

# BRIEFING

## Subject: Progress Report on Community Housing Strategy Year Four- 2018



Presented to: Council  
Submitted by: Sharon Oakley,  
Manager, Housing Sustainability

Date: August 12, 2019

Agenda #: 8.8

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### BACKGROUND

#### Reason for Report

To provide Council with a status update on the progress made in 2018 toward the recommendations from the Banff Community Housing Strategy.

#### Summary of Issue

The 2012 Housing Study and the 2014 Banff Community Housing Strategy highlighted the shortfall of available and affordable rental housing units as Banff's most pressing need. The lack of housing has many implications, including social and economic realities. In October of 2014, Council adopted the 2014 Banff Community Housing Strategy as a guiding document to assist with decision making related to housing.

Like most tourist destinations, especially those with a limited land base, Banff has a history of difficulty in providing sufficient and appropriate housing for all those who are eligible to reside in town.

Council's four year Strategic Priority Action Plan (2014-2018) included the following outcomes by 2018, as related to housing.

- ✓ Banffites support the Parks Canada eligible resident requirements, and 100% of housing units are occupied by people who meet these requirements
- ✓ At least 80 % of those who work in Banff, live in Banff and those who live in other communities do so by choice
- ✓ At least 1% of our accommodation is accessible for people with mobility limitations
- ✓ Our rental vacancy is 1% or higher
- ✓ 200 new housing units have received occupancy permits since 2014
- ✓ Neighbourhood satisfaction with parking and noise management has increased since 2014
- ✓ Residents understanding of, trust in and engagement with the development process has increased since 2014

#### Key findings from the 2018 Community Social Assessment;

- 11.6% of Banff households living in unsuitable dwellings (defined as a dwelling that is overcrowded because there were not enough bedrooms based on national occupancy standards)
- 29% of all Banff households pay more than 30% of their income on housing costs.
- Banff has 0.6% vacancy rate. A healthy vacancy rate is 3-5 %. Currently with 0.6% vacancy the supply and demand of the rental market is creating an untenable market for rental. Demand is far out stripping supply and we are seeing significant rental prices.
- 53% of Banffites rent compared to 28% in the rest of Alberta.
- The average homebuyer in Banff would need to pay 7.4 times their gross household income in order to purchase a home in Banff. A rate of 3.0 is considered affordable, currently Banff is severely unaffordable.

**The highlights accomplished from the Community Housing Strategy 2014-2018 include:**

1. Partnership with Parks Canada to acquire lands within the town boundaries. The Town has been successful in creating a partnership and the release fees for 14 lots on Deer Lane (now Coyote Lane) and Cave Ave. have been negotiated.
2. In 2016, the Coyote Lane Affordable Housing Development was submitted to, and approved by the Municipal Planning Commission.
3. Coyote Lane Affordable Housing commenced construction in the spring of 2017 with completion and occupancy of 131 units slated for summer of 2018.
4. Successful partnership/funding proposal with the provincial government securing a \$12,000,000.00 grant through a tenancy in common agreement.
5. Ti'nu Apartment complex occupancy permit was granted to Banff Housing Corporation June 26<sup>th</sup>, 2018. A staggered entry for tenants commenced at this time. 122 units were occupied by December 31<sup>st</sup> 2018. Remaining 9 units (a-frames) were completed and issued occupancy in January 2019 for a total of 131 affordable rental units.

The Community Housing Strategy has five predominant theme areas, each with recommendations and timelines. The five theme areas are:

1. Rentals
2. Partnership and Collaboration
3. Regulatory and Policy Framework
4. Public Education, Outreach and Advocacy
5. Accountability and Monitoring

The following is a summary of the progress that was made in 2018 toward the recommendations cited from the Banff Community Housing Strategy.

**Rental**

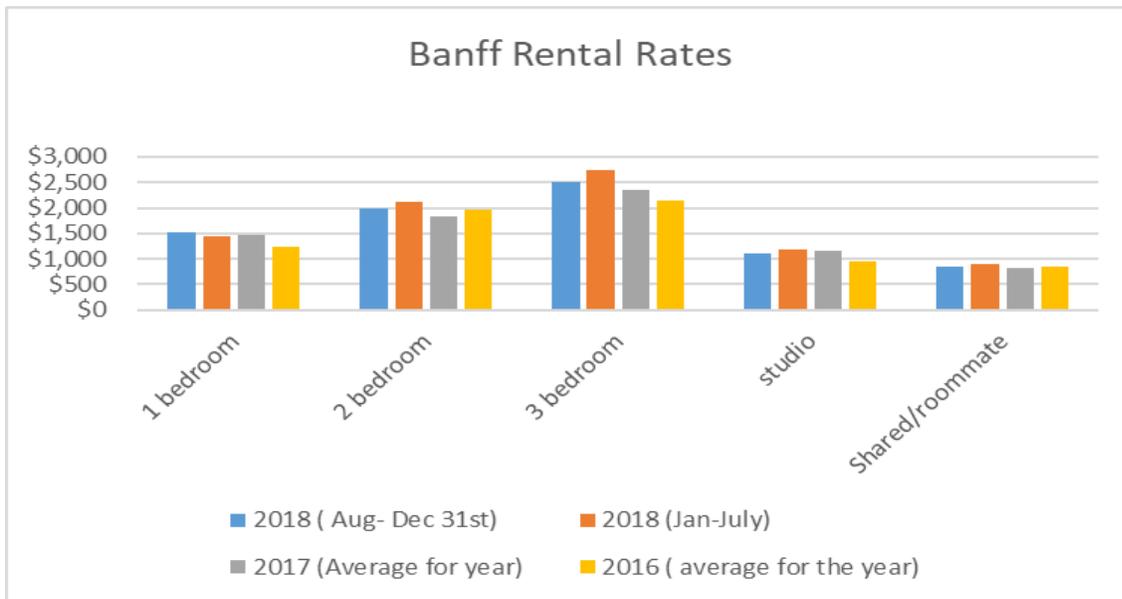
***5.1.1.1 Improve data collection and publication.***

Action: Review the provinces vacancy rate for Banff annually. Review the Job Resource Centre rental price data bi-annually.

**2018 Job Resource Centre Rental Rates**

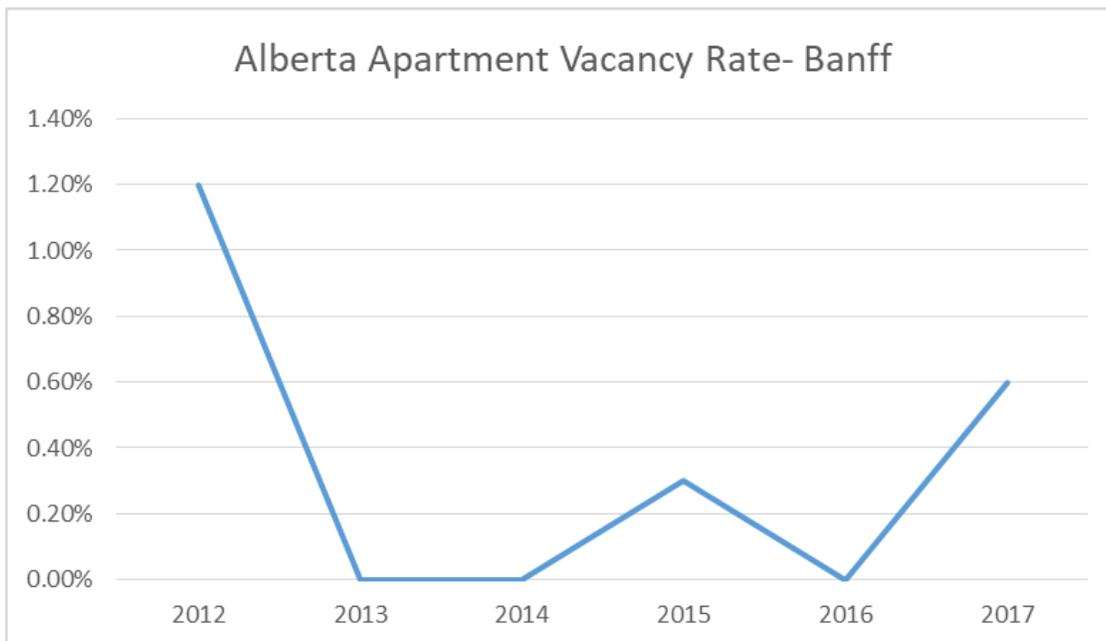
- Banff Job Resource Centre-Labour Market Review- **75% of rental listings were for a shared room/roommate**
- JRC rental rates are a compilation of listings in local print media and online media.

<b>Banff Rental Rates</b>	2016 ( average for the year)	2017 (Average for year)	<b>2018 ( Aug- Dec 31st)</b>	<b>2018 (Jan-July)</b>
<b>1 bedroom</b>	\$1,224	\$1480	<b>\$1528</b>	<b>\$1447</b>
<b>2 bedroom</b>	\$1,972	\$1833	<b>\$1995</b>	<b>\$2117</b>
<b>3 bedroom</b>	\$ 2,144	\$2338	<b>\$2500</b>	<b>\$2729</b>
<b>studio</b>	\$957	\$1156	<b>\$1104</b>	<b>\$1191</b>
<b>Shared/roommate</b>	\$ 856	\$824	<b>\$859</b>	<b>\$904</b>
<b># of rental listings</b>	124	401	<b>286</b>	<b>294</b>



#### Alberta Apartment Vacancy Rates

Community	2012	2013	2014	2015	2016	2017
Banff	1.2%	0.0%	0.0%	0.3%	0.0%	0.6%



*Outcome: Public accountability, transparent tracking of our rental housing situation, good data to support decision making.*

#### 4.1.1.5 *Mandate on site management for larger properties*

Action: Track noise complaints from larger multi-unit buildings.

Town of Banff – Bylaw registered noise complaints

Housing Type	2015	2016	2017	2018
Single Family Homes/duplexes	12	7	10	21
Townhouse style 4-6 units	6	1	0	8
Multi-unit apartments	12	2	3	1
TOTAL	30	10	13	30

It continues to appear that higher density/multi-unit apartment-style residential developments do not contribute to an increase in noise complaints. Bylaw generally receive more noise complaints from lower density residential developments.

*Outcome: Large scale housing providers have onsite management and neighbourhood complaints diminish.*

#### 4.1.1.6 *Grow Banff Housing Corporation as a rental provider*

Action: Until rental shortfall is addressed, emphasize rental property development and management.

Banff Housing Corporation significantly increased the size of its rental portfolio with the opening of the Ti'nu affordable rental apartment complex in July, 2018. BHC developed a staggered entry process for unit occupation, allowing the process and move in to flow smoothly for tenants and BHC staff. Unit occupation occurred from July 2018 to January 2019. BHC has developed and managed an intake system for tenants that allows the eligibility factors to be taken into consideration.

In the fall of 2018, an online management system was approved and purchased to streamline all BHC portfolio members, both home ownership and rental.

*Outcome: BHC increases the size of its rental portfolio. Vacancy rates increase, and there is greater access to affordable rental accommodation.*

### Partnership and Collaboration

#### 4.2.1.2 *Engage the region on housing issues.*

Action: Join the interagency group and actively engage in their information sharing discussions.

- TOB member of Bow Valley Homeless to Housing Coalition (H2HC)
- TOB member of the Bow Valley Home Finders Facebook page.
- Bow Valley Housing Action group- TOB Housing Sustainability acts as chair.
- Ti'nu Affordable Apartment Housing Development tours- Lori Sigurdson, Minister Seniors and Housing, Joe Ceci, Minister of Finance, MLA Cam Westhead, Town of Banff Council, Mayor of Canmore, CRRHH Conference tour, Town of Banff staff, BHC Board, Community Housing Strategy Committee, CCHC staff, Planning and Development Staff, City of Airdrie, Mountain Town Planners Summit, Alberta and BC Real Estate Foundations.

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- TOB Housing Sustainability Manager and Director of Planning and Development presented at the Canadian Rural and Remote Homelessness and Housing Conference.
- TOB member of Alberta Network of Public Housing Agencies (ANPHA)
- TOB member of the BCNPHA ( BC Non Profit Housing Association)

*Outcome: Better regional information sharing leading to shared solutions on housing issues.*

#### **4.2.2.1. Conduct employer surveys**

Action: Create a winter and summer survey- assist with predicting housing demand.

- **Town of Banff- Cave Ave Proposed Affordable Rental Housing survey.**

*2017 Cave avenue rental housing survey asked residents of Banff and potential tenants to respond to scope of work questions regarding the potential build and neighbourhood aspects that respondents felt were important to consider.*

343 Respondents \*165 respondents indicated they would be a prospective tenant on Cave Ave.

- Desired rental unit size-
  - 9%- Studio
  - 33%- One bedroom
  - 36%-two bedroom
  - 22%-three bedroom
- Gross household income- 49% of respondents had a gross household income of \$40,000-\$80,000

Key considerations for neighbourhood: Ample parking for both tenants and visitors, connectivity to neighbours, quiet, family friendly, socially diverse, high quality environmental build, walkability.

- **Prospective Home Buyer/First time Home Buyers survey**

*October 2018 survey to gauge interest in homeownership in Banff. Respondents were asked question regarding unit size, income, price to buyer, family size and amenities.*

*501 respondents*

- 74% of respondents currently renting and looking to get into homeownership market
- 96% currently living in Bow Valley
- 85% of respondents between 20-50 years of age
- 90% of respondents would be interested in apartment, town home or triplex.
- Majority of respondents wanted to purchase 2+ bedroom unit.
- **40% of respondents answered it was extremely important to purchase a home and would like to but in the next 2-4 years.**
- **82% have considered leaving Banff in order to purchase a home**
- Purchase price based on gross household income
  - 26%- \$200-300,000
  - 26%-\$300-400,000
  - 20%-\$400-500,000

*Outcome: Current information to guide decision making and help update the housing strategy.*

## Regulatory and Policy Framework

### **4.3.1.8. Consider additional means of contributing to the housing reserve.**

- COU18-122 Moved by Mayor Sorensen that council direct administration to return to council with a report outlining:
  - options for differential tax rates for bed and breakfast and home occupation properties for further consideration
 Update: Corporate Services to return to council with report in 2019
- In 2018 BHC and the Government of Alberta signed a tenancy in common agreement for the \$12,000,000 contribution for the Ti'nu affordable rental development. This agreement stipulates any net revenue will be directed to a Community Housing Reserve fund and all funds will be used for future affordable housing initiatives.

*Outcome: Potential for additional contributions to the housing reserve fund, leading to funding being available for housing initiatives*

### **4.3.1.5 Ensure Wise use of scarce residential lands.**

Prepare and present a technical amendment to the LUB for Council approval to prevent the building of single family homes across lot lines.

*Outcome: Residential lots are protected for residential development, and scarce land is used wisely.*

Update: Planning and Development to bring report to council in 2019

### **4.3.1.6. Ensure cash in lieu figure for required bedrooms is appropriate.**

COU18-140 Moved by Mayor Sorensen that council amend Council Policy C012 – Housing Cash-in-Lieu Fee as follows:

- i. amend section 2.4(b) by increasing the number \$21,000 to \$32,810 in both instances;
- ii. amend section 2.6 to read: “The cash-in-lieu rate will be reviewed annually by Council in conjunction with the annual review of other municipal fees. The rate will be recalculated in accordance with the Calgary Construction Price Index, Table 327-0058, low rise apartment building.”
- iii. in section 2.8(c) bullet three – correct the word “deintensification” to read “deintensification”

*Outcome: An appropriate cash-in-lieu figure that meets the need of the community, and transparency about the relationship of that figure to the cost of creating a bedroom.*

### **4.3.1.9. Encourage and mandate barrier-free/accessible housing units**

Action: Create an information sheet for developers speaking to the merits of barrier –free housing and how to provide it.

Action: Create an incentive package to encourage barrier free development and re-development.

Action: Draft and present for approval a technical amendment to the LUB.

### **Land Use Bylaw Review – Barrier Free and Universal Housing**

**FIN 17-23** Moved by Councilor Standish that the governance and finance committee direct administration to draft a Land Use Bylaw amending bylaw, to incorporate barrier-free and universal housing provision into the Banff Design Guidelines, for council's considerations.

**CARRIED**

Update: A draft of the Barrier Free Design Guidelines was presented to the Governance and Finance committee meeting on May 13, 2019. Administration was directed to solicit public feedback on the draft prior to returning to council with a report for first reading.

*Outcome: more barrier free housing units in the town of Banff.*

#### **4.3.1.1      *Ensure that residential lands contain habitable dwelling units***

Action: investigate existing lease clauses, in this park and others, to see what is said on the subject of vacant lands.

Currently working with Parks Canada to review lease clauses/bylaw changes that may allow enforcement for construction on empty lots/condemned buildings within a designated period of time, or face penalty

Update: Corporate Services is investigating the feasibility of the above scenarios and will bring a briefing to council in 2019.

*Outcome: Over the long term, best use of residential lands in the town.*

#### **4.3.2.1.      *Review height restrictions***

Action: Review height restrictions when BMP and LUB are reviewed to ensure an appropriate balance between aesthetics and housing need.

Update: BMP review to start in 2018, Planning and Development to bring report to council in 2020.

*Outcome: Appropriate height restrictions to meet the varied needs of the community.*

#### **4.3.2.2      *Review commercial housing requirements***

Action: Review commercial housing requirements when BMP and LUB are reviewed to ensure an appropriate balance between aesthetics and housing need.

Update: BMP review to start in 2018, Planning and Development to bring report in 2020.

*Outcome: Appropriate commercial housing requirements that reflect the pressure put on the community by new development and intensification.*

## **Public Education, Outreach and Advocacy**

#### 4.4.1.1. *Foster understanding through information.*

Banff.ca/housing website analytics:

We continue to populate the website with pertinent, up-to-date information ranging from landlord and tenant information, lease agreements, where to find a rental unit, how to purchase a home within the Banff Housing Corporation structure, and how to apply for a unit at Ti'nu- affordable housing development. Traffic response to Banff.ca/housing website:

Website area	Unique page visits 2017	Total page views 2017	Unique 2018	Total 2018
Housing	16,555	20,863	17,694	22,826
BHC	4218	5541	4,830	6,018
Ti'nu Affordable Rental Housing	851	1063	5,123	6,972
How to buy a home with BHC	947	1166	806	989
Current listings with BHC	3283	5323	3,542	4,378

Specific website area: Ti'nu affordable housing development	Unique page visits 2017	Total page views 2017
Eligibility criteria	1,386	1,803
Deer Lane Floor Plans	926	1,201
Deer Lane Finances	972	1181
Rent Application Doc Checklist	840	1046
Rent Application	757	954
Deer Lane Board Introducing	484	596
Deer Lane Unit Mix	422	525
Deer Lane Site	421	522
Deer Lane Sustainable Living	201	256
Housing Strategy	533	604

Specific website area: Ti'nu affordable housing development	Unique downloads visits 2018	Total downloads views 2018
Eligibility criteria	4,439	5,203
Deer Lane Floor Plans	1,370	1,715
Deer Lane Finances	778	821
Rent Application Doc Checklist	2,136	2,445
Rent Application	2,092	2,448
Deer Lane Board Introducing	510	627
Deer Lane Unit Mix	417	510
Deer Lane Site	315	377

Deer Lane Sustainable Living	-	-
Housing Strategy	505	620

Action: Ongoing-post all housing information as it becomes available.

*Outcome: Transparency and an informed public. One stop shop, 24/7 access to information.*

#### 4.4.1.5. *Make housing prominent at public engagement events.*

Action: Create a once of the year “State of Housing” report for Banff.

Update: As per Banff Community Housing Strategy, communication has focussed on educating the public of the need for affordable housing. The communication focus will now broaden on specific projects as well as updating the community on progress made. All communication will continue to reinforce the need for affordable housing.

*Outcome: More people will have the facts about housing in Banff. Banff has the opportunity to celebrate progress. Public will understand actions are being taken to improve the housing situation in Banff and will know about the supports available to them.*

#### 4.4.2.1. *Celebrate successful density*

Action: Prepare comparisons, publicize results.

Many large scale residential developments in Banff are still in the building stage. A number of these projects have occupancy scheduled in 2018. These developments will be monitored by the Town of Banff as to the impact of density in neighbourhoods. Areas to be assessed include community and neighbourhood connectivity, social engagement, safety and security, access to the outdoors and recreational opportunities, length of tenancy, transit and walkability, and noise and vandalism.

Update: Noise complaint indicators over the past four years have shown that large scale residential development are not the primary contributor to late night noise nor vandalism. In 2018, Bylaw received a total of 55 noise-related complaints in total, only 3 were associated with multi-unit apartments.

Tinu Apartment complex to celebrate one year anniversary on June 27th, 2019.

*Outcome: people will better understand the implications of well-planned density.*

### Accountability and Monitoring

#### 4.5.1.2 *Maintain and publicize housing inventory*

Action: Continue to report to council on new developments.

The following is a chart of building permits that are still under construction and those that have been completed and issued occupancy permits.

Year of Completion (received Town of Banff occupancy permits)	Units
2013	3
2014	4
2015	41
2016	21
2017	3
2018	173
Total	245
<b>Currently under construction (building permit issued but no occupancy)</b>	<b>57</b>
<b>Total</b>	<b>302</b>

*Outcome: an accurate, up-to-date picture of development in Banff, plus historical information to identify trends.*

**Response Options**

This report is submitted for Council's information.

**ATTACHMENTS**

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Submitted By: On original  
Sharon Oakley,  
Manager, Housing Sustainability

Reviewed By: Randall McKay, Interim Town Manager