

# Building Knowledge and Capacity for Affordable Housing in Small Communities

**Final Report**

**Invermere**



**BC HOUSING**  
**RESEARCH CENTRE**



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# Introduction

Affordable housing continues to be a growing concern for communities large and small throughout B.C. Most small communities have policies in their Official Community Plans (OCPs) supporting the development of affordable housing, yet implementing these policies remains a challenge. In large urban centres, tools such as density bonuses, inclusionary zoning, amenity cost contributions and development cost charges can be used as incentives. They can serve to promote interest from developers to create affordable housing. In smaller communities, these tools may not be as effective or even possible, due to the nature of lower density and/or rural culture, or the lower demand for development.

Housing options are more diverse in larger communities where developers and builders are able to provide a larger variety of products. While housing prices in small communities are generally lower than in larger ones, the ratio of housing price to income has steadily increased, resulting in unaffordability. The lack of supply of affordable housing, rental units in particular, is a significant issue in smaller communities. Finally, due to the COVID-19 pandemic, the demand for housing for remote work has increased significantly, further reduces supply of housing for local residents and employees.

This report offers a summary of a workshop held with community members in Invermere on November 27, 2020, and includes strategies and actions that are relevant for this community. The purpose of the workshop was to build knowledge and capacity, and to enable participants with ideas and tools to address affordable housing needs for rental housing, including for employees, seniors housing, and multi-family/smaller units. This was one in a series of workshops held across B.C.

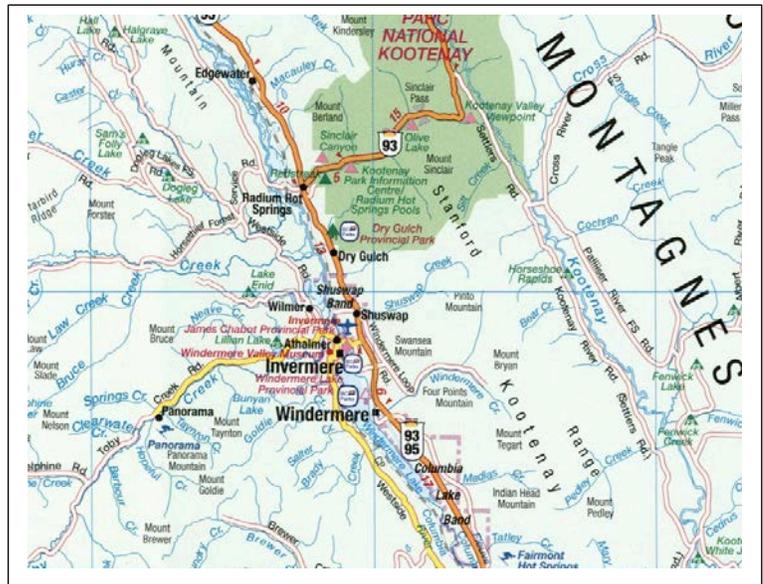
This workshop framework is a useful tool for other communities to follow as a means to generate ideas, interest and action.

## Project Objectives

1. To develop a common understanding among small B.C. communities of the main challenges as well as leading practices in building affordable housing.
2. To provide a forum for learning about leading practices, tools and strategies for building affordable housing.
3. To provide a facilitated forum for discussion among stakeholders to share knowledge and exchange ideas.
4. To support the development of an immediate-term implementation plan for building affordable housing in the community.

## Invermere Workshop Objectives

- ▶ To develop a shared understanding of the current housing situation and needs in Invermere
- ▶ To increase understanding of BC Housing's programs and requirements for funding
- ▶ To share successful housing tools that are effective at creating affordable housing in communities with similar characteristics to Invermere
- ▶ To confirm the priority housing needs for the community
- ▶ To identify priority strategies and actions to address the housing needs, including policy and bylaw directions



## Workshop Process

The workshop organizer welcomed participants to the workshop and reviewed the agenda and objectives.

- Introductions
- Presentation on Housing Needs Assessment by WCS Engagement + Planning consultant
- Existing housing tools, skills, strategies, assets
- Potential housing tools for Invermere
- Presentation by Columbia Basin Trust
- Presentation by BC Housing
- Identifying priority needs
- Strategies and actions
- Share strategies/actions
- Next steps

After each participant introduced themselves, they answered the question:

***What is one outcome you would like to come out of this workshop?***

Responses focused on the following topic areas:

- Ideas, solutions, actions, direction, opportunities generated
- Increased learning, understanding and discussion, especially in terms of housing needs and priorities
- Opportunities to network, connect, collaborate and build partnerships within and between communities

The complete set of comments can be found in Appendix 1: Desired Outcomes.

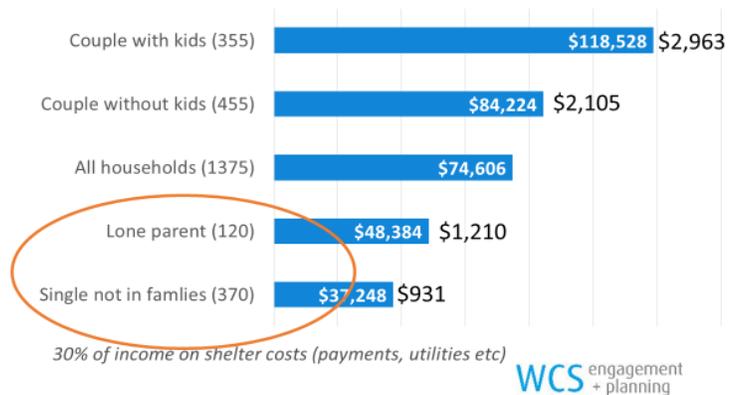
## Presentation on Housing Needs Assessment

An overview of the results of the Invermere Housing Needs Assessment was presented and the following questions were addressed:

**Q:** Has methodology changed regarding housing needs? Has COVID-19 impacted the numbers (as there are more people residing in what were just second/vacation homes)?

**A:** Yes likely, but no way to put a number on it. Could be a short-term blip. We will write a note about possible COVID impacts on housing numbers at the beginning of the needs assessment report.

## What's affordable?



**Q:** There has been a massive jump in growth in school enrollment; are there better estimates due to growth in families?

**A:** No, this information is not readily available.

**Q:** Why does the assessment show there is no need for 0-BR (studio) units? There are people who could use these units.

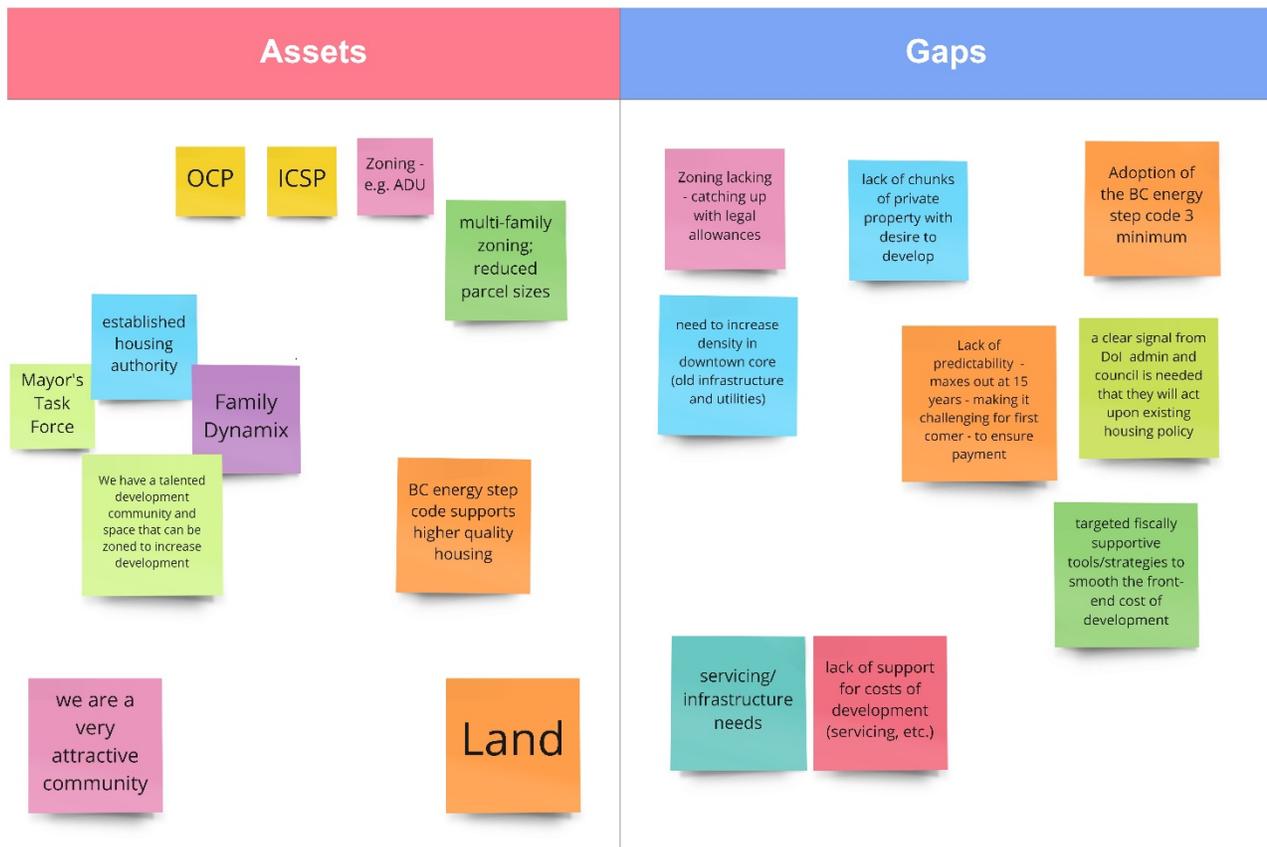
**A:** This number was extrapolated from the data on existing units, and no 0-BR units were identified. Building smaller units, including ones with no bedrooms, could definitely be important.

**Q:** The number of units for current housing need seem lower than from the past Housing Needs Assessment.

**A:** Those numbers were focused on core housing; certainly more units could help with overall supply and affordability.

## Assets and Gaps

Participants identified existing assets that support housing development, and gaps.



### Assets

- Policy at a high level is very supportive
- Zoning – suites are allowed in all single-family residences; carriage and laneway housing is allowed, but there are barriers such as parking
- Density incentives and small lot zoning allowed
- Invermere developed a housing authority in 2008; still legally in place and is maintained, but is dormant

### Gaps

- Zoning hasn't supported duplexes yet
- Big chunks of private property exist but there is no desire to develop
- Infrastructure servicing issues, for example, lack of electrical; infrastructure is getting old, especially downtown in core infill areas
- Difficult to infill existing buildings in areas like downtown as the buildings are old and essentially need to be torn down

## Housing Tools

A report titled *Scan of Leading Practices in Affordable Housing in B.C. Small Communities* was shared. It describes the tools available and provides examples of how they can be used in different communities. Some of the tools, such as a housing fund, land, and housing strategy were briefly discussed.

Housing tools from the report were organized into the following categories:

- Capacity building
- Municipal incentive
- Land acquisition
- Financial

<b>Municipal Tools</b>	<ul style="list-style-type: none"><li>• Inclusionary zoning and density bonus</li><li>• Intensification and tenure through rezoning</li><li>• Reducing costs by streamlining approvals and other incentives</li><li>• Short-term rentals regulations</li><li>• Covenant tools</li></ul>
<b>Partnering for Land, Financing</b>	<ul style="list-style-type: none"><li>• Land: Municipal land and land trusts; NPO land</li><li>• Financing: Housing fund - employee works and service charges or levy; Alternative Capital; Design and Operations savings</li></ul>
<b>Capacity Building for Organizations and the Community</b>	<ul style="list-style-type: none"><li>• Housing organization and growing capacity</li><li>• Housing strategy</li><li>• Communication and education</li></ul>

The roles of different organizations in delivering affordable housing – provincial government/BC Housing, local governments, First Nations governments, federal government, and non-profit organizations (NPs) – were explained as follows:

Provincial government / BC Housing / CBT	Non-profit organizations (NPs)	Local governments	First Nations governments (on reserve)	Federal government	Private sector
<ul style="list-style-type: none"> <li>• Funding</li> <li>• Resources</li> <li>• Help build NP capacity</li> <li>• Legislation (e.g., purpose build rentals, housing needs assessments)</li> <li>• Research</li> </ul>	<ul style="list-style-type: none"> <li>• Access funding</li> <li>• Provide land</li> <li>• Build capacity + expertise</li> <li>• Partner with each other, private sector and local government</li> </ul>	<ul style="list-style-type: none"> <li>• Facilitate partnerships between NPs + private sector</li> <li>• Provide land</li> <li>• Provide incentives + streamline development approval process</li> <li>• Support through regulations</li> <li>• Educate</li> <li>• Support by identifying and applying for funding</li> </ul>	<ul style="list-style-type: none"> <li>• Access funding</li> <li>• Build housing</li> <li>• Manage rental housing</li> <li>• Provide land</li> </ul>	<ul style="list-style-type: none"> <li>• Create investment fund</li> <li>• Develop national strategy</li> <li>• Provide resources, including funding</li> </ul>	<ul style="list-style-type: none"> <li>• Seek incentives</li> <li>• Partner with NPs</li> <li>• Build more of what's needed</li> </ul>

## Housing Resources Presentations

BC Housing and Columbia Basin Trust representatives delivered presentations and answered questions to support housing in the region.

- BC Housing presentation, Danna Locke, Director of Regional Development
- Columbia Basin Trust presentation, Mark Brunton, Senior Manager, Delivery of Benefits



## Priority Housing Needs

The top housing needs identified for Invermere from the housing needs assessment are:

- Rental (including employee) housing
- Seniors' housing
- Smaller unit housing

## Strategies and Actions

Participants were separated into three breakout groups, each focusing on one of the top housing needs, and were asked to:

- Clarify/confirm the specific housing need
- Identify the strategies, tools, actions needed to address the need(s)
- Include policies required for support
- Determine if funding is needed
- Identify responsibility (not just the District of Invermere)

Each group reviewed the “Potential Housing Tools for Invermere” document (Appendix B) that outlined a number of municipal tools for supporting housing. They identified the top tools/strategies for each priority housing area and some first steps in implementing those tools/strategies. There was not enough time for the participants to discuss the strategies in depth, and as a result, the discussion and the tools identified lacked detail. More work needs to be done to develop the strategies and actions for each priority area. These can be found in Appendix C: Potential Housing Tools Identified by Workshop Participants.

## Next Steps

The workshop was useful for participants to learn about housing needs and demands in their community, to understand the variety of tools the District has to advance housing, and to discuss the most important strategies to increase the housing supply. The strategies and tools identified by the participants, along with the recommendations from WCS Engagement + Planning (the consultant) will be submitted to the Mayor's Housing Task Force. From here, more detailed strategies and actions can be developed, and responsibilities, resources, funding requirements and timelines will be clarified.

## Appendices

Appendix A – Desired Outcomes of Workshop Participants

Appendix B - Potential Housing Tools for Invermere

Appendix C – Potential Housing Tools Identified by Workshop Participants

Appendix D – Workshop Presentation

Appendix E – Columbia Basin Trust Presentation

Appendix F – BC Housing Presentation

Appendix G - Glossary

## Appendix A – Desired Outcomes for Workshop Participants

The opening activity gave participants a chance to introduce themselves and articulate what they hoped to get out of the workshop.

### ***What do you hope to get out of the workshop?***

- I am hoping to see a real step forward towards dealing with our housing needs.
- Affordable housing for everyone.
- DOI (District of Invermere) – affordable housing for the service industry.
- A better understanding of the tools available to help us build housing that serves our community.
- The current state of urgent and medium need, and the top strategies to address those that are actually within the powers of the DOI to address. Also, to understand how the DOI can support the development of more affordable/attainable, energy efficient rental and entry level housing through fees and charges and through rezoning of land within Invermere.
- Concrete plan of action with timelines to increase affordable housing.
- Working together with other communities.
- Network and get connected with organizations in Invermere and everyone in this group today.
- Looking for a sense of tangible next steps to bring back to council to discuss so we can start to work on a timeline of steps to be implemented.
- To get current needs, information and some sense of future planning to improve current affordable housing needs (even if it is exploring ideas, possibilities). And with many people relocating here as they can work remotely now, is this need even greater. And what do we consider affordable housing? Because there are many different interpretations of this.
- A better understanding of the housing & residential development strategy for the DOI as it relates to all levels of demographics & needs. Curious also about the focus and perspective on density building, particularly in the downtown core as it would stimulate economic growth and support for small and medium-size enterprises (SMEs).

## Appendix B - Potential Housing Tools for Invermere

CAPACITY BUILDING TOOLS				
TOOL	DESCRIPTION	BENEFITS	WHERE IT'S USED	CONSIDERATIONS FOR INVERMERE
<b>Housing strategy</b>	A document that recognizes and prioritizes the housing needs, and identifies a series of initiatives/approaches to address the needs, including funding requirements and strategies.	Presents a clear representation of the problems and most effective approaches to address needs.	Fernie Squamish Quesnel Victoria & many more	Identify the partners required to develop the strategy  Clearly identify the specific actions, tasks, timelines and responsibilities.
<b>Communication and education</b>	Regularly communicating with and educating the community through a variety of channels on the importance of affordable housing, highlighting the benefits it provides everyone and how it supports other community goals.	Creates better understanding of affordable housing to help build support; emphasizes shared community values.	Canmore Comox Valley Campbell River/SRD	Start with broader community goals and values.  Listen to understand concerns.  Engage early and often.
<b>Housing organization</b>	A non-profit entity dedicated to providing and managing non-market housing for qualified individuals and families.	A dedicated organization can focus on building housing.	Whistler Housing Authority Banff Housing Corporation Greater Victoria Housing Corporation Cowichan Housing Association	Work with other communities in the region and CBT.  Establish with seed funding. Get a project going right away to help fund the organization (rental income or sales).  Could start with providing dedicated support to existing NP housing provider (administrative, funding).

<p><b>Build capacity of non-profit organizations</b></p>	<p>Supporting NPOs with housing development by: partnering to build housing; providing support with development approval process; facilitating partnerships with other NPOs or for-profit developers.</p>	<p>Builds capacity of NPOs. Increases the number of players who can deliver housing.</p>	<p>Fernie Family Housing Society</p>	<p>Work with the CBT to learn from their experiences and seek their expertise.</p> <p>Build relationship with BC Housing.</p> <p>Explore partnerships and where capacity is needed in existing NPOs delivering housing.</p>
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MUNICIPAL TOOLS FOR RENTAL HOUSING				
TOOL	DESCRIPTION	BENEFITS	WHERE IT'S USED	CONSIDERATIONS FOR INVERMERE
<b>Intensification via rezoning</b>	<p>Rezoning to increase the number of housing units on a fixed footprint of land by allowing secondary/accessory units, smaller lots, rowhouses, lot subdivisions, or mixed use.</p> <p>Suites in townhouses or duplexes.</p>	<p>Usually uses existing land and infrastructure.</p> <p>Integrates affordable/rental housing throughout community.</p>	<p>Secondary suites permitted in single family homes in:</p> <p>Nelson</p> <p>Fernie</p> <p>North Cowichan</p> <p>Langford</p> <p>Squamish</p> <p>Cumberland</p> <p>Gibsons – in duplexes</p> <p>And many more</p>	<p>Should be explored in OCP update process and discussed with the community.</p> <p>Requires rezoning or rewriting zoning bylaws</p> <p>Ensure policies for long-term affordability and rentals in place (in some cases)</p> <p>Set higher density/minimum density thresholds</p>
<b>Short-term rental regulations</b>	<p>Regulating short-term vacation rentals through zoning and other tools, as well as enforcement.</p>	<p>Helps preserve long-term rental housing stock.</p> <p>Allows short term rentals to provide income benefits to homeowners.</p> <p>Incentive to build ADUs</p>	<p>Nelson – allows up to 100 permitted short-term rentals.</p> <p>Tofino – allowed in most SF zones in primary residence; enforces where short-term rentals are not allowed.</p> <p>Whistler – zoning and enforcement.</p>	<p>Need to have a community conversation, including with second homeowners, to inform and discuss this type of regulation.</p> <p>Simplifying enforcement is essential.</p>

<p><b>Covenant tools (rental); rental housing agreements</b></p>	<p>Contracts/deeds registered on land title of properties to restrict use to rental.</p> <p>The occupancy of housing units can be regulated through housing agreements that include terms and conditions agreed to by the local government and homeowner.</p>	<p>Ensures rental housing remains as intended over the long term.</p>	<p>Whistler – resale and rental price restrictions – set to CORE inflation index; occupancy restrictions (employees, retirees and dependents)</p> <p>Ucluelet - similar</p>	<p>Create developer/housing agreement to ensure a developer provides the agreed upon affordable housing.</p> <p>Require legal expertise.</p> <p>Need to educate the community about the purpose and benefits.</p> <p>Usually requires rezoning to negotiate benefits relating to the development.</p>
<p><b>Policies to support maintaining rental units</b></p>	<p>Policies that encourage and support the maintenance of purpose-built rental units until the end of their economic life.</p> <p>Zoning for purpose-built rental to increase the supply of housing.</p>	<p>Ensures quality of rental housing is maintained.</p>	<p>Proposed in many housing strategies.</p> <p>Squamish</p> <p>Burnaby zoned rental areas</p>	<p>Work with property owners and businesses.</p>

INCENTIVE TOOLS				
TOOL	DESCRIPTION	BENEFITS	WHERE IT'S USED	CONSIDERATIONS FOR INVERMERE
<b>Streamlining approvals</b>	Allowing approval of affordable housing development applications by streamlining approval processes such as fast-tracking applications; reducing requirements in the application process; or prioritizing development applications for affordable housing.	Allows construction to start sooner, which lowers financing costs and risks.	Lake Country Saskatoon Kamloops (Affordable Housing Developers Package)	Update policies in OCP to specifically allow for streamlining affordable housing development.
<b>Reduced DCCs</b>	Restructuring Development Cost Charges (DCCs) or other utility billing by lowering to incentivize affordable housing.	Reduces overall development costs.	Kamloops Langford Nelson Squamish	Ensure that reduced revenues do not significantly impact municipal budget in a negative way.
<b>Density bonus</b>	An incentive tool to allow increased development potential as long as affordable housing is included. The number of affordable units created is often based as a percentage of market units built, space created, or in some cases, the amount of employment driven by the development.	Integrates affordable housing across the community.  Secures commitment early on in development process.	Langford Whistler Squamish Osoyoos City of North Vancouver City of New Westminster	Requires new development.  Requires a policy change in OCP.

LOW-COST LAND TOOLS				
TOOL	DESCRIPTION	BENEFITS	WHERE IT'S USED	CONSIDERATIONS FOR INVERMERE
<b>Intensification</b>	Rezoning to increase the number of housing units on a fixed footprint of land. Additional units can be secondary/accessory units, smaller lots, rowhouses, lot subdivisions, or mixed use.	Usually uses existing land and infrastructure.  Integrates affordable/rental housing throughout community.	Used in many communities to intensify downtown areas and in some communities to intensify single family neighbourhoods.	Should be explored in OCP update process and discussed with the community. Requires rezoning or rewriting zoning bylaws.  Ensure policies for long-term affordability and rentals in place (in some cases).  Set higher density/minimum density thresholds.
<b>Land</b>	Municipality purchases or sets aside municipal land for building housing.  Land can be donated from provincial government, purchased from an NPO.	Land is dedicated to affordable housing.  Donated land from a non-profit organization doesn't require purchase.  Can be a better use of vacant, underutilized land.	Whistler  Nelson – Church Land  Tofino  Vancouver – Church land  Community Land Trust	Identify non-profit owned land that could be used for housing.  Identify municipally owned land (e.g. parking lot).  Identify crown land  Consider servicing costs

FINANCIAL TOOLS				
TOOL	DESCRIPTION	BENEFITS	WHERE IT'S USED	CONSIDERATIONS FOR INVERMERE
<b>Housing fund</b>	A fund set up for the purpose of building housing. Funding can be generated from a number of mechanisms, e.g. property taxes, works and service charges for new development, cash-in-lieu contributions.	Provides dedicated equity to apply to affordable housing.	Whistler Employee Works and Service Charge bylaw; CRD Housing Trust Fund (contributions from 10 of 16 of CRD municipalities); Canmore – tax levy; Cowichan Valley Regional District Annual Financial Contribution Service (bylaw 4201).	Identify possible funding sources. Need a plan to continue to build the fund. Establish process for administering fund (housing org?). Consider housing fund on a regional basis (Regional District of East Kootenay).
<b>DCCs; amenity contributions</b>	Development cost charges and/or amenity contributions from new development dedicated to building affordable housing.	Dedicated revenues to affordable housing, which is a community amenity.	Langford Squamish	Need to have a clear policy in place defining priorities and targets for amenity contributions.

<p><b>Partnership funding and alternative capital</b></p>	<p>Some housing organizations fund their housing reinvestment activities with income from rentals or from shared-equity appreciation models. A less popular, but newer, approach to funding housing is called a community investment fund.</p>	<p>Seed and ongoing capital to invest in affordable housing is critical, especially for projects not funded through private development. Interest in grant funding from other levels of government can fluctuate.</p>	<p>Ucluelet – BC Housing Home Ownership Program</p> <p>Victoria – New Market Funds Social Enterprise</p>	<p>Partnerships are critical. Novel approaches may not fit the legal environment.</p> <p>Funding from rentals needs to be enough to cover all ongoing costs, but may not be.</p> <p>Funding based on some appreciation may not provide “affordable” housing over the longer term.</p>
<p><b>Design and Operational Savings</b></p>	<p>The design of housing as well as the construction approach and commitment to energy efficiency can reduce the investment required. Lot sizes, dwelling size/density, the use of common spaces and smart design all impact costs.</p>	<p>Reduced development and operational costs on an ongoing basis.</p>	<p>Whistler</p> <p>Cranbrook</p> <p>Squamish</p> <p>Nelson</p>	<p>Using BC’s Step Code as an easy tool to guide development.</p> <p>Ease into this approach to help foster learning with the building community.</p> <p>Consider at the outset of project to get the best impact and to access funding support.</p>

## Appendix C – Potential Housing Tools Identified by Workshop Participants

### Rental (including employee) Housing

Tool 1: Density Incentives/Bonusing	
Task	Responsibility
More rental focused development that encompasses several units.	
Encourage multi-door development, for example, four-plex and greater, but being careful not to go multi-story to avoid greater costs.	
(City of Burnaby example) Policy around incentivizing greater density on development projects, for example, single family lot 0.8% to multi-family lot 2.0%, City will decrease the additional density costs. Similar to DCC or DP charges. Maybe a higher processing/decision making time?	

### Seniors' Housing

Tool 1: Land	
Task	Responsibility
DOI would donate land beside Lakeview Manor. Need to work out services on land adjacent to Lakeview Manor (owned by DOI), and add on to Lakeview Manor. Add capacity to existing site. Would like to add 24-30 units. If there was an elevator it could be 3 floors and a little bigger.	
Figure out partnership for financing and get CBT involved. Lions Club built Lakeview Manor for low-income senior housing back in the 70s. Lions have not been on-site operators but have been in the background helping with funding as needed.	
Get council to buy into decision. Super strategic location.	

\* This group's discussion focused on lower income individuals in Invermere who require subsidized housing. There are some over-housed and housed seniors in the District whose needs are more related to social isolation rather than finances. (Over-housed refers to homes that may be too big/have too many bedrooms for the actual need.)

## Smaller Housing Units

1, 2- and zero-bedroom units, ownership and family focused (due to prices)

Lone parents: =<\$1200/month shelter costs (therefore, <\$250,000 mortgage)

<b>Tool 1: Short-Term Rental Regulations</b>	
<b>Task</b>	<b>Responsibility</b>
Develop policy to prevent small units being primarily purchased and rented for seasonal and short-term occupation.	DOI
<b>Tool 2: Streamline Process - Clarity</b>	
<b>Task</b>	<b>Responsibility</b>
Provide more clarity as to what is expected for affordable housing - predictability for developers.	DOI
<b>Tool 3: Density Bonus and Covenants for Local and Affordable Home Ownership</b>	
<b>Task</b>	<b>Responsibility</b>
<b>Tool 4: Infrastructure Improvements to Support Infill and Densification</b>	
<b>Task</b>	<b>Responsibility</b>
DCC bylaw review	DOI
Create housing reserve (place for funds to go)	DOI
Clearly define DOI policy and requirements for development	DOI

# Appendix D – Workshop Presentation

## District of Invermere

Housing Workshop  
November 27, 2020



## Agenda

- Introductions
- Housing needs assessment
- Existing tools, strategies, assets
- Housing tools
- Presentations:
  - Columbia Basin Trust
  - BC Housing
- Priority needs
- Strategies and actions
- Next steps



## Introductions

- Enter in chat: What is one thing you'd like to come out of this workshop?
  - **Don't press enter yet!**
- Round: Name, organization, chat response



## Zoom review

- Video – on/off.
- Name: Update your name (Participants button).
- Mute/unmute: Please keep yourself muted; only unmute to speak.
- Chat: Click to show window. Chat with “everyone” or with individual participants.
- Raise hand to speak. 



## Objectives

- To develop a shared understanding of the current housing situation and needs in Invermere
- To increase understanding of Columbia Basin Trust's and BC Housing's programs and requirements
- To share successful housing tools in creating affordable housing in communities with characteristics similar to Invermere
- To review and confirm the priority housing needs for the community
- To identify priority strategies and actions to address the housing needs, including policy and bylaw directions



## Housing needs assessment



## Occupied dwellings

- 1,375 (68%) of the 2,032 dwellings are lived in full-time – 650 are not
- Of all, 390 (1/4) rented dwellings and 980 owner occupied
- Of those, 965 or 70% are single-family detached dwellings
- Very few purpose built rental buildings



## Rental costs

### Median shelter prices/month

Census shelter: \$701 (2006)  
\$1,049 (2016)

One-bedroom: \$925

Two-bedroom: \$1,325

Three-bedroom+: \$1,625



Estimated rent based on web search and conversation with local property management company, includes \$125 for utilities as per CMHC estimate for owned homes. Facebook Columbia Valley Rentals, <http://www.cdpm.ca/>



## Ownership costs

### Median shelter prices/month

Census shelter: \$1,020 (2016)

#### New Buyer:

One-bedroom: \$1,236-\$1,561

Two-bedroom: \$1,559-\$1,708

Three-bedroom+: \$2,279-\$2,346



Assumptions include using a 25-year amortization, 5% down payment, 3.14% interest rate, and other monthly costs including: taxes (\$176), heat etc. (\$125), strata or other costs (\$167).

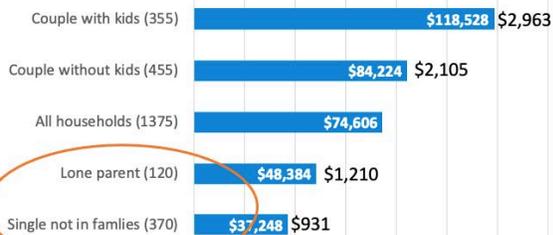


## Needs – most are O.K.

- Not enough bedrooms (19.05% / 20)
- Too small (general living space) (31.43% / 33)
- Not enough green space or space for garden (21.90% / 23)
- Not enough storage (35.24% / 37)
- Too expensive (costs more than 30% of gross household income per month) (29.52% / 31)



## What's affordable?



30% of income on shelter costs (payments, utilities etc)



## Affordability and core gaps

- 125 - 140 households with a core need
- *"...in unsuitable housing due to affordability challenges, major repairs needed or inadequate number of rooms for the family type and, they cannot afford alternative housing options in the community"*
- One person households, lone parents – but others too
- Renters higher % and # - Employees
- Seniors – appears to need 40-50 units
- Other - special needs, individuals experiencing homelessness

*"Foundation is crumbling, mold in the kitchen"*

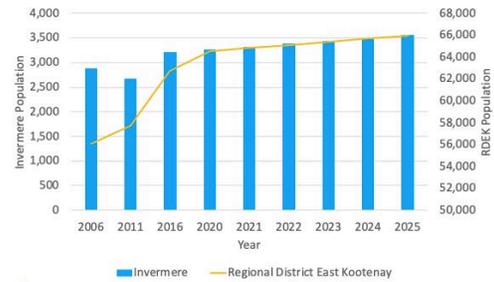


## Current needs

Targeted Demo	Core need households (families and other)	Seniors	Special needs	Housing for homeless	Total Increase
Current housing increase needed	95+	40+	Required, amount unclear	Required, amount unclear	145+



## Anticipated population



## Anticipated households

Table 16: District of Invermere and Regional District East Kootenay, Number of Households, Recorded and Anticipated, 2006-2025

HOUSEHOLDS	2006	2011	2016	2020	2021	2022	2023	2024	2025
Invermere	1,195	1,185	1,375	1,405	1,412	1,418	1,424	1,431	1,436
Regional District East Kootenay	23,425	24,040	25,865	28,782	28,953	29,126	29,312	29,510	29,686



## Future needs - summary

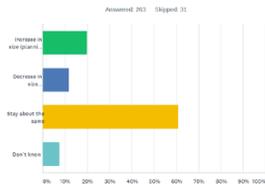
UNIT SIZE	2006	2011	2016	2020	2025
0-BEDROOM	10	0	0	0	0
1-BEDROOM	95	120	85	98	110
2-BEDROOM	315	270	295	332	364
3+ BEDROOM	780	780	995	955	1,040

UNIT TYPE	0-BD	1-BD	2-BD	3+ BD	TOTAL INCREASE
Increase	0	+12	+32	+45	+89 - 130?



## Survey on future says

Q14 How is your household size/composition likely to change in the next 5 years?

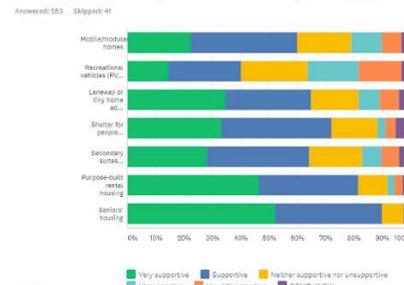


66% indicated needing single family detached home in 5-10 years, with 64% indicating no need of supportive housing features. 22% indicated single level.



## Support for types

How supportive would you be of the following housing types in Invermere?



## Reflections/feedback

- What jumps out at you?
- What are the biggest housing needs/challenges?
- Where can we have the biggest impact?
- What's missing?



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## Housing assets and gaps



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## Assets (+ strategies, policies, orgs) and gaps

Have/already exist      Needs/gaps  
(can't just say \$)



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## Housing tools



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## Project background



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## Keys to success

Municipal Tools	<ul style="list-style-type: none"> <li>• Inclusionary zoning and density bonus</li> <li>• Intensification and tenure through rezoning</li> <li>• Reducing costs by streamlining approvals and other incentives</li> <li>• Short-term rentals regulations</li> <li>• Covenant tools</li> </ul>
Partnering for Land, Financing	<ul style="list-style-type: none"> <li>• Land: Municipal land and land trusts; NPO land</li> <li>• Financing: Housing fund - employee works and service charges or levy; Alternative Capital; Design and Operations savings</li> </ul>
Capacity Building for Organizations and the Community	<ul style="list-style-type: none"> <li>• Housing organization and growing capacity</li> <li>• Housing strategy</li> <li>• Communication and education</li> </ul>



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## Capacity building tools

- Housing strategy
- Communications and education
- Housing organization
- Build NPO capacity



## Capacity building – housing strategy

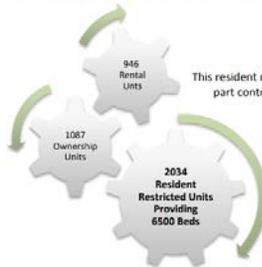
- Recognizes and quantifies an affordable housing shortage
- Recommends a series of approaches to reduce the shortage
- Engages critical partners to focus on affordable housing



Affordable Housing Strategy  
City of Fernie/West Fernie  
Issue 4/17



## Whistler Housing Authority



This resident restricted housing stock of 2,034 housing units has in part contributed to enabling 78% of the community's workforce to live in Whistler in close proximity to their place of work and daily needs and has contributed to an enriched sense of vitality and community within Whistler.

Retaining a sufficient, diverse and affordable supply of resident restricted housing is an integral component of achieving our community's shared vision of being the premier resort community.



## Capacity – communication and education



## Campbell River



## Municipal tools for rental housing

- Intensification rezoning
- Short-term rental regulations
- Covenant tools; rental housing agreements
- Zoning and policies to support rental unit maintenance



## Municipal tools as incentives

- Streamlining approvals
- Reduced DCCs
- Density bonus



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## Low-cost land tools

- Intensification
- Acquire land



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## Financial tools

- Housing fund
- DCCs; amenity contributions
- Partner funding and alternative capital
- Design and operational savings



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## Roles

Provincial government / BC Housing / CBT	Non-profit organization (NP)	Local government	First Nations government (on reserve)	Federal government	Private sector
<ul style="list-style-type: none"> <li>✓ Funding</li> <li>✓ Resources</li> <li>✓ Help build NP capacity</li> <li>✓ Legislation (e.g. purpose built rentals, housing needs assessments)</li> <li>✓ Research</li> </ul>	<ul style="list-style-type: none"> <li>✓ Access funding</li> <li>✓ Provide land</li> <li>✓ Build capacity + expertise</li> <li>✓ Partner with each other, private sector + local government</li> </ul>	<ul style="list-style-type: none"> <li>✓ Facilitate partnerships between NPs + private sector</li> <li>✓ Provide land</li> <li>✓ Incentivize + streamline</li> <li>✓ Support through regulations</li> <li>✓ Educate</li> <li>✓ Identify and apply for S</li> </ul>	<ul style="list-style-type: none"> <li>✓ Access funding</li> <li>✓ Build housing</li> <li>✓ Manage rental housing</li> <li>✓ Provide land</li> </ul>	<ul style="list-style-type: none"> <li>✓ Create investment fund</li> <li>✓ Develop national strategy</li> <li>✓ Provide resources</li> </ul>	<ul style="list-style-type: none"> <li>✓ Seek incentives</li> <li>✓ Partner with NPs</li> <li>✓ Build more of what's needed</li> </ul>

## Priority needs in Invermere



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## Priority housing needs

- Rental (including employee) housing
- Smaller housing units
- Seniors' housing



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# Strategies and actions



WCS engagement + planning

## Strategies and actions

- Breakout group:
  - Clarify/confirm need
  - What are the strategies, tools, actions needed to address
  - What policy is required to support?
  - Is funding needed?
  - Responsibility? Not just DoI!



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# Next steps



WCS engagement + planning

## Next steps

- Finalize housing needs assessment report
- Prepare housing workshop notes/report
- Summarize housing strategies/tools for each housing priority
- Provide recommendations to DoI re next steps



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# Appendix E – Columbia Basin Trust Affordable Housing Presentation



## Affordable Housing

Presented by Mark Brunton  
November, 2020

Columbia Basin **trust**

## Agenda

1. Consultation/Research
2. What have we accomplished
3. Opportunities
4. Questions, Reflections, & Discussion



Columbia Basin **trust**

## Consultation

- In 2014 – 2015 the Our Trust Our Future process identified affordable housing as a priority.
- In 2020 we engaged broadly with residents of the Basin and affordable housing was again identified as a priority.



Columbia Basin **trust**

## Research



- In 2016/17 we consulted with over 30 stakeholders including builders, consultants, and housing providers.
- 2017 RDI conducted a broad assessment of affordable housing across the Basin.
- Used existing data from 25 municipalities.

Columbia Basin **trust**

## Key Learnings

- 3,000 - 4,000 housing units needed.
- Communities have different needs including:
  - Low income families
  - Seniors
  - Seasonal tourism workers
  - Individuals struggling with homelessness, mental health and/or substance abuse



Columbia Basin **trust**

## The Opportunities

**Attract new affordable housing investment:**

- 2018- BC Government announced \$1.9 billion provincially over 10 years.
- 2018 - Federal Government announced \$13 billion in grants and low-interest loans over 10 years. Intake now open.
- Proposal development support and modest capital contributions are helpful to groups to access the above funding.

Columbia Basin **trust**

## Getting Started

1. Lead group/operator
2. Designated land
3. Target clients and number of units



**Thank You**  
Questions?

[ourtrust.org/housing](http://ourtrust.org/housing)



# Appendix F – BC Housing Presentation

Building Knowledge and Capacity for Affordable Housing in Invermere Workshop

## Building BC Programs

Presented by:  
Danna Locke  
Regional Development Director  
Interior Region  
Development Strategies  
November 27<sup>th</sup>, 2020

### SUPPORTS IN INVERMERE:

Service Allocation	Groups	Units
Assisted Living	Supportive Seniors Housing	8
Affordable Housing	Independent Seniors Low Income Families	24 18
Rental Assistance in Private Market	Seniors on SAFER Families on RAP	12 8

Source: Unit Count Reporting Model, 30 September 2020

### BUILDING BC

Budget 2018 made a historic investment of \$6.6 billion dollars over the next 10 years to create a range of safe affordable housing in communities across the Province.

**Funding targeted to:**

- Families and Seniors (CHF)
- Indigenous People (IHF)
- Women and Children Affected by Violence (WTHF)
- Supportive Housing for People Struggling with Homelessness (SHF)

### COMMUNITY HOUSING FUND

Announced in 2018 as part of the Province's 10-year, \$7-billion housing plan, the Community Housing Fund (CHF) is an investment of \$1.9 billion to build more than 14,000 mixed-income rental homes for middle- and low-income families and individuals.

- Families and seniors capable of living independently, without on-site support
- Affordable rental housing that includes:
  - 30% of affordable housing (moderate income)
  - 50% of rent geared to income (homes income limit)
  - 20% deep subsidy
- Non-profit housing providers or for-profit firms that partner with non-profit societies who are interested in developing and operating new rental units.

### COMMUNITY HOUSING FUND 2020

Key milestones on the timeline:

- May: CHF REP – May 27
- June: Webinar – Jun 22
- Sept: Shovel Ready – Sept 4
- Sept: Early Announcement – UBCM Sept 21-24
- Nov: MO Announcement
- Jan 2021: CHF REP JAN 15
- Feb 2021: MO Announcement early Spring 2021

### Indigenous Housing Fund

The Province is investing \$550 million over the next 10 years to build and operate 1,750 new social housing units for Indigenous families and seniors.

- Indigenous families, seniors, individuals and persons with disabilities
- Affordable rental housing
- Indigenous non-profit providers, First Nations, Metis Nations BC, non-profits, and developers who want to partner with Indigenous organizations and First Nations

## Supportive Housing Fund

An investment of \$1.2 billion over 10 years to deliver 2,500 new homes with 24/7 support services for people who are experiencing homelessness or who are at risk of homelessness

- Adults over 19 who are homeless or at risk of homelessness
- Affordable rental housing with onsite support services
- Non-profit housing providers that are interested in providing property management and support services



## Women's Transition Housing Fund

The Province is investing \$734 million over the next 10 years to build and operate 1,500 units to support women and children at risk of violence.

- Women and their children who are at risk of violence and/or who have experienced violence.
- There are four typical models: safe home, transition house, second stage housing, and permanent housing.
- Non-profit service providers who are interested in developing and operating new rental housing.



## Partnering with CMHC

- Signed MOU with CMHC and BCH to develop 1,500 PRHC units under the National Co-Investment Fund (NHCf)
- BCH will invest \$1.2B through Supportive Housing Fund (SHF) to build and operate 2500 units + \$734M through Women's Transition Housing Fund (WTHF) to build and operate 1500 units
- CMHC will contribute by way of forgivable loan \$50,000 per unit
- NHCf to be applied to all Community Housing Fund (CHF) projects

Co-Investment Fund  
**\$13.2B** over 10 years in  
low cost repayable or  
forgivable loans



## Building BC Updates:

Funding	Completed	Under Construction	In Development	Initiated	Total
CHF	52	1,128	562	3,543	5,285
IHF	-	326	98	674	1098
WTHF	80	43	115	447	685
SHF	399	494	10	194	1,097



## Building BC Update

REGION	CHF	IHF	SHF	WTHF
FRASER	1,720	243	262	88
INTERIOR	729	162	227	175
NORTH	78	240	156	154
VAN. ISLAND	1,435	222	255	161
VAN. COASTAL	1,323	231	197	107
<b>TOTAL</b>	<b>5,285</b>	<b>1,098</b>	<b>1,097</b>	<b>685</b>



## Assistance for Renters

The Shelter Aid for Elderly Renters (SAFER) program helps make rents affordable for BC seniors with low to moderate incomes. SAFER provides monthly cash payments to subsidize rents for eligible BC residents who are age 60 or over and who pay rent for their homes.



The Rental Assistance Program (RAP) provides eligible low-income, working families with cash assistance to help with their monthly rent payments.



For more information, please call 1.800.257.7756



Danna Locke  
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## Appendix G – Glossary

Term	Definition
Accessory dwelling unit	A smaller, independent residential unit located on an existing residential property.
Affordable housing	Housing is considered affordable when housing costs are 30 per cent or less of a household's gross income.
Below market rental	Housing with rents equal to, or lower than, average rates in private rental housing.
Columbia Basin Trust	An organization mandated under the <i>Columbia Basin Trust Act</i> to manage their assets for the ongoing economic, environmental and social benefit of the region, without relieving governments of any obligations in the region.
Consumer Price Index (CPI)	A measure of changes in the prices paid by consumers for a typical bundle of household goods and services.
Covenant	Contracts registered on the land title of properties that can restrict what an owner can do on the lands, and/or restrict who can live on a property and how much the property can be sold or rented for, thereby keeping a home perpetually affordable for future owners. The covenant can also include a listing of fines and other measures to ensure compliance and long-term affordable housing.
Density bonus	An incentive that allows increased development potential as long as affordable housing is included. The number of affordable units created is often based as a percentage of market units (for example, 10-20%) built, space created, or in some cases, the amount of new employment driven by development.
Development Cost Charge (DCC)	A charge levied on new development to pay for new or expanded infrastructure such as sewer, water, drainage, parks and roads necessary to adequately service the demands of that new development.
Discretionary funding	Funding that is provided to a grantee to use as required, and not specifically tied to a project.
District of Invermere (DOI)	The municipal body that governs the community of Invermere-on-the-Lake, which is located in the Columbia Valley in southeastern B.C.

Housing fund	A fund established for the purpose of building housing. Funding can be generated from a number of mechanisms, for example, property taxes, works and services charges for new development and cash-in-lieu contributions.
Housing Needs Assessment	A report that captures the current and future needs for housing in the community, including numbers and types of housing units required.
Housing strategy	A document, usually commissioned by local government, which recognizes and quantifies an affordable housing shortage (Housing Needs Assessment) in a given jurisdiction and then recommends a series of approaches to reduce the shortage.
Housing toolkit	A toolkit of housing policies, strategies and best practices for increasing affordable housing supply.
Infill	Housing development that is built on an existing developed footprint of land and fits within an existing neighbourhood without significantly altering its character or appearance.
Intensification	The development of a property, site or area at a higher density than currently exists, through development, redevelopment, infill and expansion or conversion of existing buildings. Each community's form and level of intensification will differ, based on their specific characteristics such as location, history, community strengths and preferences.
Missing middle	Housing that offers options other than the conventional housing forms such as single-family dwellings or apartments.
Non-Profit Organization (NPO or NP)	An organization dedicated to furthering a particular social or community cause that does not and cannot earn profit for shareholders.
Official Community Plan (OCP)	A statement of objectives and policies to guide decisions on planning and land use management, within the area covered by the plan respecting the purposes of local government.
Purpose built rental	Housing that has been designed and built exclusively to provide long-term rental accommodation.
Social housing	A housing development that the government or a non-profit housing partner owns and operates.



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