

Target Tenant Demographic for a Housing Project in Valemount



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1. Introduction and Background

Following the 2016 Housing Needs and Assessment Study by Housing Strategies Inc., the Village of Valemount established a Housing Committee in January 2017 with individuals and members from local housing organizations. In the past three years, the committee discussed initiatives that would support more affordable housing. The recommendations include changes to the Zoning Bylaw to increase the density of housing and support more housing options. Committee members have talked to affordable housing experts and proponents in various communities including Fernie and Clearwater. They studied reports published by various organizations on different governance models for housing and actions to develop affordable housing. In November 2018, the committee got approval from council to undertake the Affordable Housing Sites Plan Study and a needs assessment survey. R. Radloff and Associates presented a 'Conceptual Site Plan for Affordable Housing Options,' which studied three village properties and recommended the property south of 201 Ash Street, where the high school is located, as one most suitable for an affordable housing development.

In order to determine what a successful plan for Affordable Housing looks like in five years and how to get there, the Housing Committee brought in a facilitator who led two sessions on November 1 and 22, 2019. The committee determined that the next steps were to identify the target tenant demographic and based on the target demographic, identify the lead proponent to apply to BC Housing's Spring 2020 Call for Proposals.

2. Deliverables for Columbia Basin Trust Housing Project Development Grant

The Village-led project to confirm the Target Tenant Demographic required that this proponent confirm the pre-requisites to apply for a development grant for a housing project through the Affordable Housing Initiative of Columbia Basin Trust (CBT). CBT looks for the following:

1. Building site / land allocated for the housing development
2. Operator to manage the development
3. Target Tenant Demographic
4. Community Support for the project
5. Matching funds to apply for CBT's project development grant

Site - R. Radloff and Associates' 'Conceptual Site Plan for Affordable Housing Options' determined that the most suitable site for a new housing development is 201 Ash Street, south of Valemount Secondary School. The study suggested that a housing development could be developed in four phases and include other services like daycare, if needed.

Operator –Members of the committee were in consensus that the Valemount Senior Citizens Housing Society would be the likely candidate to lead a project for seniors and Valemount Affordable Rentals Society (VARS) will support their efforts since the other possible operators - VARS and Robson Valley Community Services (RVCS) were both in the middle of developing their own two housing projects. VARS is developing a 13-unit apartment building targeting seniors and families. RVCS is pursuing a Transitional Safe Shelter housing rental project for women and families of women at risk.

On January 28, 2020, Valemount Senior Citizens Housing Society requested that the Village of Valemount allocate a specific parcel of land as they are working to develop a seniors' housing / care facility. Council

approved that a portion of land at 201 Ash Street be allocated for the future seniors housing development.

Target Tenant Demographic – CBT Housing recommended that the project lead organization also determine the key areas or demographics of local need i.e. who would be living in the units and what type of units are needed.

Community Support – CBT Housing said that support from the community and the Village of Valemout through funding and land qualifies as public support. Other community support could be in the form of letters of support from local organizations confirming the need and supporting the project proponent for a housing project.

3. Key Areas of Local Need

R. Radloff and Associates held community consultations with housing and service organizations in Valemout and hosted a Design Charrette as part of their 'Conceptual Site Plan for Affordable Housing Options.' The report recommends a three-rise apartment building with the lower level for seniors housing and a bilevel 10-unit townhouse in the first phase of an affordable housing development.

An analysis of the two housing surveys in 2019, namely the Valemout Housing Needs Survey (prepared by Radloff for the Village of Valemout) and the Seniors Housing and Care Needs Survey (prepared by Spirited Exchanges Consulting for the Valemout Senior Citizens Housing Society), was undertaken in this current project to confirm the target tenant demographic looking for affordable housing.

The analysis of the surveys shows that the areas of local need depend on whether affordable housing is for rental or ownership.

Among seniors, there are almost twice as many responses seeking rental housing, compared to those looking for ownership. Many seniors also want residential services such as meals, housekeeping, personal care and activities, included with housing.

Among non-seniors in the Village survey, there were more singles and couples without dependents looking to rent, as compared to those with children. There were more couples than singles looking for affordable rentals.

Among the non-seniors, the demand for affordable home ownership was three times the demand for affordable rentals. There were equal numbers of households (whether single or couple) with and without children interested in affordable ownership within an affordable housing development.

Thus, one of the key areas of local need for rental housing are seniors: The reasons to seek new housing ranged from deteriorating health, inability to look after their home or self, reducing or avoiding driving, needing a more suitable home, combating loneliness and wanting to be closer to family, in decreasing order of need.

Among non-seniors, it appears that three times more people are looking for affordable ownership than rentals. The numbers for ownership do not appear to be different if the households have children or not. Over twice as many couples expressed a need for affordable home ownership, compared to singles.

Thus, the key demographic for affordable rentals is seniors housing.

There appears to be a higher demand for affordable ownership from young and middle-aged couples, with or without children.

The anecdotal proof to confirm the needs has been included in Appendix A, while the methodology to analyze the data is described in Appendix B.

4. Summary of Housing Units

The analysis of the surveys shows that the areas of local need depend on whether the affordable housing is for rental or ownership and subsequently the summary of housing units has been separated for rentals and ownership.

4.1 RENTALS

Seniors Only

Unit Type	Current Need	Future Need
1-bedroom units	8	34
2-bedroom units	6	26
Total Units	14	60

Senior Demographics	Current Need		Future Need	
Household Type	Singles	6	Singles	31
	Couples	7	Couples	28
	With Friend	1	With Friend	1
Age	60 - 70	10	60 - 70	27
	71 - 80	3	71 - 80	20
	81+	1	81+	13
Housing and Services	Housing only	8	Housing only	14
	Services included	6	Services included	46

70% or 52 of 74 seniors preferring rentals want services in addition to housing.

Non-seniors

Unit Type	Current Need	Future Need
Apartment or Tiny Home – 1-bedroom		1
Apartment or House – 2-bedroom	2	1
Single Family House or Townhouse – 2-bedroom		4
Apartment or House – 3-bedroom		1
Single Family House or Townhouse – 3-bedroom		1
Single Family House – 4-bedroom	2	1
Total Units	4	9

Non-Senior Target Demographics for Rentals	Current Need	Future Need
Household Type	Couple, no dependents 2	Single, no dependents 3
	Couple, with dependents 2	Single, with dependents 1
		Couple, no dependents 4
		Couple, with dependents 1
Age	18 - 29 1	18 - 29 1
	30 - 39 1	30 - 39 3
	40 - 49 2	40 - 49 2

Total Demand for Rentals

Type of Unit	Current Need	Anticipated Need
1-bedroom units	8	29
2-bedroom units	0	2
3-bedroom units	8	34
4-bedroom units	2	1
Total	18	66

4.2 OWNERSHIP

Seniors Only

Type of Unit	Now	Future
1-bedroom units	2	16
2-bedroom units	7	12
3-bedroom units	3	1
Total Units	12	29

Senior Target Demographics	Current Need	Anticipated Need
Household Type	Singles 5	Singles 9
	Couples 6	Couples 20
	With Friend 1	
Age	60 - 70 8	60 - 70 21
		71-80 7
	71-80 3	81+ 1
	81+ 1	
Housing and Services	Housing only 7	Housing only 12
	Services included 5	Services included 17

Nearly 54% (22 of 41) seniors preferring home ownership want services in addition to housing.

Non-seniors

Unit Type	Current Need	Future Need
1-bedroom	1	2
Single Family House - 2-bedroom	3	8
Apartment or House - 3-bedroom	1	3
Single Family House - 3-bedroom	4	6
Apartment or House - 4-bedroom	1	1
Single Family House - 4-bedroom	1	4
Total Units	11	24

Target Demographics	Current Need	Future Need
Household Type	Single, no dependents 3	Single, no dependents 4
	Single, with dependents	Single, with dependents 3
	Couple, no dependents 2	Couple, no dependents 8
	Couple, with dependents 6	Couple, with dependents 9
Age	18 - 29 1	18 - 29 2
	30 - 39 2	30 - 39 3
	40 - 49 7	40 - 49 10
	50 - 59 1	50 - 59 4

Total Demand for Affordable Ownership

Type of Unit	Current Need	Anticipated Need
1-bedroom units	2	18
2-bedroom units	9	17
3-bedroom units	6	8
4-bedroom units	2	5
Total	19	48

5. Key Contextual Information for Valemount

Please see Appendix B – Housing Needs Report Summary Form

6. Key Contextual Information for Affordability

Based on 2016 Census Data from Stats Canada

All Households	Income
Overall Median Income \$	51,392
Median Income of Single Income Households \$	31,680
Median Income of Double Income Households \$	73,216

Owner Households	2016
Median Income of Owner \$	60,745
Average monthly shelter cost for owner \$	747
Number of Single Income Households	115
Number of Two Income Households	245

Renter Households	2016
Median Income of Renter \$	45,066
Average monthly shelter cost of renter \$	791
Number of Single Income Households	115
Number of Two Income Households	15
Number of Three + Income Households	10

There are mainly single income households among renters. With the median single income households at \$31,680, their ability to purchase market priced housing is a challenge.

Rent Affordability for Seniors

	1-bedroom	2-bedroom
Deep Subsidy Rent (BC wide) ¹ \$	375	570
Average Rent Geared to Income (RGI) ² \$	473	674
Average Household Income for RGI renters \$	18,920	26,960
Average Market Rent ² \$	702	844
Minimum Household Income to afford market rent \$	28,080	33,760

¹ BC Housing's 2018 Call for Proposals

² Average RGI and Market Rents courtesy of Valemount Affordable Rentals Society

Seniors Income	Currently Need
Income range \$15,001-\$25,000	3
Income range \$25,001-\$40,000	7
Income range \$40,001-\$55,000	2
Income over \$55,000	2
Total	14

Data from 2019 Seniors Housing & Care Needs Survey

BC Housing has established a threshold income of \$71,280 to qualify to live in facilities subsidized by them.

Up to ten seniors could be looking at deep subsidy rents or rents geared to income. Four seniors would be able to pay market rents.

Data to determine Affordable Ownership

	2016	2019
Median Assessed Value for SFD \$	174,000	223,000
Total Housing Units ³	522	539
Addition in Housing Units ⁴	5	5
Median Sale Price \$	190,000	297,500

Data from BC Assessment

³ Total number of housing units (includes single family dwellings, manufactured homes, duplexes, four-plexes, multi-family apartment buildings), as of Oct 31 in that calendar year (2016 and 2019 respectively).

⁴ Addition to housing units are new Single Family Detached homes including manufactured homes but not duplexes.

Affordability for Ownership

Median Income of Renter (2016 Census) \$	45,066
Average monthly shelter of renter (2016 Census) \$	791
Number of Single Income Renters (2016 Census) \$	115
Number of 2-Income Renters (2016 Census) \$	15
Number of 3+ income renters (2016 Census) \$	10
Median Sale Price of SFD in 2019 (BC Assessment) \$	297,500
Monthly mortgage payment with 5% down payment ⁵ \$	1390
Minimum Income needed ⁶ to service mortgage with 5% down \$	55,600
Monthly mortgage payment with 10% down payment ⁷ \$	1305
Minimum Income needed ⁶ to service mortgage with 10% down \$	52,200

⁵ Mortgage payment on purchase price of \$297,500 based on 2.99% 5-year fixed mortgage, 25-year amortization with 5% down payment of \$14,875

⁶ Annual Income needed if mortgage payment is based on maximum of 30% of household income

⁷ Mortgage payment on purchase price of \$297,500 based on 2.99% 5-year fixed mortgage, 25-year amortization with 10% down payment of \$29,750

Owner Affordability for Non-Seniors from Housing Survey

Annual Household Income	Currently looking to buy
Income less than \$20,000	2
Income range \$20,001-\$30,000	2
Income range \$30,001-\$50,000	6
Income range \$50,000-\$70,000	2
Income over \$70,000	2
Total	14

Based on the current need, two to four households might be able to afford to buy a home in Valemount at market prices.

7. Current and Anticipated Affordable Housing Supply

By 2010, the 12 subsidized housing units in Valemount managed by BC Aboriginal Housing in Prince George were sold on the private market. The only other subsidised housing that currently remains are the 23 housing units managed by the Valemount Senior Citizens Housing Society.

In early 2018, Valemount Affordable Rentals Society (VARS) purchased 9 motel units and a single-family home at 1295 Gordon Road and 1290 Main Street to create student housing for the newly established Valemount College. The units were renovated and are being rented to the local residents at near market rates, since the College is not yet offering a full program.

In November 2018, VARS also received the green light from BC Housing to develop 13 more units in a multi-storey residential development on a vacant parcel next to the old motel property. That project is currently going through a Request for Proposals stage to Design and Build. Seniors qualify to live in this development.

In November 2019, the province announced 14 units of affordable housing for women and children. The units will be managed by Robson Valley Community Services, augmenting their Safe Shelter program. This project is currently undergoing a zoning amendment process and slated for development on a vacant lot next to the Valemount Health Centre at 1451 5th Avenue. Senior women would qualify to live in this development.

With the creation of 27 more affordable rentals through the two projects, the current need for rental housing is being addressed, although the demand for seniors housing with services is still unmet.

In December 2019, the Valemount Senior Citizens Housing Society decided to pursue a seniors' supportive living / care facility since nearly 75% of the responses wanted supportive services along with housing. The Valemount Cares committee under the housing society is planning the project and recently hired a coordinator. The first phase is focussed on independent housing units with supportive services such as meals, housekeeping, personal care and activities. The society plans to augment supportive living with a care facility over time.

The current need for affordable rentals would be met if a seniors housing project with 12 to 14 units that also provides supportive services is developed.

There are presently no plans or projects being pursued to meet the demand for affordable home ownership.

8. Affordable Home Ownership

While local non-profit organizations are developing affordable rentals to meet the needs of seniors, low income households and single women, the need for affordable home ownership is currently not being addressed. While at least three non-profit organizations qualify to develop affordable housing, they may not have the land or the mandate to create affordable home ownership.

There has been some interest expressed in co-housing (independent housing units with some shared spaces for community living), both in the 2019 Valemount Housing Needs Survey as well as at the Housing Committee meetings.

The BC Rural Centre published a *Summary Report on Community Land Trusts, Land Leases and Shared Equity Affordable Ownership* in June 2018, which was prepared by Gordon Borgstrom. The report undertook a financial analysis (see upcoming Table 1) comparing single family dwellings, duplexes, rowhouses, apartments and manufactured homes when land is part of housing cost and removed from housing cost.

The key findings from the analysis are:

1. Removing land values from housing purchase prices has significant financial impacts on the affordability of housing. This is especially true in communities experiencing rapid or significant increases in land values. The experience in Whistler and private sector housing on First Nations lands in BC demonstrate that a separate legal Community Land Trust organization is not necessarily required. There are other legal mechanisms and mortgage restrictions that can effectively control re-sale practices and prices to ensure that a housing unit remains affordable in perpetuity.
2. Housing affordability is much easier to achieve with higher density development forms (e.g. duplex, row housing or apartments).
3. As long as the land value is removed from the purchase price, a Community Land Trust / land lease and shared-equity homeownership model provides an opportunity for homeownership for families in the \$42,000 to \$60,000 household income levels with limited additional public subsidies or housing grants potentially required for three-bedroom row housing and duplexes.
4. For households with considerably lower annual household income levels between \$16,857 to \$30,113, affordable homeownership may well be possible with apartment and manufactured home housing types. These housing types may also be more appropriate for single individuals.

8.1 Shared-Equity Homeownership Programs

Key Elements for Success:

1. **Remove land costs from the housing unit purchase price** through Community Land Trusts / Land Leases or organizations like the Whistler Housing Authority.
2. **Use a Restricted Resale Agreement that Controls Future Resale Prices and Procedures** - If the objective is to create permanently affordable homeownership opportunities it is important to control future resale prices and resale procedures of the housing unit to ensure it remains permanently affordable. It is also important to incorporate into the restricted resale agreement a clause that determines how any price appreciation gains on the housing unit will be shared between the housing organization and seller.
3. **Partner with Financial Institutions to provide Mortgages** - Several non-profit housing organizations require potential buyers to first obtain proof of a pre-approved mortgage. This helps reduce some of the administrative effort and helps pre-verify a potential buyer's ability to secure and service a mortgage.

Table 1: Summary of Financial Analysis of Scenarios

	<u>SINGLE FAMILY HOUSE</u>			<u>DUPLEX</u>			<u>ROW HOUSING</u>		
<u>For Large Communities</u>	<u>Scenario 1</u>	<u>Scenario 2</u>	<u>Scenario 3</u>	<u>Scenario 1</u>	<u>Scenario 2</u>	<u>Scenario 3</u>	<u>Scenario 1</u>	<u>Scenario 2</u>	<u>Scenario 3</u>
# of units/site	1	1	1	2	2	2	4	4	4
Gross Buildable Area (sq. feet)	1,500	1,500	1,500	3,000	3,000	3,000	6,000	6,000	6,000
Total Project Costs	\$502,855	\$311,134	\$311,134	\$665,543	\$473,823	\$473,823	\$1,072,537	\$853,429	\$853,429
Total Cost/Unit	\$502,855	\$311,134	\$311,134	\$332,771	\$236,911	\$236,911	\$268,134	\$213,357	\$213,357
Cost/Sq Ft.	\$335	\$207	\$207	\$222	\$158	\$158	\$179	\$142	\$142
Purchaser's Down Payment (10%)	\$50,285	\$31,113	\$31,113	\$33,277	\$23,691	\$23,691	\$26,813	\$21,336	\$21,336
Purchaser's Mortgage	\$452,569	\$280,021	\$191,821	\$299,494	\$213,220	\$191,620	\$241,321	\$192,021	\$192,021
Additional Housing Subsidy Required (Scenario 3 only)	N/A	N/A	\$88,200	N/A	N/A	\$21,600	N/A	N/A	\$450
Household Income Required for Mortgage	\$96,645	\$61,263	\$41,992	\$65,256	\$47,565	\$41,952	\$53,327	\$43,218	\$41,942
Median Household Income 2 Parent Household	\$86,000	\$86,000	\$86,000	\$86,000	\$86,000	\$86,000	\$86,000	\$86,000	\$86,000
Median Household Income Single Parent Household	\$42,000	\$42,000	\$42,000	\$42,000	\$42,000	\$42,000	\$42,000	\$42,000	\$42,000
Median Income Single Individual	\$29,000	\$29,000	\$29,000	\$29,000	\$29,000	\$29,000	\$29,000	\$29,000	\$29,000
Average Re-sale price of existing housing of this type	\$383,000	\$383,000	\$383,000	\$350,000	\$350,000	\$350,000	\$306,000	\$306,000	\$306,000

	<u>APARTMENT</u>			<u>MANUFACTURED HOME (FAMILY)</u>			<u>MANUFACTURED HOME (Single)</u>		
<u>For Large Communities</u>	<u>Scenario 1</u>	<u>Scenario 2</u>	<u>Scenario 3</u>	<u>Scenario 1</u>	<u>Scenario 2</u>	<u>Scenario 3</u>	<u>Scenario 1</u>	<u>Scenario 2</u>	<u>Scenario 3</u>
# of units/site	32	32	32	3	3	3	4	4	4
Gross Buildable Area (sq. feet)	22,588	22,588	22,588	3000	3000	3000	2,000	2,000	2,000
Total Project Costs	\$5,062,830	\$4,241,172	\$4,241,172	\$605,158	\$422,567	\$422,567	\$485,169	\$302,579	\$302,579
Total Cost/Unit	\$158,213	\$132,537	\$132,537	\$201,719	\$140,856	\$140,856	\$121,292	\$75,645	\$75,645
Cost/Sq Ft.	\$224	\$188	\$188	\$202	\$141	\$141	\$243	\$151	\$151
Purchaser's Down Payment (10%)	\$15,821	\$13,254	\$13,254	\$20,172	\$14,086	\$14,086	\$12,129	\$7,565	\$7,565
Purchaser's mortgage	\$142,392	\$119,283	\$117,123	\$181,547	\$126,770	\$126,770	\$109,163	\$68,080	\$68,080
Additional Housing Subsidy Required (Scenario 3 only)	N/A	N/A	\$2,160	N/A	N/A	\$0	N/A	N/A	\$0
Household Income Required for Mortgage	\$34,403	\$30,113	\$28,988	\$37,946	\$27,753	\$27,753	\$24,484	\$16,857	\$16,857
Median Household Income 2 Parent Household	\$86,000	\$86,000	\$86,000	\$86,000	\$86,000	\$86,000	\$86,000	\$86,000	\$86,000
Median Household Income Single Parent Household	\$42,000	\$42,000	\$42,000	\$42,000	\$42,000	\$42,000	\$42,000	\$42,000	\$42,000
Median Income Single Individual	\$29,000	\$29,000	\$29,000	\$29,000	\$29,000	\$29,000	\$29,000	\$29,000	\$29,000
Average Re-sale price of existing housing of this type	\$140,000	\$140,000	\$140,000	\$201,719	\$140,856	\$140,856	\$121,292	\$75,645	\$75,645

Note: Purchaser's Down payment + Purchaser's Mortgage + Additional Housing Subsidy = Total Cost per unit

Scenario 1 - Housing at Cost

Scenario 2 - Land is donated or provided at no cost

Scenario 3 - This scenario builds upon Scenario 2 and quantifies the additional housing subsidies required in order to allow either a single parent family or single income households at the median household income level to qualify and service a mortgage.

8.2 Challenges to Creating Affordable Home Ownership

Gordon Borgstrom, author of the *Summary Report on Community Land Trusts, Land Leases and Shared Equity Affordable Ownership*, published by the BC Rural Centre cites these challenges:

1. The current government funding and the efforts of most non-profit housing organizations are focused on those of the highest need – homeless and lower income seniors and families, and thus affordable rentals. Thus, there is little interest from non-profit organizations to pursue affordable ownership.
2. There is a very high demand for affordable housing in most communities, and as a result, significant competition for the limited municipal and provincial lands available for affordable housing projects. It may well be that providing affordable housing for more moderate-income households is simply not seen as a priority, making it difficult to assemble land for affordable homeownership projects targeting this income demographic.
3. Some would argue that requiring a 10% down-payment is too onerous and could eliminate many individuals and families from participating. For the purposes of this study, a 10% down-payment from the purchaser was modelled so that the option for a third-party private sector external mortgage provider might be possible. However, many U.S. CLTs raise additional grants and subsidies in order to further lower homebuyer down payment amounts.

Columbia Basin Trust (CBT) does not currently fund affordable home ownership. Borgstrom suggests that CBT Housing should also get involved and support affordable home ownership.

8.3 Opportunities for Affordable Home Ownership

1. **Northern Development Initiative Trust** has created a program called *Northern Housing Initiative* where local governments are eligible to receive a grant of up to \$10,000 per dwelling created in a multi-unit market housing project to a maximum contribution of \$200,000.
2. **BC Housing** is also offering a program called *Affordable Home Ownership Program* (AHOP) through the *HousingHub* to support the development of new, affordable homes for eligible home buyers. AHOP will provide an opportunity for households to access market ownership housing. BC Housing would provide interim construction financing at reduced rates and leveraging land and other contributions from project partners to make units available at 5-20% below market value for eligible home buyers, with the difference secured by an AHOP mortgage registered on title.
3. **Canadian Mortgage and Housing Corporation (CMHC)** administers the *Shared Equity Mortgage Provider fund* program available to municipalities and non-profit organizations for pre-construction costs to commence new ownership housing projects and shared equity mortgages directly to home buyers.
4. **CMHC** ran the *First-Time Home Buyer Incentive* program between September and November 2019 to help middle class families afford homeownership by reducing monthly mortgage payments required for first-time homebuyers without increasing the amount for a down payment. The incentive allowed eligible first-time homebuyers, who have the minimum down payment for an insured mortgage, to apply to finance a portion of their home purchase through a form of shared

equity mortgage with the Government of Canada. This incentive was 5% or 10% of the house value depending whether the home was an existing one or built new. It was interest-free and had to be repaid when the home is sold or at the end of 25 years.

8.4 A Role for Municipalities

The price of vacant parcels in Valemount has gone up nearly 400% in the last four years. The price of land itself is a large deterrent to building new homes.

While many vacant parcels exist, there are very few vacant parcels available to buy.

Conversations with the people while gathering anecdotal information for this report indicate that municipalities could play a stronger role in housing.

There are presently few incentives for landowners to develop. Village staff could offer tax incentives to develop within a certain timeframe of acquiring land, or they could increase taxes on undeveloped parcels lying stagnant for say, more than five years.

The Village could require developers to create or plan for staff housing, especially for service industry staff.

As part of supporting economic development, municipalities could also help attract and retain single-income and moderate-income families, who want to build equity in the housing market and establish roots in the community, by getting involved in creating affordable home ownership.

8.5 Existing Model to Create Affordable Home Ownership

The Whistler Housing Authority (WHA) was created in 1997 by the Resort Municipality of Whistler. The WHA assembles, purchases land and constructs affordable housing using funds generated by a special Employee Housing Service Charge Bylaw (first created in 1990) that goes into the Employee Restricted Housing Fund (ERHF). The bylaw requires all developers of commercial, industrial and tourist accommodation in Whistler to contribute to the local affordable housing stock through either building rental housing for their employees, or by providing cash-in-lieu to the Employee Restricted Housing Fund. As of 2017, the WHA had created over 1,900 affordable housing units - 1,090 affordable homeownership units (54%) and 851 rental units (46%).

Appendix A – Anecdotal Proof

1. Jennifer Applebaum, Property Manager
2. Adam, Renter
3. Tony Bielec, General Manager of Best Western Inn & Suites
4. Priscilla Davis, Principal of Valemount Elementary School
5. Michael Peters, Affordable Home Ownership
6. Laurel McKirdy, Supportive Housing for Seniors
7. Betty Gray, Supportive Housing for Seniors

A.1 Jennifer Applebaum, Owner and Property Manager of Rustic Luxury Home Services

Jennifer started her property management business in 2005-2006. She collects rent from 97 people. Her portfolio includes two trailer parks, an apartment building, a motel renovated into furnished bachelor units, single family homes, a duplex, triplex and a fourplex.

Not only is she the property manager, she also ends up being the sounding board and problem solver for renters and owners alike. So, when the announcement for the Trans Mountain pipeline was first made, she received several calls from individuals and contractors for the pipeline to determine if she had enough housing stock. "The pipeline will affect things immediately. Every few months, the pipeline people ask for details on availability but don't get back because the project is not yet confirmed," said Jennifer a few days before the Federal Court of Appeal's decision to uphold the federal government's re-approval of the Trans Mountain pipeline expansion, as the decision was appealed by First Nations for lack of adequate consultation.

Jennifer says the demand for a particular type of housing depends on who's in town. Two years ago, everyone wanted a house with a yard. Not everyone is looking for that now, as they are more expensive. She finds that her trailers and apartments usually rent in the short-term while long term renters stay in the houses.

Jennifer says that Valemount has no standard when it comes to demand for affordable housing. There's been months when she had no housing units to rent. At the end of January, she had 5 units to rent. "Right now, there's no demand for rental," she says.

In the summer, things could change when CN brings in workers for six-month projects, the local fire base hires out-of-town firefighters and local tourism companies reopen for the summer and need to bring in staff.

She doesn't think the Valemount Affordable Rentals Society's latest project to create 13 more units will flood the market with rentals, as she sees them for a different tenant group that have to be income qualified.

A.2 Adam, Renter at Swift Creek Motel

Adam (name changed to protect identity) is a 45-year old man living on a \$1,200 a month disability pension. He supplements his income with cleaning jobs. He pays \$650 to rent a one-bedroom unit at the Swift Creek Motel. He thinks \$650 is affordable since it includes heat, internet, cable, cooking utensils and he doesn't have to deal with the hassle of getting things fixed if things go wrong. Despite that, he is waiting for his cold water tap and bathroom heater to be fixed. But Adam is not complaining. He might probably find an apartment a bit cheaper than what he is paying, but he likes the location as it is central for walking or biking to his cleaning jobs.

The Swift Creek Motel switched to offering long term rentals several years ago, when there was a shortage of affordable housing. One side of the motel is rented by contractors and CN workers. The other side is occupied by a more transient population, some of whom receive government assistance.

Another aspect that makes Swift Creek Motel more appealing to Adam is that he is able to rent a unit he can smoke in. That wasn't the case when he rented an apartment in another building and got in trouble for lighting up.

The relaxed, quiet atmosphere appeals to Adam. "It used to be a bit crazier before, say if someone went off their meds. Now things have calmed down," he says.

He finds that while people are tolerated if they smoke, they get in trouble if they get drunk or use hard drugs and create a scene.

The mental health worker from Northern Health checks in on Adam weekly to make sure his life is on track and to give him a pep talk.

While the Swift Creek Motel may be the last resort for many, Adam thinks it's a pretty good option for him.

A.3 Tony Bielec, General Manager of Best Western Inn & Suites

Tony Bielec moved from Jasper to Valemount in November 2018 to manage the Best Western Valemount Inn & Suites. He has nearly 50 staff working at the hotel during the peak summer season.

Best Western currently provides housing for 24 staff. He feels that if the hotel weren't providing staff housing, they wouldn't be open.

Best Western invested in market housing to attract staff through four different programs, when it couldn't find locals to meet their staffing needs. These staff, coming from outside the community, pay subsidized rent, ranging from "free" to \$12 per day, depending on the program and their wages.

Tony sees Valemount on the precipice of being "uber successful or sliding backwards." "It's a matter of getting people to Valemount," he says. At present winters poses a challenge to attracting people, in the absence of a night life or shopping centre. He feels that summer is an easier sell with the bike park. "Now, if we had a train station, we would be bursting at the seams," believes Tony.

The company's partners are looking to invest in more housing with the foresight that Valemount could be bustling in two more years. "It makes a lot of sense to invest in a house when you can supplement (housing investment) with staff wages," said Tony.

The hotel is already designed to add on a third-storey to their existing hotel.

Best Western took time to invest in staff housing as the demand for affordable rentals was not an issue until some years ago.

With no bylaw requiring that one has to provide staff housing, Tony is concerned to see new developers entering the market without a plan for their staff. "It is the business owner's responsibility," he believes.

If an opportunity came to buy staff housing at an affordable housing development, Tony would definitely ask the company's partners to consider the idea.

A.4 Priscilla Davis, Principal of the Valemount Elementary School

Priscilla Davis came to Valemount in 2008 when the elementary school population had a high enrolment of 150. The number dwindled to 112 students in 2013 and has been slowly climbing up. This year it stood at 147. Because of the Ministry of Education's staffing requirements, this year she had to add a division with a small change in numbers. That of course meant she had to hire someone at the last minute.

In the last five years, Priscilla had to bring in around 8 and 10 new staff including education aides, from outside the community. Some have been due to staff retirement and others with the steady increase in enrolment.

New staff coming to the community in the current housing market means that Priscilla goes on Facebook looking for places for her staff to rent before they get here. "My first concern after hiring is where do we put them."

"Some staff have resorted to living with other staff or sharing homes. Some live in places they don't want to. No one can afford to buy," she says.

A few years ago, Priscilla had to hire mid-year and ended up bringing in a teacher from Vancouver. The teacher ended up living in a B&B – it was not what she wanted.

And being a teacher in a small community, privacy is important.

Many young teachers have moved to Valemount in the last few years. "They can't afford to buy because they can't find something in their price range," she says. If a house is under \$300,000 it needs a significant amount of renovation, which means you have to sink in more money, she says from experience. "Finding people to do renos is another problem," she said.

"There's nothing well-built or in the right price range." She also knows it is a hassle to find someone to build a new home.

She feels that a lot of people realize that they don't want big homes anymore. "If only we had smaller starter homes," she surmises. She feels that the newly built seniors rowhouses could be an option for affordable ownership.

"There's something to be said for ownership. People have more pride in their property," says Priscilla.

A.5 Michael Peters, Affordable Home Ownership

Michael Peters was excited to move to Valemount in 2013 to wear the hat of station manager of one of the few community television stations left in Canada.

Moving from Vancouver, he thought he would be able to buy a home as soon as he had saved enough money for a down payment from his modest income of under \$40,000. When Michael came here, manufactured homes were around \$80,000 while single family homes were available for \$150,000.

But the announcement from Valemount Glacier Destinations threw a wrench in his dreams. He watched vacant parcel prices go from \$25,000 to \$60,000 to \$90,000 in just a few years.

“I missed the boat. I am stuck in a renting situation until the situation changes,” he says.

As Michael has grown older, he realizes it’s not about collecting material things anymore and would be content with a tiny home or a small home. “A one-bedroom would be fine. A two-bedroom would be great.”

He would be glad to buy a home, but is unable to make the large down payment required to qualify and service a mortgage. Michael would be able to enter the ownership market, if there were programs where a portion of the down payment was included in the monthly payment, similar to rent-to-own agreements.

For Michael, affordable ownership in a housing development could work. He’s not concerned if there would be a cap on resale prices but rather about privacy. “I would not be purchasing for investment,” he says. When he spoke to the bank, he was told he would qualify for a \$100,000 mortgage – which means that a home is out of reach in the current housing market.

Michael moved from an apartment building paying reasonable rent into a basement suite of a home just outside village limits. “I was lucky in the rental market as I entered when rents were low. I know several people struggling to find (affordable) rentals.”

A.6 Laurel McKirdy, Supportive Living for Seniors

Recently, Laurel McKirdy and a couple of friends counted 15 people that they know of, who have to live elsewhere because they need care. These are people who have lived most of their lives here and when they are most vulnerable and least able to make new connections, they have to leave their family and friends.

When 70-year old Laurel visits her 92-year old mother in McBride, the closest centre for care, there is another resident who lives there and has family and friends in Valemount, including great grandchildren. Her daughter visited her daily when she was in Valemount but is only able to visit her three times a month now.

One man has been in McBride long term care for several years and very seldom has had a visitor.

One woman is very social and was connected to a lot of friends in Valemount. She's had to move where she knows only her daughter, and really misses her family and friends.

One woman has lived in Valemount most of her life. She is managing in her own home, but only just. If she has to move, Laurel is concerned she will know nobody. And this woman has great difficulty speaking clearly enough for others to understand her. Laurel can't imagine what it would be like for her to move.

According to Laurel, who practised as a nurse at the Valemount Health Centre and then in Prince George, most of these people need some personal care and housekeeping. Some need regular meals. They need bathrooms big enough for their walker or wheelchair and for someone to be able to help them.

Last winter, Laurel's niece took in her grandmother and looked after her in her own home. Laurel's mom needed help with toileting, dressing, bathing and a lift to transfer her to a wheelchair and into a bath. The granddaughter gave very good care with very little training. However, it just wasn't sustainable to look after her grandma in her home and also look after her own young family.

Laurel knows it's possible to provide the care with the right compassionate people to work with seniors and who have the physical structure to do that. And she knows that the community health workers already have that.

Laurel emphasized that seniors do not need more medical care as we already have very good medical care here. What seniors need is the structure to receive personal care and support in the community in a more sustainable way. She believes that is possible if we start with supportive living and expand to include care beds.

A.7 Betty Gray, Supportive Living for Seniors

In 1972, Betty and her husband Jamie came to Valemount to teach. They raised their two sons here and taught until their retirement. After retirement they stayed together until November 2019.

Six years ago, Jamie was diagnosed with Alzheimer's disease. Betty has looked after her husband at home as the sole care provider for all the years. The disease progressed quite rapidly in the last two years to the point that Jamie now needs long term care. Jamie has been on a waiting list for care. Betty was told it would be a two-year wait to get him into McBride and over a year for Prince George. Jamie has deteriorated significantly in the last four months leading to November 2019, and Betty became a victim of caregiver burnout.

In the last week of November 2019, a placement for Jamie came through in Kamloops. In order to visit him, Betty has to drive 3-1/2 to 4 hours each way. Being 70 years old, she rides the Northern Health bus every week during the winter months. As the bus gets into Kamloops around 11 am, and leaves for Valemount around 4 pm, Betty is faced with visiting him for just over 4 hours once a week, as she is also taking a bus or taxi to the care facility after the Northern Health bus drops her off.

After 48 years of marriage, it breaks Betty's heart to be able to spend less than a whole day once a week with her husband. If there was a long-term care facility in Valemount, she would be able to visit him daily.

Betty feels that a care facility is desperately needed in Valemount to allow friends and family to be in constant contact and connected to their loved ones.

Appendix B

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: Village of Valemount, BC

REGIONAL DISTRICT: Fraser-Fort George

DATE OF REPORT COMPLETION: January 2020 (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	Neighbouring municipalities and electoral areas: Electoral Area H, Village of McBride
	Neighbouring First Nations: Simpco First Nation

POPULATION	Population:	1021	Change since 2011 :	0.1 %
	Projected population in 5 years:	1109 (in 2025)	Projected change:	%
	Number of households:	500	Change since 2011 :	6.4 %
	Projected number of households in 5 years:	556 (BC Stats, BC Assesmt)	Projected change:	%
	Average household size:	2		
	Projected average household size in 5 years:	2.1		
	Median age (local):	45.3	Median age (RD):	39.9
			Median age (BC):	43
	Projected median age in 5 years:	46.4 (2025)		
	Seniors 65+ (local):	17.6 %	Seniors 65+ (RD):	14.3 %
			Seniors 65+ (BC):	18.3 %
	Projected seniors 65+ in 5 years:			21 %
	Owner households:	72 %	Renter households:	28 %
	Renter households in subsidized housing:			14.3 %

INCOME	Median household income	Local	Regional District	BC
	All households (Stats Canada)	\$ 51,392	\$ 77,676	\$ 69,995
	Renter households (BC Stats)	\$ 45,066	\$ 42,701	\$ 45,846
	Owner households (BC Stats)	\$ 60,745	\$ 93,481	\$ 84,333

Note: Data in this report is for the year 2016, unless otherwise indicated.

ECONOMY	Participation rate: 66.3 %	Unemployment rate: 10.3 %
	Major local industries: Forestry, Accommodation, Retail, Public Administration	

HOUSING	Median assessed housing values: \$ 174,000	Median housing sale price: \$ 190,000
	Median monthly rent: \$ 791	Rental vacancy rate: < 1 %
	Housing units - total: 500	Housing units – subsidized: 23
	Annual registered new homes - total: 5	Annual registered new homes - rental: n/a
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter): 19 %	
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs): 8. %	
	Households below <i>suitability</i> standards (in overcrowded dwellings): 2 %	

Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	435	100	470	100	500	100
Of which are in core housing need	75	17.2	95	20.2	85	17
Of which are owner households	35	8	50	10.6	45	9
Of which are renter households	40	9.2	45	9.6	40	8

Households in Extreme Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	435	100	470	100	500	100
Of which are in extreme core housing need	25	5.7	35	7.4	40	8
Of which are owner households	15	3.4	20	4.3	20	4
Of which are renter households	10	2.3	15	1.1	20	4

Appendix C

Methodology for Analyzing Survey Data

In order to avoid duplication of data, the seniors' data was eliminated from the Village's Housing Needs Survey results for this report.

Non-resident, senior and those responses not wanting to be part of affordable housing developments were eliminated for current housing needs. Future demand however included five non-resident responses.

The Seniors Survey received 131 responses – 16 of them were not planning to move at all or not move to a facility in Valemount. 115 responses (singles and couples) were looking for more suitable housing. Over 64% (74 of 115) responses indicated a need for residential services such as meals, housekeeping, personal care and activities.

Determining current and future needs:

The seniors survey asked people if they were looking for housing within a year, between 2 and 5 years, after 5 years and if they did not know. The current needs were the responses wanting housing within 5 years. This was chosen based on the timeframe needed to create new seniors housing. The future housing needs included people who do not know. If a seniors' housing project came to fruition within 3 years, it is likely that some of the 'do not knows' might experience a more current need.

With non-seniors, the current need was based on residents who were not satisfied or uncertain of their present housing situation. The future need included residents and non-residents who are currently satisfied with their homes but looking for other housing in the future.

Appendix D

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