



THE CORPORATION OF THE CITY OF GRAND FORKS

**Official Community Plan Amendment Housing Needs Report Bylaw
No. 2089-A3**

**A Bylaw to Amend Official Community Plan Bylaw No. 2089 to Include Housing
Needs Report as Required by Bill 44.**

The Municipal Council for the Corporation of the City of Grand Forks, in open meeting lawfully assembled, **ENACTS** as follows:

Citation

1. This bylaw may be cited as the “**Official Community Plan Amendment Housing Needs Report Bylaw No. 2089-A3**”

Regulation

2. City of Grand Forks Official Community Plan Bylaw No.2089, 2022" Schedule A (Official Community Plan) is hereby amended as follows:

Section 8: Definitions

3. **By UPDATING** Section 8.1 Definitions:

- 3.1. **By REPLACING AFFORDABLE HOUSING MEANS** with:

“**AFFORDABLE HOUSING MEANS** housing where total shelter costs—including rent or mortgage payments, utilities, and property taxes—do not exceed 30% of a household’s before-tax income.

Contrary to common misconceptions, affordable housing is not limited to government-subsidized rental units. It is a broad term that includes housing provided by the private, public, and non-profit sectors, and encompasses all forms of tenure: rental, ownership, co-operative ownership, and both temporary and permanent housing arrangements.”

- 3.2. **By INSERTING** Section 8.1 Definitions in correct alphabetical order:

“**CORE HOUSING NEED MEANS** households whose housing fails to meet at least one of the following standards, as defined by the Canada Mortgage and Housing Corporation (CMHC):

- Adequacy: Housing requires major repairs or is not in good condition.
- Affordability: Housing costs exceed 30% of the household’s before-tax income.

- Suitability: Housing does not have enough bedrooms for the size and composition of the household.

Households in core housing need are unable to access acceptable housing without spending more than 30% of their income.”

“EXTREME CORE HOUSING NEED (ECHN) MEANS households that meet the criteria for core housing need and spend 50% or more of their income on housing. These households are considered to be in the most severe form of housing need, as they are unable to afford alternative housing options without compromising other basic necessities.

“HOUSING NEEDS REPORT (HNR) MEANS a provincially mandated assessment that identifies current and anticipated housing needs within a municipality or regional district. It must follow the methodology outlined in the Housing Needs Report Regulation (HNRR), commonly referred to as the HNR Method. This standardized approach ensures consistency across communities of varying sizes and contexts throughout British Columbia.

“SUPPRESSED HOUSEHOLD FORMATION MEANS new households that would have formed but are unable to due to a lack of attainable housing options. This includes individuals who remain in shared or overcrowded living arrangements—such as adults living with family members or roommates—not by choice but due to limited housing availability. It also includes individuals who are unable to leave unsafe or unstable environments because there are no suitable or affordable places to relocate. Suppressed household formation reflects unmet housing demand and is a key indicator of housing market constraints.”

Section 10: Appendix 2: Land and Housing Analysis

4. By UPDATING Section 10.3 DEMOGRAPHICS AND GROWTH.

4.1. By REPLACING introductory paragraph with:

“The City of Grand Forks’ population has fluctuated over the past few decades. After strong growth in the early 1980s, population decreased then began to stabilize. In the 1990’s, population grew steadily and peaked in 1997 at around 4,200 residents. This has been followed by a decade of relatively little change in the 2000’s.

The latest data captured via the *2024 Housing Needs Report* states that the population reached 4,112 in 2021, growing by 3.2% between 2011 and 2021 after a decline from 2001 to 2011. However, BC Statistics Population Estimates project a population decline starting in 2026 and continuing through to 2041. This contrasts with the RDKB's projected 6.2% population increase over the same period. Anecdotal evidence from community engagement activities suggests a recent surge in growth, including increased local school enrollment, indicating new families are moving to Grand Forks.

Thus, this OCP must attempt to create a vision to rally excitement and stabilize the downward population trend as well as ensure that growth doesn't outstrip affordability or create other ills of rapid growth."

- 4.2. **By REPLACING HOUSEHOLD COMPOSITION** section Figure 1.1 and Figure 1.2 with

"Figure 10.1 and Figure 10.2."

- 4.3. **By REPLACING HOUSING COSTS** complete section including Figure 10.3 with:

"HOUSING COSTS AND AFFORDABILITY OUTLOOK

Between 2017 and 2023, the cost of home ownership in Grand Forks rose dramatically—by an average of 105% across all housing types. Manufactured homes saw the steepest increase at 138%, followed by single-family dwellings with suites at 117%. While some housing types like duplexes and triplexes showed a slight decrease, this is attributed to limited stock and does not reflect the broader trend of rising prices.

Ownership affordability remains a significant challenge, especially for non-census families such as individuals living alone or single-parent households. These groups often face housing costs exceeding 50% of their income, making homeownership unattainable. Even for median-income couples without children, single-detached homes remain unaffordable, though condominiums and townhouses may be within reach. Only households with multiple income earners—such as census families with children or extended families—can afford most housing types without exceeding the 30% affordability threshold.

Rental housing is also under pressure. As of 2021, the rental vacancy rate was 1.4%, well below the healthy range of 3–5%. City estimates and community engagement suggest the current vacancy rate is below 1%, indicating a severe shortage. Although new purpose-built rental units have been added since 2021, demand continues to outpace supply.

Looking forward, the City must prioritize the development of primary rental market units—those designed and secured for long-term rental use—to ensure housing stability for renters. Expanding rental options and improving affordability will be essential to meeting the needs of a growing and diversifying population, and to support transitions from renting to ownership where feasible.

The OCP will guide future land use and policy decisions to address these affordability challenges, promote diverse housing forms, and ensure that housing growth aligns with community needs and economic realities."

- 4.4. **By REPLACING AFFORDABILITY OF RENTAL UNITS** complete section including Figure 10.4 with:

"According to the 2024 HNR 7.3% of renter households in Grand Forks were in *Core Housing Need* in 2021, meaning they spent 30% or more of their income on shelter costs and did not meet adequacy or suitability standards."

- 4.5. **By REPLACING AFFORDABILITY OF OWNED UNITS** complete section including figure 10.5 with:

“The 2024 HNR reports that 18% of all households in Grand Forks faced unaffordable shelter costs in 2021, equating to approximately 337 households out of 1,870.”

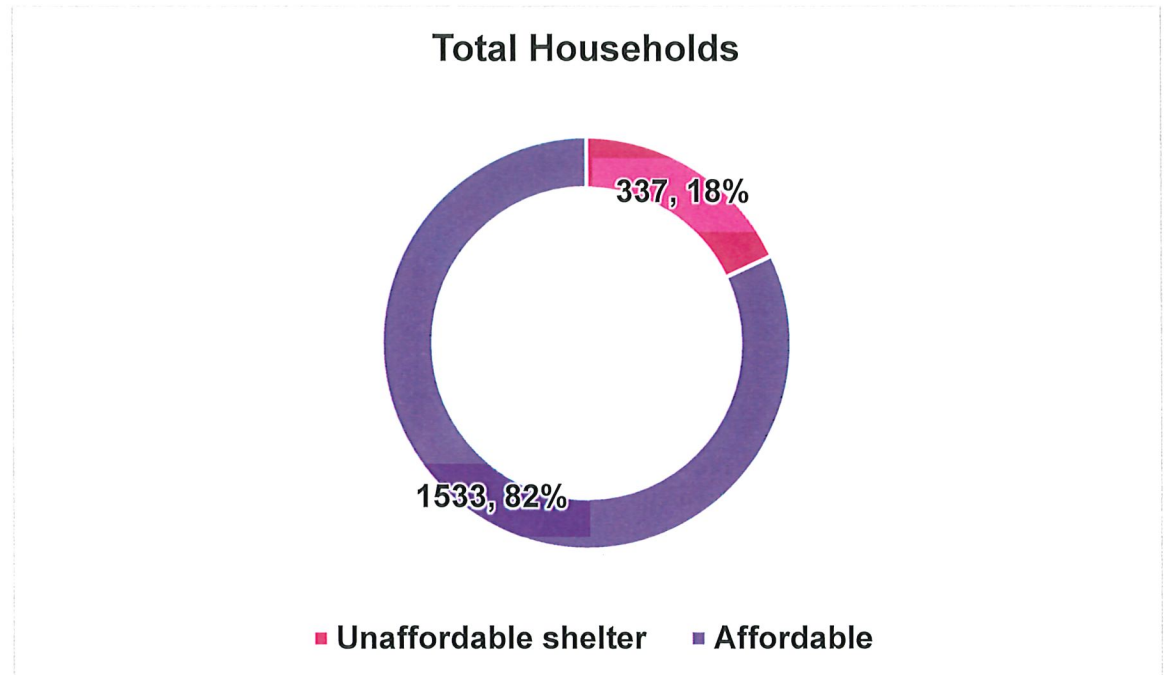


Figure 10.3: 2024 HNR Data – Unaffordable Shelter Costs.”

- 4.6. **By REPLACING PERCENTAGE OWNED AND RENTED** complete section including figure 10.6 with:

“The 2024 HNR indicates that 26% of households in Grand Forks are renter-occupied and 74% are owner-occupied, based on 2021 Census data.

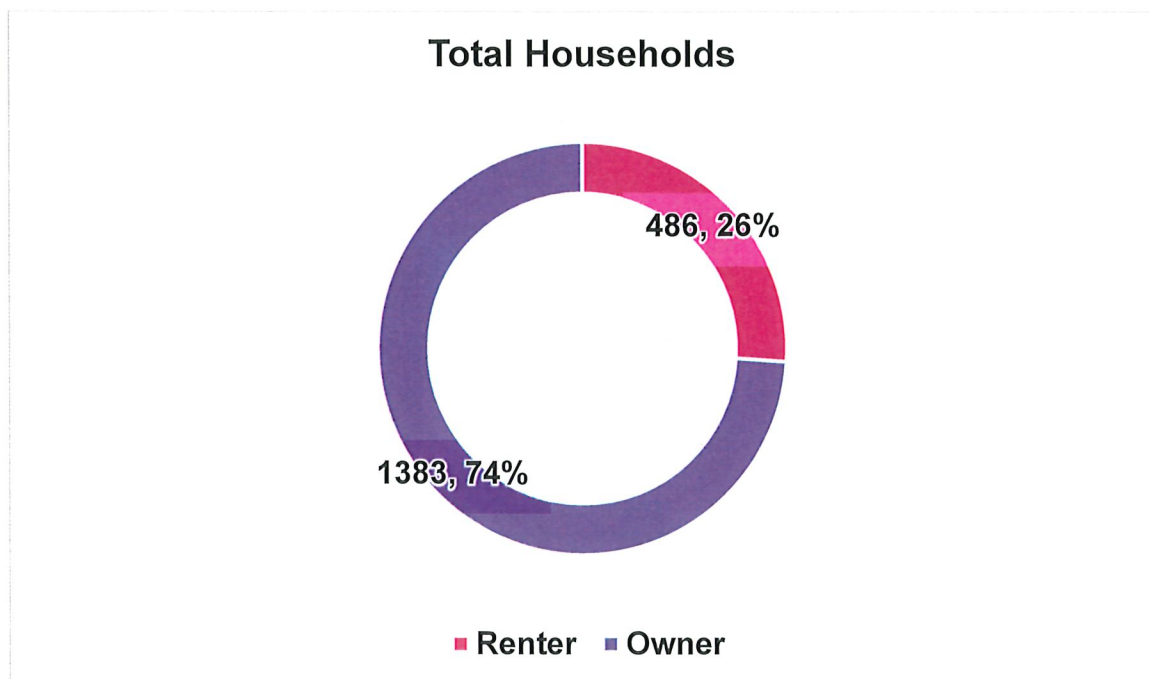


Figure 10.4: 2024 HNR Data – Renter Owner 2021 Census Data.”

4.7. **By ADDING** before IMPLICATIONS section, the following:

“5- and 20-YEAR HOUSING NEED

This policy section is based on the findings of the City of Grand Forks 2024 Housing Needs Report (HNR), prepared by Urban Systems Ltd. in December 2024. The housing need projections were developed using the standardized HNR Method and the BC Housing Needs Report (HNR) Calculator, in accordance with provincial guidelines. The projections span from 2021 to 2041 and are based on 2021 Census data.

To meet the anticipated housing demand and address the current housing crisis, the City of Grand Forks will plan for the development of:

239 new housing units by 2026 (5-year need)

590 new housing units by 2041 (20-year need)

These targets reflect both projected community growth and existing unmet housing needs. Approximately 34% of the total housing need is attributed to anticipated population growth.

Housing Need Breakdown:

The following table summarizes the calculated housing needs:

Component	5-Year Need	20-Year Need
A. Extreme Core Housing Need	15	58
B. Persons Experiencing Homelessness	14	28
C. Suppressed Household Formation	34	137
D. Anticipated Growth	134	201
E. Rental Vacancy Rate Adjustment	2	8
F. Additional Local Demand	40	158
Total New Units Required	239	590

DISCLAIMER ON DATA ACCURACY

The data presented in the *2024 Housing Needs Report* is based on the 2021 Census, BC Housing, CMHC, BC Assessment, and community engagement conducted in November 2024. Due to limitations in data availability for small communities, some figures—particularly those related to rental vacancy rates and homelessness—are based on provincial averages or regional estimates. Additionally, the Canada Emergency Response Benefit (CERB) may have temporarily impacted income data used to calculate affordability metrics.

As such, all figures should be interpreted as estimates and may not fully reflect current conditions. Future updates to the HNR and Census data will provide more accurate insights.”

General

5. This Official Community Plan (OCP) amendment is intended to update the housing policies to reflect the findings and recommendations of the *2024 Housing Needs Report*. It also ensures alignment with the legislative requirements of British Columbia’s Bill 44, which mandates local governments to modernize their housing strategies to better address current and projected housing needs.
6. Any enactment referred to herein is a reference to an enactment of British Columbia and regulations thereto, as amended, revised, consolidated or replaced from time to time.
7. If any section, paragraph or phrase of this bylaw is for any reason held to be invalid by a decision of a Court of competent jurisdiction, such decision will not affect the validity of the remaining portions of this bylaw.

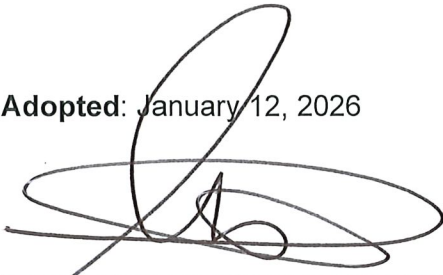
Public Notice posted at City Hall and published in the *Grand Forks Gazette* on November 12 and 19, 2025.

First and Second Readings: November 24, 2025

Public Hearing: December 15, 2025

Third Reading: December 15, 2025

Adopted: January 12, 2026



Mayor – Everett Baker



Kevin McKinnon, Corporate Officer

CERTIFICATE

I hereby certify the foregoing to be a true and correct copy of Bylaw No. 2089-A3, cited as the "Official Community Plan Amendment Housing Needs Report Bylaw No. 2089-A3", as passed by the Municipal Council on the ____ day of _____, 2026.

Corporate Officer of the Municipal Council of the
City of Grand Forks