



Revelstoke's Housing Action Plan



Table of Contents

Executive Summary	4
1. Background and Objectives.....	6
1.1 How this Action Plan was Developed	7
2. Local Government’s Role in Housing	8
2.1 Four Key Roles for the City of Revelstoke	8
3. Summarizing Housing Needs and Directions in Revelstoke	9
3.1 Baseline Data	10
3.2 Housing Costs	12
3.3 Analysis of Housing Need	14
4. What We Heard	18
4.1 Current Housing Issues Facing Revelstoke	18
4.2 Current Successes in Revelstoke	19
4.3 Potential Improvements, Supports, and Actions	19
4.4 Workforce Housing: Key Findings	19

5. Action Framework and Implementation	21
Foundational Actions	21
Rationale	21
Strategy 1: Support Residents Who Experience Housing Barriers	31
Rationale	31
Actions	32
Strategy 2: Increase the Supply of Workforce Housing	38
Rationale	38
Strategy 3: Regulate Existing Rental and Mobile Homes	45
Rationale	45
Actions	46
Strategy 4: Increase Opportunities for Affordable Homeownership	51
Rationale	51
Actions	52
Strategy 5: Develop a City-Led Communications, Education, and Advocacy Strategy	58
Rationale	58
6. Next Steps and Implementation.....	63
Governance Considerations	63
Monitoring and Reporting Back to Council	63
Annual Review of HAP Actions	63
Housing Needs Reports	63
Glossary	64
Appendix 1: What We Heard Report	

Executive Summary

The City of Revelstoke strives to be an innovative, adaptable and resilient organization that is focused on service.

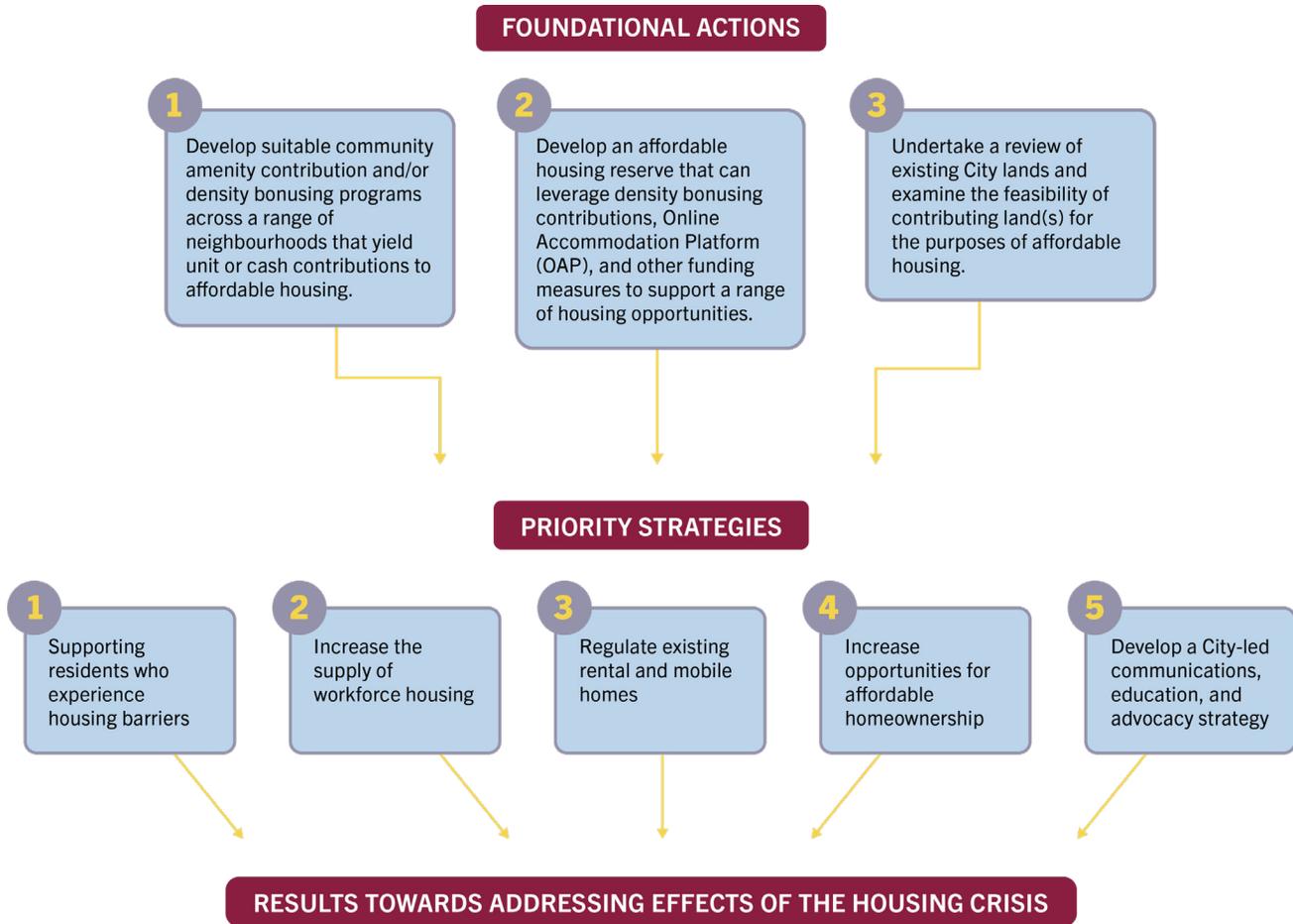
Revelstoke's Housing Action Plan is a step in addressing and acting on the current housing crisis. Revelstoke's Housing Action Plan (HAP) was designed to identify key actions that the City and its partners can take to support **diverse, balanced, affordable** and **healthy**¹ housing for its residents. The Housing Action Plan has prioritized clear and implementable actions to support housing solutions based on identified housing needs. The housing crisis is too significant of an issue for local governments to take on alone. The successful implementation of the HAP will require engagement and collaboration with the community, non-profit sector, senior levels of government, and other housing partners. The Housing Action Plan has been guided by four primary guiding principles:

- Align with ongoing OCP and other planning efforts
- Reflect the local context and needs in Revelstoke
- Prioritize a five-year timeframe
- Ensure an inclusive approach to housing in Revelstoke

Revelstoke's Housing Action Plan has been built upon the foundations of baseline analysis and projections of housing need. These foundations utilize Revelstoke's Housing Needs and Demands Assessment Report (2018) and The Population and Housing Projections (2021). From an understanding of baseline needs and projections, Revelstoke's Housing Action Plan develops three foundational actions, that will work to support five priority strategies.



¹ Diverse means a range of tenure types and built forms.
Balanced refers to housing that serves a range of income types, including moderate to middle-income earners.
Affordable means that households pay no more than 30% of their before tax income on shelter costs.
Healthy housing means housing that does not require major repairs and has adequate space for all residents.



1. Background and Objectives

Revelstoke is currently facing a housing crisis. Like much of southern British Columbia, the community is facing significant increases in the cost of land and homes, and increased pressure in the rental market. An increasing number of residents are unable to meet their basic needs due to low incomes and high housing costs, the lack of workforce housing is a priority issue, and the cost of ownership is pricing many first-time buyers out of the market.

Revelstoke’s Housing Action Plan (HAP) was designed to Identify key actions that the City and its partners can take to support **diverse, balanced, affordable** and **healthy** housing for its residents. The HAP identifies three Foundational Actions are intended to provided the resources and supports necessary to achieve these Priority Strategies.

The Foundational Actions are:

1. Develop suitable density bonusing and/or inclusionary zoning programs across a range of neighbourhoods that yield unit or cash contributions to affordable housing.
2. Develop an affordable housing reserve that can leverage density bonusing contributions, Online Accommodation Platform (OAP), and other funding measures to support a range of housing opportunities.
3. Undertake a review of existing City lands and examine the feasibility of contributing land(s) for the purposes of affordable housing

There are five Priority Strategies, based on three Foundational Actions.

The Priority Strategies are:

1. Supporting Residents Who Experience Housing Barriers
2. Increase the Supply of Workforce Housing
3. Regulate Existing Rental and Mobile Homes
4. Increase Opportunities for Affordable Homeownership
5. Develop a City-Led Communications, Education, and Advocacy Strategy



1.1 How this Action Plan was Developed

This plan was developed in the following stages:



2. Local Government's Role in Housing

Local governments can take a range of roles in addressing housing needs, from long-established and required regulatory roles to emerging roles. Local governments have traditionally assumed the roles of facilitating, regulating and incentivizing development, as well as monitoring need, advocating, and investing. As housing needs continue to rise, local governments have increasingly developed their roles in researching, convening and engaging partners. These emerging roles can support action on housing in conjunction with traditional roles for local government. While this plan provides ambitious actions related to housing, it is important to be mindful of the capacity of local government to administer locally tailored solutions to housing. To ensure that this plan remains focused on utilizing the tools available to the City that are within its administrative capacity, four primary roles have been identified that the City of Revelstoke could take on to support housing needs through its Housing Action Plan.

2.1 Four Key Roles for the City of Revelstoke



Facilitate development of new forms of housing through Official Community Plans (OCPs), local area plans (LAPs), and housing policies (e.g. community amenity contributions, density bonusing provisions, etc.).



Regulate the form and tenure of housing through the zoning bylaw and new provisions for rental-only zoning in BC; local governments can also regulate use, such as short-term vacation rental, and put in place regulations to protect both renters and rental or other at-risk housing stock.



Incentivize and invest through measures such as reduced parking requirements, expedited approvals processes to encourage the development of desired forms of housing; local governments can also invest in new housing through capital or land contributions, however, the latter is much more common than the former.



Partner to educate and advocate for the importance of diverse housing to the community and senior government.

Other Roles in the Housing System

Building and Operating Affordable Housing and Support Services

Local governments in BC are rarely involved in the building and operating of affordable housing and related services. Building and operating these services are typically taken on by community organizations, developers, and senior levels of government. Local government's role as a partner in building and operating housing and services, however, can contribute to successful action. Cities, for example, can take on roles to invest in housing, ease the development process, and facilitate multi-sectoral partnerships.

3. Summarizing Housing Needs and Directions in Revelstoke

The following baseline data, analysis of housing need, and housing need projections are intended to support the Housing Action Plan by providing the evidence and foundations upon which recommended policies and measures were developed. The information in this summary highlights key findings. The comprehensive findings can be found in each of the summarized reports:

- 2018 City of Revelstoke Housing Needs and Demands Assessment Report
 - 2021 The Population and Housing Projections, Rennie Consulting Group
 - 2022 Columbia Shuswap Regional District Housing Needs Assessment: Electoral Area B – Rural Revelstoke
- Revelstoke’s Housing Action Plan Phase 1: Baseline Report and Housing Targets, Urban Matters





3.1 Baseline Data

Population

As of the 2021 Census, the population of Revelstoke had increased from 7,562 residents in 2016 to 8,275 residents, a growth rate of 9.4% (annual growth of 1.9%). The Populations and Housing Projections report identified that the Census typically undercounts the population and adjusted for this (as does BC Stats). The report identifies an actual 2016 population of 7,954 residents in 2016, and a projected population of 8,537 residents in 2021. As of 2022, BC Stats estimated Revelstoke's population at 8,429 residents, or about 1.2% below the high growth population projection scenario developed in the Populations and Housing Projections report. This shows that, overall, the direction of the high-growth scenario is still accurate in predicting the population of permanent residents in Revelstoke.

Core Housing Need in Revelstoke

In 2016² more renters than owners were experiencing core housing need (295 households compared with 115 households respectively).

Renters were also more likely to experience core housing need than owners (34.1% and 5.0% respectively). Of renters in core housing need, 75% were 1-person households. During focus groups conducted in early 2022, community members noted that the current pressure in the housing market has likely resulted in higher rates of core housing need, particularly for renters, than are apparent in the 2016 figures.

Renter Incomes

In 2016, there were 870 households who rented. Of these, 295 households (34%) earned less than \$30,000 annually, 205 households (24%) earned between \$30,000 and \$60,000 annually, and 360 households (40%) earned more than \$60,000 annually. Affordable rent is assumed to cost 30% of pre-tax household income. Households earning less than \$30,000 year require units that are priced between \$125 per month and \$750 per month to be considered affordable.

² The 2021 Census data on housing was not available at the time of this report, therefore the report utilized data from 2016.



Owner Incomes

In 2016, there were 2,380 households who owned³ of these, 210 households (9%) earned less than \$30,000 annually, 545 households (23%) earned between \$30,000 and \$60,000 annually, and 1,640 households (69%) earned more than \$60,000 annually. Unlike renter households, a much larger proportion of owners has an annual income above \$60,000, and over half of all owners earn more than \$80,000 annually. In Revelstoke, 1,030 owner households (43% of all owner households) have no mortgage on their homes. Owners who earn very little or have low incomes are therefore likely to be older households with limited or fixed incomes, but whose mortgages have been fully or largely paid off.

Recent Development

Between 2016 and 2020, building permits were issued for 224 new units: 126 new single-family homes and 98 apartments. These homes were primarily ownership rather than rental units⁴, and would accommodate all projected growth between

2016 and 2021 if they are all occupied dwellings. As of the 2021 Census, about 90% of Revelstoke's homes (3,354 of 3,739 homes) were occupied by full-time residents. While these units support ongoing community growth, they do not address the needs of households in core housing need, particularly renters.

Affordable Housing Projects Underway

There are currently 310 units of affordable and market rental planned or under renovation in Revelstoke⁵. River's Edge and Columbia Gardens are both existing apartment complexes representing 117 units that are being renovated by BC Housing, and do not add new stock to the community, but they do protect both the affordability and adequacy of that existing stock. Overall, the majority of the units receiving BC Housing investment (both planned or being renovated) are one-bedroom (43%) and two-bedroom (40%).

³ Custom Census Data by Community, Statistics Canada 2016 Census

⁴ In 2020 there were 24 units of proposed non-market or near market housing under development by BC Housing. The remaining 200 units were developed for market ownership.

⁵ BC Housing, 2021

3.2 Housing Costs

Revelstoke's tourism industry draws thousands of visitors to the city every year, impacting both housing availability and affordability. The rise in home values has reflected these impacts over the years, increasing by over \$100,000 between 2006 and 2016, according to Federal 2016 Census owner-reported dwelling values. The same Census data shows the housing market has impacted both renters and owners alike, with 23.4% of households spending over 30% of their pre-tax income on shelter costs.

Since the Revelstoke Housing Needs and Demands Assessment was released in 2018, housing prices have risen disproportionately compared to income levels, increasing the housing affordability crisis facing Revelstoke.

In 2021, the average sales price for a single-family home was \$751,500 and \$563,000 for a condominium.⁶ This would require a minimum before-tax annual household income of \$188,454 for a single-family home and \$144,168 for a condominium to meet housing affordability standards. In contrast, the 2018 Assessment estimated an annual income of \$57,768 was necessary to afford the average dwelling sale price of \$314,291 (across housing types, based on sales prices from 2015 to 2018).

In 2020, the median household income in Revelstoke was \$96,000. Couples with children and couples without children made more than the median for all households, at \$131,000 and \$99,000, respectively. Lone-parent families had a median household income of \$69,000 and non-census family households⁷ had a median household income of \$55,200. Other census family households⁸ had the highest median household income at \$159,000, which is still lower than the annual income necessary to afford the average single-family home in Revelstoke in 2021.⁹ Other census family households were the only household type with the necessary median income to afford the average condominium in Revelstoke in 2021, which median couples (without and with children) would not meet.

The 2018 Assessment estimated that at the time of assessment, more than 40% of the City's population would be able to purchase a dwelling. Based on this data, we estimate that less than 15% of households can purchase the average dwelling based on household income distribution data and the average purchasing costs. This is notable (notably) lower than in 2018, when the Housing Needs Assessment was released. The change highlights the importance of ensuring a range of housing options, including expanded rental options, and greater density and diversity of housing to increase ownership opportunities in Revelstoke.

⁶ Royal LePage 2021 Winter Recreational Property Report (rlpnetwork.com)

⁷ Non-census family households are individuals living alone or with unrelated roommates. The majority of these are typically 1-person households. In 2016 in Revelstoke, 81% of non-census family households were individuals living alone. Data is not yet available for 2021.

⁸ Other census family households (https://www.stats.gov.nl.ca/Statistics/Topics/census2016/PDF/Private_Households_Type_CanProvTerr_2016.pdf) "represents all households that are not multigenerational where there is one census family with additional persons or more than one census family." (eg. A couple living with an unrelated adult, or two couples living together).

⁹ <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=9810005701&pickMembers%5B0%5D=1.5076&pickMembers%5B1%5D=2.1>

Figure 1 shows the type of housing that different households are able to afford in Revelstoke, based on 2016 income levels, and the best available data.



Figure 1: The Housing Continuum and Incomes Levels in Revelstoke

3.3 Analysis of Housing Need

Based on high population growth scenario in the projections provided in the 2021 Populations and Housing Projections report by the Rennie Consulting Group, between 2016 and 2031 the total number of households in Revelstoke is projected to increase from 3,485 households to 4,392 households, an increase of 907 households. The majority of this growth is projected to take place through owned units, with 652 new owner households forming (72% of all new households). A total of 255 new renter households are projected to form (28% of all new households in this period of time).

Using projections by tenure type, we can estimate the number of renter households by income group, assuming they have the same distribution as in 2016. As of 2021 there were an estimated number 364 renter households in core housing need gap (households who need deeply affordable, below market, or near market units).¹⁰

Homelessness

Community Connections provides rent supplements, funded by BC Housing, which provide lower income households paying more than 30% of their income towards their rent with monthly assistance on rent. These support individuals that are living in precarious housing situations such as couch surfing, staying with friends, renting a room, or renting a spot for an RV. Without these rent supplements, many people accessing these supplements would be experiencing hidden or absolute homelessness.

In 2019, Community Connections served 61 individuals over the course of 12 months. These individuals were typically supported in maintaining their tenancy and preventing homelessness through the rent subsidy. Community Connections reports that their Emergency Resource Fund (ERF) funding was not able to fully meet demand in the community over this period of time. However, the pandemic further increased demand for rent supplements. BC Housing met this increased demand by increasing the rent supplement funding. Community Connections advises that the current subsidy program as of 2021 was sufficient to meet needs being seen in Revelstoke. However, these are not necessarily long-term housing solutions for individuals experiencing homelessness.



¹⁰ Revelstoke's Housing Action Plan: Phase 1 Baseline Report and Housing Projections. This report will be made available on the City's website, but a link was not available at the time of publication of this Plan.

Estimates of Housing Need

Based on the analysis conducted in the Revelstoke’s Housing Action Plan: Phase 1, Baseline Report and Housing Projections, Table 1 shows the baseline housing requirements by tenure type and affordability level for 2021 to 2031. Due to the likely increases in core housing need in the community since 2016, these figures should be viewed as the minimum units required over the next 10 years required to offset affordability issues: the actual need is likely much higher.

Between 2021 and 2031 there is a need for 211 market rental and 171 non-market rental units, with an assurance that these units are not to be used for short-term rental housing. These figures are based on the analysis of affordable housing need identified in Baseline Report, and the housing projections by tenure provided by Rennie Consulting. These figures assume that little new purpose-built rental has come online since 2016 (as evidenced by significant housing pressure in the community and a lack of overall rental data); market rental requirements therefore incorporate both an element of keeping up with growth, and catching up with a backlog from 2016-2021.

Table 1 also shows estimated need for new ownership units: these include both market and non-market. As noted above, non-market unit projections assume both an element of addressing pent up demand, and keeping up with growth of owner households experiencing core housing need. Market projections, however, do not necessarily factor in backlog from 2016-2021 as there has been building of new ownership units, with 224 building permits issued between 2016 and 2020. It is important to note that these units are what is required to accommodate the growth of permanent households (not shadow population), and would therefore need to be occupied dwellings.

Revelstoke is currently experiencing a period of significant growth (with 9.4% growth between 2016 and 2021). These projections are assumed to be a minimum to accommodate growth. It is possible, and indeed likely, that the need for housing – particularly market and non-market rental – will exceed these projections if significant growth continues in the City. These baseline housing requirements should therefore be seen as minimum growth objectives.

	2021-2026		2026-2031		Total
	Market Units	Non-Market Units	Market Units	Non-Market Units	
Renters	105	86	106	85	382
Owners	218	30	219	29	496

Table 1: Baseline Housing Requirements by Tenure Type and Affordability Level, 2021-2041



There are currently some projects underway that will help Revelstoke meet growing housing needs. There are approximately 193 new units from BC Housing anticipated for new development across two major projects (Downie Street and Humbert Street developments) that could provide an estimated 76 to 110 units of non-market housing and between 83 and 117 units at market rental prices.

In addition to these new units, the River's Edge and Columbia Gardens are being renovated by BC Housing. These two sites consist of 117 of below market units that will remain accessible for moderate income households and will ensure that these units are not lost to redevelopment.

It should also be noted that Revelstoke Mountain Resort projects a total of 495 employees in Phase 2 (2019-2029), and a total of 555 employees in Phase 3 (2030 and beyond). However, the Revelstoke Mountain Resort Master Plan indicates that the Lower Village "will accommodate a minimum of three employee buildings containing 150 to 200 bed units per building. The buildings will include accommodation, lockers, and office space for Resort Operations. Construction of an initial building will begin alongside the development of the Hotel and Conference Centre. Additional employee housing buildings will be developed in later stages of this phase as required by housing demands for resort staff." As such, this report assumes that the majority of employee-focused housing will take place on site at RMR, and while some employees will seek housing in the City, these households would be captured by the overall growth projections.¹¹

Finally, the Rennie Consulting report also projects growth in the shadow population (defining these as "residents who may not captured in traditional Census counts due to seasonality but are living in the City's housing stock"). The projections estimate that in 2019 there were 530 residents in the shadow population, and by 2031 this population will grow to 650 individuals, and to over 700 by 2041, for a total difference of 148 new residents in the shadow population. These individuals are estimated to have needed about 240 dwellings (85 single family, 70 attached homes, and 85 apartments) to accommodate their housing needs. These units would be considered not occupied full time. Assuming a comparable distribution of individuals across unit types, this would mean approximately 65 additional units (about 23 single family, 23 apartment, and 19 attached homes) that would be developed as second homes for non-local owners.¹²

Current developments & impact on housing need scenarios

However, need for very low-income rental housing (between about \$375/month and \$700/month for a studio or one-bedroom) remains an important overall gap, highlighted by the ERF and Homelessness Prevention Program (HPP) rental subsidy programs' increased demand over the last year. These programs are operated by Community Connections. While units are being built at below market and market rates, there remains an important need to fill the gap for deeply subsidized housing, which is not currently available under any of BC Housing's proposed projects.

¹¹ https://www.revelstokemountainresort.com/uploads/files/Master_Plan_2017_Update.pdf

¹² Based on Statistics Canada data, approximately 5.2% of units are owned by non-resident owners. Some of these are rented out, while others are used as second homes.
<https://www150.statcan.gc.ca/n1/daily-quotidien/180625/t003a-eng.htm>

4. What We Heard

Three activities were used to engage with organizational stakeholders in the community: a workforce housing survey, stakeholder focus groups, and public input meetings. The survey targeted employers, including both businesses and non-profits of all scales operating with employees in Revelstoke, with the goal of understanding workforce housing challenges in the community and their impacts. The stakeholder focus groups were held with the purpose of gathering the perspectives of local businesses and organizations that provide services or employment to Revelstoke residents and otherwise have a perspective on housing needs and demands in the community. A detailed report on engagement findings can be accessed in the Revelstoke Housing Action Plan What We Heard report (Appendix 1).

4.1 Current Housing Issues Facing Revelstoke

Stakeholders taking part in focus groups identified six key housing issues facing or contributing to Revelstoke's housing needs:

- **Low Supply and Development Restrictions:** Current restrictions such as municipal restrictions to density and developable area in combination with low supply justify high rental rates and housing prices
- **Capacity in the Non-Profit Sector:** Non-profits are an important part of Revelstoke's affordable housing stock and do not have sufficient support and capacity to develop affordable housing
- **Lack of Supportive Housing:** Second Stage and other forms of supportive housing (e.g. group homes, foster homes, mental health and addiction supports) are necessary in the community
- **Diversity and Suitability of Housing Options:** There are gaps in Revelstoke's housing stock (such as dwelling density, location, and cost) that need to be diversified in order to meet the community's needs
- **Incomes Not Keeping Pace with the Cost of Housing**
- **Other Socio-Economic Factors Impacting the Housing System** such as second homeownership, foreign investments, and the commodification of housing
- **Underserved Demographics** including seniors, lone parents, individuals with diverse abilities, staff of non-profits, seasonal and workforce staff, single-person households, students, individuals experiencing hidden homelessness (such as living in vehicles), and first-time homeowners



4.2 Current Successes in Revelstoke

Stakeholders identified three primary areas of success in Revelstoke's approach to housing:

- **Existing housing policies and mechanisms** including workforce housing requirements, reduced development cost charges (DCCs) for affordable rental housing, and opportunities for gentle density and infill
- **Community services and partnerships** that led to workforce housing and provision of developable land to non-profit housing providers
- **Community investment and attentiveness to housing issues**

4.3 Potential Improvements, Supports, and Actions

Through focus groups, stakeholders suggested five key actions in order to address the current housing issues facing Revelstoke:

- **Utilize supply and development incentives and restrictions** in order to create needed housing types such as workforce housing and medium density residential
- **Build non-profit capacity** through incentives, in-kind donations, and supporting administrative costs
- **Create a diversity and suitability of housing options** by providing supports and incentives that create opportunities for a diversity of housing
- **Support responses that address immediate needs** such as by providing facilities for basic hygiene, food and water for individuals living in vehicles
- **Develop an approach and internal culture** that sets housing as a high-level priority

4.4 Workforce Housing: Key Findings

33 employers in total participated in the Workforce Housing Survey. The survey results demonstrate a number of realities of the impacts of housing need on Revelstoke's workforce and employers.

- **88%** of employers who responded to the survey had experienced a need for more workers in the past year.
- Of employers that reported a need for more workers in the past year, **83%** reported their business or organization experienced economic impacts due to a need for workers.
- **81%** of respondents had experienced staff leaving the business or organization due to housing need.
- Respondents rated below-market long-term rentals followed by market long-term rentals as the highest priority to satisfy workforce needs.
- Respondents rated housing unaffordability (97% of respondents), lack of supply (90%), and the inability to purchase a home (90%) as the most common housing issues facing employees.
- **68%** of respondents identified that they would be interested in, alongside other employers in the community, investing in housing through a collaborative opportunity if one existed.

Respondents identified the types of housing they believe are most needed in Revelstoke to satisfy their workforce needs (Figure 7). In this context, short-term housing is considered housing rented on daily, weekly, or monthly basis and long-term housing is considered housing rented for a minimum of six months.

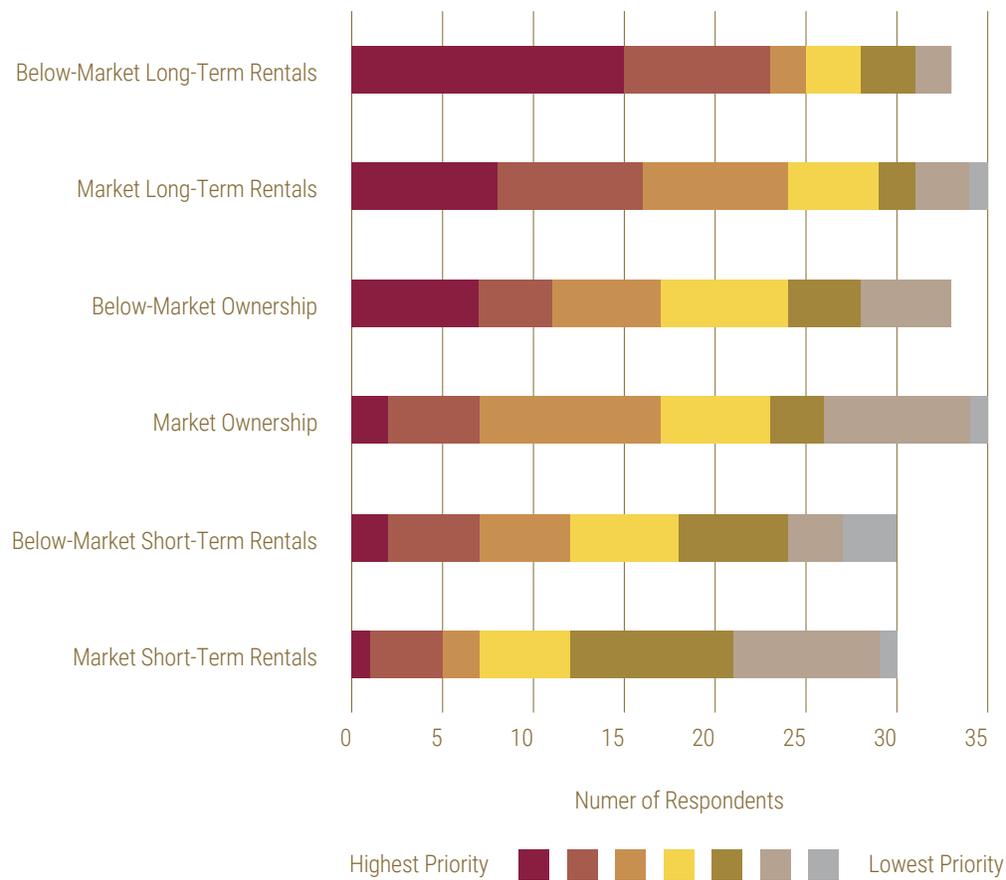
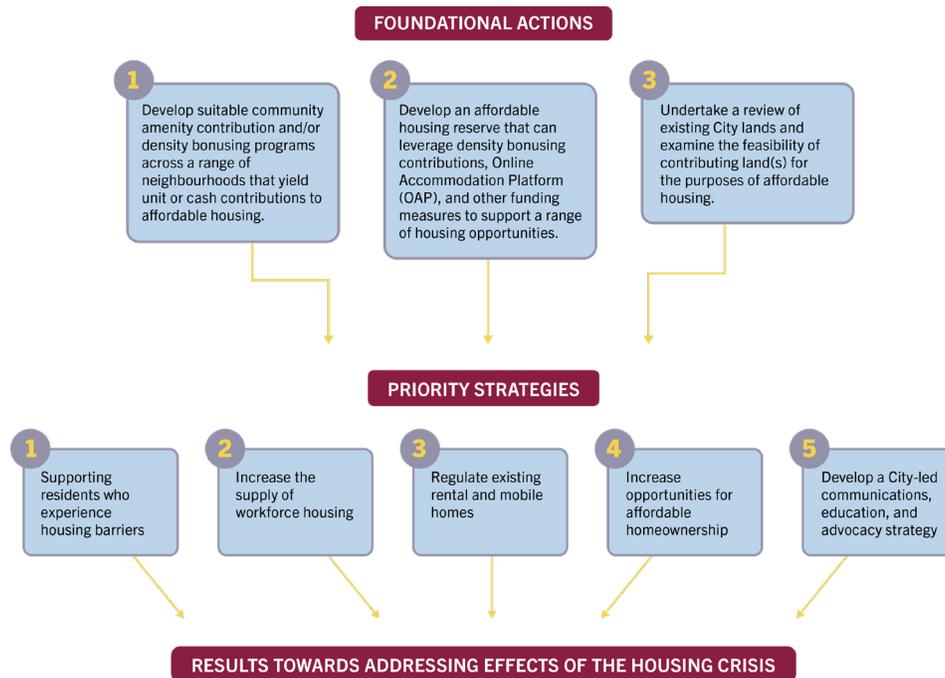


Figure 7: Type of housing most needed in Revelstoke to satisfy respondents' workforce needs



5. Action Framework and Implementation

The City has prepared a set of strategies to address housing needs in Revelstoke and support the development of a range of housing types. These strategies are based on the findings of the background reports discussed in section 3, and developed through a broad stakeholder and community engagement process (summarized in Appendix 1). This Action Framework identifies three Foundational Actions, that are intended to support the delivery of five priority Strategies.



Each of these Strategies is intended to ensure that the City and its partners are taking action on all areas of the affordable housing continuum, to meet the needs of all residents, including those at risk of or experiencing homelessness, those in the workforce, and first-time buyers.

Each action is identified as a short, medium, or long-term priority. These are defined as follows:

- **Short-term:** to be completed in the next 1-2 years
- **Medium-term:** to be completed in the next 3-4 years
- **Long-term:** to be completed in 5+ years

Foundational Actions

RATIONALE

The first three actions in this Housing Action Plan represent important foundation pieces to support the implementation of the actions outlined in Strategies 1 through 5. Simply put, these are the items that address resourcing and can be implemented in the short to medium term. There is a strong need to have clear and transparent policies around how the City is supporting and funding housing initiatives. The three actions listed in this section identify the primary funding resources, outline the distribution of funds for the purposes of affordable housing, and discuss how the City should approach land resources that can be used to support affordable housing.

1. Develop suitable community amenity contribution and/or density bonusing programs across a range of neighbourhoods that yield unit or cash contributions to affordable housing.

DESCRIPTION

As part of the background work used to develop Revelstoke’s Housing Action Plan, a land economic analysis was undertaken reviewing the potential impact of density bonusing and inclusionary zoning policies in several neighbourhoods throughout the city. This review looked at the impact of these potential policies on the feasibility of new developments, and the nature of any contribution (either units or cash-in-lieu contributions to an Affordable Housing Reserve Fund) made by a developer. These contributions could support new housing, or cash that can lead to the acquisition of land (see Foundational Action #2) or capital contributions to new projects on municipal or other partner sites (see Foundational Action #3) for priority housing types.

Downtown Density Bonusing

The findings of the downtown analysis show that under the right conditions enough value can be generated through redevelopment that a Community Amenity Contribution can be paid toward an affordable housing reserve fund. Two sites were tested. The larger site was 6,143 sq. ft. with a gross building area of 7,100 sq. ft. (1.2 Floor Space Ratio)¹³ and proved to have some ability to contribute to an affordable housing reserve (approximately \$5 to \$40 / sq. ft. depending on market conditions), while the second, smaller site (2,500 sq. ft.) did not generate enough redevelopment value at 1.2 FSR to generate a contribution. However, with increased density, both sites would generate enough revenue to be able to contribute to an affordable housing reserve fund.

Density Bonusing and Inclusionary Zoning

Density bonusing is a zoning tool that allows developers additional density in exchange for a range of community amenities, including affordable housing.

Inclusionary zoning refers to a requirement that a certain portion of new units be dedicated affordable housing. In BC, inclusionary zoning is often used as part of a density bonusing program, where density is given in exchange for affordable units. In some cases it also allows developers to contribute cash-in-lieu to a municipal affordable housing reserve fund (AHRF).

These two policies can support the City of Revelstoke’s in raising funds and delivering affordable units that address the current housing crisis. This fund can be held in the City’s AHRF and contribute to new affordable housing projects (see Foundational Action 2 for further discussion).

¹³ See Glossary for definition.

Currently, the zoning bylaw requires 15% of units to be affordable in all new multi-family; however, the City has seen little uptake on this policy. The complexity of managing a low number of units (either privately or through a non-profit that acquires them at cost) can place a significant burden on developers, and often prove challenging to manage for non-profits. This also takes capacity from the City to negotiate and administer housing agreements for a small number of units. Given that we are entering a period of uncertainty (due to rising costs, interest rates, and inflation), the most suitable approach for the downtown is therefore a density bonusing policy that requires modest contributions to an affordable housing reserve in exchange for additional density, removing the requirement for unit and other contributions. While in certain development contexts it may be possible to achieve greater contributions from developers, requiring higher contributions may also disincentivize development.

A cash-in-lieu program such as the one proposed here represents an important first step in achieving developer contributions while also providing an option that typically appeals to developers and can help strengthen municipal funding sources for affordable housing. This approach also helps expedite the approval process and reduces the burden on staff while ensuring that, with additional density. These rates should be set at a level that they factor in market uncertainties and do not disincentivize downtown redevelopment. These rates would likely be in the range of \$5 to \$10 / sq. ft., or an average of about \$4,800 to \$9,500 per unit. The rates can and should be revisited and updated based on additional financial testing in 1-2 years, given the period of market and cost and uncertainty that the development industry is currently operating in.

Negotiated Comprehensive Development Zones

Based on the economic analysis of other sites in the community, large complex projects can make affordable housing contributions in the form of below-market units. However, these would likely require a focus on missing middle and moderate (e.g. 3 to 6 floors) density housing to achieve these contributions in an economically viable way. The removal of most or all underground parking requirements would also make projects more financially lucrative and would likely increase the opportunity to create some inclusionary housing requirements. These may include non-market rental units within market rental buildings, below-market strata apartments and /or townhouses, or a combination of the two. As such, projects in comprehensive development zones are suitable for a negotiated inclusionary zoning approach, where staff work with the developer to ensure that unit contributions can be made, while ensuring that the project remains economically viable overall.



Rezoning Other Residential Sites

As the City proceeds with other rezoning applications, it should also incorporate a density bonusing policy comparable to the Downtown in other suitable areas (e.g. mixed family and multi-use development permit areas as identified in the OCP), where additional density can be provided in exchange for contributions to the affordable housing reserve fund. These rates should be set by the square foot and may vary depending on the housing being built (with higher per unit contributions for single family housing, and lower rates for multi-family housing). However, this would necessitate a shift away from a units per hectare (UPH) approach to calculating density toward a floor-area ratio (FAR) approach.¹⁴

TIMELINE

Short Term

- Review zoning bylaw to shift from UPH to FAR density calculations.
- Build on existing economic analysis to finalize and update feasible density bonus rates tied to FAR density calculations that incentivizes development and results in cash contributions to the Affordable Housing Reserve.

Medium Term

- Amend zoning bylaws for the downtown core to reflect new density bonusing approach.
- Identify appropriate rates for density bonusing for non-downtown areas.
- Continue to negotiate around suitable density and contributions for complex development areas (e.g. Johnson Heights).

Long Term

- Amend zoning bylaw for density bonusing in suitable neighbourhoods or areas outside the downtown core.

ROLES

- City staff lead policy development and zoning bylaw amendments.
- Consultant supports in conducting land economic analysis and social analysis of land considered for density bonus approach.
- Developers and landowners in the downtown core will be engaged during policy development.

RESOURCES

- City staff time to develop policy and zoning bylaw amendments.
- Consultant support in setting rates for cash contributions to the Affordable Housing Reserve.

IMPLEMENTATION CONSIDERATIONS

- As noted above, housing markets are currently experiencing high levels of uncertainty due to a range of economic conditions, including uncertain prices for supplies, inflation, and changing interest rates. As such, setting modest contributions to start with and then monitoring their impact on the development environment will be key in successfully implement a density bonusing policy.

¹⁴ There are several benefits to taking using FAR instead of UPH in zoning. These include:

- A municipality can limit total floor area, but allow flexibility on unit size and design
- FAR allows more flexibility in creating attainable units (e.g. smaller, lower-priced units)
- FAR supports the City's goals around redevelopment and density, as outlined in the 2022 OCP

2. Develop an affordable housing reserve that can leverage density bonusing contributions, Online Accommodation Platform (OAP), and other funding measures to support a range of housing opportunities.

DESCRIPTION

With the development of a bonus density/inclusionary zoning program the City will need to develop a policy for the collection and expenditure of funds. The appropriate avenue for this would be the establishment of an Affordable Housing Reserve Fund (AHRF), and an associated policy on the expenditure of these funds to support priority housing types in Revelstoke. The AHRF could also be supported through the development of a municipal housing service, which could be funded through an increase in property taxes, and supplement developer contributions.

Additionally, the City has access to recent revenue from the Online Accommodation Platform (OAP) funding. According to provincial guidelines, OAP funds can be used for the following affordable and workforce housing initiatives:

- Acquiring, constructing, maintaining or renovating housing or shelter
- Acquiring or improving land used for, or intended to be used for, housing or shelter
- Supporting the acquisition, construction, maintenance, renovation or retention of housing or shelter or the acquisition or improvement of land intended to be used for housing or shelter
- Supporting housing, rental or shelter programs
- Paying expenses related to the administration or disposal of housing, shelter or land acquired with money paid out of Municipal and Regional District Tax (MRDT) revenues

Affordable Housing Reserve Funds (AHRFs)

AHRFs are a municipal tool allowed under sections 188 and 189 of the Community Charter. Municipalities are allowed to collect and hold funds for the purpose of supporting new affordable housing projects in the community. AHRFs are typically used for one or more of the following:

- Land or unit acquisition
- Contributions to improve existing conditions in priority housing projects
- Offset development application, building permit and DCC charges
- Grant programs to support priority housing initiatives

For example, many Metro Vancouver municipalities use their affordable housing reserve funds to support priority housing projects and leverage them to attract additional senior government investments.

The City will manage funds in a way that aligns with legislated requirements.¹⁵ This could include combining OAP and developer contributions into a single fund, or keeping them separate, and finance staff will work to identify the most efficient avenue for collecting and disbursing funds. Any policy governing the expenditure of the MRDT OAP and density bonusing/inclusionary zoning funds would need to align with these provincial guidelines and account for funds coming from both MRDT OAP revenues and revenues from development contributions. However, these guidelines are already well aligned with typical municipal expenditures on affordable housing undertaken through an Affordable Housing Reserve Fund, and Ministry staff indicate that if finances are tracked appropriately then these two funding sources can be combined. Staff will determine the most appropriate and efficient way forward in using these funds.

A Council policy would be necessary to outline and finalize criteria for the use of both AHRF and OAP funds for acceptable projects. However, the primary focus of the fund should be on achieving the goals outlined in this Housing Action Plan. In particular, the fund should emphasize housing supports for residents who experience housing barriers, and workforce rental housing, which are both highly needed housing types in Revelstoke. The policy will also clearly delineate the process for accessing funds from the City, and ensure a transparent and equitable process for the distribution of these funds.

TIMELINE

Short Term

- Establish the policy for cash-in-lieu contributions (Foundation Action #1).
- Establish Affordable Housing Reserve Fund and associated policy, including how it will be administered, what kinds of initiatives it will be used for, and how it will be monitored, particularly around use of OAP funds.
- Develop Council policy for use of developer contributions and OAP funds.
- Educate the community on the use of funds.

Medium Term

- Continue to work with non-profits to ensure projects are eligible to receive funding.
- Ensure AHRF and OAP policy aligns with updates to zoning bylaw to align with changes to developer contributions.
- Determine a feasible funding model to develop a municipal service that will administer and oversee allocations of AHRF and OAP.
- Distribute funds as dictated by the policy.

¹⁵ <https://www.destinationbc.ca/content/uploads/2022/02/MRDT-Program-Requirements-September-2021-.pdf>

	<p>Long Term</p> <ul style="list-style-type: none"> • Implement the AHRF on eligible projects. • Monitor annual contribution to AHRF and the types and amounts of contributions to affordable housing projects. Monitor impact of physical units versus cash-in-lieu contributions. • Make adjustments to program as necessary.
<p>ROLES</p>	<ul style="list-style-type: none"> • Local government develops Affordable Housing Reserve Fund policy. • Non-profit housing providers and other partners that adhere to criteria laid out in policy can access the AHRF. • Provincial tax revenue provides funding from OAPs.
<p>RESOURCES</p>	<ul style="list-style-type: none"> • Establishment of a density-bonusing program to generate revenue for AHR (Foundational Action #1). • City Staff and consultant support in drafting a policy for the use of Affordable Housing Reserve Funds. • Funding for the AHRF itself would flow from development contributions and the provincial OAP revenue. • City staff time to convene partnerships, administer the AHRF, and monitor implementation of the AHRF.
<p>IMPLEMENTATION CONSIDERATIONS</p>	<ul style="list-style-type: none"> • As noted, the combination of two fundings sources (from OAPs and developer contributions) will require ensuring that OAP funds are appropriately distributed under the regulations governing them. • An AHRF is an effective way to leverage market development and existing OAP revenue to support more affordable housing options. • Building up an AHRF can take time and is dependent on how the program is designed and how much eligible development takes place. The City should consider whether it wants to provide moderate levels of support for affordable housing through annual contributions through the AHRF, or “save” it for larger projects. While waiting to build a larger AHRF may be preferable in some cases, it should be weighed against immediate needs and the potential for changing political priorities to impact its use.



3. Undertake a review of existing City lands and examine the feasibility of contributing land(s) for the purposes of affordable housing.

DESCRIPTION

While the uncertain market for materials and labour and the increasing cost of land within the community create challenges for delivering deeply affordable housing, the contribution of land, either free or at a nominal lease value (e.g. \$1), can allow for the delivery of housing units that are accessible to low and moderate income households. Without this contribution, the economic analysis shows that delivering below-market rental is challenging within the Revelstoke context. If a contribution of land can be combined with grants (e.g. BC Housing's Community Housing Fund) or preferential financing and long amortization (e.g. CMHC's Rental Construction Financing Initiative), affordable housing can be more readily delivered.

The City recently undertook a *City of Revelstoke Land Use Inventory* that specifically identifies three main recommendations:

1. Support centralized development (smart growth)
2. Identify and encourage infill development opportunities
3. Increase supply of the "missing middle"

These recommendations align with the actions outlined in this plan. In particular, any land inventory that looks at both municipal and other potential partner sites should prioritize the centralized development approach recommended.

This study also outlines future growth lands for market residential development. These sites include land currently being developed or renovated for below market and market rental housing by BC Housing and Revelstoke Community Housing Society (RCHS), as well as a range of private sites. The study also notes the potential for about 200 units of ground-oriented and apartment housing on the municipally-owned Oscar lands.

However, as noted above, Revelstoke has a significant gap in deeply affordable housing, and also needs additional below-market and near-market rental units for moderate to median-earning households. This includes housing for vulnerable populations, second-stage housing for women, and mixed income developments that include both deeply affordable and below market units. The Land Use Inventory does not explicitly identify strategies for achieving these units as part of the overall residential growth in the City.

This action would therefore build on the Land Use Inventory by considering lands outlined in that report (e.g. Oscar Lands), but also considering a range of other land opportunities that considers:

- Under-utilized municipal sites
- Existing federal or provincial land that is unused
- Sites owned by non-profit, institutional, or faith community partners that may be suitable for redevelopment

By looking at these sites, the City can identify which may be well suited to achieving more affordable units, and support the partnerships or advocacy necessary to achieve these units. In addition to this land review, the City should consider allocating a portion of the Oscar Lands for affordable housing via a long-term nominal lease (e.g. \$1) to ensure this important municipal asset can contribute to addressing the challenge of affordable housing in Revelstoke. Baseline analysis shows that deeply affordable housing, including housing for vulnerable populations, is the most needed in Revelstoke, and priority should be given to forms of housing for this population.

TIMELINE

Short Term

- Determine the feasibility of allocating a portion of the Oscar lands to an affordable housing project.
- Undertake a land inventory, building on the Revelstoke Land Use Inventory, that assesses suitability of a range of lands to support affordable housing objectives.

Medium Term

- Assess feasibility of leasing other City-owned land.
- Identify potential non-profit partner or launch Request for Proposals process to identify potential project partners.
- Work with partner to scope project.
- Consider amendments to existing CD zone to ensure favorable conditions to develop affordable housing (e.g. reduced parking requirements).
- Develop partnerships with land-owners (e.g. churches, non-profits) to assess feasibility of redevelopment of non-municipal sites for the purpose of affordable housing.
- Support funding applications to external sources (e.g., BC Housing).
- Advocate to senior government for land transfers if suitable parcels are identified under provincial or federal ownership.

Long Term

- Continue to monitor new and emerging land opportunities in Revelstoke.
- Use process and learnings associated with Oscar lands to inform future land allocation processes for the purpose of affordable housing.

<p>ROLES</p>	<ul style="list-style-type: none"> • City staff to build on Residential Land Use Inventory by identifying municipal lands that may support new forms of affordable housing • City to undertake allocation of portion of Oscar lands for affordable housing (with consulting support, if required). This process would • City to identify potential partner or launch a Request for Proposals process for potential projects. • City to establish parameters of leasing land. • Non-profit housing providers to work with City to develop housing on City-owned land. • Non-profit housing providers to partner with City to develop a concept for affordable housing on the Oscar lands, and to pursue funding opportunities with City support. • City Council and Staff to undertake any advocacy as necessary for transfer of senior government sites.
<p>RESOURCES</p>	<ul style="list-style-type: none"> • City staff time and consultant time for land inventory. • Contribution of portion of Oscar lands to partner with non-profits to deliver affordable housing. • Other land resources as identified through the land inventory, if suitable and feasible.
<p>IMPLEMENTATION CONSIDERATIONS</p>	<ul style="list-style-type: none"> • It is vital for the City to better understand what land resources may be available to support housing solutions for the medium to long-term. However, it is also vital to act quickly to address the growing crisis in Revelstoke, which is why this HAP calls for both immediate action through a contribution of the Oscar lands, but also a more measured approach by undertaking a land inventory. • Land owned by a local government may be limited and leasing available land for non-profit housing should be considered within the context of other land needs. • Available land may not be appropriate for housing and the location should be considered within the context of available transportation options and amenities. Potential partners should be engaged with in making this decision. Even when the location is not ideal, a scarcity of land options may make it desirable, or necessary, to build needed housing where land is available.

Strategy 1: Support Residents Who Experience Housing Barriers

RATIONALE

Households with low incomes or who face additional barriers are underserved by the housing system in Revelstoke. These households include low-income renters, seniors, single parents, and individuals with disabilities. Historically, the private housing market has not served these households well, with homes too expensive for households with low incomes or inappropriate for household needs (e.g., too small, in poor condition, or inaccessible). Low incomes limit the amount of rent that households can pay, making it difficult to offset the cost of housing without some sort of subsidy. In BC, this has led to the growth of non-market housing built and operated by BC Housing, non-profit housing providers, or a combination of partners.

While the provincial government has historically played an important role in supporting households with low incomes, municipalities have a vital role to play. All five local government roles in housing are required to address the needs of these residents: facilitating development, investing and incentivizing, regulating, educating and advocating, and enabling partnerships (see section 4).¹⁶

Priority Strategy 1 has three actions:

- Continue to support the Emergency Shelter Program in partnership with Community Connections
- Incentivize deeply affordable housing types
- Support social service delivery in the community



¹⁶ It should also be noted that a range of supports may be necessary to ensure vulnerable populations are supported in Revelstoke. However, this Action Plan focuses primarily on housing.

ACTIONS

Action 1.1. Continue to support the Emergency Shelter Program in partnership with Community Connections

DESCRIPTION

The Emergency Shelter Pilot Program is operated by Revelstoke Community Connections. Through this program, four hotel rooms are rented on an ongoing basis to shelter those in need of emergency housing. This program provides emergency shelter even when Community Connections is closed, which allows the Revelstoke RCMP, Women's Shelter, and Queen Victoria Hospital to refer individuals seeking shelter directly to the hotel at any hour of the day. Community Connections is contacted to follow up the following day.

The City supports this work by administering a grant from the Union of BC Municipalities' (UBCM) Strengthening Communities' Services program. This program offers limited-time funding to support local governments and Treaty First Nations working to address homelessness in their communities.

This program provides a necessary, immediate source of shelter to individuals and families who are facing homelessness. However, it is only funded for one year and funding is set to expire by July 2022. The City should continue to support this program by working with Community Connections to identify and advocate for additional sources of funding from provincial and federal governments, and to develop a monitoring program to monitor usage, improve the program over time, and demonstrate its need to funders.

IMPLEMENTATION STEPS AND TIMELINE

Short Term

- Secure funding beyond July 2022 to allow the continuation of the program. Work with Community Connections to advocate and apply for funding opportunities.
- Set up a monitoring program to help track use and impact of the program.

Medium Term

- Review information gathered through monitoring to identify any barriers and emerging trends, and adapt program as needed over time.
- Work with BC Housing to create a permanent shelter solution and increase supportive housing capacity.

Long Term

- Work with Community Connections, BC Housing, and others to develop a permanent shelter and transitional housing facility with connections to health care, substance use supports, and mental health services.

<p>ROLES</p>	<ul style="list-style-type: none"> • Community Connections continues operating the program. • City provides administrative support for the program, including working with Community Connections on grant applications, reporting to the grant provider, tracking funding, and managing the service contract. • City staff supports the advocacy efforts of Community Connections by providing letters of support, attending key meetings, etc. There may be opportunities for City Council to support this advocacy work as well where appropriate (e.g., conversations with BC Housing executive leadership, provincial minister or UBCM). • City works with Community Connection to set up a data monitoring program. • City provides support for further funding applications. • City’s Community Development Co-ordinator to support fundraising efforts.
<p>RESOURCES</p>	<ul style="list-style-type: none"> • UBCM has provided funding only until the end of 2022. Significant advocacy from the City and Community Connections is needed to secure ongoing funding from provincial and federal sources.
<p>IMPLEMENTATION CONSIDERATIONS</p>	<ul style="list-style-type: none"> • With Community Connections, the City is collaboratively implementing a simple monitoring program to understand the level of use over time, as well as the impact of the program on clients. The number of users is already tracked, but qualitative feedback from clients would be extremely helpful to understand the broader impact of the program on people’s lives. For example, at the end of a stay, clients can be asked by Community Connections several open-ended questions or provided a short questionnaire. This feedback can also be used to make improvements to the program over time and advocate for additional supports and resources to serve the populations using this program.



Action 1.2. Incentivize deeply affordable, second stage and supportive housing types

DESCRIPTION

Deeply affordable housing, secondary and supportive housing require incentives and subsidies to build and operate because the potential revenue from rent is insufficient to cover capital and operating costs fully. There is specific need for transition housing and supports that can assist vulnerable persons to secure housing. While BC Housing, CMHC, and other funders (such as foundations and non-profit organizations) have important roles to play, local governments can encourage deeply affordable projects and supports by providing a variety of incentives to make deeply affordable housing more financially feasible. Funders typically expect local government commitment and support for non-market housing development. Offering incentives signals to funders that the City is serious about supporting these projects, further strengthening funding applications made by partners such as non-profit housing providers.

Incentives for deeply affordable housing, secondary and supportive housing may include the following:

- Density bonusing, above that allowed for market housing developments
- Parking reductions
- Stacking available DCC reductions (City already provides a 50% reduction for non-market housing)
- Grants from the Affordable Housing Reserve
- Fast-tracked development approvals for needed housing types, particularly where senior government funding is in place
- Pre-zoning

The level of incentive should be aligned with the level of affordability provided. Local governments can provide a slide scale incentives package from limited direct incentives for market or near-market rental (e.g., additional density) to multiple avenues of support for deeply affordable, non-market rental (e.g., a combination of additional density, parking reductions, and pre-zoning).

This action corresponds with Action 2.1.

**IMPLEMENTATION
STEPS AND
TIMELINE**

Short Term

- Define levels of affordable housing (e.g., shelter-rate, rent-geared-to-income, 20% below market rent, etc.) and link this with particular funding programs (e.g. second-stage housing for women) offered by BC Housing and CMHC.
- Complete evaluation of impact of proposed incentives on financial feasibility of projects through economic analysis to determine which incentives will be offered. This work is ongoing.¹⁷
- Prepare incentives policy, as needed, that articulates what incentives are available, which projects are eligible, and how they can be accessed. This step also connects to the development of an Affordable Housing Reserve Fund in Action 1.4.
- Prepare guide for non-profit housing provider and partners on available incentives.

Medium Term

- Promote incentives to local housing stakeholders.
- Track projects that make use of incentives and compare with previous years where incentives were not available.

Long Term

- Evaluate which incentives are used and which are less popular.
- Adjust incentives program based on ongoing tracking and evaluation.

ROLES

- Local government develops, funds (if applicable), and administers the incentives program.
- Non-profit housing providers and other partners benefit from incentives in new housing developments.

RESOURCES

- Staff and/or consultant time to identify and evaluate potential incentives, prepare incentives policy and guide, and promote incentives among non-profit housing providers and partners.
- Costs associated with incentives, including grants, staff time to evaluate new projects for eligibility, lost revenue associated with some incentives (e.g., DCCs), staff time associated with some incentives (e.g., fast-tracked approvals), and others.

¹⁷ As part of the land economic analysis conducted to support this HAP the role of incentives was considered in certain scenarios, providing some preliminary indication of their impact on the project.

IMPLEMENTATION CONSIDERATIONS

- The level of incentive offered should correspond with the level of affordability provided by the housing operator (see Action 2.1).
- While DCCs can be a significant cost on new housing development, they are an important source of revenue for new infrastructure required to meet the needs of a growing population. Decisions around DCC waivers should weight the benefits of affordability with the cost of losing the potential revenue and the impact on other DCC-eligible projects. Contributions from an Affordable Housing Reserve are often used to offset the waiver of DCCs, allowing non-profit housing providers to reduce this cost, but ensuring municipalities do not lose this important source of revenue for infrastructure.
- Local government can use tools such as density bonusing and fast-tracked approvals to incentivize market rental and desired forms of market housing development but should be wary of subsidizing market housing that generates a profit to investors through incentives such as grants or waivers of costs such as DCCs or property taxes. Grants and financial waivers should be reserved for affordable, non-market housing that serves identified community housing needs.



Action 1.3. Support social service delivery in the community

DESCRIPTION	<p>The City can further support local social service delivery by supporting grant applications to provincial and federal funding opportunities, providing letters of support for initiatives of service providers, and having Council advocate to provincial and regional agencies on behalf of the community.</p> <p>Local government can also play a coordinating and communications role to support social service delivery in the community. This can include convening regular meetings with service providers to identify trends, participate in shared learning, and create opportunities to address service gaps. It can also share information among and between service providers, especially when service provider capacity to coordinate between agencies is low.</p> <p>The City can also support the social service sector through advocacy to the Province (Action 5.1).</p>
TIMELINE	<p>Short Term</p> <ul style="list-style-type: none"> • Define the desired role of the City in social service delivery over the next three to five years, including available staff resources to support this. The City should engage with social service providers in defining this role where it would be most beneficial. • Incorporate this desired role into staff position through the 2022 Poverty Reduction Strategy Update. <p>Medium Term</p> <ul style="list-style-type: none"> • Monitor and adjust as needed, including collecting feedback from social service providers and adjusting resources where available.
ROLES	<ul style="list-style-type: none"> • The City’s Community Development Co-ordinator should continue to strengthen partnerships and collaborations with social service providers.
RESOURCES	<ul style="list-style-type: none"> • Dedicated staff time to administer role.
IMPLEMENTATION CONSIDERATIONS	<ul style="list-style-type: none"> • The role of local government in social service delivery can vary widely and is highly dependent on the level of commitment in terms of staff time that the local government is able to make. While this role can start small, depending on local needs, it should be well-defined so that responsible staff do not feel like they are “working off of the side of their desks” to avoid staff burnout and increase the ability of the City to fulfill its goals. • There are a number of factors that will further impact demand for and capacity of service providers. For one, there is a trickledown effect of staffing shortages on service provider capacity. Secondly, residents who lack the ability to relocate to more affordable communities facing deepening poverty places higher demand on service providers.

Strategy 2: Increase the Supply of Workforce Housing

RATIONALE

Insufficient levels of workforce housing impact workers, employers, as well as Revelstoke's housing stock as a whole. Employers are seeing individuals leave work or decide to reject offers of employment due to lack of sufficient housing. Employers identified unaffordability, lack of supply, and the inability to purchase a home as the most common housing issues facing workers. Businesses and organizations are experiencing significant need for more staff and are, in many cases, seeing economic impacts due to lack of workers. The majority of employers responding to the Workforce Housing Survey were interested in co-investing in workforce housing. Stakeholders share concerns regarding lack of workforce housing and are seeing impacts to general housing stock, especially when employers take housing stock off the market in order to create dedicated workforce housing.

Seasonal and permanent workers are an underserved demographic in Revelstoke's housing stock. This includes rental housing for a range of industries and income levels, including low-income workers such as grocery store cashiers and retail workers, as well as moderate-income workers such as nurses and teachers. In some communities, a lack of housing supply can also make it hard to attract high-income earners when the availability of quality rental or homeownership is insufficient for households to meet their housing aspirations. To address the housing needs of seasonal and permanent workers, rental housing at a range of affordability levels is needed, from deeply affordable housing to market rental. To address the aspirations of high-income households, new housing development should be at a sufficient quantity and quality to meet the needs of a growing population.

It should be noted that long-term retention of residents in the workforce also requires attainable home ownership. Actions supporting this goal are identified in Strategy 4.

Priority Strategy 2 has four actions:

- Develop a targeted incentive and investment program to support below-market and low-end of market rental housing initiatives.
- Identify and work with other partners (developers, employers, non-profits) to increase the supply of workforce housing.
- Explore the use of rental-only zoning to support workforce housing objectives.
- Consider the implementation of a bylaw to establish and impose charges for municipal employee housing services.



Action 2.1: Develop a targeted incentive and investment program to support below-market and low-end of market rental housing initiatives (linked to Action 1.2)

DESCRIPTION	<p>Below-market and low-end-of-market rental housing requires deeper supports than market rental housing. This strategy recommends using incentives tools available to the City to make it more financially feasible for market and non-market rental providers to build more needed housing. While the highest level of incentives should be targeted towards deep subsidy units (see Action 1.2), below-market and low-end of market rental housing initiatives will also require some incentives. These forms of housing are for households with low to moderate incomes. Targeted incentives would include stacking multiple incentives through the creation of an incentives program (Action 1.2) and leasing City-owned land to non-profit housing providers (Foundational Action 1). These supports work to bring the cost of developing housing in line with available federal and provincial funding programs. They also demonstrate to government funding agencies the City’s commitment to and support for these housing initiatives, often a requirement for accessing funding.</p> <p>This action corresponds with Foundational Action 1 and Action 1.2.</p>
TIMELINE	<p>Short Term</p> <ul style="list-style-type: none"> As part of the development of the incentives package, identify the highest level of support available, and articulate the criteria for housing initiatives to receive this level of support. Incorporate this into the policy and any communications materials. <p>Medium Term</p> <ul style="list-style-type: none"> Promote available options to non-profit housing providers who may be interested in partnering with the City, including available incentives and the potential for accessing City-owned land (through an RFP or gradual partnership development). Incorporate criteria into decisions around incentives and use of City-owned land. <p>Long Term</p> <ul style="list-style-type: none"> Evaluate the impact of incentives and land on the development of needed housing projects. If uptake has been limited, engage with non-profit housing sector to determine barriers.
ROLES	<ul style="list-style-type: none"> Local government develops, funds (if applicable), and administers the incentives program. Once City-owned land has been identified, City to seek potential partner to develop the lands. Non-profit housing providers partner with City to access available supports and work to develop new housing projects.
RESOURCES	<ul style="list-style-type: none"> See Actions 1.2 and 1.3.
IMPLEMENTATION CONSIDERATIONS	<ul style="list-style-type: none"> Finding the right non-profit housing provider(s) to partner with is key. The success of these support options is dependent on have the right partner at the right time to take advantage of incentives and drive a project forward.

Action 2.2: Identify and work with other partners (developers, employers, non-profits) to increase the supply of workforce housing

DESCRIPTION

Non-profit housing societies, developers, and employers play an important role in increasing the supply of workforce housing in Revelstoke. The City can support convening stakeholders to facilitate partnerships, understand and address any barriers being faced in the process of developing workforce housing. Through engagement for the HAP, stakeholders identified a number of barriers they currently face including long timelines or lack of prioritization of workforce housing in the development approval process. In this role, the City may not be the lead or manager of these partnerships, but can help create the right connections.

Other municipalities, the Village of Radium Hot Springs for example, have implemented zoning changes to allow for and incorporate employee accommodations across a range of zones. Employee accommodation was defined and incorporated as permitted accessory uses with specification that these units cannot be used as short-term rental accommodation.

Revelstoke could increase the supply of workforce housing by adding provisions for workforce housing to campgrounds, golf courses, residential tourist accommodation zones as well as for C1 and C2 zones (to accommodate hotels and motels). These types of provisions are in place in Radium, and allow for employee accommodation in these typically commercial zones.

This action corresponds with Action 2.1

TIMELINE

Short Term

- Conduct a study to identify zones that do not currently support workforce housing. Assess whether zones could support workforce housing based on current neighbourhood density, access to essential services and transportation, and proximity to employment and neighbourhood level of need for workforce housing.

Medium Term

- Develop zoning changes to allow for workforce housing in additional zones.
- Update zones feasible for workforce housing to ensure workforce housing is permitted.

Ongoing

- Convene employers with significant workforce needs (e.g. golf courses, campgrounds, hotels, non-profits, school district, early childhood educators) to develop employee housing provisions to verify methods through which the City can support such provisions.
- Work with developers to articulate the need for workforce housing and the methods that the City is using to prioritize such housing stock (related to Action 2.1).

	<ul style="list-style-type: none"> • Convene Revelstoke Community Housing Society, Senior Housing Society, and other societies to understand ongoing capacity and barriers to developing workforce housing. • Convene non-profit housing providers, employers, and developers to collaboratively respond to specific workforce housing opportunities. • Explore funding opportunities through BC Housing for workforce rental housing
ROLES	<ul style="list-style-type: none"> • City leads the development and implementation of zoning changes, which may include consultant support, as needed. • Developers, non-profit housing sector, and employers to participate.
RESOURCES	<ul style="list-style-type: none"> • Staff time to conduct assessment and develop zoning amendments. • Staff time to implement any zoning changes that may occur.
IMPLEMENTATION CONSIDERATIONS	<ul style="list-style-type: none"> • In order to be effective, provisions for workforce housing will need to set requirements such as that housing is used for on-site employees, ratios for employee unit requirements, and maximum unit sizes.



Action 2.3: Explore the use of rental-only zoning to support workforce housing objectives

DESCRIPTION

Residential Rental Tenure Zoning is a new tool that municipalities can use to support delivery of rental housing. This tool can be used to require new housing in residential areas be developed as rental housing and to ensure that existing areas of rental housing be preserved as such.¹⁸ This zoning power can also be applied to existing areas where multi-family housing is permitted, to ensure a component of a strata development is rental.

The City of Revelstoke can explore applying this new tool in both the ways described above. Firstly, the City may choose to require large developments to include a component of purpose-built rental housing (e.g. in the Johnson Heights neighbourhood), or rezone priority City sites to require a component of the development includes purpose-built rental (e.g. Oscar lands). Additionally, the City can review existing purpose-built rental housing in the City and apply rental-only zoning to ensure that existing purpose-built rental housing remains rental if it is redeveloped. Both of these will require consultation with landowners and consideration of the impacts on development on sites.

TIMELINE

Short Term

- Undertake a feasibility and impact study to better understand the impacts of rental only zoning, with the aim of the following:
 - Identify purpose-built rental housing across Revelstoke, and determine which may be subject to redevelopment in the next 5-10 years
 - Identify additional large-scale development sites that may be suitable for rental-only zoning
 - Engage with site owners to identify concerns and opportunities
 - Determine financial impacts and potential contributions to overall rental housing stock in Revelstoke
 - Include recommendations on the implementation of rental-only zoning

Medium Term

- Use the findings of the report to implement rental-only zoning where feasible.

Long Term

- Continue to monitor opportunities for rental-only zoning in Revelstoke.

¹⁸ Ministry of Municipal Affairs and Housing. Residential Rental Tenure Zoning – Bulletin. July 3, 2018.

<p>ROLES</p>	<ul style="list-style-type: none"> • City leads the development of the study, with consultant support as necessary. • Land owners to participate in feasibility and impact study to identify concerns and opportunities. • City to implement rental only zoning if and when it is feasible.
<p>RESOURCES</p>	<ul style="list-style-type: none"> • Staff and consultant time to develop the feasibility and impact study. • Staff time to implement any zoning changes that may occur.
<p>IMPLEMENTATION CONSIDERATIONS</p>	<ul style="list-style-type: none"> • While rental-only zoning represents an important new tool in the development and protection of existing purpose-built rental, it may also raise concerns from land holders who are subject to this new zoning. Engagement and consultation should consider their perspectives and potential impacts.



Action 2.4: Consider the implementation of a bylaw to establish and impose charges for municipal employee housing services

DESCRIPTION	<p>The Resort Municipality of Whistler has a mechanism to generate revenue in support of employee housing, and uses that revenue to fund housing. The Employee Housing Service Charge bylaw, originally enacted in 1990, has recently been updated. This bylaw requires that all new commercial and industrial development (and new residential development that is subject to a rental pool covenant) contribute to employee housing. This contribution can come in the form of bed units to house employees, or a fixed, one-time fee. The fee was recently increased, and is now \$10,177 per employee generated by the development.¹⁹</p> <p>This approach requires the local business and development community to support resident-restricted housing, and is focused on workforce housing for employees. Stakeholders noted the importance of all businesses contributing to resources for workforce housing, and this approach would provide a streamlined and transparent avenue for contributions.</p> <p>The City should undertake a feasibility study to understand the impacts of implementing a employee a service charge bylaw like Whistler’s. The study should consider both revenue generated and potential impact on local businesses.</p>
TIMELINE	<p>Short Term</p> <ul style="list-style-type: none"> • City to undertake feasibility study on implementation of an employee housing services bylaw, including consultation with business and industry, and identifying whether funds should be directed to Affordable Housing Reserve Fund or a separate employee-focused housing reserve fund. This study would also provide detail on how these funds could most effectively be distributed (e.g. to non-profit housing providers). <p>Medium Term</p> <ul style="list-style-type: none"> • City to implement service charge if deemed feasible. <p>Long Term</p> <ul style="list-style-type: none"> • City to monitor impacts and revenue generated by this bylaw, and update as necessary (approximately every 10 years).
ROLES	<ul style="list-style-type: none"> • City to study feasibility of this service charge with consultant support, and implement if deemed feasible. • Business and industry to pay service charge to support employee housing.
RESOURCES	<ul style="list-style-type: none"> • Staff and consultant time to develop the feasibility study. • Staff time to implement any zoning changes that may occur.
IMPLEMENTATION CONSIDERATIONS	<ul style="list-style-type: none"> • Stakeholders identified the importance of ensuring employers contribute to overall housing supply in Revelstoke. However, any charge will need to be scaled to ensure a fair contribution, but not disincentivize business growth or development.

¹⁹ The full bylaw is available here: [1507_consolidated_2015-10_unsigned_employeehousingcharge.pdf](#) (whistler.ca)

Strategy 3: Regulate Existing Rental and Mobile Homes

RATIONALE

- Affordable housing can come in unexpected places. Many of the most affordable housing options are actually older market rental buildings and mobile homes. While building more new affordable housing is a key priority, in many communities, non-market housing is a fraction of the overall rental stock. Losing older rental and mobile homes to redevelopment can negatively impact lower-cost housing options for local residents. While redevelopment can be a great thing as older buildings are renewed or redeveloped to offer even more housing, it should be done with care to ensure that existing tenants are not displaced—or even pushed out of the community—and that the available stock of rental housing does not decrease. The actions in this section look at what local government can do to protect existing tenants and leverage redevelopment to protect or even expand the stock of rental and affordable rental housing.

Priority Strategy 3 has three actions:

- Introduce regulations to protect tenants and existing purpose-built rental stock
- Develop and implement mobile home protection policies
- Implement short-term vacation rental regulations that balance the need for short and long-term rental accommodation



ACTIONS

Action 3.1: Introduce regulations to protect tenants and existing purpose-built rental stock (e.g. tenant relocation policies, rental replacement policies)

DESCRIPTION

Two key policies can work to protect existing tenants and existing rental stock: a Tenant Protection Policy and a Rental Replacement Policy. The first ensures that tenants of buildings undergoing redevelopment are treated fairly and provided adequate time to find new housing and compensation where necessary. The second ensures that the community does not lose rental stock through redevelopment by requiring redevelopment projects to include at least as many rental units as are destroyed so that there is no net-loss of units. Some local governments have also included stipulations around the level of affordability in replacement units to mitigate the impact of redevelopment of older (often more affordable) rental housing.

City will need to:

- Identify purpose-built rental buildings at risk of redevelopment
- Develop a tenant relocation policy for those sites
- Determine feasibility of requiring 1:1 (or 1 to any) rental replacement

Revelstoke does not currently receive CMHC Rental Market Survey data, which would strongly support the City's ability to define affordability. The City should advocate to CMHC for better data to support planning efforts.

TIMELINE

Short Term

- Assess feasibility of requiring 1:1+ rental replacement. The intent of this assessment is to determine whether such a requirement would have an undo impact on project feasibility and therefore disincentivize the normal renovation and redevelopment process. It is also used to assess whether it is financially feasible to require more than 1:1 replacement to generate more rental units than exist prior to redevelopment.
- Drafting and approval of policies.
- Advocate to CMHC for better rental market housing data.

Medium Term

- Implement policies through new proposals for rental redevelopment.

Long Term

- From time to time, monitor policies and adjust parameters as required.

<p>ROLES</p>	<ul style="list-style-type: none"> • City designs policies and communicates them to relevant stakeholders, including to developers proposing new redevelopment. • City applies policies to new redevelopment proposals. • City works with developers to ensure they meet all the requirements for the Tenant Protection Policy and oversees implementation. • City evaluates redevelopment proposals with their conforming to the Rental Replacement Policy. Proposals that do not provide replacement should not move forward unless there are special circumstances.
<p>RESOURCES</p>	<ul style="list-style-type: none"> • Staff time to develop and administer policies, potentially with consultant support depending on staff capacity. • Staff time to communicate policies to development sector.
<p>IMPLEMENTATION CONSIDERATIONS</p>	<ul style="list-style-type: none"> • While rental replacement is important on its own, the City should take care to mitigate the impact of new rental on affordability. New market rental generates higher rents than older market rental. A 1:1 replacement policy should also consider potential affordability measures so that new units are closer in rent to the original units so that the community continues to have access to more affordable rental forms. Units that are below-market will inherently need to be non-market units that are protected through a land covenant and/or housing agreement and managed either by a non-profit housing provider or through agreement with the rental property manager overseeing market rental units. • The intent of these policies should not be to disincentivize redevelopment. Care should be taken in constructing the policies to balance the interests of the community with the financial realities of developments. However, in some cases, the lost of rental has such a significant impact on the community that no redevelopment without replacement should go forward. • The City will need to consider the importance of ensuring that rental units are properly maintained.

Action 3.2: Develop and implement mobile home protection policies

DESCRIPTION	<p>Dwellings classified as mobile homes provide an important piece of Revelstoke’s affordable housing stock. Concern over mobile home parks being lost due to lack of protection was raised by stakeholders during the HAP engagement. Specifically, rezoning of existing mobile home parks can lead to uncertainty for residents and loss of diverse affordable housing options.</p> <p>Local governments have the ability to implement policies to protect the affordable housing stock provided by mobile homes. The District of Sooke implemented a manufactured home park redevelopment policy in 2008. The policy developed requirements for replacement or re-location of affordable units, financial assistance for relocation, and clear communication and education with current residents.</p> <p>The City of Revelstoke has already, through consultation, developed a mobile home protection policy to be implemented in the Official Community Plan (OCP) updates. The plan will establish requirements to preserve mobile home units and will require the development of an accompanying conversion policy.</p>
TIMELINE	<p>Short Term</p> <ul style="list-style-type: none"> • Implement a mobile home protection policy as part of the OCP updates which will require no net loss of mobile homes (or similar forms of housing) in the community, prior communication, mitigation of impacts to residents, and demonstration of benefits to increase affordable units through the development of the program. • Develop a mobile home park conversion policy to guide any applications for redevelopment that includes a focus on mitigating impacts to existing residents.
ROLES	<ul style="list-style-type: none"> • City to implement mobile home protection policy. • City to develop mobile home park conversion policy.
RESOURCES	<ul style="list-style-type: none"> • City staff time for implementation and policy development. • Resources to hire a consultant to develop policies, dependent on staff capacity.
IMPLEMENTATION CONSIDERATIONS	<ul style="list-style-type: none"> • Mobile home protection policies, as described above, will not necessarily ensure that lands will preserve mobile home parks in perpetuity. Rather, they create supports that minimize impacts to current residents through no-loss and communication requirements.

Action 3.3: Implement short-term vacation rental regulations that balance the need for short and long-term rental accommodation

DESCRIPTION

In communities like Revelstoke that attract significant volumes of tourists and visitors, the use of housing stock for short-term rental (STR) accommodation can be both an attractive revenue source for property owners and a source of pressure on the supply of long-term rental options. It can also lead to increases in the cost of purchasing a home as existing and potential permanent residents compete with short-term rental operators. In response, the City has developed STR regulations to provide clarity to the community about where short-term rentals are permitted and what regulations must be met. Short-term rental operators must now have a valid Short Term Rental Business License from the City to operate. This action focuses on the implementation and monitoring of this policy.

TIMELINE

Short Term

- Implement the STR policy by processing Short-Term Rental Business Licenses and enforcing the regulations on operators that operate without a license or who do not meet the regulations.

Medium Term

- Continue to monitor the number, type, and seasonality of short-term rentals in the community through data sources such as AirDNA, which provides short-term rental data analytics.
- Continue to check in with residents through ongoing community engagement processes to understand how short-term rentals benefit the community and impact the housing market.
- Track issues arising from the implementation of the STR policy, from market trends in short-term rentals, and the relationship between short-term rental and the overall housing market. Tracking can be informal and City staff are encouraged to develop an internal data base (which can be as simple as a shared Excel document) to document complaints, observable issues, positive stories, etc.
- Apart from ongoing informal tracking, the City can retain a consultant to complete a more formal evaluation of the implementation of the STR policy two to three years post-implementation.

ROLES

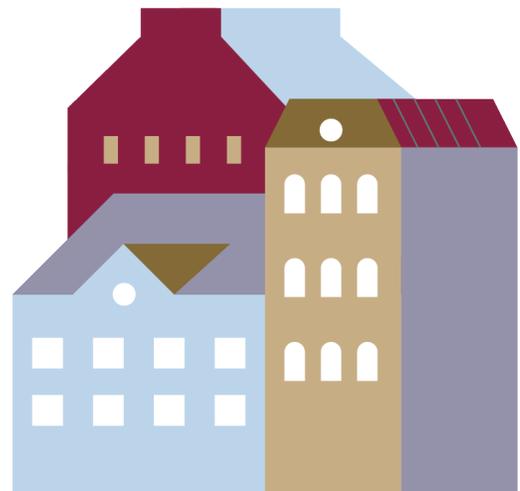
- City to implement the STR policy.
- City to monitor unlicensed short-term rentals through tools such as AirDNA and regular scans of common websites such as Airbnb and Vrbo.
- City to monitor impact of short-term rental on housing market.
- City to monitor implementation issues related to STR policy.

RESOURCES

- City staff time for implementation and monitoring.
- Funding for tracking software on host compliance.

IMPLEMENTATION CONSIDERATIONS

- Dedicated staff resources will be needed to monitor unlicensed short-term rentals. However, enforcement is important to ensure that operators take the policy seriously and that the City can manage short-term rental stock in the community.



Strategy 4: Increase Opportunities for Affordable Homeownership

RATIONALE

Attainable homeownership is a key part of providing the full continuum of housing options. Stakeholders recognized the lack of homeownership opportunities in Revelstoke, specifically for mid to low-income earners or new residents. They also recognized the importance of homeownership opportunities for security and building equity and wealth. In Revelstoke, restrictions on density through lot and unit sizes have impacted the number of opportunities for affordable homeownership.

The City can play a role in building opportunities for attainable homeownership through allowing denser and more diverse forms of housing, particularly in areas proximate to community services. The City can also take on roles of advocacy and partnership to increase affordable homeownership. The City can work with senior levels of government and developers to increase investments and build inter-sector partnerships.

Strategy 4 has four actions:

- Rezoning for comprehensive development proposals should include a diversity of denser housing forms
- Encourage small lot and unit size through rezoning processes to promote a range of options
- Explore the expansion of gentle density options (garden suites and carriage houses) across all single-detached zones in Revelstoke
- Explore opportunities to partner with the development community and BC Housing for the Affordable Home Ownership Program



ACTIONS

Action 4.1: Rezoning for comprehensive development proposals should include a diversity of denser housing forms

DESCRIPTION	<p>Revelstoke’s draft Official Community Plan (OCP) identifies the importance of ensuring that rezoning for a comprehensive development proposals includes a target ratio “of no more than 25% single-detached dwelling units with the remaining 75% of dwelling units to comprise a mixture of multi-unit ground-oriented and / or apartment style buildings.”²⁰ Further, rezonings that consist of only single-family detached dwellings are discouraged.</p> <p>While the City’s housing stock is predominantly single family, by encouraging a diversity of housing forms the City can provide a range of housing options for both current and prospective residents of Revelstoke. This action ensures that the primary focus of new development remains on the ‘missing middle housing,’ which can provide greater affordability and choice to home buyers.</p> <p>There are several larger vacant sites in Revelstoke that would be appropriate for this action, including privately and City-owned. The City should consider these development areas as a potential to increase missing-middle housing, and where single family is developed could consider the importance of ensuring that gentle density with is permitted on these lots. For example, the City could require all new single family homes to have a secondary suite, and may consider restricting the use of secondary suites to long-term rentals only.</p>
TIMELINE	<p>Short Term</p> <ul style="list-style-type: none"> Finalize Official Community Plan to ensure planning framework supports this action. <p>Medium to Long Term</p> <ul style="list-style-type: none"> Work to implement zoning on potential comprehensive development sites to ensure a diversity of housing forms. Educate the public to build understanding and acceptance of diversified housing forms throughout the community (related to Action 5.2).
ROLES	<ul style="list-style-type: none"> City staff to lead changes to zoning in relevant comprehensive development areas.
RESOURCES	<ul style="list-style-type: none"> City staff time to support zoning changes.
IMPLEMENTATION CONSIDERATIONS	<ul style="list-style-type: none"> A move toward missing middle and multi-family housing will represent an important shift in the delivery of housing stock. When undertaking a negotiated rezoning, consideration should be given as to whether a unit or cash contribution should be incorporated into the rezoning and density considerations.

²⁰ City of Revelstoke. Draft Official Community Plan.

Action 4.2: Encourage small lot and unit size through rezoning processes to promote a range of options

DESCRIPTION	<p>Smaller lots and smaller unit sizes offer opportunities to modestly increase housing affordability, keep pace with changing housing dynamics (including smaller household sizes), and meet the dynamic and often competing land use priorities within a community. More efficient use of available land not only can support achieving housing affordability goals, it work to create more compact and walkable neighbourhoods, and reduce the environmental impacts of development.</p> <p>This action implements the new OCP land use and density policy of encouraging smaller lot and unit sizes to promote affordability (e.g., micro homes).</p>
TIMELINE	<p>Short Term</p> <ul style="list-style-type: none"> • Through new rezoning proposals, communicate to proponents that the City is encouraging smaller lot and unit sizes. Encourage proponents to think outside of the box to better utilize lot and unit configurations. • Prioritize or fast-track rezoning applications that offer small lots or small unit sizes. <p>Medium Term</p> <ul style="list-style-type: none"> • Monitor interest among developers for small lots and unit sizes. If there is a lack of uptake, explore barriers. If there is significant interest, explore ways to expand smaller forms of housing.
ROLES	<ul style="list-style-type: none"> • City staff to complete ongoing rezoning processes. • City council to be educated on priority for smaller lots and unit sizes. • City to communicate to development community that small lot and unit sizes are encouraged. • City to monitor interest over time. • Developers incorporate small lots and/or unit sizes in rezoning applications.
RESOURCES	<ul style="list-style-type: none"> • City staff time to implement policies.

IMPLEMENTATION CONSIDERATIONS

- While a smaller square footage can offer greater affordability, smaller units can often end up costing more per square foot than larger units depending on market interest, types of features and amenities provided, and the returns expected by developers.
- Some demographics are better served by smaller units, especially seasonal workers who don't need a lot of space and will not be investing in furniture, some low-income singles, and individuals at risk of or having experienced homelessness who are better able to manage a small space.
- More efficient layouts of two- and three-bedroom units can also create more housing opportunities for families, as can small lot development of single-detached homes and multi-plexes.
- Very small units (e.g., micro-suites that are under 400 square feet) can be well-suited for some demographics, including those who for various reasons cannot maintain a larger space or those who choose to live in a smaller footprint. However, they are a last resort for many individuals and couples and are often not preferred options for long-term living.



Action 4.3: Explore the expansion of gentle density options (garden suites and carriage houses) across all single-detached zones in Revelstoke

DESCRIPTION

Allowing gentle density in areas that are predominantly single family dwellings can be a way to increase the flexibility and diversity of housing options in low-density neighbourhoods. Gentle density in Revelstoke would include duplexes, triplexes, or a single family home with up to two accessory buildings on a property (e.g., single family home with a secondary suite and a garden suite, or a garden suite and a carriage house). Duplexes and triplexes provide slightly greater affordability for homeownership, and accessory dwellings provide rental options in areas where homeownership is predominant, as well as opportunities for multi-generational families, especially for adult children to stay home longer.

This action builds on Zoning Bylaw 2299 which allows secondary suites in single family dwellings, two family dwellings, and row house dwellings. However, single family dwellings can currently only have one accessory dwelling; i.e. only one of a secondary suite, garden suite, or carriage suite. This action proposes allowing up to two accessory dwellings on parcels with single family dwellings; i.e. allow both a secondary suite and a garden suite, or a secondary suite and a carriage suite.

This action would also allow garden or carriage suites on party wall duplex lots and allow carriage suites above detached garages connected by a party wall in row houses.

TIMELINE

Short Term

- Study gentle density options, including impact on affordability, land values, design considerations, and other factors. Complete community engagement as required.
- Draft and approve updated zoning regulations and design guidelines.

Medium Term

- Implement zoning regulations and design guidelines through building permit process.
- Monitor uptake of gentle density allowances over time and document potential barriers and unintended consequences.
- Continue exploring further permissions for gentle density as new housing forms emerge.

ROLES

- City to study gentle density options, including economic analysis on affordability and land values, and development of design guidelines.
- City to draft and approve updated zoning regulations. Additional community engagement may be required.
- City to implement updated zoning regulations.
- City to prepare a guide to gentle density options to use as a communication tool with homeowners.

RESOURCES

- City staff time for being involved in the study of options and drafting and implementing zoning regulations.
- Resources to hire a consultant to complete a gentle density study.

IMPLEMENTATION CONSIDERATIONS

- Gentle density offers more housing diversity in single-detached neighbourhoods. However, the cost of building standalone accessory dwellings or redeveloping a single-detached house into a duplex or a triplex is significant. This form of redevelopment is primarily for smaller scale developers who are comfortable with a lower return on investment, and families who are seeking more space and rental revenue.



Action 4.4: Explore opportunities to partner with the development community and BC Housing for the Affordable Home Ownership Program

DESCRIPTION	<p>While some additional programs and supports may need to be pursued as part of Priority Strategy 4, Revelstoke can take advantage of existing opportunities through convening stakeholders. Potential partners would include developers, non-profit housing providers, as well as the City and other governmental agencies. Partners could be involved in capital funding, land or other equity contributions.</p> <p>The Affordable Home Ownership Program (AHOP) is delivered by BC Housing to support the development of new, affordable homes for buyers. The program provides interim construction financing at reduced rates and leverages land and contributions from project partners to develop units at 5-20% below market value, with the difference secured by a mortgage registered on title through the program. Partnership contributions are suggested in the program to further increase the affordability of units.</p>
TIMELINE	<p>Short Term</p> <ul style="list-style-type: none"> • Convene relevant sectors on the opportunity to partner through the Affordable Home Ownership Program. <p>Medium Term</p> <ul style="list-style-type: none"> • Support AHOP opportunities through providing additional support on relevant development applications.
ROLES	<ul style="list-style-type: none"> • City of Revelstoke to convene partners and provide support in utilizing the program.
RESOURCES	<ul style="list-style-type: none"> • City staff to dedicate time to coordination and support development applications.
IMPLEMENTATION CONSIDERATIONS	<ul style="list-style-type: none"> • The BC Housing Affordable Home Ownership Program can require significant upfront investment from partners such as agreements, incentives, and supporting policies. The benefits of the program will need to be weighed with the degree of investment required in each case.

Strategy 5: Develop a City-Led Communications, Education, and Advocacy Strategy

RATIONALE

Stakeholders identified the importance of a strong communications program from the City to accompany Revelstoke's Housing Action Plan. Communication and education with residents can help build support for densifying neighbourhoods and increasing affordable housing in the community. A number of actions in the Plan can be strengthened in accompaniment of advocacy to senior levels of government. Advocating for increased funding opportunities and regulatory policies can support the needs and gaps identified by stakeholders.

Local government staff can play a key role in fostering a network of local organizations committed to affordable housing, educating the public and stakeholder about the need for affordable housing and what the City is doing to facilitate more of this type of development, and advocate to other levels of government for more support and investment. However, this role takes time and it can be difficult for staff to do it "off the side of their desks". This Housing Action Plan recommends dedicated staff resources to support these efforts and the ongoing work the City is doing to address the affordable housing shortfall.

Priority Strategy 5 has two actions:

- Advocate to senior levels of government for greater resource investment in supportive housing that addresses homelessness, vulnerable populations, and workforce housing
- Communicate the need for greater density to achieve affordable housing to the community



Action 5.1: Advocate to senior levels of government for greater resource investment in supportive housing that addresses homelessness, vulnerable populations, and workforce housing

DESCRIPTION	<p>A number of important roles related to housing and homelessness are the responsibility of senior levels of government. While the City cannot perform these roles, it can advocate to senior governments on behalf of the needs of residents and community housing providers. Stakeholders identified several barriers to providing affordable housing that require changes or investments from senior levels of government. Stakeholders referenced the lack of investment in affordable homeownership as well as the need for measures to limit and tax vacant dwellings in resort municipalities.</p>
TIMELINE	<p>Medium Term</p> <ul style="list-style-type: none"> • Advocate to senior levels of government for issues and opportunities identified in HAP community engagement including: <ul style="list-style-type: none"> - Expand programs and investments in affordable homeownership models (federal government) - Continue to dedicate resources to the alleviation of homelessness in Revelstoke (provincial government) - Dedicate available provincial and federal lands to affordable housing projects (Foundational Action 3) - Explore the potential of a vacant dwelling tax for resort municipalities • Convene Revelstoke’s non-profit housing providers to identify and prioritize necessary ongoing advocacy efforts. <p>Ongoing</p> <ul style="list-style-type: none"> • Utilize Revelstoke’s participation in the Union of BC Municipalities, as well as other collective platforms, to advocate for issues facing multiple local governments. • Work with the Mayor and Council to utilize opportunities to discuss key housing and homelessness issues facing Revelstoke in the media. • Continue to convene and work with stakeholders involved in delivering affordable, diverse housing options in Revelstoke to understand barriers that can be addressed through advocacy.
ROLES	<ul style="list-style-type: none"> • City Community Development Co-ordinator to convene with Revelstoke’s non-profit housing providers to identify challenges requiring advocacy. • City staff to prepare a brief on the opportunities and justification for pursuing medium-term changes (identified above). • Mayor and Council to support advocacy efforts through organizing within collective platforms, direct and media communications.

RESOURCES

- No additional resources will be required for this action beyond continued investment in staff member's time spent on housing and homelessness.

IMPLEMENTATION CONSIDERATIONS

- The City may not, in all instances, be the best voice to advance change from senior levels of government. Partnerships with other sectors and collective platforms are especially important in these instances. In contrast, the City often has more significant capacity to advocate to senior levels of government than non-profit housing providers and can play an instrumental role in supporting these organizations.



Action 5.2: Communicate the need for greater density to achieve affordable housing to the community

DESCRIPTION	<p>While most community residents understand the importance of affordable housing in the community, there can be significant opposition to neighbourhood-specific changes. The City can communicate the findings of its Housing Needs Report and progress on the actions of the Housing Action Plan to the community to build support for and understanding of affordable housing. Communications can also summarize the need and opportunities for greater density to achieve affordability, highlighting positive stories. Implementing engagement and education with the community, outside of specific development proposals can assist in generating goodwill and understanding. It can also reduce the risk of individual projects becoming lightning rods for broader housing issues that lack an engagement outlet.</p> <p>Communications related to the HAP will align with the OCP Implementation Strategy and Affordable Housing Policy. Actions related to the OCP Implementation Strategy will provide key opportunities to relate back progress on housing actions.</p>
TIMELINE	<p>Short Term</p> <ul style="list-style-type: none"> • Identify communications opportunities aligning with the OCP Implementation Strategy to communicate progress related to housing. • Create a press release for local media about the completion of the Housing Action Plan and key priorities. • Implement low-hanging fruit communications actions. • Support affordable housing partners in sharing success stories. <p>Ongoing</p> <ul style="list-style-type: none"> • Fully implement and report back on communications actions related to housing. • Look for opportunities tied to other Plans and Strategies to communicate the City's progress and approach towards housing.
ROLES	<ul style="list-style-type: none"> • City Community Development Co-ordinator to development communications opportunities aligning with the OCP Implementation Strategy and implement engagement activities, with potential consultant support depending on staff capacity. • Affordable housing partners could be involved to share stories of success with the broader community.
RESOURCES	<ul style="list-style-type: none"> • City staff time to develop and implement the communications actions. • Resources to hire a consultant to assist with developing engagement and communications materials.

IMPLEMENTATION CONSIDERATIONS

- Meaningful engagement about affordable housing needs to be ongoing and focused on shifting mindsets and creating a sense of community. The intent of this process to bring different community members and stakeholders into alignment in their understanding of housing gaps and needs in the community. The focus should be on community-building wherever possible.
- This type of engagement should occur separate to engagement around specific development approvals processes; however, community members should understand that supporting affordable housing development requires supporting actual projects. There is a shift needed from “I support affordable housing but not here” to “I support affordable housing everywhere, including my own neighbourhood”.



6. Next Steps and Implementation

Governance Considerations

The City currently has several committees that look at the issue of affordable housing. Stakeholders noted that a Housing Committee might be appropriate to support the implementation of this Housing Action Plan. However, there is a need to scope the role of an implementation committee that does not duplicate the work of existing committees or cause increased administrative burden on staff. At this time staff, led by Planning Staff and the Community Development Co-ordinator, will lead the implementation of the HAP, and consider the best avenue for community engagement and participation as part of implementation planning. The role of Community Development Co-ordinator represents an important tax-funded staff position intended to strengthen partnership and collaborative opportunities around housing and other social issues.

Monitoring and Reporting Back to Council

As part of the implementation of the Housing Action Plan, the City will use a number of tools to monitor how the strategies are put into action and their impact on Revelstoke's housing system.

Annual Review of HAP Actions

Every year, City Staff can review actions and progress towards implementing the actions outlined above. A simple checklist approach to monitoring what items have been completed or are under way can be found in Appendix A. This review can be completed by staff as an update to Council.

Housing Needs Reports

The HAP strategies will take time to implement and have an impact on Revelstoke's housing system. A housing needs report, which represents a comprehensive evaluation of key housing issues will allow the City to understand demographic and housing trends and issues, and the impact of HAP actions on affordability in the community over time. Data is currently being released, and in order to ensure that the most recent data is used, Revelstoke could undertake to update their housing needs report in 2023.



Glossary

Accessory Buildings: “A detached building, the use or intended use of which is ancillary to that of a principal building situated on the same lot, or [a] building which is ancillary to a principal use being made of the lot upon which such building is located, provided always that no building directly used in the practice of farming shall be construed to be an accessory building.”

City of Revelstoke Zoning Bylaw No. 2299, 2021

Affordable Housing: “Affordable Housing means safe, appropriate housing that is affordable for residents of all income levels (i.e. is 30% or less than before tax income) and includes deeply affordable, below market, and near market housing, including both ownership and rental.”

Revelstoke Draft OCP.

Affordable Housing Reserve: “A reserve fund to be created by the City that will allow Revelstoke to financially support a range of needed housing opportunities from funds gathered through density bonusing contributions and Online Accommodation Platform (OAP).”

Adequate Housing Standard: “[Housing] not requiring any major repairs.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Affordable Housing Standard: “[Housing with] shelter costs equal to less than 30% of total before-tax household income.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Below-Market Rental Housing: “Below-market rental housing is housing with rents equal to, or lower than, average rates in private-market rental housing.”

<https://www.bchousing.org/glossary>

Comprehensive Development Sites: “provide for residential accommodation in one structure for individuals who are residing in a common living environment having individual rooms for one or two persons.”

City of Revelstoke Zoning Bylaw No. 2299, 2021

Core Housing Need: “A household is said to be in ‘core housing need’ if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).” Some additional restrictions apply.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Density Bonusing: “Zoning bylaws can include the option of additional (bonus) density subject to specific conditions, which can include providing amenities.”

<https://www2.gov.bc.ca/gov/content/governments/local-governments/planning-land-use/land-use-regulation/zoning-bylaws/density-bonusing-amenities>

Floor Area Ratio: “‘FLOOR AREA RATIO’ means the figure obtained when the gross floor area of all building on a lot less the exclusions permitted in accordance with section 6.20 is divided by the area of the lot. either by dwelling units per hectare or by the ratio of gross floor area to lot area.

<https://vancouver.ca/files/cov/calculating-floor-area.pdf>

Gentle Density: “attached, ground-oriented housing that’s more dense than a detached house, but with a similar scale and character. [This includes] duplexes, semi-detached homes, rowhouses, or even stacked townhouses.”

<https://civicplan.ca/gentle-density-sweet-spot-support-intensification/>

Homelessness: “Homelessness is the situation of an individual or family who does not have a permanent address or residence; the living situation of an individual or family who does not have stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.

It is often the result of what are known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household’s financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.”

<https://www.canada.ca/en/employment-social-development/programs/homelessness/directives.html#h2.2>

Hidden Homelessness: “Refers specifically to people who live“ temporarily with others but without guarantee of continued residency or immediate prospects for accessing permanent housing.” Often known as “couch surfing,” this describes people who are staying with relatives, friends, neighbours or strangers because they have no other option. They generally are not paying rent and it is not a sustainable long-term living arrangement but they do not have the ability to secure their own permanent housing immediately or in the near future. This population is considered to be “hidden” because they usually do not access homeless supports and services even though they are improperly or inadequately housed. Because they do not access services, they do not show up on standard statistics regarding homelessness.”

<https://www.homelesshub.ca/about-homelessness/population-specific/hidden-homelessness>

Household Income: The sum of incomes for all household members.

Household Type: “The differentiation of households on the basis of whether they are census family households or non-census family households.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage012-eng.cfm>

Inclusionary Zoning: “Zoning and development regulations that require a set proportion, typically 10–20%, of new market housing developments to be affordable.”

https://assets.cmhc-schl.gc.ca/sf/project/archive/publications/research_insight/69138_w.pdf?rev=00a59cf2-cad5-4425-b359-f1c0ad523008

Income: For the purposes of this report, unless otherwise indicated, income refers to “total income” which is before-tax and includes specific income sources. These specific income sources typically include employment income, income from dividends, interest, GICs, and mutual funds, income from pensions, other regular cash income, and government sources (EI, OAS, CPP, etc.). These income sources typically do not include capital gains, gifts, and inter-household transfers, etc.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop123-eng.cfm>

Low-End-of-Market Rental Housing: “A type of housing where the housing provider calculates rent according to rental market conditions.”

<https://www.bchousing.org/glossary>

Market rent: A rent amount that is generally similar to the rent of other units in the private (non-subsidized) housing market.

<https://www.bchousing.org/glossary>

Missing Middle: “is a range of house-scale buildings with multiple units—compatible in scale and form with detached single-family homes—located in a walkable neighborhood.”

<https://missingmiddlehousing.com/>

Mobile Home: A single dwelling designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation such as blocks, posts or a prepared pad and may be covered by a skirt.

A mobile home must meet the following two conditions:

- It is designed and constructed to be transported on its base frame (or chassis) in one piece.
- The dwelling can be moved on short notice. This dwelling can be easily relocated to a new location, because of the nature of its construction, by disconnecting it from services, attaching it to a standard wheel assembly and moving it without resorting to a significant renovations and reconstructions.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

Non-Market Housing / Non-Profit Housing: “Rental housing that is owned and operated by community-based, non-profit societies or local governments and regional districts. The mandate is to provide safe, secure, affordable accommodation to households with low to moderate incomes. Most non-profit housing societies receive some form of financial assistance from government to enable them to offer affordable rents.”

Based on definition of non-profit housing: <https://www2.gov.bc.ca/gov/content/housing-tenancy/affordable-and-social-housing/housing-glossary>. Primary rental market, also referred to a purpose-built-rental, is generally defined by CMHC as rental units in privately-initiated apartment structures containing at least three rental units.

<https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/RmsMethodology>

Online Accommodation Platform: “is an online marketplace that enables or facilitates transactions for accommodation located in B.C. Online classified advertising or listing services that do not collect payment on behalf of the person offering the accommodation are not online accommodation platforms for the purposes of PST and MRDT.”

<https://www2.gov.bc.ca/assets/gov/taxes/sales-taxes/publications/pst-120-accommodation.pdf>

Purpose-Build Rental: Housing developed and built for long-term use as rental housing.

Residential Tenure Zoning: Is allowed under the Local Government Act and allows local governments to “enact zoning bylaws that:

- Require that new housing in residential areas be developed as rental units; and
- Ensure that existing areas of rental housing are preserved as such.”

“[Residential Tenure Zoning] can only be used where multi-family residential use is a permitted use. Within these areas, local governments can now:

- Set different rules in relation to restricting the form of tenure of housing units for different zones and locations within a zone; and
- Require that a certain number, portion or percentage of housing units in a building be rental.

https://www2.gov.bc.ca/assets/gov/british-columbians-our-governments/local-governments/planning-land-use/residential_rental_zoning_bulletin1.pdf

Secondary Rental Market: describes rental units that were not originally purpose-built for the rental market, including private homes that are rented (single family, townhomes, and condominiums), as well as secondary suites and carriage homes.

<https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/SrmsMethodology#footnote1>

Seniors: Individuals aged 65 and over.

Shelter Cost: Total monthly shelter expenses paid by households that own or rent their dwelling.

“Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water, and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage033-eng.cfm>

Short-term Rentals: “means the use of a dwelling unit on a temporary basis for the financial benefit of the property owner to provide accommodation to the traveling public within a residential or mixed-use building.”

<https://www.revelstoke.ca/1964/Short-Term-Rentals>

Subsidized Housing: “‘Subsidized housing’ refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/dwelling-logements017-eng.cfm>

Suitable Housing Standard: “[Housing that] has enough bedrooms for the size and composition of resident households.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Supportive housing: A type of housing that provides on-site supports and services to residents who cannot live independently.

<https://www.bchousing.org/glossary>

Transitional Housing: “A type of housing for residents for between 30 days and three years. It aims to transition individuals to long-term, permanent housing.”

<https://www.bchousing.org/glossary>

Workforce Housing: Housing for individuals and households currently working but often not able to afford housing. In Revelstoke defined as households earning between \$35,000 annually (the threshold for rental subsidies through the Rental Assistance Program) and median household income.



Appendix 1: What We Heard