

**Revelstoke Affordable Housing Strategy**

**and**

**Policy Options**

**Final Report**

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**For:**  
**The City of Revelstoke**  
**Planning Department**

## EXECUTIVE SUMMARY

The City of Revelstoke is a vibrant mountain community. The economy is diverse for a relatively small community and there is a strong sense of place among residents. With the first phase of the Revelstoke Mountain Resort on nearby Mt. Mackenzie proceeding, Revelstoke is on the cusp of becoming a ‘mountain resort community’. In other more ‘mature’ resort communities, distinctive patterns of growth emerge and affordable housing becomes one of the most significant issues.

The Revelstoke Affordable Housing Strategy moves beyond the scope of previous studies by adding research particular to resort communities. It is a solution-driven plan geared to providing mechanisms for more affordable housing, policy options and an intervention plan for the City of Revelstoke in order to address current and potential housing problems facing residents.

**Section One – The Challenges** - defines the problem and looks at the housing challenges in Revelstoke today as well as in other mountain resort communities. Canada Mortgage and Housing Corporation (CMHC), generally considers housing to be affordable when households are spending no more than 30% of their gross income on housing related costs. However:

- **In resort communities the term ‘affordable housing’ is not synonymous with low-income housing but ranges from low to middle-income earners as housing prices escalate. In mature resort communities, where housing prices have escalated beyond wages for some time ‘affordable housing’ applies to virtually all income levels.**

A close look at local wages compared to the ability to purchase or rent housing adds context and defines affordability in relation to the issues at hand.

- **It is shown that in order to be able to purchase an average well-maintained single-family home in Revelstoke in today’s market *without entering into ‘core housing need’* the annual household income must be over \$75,000.**

This is followed by a review of the issues from past studies as well as those from other areas. It is shown that local property speculation has served to exacerbate these housing issues as well as bring on a number of new ones. The heart of the matter lies in the fact that in fast-growing resort communities the overall cost of housing begins to outpace wages, creating an affordability gap. Furthermore, a lack of affordable housing affects everyone in the community, from employers attempting to recruit staff to families and seniors wishing to remain in the community. Looking at the nature of housing needs in Revelstoke, it is apparent there is a full spectrum of housing needs to be met by a range of targeted housing options.

Four basic principles guide the range of solutions in **Section Two**:

- **Access to affordable, adequate, safe and suitable housing for residents is a cornerstone of a healthy and economically strong community.**
- **The City of Revelstoke's Vision Statement (May 10, 1994) indicates a desire to provide leadership in achieving a sustainable community and equal access to opportunities.**
- **Sustainable development balances social, economic and environmental values and is based on the principles of inclusion, capacity-building and improved quality of life for all residents.**
- **The Revelstoke Affordable Housing Strategy is based on a consultative process including city staff, stakeholders and the community at large.**

The Revelstoke Affordable Housing Strategy is the result of a broad-based literature review as well as personal interviews with individuals from Canmore, Cochrane, and Banff in Alberta, and Fernie, Tofino, Ucluelet and Whistler in BC. In particular, the *Canmore Affordable & Entry Level Housing Study*<sup>1</sup> is an excellent resource. The experience and strategies of similar communities in the United States are also pertinent but it is important to consider that the legal authority and abilities of American municipalities may be different than those in Canada. As well, a community-based visioning process was initiated. The **housing vision** provides both a starting point and a frame of reference by which the community can strive to meet goals and address housing needs:

**Revelstoke's housing vision supports the values inherent in our community vision: resilience, equal access to opportunities, and leadership in achieving a sustainable community by balancing social, economic and environmental values.**

*In Revelstoke, access to housing will be a cornerstone of a strong community. Housing will be affordable, suitable, adequate and safe. Revelstoke will be a community where residents can choose to live their entire lives.*

**Revelstoke will be creative in achieving housing goals. Community priorities include: retaining and attracting new full-time residents; housing our labour force; setting land aside for affordable housing; and enabling options for rental, ownership, and employee housing throughout the community.**

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<sup>1</sup> City Spaces Consulting. (March 2003). *Town of Canmore: Affordable and Entry Level Housing Study, Final Report*. For, the Town of Canmore, Alberta.

The core of this report is outlined in ‘**Best Practices and Policy Options Review**’. This section looks at what other communities are doing, what Revelstoke has done so far, and provides recommendations of what Revelstoke *could do* based on this community’s particular context. Under each heading, the relevant issues are listed that are addressed by the type of action. For example, ‘education and advocacy’ address ‘lack of community awareness of housing issues’. The order in which each area is presented is a continuum of increasing municipal involvement:

- **Supporting education and advocacy**
- **Removing barriers and providing flexibility for the private market to lower the cost of housing**
- **Providing incentives for the private sector to develop new private market affordable housing**
- **Requirements for the private sector to provide affordable housing**
- **Other requirements (zoning for vacation rentals)**
- **Levying fees or taxes to be used for affordable housing**
- **Assisting private non-profits or co-ops to build affordable housing**
- **Municipal land**
- **Establishing own housing corporation or housing authority**
- **Providing financial assistance**

The **implementation plan** is based on community housing goals and strategic objectives derived from both the visioning process and research of successful initiatives in other communities. There are a few key ‘pointers’ to be gained from the experience of other municipalities.

- The sooner Revelstoke acts to establish mechanisms to offset the rising cost of housing, the better off the City will be in the long run.
- The first step is to establish an affordable housing reserve fund that gains revenue from a variety of means other than local taxpayers.
- All resort municipalities have an active ‘land banking’ program.
- Private developers are accustomed to amenity contribution requirements in resort communities and have shown willingness to comply in all areas researched.

- Every community uses ‘linkage programs’ to ensure that commercial developments provide housing for a proportion of their employees.
- All resort municipalities have active municipal housing authorities that build or buy rental and/or ownership housing that will remain perpetually affordable.
- Both provincial and federal governments are working to provide municipalities with new ‘tools’ to finance the planning and development of affordable housing.
- Other municipalities, like Ucluelet, have shown great initiative by embedding clear affordable housing directives and ‘Smart Growth’ guidelines into the OCP.

In **conclusion**, the Revelstoke Affordable Housing Strategy is an attempt to transform ‘problem-thinking’ into ‘action and project thinking’ that will benefit Revelstoke during the transitional years that lie ahead. Revelstoke is in the unique position of being able to learn from other communities and be proactive in a way that other resort communities who have been ‘caught unaware’ have not. A key factor is to make decisions using the housing ‘**affordability lens**’ – if the City makes this decision, how will it affect housing affordability in Revelstoke? If the City chooses *not to act*, how will housing affordability be affected?

The recent Retail Strategy<sup>2</sup> done for the City of Revelstoke makes note that it is important to consider the fact that Revelstoke will be competing with many other resort communities to attract tourists. We must also realize that we will be competing with *all other communities* in terms of labour recruitment – being able to attract workers of all ages, professions and income levels. Demographically, the labour pool is shrinking and quality of life and affordability are *key considerations* for incoming residents. As well, we want to be able to retain our growing senior population with affordable, livable housing options so they can maintain their quality of life. As a community, we do not want to exclude long-time local residents and young people, nor essential workers, from the housing market.

Rapidly escalating housing prices and lack of affordability have the capacity to quickly unravel the threads that make up the social fabric of the community. No single initiative will provide a ‘magic’ solution to this complex problem, but rather it will be a combination of actions. As a community, Revelstoke must be confident that it can address affordable housing issues with two of our best qualities – collaboration and foresight.

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<sup>2</sup> TREC International Inc. (May 2006). Revelstoke Retail Strategy, *Executive Summary*. For, the City of Revelstoke. Public Presentation, May 9, 2006.

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## INTRODUCTION

The City of Revelstoke is a vibrant mountain community. The economy is diverse for a relatively small community and there is a strong sense of place among residents. With the first phase of the Revelstoke Mountain Resort on nearby Mt. Mackenzie proceeding, Revelstoke is on the cusp of becoming a ‘mountain resort community’. In other more ‘mature’ resort communities, distinctive patterns of growth emerge and affordable housing tops of the list of issues.

Access to affordable, adequate, safe and suitable housing for residents is a cornerstone of a healthy and economically strong community. Housing affects a full-range of stakeholders. Employers need a workforce that is adequately and affordably housed or recruitment becomes a serious issue. Both rental and ownership housing must be accessible to consumers if they are to live in the community. Developers of housing seek to meet the needs of a target market in a way that is both cost-effective and profitable. Local elected and administrative officials strive to promote economic development while maintaining the social sustainability of the community.

In Revelstoke, there has been a growing need to address affordable housing and related issues for a number of years. In 1995, an affordable housing strategy based on an extensive consultative process was prepared for the City of Revelstoke<sup>3</sup>. In 2001, the Revelstoke Rental Housing Strategy<sup>4</sup> unearthed similar issues to the 1995 Strategy. Last year, the Revelstoke Affordable Housing Study<sup>5</sup> identified a number of the same issues and noted that housing problems for residents were intensified by rising housing costs. The Study provided recommendations based on a ‘needs and demand’ assessment and explored potential options to address housing issues. City Council acted on two recommendations: to enact a standard of minimum maintenance bylaw for rental accommodations, and to act on the promotion and legalization of secondary suites.

The Revelstoke Affordable Housing Strategy moves beyond the scope of previous studies by adding research particular to resort communities. It is a solution-driven plan geared to providing policy options and an intervention plan for the City of Revelstoke in order to address current and potential housing problems facing residents. ‘Mature’ mountain resort communities like Whistler, BC and Canmore, Alberta, have developed specific strategies to address housing issues. Currently, Revelstoke is in the ‘start-up’ phase of mountain resort community evolution and potentially in the unique position to prevent some issues before they arise or at the very least ‘nip them in the bud’. It is essential to look at the successes of other communities in order to provide a ‘made in Revelstoke’ solution.

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<sup>3</sup> Urban Systems Ltd. (April 1995). *Preliminary report and recommendations for the City of Revelstoke by the Affordable Housing Strategy Steering Committee.*

<sup>4</sup> Christman, Murray. (October 2001). *Revelstoke Rental Housing Strategy*, prepared for the Revelstoke Housing Options Committee.

<sup>5</sup> Zacharias, Jill. (October 2005). *Revelstoke Affordable Housing Study*, prepared for the City of Revelstoke.

## **SECTION ONE**

### **AFFORDABLE HOUSING IN REVELSTOKE -**

#### **THE CHALLENGES**

## 1.0 HOUSING AFFORDABILITY

This section provides a contextual analysis of housing affordability. The Canadian Mortgage and Housing Corporation (CMHC) benchmark is an important measure. If an individual spends more than one-third of their income or combined household income on housing, they are less able to provide for needs other than housing and lack capacity to contribute to the overall economy. In Revelstoke, many people at varying income levels are already feeling the strain of rising housing costs. In resort communities, housing affordability is an issue for workers, professionals, seniors, families – in other words, the very people who make up the community.

### 1.1 Definition of affordable housing

Canada Mortgage and Housing Corporation (CMHC), generally considers housing to be affordable when households are spending no more than 30% of their gross income on housing related costs. For owners, CMHC uses a slightly higher gross debt service ratio of 32%, which includes the cost of servicing the mortgage, property taxes and heating costs<sup>6</sup>. For tenants (renters), housing costs include rent and the cost of utilities such as heating, electricity and water – if these are paid for in addition to rent.

- **The term ‘affordable housing’ is not synonymous with low-income housing but will range from low to middle-income earners as housing prices escalate. In mature resort communities, where housing prices have outpaced wages for some time ‘affordable housing’ applies to virtually all income levels.**

### 1.2 Definition of ‘core housing need’

Those who pay 30% or more of their income on housing costs. For Revelstoke, 2001 Census statistics (based on 2000 incomes) estimate that **39.4%** of tenants and **15%** of homeowners experienced ‘core housing need’, with a total average **21.7%**.

- **It is important to note that since 2000 rental prices have increased and home ownership costs have more than doubled, most likely increasing the percentage of residents in Revelstoke in ‘core housing need’.**

### 1.3 Other affordability considerations

- Between 1998 and 2003 average incomes for women in Revelstoke have increased by 11%, and for men, by 7%<sup>7</sup>. However, increases in wage levels have been outpaced by rising housing costs, which have risen 150% in the last two years.

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<sup>6</sup> Praxis, Inc. (June 2002). *Banff Housing 2002*.

<sup>7</sup> 2003 Tax Filer data

- People who *choose* to spend over 30% of income on housing are not considered to be in ‘core housing need’.
- Homeownership affordability is very sensitive to changes in market interest rates. An increase by even a couple of percentage points will have a profound impact on affordability.
- Operating and maintenance costs can add substantially to homeownership costs. The lower priced, more affordable homes are likely to need maintenance, renovation, and be less energy-efficient. These costs in addition to monthly payments can create financial problems and put owners at risk of foreclosure.
- Transportation costs should be factored in to affordability issues. For example, housing that is within walking distance from core community services like schools, health care, and shopping are considered more affordable than housing where residents must have transportation to access services.

#### 1.4 Affordability Tables

The following tables reveal an ‘**affordability gap**’ between average wage levels and the reality of housing prices in Revelstoke. It is apparent that *most* people are unable to purchase suitable homes in Revelstoke at today’s market prices if they are to spend 32% or less of their income on home ownership. Basically, only those individuals or couples with a combined income of over \$75,000 per year can afford to pay the average price for a well maintained single-family home in Revelstoke at today’s prices. The tables emphasize issues like professional recruitment and the need for a range of housing options in order for Revelstoke to continue to function as a community.

**Table One** presents an overview of average ownership housing prices in Revelstoke. It is important to keep in mind that in the last 15 years most new construction has been in the form of larger, single-family homes. In Revelstoke, there are very few townhouses and duplexes available, limiting options. **Generally, single-family homes under \$250,000 are in need of major repairs – as noted, maintenance can add significant cost to housing.**

**Table Two** reviews average incomes in Revelstoke using Tax Filer data from 2003 and compares incomes levels to the ability to purchase and rent housing.

**Table Three** explores income levels for a variety of professionals in Revelstoke and again, compares this information with the ability to own or rent housing.

**Tables Two and Three** show that for most working people the ability to pay market rents is not as much of an issue as it is for low-income people. However, as discussed below, the main issues with rental housing in Revelstoke center around an aging, depleted, unsuitable rental housing stock and the lack of rental options available.

**Table One**

<b>Housing Type</b>	<b>2006 Average Housing Prices<sup>8</sup></b>
Older mobile home, no lot	Less than \$150,000
Mobile home on own lot	\$175,000
Townhouse/Duplex	\$180,000
Smaller, older single-family home	\$250,000
Average single-family home (newer)	\$325,000

**Table Two**

<b>Local averages for Revelstoke persons 2003</b>	<b>Income level<sup>9</sup></b>	<b>Ability to purchase (32% of gross income)<sup>10</sup></b>	<b>Ability to rent (30% of income)</b>
Average female income	\$16,600	N/A	\$400/month
Average male income	\$35,100	\$140,000	\$850/month
Average individual income	\$23,800	\$100,000	\$595/month
<b>Average couple families</b>	<b>\$67,000</b>	<b>\$260,000</b>	<b>\$1675/month</b>
Average lone parent families	\$30,200	\$122,000	\$755/month
Single-earner male families	\$45,200	\$180,000	\$1000/month
Single-earner female families	\$15,500	N/A	\$385/month
<b>Senior (55-64) couple families</b>	<b>\$73,400</b>	<b>\$285,000</b>	<b>\$1800/month</b>
<b>Senior (65+) couple families</b>	<b>\$46,100</b>	<b>\$183,000</b>	<b>\$1150/month</b>
Senior (65+) lone-parent families <u>or</u> Senior (65+) non-parent individuals	\$20,800	Less than \$100,000	\$520/month
Person working FT at \$8/hr	\$16,640	N/A	\$400/month
FT retail at \$10/hr	\$20,800	Less than \$100,000	\$520/month

<sup>8</sup> Average listings at Re/Max and Royal LePage Realty, Revelstoke (May 4, 2006).

<sup>9</sup> 2003 Tax Filer data

<sup>10</sup> Based on *Affordable Housing in BC Communities* table from Real Estate Institute of BC 2005 conference handout, September 23-24, 2005, Nelson, BC. Includes estimates on tax & utilities, mortgage interest, down payment, & 4% inspection and legal costs.

**Table Three**

<b>Revelstoke Professionals 2006</b>	<b>Income level<sup>11</sup></b>	<b>Ability to purchase (32% of gross income)<sup>12</sup></b>	<b>Ability to rent (30% of income)</b>
Entry-level RCMP officer	\$45,000	\$182,000	\$1125/month
Entry-level Teacher	\$48,000	\$185,000	\$1200/month
Municipal worker: Outside (example, equipment operator)	\$45,000	\$182,000	\$1125/month
Municipal worker: Inside (example, secretarial)	\$35,000	\$140,000	\$875/month
Municipal worker: Middle management	\$60,000	\$240,000	\$1500/month
Municipal worker: Administration	\$75,000 to \$100,000	\$300,000 to \$400,000	\$1875 to \$2500/month
Hospital worker: F/T Reg. Nurse	\$60,000 to \$80,000	\$240,000 to \$320,000	\$1500 to \$2000/month
Hospital worker: F/T Lab, X-Ray, specialized technicians	\$60,000 to \$80,000	\$240,000 to \$320,000	\$1500 to \$2000 month
Hospital worker: Housekeeping, cooks, laundry	\$32,000	\$125,000	\$800/month
Parks Canada: Entry-level admin.	\$39,200	\$160,000	\$980/month
Parks Canada: Seasonal (37 weeks of F/T)	\$20,000 to \$29,000	\$90,000 to \$120,000	\$500 to \$725/month
Downie Timber: F/T entry-level mill worker	\$41,000	\$160,000	\$1025/month
Downie Timber: F/T entry-level Selkirk Specialty	\$34,000	\$140,000	\$850/month
CPR, average local 288 wage	\$67,000	\$280,000	\$1675/month

<sup>11</sup> Income averages obtained through personal communication with local sources.

<sup>12</sup> Based on *Affordable Housing in BC Communities* table from Real Estate Institute of BC 2005 conference handout, September 23-24, 2005, Nelson, BC. Includes estimates on tax & utilities, mortgage interest, down payment, & 4% inspection and legal costs.

## **2.0 THE ISSUES**

### **2.1 Revelstoke Affordable Housing Study**

In 2005, the Revelstoke Affordable Housing Study<sup>13</sup> identified the following housing issues being faced by Revelstoke residents:

- Lack of community awareness of housing issues
- Lack of information about homelessness
- Aging, deteriorating housing stock
- A depleted rental housing stock
- Rising ownership housing costs
- Rising rental housing costs
- Increasing numbers of residents in ‘core housing need’
- Unsuitable rental stock for families
- Insufficient subsidized (non-market) housing
- A significant increase in the wait-list for social housing in Revelstoke in the past 2 years.

Public feedback showed that lack of community awareness of housing issues and rising ownership housing costs were seen as the most significant issues at that time. As well, it is important to consider the lack of housing options in the community for a growing senior population who may want comfortable, low-maintenance, accessible housing of a smaller size.

### **2.2 Resort Communities**

Research regarding the community impacts of resort development on housing in neighbouring municipalities reveals a number of additional housing issues<sup>14</sup>:

- Increase in property values

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<sup>13</sup> Zacharias, J. (October 2005). *Revelstoke Affordable Housing Study*. City of Revelstoke, BC.

<sup>14</sup> Clifford, Hal (2002), Harley, Brent & Ass. (August 2004), Koldus, K. (Spring 2004), Westcoast CED Consulting Ltd. (November 2001), Zacharias, J. (July 2004).

- Increase in property taxes
- Increase in monthly rental prices
- Decrease in affordability for low- and middle-income earners for both rental and ownership housing including young families and professionals.
- Lack of rental housing for seasonal resort employees and construction workers.
- Lack of affordable housing is the primary reason cited by employers for a significant labour shortage<sup>15</sup>. It is important to note that local employers like Parks Canada recruit seasonal workers for both the summer and winter seasons as well as inviting a variety of researchers to do specific time-limited projects in the Revelstoke area.
- Difficulty retaining housing for seniors
- Increased costs for home-based and other businesses in rental/lease situations
- Vacation rentals in traditional residential neighbourhoods.
- Non-resident home-ownership resulting in empty homes and issues related to a ‘shadow’ population. Second home buyers compete with locals for scarce housing resources. Second homeowners are likely to be near retirement age & have more disposable income than locals, especially those who are employed in low wage tourism sector jobs. As well, second homeowners have different priorities with respect to community services and amenities<sup>16</sup>.
- Residents ‘cashing-out’ and leaving due to high costs
- Increase in need for emergency and transitional shelters for people looking for a place to live

### 2.3 Other Factors

Other factors affecting rising housing costs are:

- Rising construction costs and associated labour shortages

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<sup>15</sup> Global Frameworks Ltd. & Terra Housing Consultants Ltd. (2004). *Housing Whistler’s Workforce*. Whistler Housing Authority.

<sup>16</sup> An extensive study on the impact of second homeownership on communities was done by the Northwest Colorado Council of Governments (NWCCOG) in 2004: <http://www.nwc.cog.co.us/Second%20Home%20Study/NWCCOG%202ndHome%20Study%20Binder.pdf>

- New rental construction is not viable without subsidization due to rising construction and land costs (other than secondary suites and carriage cottages – see below for further discussion).
- Geographical limitations - this is a particularly acute concern for Revelstoke. Most resort areas have other towns or villages nearby that become ‘bedroom’ communities for the resort municipality. Because of Revelstoke’s relative geographic isolation coupled with hazardous winter highway conditions this is not an option.

Many of these issues revolve around one central theme: **in fast-growing resort communities the overall cost of housing begins to outpace wages. Furthermore, the demand exceeds the supply of affordable housing.** At this time, Revelstoke is experiencing the preliminary stage of resort development and housing prices have been affected largely on the basis of speculation. Yet, research in the Revelstoke Affordable Housing Study as well as the previous discussion on affordability reveal that Revelstoke is beginning to experience this phenomenon.

Furthermore, as the total supply of rental accommodation decreases, rental-housing costs increase and there is a corresponding increase in the number of residents in ‘core housing need’. If ownership opportunities are out of reach for many people in a community, economic development may suffer and community stability may be adversely affected. The ‘social fabric’ of the community is threatened as it becomes difficult to keep long-term residents and attract new essential workers due to high housing costs. Each wave of development may come to represent a new threat to community’s sense of stability and identity. It has been shown that many resort communities are in danger of becoming communities where only the affluent can afford to reside.

### 3.0 IDENTIFYING HOUSING NEEDS

After taking a close look at housing issues and the economic reality faced by everyday working people in Revelstoke who may desire the security of owning their own home, it quickly becomes apparent that a lack of affordable housing affects everyone in the community, from employers attempting to recruit staff to families and seniors wishing to remain in the community. **There is a full spectrum of housing needs to be met by a range of targeted housing options.** The following list is a combination of housing needs identified in the Revelstoke Affordable Housing Study and research in other resort communities.

- **Entry-level ownership housing** that is affordable for working individuals, professionals, young families, and seniors who have a variety of income levels.
- **Ownership housing appropriate for a growing senior population** – ie. Smaller, one-level, wheelchair accessible units with a shared, low-maintenance yard.
- **Affordable rental housing for families** – this has long been identified as a shortage in Revelstoke.
- **Staff accommodation for resort employees** – provision of staff accommodation for the Mt. Mackenzie resort development is inherent in the master development agreement between the resort proponents, the City of Revelstoke, and Province of British Columbia (10% of total bed units).
- **Employee housing** for businesses coming into the community because of the resort development.
- **Rental housing for seasonal workers** like those in the construction industry & other employers like Parks Canada.
- **Affordable, suitable rental housing** for a variety of residents who do not wish to become homeowners.
- **Affordable second-stage housing** for women and children fleeing violence and abuse.
- **Transitional housing and/or emergency shelter** for a variety of residents, including those at risk of homelessness, young people coming into the community and looking for work, etc. Many resort communities report ‘invisible homelessness’ like people ‘couch surfing’ or living in their vehicles.

The challenge inherent in an affordable housing strategy is to address the issues and meet the needs of a variety of residents in order to maintain the social sustainability of the community as a whole.

**SECTION TWO**

**AFFORDABLE HOUSING IN REVELSTOKE -**

**THE SOLUTIONS**

## 4.0 GUIDING PRINCIPLES

- Access to affordable, adequate, safe and suitable housing for residents is a cornerstone of a healthy and economically strong community.
- The City of Revelstoke's Vision Statement (May 10, 1994) indicates a desire to provide leadership in achieving a sustainable community and equal access to opportunities.
- Sustainable development balances social, economic and environmental values and is based on the principles of inclusion, capacity-building and improved quality of life for all residents.
- The Revelstoke Affordable Housing Strategy is based on a consultative process including city staff, all stakeholders and the community at large.

## 5.0 METHODOLOGY

The Revelstoke Affordable Housing Strategy is the result of a broad-based literature review, which focuses primarily on the experience and initiatives of small, fast-growing communities in Canada including mountain resort communities. In particular, the *Canmore Affordable & Entry Level Housing Study*<sup>17</sup> is an excellent resource. The experience and strategies of similar communities in the United States are also pertinent but it is important to consider that the legal authority and abilities of American municipalities may be different than those in Canada. Telephone or personal interviews were conducted with individuals from Canmore, Cochrane, and Banff in Alberta, and Fernie, Tofino, Ucluelet and Whistler in BC (see Appendix A). As well, a community-based visioning process was initiated. In May and June, 2006, a series of workshops on **Creating a Housing Vision** were held (see Appendix B). The results were drafted into a **Housing Vision Statement** and are included in this report.

In the context of this report, towns like Whistler and Banff are considered to be *mature* resort communities whereas areas like Revelstoke are *start-up* resort communities that are in the beginning phase of resort development. The author found that many other municipalities are struggling with affordable housing issues and attempting to develop strategies at this time. Housing prices are on the rise everywhere. Furthermore, as discussed in the Revelstoke Affordable Housing Study, the commitment to address affordable housing needs by higher echelons of government has been waning for years, leaving the onus to municipalities. Without exception, all people contacted stressed that implementing mechanisms to retain and develop affordable housing early on in the stages of growth is critical to maintaining the sustainability of the community.

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<sup>17</sup> City Spaces Consulting. (March 2003). *Town of Canmore: Affordable and Entry Level Housing Study, Final Report*. For, the Town of Canmore, Alberta.

The Canmore report uses a framework that categorizes affordable housing mechanisms by graduated levels of municipal involvement, from least administrative and financial involvement for the municipality to those that require a greater level of commitment. This report uses a similar framework to introduce the concepts and their relevance to Revelstoke. **Section Three, the Implementation Strategy**, describes an action-orientated housing intervention plan which groups recommended mechanisms along a potential implementation time-line for the municipality. The *housing vision* provides both a starting point and a frame of reference by which the community can strive to meet goals and address housing needs.

## **6.0 ACHIEVING A STRATEGIC VISION**

Creating a housing vision statement for Revelstoke is a critical part of developing a strategy that reflects the goals and priorities of the community. The visioning process itself generates dialogue and community awareness of the issues. There is consensus about concepts that revolve around affordable housing. The vision identifies common values and hopes for the community. Not only does the housing vision provide something toward which the community can strive, but it also provides the ‘affordability lens’ through which decisions can be made. The vision statement can be used as a ‘sounding board’ or starting point to achieve affordable housing goals.

### **6.1 The Process (for complete meeting notes see Appendix B)**

In May and June during the research phase of this report, a series of visioning workshops were held at the community centre with the ultimate goal of creating a housing vision statement for Revelstoke. Discussion at the first workshop centered on issues that the community will face, areas for council to take leadership, and concepts for the vision itself. From this, a draft vision statement was composed and sent out to participants, a wider audience throughout the community, and was advertised in the paper. The second workshop looked at the draft statement in terms of what we (the participants) liked about it, what didn’t fit, what should be added, and how it should be changed.

Following the second workshop, two focus groups were held: one with students at the high school (the voice of youth), and one at a popular local café with representatives of a new, younger (age 20 to 35) demographic in the community. Both focus group sessions were well attended. For youth, access to home ownership was of the highest priority. The ‘new demographic’ stressed a number of issues including: home ownership is already out of reach; there is very little land available, and what is out there is too expensive; new people need to have opportunities to purchase housing; there is a need for baseline standards that will not be compromised as the resort develops; say NO to second home ownership, and the like. Many of the young people moving into the community are coming from other, more established resort communities and have even been said to be ‘resort community refugees’<sup>18</sup>. This group was very excited to be asked for input. They have something meaningful to offer the community and it is important to explore avenues

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<sup>18</sup> personal communication with Rob Buchanan, a focus group participant.

through which their voice can be heard. As well, a one-on-one meeting was held with Paul Skelton, Operations Manager for Revelstoke Mountain Resort.

The third and final workshop fine-tuned the Housing Vision Statement into its final form.

## **6.2 A Housing Vision Statement for Revelstoke (June 14, 2006)**

**Revelstoke’s housing vision supports the values inherent in our community vision: resilience, equal access to opportunities, and leadership in achieving a sustainable community by balancing social, economic and environmental values.**

*In Revelstoke, access to housing will be a cornerstone of a strong community. Housing will be affordable, suitable, adequate and safe. Revelstoke will be a community where residents can choose to live their entire lives.*

**Revelstoke will be creative in achieving housing goals. Community priorities include: retaining and attracting new full-time residents; housing our labour force; setting land aside for affordable housing; and enabling options for rental, ownership, and employee housing throughout the community.**

## **7.0 BEST PRACTICES AND POLICY OPTIONS REVIEW**

This section looks at what other communities are doing, what Revelstoke has done so far, and provides recommendations of what Revelstoke *could do* based on this community’s particular context. Under each heading, the broad context is described and the relevant issues are listed that are addressed by the type of action. For example, ‘education and advocacy’ address ‘lack of community awareness of housing issues’. The order in which each area is presented is a continuum of increasing municipal involvement:

- **Supporting education and advocacy**
- **Removing barriers and providing flexibility for the private market to lower the cost of housing**
- **Providing incentives for the private sector to develop new private market affordable housing**
- **Requirements for the private sector to provide affordable housing**
- **Other requirements**
- **Levying fees or taxes to be used for affordable housing**

- **Assisting private non-profits or co-ops to build affordable housing**
- **Municipal land**
- **Establishing own housing corporation or housing authority**
- **Providing financial assistance**

For an excellent synopsis of initiatives in other communities in Canada and the US, see Figure 3 in the Canmore report<sup>19</sup>.

## **7.1 EDUCATION AND ADVOCACY**

Education and advocacy is all about raising awareness and understanding of affordable housing issues by both residents and decision-makers. Needs and demand assessments, knowledge of consumer expectations, and community attitudes towards potential solutions are fundamental to successful achievement of housing goals. As well, education and advocacy of community needs and issues with higher levels of government are critical to bring potential, much-needed resources into the community. In Revelstoke, lack of community awareness of housing issues has been repeatedly identified (1995, 2001, 2005) as a major issue.

### **7.1.1 The issues**

- **Lack of community awareness of housing issues**
- **Lack of awareness of homelessness in the community**
- **‘NIMBY’ (and ‘BANANA’ – Build Absolutely Nothing Anywhere Near Anything)**
- **Withdrawal of support for affordable housing by higher echelons of government.**

### **7.1.2 Other communities**

In western Canada most communities facing housing issues form broad-based housing committees and undertake housing studies. In Tofino, partnership with Community Futures Development Corporation led to formation of an attainable housing committee, subsequent strategy, and most recently, formation of a nonprofit housing corporation<sup>20</sup>.

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<sup>19</sup> Ibid, p. 48.

<sup>20</sup> Personal interview with Lori Camire, Tofino CFDC.

Ucluelet has integrated affordable housing directives into its Official Community Plan<sup>21</sup> (see Appendix C). Whistler performs regular needs assessments, studies, public awareness campaigns, and the Whistler Housing Authority has its own website. Canmore, Alberta has also completed numerous studies and a seniors' housing forum, including the public along the way. The Canmore Community Housing Corporation has its own website. In both Canmore and Cochrane, Alberta, strong advocacy with senior government has led to additional resources being made available<sup>22</sup>.

Communities in the USA make use of a variety of venues for increasing awareness and generating information - annual town meetings to discuss housing issues, use of local television, community workshops, feature articles in local newspapers, broad-based committees, studies, surveys of employers to determine the needs of employees, and workshops for realtors on housing programs and how they work. Placer County has a slide show on the community website about affordable housing and why it is important.<sup>23</sup> On the San Juan Islands, a referendum regarding the implementation of a real estate tax to fund affordable housing generated an increase in public awareness of the issues and much public debate<sup>24</sup>.

### **7.1.3 Revelstoke**

The following is a brief synopsis of what Revelstoke has done to date regarding education and advocacy of housing issues in the community:

- 1995 Affordable Housing Strategy (Urban Systems Consulting). At the time, this strategy was 'shelved' and no action taken on its recommendations.
- Revelstoke Housing committee – since the mid-1990's a broad spectrum of service providers have been meeting to identify problems, provide advocacy and support education around housing issues for marginalized residents and low-income earners. The committee provided leadership and consultation for both the 2001 & 2005 studies (see below). City Councillor Nelli Richardson chairs this committee.
- 2001 Revelstoke Rental Housing Strategy (Christman, Murray). Attempts to move forward on the recommendations of this strategy were hindered by a lack of resources and 'stretched' volunteers who do much 'off the side of their desks'.

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<sup>21</sup> Personal interview with Cleo Corbitt, Planning Consultant, Ucluelet. See [www.ucluelet.ca](http://www.ucluelet.ca) for the OCP.

<sup>22</sup> Personal interview with Stacey Bennet, Executive Director, Cochrane Housing Society for Housing Option.

<sup>23</sup> City Spaces Consulting. (March 2003). *Town of Canmore: Affordable and Entry Level Housing Study, Final Report*. For, the Town of Canmore, Alberta.

<sup>24</sup> [www.sanjuanislander.com](http://www.sanjuanislander.com), retrieved April 20, 2006.

- June 2002 – the Community Connections Housing Resource Centre was established to provide a centralized location for vacancy notices as well as advocacy for tenants and landlords. This year, the Housing Resource Centre was closed due to lack of operational funding.
- 2005 Revelstoke Affordable Housing Strategy (Zacharias, Jill). Community consultation during research and public open house aided in raising awareness of housing issues. As well, this study included a comprehensive ‘needs & demand assessment’ for Revelstoke. Council is acting on 2 recommendations from this study (see below for further discussion).
- Along with other resort municipalities, the City of Revelstoke has taken part in some discussion with provincial government representatives regarding housing issues<sup>25</sup>, as well as sent municipal representatives to various conferences such as those sponsored by the Real Estate Institute of BC.
- Currently, the City of Revelstoke is undertaking development of this strategy including developing a housing vision for the community.
- In the fall of 2006, the City of Revelstoke and Revelstoke Community Futures Development Corporation are co-sponsoring a public workshop on secondary suites for contractors and the public.

#### **7.1.4 Possible Actions**

- Expand the scope and responsibilities of the Revelstoke Housing Committee as an official subcommittee of council.
- Continue to monitor and evaluate housing issues and needs in the community as Revelstoke experiences growth and change.
- Couple changes to important planning documents such as OCP revision and amendments with community education of the issues.
- Incorporate affordable housing directives into the OCP.
- Use local newspaper and cable TV as venues through which affordable housing issues and actions are reported and discussed.
- Continue to hold public forums on affordable housing, potentially targeting specific groups like seniors and employer/employees.

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<sup>25</sup> Conference call on resort communities and housing, Tuesday March 7, 2006. Participants included representatives from Revelstoke, Fernie, Invermere, Tofino, Ucluelet, Whistler, Squamish, Ministry of Tourism, Sports, and the Arts, Ministry of Community Services, and the Office of Housing and Construction Standards.

- Actively work with the regional district to coordinate efforts to address housing issues.
- Continue to join with other municipalities (ie resort) in lobbying the provincial government to address affordable housing issues.
- For years, the BC Real Estate Association has lobbied the provincial government to adjust the Property Transfer Tax (PTT) on real estate. In the latest position paper, they point out that the PTT is generating unprecedented revenue for the provincial government. They recommend that the provincial government use the PTT to expand housing options by:
  - allocating a portion of unanticipated PTT revenue to help people in need find affordable, appropriate housing options, and
  - raising exemption thresholds annually to enable most first-time buyers to qualify.

Further, the BCREA recommends that the provincial government lobby the federal government to follow through on promises for affordable housing options and resources<sup>26</sup>. The City of Revelstoke could join with other resort municipalities and the BCREA in lobbying the province to turn back some PTT revenue to municipalities facing affordable housing issues.

## 7.2 REMOVE BARRIERS

Removing barriers and providing flexibility for the private sector in order to lower the cost of housing is becoming common practice in many communities. Some examples are exploring alternative development standards, secondary suite and carriage cottage zoning, increasing density allowances, encouraging infill development and creative design, waving fees for affordable housing developments, and allowing a full-range of unit types and sizes. However, the Canmore report notes that while these actions increase the housing stock and encourage the creation of lower cost housing units, affordability over time is not ensured because the units developed remain within the realm of the private market<sup>27</sup>.

### 7.2.1. The issues

- **Aging, deteriorating housing stock**
- **A depleted rental housing stock**

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<sup>26</sup> BCREA release, April 26, 2006. For the complete submission, see *Expanding Housing Options*, at [www.bcrea.bc.ca](http://www.bcrea.bc.ca)

<sup>27</sup> City Spaces Consulting. (March 2003). *Town of Canmore: Affordable and Entry Level Housing Study, Final Report*. For, the Town of Canmore, Alberta. p. 4.

- **Unsuitable rental housing stock for families**
- **Lack of housing options for a growing senior population**
- **Lack of ownership housing options**

### **7.2.2 Other communities**

In Canada, many municipalities, especially larger centers, have been able to institute planning tools such as reducing setbacks, allowing smaller lot sizes, reducing road allowances, and waving off-street parking requirements to encourage higher densities and lower the cost of housing. Canmore has created specific zones for mobile homes, manufactured homes, and narrow lot subdivision as well as employee housing that has a ‘need-to-reside’ requirement<sup>28</sup>. Whistler provides zoning that includes a full range of housing types. Jackson Hole, Wyoming, has developed a specific accessory unit/secondary suite program. The key to any of these planning tools is continually viewing new residential or commercial development through an ‘affordability lens’ in order to assess whether a given development will contribute to alleviating housing issues<sup>29</sup>.

### **7.2.3 Revelstoke**

Revelstoke has a long history of creating private market affordable housing to meet the needs of the community. The small homes on east fifth, sixth and seventh streets were built after the Second World War as part of a federal housing programs for veterans. The Thunderbird duplexes as well as those on Viers Crescent were built in partnership with BC Hydro for employees during the years of Revelstoke dam construction. The mobile homes in City Trailer Park served the same purpose. However, it is a testimonial to the fact that the private market cannot guarantee affordability that all these homes have risen in price along with the rest of the market in the last few years. More recently, the municipality acted on the recommendation from last year’s affordable housing study to promote the development of secondary suites in the community. Although flexibility with off-street parking requirements is needed, this is a difficult issue due to heavy snowfall in winter and snow removal considerations.

### **7.2.4 Possible Actions**

- Allow for a greater variety of density through flexible zoning to encourage a mix of unit size and type throughout the city.

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<sup>28</sup> Ibid, p. 6

<sup>29</sup> Urban Aspects Consulting Group Ltd., Lumina Services Inc., G.P. Rollo & Associates Ltd., Land Economists. (March 2003). *A Regional Housing Affordability Strategy for the Capital Region*. For Regional Planning Services Capital Regional District, BC.

- Incorporate Smart Growth standards into the OCP<sup>30</sup>.
- Actively pursue sewage treatment infrastructure development in the Arrow Heights area in order to allow for higher densities in all future developments.
- Encourage creative design to maximize land use and lot sizes.
- Make decisions using the housing ‘affordability lens’ – consider if particular decisions or strategies will increase or decrease housing affordability.

### 7.3 PROVIDING INCENTIVES

Incentives for the private sector to develop housing at a lower cost most often involve a ‘density bonus’. This is a mechanism that allows developers more floor area or additional density in exchange for the provision of facilities like affordable housing that benefit the community<sup>31</sup>. Traditionally, ‘density bonusing’ has been popular in larger centers where densities are already high, but more and more communities are using this planning tool. It is one way municipalities can secure affordable housing with a minimum of municipal involvement. Another incentive (where applicable) is to exempt developers from growth management restrictions if they build employee housing.

#### 7.3.1 The issues

- **Lack of rental housing options**
- **Lack of ownership housing options**
- **Lack of employee housing**
- **Lack of housing options for seniors**

#### 7.3.2 Other communities

Whistler has been successful in the development of employee housing in exchange for market development. Rezoning applications are negotiated with developers on a project-by-project basis to secure a community contribution from the developer. For Whistler, this has been in the form of employee restricted housing<sup>32</sup>. Telluride has a program where accessory dwelling units are created by encouraging the creation or rehabilitation of garages/sheds as separate affordable resident units. As well, in Telluride a density bonus allows a larger primary unit if an affordable housing unit is also developed (ie a

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<sup>30</sup> [www.smartgrowth.bc.ca](http://www.smartgrowth.bc.ca)

<sup>31</sup> CMHC, Socioeconomic Series, Issue #63, *Municipal Planning for Affordable Housing*.

<sup>32</sup> City Spaces Consulting. (March 2003). *Town of Canmore: Affordable and Entry Level Housing Study, Final Report*. For, the Town of Canmore, Alberta. p. 23.

secondary suite)<sup>33</sup>. Other examples in the USA include combining commercial and residential development and allowing second homes to be built on a lot if affordable.

### **7.3.3 Revelstoke**

Revelstoke has not had experience in this area to date.

### **7.3.4 Possible Actions**

- Review development applications with developers on a project-by-project basis to assess capacity for bonus density or the creation of secondary suites/accessory units.

## **7.4 REQUIREMENTS**

Master agreements and zoning are vehicles through which requirements for the private sector to provide affordable housing can be made mandatory. Inclusionary zoning requires, as a condition of approval, that a development project include a particular component desired by the municipality - like affordable housing. Inclusionary requirements are more often linked to multiple-unit residential projects and large-scale developments. The resulting inclusionary units become part of an ongoing pool of affordable housing, which are deed-restricted and remain affordable<sup>34</sup>. Another common manifestation of inclusionary zoning is the construction of housing dedicated for employees as a requirement of large-scale commercial development, either on or off-site. These are often called 'linkage' policies. In many cases, requirements contain a 'cash-in-lieu' component where the developer pays a fee into a dedicated housing fund instead of developing actual housing units. This strategy has been very effective in many communities in quickly building up a reserve fund dedicated for affordable housing development.

### **7.4.1 The issues**

- **Lack of employee housing**
- **Rising home ownership costs**
- **Rising rental costs**
- **Lack of housing options**

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<sup>33</sup> Ibid, p. 26.

<sup>34</sup> CMHC, Socioeconomic Series, Issue #63, *Municipal Planning for Affordable Housing*.

- **Professional recruitment**
- **Financing affordable housing initiatives**

#### **7.4.2 Other communities**

Ucluelet, BC has developed a comprehensive zoning bylaw that divides the community into specific zones with the following requirements<sup>35</sup>:

- Hotel units are only permitted when developed in conjunction with a minimum of 15% staff housing units either on or off site.
- All multifamily residential and resort condominiums must include a minimum of 1 affordable housing unit for every 6.66 residential or multifamily unit (that is, a perpetually affordable unit managed by the District of Ucluelet).
- All single-family dwellings are zoned for secondary suites.
- Specific areas are zoned for vacation rentals.

For a number of years, Ucluelet has also been able to negotiate amenity contributions from developers that have resulted in the addition of parkland and trail-ways, a skateboard park, seniors center and a significant reserve fund for affordable housing. In the last two years, Tofino has also begun to build up a reserve fund for affordable housing through amenity contributions from developers<sup>36</sup>.

In Whistler, one of the most successful initiatives has been the Employee Housing Service Charge Bylaw. This bylaw is enacted with any residential or commercial building permit or business license application where the owner of the land must pay the Employee Housing Charge at the time of application. Exemptions include: public institutions like colleges and the municipality; single-family homes, duplexes, trailers, and B&B's; *or* if the applicant undertakes to construct one employee bed unit for each employee deemed necessary by the bylaw; *or* if the applicant purchases a 'rent equity share' in the employee housing program<sup>37</sup>. From 1990 to 1996, this bylaw alone generated \$6.5 million for affordable housing in Whistler. This type of bylaw can be an excellent income generator for 'start-up' resort communities where a lot of development is taking place initially. Also in Whistler, from 1997 to 2003 50% of the homes in new neighbourhoods were required to put in secondary suites. However, this practice was

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<sup>35</sup> District of Ucluelet, Bylaw No. 800, 1999. February 1, 2006.

<sup>36</sup> Personal interview with Cleo Corbitt, Planning Consultant, Ucluelet.

<sup>37</sup> Resort Municipality of Whistler, Bylaw No. 1186, 1996.

discontinued as mandatory secondary suites do not work in multi-million dollar homes<sup>38</sup>.

Canmore, Alberta, has established a Perpetually Affordable Housing (PAH) contribution policy which applies to residential, business and development sectors who are *all* expected to make equitable capital financial contributions to the PAH Capital Fund. *Or* a developer is permitted to construct PAH units, as described in the policy, to particular specifications *in-lieu* of a payment to the PAH Capital Fund<sup>39</sup>. The City of Langford, BC, has recently developed an inclusionary bylaw whereby 20% of units in housing developments of 10 units or more must be affordable housing *or* the developers makes an amenity contribution. In the five American resort municipalities studied in the Canmore report (Telluride, Jackson Hole, Aspen, Placer County, and Nantucket), inclusionary policies and linkage programs are among the most successful initiatives that provide affordable and employee housing for each community<sup>40</sup>.

### 7.4.3 Revelstoke

Revelstoke has not had experience in this area to date.

### 7.4.4 Possible Actions

- Establish a contribution policy similar to the Canmore, Whistler and Ucluelet models where developers are required to develop deed-restricted housing based on a percentage of overall bed units created or a percentage of gross floor area, or pay cash-in-lieu to an affordable housing reserve fund.
- Establish a commercial linkage program to build workforce housing either on or off site or add to the affordable housing reserve fund.
- Assist existing businesses or organizations (ie RCMP) in exploring ways to provide housing for their employees.

### 7.4.5 OTHER REQUIREMENTS

Zoning is a tool that is used to separate areas of a community for specific or inclusive designation. One of the most serious issues in resort communities is second home, or vacation home, ownership in residential neighbourhoods. Second-home buying is one of the most significant factors that drive up the price of housing<sup>41</sup>

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<sup>38</sup> Personal interview with Marla Zucht, Whistler Housing Authority, with follow-up information provided by Tim Wake, Affordable Housing Consultant & City Councillor in Whistler.

<sup>39</sup> 2005 Town of Canmore Contribution Policy, retrieved from [www.canmorehousing.ca](http://www.canmorehousing.ca)

<sup>40</sup> City Spaces Consulting. (March 2003). *Town of Canmore: Affordable and Entry Level Housing Study, Final Report*. For, the Town of Canmore, Alberta. p. ES-6.

<sup>41</sup> Hettinger, W.S. (2005). *Living and Working in Paradise*. Thames River Publishing.

#### **7.4.6 The issues**

- **Vacation rentals in traditional residential neighbourhoods**
- **‘Black windows’ or empty second homes in residential neighbourhoods & problems associated with a ‘shadow’ population**

#### **7.4.7 Other communities**

The Ucluelet zoning bylaw allows vacation rentals only in designated areas. Canmore has specific areas zoned for employee housing. The entire town of Banff has a ‘need-to-reside’ clause stating that one must own and operate a business that provides their major source of income or must work in such an establishment located in the town, to have the right to reside there<sup>42</sup>. Although this bylaw has been quite controversial over the years, it has effectively prevented second-home buying in the town of Banff. In BC, other communities are exploring options to address this issue.

In Whistler, tourist accommodation (nightly rentals) are limited through zoning to specific areas. As well, Whistler has a ‘warm bed’ policy (and covenant) on resort land that limits owner use of a property to two months a year. For the other 10 months, it must be placed in a rental pool<sup>43</sup>

#### **7.4.8 Revelstoke**

In Revelstoke, second-home ownership is already becoming an issue in some areas. So far, it seems to be primarily out-of-town ‘sledders’ who have purchased homes to use on weekends and holidays in the winter. These homes remain empty for the rest of the year and are lost to the housing pool. In fact, it is difficult to keep track of these houses as they are not counted during the Census. Revelstoke has no experience in controlling this issue to date.

#### **7.4.9 Possible Actions**

- Control vacation rentals through zoning.
- Explore controlling absentee homeownership through zoning

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<sup>42</sup> Information retrieved from [www.alpinerealty.ca](http://www.alpinerealty.ca)

<sup>43</sup> Information provided by Tim Wake, Affordable Housing Consultant and City Councillor, Whistler, BC.

## **FEES OR TAXES**

Linkage fees, which have been very successful in other communities in enabling affordable housing, are discussed above under ‘requirements’. Other fees or taxes are also successful when dedicated to an affordable housing reserve fund. A consumer tax on all goods may produce revenue but ends up being a ‘user-pay’ system that adds to the expenses of residents in the same way as property tax increases. A visitor accommodation tax succeeds in bringing money from outside the community to pay for amenities like affordable housing. Rationale for an accommodation tax is that tourism is one of the main factors in driving up the cost of housing for residents. In the USA, taxes on real estate sales can also contribute substantially to affordable housing funds. One of the biggest challenges for smaller municipalities in addressing issues like affordable housing is finding ways to bring in resources from outside the community to carry the cost rather than further burden local taxpayers.

### **7.5.1 The issues**

- **Financing affordable housing initiatives**

### **7.5.2 Other communities**

In the USA, taxation strategies to fund affordable housing have been very successful. Telluride uses an additional sales tax as well as a 1% tax on the sale of deed-restricted housing. Jackson Hole has recently approved a specific purpose tax. In Aspen, Colorado a real estate transfer tax generates significant dollars per year for affordable housing, as it does in Nantucket<sup>44</sup>. Places in Canada are exploring ways to dedicate tax dollars for affordable housing. The City of Kelowna is considering a ‘revitalization tax’ to fund affordable housing<sup>45</sup> and Golden has just implemented a 2% tax on tourist accommodations to fund destination marketing<sup>46</sup>. As previously mentioned, the BC Real Estate Association is lobbying the province to turn back revenues from the Property Transfer Tax for affordable housing.

### **7.5.3 Revelstoke**

Revelstoke has no experience in this area to date.

### **7.5.4 Possible Actions**

- Explore instigating an Employee Service Charge Bylaw with new tools recently announced by the provincial government.

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<sup>44</sup> City Spaces Consulting. (March 2003). *Town of Canmore: Affordable and Entry Level Housing Study, Final Report*. For, the Town of Canmore, Alberta.

<sup>45</sup> City of Kelowna Strategic Plan (January 2006). P. 26.

<sup>46</sup> Personal communication with Barbara Friedli, Tourism advocate, Golden BC.

- Establish the accommodation tax and explore potential of negotiating (with the Chamber and Tourist sector) dedicating a percentage to assist in financing amenities like affordable housing and much-needed infrastructure development.
- As discussed, join with other resort municipalities and provincial organizations like the BCREA to lobby the provincial government to turn back revenues from the PTT to municipalities to help fund affordable housing requirements.

## **7.6 ASSIST PRIVATE NON-PROFITS or CO-OPS to BUILD AFFORDABLE HOUSING**

The Revelstoke Affordable Housing Study reviews ways in which the municipality can assist other non-profit groups in developing affordable housing<sup>47</sup> - provision of municipal land, provision of staff resources, waving DCC's & other fees, easing up on zoning regulations, favourable property tax rates or charitable tax credits, and accelerated development approvals for special projects. The issue at hand is that while Canada has a long history of support for non-profit development of affordable housing, this is no longer the case. It is difficult, if not impossible, for a small municipality to be the sole supporter of another non-profit society when developing housing. Lately, the BC government has moved from supporting non-profit societies in developing housing to supporting individuals such as low-income seniors and the homeless through its rent-supplement program.

### **7.6.1 The Issues**

- **Increasing numbers of residents in 'core housing need'**
- **Insufficient subsidized (non-market) housing**
- **A significant increase in the wait-list for social housing in Revelstoke in the past 2 years**

### **7.6.2 Other communities**

Habitat for Humanity is a non-profit housing developer still active in communities throughout Canada. Years ago, the Revelstoke Housing Committee discovered that Revelstoke is too small for Habitat for Humanity to consider a project in this community. Recently, in Cochrane Alberta, the Cochrane Housing Society for Housing Options partnered with the Province of Alberta (capital grant), the Cochrane municipality (provision of land at a low-cost long-term lease), and CMHC (ACT program), among others, to produce a mixed-use development with commercial space on the ground floor

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<sup>47</sup> Zacharias, J. (October 2005). *Revelstoke Affordable Housing Study*. For, the City of Revelstoke. P. 47-48.

with 21 housing units above<sup>48</sup>. In Fernie, the women's shelter and Fernie Family Housing Society has been successful in developing subsidized housing (second stage, family, senior) by creating a partnership between 5 different community societies, the City of Fernie, and the provincial government. Their most recent project is turning a former senior's care facility (closed by the provincial government) into seniors housing<sup>49</sup>.

### 7.6.3 Revelstoke

Revelstoke has a long history of supporting community groups and nonprofit societies such as the Ladies Hospital Auxillary Thrift Store through property tax exemption and the like. Recently, the City of Revelstoke has negotiated a partnership with the province and the Interior Health Authority to provide land for a new assisted living facility for seniors. However, it was largely the provincial government in conjunction with local non-profit groups (Revelstoke Senior Citizens' Housing Society) that created the existing subsidized housing in Revelstoke like Monashee Court and Mt. Begbie Manor.

### 7.6.4 Possible Actions

- Keep an eye out for new federal and provincial programs as they emerge.
- Consider expanding the scope of an existing community nonprofit group or developing a 'seed' organization that could become a future housing corporation.
- Work with any non-profit groups that come forward with proposals for housing options.

## 7.7 MUNICIPAL LAND

'Land banking' or acquiring land for affordable housing is one of the *most successful* and important measures taken by communities to ensure the provision of affordable housing for their residents. It has been said that a municipality must 'think like a developer' and hunt down available land for acquisition and development. In resort communities like Revelstoke, bordered by mountains, national parks and rivers, sprawl is not an option. There is a finite amount of land to be developed, especially in the downtown core where *most* of the land base is already taken up with housing and commercial buildings. It is important to recall that transportation and infrastructure costs affect affordability. A Community Land Trust removes land from the market and adds the security of lifetime tenure. Housing on the land can be sold as PAH units or rented, but the value of the land is held secure<sup>50</sup>. Land can be acquired from developers in exchange (for example) for

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<sup>48</sup> Personal interview with Stacey Bennet, Executive Director of Cochrane Housing Society for Housing Options.

<sup>49</sup> Personal interview with Debbie Johnston, Coordinator, Fernie Women's Shelter

<sup>50</sup> Turtle Island Earth Stewards. (April 1992). *Affordable Housing & the Community Land Trust*. In, Making Waves, Vol. 3, No. 2.

bonus density, donated, or purchased outright by the municipality. Of course, dedicating land already owned by the municipality is one of the least costly options.

### **7.7.1 The Issues**

- **Rising ownership housing costs**
- **Rising rental housing costs**
- **Rising land values**
- **Limited land base for housing**

### **7.7.2 Other communities**

The Canmore report notes that *all* resort communities investigated (Canmore, Whistler, Telluride, Jackson Hole, Aspen, Placer County, Nantucket) have active ‘land banking’ programs<sup>51</sup>. In Tofino, the municipality provided land to partner with Tofino CFDC for their initial employee housing project. In Cochrane, the municipality provided land for the Cochrane Housing Society for Housing Options project. Again, in most of these situations, the land acquired is removed from the private market to ensure perpetual affordability.

### **7.7.3 Revelstoke**

As previously mentioned, last year Revelstoke negotiated the provision of land for assisted-living seniors’ housing adjacent to Moberly Manor. As well, Revelstoke is exploring the potential of a municipal land acquisition program but to date nothing has been finalized. Currently, the City of Revelstoke owns a limited number of properties appropriate for housing. City-owned lands in the Clearview Heights/CPR hill areas will be examined more closely to determine their development potential, subject to further geotechnical investigation, servicing considerations, and neighbourhood planning.

### **7.7.4 Possible Actions**

- Establish a community land trust for affordable housing.
- ‘Land bank’ existing municipal land for affordable housing.
- Pursue an active municipal land acquisition program.
- Explore ways to acquire land from developers as an amenity contribution.

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<sup>51</sup> City Spaces Consulting. (March 2003). *Town of Canmore: Affordable and Entry Level Housing Study, Final Report*. For, the Town of Canmore, Alberta. p. ES – 5.

- Work with the School District to develop surplus school district properties for affordable housing
- Work with the School District and Okanagan College Residential Construction Program to build affordable housing units.
- Work with the Province to dedicate Crown land within the municipal boundary for development of perpetually affordable housing.
- Investigate the possibility of using remaindered federal land (through Canada Lands Company Ltd) for a housing project.

## **7.8 MUNICIPAL HOUSING CORPORATION**

Another key factor in any affordable housing initiative is creating an administrative structure that serves the needs and goals of the stakeholders and the community. The Revelstoke Affordable Housing Study explores this option at length. A non-profit housing corporation has the capacity to own land, manage finances, address community issues, do research, explore options, and act as a liaison or centre-point between the community-at-large, the municipality, provincial associations, higher echelons of government, and other communities. It is ‘arms-length’ from municipal government and thus can sometimes carry the ‘brunt’ of difficult decisions for the municipality.

### **7.8.1 The Issues**

- **Withdrawal of support by higher echelons of government**
- **Limited capacity of existing community groups and city staff**
- **The need for an administrative structure to effectively address issues**
- **Community capacity-building**

### **7.8.2 Other communities**

The Canmore report noted that all municipalities researched have municipal housing corporations or authorities to manage housing issues as well as build or buy housing that will remain perpetually affordable<sup>52</sup>: Canmore Community Housing Corporation, Whistler Housing Authority, San Miguel County Regional Housing Authority, Teton County Housing Authority, Aspen/Pitkin County Housing Authority, Nantucket Housing Authority. In addition, the Banff Housing Corporation and Tofino Housing Corporation manage housing in those communities. The Tofino Attainable Housing Strategy recommended that Tofino establish a housing reserve fund and amenity contribution

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<sup>52</sup> Ibid.

policy prior to a community housing corporation in order to build up financial capacity to do so<sup>53</sup>. This has been accomplished. As well, now that Ucluelet is generating affordable housing units it is exploring the necessity of creating a structure to manage them<sup>54</sup>.

### **7.8.3 Revelstoke**

In Revelstoke, there are two examples of successful ‘arms-length’ municipal corporations: The Revelstoke Community Forest Corporation and Revelstoke Community Energy Corporations. The context is different in that these corporations are ‘for-profit’. However, they are both examples of community capacity-building – they are community-driven by their participatory process of development and community-controlled by the required make-up of their board of directors.

### **7.8.4 Possible Actions**

- Establish a Community Housing Corporation to direct affordable housing initiatives.

## **7.9 PROVIDING FINANCIAL ASSISTANCE**

Larger centres like the City of Vancouver and Burnaby have the capacity to provide direct financial commitment for affordable housing through staff positions like Social Planners/Housing Planners and/or direct capital grants. Some smaller communities budget to staff or provide direct operational funding for their housing corporations. Others provides tax incentives for the provision of secondary suites or affordable housing. However, it is very difficult for smaller rural communities to squeeze funds out of strapped municipal budgets that rely on a limited tax base for income.

### **7.9.1 The Issues**

- **Withdrawal of funding from higher echelons of government**
- **Limited resources to address affordable housing issues**

### **7.9.2 Other communities**

The town of Banff allocates funds from its operational budget to staff the Banff Housing Corporation<sup>55</sup>. Canmore dedicates both business and residential tax dollars to the community housing corporation<sup>56</sup>. Other communities have provided tax relief for affordable housing projects.

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<sup>53</sup> Neilson-Welch Consulting Inc. (May 2004). *District of Tofino Attainable Housing Committee Strategy*, for the District of Tofino.

<sup>54</sup> Personal communication with Cleo Corbitt, Ucluelet Housing Consultant.

<sup>55</sup> Personal communication with Dougal Forteach, Executive Director of the Banff Housing Corporation.

<sup>56</sup> Personal communication with Chris Laing, Development Planner, Canmore Alberta.

### **7.9.3 Revelstoke**

Revelstoke has received direct financial assistance from the province in the past for projects like Monashee Court, Mt. Begbie Manor, Community Connections group homes and the women's shelter. But as a small community Revelstoke has very limited capacity to provide direct financial assistance to other groups.

### **7.9.4 Possible Actions**

- Use other means to build up an affordable housing reserve fund to finance a community housing corporation and develop affordable housing units.

## 8.0 SUMMARY OF POSSIBLE ACTIONS

Type of involvement (Scale 1 – 10)	Possible Actions
<p><b>(1) EDUCATION AND ADVOCACY (E &amp; A)</b></p>	<ul style="list-style-type: none"> <li>• Expand the Revelstoke Housing Committee as an official subcommittee of council</li> <li>• Continue to monitor and evaluate housing issues and needs</li> <li>• Couple OCP revision and amendments with community education of the issues.</li> <li>• Incorporate affordable housing directives into the OCP.</li> <li>• Use local newspaper and cable TV</li> <li>• Public forums</li> <li>• Work with the regional district</li> <li>• Join with other resort municipalities in lobbying the provincial government to address affordable housing issues.</li> <li>• Lobby for access to PTT revenue.</li> </ul>
<p><b>(2) REMOVE BARRIERS (RB)</b></p>	<ul style="list-style-type: none"> <li>• Allow for a greater variety of density through flexible zoning.</li> <li>• Incorporate Smart Growth standards into the OCP.</li> <li>• Pursue sewage treatment infrastructure development in Arrow Heights.</li> <li>• Encourage creative design to maximize land use and lot sizes.</li> <li>• Make decisions using the housing ‘affordability lens’.</li> </ul>

<p><b>(3) PROVIDING INCENTIVES (PI)</b></p>	<ul style="list-style-type: none"> <li>• Review development applications with developers on a project-by-project basis to assess capacity for bonus density or the creation of secondary suites/accessory units.</li> </ul>
<p><b>(4) REQUIREMENTS (R)</b></p>	<ul style="list-style-type: none"> <li>• Establish a contribution policy for all developers for affordable housing units or cash-in-lieu.</li> <li>• Establish a commercial linkage program to build workforce housing either on or off site or add to the affordable housing reserve fund.</li> <li>• Assist existing businesses or organizations (ie RCMP) in exploring ways to provide housing for their employees.</li> </ul>
<p><b>(5) OTHER REQUIREMENTS (OR)</b></p>	<ul style="list-style-type: none"> <li>• Control vacation rentals through zoning.</li> <li>• Explore controlling second-home ownership through zoning.</li> </ul>
<p><b>(6) FEES OR TAXES (F or T)</b></p>	<ul style="list-style-type: none"> <li>• Explore instigating an Employee Service Charge Bylaw with new tools recently announced by the provincial government.</li> <li>• Establish &amp; negotiate a % of the tourist accommodation tax for affordable housing/amenities</li> <li>• Lobby for access to PTT revenue.</li> </ul>
<p><b>(7) ASSIST PRIVATE NON-PROFITS or CO-OPS to BUILD AFFORDABLE HOUSING (Assist N-P)</b></p> <p><b>(7) ASSIST NON-PROFITS CON'T</b></p>	<ul style="list-style-type: none"> <li>• Keep an eye out for new federal and provincial programs as they emerge.</li> <li>• Consider expanding the scope of an existing community nonprofit group or developing a ‘seed’ organization that could become a future housing corporation.</li> <li>• Work with any non-profit groups that come forward with proposals for housing options.</li> </ul>

<p><b>(8) MUNICIPAL LAND (ML)</b></p>	<ul style="list-style-type: none"> <li>• Community Land Trust</li> <li>• ‘Land bank’ existing municipal land</li> <li>• Municipal land acquisition program</li> <li>• Acquire land from developers as an amenity contribution</li> <li>• Work with the School District to develop surplus school district properties for affordable housing</li> <li>• Work with the Province to dedicate Crown land within the municipal boundary for development of perpetually affordable housing</li> <li>• Investigate the possibility of using remaindered federal land (through Canada Lands Company Ltd) for a housing project.</li> </ul>
<p><b>(9) MUNICIPAL HOUSING CORPORATION (MHC)</b></p>	<ul style="list-style-type: none"> <li>• Establish a community housing corporation to direct affordable housing initiatives.</li> </ul>
<p><b>(10) PROVIDING FINANCIAL ASSISTANCE (PFA)</b></p>	<ul style="list-style-type: none"> <li>• Use other means to build up an affordable housing reserve fund.</li> </ul>

**SECTION THREE:**  
**AFFORDABLE HOUSING IN REVELSTOKE –**  
**IMPLEMENTATION STRATEGY**

## 9.0 SETTING GOALS AND PRIORITIES

The overall goal of the Revelstoke Affordable Housing Strategy is to develop a practical and effective strategy for the community for both the short and long term that will result in a greater number of more-affordable homes than if there were no strategy at all. The following community goals derive from Revelstoke's Housing Vision Statement:

- **Housing in Revelstoke will be accessible, suitable, adequate and safe for our residents, meeting a full range of people's needs.**
- **Revelstoke will be a community where residents can choose to live their entire lives.**
- **Through the provision of affordable housing, Revelstoke will be able to retain and attract new full-time residents.**
- **Through the provision of affordable housing, Revelstoke will be able to house its labour force.**

The **Implementation Plan** represents a starting point from which the community can begin to move forward. The strategic objectives set out below, which derive both from the visioning process as well as research, are ways to meet these broad goals. As time passes, no doubt priorities will evolve and change along with the community. It is immediately apparent, however, that in order to achieve the community goals and strategic objectives, there is a lot of work to be done. It may well be worthwhile to retain an experienced consultant to assist the municipality with the implementation plan<sup>57</sup>. The time frames associated with the actions below represent the following:

- **Short-term: 0 to 3 years (ST)**
- **Medium-term: 3 to 7 years (MT)**
- **Long-term: 7 to 20 years and beyond (LT)**
- **Ongoing**

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<sup>57</sup> Tim Wake is an affordable housing consultant based in Whistler BC, whose mandate is to help communities like Revelstoke set up mechanisms to address affordable housing issues. He is currently working with Squamish, Oliver and Smart Growth BC.

## 9.1 IMPLEMENTATION PLAN

Strategic Objective	Recommendations	Responsibility Centre	Costs Involved
<b>Strategic Objective #1</b>  <b>Create a Housing Vision Statement for Revelstoke</b>	Formally adopt the Revelstoke Housing Vision created as part of the strategic planning process	City Council	None

Strategic Objective	Recommendations	Responsibility Centre	Costs Involved
<b>Strategic Objective #2</b>  <b>Establish an on-going source of funding for affordable housing in Revelstoke &amp; create an affordable housing reserve fund</b>	Establish an employee housing requirement for commercial businesses at the resort or cash-in-lieu – based on square footage (commercial linkage) (MT, ongoing)	Planning and Bylaw Department	Staff time (creating the reserve fund itself is low cost)
	Establish a contribution policy for all developers for affordable housing units or cash-in-lieu (ST, ongoing)		Staff time
	Establish & negotiate a % of the tourist accommodation tax for affordable housing (ST)	Senior Staff – work with tourism sector, Chamber of Commerce and Revelstoke Tourism	Staff time
	Lobby for access to PTT revenue (LT)	Political leaders	? – time spent

Strategic Objective	Recommendations	Responsibility Centre	Costs Involved
<p data-bbox="228 373 516 443"><b>Strategic Objective #3</b></p> <p data-bbox="228 485 516 695"><b>To set aside land for affordable housing and/or create a community land trust*</b></p>	<p data-bbox="532 373 802 443">'Land bank' existing municipal land (ST)</p> <p data-bbox="532 485 802 590">Municipal land acquisition program (ongoing)</p> <p data-bbox="532 632 802 768">Acquire land from developers as an amenity contribution (ongoing)</p> <p data-bbox="532 810 802 1062">Work with the School District to develop surplus school district properties for affordable housing (MT)</p> <p data-bbox="532 1104 802 1356">Work with the Province to dedicate crown land within municipal boundary for development of affordable housing (ongoing)</p> <p data-bbox="532 1398 802 1692">Investigate the possibility of using remaindered federal land (through Canada Lands Company Ltd.) for a housing project (ongoing)</p>	<p data-bbox="834 373 1094 548">Political leaders, Planning Department or Housing Authority staff</p>	<p data-bbox="1127 373 1240 401">No Cost</p> <p data-bbox="1127 485 1354 590">Staff time + High Cost of land acquisition</p> <p data-bbox="1127 632 1256 659">Staff Time</p> <p data-bbox="1127 810 1256 837">Staff Time</p> <p data-bbox="1127 1104 1256 1131">Staff Time</p> <p data-bbox="1127 1398 1256 1425">Staff Time</p> <p data-bbox="1127 1472 1386 1803">*Legal fees for a land trust can be up to \$1500 (aprox); the cost of setting up a structure (ie housing corp) to manage land acquisition is low, but will require (one) staff as manager @ FT or .75</p>

Strategic Objective	Recommendations	Responsibility Centre	Costs Involved
<p><b>Strategic Objective #4</b></p> <p><b>To create affordable housing for a mix of residents in a variety of geographic settings throughout the community, including a variety of options for rental, ownership and employee housing</b></p>	<p>Incorporate affordable housing directives into the OCP (ST)</p>	<p>Senior Staff/ Planning Department/Council</p>	<p>Staff time</p>
	<p>Allow for a greater variety of density through flexible zoning (ongoing)</p>	<p>Planning and Bylaw Department</p>	<p>Staff time</p>
	<p>Incorporate Smart Growth standards into the OCP (ST)</p>	<p>Senior Staff/Planning Department/Council</p>	<p>Staff time</p>
	<p>Encourage creative design to maximize land use and lot sizes (ongoing)</p>	<p>Planning Department</p>	<p>Staff time</p>
	<p>Establish a contribution policy for all developers for affordable housing units or cash-in-lieu (ST, ongoing)</p>	<p>Planning and Bylaw Department</p>	<p>Staff time</p>
	<p>Establish a commercial linkage program to build workforce housing either on or off site or cash-in-lieu (ST, ongoing)</p>	<p>Planning and Bylaw Department</p>	<p>Staff time</p>
	<p>Review development applications with developers on a project-by-project basis to assess capacity for bonus density or the creation of 2<sup>nd</sup> suites/accessory units(ongoing)</p>	<p>Planning and Bylaw Department</p>	<p>Staff Time</p>

<b>Strategic Objective #4</b>  Con't	Work with any non-profit groups that come forward with proposals for housing options.	Planning Department/Senior Staff	Staff Time
	Work with the school district and Okanagan College – Residential Construction Program	Planning Department/Senior Staff	Staff Time
	Keep an eye out for federal and provincial programs as they emerge (ongoing)		
	Develop affordable housing units through a community housing corporation (MT – LT)	Community Housing Corporation Staff & BOD	High Cost – through leverage of housing reserve fund

Strategic Objective	Recommendation	Responsibility Centre	Costs Involved
<b>Strategic Objective #5</b>  <b>To develop an appropriate vehicle through which housing affordability in Revelstoke can be improved and affordable housing can be developed without additional cost to the local taxpayer</b>	Establish a community housing corporation (ST)	Council/Senior Staff	The cost of establishing a nonprofit corporation is low – other costs incurred initially are: <ul style="list-style-type: none"> <li>• Office space and equipment</li> <li>• One manager/executive director @ FT or .75 (\$50 - \$70,000/year)</li> </ul> In other municipalities, the housing corp or authority becomes self-sustaining over time through rental income

Strategic Objective	Recommendations	Responsibility Centre	Cost Involved
<p data-bbox="237 233 508 300"><b>Strategic Objective #6</b></p> <p data-bbox="237 342 508 516"><b>To improve community understanding of affordable housing issues in Revelstoke</b></p>	Expand the housing committee as an official subcommittee of city council	Council/housing committee	Low cost
	Continue to monitor and evaluate housing issues and needs	Planning Department	Staff time
	Couple OCP revisions and amendments with community education of the issues	Council/Senior Staff/Planning Department	Staff time
	Use local newspaper and TV	As above	Staff time
	Public Forums	As above	Staff time
	Work with the Regional District	As above	Staff Time
	Make decisions using the housing ‘affordability lens’	As above	Staff Time
	Assist existing businesses or organizations in exploring ways to provide housing for their employees	As above	Staff Time

Strategic Objective	Recommendations	Responsibility Centre	Costs Involved
<b>Strategic Objective #7</b>  <b>To address issues associated with the ‘shadow population’ that affect the social sustainability of the community</b>	Control vacation rentals through zoning (ST – LT)	Planning and Bylaw Department	Staff time
	Explore controlling second-home ownership through zoning (ST – LT)	As above	Staff time

The above tables show that much of the responsibility for implementing the strategic objective would lie with the current planning and bylaw department, senior staff and city council. **However, most if not all of the tasks involved could be undertaken by one person if the position was dedicated.** All resort municipalities researched that are successfully addressing housing affordability issues have established municipal housing authorities or nonprofit housing corporations that have started out (and in many cases are maintained) by one staff person coupled with a volunteer board of directors. Given the fact that all senior staff as well as the planning and bylaw department are already ‘stretched’, the logical course of action, in order to achieve the strategic objectives set out in this document, is to hire a dedicated staff person and proceed with **Strategic Objective #5.**

Another course of action, initially, would be **to hire an experienced consultant** from outside the community to assist with creating initial mechanism such as the commercial linkage program. Tim Wake is an affordable housing consultant based in Whistler BC, whose mandate is to help communities like Revelstoke set up mechanisms to address affordable housing issues. He is currently working with Squamish, Oliver and Smart Growth BC.

## 9.2 SETTING TARGETS

Once there is an established fund and structure by which affordable housing can be developed, it is more meaningful to set realistic targets. It is important to note that although census data counts the number of occupied homes, it does not count the number of unoccupied second homes whose owners live out of town. **Table Four** (below) describes specific targets and how they can be measured. Baseline data (# of secondary suites, # of affordable housing units, # of residents in ‘core housing need’, etc.) should be recorded with 2006 Census data and City records. This can be used to track changes and measure if special targets are being reached.

**TABLE FOUR**

<b>Target</b>	<b>Measure</b>
A reduction in the number of households in ‘core housing need’ for both renters and owners	Measurable every five years through census data
An increase in the number of legal secondary suites (SS)	Measurable through SS registration and number of new SS approved
An increase in the number of new subsidized units created	Any new non-profit housing developed
# of PAH (perpetually affordable housing) units created for both renters and owners	Be specific - # for families, # for single middle-income earners, # for seniors, # for low-income earners, etc.

## **10.0 FACTORS FOR SUCCESS<sup>58</sup>**

- **Political will**
- **Community support**
- **An on-going, dedicated source of funding**
- **Access to land**
- **An administrative structure that serves the needs and goals of stakeholders and the community**
- **On-going evaluation and re-assessment of needs, goals**
- **An affordable housing strategy that meets a broad-range of housing needs – from the homeless to home-ownership for moderate income households**
- **A ‘demonstration project’ that assembles key partners gains recognition and credibility in the community**

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<sup>58</sup> Compiled from: Hettinger, W.S. (2005). *Living and Working in Paradise*. Thames River Publishing., and, Urban Aspects Consulting Group Ltd., Lumina Services Inc., G.P. Rollo & Associates Ltd., Land Economists. (March 2003). *A Regional Housing Affordability Strategy for the Capital Region*. For Regional Planning Services Capital Regional District, BC.

## CONCLUSION

The Revelstoke Affordable Housing Strategy and Policy Options represents the results of a broad-based literature review of affordable housing strategies and studies, as well as personal interviews, from a myriad of resort communities in both Canada and the USA. It is an attempt to transform ‘problem-thinking’ into ‘action and project thinking’ that will benefit Revelstoke during the transitional years that lie ahead. Revelstoke is in the unique position of being able to learn from other communities and be proactive in a way that other resort communities who have been ‘caught unaware’ have not. One of the keys to successful development is getting the mechanisms that we choose in place right from the very beginning.

Another key factor is to make decisions using the housing ‘affordability lens’ – if we make this decision, how will it affect housing affordability in Revelstoke? If we chose *not to act*, how will housing affordability be affected? Furthermore, how can we bring resources into the community from outside rather than depend on local taxpayers to finance complex initiatives?

The recent Retail Strategy<sup>59</sup> done for the City of Revelstoke makes note that it is important to consider the fact that Revelstoke will be competing with many other resort communities to attract tourists. We must also realize that we will be competing with *all other communities* in terms of labour recruitment – being able to attract workers of all ages, professions and income levels. Demographically, the labour pool is shrinking and quality of life and affordability are *key considerations* for incoming residents. As well, we want to be able to retain our growing senior population with affordable, livable housing options so they can maintain their quality of life. As a community, we do not want to exclude long-time local residents and young people, nor essential workers, from the housing market.

Another recommendation from the Retail Strategy<sup>60</sup> is to create Development Permit Areas for specific retail precincts. Comprehensive Development Zoning is a tool that can incorporate everything from design guidelines to inclusionary amenity requirements, vacation rentals to occupancy regulations. It is important to look at the city as a whole and plan ahead.

Revelstoke has always been a vibrant community with a historic sense of place and propensity for innovation. Rapidly escalating housing prices and lack of affordability have the capacity to quickly unravel the threads that make up the social fabric of the community. No single initiative will provide a ‘magic’ solution to this complex problem, but rather it will be a combination of actions. As a community, we must be confident that we can address affordable housing issues with two of our best qualities – collaboration and foresight.

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<sup>59</sup> TREC International Inc. (May 2006). Revelstoke Retail Strategy, *Executive Summary*. For, the City of Revelstoke. Public Presentation, May 9, 2006.

<sup>60</sup> Ibid.

## APPENDIX A

### CONTACTS AND REFERENCES

#### Section One – Contacts

Catherine Bellerose, Parks Canada  
Staff Sgt. Randy Brown, Revelstoke RCMP  
Ann Cooper, Superintendent, School District #19  
Graham Inglis, City of Revelstoke  
Alan Mason, Director of Community Economic Development, City of Revelstoke  
Dorothy Schiller, Administrator, Queen Victoria Hospital, Interior Health Authority  
Mel Torgurud, Downie Timber Ltd.  
Deb Wozniak, Revelstoke Community Futures Development Corporation

#### Section Two/Three – Contacts\*

Stacey Bennet, Executive Director, Cochrane Housing Society for Housing Options,  
Cochrane, AB  
Lori Camire, Tofino Community Futures Development Corporation  
Cleo Corbett, Planning Consultant, Tofino & Ucluelet  
Corin Flood, Revelstoke BC  
Dougal Forteath, Executive Director, Banff Housing Corporation  
Barbara Friedl, Tourism Advocate, Golden BC  
Debbie Johnston, Coordinator, Fernie Women's Centre  
Chris Laing, Development Planner, Canmore AB  
Bruce Lennox, City Planner, Fernie BC  
Tim Wake, Affordable Housing Consultant, City Councilor, Whistler, BC  
Frank Wesseling, City Planner, Cochrane AB  
Marla Zucht, General Manager, Whistler Housing Authority

**\*For participants in the Revelstoke housing visioning process, see Appendix B**

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### **Key Websites**

[www.canmorehousing.ca](http://www.canmorehousing.ca)

[www.whistlerhousing.ca](http://www.whistlerhousing.ca)

[www.bcrea.bc.ca](http://www.bcrea.bc.ca)

[www.smartgrowth.bc.ca](http://www.smartgrowth.bc.ca)

[www.gov.bc.ca](http://www.gov.bc.ca)

[www.cmhc-schl.gc.ca](http://www.cmhc-schl.gc.ca)

[www.aspenhousingoffice.com](http://www.aspenhousingoffice.com)

[www.ucluelet.ca](http://www.ucluelet.ca)

## APPENDIX B

### Creating a Housing Vision for Revelstoke: The Visioning Process

#### Workshop #1 – May 17, 2006, Community Centre

**Facilitator:** Alan Chell

**Participants: (11)** Russ Gibbs, Nelli Richardson, Jill Zacharias, Tuulikki Tennant, Margaret Janzen, Corin Flood, Eileen Fletcher, Jim Maitre, Cornelius Suchy, Hap Stelling.

**Results:** First draft of housing vision statement.

**Meeting notes:**

#### **Vision**

- Promote diverse community
- Live your whole life
- Be ahead of the curve
- Set land aside
- Housing for our labor force
- Variety of geographic areas
- Variety of options (rental, ownership, employee)
- Inclusive
- Affordable, adequate, suitable, and safe
- Supports our values
- Brave
- Creative
- Retain residents
- Attract new residents

#### **Issues that we will face**

- Ensuring we retain middle class
- Dealing with 2nd homes (black windows)
- Effect of affordable housing on rental market
- Cost of sustaining a family in a resort community
- Affordable for whom? (need to define our demographic groups)
- Balancing cost of housing with wage earnings
- How do we cost effectively deliver new housing stock to the market
- How do we support existing small businesses with their employee housing needs
- Encouraging employers to buy employee housing

#### **Areas for Council to take leadership**

- Clearly define working relationship/ requirements with developers
- Encourage secondary suites
- Use land base efficiently
- Promote smart growth solutions (including energy efficiency in new construction)
- Study other communities for successes/failures (Ucluelet/ Tofino)

- Educate the community on the issues
- Set priorities/ starting points
- Encourage mixed use housing
- Promote integrated neighbourhoods
- Promote higher densities
- Have a consistent approach (Concern expressed about Arrow Heights OCP amendment)
- Concern expressed about the unwillingness of ‘leaders’ to actually listen and incorporate citizen’s views – need for meaningful engagement.
- Build infrastructure that can accommodate growth
- Encourage infill development
- Promote programs to protect existing infrastructure (metered water)
- Always look at the big picture (driven by vision)
- At some point, hold a referendum to become a resort community
- Develop inclusionary zoning policies (could give density bonuses for amenity provisions)
- Commercial linkage policies
- Clear mandate in OCP and zoning
- Work with Federal/ Provincial and Regional District governments
- Know the legislation
- Set maximum annual appreciation % for affordable housing units
- Establish criteria for ‘need to reside’ in certain areas
- Create a community land trust/non profit housing authority
- Land bank
- Partner with the School District

### **Focus Group #1 – June 6, 2006, Revelstoke Secondary School**

**Facilitator:** Jill Zacharias

**Participants: (16, ages 15-18 years)** Josiah Olson, Marisa Salon, Royce Sihlis, Katrina Beitel, Jessica Harrison, Adam Brackenbury, Michael Loukopoulos, Paula Flaa, Darcy Dhillon, Kristi Sutherland, Amanda Jones, Michelle Bouchard, Chantel Lalonde, Jessica Combs, Koutney Hutchison, Michael Goddard

**Results: Input from youth**

#### **Meeting Notes:**

- Most would be leaving Revelstoke after high school to go to post-secondary education; returning would depend on job opportunities.
- What they liked about Revelstoke: safe, freedom to move around, good place to grow up, raise a family.
- Asked what the city was doing about housing issues
- One student expressed concern that the standard of maintenance bylaw would make places unaffordable for low-income people
- All wanted to own a house one day rather than rent. Home ownership was rated 10 on a scale of 1 to 10.

## **Workshop #2 – June 7, 2006, Community Centre**

**Facilitator:** Alan Chell

**Participants: (14)** Carolyn Lorrain, Hap Stelling, Steve Platt, Chris Johnston, Nelli Richardson, Mengia Nicholson, Patti Larson, Tuulikki Tennant, Jill Zacharias, Margaret Janzen, Antoinette Halberstadt, Cornelius Suchy – email input received from Eileen Fletcher

**Results: Input on draft housing statement**

### **What we like/is important (about the first draft)**

- Healthy & economically strong
- Affordable
- Creative, proactive
- Ties in with Revelstoke's vision
- Inclusive
- Accessible

### **Don't like/doesn't fit**

- What does 'sustainable community' mean? Flesh it out more, go back to vision
- Reference *full-time* residents (not second home owners)
- Unique? What about a variety or range of needs
- Focus on people rather than buildings
- Creating affordable housing *options*
- Tighten it up – too wordy
- Are we creating housing or enabling/facilitating?
- 'Tweaking' – a cornerstone/ residents can *choose* to live
- What does affordable housing mean?
- Employee housing is a form of affordable housing

### **What should be added?**

- Housing needs to be 1. Suitable 2. Adequate 3. Safe 4. Affordable
- Energy efficient, environmentally friendly, green building
- Put last paragraph first

## **June 13, 2006 – one on one meeting with Paul Skelton, Revelstoke Mountain Resort**

**Results: Discussion of affordable housing alignment between resort & the City**

## **Focus Group #2 – June 13, 2006, Woolsey Creek Café ('New Demographic')**

**Facilitator:** Jill Zacharias

**Participants: (16)** Francois Desrosiers, Dave Healey, Daniel Leslie, Gregg Walker, Ken Bibby, Kevin Bollefer, Kelsey Furk, Brent Strand, Nicki Nattress, Shannon Dixon, Rob Buchanan, Charlie McLellan, Heather Lea, Marie-Claude, Todd Fonteyne, Rudy Magirena.

**Results:** The intention of this focus group was to involve representatives of a ‘new demographic’ in Revelstoke. The age of the participants ranged from early 20’s to mid-30’s; some were seasonal workers; one participant grew up in Revelstoke, the rest have lived in the community from between 16 years and 6 months. The chance to participate was exciting for them all and they were all very interested in housing issues. Some owned homes, some were looking to buy, others rented. Many have lived in other resort communities (Whistler, Banff, Canmore, Jasper, Fernie) and could be considered ‘resort community refugees’.

**Meeting Notes:**

**What we like about Revelstoke**

- Revelstoke has a ‘can-do’ attitude from within
- It’s safe, no fear
- Diverse people – everyone interacts
- No labeling, no segregation
- Revelstoke is still ‘real’, people are real here
- Wilderness is accessible, wild, and beautiful
- You can walk or ride your bike anywhere
- Our age group has something meaningful to contribute; we are contributing already to the community through meaningful employment
- Great place to raise a family

**Issues/Ideas**

- Buying a house is already too expensive, already impossible to own
- City Council needs to stand their ground not to ‘become a Whistler’
- Land is too expensive
- There is no land
- Revelstoke has no ‘spill-over’ areas
- New people need to have opportunities to purchase
- Need to get creative – different models of housing (co-op, condo, townhouse, small single-family etc)
- Different models need to be ‘purpose-built’
- It would be desirable to be able to make a profit from your house in the long run (ie after 25 years)
- Jobs don’t match the prices of the housing market
- No (affordable housing) examples here, need to start somewhere to set the pace
- Need baseline standards that will not be compromised
- Strategies need to be ‘results-based’ – use baseline data (from Census) to track changes & see if you are reaching targets and goals
- Say NO to second home buyers
- Need to enforce standard of maintenance bylaw to ensure quality of living
- In Golden, the ski hill & community are very separate, no coordination
- City Hall needs to accept email as a legitimate response
- Need to bridge the gap to reach new people – announce events/important meetings at Grizzly Plaza, posters at the Modern & Wolsey Creek, City Hall

- needs a bulletin board outside for important community announcements, not everyone reads the paper.
- The ski hill is only one aspect – we need to keep a diverse economy
  - We want wilderness areas close to where we live

**Workshop #3 – June 14, 2006, Community Centre**

**Facilitator: Alan Chell**

**Participants:** David Rooney, Nelli Richardson, Chris Johnston, Antoinette Halberstadt, Jill Zacharias. Email or personal feedback on draft received from: Mengia Nicholson, Steve Platt, Margaret Janzen, Corin Flood, Hap Stelling.

**Results: Final version of Revelstoke Housing Vision Statement:**

**Revelstoke’s housing vision supports the values inherent in our community vision: resilience, equal access to opportunities, and leadership in achieving a sustainable community by balancing social, economic and environmental values.**

*In Revelstoke, access to housing will be a cornerstone of a strong community. Housing will be affordable, suitable, adequate and safe. Revelstoke will be a community where residents can choose to live their entire lives.*

**Revelstoke will be creative in achieving housing goals. Community priorities include: retaining and attracting new full-time residents; housing our labour force; setting land aside for affordable housing; and enabling options for rental, ownership, and employee housing throughout the community.**

## APPENDIX C

**District of Ucluelet  
Official Community Plan  
Bylaw No. 900, 2004  
Part III  
The Plan  
([www.ucluelet.ca](http://www.ucluelet.ca))**

### **3.2 Residential Development**

**GOAL:** The provision of a variety of housing types and densities for a diverse population.

**OBJECTIVES:**

1. To ensure the provision of a range of housing types, tenures, and densities, which meet the diverse needs of individuals and families of varying income levels and age groups.
2. To provide affordable housing opportunities.
3. To provide the most efficient use of services including physical infrastructure, human, social, and commercial services.

**POLICIES:**

#### **Multifamily Development**

1. Encourage the development of multi-family residential units where appropriate.
2. Encourage residential development above or below the first floor in the Harbour area and the Peninsula Street commercial area.
3. Provide density bonuses for the provision of underground or concealed parking and amenities.
4. Offer density bonusing for the provision of affordable housing units in multiple family and comprehensive developments.
5. Allow mixed density residential uses in areas designated for comprehensive development.

#### **Comprehensive Development**

1. Maintain the “Comprehensive Development Area” future land use designation.

2. Designate large undeveloped parcels as Comprehensive Development Areas to be developed according to a comprehensive development plan providing for a mix of housing types with overall residential density ranging from 5 to 25 units per hectare, depending on the provision of public open space or other public amenities;
3. Neighbourhood scale commercial facilities;
4. Recreational facilities including pedestrian and bicycle trails;
5. Strongly encourage affordable housing equating to a minimum of 10% of the total number of housing units.

### **Affordable and Special Needs Housing**

1. Offer density bonuses in exchange for the provision of affordable housing units in multiple family and comprehensive developments.
2. Permit secondary suites in single-family dwellings with sufficient off-street parking. Permit Vacation rentals as an alternative development form.
3. Encourage development of mobile/modular home parks with high quality site design, screening and landscaping.
4. Investigate alternative housing options, including bare land strata and small lot subdivisions.
5. Promote rental housing development, using comprehensive development zoning to provide incentives.
6. Use comprehensive development zoning to accommodate special needs housing development, guesthouse accommodation, and the provision of housing for seasonal workers.
7. Remove development barriers and provide flexibility and incentives to encourage the creation of affordable housing.
8. To zone land using low to moderate densities and to use density bonusing to secure affordable housing in any larger development.
9. To increase the number of affordable housing units in Ucluelet by encouraging mixed land use wherever possible and to encourage secondary suite developments.
10. To enforce specific requirements from developers to increase affordable housing stock.
11. To zone land inclusionary and to require that anywhere from 15% to 20% be deemed

for affordable housing in multi-family developments.

12. To encourage developers to provide 15% to 20% staff housing for employees' needed to staff new developments in tourist commercial developments.

13. To encourage private, non-profit and co-operatively run housing units.

14. The management of affordable housing is very difficult. Deed restrictions and covenants must be placed on the housing units to ensure that they will be affordable in the future or the developer may enter into a housing agreement with the District of Ucluelet to ensure affordable housing is consistent with the Canada Mortgage and Housing Corporation definition of affordable housing. Rental agreements must be established to ensure controlled cost of rent levels. A preventative maintenance management plan should be developed to ensure that safety and health standards are kept up and monitored by yearly inspections. Many staff accommodations are known for unhealthy living standards. Management of affordable housing should be looked at further when more substantial affordable housing is gained in Ucluelet.

## APPENDIX D

### Perpetually Affordable Housing

Perpetually affordable housing (PAH) is defined as a type of rental or ownership housing that is price and resale restricted to ensure affordability (lower-than-market selling prices) over the long term. PAH is not part of the open market, but meets the demand for affordable housing by providing community residents with an additional housing option. In many areas, PAH is a contributing factor in ensuring the social sustainability of the community by meeting the housing demands of moderate-income households who are unable to purchase or rent accommodation in the open market.

Access PAH is usually restricted to those residents who qualify based on criteria such as employment, residency, and income. 'Resident-restricted' PAH means that application to purchase or rent is restricted to those who live and work year-round in the community.

#### Examples:

##### 1. The City of Langford – For subdivision developers<sup>61</sup>:

All new re-zonings for ten or more single-family residential lots must include small lot-small house affordable lots. For each group of ten lots, the development provides one affordable housing unit. PAH units become part of an affordable housing agreement, registered at the time of subdivision, and registered on the title of each lot restricting the resale of the affordable homes to a maximum of \$150,000 for a period of five years. The owner may increase the sale price by \$2,000 for each year of the ownership (exceeding five years) after the first five years of ownership. After twenty-five years of ownership, the house may be sold for market value.

##### 2. Town of Canmore – Canmore Housing Corporation<sup>62</sup>:

Resale of PAH units is based on a formula of 110% of CPI (consumer price index), compounded annually. The consumer price index compares changes in Canadian consumer prices in a given month or year. The cost of any capital or maintenance improvements done by the homeowner are not added to the resale price of the PAH units.

The following is an example of the resale price formula. If the CPI is 2.5%, then 110% of CPI is 2.75%, and this is compounded annually:

**2006 PAH price - \$200,000**

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<sup>61</sup> City of Langford Affordable Housing, Park, and Amenity Contribution Policy, No. 6930-00-003

<sup>62</sup> [www.canmorehousing.ca](http://www.canmorehousing.ca)

2009 - \$216,958 (3rd year)  
2010 - \$222,924 (4th year)  
2016 - \$262,330 (10 years out)  
2026 - \$344,086 (20 years)  
2031 - \$394,072 (25 years – the life of your mortgage – the house price doubles)  
2036 - \$451,320 (30 years)  
2046 - \$591,975 (40 years)  
2056 - \$776,464 (50 years)

### **3. Resort Municipality of Whistler – The Whistler Housing Authority<sup>63</sup>:**

The Whistler Housing Authority uses a resale formula based on the ‘core consumer price index’ which removes volatile items (like oil) from the measurement.

The following rationale describes the benefits of using the CPI:

- It is an objective outside index published monthly and freely accessible, which provides transparency;
- Regarding affordability, it is targeted at a range of 1%-3% and specifically 2% over the long term. This is a direct measure of inflation, which is regarded by restricted housing owners and waitlist applicants as a fair method to ensure both affordability and that purchaser investment dollars are not eroded.
- The Bank of Canada Monetary Policy regarding inflation mirrors what the WHA is trying to achieve in terms of appreciation: slow stable growth.
- Calculating the appreciation monthly is straightforward and transparent.

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<sup>63</sup> Whistler Housing Authority (May 2006). *New Housing Covenants for Resident Restricted Inventory*, retrieved June 24, 2006 from [www.whistlerhousing.ca](http://www.whistlerhousing.ca)

## APPENDIX E

### Public Process and Feedback

Throughout the process of developing this strategy, members of the community in Revelstoke have been given opportunity for input and feedback, and that input has been incorporated into the final report. As noted, the visioning workshops were held in May and June (see Appendix B). On June 20, 2006 a special meeting was held for City Council and senior staff at which the housing strategy and policy options were presented. On June 27, 2006 there was a public presentation at the community centre. As well, the draft strategy and feedback form were sent out via email to the Economic Development Commission, the Community Futures Development Corporation staff and board and directors, the City's Advisory Planning Commission, the housing committee, and various members of the public including people who attended the visioning workshops. On July 11, 2006 a special meeting of the housing committee was held to provide final feedback for the strategy. Although only 9 feedback forms were received back, valuable comments have also been given and are included below:

#### Questionnaire results (indicated in red):

How important do you consider affordable housing and related issues to be (on a scale of 1 to 10): 8, 10, 7, 8, 10, 10, 9, 8, 10

Do you support:

1. Adopting the housing vision \_\_\_9\_\_\_ yes \_\_\_\_\_ no
2. Affordable housing reserve fund \_\_\_8\_\_\_ yes \_\_\_\_\_ no \_\_\_1\_\_\_ not sure
3. Municipal land banking \_\_\_5\_\_\_yes \_\_\_\_\_ no (4 blank – interesting note: in 1993 a community survey asked the question, Should the City be involved in purchasing land for the following purposes – Affordable housing Yes 42.6% - 417 responses; No 46.5% - 455 responses; and 107 no response).
4. Developing/enabling 'perpetually affordable' housing \_\_\_7\_\_\_ yes \_\_\_1\_\_\_ no \_\_\_1\_\_\_ not sure (likes the idea but needs to know more about the process)
5. Creating a community housing corporation \_\_\_8\_\_\_ yes \_\_\_1\_\_\_ no
6. Improving understanding of housing issues \_\_\_9\_\_\_ yes \_\_\_\_\_ no
7. Addressing 2<sup>nd</sup> home buying/shadow population issues \_\_\_6\_\_\_ yes \_\_\_2\_\_\_ no \_\_\_1\_\_\_ not sure (not sure if I like the idea of Revelstoke becoming a closed community)

#### Comments:

- The most important thing is to land bank and acquire more municipal land.
- We must address affordable housing – these issues have long been recognized in the community as significant.
- Being proactive is good – Do what you can now to address *current* needs & prepare for future needs; don't move too fast. It is important to determine a specific need before acting.

- Wouldn't 'perpetually affordable housing' create an unfair market advantage? Ensure that PAH is resident-restricted for people the community really needs.
- The first step is for council to adopt the affordable housing strategy but what about implementation? And when? September? The private housing market obviously isn't meeting the needs.
- Other communities look to Revelstoke to see what is happening.
- I think there needs to be some maintenance bylaws created to address these issues (empty homes), even the simple ones like snow clearing and grass cutting.
- We (tourism provider) found out that we have to provide live-in rooms to get people willing to work in remote places
- It is an excellent document and the City needs to adopt it to show that they are aware and support the issues. They also need to create a staff position (part time) and start working proactively on some of the issues – ie hopefully RSS and OC will have a house building program starting next fall – the City should provide land for this project as part of its overall plan.
- They need to look at 2<sup>nd</sup> suites in Arrow Heights – the number of 2 member households has increased significantly as children leave home (reflected by the decrease in school enrollment there) so creating a suite would not place anymore demands on infrastructure. Many of these house could easily be converted into pleasant suites – rather than increasing the density downtown.
- Keep up the good work! This will be a concern in the near future and we could be in a situation whereby youth may find it cost prohibitive to move out on their own and be forced to move out of town. Certainly, for many elderly who are on limited incomes face similar situations as well. I am interested in co-op type housing, however, quite ignorant of the laws and how they are even started.
- I think that #6 is most important in garnering public support for the remaining issues.
- #5 would have a greater chance of being implemented and being successful once in place, if its mandate encompassed all housing issues.
- #7 Needs to be handled very carefully so that economic development isn't negatively impacted, and you keep the real estate interests on side.
- Good to see this moving forward & having a dedicated person responsible. For many years a number of people tried to do this 'off the sides of their desks' and it just doesn't work.
- I have reworked the questions as there is a chronology that is required starting with the strategy, followed by the enabling mechanisms, culminating in development. I am in complete support of the City adopting and acting on an affordable housing strategy – it is mandatory given the present and future affects of resort speculation and development:
  1. Adopting the housing vision – The vision is just part of the strategy and eventual plan, and precedes all that follows as such. It needs to be the first order of business.
  2. Improving understanding of housing issues – In order to develop a plan you need to understand the problem on an evolving basis. Whistler performs an annual audit to determine housing requirements.

For Revelstoke to have an effective plan it needs to do something similar.

3. Developing/enabling perpetually affordable housing – The emphasis should be on enabling. The City shouldn't become the developer, if so only at arms length. Developing a funding base and management capacity (the three following points) is part of the enabling process - you need the cart and the horse.
  - Affordable housing reserve fund
  - Municipal land banking
  - Creating a community housing corporation
4. Addressing 2<sup>nd</sup> home buying/shadow population issues – This last point is a separate issue (though potentially connected) and goes to the fabric, livability and affordability of the community as a whole. It is likely to be a contentious strategy but also progressive and important to preserving the existing fabric of the community.