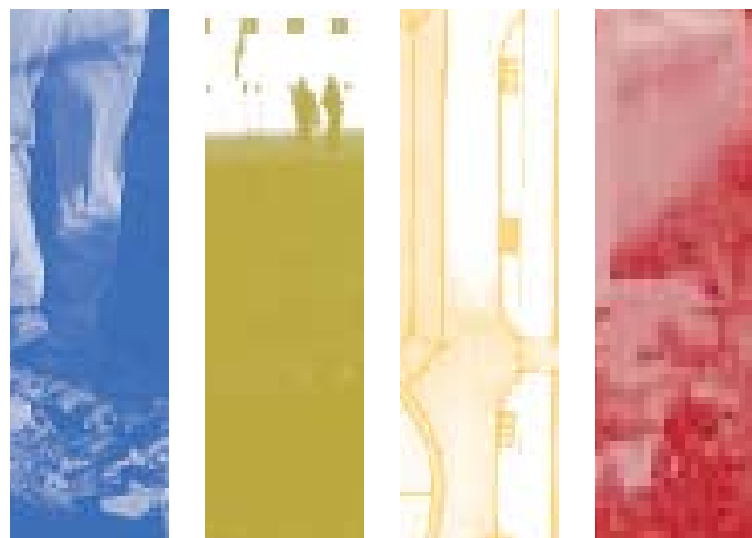




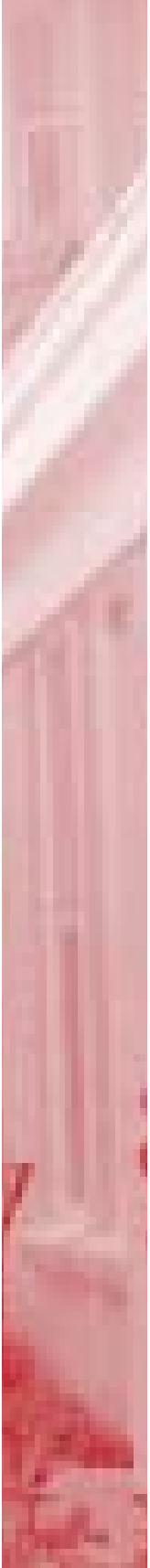
# squamish affordable housing strategy

For: The District of Squamish - September 2005



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## FOREWORD

This strategy could not have been completed without the assistance and advice of a number of Squamish residents and businesspeople. In particular, the consultants wish to acknowledge the active participation of the members of the Affordable Housing Task Force and District staff.

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# SQUAMISH AFFORDABLE HOUSING STRATEGY

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# SQUAMISH AFFORDABLE HOUSING STRATEGY

## • SUMMARY •

In Squamish, home prices have climbed rapidly and the housing market is likely to experience increased pressure in the face of economic development, infrastructure improvements along the Sea-to-Sky corridor, and the influx of “amenity migrants” attracted by Squamish’s lifestyle. As an indicator of anticipated growth, there are currently 6,800 housing units in the District’s development review process – if all these units were developed, Squamish’s housing would increase over 2001 by 132%.

Rather than wait for major housing problems to arise or opportunities to pass by, Council has proactively addressed the topic of “affordable housing”. In April 2005, the District initiated a study with the objective of adopting an Affordable Housing Strategy by Fall 2005.

This is the ideal time for the District to adopt an Affordable Housing Strategy and to take actions to implement it, in partnership with the development community, existing housing providers and other community interests. The accompanying report contains background information and analysis, leading to a 10-point Affordable Housing Strategy.

### KEY HOUSING ISSUES

Some households have considerable choice in Squamish’s housing market while others do not. The key housing issues are:

- Young families – home ownership.  
As house prices rise, fewer young households are able to purchase a home.
- Seniors’ housing – rental.  
There is a limited supply of affordable non-market rental housing. Applicants are waiting up to four months.
- Seniors’ housing – ownership.  
There are limited ownership options for seniors who want to downsize from a home into an apartment condominium or townhouse.
- Lower income households – security of tenure.  
Some older, small housing stock is vulnerable to redevelopment, potentially displacing households who now have affordable housing.
- Lower income households and people with disabilities – quality of housing. Finding accommodation that is affordable, yet clean and safe, is difficult. Accessible, affordable housing for people with disabilities is non-existent.
- Lower income households – non-market rental.  
There are only 77 units of non-market family housing in Squamish. In the absence of senior government programs, no more are planned.



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## SUMMARY - AFFORDABLE HOUSING STRATEGY

There are a number of “interventions” in the housing market that local governments use to help meet affordable housing needs. The level of complexity and resources ranges considerably depending on the type of intervention.

Squamish has chosen to take a proactive approach to affordable housing, recognizing that there are opportunities to create affordable housing as the community grows and to avoid some of the most challenging housing problems stemming from rapid growth.

### One Goal

To maintain affordable housing for all who choose to live in Squamish.

### Three Objectives

- To use the District’s powers effectively in order to facilitate the development of affordable market and non-market housing, and to address the potential loss of existing affordable housing.
- To establish an environment that allows the private market to build affordably and sets expectations of the private market to do so.
- To actively engage the real estate community, non-market housing providers and other community interests in helping to develop and maintain affordable housing in Squamish.



### Three Definitions

The terms “Affordable Housing”, “Affordable Housing – Perpetual” and “Non-market Housing” are defined in the report.

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### A 10-Point Strategy

1. State the District’s vision and policies clearly
2. Engage the Squamish development community
3. Consider the potential loss of existing affordable housing
4. Facilitate community partnerships
5. Investigate creating a municipal housing corporation
6. Investigate creating a Housing Reserve Fund
7. Ensure available land supply
8. Examine costs and methods of infrastructure financing
9. Gift or lease of municipally owned land
10. Maintain fair and consistent guidelines; Make information available

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### Taking Action

Implementing the proposed strategy means taking action on each of the 10 items. The report outlines proposed timing and anticipated staffing.

**Table 9 - Timeframe and Staffing, Strategic Directions**

	<b>Strategic Direction</b>	<b>Specific Actions</b>	<b>When</b>	<b>Staffing / Consulting Requirements</b>
1	State District's vision and policies clearly	Adopt AH Strategy Amend OCP	Fall 2005	Prepare Council reports
2	Engage the development community	Hold workshop to explore incentives, regulatory reform and requirements.	Winter 2005/06	Moderate to significant Prepare background papers; organize and facilitate workshop
3	Consider the potential loss of existing affordable housing	Request a "no net loss" plan for relevant development applications  Undertake study of a demolition control bylaw and demolition reserve fund  Review secondary suites bylaw	Immediately  Winter 2005/06  Winter 2005/06	Modest Review applications  Moderate. Research, consult, report  Research, consult, report
4	Facilitate community partnerships	Establish an ongoing advisory committee  Work with groups / partners to build seniors and special needs housing	Fall 2005  As opportunities arise	Modest, ongoing  Potentially significant
5	Investigate creating a municipal housing corporation	Review options and develop a "business plan"	Spring 2006	Significant in both short and long term
6	Investigate a Housing Reserve Fund	Research methods and efficacy	Spring 2006	Significant in both short and long term
7	Ensure land supply	Pre designate/prezone for multi-family and manufactured homes	Ongoing	Modest, ongoing
8	Examine financial tools to ensure affordability	Examine best practices, including incentives	Spring 2006	Significant
9	Gift or lease municipally owned land		As opportunities arise	Moderate, periodic
10	Maintain fair and consistent guidelines. Make information available	Promote existing programs, make relevant information widely available	Ongoing	Modest, ongoing



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### Measuring Accomplishments

Ongoing monitoring and assessment ensure that the intended outcomes are being achieved. An annual audit of accomplishments is suggested, along with a number of measures to track specific objectives.

# SQUAMISH AFFORDABLE HOUSING STRATEGY

## 1.0 INTRODUCTION

Owning or renting a home can be a daunting proposition, especially in BC's fastest growing communities where housing costs are rising faster than incomes. Squamish is no exception. Locally, housing prices have risen rapidly and the housing market is likely to experience increased pressure in the face of continued economic development, infrastructure improvements along the Sea-to-Sky corridor, and an anticipated influx of "amenity migrants" relocating to Squamish for its natural amenities and recreational opportunities.

As growth and change continue, Council and staff have become increasingly aware of emerging housing issues and related community concerns. Rather than wait for major problems to arise or for opportunities to pass by, Council has chosen to proactively address the topic of "affordable housing". In April 2005, the District initiated a housing study with the objective of adopting an Affordable Housing Strategy by Fall, 2005. This report is the outcome of that initiative.

### 1.1 WHY ADOPT AN AFFORDABLE HOUSING STRATEGY?

There are several factors that point to a pressing need for an Affordable Housing Strategy.

- Currently, there is no strategy. This study is the District's first comprehensive study of affordable housing needs. While the Official Community Plan (OCP) has general statements pertaining to housing, there is no Council-adopted strategy to provide guidance on specific housing policies and priorities.
- Squamish's changing economy has led to significant changes in the housing market, with varying impacts on local residents. Anecdotally, residents with jobs based in Greater Vancouver and Whistler and second home purchasers are displacing or out-competing longer term Squamish residents.
- The Squamish Lillooet Growth Management Strategy identifies Squamish as having the greatest potential for development within the Sea-to-Sky corridor. Approximately 6,800 housing units are under development review. If these units were approved without an affordable housing component, a significant opportunity would be missed.
- Squamish is directly affected by Vancouver and Whistler's "red hot" housing markets. Located mid-way between these communities *and* within commuting distance of both areas, Squamish will continue to feel the effects of the ups and downs of both markets.

### 1.2 Study Approach and Methods

District staff and the Affordable Housing Task Force played an important resource role throughout the study, providing local knowledge and guidance to the consultant team. The following steps/tasks were completed in undertaking this project:



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- Multiple visits to Squamish; observation of housing mix and context;
- Three meetings with the Affordable Housing Task Force;
- Meetings with District staff to clarify the study scope, identify local priorities, and discuss project progress;
- Review and analysis of local data and statistics related to demographic change, and housing supply and demand. Review of the OCP, zoning bylaw, community profile, growth management strategy, and “Smart Growth on the Ground” documentation;
- Review of policies and practices of other relevant municipalities, identifying specific “case studies” of potential portability to Squamish (refer to Appendix A);
- Consultation with community groups and key informants. Two focus group discussions were held – one with seniors and another with young families and renters. Eight interviews were conducted with residents, developers, and realtors (Refer to Appendix B for summaries of these discussions);
- Discussions and telephone meetings with local non-market housing providers; and
- An interim presentation to Council in August 2005, with a request for input and feedback.

### 1.3 Squamish Context – Population and Housing

The make-up of resident households has a direct impact on the extent of housing demand and, in turn, the need for affordable housing. (Refer to Appendix C for charts of selected indicators).

- In 2004, Squamish’s population was 15,400 with an annual growth rate of approximately 2%. The population is projected to more than double by 2031, reaching 33,100 residents.
- Squamish has a much younger population than many BC communities – in 2001, almost one-quarter of residents were under age 15. Additionally, Squamish had a more prominent share of residents in the 25 to 44 age range, typically those in the young family stage of the lifecycle.
- Young singles, couples and families with young children are seeking a more affordable and alternative lifestyle than is available in the Vancouver and Whistler markets. In 2001, more than 2,000 Squamish residents – about 27% of the employed labour force – travelled to other communities for employment. Although there is no reliable data source, this figure is likely higher in 2005.
- Although the community is relatively young, it will experience a similar pattern of aging as the rest of BC, with a growing share of the population approaching retirement age in the next 10 years. By 2031, people over age 65 will make up 15% of the population; this compares with 8% in 2001.



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Housing in Squamish is shifting from a predominantly single detached, ground-oriented base to a more multi-family oriented dwelling stock, the majority of which is still ground-oriented.

- In 2001, there were approximately 5,100 dwelling units and the majority of housing was single detached (61%). While only a small share of housing was in low-rise apartment buildings (13%), Squamish had more than a quarter of its housing in ground-oriented units such as townhouses and duplexes.
- Over 9% of the current housing has been built since 2001. Since 2003, the majority of new housing starts have been in townhouses and condominiums – 391 units in multi-family compared to 75 single detached houses.
- There are 6,800 units currently under application, proposed, or have development applications pending. A significant proportion of these pending units is ground-oriented, including single detached homes, duplexes, and townhouses.

## 1.4 SQUAMISH CONTEXT INDICATORS OF THE NEED FOR AFFORDABLE HOUSING

There is no one universal measure to express affordable housing need, but there are several indicators that are typically used to identify and describe a community's housing circumstances. This section presents these indicators as they apply to Squamish.

### 1.4.1 Housing Prices

The price of housing is one of the easiest measures to track over time. The primary sources for this data are the Multiple Listing Service® and the Greater Vancouver Real Estate Board. (Refer to Appendix C for related chart).

- Rising land prices and construction costs, as well as an increase in demand, have precipitated an increase in house prices. Real estate prices have climbed between 2001 and 2005, but especially since 2003. Apartment condominium prices increased by 156% and detached homes by 69%.
- Most of this increase is attributed to demand from out-of-town buyers. Based on sales from a major realty office (Royal LePage Black Tusk Realty), approximately half of all buyers were not residents of Squamish. Buyers were predominantly from Whistler and the Lower Mainland.
- Based on a scan of MLS® listings in early June 2005, mobile homes were the most affordable, ranging in a per square foot (psf) price from \$60 to \$100. List prices for detached houses ranged from \$149 to \$331 psf with the median list price of \$225 psf<sup>1</sup>. The median psf list price of condominium apartments was similar, whereas the psf prices for townhouses were slightly lower.

<sup>1</sup> Note: The median list price of detached homes at the time of the MLS scan in June was \$389,000.



- Prices vary considerably due to age and quality of the construction and finish, and also by location. Single unit homes in Valleycliffe and Dentville are more affordable with average listings of approximately \$165 and \$185 psf compared to the average prices in Garibaldi Estates and Garibaldi Highlands (\$230 psf), and Brackendale (\$260 psf).

### 1.4.2 Rental Rates and Vacancies

Rental rates differ considerably based on location and the quality of the suite or house. Although there is no comprehensive data source to track rental rates in Squamish, the classified section of the *The Chief* provides a fair indication of current circumstances<sup>2</sup>.

- From a scan of rental listings in *The Chief* classifieds in early June 2005, rents in Squamish ranged from \$475 for a studio to \$1,400 for a 3-bedroom house or townhouse. The average rent for a 1-bedroom suite was around \$630, \$820 for a 2-bedroom, and \$1,090 for a 3-bedroom. The most affordable rents were found in Downtown, followed by Valleycliffe and then Garibaldi Estates and Garibaldi Highlands. Brackendale has the most expensive rental housing in Squamish.

**Table 1: Average Rents, June 2005**

Type	# Units	Average Rent
Studio	1	\$475
1 Bedroom	5	\$629
2 Bedroom	10	\$821
3 Bedroom	12	\$1,086

Source: CitySpaces, derived from classified ads in *The Chief*, 03 June 2005



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According to the number of rental listings in *The Chief*, there has been a notable increase in rental vacancies in Squamish since 2001/02, and rents have increased by approximately 20% since 2001.<sup>3</sup>

### 1.4.3 Households in “Core Need”

Canada Mortgage and Housing Corporation’s (CMHC) definition of housing need is “core housing need”. Households are thought to be in core housing need if they are paying more than 30% of pre-tax income for shelter, live in crowded conditions, and/or if they live in a home in need of major repairs.

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- In 2001, 535 households (11%) in Squamish were in “core housing need.”<sup>4</sup> There was a small reduction in households in need between 1996 and

<sup>2</sup> Canada Mortgage and Housing Corporation (CMHC) produces rental market reports annually for the metropolitan area and selected other areas. The data is limited to purpose-built rental buildings with three or more units, thereby excluding duplexes, condominiums, secondary suites and single detached homes in the private rental market. In addition, due to the small size of the stock included in the rental survey of Squamish, some data is suppressed.

<sup>3</sup> Note that these estimates are based on classified listings in one spring (May/June) issue of *The Chief* per year over the 2001 to 2005 period.

<sup>4</sup> Households are considered by CMHC to be in core housing need if their housing falls below at least one of the standards for adequacy, suitability, or affordability and the

2001, but the percentage of seniors' households increased to 17% from 14%. The need remained pronounced among renter households (23%) compared to owner-occupied households (6%).

- In 2001, the average household income was \$65,201<sup>5</sup>, an increase of 12% from 1996. By contrast, households in core need had an income of \$19,779, showing an increase of only 9%.
- In 2001, 17% of Squamish households spent an average of 50% or more of their income on housing. In comparison, 55% of the core need households who owned, and 47% of those who rented, spent half or more of their income on housing.

**Table 2: Core Housing Need, Squamish 2001**

# of Households In Core Need	2001		
	Total	Owned	Rented
Total	535	230	305
Senior Households	125	60	70
Family Households	230	105	130
Non-Family Households	170	65	110
<b>Percent of Total Households</b>			
Total	11%	6%	23%
Senior Households	17%	10%	56%
Family Households	7%	20%	17%
Non-Family Households	19%	14%	26%
<b>Average Shelter Cost</b>			
Total	\$818	\$1,006	\$666
Senior Households	\$630	\$742	\$534
Family Households	\$926	\$1,147	\$748
Non-Family Households	\$813	\$1,021	\$653



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#### 1.4.4 Wait Lists – Non-Market Housing

Another frequently used indicator of housing need is the number of people who are registered on a “wait list” for non-market housing. There are two non-market family housing projects in the Squamish area – one a cooperative, the other a project that is directly managed by BC Housing. There are two non-market seniors' projects plus one residential care facility.

- There are 77 units of non-market family housing, 70 units of seniors' housing and 60 units of seniors' residential care. Wait list data is provided in the accompanying table.

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household would have to spend 30% or more of its before tax income to pay the median rent of local housing.

5 Census of Canada, 2001

**Table 3: Wait Lists, Non-Market Housing**

Type	# Units	Waitlist
Family Housing Total	77	> 30
Seniors Housing Total	70	15-20
Seniors Residential Care	60	n.a.
Total	207	

Source: CitySpaces, derived from telephone calls, June 2005

### 1.4.5 Incomes

The ability to purchase or rent housing is directly related to income. Data sources for Squamish, however, are either dated or only somewhat helpful.

- The 2001 Census gives the incomes of various household types for the year 2000. Table 4 reveals that couple families had significantly higher incomes and, therefore, much greater choice in the housing market. Lone parents, especially female-led households, and single people, had much less income and, consequently, much less choice of housing.

**Table 4: Median Incomes by Household Type, 2000**

2001 Census Variable	# of Households	Median Income
Couple Families	3,410	\$68,256
Male Lone Parent Families	130	\$51,519
Female Lone Parent Families	465	\$28,565
Non-families (age 15+)	1,925	\$21,261

Source: Census of Canada, 2001

- The Federal Taxfiler data base provides more recent information *but* only for individuals. In 2003, the average income of all individual taxfilers was \$32,156, with the majority of income from employment (81%) followed by government transfers (11%) and private pensions (4%). Almost half (48%) of all individual income earners made less than \$25,000 per year. Among seniors, 60% (780) earned under \$25,000 per year. Almost two-thirds of earners under age 24 and one-third of seniors earned less than \$15,000 per year. The vast majority of individuals who earned over \$35,000 are in the 25-to-64 age group; 25% in that age group make less than \$15,000. Table 5 illustrates this.

**Table 5: Number and Percentage of Individual Taxfilers, by Income Group**

Income Groups	# of Individual Taxfilers	% of All Taxfilers
<15K	3,290	31%
\$15K-\$25K	1,860	17%
\$25K-\$35K	1,690	16%
\$35K-\$50K	1,790	17%
\$50K+	2,120	20%
Total	10,750	100%

Source: Statistics Canada, Taxfiler Data



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### 1.4.6 Relationship of Incomes to Housing Prices

The relationship between housing prices/rents and incomes is a very important measure to describe housing affordability. Housing analysts use this measure as a relational basis for establishing what constitutes housing that is affordable in a particular city/town for various household types<sup>6</sup>. Recognizing the limitation of the data, using 2001 Census income figures for household income, Table 6 shows the maximum affordable monthly housing cost *at 30% of income*.

**Table 6: Maximum Affordable Housing Cost by Household Type**

Household Type	2001 Census Median Income	30% of Median Income	Maximum Affordable Monthly on Housing @ 30% of Median Income
Couple Families	\$68,256	20,477	\$1,706
Male Lone Parent Families	\$51,519	15,455	\$1,287
Female Lone Parent Families	\$28,565	8,569	\$714
Non-families (age 15+)	\$21,261	6,378	\$531

Sources: Census of Canada, 2001; CitySpaces calculations

Using a three-year closed mortgage term of 5.5%, the maximum purchase price for a household – at varying down payments – is given in Table 7. (Note: these are approximate calculations only; individual circumstances vary and will affect the maximum purchase price.)

**Table 7: Maximum Purchase Price by Household Type**

Household Type	2001 Census Median Income	5% Down Payment	10% Down Payment	25% Down Payment
Couple Families	\$68,256	\$203,795	\$217,753	\$266,530
Female Lone Parent Families	\$28,565	\$85,471	\$91,325	\$111,782
Non-families (age 15+)	\$21,261	\$61,291	\$65,489	\$80,159

Source: Census of Canada, 2001; CitySpaces using Royal Bank Online Mortgage Calculator



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### 1.4.7 Perception of Housing Unaffordability

If housing prices are perceived to be too high relative to household income, then a housing affordability problem is perceived to exist. Even if housing is inexpensive relative to other markets, residents may find housing to be too expensive because they do not have the incomes to afford it.

There are several indications that demonstrate strong community sentiment identifying housing and housing affordability as an issue of critical concern in Squamish.

<sup>6</sup> The income to price relational measure is the basis for establishing the definitions identified in Section 2.3.

- In a recent community-based survey of seniors<sup>7</sup>, a majority reported that it is difficult “to find a place to live in Squamish” because rent/mortgage was too high (53%). Among a list of factors deemed important by seniors wishing to move from their current dwelling, availability of affordable housing (39%) was reported most frequently followed by the proximity to a seniors’ community, reasonable rent, bus service, and a downtown location.
- In 2005, one out of every four *The Chief* newspapers has included a story on housing and/or development issues in Squamish. Key issues addressed included housing affordability, seniors’ housing, and major development projects.
- Also in 2005, respondents to the OCP update<sup>8</sup> questionnaire identified the highest priority in relation to housing as the provision of more affordable housing options. Over half of respondents (56%) stated that this objective should be a high or very high priority.
- As part of the Squamish-Lillooet Region’s Growth Management Strategy<sup>9</sup> research, housing issues were ranked in the top three high priority issues during public engagement workshops. Participants conveyed a message about the need to plan for and support affordable housing and a range of housing types. This included the need to plan now for the increasing numbers of seniors and a greater emphasis on higher-density housing in urban areas. The housing goals identified were:
  - Create a range of housing types for seniors and other population groups and lifestyles; and
  - Develop and protect affordable housing that allows people to live, work and play in their own community.
- There is a concern that some people may be homeless, not out of choice but out of circumstances. While there is no information to help quantify the actual numbers, there is an awareness that the number of homeless people (and at risk of becoming homeless) may increase rather than decrease.



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## 1.5 SQUAMISH CONTEXT – ISSUES AND PRIORITIES

From the research undertaken in this study, it is evident that some households have considerable choice in Squamish’s housing market. This includes longer-term Squamish residents who have owned their home and have realized capital appreciation. They now have options to stay, move elsewhere, relocate locally, or renovate with the advantage of increased equity. There is also choice for those

<sup>7</sup> St. John’s Mews Society. July/August 2005. Community-Based Survey of Seniors in Squamish. Survey prepared by Society as part of a demand study for a proposed seniors’ housing project in Garibaldi Highlands.

<sup>8</sup> The Sheltair Group and Kelly & Associates. Squamish 2005 Official Community Plan Update Questionnaire: Summary of Responses. July 2005. Prepared for the District of Squamish.

<sup>9</sup> Squamish-Lillooet Regional District. December 2004. Regional Issues, Vision, and Goals. Draft Prepared as part of the Regional Growth Strategy.

who move to Squamish from Whistler or Greater Vancouver – generally, they find home ownership and rents to be more affordable, particularly for two-income households.

However, it is also clear that there are people who do not have choice in the housing market. From the research undertaken through this initiative, the key issues are:

- *Young families – home ownership.*  
As house prices continue to rise, fewer young households are able to purchase a home. A few years ago, families with young children at home were able to purchase single detached homes; today, their income will support a townhouse or condominium apartment. Some are choosing to move away from family and friends in Squamish due to high prices.
- *Seniors' housing – rental.*  
Squamish currently has only two non-market residential facilities for seniors with a total of 70 dwellings – Squamish Manor and The Cedars on 3rd Avenue. Recent applicants are waiting up to four months for a placement.
- *Seniors' housing – ownership.*  
There are limited ownership options for Squamish seniors who want to downsize from a home into an apartment condominium or townhouse. As a result of the high costs of construction and competition from out-of-town buyers, new developments are considered too costly for some seniors, especially those living in Downtown and Valleycliffe.
- *Lower income households – security of tenure.*  
There is a good supply of individual small homes on larger lots, mobile homes and multi-family rental apartments between 30 and 40 years old. Some of this stock may be vulnerable to redevelopment, as evidenced by recent rezoning applications.
- *Lower income households – quality of housing.*  
Finding accommodation that is affordable and accessible for low-income households, yet is clean and safe, is difficult with inadequate conditions reported in many of the more affordable units. Mould, flooding, and dampness in basement suites are of particular concern in many parts of Squamish. The lack of accessible housing is also noted as not being available in Squamish. The costs of retrofitting existing housing to provide barrier-free living are significant. Although specific numbers are not available for Squamish, it is likely that few disabled people have the income or private resources to meet their shelter needs adequately.
- *Lower income households – non-market rental.*  
There is limited supply of non-market housing in Squamish. There is one co-op housing complex in Brackendale (37 units) and one rental housing complex for families Downtown (40 units).
- *All households – location.*  
The location of housing in close proximity to amenities and services is an



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essential aspect of keeping housing affordable for seniors as well as for low and moderate-income households.

## 1.6 SQUAMISH CONTEXT – THE DISTRICT’S ROLE TO DATE

The District has focussed its role on affordable housing through policy statements in the Official Community Plan (OCP) and through zoning measures. The OCP contains a number of statements of policy about affordable and special needs housing.

- Special Needs and Subsidized Housing  
“Special needs housing and subsidized housing shall be considered an integral component of the housing for residential neighbourhoods. Such housing should be dispersed within different residential neighbourhoods rather than concentrated in a single area.” (4.5.7)
- Housing Developments for Seniors  
“Multi-family developments that provide a supportive environment for seniors and enable them to ‘age in place’ shall be encouraged on a case-by-case basis subject to zoning. This includes Abbeyfield and other innovative housing developments for seniors.” (4.5.9)
- Secondary Suites  
“Secondary Suites can help keep housing affordable in Squamish subject to meeting appropriate safety and performance criteria.” (4.5.10)
- Cooperative Approach to Social Services and Housing  
“The District of Squamish will work in cooperation with social service agencies, the B.C. Housing Management Commission, religious organizations and other community resources to provide needed services and housing to ‘at risk’ groups.” (4.7.1)

The District also has a *progressive* secondary suites policy. A 1998 amendment to the **Zoning Bylaw** (Bylaw 1538) permitted secondary suites in single detached housing zones, subject to a number of conditions. The current zoning bylaw requires that a secondary suite comply with the following provisions:

- Be limited to one such use per lot and to a maximum floor area of 65 sq. metres or 40% of the net floor area of the building, whichever is less;
- Not be permitted where there is an accessory boarding use or a bed and breakfast use on the lot;
- Provide one (1) additional off-street parking space that is side-by-side and not tandem parking; and
- Be permitted in all zones which permit a single family dwelling and only in single-family dwellings serviced with a community water and sewer system.

The District recently introduced a new bylaw that charges Development Cost Charges (DCC) for a secondary suite in a new single family residential dwelling. The charge is equal to that attached to a new apartment unit, at approximately \$3,000 per suite. No DCCs are charged on a secondary suite that is built in an existing house. This inequity should be reconsidered so as not to deter people from adding a secondary suite to their home.



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## 1.7 BROADER CONTEXT

### LOCAL GOVERNMENT INVOLVEMENT

In Canada, the private market has been – and will continue to be – the primary provider of affordable housing through new construction, infill, conversions, and secondary suites. “Non market” housing organizations, such as societies and non-profit corporations, provide a relatively small – but very valuable – stock of affordable housing.

In BC, local governments are *not* directly responsible for affordable housing. However, when the federal and provincial governments significantly curtailed their involvement in social housing about 15 years ago, British Columbians looked to their local governments to address housing issues. Since then, a number of BC municipalities have developed and implemented affordable housing strategies.

#### 1.7.1 Definitions of affordable housing

It is important to clarify that affordable housing is *not* synonymous with social housing or low-income housing. Housing may be affordable whether or not it involves a government subsidy.

The term “affordable housing” means different things in different communities. In some, the focus is primarily on young families being able to purchase a first home; in others it relates to housing that is affordable to essential workers, such as police, nurses, and teachers. And, in still other centres, the focus is on the most vulnerable groups – homeless and at-risk of becoming homeless, street youth, and people with complex health issues.

As part of this research, the consultants examined a number of zoning bylaws (Canada) and land use ordinances (United States) that contain definitions of “affordable housing” or similar language. These provided a good basis for determining an appropriate definition for use in Squamish (refer to Appendix D).

#### 1.7.2 Provincial Initiatives

The BC government has facilitated the role of local government in several ways. In 1993, municipal zoning powers were expanded with the introduction of density bonusing, comprehensive development zoning, and housing agreements. The legislation also allowed local governments to request powers for specific purposes by Cabinet regulation.

- Density bonusing allows municipalities to increase density within a zone in exchange for amenities such as the protection of environmentally sensitive areas, construction of day-care facilities, and the provision of affordable housing.
- Comprehensive development zoning is used to increase flexibility in allocating density and land uses on particular sites. It also provides an opportunity for municipalities to negotiate for public amenities and affordable housing.



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- Housing agreements are enforceable agreements entered into by a municipality with a corporation, either non-profit for for-profit, to maintain the subject housing as affordable.

In 1994, the provincial government moved to provide clear authority for local governments to lease or sell land at below market rates to non-profit housing organizations and to establish standard of maintenance bylaws.

The government has also undertaken research for use by local governments to assist them in tackling local housing issues. The Housing Policy Branch has produced several best practices documents— these are found through the following web-link: <http://www.mcaaws.gov.bc.ca/housing/index.htm>

### 1.7.3 A Continuum of Approaches

There are a number of “interventions” that local governments use to help meet affordable housing needs. The use of these approaches varies considerably throughout BC. In some communities with complex and pressing housing needs that are not being met by the private market, local governments have become very actively involved in a number of ways (e.g. Vancouver, Whistler).

The following list - refer to Table 8 on the next page - is one way to categorize what local governments can do on the affordable housing front.

- The items are listed by relative complexity with those at the top of the list involving comparatively little funds or long-term commitments; the items at the end of the list may take significant resources and a sustained commitment.
- A sample of examples and best practices of affordable tools and how municipalities have put them into practice can be found in Appendix A.
- There are pros and cons to all approaches, not the least of which are the resources (financial, staff) to carry out a multi-approach strategy.




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**Table 8 - Types and Levels of Complexity, Local Government Approaches**

Level of Complexity	Type of Approach
Relatively Uncomplicated	Research, educate, facilitate and advocate
	State policy clearly in plans and apply consistently
	Remove barriers for the private market through regulatory and financial measures (zoning, cost of services) and development / subdivision processing (expediting)
	Provide incentives for the private market through policy, regulatory and financial measures (pre-designation and pre-zoning, cost of services, mutually beneficial negotiations)
	Prevent or compensate for loss of existing affordable housing
	Establish housing reserve fund and apply special fees or amenity charges as part of development costs – use reserve to assist non-market housing providers
	Gift or lease land to non-market providers to build more non-market housing – continuously affordable housing
Relatively Complicated	Enter into partnerships with non-market providers to build more non-market housing – continuously affordable housing
	Establish own housing corporation to build or acquire housing – continuously affordable housing



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## 2.0 AFFORDABLE HOUSING STRATEGY

All Squamish residents have an interest in housing – for themselves, members of their families, friends and co-workers. Ensuring a long-term supply of appropriate and affordable housing may not be something that residents think about every day, but when this isn't available, the consequences can be traumatic – for individuals, families and the community as a whole. Today's interest rates are historically low. If rates rise significantly, however, housing affordability may affect many more people.

The District of Squamish is taking a proactive approach to determine what it can do to be "in front of the curve", before housing issues become more prevalent and opportunities pass by to develop affordable housing. Key directions for an affordable housing strategy have emerged as a result of this project's research and consultation.

The proposed strategy addresses home ownership and rental housing, non-market and market housing, using a variety of measures.

- Home ownership has benefits to the homeowner and to the community as a whole. Some of the benefits include a sense of pride and community, security of tenure, increased control over residential environment, ability to accumulate wealth by building equity, and increased dwelling improvement. In Squamish, the market continues to produce a range of housing for homeownership.
- Rental housing meets the needs of many people – job migrants, people who plan to stay for a finite period then relocate, people not interested in owning a home and those who cannot realistically afford home ownership. In Squamish, the market has not produced purpose-built rental housing for some time. Most purpose-built rental housing is 25 years or older.

### 2.1 ONE GOAL

To maintain affordable housing for all who choose to live in Squamish.

### 2.2 THREE OBJECTIVES

- To use the District's powers effectively in order to facilitate the development of affordable market and non-market housing, and to address the potential loss of existing affordable housing.
- To establish an environment that allows the private market to build affordably and sets expectations of the private market to do so.
- To actively engage the real estate community, non-market housing providers and other community interests in helping to develop and maintain affordable housing in Squamish.



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## 2.3 THREE DEFINITIONS

- “Affordable Housing” means rental or ownership housing which, has a market price that would be affordable to households of low and moderate incomes. Households of low and moderate income are those who have household incomes that are 80% or less than the median income reported by Statistics Canada at the previous Census.
- “Affordable Housing – Perpetual” means rental housing which, under the terms of a Housing Agreement with the District, remains affordable to initial and future households of low and moderate incomes. Households of low and moderate incomes are those who have household incomes that are 80% or less than the median income reported by Statistics Canada at the previous Census.
- “Non-market Housing” means housing that is owned or controlled by a government or a non-profit entity and is rented to low and moderate income households at less than market rent, or made available for purchase at less than market value.

## 2.4 TEN STRATEGIC DIRECTIONS

### Strategic Direction 1

#### State District’s vision and policies clearly.

The preferred ways to set out the District’s intentions are to:

- Adopt this Affordable Housing Strategy and ensure that it is regularly consulted when reviewing development applications.
- Amend the District’s OCP to incorporate:
  - Definitions of “affordable housing”, affordable housing - perpetual; and “non-market housing” as set out in Section 2.3;
  - A policy confirming the need for housing suitable for a broad range of household types and income groups in all neighbourhoods;
  - A general policy relating to the required inclusion of affordable housing in market housing projects;
  - A general policy relating to “no net loss” of existing affordable housing; and
  - A policy confirming that all master planning for new growth makes provision for a portion of affordable housing – this may be achieved in a variety of ways such as affordable ownership housing, purpose-built rental, secondary suites, setting aside land (or discounting) for development by a non-profit housing provider.



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### Strategic Direction 2

#### Engage the Squamish development community.

The locally-based development community has a long-term interest in the community and some members have indicated their willingness to engage in finding ways to ensure there is affordable housing in order to attract and retain

key workers – teachers, emergency workers, health care workers, hospitality workers - and to ensure that local residents can continue to live in Squamish as they age. In response to this interest, the following items are suggested:

- Hold a facilitated full-day workshop with the Squamish development community to explore incentives, regulatory reform and requirements. Prior to this workshop, prepare background papers on:
  - Potential ways to update the zoning bylaw and other regulatory bylaws to assist the development community to build more affordably (e.g. site planning, street cross-sections, housing design). Other examples include zoning density incentives, small lot zoning, zoning for manufactured home parks, reduced parking requirements;
  - Policy options regarding required inclusionary affordable housing in market housing projects and master planned areas. This may include examining a community amenity charge as an alternative to building affordable housing;
  - Potential ways to clarify and streamline the development approvals processes and their associated costs – planning and engineering; and
  - Potential development financing mechanisms that facilitate more equitable and affordable infrastructure.

### Strategic Direction 3 Consider the potential loss of existing affordable housing.

The District of Squamish has a significant supply of affordable ownership and rental housing that may be vulnerable to redevelopment or strata conversion pressures. Security of tenure was identified as a key issue through the study process and there have been recent examples of the loss of affordable rental housing through rezoning.

This strategy suggests that the District:

- Consider preventing loss of affordable stock or require compensation for the loss of existing affordable rental housing:
  - At the time of rezoning where a rezoning would result in a net loss of affordable housing, require the applicant to provide a plan of “no net loss” – this may include a relocation allowance, assistance with relocation, replacing affordable housing on-site, or other innovative approaches. This is a particular concern in relation to existing mobile home parks;
  - Consider establishing a District demolition control bylaw and demolition reserve fund – if developers are unable to provide on-site or alternative affordable housing, then a cash-in-lieu contribution may be appropriate. Further research is required, along with additional tenant and developer input;
  - Consider undertaking further analysis of the challenges and opportunities associated with manufactured housing - this form of housing provides an affordable form of shelter;



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- Consider establishing a policy to limit the conversion of rental housing into strata ownership or other uses such as bed and breakfasts or small hotels. Such a policy would be linked to rental vacancy rates – for example, if the rental vacancy rate were 5% or less, conversion would not be permitted; and
- Re-consider secondary suites policy and zoning regulations to ensure that secondary suites remain a significant market contributor. Secondary suites represent a significant inventory of rental units and, for many home owners, they are a mortgage-helper. Secondary suites are legal in Squamish but subject to a number of limitations; additionally, the Development Cost Charge bylaw discourages suites in new detached homes. These factors should be reviewed to ensure that suites continue to be a significant source of affordable housing.

#### **Strategic Direction 4 Facilitate community partnerships.**

Municipalities have a unique ability to organize and engage various interests in the common goal of creating an affordable community. Typically, Council members and staff have good relationships with community groups (e.g. service groups, faith-based organizations, health providers) and are able to unite like-minded interests. The suggested elements for the District are to:

- Extend the role of the Affordable Housing Task Force or establish an advisory committee on affordable housing. This group would act as an ongoing resource for the District and help monitor the implementation of the affordable housing strategy. The group should include representatives of various interest groups and include community leaders if possible; and
- Work with the development community, non-profit housing providers and health authorities to build seniors’ and other special needs housing with support services (supported housing, assisted living, and residential care facilities).



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#### **Strategic Direction 5 Investigate creating a municipal housing corporation.**

District staff, the Task Force and others have expressed an interest in establishing a District housing corporation to build affordable housing.

Municipal housing corporations are public non-profit entities created and, usually, partially funded by municipalities. They build and manage a portfolio of housing for specific groups that are considered to need assistance “in the public interest”. Long-established housing corporations (e.g. Ottawa, Toronto, Edmonton, Greater Vancouver) also partner with other private non-profits to build housing, often for special needs groups. Whistler’s housing corporation is not typical of most municipal non-profits in Canada in that its focus is on ensuring a supply of rental and ownership housing for moderate-income households.

While municipal housing corporations in a number of Canadian cities have proven to be a good vehicle to deliver and maintain affordable housing for low income

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households and people with special needs, they require a long-term commitment by the municipality, appropriate staffing and a clear understanding of what programs are (and are not) available for long term subsidy of tenants. This strategy suggests a “due diligence” approach to a municipal housing corporation, one that:

- Develops a “business plan” for the possible establishment of a municipal housing corporation. This business plan will critically evaluate:
  - Intended mission and objectives;
  - The best-suited governance, administrative and operational models; and
  - Financial and staffing considerations.

### **Strategic Direction 6** **Investigate creating a Housing Reserve Fund.**

A Housing Reserve Fund (HRF) can be established to receive public revenues, which can only be spent on housing. In Squamish, an HRF could receive ongoing revenues from dedicated sources of potential revenue such as special development fees, demolition charges, payments in lieu of affordable housing units, and other sources. The fund can be used to provide grants and incentives for non-profit providers to build and manage affordable housing. Similar to the previous direction, this strategy suggests a “due diligence” approach to establishing such a fund.

### **Strategic Direction 7** **Ensure available land supply.**

In the face of increasing housing demand, constrained land supply for housing will inevitably lead to higher prices.

- Consider pre-designating and pre-zoning for multi-family housing in master planned areas to ensure a good supply of land that is “ready to go” as market demand changes.
- Consider pre-designation and pre-zoning for manufactured homes. This allows for the continued development of an affordable home ownership alternative through lower construction costs, smaller lots, and shared land resources.

### **Strategic Direction 8** **Examine financial tools to ensure affordability.**

- The costs of bringing housing onto the market are significant and should be examined in consultation with the development industry in order to determine best practices for Squamish (e.g. alternative development standards, amortized development charges, etc.), particularly for master planned areas.
- This may extend to financial incentives for affordable housing, such as:
  - Waiving or reducing development cost charges or other development charges;



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- Providing property tax rebates for a period of time;
- Funding feasibility studies to determine the viability of a project; and
- Offering other loans and grants.

### **Strategic Direction 9**

#### **Gift or provide a long-term lease of municipally owned land.**

Gifting or leasing land may be through existing holdings or through land swaps and dedications from newly developing areas. The recipients would be non-profit housing providers, with a title restriction to ensure long-term affordability through a Housing Agreement with the District. Life lease models and deed-restricted housing are some approaches that can be used to establish units that are to remain perpetually affordable.

### **Strategic Direction 10**

#### **Maintain fair and consistent guidelines. Make information available.**

There are a number of actions that can be taken, relatively easily and inexpensively, to assist Squamish residents and the development community with the provision of affordable housing.

- Ensure that policies, procedures, and information packages are in place to encourage and support the development of affordable housing in developed and newly developing areas.
- Establish criteria/guidelines on how the District spends funds raised through development cost charges or other amenity charges. Keep the public/development community informed on how the District is spending such funds.
- Make information available to developers and property owners in the form of fact sheets that outline procedures, fees, and timelines.
- Promote various programs for seniors – RRAP (Residential Rehabilitation Assistance Program), SAFER (Shelter Assistance for Elderly Renters), and Property Tax Deferral.
- Provide information services to low and moderate-income residents including a registry of legal suites and rental units, lists of provincial grants and subsidies, rent supplements and other related opportunities.
- Develop and maintain an online source of documents and links (via the District’s website) as a single point of access for tenants, landlords, builders, developers and the general public to obtain information about housing, housing issues, and housing related legislation and programs.



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## 2.5 TAKING ACTION

In order to implement the 10-point strategy outlined in the previous section, the consultants recommend the following timetable for taking action. An order of magnitude staffing time is also given.

**Table 9 - Timeframe and Staffing, Strategic Directions**

	<b>Strategic Direction</b>	<b>Specific Actions</b>	<b>When</b>	<b>Staffing / Consulting Requirements</b>
1	State District's vision and policies clearly	Adopt AHS Amend OCP	Fall 2005	Prepare Council reports
2	Engage the development community	Hold workshop to explore incentives, regulatory reform and requirements.	Winter 2005/06	Moderate to significant  Prepare background papers; organize and facilitate workshop
3	Consider the potential loss of existing affordable housing	Request a "no net loss" plan for relevant development applications  Undertake study of a demolition control bylaw and demolition reserve fund  Review secondary suites bylaw	Immediately  Winter 2005/06  Winter 2005/06	Modest Review applications  Moderate. Research, consult, report  Research, consult, report
4	Facilitate community partnerships	Establish an ongoing advisory committee  Work with groups / partners to build seniors and special needs housing	Fall 2005  As opportunities arise	Modest, ongoing  Potentially, significant
5	Investigate creating a municipal housing corporation	Review options and develop a "business plan"	Spring 2006	Significant in both short and long term
6	Investigate establishing a Housing Reserve Fund	Research methods and efficacy	Spring 2006	Significant in both short and long term
7	Ensure land supply	Pre designate/prezone for multi-family and manufactured homes	Ongoing	Modest, ongoing
8	Examine financial tools to ensure affordability	Examine best practices, including incentives	Spring 2006	Significant
9	Gift or lease municipally owned land		As opportunities arise	Moderate, periodic
10	Maintain fair and consistent guidelines. Make information available	Promote existing programs, make relevant information widely available	Ongoing	Modest, ongoing



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## 2.6 MEASURING ACCOMPLISHMENTS

As part of any strategic plan, ongoing monitoring and assessment ensure that the outcomes are effectively addressing the original objectives. The consultants suggest an annual audit of accomplishments. The following indicators are suggested to measure change, year over year.

**Table 10 - Objectives and Measurements**

Strategy Objective	Suggested Measure
<p>Objective #1 To use the District's powers effectively in order to facilitate the development of affordable market and non-market housing, and to address the potential loss of existing affordable housing.</p>	<ul style="list-style-type: none"> <li>• Number of new units of affordable housing created</li> <li>• Number of net new units of affordable housing – <i>perpetual</i> created</li> <li>• Number of net new units provided by non-profit housing providers</li> <li>• Number of net units of affordable housing lost through demolition and redevelopment</li> <li>• Number of rental units lost through conversion to strata titling</li> </ul>
<p>Objective #2 To establish an environment that allows the private market to build affordably and sets expectations of the private market to do so.</p>	<ul style="list-style-type: none"> <li>• Number of small lots created</li> <li>• Number of net secondary suites</li> <li>• Number of housing units under Housing Agreement with the District</li> <li>• Number of new purpose-built rental units</li> </ul>
<p>Objective #3 To actively engage the real estate community, non-market housing providers and other community interests to help develop and maintain affordable housing.</p>	<ul style="list-style-type: none"> <li>• Number of working sessions with developers /outcomes</li> <li>• Number of meetings with Affordable Housing Task Force (or equivalent)/ outcomes</li> <li>• Specific project initiatives underway</li> </ul>



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## 2.7 CONCURRENT STUDIES AND POTENTIAL FUNDING SOURCES

In order to advance the strategy's implementation, the District is encouraged to stay current with ongoing studies related to housing. Two studies are currently underway that may affect the housing strategy: CMHC study of the potential impacts of the 2010 Olympics on the Sea-to-Sky Corridor; and the work being undertaken through SLRD's Growth Management Strategy.

Also, in aid of implementing the strategy, there are funding sources to approach. These include:

### *Research and Regulatory Tools*

- Affordability and Choice Today (ACT) - small grants (up to \$5,000) for studies on innovation and regulatory reform.
- Real Estate Foundation - grants to assist local governments improve housing affordability. Letter of inquiry will be responded to quickly. Partnerships are encouraged.
- Community Partnerships Initiatives (CPI) - program for one-time grants for projects that have other funding sources - partnerships oriented.

### *Housing Programs*

For almost 15 years, the focus of the Provincial and Federal governments has moved away from mixed-income housing programs to those that target special populations, such as seniors, the homeless and others with special needs whose housing is less like to be provided through the market. The current range of programs is summarized below. Program changes occur frequently. BC Housing is the best source of information about existing programs for British Columbians.

- SAFER (Shelter Aid for Elderly Renters) This provides direct cash assistance to eligible residents of British Columbia who are age 60 or over and who pay rent for their homes. In the 2005 Budget, the provincial government announced that it will double annual funding for SAFER, to improve subsidies for lower income seniors who rent, and expand coverage to those who own manufactured homes and pay monthly pad rentals.
- Independent Living BC (ILBC) - This housing-for-health program is for seniors and people with disabilities who require some care, but do not need 24-hour facility care. Under the program, the government has committed funding for the construction of approximately 3,400 new units of subsidized housing.
- Community Partnership Initiatives. BC Housing partners with municipalities and non-profit societies to create more affordable housing for those in need. To mid-2005, 898 affordable housing units have been created through partnership funding to community groups. These units received one-time or limited grants and do not need any ongoing subsidies.
- Provincial Homelessness Initiative - The program assists people to move beyond temporary shelter to more secure housing, to gain greater self-reliance, and to find appropriate employment. Funding is provided under the Canada-British Columbia Affordable Housing Agreement.
- Emergency Shelter Program - This program offers shelter, food and other services to meet the basic nutritional and hygiene needs of people who are homeless.



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## 2.8 CONCLUDING COMMENTS

Many local governments are taking action to address the affordable market and non-market housing needs of their communities. For Squamish, as for many communities in BC, housing needs are varied and complex. As such, one or two approaches cannot adequately address the affordability issues. Multiple approaches are better suited to the diverse and changing needs of a community facing rapid development and community change.

For Squamish, this is the ideal time to consider and adopt a comprehensive affordable housing strategy. The development industry has indicated its willingness to work in partnership with the District and members of the community and there is recognition that it is important to keep housing affordable, particularly for young families, older long-term residents and key workers.

Note: References and Resources for this study are found in Appendix E.



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# SQUAMISH AFFORDABLE HOUSING STRATEGY

## APPENDICES

*Appendix A – Local Government Approaches – Examples and Best Practices*

*Appendix B – Charts of Selected Demographic and Housing Indicators*

*Appendix C – Focus Groups and Interviews*

*Appendix D – Example Definitions Related to Affordable Housing*

*Appendix E – References and Resources*

**APPENDIX A  
LOCAL GOVERNMENT APPROACHES — EXAMPLES AND BEST PRACTICES**

Approach	Examples / Best Practices
<p>Adopt an affordable housing strategy</p>	<p>OCPs include policy statements regarding affordable, rental and special housing needs.</p> <p>Example(s):</p> <ul style="list-style-type: none"> <li>• Most BC communities; a requirement of the <i>Local Government Act</i></li> </ul>
<p>Encourage the market housing industry to build more affordable entry-level ownership housing.</p>	<p>Waiving development fees to remove financial barriers in the application and development process; reducing the development cost charges (DCCs) for affordable housing, seniors' housing, etc.</p> <p>Example(s):</p> <ul style="list-style-type: none"> <li>• A Burnaby apartment condominium located near Simon Fraser University has units designed for a secondary suite with a private entrance – similar to a “lock-off” in a resort condominium. For the purposes of DCCs, these suites are considered “student housing” and, therefore, have a reduced DCC charge.</li> </ul>
<p>Zoning</p>	<p>Zoning to permit manufactured homes; inclusionary zoning policies; small lot zoning; secondary suites zoning; zoning for increased retrofit density; zoning for housing above shops; comprehensive development zoning.</p> <p>Example(s):</p> <ul style="list-style-type: none"> <li>• To create more affordable housing and a more diverse neighbourhood, the Neighbourhood Concept Plan for the East Clayton area of Surrey includes zoning for a range of densities and permits secondary suites and coach houses.</li> <li>• City of Vancouver uses inclusionary zoning in False Creek lands by requiring 20% of units to meet affordability criteria.</li> <li>• Comprehensive development zoning allows flexibility in allocating densities and specifying use and is commonly used by local governments. Langley created a comprehensive development zone to allow a secondary suite in a detached dwelling.</li> <li>• Zoning for manufactured homes applies in 60% of local governments in BC.</li> </ul>
<p>Create incentives to encourage the market housing industry to build affordable housing</p>	<p>Municipalities have a range of incentive tools to increase the economic viability of affordable housing projects including using City-owned land, tax incentives, loans and grants.</p> <p>Example(s):</p> <ul style="list-style-type: none"> <li>• The City of Vancouver provides \$2-3 million/year in capital grants for affordable housing, either in cash or free land.</li> <li>• The City of Kitchener has an incentives package that provides property owners within the Downtown Improvement Area with a set of financial incentives to stimulate redevelopment including tax rebates, funding for feasibility studies, waiving development charges and others.</li> </ul>



Approach	Examples / Best Practices
<p>Prevent or replace the loss of existing affordable rental housing.</p> <p>No net loss of affordable rental housing as part of rezoning</p>	<p>Inclusionary zoning for rental policy; limitations on conversion of rental housing; direct replacement programs.</p> <p>Example(s):</p> <ul style="list-style-type: none"> <li>• The City of Vancouver has implemented a one-to-one replacement program for affordable units converted or demolished in the downtown core. This is to ensure the number of units affordable to low and moderate income households are not reduced.</li> <li>• Surrey strives to achieve minimum levels of rental housing in all areas. Surrey’s conversion bylaw limits strata conversion of existing rental housing until the rental vacancy rates exceed 4%.</li> <li>• Bowen Island has used an inclusionary zoning policy to ensure rental housing is included in larger development projects. A covenant was put on title requiring units to remain rental for 25 years. Rents are not to exceed 85% of average Vancouver rents.</li> </ul>
<p>Demolition policies</p>	<p>Rental housing is sometimes lost due to demolition and is most often replaced with ownership housing in the form of condominiums. Municipalities can introduce cash-in-lieu policies to minimize the loss of affordable rental units and displacement of renter households.</p> <p>Example(s):</p> <ul style="list-style-type: none"> <li>• The City of Vancouver charges \$1,000 per unit for a demolition permit in order to discourage demolitions. The City also has a Rate of Change policy that would apply when an existing rental building is slated for demolition and replacement. Under the policy, affected tenants must be consulted and dealt with fairly.</li> </ul>
<p>Secondary suites policy and zoning regulations</p>	<p>Secondary suites are an important way of meeting the demand for affordable rental housing and facilitating home ownership for entry-level buyers.</p> <p>Example(s):</p> <ul style="list-style-type: none"> <li>• One-fifth of BC’s local governments make use of the revised Building Code standard (1998) for secondary suites and 23% of local governments have simplified procedures for secondary suites.</li> </ul>
<p>Ensure that all master planning for new development makes provision for affordable housing.</p> <p>Inclusionary zoning, e.g. minimum percentage</p>	<p>Inclusionary zoning typically requires developers to construct a proportion of new residential development for affordable housing. A variant of this is “linkage” housing.</p> <p>Example(s):</p> <ul style="list-style-type: none"> <li>• The District of Langford has a condition of rezoning for new developments that 10% of homes be sold at prices well below market value. Houses would cost less than \$150,000, and be at least 1,000 square feet.</li> <li>• Whistler’s Commercial Linkage program requires commercial or tourist-related developments to provide employee units based upon the size of the development. Developers have the option to provide employee housing directly on site, in an alternate location or by making a payment in lieu.</li> </ul>
<p>Housing reserve fund/housing trust fund</p>	<p>Housing reserve funds/trust funds (HRF) are distinct funds established to receive public revenues, which can only be spent on housing. A key characteristic of HRFs is that they receive ongoing revenues from dedicated sources of public funding such as development fees or loan repayments.</p>

Approach	Examples / Best Practices
	<p>Example(s):</p> <ul style="list-style-type: none"> <li>• Langford – Funds are generated by a \$500 per unit fee created by the rezoning of large projects.</li> <li>• Vancouver – The Affordable Housing Fund (AHF) secures most of its funding from development cost levies which are charged at \$1 per square foot for industrial uses and \$2 per square foot for all other uses including residential. Some community amenity contributions are directed to the AHF.</li> <li>• Kelowna – Funded primarily by sale or lease of municipally owned land, the reserve fund is used to acquire land for subsequent lease to developers of affordable housing projects.</li> <li>• City of North Vancouver – Funded by sales of municipal land and general revenue fund surpluses. Funds are directed towards the development of affordable rental housing.</li> </ul>
<p>Facilitate community partnerships to meet affordable housing needs.</p> <p>Build partnerships to provide housing with support services/ housing for special needs</p>	<p>Housing agreements and public/private partnerships can be established to provide a means of securing affordable housing. The terms of these agreements can specify the form of tenure, the user groups, rent levels, and management specifications.</p> <p>Example(s):</p> <ul style="list-style-type: none"> <li>• Kelowna established a Housing Opportunities Reserve Fund to acquire land for housing that could be leased back to non-profit organizations or to developers through a public/private partnership.</li> </ul>
<p>Ensure there is a range of housing that is suitable for a broad range of household types and income groups.</p> <p>Establish a municipal housing corporation</p>	<p>Municipal housing corporations are public non-profits created and partially funded by municipalities. They work with neighbourhood groups and agencies to provide affordable housing or use funds to develop, own and manage their own affordable housing property.</p> <p>Example(s):</p> <ul style="list-style-type: none"> <li>• Many communities have non-profit housing corporations including Greater Vancouver, Ottawa, Saskatoon, Toronto, Edmonton, Canmore, Whistler, BC Capital Region.</li> </ul>
<p>Work with non-profit housing providers on responding to changing needs of community.</p>	<p>Identifying the needs through research and assessment is a key step in responding to change in a community. Municipalities can identify and work with potential partners to help address housing needs.</p> <p>Example(s):</p> <ul style="list-style-type: none"> <li>• Lytton formed a housing society involving area residents, representatives from seven First Nations, the Interior Health Authority and surrounding rural areas. A needs assessment identified a need to have suites for elders and special needs groups. The society is considering establishing public/private partnerships to develop affordable and rental housing.</li> </ul>
<p>Gift or long-term lease of municipally-owned land</p>	<p>Life lease models and deed restricted housing are approaches by which municipalities can establish units that are to be used perpetually for affordable housing. Example(s):</p> <ul style="list-style-type: none"> <li>• In the Southwinds project in Windsor, Ontario, the life lease model established perpetually affordable housing for seniors. Upon resale the owners can only sell the units directly to households on a waitlist.</li> <li>• The Community Benefit Bonus in Burnaby offers additional density to developers in exchange for providing affordable housing. The City then maintains title to the affordable units and leases the units to a non-profit organization to manage.</li> </ul>



APPENDIX B  
 CHARTS OF SELECTED DEMOGRAPHIC AND HOUSING INDICATORS

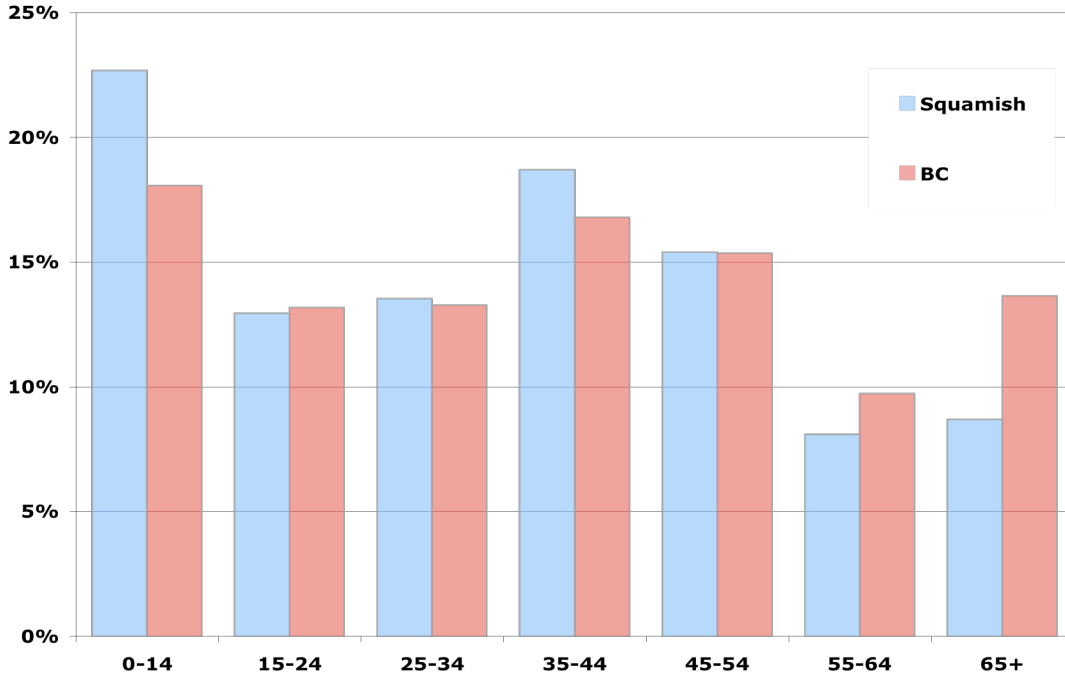
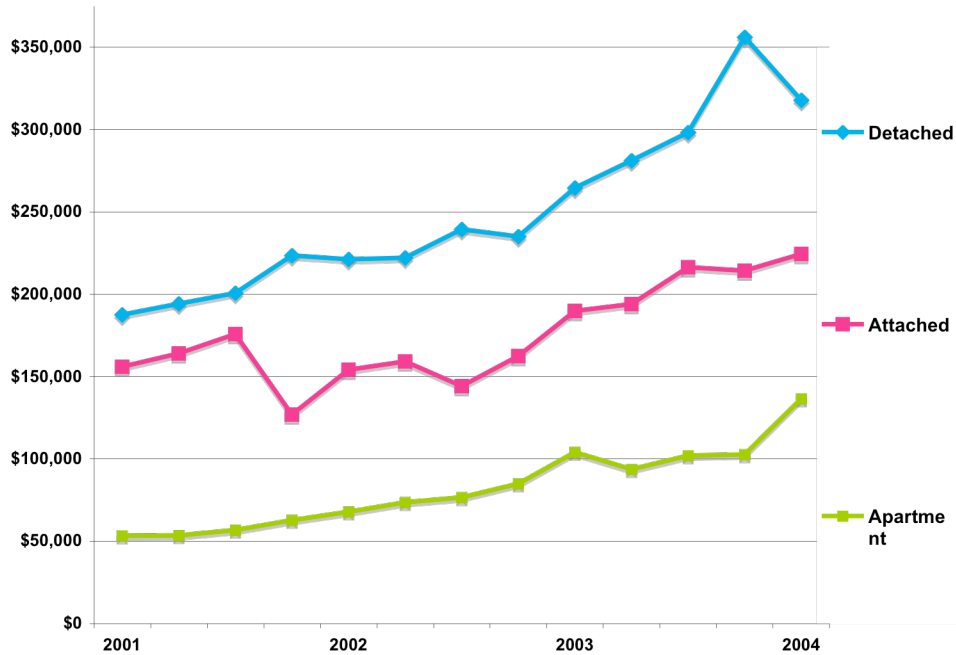


Figure 1 -Population, By Age Group, 2001, BC and Squamish Comparisons

Figure 2 - Squamish Housing Prices, By Type, 2001-2004



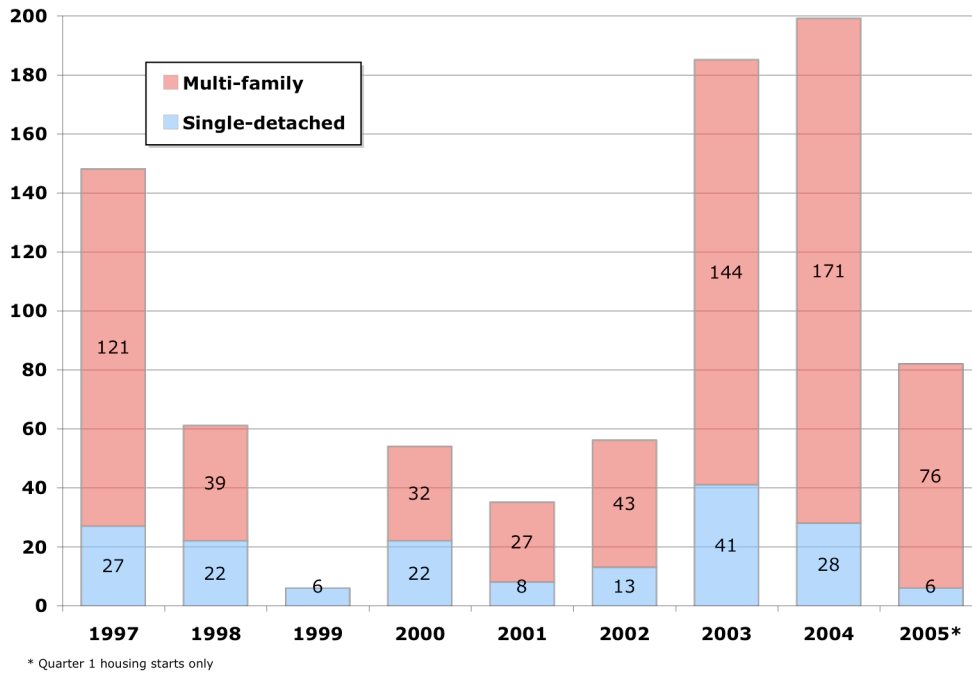
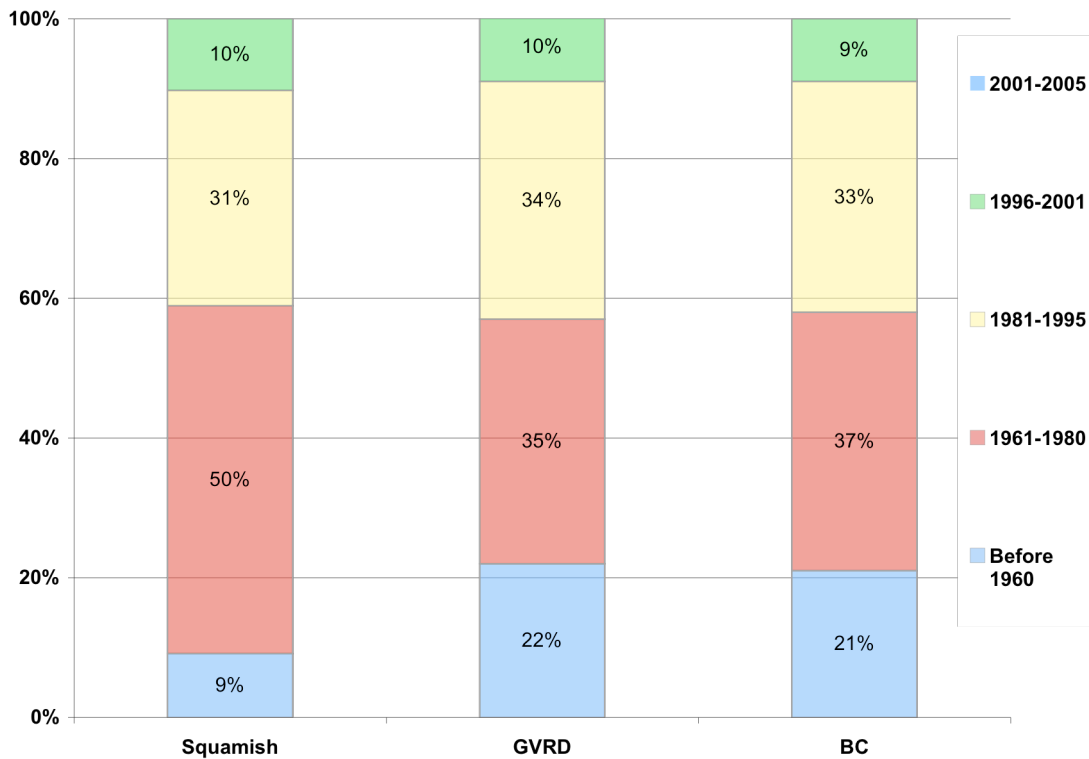


Figure 3 - Squamish - Housing Starts by Type, 1997 - 2005

Figure 4 - Housing, By Period of Construction, Comparisons



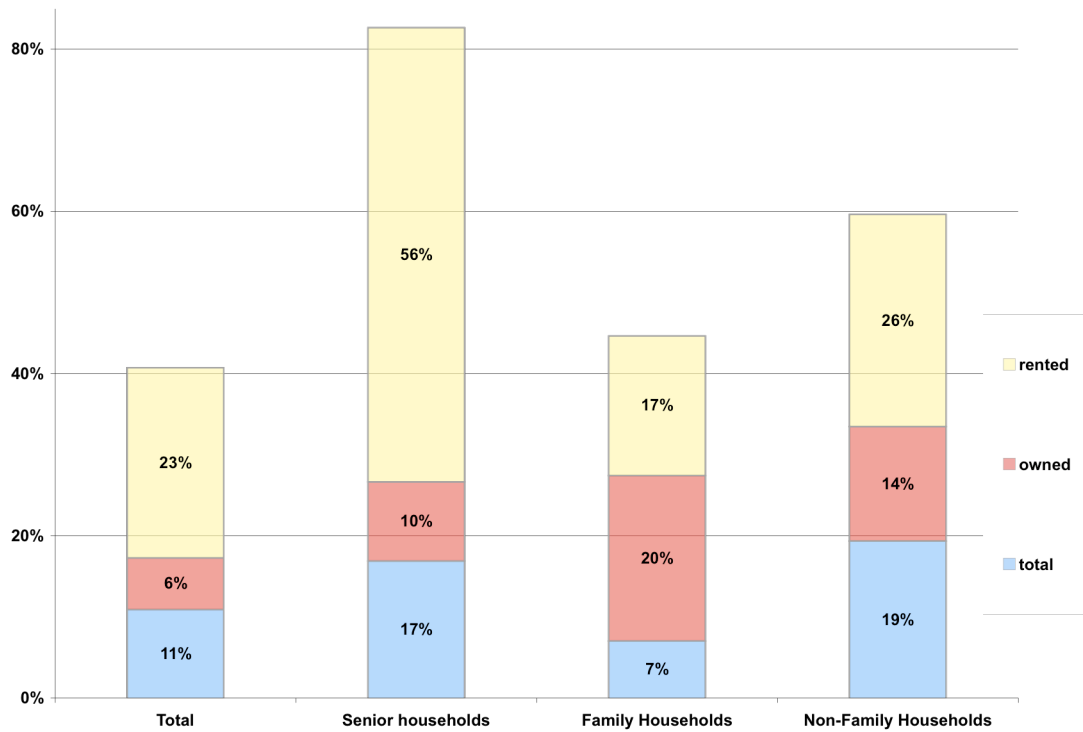
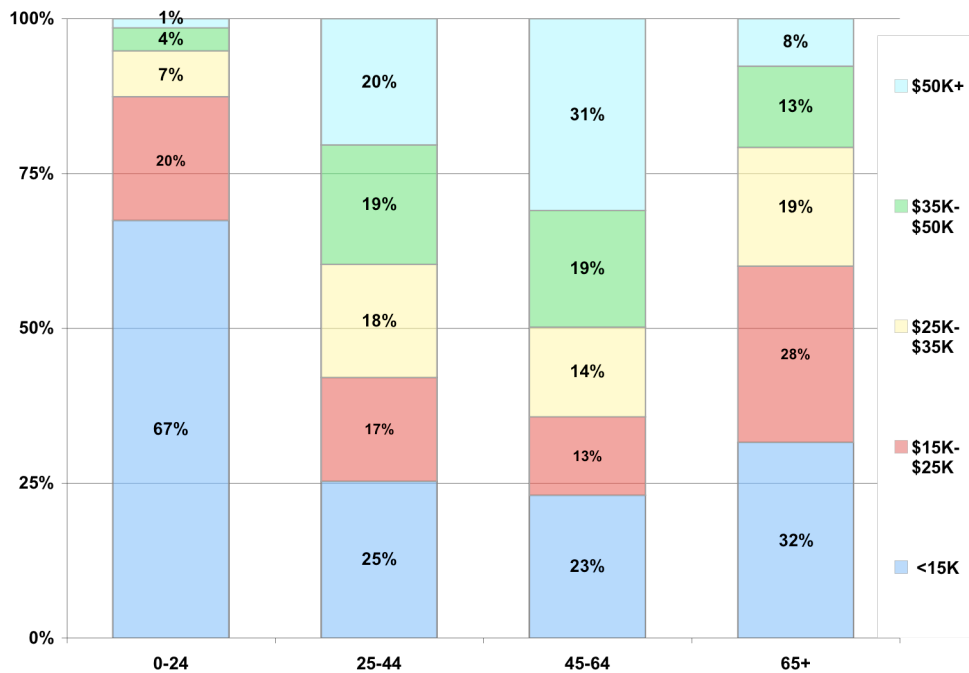


Figure 6 - Core Need Households, By Total and Type of Tenure, Squamish, 2001

Figure 7 - Individual Taxfilers, Percentage by Age and Income Group, 2003



## APPENDIX C

### FOCUS GROUPS AND INTERVIEWS

#### **C1 – Focus Group Discussion – Young Families and Renters**

Howe Sound Women's Centre  
July 27, 2005

The meeting was attended by nine women of varying ages and needs. The group expressed strong concerns regarding affordability in Squamish. Other prominent issues raised included housing conditions, lack of privacy or control, and limited housing options or prospects.

##### *Most affected by housing situation*

- Single parents, seniors, low income singles and young families, and Squamish First Nation members living off-reserve.

Rents are not affordable for single parents and single women living on minimum wage. People on minimum wage earn less than what people get on welfare with child assistance.

##### *Housing Choice and Conditions*

- Low-income families are extremely limited in their choices. It is challenging to generate enough income for rent. High costs are displacing people who are rooted in the community.
- There is a shortage of affordable rental housing. Finding accommodation that is affordable, clean, and safe is difficult.
- Single women often need a friend to accompany them in their housing search as landlords hesitate to rent to families receiving welfare or other grants/subsidies.
- There is only one subsidized housing complex in Squamish – Castle Rock.
- Illegal basement suites are being rented to families in need.
- Poverty pushes women into extreme choices and situations. The limited housing options force people to make decisions that may be harmful to their independence or wellbeing, such as:
  - Staying in/returning to abusive relationships;
  - Living in unhealthy conditions; and
  - Living in a “low-income” housing situation and having to accept the negative image that comes with being categorized in this way.
- The available rental supply determines where people will live. Most affordable units are in the downtown area or in Dentville. These are areas where crime and drug-related activities occur. It is not felt to be particularly safe.
- Conditions of rental units are generally inadequate – the more “affordable” rental units usually need many repairs.
- Mould in basement suites and on the walls was experienced by several participants – a serious health concern.
- Pet friendly housing is hard to find.

- Independence, privacy and control are very important. Many tenants feel as though they are at “the mercy of their landlords”, especially tenants who do not pay for utilities and cannot control heat.
- Many women will go without heat, hot showers, washing in hot water to make sure that their energy costs remain low.

### *Non-Market Housing*

- Subsidized housing has a lot of restrictions. Decisions about who is accepted into subsidies were scrutinised – there were concerns raised regarding the extent that management/boards make subjective decisions on who is accepted into housing. Clear and consistent information on criteria, eligibility, and wait times would be helpful.
- Housing subsidy is based on household income – approximately one third of income. Rent subsidies are calculated based on a combined income of all adult household members. One participant was concerned that her 18-year old son’s earnings would be included in the household income, thereby limiting the opportunities for young family members to get ahead.
- Subsidized housing assists single parents to spend time with their children and live simply but comfortably. But there are few subsidized housing options available.
- Privacy is compromised in subsidized housing because of the “talk” in the complex.
- Utilities can be greater than rent in some cases. New affordable housing should consider energy-efficient design to ensure that utilities are affordable. Consider retrofitting existing complexes to improve energy consumption levels.

### *Manufactured Homes*

- Manufactured homes allow for home ownership in Squamish where it would otherwise be impossible to buy. Mortgage payments in mobile homes are comparable to rents.
- Manufactured home parks also have fees and restrictions on owners. The landlords can increase pad rental fees or put restrictions regarding maintenance and upkeep.
- Co-op manufactured home parks preferred to non-co-op.

### *Location/Amenities*

- In walking distance to groceries, laundry, parks, daycare, medical facilities.
- Quiet and accessible location.
- Local buses and transit do not meet needs of users. There is no service on Sundays and service is intermittent during the rest of the week.
- Most women live downtown because all the facilities are there, yet downtown has limited housing options that are considered safe or suitable.
- Affordable housing should be distributed throughout Squamish.
- Window screens are a large expense and the lack of screens is a big concern in the summertime.
- An enclosed yard is helpful for families with young children.



### *What can the District of Squamish do?*

- Provide information services:
  - good landlord listing;
  - registry of legal suites and rental units; and
  - provincial grants and subsidies available, e.g. rent supplements.
- Monitor and enforce building code violations in secondary suites to address mould and flooding.
- Actions have to back the words. Demonstrate political commitment for change.
- Balance the “dollar value with human value” for new development projects, i.e. identify what kind of community we want and ask for more affordable housing.
- Advocate for rent subsidies for people as opposed to housing subsidies such that families can live anywhere in the community and have housing choice.
- Develop a best practices guide for landlords.

## **C2 – Focus Group Discussion – Seniors**

Senior Citizens Housing Society

July 26, 2005

Approximately 15 seniors attended the meeting. All participants lived in the housing complex, which included subsidized and non-subsidized units, bachelor suites and one-bedroom units. They expressed a need for larger units, more storage space, and better transit service.

### *Top Concerns – Layout and Design*

- The counter space and storage spaces in the bachelor suites kitchens is not enough.
- Double glazed windows – for indoor comfort and heating costs.
- Preference for 1-bedroom over bachelor suites. Bachelor suites are small and poorly designed.
- Ability to renovate existing units.
- Layout and design should be specific to the needs of seniors – accessible tubs, security buzzers, cupboards and shelves within easy reach. There are safety and accessibility challenges in kitchen. Air circulation is also a concern with no windows in kitchen. Need better kitchen layout.
- Better designed garbage collection and recycling.
- More units for people with disabilities – accessibility is a concern for many seniors. Walk-in showers, poles in showers and other features are helpful.
- Fire safety is a concern for residents in second floor units and units with only one exit.
- Complexes should have guest suites for visitors.
- Current parking is adequate.

### *Housing Choice and Affordability*

- The Seniors Complex is the only seniors' housing available. There is not enough housing choice for seniors.
- Unit rental costs – some units are subsidized at 30% of income. SAFER is the only other alternative to BC Housing, but the grant subsidy is lower.
- Some seniors had to wait for a placement for up to 4 months.
- Most seniors owned before re-locating to seniors' housing.
- If bigger units were available at higher rents, seniors on fixed incomes would not be able to afford them.
- Rents for bachelor suites are \$366 and 1-bedrooms are \$500, including utilities and cable vision (not subsidized). This is currently the most affordable housing available in Squamish.
- Downtown is still the best place for seniors because it is close to the hospital, shopping, and services. Need more amenities that are within walking distance and better bus service. Currently, buses don't stop at civic centre and don't run on Sundays.

### *Assistance and Care*

- Housekeeping assistance is important – available privately at \$20/hr which is too high for some seniors. Mostly covers vacuuming and dusting – cleaning that is more difficult for seniors.
- Having a resident nurse would be good support.
- Seniors rely on families for assisted care, but not all of them have families to turn to.
- There is a need for more assisted living beds in Squamish, i.e. housing that is between independent living for seniors (Seniors Society) and residential care facilities (Hilltop).

### *What should the District do?*

- Develop building regulations and guidelines for improved space and layout in seniors housing.
- Enforce fire safety regulations.
- Improve the transit service.
- Facilitate the development of more subsidized units, more accessible units, and more assisted living units.

## **C3 – Summary of Interviews and Group Discussions Developers and Realtors**

A total of 10 people were interviewed from the real estate and development sector. They represented resident and external developers who are working on a range of projects from single-family residential, townhouses and condominiums, second home recreational, and mixed-use multi-family and commercial development.

### *Issues and Priorities*

- Squamish is a growing community that has changed rapidly in four to five years. There is evidently a housing affordability issue with housing becoming less affordable for the local population. Many locals are moving away from Squamish to buy property in communities where housing is more affordable.
- The volume of planned development is great. There are concerns that there are not the economic drivers or new industry in Squamish to support the planned development or to entice new people to move here.
- Squamish has a land supply shortage, which is forcing real estate prices up.
- Downtown has been in decline. Many residents would prefer not to live in the downtown area or in other nearby neighbourhoods (Dentville, Valleycliffe), because of the negative image in those areas and the perception that they are a hotbed of crime and drugs.

### *Who is most affected / in need of affordable housing?*

- Entry-level Homeowners
  - First-time buyers and young family households have the most difficult time in purchasing a home. Buyers are cash poor in Squamish.
  - First time buyers need to build their equity by buying one or two transition homes – apartments, mobile homes, or townhouses – before being able to buy the property that meets all of their needs.
- Seniors' Housing
  - Seniors are one of the groups most in need. However, the need for seniors' housing is small. Many seniors bought their homes decades ago and have built up equity in their homes, such that housing affordability is not as much of an issue for them. Lower income seniors and low-income families are the groups to be concerned for.
  - Seniors' housing needs to be downtown where it is accessible to amenities and services.
- Renters
  - While rents remain high for lower income residents, they still have not been increasing at the same pace as house prices. As such, investors are not buying as much property in Squamish and purpose-built rental housing is not financially feasible because the costs of land and construction cannot be reflected in the rent.
  - Most affordable rental housing is available through secondary suites.
- Manufactured home owners and residents
  - There are concerns regarding the displacement of residents of manufactured homes.
  - Many of the current mobile homes are too old to relocate.

- **Market Housing**
  - Real estate prices are much more income sensitive in Squamish compared to Whistler or the Lower Mainland. Squamish real estate is still attractive to low-mid range buyers – \$300-\$400,000.
  - Prior to 2003, the real estate market in Squamish was slow and under-valued compared to the Lower Mainland. High real estate sales were then experienced in 2003 and levelled off in 2004-2005. In recent months, the levels of real estate sales activity have increased again.
  - The 2005 inventory is growing, which may have an effect on prices in that they should stabilize or perhaps see a small decrease.
  - Most townhouses in the market are 3-bedrooms with average or medium quality finish. The “price point” is key. The highest priced projects at \$215 psf are selling at an average of \$265,000 (smaller units) and this segment is very active. The lowest priced at \$185 psf had an average sale price of \$380,000 and there were only four sales this year.
  - Apartments make up a relatively new and small segment of Squamish real estate. Total sales are expected to increase with the large developments planned for the area, particularly in Downtown.
  - Buyers from Whistler are a limited pool and many of those who were interested in moving to Squamish bought in the past two years.
  - Squamish residents make up 53% of buyers in 2005, a 43% increase since 2003 when they only accounted for a third of buyers. Whistler buyers have declined in the past two years, as have those from abroad (US and International). Lower Mainland buyers appear to be on the rise.

#### *What is affordable housing?*

- Smaller units, more dense housing is affordable. Apartment living creates density and hence more affordable housing. Currently, there is little in the market priced in the low \$200,000 or under price range.
- Secondary suites in single family dwellings provide affordable rental housing, offer a second income to homeowners to subsidize mortgage payments, and create housing for students.
- Both land and construction costs are high. It is not possible to build housing any cheaper. To bring unit prices down to under \$200,000, the only option is small apartments. Buyers would lower their expectations and buy in order to get into the market.
- Government-driven housing is not a solution, as the market should determine housing values. Low-cost or non-market housing leads to ghettos, and has a long-term negative impact on people’s wellbeing and creates dependence.
- Some developers were not familiar with how to develop, finance, and sell non-market housing and were concerned about the integration of affordable units with regular market housing. Affordable units were thought to have an impact on project sales, the overall value of market units, and ongoing building management and maintenance.

### *What can the District do to facilitate the development of affordable housing?*

A range of tools, measures, and directions were suggested for the District to employ in facilitating the development of affordable housing. In particular, there was an emphasis on the use of incentive-based measures to encourage the development of affordable housing as instead of regulatory requirements. Developers will look for “loopholes” and ways to circumvent onerous requirements, but will work collaboratively with the municipality in finding mutually beneficial solutions. The following is a summary of measures/directions:

- There is no one solution or panacea as “affordability” is different for everyone.
- Maintain fair and consistent guidelines. Information should be made available to developers early in the development process regarding approval process – timelines and fees.
- Put policies and procedures in place for the entire municipality and for new developments to encourage and support the development of affordable housing.
- Establish good guidelines on spending and keep the public/development community informed on how the District is spending funds raised through development charges.
- Streamline development approval process. Refine the development process to reduce unnecessary procedures and time. Minimize duplication by allowing project engineers to sign off on plans directly.
- Municipalities usually resort to the “stick” approach when addressing the development of new sites. Putting requirements on developers will only make it more difficult for the development of affordable/non-market housing units to be financed. Consider the advantages/disadvantages of using regulatory requirements. Adding costs/charges to developers only increases the overall costs for the buyer.
- Use incentives. Give credits for upgrading sites and revitalising certain areas. Encourage the development of rental housing by eliminating DCCs and property taxes over a number of years.
- Exchange density for affordable housing units. Encourage infill and secondary suites development to increase density. Invest in a larger fire truck if there is an interest in building higher than 4-storey buildings.
- Reduce parking standards. Allow one parking space per unit.
- Put in place a community amenity charge to build a fund for future development of affordable housing. There was little objection to the District using Community Amenity Charges to improve the community and contribute to affordable housing development.
- Make municipal land available. Use District funds/lands to build affordable housing directly or by providing grants/subsidies. Exchange land or use profits from other sources to buy and gift land to support affordable housing development. A surplus of land will keep the land costs down.
- Rezoning for the development of more mobile homes (leased pads) and introducing displacement protection regulations. There are no plans to designate new land/areas in the OCP for mobile home development in Squamish. Protect manufactured homeowners.
- Discourage the development of “low-cost” housing, because it eventually becomes rundown and unattractive.

- While a municipal corporation would guarantee unit sales, Whistler’s experience has been difficult with many challenges with regulations and maintaining covenants on employee deed-restricted housing.

*Affordable Housing Strategy should consider the following:*

- Quantify the extent of the demand and size of the issue, i.e. how many people are in need of affordable housing – market, non-market, ownership and rental.
- Review current levels of development activity in Squamish by reviewing building permit numbers. Given the size of Squamish, the scale of the problem is not anticipated to be too large. Identify how much of the need for affordable housing could be addressed by increasing density and estimate how much of the existing demand will be addressed by projects currently under way.
- Identify if there is a need for special needs housing or purpose-built rental housing. If there is a need and it is feasible, then developers would build it.
- Develop an implementation plan that creates ways to make the affordable housing plan alive.

Most of the individuals interviewed expressed an interest in continued involvement in the affordable housing strategy process and/or future dialogue with the District regarding development in Squamish.

**List of Contacts / Interviewees**

<b>Name</b>	<b>Company / Organization</b>
Adam Schell	Loci Design
Bob Fast	Edgewater Townhouses/ Cardinal Concrete
Douglas Day	University Heights & Raven’s Plateau Development
Keith Borg	Timberhaven Developments
Lisa Bjornson	Royal LePage Black Tusk Realty
Michael Hutchinson	Loci Design
Mike Chin	Squamish Oceanfront Development Corporation
Rene David	Westmanna Development
Sam Hansen	Oceanpoint Holdings
Wilf Dowad	Local developer

## APPENDIX D

### EXAMPLE DEFINITIONS RELATED TO AFFORDABLE HOUSING

#### *City of Parksville, Zoning and Development Bylaw No. 2000*

“Affordable housing” means housing which, under the terms of a Housing Agreement with the City, would have a market price that would be affordable to households of low and moderate incomes. Households of low and moderate income are those who have incomes which are 80% or less than the average reported by Statistics Canada.

#### *City of Kelowna Zoning Bylaw No. 8000*

“Affordable housing” means housing that is affordable to low or moderate income households, for either purchase or rental, including dwelling units which are price subsidized or price controlled, and limited equity dwelling units.

#### *City of Kamloops, Zoning Bylaw No. 5-1-2001*

“Social Housing” means a type of multiple family residential housing that is subsidized by the government and is targeted to individuals either receiving income assistance or eligible for a rental subsidy.

#### *City of Colwood Zoning Bylaw*

“Affordable housing” means housing that is owned or controlled by a government or a non-profit entity and which is leased at less than market rent or which is made available for purchase at less than market value.

#### *City of Coquitlam Zoning Bylaw No. 3000, 1996*

“Non market housing” means self contained, independent living dwelling units targeted to low and moderate income households such as housing co-operatives and seniors and family non profit projects.

#### *Town of Telluride, Colorado, Land Use Code*

“Affordable Housing Unit” means a dwelling unit with a restricted rent or sale price and occupancy requirements as described in the Telluride Affordable Housing Guidelines, as amended.

#### *Pitkin County, Colorado, Land Use Code*

“Affordable housing” means dwelling units restricted to the housing size and type for individuals meeting asset, income and minimum occupancy guidelines as approved by the Board or its housing designee.

#### *Jackson Hole, Wyoming, Land Development Regulations Definitions*

Affordable. A term used in conjunction with or with reference to a sale or rental price for a dwelling unit. Affordable, in this context, means a dwelling unit which a household earning one hundred and twenty (120) percent or less of the Teton County median family income can either purchase, with a mortgage payment that does not exceed thirty (30) percent of the gross household income, or rent, for which the gross rent and utility payments do not exceed thirty (30) percent of the gross household income.

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