



# AGE-FRIENDLY AFFORDABLE HOUSING ACTION PLAN

Village of Pemberton

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Prepared by CitySpaces Consulting Ltd.



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# Executive Summary

## Vision

The Pemberton *Age-Friendly Affordable Housing Action Plan* seeks to create an “inclusive and age-friendly community that has a full range of affordable housing types and tenures for current and future residents of all incomes, ages, lifestyles and abilities”.

## Goals

The Village of Pemberton shall seek to:

- **Prioritize affordable housing;**
- **Encourage housing design to meet changing household needs and allow seniors to age-in-place;**
- **Focus on addressing housing needs for low to moderate income households; and,**
- **Foster collaborative partnerships to address housing issues and related social infrastructure.**

## Roles

The Village of Pemberton has five key roles in delivering affordable housing within the community:

- **Leveraging Partnerships** - Collaboration with the business and non-profit sector and provincial agencies will lead to creative solutions to existing and emerging housing issues.
- **Advocacy, Education and Capacity Building** - Political leadership and advocacy toward senior levels of government, along with the dedication of staff resources, will demonstrate a commitment to ongoing leadership and contribute to increased capacity to create affordable housing.
- **Setting Policy** - Clear, consistently applied policies express the Village’s commitment to affordable housing.
- **Establishing Regulations** - Strategic use of regulatory authority on affordable homeownership and rental housing creates housing choice for residents.
- **Revenue Generation and Land Banking** - Strategic use of Village resources (i.e. land) can support an increased supply of affordable housing.

## Strategic Directions

- **Strategic Direction #1** - Build partnerships that can lead to the development of affordable housing projects for low and moderate income households in the Pemberton area.
- **Strategic Direction #2** - Liaise and facilitate dialogue with key stakeholders and community groups regarding housing issues and solutions.
- **Strategic Direction #3** - Provide information and outreach to community members.
- **Strategic Direction #4** - Advocate to Senior Government for additional funding.
- **Strategic Direction #5** - Draft and adopt affordable housing policies that provide clear and consistent direction to Council, Staff and developers.
- **Strategic Direction #6** - Introduce an Adaptable Housing Policy and propose minimum adaptable or accessible unit requirements for all new multi-family residential developments.
- **Strategic Direction #7** - Explore the possibility of establishing a Low-End Market Rental (LEMR) Housing Policy.
- **Strategic Direction #8** - Review the Development Procedures Bylaw to identify opportunities to truly fast-track non-market, rental and seniors housing projects.
- **Strategic Direction #9** - Consider measures to support, and incentivize purpose-built rental housing.
- **Strategic Direction #10** - Amend zoning regulations to facilitate the development of more secondary suites (i.e. lock-off suites) where suitable as a means of increasing the rental stock.
- **Strategic Direction #11** - Consider infill housing opportunities in existing low density neighbourhoods such as detached Garden Suites (above the Flood Construction Level), or suites over detached garages.
- **Strategic Direction #12** - Support innovative housing forms, such as pocket neighbourhoods or co-housing to increase housing choice, and ensure older residents can age-in-place.
- **Strategic Direction #13** - Consider the use of covenants (i.e. Housing Agreements) as a means to secure affordable rental and affordable homeownership housing for the workforce, as well as the retiring workforce.
- **Strategic Direction #14** - Explore the possibility of establishing an Affordable Housing Reserve Fund.
- **Strategic Direction #15** - Explore the development of a Rent Bank Program.
- **Strategic Direction #16** - Consider conducting a feasibility study of a Community Land Trust (CLT) and/or Housing Authority in Pemberton.



# Introduction

The availability of suitable and affordable housing is vital to the economic stability, livability and social well-being of communities. With notable increases in rental and homeownership prices, the Village of Pemberton has identified affordable housing as a municipal priority and launched a process to complete an *Age-Friendly (Seniors) Housing Needs Assessment*, and formulate an *Age-Friendly Affordable Housing Action Plan*.

Given the Village’s aging demographics, both the Needs Assessment and the Action Plan have been completed with an age-friendly lens, as seniors form an important priority group. Through the course of stakeholder consultation, additional priority groups were identified, which are outlined in further detail in the Needs Assessment. These priority groups form the focus of this Action Plan, as policy objectives and directions have been tailored to address their unique housing challenges.

## What is an Age-Friendly Community?

The Age-Friendly Community Initiative was launched in 2006 by the World Health Organization (WHO) with the practical goal of adapting structures and services to be more inclusive of varying needs and capacities of people from all age groups.

In age-friendly communities, policies, programs, services, and infrastructure related to physical and social environments are designed to address the needs of all residents – including seniors. Accessible buildings and streets enhance mobility for people with limited mobility, but also parents with strollers, cyclists, and scooter-riders. Neighbourhoods and public places are safe and welcoming. Families are satisfied when their older members can access the services and supports they need. Many voices are heard in making community decisions and, in general, the whole community benefits from the continued participation of older citizens in work or volunteer activities. Through the Global Age-friendly Cities Projects, WHO established eight themes to help evaluate issues and develop strategies to create age-friendly community, which include:

- 1. Outdoor Spaces & Buildings**
- 2. Transportation**
- 3. Housing**
- 4. Respect & Social Inclusion**
- 5. Social Participation**
- 6. Communication & Information**
- 7. Civic Participation & Employment**
- 8. Community Support & Health Services**

## What is an Affordable Housing Action Plan?

While age-friendly communities address the full spectrum and span of life, the focus of this report is on housing, particularly for seniors, given the Village's aging demographics.

An affordable housing action plan assesses the local housing market conditions, identifies housing challenges and gaps along the housing continuum, and outlines tools to address these challenges and gaps. Pemberton's *Age-Friendly Affordable Housing Action Plan* provides a framework for the Village to work with other levels of government, the private sector, and non-profit organizations to facilitate the development of affordable housing. The Action Plan also assists the Village to establish policies and regulations that allow them to effectively respond to development applications.

### WHAT IS AFFORDABLE HOUSING?

Affordability is a relative term linking housing costs to a household's total income. For the purposes of the *Age-Friendly Affordable Housing Action Plan*, affordable housing is defined as housing that a single person or household can afford to rent or purchase without spending more than 30% of their before-tax income. For homeowners, these costs include mortgage payments, strata fees, mortgage and home insurance, as well as utilities. For renters, costs include rent and some utilities. The 30% measurement is a common standard for defining affordability nationally and provincially.

### THE HOUSING CONTINUUM

The "Housing Continuum" is a visual concept that illustrates a spectrum of housing forms. Typically, comprehensive housing studies refer to continuums that speak to market and non-market housing, ranging from emergency shelters to rent-geared-to-income (RGI), market rental, and homeownership. Given this is an age-friendly study, the seniors housing continuum is used, as illustrated in Figure 1 on page 6. The seniors housing continuum ranges from independent living on the far left, moving towards long-term care on the right. Home supports and healthcare are increasingly required as you move to the right of the continuum.

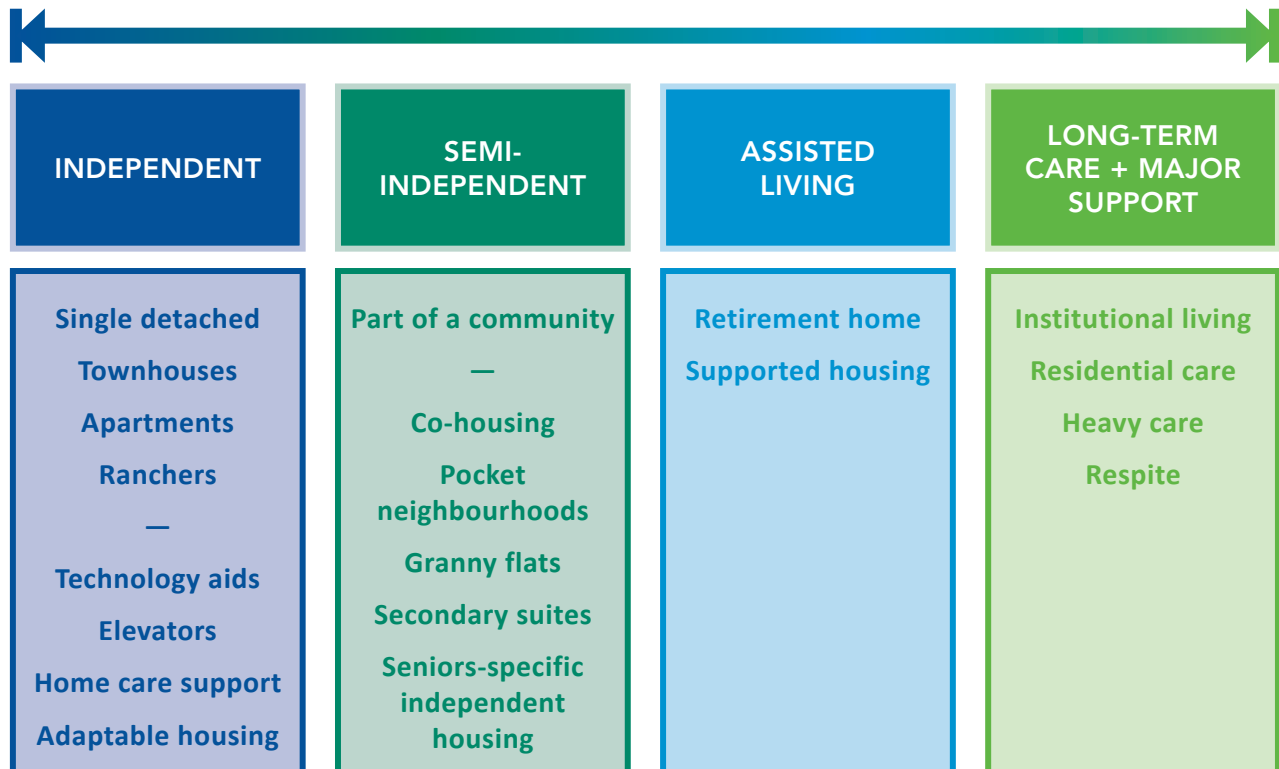
**Independent** seniors housing is a home where a senior can live safely and comfortably on their own without any major supports. This can be either in the private rental market or homeownership market. Homes typically found in this category are single-detached dwellings, townhomes, and apartments. Housing for independent living can be ground-oriented such as bungalows or rancher-style homes, or in multi-unit/multi-level buildings with elevators.

Seniors are living independently longer now more than ever as a result of improved programs and technologies, such as elevators (which are increasingly less expensive to build), technology aids, and home care support including meals-on-wheels programs and better-at-home programs where these



programs are available. More and more homes are retrofitted for accessibility, including new construction with adaptable housing standards to accommodate changes in a person’s mobility (i.e. wide doorways, reinforced walls for stair lifts, etc.).

**Figure 1: Seniors Housing Continuum**



**Semi-independent** living refers to homes where seniors can mostly care for themselves, but in an environment where help and support are in close-reach. An example would be a senior living in a secondary suite of their adult child’s home. It can also include an independent rental building that is dedicated to seniors, where the senior lives on their own in a self-contained unit without supports, but may have access to a building caretaker for questions and assistance (i.e. building maintenance). Semi-independent seniors’ accommodation is often characterized by a communal living format, where there is some share of responsibility in managing the home, as well as opportunity to connect and socialize. This includes models such as co-housing and pocket neighbourhoods.

**Assisted living** represents what most retirement homes are in B.C. The supports can vary depending on the different assisted living arrangements, but mostly focus on meeting the daily needs of seniors, including meal preparation, housekeeping, and laundry. Some offer personal and healthcare services such as bathing, grooming, dressing, and taking medication. The provincial government issues licenses

and monitors assisted, supportive, and personal care homes to ensure quality and safety of senior tenants.

Lastly, **long-term care** homes are designed for seniors who can no longer live independently and who require 24-hour nursing care and supervision. These homes are ones that typically house and support seniors living with Alzheimer's disease and other forms of dementia.

Many seniors prefer to stay in their homes for as long as they can, and often have informal systems in place to support them, including neighbours, families, and friends. Further, there is a movement across Canada to support aging-in-place principles: finding ways for seniors to stay in their home and community through age-friendly planning. This requires ensuring that affordable and suitable housing is available to seniors in the communities in which they live. With an aging population, appropriate housing options suitable to these seniors have the potential to lower health care costs and improve quality of life.

# Pemberton's Housing Context

## Housing Issues and Gaps

The approach to this assessment was framed by legislation and associated regulations: the *Local Government Act* (mainly Part 14) and Housing Needs Report Regulations. These Regulations focus on obtaining both quantitative and qualitative sources of information to offer comprehensive insight into local housing needs. Quantitative information came from available statistics, and the qualitative information was obtained through stakeholder consultation. Both sources of information were cross-examined in order to identify housing gaps and needs within Pemberton. Research sources include the 2006, 2011, and 2016 Census of Canada; the Canada Mortgage and Housing Corporation (CMHC); BC Stats; and, BC Housing. Detailed graphs, tables, charts, and narrative on the quantitative data can be found in the *Age-Friendly (Seniors) Housing Needs Assessment*.

Further to the data research, in June 2019, the Village conducted two focus group interviews with participants who have in-depth knowledge of, and personal experience with, the housing situation and development context in Pemberton. Six population groups were identified as priority groups who are particularly affected by housing issues in the Village. The companion document, *Age-Friendly (Seniors) Housing Needs Assessment*, describes the issues experienced by these groups and the corresponding gaps in Pemberton's housing market. A summary of these priority population groups and corresponding housing gaps is presented below.

### LOW-INCOME SENIORS

- There is limited non-market seniors housing in the Village of Pemberton, and the existing non-market independent senior's housing project has a waitlist. For seniors on fixed incomes with limited savings, it is important to ensure there are affordable and suitable housing options available.
- With the aging of the population, the need for seniors housing will likely increase, particularly for semi-supported and supported living forms.

### MODERATE-INCOME SENIORS

- Moderate-income seniors are challenged to find suitable and affordable housing. As the population continues to age, more residents will require smaller, ground-oriented units (without stairs), and while the Village's housing stock is relatively diverse, there is a mismatch between what is available and what is accessible, suitable, and affordable to Pemberton seniors.
- It will be important to promote adaptable design in new residential developments, and to allow for modifications which are required by residents with varying or changing needs.

## LOW-INCOME HOUSEHOLDS

- Non-senior low-income households are also challenged to find suitable and affordable housing. Families with young children and single individuals are an important component of a livable community, and there is a need to identify housing solutions for these households.
- Additional rental housing is needed in Pemberton, and while there may be a gap between what low-income households can afford, and what is available in the market, eligible recipients can apply rent subsidies toward off-setting rental costs.

## MODERATE-INCOME HOUSEHOLDS

- Some moderate income households and families are close to being able to afford homeownership, but remain priced out of the housing market, particularly for single-detached homes. There is a need to develop additional market homeownership options in Pemberton, including ground-oriented, multi-unit housing (i.e. townhouses, duplexes), and 3+ bedroom units to meet the needs of larger families.
- Certain Pemberton employees are struggling to find affordable rental housing (i.e. seasonal workers, younger residents), which has additional consequences on community livability. Given that the existing purpose-built rental apartment building has a waitlist, there is need for more purpose-built rental housing to supplement the secondary rental market (i.e. secondary suites, rented condominiums).

## PERSONS WITH DISABILITIES

- Stakeholders identified a need for more accessible and supportive housing options within the community, both for seniors and non-senior households. Given the aging population, it is expected that the number of persons with disabilities will increase in the coming years.
- There is a desire to ensure residents of all ages are able to remain within Pemberton, and in order to provide housing options for all residents, there is a need to develop new accessible housing and supportive living facilities to accommodate persons with disabilities in the community.

## PERSONS EXPERIENCING HOMELESSNESS OR AT-RISK OF HOMELESSNESS

- Observations from community stakeholders indicate there is a need for more supplements and housing supports for individuals experiencing or at-risk of experiencing homelessness in Pemberton.
- There are increasing accounts of residents sleeping on couches or living in temporary arrangements, such as recreational vehicles (RVs). As it is hard to account for hidden homeless populations, this need could be much greater than is immediately apparent.

# Age-Friendly Affordable Housing Action Plan

The *Age-Friendly Affordable Housing Action Plan* addresses homeownership and rental housing, non-market and market housing using a variety of measures. As identified in the *Age-Friendly (Seniors) Housing Needs Assessment*, affordable seniors housing is of particular concern and takes top priority in the Action Plan. A guiding vision and four goals are provided as the foundation for the key roles and corresponding proposed strategic directions for the Village of Pemberton.

## Vision

***The Village of Pemberton is committed to an inclusive and age-friendly community that has a full range of affordable housing types and tenures for current and future residents of all incomes, ages, lifestyles and abilities.***

## Goals

With an understanding of the Pemberton housing context and target populations, the Village of Pemberton shall seek to:

### 1. Prioritize affordable housing

Municipalities often have competing interests and limited funds and resources. Moving forward, affordable housing will be prioritized through updates to plans, regulations, and policy documents, such as the Community Amenity Contribution Policy.

### 2. Encourage housing design to meet changing household needs and allow seniors to age-in-place

Given the Village's growing seniors population, there is a need for more accessible housing to enable independent living for seniors and persons with disabilities. It will be important to investigate policy tools that incentivize or provide further direction on design standards to create more housing projects that provide the supports mature residents need to age-in-place and stay in the same community they have lived in for years.

### 3. Focus on addressing housing needs for low to moderate income households

With the escalation of rents and house prices in Pemberton, families with young children and single individuals are challenged to find suitable and affordable housing. These population groups are important segments of the Pemberton population, as many younger residents are needed to support an aging population through their occupations in healthcare, retail and support services. Housing solutions for these households are an essential element of a cohesive social fabric.

#### 4. Foster collaborative partnerships to address housing issues and related social infrastructure

Many housing projects and related initiatives require multiple partnerships to be successful. The Village is in a unique position to support and to bring together potential partners through information sharing, strategic meetings, and the availability of grants and programs.

## Roles

The Village of Pemberton has five key roles in delivering affordable housing within the community:

1. **Leveraging Partnerships** - Collaboration with the business and non-profit sector and provincial agencies will lead to creative solutions to existing and emerging housing issues.
2. **Advocacy, Education and Capacity Building** - Political leadership and advocacy toward senior levels of government, along with the dedication of staff resources, will demonstrate a commitment to ongoing leadership and contribute to increased capacity to create affordable housing.
3. **Setting Policy** - Clear, consistently applied policies express the Village's commitment to affordable housing.
4. **Establishing Regulations** - Strategic use of regulatory authority on affordable homeownership and rental housing creates housing choice for residents.
5. **Revenue Generation and Land Banking** - Strategic use of Village resources (i.e. land) can support an increased supply of affordable housing.

## Strategic Directions

In view of the broad focus and multiple directions of the Action Plan, a multi-pronged approach is needed. No one program or strategic direction can satisfy the range of affordable housing interests and priorities in Pemberton.

Sixteen strategic directions have been recommended. Each direction aims to address the Action Plan's vision and specific goals. For each strategic direction, there are corresponding actions. The actions are intended to achieve results in a timely fashion, respecting Pemberton's small community context and limited resources.



## ROLE #1: LEVERAGING PARTNERSHIPS

Proactive collaboration with the business community, non-profit housing providers, regional and provincial agencies can lead to creative solutions to existing and emerging housing issues.

Partnerships can be targeted towards increasing the supply of affordable seniors housing, rental housing for Pemberton employees, and other low-moderate income households.

### *Strategic Direction #1*

*Build partnerships that can lead to the development of affordable housing projects for low and moderate income households in the Pemberton area.*

Local governments throughout BC partner with the provincial government and non-profit agencies and housing providers to develop and acquire housing for low income households. The Village of Pemberton previously partnered with the Lions and BC Housing to obtain funding for 22 units of subsidized rental housing for seniors.

- A. Build and strengthen partnerships with other agencies (i.e. BC Housing, the SLRD, Lil'wat First Nation and Sea-to-Sky Community Services).
- B. Explore opportunities to **co-locate** affordable housing with community assets (i.e. municipal hall and affordable housing units; daycare and affordable housing units) and facilitate potential partnerships with non-profit organizations, such as Habitat for Humanity.

**Co-location** is increasingly recognized as a best practice in the realm of affordable housing. In Pemberton, the municipal hall and existing daycare will likely require renovations in the coming years, and as part of this redevelopment process, it is recommended the Village explore including affordable housing units above the municipal facility. The following actions are suggested next steps:

- Prepare a feasibility study to understand site context, and opportunities and challenges associated with redevelopment
- Complete a business plan to submit to BC Housing/CMHC for financing and program support.
- Explore partnership opportunities with interested non-profit organizations, such as Habitat for Humanity.

## ROLE #2: ADVOCACY, EDUCATION AND CAPACITY BUILDING

The Village can demonstrate its commitment to affordable housing through strengthening the housing policies within the Official Community Plan and by pursuing the recommended directions within this *Age-Friendly Affordable Housing Action Plan*. Ongoing leadership would further involve advocacy to senior levels of government and capacity building within the community.

### *Strategic Direction #2*

*Review plan and monitor achievements regularly.*

- A. Track key housing indicators on a regular basis as projects proceed through the development application process.
- B. Produce and distribute a progress report on affordable housing on an annual basis. This report can serve to update Council and offer an opportunity to inform and solicit community opinion. The report would focus on an update of key indicators but also a discussion of completed tasks and ongoing actions.

### *Strategic Direction #3*

*Provide information and outreach to community members.*

- A. Use the Village of Pemberton website to provide housing information and to promote housing programs and initiatives.
- B. Provide information about existing government programs:
  - The **BC Housing Rental Assistance Program** (RAP) provides cash assistance to eligible low-income, working families with at least one child under age 19 and a household income less than \$35,000 per year.
  - The **BC Housing Shelter Aid for Elderly Renters** (SAFER) program provides cash payments to subsidize rents to residents who are 60 or over.
  - The **BC Housing Home Adaptions for Independence** (HAFI) program provides financial assistance in the form of a grant to low-income households to complete home adaptations for independent living.
- C. Provide information about the **United Way's Better at Home** program which offers a variety of services to help seniors live independently in their own home.
- D. Engage with Ready to Rent BC to obtain ideas on creating education courses on tenant rights and responsibilities.

## **Strategic Direction #4**

*Advocate to Senior Government for additional funding.*

- A. Seek increased funding for non-market housing, rent supplements, purpose-built rental housing and related programs that facilitate access to housing for low-income households.
- B. Seek increased funding for support services for seniors and persons with disabilities.

## **ROLE #3: SETTING POLICY**

Clear, consistently applied policies express the Village's commitment to affordable housing. When Village Staff meet with prospective developers, funders, partners or senior government representatives, it is beneficial to have a clear policy framework. Section 5.9 of the Official Community Plan (OCP) contains policies related to housing, and as the Village is scheduled to undergo an OCP review in coming years, this section will be updated to reflect the evolving Pemberton context.

## **Strategic Direction #5**

*Draft and adopt affordable housing policies into the OCP that provide clear and consistent direction to Council, Staff and developers.*

- A. Develop a policy statement on mobile home parks to supplement the requirements of the *Manufactured Home Park Act*. The intent behind this policy statement would be to identify opportunities to designate and zone land for mobile home parks. This housing form is well-suited for seniors, with ground-oriented units that are affordable to moderate-income households.
- B. Introduce OCP policies to:
  - Encourage diverse housing forms through a variety of approaches such as cluster development (i.e. pocket neighbourhoods), manufactured homes, secondary suites (i.e. basement suites outside the Flood Construction Level, suites over a detached garage, and detached Garden Suites), lot-splitting and small-lot development, lock-off units, and residential infill/intensification.
  - Encourage diverse housing tenures (e.g. row houses as an alternative to stratified townhouse condominiums).
  - Protect and enhance the supply of rental housing and encourage new single detached homes to be "secondary suite ready".

- Advocate to senior levels of government to provide funding and other supports to facilitate the creation of new subsidized rental housing geared to low-income households.
- C. Consider design criteria in a stand-alone document (i.e. adaptable design guidelines) to encourage rental and ownership housing forms to include a bedroom and full bathroom on the main/ground floor, to accommodate changes in life stages and accessibility needs.
- D. Update the Community Amenity Contribution Policy to acknowledge that affordable housing is an important community amenity to be considered for inclusion with major development applications (on par with parks, recreational facilities, public art and other services) subject to the project's location and form.

### **Strategic Direction #6**

*Introduce an Adaptable Housing Policy and propose minimum adaptable or accessible unit requirements for new residential developments.*

**Adaptable housing** is an approach to residential design and construction in which homes can be modified at minimal cost to occupants' changing needs over time. These units provide greater flexibility, and allow residents to age-in-place. **Accessible housing** refers to dwelling units that include features, amenities or products to better meet the needs of people with disabilities.

#### ***For Example: Adaptable Housing in Burnaby & Langley***

The City of Burnaby requires residential developments in all areas of Burnaby, subject to the Comprehensive Development (CD) rezoning process, to supply 20% of single-level units as adaptable in new market and non-market, multi-unit developments which employ interior corridor or exterior passageways to access the dwelling units.

The Township of Langley requires adaptable design features in at least 5% of all new single-detached, rowhouse, and townhouse units and 10% of all new apartment units.

- A. Research best practices on adaptable and accessible unit requirements in other municipalities comparable to Pemberton.
- B. Complete pro-forma analysis to determine a feasible requirement for accessible and/or adaptable units in new residential developments. Evaluate the viability of offering incentives for developers to supply a higher percentage of adaptable units. Consider higher adaptable unit requirements for seniors-oriented developments.
- C. Convene a working session with representatives from the development community and non-profit housing sector to understand their perspective.

- D. Following further consultation with the development community and non-profit housing sector, propose minimum adaptable unit requirements for all new residential developments with dwelling units in multiple unit dwellings.
- E. Subject to policy exploration, consider developing an associated bylaw to implement the adaptable housing policy.

### **Strategic Direction #7**

*Explore the possibility of establishing a Low-End Market Rental (LEMR) Housing Policy.*

A LEMR Policy can help to address the need for additional rental “workforce” housing that is affordable to low and moderate income earners, including seniors, families, singles and couples. Rents in these units are set at below market rates, and are typically secured through the rezoning process, with a density bonus (or other incentive) being offered in exchange for the built LEMR units.

- A. Review best practices of LEMR Policies in comparable municipalities to Pemberton, including incentive structures, occupancy requirements, eligibility conditions, and rent levels.
- B. Complete feasibility analysis to determine the minimum number of LEMR units that would be required in different building typologies, based on a percentage of total residential floor area.

***For Example: Low End of Market Rental in Richmond***

To achieve a proposed density envisioned as part of a rezoning application, the City of Richmond requires each multi-family or mixed-use development containing more than 60 residential units to:

- Build at least 10% of the total residential building area (based on the residential Floor Area Ratio), with a minimum 4 LEMR units;
- To ensure the units are secured for LEMR purposes, a Housing Agreement will be registered on title through the rezoning process;
- Secure a minimum 15% 2 bedroom and 5% 3 bedroom LEMR units.

- C. Consult with representatives from the development community and non-profit housing providers on the proposed LEMR policy.
- D. Confirm the eligibility conditions and the thresholds for setting affordable (i.e. below market) rent levels. One approach would be using 10% below average market rents. Given there is no CMHC data available for Pemberton, BC Housing Income Limits (HILs) can substitute for average rents. The HILs are based on figures established by CMHC, and are intended to reflect the minimum income required to afford appropriate accommodation in the private market.

Potential Low-End Market Rents, Pemberton (2019)				
Type	Housing Income Limit (2019)	@ 30% of Household Income	Monthly Rent	LEMR Monthly Rent (10% below HILs)
Studio	\$74,000	\$22,200	\$1,850	\$1,665
1 Bdrm	\$74,000	\$22,200	\$1,850	\$1,665
2 Bdrm	\$83,000	\$24,900	\$2,075	\$1,868
3 Bdrm	\$90,500	\$27,150	\$2,263	\$2,036
4 Bdrm	\$96,000	\$28,800	\$2,400	\$2,160

- E. Consider the use of Housing Agreements to set maximum household income thresholds and rents at 10% below BC Housing Income Limits.

**ROLE #4: ESTABLISHING REGULATIONS**

Strategic use of regulatory powers encourages the private market to build housing that is affordable for moderate income households. Periodically, these mechanisms need to be reviewed to ensure they do not hinder the development process. This is also necessary to facilitate the construction of infill housing, and to encourage innovative and affordable land use applications and housing forms.

**Strategic Direction #8**

*Review the Development Procedures Bylaw to identify opportunities to truly fast-track non-market, rental and seniors housing projects.*

- A. Undertake a review of fast-tracking approaches in comparable municipalities to Pemberton, and outline possible strategies for further discussion with industry stakeholders.
- B. Undertake concurrent processing, where a project is seeking a rezoning and development permit.
- C. Conduct public consultation with representatives from the development community on the existing development review and approvals process.
- D. Identify strategies to prioritize staff assistance for non-market, rental or seniors housing proposals.
- E. Subject to best practices research and consultation with representatives from the development community, consider if revisions to the Development Procedures Bylaw are required.



## **Strategic Direction #9**

*Consider measures to support, and incentivize purpose-built rental housing.*

- A. Research best practices to determine how other municipalities, comparable to Pemberton, have managed to incentivize purpose-built rental housing.
- B. Complete a market financial analysis to determine which measures would help to further encourage the development of rental housing. Undertake additional analysis on parking relaxations to determine impact on rental viability.
- C. Consider providing additional incentives where a share of the rental units are available at below market rents, targeting households with low and moderate incomes. The incentives could include:
  - Establishing revitalization agreements to waive or lower the property taxes on new developments where rent levels for below market units are secured for a minimum of ten (10) years. Such discounts would be secured via a housing agreement.
  - Granting additional density.
  - Lowering the parking standards where possible when projects are located in areas proximate to transit, services and amenities or offer clean energy vehicle share services (i.e. EVO or MODO electric vehicle shares).
  - Varying height above three storeys.
- D. Based on the results of the analysis, develop a package of possible incentives that includes fee waivers, parking relaxations and application fast-tracking.
- E. Consult with the development community on the proposed incentive program.
- F. Revise the incentive program based on feedback provided from key stakeholders.
- G. Continue to review and evaluate the program as it is used to determine if additional revisions or updates are required.

## **Strategic Direction #10**

*Amend zoning regulations to facilitate the development of more secondary suites in single and multi-family zoned areas (i.e. lock-off units) as a means of increasing the rental stock.*

- A. Determine where secondary suites are currently not permitted in the Village's Zoning Bylaw.
- B. Consider permitting secondary suites in certain multi-family zones, or Comprehensive Development (CD) zones.
- C. Encourage all new single detached homes to be "suite ready" to enable a portion of a home above the Flood Construction Level to be utilized as a secondary suite if needed. Typically, where "suite ready" programs are in place, provisions are made for independent heating systems (e.g. gas fireplace in the future suite area); fire separation; inter-connected smoke detection; and a separate entrance to the unit from the exterior.
- D. Consider introducing a *Standards of Maintenance* Bylaw for rental housing, which can help to enforce basic levels of maintenance for rental accommodation. In the case of secondary suites, a complaint by a tenant under this bylaw could result in an unauthorized suite being required to upgrade to meet the required standards without necessarily being shut down for non-compliance with other bylaws (e.g. zoning).

## **Strategic Direction #11**

*Consider infill housing opportunities in existing low density neighbourhoods where feasible (outside of the floodplain) such as Carriage Houses, Garden Suites (i.e. detached, ground-oriented rental suite located in the backyard of a property with a single detached home as its primary use), or suites over detached garages.*

- A. Explore community opinion on the possibility of introducing a new infill housing zone to support intensification opportunities.
- B. Develop regulations (i.e. landscaping, parking, setbacks, lot coverage) that ensure infill housing fits in with the neighbourhood and minimizes the impact on privacy, parking and backyard space.
- C. Consider the development of a number of designs for detached garden suites in areas located above the floodplain such that, if a homeowner selects one of these, the length of the approval process could be reduced.

**For Example: City of Kelowna RU7 - Infill Housing Zone**

The City of Kelowna has recently adopted the new RU7 - Infill Housing zone in select areas of the urban core, allowing for a maximum of four dwelling units on selected properties with lane access in the centre of the city. Prior to the adoption of the new bylaw, the Infill Challenge was launched as an innovative competition to identify new designs for sensitive infill housing in select parts of the urban core. Winning projects were given development process incentives as a reward.

Alongside the new zone, changes have been adopted to the Official Community Plan (OCP) to introduce new design guidelines to ensure a high quality of design and landscaping for new developments.

**Strategic Direction #12**

*Consider the use of covenants (i.e. Housing Agreements) as a means to secure affordable rental and affordable homeownership housing for the workforce, as well as the retiring workforce.*

- A. Consult with non-profits and development community on the use of covenants to secure affordable rental and affordable homeownership housing.
- B. Explore possible compensation options when a Housing Agreement is required (i.e. density bonuses, parking relaxations, or some alternate benefit to the owner).
- C. Draft a Housing Agreement template to streamline the development approvals process. Obtain a legal opinion to ensure the agreement is drafted correctly.
- D. As education is often required for legal covenants, prepare a 1-page guide to Housing Agreements for developers, property managers, and the public.

**Strategic Direction #13**

*Support innovative housing forms such as pocket neighbourhoods to increase housing choice, and ensure older residents can age-in-place.*

- A. Explore the feasibility of introducing a **Pocket Neighbourhood Zone** to the Zoning Bylaw upon a suitable development application. Subsequent projects can utilize the zone.

**Pocket neighbourhoods** refer to a group of detached homes that can range from small scale (cluster of 4) to medium scale (cluster of 8-12). Lots can be assembled to create a pocket neighbourhood, or a larger lot can be used to develop detached homes. This housing form is well-suited for older residents,

as homes are organized around shared amenity space, promoting social interaction and a strong sense of community.

- B. Consider preparing design guidelines for pocket neighbourhoods, including accessibility features for seniors and persons with disabilities.
- C. Explore the viability of tiny homes (detached accessory dwellings generally less than 300 ft<sup>2</sup>, on wheels) as a possible demonstration project in the Pemberton context.
- D. Create a municipal RV park to provide for temporary, seasonal (workforce) housing to alleviate pressure on the existing housing stock.

***For Example: Pocket Neighbourhood Zone in Summerland***

The District of Summerland created a unique pocket neighbourhood zone in 2011. The purpose of this zone is to accommodate the development of single detached housing in a cluster of cottages, grouped around a shared open space and served by a shared parking area. Pocket neighbourhoods in Summerland are encouraged in fully serviced urban areas. Select features from Summerland's pocket neighbourhood zone include:

- Maximum density of 28 dwellings/ha;
- Maximum lot coverage of 40%;
- Maximum floor area ratio of 0.55;
- Minimum development site area (1,300m<sup>2</sup>) and maximum development site area (3,795m<sup>2</sup>);
- Maximum gross floor area (per dwelling) of 100m<sup>2</sup>; and,
- Home occupation permitted.

## **ROLE #5: REVENUE GENERATION & LAND BANKING**

The strategic use of the Village's resources can leverage an increase in affordable housing. A proactive approach, over time, helps to solidify the Village's ongoing interest in helping to facilitate affordable housing.

### ***Strategic Direction #14***

*Explore the possibility of establishing an Affordable Housing Reserve Fund.*

An Affordable Housing Reserve Fund is a municipal fund used to support and facilitate the implementation of affordable housing policies, including the development of affordable housing projects, initiatives, and research. For example, a Housing Reserve Fund can be used to purchase land for the purposes of affordable housing and/or to provide grants to non-profit housing providers and

support other affordable housing initiatives. However, given the small size of Pemberton and the limited development climate, it would be difficult to raise enough funds to have a meaningful impact.

***For Example: Tiny House on Wheels in Grand Forks***

The City of Grand Forks recently approved bylaw changes to permit tiny homes on wheels. Grand Forks defines a Tiny House on Wheels as a dwelling unit on wheeled chassis, greater than 12 square metres and less than 29 square metres, designed to be used as a full-time residence in this climate. The regulations governing this housing form include:

- A Tiny House on Wheels must be constructed to be used as a full-time residence according to the current *British Columbia Building Code* or the CSA Z240 or Z240RV standard if it is premanufactured.
- For residential zones permitting a single family dwelling with a floor area between 18 and 29 square metres or a Garden Suite, the Tiny House on Wheels must be converted to a single family dwelling or a Garden Suite by placement on a full-depth perimeter or point-support foundation, subject to the conditions of a Building Permit from the City.
- A person must obtain a Temporary Use Permit to place a Tiny House on Wheels that is not converted to a principal dwelling or garden suite in a zone where it is not permitted such that:
  - Bonding sufficient for removal of the Tiny House on Wheels is provided to the City before the time of placement; and
  - The Tiny House on Wheels is removed at the end of the Permit period; or
  - To remain on the property the Tiny House on Wheels must be converted as per the information stated above.

- A. Research best practices on Affordable Housing Reserve Funds in other municipalities comparable to Pemberton.
- B. Complete analysis to determine the feasibility of implementing an Affordable Housing Reserve Fund in Pemberton.
- C. Consult with representatives from the development community, municipal partners, and non-profit housing providers on the Affordable Housing Reserve Fund.
- D. Subject to best practices research, and consultation with stakeholders, consider establishing a Housing Reserve Fund and Terms of Reference for the operation of the account. A Housing Committee could be set up to advise on the allocation of affordable housing dollars in the Housing Reserve Fund by developing criteria for project selection and expectations.
- E. For non-profit housing providers, consider providing grants-in-lieu from the Housing Reserve Fund to offset the costs associated with Development Cost Charges (DCCs) or other permit fees on a case-by-case basis.

## Strategic Direction #15

*Explore the development of a Rent Bank Program.*

Rent Banks provide small one-time loans to tenants who are facing financial hardship and may be having difficulty paying their rent, utilities, damage deposit, etc. Rent Banks are usually operated on behalf of a financial institution and involve a non-profit agency that administers the loans. This program would be effectively administered at a regional scale, given the size of Pemberton.

### **For Example: Rent Banks**

The Kamloops Rent Bank started in 2013 for low income wage earners, providing emergency funds for people who have nowhere else to turn. The Kamloops and District Elizabeth Fry Society administer the program. The maximum loan is \$1,000 with an interest rate of 5% to be paid in full over a maximum of 2 years. Funds are paid directly to the landlord or utility company.

- A. Explore a regional approach to this program through partnerships with neighbouring municipalities and the Squamish-Lillooet Regional District.
- B. Prepare a feasibility study and business plan for creating a municipal rent bank.
- C. Identify funding partners to contribute to the project (i.e. United Way).
- D. Identify community-based organizations to administer the rent bank.
- E. Identify target population (i.e. income ranges), and eligibility requirements.
- F. Subject to a feasibility analysis, consider introducing a Regional Rent Bank through a pilot project.

## Strategic Direction #16

*Consider conducting a feasibility study of a Community Land Trust (CLT) and/or Housing Authority in Pemberton.*

A CLT is an alternative approach to providing affordable housing. Typically, a new non-profit organization is created to acquire and hold land to secure in anticipation of a viable affordable housing project. For some affordable housing projects conceived through CLT's, the housing affordability is perpetual; meaning the CLT organization ensures the units remain affordable over time. This recommendation has been identified as a long-term priority in Table A, as CLT's are complex, and initiating this approach will likely require further feasibility analysis and future partnerships.



- A. Identify possible partnership organizations and speak with representatives from the Whistler Housing Authority to learn from their experiences developing, administering and managing resident restricted housing in Whistler.
- B. Explore opportunities to contribute Village-owned land to potential Community Land Trust projects, where possible.
- C. Facilitate discussion with the non-profit sector, including Habitat for Humanity, and conduct research on different CLT arrangements, where housing affordability is perpetual.

## Priorities for Implementation

Pemberton's *Age-Friendly Affordable Housing Action Plan* provides a framework to guide decision making in policy and practice over the coming ten years. The vision and outline presented in this document provide a roadmap for Council and Staff at the Village of Pemberton around the priorities for affordable housing. It can also support decision making by external stakeholders and partners as they plan and pursue affordable housing initiatives of their own. A high level implementation timeline is suggested in the following table.

**Table A: Prioritization of Strategic Directions**

ROLE	STRATEGIC DIRECTION	PRIORITY			IMPLEMENTATION BY
		Ongoing + Short Term (1-2 years)	Medium Term (3-5 years)	Long Term (5-10 years)	
Leveraging Partnerships	Build partnerships that can lead to the development of affordable housing projects for low and moderate income households in the Pemberton area.	✓	✓	✓	Village of Pemberton/Non-profits/Developers/Senior govt.
	Continue to liaise and facilitate dialogue with key stakeholders and community groups regarding housing issues.	✓	✓	✓	Village of Pemberton/Non-profits/Developers
	Provide information and outreach to community members.	✓	✓	✓	Village of Pemberton/Non-profits/Developers

ROLE	STRATEGIC DIRECTION	PRIORITY			IMPLEMENTATION BY
		Ongoing + Short Term (1-2 years)	Medium Term (3-5 years)	Long Term (5-10 years)	
<b>Advocacy, Education and Capacity Building</b>	Review plan and monitor achievements regularly.	✓	✓	✓	Village of Pemberton
	Provide information and outreach to community members.	✓	✓	✓	Village of Pemberton
	Advocate to Senior Government for additional funding.	✓	✓	✓	Village of Pemberton
<b>Setting Policy</b>	Draft and adapt affordable housing policies into the OCP that provide clear and consistent direction to Council, Staff and developers.	✓			Village of Pemberton
	Introduce an adaptable housing policy and propose minimum adaptable or accessible unit requirements for all new developments		✓		Village of Pemberton/ Developers & Builders
	Explore the possibility of establishing a Low-End Market Rental (LEMR) Housing Policy.		✓		Village of Pemberton
	Review Development Procedures Bylaw to identify opportunities to fast-track non-market, rental and seniors housing projects.	✓			Village of Pemberton
	Consider measures to support, and incentivize purpose-built rental housing.			✓	Village of Pemberton/ Developers
	Amend zoning regulations to facilitate the development of more secondary suites in multi-family areas where suitable as a means of increasing the rental stock.		✓		Village of Pemberton

ROLE	STRATEGIC DIRECTION	PRIORITY			IMPLEMENTATION BY
		Ongoing + Short Term (1-2 years)	Medium Term (3-5 years)	Long Term (5-10 years)	
Establishing Regulations	Consider infill housing opportunities where feasible (out of the floodplain) in existing low density neighbourhoods such as Garden Suites (i.e. detached, ground-oriented rental suite located in the backyard of a property with a single detached home as its primary use), or suites over detached garages.	✓	✓		Village of Pemberton
	Consider the use of covenants as a means to secure affordable rental and affordable homeownership housing for the workforce, as well as the retiring workforce.	✓	✓	✓	Village of Pemberton/Non-profits/Developers
	Support innovative housing forms to increase housing choice, and ensure older residents can age-in-place.	✓	✓		Village of Pemberton
Revenue Generation & Land Banking	Explore the possibility of establishing an Affordable Housing Reserve Fund.			✓	Village of Pemberton / Senior govt. / Funders
	Support the development of a Rent Bank Program.			✓	Village of Pemberton/Non-profits/Regional govt./BC govt.
	Consider conducting a feasibility study of a Community Land Trust (CLT) and/or Housing Authority in Pemberton.			✓	Village of Pemberton/Non-profits

## How Many Units Do We Need?

Income levels by age group and household type, as well as housing wait list data, have been reviewed to inform an estimated need of affordable housing units or programs in Pemberton. These are conservative estimates, and are inherently limited as they are based on current demand and do not account for future projections. These estimates are intended to provide a “snapshot” of demand today, but are notably a moving target, as changes in the community, particularly related to the economy, alter housing demand and need.

Given the many factors that influence demand for affordable housing units, it is difficult to project future need. If there is interest from non-profits or other community partners to complete an affordable housing project, it is recommended that a detailed financial feasibility study and business plan be conducted for that specific project, to be confident in the many facets of project viability – financial, location, partnerships, number of units, rent ranges, etc.

**Table B: Estimated Affordable Housing Units Needed in Pemberton<sup>1</sup> (2019)**

Priority Population	Units	Rationale
<b>Low-Income and Moderate-Income Seniors</b>	3-6 units of affordable seniors housing	BC Housing Registry wait list.
	10-15 units of senior-friendly rental housing in the private market	Conservative range of 5% to 10% of low-income and moderate-income seniors who rent. These units can be private market rents, with eligible occupants applying the SAFER rent subsidy towards off-setting rental costs. Private rental building wait lists also are also indicative of the demand for rental housing.
<b>Low-Income Non-Senior Households and Moderate-Income Non-Senior Households</b>	20-25 units of rental housing in the private market	Conservative range of 5% to 10% of low-income and moderate-income, non-senior households who rent. These units can be private market rents, with eligible occupants applying the RAP rent subsidy towards off-setting rental costs. Private rental building wait lists are also indicative of the demand for rental housing.

<sup>1</sup> These estimates are based on current demand and do not account for seasonality or future projections.

Priority Population	Units	Rationale
<b>Persons with Disabilities</b>	Unknown	Stakeholders expressed a need for accessible housing; however, there is limited evidence-based information available to inform existing, and future demand. There is some overlap between senior-friendly rental housing and housing for persons with disabilities. As the senior-friendly units are built, the Village should monitor absorption, and observe how long the units are available until finally occupied. The rate of absorption will determine if additional units are required for persons with disabilities. It will be important to focus on formulating an adaptable housing policy and proposing minimum adaptable or accessible unit requirements for all new developments.
<b>Persons Experiencing Homelessness or At-Risk of Homelessness</b>	2-4 rent supplements through BC Housing’s Homeless Prevention Program	Social service providers indicated there have been more people displaced from housing in recent years due to rent increases, and while these individuals may not be visibly experiencing homelessness, there are increasing accounts of residents sleeping on couches or living in RVs. There is a need for rent supplements to be applied in the private market rental stock.

This assessment is an estimate of the affordable housing units needed in Pemberton, and, moving forward, it will be imperative to monitor demand. As units are built, the Village should monitor absorption to understand how long the units are available until finally occupied. If a quick absorption rate is observed, and a wait list follows, then the number of units required per group in need can be revisited. If demand persists, the Village should encourage the development of additional units. If absorption rates are slow, a cautious approach toward future development will be necessary, and it may be appropriate to revisit the proposed housing forms, and intended target audience.

## In Closing

The 2019 *Age-Friendly Affordable Housing Action Plan* identifies specific actions that are within the Village's jurisdiction to implement. The Action Plan places a particular focus on the housing needs of seniors, given the aging demographics. However, through the course of stakeholder consultation, additional priority groups were identified, including low and moderate-income non-senior households, persons with disabilities and persons experiencing homelessness. The Action Plan aims to address the needs of each population group through actions which are suited to the community's specific needs.

It is also recognized that, over time, the community's needs may change and that the *Age-Friendly Affordable Housing Action Plan* will have to be adapted to meet these changing conditions and emerging priorities accordingly. For this reason, the Village of Pemberton will have to remain proactive in monitoring the *Age-Friendly Affordable Housing Action Plan*, reporting annually on the progress within the strategic directions and comprehensively reviewing the action plan every five years. The ongoing implementation of this *Age-Friendly Affordable Housing Action Plan* will demonstrate the Village's continuing commitment to affordable housing and choice for residents of all ages, incomes and abilities.







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