

District of Squamish Affordable Housing Strategy & Action Plan

February 19, 2019



Vision:

Residents of Squamish in need of housing assistance, are able to find and live in a home that meets their needs and budget.

Mission:

To create a supply of dwelling units available to Squamish residents that are isolated from rent or price impacts of the open housing market, such that rents or prices in affordable housing units are connected to local incomes and employment. The premise being that housing should provide shelter, not a speculative opportunity or asset.

Objective:

To increase the supply, availability and access to affordable housing options across the community, in all parts of the housing spectrum, so that residents pay no more than 30% of their gross income on housing expenses.

The Strategy focus in the short and intermediate will be on affordable rental housing, and in the longer term toward adding an affordable homeownership component.

Definition of Affordable Housing:

Rental or ownership housing which has a rent or market price that would be affordable to households of low and moderate incomes, based on the CMHC metric of no more than 30% of gross income being spent on housing. Households of low or moderate income are those who have incomes that are 80% and less than the median income in Squamish reported by Statistics Canada in the census.



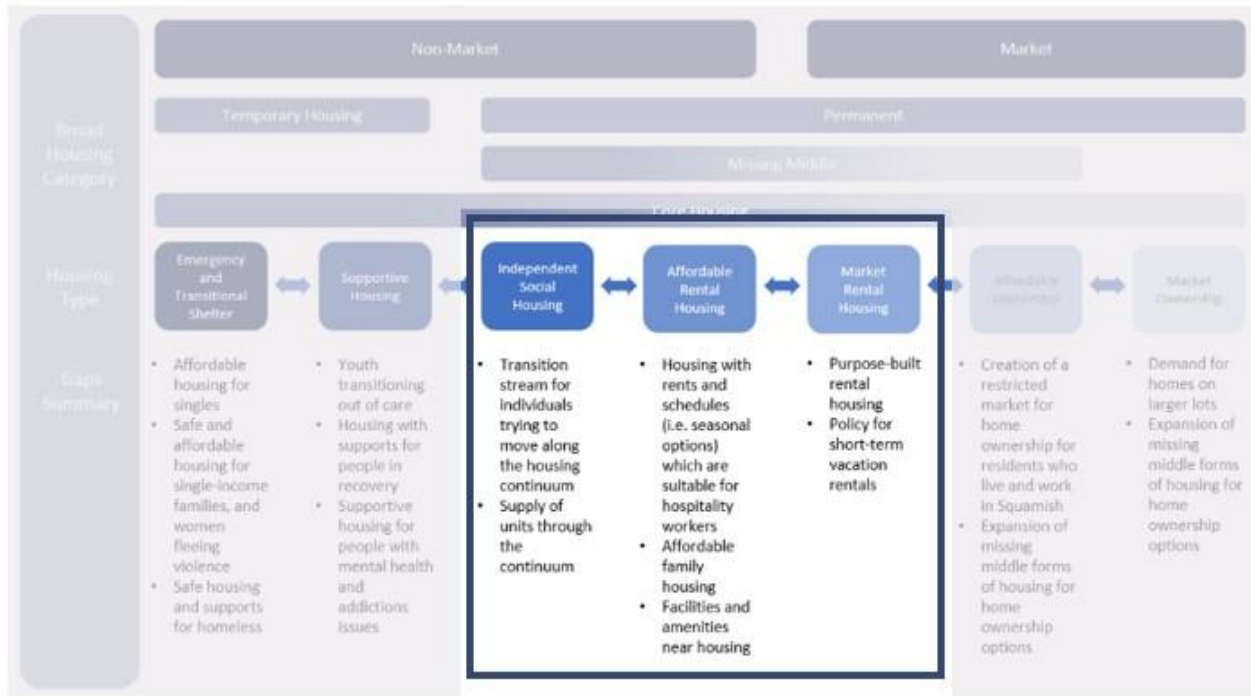
The Strategy anticipates that the definition of affordability will be refined and improved over time, through the development of affordable housing policy. It is also likely that individual affordable housing programs and projects may have differing specific definitions of affordability that address differing target populations.

Housing Continuum:

The housing continuum can be presented in many ways. Below represent three possible options.

HOUSING CONTINUUM						
Emergency Shelters	Transitional (Supportive) Housing	Social Housing	Affordable Rental Housing	Affordable Home Ownership	Affordable Rental Housing	Affordable Home Ownership
Government Subsidized Housing			Non-Market Housing		Market Housing	
<p>Examples:</p> <p>Low barrier housing for individuals who are homeless and /or on fixed income</p> <p>Supportive housing for women leaving abusive relationships</p> <p>Supportive seniors housing</p> <p>Emergency shelter for homeless teens</p> <p>Supportive housing for developmentally disabled adults</p> <p>Provincial rental subsidies</p> <p>Aboriginal off reserve housing-(in partnership with the Squamish Nation)</p>			<p>Examples:</p> <p>Affordable rental housing for low- income families with subsidies</p> <p>Affordable rental housing for low- income single individuals with subsidies <i>(This group includes: seniors, people living on fixed incomes, and individuals with precarious employment due to the temporary or seasonal nature of their work.)</i></p>		<p>Examples:</p> <p>Affordable home ownership options</p> <p>Affordable market rental housing for low and moderate income single individuals</p> <p>Affordable market rental housing for low and moderate income families</p>	





The continuum of housing options generally range from high levels of government support (or subsidy) on the left to no government support on the right.

Target Population Groups:

This Strategy seeks to address as many parts of the continuum as possible. Differing strategic approaches will be taken to address different parts of the continuum.

Direct Action

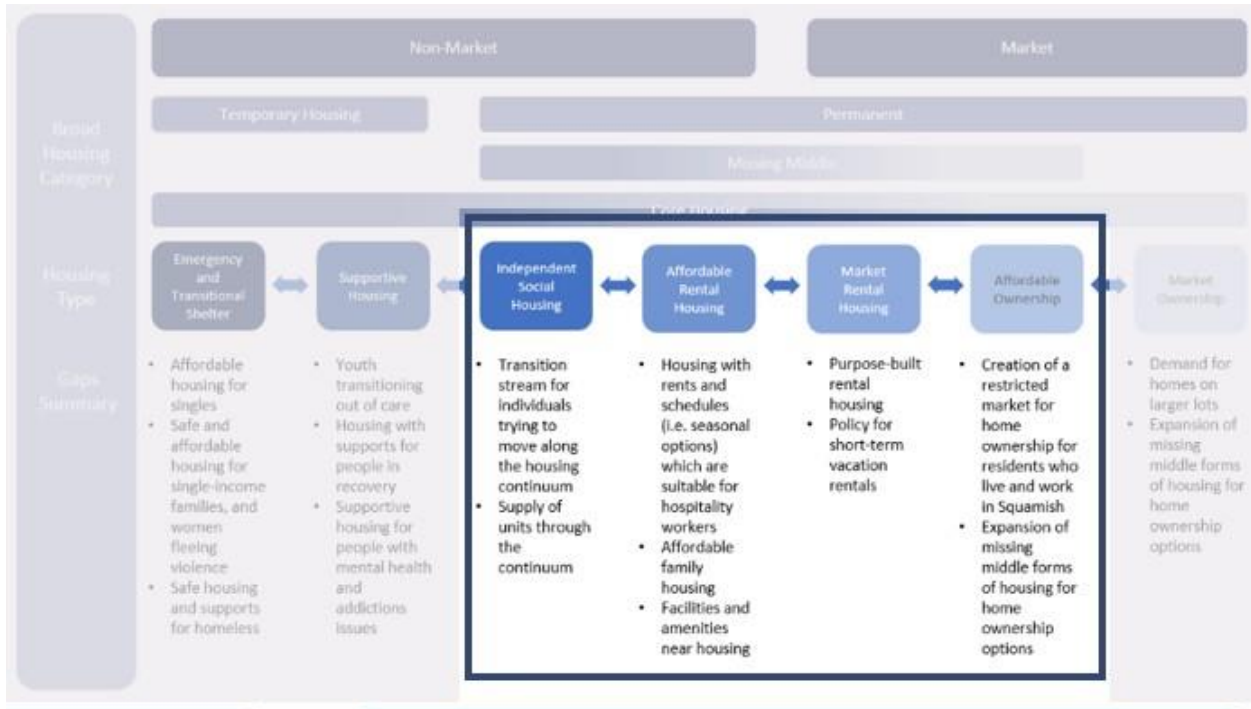
Direct action by the District will involve the development and construction of new affordable housing units, and the management and operation of affordable housing units provided by other agencies or organizations to the District.

The key area of focus in direct action will be on the “missing middle” where the District has the highest level of influence, and where ongoing subsidies are not necessary for a project to be viable. The “missing middle” encompasses low end of market, purpose built rental, secondary suites, and market rental supply, or the “Non-Market Housing” or “Rental Housing” or highlighted parts of the continuum. Key groups within the “missing middle” are initially intended to be:

- Low to moderate income individuals who work in Squamish
Appropriate housing in key sectors where local workers earn as much or less than the Area Median Income. This has been identified as a key gap leading to staffing shortages and housing instability. Focus on this group would lead to a benefit to the economy, social benefits and overall livability for Squamish.
- Low to moderate income seniors
Supporting seniors to age in place and enjoy a high quality of life contributes to a complete community and enhances livability for all residents. Focus on this group seeks to reduce isolation and instability for seniors.
- Low to moderate income families
Squamish is home to a sizable proportion of young families and the District is committed to creating family-and child-friendly environments where children can grow and thrive. It is imperative that affordable housing is supported by the community and not driven solely by market provisions, to ensure accessibility to a high quality of life for all families.

A key element of this Strategy will be to develop policy very early in the timeline that provides greater clarity on the particular target populations, and the eligibility criteria that defines that population. The eligibility criteria will be developed and approved by Council, and may change over time as the affordable housing program becomes established and is refined. It is likely that individual affordable housing programs and projects may have differing target populations and differing eligibility criteria.

In the short and intermediate term, strategy and tactics will focus on the provision and acquisition of affordable rental housing as a means of furthering the Strategy’s overall objectives. As the affordable rental program becomes established, in the longer term, tactics and activities can move to establish and support an affordable home ownership program. This would enlarge the area of the continuum that direct actions are intended to address, as indicated in the diagrams below, to address both “Assisted rental” and “Assisted ownership.”.



Indirect Action

Indirect action intends to support the efforts of other organizations and agencies in the provision of affordable housing. These efforts will tend to address the “Government Subsidized Housing” or “Ending Homelessness” or “Temporary Housing” parts of the continuum, and generally involve the provision of housing along with support services, that require ongoing operational subsidies from the housing provider.

The key housing gaps that will need to be addressed through indirect action include:

- Low-barrier housing for the homeless and hard to house individuals
- Supportive seniors housing
- Youth housing
- Supportive housing for homeless youth
- Supportive housing for women and children leaving abusive relationships
- Supportive housing for developmentally disabled adults
- Aboriginal off-reserve housing

Role of Municipality and Key Partners:

Municipalities have had increasingly critical roles in the provision of affordable housing in the past two decades, as funding models at the federal government level have changed dramatically since the 1990s. Recently there has been a renewed federal government prioritization of affordable housing investment, and in 2017 the Canadian Mortgage and Housing Corporation (CMHC) committed a new investment of \$11.2 billion to affordable housing, in partnership with provinces.

The Province of B.C. has also shifted its focus in the past decade from providing affordable and cooperative housing options, to reducing homelessness and housing options for critically vulnerable populations, such as those with mental health and substance use issues. Legacy programs and more recently, new funds have been released by B.C. Housing to establish affordable options for low income people.

The leverage and opportunity of municipalities to contribute to increased housing affordability rests in provision of municipally-owned land, policy levers, fiscal measures like Community Amenity Contributions and Development Cost Charge reductions, and advocacy/capacity building with other levels of government and non-profit agencies. The District has identified strategies in the key areas of municipal influence that will create the most impact, and is committed to working with partner governments and non-profit agencies to advance the affordable housing agenda in the ways outside direct municipal influence.

The non-profit agency sector is a key partner in the delivery of affordable housing options, as they often have operational expertise and capacity that does not exist within municipal government. Their connection to target populations, community trends, best practices, and relationship brokerage is a critical component of successful establishment and operations of new and the maintenance of existing affordable housing.

Continued collaboration with the private sector and the development community will also be needed, particularly with respect to affordable housing contributions through the Community Amenity Contribution Policy. Efforts with respect to private sector involvement will most likely support more affordable options in the “Market Housing” or “Ownership” parts of the continuum.

Strategic Framework:

In alignment with Council Strategic Priorities of environmental sustainability and a livable, holistic community, the Affordable Housing Strategy and Action Plan seeks to use high-impact municipal levers to enhance the availability and affordability of the “missing middle” section of the housing continuum to minimize the number of households paying more than 30% of their gross income on housing costs. Developing an affordable housing function and increasing the number of low end of market and purpose built rental unit supply will be simultaneously advanced with a variety of tactics, prioritized on the basis of impact alignment with identified needs.

Strategies:

1. Design and Resource an Affordable Housing Function

Objective:

Allocate sufficient time and resources dedicated to managing affordable housing issues, to ensure that progress can be made.

Goal: To ensure that the municipal housing function is operationally funded on an annual basis so that meaningful progress can be made on the strategy objectives.

Objective:

Operate the housing program at arms-length and to allow it to be as flexible and nimble as possible.

Goal: To ensure to minimize politicizing an affordable housing program, and that operational decisions are not required to be made by District Council on a routine basis.

Objective:

Utilize arms-length expertise from existing non-profit housing agencies in the community in the operation the housing program and any District owned housing units.

Goal: To ensure that existing community based expertise is utilized without the need to replicate, duplicate or re-invent these skills.

For municipally owned affordable housing units, an arms-length organization may be responsible for asset and operations management of the units, and tenant / waitlist management.

For affordable housing units provided by market developments, an arms-length organization may be responsible for managing housing agreements and/or covenants, and tenant / waitlist management.

Objective:

Facilitate the development of a local non-profit housing agency, corporation or foundation.

Goal: To create a single entity in the long term to assume as many community housing functions as possible.

Goal: To move effectively serve the needs of those in the community requiring housing assistance.

Objective:

Encourage collaboration, consolidation and partnerships between existing non-profit agencies.

Goal: To integrate and consolidate housing programs and services in the community.

Goal: To minimize duplication between housing agencies.

Goal: To make coordination more effective between agencies.

Goal: To take advantage of economies of scale.

2. Maintain the Existing Stock of Affordable Housing

Objective:

Implement a wide range of municipal policies and undertake actions targeted to the existing affordable and rental housing stock.

Goal: To ensure that the existing number of affordable housing units in the community is not decreased, particularly rental housing units.

3. Increase the Supply of Affordable Housing Units

Objective:

Undertake policy and actions that result in an increased number of affordable housing units.

Goal: To increase the number of affordable housing units that are available in the community.

Objective:

Identify and support new projects that provide affordable housing units, through construction of affordable rental units by the District or the control and management of units constructed by others.

Goal: To increase the number of affordable housing units that are available in the community.

Objective:

District managed units will focus on providing low to moderate income household, missing-middle rental housing, in the low-end-of-market and affordable rental housing sectors of the housing spectrum.

Goal: To ensure that District managed affordable housing units are financially sustainable and do not require ongoing taxpayer operational subsidies or funding.

Objective:

The District would retain full or partial ownership in any municipally developed affordable housing projects.

Goal: To ensure perpetual affordability of the affordable housing units.

Goal: To ensure that the District retains the value of the affordable housing assets that it creates.

Objective:

Access to the municipally controlled affordable housing stock would be restricted on the basis of clear eligibility criteria.

Goal: To ensure that affordable housing units are targeted and available to those that Council has determined has need for them.

Goal: To ensure that the affordable housing program is meeting the needs of Squamish residents.

Objective:

Ensure that there is a diverse range of affordable housing types, sizes and forms.

Goal: To ensure that there are suitable affordable housing options to meet the diverse needs of the community.

Goal: To focus initially on affordable rental housing, and subsequently establishing an affordable homeownership program.

4. Coordinate and Enhance All Municipal Affordable Housing Regulations & Policy

Objective:

Ensure that all municipal decision making is aligned and coordinated, and acting in concert.

Goal: To create incentives and the right conditions to increase the number of available affordable housing units.

5. Collaborate with Affordable Housing Agencies

Objective:

Facilitate and support the supply and provision of transitional, supportive, subsidized and social housing by other non-profit agencies.

Goal: To assist in the creation of new transitional, supportive, subsidized and social housing units.

Objective:

Support and facilitate applications to BC Housing and other funding agencies for transitional, supportive, subsidized and social housing by other non-profit agencies.

Goal: To assist in the creation of new transitional, supportive, subsidized and social housing units.

Objective:

Encourage collaboration, consolidation and partnerships between existing non-profit agencies.

Goal: To minimize the proliferation of those agencies with housing programs in the community to ensure focused delivery.

Objective:

Develop effective working relationships with a Squamish Nation housing agency.

Goal: To ensure collaboration / coordination with any affordable housing efforts undertaken by Squamish Nation.

6. Undertake Monitoring and Measurement

Objective:

Review and consider the inventory of affordable housing units and the ongoing need for relevant data collection of key affordable housing metrics on a periodic basis.

Goal: To ensure that we are making decisions based on the most useful and recent data available.

7. Facilitate Workforce Housing

Objective:

Consider and address the need for affordable housing (particularly seasonal and part time employees) generated by new large-scale commercial or industrial development projects.

Goal: To ensure that adequate affordable housing addresses the needs of employers and employees.

Objective:

Encourage and work with private initiatives that propose the creation of new workforce housing.

Goal: To assist in ensuring sufficient affordable workforce housing is available for businesses to provide to their employees.

Objective:

Encourage and work with employers and businesses to coordinate voluntary employer assisted housing programs.

Goal: To assist in ensuring sufficient affordable workforce housing is available for businesses to provide to their employees.

Background

Businesses often prefer access to dwelling units that can be linked to employment, with tenancies established under the Hotel Keepers Act [RSBC 1996] Chapter 206, rather than the Residential Tenancy Act [SBC 2002] Chapter 78, so that units can be reassigned to new employees when departing employees' employment ends or is terminated.

Action Plan / Tactics

“Housing” refers to the District’s internal housing staff and resources.

1. Design and Resource an Affordable Housing Function

Tactics:

WHAT	WHO	WHEN
Budget allocations on an annual basis in the District’s operating budget	Housing / CAO	Annual / Ongoing
Conduct an evaluation of possible organizational housing options	Housing / Consultant	<i>Complete</i>
Select a desired organizational direction (short and long term)	Housing / Consultant / Council	<i>Complete</i>
Effect the organizational decision for the short term		
Enter into a lease for the Buckley Avenue project	Housing / Real Estate / Sea to Sky	Q1 2019
Enter into a partnering agreement for developer provided units	Housing / Consultant / Sea to Sky	Q2 2019
Undertake an evaluation of organizational effectiveness (through partnering agreements)	Housing / Consultant	Q4 2020
Investigate consolidation / partnership options with existing non-profit housing agencies	Housing / Consultant	2020 - 2021
Develop a long term working model for a singular housing agency, corporation, foundation	Housing / Consultant	2020 - 2021
Review options for an affordable housing ownership model	Housing / Consultant	2020 - 2021
Commence implementation of long term working model	Housing / Partner	2021 – 2022

2. Maintain the Existing Stock of Affordable Housing

Tactics:

WHAT	WHO	WHEN
Review and consider Local Government Act zoning for rental only on defined existing rental properties	Community Planning	Q2 2019
Formalize policy regarding restrictions on strata conversions into municipal policy	Housing / Community Planning	Q3 2019
Create policy regarding restrictions on mobile home park rezoning applications into municipal policy	Housing / Community Planning	Q3 2019
Complete policy to manage short term rental use of residential units	Community Planning	Q4 2018 - Q4 2019

Undertake further review of Local Government Act zoning for rental only options	Community Planning	2020 / 2021
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3. Increase the Supply of Affordable Housing Units

Tactics

WHAT	WHO	WHEN
Utilize Community Amenity Contributions to provide affordable housing by others	Community Planning	<i>Complete & Ongoing</i>
Identify and secure (surplus to core needs) municipal lands suitable for affordable housing projects	Community Planning / Real Estate	Q3 2019
Identify and secure Provincial lands suitable for affordable housing (at no cost under the Sponsored Crown Grant program)	Housing / Real Estate / Community Planning	Q4 2019
Identify and secure other lands suitable for affordable housing opportunistically	Housing / Community Planning / Real Estate	Ongoing
Include an affordable housing component in municipal facility redevelopment projects where feasible	Housing / Real Estate / CAO	Ongoing
Work with BC Housing to advance projects through grant programs for municipal sites		
Collaborate with Squamish Helping Hands Society on the Under One Roof project	Community Planning / Engineering / Building / Housing	2019 / 2020
Commence planning and design for the Buckley Avenue project	Housing / Sea to Sky Community Services	Q1 2019
Assign the Buckley Avenue project to Sea to Sky Community Services	Housing / Sea to Sky Community Services	Q1 2019
Assist in Buckley Avenue project management	Housing / Sea to Sky Community Services	Q4 2019 - 2021
Evaluate options for subsequent projects	Housing	Q 3/4 2020
Initiation of an affordable homeownership program	Housing / Sea to Sky Community Services	2021 / 2022

4. Coordinate and Enhance All Municipal Affordable Housing Regulations & Policy

Tactics

WHAT	WHO	WHEN
Complete a comprehensive affordable housing policy coordinating all municipal policies on affordable housing	Housing / Consultant	Q1 / Q2 2019
Complete a perpetually affordable housing policy	Housing / Consultant	Q1 / Q2 2019
Review fee and DCC waiver policy and bylaws	Housing / Community Planning	Q1 / Q2 2019
Review Zoning Bylaw regulations on accessory dwellings as part of Zoning Bylaw rewrite	Community Planning	Q3 2019
Prepare boilerplate housing agreement for affordable housing units provided by third parties	Housing / Community Planning / Legislative Services	Q4 2019
Review accessory dwelling unit financial incentives	Housing / Community Planning / Finance	2020
Review Permissive Tax Exemption potential and impacts	Housing / Finance	2020
Review utility charge for affordable housing options and impacts	Housing / Finance / Engineering	2020 / 2021

5. Collaborate with Affordable Housing Agencies

Tactics

WHAT	WHO	WHEN
Formalize a charter or set of principles / understandings for the Squamish Integrated Housing Solutions Group (SIHSG)	SIHSG	Q2 2019
Formalize and establish sustainable funding for the SIHSG	Housing	Q4 2019
Undertake a youth housing needs assessment	Housing / MCFD / Sea to Sky / VCH	Q4 2019
Undertake initial housing discussions with Squamish Nation	Housing	2020
Investigate shared property management services between non-profit agencies	Housing / SIHSG	2020
Investigate shared tenant management services between non-profit agencies	Housing / SIHSG	2020

6. Undertake Monitoring and Measurement

Tactics

WHAT	WHO	WHEN
Complete community housing needs assessment	Housing / Consultant	<i>Complete</i>
Identify gaps in the housing continuum	Housing / SIHSG	Ongoing
Determine appropriate affordable housing performance measurement metrics	Housing / SIHSG	2019
Allocate resources for data collection	Housing	Q4 2019
Assign accountability for data collection	Housing	Q1 2020
Undertake updated community needs assessment	Housing	2023

7. Facilitate Workforce Housing

Tactics

WHAT	WHO	WHEN
Assess current basic needs and demands	Housing / Economic Development	<i>Complete</i>
Review options for workforce housing zoning that allows for residential buildings to be used for short term tenancies linked to employment	Community Planning	2020
Determine land owners interested in accommodating the workforce housing zone	Community Planning	2020
Implement the workforce housing zone	Community Planning	2020
Explore creation of a workforce housing index and workforce housing fund	Community Planning	2021

Metrics and Evaluation:

The success of this Strategy, like any other, will be determined by the achievement of its stated goals. Its successful implementation will require a commitment beyond its creation and adoption by Council. The metrics and evaluation is designed to drive performance monitoring, review and action to ensure Squamish is making positive progress towards the Strategy's vision, goals and objectives.

The goals stated in the Strategy tend to be qualitative in outlook, and are intended to guide tasks and activities. The final outcomes of these goals has yet to be fully defined, and the metrics will be developed over time (as noted above in the Action Plan / Tactics section). District Council has however, established one over-arching goal to be achieved during its current mandate:

Ensure that an additional 125 affordable purpose built rental (at or below 80% of market rental rates) units are built by 2022.

This is the Strategy's target, and will be the principal goal against which all actions will be measured, and speaks to the urgent need to have more affordable housing available to the community in the short run, to address the immediate need.

Other possible metrics that can be considered include:

- Inventory of affordable housing units (seeking a positive change over time above the baseline inventory)
- Number of affordable housing units as a ratio of all dwelling units (seeking a positive change over time above the baseline inventory)
- Inventory of market rental units (seeking a positive change over time above the baseline inventory)
- Number of market rental units as a ratio of all dwelling units (seeking a positive change over time above the baseline inventory)
- An increase in the market rental vacancy rate (seeking a positive change over time above the baseline inventory)
- Numbers of affordable housing units by size and type (seeking an increase in the range above the baseline inventory)

These will be evaluated and determined in 2019, when a detailed monitoring and evaluation program will be created.

Evaluation will also consider the Tasks outlined under the Action Plan / Tactics section, and whether or not the proposed activities are following the proposed schedule.

Glossary of Useful Terms:

(Courtesy of B.C. Housing)

Assisted Living: A type of housing for seniors and people with disabilities that includes on-site hospitality and personal-care support services.

Bachelor (unit / suite): A type of residential apartment unit that combines the living room and bedroom in one room.

Below-market rental housing: Is housing with rents equal to, or lower than, average rates in private-market rental housing.

Community housing: Housing intended for occupancy by permanent residents of a defined community or municipality.

Co-operative housing: A type of housing that residents jointly own and operate as part of a membership.

Emergency shelter: Immediate, short-stay housing for people who are homeless or at risk of becoming homeless.

Group homes: A type of housing with supports for people with special needs such as severe mental and physical disabilities.

High-barrier shelter: An emergency shelter that has a number of requirements for entry, for example sobriety.

Housing continuum: A concept used by housing policy makers to demonstrate the range of physical housing forms and housing tenures that exist, and to consider the broad range of potential responses available to assist a range of households in different tenures to access affordable and appropriate housing.

Housing with supports: Housing that includes on-site services such meals, housekeeping, health care, counselling and others.

Income assistance: Social assistance, social security or another form of payment that the provincial or federal government provides to people in need who don't have any other resources.

Independent Living: A type of housing program for seniors and people with disabilities that includes on-site hospitality and personal-care support services.

Lower-end-of-market housing: A type of housing where the housing provider calculates rent according to rental market conditions.

Market rent: A rent amount that is generally similar to the rent of other units in the private (non-subsidized) housing market.

Minimal-barrier (or low barrier) shelter: An emergency shelter that has few requirements for entry.

Missing middle housing: A more affordable form of housing supply of varying forms, intended for middle income and working households and individuals.

Non-profit housing: A housing development that a community-based, non-profit housing partner owns and operates.

Public housing: A housing development that the government or a non-profit housing partner owns and operates.

Rent geared to income: A type of subsidized housing where the housing provider matches your rent to how much income you earn.

Safe homes: A type of temporary housing for women and children fleeing violence, where a transition house is not available in the community.

Second-stage housing: Second-stage housing is housing for women and children fleeing violence who have completed a stay in a transition house or safe home.

Single-room-occupancy hotel (SRO): A type of housing, typically a single room in a building with shared bathrooms and kitchens.

Social housing: A housing development that the government or a non-profit housing partner owns and operates.

Subsidized housing: A type of housing for which the provincial government provides financial support or rent assistance.

Supportive housing: A type of housing that provides on-site supports and services to residents who cannot live independently.

Temporary Housing: A collective term that encompasses housing such as Emergency, Transitional and Supportive Housing, where support services are provided to residents and where the expectation is that residents will transition as quickly as possible into other more permanent forms of housing.

Transition houses: A type of temporary housing for women and children fleeing violence. A safe, anonymous place to stay with food, staff and services.

Transitional housing: A type of housing for residents for between 30 days and three years. It aims to transition individuals to long-term, permanent housing.

Women's Transition House and Supports Program: A type of program that provides housing and support services for women and their dependent children who are fleeing violence. The program includes safe homes, transition houses and second-stage housing.

Workforce (employee) housing: A subset of affordable housing that is intended for businesses to provide to their employees, and where tenancy is connected to employment.