

Town of Canmore

Comprehensive Housing Action Plan 2011



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Town of Canmore

Comprehensive Housing Action Plan (CHAP) 2011

Introduction

The Comprehensive Housing Action Plan (CHAP) is intended as a document of the Town of Canmore to assist in the coordination of efforts between stakeholders working to provide affordable housing to residents in the community.

The Town of Canmore has been working to address the need for affordable housing since the early 1990's. The various committees, studies and initiatives are well documented in the Town of Canmore Affordable and Entry Level Housing Study (2003). The Canmore Community Housing Corporation (CCHC), formed in 2000, has been the Town's principal response to these many studies, and continues to be at the forefront of the community's efforts to coordinate and promote the development of affordable rental and ownership homes, in the form of Perpetually Affordable Housing (PAH), as it has been since its inception.

In June 2008, Council approved the Comprehensive Housing Action Plan (CHAP). The document identified a range of implementable housing policies and actions to meet the community needs for a broad continuum of housing.

The following stakeholders participated in the development of the CHAP document:

- Canmore Community Housing Corporation (CCHC) as the principal organization in the community responsible for affordable housing programs;
- Bow Valley Regional Housing (BVRH) as the main provider of seniors and social housing in the community;
- Major community builders & developers, i.e. Bow Valley Builders and Developers Association (BOWDA), Spring Creek Mountain Village (SCMV), Stone Creek Properties (SCPI) as major builders of various forms of housing in the community, including some PAH units;
- Canmore Economic Development Authority (CEDA) as the economic development authority for the community with an interest in affordable housing to assist in housing a local workforce;
- Bow Valley Inter-Agency Housing Sub-Group (consisting of health and social service agency representatives) as the group responsible for developing strategies for supporting Bow Valley residents who have difficulty in accessing appropriate housing (new stakeholder for 2011 review); and

- Town of Canmore as the municipal government for the community and as coordinator of the CHAP.

The CHAP recommends that stakeholders periodically reconvene to review progress made on the plan priorities and action items and ensure that the desired objectives are being met. Therefore, stakeholders were reconvened in February and March of 2011 to review and update the CHAP document. This was felt to be an appropriate time for this review, particularly in recognition of the significant changes in the housing market and economic situation since the initial development of the CHAP.

This revised plan includes an updated list of Action Items intended to produce affordable housing in the Town of Canmore. The numbers linked to the Action Items are targets that the stakeholders consider possible to achieve in a 3-5 year time frame. However, they are intended as guides only and not as definitive targets. Actions may result in the targets being exceeded in some areas, but activity in these areas may continue if ongoing monitoring indicates that there is an ongoing, demonstrable community need. The overall target number of affordable housing units remains at 1000 units to be achieved over a period of 10 years.

This Plan is designed to be flexible and responsive and able to adjust to changes in both supply and demand for affordable housing. With the wide range of factors that can affect both supply and demand for affordable housing, ongoing monitoring will provide a basis for these targets to be adjusted periodically to reflect shifting circumstances.

Goals and Objectives

The Comprehensive Housing Action Plan (CHAP) is designed to achieve the following:

- Develop an understanding between stakeholders regarding approaches to address the need for affordable housing in Canmore
- Ensure stakeholders are committed to working collaboratively towards housing solutions that will benefit the entire community
- Develop a list of action items which will result in the provision of approximately 1,000 affordable housing units and as many employee housing beds as possible (in the 2,000 – 2,500 range). The estimated values for employee housing beds have been determined from the current ratio of employees to Gross Commercial Floor Area extrapolated to include all of the new commercial space which could be developed.
- Prioritize a number of these proposed action items
- Identify specific stakeholders responsible for each action item and propose a delivery time frame
- Ensure that all units and beds provided are perpetually affordable, appropriate to people's needs and are adequate and exceed minimum life/safety standards

- Establish a means of monitoring and reviewing implementation to ensure steady and timely delivery of the affordable housing units

Principles

The following principles were established through the Comprehensive Housing Action Plan (CHAP) process:

- Shared community responsibility. The responsibility for delivering affordable housing units does not fall on the shoulders of any single stakeholder, and each stakeholder has a role in that delivery concurrent to its ability.
- Diversity. Affordable housing will be delivered in a range of sizes, tenures, types and locations across the community (not in one or a few areas).
- Effective integration. Every attempt will be made to integrate affordable housing into the existing fabric of the developed community rather than making it visibly distinct.
- Periodic monitoring and measuring. The success of this delivery effort will rest upon the ability of the stakeholders to monitor progress over a multi-year period and make adjustments to ensure consistency.

Action Items

The following constitutes the updated priority listing of Action Items to be undertaken by the stakeholders as a part of a comprehensive and coordinated response, initiated by the Town, to provide perpetually affordable housing in the Town of Canmore. These Action Items were developed by the CHAP Stakeholder Group over a series of meetings held at the request of the Town in February and March of 2011.

The Action Items have been separated into two tables, the first listing those items that are designed to produce actual numbers of units, and the second, listing those action items that will direct policy development around new housing initiatives. The action items in each table have been prioritized by the stakeholders, with those action items that are currently underway or having existing policy direction listed first. The tables also document the partners who have been identified as best able to lead these actions and the general time frame for execution. The time frames have been identified as being short term (1-2 years), medium term (3-5 years) and long-term (5+ years). The Production Based Action Items table also includes a column which identifies the anticipated number of affordable housing units that will be developed in a 3-5 year time frame. In addition, a current status/comments section has been added to provide detail, for example, on progress made to date on some action items.

Some of the Action Items also include a Funding Source section which indicates how the action items may be funded. The partners will be responsible for developing and managing the Funding Sources suggested.

Production Based Action Items

Priority	Action Items	Who	When	#s of Units	Current Status/ Comments
1	Create PAH Units through the Development of Partnerships				
	CCHC is developing a three to five year implementation plan for future Perpetually Affordable Housing development. This plan is to include an inventory of developable lands owned by CCHC and the Town, identify demand for affordable housing and identify options for development including partnerships, financing, use of incentives, alternate construction methods and programming to meet the identified demands and to inform affordable housing development.	CCHC	Short-Term and On-going	To be determined	Initial work has commenced
FUNDING SOURCE: PAH Reserve Fund, CCHC line of credit from the Town and Provincial grants					
2	Employee Rental Housing Program				
	<p>a. Review and consider options for an employee housing program, including:</p> <ul style="list-style-type: none"> • linkages to development permit approvals; • a possible surcharge on property tax assessments; • partnership models where partnerships are developed between the Town and private employee housing developers; • Land Use Bylaw amendments regarding employee housing in residential areas or lodging houses. <p>Employee housing would need to be a perpetual asset and be</p>	Town of Canmore to develop the policy with advice from CCHC, CCHC to develop and administer the program	Medium-Term	14, 6-bedroom units (84 beds in total)	Working session with Council and CCHC needed to determine policy direction for program

	defined, as it would likely cover a broader spectrum than staff housing has traditionally covered, for example, dormitory style, shared bedroom apartment units.				
	b. Review existing employee linkage requirements (e.g. Three Sisters, Silvertip, Spring Creek) to ensure clarity and with respect to the outcome of 2(a).	Town of Canmore			This item to follow 2(a).
3	Social / Subsidized Housing				
	Investigate opportunities for provision of social housing in the Bow Valley. Steps to achieve this include:			10 units	
	a. Define social housing needs in the community by creating a customer profile and identifying the types of units that would be suitable.	Bow Valley Inter-Agency Housing Sub-Group	Short-Term		
	b. Research best practices related to the provision of social housing and define the potential support programs that would be required.	Bow Valley Inter-Agency Housing Sub-Group	Short-Term		
	c. Identify existing resources available and possible funding sources for support programs and housing units.	Bow Valley Inter-Agency Housing Sub-Group	Medium-Term		
	d. Consider all housing options including landlord incentive programs, construction of new developments and use of existing units. Source out suitable sites for these programs.	Bow Valley Inter-Agency Housing Sub-Group and Town of Canmore	Medium-Term		
	e. Review the information that has been gathered to determine next steps and recommendations.	Bow Valley Inter-Agency Housing Sub-Group, BVRH and Town of Canmore	Medium-Term		
FUNDING SOURCE: Provincial funding and other grants					
4	Construction of Level III Seniors Housing				
	a. Explore options around the construction of a level 3 assisted living project for seniors. Currently, there are level 2 facilities	BVRH	Medium-Term	50 units	BVRH considering this

	at the Lodge or long-term care facilities at the hospital. Level 3 facilities are not available in the Valley and result in seniors leaving the community.				item at present.
	b. Work with the private sector to facilitate the development of senior's housing that has an affordable component and satisfies unmet needs in the community.	Town of Canmore in consultation with CCHC			
FUNDING SOURCE: Provincial funding and other grants					
5	Affordable Market Rental Program				
	The Town should work collaboratively with developers and builders that seek to create new market rental units, provided there is some reassurance that there would be some security of tenure. The provision of any financial incentives would trigger the need to consider occupancy restrictions of some sort.	Town of Canmore	On-going		
FUNDING SOURCE: No direct funding required					
6	Acquisition of Market Units				
	CCHC may consider the purchase of market residential or commercial accommodation units that are listed for sale when the cost (per square foot of the unit) of acquisition is less than the comparable cost of construction of a similar unit. The acquired market units would either be sold or rented as part of the PAH Program. Re-zoning of some properties may be required in order to allow for permanent residency.	CCHC and the Town of Canmore	Medium-Term	45 units	
FUNDING SOURCE: PAH Reserve Fund, CCHC line of credit from the Town and Provincial grants					

Policy Based Action Items

Priority	Action Items	Who	When	Current Status / Comments
1	Sustainable Funding Formula			
	Review the current municipal funding formula in consideration of all affordable housing needs, including PAH and other initiatives, to ensure that the collection of funds is adequate and tied to identified needs. Consider in relation to Items #1, #2 and #6 of the Production Based Action Items, and Items #4 & #7 of the Policy Based Action Items.	Town of Canmore and CCHC	On-going	
FUNDING SOURCE: No direct funding required				
2	Amend the SSR Process with Respect to Amenity Provision			
	Amend the current SSR process to more clearly define what community benefits an application is expected to demonstrate. Weight these benefits to encourage the provision of PAH.	Town of Canmore	Short-Term	Underway with the development of the SSR foot-printing initiative
FUNDING SOURCE: Town of Canmore operating budget				
3	Fast Tracking Approval Process			
	Amend administrative processes in the Planning and Development Department to ensure that PAH and employee housing projects are expedited and processed as fast as possible.	Town of Canmore	On-going	
FUNDING SOURCE: Town of Canmore operating budget				

4	Incentives for Development of Affordable Housing Units			
	Develop and implement a policy which outlines possible incentives for the development of affordable housing units, including:	Town of Canmore and CCHC		
	a. Secondary Suites - Incentives could include tax deferrals, tax breaks, assessment freezes, homeowner grants or a modification in parking standards.		Short- Term	Suites added as uses in R1 Districts in the revised LUB
	b. Employee Housing Units - Incentives could include tax deferrals, tax breaks or payment of cash-in-lieu options.		Medium- Term	Employee housing proposed to be added as a possible use in industrial districts.
	c. PAH units - Incentives could include tax deferrals, tax breaks, or payment of cash-in-lieu options.		Long- Term	
FUNDING SOURCE: Incentive costs to be determined by details of the policy.				
5	Evaluate Alternative Construction Methods			
	Partnerships and stakeholders should evaluate and test new and innovative methods of construction such as pre-fabricated units, modular construction and manufactured homes that have the potential to substantially reduce the cost of construction per square foot.	CCHC and the Town of Canmore	Medium- Term	
FUNDING SOURCE: Town of Canmore and CCHC operating budgets				
6	Model to Assist Employees to Acquire Housing			
	Act as a resource for businesses to assist them in setting up their own employee housing assistance programs, which may include a down payment assistance program for potential employees.	CCHC and the Town of Canmore	Long- Term	
FUNDING SOURCE: Town of Canmore and CCHC operating budgets				
7	Acquire Remaining Provincial Lands			
	Conduct an evaluation of remaining developable lands owned by the Province and then seek to have these transferred from the	Town of Canmore	Long-Term	Development of Palliser Village due to

	Province for development of affordable housing (in projects that may have PAH and market units) (e.g. Wapiti Tents site).			land transfer from Province
FUNDING SOURCE: Town of Canmore reserves				
8	Planning of Silvertip/EHD Lands			
	The Town and Stone Creek Properties should complete the master planning process for the lands proposed for Silvertip employee housing and affordable housing along Palliser Trail (in projects that may have PAH and market units) so that development of the lands can commence.	Stone Creek Properties Inc., the Town and CCHC	Long-Term	
FUNDING SOURCE: Stone Creek Properties and Town of Canmore Capital Budget (PAH Reserve Fund and Provincial grants)				
9	Review Role of Hostel in Housing Spectrum			
	Monitor the role of the existing hostel in meeting the need for short term accommodation/transitional housing for those first arriving in the community, and whether or not additional spaces are needed.	Bow Valley Inter-Agency Housing Sub-Group	Long- Term	
FUNDING SOURCE: Town of Canmore operating budget				
10	Accessing More Government Funds			
	Undertake research to discover what affordable housing funding sources and programs are available and then distribute this information.	Town of Canmore and CCHC	Long- Term	
FUNDING SOURCE: Town of Canmore and CCHC operating budgets				
11	Broad Spectrum Affordable Housing Review			
	CCHC to investigate alternative programming to meet any gaps where the existing PAH Programs are not currently meeting the need and/or demand for affordable housing or the transition through the housing continuum.	Town of Canmore and CCHC	Long- Term	

FUNDING SOURCE: Town of Canmore and CCHC operating budgets				
12	Redevelopment Planning			
	Examine existing zoning and the potential for redevelopment in low density single family areas with the intent of looking at opportunities for the creation of PAH units.	Town of Canmore and CCHC	Long-Term	
FUNDING SOURCE: Town of Canmore capital budget				
13	Redefine Entry Level Housing			
	Review land use districts in the Land Use Bylaw that contain reference to entry-level housing provisions. When opportunities arise, re-negotiate the agreements around these provisions.	Town of Canmore	Long- Term	
FUNDING SOURCE: Town of Canmore operating budget				

Monitoring, Measuring and Implementation

1. An annual report will be prepared by the Town, with input from the stakeholder’s group, and submitted to Council. This report will outline the timelines and action items contained in the CHAP that have been met and the current status of those action items that are on-going.
2. An inventory of social housing, PAH (rental and ownership) and employee housing units (unprotected and protected through some form of restrictive covenant) and level of vacancy rates shall be maintained by the Town and CCHC and annually compared to the previous year’s totals. See Appendix 1 for the 2007-2010 Inventory of PAH Units.
3. CCHC should conduct ongoing monitoring to determine the need/demand for PAH units and the type of PAH units that are required.
4. An annual employer survey should be conducted by the Town and CEDA to determine the need/demand for employee housing beds and the type of employee housing units that are required.

5. Every 2 – 3 years, or as determined by the CHAP stakeholder group, the stakeholder group shall reconvene to review and evaluate progress with respect to the Plan objectives. Should there be substantive deviations from the timelines outlined in this Plan, then the stakeholders shall reconvene to re-evaluate the plan priorities and action items to determine how adjustments can be made to reach the desired objectives. At that time, any recommendations may be made to Council with respect to the Plan, its action items and objectives.

Glossary of Terms

Affordable Housing is housing that does not cost more than 35% of a household's gross income regardless of where they live, and that does not compromise an individual's ability to meet other basic needs, including food, clothing and access to education.

Assisted Living is a supportive living facility that provides the managed delivery of health and personal care services within a residential environment or setting. Higher staffing levels in assisted living facilities enable health care and social support to be provided to residents with higher care needs offering an alternative to traditional long-term care.

Employee refers to a person who is primarily employed by an employer within the municipal boundaries of the Town of Canmore. For the purpose of this definition, a person is primarily employed if that person is performing, or is reasonably expected to perform, the services of an employee for an employer, for a minimum of an average of twenty (20) hours per week. The employee shall not be the same person as the employer. This may be allowed at the discretion of the approving authority.

Those individuals that can provide written proof of continuous residency (through such means as lease or rental agreements) within the Town of Canmore for at least twenty-four (24) continuous months and that are primarily employed by an employer within the boundaries of the M.D. of Bighorn (west of (and including) the hamlet of Seebe), the Town of Banff and Banff National Park, shall be considered as an eligible employee, and able to occupy a unit in an approved employee housing project.

Employee Housing means one or more dwelling units used exclusively for the residence of employees and members of their family.

Entry Level Housing means private market housing provided at the lowest cost that the builder will provide without any direct or indirect subsidies to an occupant.

Lodging House means the use of a dwelling unit for residential purposes by more than three (3) persons who do not constitute a "family" within the meaning of the Land Use Bylaw.

Market Housing (Private) means housing built and sold or rented on the open market at the prevailing market sales or rental price for the area. Except for market forces, the price of private market housing is not directly related to area household incomes.

Non-Market Housing is housing subsidized through government or non-profit programs for families and individuals who cannot afford to rent or buy market housing.. Most non-market housing receives a subsidy of one form or another.

Perpetually Affordable Housing is a range of housing types that shall be maintained as a Canmore resident’s permanent primary residence, available to eligible persons at below market purchase prices and rental rates.

PAH shall be restricted by occupancy, resale price, and buyer or tenant eligibility criteria.

PAH rental rates shall be established at a minimum of 10% less than the local market rate.

PAH units for ownership or for rent shall be no smaller than the following size criteria:

Minimum Unit Size by Type

Bachelor Suite	400 sq. ft.	37 m ²
One-Bedroom Apartment	550 sq. ft.	51 m ²
Two-Bedroom Apartment	700 sq. ft.	65 m ²
Two-Bedroom Townhouse	750 sq. ft.	70 m ²
Three-Bedroom Apartment	900 sq. ft.	84 m ²
Three-Bedroom Townhouse	950 sq. ft.	88 m ²

PAH households should spend no more than 35% of their gross household income on their housing costs.

- a) Housing costs for home owners shall include mortgage payments, property taxes, heating costs and a share of condo fees;
- b) Housing costs for renters shall include rent and heating costs.

The purchase price of ownership PAH shall be affordable to households earning up to a maximum of 120 percent of Area Median Income (AMI), based on recommended Gross Debt Servicing (GDS) ratios.

The rental rate for rental PAH shall be affordable for households earning up to a maximum of 100 percent of Area Median Income (AMI), based on recommended Gross Debt Servicing ratios.

Secondary Suite means development consisting of an ancillary, self-contained dwelling unit located in a structure in which the primary use is a single family dwelling unit. A secondary suite has an entrance separate from the entrance to the primary dwelling unit, either from a common indoor landing or directly from the exterior of the structure, and may be connected by an interior door directly connecting the primary dwelling unit to the secondary suite. Exterior access to the secondary suite is subordinate in both size and appearance to the access of the primary dwelling unit.

Social or subsidized Housing is government or non-profit supported accommodation for people with low to moderate incomes, where the rent paid by the occupant is directly related to their income. Forms of subsidies include direct housing subsidies, public housing, rent supplements and some forms of co-operative and private sector housing.

Supportive Living is an approach for providing services within a housing environment. It provides a home-like setting where people can maintain control over their lives while also receiving the support they need. The Government of Alberta has defined four levels of supportive living: residential level, lodge level, assisted living, and enhanced assisted living. These facilities offer increasing levels of hospitality and personal care support services to match the needs of residents. The buildings are specifically designed with common areas and features to allow individuals to "age in place." Supportive living promotes residents' independence and aging in place through the provision of services such as 24-hour monitoring, emergency response, security, meals, housekeeping, and life enrichment activities. Publicly-funded personal care and health services are provided to supportive living residents based on their assessed, unmet needs.

Transitional Housing means housing provided for a stay of anywhere between 30 days to two or three years. Transitional housing provides access to services and supports needed to help individuals improve their situation, and is viewed as the first step up from homelessness.

Additional Terms of Interest

Absolute Homelessness means those individuals and families without any physical shelter, living rough, couch-surfing, tenting, illegally camping or in emergency shelters/transitional housing.

Accessible Housing means housing that is physically adapted to the individuals who are intended to occupy it, including those who are disadvantaged by age, physical or mental disability or medical condition.

Adequate Housing means housing that is habitable and structurally sound, and that provides sufficient space and protection against cold, damp, heat, rain, wind, noise, pollution and other threats to health.

At Risk of Homelessness means those individuals and families living in spaces that:

- Do not meet minimum health and safety standards
- Do not offer security of tenure, personal safety and/ affordability.
- Require more than 50% of income.

Average Household Income means the value obtained by adding up the total income of all households and dividing this sum by the number of all households.

Co-operative Housing means controlled by the members of the co-op, which is run by a board of directors. There is no outside landlord. In most cases, all residents of the co-op become members and agree to follow certain by-laws, and work together to keep their housing well-managed and affordable. Residents pay a monthly charge that is set by the co-op in its annual budget. In some countries, co-ops get government funding to support a rent-geared-to-income program for low-income residents. In addition to providing affordable housing, some co-ops serve the needs of specific communities, including seniors, people with disabilities and artists.

Core Housing Need is a measure of housing need. Core housing need reports on the number of households in a community who unable to find housing that is suitable in size, in good repair and affordable without spending 30 per cent or more of their income on housing.

Emergency Shelters: Emergency shelters provide single or shared bedrooms or dormitory type sleeping arrangements with varying levels of support to individuals. Emergency shelters respond to homelessness but are not a long-term solution.

INALH (In Need At Least Half) refers to households who are in core housing need and who are spending at least half of their income on housing. These are households who face extreme affordability challenges and who are considered to be at increased risk of homelessness.

Low Income Households refers to households with incomes which are below 50% of the median income for the area.

Low to Moderate Income refers to households with incomes which are between 50% and 80% of the median income for the area.

Median Household Income refers to household income value at which 50% of the households will have incomes greater than that income value and 50% of households will have incomes less than that income value. This is different from average household income.

Moderate Income refers to households with incomes which are between 80% and 120% of the median income for the region.

Moderate and Above Income refers to households with incomes which are above 80% of the median income for the region.

Non-Profit Housing is housing that is owned and operated by non-profit housing providers. This housing is typically built through government funded housing supply programs.

Public Housing is a form of housing tenure in which the property is owned by a government authority, which may be Federal, Provincial or Municipal.

Rent Geared to Income means any financial assistance provided so that a receiving household can pay rent based on their income.

Social Housing is an umbrella term referring to housing which may be owned and managed by the state, by non-profit organizations, or by a combination of the two, usually with the aim of providing affordable housing. It includes public housing as well as non-profit housing and typically rent is geared to income.

Special Needs Housing means housing with special features to make it accessible to a person with physical disabilities, or housing that provides provincially-funded support services to help a person live independently.

Supportive Housing: Supportive housing includes on-going supports and services to assist those who cannot live independently for a variety of reasons, including, mental illness, addiction issues and/or other disabilities. The relationship between the resident and landlord is generally governed by the Provincial legislation. The following sub-categories of supportive housing are as follows:

Mental Health Supported Housing

This housing serves individuals with mental health issues, and may provide additional supports such as life skills training and supportive counseling.

Addictions Supported Housing

This housing serves individuals in recovery from addiction who want to live in an alcohol and drug free environment.

Low Barrier Housing (Housing First)

“Housing First” is a model that provides stable housing and support services to individuals who may or may not yet be engaged in treatment for addiction and/or mental health issues. Low barrier housing supports people to achieve greater self-sufficiency and housing stability while moving people out of homelessness.

Appendix 1

2007 - 2010 Inventory of PAH Units

Inventory of PAH Units 2007 - 2010						
Projects and Year Occupancy Granted	Sizes and Numbers of Units					Total Units
	Studio	1-bdrm	2-bdrm	3-bdrm	4-bdrm	
2007						
Mineside Court			13	4		17
Coyote Ridge			4	8		12
					2007 Total	29
2008						
Moraine Ridge - SCMV		1	3			4
Glacier Rock Lodge - SCMV		1	6			7
Mountain Haven Co-op (Rental and Equity)		3	18	19	4	44
					2008 Total	55
2009						
Palliser Village (Rental)	8	28	20	4		60

					2009 Total	60
2010						
Riverdale Centre		1				1
					2010 Total	1
Total Units from 2007 - 2010						145