# SALMON ARM COMMUNITY HOUSING STRATEGY

CITY OF SALMON ARM

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Prepared for:
City of Salmon Arm

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# EXECUTIVE SUMMARY

In recent years, communities across Canada and in British Columbia in particular, have been experiencing a housing crisis, with low rental availability, an increased cost for ownership, and mounting construction costs. In recent years, senior governments have mobilized significant resources through the federal government's *National Housing Strategy* and British Columbia's *Homes for BC* plan.

Local governments have always been at the forefront of housing issues: developing official community plan, regulating development, and implementing policy that supports needed housing types, the reality of implementing action on housing is a responsibility that local governments and their partners take leadership on. In 2019 the City of Salmon Arm undertook a Community Housing Strategy, consisting of a Housing Needs Assessment[1] and this Strategy document. The purpose of this project was to identify the most pressing housing needs in Salmon Arm, and identify actions that the City and its partners can take in order to address these needs and leverage new and existing senior government resources toward solutions.

Through this project, the City has identified four Strategic Themes for action that will address the needs identified in the Housing Needs Assessment report:

- » Considering density and diversity that fits with the character of the community
- » Addressing rental housing needs
- » Addressing non-market housing needs
- » Supporting homelessness initiatives

These Strategic Themes provide the basis for a range of actions led by the City, with both staff and the Housing Task Force driving implementation ranging from community partnerships to develop new housing to revisions to land use regulations. Throughout the document best and emerging practices are cited to identify how policies or actions have been implemented elsewhere. These actions are intended to support Salmon Arm in strengthening its already robust community housing ecosystem, leveraging local actions to access senior government funding, and ensuring that land use and policy adapt to meet the future needs of Salmon Arm.

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[1] This Assessment conforms to recent provincial legislation and can be found [website to be confirmed]

# INTRODUCTION

Salmon Arm is the largest City in the Columbia Shuswap Regional District (CSRD) and serves as an urban service hub for several smaller communities in the surrounding area. In August 2019, Maclean's recognized Salmon Arm as "the best community in Canada with affordable real estate".[2] The City has been growing steadily for over 10 years, which is variously attributed to its picturesque location on the shores of Shuswap Lake, its amenities and services, cost of living, and quality of life.[3]

As in many communities across British Columbia (BC), the City of Salmon Arm is facing significant housing challenges associated with changing demographics, affordability, and social issues. The City also has an Urban Containment Boundary (UCB), which restricts development to central areas within the City. Surrounding much of the UCB is Agricultural Land Reserve (ALR), which presents unique constraints on land use. In response to these challenges, the City is completing a Community Housing Strategy (the Strategy) to understand housing challenges for Salmon Arm residents across the Housing Wheelhouse. The Strategy identifies key recommendations that build on key areas of need identified in the Housing Needs Assessment to inform future community planning.

## 1.1   THE HOUSING WHEELHOUSE

The Housing Wheelhouse is a concept developed by the City of Kelowna, which reflects the reality that people's housing needs change throughout their lives. It builds on a concept called the Affordable Housing Continuum;[4] however, where the Affordable Housing Continuum can present housing as something that must be moved through in a liner way, with ownership as a final goal, progression may not always be linear. Life circumstances (i.e. financial, health, family, etc.) can mean that we move between different segments of the Wheelhouse depending on our need and situation. Individuals may move from emergency housing to rental; older households may choose to sell their home and rent in later years to avoid the cost and maintenance burdens associated with ownership; women and children fleeing violence may move from their owned home to a transitional, supportive form of housing before looking for rental or re-entering the ownership market. The Wheelhouse shows that changes in housing circumstances can occur in different directions and a variety of housing options are necessary to reflect these varied circumstances.

The Wheelhouse approach can help local governments to identify specific actions and interventions required to respond to changing and diverse local housing needs. Below are definitions of six housing types that reflect the need for a safety net, housing with supports and market housing.

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[2]https://www.macleans.ca/economy/realestateeconomy/best-communities-canada-affordable-real-estate-2019/
[3] Salmon Arm Economic Development Society Community Profile, 2017
[4]For more information on the Affordable Housing Continuum see: https://www.cmhc-schl.gc.ca/en/developing-and-renovating/develop-new-affordable-housing/programs-and-information/about-affordable-housing-in-canada

*Safety Net*

- *Emergency Shelter: Non-profit providers offer temporary shelter, food and other supportive services*
- *Short-term Supportive Housing: Non-profit providers offer stable housing as a step between shelthers and long-term housing. Stays are typically 2-3 years, with supportive services aligned with need.*

*Housing with Supports*

- *Long-term Supportive Housing: Housing providers offer long-term housing with ongoing supports aligned with need. The level of support varies in this category from supportive (low support), to assisted living (minor support) to residential care (full support).*
- *Subsidized Rental Housing: Operated by non-profit housing providers, BC Housing and cooperatives. These organizations provide subsidized rents through a) monthly government subsidies or b) one time government capital grants for low to moderate income households.*

*Market Housing*

- *Rental Housing: There are two rental markets: primary and secondary. Primary markets includes units constructed for the purpose of long-term rental tenure, typically apartments or town homes. The secondary market includes many forms of private housing that contributes to the rental market, such as apartments, townhomes, secondary suites, carriage homes and single-family dwellings.*
- *Ownership Housing: Home ownership can be fee simple, strata ownership or shared equity (i.e. mobile home park, cooperatives) and includes multi-unit and single detached housing.*



Source: City of Kelowna, 2018

## 1.2 UNDERSTANDING THE LANDSCAPE: THE ROLES AND RESPONSIBILITIES OF ACTORS IN THE HOUSING SYSTEM

The housing system is composed of a variety of actors, each playing a significant contributing role to ensuring that residents of Salmon Arm have a diversity of affordable and safe options for housing. Senior government – the federal and provincial governments – play many roles, including making housing investments; monitoring, research and innovation; education and advocacy; and developing and supporting partnerships. Non-profit housing providers support the development and operation of housing, while the private sector – developers and builders – bring units to market. Local governments are uniquely positioned between these partners as regulators, convenors, and investors who can facilitate the development of new housing through a range of tools and measures, ranging from land use regulation to the development of partnerships that can deliver specific types of housing to a community.

### Canada's National Housing Strategy: A Place to Call Home

The *Place to Call Home Strategy* was released in November 2017 and is, a $55-billion, 10-year national housing strategy. The strategy is intended to address the housing affordability crisis across the country by supporting provincial, regional and local responses to housing issues. It identifies six priority areas for action:

- » Housing for those in greatest need;
- » Community housing sustainability;
- » Indigenous housing;
- » Northern housing;
- » Sustainable housing and communities; and
- » Balanced supply of housing.

The Strategy aims to develop 125,000 new homes and cut chronic homelessness in half by 2027. The *Place to Call Home Strategy* is the first major federal investment in housing in over 25-years. The Strategy is being implemented through a number of programs including (but not limited to):

- » CMHC's Seed Funding program;
- » CMHC's Co-Investment program;
- » The Rental Construction Financing program, offering favourable, long-term (50 year) loans to construct rental housing; and
- » Reaching Home: Canada's Homelessness Strategy.

## Homes for B.C.: A 30-Point Plan for Housing Affordability in British Columbia

The *Homes for B.C.: A 30-Point Plan for Housing Affordability in British Columbia* (2018) was released by the province in 2018. The plan has five focus areas on housing:

> » Stabilizing the market;
> » Cracking down on tax fraud and closing loopholes;
> » Building the homes people need;
> » Security for renters; and
> » Supporting partners to build and preserve affordable housing.

Along with the five focus areas, the plan involves a commitment to build 114,000 new homes across the housing continuum by 2028. To support the $7-billion investment over 10-years, several BC Housing programs were also created in 2018 to address homelessness, coupled with expanded funding for existing programs.

These programs include BC Housing's Community Housing Fund and Indigenous Housing Fund, which both provide capital funding, financing and operating support for newly built non-market housing. CMHC also provides a range of supports including seed funding, capital grants through its Co-Investment Fund, and favourable financing rates for non-market and market rental projects.

## Legislation on Housing Needs Reports and UBCM Funding

As one of the elements of the *Homes for B.C.* plan, local governments in British Columbia are required to complete housing need reports by April 2022 and every five years thereafter. It is a legislative requirement, which took effect on April 16th, 2019. The intent is to create a better understanding for local governments and the BC Government for effective responses to current and future housing needs in communities throughout the province. A three-year funding program, administered by the Union of British Columbia Municipalities, supports communities to meet the new requirements.

Requirements include:

- *Collecting information to identify current and projected housing needs,*
- *Using that information to prepare and publish an online housing needs report which shows current and projected housing needs for at least the next five years, and*
- *Considering the most recently collected information and housing needs report when amending official community plans and regional growth strategies*

## Local Government's Role in the Housing System

Over the last ten to fifteen years, local governments have played an increasingly hands-on role in developing responses to the housing crisis. These responses range from traditional planning tools (e.g. Official Community Plans, zoning and land use regulation, etc.) to emerging best practices, such as convening partnerships, developing avenues for investment in housing, and research and innovation. Some examples of actions local governments take include:

- *Enabling development through regulation and planning that supports market housing, housing with supports and shelter housing. All forms of housing must meet zoning and development requirements;*
- *Incentivize and invest housing with supports and the safety net through grants, land contributions, and the affordable housing reserve fund*
- *Form partnerships to develop supportive housing units with developers and supportive housing operators;*
- *Be an advocate for additional investments in housing by Senior Levels of Government.*

As a key element in supporting meaningful action, and one of the elements of the *Homes for B.C.* plan, local governments in British Columbia are required to complete housing need reports by April 2022 and every five years thereafter. On April 16, 2019 when the Provincial Government amended the *Local Government Act,* which now requires Local Governments to complete Housing Needs Reports by April 2022 and every five years thereafter. It is also required in *Sec. 473 (2.1)* that local governments use the most recent housing needs report when developing or amending their official community plan. As part of this project, the City of Salmon Arm completed a housing needs assessment to support the development of this Strategy. A brief summary of results from that study can be found in Section 2,[5] and the findings of that study informed the shape of the recommendations in this Strategy.

Local governments are not typically involved directly in the building or operating of housing[6] or associated support services and ventures. Instead these responsibilities are fulfilled through the roles non-profits, developers, and senior government.

## *Other Actors in the Housing System*

In addition to senior and local government, a variety of other partners are fundamental partners in developing and operating housing. Indigenous governments are responsible for developing and implementing housing strategies in their own community, and are increasingly considering ways to serve their members who do not live on reserve. Developers and builders bring the knowledge and expertise of development to the housing system, and are vital partners in supporting new housing construction through all phases from pre-development occupancy. Developers and builders typically provide a range of market housing, including both ownership and rental, but are also key partners in building non-market housing across BC. Non-profit housing and service providers form the long-term foundation for success, as they typically own and operate housing, holding waitlists, asset management, and liaising with BC Housing around financial agreements and supports for non-market housing.

*Table 1: Roles in Housing Affordability* below provides a high-level summary of the roles for each potential actor in the housing system. Additional ways in which Salmon Arm has already supported local housing needs can be found in on page 7 in Section 0.

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[5] For the complete report see [provide city website here]
[6] Except through an arms-length organization, such as the Whistler Housing Authority, or Metro Vancouver Housing Corporation.

Table 1: Roles in Housing Affordability

| OPPORTUNITIES<br>Roles in Housing Affordability | City of Salmon Arm | Indigenous Governments | Non-profits | Developers and Builders | Senior Government | Multi-Sectoral Cooperation |
|---|---|---|---|---|---|---|
| Facilitate Development | X | X | | | | |
| Regulate and Incentivize | X | X | | | | |
| Invest | X | X | | | X | |
| Monitor, Research, & Innovate | X | X | | | X | X |
| Education & Advocacy | X | X | | | X | X |
| Partnerships | X | X | X | X | X | X |
| Build Affordable Housing | | X | X | X | | |
| Operate Affordable Housing | | X | X | X | | |
| Operate Support Services | | X | X | | | |

In addition to the actors in the housing system, it is important to recognize that the housing system and challenges are linked to other systems-based issues, such as income, transportation, discrimination, food security and more. This underscores the importance of working with actors from different sectors to ensure residents are receiving the housing and supports they need. Some of these issues were discussed in community engagement and are included in the Housing Needs Report.

## 1.3 SALMON ARM ACTIONS

The City of Salmon Arm has completed and introduced many different initiatives to address needs throughout the Wheelhouse.

**Official Community Plan**

Salmon Arm's Official Community Plan (OCP) outlines the following goal for housing diversity: "encourage a variety of housing types, including affordable housing, to meet the needs of all residents in the community." The goal is the basis to which this Community Housing Strategy was formed and is what the Strategy aims to achieve. As the OCP has influence the vision of this plan it is expected that this Strategy will influence, through its recommendations, additional dimensions to the OCP vision statement during the next OCP review.

There are also objectives from the OCP that have influenced the development of the Community Housing Strategy. These include (but are not limited to):

» Encourage and support affordable and special needs housing, including housing options for the community's diverse population (8.2.2.);

» Prepare a Housing Strategy, with community partners, identifying opportunities to encourage and support affordable and special needs housing, including housing options for the community's diverse population (8.2.23);

» Encourage developers to make a percentage of all new housing units or lots available for affordable and special needs housing, with potential for a corresponding density bonus (8.3.26).

A major consideration for development in Salmon Arm relates to the City's urban core, where high densification and redevelopment is encouraged through the OCP. However, this area has also a strong need for servicing upgrades. After land and construction costs, off-site servicing likely represents the third highest development costs, and may itself impact the affordability of new developments. The City's servicing bylaw does not contemplate this challenge requiring all properties to be developed with new frontages, street standards and utilities. One solution to this is for increased capital works expenditures within selected neighbourhoods and parcels of land with development potential to align with the priorities outlined in this plan. The City's OCP does in fact densify the urban core as a priority area for such investment

**Housing Task Force**

To further support housing for community members in Salmon Arm, the City created a Housing Task Force. The primary goal of the Housing Task Force is to provide information and recommendations to City Council promoting affordable rental and home ownership opportunities. They support the City in positioning itself for Federal and Provincial funding sources, which are geared towards creating non-profit housing for low- and moderate-income households, affordable rental housing and affordable home ownership. The Task Force was directly involved in the creation of the Community Housing Strategy.

The City's Housing Task Force is comprised of City Councilors, Neskonlith Indian Band (NIB) and Adams Lake Indian Band (ALIB) members, citizens at large, a member of the Salmon Arm Economic Development Society

(SAEDS), and members from the housing/social services and development/financial sectors (often City staff).

**Affordable Housing Reserve Fund**

The Affordable Housing Reserve Fund was created in 2018 to ensure that the City was prepared for public-private partnership opportunities. For example, the Affordable Housing Reserve Fund is being used to support the 105-unit development with BC Housing and CanZea, which includes 38 supported living units and 67 affordable housing units.

**Secondary Suite Support and Research**

Secondary Suites are also referred to as basement, upper or lower suites. The urban residential policies of the City's Official Community Plan emphasize infilling, densification, housing diversity and affordability. All of which can be supported through secondary suites. City has policies that encourage secondary suites subject to zoning and has approved more than 150 secondary suites as of December 2016. This approach has been consistently reviewed and updated this approach to continually align with the need for gradual density that maintains the form and character of single-family neighbourhoods while diversifying housing stock.

**Density Bonusing**

Density Bonusing allows developers to exceed the number of units / lots normally permitted in a zone in exchange for the developer providing amenities. Density bonusing is rare in the City because of limited demand for higher density development, but several rental and affordable housing projects have benefitted in the past. For example, The Fox Croft development was granted density bonus to build up to 39 units for Canadian Mental House Association when it was originally approved for 25-units. The additional housing units were to be used for rental purposes only.

## 1.4 DEVELOPMENT OF THIS STRATEGY

Salmon Arm's Community Housing Strategy was developed in order to build off the City's recently completed Housing Needs Assessment. Engagement undertaken during the development of the Needs Assessment was intended to identify areas for municipal action on housing that would specifically meet the needs identified through the Housing Needs Assessment. This process was guided by Salmon Arm's Housing Task Force, who provided oversight and input on each phase of the project.

In developing the Housing Needs Assessment, over 50 unique indicators were collected and analyzed in order to identify housing and growth trends, areas of housing need, and areas of particular housing pressure in the community. Qualitative research was then conducted to strengthen the analysis, with 15 stakeholder interviews providing insight on the data findings. A community-wide survey was distributed, with 313 completed responses. Finally, the draft findings of the need's assessment were reviewed with the public, in an Open House, and in a workshop with the Housing Task Force, in order to provide direction on strategy development. Subsequent drafts of the Strategy were reviewed by the Task Force, and approved in a final draft that was submitted to Council September XXX, along with the final draft of the Housing Needs Assessment.

## 1.5   KEY PRINCIPLES OF THE STRATEGY

In developing the Strategy, a number of key principles guided the development of Salmon Arm's Community Housing Strategy, from the development of the strategy to the specific tasks' recommendations developed for this strategy. These four principles are intended to ground the actions and tasks in Section 3, and provide a foundation upon which the strategy areas are built.

- *Accessibility: The Strategy is intended to ensure new housing in Salmon Arm provides equitable access to housing for residents, regardless of ability.*
- *Equity: This Strategy is intended to make housing accessible to all residents of Salmon Arm, regardless of income, gender, ethnicity, ability or sexual orientation.*
- *Inclusion: The Strategy frames approaches for developing a housing system that recognizes and includes diverse voices to help build solutions to housing issues.*
- *Partnership: Many of the actions in this Strategy are necessarily reliant on partnership, with many stakeholders and partner organizations coming together to develop solutions that meet the needs of Salmon Arm residents. Working in partnership across the Shuswap region is an important way of helping to ensure residents have the housing and related services they need.*

# KEY FINDINGS FROM THE HOUSING NEEDS REPORT

This Community Housing Strategy is a companion document to the Housing Needs Report. While the Housing Needs Report fulfills provincial requirements for Housing Needs Reports as described in Part 14, Division 22 of *Local Government Act*, this document builds on the findings of the Housing Needs Report to present strategies for Salmon Arm to consider when addressing housing needs.
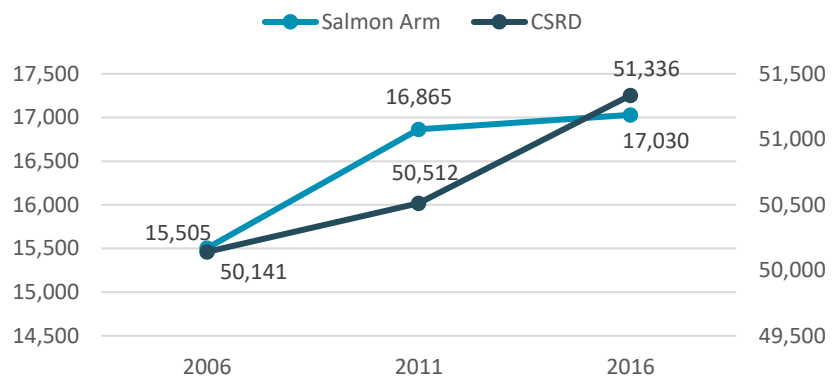
Highlights of the Housing Needs Report findings include:

» Service hub of the CSRD, with relatively high proportions of children, youth, young adults, and seniors looking to access services, post secondary.

### Population, Salmon Arm and CSRD 2006 to 2016



» Salmon Arm has a large population of seniors; while the bulk of residents are still in the workforce, planning for future supports, services and housing for seniors to allow them to age in place in the community will be a consideration within the next 10 years.

» However, key informants and certain population trends point to Salmon Arm attracting more young families who are other, more expensive, urban centres to buy homes and raise families. Over time, demand could increase housing prices and create a demand for greater diversity of housing stock.

» Housing diversity is lower than in other comparably sized communities; while this is not currently putting pressure on couple households (with or without children), in time, and with escalating housing prices, a lack of options may impact seniors wishing to downsize, as well first-time buyers entering the market.

### Number of Households, 2006 to 2016
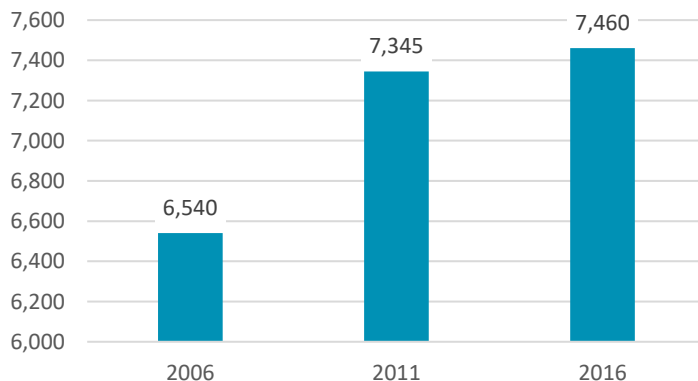


» Single parents and individuals living alone are most likely to be experiencing housing affordability issues, with ownership out of range for even median earners in these groups and for other household types making less than $100,000 in annual before-tax income. While median-earning single parent households and individuals can generally afford the primary rental market, a review of listing on Kijiji

and Craigslist suggests that secondary suites and other units rented privately (including non-market units and supplements), which account for about three-quarters of all rental housing in Salmon Arm and may be larger units, have higher median rents.

» The primary rental has consistently had lower than 3% vacancy rates since 2014, indicating high rental pressures in the community. Impacts of this were especially noticed for skilled workers moving to the community, students, and individuals or families transitioning out of care or moving away from unsuitable or unsafe living situations. Key informants consistently noted that finding rental accommodation represents a challenge for a wide cross-section of the community.

» Frontline workers in the community estimate at least 50 - 60 chronically homeless individuals, who only have access to a winter shelter. Salmon Arm does not have enough shelter beds for 50 to 60 individuals. Compared to other similarly sized communities, there is a small gap in shelter beds when the shelter is open. During other times of the year, Salmon Arm has the highest relative gap. Stakeholders also suggested there are a significant number of individuals experiencing less visible forms of homelessness, such as couchsurfing, camping, and staying with family or friends. High rental rates and low vacancy rates can put pressure on the lowest income households in the community and put them at-risk of experiencing homelessness.

## 1.6 KEY AREAS OF LOCAL NEED

The Housing Needs Report identifies the following key areas of local need.

**Affordable Housing**

» Affordability was the most significant housing challenge reported in Salmon Arm in 2006, 2011, and 2016. Nearly half of renter households were falling below affordability standards compared to 12% of owner households.

» Nearly 10% of all households in Salmon Arm were considered to be in Core Housing Need in 2016, including 230 owner households and 480 renter households. This means that 30% of all renter households were in Core Housing Need. These households and would likely need some form of non-market unit in order to provide housing security.

Dwelling Types, 2016

Movable dwelling - ...
Other single-attached house - 35 units (1%)
Apartment building with less than 5-storeys - 940 units (13%)
Duplex - 620 units (8%)
Row house - 535 units (7%)
Semi-detached house - 215 units (3%)
Single-detached house - 4,770 units (64%)

» Single parents and individuals living alone are most likely to be experiencing housing affordability issues, with ownership out of range for even median earners in these groups and for other household types making less than $100,000 in annual before-tax income.
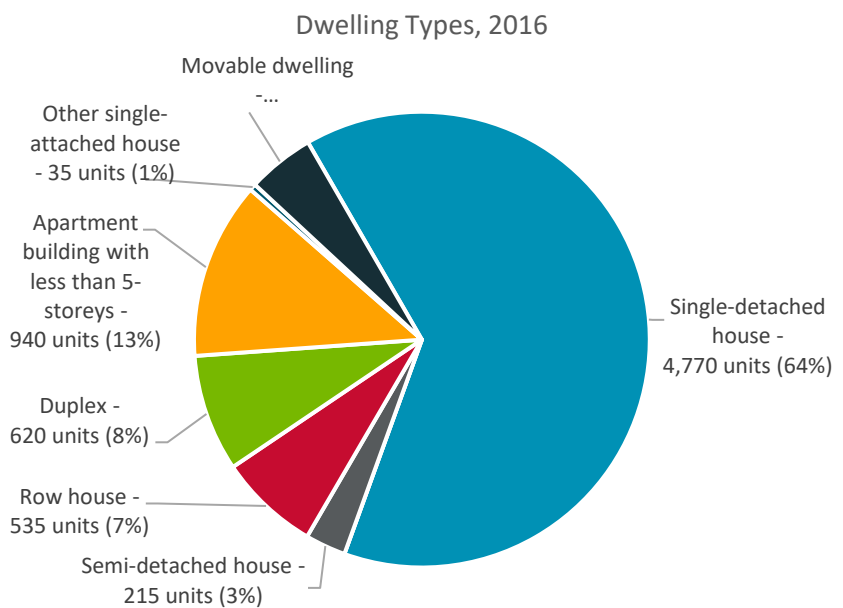
» While median-earning single parent households and individuals can generally afford the primary rental market, a review of listings on Kijiji and Craigslist suggests that secondary suites and other units rented privately (including non-market units and supplements), which account for about three-quarters of all rental housing in Salmon Arm and may be larger units, have higher median rents.

» Individuals on social assistance experience significant affordability challenges. The gaps analysis indicates that these individuals experience gaps of at least $350.

## Rental Housing

» Stakeholders and community members indicated that the rental market is competitive. The vacancy rate for primary market rentals in the City has been below 3% since 2014. Service providers interviewed suggested that this disproportionately affects vulnerable populations such as low-income families, youth transitioning out of care, women fleeing domestic abuse, people with mental health challenges, and people with activity limitations. These individuals are less likely to be considered for available rental housing, given the low vacancy rate and high competition for available units.

» Okanagan College has a campus in Salmon Arm that attracts approximately 420 FTE students annually, many of whom are part-time. There is no dedicated student housing and students may experience difficulties finding suitable rental accommodations, especially those who move to the community to attend school.

» While low unemployment and participation rates suggest that employable people do not experience issues finding work and work within the City, stakeholders noted that there is a need for more workforce housing in the City. Stakeholders reported that the City is struggling to retain workers because of low vacancy rates and rental housing supply and that this has become a barrier to economic development and community growth.

## Housing for People with Disabilities

» There are 17 transitional and supportive living units for people with disabilities in Salmon Arm that are supported by BC Housing. While the City has a similar overall number of non-market units and supports compared to

Owner and renter households in Core Housing Need and Extreme Core Housing Need, 2016
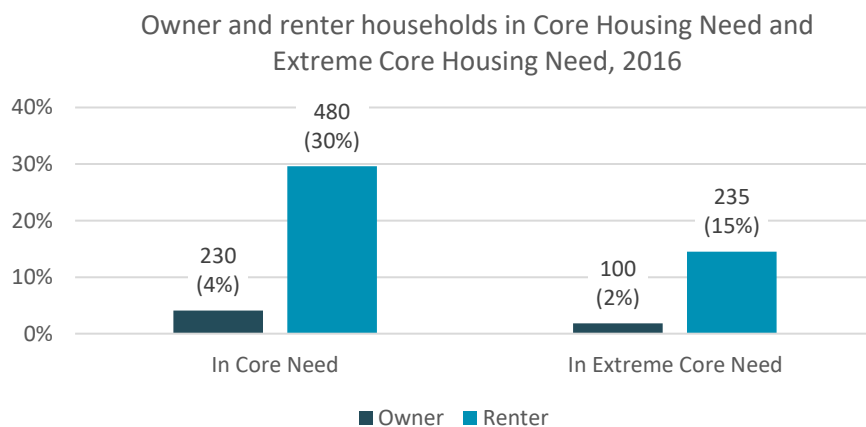


similarly sized communities like Terrace and Fort St. John, but less compared to nearby communities like Penticton and Vernon. Service providers indicated that current supply of units and supportive services for people with disabilities is insufficient to meet these needs.

» People with disabilities may be more likely to experience challenges affording and securing appropriate housing. For those who are unable to work, the provincial housing supplement of $375 (for an individual) is extremely low and limits access to housing options. These households may look to communities outside the City boundary for more affordable options but may face challenges accessing services in the City on existing transit networks. In a highly competitive rental market, households including an individual with a disability likely experience additional challenges finding units that are accessible for their mobility needs, affordable, and available.

## Seniors Housing

» As the service hub of the CSRD, Salmon Arm has seen growth in the proportion of seniors living in the City due to aging of the population, as well as some influx of seniors from other communities. The median age in Salmon Arm increased from 45.5 to 49.3 over the last three Census periods. Although it is anticipated to decrease in the coming years, it is expected to remain significantly higher compared to the provincial average (43.0). As such, the City may require more seniors' services and supports in time to allow aging in place.

» Couples without children are likely to have lower median incomes and are typically older couples whose children have left home, and may be living on a single income or, if retired, on pension and investments. They face moderate affordability gaps in the homeownership market; however, they are also more likely to own their own home already and benefit from rising market prices when they aim to downsize.

» A large proportion of both renter and owner households in Salmon Arm are maintained by seniors (42% and 25%, respectively). As the number of seniors living in the community is anticipated to increase over the next five years, there will likely be more demand for accessible options to downsize, as well as supports for aging in place, and assisted and supported living. Stakeholders indicated there is a lack of options for downsizing in the City, especially options with elevators and other accessibility features. Stakeholders further suggested that there is a lack of these options close and accessible to services via transit or walking, with the highway crossing posing a significant barrier for those with limited mobility.

» Stakeholders suggested there is an immediate need for supportive housing for vulnerable seniors in Salmon Arm. Stakeholders and community members indicated that seniors with low incomes, physical limitations, or mental health challenges are falling through the cracks and may be living in unsafe situations, couchsurfing, or relying on other unstable forms of housing. These households may look to communities outside the City boundary for more affordable housing options but may face challenges accessing services in the City on existing transit networks.

## Family Housing

» There are relatively higher proportions of children, youth, and young adults in Salmon Arm as compared to the region. If Salmon Arm continues to grow at the same pace as it has in the past, it is anticipated that the number of households with children will increase more quickly than most other household types. This observation is based on past trends (i.e., standard projections scenario) and does not account for the influx of young families the City has seen in recent years, as reported through engagement. Families, including single parents and couples with children, require larger unit sizes than other household types, to suitably house their children, and are likely looking for townhouses, single-family homes, and rental units with two or three bedrooms.

- » While median-earning couples with children are likely able to afford ownership housing in the City, the minimum income required to have affordable monthly payments (i.e., less than 30% of before-tax annual household income) for a single-detached house, the most common dwelling type, is close to $100,000. Low-income families and single parents would struggle to afford an apartment, which would require close to $80,000 in annual household income.

- » Families looking for suitable rental housing face challenges finding suitable housing; there were less than 10 primary rental units with three or more bedrooms in Salmon Arm in 2018, which means most families are relying on the secondary market, where rents are higher and there is a lot of competition for limited available rental stock. Low-income families are especially likely to face challenges, as they are less likely to be considered for available units in the highly competitive rental market.

- » Stakeholders identified that many vulnerable populations in the City are at risk of or experiencing homelessness, including low income families and women and children fleeing domestic abuse. It was suggested that this challenge is most obvious in the summer, when some families may be living in their cars or camping. Stakeholders also discussed the effects that insecure housing can have on the health and well-being of children.

## Shelters and Housing for People at Risk of Homelessness

- » Stakeholders identified that many vulnerable populations in the City are at risk of or experiencing homelessness, including low income families, people with mental health challenges, women and children fleeing domestic abuse, youth transitioning out of care, and seniors. This is likely driven by the low vacancy rates in the primary rental market, high competition and cost for secondary rental market housing, and unattainable homeownership for many incomes, especially those relying on fixed payments (i.e., social assistance or pensions).

- » Stakeholders suggested there is a need for more housing options and support services for people living with mental health challenges and this need has been increasing in recent years, resulting in many of these people living in unsafe environments or experiencing homeless.

- » Stakeholders indicated that there has been a noticeable increase in visible homelessness as well as other forms of homelessness, such as couchsurfing and staying with relatives over the past two to three years.

- » Estimates suggest there are least 50 to 60 individuals experiencing homelessness currently living in Salmon Arm. There are 46 emergency shelter beds that operate for only part of the year. Service providers indicated they are overcapacity most of the time, with lengthy waitlists for services. People with lived experience indicated that it is challenging to access shelter beds, as the shelters are always full, and people are turned away.

# STRATEGIC THEMES

Based on the needs assessment, four key areas of focus emerge as thematic areas for this Strategy. These four key areas represent the key issues that emerge from an analysis of the quantitative data, interviews with key informants, and survey with community residents. These thematic areas include:

» Considering density and diversity that fits with the character of the community
» Addressing rental housing needs
» Addressing non-market housing needs
» Supporting homelessness initiatives

A workshop with the Housing Task Force and a Community Open House were hosted to gather feedback on the four strategic themes. At both sessions, participants were asked to provide feedback on the following questions:

» How might we do this?
» Why is this important?

Verbatim comments were recorded and are included in Appendix A, while the summaries are included at the bottom of each subsection below.

### Strategy Area #1: Considering density and diversity that fits with the character of the community

Planning for changing demographics within the community emerged as a key need. In particular, options for seniors to downsize, and greater diversity of housing products near the downtown core to support young families and first-time buyers were highlighted as priorities in terms of greater density. Given the City's Urban Containment Boundary, denser developments around the downtown core will support the need for additional growth; gentler forms of density in single family areas may also support greater need for housing diversity and the development of some secondary market rental housing without impacting form and character in single family neighbourhoods.

» Planning for seniors
» Planning for young families and newcomers to the community
» Limitations of urban containment boundary

Stakeholder engagement comments indicated that density and diversity that fits with the character of the community could be done through strategic placement of mini-housing units while supporting co-op opportunities. This approach is important because housing needs are unlikely to be met through single family development alone. Instead there is opportunity to support multiple generations and diverse community living through additional housing density and diversity. Stakeholder engagement comments also indicated that transportation is a significant barrier for some households looking outside the City limits for more affordable housing options; supporting more density and diversity located close to the downtown core and/or near transit can offer some vulnerable groups proximity to work and services.

## Strategy Area #2: Addressing rental housing needs

Recognizing that the primary rental market has remained below 3% for the last number of years, developing opportunities for additional purpose-built market rental to address ongoing growth is key, as are protections for both existing purpose-built rental, and secondary rental units that may increasingly be used for short-term vacation rentals. Stakeholder engagement comments identified opportunities for rental housing needs to be addressed through co-op housing, MURBs and limiting the number of spaces for vacation rentals.

## Strategy Area #3: Addressing non-market housing needs

With 480 renters (in 2016) in core housing need in the community, strategies to augment or support ongoing efforts to develop non-market housing driven by both the non-profit and development sector remain key in supporting increasing supply of social and below market housing in Salmon Arm.

Stakeholders felt that addressing non-market housing needs could include co-op and non-profit housing for lower-income households and individuals. Salmon Arm could also allocate city budget and leverage further grant opportunities to address the need or address specific development costs. This approach has already been implemented, and may need to be formalized (e.g. reduced Development Cost Charges on the CMHA project).

## Strategy Area #4: Supporting homelessness initiatives

With ongoing concerns about homelessness, an estimated 50-60 visibly and chronically homeless individuals in the community, and more individuals at-risk or experiencing hidden forms of homelessness, support for strengthening existing services and prioritizing supportive housing responses for this population could be significant housing priorities. While the CMHA project currently under development will address a significant number of these individuals, the increasing cost of rental, low vacancy rates, and ongoing housing pressures around B.C. mean that ongoing responses and actions to address homelessness will continue to be an important component of housing planning for the foreseeable future.

Stakeholder engagement comments thought homelessness initiatives were important because people experiencing homelessness live here and are also community members. Homelessness could be addressed by exploring strategies alongside marginalized groups in Salmon Arm, low-income housing, affordable housing, and co-op housing, inclusion of individuals with lived experience in planning, and ongoing service coordination.

## 1.7 STRATEGY AREA #1: ENCOURAGE INCREASED DENSITY AND DIVERSITY THAT FITS WITH THE CHARACTER OF THE COMMUNITY

**Action 1.1:** Consider an appropriate range of densities for remaining land within the UCB

- *Task 1.1.1: Review appropriate heights for areas in or near the downtown core, such as the high density residential and town centre commercial zones, during next OCP review*
- *Task 1.1.2: Review appropriate heights and permitted housing forms for medium density residential neighbourhoods, during next OCP review*
- *Task 1.1.3: Identify any undeveloped parcels appropriate for multi-family housing development*
- *Task 1.1.4: Develop a gradual approach to phase in higher densities across different neighbourhoods*
- *Task 1.1.5: Develop criteria for increasing density in single-family neighbourhoods while maintaining neighbourhood character (e.g. adoption of something like Kelowna's RU7 zoning)*[7]
- *Task 1.1.6: Consider incentives for infill residential for single-family areas within the UCB*
- *Task 1.1.7: Create opportunities to encourage people of different ages, incomes, and cultures to live together in integrated developments or neighbourhoods with mixed forms and tenures*

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**Case Study: Kelowna RU7 Zoning**

Kelowna's RU7 Infill Housing Zone allows up to four units of housing on 800 existing single-family lots across the city centre area. Lots were pre-zoned to allow for two, three, or four units depending on lot size, enabling infill that remains sensitive to existing neighbourhood character. Both stratification and rental housing are permitted, meaning owners have flexibility in the type of housing they provide with their land. While Kelowna does require some contribution to off-site services (sidewalk, lighting, etc.), this is only for developments of more than two units, and would be offset by the additional density provider by three to four units on a site.

Before formally adopting the RU7 zoning, the City hosted a design contest, inviting architects to create new designs for infill housing. The winners' designs are pre-approved, allowing property owners to waive the development permitting process and possibly qualify for an expedited building permit process.

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[7] In the case

**Action 1.2:** Support the development of more affordable housing opportunities for seniors

- *Task 1.2.1: Develop accessibility/adaptability requirements for new multi-family housing in Salmon Arm. Developments that encourage social connection and peer support networks*
- *Task 1.2.2: Develop criteria for fast-tracking projects that meet the specific needs of seniors. These include:*

  - Developments with a certain proportion of adaptable or accessible units
  - Developments that encourage social connection and peer support networks

    Developments close to services and transit, that are walkable (with minimal highway or train crossings)
    Developments that include an alternative tenure model (e.g. co-ops, non-market housing, etc.)

- *Task 1.2.3: Formalize and expand existing relationships with developers in order to encourage housing that focuses on identified unmet housing needs*

**Action 1.3**: Encourage a range of more diverse and innovative housing types using local government levers

- *Task 1.3.1: Allow for lock-off suites in new multi-family*

- *Task 1.3.2: Determine the suitability of implementing a gentle density approach that allows for greater density on single-family lots that meet appropriate location criteria (e.g. proximity to services and transit)*

**Action 1.4:** Review mechanisms for capturing value from developers, such as amenity contributions and density bonusing to ensure they are effective

- *Task 1.4.1: Conduct a land economics review to determine the effectiveness of current affordable and rental unit capture policy through density bonusing and identify opportunities to augment the current approach.*

### Case Study: Chilliwack Adaptable Units in Multi-Family Housing

Adaptable housing is an approach to design and construction in which homes can be modified at minimal cost to residents as their needs change over time. This type of housing is intended to support seniors who want to age in place, provide greater options for people with disabilities, and reduce the cost of future renovations.

In 2011, Chilliwack Council adopted a bylaw requiring 50% of all new apartments (rental or strata) be required to provide 50% of all units as adaptable units. Since then hundreds of units have been added to the housing stock in Chilliwack that are adaptable, providing greater housing options for seniors and individuals with disabilities.

## 1.8 STRATEGY AREA #2: FACILITATE THE DEVELOPMENT OF NEW PURPOSE-BUILT RENTAL HOUSING AND PROTECT EXISTING STOCK

**Action 2.1**: Facilitate the development of a broader range of purpose-built rental housing options to meet the needs of diverse households through planning and other local government levers

- *Task 2.1.1: Fast-track or prioritize in the development process, formalize and communicate about the process to prospective developers*
- *Task 2.1.2: Educate developers about new government programs to support purpose-built rental, such as the CMHC's Rental Construction Financing Program*
- *Task 2.1.3: Review current incentives and approach to relaxing regulations, consider opportunities to formalize and expand these*
  - Parking relaxations
  - Other options include partial DCC waivers, particularly where a housing reserve can support DCC costs for a non-profit
- *Task 2.1.4: Identify opportunities to bring together private sector and non-profit partners to explore project opportunities that meet multiple needs*
- *Task 2.1.5: Support the development of purpose-built multi-family rental housing in areas close to services and transit, which are walkable and/or well-serviced by transit*

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**Case Study: Tofino Short-Term Vacation Rentals**

The District of Tofino is another tourism-based economy on the west side of Vancouver Island. With an increase in short-term vacation rentals, available rental in the secondary market became scarce, and housing for service workers became a priority for the District.

In 2016 Tofino adopted a regulatory approach to short-term vacation rentals, balancing the needs of their tourism-based economy for both workforce housing and tourist accommodation. Tofino regulates short-term vacation rentals as follows:

- » The maximum number of dwellings on a lot that may be occupied by a Short-Term Rental use is 1;
- » A Short-Term Rental use may be operated within a Secondary Suite, Caretaker Cottage or principal Dwelling, and in any calendar year may be operated only in one of the dwelling units on any lot;
- » A Short-Term Rental use may not be located within any dwelling unit that has more than three sleeping units or bedrooms in total;
- » The maximum number of guests in a Short-Term Rental use at any one time is 6;
- » Short Term Rental use is permitted only where a Residential Use, occupied by a Permanent Resident, is occurring in a dwelling unit on the lot other than the dwelling unit in which the Short-Term Rental use is occurring;
- » Short Term Rental use is only permitted on a lot that contains two dwelling units

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**Action 2.2:** Promote the development of secondary suites and detached secondary suites in residential neighbourhoods

- *Task 2.2.1: Consider incentives for homeowners and developers to install secondary suites or detached secondary suites (e.g. temporary waiver of utilities for a set period, reduction of parking requirements, etc.)*
- *Task 2.2.2: Consider a fast-track or simplified application process for rezoning and communicate about the process*
  - Update City website
- *Task 2.2.3: Consider blanket support for secondary suites and detached secondary suites in urban residential zones*

**Action 2.3:** Where opportunities arise, support financial support programs like rent banks, to help people facing affordability challenges with upfront costs for rental units

- *Task 2.3.1: Advocate to senior levels of government*
- *Task 2.3.2: Support interested non-profit organizations*

**Action 2.4:** Develop protections for existing purpose built and secondary rental housing

- *Task 2.4.1: Adopt a strata conversion policy*
- *Task 2.4.2: Develop a tenant relocation/retal replacement policy*
- *Task 2.4.3: Develop a mobile home demolition policy*
- *Task 2.4.4: Review and implement an appropriate Short-Term Vacation Rental Policy that balances Salmon Arm's needs as a tourism hub, and the housing needs of the community*

## 1.9 STRATEGY AREA #3: SUPPORTING AND INCENTIVIZING THE DEVELOPMENT OF NON-MARKET HOUSING

**Action 3.1**: Facilitate the development of a broader range of affordable housing options to meet the needs of diverse households through planning and other local government levers

- *Task 3.1.1: Review potential for inclusionary zoning to capture units and/or cash in lieu contributions to the Affordable Housing Reserve Fund (see action 1.6)*
- *Task 3.1.2: Establish a formal process for contributing to the Affordable Housing Reserve Fund (i.e. cash-in-lieu mechanisms)*
- *Task 3.1.3: Fast-track or prioritize in the development process, formalize and communicate about the process to prospective developers*
- *Task 3.1.4: Review current incentives and approach to relaxing regulations, consider opportunities to formalize and expand these*
  - DCC waivers/rebates
  - Relax parking requirements

- *Task 3.1.5: Seek more and expand existing relationships with developers and non-profit organizations for the delivery and ongoing operations of non-market housing projects*
  - Formalize existing relationships (e.g., CMHA, BC Housing) into partnerships to facilitate future projects (e.g., through MOUs)

### CMHA 3rd Street Project

The Canadian Mental Health Association (CMHA) is a regional organization that provides multiple services in Salmon Arm and across the north Shuswap area. CMHA is the primary non-market housing provider in the City; they currently operate 150 units and are in the process of developing another 105 with BC Housing and CanZea, at 540 3rd St SW.

This project will consist of 38 supported living units for individuals experiencing or at risk of homelessness, and 67 affordable units, ranging from one to four-bedroom units, at a variety of affordability levels.[1]

As part of the development of this project the City played a key role in supporting this initiative. Initially, the City identified the site and developer for this project, and was able to foster a partnership between the developer, CMHA and BC Housing. The City fast-tracked the development process, lowered development charges, and using of Affordable Housing Reserve funds to support development costs. Stakeholders from across all fields of work emphasized that partnerships like the current CMHA, BC Housing and CanZea Developments Ltd. project is one of the most significant opportunities for the City to improve housing options.

*Figure 1. CMHA 3rd Street Project*



*Image provided by the  City of Salmon Arm, 2020*

**Action 3.2:** Continue to provide regional leadership around housing initiatives

- *Task 3.2.1: Continue to liaise with First Nations communities about the housing needs of their members on and off reserve, and engage in collaborative planning initiatives where possible*
- *Task 3.2.2: Liaise with of CSRD communities to share information about housing needs, potential projects, or service opportunities*

**Action 3.3:** Develop criteria for the expenditure of funds from the Affordable Housing Reserve (e.g. not on operational costs, but to subsidize DCC waivers for example)

- *Task 3.3.1: Use findings of housing needs assessment to create priority housing types for the Affordable Housing Reserve*
- *Task 3.3.2: Ensure Affordable Housing Reserve Policy language reflects these priorities, and is updated with each subsequent housing needs assessment (~5 years)*

# 1.10 STRATEGIC THEME #4: SUPPORTING HOMELESSNESS INITIATIVES

**Action 4.1:** Continue to partner with service providers and other non-profit organizations to help educate the community about homelessness, raise awareness, reduce stigma, and promote success stories

- *Task 4.1.1: Engage individuals with lived experience in development of a Communications Strategy to share personal experiences of housing and homelessness (e.g. digital storytelling)*
- *Task 4.1.2: Develop partner Communication Strategy to educate public about importance of preventative measures*
- *Task 4.1.3: Create a shared website to provide information on this Strategy, actions from partners, proposed developments, and connecting residents with ways to support actions ending homelessness*

**Action 4.2:** Build on existing collaboration between City and non-profit service and housing providers in order to implement a systems approach to addressing and preventing homelessness.

- *Task 4.2.1: Work with partners to ensure systems planning informs future municipal policy and planning*
- *Task 4.2.2: Advocate for greater funding for a systems-based response led by non-profit partners*
- *Task 4.2.3: Work with partners to strengthen prevention systems*
- *Task 4.2.4: Work with partners to determine the feasibility of increased data integration and referral systems to support homeless residents*

The **Social Planning Council for the North Okanagan**, mainly funded by the **City of Vernon,** works primarily within the City to create partnerships to problem solve and create community change in areas like housing, homelessness, childcare, and more.  Their Partners in Action Committee creates action teams of different agencies, businesses, and groups who work together to solve problems using a CPTSD (crime prevention through social development) approach. This approach is solution-oriented and focuses on strengthening the foundations of a community (such as adequate housing) thereby preventing crime at the root and improving overall community health.

**Action 4.3**: Regularly engage with local outreach programs, prevention initiatives, and support services in order to:

- *Task 4.3.1: Discuss emerging barriers, opportunities, and initiatives*
- *Task 4.3.2: Build relationships with marginalized populations, such as people experiencing homelessness, to better understand problems and needs*
- *Task 4.3.3: Seek service providers for 24/7 spaces and / or a shower programs and other basis supports for individuals experiencing homelessness (e.g. storage, meals, etc.)*
- *Task 4.3.4: Fast-track or prioritize in the development process, formalize and communicate about the process to prospective developers and promote incentives (see Strategic Theme #3)*
- *Task 4.3.5: Continue to support existing partnerships and seek to create new partnerships for development*
- *Task 4.3.6: Regularly review available funding opportunities (i.e., at Housing Task Force meetings)*

# IMPLEMENTATION

## 1.11   CONSIDERATIONS FOR IMPLEMENTATION

The success of any strategy depends on the resources and capacity for implementation. For the City of Salmon Arm, which is currently in the process of developing and adopting a number of new strategies, careful consideration should be given to implementation resources, and a continued role for the Task Force and staff in implementation.

## 1.12   ONGOING ROLE OF THE TASK FORCE

» Where suitable, formalize existing relationships with developers, service providers, and neighbouring First Nations to establish partnerships for addressing housing needs

» Continue to facilitate and participate in cross-sector and cross-discipline collaboration such as the Housing Task Force

- Create and promote more opportunities, events, forums, etc. for the community to get involved and discuss the housing issue

- Regularly review Housing Task Force membership and identify new local organizations, agencies, and/or stakeholders to bring to the table

» Identify opportunities to implement the Community Housing Strategy through federal and provincial funding programs and partnerships with Indigenous, non-profit, and private sector partners

- Advocate to the federal and provincial governments

- Meet with neighbouring First Nations to discuss opportunities

- Meet with local faith-based groups to discuss opportunities

» Improve awareness about and advocate for meeting the housing needs of those who fall through the cracks such as low income "pre-seniors", lone parents, individuals experiencing hidden homelessness, youth transitioning out of care, women and families transitioning out of shelters, and more

» Educate and increase awareness about how to access non-market opportunities and related support services in the City

» Create opportunities for seniors looking to downsize to learn about strata fees and changing maintenance responsibilities as they transition out of single-family homes into strata housing

> **Nanaimo Health and Housing Task Force**
>
> Nanaimo's Health and Housing Task Force works with the local Nanaimo Homeless Coalition to support local implementation of the Nanaimo Action Plan to End Homelessness, to provide regional connections between the Regional District of Nanaimo and the City on affordable housing initiatives, to advocate for additional resources from all levels of government for housing and poverty reduction, and to support the development of a health, housing and homelessness communications strategy.

## 1.13  STAFF ROLE IN IMPLEMENTATION

Given the number of new strategies the City is preparing to adopt, particularly in the social planning realm, there may be a need to consider adding staff resources to support implementation of this and other strategies.[8] There are a number of options available to the City when it comes to additional staff capacity:

- » Full or part-time staff to support implementation of this Strategy and others
- » Contract an arms-length organization to support social planning functions in Salmon Arm (see Action 4.2 above for the North Okanagan Social Planning Council)
- » Develop a regional social planning function in partnership with neighbouring communities

These options provide flexibility in the approach that the City can take regarding additional capacity.

> **qathet Regional Social Planning Function**
>
> In 2019 the Tla'ammin First Nation, City of Powell River and qathet Regional District hired a Social Planner, jointly funded by all three governments. This position was developed through a jointly created Regional Social Planning Program. The Social Planner position reports to the CAOs of all three governments, and works in four strategic priority areas: housing, early years, social cohesion and economic progress. The three governments co-operate on regional social planning projects, including housing needs assessments, child care action plans and social procurement policies. This position showcases the efficiencies that can emerge from inter-jurisdictional partnerships and sharing resources.

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[8] As of the development of this document, Salmon Arm has a number of other strategies under development or review: Climate Emergency Action (Environmental) Planning; Cultural Planning & Implementation; Social Services Delivery, Childcare and Housing; Urban Forestry Management / Fire Smarting.

## 1.14  IMPLEMENTATION

Table 2 provides an implementation Matrix identifying key actions, tasks, what component of the housing wheelhouse they would impact, and the role of the City in implementation. In addition, each action has at least one icon next to it. These icons identify whether the Task Force or City Staff would need to take primary responsibility; where there are two icons, the first would take leadership, while the second would support the initiative.

 This icon indicates a need for staff capacity to support actions and tasks

 This icon indicates a leadership role for the Housing Task Force

*Table 2: Implementation Matrix for Housing Actions*

| Action | Tasks | Emergency Shelter | Short-Term Supportive Housing | Long-Term Supportive Housing | Subsidized Rental | Rental Housing | Ownership Housing | City Role |
|---|---|---|---|---|---|---|---|---|
| Action 1.1: Consider an appropriate range of densities for remaining land within the UCB | Task 1.1.1: Review appropriate heights for areas in or near the downtown core, such as the high density residential and town centre commercial zones, during next OCP review | p | | | | | | Regulate, Facilitate Development |

| | Task | | | | | | | Role |
|---|---|---|---|---|---|---|---|---|
| | Task 1.1.2: Review appropriate heights and permitted housing forms for medium density residential neighbourhoods, during next OCP review | | | | | | | Regulate, Facilitate Development |
| | Task 1.1.3: Identify any undeveloped parcels appropriate for multi-family housing development and consider working with non-profit or development sector to acquire these sites | | | | | | | Monitor, Partner |
| | Task 1.1.4: Develop a gradual approach to phase in higher densities across different neighbourhoods | | | | | | | Regulate, Facilitate Development |
| | Task 1.1.5: Develop criteria for increasing density in single-family neighbourhoods while maintaining neighbourhood character | | | | | | | Regulate, Facilitate Development |

| Action | Task | | | | | | | Tool |
|---|---|---|---|---|---|---|---|---|
| | Task 1.1.6: Consider incentives for infill residential for single-family areas within the UCB | | | | | | | Incentivize, Facilitate Development |
| | Task 1.1.7: Create opportunities to encourage people of different ages, incomes, and cultures to live together in integrated developments or neighbourhoods with mixed forms and tenures | | | | | | | Facilitate Development |
| Action 1.2: Support the development of more affordable housing opportunities for groups with unmet housing needs (e.g. seniors, young families, lone-parents, etc.). | Task 1.2.1: Develop accessibility/adaptability requirements for new multi-family housing in Salmon Arm. | | | | | | | Regulate |
| | Task 1.2.2: Develop criteria for fast-tracking projects that meet the specific needs of underserved residents. These include:<br><br>» Developments with a certain | | | | | | | Incentivize |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| | proportion of adaptable or accessible units<br><br>» Developments that encourage social connection and peer support networks<br><br>» Developments close to services and transit, that are walkable (with minimal highway or train crossings)<br><br>» Developments that include an alternative tenure model (e.g. co-ops, non-market housing, etc.) | | | | | | | |
| | Task 1.2.3: Formalize and expand existing relationships with developers in order to encourage housing that focuses on identified unmet housing needs | | | | | | | Partner |

| | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| Action 1.3: Encourage a range of more diverse and innovative housing types using local government levers. | Task 1.3.1: Allow for lock-off suites in new multi-family | | | | | | | | Regulate |
| | Task 1.3.2: Determine the suitability of implementing a gentle density approach that allows for greater density on single-family lots that meet appropriate location criteria (e.g. proximity to services and transit) | | | | | | | | Facilitate Development, Regulate |
| Action 1.4: Review mechanisms for capturing value from developers, such as amenity contributions and density bonusing to ensure they are effective. | Task 1.4.1: Conduct a land economics review to determine the effectiveness of current affordable and rental unit capture policy through density bonusing and identify opportunities to augment the current approach. | | | | | | | | Monitor, Invest |

*Table 3: Strategy Area #2 - Facilitate the development of new purpose-built rental housing and protect existing stock*

| Action | Tasks | Emergency Shelter | Short-Term Supportive Housing | Long-Term Supportive Housing | Subsidized Rental | Rental Housing | Ownership Housing | City Role |
|---|---|---|---|---|---|---|---|---|
| Action 2.1: Facilitate the development of a broader range of purpose-built rental housing options to meet the needs of diverse households through planning and other local government levers. | Task 2.1.1: Fast-track or prioritize in the development process, formalize and communicate about the process to prospective developers | | | | | ▓ | | Incentivize |
| | Task 2.1.2: Educate developers about new government programs to support purpose-built rental, such as the CMHC's Rental Construction Financing Program | | | | ▓ | ▓ | | Educate |
| | Task 2.1.3: Review current incentives and approach to relaxing regulations, consider opportunities to formalize and expand these | | | | ▓ | ▓ | | Incentivize |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Task 2.1.4: Identify opportunities to bring together private sector and non-profit partners to explore project opportunities that meet multiple needs | | | | | | | Partner |
| | Task 2.1.5: Support the development of purpose-built multi-family rental housing in areas close to services and transit, which are walkable and/or well-serviced by transit | | | | | | | Facilitate Development |
| Action 2.2: Promote the development of secondary suites and detached secondary suites in residential neighbourhoods. | Task 2.2.1: Consider incentives for homeowners and developers to install secondary suites or detached secondary suites (e.g. temporary waiver of utilities for a set period, reduction of parking requirements, etc.) | | | | | | | Incentivize |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| 💡 | Task 2.2.2: Consider a fast-track or simplified application process for rezoning and communicate about the process | | | | | | | Incentivize |
| | Task 2.2.3: Consider blanket support for secondary suites and detached secondary suites in urban residential zones | | | | | | | Regulate, Facilitate Development |
| Action 2.3: Where opportunities arise, support financial support programs like rent banks, to help people facing affordability challenges with upfront costs for rental units. 💡 | Task 2.3.1: Advocate to senior levels of government | | | | | | | Advocate |
| | Task 2.3.2: Support interested non-profit organizations | | | | | | | Partner |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Action 2.4: Develop protections for existing purpose built and secondary rental housing. | Task 2.4.1: Adopt a strata conversion policy | | | | | | | Regulate |
| | Task 2.4.2: Develop a tenant relocation/rental replacement policy | | | | | | | Regulate |
| | Task 2.4.3: Develop a mobile home demolition policy | | | | | | | Regulate |
| | Task 2.4.4: Review and implement an appropriate Short-Term Vacation Rental Policy that balances Salmon Arm's needs as a tourism hub, and the housing needs of the community | | | | | | | Regulate |

*Table 4: Strategy Area #3 – Supporting and incentivizing the development of non-market housing*

| Action | Tasks | Emergency Shelter | Short-Term Supportive Housing | Long-Term Supportive Housing | Subsidized Rental | Rental Housing | Ownership Housing | City Role |
|---|---|---|---|---|---|---|---|---|
| Action 3.1: Facilitate the development of a broader range of affordable housing options to meet the needs of diverse households through planning and other local government levers. | Task 3.1.1: Review potential for inclusionary zoning to capture units and/or cash in lieu contributions to the Affordable Housing Reserve Fund (see action 1.6) | | | | | | | Regulate |
| | Task 3.1.2: Establish a formal process for contributing to the Affordable Housing Reserve Fund (i.e. cash-in-lieu mechanisms) | | | | | | | Regulate |
| | Task 3.1.3: Fast-track or prioritize in the development process, formalize and communicate about the process to prospective non-profits | | | | | | | Incentivize |

| | Task | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | Task 3.1.4: Review current incentives and approach to relaxing regulations, consider opportunities to formalize and expand these<br><br>» DCC waivers/rebates<br>» Relax parking requirements<br>» Consider property tax | ▨ | ▨ | ▨ | ▨ | ▨ | | Incentivize |
| | Task 3.1.5: Develop agreement with BC Housing around implementation of the Affordable Home Ownership Program (AHOP) and identify suitable development partners to implement this program | | | | | | ▨ | Partner |
| | Task 3.1.6: Continue to convene with partners in order to encourage the development of key forms of non-market housing | ▨ | ▨ | ▨ | ▨ | ▨ | | Partner |

| Action 3.2: Continue to provide regional leadership around housing initiatives | Task 3.2.1: Continue to liaise with First Nations communities about the housing needs of their members on and off reserve, and engage in collaborative planning initiatives where possible | | | | | | | Partner |
|---|---|---|---|---|---|---|---|---|
| | Task 3.2.2: Liaise with of CSRD communities to share information about housing needs, potential projects, or service opportunities | | | | | | | Partner |
| Action 3.3: Develop criteria for the expenditure of funds from the Affordable Housing Reserve (e.g. not on operational costs, but to subsidize DCC waivers for example) | Task 3.3.1: Use findings of housing needs assessment to create priority housing types for the Affordable Housing Reserve | | | | | | | Invest |
| | Task 3.3.2: Ensure Affordable Housing Reserve Policy language reflects these priorities, and is updated with each subsequent | | | | | | | Invest |

| | housing needs assessment (~5 years) | | | | | | | |
|---|---|---|---|---|---|---|---|---|

*Table 5: Strategic Area #4: Supporting homelessness initiatives*

| Action | Tasks | Emergency Shelter | Short-Term Supportive Housing | Long-Term Supportive Housing | Subsidized Rental | Rental Housing | Ownership Housing | City Role |
|---|---|---|---|---|---|---|---|---|
| Action 4.1: Continue to partner with service providers and other non-profit organizations to help educate the community about homelessness, raise awareness, reduce stigma, and promote success stories. | Task 4.1.1: Engage individuals with lived experience in development of a Communications Strategy to share personal experiences of housing and homelessness (e.g. digital storytelling) | | | | | | | Partner |
| | Task 4.1.2: Develop partner Communication Strategy to educate public about importance of preventative measures | | | | | | | Partner |
| | Task 4.1.3: Create a shared website to provide information on this Strategy, | | | | | | | Partner |

| | actions from partners, proposed developments, and connecting residents with ways to support actions ending homelessness | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| Action 4.2: Build on existing collaboration between City and non-profit service and housing providers in order to implement a systems approach to addressing and preventing homelessness. | Task 4.2.1: Work with partners to ensure systems planning informs future municipal policy and planning | | | | | | | Partner |
| | Task 4.2.2: Advocate for greater funding for a systems-based response led by non-profit partners | | | | | | | Partner |
| | Task 4.2.3: Work with partners to strengthen prevention systems | | | | | | | Partner |
| | Task 4.2.4: Work with partners to determine the feasibility of increased data integration and | | | | | | | Partner |

| | | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| | referral systems to support homeless residents | | | | | | | |
| Action 4.3: Regularly engage with local outreach programs, prevention initiatives, and support services.  | Task 4.3.1: Discuss emerging barriers, opportunities, and initiatives | | | | | | | Partner |
| | Task 4.3.2: Build relationships with marginalized populations, such as people experiencing homelessness, to better understand problems and needs | | | | | | | Partner |
| | Task 4.3.3: Seek service providers for 24/7 spaces and / or a shower programs and other basis supports for individuals experiencing homelessness (e.g. storage, meals, etc.) | | | | | | | Partner |
| | Task 4.3.4: Fast-track or prioritize in the development | | | | | | | Partner |

| | | | | | | | |
|---|---|---|---|---|---|---|---|
| | process, formalize and communicate about the process to prospective developers and promote incentives (see Strategic Theme #3) | | | | | | | |
| | Task 4.3.5: Continue to support existing partnerships and seek to create new partnerships for development | | | | | | Partner |
| | Task 4.3.6: Regularly review available funding opportunities (i.e., at Housing Task Force meetings) | | | | | | Partner |

# APPENDIX A: VERBATIM COMMENTS FROM ENGAGEMENT

## OPEN HOUSE

## Strategic Theme 1:

### Considering density and diversity that fits with the character of the community

| How | Why |
|-----|-----|
| » Placement (space) for mini housing units in the city<br>» Co-op non-profit, not publicly funded<br>» Co-op opportunities | » Multi generation + Multi income + Diverse culture = Better humans<br>» We must believe in the mutual benefits of living closely together in diversity<br>» Young + old<br>» Able + differently able<br>» Employed + not employed<br>» Non-parents + kids<br>» We won't come close to solving the problem with single family development<br>» Need to think outside the box to address varied + diverse housing needs |

## Strategic Theme 2:

### Addressing rental housing needs

| How | Why |
|-----|-----|
| » Co-op housing<br>» Developers subsidizing low income<br>» MURBs<br>» Limit the number of spaces used for vacation rental – empty spaces waiting for wealthy vacationers<br>» City needs to lobby at Provincial level to eliminate PST on rental<br>» Should be no GST on rental properties<br>» Should be reduced DCCs on rentals | » |

# Strategic Theme 3:

## Address non-market housing needs

| How | Why |
|-----|-----|
| » Co-op non-profit not publicly funded<br><br>» Allocate city budget / leverage grant opportunities<br><br>» The opportunity of NIMBY Co-op – living together in intentional diversity believing in the mutual benefits | » Co-op living is the opposite of invisibility. In being visible we are able to care for each other including the most at risk<br><br>» Help to address needs of marginalized<br><br>» Kids are missing school because it's too cold to get up in a camper |

# Strategic Theme 4:

## Supporting homelessness initiatives

| How | Why |
|-----|-----|
| » Working with all marginalized groups in Salmon Arm to explore strategies<br><br>» Low income housing<br><br>» Affordable housing / Co-op housing<br><br>» Build relationships / trust with those affected to understand better | » Because with or without a house, the homeless are ours. Transient or not, they are here |

# Strategic Theme 5:

## Partnership, engagement and communication

| How | Why |
|-----|-----|
| » More opportunity for discussion<br><br>» Work with Neskonlith Adams Lake Indian Band<br><br>» Stop punishing poverty – how can the homeless engage in solutions when they feel threatened or devalued?<br><br>» Events like tonight are starting place<br><br>» Leverage grant opportunities and collaborations | » We, as a community, need to work together<br><br>» Co-op community buildings<br><br>» Because some of us are awesome grant writers |

# TASK FORCE WORKSHOP

## Strategic Theme 1:

### Considering density and diversity that fits with the character of the community

| How | Why |
|---|---|
| » Integrate bylaws to encourage diversity<br>» Students housing work force<br>» Lower standards where appropriate<br>» Entry – land affordable ownership<br>» Affordable density – not luxury condos only<br>» Encouragement of carriage houses<br>» Block Zone?<br>» Diversify the character of the community – small housing types<br>» Build UP, not OUT<br>» Proximity to transportation<br>» Parking<br>» More info<br>» Incentivize permits priorities | » Home ownership hope<br>» Clear path to transition rent – own – rent<br>» Those who need housing live in diverse type of housing, i.e. trailer park, apartments, suites<br>» Keep development costs in check<br>» Attract + retain more families / younger people<br>» Focus on diversity gap<br>» There is minimal land remaining<br>» Keep market moving, expand market<br>» Integrate development with asset management plans |

## Strategic Theme 2:

### Addressing rental housing needs

| How | Why |
|---|---|
| » Financial incentives for builders, i.e. DCCS to build apartments<br>» Regulate Airbnb<br>» CMHC program standards communicated more<br>» Need another orchard terrace<br>» Tiny House<br>» Work to make the Residential Tenancy Act more favourable to Landlords<br>» Land Trust<br>» Purpose built rental tax exemptions<br>» Target gaps through | » Stability<br>» Healthy community<br>» Growth of the community<br>» Local developers build SFH., only few apartment buildings<br>» Low vacancy<br>» Barrier to new residents<br>» Attract employees / stability for employees |

| | |
|---|---|
| » Need apartment buildings / town homes<br>» Rental unit density bonusing<br>» City regulated % of all new buildings should be reserved for rental housing<br>» Faith-based housing | |

# Strategic Theme 3:

## Address non-market housing needs

| How | Why |
|---|---|
| » Year-round homeless shelter<br>» Tax incentives for housing operators<br>» Zoning land-use<br>» Support communal living type housing i.e., pods<br>» Use incentives for building green<br>» Continue tables like this. Engage / Educate<br>» Co-op housing<br>» Support non-profits to build<br>» Keep good relations with BC Housing<br>» Not all R4/R5 can be privately financed<br>» Private Public Partnership (PPP) | » Reduces costs for emergency services<br>» Help those who are vulnerable<br>» There is money available – Fed / Provincial<br>» Inclusive community<br>» Healthy community<br>» Prevention<br>» To assist those in core need<br>» Transition<br>» Market housing is inaccessible<br>» Huge need in the community |

# Strategic Theme 4:

## Supporting homelessness initiatives

| How | Why |
|---|---|
| » City of Salmon Arm DCC fund to support non-profit housing development<br>» Apply for Formal Social Planning<br>» Increase transit<br>» Sharing info with other communities<br>» Homeless prevention<br>» Rent banks<br>» Letters of support<br>» Outreach programs poverty reduction<br>» Work in co-operation with local agencies | » Leads to less homelessness<br>» Unmet needs<br>» Safety net housing is most expansive<br>» Ease the strain on businesses<br>» Social responsibility of all in community |

# Additional Considerations:

## Partnership, engagement and communication

Key components of this area have been integrated into the other four Strategic Themes.

| How | Why |
|---|---|
| » Work to address other social issues at the same time<br>» Keep HTF Going<br>» Embed social impact advisory inputs / collaboration<br>» Sharing data with developers and service providers<br>» Look for more partners<br>» Talk to those who are renting + homeless<br>» Develop housing society<br>» Service providers round table (quarterly)<br>» Connect specialized builders w/ landowners i.e. cte. of faith non profit | » Spread of ideas and knowledge<br>» Lived experience matters<br>» Continuous living document<br>» Respond to the needs of the community<br>» Responsibility of all citizens<br>» Salmon Arm has limited resources / needs to max.<br>» One connected table |