costs) 	<p>Ongoing, applications accepted on a rolling monthly basis</p>	<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
<p>Rental Construction Financing Initiative (RCFI)</p>	<p>Rental housing</p>	<p>Low-cost interim financing</p>	<p>Ongoing, applications accepted on a rolling monthly basis</p>	<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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