

HOUSING NEEDS REPORT

District of Squamish

Prepared by CitySpaces Consulting | April 2023



SQUAMISH

Table of Contents

Land Acknowledgement	1
Squamish Nation & Hiyám' Housing.....	1
Executive Summary	3
Introduction	5
Process Overview.....	5
Housing Network	7
Context	9
Location	9
Context Map	10
History	11
Existing Housing Policy Framework.....	11
Key Findings	16
Key Conclusions from Research.....	16
Housing Unit Need Estimates	35
Households in Core Housing Need	39
Affordability Snapshots.....	43
Key Areas of Local Need	51
Housing Need Summary Statements	51
Addressing Housing Needs + Gaps	57
The Role of Municipal and Local Government	57
Regional District.....	57
Provincial Government	57
First Nations	59
Federal Government	59
Private Sector	59
Non-Profit Sector	60
Closing Comments	61
Appendix A – Legislative Requirements	62
Appendix B – Summary Form	78

List of Figures

Figure 1: District of Squamish Location Context Map	10
Figure 2: Population by Age Group, District of Squamish (2016, 2021)	17
Figure 3: Net Total Migration, Squamish-Lillooet Regional District (2016-2021).....	20
Figure 4: Median After-Tax Household Income, District of Squamish (2015, 2020)	22
Figure 5: Age of Housing by Community.....	23
Figure 6: Housing Mix by Community (2021)	24
Figure 7: District of Squamish, Purpose-Built Rental Housing Vacancy Rate (2012-2022)	25
Figure 8: Rental and Ownership Unit Completions, District of Squamish (2012-2022)	26
Figure 9: Primary Rental Vacancy Rate vs. Inflation Adjusted Annual Percent Change in Average Rent	27
Figure 10: Average Rental Prices, Purpose-Built Units, District of Squamish (2012-2022)	28
Figure 11: Average Sale Prices, District of Squamish (2018-2022)	30
Figure 12: Housing Completions by Typology, District of Squamish (2018-2022).....	32
Figure 13: Enabling Measures for Local Governments to Address Housing Needs, Gaps, and Issues	58

LIST OF TABLES

Table 1: Strategy + Action Summary Table	14
Table 2: Population Change, District of Squamish (2016 to 2021)	16
Table 3: Anticipated Population, District of Squamish (2021 to 2031).....	18
Table 4: Labour Force Statistics, District of Squamish (2021).....	19
Table 5: BC Housing Shelters and Non-Market Housing (2017 & 2022)	33
Table 6: BC Housing Rent Supplements (2017 & 2022).....	34
Table 7: Housing Unit Need Estimates (2021-2031), District of Squamish.....	36
Table 8: Household Size by Structure Type (2016), District of Squamish	37
Table 9: Households Spending 30%+ of Income on Shelter, District of Squamish (2011-2021)	40
Table 10: Households in Dwellings Requiring Major Repairs, District of Squamish (2011-2021)	41
Table 11: Households in Overcrowded Dwellings, District of Squamish (2011-2021)	41
Table 12: Households in Core Housing Need, District of Squamish (2011-2021).....	42
Table 13: Households in Extreme Core Housing Need, District of Squamish (2011-2021).....	42
Table 14: Population and Population Change, District of Squamish, (2011-2021)	63
Table 15: Average and Median Age, District of Squamish, (2011-2021)	63
Table 16: Age Group Distribution, District of Squamish (2011-2021)	63
Table 17: Mobility, District of Squamish, (2011-2021)	63
Table 18: Individuals Experiencing Homelessness, District of Squamish, (2021).....	63
Table 19: Total Number of Households and Household Size, District of Squamish, (2011-2021)	64
Table 20: Breakdown of Households by Size, District of Squamish, (2011 to 2021)	64
Table 21: Housing Tenure, District of Squamish, (2011 to 2021)	64
Table 22: Renter Households in Subsidized Housing, District of Squamish, (2011 to 2021)	64
Table 23: Anticipated Population, District of Squamish, (2023-2028)	64
Table 24: Anticipated Population Growth, District of Squamish, (2023-2028)	65
Table 25: Anticipated Population Growth by Age, District of Squamish, (2023).....	65
Table 26: Anticipated Population Growth by Age, District of Squamish, (2028).....	65
Table 27: Anticipated Number of Households, District of Squamish, (2023-2028)	65
Table 28: Anticipated Average Household Size, District of Squamish, (2023-2028).....	65
Table 29: Average and Median Total Household Income, District of Squamish, (2011 to 2021)	66
Table 30: Total Household Income, District of Squamish, (2011 to 2021)	66
Table 31: Average and Median Renter Household Income, District of Squamish, (2006 to 2016)	66
Table 32: Renter Household Income, District of Squamish, (2006 to 2016)	67
Table 33: Average and Median Owner Household Income, District of Squamish, (2006 to 2016).....	67

Table 34: Owner Household Income, District of Squamish, (2006 to 2016)	68
Table 35: Total Number of Workers, District of Squamish, (2011-2021)	68
Table 36: Unemployment and Participation Rates, District of Squamish, (2011-2021)	68
Table 37: Commuting Destination, District of Squamish, (2011-2021).....	68
Table 38: Number of Workers by Industry, District of Squamish, (2011-2021)	69
Table 39: Total Housing Units, District of Squamish, (2021)	69
Table 40: Housing Units by Structural Type, District of Squamish, (2021)	69
Table 41: Housing Units by Size, District of Squamish, (2021).....	70
Table 42: Housing Units by Date Built, District of Squamish, (2021)	70
Table 43: Subsidized Housing Units, District of Squamish, (2022)	70
Table 44: Rental Vacancy Rate, District of Squamish, (2022)	71
Table 45: Shelter Beds and Housing Units for People Experiencing or at Risk of Homelessness, District of Squamish, (2022).....	71
Table 46: Total Residential Demolitions, District of Squamish, (2012-2022).....	71
Table 47: Total Residential Demolitions by Structure Type, District of Squamish, (2012-2022)	71
Table 48: Total Residential Units Created, District of Squamish, (2012-2022)	71
Table 49: Total Residential Units Created by Structure Type, District of Squamish, (2012-2022)	71
Table 50: Overall Assessed Average Value, District of Squamish, (2022).....	72
Table 51: Average Assessed Value by Structure Type, District of Squamish, (2022)	72
Table 52: Average Assessed Value by Unit Size, District of Squamish, (2022).....	72
Table 53: Overall Average Sales Price, District of Squamish, (2022)	74
Table 54: Average Sales Price by Structure Type, District of Squamish, (2022)	74
Table 55: Average Sales Price by Unit Size, District of Squamish, (2022)	74
Table 56: Average Rental Price by Unit Size, District of Squamish, (2018-2021)	76
Table 57: Households in Core Housing Need, District of Squamish, (2011-2021).....	76
Table 58: Households Spending 30% + of Income on Shelter Costs, District of Squamish, (2011-2021)	77
Table 59: Households in Dwellings Requiring Major Repairs, District of Squamish, (2011-2021)	77
Table 60: Households in Overcrowded Dwellings, District of Squamish, (2011-2021)	77
Table 61: Households in Extreme Core Housing Need, District of Squamish, (2011-2021).....	77

Land Acknowledgement

The authors of the Squamish Housing Needs Report respectfully acknowledge the incorporated municipal area of the District of Squamish is located on the unceded core traditional territory of the Skwxwú7mesh Úxwumixw (Squamish Nation) which spans 6,732 square kilometres. This acknowledgement is a reminder of the discriminatory, racist, and colonial practices that have had a lasting legacy and continue to create barriers for Indigenous peoples and communities in Squamish.

Squamish Nation & Hiyám' Housing

The Nation's population spans 23 villages within nine communities stretching from North Vancouver to Gibsons Landing and the northern area of Howe Sound.¹ While geographically dispersed, these communities are linked by their traditions, heritage, and culture.

Over 60% of Squamish Nation members live on-reserve.² Within Squamish, reserve lands include Ch'iyákmesh (Cheakamus) IR 11, Poquiosin & Skamain IR 13, Wíwk'em (Waiwakum) IR 14, Íkwikws (Aikweks) IR 15, Siyí7ch'em (Seachem) IR 16, Kewtín (Kowtain) IR 17, Yekw'ápsem (Yeakwapsem) IR 18, and St'á7mes (Stawamus) IR 24.³ Updated population and demographic information for Squamish Nation will be available soon, as the Nation has recently completed Eshíhkw'iws Chet – the Skwxwú7mesh Census.

Key contextual information for Squamish Nation is outlined below:

- Squamish Nation has the largest land base throughout Squamish.
- The Nation has approximately 120 single-detached houses, as well as multi-unit development (1 10-plex, 1 13-plex) in Brackendale.
- Construction is underway on an additional 27 units in Siechum (Eagle Run area), with an anticipated completion date of November 2023.
- In Squamish, Squamish Nation population consists of approximately 550 members, with a large proportion of elders (65 years and older) and junior elders (55 – 64 years of age).

¹ District of Squamish, *District of Squamish Official Community Plan*, 2018.

² Ibid.

³ Ibid.

- On October 8, 2019, Nexwsxwníwntm ta Úxwumixw (Squamish Council) approved the creation of a housing society called “Hiyám’ ta Skwxwú7mesh Housing Society,” which means “The Squamish Are Coming Home.”
- **Hiyám’ Housing** is the not-for-profit organization mandated to lead the development and management of non-profit affordable housing for the Squamish People. Hiyám’ Housing currently manages 56 affordable housing units and they are also leading the development in Vancouver, North Shore, and Squamish Valley of 424 confirmed new affordable rental homes. **They are mandated to deliver 1,000 new homes for the Squamish People and contribute to the Squamish Nation’s goal of housing every Squamish within a generation.**
- Hiyám’ Housing is exploring additional projects and permissions to receive the appropriate land designations to build multi-unit development on their land base. This is an Indigenous Services Canada requirement, given development would occur on reserve lands.
- Hiyám’ Housing manages the **Hiyám’ Home Loan Program (HHLP)** that provides Squamish Nation lot holders with the opportunity to apply for between \$250,000 to \$500,000 home construction loans through partnership with select financial institutions to help with the construction cost of new Member-owned homes. Hiyám’ Housing also manages the **Squamish Nation Assistance with Rent Program (SNARP)**, which provides \$250-700 financial relief to Squamish Nation Members renting in market rental housing.
- Many Squamish Nation members try and rent off-reserve in Squamish and encounter significant challenges related to affordability, availability, adequacy, and suitability of rental housing.
- In addition to Hiyám’ Housing, there are many local housing societies involved in the operation of non-market housing in Squamish. These organizations include Squamish Community Housing Society, Sea to Sky Community Services Society, Squamish Helping Hands Society, Howe Sound Women's Centre Society, and Squamish Senior Living Society.

Executive Summary

In 2022, the District of Squamish retained CitySpaces Consulting to complete a Housing Needs Report in accordance with Provincial legislation. While this is the District's first housing needs report as per legislation, this Report builds on previous studies and engagement initiatives related to housing completed in Squamish over the past ten years. This Report is intended to provide an understanding of current and anticipated housing needs with Squamish. Key trends include:

- **With an annual growth rate close to three times the provincial average**, Squamish is one of the fastest growing communities in BC; this trend began in the late 2000s with the Sea-to-Sky Highway improvements and is likely to continue. Under a high growth scenario, Squamish's population is forecast to reach 35,570 people by 2031.
- To accommodate the projected change in population, additional housing units will be needed to maintain Squamish's income and housing diversity. **Under a high growth scenario, 6,840 new homes are projected to be needed by 2031; 43% of these new homes will need to accommodate families with three or more bedrooms and 24% will need to serve households earning less than \$45,000 per year.**
- **The proportion of households earning more than \$150,000 per year has doubled from 10% in 2016 to 21% in 2021.** Key informants specified this is likely a result of increasing remote work arrangements. High-income earners are relocating to Squamish due to its proximity to natural amenities and lower housing costs when compared to urban centres in Metro Vancouver.
- **Squamish has seen a surge in completions for purpose-built rental units, particularly with the 232-unit Westwinds seniors housing development opening in 2022;** this trend has helped deliver much needed rental housing supply, but vacancy rates remain below 1% and renter households have limited choice. There is a particular need for larger, ground-oriented family-friendly affordable rental units.
- **Renters are particularly challenged to find affordable and suitable housing, as the proportion of renters living in overcrowded or unaffordable housing has increased over the last five years;** this reflects feedback received from engagement – with a lack of rental options, low- and moderate-income households have limited choice, with many choosing to leave the district.

- **The price of housing exceeds what most low- and moderate-income households can afford.** As of February 2023, the benchmark price of an apartment in Squamish was \$579,700 and, as of October 2022, the average rent for a 1-bedroom purpose-built unit was \$1,421. These costs exceed what is attainable for many Squamish households, as reflected in the proportion of households spending more than 30% of their income on housing costs (25%).
- **There is a growing need for seniors housing with varying levels of supports.** Key informants specified there is a lack of assisted living and long-term care options in the community. With waitlists already in-place at Westwinds, there are limited seniors housing options in the community. Seniors often remain in independent living until a crisis necessitates their move to housing with embedded support services.
- **There is a lack of new townhouse development in Squamish.** Apart from Polygon's new Garibaldi Springs development, there has been very limited new townhouse construction in recent years. Feedback from engagement highlighted the difficulties builders and developers are experiencing with cost escalations, supply chain issues, and labour shortages. Industry representative also indicated there is a lack of available zoned for townhouses or other ground-oriented residential uses. Additional missing middle housing options are needed for households looking for larger units who are unable to afford the price of detached homes.
- **Feedback from engagement highlighted the need for housing with supports for people living with complex mental health and substance use challenges.** Non-profit housing operators indicated the complexity of need is beyond their capacity and skillset, and higher levels of supports are needed, such as a complex care housing model. Local service agencies have seen a significant rise in usage as of late, with organizations like Howe Sound Women's Centre reporting a 250% increase in drop-ins over the past two years.
- **The proportion of households in core housing need declined between 2016 and 2021, from 7.2% to 6.4%, likely due to improvements in housing adequacy fueled by new construction.** Feedback from community housing providers, however, indicates the need for non-market housing remains, evident in the number of people on BC Housing's waitlist for non-market housing (84 applicants as of March 2022).

Introduction

The District of Squamish Housing Needs Report (HNR) provides an understanding of the populations most challenged to afford suitable and adequate housing in Squamish. As of April 16, 2019, local governments are required to collect data, analyze trends, and present reports that describe current and anticipated housing needs. This HNR fulfills the legislative requirements outlined in the *Local Government Act* (mainly Part 14) and *Housing Needs Report Regulation*.

Quantitative data highlighted in this Report is summarized in **Appendix A: Legislative Requirements** (page 62). Research sources include 2006, 2011, 2016, and 2021 Census counts in Canada, Canada Mortgage and Housing Corporation (CMHC), BC Stats, BC Housing, Metro Vancouver Real Estate Board, BC Assessment, and District of Squamish.

Further to the quantitative data collection, there were opportunities for key informants to provide insights and comments on housing in Squamish. In November 2022, engagement was completed with social service organizations, non-profit housing providers, and representatives from the Squamish Community Housing Society. The project team also attended a Development Liaison Committee Meeting in February 2023 that offered helpful insights. These opportunities provided the project team with valuable feedback to help inform key findings identified in this Report.

The findings of this Report will help equip Council and staff with a better understanding of Squamish's housing needs and gaps and outline opportunities and focus areas for development decisions and policy formulation. Building on a framework established in the *2019 Affordable Housing Strategy & Action Plan*, the District of Squamish is well-positioned to enact new policy and advocate to other levels of government for further assistance.

Process Overview

The project timeline spans six months, beginning October 2022 and concluding March 2023. Initial project stages focused on data analysis and public engagement. In addition to quantitative data, consultation activities in Fall 2022 allowed for robust discussion and information exchange. The engagement process provided a more detailed picture of the current housing needs and challenges in Squamish.

The approach to completing a Housing Needs Report is governed by provincial legislation. To fulfill these requirements, methodical data analysis creates an initial 'picture' of the housing story. Connecting with residents to learn from their experiences and perspective helps to frame the numbers and data. These datasets together create a narrative explored through the course of this Report, highlighting key takeaways and areas of housing need for residents.

DATA LIMITATIONS

The District of Squamish Housing Needs Report benefits from recent Census data, released over the course of 2022. The majority of this information is included within this Report; however, certain datasets available by tenure have not yet been published, in full, by the provincial government.

The Province of BC works with Statistics Canada to obtain a custom, crosstab of Census data by tenure (i.e., renter and owner households). This data is anticipated to be available mid-2023, at which point the District of Squamish may issue an update to this Housing Needs Report. The primary 2021 data points not available include income by tenure. Given the importance of this data, it is recommended District staff provide an update memorandum once the custom Census data is available.

Housing Network

The housing network is a diagram that depicts the entire range of possible housing typologies and tenures in a community. The network's purpose is to showcase the range of housing options that allow community members to find and secure housing that is affordable and meets their needs. When a community has a robust housing network, a household should be able to access different housing typologies and tenures, with ease, as their circumstances change – especially in times of crisis.



All sections of a housing network should be well connected, allowing households to move through them as needed. Housing networks are generally broken into segments including emergency shelters, transitional housing, supportive housing, social housing, affordable rental and home ownership, and market housing. When gaps exist in one segment of the network, other areas are impacted.

In Squamish, increasing demand for rental housing has resulted in higher rental rates, which has priced lower income earners out of the rental market. While new purpose-built rental development has helped deliver new rental housing supply, the need for additional rental housing remains. Many multigenerational families looking for two- to 3+bedroom units often cannot afford this housing this size and, as a result, are living in overcrowded smaller units. For low- and moderate-income households, there is a mismatch between what is available and what meet their needs.

There is a need for more diverse housing forms within the District's housing continuum. At present, the housing stock consists primarily of single-detached homes and apartment buildings. The lack of 'missing middle' housing options at price points attainable to moderate-income households is preventing many Squamish residents from securing housing that meets their needs. Additionally, there are limited assisted living and long-term care options for seniors in need of housing with additional supports. Providing supportive housing options would allow seniors to move from their homes as their care needs change, freeing up space for young working professionals and families to move into the community.

Squamish Community Housing Society

- The District of Squamish has established a Squamish Community Housing Society to increase the supply, availability, and access to affordable housing options across the community and entire housing spectrum.
- Its first steps are to establish a single point of contact and waiting list for affordable housing in the community outside of individual non-profit housing providers ,and assume management of affordable housing units that are being provided in new developments as part of Community Amenity Contributions related to rezonings.

Context

Location

The District of Squamish is located on the traditional and unceded territory of the Skwxwú7mesh Úxwumixw (Squamish Nation) and situated at the northern-most point of Howe Sound. Surrounded by Stawamus Chief Mountain and Mount Sedgwick, Squamish is approximately 64 kilometres north of Vancouver and 59 kilometres south of Whistler (see Figure 1: District of Squamish Location Context Map, page 10). The community's unique position at the tip of Howe Sound and along the Sea-to-Sky Highway makes it geographically predisposed to act as a central hub for tourism, trade, healthcare, education, employment, and amenities.

GEOGRAPHY

Located at the mouth of the Squamish River within the Howe Sound basin, the District of Squamish has a physical footprint of approximately 105 square kilometres – its' boundaries are confined by naturally occurring water courses, floodplains, and steep coastal mountains. The location and topography of Squamish increases the risk of natural hazards and limits the amount of developable land.⁴ A significant portion of commercial, industrial, and residential zones are in areas vulnerable to flood hazards.⁵ The lack of available land and the District's *Integrated Flood Hazard Management Plan* has generated recent proposals for amendments to zoning bylaws to promote densification and infill in residential zones not subject to hazards.⁶

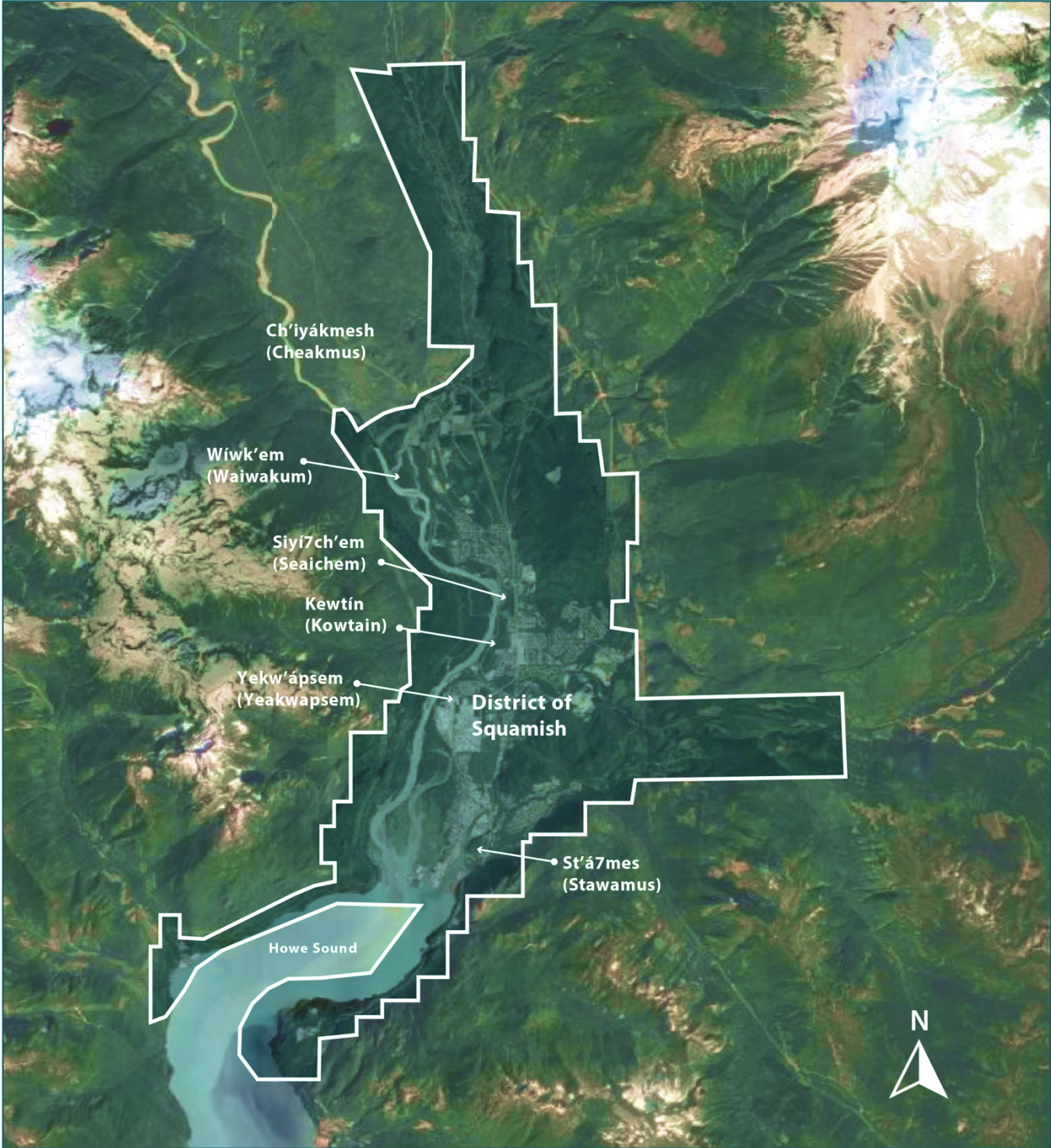
4. District of Squamish, *District of Squamish Official Community Plan*, 2018.

5. Ibid.

6. M' Akola Development Services, *District of Squamish Community Housing Needs Assessment*, 2018.

Context Map

Figure 1: District of Squamish Location Context Map



History

ECONOMY

The Squamish economy has a long and resilient history, adapting to the boom and bust of natural resource industries and later market shifts. Traditionally rooted in trapping and fishing, the Coast Salish peoples primarily harvested chum salmon that spawn in the Cheakamus and Mamquam Rivers.⁷ During the latter half of the eighteenth century, Europeans arrived in the valley and the Squamish watershed continued to sustain a robust fishing and trapping economy.

The abundant natural resources, fertile land, and community's position at the southern terminus of the Pacific Great Eastern Railway generated an economic shift from hunting and trapping to farming and logging. During this period, the Western Forest Product pulp mill and the Empire (Interfor Corp) sawmill became the keystone of the local economy and community's largest employers. Forestry remained the primary industry until the closure of the pulp mill in 2006.⁸ The district's robust forest industry ultimately led to the creation of Squamish Terminals, a deep-water port that continues to support global trade and economic activity in Squamish.⁹

At present, tourism – with a focus on outdoor recreation – as well as hospitality are becoming increasingly predominant industries in the Squamish economy. The community's position along the Sea-to-Sky Corridor and proximity to resort communities such as Whistler have established Squamish's position as a sought-after community.

Existing Housing Policy Framework

The District of Squamish *Official Community Plan* (OCP) was established in 2018 and reflects the community's goal to protect and enhance the sustainability and liveability of the community, while embracing the unique opportunities that exist within the district. The OCP recognizes that the health and sustainability of Squamish is intrinsically connected to the diverse needs of the community members. Following this, the Plan outlines district-wide land use policies, the need to develop accessible and affordable housing, as well as develop

7. Cheakamus Centre, *A Valley Called "Paradise"*, <https://cheakamuscentre.ca/>.

8. McLane, Kevin, *History of Squamish*, 2014.

9. District of Squamish, *District of Squamish Official Community Plan*, 2018.

housing programs and partnerships for the creation of non-market supportive housing, provide age-friendly housing, and diversify existing housing stock by offering more housing options.

To meet the diverse housing needs of the district, the OCP includes the following residential policy:

Inclusive Housing Mix and Diversity

- Through zoning amendments, allow a greater variety of housing forms and blended densities scaled to fit within traditional single-unit areas, while continuing to support small-lot infill, secondary suites, and detached carriage homes.
- Support mixed-income inclusionary housing in both new and existing neighbourhoods that is attainable by residents with low incomes and/or special needs that are not typically met with market housing.

Age-Friendly and Accessible Housing

- Create of a range of seniors' and multigenerational/extended family housing forms supporting 'aging in place', and alternative care and innovative home share options.
- Develop guidelines for universal accessibility of all new and substantial housing re-development.
- Provide housing and wrap-around services to meet needs for transitional housing for homeless adults, families and youth, supportive housing those with mental health and/or addictions issues, as well as independent or assisted living facilities for people with physical, cognitive and/or developmental disabilities.

Residential Infill

- Residential infill is supported in all Squamish neighbourhoods.
- Incorporate genuine employment and 'live-work' options and consider live-work zoning in appropriate locations.

Affordable Housing

- Maintain a local housing inventory and conduct an annual housing needs survey to assess the housing situation across the entire housing continuum.
- Work with housing stakeholders to identify multi-year targets for affordable housing and unit creation across the housing continuum as part of the District's long-term affordable housing program.

- Endorse a low-barrier 'Housing First Strategy' to housing vulnerable populations, whereby housing and support services are provided as a first step.

Workforce Housing

- Address the need for affordable housing generated by new large-scale commercial or industrial development projects.
- Explore creation of a workforce housing index and workforce housing fund for collecting cash contributions for employees per square metre of commercial/industrial projects by industry type.
- Encourage and work with employers to coordinate voluntary employer-assisted housing programs.

Purpose-Built Rentals

- Monitor and target the construction of purpose-built rental housing to meet projected demand and maintain overall market supply.
- Consider a variety of means to achieve affordability such as modest unit sizes and on-site common amenities, level of finishing and other design considerations.
- Secure long-term affordability of rental units through housing.
- Develop policy and regulations addressing short term/vacation rentals that reduce the available inventory of rental housing and monitor and resource adequate enforcement of unauthorized rentals.

Housing Coordination and Partnerships

- Actively work with housing stakeholders and the non-profit community housing sector to address the affordability gap faced by the community.
- Pursue potential opportunities to collaborate and coordinate with Squamish Nation both on and off-reserve housing programs.

In addition to the residential policies outlined in the OCP, the *District of Squamish Affordable Housing Strategy and Action Plan (2019)* outlines a range of short- and intermediate-term actions aimed at creating housing supply as well as access to affordable housing options. The plan focuses on a series of policy and planning strategies, development standards, approval processes, and partnerships. The strategies outlined in the Action Plan provide direction for decision-makers regarding non-market and market housing developments, specifically,

housing forms that encompass the ‘missing middle.’ The actions and strategies identified in the District of Squamish Affordable Housing Strategy and Action Plan are summarized in Table 1: Strategy + Action Summary Table below.

Table 1: Strategy + Action Summary Table

Strategy	Objectives
<p>Design + resource an affordable housing function</p>	<ul style="list-style-type: none"> • Allocate sufficient time and resources dedicated to managing affordable housing issues. • Operate the housing program at arms-length and to allow it to be as flexible and nimble as possible. • Utilize arms-length expertise from existing non-profit housing agencies in the community in the operation the housing program and any District owned housing units. • Facilitate the development of a local non-profit housing agency, corporation, or foundation. • Encourage collaboration, consolidation, and partnerships between existing non-profit agencies.
<p>Maintain the existing affordable housing stock</p>	<ul style="list-style-type: none"> • Implement a wide range of municipal policies and undertake actions targeted to the existing affordable and rental housing stock.
<p>Increase the affordable housing units supply</p>	<ul style="list-style-type: none"> • Undertake policy and actions that result in an increased number of affordable housing units. • Identify and support new projects that provide affordable housing units, through construction of affordable rental units by the District or the control and management of units constructed by others. • District managed units will focus on providing low to moderate income household, missing-middle rental housing, in the low-end-of-market and affordable rental housing sectors of the housing spectrum. • The District would retain full or partial ownership in any municipally developed affordable housing projects. • Access to the municipally controlled affordable housing stock would be restricted based on clear eligibility criteria. • Ensure that there is a diverse range of affordable housing types, sizes, and forms.

Strategy	Objectives
<p>Coordinate + enhance all municipal affordable housing regulations and policy</p>	<ul style="list-style-type: none"> • Ensure that all municipal decision making is aligned, coordinated, and acting in concert.
<p>Collaborate with affordable housing agencies</p>	<ul style="list-style-type: none"> • Facilitate and support the supply and provision of transitional, supportive, subsidized, and social housing by other non-profit agencies. • Support and facilitate applications to BC Housing and other funding agencies for transitional, supportive, subsidized, and social housing by other non-profit agencies. • Encourage collaboration, consolidation, and partnerships between existing non-profit agencies. • Develop effective working relationships with a Squamish Nation housing agency.
<p>Undertake monitoring + measurement</p>	<ul style="list-style-type: none"> • Review and consider the inventory of affordable housing units and the ongoing need for relevant data collection of key affordable housing metrics on a periodic basis.
<p>Facilitate workforce housing</p>	<ul style="list-style-type: none"> • Consider and address the need for affordable housing (particularly seasonal and part time employees) generated by new large-scale commercial or industrial development projects. • Encourage and work with private initiatives that propose the creation of new workforce housing. • Encourage and work with employers and businesses to coordinate voluntary employer assisted housing programs.

Key Findings

Key Conclusions from Research

The following section contains key data sets that inform the affordability profiles and corresponding analysis. These high-level trends build from the information contained in **Appendix A: Legislative Requirements** (page 62), which is a comprehensive summary of demographic, employment, and housing data.

DEMOGRAPHIC TRENDS

- **Between 2016 and 2021, Squamish’s annual growth rate was close to three times higher than what was seen across the province.** Squamish's population grew at an annual rate of 4.1%, from 19,512 to 23,819, compared to the provincial 1.5% annual growth rate. Over the last five years, population growth along the Sea-to-Sky corridor occurred at a much faster pace than that of the province overall.

Table 2: Population Change, District of Squamish (2016 to 2021)¹⁰

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 National Household Survey

Community	2016 Population	2021 Population	Growth, 2016-2021	Percent Change, 2016-2021
Squamish	19,512	23,819	4,307	22.2%
Squamish Lillooet Regional District	42,665	50,496	7,831	18.4%
British Columbia	4,648,055	5,000,879	352,824	7.6%

- **The typical Squamish resident is younger when compared to the province** – in 2021, Squamish's median age was 37.6 and 42.8 across British Columbia. Squamish is comparable to the regional district, where the median age was 38.0. Between 2016 and

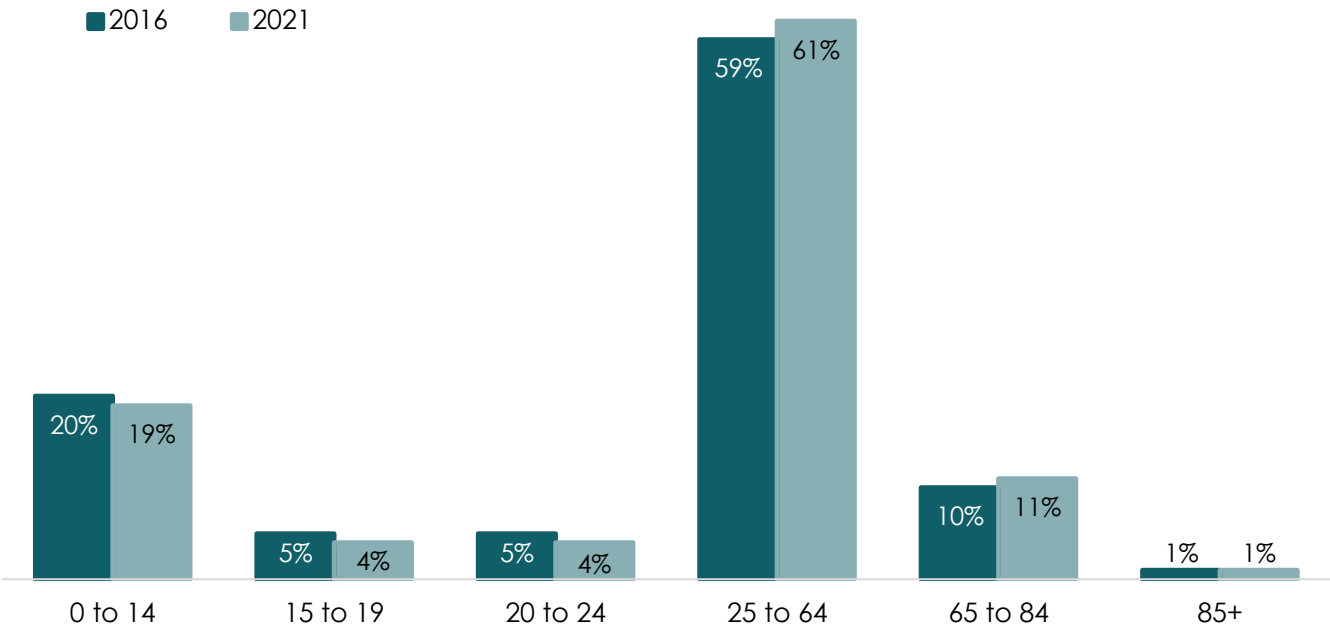
¹⁰ This report uses data for the District Municipality of Squamish, which excludes First Nation Indian Reserves. As per the Housing Needs Report legislation, these reports focus on areas under local government jurisdiction, which would not include Indian Reservations.

2021, Squamish maintained a very consistent age profile, except for a slight increase in the proportion of seniors.

- **The proportion of people who identify as Indigenous in Squamish (3.9%)** is less than the proportion of people who identify as Indigenous in the Squamish Lillooet Regional District (10.1%). Across the province, 5.9% of the population identifies as Indigenous, higher than what is seen in Squamish but lower than what is seen across the Regional District.

Figure 2: Population by Age Group, District of Squamish (2016, 2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population



- **Under a high growth scenario, the number of residents is projected to increase by 11,750 people (or 49.3%) between 2021 and 2031.** This is based on population projections outlined in the District's OCP, where a high growth scenario suggests Squamish could see approximately 24,000 new residents by 2036. Between 2016 and 2036, this results in an average annual growth rate of 4.1%, which is reflective of the growth Squamish has experienced in recent years. This higher growth scenario has been used in this report as it aligns with trends experienced locally over the last census period and also ensures the District does not underestimate potential growth, as that would exacerbate the housing crisis.
- **While population projections can be helpful to plan for the future, it is also important to track 'live-time' indicators to understand housing and associated infrastructure needs.** The

District's rental vacancy rate and BC Housing's social housing waitlist provide a snapshot of the housing needs that require attention.

Table 3: Anticipated Population - High Growth Scenario, District of Squamish (2021 to 2031)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 National Household Survey

Community	2021	2023	2025	2027	2029	2031	Percent Change, 2021-2031
Squamish	23,819	25,808	27,963	30,298	32,828	35,569	+49.3%
British Columbia	5,000,879	5,403,067	5,563,798	5,719,109	5,872,944	6,024,021	+20.5%

- BC Statistics data for the Squamish Community Health Service Area provides an indication of possible demographic changes that may occur over the next ten years.** Between 2021 and 2031, the Squamish Community Health Service Area will experience an increase of 8% in the proportion of people between the ages of 25 to 64, as well as an increase of 100% in the proportion of the population older than 85 years. No change is anticipated for the proportion of people between the ages of 15 to 19 and 20 to 24 years of age. Population loss is forecast for the proportion of the population between the ages of 0 to 14, as well as the proportion of the population between the ages of 65 to 84. This reflects feedback received from consultation regarding the need for a diversity of housing supply to accommodate the needs of singles, couples, young families, and seniors. Squamish is experiencing significant growth and different housing forms are required to meet those needs.
- It is important to note population aging is happening province-wide and, while Squamish's demographic dynamics reflect such trends to a certain extent, the degree to which the Squamish population is expected to age is less than what is expected across the province.

LABOUR FORCE DATA

- The labour force dynamics in Squamish are distinct from trends seen at the regional district and provincial levels.** There is higher labour force participation in Squamish, likely due to the younger population and in-migration. With more working age people moving to

Squamish, there are more people participating in the labour force. With unemployment at 6.8%, there is a smaller proportion of people part of the labour force without work when compared to the regional district and province.

Table 4: Labour Force Statistics, District of Squamish (2021)

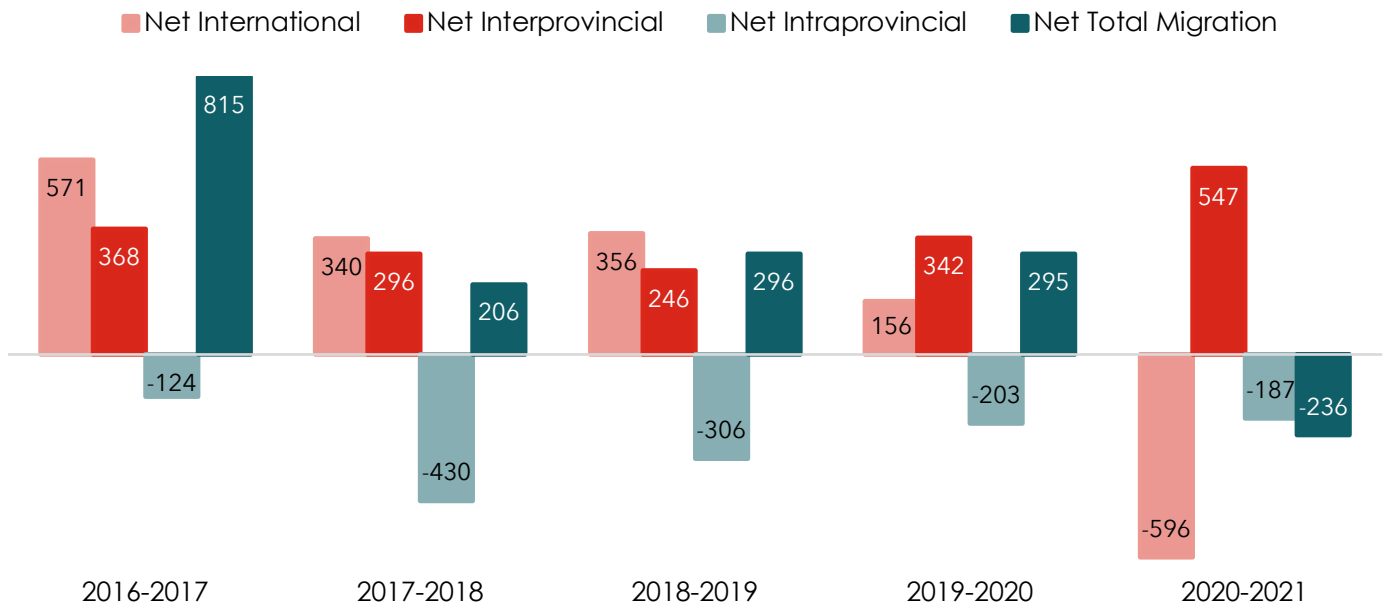
Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 National Household Survey

	Squamish	Squamish-Lillooet Regional District	British Columbia
Population Aged 15+	19,095	41,640	4,200,425
% of Population in Labour Force	76.9%	74.8%	63.3%
Unemployment Rate	6.8%	10.3%	8.4%

- Feedback from engagement highlighted the impact of COVID-19 on Squamish's labour force: **key informants indicated there has been an increase in the number of people living in Squamish and working remotely.** Given the local amenities and lower housing prices when compared to other urban centres in Canada, there was an increase in interprovincial migration to Squamish over the last two years. Simultaneously, net migration data indicates there is a consistent portion of people leaving Squamish. Feedback from engagement indicates the cost of housing is a factor in people moving away from the area.

Figure 3: Net Total Migration, Squamish-Lillooet Regional District (2016-2021)

Source: BC Statistics, 2016-2021



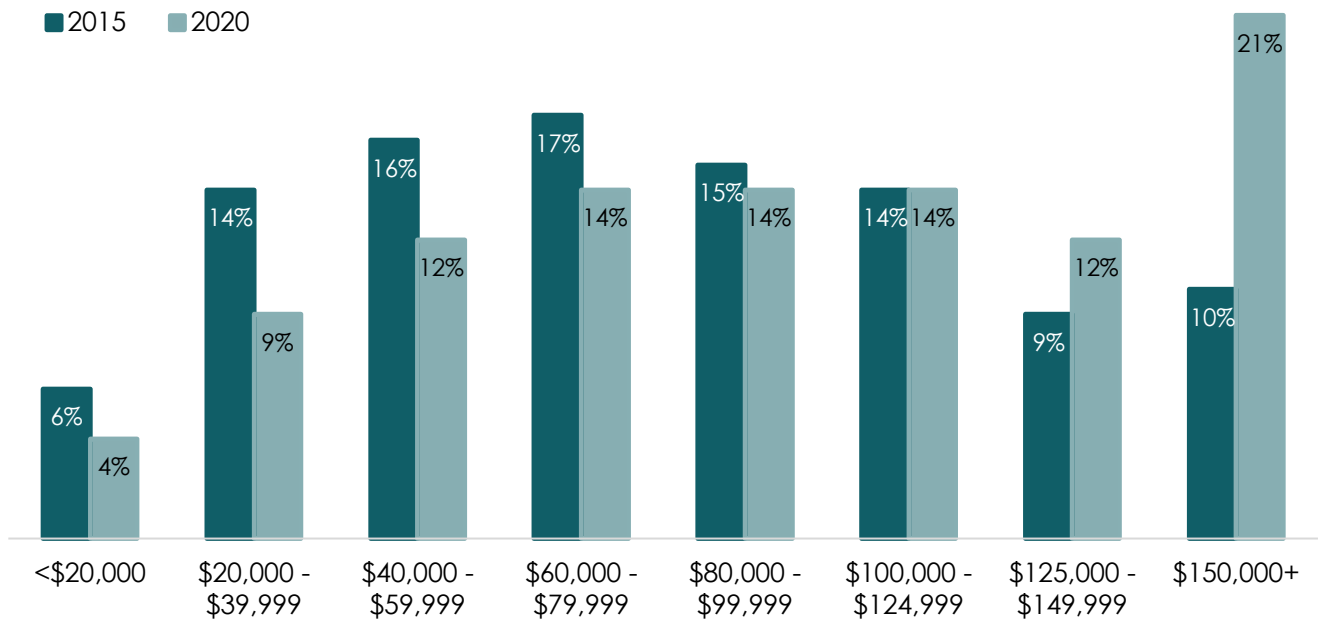
- The largest proportion of residents worked in the professional, scientific, and technical services sector, closely followed by construction and retail trade sectors;** this likely reflects the increasing prevalence of remote work arrangements, as professional, scientific, and technical service jobs more easily support employees working from home. Between 2016 and 2021, the number of workers in the professional, scientific, and technical services sector increased by 810 workers (84%), reflective of feedback received from engagement that more people are moving to Squamish and working remotely. The construction sector experienced a more minor increase of 360 workers (26%), similar to growth seen in the retail trade sector (475 workers, or 38%).
- In 2020, median after-tax household income in the District of Squamish was \$96,000; this was higher than the regional (\$87,000) and provincial (\$76,000) median after-tax household income.** Given the proportion of residents working in the professional, scientific, and technical sectors, there is likely a greater incidence of residents working in higher paying positions. Feedback from engagement specifically highlighted the growth of people working in the tech sector, which is particularly amenable to work-from-home arrangements.

- **While engagement highlighted the stress and difficulties people are experiencing in finding affordable housing, recent Census data indicates the proportion of low-income households has declined in Squamish.** This is likely in large part due to pandemic benefits, which have since expired:
 - > Working-age adults and families with children were a primary focus of federal government support, including two Canada Child Benefit (CCB) payments;
 - > Emergency benefits (mostly federal) reached two-thirds of adults (aged 15+) across Canada; and
 - > Household received an average of \$8,920 in federal emergency benefits and \$560 in top-ups, while the provinces sent out an average of \$520 per household.¹¹
- BC had the second highest reduction in poverty and highest take-up of benefits: 75% of BC residents received some form of pandemic support, with 56% receiving one or more provincial benefits.
- While pandemic benefits are likely responsible for the decline in the proportion of low-income households, the growth in the proportion of high-income households is distinct and likely related to the increase in the number of people working in the professional, scientific, and technical services sector and may be working remotely.

11. Scott, K. "An unexpected consequence of the pandemic: Poverty declined sharply in Canada", The Monitor, www.monitormag.ca.

Figure 4: Median After-Tax Household Income, District of Squamish (2015, 2020)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population



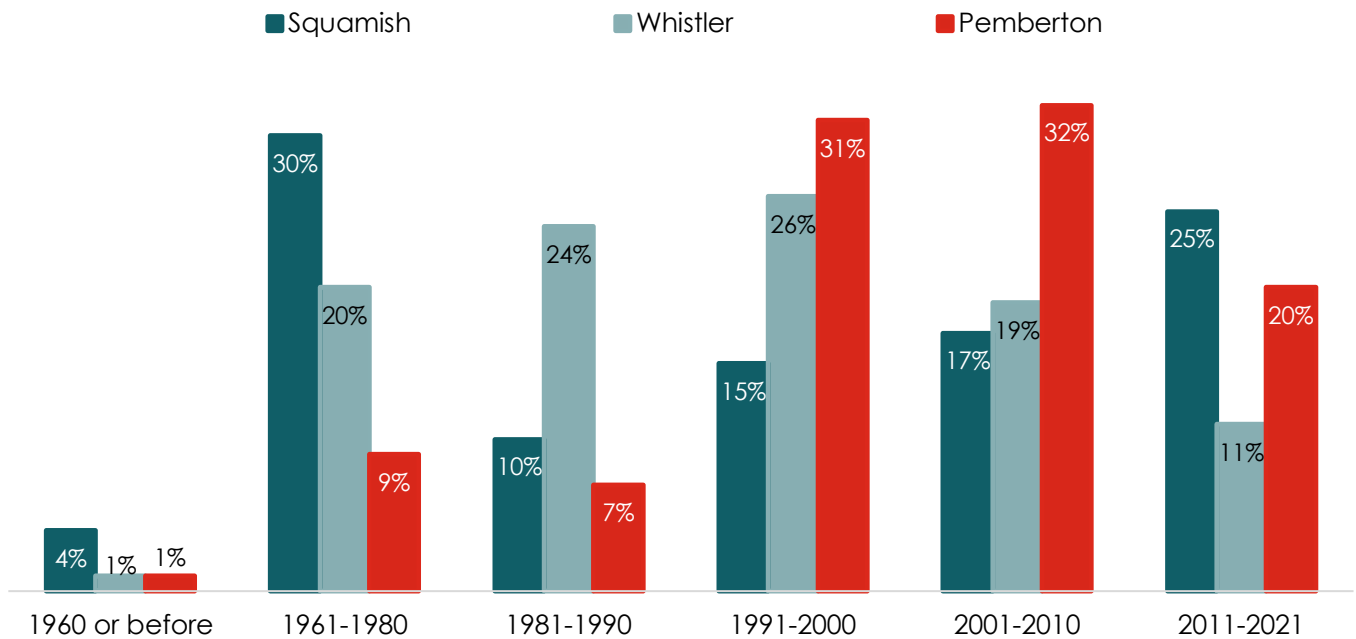
HOUSING INDICATORS

- There has been significant new housing construction in Squamish, with more than one third of the local housing stock constructed after 2006.** Simultaneously, a similar proportion of Squamish's housing units were constructed prior to 1980 and may be reaching end-of-life and in need of major repair. This diversity of housing age demonstrates the different eras of development that have occurred locally. When compared to Pemberton and Whistler, Squamish has a larger proportion of older housing units. However, in the last ten years, Squamish added many new units, as the District has the highest proportion of homes built between 2011 and 2021 when compared to Whistler and Pemberton. Feedback from engagement indicates more supply is needed to address housing needs, as much of the new supply is not affordable to low- and moderate-income households.
- The proportion of homes in need of major repair in Squamish (5.2%) is comparable to the provincial average (5.7%),** which is indicative of the similar housing construction periods that have occurred locally and across the province.
- Squamish has a slightly lower proportion of renters when compared to Squamish Lillooet Regional District and province overall (30%, 31%, and 33%, respectively).** Feedback from engagement indicates renters are increasingly challenged to find available and

affordable housing locally. Social service providers felt that people moving to Squamish are interested in home ownership, particularly those leaving larger urban centres in search of lower cost housing options.

Figure 5: Age of Housing by Community

Source: Statistics Canada, 2021 Census of Population

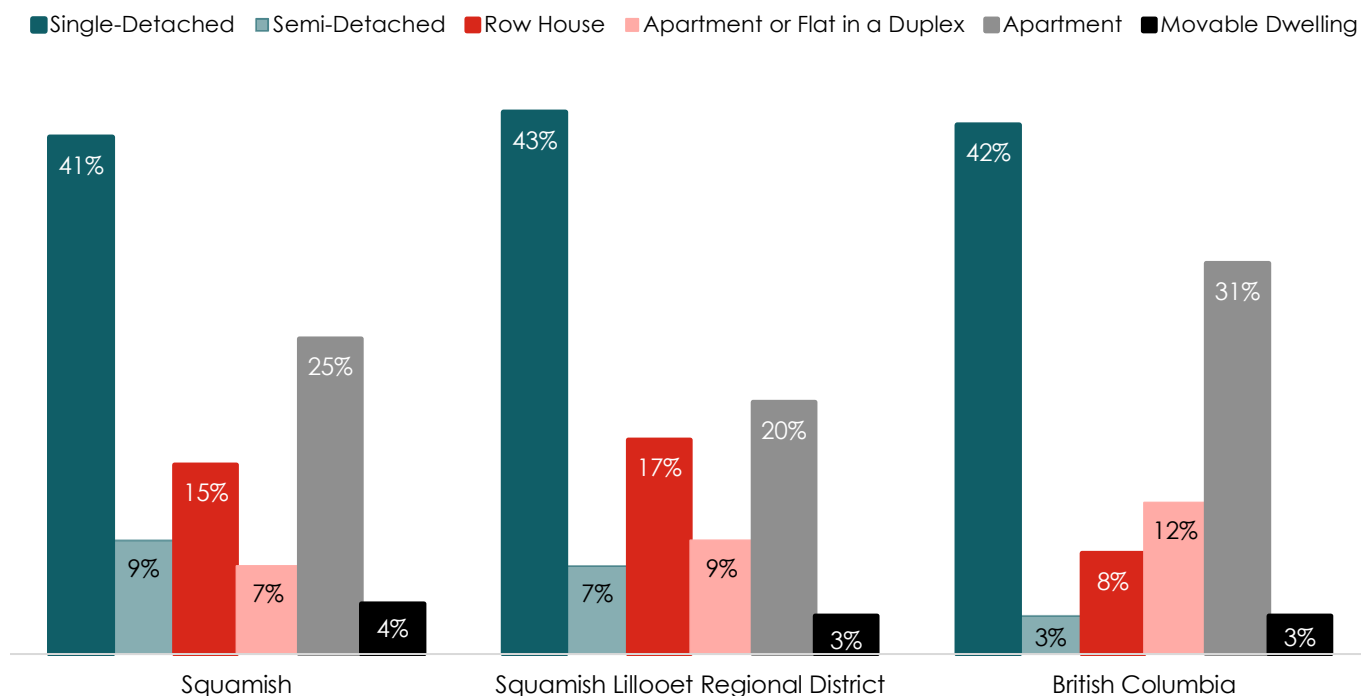


- Between 2016 and 2021, Squamish’s housing stock became more diverse, with the proportion of single-detached homes declining and apartments increasing.** Multi-unit development has been more commonplace in Squamish over the last five years, which is reflected in the District's building permit data. When compared to Squamish Lillooet Regional District, Squamish’s housing typology is similar, with a slightly lower proportion of single-detached homes, row houses, and apartment or flat in a duplex, and a slightly higher proportion of semi-detached homes, apartments, and movable dwellings. This typology is reflective of community characteristics, as Squamish has more of an urban character when compared to the surrounding Regional District.
- Squamish’s housing predominantly comprises units with 3 or more bedrooms (65%), which is a higher proportion than the region (59%) and province (53%).** Feedback from engagement highlighted residents are interested in larger homes to facilitate remote working and ensure sufficient storage space. Since 2016, the proportion of units with 3 or more bedrooms decreased by four percentage points and the proportion of one-

bedrooms increased by four percentage points. This is indicative of new multi-unit construction as many apartment buildings include a higher proportion of one-bedroom units. Social service providers stressed the need for additional multi-unit rental development to accommodate families and larger households.

Figure 6: Housing Mix by Community (2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population



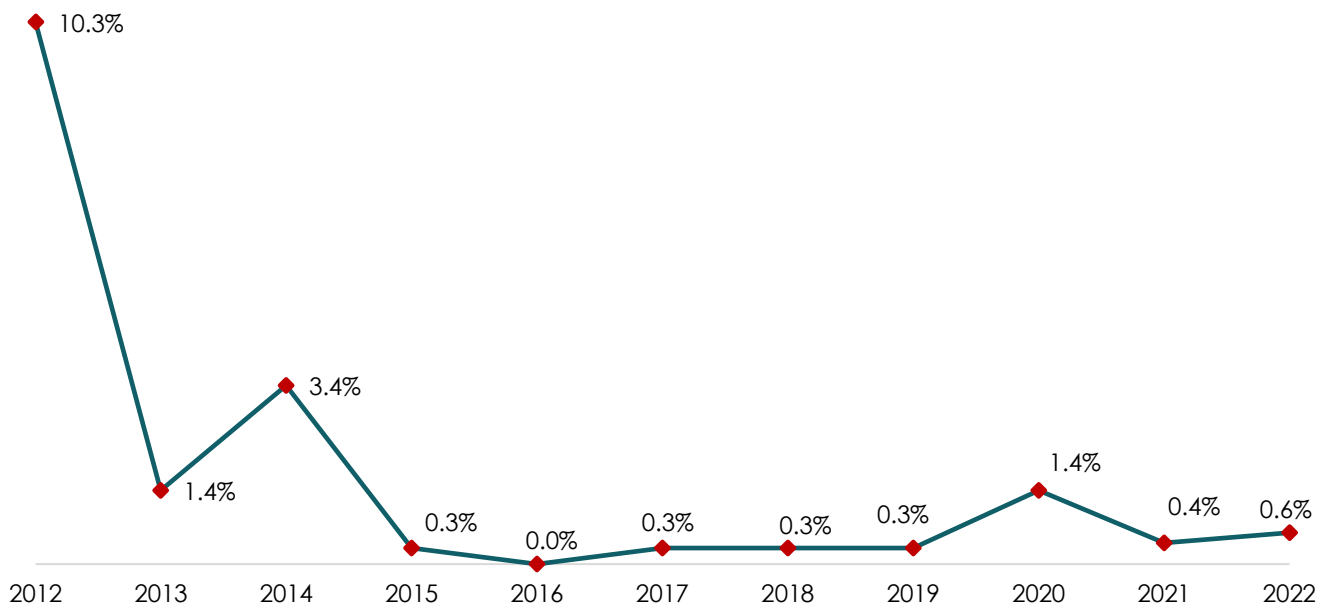
RENTAL HOUSING INDICATORS

- The District of Squamish has experienced persistently low vacancy rates over the last 10 years, apart from 2012.** In small and medium sized communities, it is typical for the rental market to experience pressure when vacancy rates are less than three percent and significant pressure when rates are less than one percent. **As of 2022, the vacancy rate for purpose-built rental housing remained below 1%, at 0.6%.** Given the shortage of purpose-built rental housing, it is likely households in search of rental housing are relying on the secondary rental market.
- While vacancy rates remain low, there has been significant new construction of purpose-built rental housing since 2019, with total supply increasing by 74%, from 358 units to 623 units.** It is also important to note the proportion of 2+ bedroom purpose-rental housing units

increased by 117% between 2019 and 2022, above and beyond increases seen in the supply of 1-bedroom rental units (34%) and 3+ bedroom rental units (42%). This is a substantive addition to the District's rental housing supply, yet it is evident more rental housing is needed.

Figure 7: District of Squamish, Purpose-Built Rental Housing Vacancy Rate (2012-2022)

Source: CMHC Rental Market Information Portal



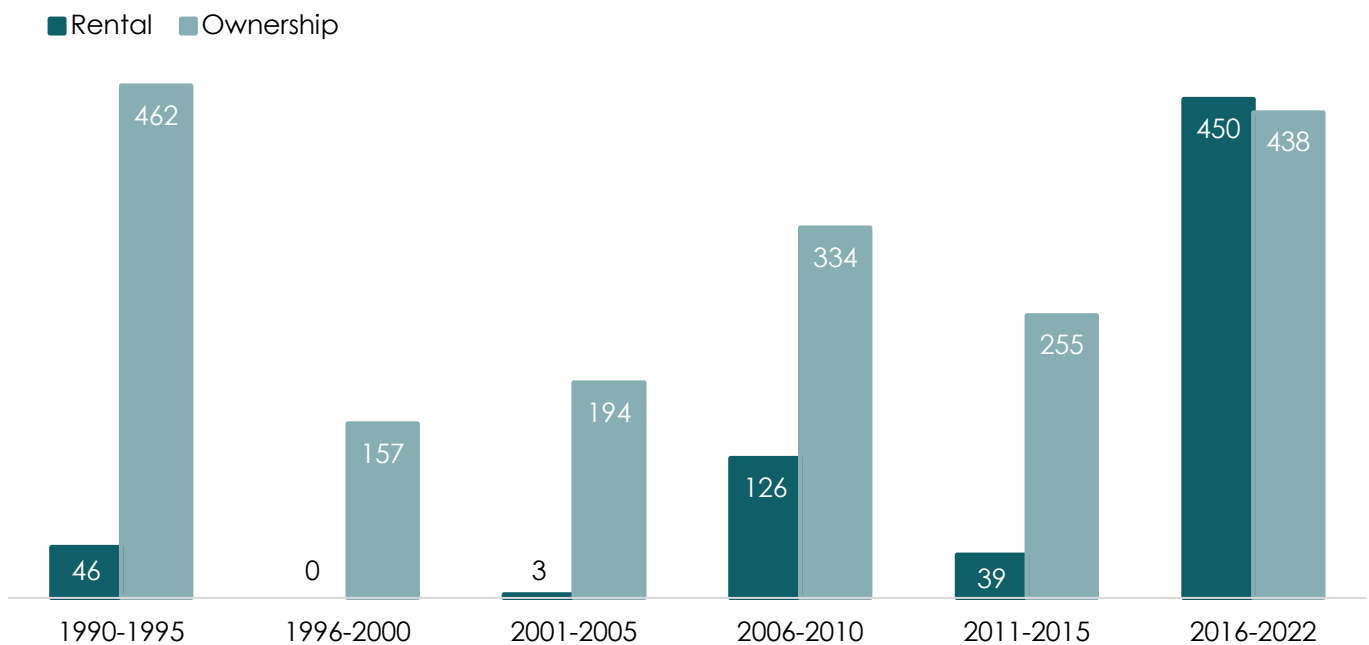
- **Between 1990 and 2015, purpose-built rental development accounted for 13% of new housing built compared to ownership units (87%);** this dynamic began to shift in 2016, with rental completions surpassing ownership completions in 2020. With more rental supply, the proportion of renter households in Squamish increased from 27% in 2016 to 30% in 2021. The recent uptick in rental development will help to address the shortfall of rental housing, yet more is still needed to address local housing needs.

Purpose-Built Rental Housing versus Secondary Market Rental Housing

- **Purpose-Built Market Rental Housing** refers to multi-unit buildings (i.e., three units or more) designed and built expressly as long-term rental housing. Purpose-built rental units are considered to form the primary rental market.
- **Secondary Market Rental Housing** refers to units built for ownership that are then purchased by an individual or group that intends to rent and manage the units directly or through a property management firm (e.g., secondary suites and rented condominium apartments).

Figure 8: Rental and Ownership Unit Completions, District of Squamish (2012-2022)

Source: Canada Mortgage and Housing Corporation

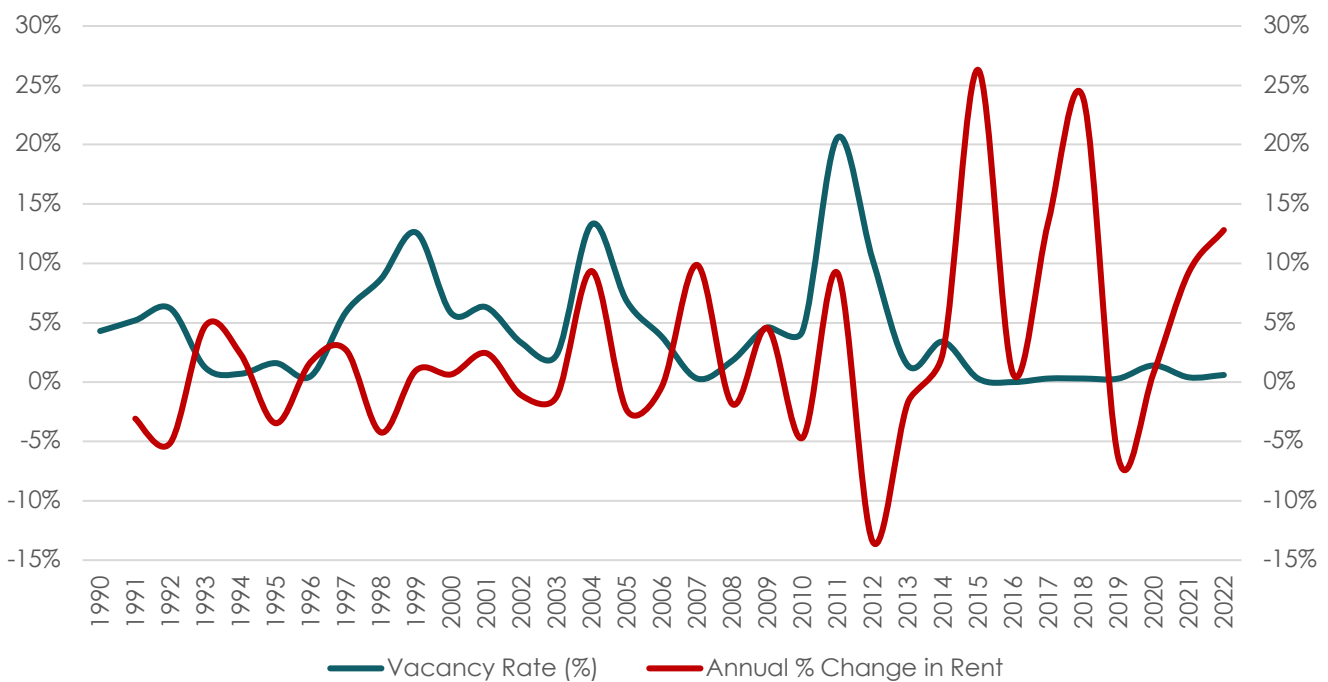


- **These historic rental development trends do not include secondary market rentals.** It is likely that secondary market rentals comprise a large portion of Squamish's rental stock as suites in detached homes. Prior to 2016 and the increase in construction of purpose-built rental housing, it is likely that many households rented in the secondary rental market.
- **When there is a shortage in rental housing supply, rental prices increase at a faster pace.** This is exemplified by the relationship between the vacancy rate and the percent change

in rent year over year. The figure below illustrates the rate of rent increase in Squamish was higher in years with lower vacancy rates. Correspondingly, when the vacancy rate was higher the increase in rents was lower.¹² Certain years do not closely reflect this trend, given chronic rental shortages and historic levels of growth. For instance, price increases in 2015 and 2018 are not associated with lower vacancy rates. However, vacancy rates have remained close to 0% since 2015, which has continued to drive up rents.¹³

Figure 9: Primary Rental Vacancy Rate vs. Inflation Adjusted Annual Percent Change in Average Rent

Source: CMHC. Rental Market Survey: October 1991 – 2021



- **Squamish’s total median rents for purpose-built rental units increased by +129% over the past ten years.** Current prices are likely higher than amounts shown in Figure 10, given this data excludes secondary market rentals. Feedback from engagement referenced the

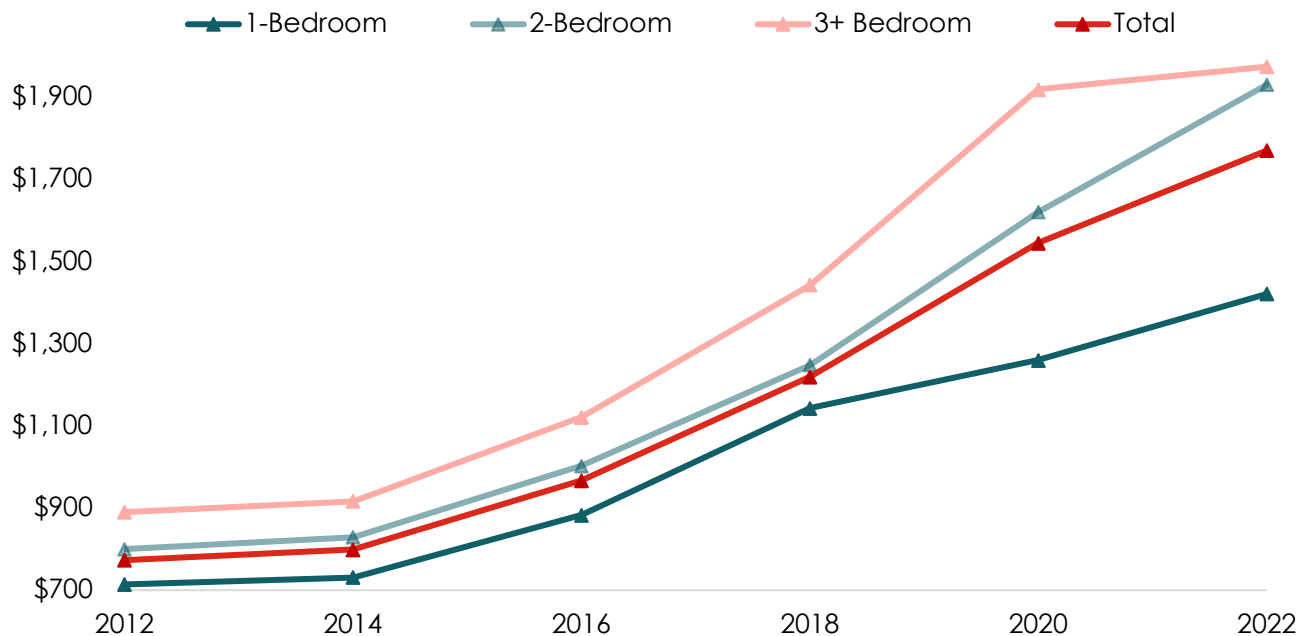
¹² Due to rental data only being collected once per year the exact relationship in Figure 9 can be somewhat obscured. There are some years where the vacancy rate was higher, but the corresponding change in rents could not be seen until the following year.

¹³ It is important to note the absolute value of average rents has generally increased year over year, however when adjusting for inflation there are some years which saw a reduction in the average rent based on 2021 dollars.

cost of renting a 3-bedroom home is close to \$5,000 a month, which is significantly higher than the numbers reported by CMHC.

Figure 10: Average Rental Prices, Purpose-Built Units, District of Squamish (2012-2022)

Source: Canada Mortgage and Housing Corporation



- **Feedback from engagement indicates certain demographic groups experience discrimination trying to access rental housing.** Service providers highlighted the challenges youth and young families encounter as landlords are hesitant to rent to young people with part-time jobs or limited credit history and often do not want to rent units to households with children. It is also particularly difficult for people with pets to find rental housing. Local non-profit housing providers and social service organizations specified landlords do not often rent to people receiving a rental subsidy from BC Housing and highlighted the particular difficulties seniors experience in trying to secure adequate and safe rental housing.
- **Social service agencies emphasized the workforce implications associated with a lack of affordable rental housing.** Many organizations are struggling to recruit and retain staff given the high cost of housing and limited availabilities. One participant shared that Vancouver Coastal Health has been challenged to provide adequate supports for people with complex needs in Squamish as they are currently experiencing a staffing crisis because “no trained professional can afford to live in BC”. There was a strong desire to see

more rental housing constructed in Squamish, particularly for people unable to afford homeownership but do not qualify for rental subsidies or social supports.

- Similar perspective regarding workforce challenges was shared from Hiyám' Housing. Key informants indicated Squamish Nation is struggling to fill many job openings and specified numerous people have left Squamish because of the cost of housing. Feedback provided indicated people are increasingly living in unsafe housing, such as vehicles, or in overcrowded situations because of the lack of available affordable, suitable, and adequate housing options.

"It's just too costly to live in Squamish. Rent is high, food is high, there are no doctors... I know people living in their cars just to work because they have no place to live."

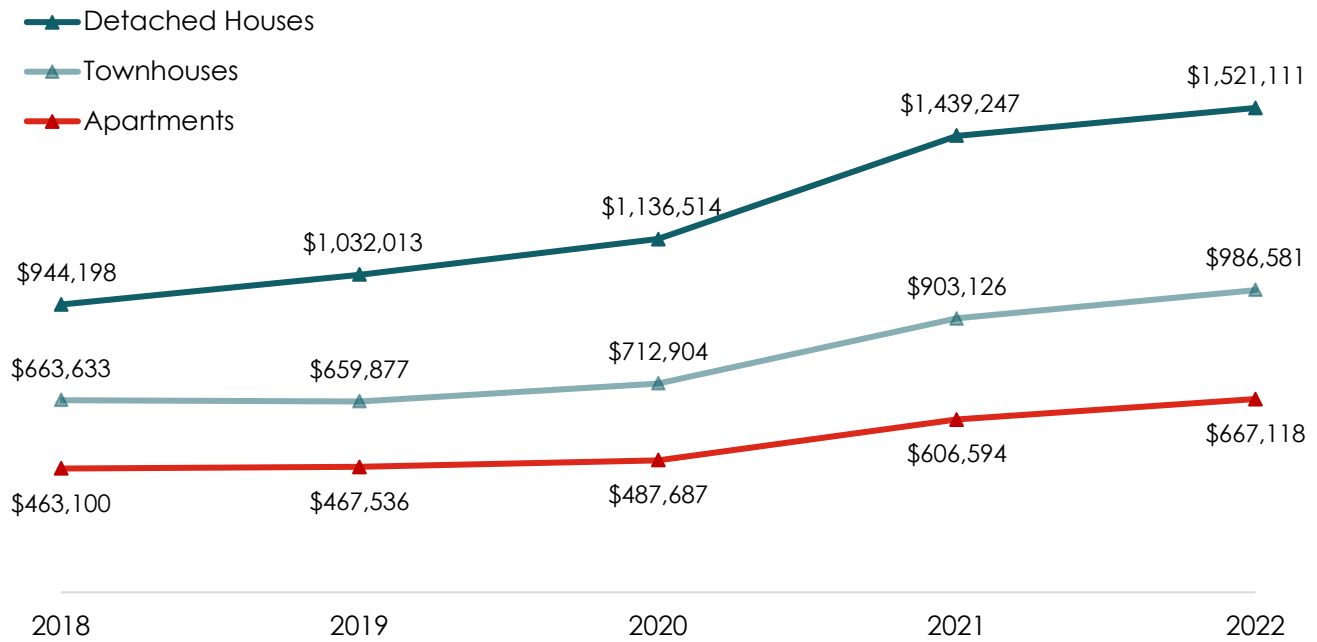
– Quote from engagement

HOMEOWNERSHIP INDICATORS

- **Feedback from engagement indicates the cost of housing has increased dramatically.** Interviewees and focus group participants highlighted current prices are no longer attainable for Squamish residents. Although there has been an increase in housing construction, the price point of new units is out-of-reach for moderate-income households. With rising interest rates, people are also struggling to qualify for mortgages, creating additional pressure on the rental housing market.
- **As outlined in Figure 11, the average sale prices of detached homes in Squamish have increased by +61% over the past five years,** from \$944,198 to \$1,521,111. This trend is reflected across all housing typologies, as apartments increased +44% (\$463,100 to \$667,118) and the benchmark price of a townhouse increased by +49% (\$663,633 to \$986,581). As of February 2023, the benchmark price of a detached house in Squamish was \$1,478,200, a decrease of -14% from February 2023. With rising interest rates, prices have begun to fall across the province; a trend reflected in Squamish. Current benchmark prices remain out of reach for moderate-income households and larger families in particular are struggling to find ground-oriented housing options they can afford.

Figure 11: Average Sale Prices, District of Squamish (2018-2022)

Source: Canada Mortgage and Housing Corporation



How much income do you need to afford to purchase a home in Squamish?

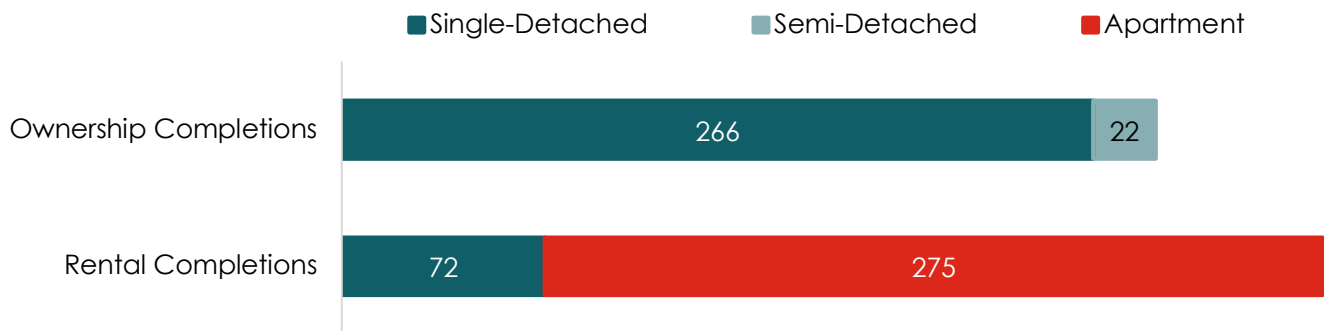
- An income of **\$327,150** is required to afford the February 2023 benchmark price of a detached home (\$1,478,200).
- An income of **\$221,805** is required to afford the February 2023 benchmark price of a townhouse (\$978,600).
- An income of **\$137,690** is required to afford the February 2023 benchmark price of an apartment (\$579,700).

For mortgage eligibility, a 7.04% mortgage stress test rate and 5.04% mortgage rate over a 5-year fixed term were applied to the calculations above, along with the assumption of a 25-year amortization period.

- **Feedback from developers and builders indicated the challenges in the current market context.** With increasing interest rates, cost escalations, and supply chain issues, it is difficult to make new projects financially feasible. Building in Squamish comes at an additional premium, as many of the tradespeople needed to construct new homes must travel from other areas. Development Liaison Committee members defined this specific challenge as the 'Squamish premium'.
- **There has been a lack of new townhouse development in Squamish.** Apart from Polygon's new Garibaldi Springs development, there has been very limited new townhouse construction in recent years. Builders and developers specified the lack of available land as a constraint in developing more townhouses and also recognized the current market challenges. One participant specified "the market is dead in general". While townhouses are specifically lacking, feedback from engagement suggested it will be increasingly difficult to develop new housing.
- **Builders and developers highlighted strata fees can be significant for larger apartment units and suggested townhouses would be more appealing for households looking for larger units.** Industry representatives recognized strong and ongoing demand for small and medium single-detached houses at price points that are closer in line to median incomes. Feedback from non-profit providers and community service organizations highlighted the need for additional ground-oriented housing options for families. With limited townhouse development in recent years, additional missing middle housing options are needed for households looking for larger units who are unable to afford the price of detached homes.
- **Over the past five years, homeownership units have predominantly comprised single-detached houses, while rental units are most often in apartment form.** Feedback from engagement outlined the need for 'missing middle' housing, which the District defines as *"a range of multi-unit or clustered housing types compatible in scale with single-detached homes that help meet the growing demand for walkable urban living. Missing middle housing types include: duplexes, triplexes, fourplexes, multiplexes, townhouses, row housing, cottage clusters and courtyard apartments."* This form of housing was seen as desirable for young families as it provides additional housing diversity and choice above and beyond a single-detached home or apartment. Figure 12 demonstrates there has been a lack of missing middle construction in Squamish over the last four years, with only 3% of completions comprising semi-detached housing.

Figure 12: Housing Completions by Typology, District of Squamish (2018-2022)

Source: Canada Mortgage and Housing Corporation



NON-MARKET HOUSING INDICATORS

- **Feedback received through consultation indicates there is a growing mismatch between what low-income households can afford and what is available in the community.** While the number of non-market housing units in BC Housing's Squamish inventory has increased in the last five years, the need for additional non-market units continues as recent projects already have waitlists.
- **Between 2017 and 2022, the number of applicants on BC Housing's waitlist increased by +65, from 19 to 84 applicants.** Of the total number of applicants, seniors and families represent the largest proportion of Squamish households currently looking for non-market housing (31% for both categories).
- **Feedback received through consultation highlighted how the District's non-market housing supply has changed in recent years, with the opening of the Westwinds senior housing development, Centrepoint apartments, and Under One Roof projects.** There was a recognition of the importance of these new projects and an understanding that more non-market development is needed. Squamish Senior Living Society indicated there is already a waitlist to access the new Westwinds building.
- It is also understood the **Squamish Community Housing Society** will begin work with the District of Squamish, non-profit housing agencies, and the community to grow and sustain a diverse range and supply of affordable housing options as well as implement management and access efficiencies where appropriate.

Table 5: BC Housing Shelters and Non-Market Housing (2017 & 2022)

Source: BC Housing, 2018 & 2022

Non-Market Category	Non-Market Sub-Category	2017	2022
Addressing Homelessness	Homeless Housed	–	45
	Homeless Sheltered	15	12
Housing with Support Services	Special Needs	–	31
	Supportive Seniors Housing	111	75
	Women and Children Fleeing Violence	–	–
Social Housing	Low-Income Families	146	96
	Independent Seniors	156	280
Total		428	539

- In addition to non-market housing, BC Housing also provides rent supplements to people experiencing homelessness and low-income seniors and families.** The number of rent supplements provided increased between 2017 and 2022, from 117 to 134 recipients. Housing providers outlined the current limitations of subsidy programs, as Squamish is part of 'Zone 2' meaning the maximum rent levels are lower than in Metro Vancouver, yet the cost of housing in Squamish is usually similar to prices seen in Metro Vancouver communities. Housing provides specified additional subsidies are needed.
- Through the **Squamish Nation Assistance with Rent Program (SNARP)**, Hi'yám' Housing provides rent supplements to Squamish Nation members. This program supports Squamish women, girls, and children fleeing violence, Elders, and people with disabilities. Feedback from key informants indicates over 100 people are currently supported through this program.

Table 6: BC Housing Rent Supplements (2017 & 2022)

Source: BC Housing, 2017 & 2022

Supplement Source	2017	2022
Homeless Rent Supplements	20	40
Rent Assist Families	33	22
Rent Assist Seniors	64	72

- In 2021, Squamish conducted their first Point-in-Time count** to better understand the number of people experiencing homelessness in the community. The results of this count identified **107 people experiencing homelessness in Squamish**. It should be noted that Point-in-Time counts provide an underrepresentation of the number of people experiencing homelessness and the actual number is likely higher than reported. Because of structural barriers related to colonialization and racism, Indigenous people are overrepresented among people experiencing homelessness in Squamish. The District's Point-in-Time count indicates 18% of people experiencing homelessness identified as Indigenous, as compared to 5% of the provincial population. This highlights the importance of culturally safe housing options and trauma-informed service delivery.
- Feedback from engagement highlights the increasing complexity of need among people experiencing homelessness and lack of complex care housing options to support people with complex mental health and substance use challenges.** Service providers highlighted their limited capacity to accommodate people with complex needs and the gap in services and supports to ensure people with complex mental health and substance use challenges can access housing with support services.
- There has been an increase in the number of people accessing emergency support services, with the Howe Sound Women's Centre experiencing a +250% increase in the number of visitors over the past two years.** While expansion projects are underway and new non-market housing developments are planned, housing providers and social service organizations emphasized the depth of the current rental housing shortage and need for more housing with support services to accommodate the needs of people with diverse challenges.

Housing Unit Need Estimates

The District of Squamish has experienced significant growth in recent years, with an average **annual growth rate of 4.1% between 2016 and 2021**. Squamish2040, the District's Official Community Plan, recognizes these trends and provides a high growth scenario where Squamish could see approximately **24,000 new residents and 9,600 new households by 2036**.¹⁴ To accommodate this growth and address existing housing need, it is estimated that a minimum of **6,840 new housing units are needed by 2031, an average of 685 units per year**.¹⁵ New homes need to be affordable to a range of income groups; using Squamish's 2015 median income of \$89,012, five income groups have been created to facilitate housing targets based on affordability.¹⁶

¹⁴ Based on these population and household projections, a household growth rate of 4.3% was used to determine housing need estimates for 2031. This is based on household projections outlined in the District's OCP, where a high growth scenario suggests Squamish could see approximately 9,600 new households by 2036. This higher growth scenario has been used in this report as it aligns with trends experienced locally over the last census period and also ensures the District does not underestimate potential growth, as that would exacerbate the housing crisis. It will be important to monitor population and household growth rates over the next five years, as the housing unit need estimate will be lower with a lower growth rate. For instance, should Squamish see a household growth rate of 3.3%, an estimated 5,005 new units would be needed by 2031.

¹⁵ The Housing Assessment Resource Tools (HART) methodology was used to establish Squamish's housing unit need estimates. HART was created the University of British Columbia's Housing Research Collaboration with funding by Impact Canada and CMHC's Housing Supply Challenge. By measuring several indicators, it provides a standardized approach to estimate housing need in a local area. These indicators include: housing need by income group; affordable housing costs; household sizes; unmet need; proportion of equity-seeking groups; and loss of affordable housing over time.

¹⁶ The housing unit need estimates have been developed using a custom data report that is based on the 2016 Census. These unit need estimates can be updated once 2021 Census data is available through a custom report, which is anticipated in Summer 2023. UBC's HART team has committed to making this information publicly accessible. Updates to housing unit need estimates will result in changes to the five income groups, as these groups are developed based on area median income. The proportion of households in each income group and unit need estimates per income group will likely shift. In addition, 2021 core housing need data will impact the housing deficit estimate.

Table 7: Housing Unit Need Estimates (2021-2031), District of Squamish

Source: Statistics Canada, 2016 Census, Custom Data Report

	Income Group					Total
	Very Low <\$19,999	Low \$20,000- \$44,999	Moderate \$45,000- \$69,999	Average \$70,000- \$104,999	High >\$105,000	
Monthly Affordable Housing Cost	\$500	\$1,125	\$1,750	\$2,625	>\$2,625	-
1-Bedroom	270	580	375	240	100	1,565 (23%)
2-Bedroom	100	425	480	550	770	2,325 (34%)
3+ Bedroom	40	110	185	330	530	1,195 (17%)
4+ Bedroom	20	95	210	340	1,090	1,755 (26%)
Total	430 (6%)	1,210 (18%)	1,250 (18%)	1,460 (21%)	2,490 (36%)	6,840

Current vs. Anticipated Housing Unit Need Estimates

- The housing unit need estimates outlined above provide a summary of units needed between 2021 and 2031.
- Included within this estimate is the number of households currently experiencing housing need, which is equivalent to the number of households in core housing need.
- As of 2016, 495 households were experiencing core housing need. This translates to a current unit need estimate of 160 1-bedroom units, 175 2-bedroom units, 70 3-bedroom units, and 90 4+ bedroom units.

- The housing targets illustrate the amount and type of housing required across the housing spectrum in order to maintain Squamish's income and housing diversity. **Of the 6,840 new homes projected to be needed by 2031, 43% will need to accommodate families with 3 or more bedrooms.** It is important to note the HART methodology assumes a 1-person household will require a 1-bedroom unit, and simultaneously that a 4-person household will require a 4-bedroom unit. Census data demonstrates these assumptions are not representative of local context, as there are many 1-person households living in larger units and 4-person household living in smaller units. The HART methodology also assumes all new units will be occupied.

Table 8: Household Size by Structure Type (2016), District of Squamish

Source: Statistics Canada, 2016 Census, Custom Data Report

Household Size	Number of Bedrooms				
	0	1	2	3	4+
1 person	2%	26%	33%	30%	10%
2 persons	0%	7%	31%	44%	18%
3 persons	0%	1%	17%	54%	27%
4 persons	0%	1%	7%	45%	47%
5 or more persons	0%	0%	4%	27%	71%

- As of 2016, 40% of 1-person households in Squamish were living in units with 3+ bedrooms. While new 3+ bedrooms are needed to accommodate larger households, there is also a sizeable portion of Squamish households that are over housed. As these units come up for sale, larger households may be able to access older units that meet their needs.
- In addition to housing by bedroom type, it is also necessary to estimate units needed by price point. **Of the units needed, 24% will need to serve households earning less than \$45,000 per year. This translates to an average of 165 new non-market homes on an annual basis.** To provide this important supply of affordable housing, partnerships are needed between local government, senior government, and the non-profit sector. To make housing affordable for very low- and low-income earners, senior government funding is needed, either through operating agreements or rent subsidies for tenants to live in market housing.

Housing Needs vs. Housing Targets

- Estimates of housing need in this report should not be interpreted as targets for the amount or type of housing to address needs. Housing needs are important for informing housing targets; however, targets are also determined by other important factors such as District and partner development capacity, senior government funding available, and Council priorities.
- Housing need numbers should be interpreted as estimates based on available data. They are not comprehensive and involve limitations and risk of double counting. Estimates are instead intended to represent the order of magnitude and basic characteristics of households experiencing need for affordable, suitable, and adequate housing now and in the future.

Households in Core Housing Need

For the purposes of this Report, core housing need is used to measure affordability. The following section provides an explanation of the metrics that comprise core housing need.

- Statistics Canada specifies, “A household is said to be in ‘**core housing need**’ if its housing falls below at least one of the adequacy, affordability or suitability measurements *and* it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).”
- **Adequate housing** is reported by residents as not requiring any major repairs.
- **Affordable housing** has shelter costs equal to less than 30% of total before-tax household income.
- **Suitable housing** has enough bedrooms for the size and composition of resident households according to National Occupancy Standards (NOS) requirements.
- Non-family households with at least one maintainer¹⁷ aged 15 to 29 attending school are considered not to be in “core housing need” regardless of their housing circumstances. Attending school is considered a transitional phase and low incomes earned by student households are viewed as a temporary condition.
- A household is in **extreme core housing need** if it is in core housing need and spending at least 50% of its income on shelter costs.

The following tables demonstrate **renters are consistently faring worse than homeowners on all housing standards, apart from adequacy**. In 2021, 35% of renter households were spending 30% or more of income on shelter costs, compared to 18.3% of owner households. Overall, **housing outcomes have improved for those residents most challenged to find affordable, adequate, and suitable housing**, as the proportion of households in core housing need declined from 2016 to 2021 (7.2% to 6.4%). This pattern was replicated across Canada, as the share of households living in unaffordable housing declined, leading to a decrease in core housing need. This is largely a result of pandemic financial supports and likely due to a

17. A maintainer refers to whether a person residing in the household is responsible for paying the rent, mortgage, taxes, electricity, or other services and utilities. Where several people may contribute to the payments, more than one person may be identified as household maintainer.

'statistical aberration'¹⁸ given benefit programs have since expired. Squamish is distinct from these trends, as **the proportion of households spending more than 30% of their income on shelter costs increased between 2016 and 2021, from 21.9% to 23.2%**. Core housing need may have declined in Squamish because of improvements in housing adequacy – **the proportion of households living in homes in need of major repair decreased from 6.9% to 5.2% in the last five years**.

The **proportion of households in overcrowded dwellings has worsened slightly between 2016 and 2021, principally due to a higher proportion of renter households living in unsuitable housing**. These standards provide a snapshot of the housing challenges experienced by Squamish households and a more thorough affordability analysis is provided in the following snapshots section (page 43 forward).

Table 9: Households Spending 30%+ of Income on Shelter, District of Squamish (2011-2021)

Source: Statistics Canada, 2011 National Household Survey, 2016 Census Profile, 2021 Census Profile

Household Type	2011		2016		2021	
	#	%	#	%	#	%
Renter	840	51.5%	555	30.7%	915	35.0%
Owner	1,205	26.6%	955	18.8%	1,150	18.3%
Total	2,040	33.1%	1,510	21.9%	2,065	23.2%

- To provide further context, the proportion of households in Squamish-Lillooet Regional District spending 30%+ of income on shelter costs was 25.0% in 2021 (35.3% for renter households, 20.0% for owner households). Across the province, 22.7% of households spent more than 30% of income on shelter costs (34.3% for renter households, 17.1% for owner households). **The proportion of households below the affordability standard in Squamish was lower when compared to trends across the region but slightly higher than provincial averages (with the exception of owner households).**

18. Pomeroy, Steve as quoted in "Housing woes a national problem, especially acute in B.C.: New data", Dan Fumano, Vancouver Sun, <https://vancouversun.com/>.

Table 10: Households in Dwellings Requiring Major Repairs, District of Squamish (2011-2021)

Source: Statistics Canada, 2011 National Household Survey, 2016 Census Profile, 2021 Census Profile

Household Type	2011		2016		2021	
	#	%	#	%	#	%
Renter	185	11.3%	195	10.8%	120	4.6%
Owner	265	5.9%	290	5.7%	340	5.4%
Total	445	7.2%	475	6.9%	460	5.2%

- For comparison purposes, the proportion of Squamish-Lillooet Regional District households in dwellings requiring major repair was 5.6% overall in 2021 (4.5% for renter households, 6.1% for owner households). Across the province, 5.7% of households were living in dwellings in need of major repair (4.2% for renter households, 5.1% for owner households). The proportion of households below the adequacy standard was lower in Squamish when compared to the regional and provincial averages. It is important to note **the proportion of Squamish renter households living in dwellings in need of major repair has decreased between 2016 and 2021, particularly for renter households**; this may be a result of recently constructed rental housing which is less likely to require major repairs.

Table 11: Households in Overcrowded Dwellings, District of Squamish (2011-2021)

Source: Statistics Canada, 2011 National Household Survey, 2016 Census Profile, 2021 Census Profile

Household Type	2011		2016		2021	
	#	%	#	%	#	%
Renter	130	8.0%	180	9.9%	280	10.7%
Owner	170	3.8%	130	2.6%	165	2.6%
Total	305	5.0%	310	4.5%	440	4.9%

- The proportion of Squamish-Lillooet Regional District households living in overcrowded dwellings was 5.9% in 2021 (12.3% for renter households, 2.9% for owner households). At the provincial level, 6.1% of households lived in overcrowded dwellings in 2021 (11.2% of renter households, 3.6% of owner households). **The proportion of households below the suitability standard was lower in Squamish when compared to the regional district and province.**

Table 12: Households in Core Housing Need, District of Squamish (2011-2021)*Source: Statistics Canada, 2011 National Household Survey, 2016 Census Profile, 2021 Census Profile*

Household Type	2011		2016		2021	
	#	%	#	%	#	%
Renter	500	30.6%	305	16.9%	380	14.5%
Owner	195	4.3%	190	3.7%	190	3.0%
Total	690	11.2%	495	7.2%	570	6.4%

- **Squamish has a lower proportion of households in core housing need when compared to the district and province.** The proportion of households in Squamish-Lillooet Regional District in core housing need was 10.8% in 2021 (19.5% for renter households, 6.7% for owner households). Across the province, 13.4% of households experienced core housing need in 2021 (24.7% for renter households and 8.0% for owner households).

Table 13: Households in Extreme Core Housing Need, District of Squamish (2011-2021)*Source: Statistics Canada, 2011 National Household Survey, 2016 Census Profile, 2021 Census Profile*

Household Type	2011		2016		2021	
	#	%	#	%	#	%
Renter	270	16.5%	150	8.3%	190	7.3%
Owner	165	3.6%	100	2.0%	125	2.0%
Total	435	7.1%	255	3.7%	320	3.6%

- Regionally, the proportion of households in extreme core housing need was 4.1% in 2021 (7.4% for renters and 2.5% for owners), **meaning renter households in Squamish fared better on affordability measures when compared to Squamish-Lillooet Regional District.** With higher median household incomes in Squamish, affordability challenges are less significant than the region overall. Across the province, the proportion of households in extreme core housing need was 5.1% for all households (9.1% for renter households and 3.2% for owner households), higher than the proportion in Squamish.

Affordability Snapshots

In order to supplement the quantitative data provided by Statistics Canada, an affordability 'snapshot' has been completed for five different household types. The following snapshots are based on feedback provided by social service providers and local organizations. Each snapshot illustrates a different housing experience and outlines the challenges that may be experienced when trying to secure affordable, safe, and adequate housing.

The affordability of housing in a community is calculated by comparing average shelter costs (rent or mortgage) and a household's before-tax income.

What are Shelter Costs?

- For renters, shelter costs include rent and utilities.
- To qualify for a mortgage, a gross debt service formula is used to determine a household's ability to afford homeownership and meet debt obligations, which consider mortgage payments (principal and interest), property taxes, condominiums/strata fees (if any), and heating costs.

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

Affordability in this section uses different measures:

- For rental housing, the CMHC standard is used, which outlines that housing is considered unaffordable when a household spends 30% or more of its before-tax income on shelter costs;
- To qualify for a mortgage, financial institutions typically require a Gross Debt Service (GDS) Ratio of no more than 32%, meaning that household's total monthly housing costs (mortgage payments, property taxes and heating costs, etc.) should be no more than 32% of before-tax monthly income; and

- For mortgage eligibility, a 7.04% mortgage stress test rate and 5.04% mortgage rate¹⁹ over a 5-year fixed term was applied to the following scenario calculations, along with the assumption of a 25-year amortization period.

SNAPSHOT #1 – SOFTWARE ENGINEER

Recently, Tristan's company has shifted from fully in-office to a hybrid work model. As Tristan owns a vehicle, they have decided to relocate from Vancouver to Squamish, allowing Tristan to commute to Vancouver when necessary while pursuing their love for skiing and hiking. Currently, they are renting a bedroom in a house for \$2,000 per month. They are interested in owning a house and, after some research, Tristan has found that housing prices are more reasonable in Squamish when compared to Vancouver. Tristan would like to purchase an apartment as they are single and do not need a lot of room.



Annual Income	Mortgage	Monthly Mortgage Payment	Maximum Purchase Price with 20% Down	Average Sale Price: Apartment (2023)
\$170,000	\$586,344	\$3,424	\$732,929	\$581,728

What are Tristan's Options?

Under this Scenario, Tristan is well within their means to purchase an apartment priced at \$581,728. Since the COVID-19 pandemic, more businesses are shifting from in-office to remote work. The option to work remotely has increased opportunities for those looking to purchase a home in communities where the cost of housing may be more attainable than in large cities. Tristan's position illustrates the recent influx of higher income employees to the region, seeking more attainable housing prices as well as access to natural recreation amenities.

19. Mortgage rate and stress test based on rates from Royal Bank of Canada, February 2023.

SNAPSHOT #2 – YOUNG FAMILY

Having just welcomed a baby, Sudar and Natalia are settling into new parenthood and looking for a family-friendly community to raise their children. Natalia grew up in Squamish and her parents still reside there. With fond memories of a tight-knit community, Natalia would like to purchase their first family home in Squamish. At present, they are renting a 1-bedroom plus den condo in Burnaby for \$2,300.



Sudar works in waste management and earns \$52,500 a year and Natalia earns \$32,000 a year as an administrative assistant, however, she is currently on maternity leave. Ideally, they are looking for a detached house or townhouse with space to accommodate a growing family.

Annual Income	Mortgage	Monthly Mortgage Payment	Maximum Purchase Price (20% down payment)	Average Sales Price (2023)		
				Detached House	Townhouse	Apartment
\$52,500	\$140,563	\$821	\$175,704	\$1,177,750	\$938,470	\$581,728

What are Sudar and Natalia's Options?

In this scenario, Sudar and Natalia's maximum purchase price with a 20% down payment is \$175,704. Under these circumstances, they are unable to afford a townhouse or a detached house. Because of high housing costs, Sudar and Natalia may need to consider options in the rental market. In 2021, the average price for a 3+ bedroom purpose-built rental unit was \$1,969. Although this is more affordable than what they are currently paying for their Burnaby condo, the 2022 rental vacancy rate for 3+ bedroom units was 0%, indicating a shortage of 3-bedroom rental units in Squamish.

Given their current income and the lack of 3-bedroom rental units, Sudar and Natalia are not able to find housing in Squamish that suits their needs. They will likely have to remain in Burnaby until Natalia is off maternity leave, or more housing developments come online at prices they can afford.

SNAPSHOT #3 – SERVICE INDUSTRY WORKER

In 2021, there were 1,400 professionals working in accommodation and food services in the District of Squamish, representing one of the largest workforce sectors in the community. Having recently graduated, Beth is working full-time at a local restaurant until she secures work in her field of study. Currently, she is earning a wage of \$17.00 per hour plus tips²⁰. Annually, Beth's income – inclusive of tips – is roughly \$39,700. Beth wants to avoid moving in with her parents, so she is looking for a place to rent.



Monthly Rent at 30% of Income	Average Monthly Rental Price, District of Squamish, 2021			
	Bachelor	1-Bedroom	2-Bedroom	3-Bedroom
\$992	\$998	\$1,335	\$1,721	\$2,380

What are Beth's options?

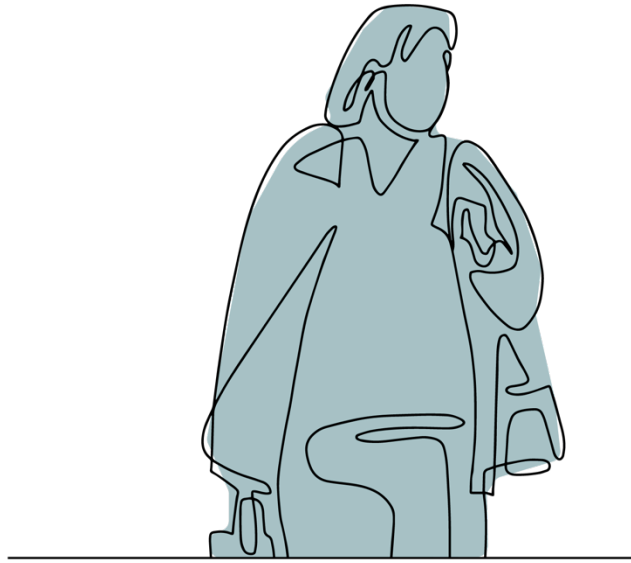
Beth would need to spend nearly 40% of her earnings to afford a one-bedroom unit or spend just over 30% of her income to rent a bachelor unit. Beth may consider shared accommodation in the secondary rental market, however, having been previously renoicted, she is looking for stable housing options. Although it is more feasible for Beth to rent a bachelor unit, there is limited diversity of purpose-built rental stock – specifically bachelor and 1-bedroom units – in Squamish.

While new housing developments are coming online and housing supply is growing, Squamish is still experiencing a lack of housing options. Rental vacancies remain low, with 0% rental vacancy rate for bachelor units in 2022. More diverse forms of housing are needed to fill the 'missing middle' gap and offer greater security for those of varying circumstances seeking housing. Under this scenario, it is likely Beth would need to find shared accommodation with a roommate in the secondary rental market.

20. Government of Canada, Job Bank: Food and Beverage Server in British Columbia, 2022.

SNAPSHOT #4 – SENIOR

Dorothy is a retired housekeeper living in a two-bedroom house with her son and his family. When both parents are at work, she provides childcare to her two grandchildren. Years of physical labour have left Dorothy with long-term joint pain and she was recently diagnosed with osteoporosis. As her condition progresses, Dorothy has started sleeping on a recliner in the living room because of mobility limitations. Financially, she relies on a fixed \$728 monthly income from her Canadian Pension Plan Benefit²¹, as well as retirement savings of \$30,000. As her care needs become increasingly complex, Dorothy and her family have decided it is time she move into an assisted living facility.



If Dorothy were to utilize her retirement savings and monthly CPP payments to rent a unit in an assisted living facility for the next ten years, she can afford roughly \$293 per month. In Squamish, there are four developments specifically designed for seniors' independent and/or assisted living. Cumulatively, these developments provide 344 residential units, two semi-private rooms, 85 complex care bed, and one respite bed.

What are Dorothy's options?

Dorothy is unable to afford rent at most of the local senior housing developments. If she was able to afford rent at 80% of her after-tax income, there are limited options available to her, as many local seniors housing buildings have long waitlists. For instance, Westwinds Squamish Living Senior Living currently has a waitlist with 128 applicants. Of those applicants, 41 are active status – needing senior housing now – and 87 are inactive status – needing senior housing in the future. It will be challenging for Dorothy to find a new home due to the limited

21. Government of Canada, CPP Retirement Pension, 2022 Canada Pension Plan - How much could you receive, <https://www.canada.ca/>.

availability of seniors' housing. Given Dorothy's restricted income, she may consider applying to senior income assistance programs such as the BC SAFER subsidy program.

Facility	Number of Units	Average Monthly Rent
Shannon Falls Retirement Residence - Assisted Living	30 units: 20 subsidized studios + 10 private pay suites. Units include a mix of one- and two-bedroom units	N/A
Westwinds Squamish Senior Living	232 units including a mix of one-bedroom and one-bedroom + den units	\$767-\$990 + utilities, cable, internet
Hilltop House Complex Care	85 complex care beds, one respite bed, 82 private + two semi-private rooms	80% of after-tax income
Squamish Senior Citizen Home Society	-	-

SNAPSHOT #5 – COMMUNITY MEMBER EXPERIENCING HOMELESSNESS

Increasing homelessness is a concern impacting communities across British Columbia. The 2021 Point-in-Time Homeless Count found 107 people experiencing homelessness in Squamish. Of the 107 respondents, nearly 80% were unsheltered and either living in a vehicle (61%), makeshift shelter (19%), or sleeping rough (11%). Often, those experiencing homelessness reported multiple health concerns, substance abuse, and mental health challenges as factors contributing to their circumstances.²² At present, the provincial government offers income assistance, providing up to \$500 per month towards shelter costs.



Len has long lived with mental health issues and, as a result, began using multiple substances as a coping mechanism. Addiction and complex needs have left Len unable to secure, as well as maintain, employment. Due to this, Len is currently relying on the \$500 income assistance benefit to subsidize his living expenses. With limited resources to support his needs, Len has been sleeping rough in a makeshift shelter in a local park. Len is desperate to find safe and affordable accommodations.

Monthly Rent at 30% of Income	Average Monthly Rental Price, District of Squamish, 2021			
	Bachelor	1-Bedroom	2-Bedroom	3-Bedroom
\$375	\$998	\$1,335	\$1,721	\$2,380

What are Len's options?

With the establishment of the Squamish Community Housing Society, as well as new affordable and purpose-built housing developments, the supportive housing stock is beginning to see

22. Homelessness Services Association of BC, Squamish – 2021 Homeless Count, 2021.

progressive shifts. While these changes are steps in the right direction, there is a need for additional non-market housing options in Squamish. Additionally, non-profit housing providers within the community are unable to provide complex care services, limiting their capacity to meet the needs of individuals accessing their facilities. Specific concerns exist around the requirements for staff with certain skill sets and training, as well as resources needed to appropriately address mental health and substance use challenges. The following list outlines supportive housing and emergency shelter options that Len could access within the District.

- The Extreme Weather Program offers 11 temporary beds during cold and rainy months. Although this program offers shelter, it is an emergency support that is time-limited, weather dependent, and does not offer wrap-around services. The program's temporary nature leaves reduced shelter capacity for the remainder of the year.
- In addition to the Extreme Weather Program, Under One Roof provides community members with safe and affordable housing as well as built in supports. The shelter offers 44 units of low-barrier housing.
- The Squamish Helping Hands Emergency Shelter is a year-round 15 bed low-barrier shelter located at Under One Roof. Given the limited number of beds, Squamish Helping Hands Emergency shelter is often operating at capacity.

Key Areas of Local Need

Housing Need Summary Statements

Based on analysis of data and feedback received during engagement, the following summary statements describe the current and anticipated housing needs.

AFFORDABLE HOUSING

- **The cost of housing has increased significantly over the last five years, creating a growing gap between what people can afford and what is available.** Feedback from key informants expressed concern that people are being pushed out of the housing market due to limited affordable options in Squamish; this is also reflected in core housing need data, as the proportion of households spending more than 30% of their income on shelter costs increased from 21.9% to 23.2% between 2016 and 2021. In addition to higher housing prices, the cost of living continues to rise, challenging households' ability to afford rent or mortgage payments.
- **Focus group participants referenced a particular need for workforce housing, affordable to households making less than \$50,000.** The lack of affordable housing is impacting employers' ability to recruit and retain staff, including District of Squamish and Squamish Nation. Non-profit housing providers specified many organizations across the province are experiencing staffing crises due to the increasing cost of living and lack of affordable housing.
- **Feedback from Hiyám' Housing highlighted affordable housing is sorely lacking in Squamish and nearby reserve communities.** For over 20 years, affordable housing has been the top priority for Squamish Nation. Since the creation of Hiyám' Housing, there has been some progress made with new non-market housing projects on the North Shore yet, across the Squamish Valley, the need for affordable housing options remains.
- **The proportion of households spending more than 30% of their income on housing costs has increased between 2016 and 2021, from 21.9% to 23.2%.** This reflects housing market data, as housing prices for both rental and homeownership units have increased in the last five years. For lower-income households, there are limited affordable housing options available locally. Recent non-market housing projects (e.g., Westwinds, Centrepoint, Under One Roof) have been effective in delivering housing at levels affordable to Squamish residents, yet the need continues to exceed available supply. **With 84 applicants on BC Housing's**

waitlist, additional non-market housing is needed in Squamish, particularly for families and seniors.

- **There is an opportunity to address these housing challenges through the Squamish Community Housing Society.** This non-profit organization operates independently, but in collaboration with the District, and is tasked with increasing the supply, availability, and access to affordable housing options across the community and entire housing spectrum.

RENTAL HOUSING

- **The cost and availability of rental housing is a source of concern.** Over the past ten years, the median rent for purpose-built rental housing increased by +129%, from \$773 to \$1,770. With rising costs and limited new supply, many low- and moderate-income households are unable to afford or find rental housing that meets their needs. The rental market is highly competitive – housing providers specified landlords are more likely to ‘pick and choose’ desirable tenants, often leaving those with more vulnerabilities overlooked.
- **The lack of affordable rental housing has resulted in many renter households living in unaffordable or overcrowded housing.** Between 2016 and 2021, the proportion of renter households living in unsuitable homes increased from 9.9% to 10.7%, while the proportion of renter households living in unaffordable housing rose from 30.7% to 35.0%. Housing providers specified low- and moderate-income renter households are being forced to leave Squamish or live in unsuitable or unaffordable housing.
- **Non-profit housing providers and social service agencies referenced the lack of affordable rental housing units for large families requiring multiple bedrooms.** As of 2022, 3+ bedroom units comprise 14% of Squamish's purpose-built rental housing supply. Developers and builders highlighted the challenges encountered delivering large affordable rental units. Without some sort of incentive, larger affordable rental units are not always financially feasible.
- **There has been a recent uptick in the construction of purpose-built rental housing, with rental completions surpassing ownership completions in 2020,** likely a result of the 232-unit Westwinds affordable seniors housing project. While new rental construction has helped address the historic shortfall of rental housing, more is needed to address local housing needs. Apart from 2020, vacancy rates have remained below 1% since 2015, indicative of continued demand.

SPECIAL NEEDS HOUSING

- Special needs housing or housing with support services is typically intended to house youth or adults with mental and/or physical disabilities. Squamish is home to 31 non-market special needs housing units and there are 22 people with disabilities on BC Housing's non-market housing waitlist. **Engagement feedback indicated there is a need for additional housing with support services to accommodate different population groups.** There is a lack of supportive housing that can accommodate people living with mental health and substance use challenges. Feedback from engagement highlighted the difficulties housing providers and social services agencies experience trying to meet the needs of this population group. Key informants identified a desire for housing with comprehensive wrap-around services and health supports as the current shelter and low-barrier housing options do not have sufficient supports to accommodate people with complex needs.
- **Housing providers highlighted the need for youth-focused housing services and supports.** Feedback from engagement indicates there has been an increase in the number of young people returning to Squamish, typically from foster homes in the Lower Mainland, and they have limited housing options once they are back in the community. Key informants expressed a desire for youth transitional housing to ensure young people can access housing with additional supports as they work toward independent living.
- **Housing for persons with disabilities and mental health needs continues to be in demand;** it is anticipated this could be accommodated through new units that meet accessible/adaptable guidelines, through a variety of in-home services and dedicated special needs housing.

HOUSING FOR SENIORS

- **There has been an increase in the supply of non-market seniors housing, from 156 units in 2017 to 280 units in 2022,** yet the need for additional seniors housing remains. Westwinds, the recently constructed 232-unit affordable seniors rental development, is at full occupancy with a waitlist. Service providers specified there is a need for additional seniors housing with support services, as current assisted living and long-term care options are lacking.
- **With 41% of the district's housing stock comprising single-detached homes, seniors wishing to age-in-place may be challenged.** Without accessibility modifications, larger homes with

stairs can be challenging for people with mobility limitations. The BC Rebate for Accessible Home Adaptations (BC RAHA) provides rebates to eligible low-income households to complete home adaptations – such programs may assist Squamish seniors living in detached homes to age-in-place.

- **Special consideration should be given to the fact that housing meant to accommodate seniors should be within close walking distance to transit and services**, single-level or include an elevator in multi-unit development, and adaptable to ensure it meets the needs of seniors as they continue to age-in-place. For those with mobility limitations, many municipalities have directed policy and regulation to include accessible and adaptable housing in all new apartment buildings. For all federally funded projects, CMHC requires new developments to have full universal design or a minimum of 20% accessible units.

HOUSING FOR FAMILIES

- Over the past five years, Squamish's demographic profile has remained relatively static, with working age people comprising most of the district's population. Given Squamish's outdoor amenities and proximity to Vancouver, it is anticipated the district will continue to attract young families and singles interested in a recreation lifestyle. **With the benchmark price of a single-detached home reaching \$1,478,200 in February 2023, it is challenging for moderate-income families to afford housing in Squamish.** Developers and builders indicated prospective homeowners are interested in smaller detached units, principally because of affordability limitations.
- **Housing providers and social service agencies highlighted the need for more affordable ground-oriented housing options for families.** There was a desire for a range of housing forms to facilitate housing choice, above and beyond detached homes and apartments. As of 2021, townhouses comprised 15% of Squamish's housing stock, slightly below the proportion seen across the region (17%). These townhouse units are likely in older developments and feedback from builders and developers indicated there has been a lack of new townhouse development, partly attributed to limited land availability and current market challenges.
- **Participants highlighted the need for housing with multiple bedrooms to accommodate large families.** Feedback received indicates young adults cannot afford to live on their own and, as a result, it is becoming increasingly common for several generations to live together. Intergenerational living arrangements are also common among Indigenous

families. To ensure culturally safe housing options are available, family-friendly housing policies may help to encourage larger units in new multi-unit developments.

HOUSING FOR SINGLES

- **Single people earning less than median income are challenged to find housing they can afford.** While new housing construction has delivered a mix of smaller units to the market, the price point exceeds what many single people can afford. With rental housing in short supply, single people have limited options and may be living in overcrowded or unaffordable rental housing.

SHELTERS FOR PEOPLE EXPERIENCING OR AT-RISK OF EXPERIENCING HOMELESSNESS

- **There has been recent investment in the social housing sector, as the number of non-market units and shelter beds has increased from 428 in 2017 to 539 in 2022.** Social housing and emergency support services are critical for people experiencing or at-risk of experiencing homelessness. With 107 people experiencing homelessness counted during the District's 2021 Point-in-Time Count, such investments are timely. **Feedback from providers demonstrates the need for additional non-market housing remains as recently opened projects are already at capacity.**
- **Social service organizations indicated the needs of people experiencing homelessness are increasingly complex and exceed what local housing providers can navigate.** With higher drug toxicity and challenging mental health conditions becoming more frequent, wrap-around health support services are needed in new supportive housing facilities and shelter programs. Participants referenced this as a province-wide issue and highlighted the importance and potential of the complex care housing model.
- **There are limitations with BC Housing's current subsidy programs,** as Squamish is classified as being outside of Metro Vancouver, which corresponds to lower maximum rent thresholds. Since 2017, the number of rent supplements has increased slightly from 64 to 72 households. Providers emphasized a need for additional housing subsidies to ensure low-income households can access market housing.
- As housing solutions are explored, **it will be important to employ an equity lens** to understand how to address structural barriers like racism and ableism that result in an over-

representation of Indigenous people and people with disabilities among people experiencing homelessness.

Addressing Housing Needs + Gaps

The Role of Municipal and Local Government

Local governments can support, encourage, facilitate, or incentivize housing development while also preserving and protecting affordable housing units; they are governed by legislation including the *Local Government Act*, *Community Charter*, *Strata Property Act*, and *Local Government Statutes (Housing Needs Reports) Amendment Act*.

While a Housing Needs Report identifies housing needs and gaps as well as potential best practices for consideration, it does not outline actions that a local government can employ to address housing issues. A further step is required, such as completing a Housing Action Plan or Affordable Housing Strategy.

Some local governments reference Housing Needs Reports to inform other planning initiatives, such as Official Community Plan Updates or Zoning Bylaw Amendments. There are typically five major categories of practice or implementation when a municipality considers next steps, as outlined in Figure 13 (page 58).

Regional District

Regional governments provide a general framework for growth and land use in the region, often with an emphasis on concentrating growth in the urban centres. Affordable housing policy and practice should also align with the regional government's own housing plans and policies.

Provincial Government

The legislated responsibility for housing falls on the provincial government. As such, much of the legislation that impacts land use and housing is under provincial jurisdiction. In addition to a directly managed portfolio, the Province also provides funding and support to non-profits to build and operate emergency shelters and safe houses as well as transitional, supported and independent non-market housing. It also funds several rent supplement programs to assist lower income individuals and households to access market housing. Recent investments by provincial government have created new tools, regulations and capital/operating investment dollars and further announcements are expected to support the creation of many rental and affordable housing units across the province within the next ten years.

Figure 13: Enabling Measures for Local Governments to Address Housing Needs, Gaps, and Issues



First Nations

First Nations are responsible for providing and managing housing on-reserve. The Government of Canada provides funding to First Nations for safe and affordable on-reserve housing. In most cases, First Nations communities receive an annual capital allocation for housing from the federal government. Annual allocations have been designed with the flexibility that First Nations may use the funding at their discretion for a range of eligible housing needs, including: construction, renovation, maintenance, insurance, capacity building, debt servicing, and the planning and management of their housing portfolio.

Partnerships between different levels of government demonstrate alternate approaches to providing suitable, adequate, and affordable housing options, including on-reserve housing. For instance, BC Housing's Indigenous Housing Fund is the first of its kind in Canada, supporting new on-reserve housing projects. First Nations can play an important advocacy role to communicate housing needs of their community members and determine culturally safe housing solutions.

Federal Government

The federal government provides mortgage insurance to homeowners through the Canada Mortgage and Housing Corporation (CMHC) and sets the rules and requirements for government-backed mortgage insurance. They also implement a variety of programs, including the provision of capital funding and operational assistance for non-market housing. The release of the National Housing Strategy in 2017 and recent funding announcements demonstrate a renewed commitment towards housing and homelessness by the Canadian government.

Private Sector

This sector includes landowners, developers, builders, investors, and landlords, and is responsible for the development, construction, and management of a range of housing forms and tenures, including ownership and rental. The private sector has been increasingly involved in delivering the rental supply, with a large proportion of rental housing comprising of secondary suites and condominiums rented through the secondary rental market.

Non-Profit Sector

The non-profit housing sector creates and manages non-market housing units and may include support services (e.g., life skills, employment training). The sector includes community-based non-profit organizations that typically receive some form of financial assistance from other levels of government to enable them to offer affordable rents to low-income households.

Closing Comments

- **Squamish was the fastest-growing census metropolitan area (CMA) in British Columbia between 2016 and 2021;** this level of growth is replicated locally, as the district experienced an annual growth rate three times above the provincial average over the past five years. Squamish is a highly desirable community for outdoor enthusiasts and its connectivity to Metro Vancouver helps to fuel its continued growth.
- **As more people continue to make Squamish their home, housing pressures intensify and the narrative of Squamish as a more affordable community is challenged.** With the average price of a detached home increasing +61% over the last five years, moderate-income households can no longer afford to purchase detached property. Recent completions show new housing is predominantly single-detached and apartment forms, with limited new townhouse development. Feedback from engagement highlighted the need for affordable family-friendly housing options, such as ground-oriented, 3+ bedroom homes.
- **Core housing need data illustrates the extent of the challenges facing renters, as limited housing choice has left many renter households living in unaffordable or overcrowded housing.** Over the last five years, the proportion of renter households living in overcrowded and/or unaffordable dwellings increased. Feedback from engagement specifies renter households are increasingly leaving Squamish due to limited housing options. With a vacancy rate of less than 1%, there is a need for more purpose-built rental development.
- **Seniors are challenged to find housing with support services.** There is a need for additional assisted living and long-term care facilities to ensure older residents can remain within Squamish as they age. With 41% of the district's housing stock comprising detached dwellings, it may be worthwhile to explore accessibility or adaptability requirements in new developments. Part of the engagement for this Report included discussion with Hiyám' Housing, which highlighted the need for more multi-generational housing options.

As Squamish navigates the challenges facing many communities across the Lower Mainland, it will be important to explore ways to support new rental and non-market development to ensure low- and moderate-income households can afford to remain in the community. Enabling policy and associated regulations will help to advance housing affordability, accessibility, and sustainability and address the needs outlined in this Report.

APPENDIX A

Legislative Requirements

Population

Table 14: Population and Population Change, District of Squamish, (2011-2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 Census of Population

	2011	2016	2021	Growth, 2011-2021	Percent Change, 2011-2021
District of Squamish	17,158	19,512	23,819	6,661	39%
Squamish-Lillooet Regional District	38,171	42,665	50,496	12,325	3.2%

Table 15: Average and Median Age, District of Squamish, (2011-2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 Census of Population

Year	Average Age	Median Age
2011	35.9	36.8
2016	37.5	37.8
2021	37.9	37.6

Table 16: Age Group Distribution, District of Squamish (2011-2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 Census of Population

Age Group	2011		2016		2021	
	#	%	#	%	#	%
0-14	3,320	19%	3,865	20%	4,445	19%
15-19	1,075	6%	955	5%	1,055	4%
20-24	865	5%	950	5%	950	4%
25-64	10,255	60%	11,565	59%	14,545	61%
65-84	1,440	8%	1,930	10%	2,520	11%
85+	205	1%	250	1%	295	1%
Total	17,160	100%	19,515	100%	23,810	100%

Table 17: Mobility, District of Squamish, (2011-2021)

Source: Statistics Canada, 2021 Custom Census Report, 2016 Custom Census Report, 2011 Custom Census Report

Mobility Status	2011	2016	2021
Non-Movers	13,795	15,160	10,495
Non-Migrants	1,455	1,845	4,230
Migrants	1,355	1,790	7,335

Table 18: Individuals Experiencing Homelessness, District of Squamish, (2021)

Source: Homelessness Services Association of BC, 2021 Squamish – Homeless Count

Year	#
2021	107

Households

Table 19: Total Number of Households and Household Size, District of Squamish, (2011-2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 Census of Population

Indicator	2011	2016	2021
Total Number of Households	6,520	7,260	9,191
Average Household Size	2.6	2.6	2.6

Table 20: Breakdown of Households by Size, District of Squamish, (2011 to 2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 Census of Population

Household Size	2011		2016		2021	
	#	%	#	%	#	%
1 Person	1,525	23%	1,595	22%	2,175	24%
2 Persons	2,240	34%	2,440	34%	3,085	34%
3 Persons	1,150	18%	1,305	18%	1,645	18%
4 Persons	1,025	16%	1,245	17%	1,570	17%
5 + Persons	620	9%	675	9%	720	8%
Total	6,560	100%	7,260	100%	9,195	100%

Table 21: Housing Tenure, District of Squamish, (2011 to 2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 Census of Population

Housing Tenure	2011		2016		2021	
	#	%	#	%	#	%
Renter	1,780	27%	1,985	27%	2,750	30%
Owner	4,740	73%	5,275	73%	6,435	70%
Total	6,520	100%	7,260	100%	9,185	100%

Table 22: Renter Households in Subsidized Housing, District of Squamish, (2011 to 2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Custom Census Report, 2011 Custom Census Report

Community	2011		2016		2021	
	#	%	#	%	#	%
Squamish	215	12%	180	9%	256	9%

Anticipated Population

Table 23: Anticipated Population, District of Squamish, (2023-2028)

Source: Squamish OCP

Year	Projected Population
2023	25,808
2024	26,864
2025	27,963
2026	29,107
2027	30,298
2028	31,538

Table 24: Anticipated Population Growth, District of Squamish, (2023-2028)

Source: Squamish OCP

Growth (2023-2028)	Percent Change (2023-2028)
5,730	22.2%

Table 25: Anticipated Population Growth by Age, District of Squamish, (2023)

Source: BC Statistics, Community Health Service Area Anticipated Population, Squamish, 2023

Age Group by Year	Anticipated Population (2023)	%
0 to 14	4,645	18%
15 to 19	1,032	4%
20 to 24	1,032	4%
25 to 64	16,517	64%
65 to 84	2,323	9%
85 +	258	1%
Total	25,808	100%

Table 26: Anticipated Population Growth by Age, District of Squamish, (2028)

Source: BC Statistics, Community Health Service Area Anticipated Population, Squamish, 2023

Age Group by Year	Anticipated Population (2028)	%
0 to 14	5,046	16%
15 to 19	1,577	5%
20 to 24	1,262	4%
25 to 64	20,815	66%
65 to 84	2,523	8%
85 +	631	2%
Total	31,538	100%

Anticipated Households

Table 27: Anticipated Number of Households, District of Squamish, (2023-2028)

Source: Squamish OCP

Growth (2023-2028)	Percent Change (2023-2028)
2,344	23.4%

Table 28: Anticipated Average Household Size, District of Squamish, (2023-2028)

Source: Squamish OCP

Year	Anticipated Household Size	Number of Households
2023	2.6	9,999
2024	2.6	10,429
2025	2.6	10,878
2026	2.6	11,346
2027	2.6	11,834
2028	2.6	12,343

Household Income

Table 29: Average and Median Total Household Income, District of Squamish, (2011 to 2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of the Population, 2011 Census of the Population

Year	Average	Median
2011	\$87,974	\$79,020
2016	\$99,857	\$87,857
2021	\$130,000	\$111,000

Table 30: Total Household Income, District of Squamish, (2011 to 2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of the Population, 2011 Census of the Population

Income Range	2011		2016		2021	
	#	%	#	%	#	%
Under \$5,000	185	3%	110	2%	80	1%
\$5,000 to \$9,999	80	1%	85	1%	35	0%
\$10,000 to \$14,999	270	4%	125	2%	60	1%
\$15,000 to \$19,999	210	3%	145	2%	140	2%
\$20,000 to \$24,999	185	3%	215	3%	180	2%
\$25,000 to \$29,999	160	2%	175	2%	185	2%
\$30,000 to \$34,999	180	3%	175	2%	165	2%
\$35,000 to \$39,999	340	5%	240	3%	205	2%
\$40,000 to \$44,999	240	4%	180	2%	195	2%
\$45,000 to \$49,999	310	5%	195	3%	220	2%
\$50,000 to \$59,999	470	7%	565	8%	510	6%
\$60,000 to \$69,999	330	5%	530	7%	500	5%
\$70,000 to \$79,999	335	5%	450	6%	505	5%
\$80,000 to \$89,999	465	7%	515	7%	530	6%
\$90,000 to \$99,999	390	6%	460	6%	525	6%
\$100,000 to \$124,999	840	13%	980	13%	1,180	13%
\$125,000 to \$149,999	610	9%	790	11%	1,015	11%
\$150,000 to \$199,999	585	9%	825	11%	1,485	16%
\$200,000 and over	325	5%	495	7%	1,480	16%
Total	6,520	100%	7,260	100%	9,195	100%

Table 31: Average and Median Renter Household Income, District of Squamish, (2006 to 2016)

Source: Statistics Canada, 2016 Census of Population, 2011 Census of the Population, 2006 Census of the Population

Year	Average	Median
2006	\$54,622	\$50,460
2011	\$53,262	\$42,102
2016	\$67,509	\$56,195

Table 32: Renter Household Income, District of Squamish, (2006 to 2016)

Source: Statistics Canada, 2016 Census of Population, 2011 Census of the Population, 2006 Census of the Population

Income Range	2006		2011		2016	
	#	%	#	%	#	%
Under \$5,000	80	6%	85	5%	60	3%
\$5,000 to \$9,999	15	1%	75	4%	50	3%
\$10,000 to \$14,999	15	1%	195	11%	80	4%
\$15,000 to \$19,999	110	8%	95	5%	65	3%
\$20,000 to \$24,999	45	3%	85	5%	110	6%
\$25,000 to \$29,999	75	6%	55	3%	100	5%
\$30,000 to \$34,999	65	5%	75	4%	85	4%
\$35,000 to \$39,999	90	7%	150	8%	105	5%
\$40,000 to \$44,999	90	7%	125	7%	90	5%
\$45,000 to \$49,999	80	6%	190	11%	80	4%
\$50,000 to \$59,999	180	13%	130	7%	235	12%
\$60,000 to \$69,999	95	7%	105	6%	145	7%
\$70,000 to \$79,999	95	7%	35	2%	120	6%
\$80,000 to \$89,999	100	7%	60	3%	110	6%
\$90,000 to \$99,999	95	7%	110	6%	130	7%
\$100,000 to \$124,999	45	3%	80	4%	190	10%
\$125,000 to \$149,999	25	2%	40	2%	110	6%
\$150,000 to \$199,999	25	2%	85	5%	95	5%
\$200,000 and over	10	1%	0	0%	30	2%
Total	1,335	100%	1,780	100%	1,980	100%

Table 33: Average and Median Owner Household Income, District of Squamish, (2006 to 2016)

Source: Statistics Canada, 2016 Census of Population, 2011 Census of the Population, 2006 Census of Population

Year	Average	Median
2006	\$94,453	\$84,488
2011	\$101,005	\$92,717
2016	\$112,027	\$100,395

Table 34: Owner Household Income, District of Squamish, (2006 to 2016)

Source: Statistics Canada, 2016 Census of Population, 2011 Census of the Population, 2006 Census of the Population

Income Range	2006		2011		2016	
	#	%	#	%	#	%
Under \$5,000	150	3%	95	2%	55	1%
\$5,000 to \$9,999	60	1%	0	0%	40	1%
\$10,000 to \$14,999	55	1%	75	2%	45	1%
\$15,000 to \$19,999	80	2%	115	2%	80	2%
\$20,000 to \$24,999	90	2%	100	2%	105	2%
\$25,000 to \$29,999	110	3%	100	2%	80	2%
\$30,000 to \$34,999	90	2%	100	2%	90	2%
\$35,000 to \$39,999	145	3%	185	4%	135	3%
\$40,000 to \$44,999	120	3%	120	3%	90	2%
\$45,000 to \$49,999	110	3%	120	3%	115	2%
\$50,000 to \$59,999	320	7%	345	7%	335	6%
\$60,000 to \$69,999	300	7%	230	5%	385	7%
\$70,000 to \$79,999	365	9%	310	7%	325	6%
\$80,000 to \$89,999	390	9%	405	9%	405	8%
\$90,000 to \$99,999	315	7%	285	6%	335	6%
\$100,000 to \$124,999	630	15%	755	16%	785	15%
\$125,000 to \$149,999	400	9%	570	12%	680	13%
\$150,000 to \$199,999	310	7%	505	11%	730	14%
\$200,000 and over	255	6%	320	7%	460	9%
Total	4,290	100%	4,740	100%	5,275	100%

Economic Sectors & Labour Force

Table 35: Total Number of Workers, District of Squamish, (2011-2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 Census of Population

Year	Number of Workers
2011	10,270
2016	11,655
2022	14,685

Table 36: Unemployment and Participation Rates, District of Squamish, (2011-2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 Census of Population

	2011	2016	2021
Unemployment Rate	8.1	5.4	6.8
Participation Rate	76.1	76.4	76.9

Table 37: Commuting Destination, District of Squamish, (2011-2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 Census of Population

	Within Census Subdivision	To Different Census Subdivision	To Different Census Division	To Another Province/Territory

Table 38: Number of Workers by Industry, District of Squamish, (2011-2021)

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 Census of Population

Industry	2011	2016	2021
Agriculture, forestry, fishing, and hunting	100	210	190
Mining, quarrying, and oil and gas extraction	60	115	115
Utilities	35	95	95
Construction	1,430	1,400	1,760
Manufacturing	275	395	440
Wholesale trade	185	195	210
Retail trade	1,330	1,250	1,725
Transportation and warehousing	435	620	605
Information and cultural industries	175	280	445
Finance and insurance	305	335	320
Real estate and rental and leasing	270	140	385
Professional, scientific and technical services	725	965	1,775
Management of companies and enterprises	0	10	25
Administrative and support, waste management and remediation services	395	545	640
Educational services	655	775	890
Health care and social assistance	940	1,255	1,685
Arts, entertainment and recreation	405	485	480
Accommodation and food services	1,160	1,515	1,400
Other services (except public administration)	580	395	580
Public administration	650	600	785
Total	10,135	11,585	14,550

Housing Units

Table 39: Total Housing Units, District of Squamish, (2021)

Source: Statistics Canada, 2021 Census of Population

	Housing Units
Total Number of Housing Units	9,906
Dwellings Occupied by Usual Residents	9,191

Table 40: Housing Units by Structural Type, District of Squamish, (2021)

Source: Statistics Canada, 2021 Census of Population

Housing Mix	#	%
Single-Detached	3,730	41%
Semi-Detached	845	9%
Row House	1,340	15%
Apartment or Flat in a Duplex	610	7%
Apartment with fewer than 5 storeys	1,665	18%
Apartment with 5 or more storeys	630	7%
Other Single-Attached House	20	0%
Movable Dwelling	355	4%
Total	9,195	100%

Table 41: Housing Units by Size, District of Squamish, (2021)

Source: Statistics Canada, 2021 Census of Population

Number of Bedrooms	Number of Houses
Bachelor Units (0 bedrooms)	85
1-Bedroom Units	1,220
2-Bedroom Units	1,965
3-Bedroom Units	3,565
4+ Bedroom Units	2,355
Total	9,190

Table 42: Housing Units by Date Built, District of Squamish, (2021)

Source: Statistics Canada, 2021 Census of Population

Date of Build	#	%
Pre-1960	365	4%
1961-1980	2,740	29.8%
1981-1990	895	9.7%
1991-2000	1,355	14.8%
2001-2005	525	5.7%
2006-2010	990	10.8%
2011-2015	670	7.3%
2016-2021	1,645	17.9%
Total	9,185	100%

Table 43: Subsidized Housing Units, District of Squamish, (2022)

Source: BC Housing, Housing Continuum for District of Squamish

Transitional Supported and Assisted Living	#
Supportive Seniors Housing	75
Special Needs	31
Women and Children Feeling Violence	6
Total	112
Independent Social Housing	#
Low-Income Families	96
Independent Seniors	78
Total	174

Table 44: Registered New Homes, District of Squamish (2016-2021)

Source: BC Housing, Registered New Homes for District of Squamish

Structure Type	2016	2017	2018	2019	2020	2021
Single Detached	131	78	38	28	68	83
Multi-Unit Homes	282	93	563	91	232	115
Purpose Built Rental	82	*	178	82	143	195
Total	495	171	779	201	443	393

* For privacy reasons data has been suppressed for communities where there are less than five homes registered in a year.

Table 44: Rental Vacancy Rate, District of Squamish, (2022)

Canada Mortgage and Housing Corporation, Primary Rental Market, 2022

Structure Type	#
Bachelor	0
1-Bedroom	0.8
2-Bedroom	0.8
3-Bedroom	0
Total	0.6

Table 45: Shelter Beds and Housing Units for People Experiencing or at Risk of Homelessness, District of Squamish, (2022)

Source: BC Housing, Housing Continuum for District of Squamish, 2022

Service Allocation Group	#
Homeless Housed	45
Rent Supplements	40
Homeless Shelters	12
Total	97

Table 46: Total Residential Demolitions, District of Squamish, (2012-2022)

Source: District of Squamish, (2022)

	#
Total Demolitions	120

Table 47: Total Residential Demolitions by Structure Type, District of Squamish, (2012-2022)

Source: District of Squamish, (2022)

Structure Type	#
Accessory Building	20
Single Unit Dwelling	72
Mobile Home	16
Multi-Unit Dwelling	5
Secondary Suite	6
Modular	1

Table 48: Total Residential Units Created, District of Squamish, (2012-2022)

Source: District of Squamish, (2022)

	#
Total Units Created	1,258

Table 49: Total Residential Units Created by Structure Type, District of Squamish, (2012-2022)

Source: District of Squamish, (2022)

Structure Type	#
Single Unit Dwelling	617
Accessory Dwelling	83
Multi-Unit Dwelling	203
Modular/Mobile Home	29
Secondary Suite	229
Carriage House	97
Temporary	2

Housing Values

Table 50: Overall Assessed Average Value, District of Squamish, (2022)

Source: BC Assessment Authority

Overall Assessed Average Value	2022
Average Value	\$947,733

Table 51: Average Assessed Value by Structure Type, District of Squamish, (2022)

Source: BC Assessment Authority

Structure Type	Average Value
Single-detached	\$1,431,348
Strata-Lot Residence (Condominium)	\$571,208
Residential Dwelling with Suite	\$810,652
Duplex, Non-Strata Side by Side or Front / Back	\$381,461
Duplex, Non-Strata Up / Down	\$347,807
Duplex, Strata Side by Side	\$531,105
Duplex, Strata Front / Back	\$433,000
Manufactured Home (Within Manufactured Home Park)	\$205,504
Manufactured Home (Not in Manufactured Home Park)	\$941,260
Row Housing (Single Unit Ownership)	\$861,410
Triplex	\$382,666
2 Acres or More (Single Family Dwelling, Duplex)	\$1,548,207
2 Acres or More (Seasonal Dwelling)	\$1,036,450
Manufactured Home Park	\$1,067,000

Table 52: Average Assessed Value by Unit Size, District of Squamish, (2022)

Source: BC Assessment Authority

Unit Size	Average Assessed Value
Single Detached	
1	\$1,230,290
2	\$1,258,291
3	\$1,402,173
4	\$1,500,356
5	\$1,525,562
6	\$1,634,439
7	\$1,613,294
8	\$1,631,000
9	\$2,395,000
12	\$362,500
Strata-Lot Residence (Condominium)	
1	\$498,405
2	\$603,424
3	\$656,409
4	\$875,785
Residential Dwelling with Suite	
1	\$667,500
2	\$845,950

Unit Size	Average Assessed Value
3	\$718,453
4	\$806,575
5	\$814,071
6	\$904,772
7	\$886,034
8	\$851,882
9	\$952,818
Duplex, Non-Strata Side by Side or Front / Back	
3	\$536,183
4	\$310,430
5	\$327,550
6	\$367,265
7	\$440,555
8	\$360,200
9	\$329,875
10	\$387,666
12	\$424,250
Duplex, Non-Strata Up / Down	
2	\$439,500
3	\$624,000
6	\$299,619
Duplex, Strata Side by Side	
1	\$565,750
2	\$505,972
3	\$518,225
4	\$580,093
5	\$505,380
6	\$581,333
8	\$700,500
Duplex, Strata Front / Back	
2	\$433,000
Manufactured Home (Within Manufactured Home Park)	
1	\$204,000
2	\$171,184
3	\$258,980
4	\$329,33
Manufactured Home (Not In Manufactured Home Park)	
2	\$991,400
3	\$970,241
4	\$740,500
Row Housing (Single Unit Ownership)	
1	\$610,478
2	\$772,324
3	\$884,759
4	\$936,947
Triplex	
9	\$382,666
2 Acres Or More (Single Family Dwelling, Duplex)	
1	\$1,199,375

Unit Size	Average Assessed Value
2	\$1,436,520
3	\$1,713,562
4	\$1,662,850
5	\$1,949,860
6	\$1,648,333
7	\$1,588,000
8	\$1,115,000
10	\$1,203,000
13	\$282,833
2 Acres Or More (Seasonal Dwelling)	
1	\$1,437,900
2	\$635,000
Manufactured Home Park	
12	\$1,067,000

Table 53: Overall Average Sales Price, District of Squamish, (2022)

Source: BC Assessment Authority

Overall Average Sales Price	2022
Average Sales Price	\$910,561

Table 54: Average Sales Price by Structure Type, District of Squamish, (2022)

Source: BC Assessment Authority

Structure Type	Average Sales Price
Single-detached	\$1,402,536
Strata-Lot Residence (Condominium)	\$563,068
Residential Dwelling with Suite	\$1,598,380
Duplex, Non-Strata Side by Side or Front / Back	\$1,138,666
Duplex, Non-Strata Up / Down	\$1,650,000
Duplex, Strata Side by Side	\$965,274
Duplex, Strata Front / Back	N/A
Manufactured Home (Within Manufactured Home Park)	\$329,230
Manufactured Home (Not in Manufactured Home Park)	\$639,424
Row Housing (Single Unit Ownership)	\$842,384
Triplex	N/A
2 Acres or More (Single Family Dwelling, Duplex)	\$2,295,000
2 Acres or More (Seasonal Dwelling)	N/A
Manufactured Home Park	N/A

Table 55: Average Sales Price by Unit Size, District of Squamish, (2022)

Source: BC Assessment Authority

Unit Size	Average Sales Price
Single Detached	
1	\$1,125,000
2	\$1,255,871
3	\$1,358,108
4	\$1,443,811
5	\$1,641,476
6	\$2,045,000
7	\$0

Unit Size	Average Sales Price
8	\$0
9	\$0
12	\$0
Strata-Lot Residence (Condominium)	
1	\$480,426
2	\$619,689
3	\$737,274
4	\$0
Residential Dwelling with Suite	
1	\$0
2	\$0
3	\$1,432,711
4	\$1,575,241
5	\$1,551,639
6	\$1,949,041
7	\$1,418,183
8	\$1,950,000
9	\$0
Duplex, Non-Strata Side by Side or Front / Back	
3	\$1,041,666
4	\$868,000
5	\$1,569,000
6	\$1,350,000
7	\$1,600,000
8	\$0
9	\$0
10	\$0
12	\$0
Duplex, Non-Strata Up / Down	
2	\$0
3	\$0
6	\$1,650,000
Duplex, Strata Side by Side	
1	\$869,000
2	\$1,057,666
3	\$928,399
4	\$0
5	\$1,632,500
6	\$0
8	\$0
Duplex, Strata Front / Back	
2	\$0
Manufactured Home (Within Manufactured Home Park)	
1	\$0
2	\$299,750
3	\$347,656
4	\$0
Manufactured Home (Not In Manufactured Home Park)	
1	\$0
2	\$0

Unit Size	Average Sales Price
3	\$960,000
4	\$318,849
Row Housing (Single Unit Ownership)	
1	\$614,800
2	\$779,564
3	\$860,778
4	\$826,500
Triplex	
9	\$0
2 Acres Or More (Single Family Dwelling, Duplex)	
1	\$0
2	\$2,000,000
3	\$0
4	\$2,590,000
5	\$0
6	\$0
7	\$0
8	\$0
10	\$0
13	\$0
2 Acres Or More (Seasonal Dwelling)	
1	\$0
2	\$0
Manufactured Home Park	
12	\$0

Table 56: Average Rental Price by Unit Size, District of Squamish, (2018-2021)

Source: Canadian Mortgage and Housing Corporation, Primary Rental Market

Unit Size	2018	2019	2020	2021	2022
Bachelor	**	**	**	\$998	\$1,065
1 Bedroom	\$1,143	\$1,128	\$1,260	\$1,335	\$1,421
2 Bedroom	\$1,248	\$1,221	\$1,620	\$1,720	\$1,930
3 + Bedroom	\$1,443	\$1,642	\$1,919	\$1,969	\$1,974
Total	\$1,219	\$1,239	\$1,545	\$1,608	\$1,770

** Data suppressed to protect confidentiality or data not statistically reliable.

Households in Core Housing Need

Table 57: Households in Core Housing Need, District of Squamish, (2011-2021)

Statistics Canada, 2021 Census of Population

Core Housing Need	2011		2016		2021	
	#	%	#	%	#	%
All Households	690	11%	495	7%	570	6%
Renter	500	31%	305	17%	380	15%
Owner	195	4%	190	4%	190	3%

Table 58: Households Spending 30% + of Income on Shelter Costs, District of Squamish, (2011-2021)

Statistics Canada, 2021 Census of Population

Housing Need: Affordability	2011		2016		2021	
	#	%	#	%	#	%
All Households	2,040	33%	1,510	22%	2,065	23%
Renter	840	52%	555	31%	1,150	18%
Owner	1,205	27%	955	19%	915	35%

Table 59: Households in Dwellings Requiring Major Repairs, District of Squamish, (2011-2021)

Statistics Canada, 2021 Census of Population

Housing Need: Adequacy	2011		2016		2021	
	#	%	#	%	#	%
All Households	445	7%	475	7%	460	5%
Renter	185	11%	195	11%	120	5%
Owner	265	6%	290	6%	340	5%

Table 60: Households in Overcrowded Dwellings, District of Squamish, (2011-2021)

Statistics Canada, 2021 Census of Population

Housing Need: Suitability	2011		2016		2021	
	#	%	#	%	#	%
All Households	305	5%	310	5%	440	5%
Renter	130	8%	180	10%	280	11%
Owner	170	4%	130	3%	165	3%

Table 61: Households in Extreme Core Housing Need, District of Squamish, (2011-2021)

Statistics Canada, 2021 Census of Population

Extreme Core Housing Need	2011		2016		2021	
	#	%	#	%	#	%
All Households	435	7%	255	4%	320	4%
Renter	270	17%	150	7%	190	7%
Owner	165	3%	100	2%	125	2%

APPENDIX B

Summary Form

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: _____

REGIONAL DISTRICT: _____

DATE OF REPORT COMPLETION: _____ (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	Neighbouring municipalities and electoral areas:
	Neighbouring First Nations:

POPULATION	Population:		Change since	:	%	
	<i>Projected</i> population in 5 years:		<i>Projected</i> change:		%	
	Number of households:		Change since	:	%	
	<i>Projected</i> number of households in 5 years:		<i>Projected</i> change:		%	
	Average household size:					
	<i>Projected</i> average household size in 5 years:					
	Median age (local):		Median age (RD):	Median age (BC):		
	Projected median age in 5 years:					
	Seniors 65+ (local):	%	Seniors 65+ (RD):	%	Seniors 65+ (BC):	%
	<i>Projected</i> seniors 65+ in 5 years:					
	Owner households:		%	Renter households:		%
	Renter households in subsidized housing:					

	Median household income	Local	Regional District	BC
INCOME	All households	\$	\$	\$
	Renter households	\$	\$	\$
	Owner households	\$	\$	\$

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently	Anticipated (10 years)
0 bedrooms (bachelor)		
1 bedroom		
2 bedrooms		
3+ bedrooms		
Total		

Comments:

Table 2: Households in Core Housing Need

	2011		2016		2021	
	#	%	#	%	#	%
<i>All households in planning area</i>		100		100		100
Of which are in core housing need						
Of which are owner households						
Of which are renter households						

Comments:

Table 3: Households in *Extreme* Core Housing Need

	2011		2016		2021	
	#	%	#	%	#	%
<i>All households in planning area</i>		100		100		100
Of which are in extreme core housing need						
Of which are owner households						
Of which are renter households						

Comments:

Briefly summarize current and anticipated needs for each of the following:

1. Affordable housing:

2. Rental housing:

3. Special needs housing:

4. Housing for seniors:

5. Housing for families:

6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:

7. Any other population groups with specific housing needs identified in the report:

Were there any other key issues identified through the process of developing your housing needs report?

