



INITIATIVE: HOUSING INNOVATION IN COLUMBIA VALLEY

OBJECTIVE:

- 1) TO ENABLE MARKET-DRIVEN SOLUTIONS THAT DEEPEN HOUSING CHOICE AND AFFORDABILITY
- 2) TO HAVE HOUSING SERVE AS A CORE ECONOMIC DEVELOPMENT INITIATIVE THAT ATTRACTS KEY TARGETS: CREATORS, MAKERS, DIGITAL WORKERS, TOURISM WORKERS, INDEPENDENT ENTREPRENEURS, AND THOSE EARLY RETIREES AND RECREATIONAL PROPERTY OWNERS WHO WANT TO PURSUE MORE FULL-TIME RESIDENCY.

ACTION REQUESTED:

1) Enabling a comprehensive set of policy adjustments in OCPs and Zoning Bylaws, housing agreements, incentives, intensification, and common housing language in all Columbia Valley communities:

- Greater site coverage.
 - More residential units/property.
 - Smaller minimum house/accessory dwelling sizes.
 - Mixed-use development/zoning.
 - Mixed use permitted on same floor.
 - Multi-units permitted in R1.
 - 2+ residential units/single-family lot.
 - Reduced parking standards to incentivize infill/development business model. Yet encourage more external storage spaces for bikes, scooters and recreation gear.
 - Enable more permitted uses and fewer total land uses to reduce risk for developers/entrepreneurs.
 - Increase density targets for new development.
 - Create “non-traditional” housing targets as a ratio of total housing.
 - Zoning for purpose-built rental.
 - Housing agreements to keep rental units for rent.
 - Incentives such as reduced DCCs for infill/densification.
 - Allow intensification across all neighbourhoods
- Housing Forms That Nurture Affordability/Economic Development**

 - Mixed-use/more density downtown
 - Secondary suites
 - Work-live buildings
 - Home-based business
 - Mixed-use buildings
 - Accessory dwelling/accessory commercial units
 - Adaptive housing
 - Agrihood/eco-village at master planning level
 - Multi-unit dwellings
- More business-friendly home-based business policy. Create Minor and Major home-based business policy to remove most small enterprise from regulation /permitting. Enable pathway for more than one employee, >25% space use, multiple businesses, removal of permitted businesses descriptions to focus on impact, removal of off-site parking requirement, larger sign size, and more permitted uses. *Note: focus on potential visual/noise/storage impact externally not how internal space is used, when it's used, and what it's used for.*
- 2) Advocate provincially as individual communities and a collective Columbia Valley (e.g. UBCM resolutions) for amendments to the Residential Tenancy Act that would translate to stronger interest in building rental units.

3) Investigate/consider implementing organization options that address affordability/rental supply:
a) in the genre of Whistler housing Authority (whistlerhousing.ca); and/or b) employer renter guarantee mechanism.

4) Support College of the Rockies as they formalize the types and characteristics of endorsed student housing and funding models and connect with local government, planners, developers and property managers to “row in the same direction.”

5) Engage with businesses to identify strategies for providing employee housing

Supporting economic development initiatives are:

- Pursuit of expanded construction options (e.g. sourcing resource links to systems and prefab manufacturers, attraction of contractors, featuring of contractors in marketing outputs).
- Implementation of 2016 Resident Attraction Strategy (with focus on efficient marketing).

BACKGROUND

I) “THE WHY”

Our homes are where our hearts lie...literally in the roof over our head, and figuratively in the community we live in. They are a foundation from which we raise families, and seek quality of life and happiness. But what if the HOME was more – as a building and for the community? What if it was a central economic catalyst that also achieved social benefits?

Housing is the great economic development opportunity of our time in the convergence zone of affordability challenges in larger urban centres, the empowering impact of advanced broadband on footloose behaviours and economy, and an economic heartbeat that is increasingly entrepreneurial in the shift to a knowledge-based economy.

Housing choice is foundational to workforce retention and attraction. Digital nomads, creators, and entrepreneurs seeking affordability. Society is in the middle of a shift to a knowledge-based economy. Target markets include tourism workers seeking rental options; Millennials, Gen Z, seeking pathways to ownership. Those desiring to age-in-place, and age-in-community seek options to renovate, downsize and manage maintenance. A pandemic that has unleashed a trend that will remain in some fashion: the remote worker (e.g. Millions of Remote Workers Are Now Thinking About Moving - <https://thenewstack.io/millions-of-remote-workers-are-now-thinking-about-moving/>). These remote worker often come with more disposable income, and desire for rec and leisure amenities.

Housing choice that is foundational to workforce retention and attraction. Digital nomads, creators, and entrepreneurs seeking affordability. Societal shift to a knowledge-based economy. Tourism workers seeking rental options. Younger generations such as millennials and Gen Z seeking pathways to ownership. Those desiring to age-in-place, and age-in-community seek options to renovate, downsize and manage maintenance. A pandemic that has unleashed a trend that will remain in some fashion: the remote worker (e.g. Millions of Remote Workers Are Now Thinking About Moving - <https://thenewstack.io/millions-of-remote-workers-are-now-thinking-about-moving/>). These are powerful trends and market desires. Stepping

into these trends and desires with enabling pathways can therefore be transformative to community social and economic knitting.

II) BY THE NUMBERS

A. Tourism Development

A barometer of affordable housing need can be found in the tourism industry – the largest industry sector and employer in the Columbia Valley, the second largest export industry in Columbia Valley, and a major source of new residents (7% of Canadians say a tourism visit was the major driver of their decision to live where they do now):

- At \$17/hr (\$2720 monthly at 40 hrs/week) – what data says is roughly a tourism industry salary, median cost for rental dwellings as a proportion of total income (Src: Census Canada – 2016) indicates lack of housing affordability in Columbia Valley (housing costs <30% of income is a general barometer of affordability):

Invermere	1130	41.5%
Radium	933	34.3%
Canal		
Flats	718	26.3%

There are 645 rentable dwelling units in Columbia Valley (80% dwellings owned/20% rented) (Src: Census Canada 2016). This suggests that more rentable and deeply affordable housing supply/policy innovation is needed to provide the workforce needed to grow the tourism industry.

The 2019 local calculation using the Living Wage For Families BC methodology showed that a family of 4, with 2 adults working full-time (35 hours/week), with 2 children of childcare age, needed to earn at least \$15.92/hour each (combined \$31.84) to afford to live in the Columbia Valley. This calculation assumed average rent for a “3 bedroom plus” at \$1,300/month (according to Green Door Property Management).

B. Resident/Investment Attraction

- 20.8% of the Columbia Valley workforce is self-employed (18% - BC, up from 12% in 1976). 8.6% of the Columbia Valley workforce works from home (8.5% in BC). 5.5% of BC workforce works in creative industries (up 11% since 2013) - independent artists, writers, and performers, motion picture, interactive & digital media, publishing (books, magazines), music. These folks are sometimes called “Lone Eagles” – independent and creative, and free to choose where they live for quality of life. They bring the job with them...by creating them. From the Columbia Valley, enterprise that could serve the world at the end of an Internet connection. What if economic development was about people vs big industry? What does Columbia Valley specifically need to do to attract Lone Eagles? What about new immigrants to Canada who invest in/run a business as a source of entrepreneur-based growth? The answers lie in policy enablement of this pathway.

C. Columbia Valley Residents Can Realize Economic Benefit From Investment In Solutions

- An \$80K build (\$200/sq. ft., according to www.nido.design/post/2019-construction-costs-bc-interior) of an accessory dwelling unit on a residential property at 400 sq. ft. with a 10% ROI for a primary residence homeowner/investor renting out an accessory dwelling unit = \$666 monthly rent.

\$17/hr = \$32,000 annually = \$2,720/month.

=24% of monthly income.

- Conclusion: rents in Columbia Valley (Invermere - \$1130, Radium - \$933, Canal Flats - \$718 – Src: Census Canada, 2016) are considerably higher than an investment in accessory dwelling unit solutions with good return on investment:

III) Housing Costs Data

Median Monthly Shelter Costs - Owned Dwellings				Median Monthly Shelter Costs - Rented Dwellings				Median Household Income					
	2006	2016	Rate of Change 2006-2016	Annual		2006	2016	Rate of Change 2006-2016	Annual		2006	2016	Rate of Change 2006-2016
Invermere	879	1020	16%	12240	Invermere	701	1130	61%	13560	Invermere	55209	74606	35%
Radium	588	743	26%	8916	Radium	800	933	17%	11196	Radium	63574	78976	24%
Canal Flats	543	710	31%	8520	Canal Flats	442	718	62%	8616	Canal Flats	53967	66304	23%
RDEF Area F	569	652	15%	7824	RDEF Area F	683	1043	53%	12516	RDEF Area F	53069	81835	54%
BC	876	1149	31%	13788	BC	752	1036	38%	12432	BC	52709	69995	33%
Canada	839	1130	35%	13560	Canada	671	910	36%	10920	Canada	53634	70336	31%

Median Value of Dwellings				Income/Owned Dwelling Shelter Cost Ratio (2016)*		Income/Rented Dwelling Shelter Cost Ratio (2016)*	
	2006	2016	Rate of Change 2006-2016				
Invermere	365285	380729	4%	Invermere	16.4%	Invermere	18.2%
Radium	287616	348327	21%	Radium	11.3%	Radium	14.2%
Canal Flats	140917	250058		Canal Flats	12.8%	Canal Flats	13.0%
RDEF Area F	490387	473489		RDEF Area F	9.6%	RDEF Area F	15.3%
BC	418703	500874	20%				
Canada	263369	341556	30%				

*When more than 30% of a household's income is spent on shelter costs, housing is deemed unaffordable. Shelter costs include electricity, oil, gas, wood, or other fuels, water and other municipal services, mortgage payments, property taxes, condominium fees, and rent.

Households Spending >30% of Income on Housing				Owned and Rented Dwellings					
	2016			2016					
	>30%	Households	income > %	Owned	%	Rented	%	Total	
Invermere	280	1370	20%	Invermere	990	72%	390	28%	1380
Radium	50	335	15%	Radium	280	84%	55	16%	335
Canal Flats	15	300	5%	Canal Flats	260	85%	45	15%	305
RDEK Area F	200	1180	17%	RDEK Area F	1040	87%	155	13%	1195
Columbia Valley	545	3185	17%	Columbia Valley	2570	80%	645	20%	3215
BC	512210	1832420	28%	BC	1279020	68%	599360	32%	1878380
Canada	3325950	10472355	32%	Canada	9541320	68%	4474530	32%	1.4E+07

Self Employment				Work From Home			
	2016		%		2016		%
	Self-Employed	Total Employed			Work at Home	Place of Work 15+	
Invermere	365	1855	19.7%	Invermere	105	1755	6.0%
Radium	50	325	15.4%	Radium	30	280	10.7%
Canal Flats	45	355	12.7%	Canal Flats	15	325	4.6%
RDEK Area F	365	1425	25.6%	RDEK Area F	170	1345	12.6%
BC	343395	2471670	13.9%	BC	196510	2305690	8.5%
Canada	2194440	#####	11.8%	Canada	1272285	17230035	7.4%
Columbia Valley	825	3960	20.8%	Columbia Valley	320	3705	8.6%

IV) Existing Housing Policy & Analysis

Zoning Bylaws were reviewed to establish baseline housing policy in Columbia Valley. With a new OCP and Zoning Bylaw that specifically focused on housing innovation, Canal Flats can be viewed as a comparative benchmark to identify potential areas of policy movement.

POLICY	CANAL FLATS	INVERMERE	RADIUM	RDEK* (Upper CV)
SITE COVERAGE	Max 60-65% R1	Max 40% R1	Min. setbacks	Based on max. %
# UNITS/PROPERTY	Three units/small lot (8-10 upa) incl. principal, attached secondary suite, and detached ADU/0.2 acres.	Two (incl. secondary suite & principal)	Two (incl. secondary suite & principal)	Two (incl. auxiliary dwelling unit & principal). Prohibited Fairmont and lake Windermere OCP except Zone R 1(c). Prohibited Panorama (original)
ADU	Yes – 1/0.2 acres	Yes	Yes	Yes
LOT SIZE	3200-3500 sq. ft. R1	5973 sq. ft. R1, 3230 to 3767 small lot	5974 min. parcel size	5974 min. parcel size (full utilities), 4305 small parcel SFD (full utilities)
MIN. HOUSE SIZE	750 sq. ft.	No		<30% R1, 40% R1B, 30% R1C
MIXED USE DISTRICTS	Yes	No	No	No
MIXED USE STRUCTURES	Yes. Mixed use on same floor of building permitted	Yes – C1 only, second floor only.	No	No
ADU MIN. SIZE	400 sq. ft. minimum ADU	344 sq. ft.	<592 sq. ft.	<753 sq. ft. < 1 acre, <968 sq. ft. > 1 acre
SECONDARY SUITES	Yes - 1	Yes – 1, <40% floor area, min. 355 sq. ft., principal or accessory must be owner	Yes – 1, <40% floor area or <968 sq. ft.	Yes – 1, <40% floor area or <968 sq. ft.
PARKING	1/ADU. 1/dwelling unit. No parking standards non-residential	1/suite unit	1.5/secondary suite, 1/home-based business	1/auxiliary dwelling unit
# UNITS R1	Up to fourplex in R1	1	1	1
SECOND DWELLING UNIT PERMISSION	Accessory	Accessory	Permitted	Accessory

V) Existing Home-Based Business Policy

POLICY	CANAL FLATS	INVERMERE	RADIUM	RDEK
PERMISSION	Accessory	Accessory	Permitted	Accessory
EMPLOYEES	Family + 1 – Minor (all zones). Unlimited – Major in A-1, SH, R-1, C-1, C-2, I-T	Family + 1	Family + 1	Family + 2
SIZE	Minor - < 15% of floor area, Major - < 50% floor area		<1076 sq. ft.	1% of land area or < 4305 sq. ft. in ALR, < 1991 sq. ft. outside ALR
TYPE OF BUSINESS	Minor – anything except Childcare/B&B with conditions. Major – anything with larger childcare/B&B permissions		Anything except vehicle repair, kennel, manufacturing, impact-generating (noise etc.)	
PARKING	“Ensure sufficient parking is available”			
OUTSIDE STORAGE	No	No	No	No
RETAIL	Goods produced on premises		Goods produced on premises	Goods produced on premises <107 sq. ft.
SIGNAGE	< 6 sq. ft. Minor, < 8 sq. ft. Major		2.2 sq.ft.	5.4 sq.ft.
ACCESSORY STRUCTURE	Yes		<1076 sq. ft.	Yes
VEHICLES	No restriction			Max 2 vehicles + 1 commercial vehicle
CUSTOMERS	No restriction			Max. 5 at one time