



*"Serving the  
Community to  
enhance our  
Quality of Life"*

# Canmore Housing Symposium

## Affordable Housing History

*GREENWOOD INN  
9:00a.m. to 5:00 p.m.  
December 13th, 1997*

Prepared by: Praxis, Inc.  
in association with G. Sokolan

Steering Committee:  
Frank Liszczak  
Frank Kernick  
Camille Hemingson  
Carmen Colborne  
Cam Smith  
Glen Craig  
Bert Dyck  
Jim Muir



***Chronological History of  
Affordable Housing Initiatives in Canmore  
1989 - 1997***

The Town of Canmore has been grappling with ways to provide an adequate supply of appropriate and sustainable affordable housing for all segments of its population for approximately a decade. Major initiatives undertaken within that time are outlined below, first in the summary time line which follows and secondly, in relation to what they were attempting to achieve.

With the exception of the initiatives taken in Mountview Phase II, none of the completed initiatives were wholly successful. In fact, many did not advance the Town toward a solution for its housing problems. Reasons for this lack of success are also discussed below.

**1. Advisory Committee on Housing  
November 1989 - February 1991**

- in response to a number of concerns regarding the lack of appropriate housing in Canmore, Council appointed an Advisory Committee on Housing to “ research the housing market in detail and make recommendations to Council”.
- produced a report entitled “The Canmore Housing Market - A Municipal Strategy for the 1990”s”. This report contained an Action Plan Matrix which identified specific tasks within areas where it perceived the Town’s influence may achieve change. These areas included:
  - amendments to the land use bylaw to encourage higher density developments,
  - accessing provincial and federal housing assistance programs,
  - initiatives by the planning department to secure additional lands and to reserve areas for specific types of affordable or multi-family developments, and
  - public education to increase awareness of housing options and government assistance programs.<sup>1</sup>
- report was approved in principle by Council.

**2. Bylaw Actions  
August, 1991**

As recommended in the Action Plan developed by the Advisory Committee on Housing, Council passed Bylaw 13-Z-91 to introduce a new residential district to the Land Use Bylaw - “Residential Single Detached Plus District (R-1B). The purpose of this district is to “provide for the development of single detached residential units with suite development potential in new areas”.<sup>2</sup>



### **3. Subdivision/Redesignation Actions May 1992 - August, 1992**

- working with Alberta Mortgage and Housing Corporation, through Mortgage Properties Inc., lands in Mountview Phase II, north of Highway 1, were redesignated and subsequently subdivided to accommodate development of entry-level housing at increased densities. Five stages of subdivision were created, as follows:

Stage 1 - 3.581 ha (8.693 ac), designated as R-1A, to accommodate 49 single family homes on small lots.

Stage 2 - 9.871 ha (24.391 ac), designated as MH-R, to accommodate approximately 145 units of manufactured housing. The Mobile Home Residential district of the Land Use Bylaw had been previously amended to include design guidelines for this subdivision.

Stage 3 - 7.479 ha (18.481 ac), designated as a mixture of R-1A, R-1B, R-2, and R-2A, to accommodate an estimated 132 single and two family homes on small lots. These lands were sold via a proposal call in the summer of 1992.

Interested applicants were required to submit preliminary concept and development plans exhibiting new ideas and innovative housing designs which would be functional in application, yet would facilitate and encourage lower cost housing to be established in accordance with existing land use guidelines. Proposed architectural guidelines were attached as a part of the proposal call, however, it was the responsibility of the proponent to establish specific guidelines and enforcement criteria in consultation with the Town. One criteria for judging proposals was an indicated willingness to give Bow Corridor residents first opportunity to purchase completed lots / housing units for a limited period of time.<sup>3</sup>

Stage 4 - 8.696 ha (21.488 ac), designated R-1A, to accommodate 122 single family homes on small lots.

Stage 5, - 1.39 ha (3.435 ac), designated R-3, to accommodate approximately 54 dwelling units at an estimated density of 16 units per acre. This land was not released for sale by the province until the spring of 1994.

### **4. Participation in the Bow Corridor Employee Housing Study March 1991 - November 1992**

- commissioned by the provincial government and prepared by IBI Group, this study's primary objective was to provide practical recommendations and implementation strategies to the municipalities, industries, and developers in the Bow Corridor on means of facilitating employee housing in the area.
- study included an implementation strategy which was phased over the immediate, near and long term, according to level of participation by the municipality in the housing market and provision of affordable employee housing.

#### Immediate Strategies

- reactive approach where much of the onus for provision of employee housing is placed on the private developer through mechanisms such as zoning standards and guidelines

- to be undertaken within 1992
- meant to provide groundwork necessary for the implementation of a comprehensive employee housing program
- Province to be encouraged to amend legislation to enable creation of a resort municipality and to initiate negotiations to bank provincial lands for affordable housing .

#### Near-Term Strategies

- Town becomes more involved in provision of housing units through implementation of a municipal housing corporation
- housing corporation would, in turn, initiate and administer several other provision mechanisms including joint ventures, development agreements, ground leases, and non-profit housing co-operatives.

#### Long-Term Strategies

- addresses provision of employee housing throughout Bow Corridor through creation of a regional employee housing corporation, integrating housing corporations in the Towns of Canmore and Banff.<sup>4</sup>
- received by Council as information with direction to Administration to review the report and provide recommendations on implementation.

### **5. Canmore Municipal Housing Corporation Steering Committee December 1992 - September 1995**

- appointed by Council to implement initiatives contained in both the Bow Corridor Housing Study and the report produced by the Advisory Committee on Housing.
- terms of reference were based on recommendations from IBI Group and were adopted by Council in December, 1992
- mandate included:
  - examining the concept of establishing a municipal housing corporation for the purpose of facilitating development of low cost housing,
  - reviewing existing documentation of housing corporations established within the province and other similar municipalities'
  - identify alternative forms of municipal housing corporations and associated funding mechanisms, and
  - provide recommendations to Council on establishment of a municipal housing corporation.
- work program was broken into two phases: scoping and operational
  - scoping phase included evaluation of alternative corporate structures, procedures and funding mechanisms. It culminated with presentation of series of recommendations to Council on establishment of a municipal housing corporation.
  - operational phase included consideration of incorporation documentation, procedural policies and manuals, and administrative and budget requirements.
  - work of the committee to terminate upon submission of the operational phase to Council.

- original time lines anticipated that the committee would have completed the scoping phase by October 1993, with recommendations to Council in November. The operational phase was envisioned to last an additional six months with incorporation of the housing committee scheduled for August 1994.
- financial implications of the committee included \$31,000 in consultant fees. Application made under provincial Innovative Housing Grant Program to recover costs associated with a committee research assistant and consultants to advise on technical aspects of the committee's work. Funding for this program was frozen before funds received. Province did contribute participation of Municipal Affairs staff to the work of the Committee.
- interim report received by Council in October of 1993 indicated progress which had been made on implementation of action plan contained in the report produced by the Advisory Committee on Housing. Additionally, it identified a number of intervention/implementation options which could be employed in the public or private sector or collectively between the public, private and non-profit sectors. It identified a need for the Town to focus on a mission for further intervention into the local housing market and that Council must decide on what type(s) of intervention they felt comfortable with. The interim report also requested Council endorsement to proceed with a public participation program.
- report received by Council in October 1994 requested reconfirmation regarding their commitment to be involved in intervention in the local housing market, identifying that this was considered necessary to maintain affordable housing stock as affordable.
- implementation plan accepted by Council in November, 1994. Considered to be end of scoping phase of the Municipal Housing Corporation Steering Committee's original terms of reference.
- other initiatives were undertaken through the Municipal Housing Corporation Steering Committee and extended its life. These included:

#### Staff Housing Bylaw

January, 1995 - September, 1995

- Council direction to the Municipal Housing Committee at the time of acceptance of the implementation plan was to begin work on a staff housing bylaw. This was seen as a relatively quick deliverable with little requirement for financial resources.
- contents of bylaw were researched and developed by Committee research assistant and reviewed with Committee members on an ongoing basis. Key components of the bylaw included:
  - requirement that new non-residential development or change in use of existing non-residential development provide staff accommodation in accordance with a table which generated housing requirements (in the form of numbers of bedrooms) based on land use,
  - provision for payment of cash-in-lieu of provision of staff accommodation,
  - provision for required housing to be provided on site or on an alternate site to be encumbered through caveats,,
  - housing to be provided prior to occupancy permit being issued for non-residential use except in cases where non-residential use was to be phased. Staff

- accommodation could also be phased in these instances.
- implementability of the bylaw was always a concern. Legal advice was obtained.
  - public reaction to bylaw sought prior to first reading, rather than as input during preparation. Results of a “coffee-scrum” discussion regarding the bylaw were summarized and forwarded to Council.
  - motion to give first reading to bylaw was defeated. Motion to develop a terms of reference for a committee with public membership to continue work on the bylaw, within a broader perspective of a housing corporation was also defeated.

### Jewel Community

February 1995 - April 1996

- a joint initiative with Alberta Home Builders Association R-2000 Program and the Town of Canmore to participate in the planning, construction and marketing of a conservation housing project in Canmore. The project was to be a demonstration project which would provide a blueprint which could be followed by other municipalities to create similar “communities”.
- guiding objectives agreed to by the Town and AHBA R-2000 for the project included:
  - generating a sense of community,
  - product must be affordable within the current Canmore housing market to justify the Committee’s continued involvement, and,
  - it must demonstrate a reduction in resource consumption over traditional housing projects, in terms of land, water, energy and materials.
- due to concerns about the ability of the project to deliver the criteria of affordability, Canmore committed only to be involved with the planning phase of the project. At the end of this phase, re-evaluation could occur about further Town involvement. Alternatively, assuming the project could not deliver affordable housing, the Town could choose to remain involved but to direct its involvement away from the Municipal Housing Corporation Steering Committee.
- a partnership agreement was signed on October 13, 1995 and a Jewel Community Task Force was formed. The group met twice before determining that this may not be the best mechanism for addressing housing issues in Canmore. The Town’s position during these meetings was recorded in the minutes as “seeing group acting as a Board of Directors. Its task is to find a piece of land and establish development guidelines. The process will take no longer than three months. The Town is not a sponsor. The Town is involved because there is a need for affordable housing and the Town is promoting its image as an environmental community.”
- Minutes of the second meeting conclude with the following:

“The results of this meeting will be forwarded to Council for discussion. Council may decide to withdraw from the Jewel Community project. They may also discuss the possibility of creating a housing authority.”
- Discussion at a subsequent Committee of the Whole meeting of Council, for which minutes are not recorded, seemed to indicate that involvement in this project would be terminated. Concerns regarding affordable housing would be addressed with community involvement in the form of a housing symposium to be held in the fall of 1996. This symposium did not occur.<sup>5</sup>

Apex Immigrant Investor Fund  
March 1995 - July, 1995

- referral of Apex Land Corporation by Chief Administrative Officer to Municipal Housing Corporation regarding use of funds from the Immigrant Investor Fund for development of affordable housing within the town.
- fund was composed of investment dollars of potential immigrants to Canada. In Alberta, it was administered by the Alberta Residential Mortgage Fund Ltd. (ARMFL, a wholly owned subsidiary of Apex Land Corporation) through the Immigrant Investor Program Residential Real Estate Project. Dollars could be used to finance residential construction provided that the proposed development contained a minimum 15% component of social housing for at least a five year period.
- ARMFL would provide funds to Canmore at 3.5% interest for five years to construct rental units on land leased from the Town. As a condition of using the fund, ARMFL would develop the units, charging an 8% development fee. The Town would have first right of refusal to purchase the rental units at the end of the five year period, by paying out the balance owing on the mortgages. If the Town chose not to buy the units, ARMFL would have the right to purchase the land from the Town at fair market value. The units would then be sold on the open market.
- Committee forwarded idea to Council for consideration and identified five potential Town owned sites for development.
- Council declined opportunity largely on basis of uncertainty that total cost of project would allow for mortgage to be bought out at end of five years and that units would not therefore, remain as part of Town's affordable housing stock.

**6. Growth Management Committee**  
**April 1994 - June 1995**

- a committee of citizens struck by Council to develop consensus in community about management of the Town's growth.
- Town hired 2 local facilitators to develop a collaborative process in quest for solutions to Canmore's growth problems.
- produced a Growth Management Strategy which articulates an integrated, self-correcting process in four interconnected areas.
- relative to residential development, the committee adopted goals with respect to housing needs in the community. Specifically, "the housing options in the community should make it possible for all residents to achieve housing self-sufficiency (whether rental or ownership)" and that "the supply of housing units (both owned and rental) should reflect the socio-economic profile of the permanent resident community". The Committee "believes it is possible to achieve these goals by consciously planning and building an appropriate housing mix."<sup>6</sup>
- regarding wise environmental management in residential development, the committee recommends an "increase in densities where appropriate by identifying opportunities for innovative entry-level housing, multi-family development, slope adaptive housing, broader R1-B zoning", and to "pursue alternative ownership (like time

share) forms to relieve pressure on scarce housing lands from recreational purchasers".<sup>7</sup>

- recommends establishment of a "Thresholds and Monitoring Committee" to ensure the implementation of the strategies agreed upon in the 1995 Growth Management Committee Strategy. This committee to be appointed by the Mayor and to report to the Mayor and Council.<sup>8</sup>
- Growth Management Strategy adopted by Council and the Thresholds and Monitoring Committee appointed.
- recognition that there are elements of the Growth Management Strategy that tie into affordable housing but which do not address staff housing.

## **7. Canmore Community Tourism Task Force October, 1996 - May, 1997**

- appointed by Council as a follow-up to recommendations of the Tourism Symposium held in April, 1996.
- terms of reference included:
  - defining the shared vision of "doing it right" that was talked about during the tourism symposium,
  - identifying the key elements of a tourism development strategy, and
  - exploring the need for and, if required, developing a terms of reference for a "Community Tourism Development Advisory Council" to implement this strategy.<sup>9</sup>
- among other needs, the Task Force defined "an ability to be able to afford to live and work within our community" as a component in the quality of life of Canmore. Implementation actions to preserve this quality of life addressed the housing needs of tourism staff, including:
  - creating a Staff Housing Task Force within the tourism industry to conduct a thorough review of issues related to tourism staff housing needs. Working in partnership with the Town as part of a larger, community-wide needs review, this review should be completed by the end on 1997, and
  - encourage integration of tourism staff housing into the community, through the efforts of both the employers (encourage their staff to seek accommodations throughout the community) and the community (encourage the provision of suitable housing opportunities throughout the community),

## **8. Mountain Homes for Humanity February, 1997 - Ongoing**

- composed of a group of local residents who initiated a community land trust and are promoting a co-op housing development containing both non-equity (lease) and equity (ownership) units in Canmore as a means of providing affordable housing.
- approached Council regarding possible use of the decommissioned sewage treatment plant for these purposes. Council referred the group to the committee who had prepared the disposition report/policy for the former sewage treatment plant lands. At the committee's suggestion, Mountain Homes for Humanity (MHH) prepared a number of options for the site for Council's consideration.



- Council directed Administration to define a process to enable Council to respond to request from MHH. The Town is seeking to determine how its recreational and housing needs can best be accommodated on the site.

## **9. Implementation of Alternate Subdivision Design January, 1997 - Ongoing**

- Alternate subdivision designs have been introduced into the latter stages of Three Sisters developments. The Peaks of Grassi, as an example, make provision for both zero lot line lots and “Z” lots. The latter is an irregular configuration of lots which allows maximum exposure to single and semi-detached dwellings on narrow lots.

### **Factors Contributing to the Limited Success of these Initiatives**

- changing political climate - Alberta legislation around both planning and housing was changing at a provincial level.
- continued fast pace of growth and development within the town may have resulted in unrealistic deadlines, given a limited amount of administrative resources which could be applied to these initiatives - demand continues to outstrip supply.
- demographic characteristics of Town’s population does not totally support implementation of these initiatives.
- changes in town personnel and administrative structure during the period from August 1994 to September 1995 led to a lack of continuity in administrative support to the Municipal Housing Corporation Steering Committee.
- diversion of efforts of committees toward production of immediate results and spurious initiatives rather than toward longer term, more sustainable solutions.
- inadequate public involvement in initiatives such as the Staff Housing Bylaw diminished the likelihood of acceptance by various affected parties. These parties would be affected by changes required to successfully implement mechanisms to provide additional affordable housing stock.

### **Footnotes and References**

- <sup>1</sup> Report of the Advisory Committee on Housing, The Canmore Housing Market: A Municipal Strategy for the 1990’s, Town of Canmore, February, 1991, Pg. 29.
- <sup>2</sup> The Town of Canmore, Land Use Bylaw No.18 of 1986, Section 39.
- <sup>3</sup> Mortgage Properties Ltd., Information Package on Proposal Call on Mountview, Stage III.
- <sup>4</sup> IBI Group, Bow Corridor Employee Housing Study, Final Report, prepared for Alberta Municipal Affairs and Alberta Tourism, February, 1992, Pg. 93 -101.
- <sup>5</sup> Fax correspondence from Bill Brown, Planner, Town of Canmore to Gail Sokolan, June, 1996
- <sup>6</sup> Canmore Growth Management Committee, Town of Canmore Growth Management Committee 1995 Strategy Report, Final Report, Pillar 2: The Residential Component, Recommendation #2, “Community Housing Needs Program”, June 1, 1995, Pg. 15.

<sup>7</sup> Ibid., Pillar 2: The Residential Component, Recommendation #6, "Wise Environmental Management in Residential Development" June 1, 1995, Pg. 17.

<sup>8</sup> Ibid., Pillar 4: Implementation and the Future, Thresholds & Monitoring, Recommendation #1, "Establish a Thresholds and Monitoring Committee" June 1, 1995, Pg. 25.

<sup>9</sup> Canmore Community Tourism Task Force, "Doing It Right in Canmore", The Final Report of the Canmore Community Tourism Task Force, May 10, 1997.