



# Town of Canmore Comprehensive Housing Action Plan

June 18, 2008

## Introduction

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, formed in 2001, has been coordinating and promoting the development of affordable homeownership in the form of Perpetually Affordable Housing (PAH) since its inception. Private sector owners and businesses have supplied the bulk of the rental housing stock.

In March 2008, Canmore Council approved a Terms of Reference for a Comprehensive Housing Action Plan (CHAP) to identify a range of implementable housing policies and actions to meet the community needs for a broad continuum of housing.

The Comprehensive Housing Action Plan (CHAP) has identified the following stakeholders:

- Canmore Economic Development Authority (CEDA)
- Bow Valley Regional Housing (BVRH)
- Town of Canmore
- Major community builders & developers (Three Sisters Mountain Village (TSMV), Stone Creek Properties (SCPI), Spring Creek Mountain Village (SCMV))
- Canmore Community Housing Corporation (CCHC)

This plan outlines the Action Items required to produce PAH and employee housing over a period of 10 years.

The numbers contained in the Plan are targets that the stakeholders believe are possible to achieve through the Action Items proposed. They are intended as guides 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.

This Plan is designed to be flexible and responsive, and able to adjust to changes in both supply and demand for PAH and employee 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 be adjusted periodically to reflect shifting circumstances.

## Goals and Objectives

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

- The construction of approximately 1,000 PAH units and as many employee housing beds as possible (in the 2,000 – 2,500 range)
- Ensure that all units and beds provided are perpetually affordable, appropriate to peoples needs and exceeding minimum life/safety standards
- Obtain commitments from stakeholders that they will work collaboratively towards housing solutions that will benefit the entire community
- Reach agreement on an estimate of the magnitude of the affordable housing need in Canmore
- Produce actions to provide the number of units required in a specified time frame
- Prioritize these action items
- Estimate the potential number of PAH units and employee housing beds for each action item
- Assign responsibility for each action to specific partners and confirm a delivery time frame
- 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 partner assumes a role in that delivery.
- 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).
- Seamless integration. Every attempt will be made to integrate affordable housing into the existing fabric of the developed community rather than making it visibly distinct.
- Regular implementation and monitoring. 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 constitute the priority listing of action items to be undertaken by the stakeholders as a part of a comprehensive and coordinated response to providing 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 Canmore Civic Centre in May and June of 2008. The meeting notes are attached as Appendix 5.

The Action Items are listed and described in order of their priority and potential to produce results. This potential is expressed as a number of dwelling units for Perpetually Affordable Housing (PAH) and as a number of beds for the Employee Rental Housing. The last two columns indicate the partners who have committed to lead these actions and the time frame for execution.

Finally, the Funding Source section for each Action Item indicates how it will be funded. The partners will be responsible for developing and managing the Funding Source.

Priority Number	Action Item / Policy	PAH Units Created	Employee Rental Housing Created (beds)	Who?	When?
1	Employee Rental Housing Linkage Program Develop and implement an amendment to the Land Use Bylaw that requires the developers of commercial properties to provide employee housing at the same time as the commercial space is developed. There is an acute need to apply this program to the redevelopment potential of existing commercial areas. See Appendix #2 for draft policy details.		600 beds	Town of Canmore to draft an amendment to the Land Use Bylaw.	Policy Draft - Summer 2008  Policy Adoption - October 2008
FUNDING SOURCE: Cost neutral to the Town					
2	Existing Linkage requirements e.g. Three Sisters, Silvertip, Spring Creek Possible review of these requirements to ensure clarity and consistency, following Action #1.		1000 – 1500 beds	TSMV, SCPI, SCMV	Concurrent with development
FUNDING SOURCE: Cost neutral to the Town					

3	<p><b>Development (Density) Bonus Incentives</b>                  Develop and implement municipal policy or regulations that provide incentives to builders and developers to provide PAH units (in projects that have PAH and market units), through variances to regulations and standards, or possibly through tax breaks or deferrals for the PAH units provided. See Appendix 3 &amp; 4 for draft policy details.</p>	150 units	1	<p>CCHC to provide working definition of PAH and specifications and guidelines</p> <p>Town of Canmore to draft policy in conjunction with the development industry</p>	<p>Third quarter 2008</p> <p>Policy Draft – Summer 2008</p> <p>Policy Adoption – October 2008</p>
<p><b>FUNDING SOURCE:</b> No additional funding required</p>					
4	<p><b>Build Units through Partnerships with and within the private sector</b>                  All sectors of the community should be facilitating and engaging in partnerships and contracts that result in the creation of affordable housing. The Town takes the lead (in providing land) and CCHC is to facilitate construction of units.</p> <p>a. Town and CCHC utilizing third party construction contractors                  Town and CCHC with non-profit organizations</p> <p>b. Town with employee housing builders                  Businesses with employee housing builders</p> <p>c. Construct a new modular / manufactured home development utilizing innovative and alternative designs</p>	480 units		<p>Town of Canmore to lead with CCHC in establishing partnerships / contracts</p> <p>Businesses / Builders</p> <p>Town of Canmore to lead with CCHC in establishing partnerships / contracts</p>	<p>Begin immediately, partner and build for all components</p> <p>Planning for Action 4(c) underway by the second quarter of 2009</p>
<p><b>FUNDING SOURCE:</b> PAH Reserve Fund, CCHC line of credit from the Town and Provincial grants</p>					

<p>5</p>	<p><b>Incentives for Accessory Suite Creation</b>                  Create and implement municipal legislation that facilitates the creation of new accessory suites (basement, main floor, second floor, garage, garden). Amend current regulations so that (owner occupied) suites (with maximum sizes) are allowed in most if not all residential land use districts. This will allow for the legalization of existing illegal suites. Possibly follow the permitting process that has been established for B&amp;B's.</p> <p>Incentives could include homeowner grants, tax deferrals or breaks, modification of parking standards and would be tied to the provision of PAH equity or rental units</p>	<p>50 units</p>		<p>Town of Canmore to draft amended regulations, incentives and a Land Use Bylaw amendment</p>	<p>Regulation Draft – Fourth quarter 2008</p> <p>Adoption – Second quarter 2009</p>
<p><b>FUNDING SOURCE:</b> Cost neutral for legislative changes. Incentive costs to be determined by policy details (PAH Reserve Fund, Provincial grants)</p>					
<p>6</p>	<p><b>Mixed Use Building Regulations and Incentives</b></p> <p>a. Current Land Use Bylaw regulations should be amended to allow for PAH and employee housing units to be retrofitted or constructed in any under utilized IND-1, IND-2, TBD or TID district, where the upper floors of industrial buildings are marginally useful for industrial purposes (in projects that have PAH and market units). Modification of parking standards shall be included to facilitate such development. (Action 8(a) is a subset of this Action)</p> <p>b. Incentives (non-fiscal) could be introduced through Land Use Bylaw amendments to encourage the construction of affordable housing on the second and third floors above retail and similar commercial uses (in</p>	<p>25 units</p>	<p>250 beds</p>	<p>a. Town of Canmore</p> <p>b. Town of Canmore</p>	<p>a. Third quarter 2009 draft, approval first quarter of 2010 (Issue to be introduced as part of the MDP review)</p> <p>b. Include in 2009 general re-write of the Land Use Bylaw (Issue to</p>

	projects that have PAH and market units). Modification of parking standards shall be included to facilitate such development.				be introduced as part of the MDP review)
<b>FUNDING SOURCE:</b> Cost neutral to the Town					
7	<b>Review of the Current Social Housing Inventory</b> Examine the current BVRH housing stock, particularly with respect to single detached dwellings to determine if it is appropriate and fills a housing need in the community, and determine if these single family units could be better allocated or managed or altered or swapped for a more appropriate housing inventory.	20 units		BVRH & CCHC prepare evaluation  BVRH to reallocate units as determined	Second half 2008  Through 2009
<b>FUNDING SOURCE:</b> Provincial grants and funds					
8	<b>Additional EHD Zoning</b> Review undeveloped lands to propose new location(s) for additional (restricted) Employee Housing District (EHD) zoning (projects that have employee and market units). a. Town of Canmore to determine if the owners of vacant land in the TID district are interested in rezoning their lands. b. Town of Canmore to review other possible lands for rezoning to EHD and lead the rezoning process. c. Town of Canmore to consider and review other applications submitted by land owners.		150 beds	a. Town of Canmore  b. Town of Canmore  c. Town of Canmore	a. By second quarter 2009  b. By fourth quarter 2009  c. Ongoing
<b>FUNDING SOURCE:</b> Cost neutral to the Town					

9	<p><b>Planning of Silvertip/EHD Lands</b>                  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.</p>	Included above	Included above	Stone Creek Properties Inc., CCHC and the Town	<p>Stone Creek to prepare a Terms of Reference by the third quarter of 2008</p> <p>Town to adopt the project in the 2009 capital budget by the first quarter of 2009.</p> <p>Project planning work to commence by March 2009.</p>
<p><b>FUNDING SOURCE:</b> Stone Creek Properties and Town of Canmore Capital Budget (PAH Reserve Fund and Provincial grants)</p>					
10	<p><b>Acquire Remaining Provincial Lands</b>                  Conduct an evaluation of remaining developable lands owned by the Province and then seek to have these transferred from the Province for development of affordable housing (in projects that may have PAH and market units) (e.g. Palliser site for housing above commercial, Wapiti Tents site).</p>	100 units	Impact unknown at present time (possibly hundreds)	Town of Canmore	Fourth quarter 2009
<p><b>FUNDING SOURCE:</b> Lands can be obtained from the Province at nominal cost</p>					
11	<p><b>Redevelopment Planning</b>                  Undertake comprehensive redevelopment and rezoning plans for existing low density single family areas to increase density for more PAH and affordable housing (in projects that may have PAH and market units).</p>	25 units		Town of Canmore CCHC	Timing dictated by pending Canmore Community Sustainability Plan (MDP)
<p><b>FUNDING SOURCE:</b> Town of Canmore capital budget</p>					

12	<b>Special Needs Community Living Space</b> Find a location and construct a housing project for special needs persons with community spaces and support services,	10 units		Town to conduct a needs assessment in conjunction with BVRH	2009
FUNDING SOURCE: Provincial funding and other grants					
13	<b>Construct Special Needs Transitional Housing</b> Define what is most needed in terms of special needs housing in a transitional sense (e.g. supported living that will provide people the skills to move into non-social housing) and then pursue partnerships to construct the model need, e.g. YWCA.	10 units		Town to conduct a needs assessment in conjunction with BVRH	2009
FUNDING SOURCE: Provincial funding and other grants					
14	<b>Construct Level 3 Seniors Housing</b> Find a location and construct a level 3 assisted living project for seniors. Currently there are level 2 facilities at the Lodge or level 4 facilities at the hospital. Level 3 facilities are missing and result in seniors leaving the community as level 3 facilities are not available in the Valley.	25 units		BVRH Funding model for land acquisition  Planning  Construction	2008 - 2009  2012  2014
FUNDING SOURCE: Provincial funding and other grants					
15	<b>Model for Businesses to Assist Employees to Acquire Housing</b> Research and distribute information on financial business models and practices / programs that businesses can use to assist their employees in finding market or affordable housing, e.g. down payment assistance, buy down of interest rates and CMHC fee removal.	20 units		CCHC / CEDA Research to commence  Summary document to be provided	First quarter of 2009  Fourth quarter of 2009



FUNDING SOURCE: Cost neutral to the Town					

16	<b>Investment Model Options</b> Research and distribute information on investment options for investing in PAH projects.	10 units		CCHC Research to commence  Summary document to be provided	First quarter of 2010  Fourth quarter of 2010
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FUNDING SOURCE: Cost neutral to the Town					
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17	<b>Acquisition of Market Units</b> CCHC should purchase market 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 that unit. The acquired market units would either be sold as PAH units or rented as PAH rental units. For example, if multi family market units are being sold for \$200 per square foot and the comparable cost of construction is \$225 per square foot, then it would be reasonable to consider purchasing the unit for conversion to PAH.	25 units		CCHC	Immediate and ongoing
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FUNDING SOURCE: PAH Reserve Fund, CCHC line of credit from the Town and Provincial grants					
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18	<p><b>Conversion of Visitor Accommodation Units</b>                  If CCHC is able to acquire market visitor accommodation units as outlined under the "Acquisition of Market Units" action item, then the units should be rezoned by the Town to allow for the acquired visitor accommodation to be used for permanent residency as PAH units.</p>	25 units			
<p><b>FUNDING SOURCE:</b> PAH Reserve Fund, CCHC line of credit from the Town and Provincial grants</p>					
19	<p><b>Affordable Market Rental Program</b>                  The Town should give serious consideration to approving any application that seeks to create market rental units, provided there is some reassurance that there is security of tenure. The provision of any incentives should trigger the need to consider restrictions of some sort.</p>	Market rental units		Town of Canmore	Ongoing
<p><b>FUNDING SOURCE:</b> <i>Undetermined at this time</i></p>					
<p><b>TOTALS</b></p>					
		975 units	2000 - 2500 beds		

## OTHER ACTION ITEMS

These are the remaining action items identified by the CHAP stakeholders. They have not been assigned any priority, time line, responsibility or resources. It is intended that once action items are completed from the above list, new items can be drawn from the remaining items below, in the manner of a menu. This will avoid the need to comprehensively revisit a new list of action items as the plan is implemented and evaluated. It will however, be possible, to remove or add items as part of a periodic review.

A number of these initiatives are already underway or under consideration through the Town and CCHC, including

- Evaluating Alternate Construction Methods
- Review of PAH Eligibility Criteria;
- Accessing More Government Funds
- Increase Residential Demolition Permit Fees

Work on these initiatives will continue, regardless of the schedule indicated above, as resources allow.

### **20. Evaluate Alternate 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.

### **21. Review PAH Eligibility Criteria**

Review and amend the current CCHC PAH eligibility criteria to fill gaps that exist between current PAH units and market units, to ensure that a complete socio-economic profile is being housed and kept in the community. Currently there are some income groups that cannot afford market housing but are not eligible for PAH, and so are excluded.

### **22. Stratify Affordable Housing**

CCHC would review the design of PAH projects to ensure that unit types provided cover a wide economic spectrum. Ensure that there are different styles, forms and appearances to appeal to a wide variety of socio-economic groups, and to ensure that there are no “gaps” between PAH and the lower end of the market spectrum.

### **23. Redefine Entry Level Housing**

Review and amend the current definition of Entry Level Housing to make it more meaningful from an affordability point of view.

### **24. Sustainable Funding Formula**

Review the current municipal funding formula of the Town’s PAH Reserve Fund for CCHC and PAH to first define the funding needs and then ensure that collection of funds are tied to needs.

### **25. Construct an Additional Hostel**

Find a location for another hostel facility for short term accommodation / transitional housing for those first arriving in the community. Consider approaching the Province in this regard with respect to the Alberta Tourism site on Bow Valley Trail.

### **26. Accessing More Government Funds**

Undertake research to discover what affordable housing funding sources and programs are available and then distribute this information.

**27. Real Estate Transfer Tax**

Develop and implement a voluntary real estate transfer tax through the real estate industry to limit the re-sale / flipping of units, and to limit speculation and capture the benefits of speculation and recycle these into the funding formula.

**28. Increase Residential Demolition Fees**

Increase fees for residential demolition permits and recycle these fees into the Town's PAH Reserve Fund.

**29. 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.

**30. 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.

**31. Allow PAH Units to be Purchased by Businesses**

Amend the eligibility requirements for PAH to allow a business to purchase a unit that they could then use to house their staff.

**32. Suite Subdivision**

Review and amend the Town's Land Use Bylaw to allow for suites in single family homes to be subdivided from the principal dwelling and allow separate titles for each unit.

**33. PAH Suites (flex housing)**

Consider PAH unit designs that all apartment style units with 2 doors to the common corridor with a lock-off between units to create potentially separate but flexible spaces. The PAH equity unit would have possible rentable space as part of a suite.

**34. Review of Lodging House Definition**

Review the current definition of a lodging house as "3 or more unrelated persons," in the Town's Land Use Bylaw to allow for more unrelated persons to reside in a dwelling, to make more effective use

of the current housing stock and recognize current informal situations. This would make employee housing more feasible in the current housing stock.

## MONITORING, MEASURING AND IMPLEMENTATION

1. An annual report will be prepared by the Town and CCHC, distributed to the stakeholders and submitted to Council that outlines that the timelines and action items contained in this Plan have been met, or what the current status of those action items is with respect to completion.
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 years totals and the annual requirements contained in Appendix 1.
3. CCHC shall conduct ongoing monitoring to determine the need/demand for PAH units and the type of PAH units that are required.
4. CEDA / CCHC shall conduct an annual employer survey to determine the need/demand for employee housing beds and the type of employee housing units that are required.
5. In 2009, and afterward 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 or the annual or total unit requirements, 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 in terms of numbers of units. At that time, any recommendations may be made to Council with respect to the Plan, its action items and objectives.

APPENDICES

Appendix 1: Schedule of Total and Annual Units Required

<b>Ten Year Perpetually Affordable Housing Requirement</b>					
<b>Rental</b>					
	<b>Studio</b>	<b>1 BR</b>	<b>2 BR</b>	<b>3 BR</b>	<b>TOTAL</b>
Apartment	70	80	110	15	275
Townhouse			15	15	30
<b>Ownership</b>					
	<b>Studio</b>	<b>1 BR</b>	<b>2 BR</b>	<b>3 BR</b>	<b>TOTAL</b>
Apartment		100	250	140	490
Townhouse			50	110	160
<b>Accessible and Seniors</b>					
Total Units	50				50
<b>Total</b>					<b>1005</b>

<b>Annual Perpetually Affordable Housing Requirement</b>					
<b>Rental</b>					
	<b>Studio</b>	<b>1 BR</b>	<b>2 BR</b>	<b>3 BR</b>	<b>TOTAL</b>
Apartment	7 per yr	8 per yr	11 per yr	1-2 per yr	27 - 28
Townhouse			1-2 per yr	1-2 per yr	2 - 4
Total	7	8	11 - 13	2 - 4	
<b>Ownership</b>					
	<b>Studio</b>	<b>1 BR</b>	<b>2 BR</b>	<b>3 BR</b>	<b>TOTAL</b>
Apartment		10 per yr	25 per yr	14 per yr	49
Townhouse			5 per yr	11 per yr	16
Total		10	30	25	
<b>Accessible and Seniors</b>					
Total Units	5 per yr				5

## Appendix 2: Draft Principles for Employee Housing Linkage Program

The following possible principles and policy options could be considered in the drafting of an Employee Housing Linkage Program.

The stakeholder group believes that a linkage program is necessary because new commercial development creates new employment, which in turn increases the demand for employee housing.

Employee housing should be provided in a variety of forms and types, from dormitory style to apartment and townhouse developments, largely for short term (month to month) rental.

The stakeholder group believes that the following principles should form the basis of any draft employee housing linkage program adopted by the Town:

Employee beds should be used as a measure rather than dwelling units;

Employee generation should be based on floor space;

- 1 bed per 500 square feet for general commercial space
- 1 bed per 5 rooms for visitor accommodation
- 1 bed per 400 square feet for eating / drinking establishments

40% of the required employee beds would need to be provided;

A threshold would need to be established so that small business were not unduly penalized by the policy;

Cash or land in lieu of provision of employee beds could be considered.

### Appendix 3: Draft Density Bonus Policy Principles

The following possible principles and policy options could be considered in the drafting of a Density Bonus Policy.

#### GUIDING PRINCIPLES

- Optional / voluntary policy – provision of PAH units under a Policy shall be at the option of the developer / builder;
- Frequent or annual review of ratios outlined in this policy and the numbers of units that result from a policy with respect to provision of PAH units to ensure that a policy functions as intended.
- PAH units should be physically constructed on site or provided off site.
- The Town’s Planning and Development Department shall consult frequently with the development industry and CCHC on both the review and implementation of a policy.
- Cash in lieu contributions shall not be accepted as part of a policy.

For every 2.5 units of bonus /additional unit market housing constructed on site, the developer shall provide 1 PAH unit on site.

For developments where the PAH units are constructed or provided off site, then the exchange / bonus ratio shall be two 1.5 bonus market units for every one (1) PAH units.

PAH units are to be made available at prices that make them affordable to permanent resident households that earn between 60% and 120% of Canmore Median Income. The targeted sales price would be provision to CCHC at around \$275 per square foot construction costs (to be reviewed annually).

Variances may be granted to such provisions of the Land Use Bylaw including:  
Maximum dwelling unit density;  
Building height;  
Eaveline height;  
Floor area ratio (FAR);  
Parking standards (parking variances should not normally be below one stall per dwelling unit);  
Setbacks and yard standards;  
Other regulations as deemed suitable by the Development Authority.



#### Appendix 4: Draft PAH Working Definition

The following possible guidelines could be used by CCHC to formulate a working definition of PAH to be provided to the development industry as a means of facilitating the process of providing PAH units through any density bonus program or incentive scheme.

- **Studio Unit** – 400 - 600 square feet (\$120,000 – \$140,000 sales price – \$450 – \$600 monthly rental rate)
- **1 Bedroom Unit** – 500 - 700 square feet (\$140,000 – \$180,000 sales price, \$500 – \$700 monthly rental rate)
- **2 Bedroom Unit** – 700 – 850 square feet (\$180,000 - \$220,000 sales price, \$700 - \$850 monthly rental rate)
- **3 Bedroom Unit** – 850 – 1,150 square feet (\$220,000 – \$270,000 sales price, \$850 – \$1,100 monthly rental rate)

## Appendix 5: Glossary

### **Affordable Housing**

Housing that is rented or sold at a price or rate that is affordable to a broad segment of the local population.

### **Affordable Ownership Housing**

Housing with a purchase price that is affordable to permanent resident households. Affordable in this context means monthly housing costs (i.e. mortgage principal and interest payment amortized over 25 years and assuming a 25 per cent down payment, and taxes) do not exceed the average monthly rent for the region, by unit type, as reported annually by the Canada Mortgage and Housing Corporation. Affordable ownership price includes GST and any other mandatory costs associated with purchasing the unit.

### **Affordable Rental Housing**

Housing where the total monthly shelter cost (gross monthly rent including utilities – heat, hydro and hot water – but excluding parking and cable television charges) is below one times the average local rent, by unit type (number of bedrooms), as reported annually by the Canada Mortgage and Housing Corporation.

### **Area Median Income (AMI)**

The median divides the household income distribution into two equal parts: one-half of the cases falling below the median household income and one half above the median. For households, the median income is based on the distribution of the total number of households including those with no income. The area median income is the median household income for a defined area.

### **Attainable Housing**

Affordable housing similar in nature to **Perpetually Affordable Housing** but having slightly different eligibility criteria. Basic PAH criteria for resale restriction, occupancy and residency are the same. **Attainable Units** may incorporate innovative financing mechanisms such as mortgage subsidies, down payment assistance etc.

### **Cohousing**

Describes developments that combine the autonomy of private dwellings with the advantages of shared common spaces, resources and community living.

### **Community Housing**

Is characterized by housing needs that the market cannot meet due to a lack of profit. These housing needs include shelters, transitional housing, social housing, low cost rental housing. The object of these forms of housing is to assist individuals in regaining their productive capacity and self-sufficiency so they too can participate in their community. Community housing provides access to housing that serves to reduce the social impacts of poverty and provides social and economic benefits to the community at large.

#### **Community housing by type of housing need:**

##### **Emergency Shelters**

Provides temporary, typically overnight accommodation to individuals who would otherwise sleep in the streets. Shelters may also provide supportive services in relation to addictions, health, education and employment needs.

##### **Transitional Housing**

Provides temporary accommodation (6 months to two years) for individuals who wish to stabilize their housing situation while resolving other issues in their lives, such as: (un)employment, addictions, and education and divorce arrangements. Transitional Housing units typically are provided with a mix of supportive services that enable an individual to move towards self-sufficiency.

##### **Low Cost Rental Housing**

Provides housing to individuals who are employed but spend more than 50% of their income in housing. Typically Low Cost Rental Housing does not provide supportive services on site.

##### **Special Needs Housing**

Housing specially designed or adapted for those with particular physical or social needs, such as those of the elderly

or disabled, or with specialist staffing support such as those with a mental health problem.

### **CMI**

Refers to the Canmore Median Income as stated in the category "Husband-Wife Families", published annually by Statistics Canada.

### **CPI**

refers to the national all-item Consumer Price Index, including housing.

### **Community Land Trusts**

A private non-profit corporation created to acquire and hold land for the benefit of a community and provide secure affordable access to land and housing for community residents.

### **Co-op Housing**

A housing co-operative is more than just a place to live. It is a legal association formed for the purpose of providing homes to its members on a continuing basis. A co-op is different from other housing associations in its ownership structure and its commitment to cooperative principles.

### **Deed Restricted Housing**

Housing that is restricted as to use and resale by covenants registered on the title. This term is used in the United States.

### **Density Bonus**

Voluntary scheme in a land use bylaw that enables developers to build additional units in return for public amenities such as affordable housing.

### **Employee**

Means 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.

### **Housing Agreement**

A covenant registered on the title of a property stipulating specific limitations to the use of the property. Such agreements can be utilized to ensure that housing on the property is occupied by individuals who have qualified for its use. This concept is unique to B.C. and cannot be mandated through legislation in Alberta.

### **Housing Market Failure**

The failure of the housing market to provide a range of housing opportunities at prices and rents that are affordable to median income individuals and families in a given jurisdiction.

### **Housing Organization**

A non-profit organization dedicated to the creation and management of a range of affordable housing opportunities for specific user groups. Canmore Community Housing Corporation is a housing organization.

### **Intensification**

Redevelopment of existing neighbourhoods or areas at higher densities.

### Non-Market Housing

Housing that is rented or sold at a price that is not set by market forces but set and controlled over time by some other means. **Social Housing** is a subset of non-market housing.

### PAH Unit

Refers to both equity and rental housing units that, through a variety of restrictions such as those imposed through a Restrictive Covenant, Option to Purchase, a land lease, or other document, in favour of the Canmore Community Housing Corporation (CCHC), is removed from the influence of the open real estate market. **PAH Units** are not offered at market rates when ownership or tenancy changes, but remain at levels lower than the market would dictate, with CCHC administering the instruments registered on title, reviewing PAH prices and rental rates annually, and with sales prices and rental rates being affordable to individuals at or below the Area Median Income. This means **PAH Units** are controlled in such a way to make them perpetually affordable over a long period of time, or in perpetuity.

### PAH Eligibility Criteria

Refers to the qualifications which prospective owners must meet in order to qualify to purchase a **PAH Unit**, which may change from time to time.

### PAH Waiting List

Refers to the list of people who have met the **PAH Eligibility Criteria**, but who cannot purchase a **PAH Unit** because there are none available that they qualify to buy. A waiting list is also used by CCHC as a method to prove the general demand for PAH, and to provide local statistics to help determine the PAH housing prices most in demand.

### Price Appreciation Mechanism

A formula or index used to determine future rents or resale prices for **Non-Market Housing**.

### Right of First Refusal / Option to Purchase

A covenant registered on the title of a property stipulating specific terms for the transfer of a property by sale and granting a person or organization the right to purchase the property ahead of any other purchaser.

### Social Housing

Provides housing to individuals and families that by and large are recipients of government income support programs. **Social Housing** may or may not offer supportive services.

### Shared Equity Home Ownership

Housing that is purchased at a price that is affordable to the occupant and has restricted price appreciation so that it remains affordable for successive occupants. The purchase price is typically below market, the owned equity (value) then appreciates according to a formula or index. The equity is, in effect, “shared” between the community, the first purchaser and the subsequent purchasers.

### Canmore Community Housing Corporation Mandate

- To research and advise on the planning and development of Community Housing in Canmore including:
  - Perpetually Affordable Housing (PAH) - ownership and rental,
  - Non-Traditional Housing – including staff accommodation, transitional and seasonal employee housing,
  - Attainable housing.
- To develop and implement where directed by Council, policies and procedures to monitor on-going affordable housing needs and demands that includes income levels and unit types.
- To develop and implement where directed by Council, policies and procedures to manage the inventory of

Community Housing owned by the Town of Canmore and CCHC.

- To develop and implement where directed by Council, policies and procedures to facilitate and monitor the sale of Community Housing owned by the Town of Canmore and CCHC.
- To communicate with the Town of Canmore Council and Administration as follows:
  - Quarterly meetings between CCHC Board and staff, and Town Council and Administration,
  - CCHC Managing Director to provide written Committee of the Whole updates and make an annual presentation of the Business Plan to Council,
  - Town Administration will write Staff Reports for Council, with CCHC's comments included as an attachment,
  - Town Staff Liaison will attend CCHC Board meetings as a non-voting member. The Staff Liaison is the CAO, who may delegate this responsibility to another Town staff member.
- To promote and solicit general awareness, education and communication relating to Community Housing;
- To maintain a professionally-run organization operating within the administrative guidelines of the Town of Canmore.

## Appendix 5 Meeting Notes

### Notes from CHAP Meeting – April 23, 2008

Present:

Tim Wake (T.W.)  
Guy Turcotte (G.T.)  
Ron Casey (R.C.)  
Cleo Prellwitz (C.P.)  
Brenda Caston (B.C.)  
Teresa Mullen (T.M.)  
Gary Buxton (G.B.)  
Adam Koebel (A.K.)  
Colleen Renne (C.R.)  
Bill Rheaume (B.R.)  
Terry Burch (T.B.)  
Margaret Hall (M.H.)  
Roger Lessman (R.L.)  
Paul Adams (P.A.)  
Robert Ellis (R.E.)  
Cathy-Ann David (C.)  
Frank Kernick (F.K.)  
Terry Minger TSMV (T.M.)

- Introductions of those present

T.W. - description of his background experience  
- description of how he sees this process unfolding  
1) Create an inventory;  
2) Decide what we need to do;  
3) Decide how we will get there.  
- **Outcome** – a plan created by everyone through a collaborative process, that is action oriented – actionable, workable and deliverable.

R.C. - wants to see an **ACTION** plan, pointed out that there are restrictions as to what can be done due to legislation - i.e. inability to do inclusionary zoning

P.A. - requested that a common set of definitions be established for all stakeholders to work with – **TO DO ITEM (a) (see below)**

F.K. - wants to see a short and sweet document that has specific actions, responsibilities of various stakeholder groups and time-lines

R.L. - questioned if this document will discuss housing economics, as this is a key component, realization that US is different than Canada in terms of funding structure etc.

P.A. - commented that cannot forget about provincial funding, especially those funds provided for social housing component

R.C. - consider that \$6 million given to Canmore for housing, \$7 million given in land, so Town does have some funds already from the province – **TO DO ITEM (b) (see below)**

- general consensus that we cannot rely upon Provincial funding in the action plan, needs to be stand-alone solutions generated by the people around the table

C.P. – best guess is that CCHC needs 1000 units at 15-year build-out, CCHC cannot build all of these required units, so the best thing that can happen is an action plan with help from other groups

T.W. - identified that there are three main players in the process – 1) The Town; 2) the developers; and 3) the housing corp. with other non-profits

T.W. - discussion around inventory of housing in Canmore, questioned as to whether or not there is information on total numbers of units developed, bedroom count etc., suggested that group needs to have an understanding of this information to then have a target/percentage to work towards

G.B. - confirmed that this detailed information is not available, suggested Canmore census might be a good reference to get sense of number of units built, occupants etc.

C.P. - has information regarding inventory of PAH housing – **TO DO ITEM (c) (see below)**

- general discussion around staff accommodation units, whether these numbers are included in the Canmore census, R.C. cautioned that this is not a long-term part of housing stock so should not be considered and also to think about restaurant employee requirements as well as hotel

T.W. – recommended that specific actionable items/topics be brought back to next meeting for discussion – i.e. secondary suites, staff housing etc.

G.T. - wants to see a map providing overview of build-out in Canmore for next meeting – **TO DO ITEM (d) (see below)**

### **TO DO ITEMS**

- a) G.B./C.R. to determine definitions existing in Town documents re: affordable housing, employee housing etc. and e-mail these to the stakeholder group as well as e-mail documents from Smart Growth BC with their set of definitions
- b) G.B. to provide T.W. with some clarification as to the provincial funding which has been received by the Town – i.e. the \$6 million mentioned
- c) G.B./C.R. to investigate possibility of creating an inventory outlining housing, workforce etc. using Canmore census figures and C.P. to consolidate inventory of PAH housing in Canmore for next meeting.
- d) G.B. to provide a map outlining the proposed build-out in Canmore for next meeting

- e) G.B./T.W. to create an agenda for next meeting to be e-mailed at least a week prior to the meeting
- f) G.B. to e-mail a revised schedule to stakeholders

### **Notes from CHAP Meeting – May 7, 2008**

#### **Present:**

Tim Wake (T.W.)  
Guy Turcotte (G.T.)  
Ron Casey (R.C.)  
Cleo Prellwitz (C.P.)  
Brenda Caston (B.C.)  
Teresa Mullen (T.M.)  
Gary Buxton (G.B.)  
Adam Koebel (A.K.)  
Colleen Renne (C.R.)  
John Borrowman (J.B.)  
Terry Burch (T.B.)  
Paul Adams (P.A.)  
Robert Ellis (R.E.)  
Cathy-Ann David (C.D.)  
Frank Kernick (F.K.)

#### **Absent:**

Terry Minger  
Bill Rheaume  
Roger Lessman  
Greg Varricchio  
Margaret Hall

1. Adoption of Agenda
  - G.B. clarified that everyone had received information e-mailed since last meeting (notes, definitions, agenda).
2. G.B. presented a review of the build-out scenario in Canmore in 10-15 years

- highlighted the three major development areas in Canmore – TSMV, Silvertip Resort and SCMV, plus included BVT redevelopment area and Palliser Lands as significant development areas
  - commented that TSMV, SCMV and Silvertip all have employee housing requirements in their land use districts
  - **TO DO ITEM (a) (see below)**
3. T.W. - asked if stakeholder group feels representation is needed from BVT redevelopment area?
- F.K. - mentioned a couple of individual people as well as the Hotel Association and/or the Hotel/Motel Association as possible representatives
- **TO DO ITEM (b) (see below)**
4. T.W. - asked the stakeholder group to establish a target figure for number of PAH housing units needed in Canmore as well as staff housing units at build-out.

- general discussion as to how these figures should be determined, the feasibility of the figures etc.

#### Staff Housing Discussion

- G.B. - Banff has employee generation bylaw but nothing like this in Canmore
- Canmore only has employee requirements for TSMV, Silvertip and SCMV
- R.C. - must consider that Canmore still supplying a third of staff housing requirements for Banff
- P.A. - suggested that Canmore could look at examples of employee generation from Whistler or The Banff Centre and create a benchmark for future planning
- R.C. - cautioned that Canmore needs to build its own scenario

- no formula for employee generation attached to square footage - for the 3 developers, #s are based on staff generation and then a percentage is required to be provided from that figure
- also consider that because TSMV, SCMV and Silvertip are providing a significant portion of their own employee housing, then some of the new development units already include provision of staff accommodation, **BUT**, areas that are missing are the BVT redevelopment area for example

- At build-out, consensus among stakeholders that a minimum of **250 staff housing units** and **1000 PAH units** need to be built.

T.W. - questioned whether all new affordable units created need to be PAH?

F.K. - No, other mechanisms need to be considered - i.e. basement suites

R.C. - if municipal funding involved, then absolutely need to include PAH

P.A. - no to T.W.'s question, as units need to be made available to low-income types which may not only include PAH housing

5. T.W. - have ballpark numbers to work with, so need to determine the style of housing we want and then figure out units per year based on that

- discussion to determine % split between rental/ownership housing, desired percentages of the style of units (Apartment, duplex, 1-bedroom, 2-bedroom etc.)

- **See spreadsheet to be circulated**

- **TO DO ITEM (c) (see below)**

6. Brainstorming session as to possible ways to achieve staff housing/affordable housing in Canmore



- List of 41 options was developed
- All members of the group wrote down their top five choices of alternatives from the list created
- Three broad categories emerged from the compilation of everyone's #1 choice
  - 1) Secondary Suite Issues / Incentives
  - 2) Partnerships
  - 3) Linkage Programs
- **TO DO ITEM (d) (see below)**

**TO DO ITEMS**

- g) G.B. to e-mail stakeholder group the build-out scenario map and accompanying graph.
- h) C.P. to investigate options for representation in stakeholder group from the BVT redevelopment area.
- i) G.B./T.W. to review the spreadsheet with breakdown of unit types and rental vs. ownership and revise numbers as needed, to be shared with the group.
- j) G.B./T.W. to group together the ideas developed during the brainstorming session and also begin to develop solutions/ways to put these ideas into action, to be shared with the stakeholder group.
- k) G.B./T.W. to share a draft of the solutions proposed with stakeholder group members.

**Notes from CHAP Meeting – May 21, 2008**

**Present**

Tim Wake  
Guy Turcotte  
Ron Casey  
Cleo Prellwitz  
Brenda Caston

Teresa Mullen  
Gary Buxton  
Adam Koebel  
Colleen Renne  
John Borrowman  
Margaret Hall  
Bob Haney  
Robert Ellis  
Cathy-Ann David  
Frank Kernick  
Amy McPhee  
Bill Rheaume  
Roger Lessman

**Absent:**

Terry Minger  
Terry Burch  
Greg Varricchio  
Paul Adams

1. Adoption of Agenda
  - G. Buxton clarified that everyone had received information e-mailed since last meeting (notes, definitions, agenda).
2. Discussion surrounding the List of Potential Solutions & Action Items
  - Density Bonus Incentives
    - R. Lessman suggested that this would not be of much value for TSMV because of their anticipated reduction in density throughout their future development
    - G. Buxton acknowledged that the anticipated number of PAH units which could be built through density bonuses would therefore have to be reduced, recommended to be at 150 units
  - Partnerships

- G. Buxton suggested that the unit number related to Town/CCHC lands- Blocks 1 and 6 in Palliser
  - R. Casey estimated that this includes 20 net acres of developable lands
  - G. Buxton stated that the 300 unit number relates to go forward and future projects, but if numbers are included from recently approved Palliser project, this number could rise to 400 units
  - G. Turcotte highlighted great opportunities existing in Palliser Lands area, but this requires a proper Master Plan for the entire area
  - Suite Creation
    - F. Kernick thought this value to be low
    - T. Wake cautioned in putting too much faith in legalization of suites generating PAH, R. Casey agreed
  - Mixed Use Buildings
    - G. Buxton outlined some areas in town where top stories of buildings not used – the Industrial Triangle, Bow Meadows Crescent, he mentioned that BVT area already allows for mixed-use buildings, and that it would be difficult to create effective incentives for PAH in the BVT district, but somewhat limited #s have been provided
    - R. Casey highlighted areas where residential development is currently not allowed in the LUB and where there are unused 2<sup>nd</sup> and 3<sup>rd</sup> stories which have great potential for additional housing
    - G. Buxton confirmed that there is the possibility that numbers of units could increase if districts in LUB changed to allow for housing
    - G Buxton noted that this action item needed to be reworded to reflect the complexity and detail that had been added by this discussion
  - **TO DO ITEM (b) (see below)**
  - Acquiring Provincial Lands
    - G. Buxton highlighted the possibility of acquiring the additional Palliser Lands owned by the Province, would likely end up being a mixed use project with 100 PAH units
  - EHD Zoning
    - F. Kernick questioned why no units added with additional EHD zoning, felt that this provides transition housing – not PAH but not market housing either
    - G. Buxton stated that there is no certainty of long-term affordability
  - Redevelopment Planning
    - G. Buxton used example of Larch area to show that increasing of densities in existing areas may not produce a large number of PAH units without very large increases in density that would be politically unpopular
    - R. Casey suggested that there is significant potential in redevelopment if done right, discussed the difference between redevelopment and new construction in terms of land costs
  - Lodging House Definition
    - G. Buxton stated that this relates to legitimizing employee housing units that were currently illicit
    - R. Casey cautioned about this in established neighbourhoods
    - F. Kernick suggested he would rather see development of basement suites
    - Consensus that this may in fact be removed all together
3. Discussion around Staff Housing
- Questions as to accuracy of numbers provided by T. Wake and G. Buxton
  - It was made clear that employee housing numbers referred to beds and not units

- General consensus that the 6827 value of #s of total new employees at build-out was too high, discussion around linkage formula used in Whistler
- Consensus that there needs to be a formula used consistently in Canmore for staff-linkage
- R. Lessman cautioned that there is an immediate need for staff housing due to construction, but this will drop off, so need to focus on long-term need
- B. Haney questioned about regional impact, G. Buxton confirmed that unable to separate the numbers (i.e. some employees will be working in Banff).
- R. Casey questioned whether or not retail businesses in Canmore can afford to provide employee housing and how employee generation would be determined for restaurants - #s per seat?
- T. Wake suggested that cash-in-lieu is an option for smaller players
- R. Lessman suggested re-zoning in downtown and building employee housing or residential above commercial spaces
- J. Borrowman said this will not work as this has resulted largely in high-end condo development
- Discussion around basing a linkage value per square foot vs. # of bedrooms
- J. Borrowman suggested that this could be enforced when changes of use are proposed, requirement that they provide adequate employee housing
- G. Buxton suggested that this would have the effect of discouraging restaurant space and redevelopment of restaurant space if they are required to provide employee housing
- The employee housing linkage program could be built around the following numbers:
  - o 1 bed per 500 square feet for general commercial space
  - o 1 bed per 5 rooms for visitor accommodation
  - o 1 bed per 400 square feet for eating / drinking establishments
  - o 40% of the required beds would need to be provided

- o A threshold would need to be established so that small business were not unduly penalized by the policy
- o Cash or land in lieu of provision could be an option
- T. Wake questioned if there are any other means of meeting staff housing needs?
- F. Kernick suggested through additional EHD zoning, increased used over industrial/commercial buildings
- R. Lessman suggested that smaller units (i.e. Visitor Accommodation units) could be bought and converted to staff housing, in some instances it is cheaper to purchase existing stock than to build it
- G. Buxton summed the idea into two possibilities – 1) for Town to buy under-valued units and turn them to PAH and 2) Visitor Accommodation to PAH conversions and that this could be added to the list of possible action items
- **TO DO ITEM (c) (see below)**

#### 4. Perspectives of Partners

- TSMV – re-doing all #s, down-zoning by at least 2000 units, already have a 50% linkage program in place
- SCMV – through linkage and density bonusing, could see 50+ units in the next ten years
- Stone Creek – in the 10-20 year build-out, foresee an employee generation of approximately 900 units, would roughly be 600 staff in 10 years, so 600 beds provided, most of which will be for staff
- CCHC – have 30 acres of land to work with, could theoretically build up to 750 units, but cannot build just PAH because of concern over ghettoization, so want to make more full communities, realistically could see 400-500 units in 10-15 years
- Bow Valley Regional Housing – through the exchange of units, possibility that there would be an increase of 20 units at most in 10 year time frame

TO DO ITEMS

- l) G.B. to provide meeting notes of minutes as soon as possible
- m) G.B. to amend the description of the “Mixed Use Building Regulations and Incentives” action item to reflect the discussion
- n) GB to add those items suggested by Roger Lessman to the list of potential action items
- o) GB & TW to provide a draft of the action plan prior to the next meeting as far in advance as possible
- p) G.B./T.W. to produce agenda and circulate prior to the next meeting.

Notes from CHAP Meeting – June 3, 2008

**Present:**

Tim Wake  
 Guy Turcotte  
 Ron Casey  
 Cleo Prellwitz  
 Brenda Caston  
 Gary Buxton  
 Colleen Renne  
 John Borrowman  
 Margaret Hall  
 Bob Haney  
 Terry Burch  
 Frank Kernick  
 Bill Rheaume

**Absent:**

Terry Minger  
 Cathy-Ann David  
 Greg Varricchio  
 Teresa Mullen

Robert Ellis  
 Adam Koebel  
 Roger Lessman  
 Paul Adams

1. Adoption of Agenda and re-cap of where the CHAP process is at
  - T. Wake clarified that PAH numbers are based on units while staff accommodation is based on number of beds.
2. Discussion surrounding the draft Comprehensive Housing Action Plan circulated to all stakeholders.
  - R. Casey suggested that different words be used other than **equity** in the first bullet of the Principles and **consensus** in the second bullet of the Goals and Objectives.
  - F. Kernick suggested that more examples could be included under goals and objectives, or take the examples out entirely.
  - G. Buxton suggested that he will be re-wording some sections. **To Do Item (a)**
  - R. Casey expressed concern that numbers in the Action Plan will be taken as definitive. There needs to be some indication in the Plan that they are estimates or targets. These numbers were generated as to what stakeholders felt could potentially be built, but were not connected to wants or needs.
  - T. Wake clarified that these numbers will be re-visited each year.
  - F. Kernick pointed out that the perceived need is for 1000 PAH units
  - R. Casey requested that the Plan have a section which highlights the need.
  - G. Buxton to add a needs or introductory section into the Plan. **To Do Item (b)**
3. Discussion of specific Action Items.

- F. Kernick suggested that there should be an additional column added which identifies the funding implications of each action item.
- G. Buxton to add this column. **To Do Item (c)**
- R. Casey suggested that each action item needs 4-5 specific policies or principles for implementation, these key points should be developed by the stakeholder group, not solely by the Planning Department.
- Staff Linkage Program
  - R. Casey suggested that the BVT area not the only place where opportunities exist for this type of program, consider also the Downtown core.
  - G. Buxton to eliminate specific reference to BVT. **To Do Item (d)**
- Density Bonus Incentives
  - F. Kernick requested that G. Buxton bring a copy of the draft density bonus policy to the next meeting for information purposes. **To Do Item (e)**
- Partnerships
  - R. Casey suggested that this be divided into 4a) and b) – into PAH and staff accommodation. Also cautioned about including company names into this Action item.
  - G. Buxton suggested that this would then make part of #4 a part of #1 (Staff Linkage Program).
  - B. Rheaume suggested the creation of a 1b).
  - R. Casey clarified roles – the Town takes the lead on projects and CCHC is the facilitator.
  - Discussion as to terminology of partnerships versus contracts.
  - R. Casey suggested use of term partnerships opens more doors.
  - G. Buxton to re-work this section with suggestions **To Do Item (f)**
- Discussion around funding of this action item. F. Kernick stated that the funding formula should be reviewed. C. Prellwitz in agreement. G. Buxton confirmed that funding for projects comes from the PAH Reserve Fund
- Suite Creation
  - J. Borrowman suggested that people will not turn suites into PAH but these will become part of the rental stock
  - G. Buxton confirmed that grants or tax incentives will be given to those who have retrofitted their home to add a suite, but only if the suite is tied to PAH. C. Prellwitz cautioned that it has to be very clear what is meant by PAH in these situations.
  - B. Caston suggested some clarification be put in the Plan as to the incentive for suites, is it retrofitting of existing buildings or in new construction. Also, maybe some condition about safety through legalization of existing illegal suites.
  - F. Kernick expressed concern that suite creation legislation not going to be implemented sooner than 2009.
  - G. Buxton suggested this could be moved up to the fourth quarter of 2008.
- Mixed use Buildings / EHD Zoning
  - G. Buxton suggested that both points 6A and 8A will be addressed in the Land Use By-Law re-write starting next year.
  - Discussion around the opportunities which exist with the old Burnco site.
- Planning of Silvertip Lands
  - G. Turcotte suggested that this is connected with Item #4, so could almost be combined together, the main difference being that the developer will take the lead with Item #9. He also suggested that the developer is prepared to move forward sooner.
  - G. Buxton suggested that the two items remain separate.
- Social Housing

- G. Buxton confirmed with Margaret Hall that time-line is okay with Item #7.
  - Acquisition of Provincial Lands
    - G. Buxton confirmed that remaining Palliser lands could be developed as commercial with some residential. Unlikely that the site would be completely residential.
    - G. Turcotte suggested that employee housing could be developed above this commercial space.
  - Construction of Mobile/Modular Home Park
    - F. Kernick suggested that it is not realistic to think that another mobile home park will be built in Canmore, he recommended considering modular construction options, discussion around this option.
    - G. Buxton suggested moving Item #21 up by #11 or removing #11 altogether
  - Redevelopment Planning
    - G. Buxton identified that time-line for this item will be after the Community Sustainability Plan is up and running.
  - Special Needs Housing
    - B. Caston identified that this type of housing is usually provided through not-for-profit groups, no current examples of this in the Bow Valley, but there is a growing need.
    - Some uncertainty as to whose mandate it is? Would the Town and BVRH take joint responsibility? It was agreed that this was appropriate.
  - Seniors Housing
    - T. Wake confirmed that it would be BVRH taking the lead on this item
    - B. Haney confirmed that the timelines should be adjusted more to 2012-2015.
  - Acquisition of Market Units
    - C. Prellwitz questioned as to how to look at comparable construction costs.
    - G. Buxton confirmed that this would be on a per unit and cost of construction basis, when a unit is bought, the comparison is then made.
  - Entry-Level Definition
    - C. Prellwitz wanted some clarification around this
    - G. Buxton stated that in all reality redefined Entry Level Housing with resale restrictions is in fact PAH.
    - F. Kernick suggested that there needs to be more creation of transitional forms of housing such as other EHD Districts, owner-occupied suites
    - G. Buxton suggested that Item #s 30 and 31 be moved at the top of the list of Other Action Items
4. Discussion of Monitoring, Measuring and Implementation
- C. Prellwitz discussed the concept of a Needs Assessment
  - T. Wake felt there was little relevance in such an assessment
  - F. Kernick suggested that there has to be a form of yearly review to assess what has been built.
  - G. Buxton clarified that this needs assessment refers primarily to PAH
  - CCHC needs to undertake ongoing monitoring to confirm the need
  - The Town is responsible for most of the monitoring and implementation and CCHC will play a role as well.
  - C. Prellwitz suggested that the business community has to be involved in this process as well
  - C. Prellwitz expressed some concern as to the re-convening of the stakeholders no less than every three years – should be sooner than that.
  - C. Prellwitz wanted some clarification as to what will happen to opportunities that rise now re: site selection for affordable housing projects.

#### TO DO ITEMS

- q) G. Buxton/T. Wake to re-word Goals and Objectives and Principles
- r) G. Buxton/T. Wake to add a needs section into the Action Plan after Principles
- s) G. Buxton/T. Wake to add a funding column for each Action Item.
- t) G. Buxton to eliminate specific reference to BVT in Action Item #1.
- u) G. Buxton to bring a draft copy of the density bonus policy to the next CHAP meeting.
- v) G. Buxton/T. Wake to re-work Action Item #4.

Notes from CHAP Meeting – June 18, 2008

**Present:**

Tim Wake  
 Guy Turcotte  
 Cleo Prellwitz  
 Ron Casey  
 Gary Buxton  
 John Borrowman  
 Margaret Hall  
 Bob Haney  
 Terry Burch  
 Frank Kernick  
 Robert Ellis  
 Roger Lessman  
 Teresa Mullen

**Absent:**

Terry Minger  
 Cathy-Ann David  
 Greg Varricchio  
 Bill Rheaume

Adam Koebel  
 Brenda Caston  
 Paul Adams  
 Colleen Renne

1. The agenda was accepted by the group as presented.
  -
2. The last meeting notes had been received and no comments made on them.
  - Members had received the latest version of the CHAP document.
3. The group reviewed the latest CHAP document
  - **Introduction, Goals, Objectives**  
 Document talks mostly about APH and employee housing but in other places it talks about a spectrum of housing. Social, attainable, market are all not clearly identified in terms of action items.  
 "Permanently" was an error that should read "perpetually."  
 F.K. Is there a clear definition of PAH?  
 R.L. PAH should be in a variety of forms, and types to meet many needs.  
 R.C. PAH is deed / resale restricted (equity and rental) under the management of CCHC. May be distinct from resort employee housing.  
 R.L. TSMV would likely want to control it's employee housing. Could have the covenant, but controlled by TSMV.  
 F.K. Could define by size and or price?  
 T. W. Doesn't work well to put a price in the PAH definition as this changes frequently. Definition should refer to CCHC and make clear that they determine PAH definitions annually.  
 R.L. Have to be careful that the definition is not so tight that it acts as a disincentive to builders. Care that costs and design standards are not too rigorous.  
 T.W. Need to have some flexibility in the definition. Allow it to develop over time and with projects.  
 R.C. This flexibility would be impossible for the development industry to deal with.

R.L. A clear requirement for PAH would be essential in terms of certainty / clarity.

F.K. Need a definition that is at least a range of acceptable parameters, not firm or fixed, but at least some clarity.

C.P. PAH needs to offer a range so that people can move up through PAH. There are many different types of units at a variety of sizes and costs. Difficult to establish a range or definition.

R.C. CCHC can handle the definition of PAH for its projects.

The issue is here is a definition of developer provided PAH.

G.B. Perhaps another action is needed under Item #3 that requires CCHC to provide a PAH definition for developers.

- The group attempted to provide a working PAH definition
- Studio – 400 - 600 square feet (approximate \$300 per square foot construction cost) (\$120,000 – \$140,000 sales price – \$450 – \$600 monthly rental rate)
- 1 Bedroom – 500 - 700 square feet (\$140,000 – \$180,000 sales price, \$500 – \$700 monthly rental rate)
- 2 Bedroom – 700 – 850 square feet (\$180,000 - \$220,000 sales price, \$700 - \$850 monthly rental rate)
- 3 Bedroom – 850 – 1,150 square feet (\$220,000 – \$270,000 sales price, \$850 – \$1,100 monthly rental rate)
- ACTION ITEM

R.L. These are OK for equity units but maybe not for rental units. Could be much smaller than these numbers. The group noted that some of these units sounded more like employee housing than PAH units. They are similar, related, but different in some cases. Seasonal, employee housing could be smaller. The group agreed that there may be opportunities for a resort like TSMV to operate some form of PAH and employee housing at sizes and costs determined by TSMV and manage it provided that CCHC has some ultimate control over affordability in perpetuity.

T.W. Rental numbers were too low at \$1.00 per square foot per month. \$1.35 per square foot was the rental rate in Whistler. Would need 50% equity in a project.

R.C. Rental rates would likely need to be subsidized – everyone recognized this. Keep rental rates down, and raise as needed, rather than starting at \$1.25 a square foot.

M.H. Should be careful that rents are not held too low as they become very attractive and people will not move out. May even quit their jobs to remain under income thresholds and stay in the units.

T.W. Many PAH renters in Whistler are anxious to own their own place and get out of rental.

C.P. Questioned whether it was bad to have people rent for many years? Would keep people in the community long term. The group agreed that having PAH rent to own options may be a possibility. This offers a move up scenario. Maybe pay a little more than \$1.25 a square foot as a means of building equity in a rental unit over time.

There was a brief discussion on whether or not an “inclusionary” guideline should be included, i.e. how much PAH should be part of any given project.

R.L. Would help provide PAH and employee housing but not within resort projects as it would jeopardize the market value of the resort units. Inclusion would be difficult. Would like some numbers as it would provide some certainty for TSMV – to get some guidance from the Town.

R.C. Cannot legislate these numbers. Would like to see them, to establish equity and certainty. Guidelines, targets would be read as regulations and expectations which is not permitted. If this was agreed to as part of an ASP then this may be possible. G.B. The Town can legislate an employee linkage solution and it appeared that this is the number that TSMV may be looking for.

R.E. & R.L. agreed that this was what they were looking for.

F.K. The “number” would come through the density bonus program, and not through inclusionary programs. If this does not yield PAH units, then the incentives can be revisited to produce more units.

T.W. Raised the issue of basing PAH on the provision of 15% of GFA. This was done in other resort communities.



- **Action Items**

F.K. Employee housing – rental only.  
G.B. Yes, vast majority would be rental. There may be a small portion of equity units, but most would be rental beds.  
G.C. #4 – Could Town and CCHC work alone?  
T.W. CCHC likely to be working with builders and not building. Minor wording change made. ACTION ITEM  
#3 – no additional funding required – amendment needed. ACTION ITEM  
#12 and #13 – some more detail needed on who would do this work, with a timeline established, starting with a needs assessment. Also, “special needs” definition is needed. ACTION ITEM  
F.K. - #5 – more detail needed?  
R.C. Not sure that more detail is needed at this time, but difficult to capture in this strategic level of plan.  
C.P. - #4 Did we need to establish that Town lands can accommodate the 480 units? Do we need to assign units to individual parcels?  
G.B. Not sure that this strategic level of plan needs this level of detail.  
F.K. 150 beds under #4 should be moved to #8. ACTION ITEM  
F.K. #6 – Should be part of the MDP review process. ACTION ITEM  
F.K. #15, 16, 17 – unclear what these entailed.  
C.P. These are research and education exercises for CCHC to provide information to businesses about how to make housing more affordable to their employees.  
Change needed to #17 – refers to market housing not PAH - ACTION ITEM  
There was a lengthy discussion about whether or not incentives could create market rental units. The group agreed that if units were given a financial incentive by the Town, then they should have PAH restrictions. Whether or not some of the incentivized units were market or not would be an issue for resolution with each particular application.

G.B. Assumption was that all of the incentives would result in new market housing in blended projects. Not all units in all projects that result from this would be PAH units.

F.K. Could a third column be created to show these possible market units.

G.B. Would be very difficult to do at this point in the process.

F.K. 15 and 17 should be combined. ACTION ITEM

- **Monitoring, Measuring, Implementation**

No discussion on these items.

- **Other**

R.C. Concern about definition of employee housing.

G.B. This is the current definition in Town of Canmore policy.

R.L. PAH Eligibility Criteria – need to be careful about how this is crafted or it could be a disincentive. 45 day sales waiting period particularly.

C.P. Waiting list usually means that units sell faster than the 45 days.

R.L. Has been an issue in other communities.

R.E. Inclusionary zoning definition not needed.

G.B. Can delete this. ACTION ITEM

F.K. Delete #35?

T.W. Didn't want to delete content that the group had created.

F.K. #32 Voluntary?

G.B. Should read through the real estate industry, not builders. ACTION ITEM

F.K. Latter items need time frames. Need some urgency.

R.E. #29 should be moved up in priority. Perhaps \$50,000 per application.