



TOWN OF GOLDEN

Affordable Housing Strategy

Prepared for the Golden Community Coop
and the Town of Golden

CitySpaces Consulting

April 2021



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Introduction

Project Overview

The Golden Community Coop (Coop)¹ and the Town of Golden have collaborated in the undertaking of understanding housing needs and actions for the community of Golden and the surrounding area. A key driver for initiating this process has been the community's expressed concern over recent increases in housing costs, as well as the anticipated influx of newcomers to the area from a variety of influences including the highway construction project. The purpose of this process is to collect information to understand the myriad of factors that influence the local housing market, including external factors encroaching on the community, and to identify measures that can alleviate housing pressures and deliver new units that can meet local need.

Two reports have been prepared as an outcome of this process:

1. **Golden Housing Needs Assessment:** a companion report, which summarizes the housing gaps and populations most in need of housing in the Golden Area. Key indicators from data collection and community engagement are included in this report to demonstrate the evidence for key concerns.
2. **Golden Affordable Housing Strategy:** this report, which outlines a number of strategies that the Coop and the Town can consider towards address local housing gaps towards meeting the community's housing needs.

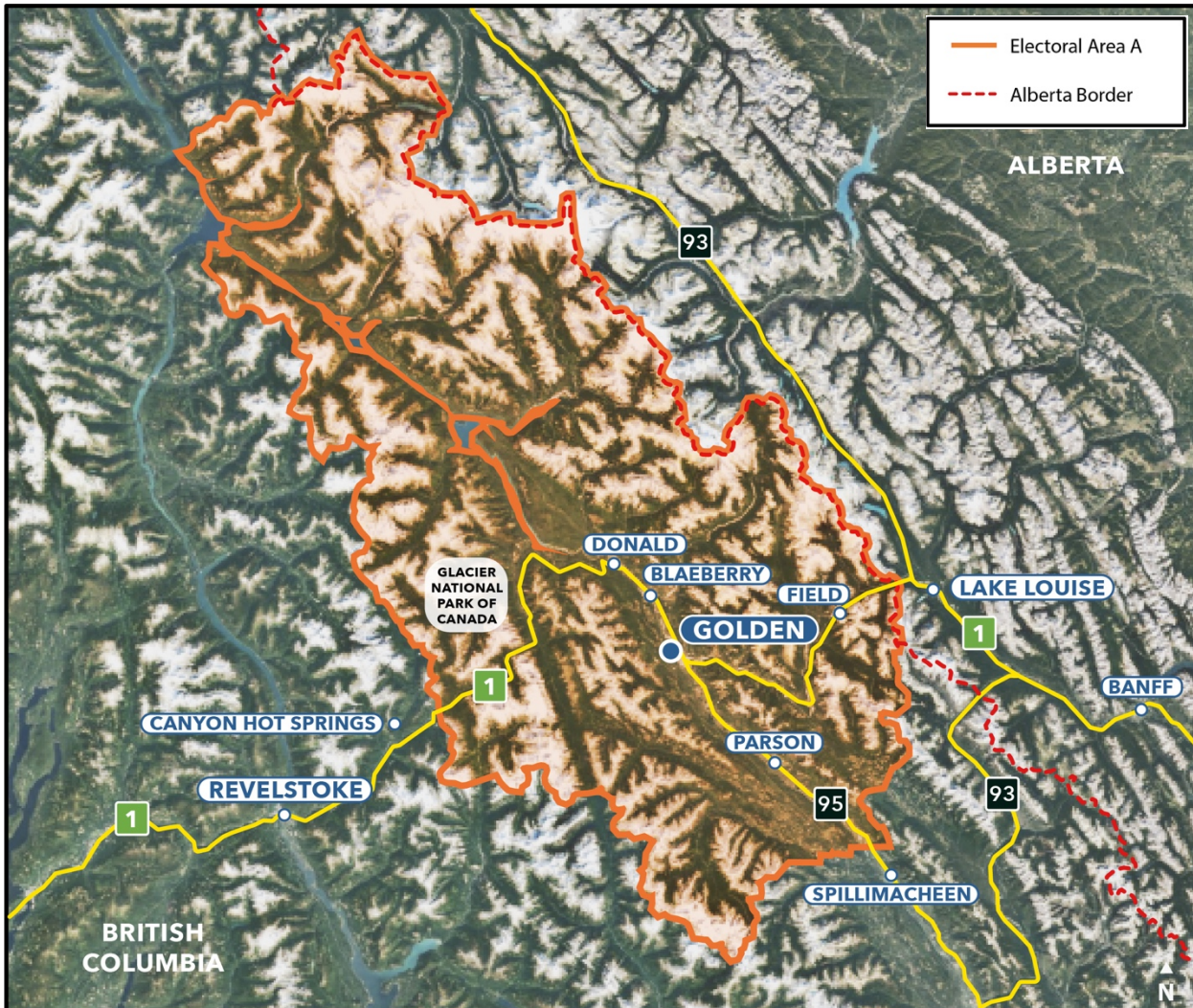
¹ Consortium members are the Golden Community Resources Society, Golden Family Center Society, Golden Women's Resource Centre Society, and the Golden Food Bank Society. The Coop is also on contract with the Town and Columbia Shuswap Regional District (CSR) for Community Economic Development.

Study Area

The study area includes the Town of Golden and Columbia Shuswap Regional District (CSRD) Electoral Area A. In this report, combined they are referred to as “the Golden area”.

Figure 1: Scope of Study - Golden Area

Source: Google Earth and CitySpaces Consulting



Process

The process comprises three phases:

- **Phase 1: Housing Needs Assessment:** The initial phase involved the creation of a Housing Needs Assessment to provide a baseline understanding of housing need and demand in the Golden area. This entailed assembling and analyzing relevant and reliable data, as well as conducting interviews with community stakeholders and a Housing Needs Survey of the community. Following data analysis, this first stage identified key housing gaps in the community and priority groups experiencing challenges finding affordable and suitable housing.
- **Phase 2: Community Consultation and Strategies Identification:** The second phase of the Affordable Housing Strategy involved on-the-ground community consultation, in which findings from the Housing Needs Assessment were shared with the community. Community stakeholders and members of the public were invited to an open house to provide information on local housing needs and gaps, as well as to get input on community preferences regarding possible housing actions and priorities. Focus groups with local stakeholders were convened to identify potential housing actions.
- **Phase 3: Finalize Affordable Housing Strategy:** Feedback from the community informed the third phase of the development of the Affordable Housing Strategy, in which specific strategic actions that respond to the unique housing needs of Golden were identified, as well as a set of specific actions and timelines for implementation. Golden's Affordable Housing Strategy provides the community with a roadmap of short and long-term actions that can be implemented to respond to the community's unique housing needs.

The Housing Continuum

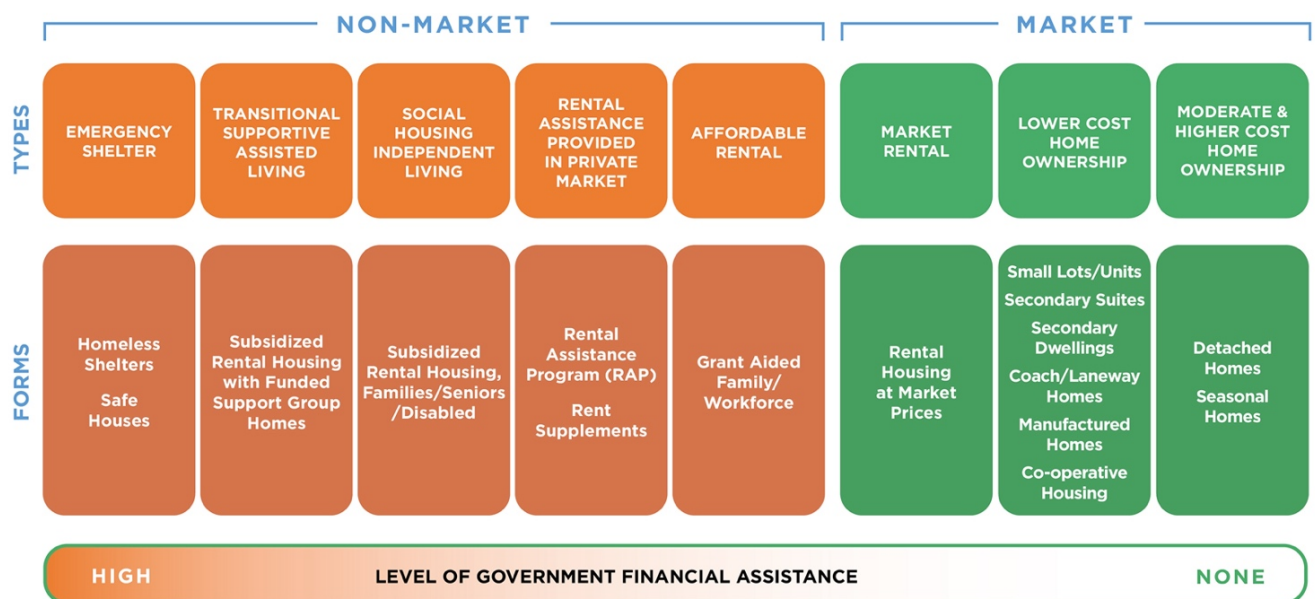
The housing continuum is an illustrative diagram that helps communicate the full range of potential housing types and tenures in a community.

The non-market side of the continuum includes emergency shelters, safe houses, transitional and supportive housing options. These housing options offer community members affordable, sometimes temporary, accommodation including for low-income households, vulnerable populations and persons experiencing homelessness.

Moving along the continuum is independent social housing for low-income households. While this type of housing is still government subsidized, there is no additional support required for households to be able to live independently and often less subsidy is needed to maintain these units. Rent supplements bridge the non-market and market sides, and the remaining tenures include rental and ownership housing forms that are available through the private market without any subsidy.

Each source of supply along the housing continuum is interrelated, and constraints in any one supply type will impact others. With an aging population, for example, senior residents are challenged to find suitable and accessible housing, which has led to seniors being ‘stuck’ in oversized large maintenance homes that could otherwise be available for young families.

Figure 2: The Housing Continuum



Housing For All

The housing continuum is not linear, nor a ladder. It is a fluid network of housing options that allow households to find and afford a home that meets their needs. A household should be able to navigate this network of housing options as their lifecycle, and life circumstances, change over time – including in times of crisis. There is no final destination, or ideal location, along the housing continuum; it is simply intended as a framework to understand the range of possible housing types and tenures individuals may need during their lifetime. When a household is unable to find and/or afford housing in a community that meets their needs, this signifies a housing gap along the housing continuum.

Summary of Housing Needs and Gaps

The companion report, *Golden Area Housing Needs Assessment*, demonstrates the evidence supporting the following identified priority groups and housing gaps in the Golden area. Key considerations outlined in the Affordable Housing Strategy directly respond to addressing these housing needs and gaps.

Priority Groups

- Seasonal and low-income workers;
- Low to moderate income young adults and families;
- Single-parents;
- People experiencing mental health and substance use issues; and
- Low-income seniors.

Housing Gaps

- Market rental housing;
- Affordable (subsidized) rental housing;
- Affordable homeownership opportunities;
- Affordable (subsidized) seniors rental housing;
- Supportive housing; and
- Alternative housing typologies.

Addressing Housing Need

Roles in Implementation

Municipal Local Government

Local governments have the opportunity to support, encourage, facilitate, or incentivize the development of (as well as preserving) housing in a community. They are governed by legislation including the Local Government Act, Community Charter, Strata Property Act, and Local Government Statutes (Housing Needs Report) Amendment Act.

Some local governments reference Housing Needs Reports to inform other planning initiatives, such as Official Community Plan (OCP) Updates or Zoning Bylaw Amendments. Specific measures that a municipality can influence include:

- Various fiscal measures, such as the use of municipal land, direct funding, and relief from various fees and charges (e.g., development cost charges, community amenity charges);
- Regulatory policies to mandate affordable housing, such as an Inclusionary Housing Policy;
- Education and advocacy to help raise community awareness of local affordability issues and to encourage an increased role and greater support by senior governments to address affordability challenges; and
- Direct provision of affordable housing through a civic department or agency, such as a municipal housing authority.

Regional District

Regional districts provide a general framework for growth and land use in the region, often with an emphasis on concentrating growth in already established settlement areas. Some regional districts have local area OCPs and/or a Regional Growth Strategy to manage sustainable growth in its various electoral areas. Affordable housing policy and practice should align with the regional district's own housing plans and policies.

Provincial Government

The legislated responsibility for housing falls on the provincial government. As such, much of the legislation that impacts land use and housing is under provincial jurisdiction. In addition to a directly managed portfolio, a province can also provide funding and support to non-profits to build and operate emergency shelters and safe houses as well as transitional, supported, and independent non-market housing. Provinces also fund several rent supplement programs to assist lower income individuals and households to access market housing. Recent announcements by the BC provincial government will lead to the introduction of a number of new tools,

regulations, and capital/operating investment dollars and is expected to contribute to the creation of a large number of rental and affordable housing units in the coming decade.

Federal Government

The federal government provides mortgage insurance to homeowners through the Canada Mortgage and Housing Corporation (CMHC) and sets the rules and requirements for government-backed mortgage insurance. They also implement a variety of programs, including the provision of capital funding and operational assistance for non-market housing. The release of the National Housing Strategy in 2017 and recent funding announcements demonstrate a renewed commitment towards housing and homelessness by the Canadian government.

Private Sector

This sector includes landowners, developers, builders, investors, and landlords, and is responsible for the development, construction, and management of a range of housing forms and tenures, including ownership and rental. The private sector has been increasingly involved in delivering the rental supply, with a large proportion of rental housing comprising secondary suites and condominiums rented through the secondary rental market.

Non-Profit Sector

The non-profit housing sector creates and manages housing units that rent at low-end or below market rates and may include support services (e.g. life skills, employment training). The sector includes community-based non-profit organizations that typically receive some form of financial assistance from other levels of government to enable them to offer affordable rents to low-income households.

Planning Context

Resort Municipality Initiative

The Town of Golden is one of just 14 designated resort municipalities in BC, which makes the Town eligible to receive provincial financial investment and incentives to diversify the economy and develop sustainable tourism. This designation also provides special powers to the Town under the *Local Government Act* and *Community Charter* such as being able to charge DCCs for the capital costs of employee housing.

Legislative Context

Community Charter

This statute provides a municipality with:

- The use of “natural person powers”, which gives municipalities the flexibility to identify and provide any service that Council considers necessary or desirable;
- The ability to waive/reduce fees and charges when property is owned or held by a charitable, philanthropic, or other non-profit corporation;
- The authority to establish a tax exemption program for an area designated as a “revitalization area”. The program can stipulate the kinds of property eligible, the term of the exemption, and other conditions; and
- The ability to establish a reserve fund for a specified purpose and direct that money be placed to the credit of the reserve fund.

Local Government Act

This statute gives municipalities and regional districts specific provisions related to housing:

- A Board may adopt a Regional Growth Strategy for the purpose of guiding decisions on growth, change, and development within each regional district. If adopted, the Regional Growth Strategy must cover a period of at least 20 years, and must include the following:
 - A comprehensive statement on the future of the region, including the social, economic, and environmental objectives of the Board;
 - Population and employment projections;

- Actions that provide for the needs of the projected population in relation to housing, transportation, regional services, parks and natural areas, and economic development; and
 - Targets for the reduction of greenhouse gas emissions and policies and actions proposed to achieve those targets.
- Requires an OCP to include housing policies with respect to affordable housing, rental housing, and special needs housing (section 473).
- Enables a local government to enter into a housing agreement with a landowner regarding the occupancy of the housing units in terms of tenure, classes of person, administration, and management of the housing units, rents and lease, and sale or share price. This housing agreement is registered on title and is binding on future owners (section 483).
- Enables an OCP to include policies related to social needs, social well-being, and social development (section 474).
- Provides flexibility to allow higher density in return for the provision of community amenities, including affordable and special needs housing (section 482).
- Provides authority to impose development cost charges (DCCs) to raise funds to assist in paying capital costs for employee housing related to the operation of resort activities in a resort region (section 559).
- Provides authority to waive or reduce a DCC for not-for-profit rental housing, including supportive living housing, as well as for-profit affordable rental housing. Done in conjunction with a housing agreement (section 563).
- Enables municipalities to amend their zoning bylaws to limit the form of tenure to residential rental tenure. The zoning would require new housing to be developed as rental units and/or ensure that existing areas of rental housing are preserved as such. Adopted in 2018, this is a relatively new tool available to municipalities and very few have attempted implementation given that early adopters have encountered legal challenges. At this point in time, the rental tenure zoning has been upheld by the courts for a legal case in New Westminster. The City of New Westminster was an early adopter of this new tool, but other municipalities are cautiously considering it².
- Stipulates the Building Code:

² At this time, it is the opinion of the consultant that the Town of Golden do not consider rental only zoning until some larger municipalities also adopt rental tenure zoning, and instead focus on other tools that may be more successfully implemented.

- Section 9.37 of the BC Building Code applies to “Secondary Suites,” which establishes floor area and ceiling heights, fire safety provisions, safe exiting, mechanical systems, and plumbing. The amended code, however, does not apply to existing suites.
 - Recent changes to the building code (section 9.37) now allow secondary suites in duplexes and row housing. Secondary suites must be a self-contained dwelling unit located within a building or portion of a building.
- The Housing Needs Report Regulation within the *Local Government Act* is new legislation that includes transitional provisions to accommodate local governments already working on, or who have recently completed, a housing needs report. They will be considered to have met the legislated requirement for this first report. This regulation requires local governments to, at least every five years:
 - Collect information necessary to identify current and projected housing needs;
 - Use the collected information to prepare and publish a report, known as a housing needs report, showing current and projected housing needs for at least the next five years; and
 - Consider the most recently collected information and housing needs report when amending community and regional plans.

Strata Property Act

The Strata Property Act provides limited provisions related to housing:

- Provides authority for a Council or Board to decide on applications to convert an existing rental building into strata lots (section 242).

Guiding Documents

Planning and development in the Golden area is guided by a number of documents, with key excerpts outlined below.

- **Town of Golden OCP (2008):** The Town of Golden OCP establishes the land use framework to guide future development in the Town, including residential development. The Town aims to foster “social diversity” through “a range of housing for all generations, including affordable housing, attainable housing, seniors, special needs and staff housing.” The OCP identifies several policies related to housing:
 - Creating residential zoning for a variety of lot sizes;
 - Supporting higher density residential infill development;
 - Prohibit the rental of entire homes in residential areas as short term rentals and rather, allow short term rentals in new and existing residential areas similar to a home based business operator.
 - Allow short term rentals in commercial areas above a commercial ground floor without a home based operator model as well as the Canyon Ridge subdivision will be the only residential area

where short term rentals will be **considered** without the home based business operator model, subject to, design considerations which lessen the potential impact on adjacent existing neighbourhoods.

- Using Density Bonusing through Phased Development Agreements to secure 15% of multi-family units and single-family residential lots through new multi-family and subdivision development and redevelopment as affordable residential housing as defined by the Town of Golden; and
- Encouraging the CSRD to explore the introduction of planning tools that address affordable housing.

The OCP notes that the growth in the Town of Golden and Area A, along with the growth of the tourism sector, will result in increasing demand for housing. The OCP also notes that no staff housing is provided by Kicking Horse Mountain Resort, which makes it difficult to attract and retain new employees to fill the necessary and growing number of positions created by the resort. Additionally, other hotels, restaurants, and other high staff-oriented businesses are not currently required to provide housing for seasonal staff. The OCP noted that this strains the already constricted Golden housing market and rental supply for year-round residents.

- **Town of Golden Zoning Bylaw (2011):** The Town of Golden’s Zoning Bylaw provides the regulatory framework for site-specific development. There are several residential zones ranging from low density to high density, including: single detached (R1), single detached with secondary suite (R1S), flexible residential (R1D), twin (duplex) residential (R2), twin residential sensitive (R2A), multi-flex residential (R3), high-density residential (R4), mobile home park (R6), and mobile home subdivision (R7). There are also lands zoned as residential reserve (R5) as well as a mixed-use commercial zone (C2) that permits residential use as an accessory to commercial. General commercial and transition commercial (C3 and C5 zones) also permit dwelling units as an accessory use. The 2011 Zoning Bylaw Update initiated the permitting of “Detached Secondary Residential Dwellings” (e.g., carriage houses or garden suites) in order to create more long-term rental housing in the community.
- **CSRD:** The CSRD has limited long range and current planning frameworks to guide residential development. At this time, the CSRD does not have a regional growth strategy, zoning bylaw, building regulations, or inspection services. New residential buildings in Area A are required by provincial regulation to comply with the BC Building Code. There are OCPs for Electoral Areas B, C, and F however there is no OCP for Electoral Area A. It is the intention that key findings from the *Golden Area Housing Needs Assessment* and *Affordable Housing Strategy* will inform future land use planning and processes.
- **Resort Development Strategy (2019):** The Town of Golden’s Resort Development Strategy (2019 to 2022) fulfills the resort municipality’s requirement to outline core projects for Resort Municipality Initiative (RMI) investment. The majority of anticipated revenue is expected to be invested in capital projects related to resort infrastructure, supported by investment in resort services and program administration. Investing in tourism related infrastructure is a core focus area for planning and development in the Golden area.

Affordable Housing Strategy

Affordable Housing Strategy – Vision

The Vision of the *Golden Area Affordable Housing Strategy* is to address the housing needs and gaps identified in the companion report (*Golden Area Housing Needs Assessment*) towards ensuring residents are able to secure safe, appropriate, and affordable housing that meets their needs.

Affordable housing is essential for a community to be socially and economically sustainable. The Golden community will work together towards creating an inclusive community that facilitates the development of diverse and appropriate housing options for people of all ages, abilities, and incomes.

Affordable Housing Strategy – Goals

- **Encourage housing diversity, inclusion, and choice:** Facilitate the development of a variety of housing forms and tenures in the Golden area. This includes development of housing that is suitable for families and persons with special needs, creating a range of housing options in suitable locations in Golden area.
- **Focus on low- to moderate-income households:** Many households in the Golden area are challenged to afford housing in the community. As a resort community, tourism and the presence of vacation homes will continue to put pressure on the private housing market. There is a need to extend the affordable housing efforts towards a greater range of households, including low- to moderate-income households.
- **Foster collaborative partnerships:** Many housing projects and related initiatives require multiple partnerships to be successful. The Coop and the Town of Golden are in a unique position to support and bring together potential partners through information sharing, strategic meetings, and applying to available grants and programs.
- **Build community support and trust:** It is important to engage Golden residents and stakeholders in transparent and meaningful ways about affordable housing plans and projects. Creating opportunities for feedback is critical, but also providing clarity on changes to policy and bylaws will achieve a sense of trust and ultimately garner support for change.

Affordable Housing Strategy – Objectives

- **Increase the supply of non-market housing:** The lack of affordable housing is a widespread concern in many communities and leads to negative social and economic impacts. However, for resort communities, the availability of affordable housing becomes a more complex issue given that amenity migration, tourism, and the presence of second / vacation homes / short term rentals (STRs) creates additional housing demand in the community leading to higher overall housing costs and less availability for people searching for homes.

Resort communities also have a high proportion of front-line service positions in restaurants and hotels that are generally relatively low paid positions, which can cause financial hardship and overstretching when paying average rents in the community. This objective aims to increase housing options and affordability for a broad range of households in the community, including low-income households that may work in service and tourism-oriented sectors, but also moderate-income households who may not be able to afford suitable housing in the private market.

- **Promote residential infill development:** This objective would continue to allow denser residential form in existing residential neighbourhoods, which could potentially allow for more opportunities for both affordable homeownership by developing more compact homes and affordable rental opportunities through the development of secondary suites and detached secondary residential dwelling (DSRD). Rezoning properties for density or flexible housing uses is one of the fastest ways to access land and financing for new housing. Golden is historically progressive in that the majority of the zoning allows for secondary suites and detached secondary residential dwelling units as well as 400 square meter lots. Secondary suites (attached or detached), duplexes, townhouses, multi-family, smaller lots, lot subdivisions, and residential units atop commercial all increase the supply of housing, often on a fixed footprint of land. This objective aims to increase the supply of housing that could serve a relatively broad range of households, from singles and couples households to family households. It could also provide additional housing for both renter households and homeowners.
- **Encourage the development of new purpose built-rental housing:** Since the discontinuation of federal and provincial tax incentives to develop rental housing, there has been a significant challenge in developing new market rental housing throughout Canada, especially in smaller communities. The development of purpose-built market rental housing uses a different business model than the development of ownership housing, in which return on investment is achieved over a long period of time rather than immediately following construction and sale of the unit. It can be difficult to secure financing with rental housing, especially in communities in which there is limited existing stock. However, there are tools available to local governments that may provide sufficient incentives to increase the supply of purpose-built rental housing, perhaps in combination with ownership housing forms.
- **Foster partnerships, education and advocacy:** Building and operating affordable housing in communities is not undertaken in isolation by one organization or group, but rather requires contributions from many in order to be successful. Most affordable housing developments have some combination of government, private sector, and non-profit partnership. Collaboration among the Town of Golden, non-profit housing and service providers, local businesses, and provincial agencies can lead to creative solutions for meeting existing and emerging housing needs. It is recommended that the Town take a lead in initiating, facilitating, and supporting long-term partnerships that can lead to the production of more affordable housing. One of the least costly but most effective measures local governments can undertake is to raise awareness of the need for affordable housing, promote other levels of government programs, participate in partnerships, and

continue to advocate for affordable housing needs with the Government of BC. Local governments can also help raise community awareness of local affordability issues.

Implementing the proposed actions of this Strategy, in part or in whole, requires the long-term commitment of the Town of Golden, non-profit housing providers, and other groups. It will also require financial and administrative resources to implement. Recognizing that the Town and other groups have many other responsibilities and competing priorities, along with a limited budget and resources, timeline for implementation has been outlined for each action. The table also identifies which organizations should lead implementation efforts.

Affordable Housing Strategy – Strategies and Actions

1. *Alleviate capacity constraints of the local non-profit housing sector*

The non-profit housing sector plays an essential role in creating access to affordable housing for people in need. In the Golden area, the sector is overstretched. There is a need to support the non-profit housing sector to access additional resources and capacity, towards ‘scaling-up’ to meet the existing and anticipated needs of vulnerable populations in the region as well as projected growth.

One suggestion is potentially creating a new non-profit housing society or a Golden Housing Authority. A new non-profit housing society could merge assets between existing societies, increasing organizational capacity and increasing the ability to pursue new projects and meet the needs of the community. A non-profit housing society is still led by a volunteer Board and led by an Executive Director and staff. Alternatively, a Housing Authority could be established instead. The Housing Authority could also merge assets similar to the non-profit housing society, however the Authority’s mandate is determined by the local government and not a volunteer board or Executive Director. An Authority can allow the local government to directly influence the housing projects pursued in the community to ensure that they align with demonstrated need. There could be an opportunity where a new non-profit housing society and a Golden Housing Authority co-exist; complementing services, programs and mandates to serve the broader community. The best approach is subject to the exploratory actions outlined in this strategy.

	Action	Key Contributors	Timeline
1.1	Continue to build relationships with local non-profit housing providers.	Coop Town of Golden	Ongoing
1.2	Support revenue generating activities in non-profit housing development projects when ideas are presented (e.g., social enterprise). Undertake review and amendments to regulations, where applicable, to support flexibility in design to allow revenue generating uses in non-profit housing projects such as social enterprise.	Town of Golden	Ongoing

	Action	Key Contributors	Timeline
1.3	<p>Given the limited capacity of the five independent non-profit housing providers in the Golden area, explore opportunities to create a new non-profit entity to manage existing non-market housing units and to develop new non-market housing units. Initial investigation could be to explore a merger (“asset transfer”) of two or more of the housing providers towards scaling-up operations. Benefits of a merger include: a better ability to finance/borrow, increase organizational capacity, leverage economies of scale, and coordinate towards addressing local need.</p> <p>As a starting point, consider facilitating conversations between existing housing providers on this opportunity to gauge interest. Initial homework could also involve collecting and organizing respective Board bylaws, mandates, and legal information (e.g., registered non-profit vs registered charity status, etc.) as these are key documents required for merging.</p> <p>As part of this exploration, consider establishing the new entity as a Golden Housing Authority, whereby assets from two or more existing non-profit housing portfolios are transferred to the Authority and where many other strategies can be channeled through the Authority or in partnership.</p>	Coop	1 to 3 years
1.4	Consider engaging with the BC Non-Profit Housing Association (BCNPHA) and/or BC Housing on assistance with facilitating a merger, such as connecting with other merged entities who have experienced a similar process.	Coop	1 to 3 years
1.5	Should a new non-profit entity be established, explore the opportunity to monitor covenants/annual reports to build capacity to enforce housing covenants.	–	3+ years

2. Explore opportunities for site-specific expansion and potential redevelopment

Local non-profit affordable housing providers, and potentially a new non-profit housing society or Authority, could undertake a detailed inventory review of existing buildings and land holdings of the local non-market housing portfolios to see if there are opportunities to add additional units to the sites – be it through renovation/expansion or site redevelopment.

In an environment with limited financial resources, this activity could maximize the effective use of existing facilities and examine all of the options available that could accommodate future growth in the community. Findings could direct resources towards prioritizing maintenance of existing housing, having a fulsome understanding of existing conditions, and when a building may need to be replaced if repairs exceed the cost-benefit of redeveloping a site altogether.

If redevelopment is warranted, this is an opportunity to pursue a net increase of affordable housing units onsite towards meeting the various populations in need and addressing local housing gaps, especially on sites that may have initially developed at a lower density but could achieve more units onsite today.

	Action	Key Contributors	Timeline
2.1	Collect the most up-to-date building condition assessment reports for each non-market housing building in the Golden area.	Coop Non-profit housing providers (or new housing society/authority)	1 to 3 years
2.2	For buildings that do not have a report or where reports are outdated (e.g., more than 5 years old), conduct building condition assessments. Engage with BCNPHA to receive assistance with this process as they offer this service.	Coop Non-profit housing providers (or new housing society/authority)	1 to 3 years
2.3	Map out the collective housing portfolio and flag the sites that have reached the end of their economic lifespan. These sites are opportunity for redevelopment.	Coop Non-profit housing providers (or new housing society/authority)	3+ years
2.4	Review the land use framework for the sites of opportunity for redevelopment and identify if land use amendments or rezoning is required. Consider rezoning the site(s) for higher density residential development.	Town of Golden	3+ years
2.5	Consider engaging with a development consultant and/or BC Housing on the sites of opportunity for <i>redevelopment</i> . This would be the launch point for further site redevelopment exploration including concept planning, design, budgets and funding applications.	Coop Non-profit housing providers (or new housing society/authority) Town of Golden	3+ years (or earlier if opportunity is presented)
2.6	Referring back to the collective housing portfolio, flag the sites that are currently in good condition. These sites are opportunities for <i>expansion</i> (e.g. add more units, and not redevelop).	Coop Non-profit housing providers (or new housing society/authority)	1 to 3 years
2.7	Consider engaging with a development consultant and/or BC Housing on the sites of opportunity for expansion. This would be the launch point for further site exploration to determine if there is space to add additional units onsite. Consider the current land utilization, density/land use, and zoning to see if the regulatory framework supports additional units onsite.	Coop Non-profit housing providers (or new housing society/authority) Town of Golden	1 to 3 years

3. *Seek capital funding for affordable housing projects as opportunities arise*

There are currently a number of funding streams available to provide capital contributions and other financial assistance to non-profit housing providers with developing affordable housing. The alignment of these federal and provincial programs at this time provides significant opportunities for the development of new affordable housing. If a non-profit housing society has secured land, a general housing concept and development plan, the capacity to undertake the project, manage its operation, and hold the mortgage, it may qualify for seed funding from CMHC, which could fund pre-development activities such as design development and advance the approvals process. BC Housing’s Community Partnership Initiatives provides construction and takeout financing, partnership referrals, and advice for non-profits looking to develop affordable rental housing. The Columbia Basin Trust is an additional resource that a non-profit housing provider could use to develop affordable housing, either with pre-development activities or through direct capital contributions.

Funding programs change occasionally (often in tandem with elections and government changes) so it is important to become familiar but not tethered to the opportunities. The aim is to be ready to respond to calls for project applications when they are announced.

	Action	Key Contributors	Timeline
3.1	Become familiar with the various funding programs at BC Housing (e.g., Community Housing Fund – CHF) as well as the MoU. Between BC Housing and the Columbia Basin Trust (CBT). Ideally, identify one to three high-potential sites/projects that would be well positioned to align with funding opportunities. Monitor announcements for “calls for proposals or applications”.	Coop Non-profit housing providers (or new housing entity/authority) Town of Golden	1 to 3 years
3.2	Should the opportunity for funding be presented, consider submitting applications for one or more of the sites.	Coop Non-profit housing providers (or new housing entity/authority) Town of Golden	1 to 3 years
3.3	Encourage the private development / builder community to explore low-cost financing options with CMHC for the development of purpose-built market rental housing.	Town of Golden	1 to 3 years

4. *Utilize municipally owned land for affordable housing projects*

One of the most difficult challenges in increasing the supply of affordable housing is acquiring well-located sites to develop. Consideration should be given to strategically use the Town’s land holdings to help meet affordable and special housing needs, specifically in the context of providing land for non-market housing to be developed and operated by a non-profit housing provider. The Town owns 2.75 acres, nearly an entire block, on 12th Street South known as the Old Town Works Yard (OTWY). For over a decade, various municipal Councils have viewed

this as land banked³ for the purpose of developing a mixed neighbourhood of ownership, market rental, and affordable housing.

The opportunity to provide Town-owned land for affordable housing can reduce the cost to develop an affordable housing project and, therefore, provide a greater number of units. Using Town-owned land for affordable housing purposes can also be helpful with ensuring that affordable housing is placed in locations best suited to meet the needs of priority groups. Town-owned land could be provided to a non-profit housing provider either through a long-term land lease or a direct sale of land (with affordable housing secured through a protective covenant/housing agreement). The use of Town-owned land as a capital contribution can also significantly improve the attractiveness and competitiveness of such affordable housing development application to potential funders.

	Action	Key Contributors	Timeline
4.1	Identify municipally owned sites that may be appropriate for potential future affordable housing development. Consider this inventory when new opportunities are presented (such as funding).	Town of Golden	1 to 3 years
4.2	Consider engaging with the CSRD to explore land that they might own that could be potential for affordable housing development in the future. This can form part of the inventory.	Town of Golden	1 to 3 years
4.3	As a starting point, consider pursuing affordable housing development of the Old Town Works Yard (OTWY).	Town of Golden	1 to 3 years
4.4	Apply for funding to cover the costs/testing reports to the Ministry of Environment, towards obtaining an environmental release for the OTWY.	Town of Golden	1 year
4.5	Prepare an RFP to work with a private developer to master plan the block, and update and refine the concept for the previous 2011 OTWY Diverse Housing Feasibility Study. Consider opportunities for public-private partnership on this site (e.g., private developer, BC Housing, and/or non-profit housing provider) which may involve subdivision to achieve various tenures and operators.	Town of Golden	3+ years

5. Reexamine the secondary suite bylaw

For decades, the Town of Golden has allowed secondary suites that are fully contained within the primary building. Secondary suites are largely in the form of “basement suites,” which can provide a valuable form of housing appropriate for many households including singles, couples, small families and seniors. The secondary suite section of the BC Building Code dates back to the mid-1990s and for its time was trendsetting. This section

³ Land banking is when a public authority or non-profit organization acquires, holds, leases land in order to use the land to meet community goals, such as increasing affordable housing.

of the code has not substantially changed since despite the National Code surpassing the BC code. However effective December 2019, the BC Building Code was amended for consistency with the National Building Code to allow the construction of new secondary suites in more types of houses, such as duplexes and row housing (previously the BC Building code only allowed secondary suites to be built in single detached homes)⁴. Size restrictions for secondary suites have also been removed.

The Town of Golden’s Zoning Bylaw permits suites to the maximum size of 700 square feet (65 square meters) despite the BC Building Code not restricting suite size. The 700 square feet maximum allows a somewhat constrained 1-bedroom suite and is challenged to configure a 2-bedroom suite. As part of drafting STR regulations, the Town has removed the size restriction and instead is considering limiting the number of bedrooms to a maximum of 3-bedrooms per suite.

	Action	Key Contributors	Timeline
5.1	Continue to promote the Town’s suite ready bulletin with contractors and those looking to apply for single detached dwelling permit. Educate the broader community and stakeholders on the changes to the secondary suite bylaw via newsletter, social media, and website.	Town of Golden	1 year
5.2	Consider exploring the opportunity to expand the secondary suites program to ground-oriented multi-unit housing, such as duplexes and townhouses.	Town of Golden	1 year

6. Refine and promote the detached secondary residential dwelling housing form

The Town of Golden introduced “Detached Secondary Residential Dwellings” (DSRDs) for the first time in 2012 upon the adoption of the new Zoning Bylaw. DSRDs include carriage homes or garden suites, allowing for slightly larger ground-oriented building forms that can be appropriate for young families with children. DSRDs work well on lots that have access to a rear lane; however, some new builds have created shadowing and privacy issues to adjacent properties.

The Town and the broader community have had an opportunity to review and reflect on the gradual introduction of approximately 10 DSRDs with respect to form and fit into existing residential neighbourhoods. Some lessons learned include that nearly every DSRD has require a variance (e.g., height, setback, floor area, lot size). Exploring refinement to the Zoning Bylaw is warranted in order to avoid numerous variance applications, saving the time of both staff and the applicants. It may also be worth exploring design guidelines (such as a

⁴ Size restrictions for secondary suite in single-detached homes comprised a total floor space of not more than 90 m² in area / having a floor space less than 40% of the habitable space of the building. The floor space restrictions were removed from the code for consistency with national building code and because floor areas limits did not relate to “safety” and “fire and structural protections” objectives in the code. This is addressed by fire separations/smoke and carbon monoxide alarms/egress etc. This revision discontinues the prescribed floor space amounts and percentage distribution and allocates this decision to local government.

development permit area) to provide direction to builders on ways to ensure sensitive design features that work well with adjacent properties towards complementing and enhancing the existing neighbourhood character.

	Action	Key Contributors	Timeline
6.1	Collect the relevant planning procedures documentation from the 10+ completed DSRDs. Prepare a table or matrix that identifies the list of variances for each applicant. Compare for patterns and similarities.	Town of Golden	1 year
6.2	Update the Zoning Bylaw specific use regulations section with adjustments based on design considerations from the previous planning procedures review.	Town of Golden	1.5 years
6.3	Research example design guidelines for detached secondary dwellings (e.g. Kamloops Intensive Residential DPA, West Kelowna Coach House Requirements, New Westminster Infill Housing Design Guidelines). Identify components that are applicable or could be adapted to the Golden area context.	Town of Golden	1.5 years
6.4	Consider, but not require, engaging with the development community and/or local architect to prepare Golden specific design guidelines, inspired by examples and informed by local context. Explore the opportunity to create ready-made concepts that can be fast tracked through the Town’s approval process (caution to not create monotonous housing forms).	Town of Golden	1.5 years
6.5	Educate the broader community and stakeholders on the changes to the detached secondary residential dwelling (DSRD) via newsletter, social media, and website.	Town of Golden	2 years

7. Consider compact housing forms

The Town’s existing OCP encourages and supports the development of diverse housing forms and is supported by the Zoning Bylaw, which has several residential zones that permit a range of housing forms (from single detached to low rise apartment) as well as density. The Town of Golden could explore additional measures that could encourage developer- / builder-initiated compact housing proposals.

	Action	Key Contributors	Timeline
7.1	Continue to support medium to higher density housing and expand provisions in zones that are applied to transition areas, walkable centres, and in the Town centre, as well as additional stories above commercial zones (e.g. C1, C2 and C3 zones)	Town of Golden	Ongoing
7.2	Consider introducing a pocket neighbourhood zone that would allow a cluster of detached compact homes on a block. These homes are ground-oriented and often one-storey (sometimes two-storey).	Town of Golden	4 years

	Action	Key Contributors	Timeline
	Research example zoning regulations for consideration (e.g., District of Summerland).		
7.3	To further support the introduction of wider and innovative housing options, the Town could put out a call for builders, developers and landowners interested in working on compact housing forms. The Town could work with selected developers to facilitate such demonstration projects through expedited processing or other incentives. Such pilot initiatives would result in lessons learned for the Town that would then be used to inform Zoning Bylaw amendments and further streamline the approval process for such projects.	Town of Golden	5 years

8. Consider the establishment of a rental housing revitalization area

Section 226 of the *Community Charter* provides local governments with the authority to exempt property from municipal property value taxes. Revitalization tax exemptions is a tool that Council may use to encourage various types of revitalization to achieve a range of environmental, economic, or social objectives. A revitalization program may apply to a small area or areas, a certain type of property or properties, a particular activity or circumstance related to a property or properties, or an entire municipality.

To use this authority, a Council must establish a revitalization program (with defined reasons for and objectives of the program), enter into agreements with property owners, and then exempt their property from taxation once all specified conditions of the program and the agreement have been met. Exemptions may apply to the value of land or improvements, or both. Councils are free to specify, within their revitalization programs, the amounts and extent of tax exemptions available.

If used in combination with zoning for rental housing, which was recently adopted in BC, it may be possible to incentivize the creation of new purpose-built rental housing. Revitalization tax exemptions could be used by the Town of Golden to support specific affordable housing projects developed by non-profit housing providers. For instance, a revitalization tax exemption could be used to support mixed-use market rental or strata developments in Golden’s downtown area. Such a strategy could also be combined with local economic development, urban design, and tourism / attraction development actions. Economic studies are typically undertaken when determining the viability of such an approach before it is implemented.

In order to meet the requirements of the provincial exemption, municipal revitalization program bylaws must include, as a stated goal, the creation of new rental housing. Beyond this requirement, municipal administrative responsibilities remain the same and it is property owners who must demonstrate their eligibility for the provincial exemption to BC Assessment. The provincial exemption is for properties that have at least five units of new or newly renovated rental housing and only for the part of a property which is rental housing.

In order to make the revitalization program meaningful for the development community, the proposed program opportunities should leverage both municipal and provincial exemptions (e.g., exemption from school tax)⁵.

	Action	Key Contributors	Timeline
8.1	Collect examples of rental housing revitalization tax exemption bylaws (such as Squamish, Kelowna).	Town of Golden	4 years
8.2	Identify an area of Town where the bylaw could apply.	Town of Golden	4 years
8.3	Prepare a terms of reference and draft bylaw for rental housing revitalization tax exemption which outlines the incentives and requirements of the bylaw (e.g., affordable housing target). Present this to Council for consideration.	Town of Golden	3+ years

9. Explore establishing an affordable housing reserve fund

A housing reserve fund is established to set aside and protect funds for future affordable housing projects. A common source is cash contributions provided by local builders / developers in lieu of built affordable housing units. A local government can also allocate other funds into a Housing Reserve Fund as part of annual budgeting. The local government establishes a bylaw for the use of these funds and eligibility criteria, which can be used towards affordable housing project capital costs, land acquisition purchases for affordable housing projects, grants to non-profit housing providers, and research or feasibility studies. Establishing a housing reserve fund can be a good starting point that can accumulate cash over time and eventually transferred over to a new non-profit housing provider or housing authority (e.g. Golden area Housing Authority) as an initial cash injection to initiate early projects.

	Action	Key Contributors	Timeline
9.1	Collect examples of affordable housing reserve fund bylaws (such as Kitimat, Terrace, and Kelowna)	Town of Golden	1 to 3 years
9.2	Prepare a terms of reference and draft bylaw for an affordable housing reserve fund that outline the streams of revenue allocated to the fund (e.g. cash-in-lieu contributions), as well as how the funds are spent (e.g. capital contributions, grants to non-profit housing providers, and land acquisition). Present this to Council for consideration.	Town of Golden	1 to 3 years
9.3	Consider partnering with the CSRD on the affordable housing reserve fund, to leverage new residential development projects in	Town of Golden	1 to 3 years

⁵ As of February 20, 2018, purpose-built rental housing exempted by a municipal revitalization certificate may also qualify for an exemption from school tax and other property taxes if certain conditions are met. The change is intended to give provincial tax support to cases where municipalities have chosen to use revitalization exemptions to support the creation of new rental housing. Property owners should refer to section 131.01 of the *School Act*.

both jurisdictions and to apply the funds to affordable housing projects in either jurisdiction should they be mutually beneficial.

10. Consider updating the development cost charge bylaw

Currently the Town of Golden has a Development Cost Charge (DCC) bylaw for water and sewer servicing only. DCCs can be charged for other servicing such as roads, storm water, parks acquisition and improvement, and in resort regions, DCCs⁶ can also be charged for employee housing. The intention of this strategy is to consider DCCs from servicing in order to capture revenue from development to allocate towards affordable housing projects.

Specifically, a DCC could be established to raise funds to assist in paying capital costs for employee housing related to the operation of resort activities in a resort region. These funds could be coupled with the affordable housing reserve fund.

	Action	Key Contributors	Timeline
10.1	Collect the relevant subdivision and permits from representative development projects. Work with engineering staff on preparing a table or matrix that itemizes servicing costs.	Town of Golden	2 to 3 years
10.2	Consider reviewing the DCC Bylaw on a regular basis – with increases automatically built into bylaw or increases made through a regular detailed review (e.g. once every two years) to ensure it is up to date and gradual adjustments are in line with inflation.	Town of Golden	Ongoing
10.3	Engage with the CSRD to explore the opportunity to implement a Development Cost Charge in the CSRD. Given that there is no building permit issuance in the Area A, this could be implemented with each subdivision approval.	Town of Golden	3+ years
10.4	Work with the Kicking Horse Mountain Resort (KHMR) and the Province to amend the designated resort regions regulation to include KHMR so that DCCs can be charged on subdivisions located at the resort.	Town of Golden	3+ years

11. Consider establishing an employee housing service charge bylaw

Designated resort municipalities have special powers to require developers to make financial contributions to help with the assistance of housing employees of various sectors. A successful example of this is the Resort Municipality of Whistler, which enacted an Employee Housing Service Charge Bylaw in 1990, requiring all

⁶ “Resort regions” can charge a DCC for employee housing. The Golden resort region, according to the *Local Government Act’s* Resort Regions Regulation includes the Town of Golden and the Columbia Shuswap Regional District Electoral Area A (but does not include Kicking Horse Mountain Resort Area or Yoho National Park).

developers of commercial, industrial, and tourist accommodation to contribute to the local affordable housing stock through building housing units or making cash contributions. In combination with other proposed strategies (e.g., DCC Bylaw update and affordable housing reserve fund), this is an opportunity for the Town of Golden to:

- Requiring developers to build rental housing for their employees; or
- Provide cash-in-lieu contribution to the municipality’s affordable housing reserve fund (in Whistler, they have an Employees Restricted Housing Fund calculated at \$5,908 per employee, with the number of employees based on a pre-determined formula per industry type).

This type of bylaw places the responsibility of providing workforce housing to the developers and employers rather than the local government. In Whistler, over 1,000 affordable housing units have been built utilizing the funds generated from this bylaw.

	Action	Key Contributors	Timeline
11.1	Collect examples of employee housing service charge bylaw (e.g., Whistler).	Town of Golden	1 to 3 years
11.2	Create a Workforce Housing Index to identify the amount of cash contributions per estimated employee or per square footage of commercial/industrial development project, by industry type and compensation ranges. Direct funds generated from program into the housing reserve fund.	Town of Golden	3+ years
11.3	Establish a process for proponents of commercial/industrial development projects to demonstrate a jobs plan (or can also be called a “Housing Impact Assessment”), including number of anticipated employees by occupation type/class and income ranges and the shortfall/gap in housing to accommodate anticipated workers.	Town of Golden	3+ years
11.4	Prepare a terms of reference and draft bylaw for employee housing service charge bylaw which outlines the housing units calculation or \$/employee. Present this to Council for consideration.	Town of Golden	3+ years
11.5	Consider engaging with the CSRD to explore their participation and/or ability to establish their own employee housing service charge bylaw.	Town of Golden	3+ years

12. Utilize the Municipal and Regional District Tax for affordable housing

In 2018, the Municipal and Regional District Tax (MRDT) regulations were updated so the “hotel tax” could be used to help address local housing needs as well as ensure tourism workers can find housing. Prior to this change, MRDT could only be used for: tourism marketing, programs, and projects; sport hosting market, programs and projects; and destination enhancement initiatives including capital and not capital investments in operation of tourism attractions⁷.

This change was introduced along with formal MRDT collection from Online Accommodation Platforms (OAP). OAP MRDT revenue facilitates transactions for renting short-term accommodation such as Airbnb (many of which operate across jurisdictions) and typically list basement suites and individual rooms.

Designated recipients (typically a municipality but in Golden’s case is Tourism Golden) have the flexibility to define, identify, and fund affordable housing initiatives deemed appropriate to meet local needs. Designated recipients may use MRDT revenues for the following purposes for spending on affordable 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; or
- Paying expenses related to the administration or disposal of housing, shelter, or land acquired with money paid out of MRDT revenues.

Designated recipients that wish to use MRDT revenues for affordable housing must provide an Affordable Housing Plan prior to implementation⁸. The plan must identify the project name, address, rationale, MRDT contribution, housing provider/project owner, funding partners and contribution (if applicable), estimated completion date, estimated number of housing units, and evidence of consultation with local government(s) if the designated recipient is not a municipality.

Currently, Golden collects 2% MRDT. There is an opportunity to increase the tax (to 3%)⁹ as well as divert OAP revenue towards developing affordable housing or other housing related initiatives such as establishing a new

⁷ Capital and non-capital investments include construction or renovation of infrastructure; major events; tourism product development; and direct sales.

⁸ MRDT Affordable Housing Plans are due on November 30 of each year and must outline spending in the upcoming year. Note the MRDT is in addition to the eight percent PST on accommodation.

⁹ The maximum MRDT tax rate is 3% of the purchase price of accommodation in a designated accommodation area.

non-profit housing society. This will assist with alleviating some of the pressure on the local housing stock including housing low-wage workers employed in the hotel industry.

	Action	Key Contributors	Timeline
12.1	Engage with Tourism Golden about a phased increase to the MRDT tax from 2% to: 2.5% in year one, and 3.0% in year two.	Town of Golden Coop	2 to 4 years
12.2	Engage with Tourism Golden about the proportion / allocation of the MRDT tax for various initiatives (e.g. 1/3 rd model – 1% towards tourism and sports; 1% towards destination enhancement; and 1% towards affordable housing).	Town of Golden Coop	2 to 4 years
12.3	Allocate the agreed upon proportion of affordable housing towards the housing reserve fund.	Town of Golden Coop	2 to 4 years

13. Consider adding targets to the Town’s inclusionary housing policy

As outlined in the companion *Golden Area Housing Needs Assessment Report*, there are a total of 562 housing units needed for the Golden area to accommodate an additional 1,235 people by the year 2028. Approximately 307 of those units are expected to be absorbed in the Town of Golden and 255 are expected to be absorbed in Electoral Area A. A proportion of those units should be allocated towards non-market housing to meet the needs of low-income households. The target for non-market housing is between 46 to 92 units in the Town of Golden and between 13 to 61 units for Electoral Area A. An excerpt table from the companion report is provided below.

Table 1: Golden Area – Housing Units Required and Non-Market Housing Need (2016-2028)

	Total Units Needed	# of Renters Spending Greater than 30% of Income on Housing	Total allocation of Non-Market Housing Units (30% and 24%)	Total allocation of Non-Market Housing Units (15% and 5%)
Town of Golden	307	30%	92 units	46 units
Area A	255	24%	61 units	13 units

The Town of Golden currently has an inclusionary housing policy to secure 15% of multi-family units and single-family lots through new multi-family and subdivision development and redevelopment. This has not been successfully implemented and, as such, some adjustments to the policy in addition to adding targets is suggested for consideration with the intention of providing a wide variety of housing including affordable housing for seniors and low-income households.

	Action	Key Contributors	Timeline
13.1	Consider amending the Town’s inclusionary housing policy. For projects greater than 20 units, consider requiring 5% of the	Town of Golden	3 years

	residential floor area of new residential development be secured as affordable housing in perpetuity with a housing agreement, in exchange for an incentive (e.g. density bonus, or financial incentives such as waiving fees).		
13.2	For projects fewer than 20 units (including single detached, duplexes, townhouses and small multi-unit projects), consider requiring an equivalent of 5% of the residential floor area be paid as a cash-in-lieu contribution, allocated to an affordable housing reserve fund.	Town of Golden	3 years
13.3	Monitor the uptake of the inclusionary housing policy in relationship to the target (46 to 92 units) and adjust (e.g., increase from 5% to 10%) if warranted.	Town of Golden	5 years
13.4	As an additional measure, monitor 3 key indicators to evaluate the success of securing affordable housing through the inclusionary housing policy: (i) BC Housing wait list data (reported annually in March); (ii) non-profit housing society wait list data (annually, ideally in March to align with BC Housing wait list data); and, (iii) core housing need data (reported every census).	Coop Town of Golden	1 year
13.5	Consider revisiting targets when the Town updates the housing needs assessment in the future	Town of Golden	5+ years

14. Consider establishing a shared equity homeownership program

A shared equity homeownership program is a tool that allows housing to be purchased below market value to moderate income households “just out of reach” of homeownership or those unable to obtain a mortgage through conventional methods. Resale price restrictions are often utilized with these programs, which limit the resale price of housing to a price below market value. The restrictions can be applied to any housing delivered by local governments, housing providers, or developers as long as the restriction is registered on title before the initial sale. Restrictions can tie the unit sale price to a resale price formula or it can be attached to a percentage below market value at the time of sale where market value is determined by an appraisal.

In 1997, the Resort Municipality of Whistler established the Whistler Housing Authority (WHA) to oversee affordable rental housing and homeownership programs to help address the workforce housing affordability issue. The motivation to pursue an affordable homeownership program – in addition to a rental housing program – was motivated by a desire to provide residents with a wide range of housing opportunities that could support a stable resident workforce and a vibrant and diverse community. WHA has created over 1,000 affordable homeownership units (as well as 851 rental units). The structure comprises:

- **Administration:** Units are developed, administered, and managed by the WHA – an independent municipally owned corporation. WHA maintains a wait list for units on a first come, first served basis.

- **Target population and eligibility:** Moderate-income workforce (employees who work 20 hours a week or more, or recent retirees). When a unit within the WHA portfolio becomes available for resale, the household at the top of the wait list has the first opportunity to accept a purchase agreement at the controlled resale price. Households interested in the program must complete an application form and provide documentation for income and expenses. WHA calculates gross debt servicing (GDS) on an individual case-by-case basis to determine eligibility.
- **Housing form:** Studio, one-, two-, three-, and four-bedroom condos; townhouses; single-detached homes. Owner-occupancy is required and cannot be rented/sub-leased.
- **Structure:** Restricted resale and price restriction registered covenant on title, first at the time of rezoning and then transferred to each unit at the time of subdivision. Two specific covenants are used: a housing agreement to stipulate occupancy and use (“employees or retirees of Whistler”); and a right of first refusal/option to purchase to set the terms and conditions of resale.
- **Affordability calculations:** This has evolved over time and, as such, different units in the portfolio have different calculations. Formulas are in relation to either the Royal Bank of Canada prime lending rate or the Greater Vancouver Housing Price Index of the Canadian Core Consumer Price Index. Affordable homeownership units are sold at 30% below market value¹⁰.
- **Funding sources:** Employee Restricted Housing Fund (ERHF), which generates revenue from an Employee Housing Service Charge Bylaw. Land is contributed to the WHA at no charge by the municipality through the Whistler 2020 Development Corporation, a corporation owned by the municipality that is responsible for delivering to market 300 acres of Crown land transferred to the municipality (initiated as part of the 2010 Olympic Games).

This strategy would be achievable for the Golden area in combination with other strategies, such as the DCC’s bylaw update, establishing an employee housing service charge bylaw, affordable housing reserve fund, and creating a new non-profit housing entity or Golden Area Housing authority in order to administer such a program.

	Action	Key Contributors	Timeline
14.1	Collect sample forms and documents on a shared equity homeownership program (e.g., Whistler has these forms available online).	Coop Town of Golden (or new housing society/authority)	2 to 4 years

¹⁰ This was implemented with the Vista Lofts by Golden Key Developments at 11th Ave S and 12th St S, but the calculation was only 10% below market cost which is less meaningful than the 30%. At that time, the market was not seeing the gains we have seen over the past few years and the housing product was slow to sell. The covenants/housing agreement were discharged in May 2017.

	Action	Key Contributors	Timeline
14.2	Subject to the formation of other strategies, including establishing a new non-profit housing society or Golden Area Housing Authority, consider pursuing a shared equity homeownership	Coop Town of Golden (or new housing society/authority)	2 to 4 years

15. Consider establishing a living wage policy

Across Canada, provincial governments establish a minimum wage; a living wage is different. It is a voluntary adjustment to the provincial standard, reflecting what households require in order to afford the cost of housing and other living expenses such as food, clothing, and transportation.

Living wage employers are organizations that voluntarily become certified for providing a living wage to their employees. Living wage is typically identified by a third-party entity. In BC, the Living Wage for Families Campaign calculates living wages for communities and regions in BC. Living Wage for Families Campaign can work directly with organizations to determine their specific living wage, accounting for total compensation (wage plus benefits).

Research on living wage has found many social and economic benefits, including decreased employee turnover and savings on staff hiring and training. It can also improve job performance, productivity, and service delivery, as well as lower rates of absenteeism. Spin-off benefits include reducing the number of households experiencing or at-risk of poverty and homelessness by guaranteeing an income that reflects the local cost of living.

Establishing a living wage policy at the municipal level ensures that all workers who “do business” with the City earn a livable income that allows them to afford housing in the community. Further, it sets an example for other sectors and potentially influencing private sector employers to pay living wages as well. There are many municipalities that have adopted a Living Wage Policy in recent years, including City of Pitt Meadows, City of New Westminster, and City of Quesnel. Implementation can take several years, starting with civic employees and then contractors and vendors.

	Action	Key Contributors	Timeline
15.1	Engage with the Living Wage for Families Campaign to obtain input on an appropriate Living Wage Policy for the Golden area, including assistance with determining the living wage calculation.	Coop	2 to 3 years
15.2	Led by Human Resources, review City staff compensation and identify employees working under the living wage. “Top up” wages, as appropriate, to align with living wage standards.	Town of Golden	3 years
15.3	Prepare a Golden area Living Wage Policy. Present this to Council for consideration.	Town of Golden	5 years

	Action	Key Contributors	Timeline
15.4	Apply for the Living Wage status with Living Wage for Families Campaign. If successful, utilize this status in promotional materials including recruitment efforts.	Town of Golden	5 years
15.5	Update the City's competitive bid process to include a mandatory Declaration document that must be filled and signed by prospective vendors and contractors.	Town of Golden	6 years

16. Educate and enforce short term rentals

The Town of Golden Council has recently adopted a regulatory framework to promote a home-based business model for short term rentals (STRs). For example, utilizing a permanent resident requirement and occupancy requirement of the dwelling unit during a short-term rental (e.g., a household can rent a secondary suite while residing in the principal dwelling or vice versa). STRs are also a permitted use in commercial areas above the second floor, which will encourage more dwelling units in commercial areas and is supported by regulations in the Zoning Bylaw.

The proposed framework also intends to prohibit STRs in multi-family housing properties, DSRDs as well as manufactured mobile home parks. The intention with this restriction is to ensure local residents have access to this form of market rental housing.

	Action	Key Contributors	Timeline
16.1	Move forward on implementing the home-based business model for short term rentals.	Town of Golden	1 year
16.2	Educate the broader community and stakeholders on the changes to short term rentals, including housing opportunities for second floor of commercial areas, via newsletter, social media, and website.	Town of Golden Coop	1 year
16.3	Establish a reporting protocol for concerned community members to inform the Town about potential housing units being utilized as short-term rentals. Utilizing bylaw enforcement to investigate potential violation of the bylaw and consider issuing warnings and information rather than financial penalties. If violations continue, consider financial penalties after repeated warnings (e.g., after 3 warnings).	Town of Golden	1 year

17. Promote existing provincial housing assistance programs

Local social service organizations and the Town of Golden can promote awareness of provincial programs that assist eligible low- and moderate-income households receive a rent supplement, including Shelter Assistance for

Elderly Renters (SAFER) and Rental Assistance Program (RAP) programs. The Home Adaptations For Independence (HAFI), which provides financial assistance for low-income seniors and people with disabilities to support home modifications to promote safe, independent living, is also an important resource to promote in the community. There may be eligible households in the Golden area that could benefit from these programs, but currently do not know they exist.

	Action	Key Contributors	Timeline
17.1	Continue to widely promote BC Housing’s Rental Assistance Program (RAP).	Coop Non-profit housing providers (and/or new housing entity) Town of Golden	Ongoing
17.2	Support community-based organizations to offer assistance with program applications.	Coop	Ongoing

Concluding Comments

Affordable housing benefits the entire community, offering both social and economic benefits. In addition to creating social diversity, inclusion, and well-integrated neighbourhoods, affordable housing ensures that households, families, and local employees can continue to live, thrive, and contribute to their community in Golden. The *Housing Needs Assessment* and *Affordable Housing Strategy for the Golden Area* is intended to further goals for affordable housing in Golden and provides a foundation for work that can be implemented over coming years to meet the intent of the strategic directions. Partnerships with stakeholders throughout the community will be needed to address the complexity of housing affordability in Golden. With leadership from the community and a commitment from the federal and provincial governments, the development of diverse affordable housing options will continue to ensure that Golden remains a livable community.

