



MOUNTAINS OF OPPORTUNITY

**CRANBROOK**

# City of Cranbrook Housing Strategy

July 2024

## Land Acknowledgement

The Ktunaxa people have been in this area since Nałmuqzin fulfilled his prophecy and placed the Ktunaxa people in this area to be the keepers of the land. It is acknowledged that housing built on these lands today, and in the future, is on unceded territory.

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## Acknowledgements

City of Cranbrook would like to thank all community members who participated in the housing needs report online survey, virtual workshops, interviews, as well as the stakeholders who volunteered to participate in the Housing Task Force.

The Housing Task Force provided recommendations that form the main content of the Strategy. Members of the Task Force include:

- Mayor Wayne Price
- Councillor Ron Popoff
- Councillor Norma Blissett
- City of Cranbrook Rob Veg
- BC Housing Tyler Baker
- Aq'am First Nation Michelle Shortridge
- Aqanttanam Housing Society Cecilia Teneese
- Kootenay Métis Housing Society Austin Parisien
- Community Connections Nancy Reid
- Canadian Mental Health Association Kathi Heim
- Cranbrook Real Estate Investors Greg Eaton
- NEXUS Community Support Society Brandon Arnett
- Community Member Donna Grobell

Additional City staff members actively engaged in the project and participated in task force meetings to offer valuable support and expertise; meetings were facilitated by CitySpaces Consulting.

## Housing Strategy Highlights

The City of Cranbrook's Housing Strategy provides direction on meeting housing needs, ensuring adequate and appropriate housing supply, and improving housing diversity, safety, equitability, and inclusivity.

The Strategy builds on work complete to-date, including the Cranbrook Housing Needs Report (2020) and Unit Estimates (2023). The Strategy considers current context, such as the Official Community Plan, regional plan policies, and initiatives.

The Cranbrook Housing Task Force was established to support the development of the Housing Strategy. Over the course of five months, the Task Force developed an action plan to address housing needs with four strategic directions, each supported by goals and associated actions.

Implementing the Strategy will require continued coordination from all levels of government, non-profit organizations, the private sector, and residents. The following strategic directions highlight the path toward improving housing in Cranbrook. The top actions represent the highest priority actions to be completed in 2024.

## Strategic Directions + Goals

1

### Provide Leadership and Collaboration between Players

**GOAL A:** Build relationships and networks

**GOAL B:** Use best practices to build a non-profit organization

**GOAL C:** Create partnership with private + non-profits / housing sector

**GOAL D:** Support project viability (streamline applications, collaborate between providers / developers)

### Local Government Support to Create Affordable Housing

**GOAL E:** Communication from City Council to departments on strategic direction

**GOAL F:** Update polices, bylaws, regulations to support affordable housing

2

3

### Build Awareness, Community Acceptance, and a Deeper Understanding of Needs

**GOAL G:** Identify data driven needs + solutions to inform development

**GOAL H:** Develop education campaign on housing

### Create a Long-term, Sustainable Housing System

**GOAL I:** Effective land use and protect rental stock

4

## Top Actions For 2024

- A1 Continuation of or start new task force or working group
- A2 Create database or stakeholder registry with expertise to identify champions + fill gaps
- B2 Undertake best practice research to explore structure of the entity/corporation
- C1 Identify interested parties to partner on strategy actions
- C2 Education on housing strategy + stakeholder communication campaign
- D1 Improve communications between City + applicants on timelines + new online portal
- D3 Establish a Housing Coordinator role
- E3 Review 2024-2027 Strategic Plan for alignment with Housing Strategy
- F2 Update OCP to reflect and accommodate Housing Strategy actions
- H1 Communicate with public about new BC legislative changes
- H3 Develop an education campaign on housing (secure funding and create an RFP)
- I1 RFQ/P for projects on city land (Council commit land)
- I9 Currently reviewing infrastructure capacity (Capital works planning)



# Definitions

## AFFORDABLE HOUSING

In Canada, housing is typically considered to be affordable when it costs less than 30% of a household's before-tax income. Affordable housing includes housing provided by the private, public, and non-profit sectors across all housing tenures. Affordability describes the relationship between housing cost and household income rather than a specific type of housing. Subsidized affordable housing programs seek to create housing that is affordable to households which fall within a particular income range.

## CORE HOUSING NEED (CHN)

A Statistics Canada concept that tests for the acceptability of a household's current housing against three standards: affordability, adequacy, and suitability. A household is in Core Housing Need if it does not meet one of the three standards and would have to spend more than 30% of its income to access acceptable housing.

- The affordability standard is met when housing costs less than 30% of before-tax household income.
- The adequacy standard is met when housing does not require any major repairs.
- The suitability standard is met when housing has enough bedrooms for the household's size and type (as defined by the National Occupancy Standard).

Housing is considered acceptable when all three standards are met and households in acceptable housing are not in Core Housing Need.

## MARKET HOUSING

Market housing is rental or for-ownership and describes housing with prices set by the open market. Market housing is typically built by private organizations for profit and will only be built where profit is expected. Most of Canada's housing stock is market housing built by private for-profit developers.

## NON-MARKET HOUSING

Non-market housing is built by non-profit organizations and typically funded through government subsidies, incentives, and other support. Non-market housing will usually have restrictions on rents and below-market prices are maintained in perpetuity.

## **OFFICIAL COMMUNITY PLAN (OCP)**

Official Community Plans establish the long-term vision of a community, defining a set of goals, objectives, and policies to guide decision-making on land use and local planning. Any bylaws enacted after the adoption of an OCP must be consistent with the Plan, although, the OCP does not commit the local government to establishing a specific policy. OCPs establish a range of desired future land uses through land use designations – the land use designations do not change the zoning permissions for a property, but rather identify the type of zoning or uses desired in the future. With recent legislative changes, public hearings are prohibited for rezoning properties for development in alignment with the OCP land use designation.

## **STRATA**

A strata is not a particular type of housing but rather describes an ownership arrangement where a group of owners possess individual lots within a larger common property. Strata arrangements are established through creating a strata corporation, which oversees the maintenance and operation of common property, typically through a board comprising individual strata owners. Strata housing often includes apartments, townhouses, duplexes, multiplexes, and, in some cases, detached homes with common grounds or shared amenities. Stratas may established unique rules and are generally self-governing within the bounds of the Strata Property Act. In British Columbia, strata apartments are often referred to as condominiums, but both terms describe the same legal ownership arrangement.

## **SUPPORTIVE HOUSING**

Subsidized units with on-site supports, usually for single adults, seniors, people with disabilities, and those at-risk of or experiencing homelessness. Supportive housing is typically operated by non-profit organizations with government subsidies. Long-term care and seniors' homes with on-site supports are also described as supportive housing.

## **TRANSITIONAL HOUSING**

Supportive, temporary accommodation meant to bridge the gap from homelessness or incarceration to permanent housing by offering structure, supervision, support, life skills, and education. Individuals typically stay in transitional housing for 30-days to three-years. Safe houses and second stage housing for women and children fleeing violence are often included in this category.

## ZONING

Zoning establishes restrictions on the use of land and is regulated by local governments through a council-adopted Zoning Bylaw. The Zoning Bylaw defines a range of residential, commercial, industrial, or agricultural zones for properties within the jurisdiction of the local government and identifies where different zones are applied, often through a map.

Zoning also regulates the use of land in a community and a wide range of conditions, such as the types of activities or uses permitted on a lot, the size, height, or orientation of buildings, the minimum separation between buildings, setbacks from property lines, how many units are allowed on a lot, minimum lot sizes, and much more. Zoning is the primary tool a local government uses to implement the long-term vision for the community established through the Official Community Plan.

# Introduction

## Creating the Strategy

City of Cranbrook recognizes that housing is an integral component of the social fabric and vibrancy of the community. Historically, many homes in Cranbrook were relatively affordable to entry-level homeowners and young families. However, the City has observed changes to the housing supply with indications from market reports indicating increased sale prices to hearing stories from residents about the difficulty in finding or affording a home that meets their needs.

It is within this context that the City undertook its first Housing Needs Report in 2020. The Report confirmed many of the City's observations and indicated an emerging mismatch between the types of housing units available and residents' needs. The Report also estimated the number of new housing units needed in Cranbrook by 2030, with an emphasis on developing more rental housing units.

The initial study was revisited and updated in 2023 considering 2021 Census data. The update specifically focused on identifying the estimated number of units required to address current unmet need in the housing system to keep pace with projected growth through 2031. The analysis was based on the Housing Assessment Resource Tool (HART) methodology<sup>1</sup> to estimate housing need, and the findings were also intended to help inform the concurrent Official Community Plan (OCP) update.

At this same point in time, the Province of British Columbia introduced broad sweeping legislative changes that provide different tools and resources to help local governments create more housing supply with a sense of urgency. The changes include both policy and regulatory modifications to allow more small-scale multi-unit housing, as well as short-term rental regulations.

The legislative changes also introduced expectations and requirements for each local government to address housing unit need estimates. Locally, the increasing housing issues were creating a high degree of livability challenges for households; it is within this context the Mayor of Cranbrook initiated the formation of a Housing Task Force to devise a plan to address local housing issues. The Housing Task Force first convened in January 2024 and,

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1. The HART Methodology was established by University of British Columbia Housing Research Collaborative.

informed by the Housing Needs Report and updated housing unit needs estimates, was able to work to identify pathways to address local housing issues appropriate for Cranbrook.

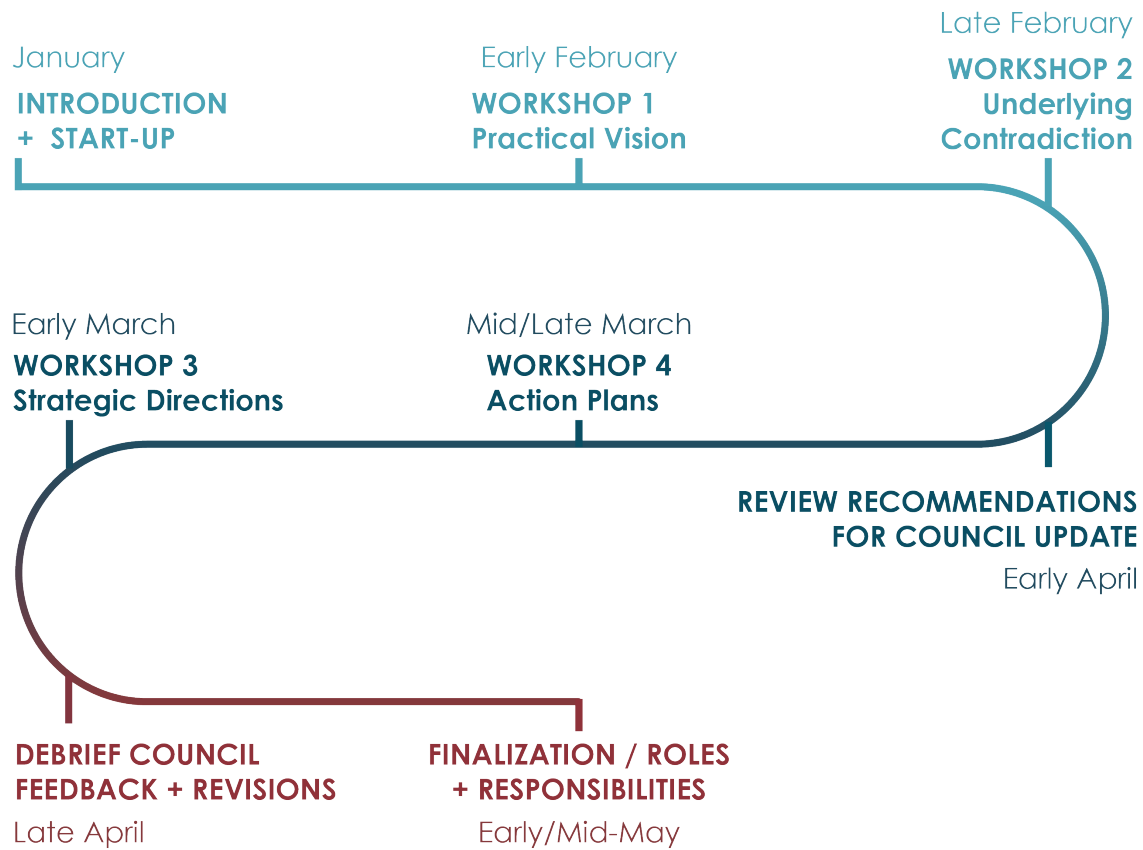
## **TASK FORCE PROCESS**

The Task Force was formed as an advisory body to support the development of the Housing Strategy. Members represent a diverse range of expertise from organizations relevant to the housing sector and members of the community at-large. Supported by City staff and consultants, the Task Force met on a frequent basis over five-months to work through a structured process towards identifying strategic directions for recommendations to Council. Specifically, the Task Force:

- Grounded its work in evidence already collected, including key priority groups and known housing gaps. A key goal of the Housing Strategy will be to reduce Core Housing Need (CHN) and provide housing that meets current and future need;
- Met seven times between January and April 2024, following a consensus-building method to create a vision, identify blocks to the vision, develop strategic directions, and set out a comprehensive action plan. CitySpaces then conducted a gap analysis against the Housing Needs Report and unit estimates to identify any areas for further consideration, which was reviewed with the Task Force for any required adjustments; and
- Had additional meetings focused on refinements to the final action plan and recommendations going forward to Council.

The Task Force's recommendations provide a framework to inform the comprehensive Housing Strategy, which sets the stage for further research and recommendations to address housing needs and gaps. The Task Force Recommendations report will serve as a companion document to the final Housing Strategy, alongside the Cranbrook Housing Needs Report and Unit Need Estimate Update.

Figure 1: Task Force Process



## VISION

A vision provides meaningful context to a strategy. Visions can convey the spirit of the strategy and focus on the most important message or overall aspiration. The Task Force was presented the question “*What do you want housing to look like in Cranbrook in the next 5-, 10-, and 20-years?*” and collectively imagined Cranbrook’s housing future (see Appendix B for the Task Force’s brainstorming process).

## VISION

Over the next 5-, 10-, and 20-years, **housing in Cranbrook will be diverse, safe, equitable, and inclusive, with an adequate and appropriate housing supply that is affordable to all renter and owner households.**

This will be achieved with outside-the-box creative approaches, coordinated and strategic densification, and alignment with government funding programs to meet housing needs.

To address identified needs and gaps, new housing will include more **supportive housing, seniors housing, and housing for low-income and middle-income workers.**

## Cranbrook's Housing Spectrum

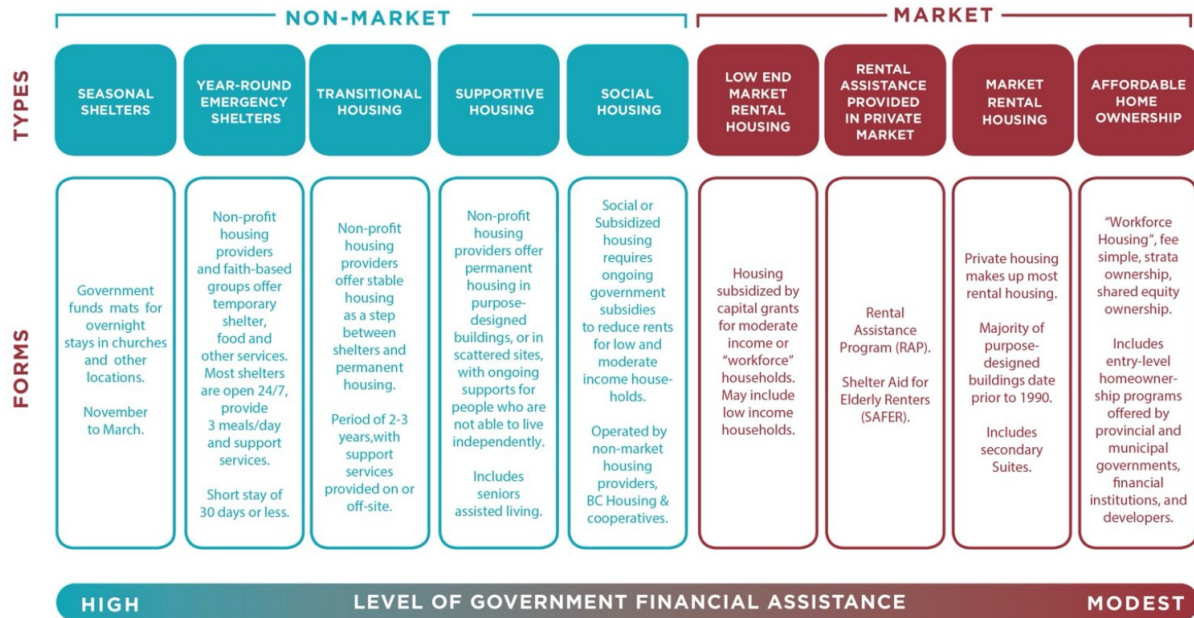
The housing continuum is an illustrative diagram that helps communicate the full range of potential housing types and tenures in a community.

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

Further along the continuum, independent social housing for low-income households is still government subsidized, but 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 of the continuum, with the remaining tenures comprising rental and ownership housing forms available through the private market without subsidy.

Figure 2: The Housing Continuum



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. A housing gap is when a household is unable to find and/or afford housing in a community that meets their needs.

## Roles + Responsibilities

Addressing housing needs and gaps cannot be done in isolation, rather requiring the collective effort by multiple sectors to achieve a meaningful impact.

### FEDERAL GOVERNMENT

- Implements a variety of housing programs, including the provision of capital funding and operational assistance for non-market housing (e.g., Indigenous Shelter and Transitional Housing Initiative, Shelter Enhancement Program).
- The National Housing Strategy represents a renewed commitment to housing and homelessness – local governments have opportunities to access funds or financing initiatives and participate in collaborative partnerships through the strategy (e.g., Apartment Construction Loan Program, formerly the Rental Construction Financing Initiative, or the Affordable Housing Fund, formerly the National Housing Co-Investment Fund).



## PROVINCIAL GOVERNMENT

- Has the primary constitutional responsibility for housing, setting housing legislation and directing local policymaking. All municipal powers over land use and housing are delegated from the province, which has ultimate authority over these issues.
- Administers a directly-managed housing portfolio (through BC Housing).
- Provides funding and support to non-profit organizations to build and operate non-market housing (e.g., Community Housing Fund, Supportive Housing Fund, Indigenous Housing Fund, Women's Transition Housing Fund).
- Funds several rent supplement programs to assist lower income households to access market housing (e.g., Rental Assistance Program, Shelter Aid for Elderly Renters).

## REGIONAL GOVERNMENT – REGIONAL DISTRICT OF EAST KOOTENAY

- Provides a general framework for growth and land use in the region, often with emphasis of concentrating growth in urban centres (i.e. Regional Growth Strategy).
- Serves to support alignment of efforts of member municipalities within a region.

## CITY OF CRANBROOK'S ROLE IN HOUSING

- Has direct control over land use and planning decisions at the local level, as delegated through enabling provincial legislation.
- As primary implementor of housing regulations and regulator of housing approvals and development, municipalities have a high-level of impact on local housing outcomes, housing diversity, and prices (to a certain extent).
- Facilitates and convenes affordable housing through fiscal measures (e.g. providing municipal land, direct funding, relief from approval fees and charges), policies, land use and regulations supporting affordable housing; education; advocacy and research on local affordability issues.
- Partnerships with higher level governments (BC Housing, BC Builds, etc.)

## Current Housing Initiatives

- **Official Community Plan Update:** the City of Cranbrook is currently updating the OCP. An important component of the OCP is ensuring there is enough residentially designated land to accommodate future population growth. It is also a key reference document to guide development applications and Council decision-making on residential land use

and housing policies. It is anticipated that the updated OCP will incorporate new housing legislation that was introduced by the Province of B.C. in late 2023.

- **Zoning Bylaw Update:** The Zoning Bylaw is a regulatory tool that implements policy outlined in the OCP. It is anticipated that the residential zones and relevant parts of the General Regulations section of the Zoning Bylaw will be updated to support the legislative changes introduced by the Province of B.C. including small-scale multi-unit homes (SMUH).
- **Initiation of Housing Task Force:** The Mayor initiated the Housing Task Force to explore housing solutions for Cranbrook. The Task Force was instrumental in generating directions to inform this Housing Strategy, and it is anticipated that the Housing Task Force will continue to convene as a means to support the implementation of the Housing Strategy.
- **Secondary Suites Policy:** The City's Secondary Suites policy was first adopted in 2021 and updated in 2023. Processes are in place to allow pre-existing non-conforming suites to be legalized and ensuring safety standards of units.
- **Land Inventory:** The City of Cranbrook is taking inventory of City-owned property to identify strategic lots for affordable housing development.
- **Exploring Partnerships:** The City of Cranbrook is exploring potential partnerships with non-profit housing societies and positioning these relationships to be ready for affordable housing development funding opportunities.

## NON-PROFIT SECTOR

- Creates and manages housing units with rents at low-end or below market that may also include services (e.g. life skills, employment training).
- Housing built or operated by the non-profit sector does not generate profit and is usually targeted to specific local needs.

## PRIVATE SECTOR

- Includes landowners, developers, builders, investors, and landlords; responsible for development, construction, and management of a range of housing forms and tenures.
- Builds housing at market rates to produce profit and is highly impacted by market forces. Development by the private sector typically focuses on the most profitable opportunities rather than greatest local need (although, there could be overlap).

- Increasingly involved in the supply of purpose-built rental housing.

## Housing Needs + Gaps

### PRIORITY GROUPS

Previous studies and analyses<sup>2</sup> identified a range of groups challenged to access secure and affordable housing in Cranbrook. Addressing the needs of these groups may require prioritization in the City's policy-making and affordable housing efforts. Key groups include:

- Low-income households;
- Persons experiencing and at-risk of experiencing homelessness;
- Persons with disabilities;
- Persons with substance use or mental health challenges;
- Seniors; and
- Workforce (low- to moderate-income wage workers).

### HOUSING GAPS

A range of housing gaps – housing with an inadequate supply in the community – was identified. Adding more of these types of housing will help address the needs of the priority groups, moderate rents by adding to the rental supply, and broaden the diversity of housing choice to better match the range of different household needs in the community. Housing gaps identified include:

- Affordable homeownership opportunities;
- Housing for those experiencing or at-risk of experiencing homelessness, including:
  - Permanent year-round emergency shelter;
  - Transitional housing; and
  - Supportive housing;
- Low-end of market rental housing;
- Market rental housing; and
- Social (affordable / non-market) housing.

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2. Housing Needs Report, 2020; Unit Need Estimate Update, 2023.

## Housing Targets

### WHAT IS AFFORDABILITY?

The concept of housing affordability is not always straight-forward to understand, and what is 'affordable' is different for every household.

Affordable housing is not a specific type of housing but rather describes the relationship between household income and its housing costs. For many higher income households, new market rate for-profit housing may be affordable, while the private market likely never effectively provided affordable housing for lower-income households.

**A household is typically considered to be living in 'affordable housing' when it spends no more than 30% of its before-tax income on mortgage payments or rent and utilities. The threshold where housing costs become unaffordable will vary by household, and potentially through time as needs and incomes change.**

The idea of the local housing system being affordable suggests all households can meet their needs by housing themselves in safe, secure, long-term housing without spending more than 30% of their before-tax income.

### TARGETS

In 2023, the City supplemented the *2020 Housing Needs Report* with a *Unit Need Estimate Update Report*,<sup>3</sup> which estimated current unmet housing need and future demand from projected population growth. The analysis applied the income quintile concept introduced by UBC Housing Research Collaborative<sup>4</sup> – the approach provides a detailed

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3. The unit needs presented in this Strategy are slightly higher than the 2023 Unit Need Estimate Update Report to align with the household growth projections in City of Cranbrook's updated Official Community Plan.

4. UBC Housing Research Collaborative's Housing Assessment Resource Tools (HART) method to estimate housing unit need uses an income quintile approach where current and future housing need is estimated for specific income ranges, allowing a deeper understanding of housing need than a simple total number of units needed by distributing the overall housing need by the maximum housing cost households could

understanding of the ability of households to afford housing and estimate how many units at different price-points would be required to address current unmet need and estimated future demand.

Table 1 summarizes the five income groups (quintiles), income range, maximum housing cost they could afford, and how many households fall into each quintile. The distribution of household income in Cranbrook is similar to other communities, with 40% of households in the highest income group, and approximately 20% in Low, Moderate, and Average quintiles.

**Table 1: Household Income Quintiles, Maximum Affordable Housing Cost, Counts and Share of Households by Quintile**

Source: Statistics Canada. Custom Data Report: ORD-07412-P4R3D8.

Income Quintile	Income Range	Maximum Monthly Housing Cost <sup>5</sup>	Number of Households
Very Low	< \$15,000	< \$375	145 (2%)
Low	\$15,000 – \$39,999	\$376 – \$999	1,565 (18%)
Moderate	\$40,000 – \$64,999	\$1,000 – \$1,624	1,690 (19%)
Average	\$70,000 – \$94,999	\$1,625 – \$2,375	1,835 (21%)
Above Average	> \$95,000	> \$2,375	3,530 (40%)

It is likely new market-rate housing will only be affordable for Above Average income households, and some Average income households. However, many higher income households may move from lower priced housing into newer dwellings if they are available, which makes room for lower income households in older, potentially more affordable units. There may also be opportunities to add more affordable dwellings through secondary suites or owners renting out older dwellings. Part of the long-term solution for lower-income households is adding to the overall supply to reduce upward pressure on the rents of older units to maintain affordability. However, households in the Very Low and Low income quintiles likely need subsidized non-market housing to achieve affordability.

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afford. These results can be taken further to estimate the number of bedrooms households would require based on current community composition.

5. Based on the standard of spending no more than 30% of before-tax income on housing.

## ESTIMATING 10-YEAR HOUSING NEED

Based on the medium growth scenario of Cranbrook's Official Community Plan (0.85% annual population growth), it is estimated approximately **1,460 additional units of housing will be needed in Cranbrook between 2021 and 2031**,<sup>6</sup> with half of the need being for low-income households (51%) earning between \$15,000 and \$39,999, and a similar share for 1-person households (49%). There is a greater estimated need for Low income 1-person households (540) specifically than the total for any other entire income quintile.

Approximately 47% of the estimated need is from pre-existing unmet housing needs<sup>7</sup> while the remainder is from projected growth. Other trends of note include:

- With approximately half of the estimated housing need through 2031 due to Core Housing Need (CHN), the overall estimated need is concentrated towards smaller household sizes and lower income quintiles;
- Households in the Very Low income quintile are all 1-person households and the need in this category is primarily due to CHN rather than estimated household growth;
- Most larger households (3+ persons) are in the higher income quintiles, and particularly the Above Average quintile; and
- Few households in the Above Average quintile are expected to be 1-person households.

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6. An alternative targets scenario aligning with the current BC Statistics household projection growth rate (1.62%/year through 2031) is available in Appendix C. Cranbrook has not experienced this pace of growth at any point since 2006. With the pace of growth, 2,330 additional units of housing could be needed by 2031.

7. Based on core housing need (Statistics Canada, Census of Population, 2021). See Appendix C for the individual future growth and unmet need components of the units need estimates.

Table 2: Estimated Housing Need by Income Quintile and Household Size (2021-2031 Unmet Need and Projected Growth)

Source: Statistics Canada. Custom Data Report: ORD-07412-P4R3D8.

Income Quintile	Very Low	Low	Moderate	Average	Above Average		
% AMI	<20%	20-49%	50-79%	70-119%	>120%		
Household Income	<\$15,000	\$15,000 to \$39,999	\$40,000 to \$64,999	\$65,000 to \$94,999	\$95,000+		
Monthly Affordable Housing Cost	Up to \$375	\$376 to \$999	\$1,000 to \$1,624	\$1,625 to \$2,375	More than \$2,375	TOTAL	%
1-Person	65	540	65	35	15	<b>720</b>	49%
2-Person	0	150	75	90	130	<b>445</b>	30%
3-Person	0	50	15	25	70	<b>160</b>	11%
4-Person	0	0	5	20	110	<b>135</b>	9%
<b>TOTAL</b>	<b>65</b>	<b>740</b>	<b>160</b>	<b>170</b>	<b>325</b>	<b>1,460</b>	100%
% of New Dwellings	4%	51%	11%	12%	22%	100%	
Annual Units Required	7	74	16	17	33	146	

### Housing Need by Bedroom Count

The data presented in Table 2 are based on household size, however, every member of a household may not need their own bedroom depending on its type and composition. For example, a married couple may only need a 1-bedroom unit, while two unrelated roommates may require a 2-bedroom unit.

Table 3 summarizes the units required by bedroom count for each household size, as well as the overall share of units of each bedroom count estimated needed by 2031 to meet current unmet need and projected future demand. The estimates assume meeting the basic needs of households as per the National Occupancy Standard, but it should be recognized many households would prefer an extra bedroom for guests, an office, storage, or other uses, if they can afford a larger dwelling.

Overall, most housing need is estimated for 1-bedroom units (1,045 or 72% of new units).

Table 3: Estimated Housing Need by Minimum Bedrooms Required (2021-2031)

Source: Statistics Canada. Custom Data Report: ORD-07412-P4R3D8.

HOUSEHOLD SIZE	UNIT SIZE			
	1-Bedroom	2-Bedroom	3-Bedroom	4+Bedroom
1-person	720	0	0	0
2-person	345	105	0	0
3-person	0	120	55	0
4+person	0	5	80	50
<b>Total</b>	<b>1,065</b>	<b>230</b>	<b>135</b>	<b>50</b>
Annual	107	23	14	5
Share	72%	16%	9%	3%



# Action Plan

The Action Plan developed by the Housing Task Force includes four strategic directions, each supported by goals and associated actions. The framework is summarized in Figure 3, with profiles of each strategic direction and full list of actions to follow.

Figure 3: Four Strategic Directives with Nine Goals



## Strategic Direction 1: Provide Leadership + Collaboration Between Players

The strategic direction to provide leadership and collaboration between partners will help build relationships and networks, move towards a collaborate approach such as a non-profit organization, create partnership with private and non-profit organizations in the housing sector, and support the viability of projects.

The non-profit sector has limited capacity to take on the much-needed affordable housing for Cranbrook. Stakeholders have suggested creating a central organization or housing authority could support the alignment of efforts and increase housing services for residents in need of support.

Collaboration is key for many affordable housing projects. Municipalities are not the main proponent but can assist projects with partnership agreements, in-kind support or matching fundraising campaigns, thereby supporting the financial viability.

### GOAL A: BUILD RELATIONSHIPS AND NETWORKS

**Housing gap addressed:** Capacity of non-profit sector.

#### Actions

- A1.** Continuation of or start new task force or working group (arm's length).
- A2.** Create database or stakeholder registry with expertise to identify champions + fill gaps (update every two years).
- A3.** Identify communication process or engagement strategy between stakeholders in the housing sector.

### GOAL B: USE BEST PRACTICES TO BUILD A NON-PROFIT ORGANIZATION

**Housing gap addressed:** Capacity of non-profit sector, lack of coordination and collaboration.

#### Actions

- B1.** Staff report to Council on overarching organization on Task Force continuation.
- B2.** Undertake best practice research to explore structure of the entity/corporation (such as ownership model, arm's length, who is involved, capital funding, operational model, etc.)

**B3.** Decision on the structure of an entity and establish the organization<sup>8</sup>

**B4.** Apply for seed funding to hire staff or consultants to move the new entity forward.

**B5.** Develop organizational bylaws, mandates, Board of Directors, constitution, Executive Director for the new entity.

**B6.** Evaluate effectiveness of the new entity (level of impact on housing need, aligning stakeholder efforts, etc.) in five- and 10-years after forming the entity.

## Best Practice for an Entity

### Options to Explore

**Municipal Housing Corporation:** Local governments may own municipal housing corporations or authorities, acting as the sole shareholder. The local government provides executive leadership, administration support, and board representation along with other local organizations. Government-owned agencies have access to long-term borrowing through the Municipal Finance Authority of BC. Local Governments take on financial risks with project debt as well as operating costs.

- Examples: Medicine Hat Community Housing Society, Capital Regional Housing Corporation.

**Independent Non-Profit Society:** A non-profit society can manage and operate housing units on behalf of the municipality at arm's length. Independent organizations require separate funding for staffing and administration costs. Municipalities can empower an existing organization by entering into a partnership agreement, offering resources, land, and coordination in exchange for the organization operating non-market housing. Multi-year funding could be committed from the City as well as funding from BC Housing, Columbia Basin Trust, and Canada Mortgage and Housing Corporation.

- Examples: Revelstoke Community Housing Society, Squamish Community Housing Society, and Cowichan Housing Association.

**Steering Committee:** A steering committee can be created to provide strategic direction and oversee resourcing requirements to implement an action plan. Committees typically consist of 12-15 members with a minimum meeting requirement (i.e., 10-times per year). Steering committees can be established by a local government or non-profit society.

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8. Actions B4-6 are subject to the decision on the entity.

- Examples: Calgary Community Housing Affordability Collective, Vernon Affordable Housing Committee.

### **CASE STUDY: Revelstoke Community Housing Society**

Revelstoke Community Housing Society (RCHS) is a non-profit corporation formed by the citizens of Revelstoke in conjunction with the municipality. The primary objective of RCHS is to provide, manage, and promote a range of affordable housing options within the city that are accessible to residents. RCHS is working towards becoming a self-sustaining entity.

The governance structure includes a seven-member Board of Directors elected through membership and one Director appointed by City of Revelstoke. RCHS is funded through partnerships and grants (BC Housing, Columbia Basin Trust), with support through municipal mechanisms (nominally leased land, DCC waivers, etc.), with no taxpayer contributions.

RCHS develops affordable rental housing projects and oversees and manages the projects using property management companies.

### **Key Considerations**

- Amount of municipal land, staff resources, and finances available to dedicate to housing. Benefits and risks of owning housing assets.
- Potential duplication of existing resources and efforts, impact on local organizations.
- Ease of implementation, such as effort and costs associated with creating a new entity, and funding sources required.

### **Recommendations**

- Short-term: Commission a best practice report for Council consideration.
- Long-term: Establish entity or steering committee with clear mandate and bylaws.

## **GOAL C: CREATE PARTNERSHIP WITH PRIVATE + NON-PROFIT ORGANIZATIONS / HOUSING SECTOR**

**Housing gap addressed:** Capacity of non-profit sector.

### **Actions**

- C1.** Identify interested parties to partner on strategy actions (update partners every 2 years).

**C2.** Education on housing strategy and stakeholder communication campaign.

**C3.** Host annual housing convention, such as British Columbia Non-Profit Housing Association's Regional Education, Networking & Tradeshow (RENT).

**C4.** Find what has already been done and effective, what BC Housing has already done that can be utilized/best practices.

## **GOAL D: SUPPORT VIABILITY OF PROJECTS (STREAMLINE APPLICATIONS, COLLABORATE BETWEEN PROVIDERS/ DEVELOPERS)**

**Housing gap addressed:** Capacity of non-profit sector, barriers in development process, barriers in accessing developable land.

### **Actions**

**D1.** Improve communications with applicants on timelines and new online portal.

**D2.** Develop municipal land acquisition strategy (review after two-years).

**D3.** Establish a Housing Coordinator role to connect projects with funding and local resources with each other (review position in two-years).

**D4.** Update city development guide and distribute widely/make clearly available (Permit application guide).

**D5.** Create Housing development guide to support partnerships and navigate systems.

## **Strategic Direction 2: Local Government Support to Create Affordable Housing**

The strategic direction for local government support to create affordable housing will improve communication from City Council to departments and call for updates to policies, bylaws, and regulations to support affordable housing.

Local governments have a role to play in supporting and incentivizing the development of housing. Governing legislation includes the *Local Government Act*, *Community Charter*, *Strata Property Act*, and *Local Government Statutes (Housing Needs Report) Amendment Act*. Local governments are required to identify housing needs and gaps, including unit estimates. A Housing Strategy can inform planning initiatives, such as an Official Community Plan Updates or Zoning Bylaw Amendments.

Given half the estimated housing need is for 1-person households in the Low income quintile, policies to address need must focus on multi-unit and non-market housing options.

Multi-unit housing is inherently more affordable than detached housing and supports a more diverse housing stock.

## **GOAL E: COMMUNICATION FROM CITY COUNCIL TO DEPARTMENTS ON STRATEGIC DIRECTION**

**Housing gap addressed:** Clear leadership on housing.

### **Actions**

- E1.** Focused media presentations based on data as part of regular meeting.
- E2.** Coordinate inter-departmental City staff meetings.
- E3.** Review 2024-2027 Strategic Plan for alignment with Housing Strategy.

## **GOAL F: UPDATE POLICES, BYLAWS, REGULATIONS TO SUPPORT AFFORDABLE HOUSING**

**Housing gap addressed:** Market and non-market housing, priority groups.

### **Actions**

- F1.** City Council direction, endorsement, agreement in principle with the Housing Strategy implementation.
- F2.** Update OCP to reflect and accommodate Housing Strategy actions.
- F3.** Introduce policies to support strategy objectives following the OCP Update.
- F4.** Establish incentives to encourage types of housing needed to address identified needs and gaps.
- F5.** Task Force put forward, recommend, or review policy amendments.
- F6.** Establish policies to set requirements for rental, affordable, or other types of housing to encourage developments that address identified needs (review after five-years).

## Incentives for Different Types of Housing

### MULTI-UNIT HOUSING

Planning policies and land use can support and incentivize the development of multi-unit housing. For example, pre-zoning a sufficient area for multi-unit housing can communicate the desired area for growth and reduce barriers to developing multi-units in those areas. New changes to BC legislation allow for small-scale multi-unit housing in most low-density residential areas. Further, the requirement for public hearings is removed for new developments where at least half the floor area is residential, and the proposed project aligns with the land use designations envisioned in the Official Community Plan.

### MARKET RENTAL HOUSING

Rental housing is less competitive than strata development. It is often more straightforward and profitable for developers to build and sell a home than rent over the long-term. Supporting the financial viability of rental housing is key to its success, and rental housing plays a vital role in the housing system. There are multiple regulatory tools to incentivize market rental, including:

- **Secure Market Rental Policy (SMRP):** a set of incentives to encourage, or require, the construction of market can be established. SMRPs typically draw on a range of regulatory powers and legislative tools to tip scales to bring market rental projects into viability. All the tools described below could be applied as part of a SMRP. It is important to undertake financial testing to confirm the impact of different incentives and, as market conditions change, policies may need to be amended to maintain impact.
- **Density Bonusing:** providing additional height, density, or floor area in exchange for rental tenure development; the tenure could be secured through a housing agreement or a requirement to rezone to Residential Rental Tenure Zoning. Currently, the City of Cranbrook OCP includes a clause for density bonusing via the Development Permit process which can allow higher densities to preserve an environmental feature, or provide affordable housing, or when a Developer proposes additional amenities for the Development. Bill 16 (2024) updated density bonusing powers and guidelines for local

governments. The City must ensure its density bonusing policy complies with the new legislative requirements, including the new Inclusionary Zoning tool.

- **Parking reductions:** reducing or eliminating requirements for off-street parking can provide significant cost savings to a project. Depending on soil conditions, the geological context, and number of levels of parking, an underground parking space can cost between \$60,000 and \$120,000.<sup>9</sup> Homeowners must pay this cost whether they own a car or not. Above-ground, surface parking is much less expensive to construct,<sup>10</sup> but nonetheless requires significant lot area allocation. Reducing surface parking allows more lot area to be used to build housing, thereby improving the feasibility of projects through increased revenue potential on top of reduced construction cost for the parking spaces. The City will consider parking reductions in the upcoming OCP update.
- **Revitalization tax exemption:** housing projects could also be extended a revitalization tax exemption, which could be provided solely on the improved value of the property<sup>11</sup> and represents meaningful savings for up to 10-years. This approach means giving up potential tax revenue, however, it is an opportunity cost rather than a direct cash expense. In many cases, a rental development may not be feasible without this support so the revenue could not have been realized without the exemption regardless.
- **Fee waivers:** Development Cost Charges (DCCs), Community Amenity Contribution (CACs), or application and review fees can be waived for rental housing; this approach can both make rental more competitive against projects in which these fees apply and simply reduce the cost.
- **Regulatory relaxations:** regulations other than height, density, or parking requirements could also be varied to improve the feasibility of rental projects, which could include changing lot line setbacks, lot coverage, landscaping requirements, or flexibility around other requirements.

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9. Coriolis Consulting, Step One Mobility, and BTY. 2023. *City of Vancouver Parking Study: Evaluation of the Potential Market Impacts and Outcomes of Reducing Residential Parking Requirements*.

10. 2024 Altus Cost guide estimates surface parking construction cost \$10-\$25 per square foot, while underground parking is estimated to cost \$150-\$250 per square foot (hard construction cost only).

11. i.e., the building; property taxes could still be collected on the value of the land. Waiving taxes on the improvement reduces the disincentive of developing a property by not increasing its tax burden for adding more housing and allowing the financing to be paid down with reduced financial risk in the early years of operations.



- **New development options:** there may be opportunities to diversify the forms of development permitted through the implementation of missing middle (a lack of medium-density housing), moderate density zones for rental housing. Smaller scale apartments of 8-12 units could be permitted in low-density areas where larger apartments are not contemplated; this could also be achieved at a smaller scale by allowing triplexes or fourplexes as required by Bill 44 and the mandatory implementation of Small-Scale Multi-unit (SSMU) housing options. Without the economy of scale large apartments provide, these development options may be relatively more expensive per unit depending on the local conditions. SSMU housing options will play an important role in diversifying housing choice, but these smaller scale options will be unlikely to provide affordability for most households in the short-term.

## NON- MARKET HOUSING

Non-market housing projects face higher barriers than other forms of development. These projects have less rent revenue and require more support to be financially viable. Ways to support and incentive non-market housing include:

- **Provision of land:** land cost is often a significant financial component of any housing development and purchasing land at market rates often eliminates non-market housing feasibility. Municipalities can provide land to non-profit organizations for housing development through three primary approaches:
  - **Donation:** land can simply be donated to a non-profit organization through transferring ownership in exchange for project completion;
  - **Long-term lease:** many municipalities offer leases for the life of a building for a nominal cost (\$1.00, for example), which allows the government to retain the value of the land on its ledger, while still providing the non-profit organization full use of the property to meet a community need; and
  - **Direct project partnership:** local governments are increasingly partnering with non-profit organizations and higher levels of government to develop mixed-use affordable housing projects with combined municipal amenities or services. For example, housing could be built above or alongside town halls, libraries, fire stations, recreation centres, or any other municipal facility compatible with residential use;

- **Deeper regulatory relaxation or bigger density bonuses:** many jurisdictions offer the same types of incentives for market and non-market rental, with greater relaxations for non-market developments.
  - For example, a market rental project could receive a density bonus of 0.1 FSR while a non-market project is extended an additional 0.25 FSR. Similarly, a market rental project may receive a 10% reduction in required off-street parking while a non-market project is allowed a 25% reduction. With the passing of Bill 16 (2024,) financial testing must be undertaken for density bonus policies to ensure the requirements created do not eliminate project viability;
- **Direct grants:** Local governments often allocate funds from an affordable housing fund to provide grants for affordable housing projects. If policies are created to use the new Affordable and Special Needs Housing and Density Bonusing tools, payment in lieu of developing affordable housing units could be allocated to a fund to support other affordable housing projects through direct financial support; and
- **Staff delegation:** Historically, the *Local Government Act* allowed local governments to waive the public hearing requirement for rezonings in compliance with OCP land use designations, although, few local governments utilized this option. New legislative changes prohibit public hearings for projects in alignment with the OCP. By designating lands for a specific use, a local government has not only declared the future desired development outcome, but it has also gone through a legislatively mandated comprehensive engagement process to approve that use through the development of the OCP. Where a technical decision is being made, this could be delegated to staff instead of going to Council, such as a development permit approval or variances.
  - Delegating decision-making to staff offers significant savings in time, cost, and risk.
  - This approach could also be applied in any situation where a rezoning is required for projects in compliance with OCP designations, however, it may be more palatable to Council and the public to extend this ability specifically to non-market housing developers.

### Strategic Direction 3: Build Awareness, Community Acceptance, + a Deeper Understanding of Needs

The strategic direction to build awareness, community acceptance, and a deeper understanding of needs will help identify data driven needs and solutions to inform development and call for an education campaign on housing.

## **GOAL G: IDENTIFY DATA DRIVEN NEEDS + SOLUTIONS TO INFORM DEVELOPMENT**

**Housing gap addressed:** Priority groups, housing continuum gaps, mixed-use projects.

### **Actions**

- G1.** Keep housing data up to date (legislation requires HNR update every five-years).
- G2.** Create a development dashboard to monitor housing strategy progress and evolving housing needs (use current data portal on City of Cranbrook website).

## **GOAL H: DEVELOP EDUCATION CAMPAIGN ON HOUSING**

**Housing gap addressed:** Community education.

### **Actions**

- H1.** Communicate with public about new BC legislative changes.
- H2.** Members of working group give targeted presentations to community (buy-in).
- H3.** Develop an education campaign on housing (secure funding and create a Request for Proposal).
- H4.** Develop a Communications Plan (e.g. newspaper ads).
- H5.** Clarify and define the message that we want to get out there – define the WHY.

## **Strategic Direction 4: Create a Long-term, Sustainable Housing System**

The strategic direction to create a long term, sustainable housing system will require land use, diversifying housing options, and protecting the rental stock. Stakeholders have identified policy and regulatory directions at a high-level to be explored and tested.

Cranbrook is a small city and may benefit from a project approach versus overarching housing policies. Many jurisdictions require a certain number of non-market rental units within new developments. However, smaller projects may not be able to leverage sufficient profit to support non-market units. When exploring new housing policies, consideration must be made for scale and local organizational capacity.

## **GOAL I: EFFECTIVE LAND USE AND PROTECT RENTAL STOCK**

**Housing gap addressed:** Housing continuum gaps (low-end market rental, market rental, affordable homeownership), aging infrastructure, barriers in accessing developable land.

## Actions

11. Request for Qualifications/Proposal for projects on City land (Council commit land).
12. Explore Policies for rental protection and sustainable housing system (review on two-years).
13. Explore Residential Rental Tenure Zoning (review in two-years).
14. Explore inclusionary policies for rental units in all development (review on two-years).
15. Explore incentives for desired land uses in ideal areas (review on two-years).
16. Explore heritage designation to preserve housing/access funding.
17. Review strata conversion policy.
18. Plan for increase in water and sewer capacity where development is considered.
19. Currently reviewing infrastructure capacity (capital works planning).

## POLICIES TO EXPLORE

### Rental and Renter Protection and Support

**Tenant Protection Bylaws:** Bill 16 (2024) established new tenant protection powers for local governments. Tenant Protection Bylaws can establish requirements to assist or compensate tenants displaced through redevelopment. Requirements can be triggered by either a rezoning or development permit approval process. A broad range of requirements may be contemplated, including right of first refusal to move back into the new building after construction is complete.

**Inclusionary housing policy:** Bill 16 (2024) established new Affordable and Special Needs Housing (ASNH) Bylaw tools for local governments. These types of bylaws are typically referred to as inclusionary housing policies. These policies are similar to density bonusing, however, ASNH bylaws set out mandatory requirements rather than the optional exchanges enabled by density bonusing. Where ASNH policies apply, certain conditions must be met to build the maximum height and/or density allowed by a particular land use zone.

Requirements could include:

- A specific share of units, or floor area in a project, be provided at a certain price-point or with a certain number of bedrooms;

- Restrictions to the ownership, management, or tenure of the units; and
- Establishing how long these conditions must be maintained.

Alternatively, cash-in-lieu could be collected for an Affordable Housing Reserve Fund to support future projects. Similar to density bonus policies, the local government must undertake financial testing to ensure requirements do not eliminate project feasibility.

**Residential Rental Tenure Zoning (RRTZ):** Local governments may restrict the residential tenure of properties to rental only through rezoning to a Residential Rental Tenure Zone defined in the Zoning Bylaw. It is important to consider the impacts of this tool, as restricting the use of a property has meaningful impacts on its value and future use. Many local governments require rezoning to an RRTZ zone in exchange for the incentives contemplated in a Secured Market Rental Policy.

**Regenerate older rental buildings:** Older rental buildings offer more affordable rents compared to new rental housing projects; however potential poor conditions can limit livability. There is a trend occurring in British Columbia where non-profit housing societies are presented with the opportunity to acquire these rental buildings and then access provincial capital investment funds to upgrade, such as the Rental Protection Fund. For large sites, there may be opportunities to expand units or redevelop the site altogether into more market and non-market housing units. This initiative would need to be led by either senior levels of government or non-profit housing societies, with the support of said property owners and the municipality. If the municipality has the means, municipal site acquisition could be explored and donated to a society. The aim would be to regenerate the existing housing stock to meet the needs of low-income households in Cranbrook.

**Upgrade aging infrastructure:** Exploring opportunities to upgrade aging infrastructure in the downtown core and high-potential infill areas within close proximity of the downtown core could help enable the development of alternative housing options for Cranbrook such as ground-oriented multi-unit housing projects and apartments (market and non-market). Aging infrastructure, particularly underground servicing, is very costly to upgrade without external sources of funding. This consideration would be a long-term commitment to source and pursue funding to upgrade high-potential areas. This initiative may also help 'bridge the risk' for local builders to take the plunge on pursuing alternative housing product in the community. As part of this initiative, it may be worth evaluating the long-term fiscal impacts (e.g. operations and maintenance) of proposed infrastructure to service undeveloped residential subdivisions, in comparisons to upgrading existing aging infrastructure to support

infill. This exercise may help provide rationale to either continue with the scale of proposed residential subdivisions or prioritize upgrading infrastructure to support alternative housing forms instead (or some combination of the two).

# Implementation

## Timeline

The action plan timeline was developed by the Housing Task Force. The work of the Task Force was informed by the Housing Needs Report (completed in 2020) which included public engagement in the form of an online survey, virtual workshops, key informant interviews, and workshops with City Council. The action plan timeline sets out high level direction on future policies which will require further public engagement as developed.

It is intended all actions identified in this Strategy be initiated within 10-years. Actions are grouped into short-, medium-, and long-term categories. The actual pace of implementation will be determined by resources available through Council for additional staff positions and consultant services. The full Action Plan timeline is found in [Appendix A](#).

Figure 4: Implementation Timeline

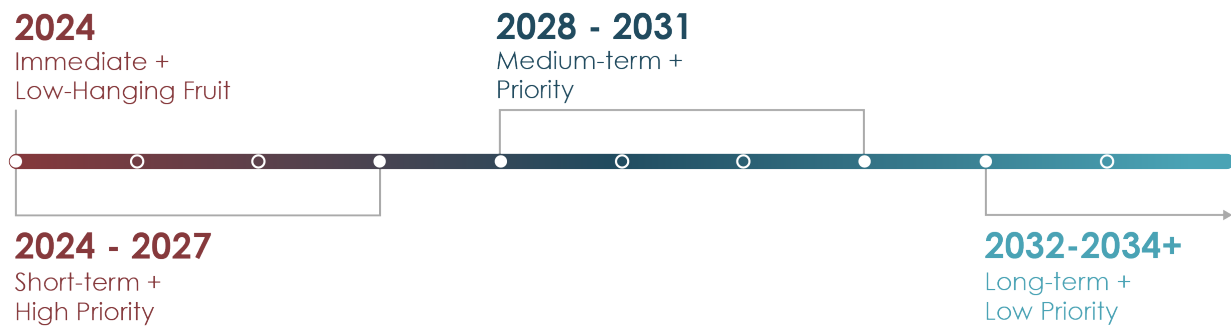


Figure 5: Top Actions to Complete in 2024

- A1 Continuation of or start new task force or working group
- A2 Create database or stakeholder registry with expertise to identify champions + fill gaps
- B2 Undertake best practice research to explore structure of the entity/corporation
- C1 Identify interested parties to partner on strategy actions
- C2 Education on housing strategy + stakeholder communication campaign
- D1 Improve communications between City + applicants on timelines + new online portal
- D3 Establish a Housing Coordinator role
- E3 Review 2024-2027 Strategic Plan for alignment with Housing Strategy
- F2 Update OCP to reflect and accommodate Housing Strategy actions
- H1 Communicate with public about new BC legislative changes
- H3 Develop an education campaign on housing (secure funding and create an RFP)
- I1 RFQ/P for projects on city land (Council commit land)
- I9 Currently reviewing infrastructure capacity (Capital works planning)



## Monitoring + Evaluation

City of Cranbrook will continue to monitor trends and identify emerging issues by reporting up-to-date information:

- Housing Strategy Progress Updates (every two years); and
- Housing Needs Report Updates (every five years).

### HOUSING STRATEGY PROGRESS UPDATE

The update will be prepared for Council every two years, updating progress on specific actions and data to demonstrate improvement toward housing gaps, such as unit completion numbers. Reports will identify opportunities for Council to support implementation, such as additional resources or direction. In addition to housing targets, key indicators will be included:

- Non-market housing waitlist numbers (available through BC Housing); and
- Vacancy rates, benchmark sale prices, and inventory levels.

### HOUSING NEEDS REPORT UPDATES

City of Cranbrook's Housing Needs Report was completed in 2020 and outlined a range of housing gaps and priority groups especially challenged to access the housing they need, which are addressed in the Housing Strategy action plan. Provincial legislation requires Housing Needs Reports to be updated every five-years and include unit estimates for 20-years. With recent legislative changes, an interim housing needs report must be completed by January 1, 2025 with a full report completed by December 31, 2028.

# APPENDIX A

## ACTION PLAN TIMELINE

## Strategic Direction 1: Provide Leadership + Collaboration Between Players

Recommended Actions	Timeline													Lead	Support	Resources	
	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	Ongoing					
Goal A. Build Relationships + Networks																	
A1. Continuation of or start new task force or working group (arm's length)	✓														Task Force	Stakeholders + City	Volunteer + staff time
A2. Create database or stakeholder registry with expertise to identify champions + fill gaps (update every 2 years)	✓		✓		✓		✓		✓				✓		Task Force	City	Volunteer + staff time
A3. Identify communication process or engagement strategy		✓													City	Task Force	Staff Time
Goal B. Use Best Practices to Build Non-Profit Organization																	
B1. Staff report to Council on overarching organization on Task Force continuation	✓														City	Task Force	Staff Time

Recommended Actions	Timeline													Lead	Support	Resources	
	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	Ongoing					
B2. Undertake best practice research to explore structure of the entity/corporation (such as ownership model, arm's length, who is involved, capital funding, operational model, etc.)	✓	✓													City with Experts	Task Force	RFP
B3. Decision on the structure of an entity and establish the organization		✓	✓												City with Experts	Task Force	RFP
B4. Apply for Seed funding to hire staff or consultants to move new entity forward		✓													Task Force		SEED Funding
B5. Develop organizational bylaws, mandates, Board of Directors, constitution, Executive Director for the new entity			✓	✓											Task Force		SEED Funding
B6. Evaluate effectiveness of new entity (level of impact on housing need, aligning stakeholder efforts, etc.) in 5 and 10 years after forming the entity							✓										✓

Recommended Actions	Timeline											Lead	Support	Resources	
	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034				Ongoing
Goal C. Create Partnership with Private + Non-Profits/ Housing Sector															
C1. Identify interested parties to partner on strategy actions (update partners every 2 years)	✓	✓		✓		✓		✓		✓			Task Force	City	Volunteer + staff time
C2. Education on housing strategy and stakeholder communication campaign	✓	✓											City, with Experts	Task Force	RFP
C3. Host annual housing convention (BCNPHA - RENT in Sept)		✓	✓										Task Force	City, BCNPHA	Volunteer + staff time
C4. Find out what has already been done, and what has been effective, what BC Housing has already done that can be utilized/Best Practices		✓											Task Force	BC Housing	Staff Time

Recommended Actions	Timeline											Lead	Support	Resources	
	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034				Ongoing
Goal D. Support Viability of Projects (Streamline Applications, Collaborate Between Providers/ Developers)*															
D1. Improve communications between City and applicants on timelines and new online portal (review portal effectiveness after 2 years)	✓		✓										City	Task Force	Staff Time, Resource Portal
D2. Develop municipal land acquisition strategy (review after 2 years)			✓	✓		✓							City	Task Force	Staff Time, Funding
D3. Establish a Housing Coordinator role to connect projects with funding and local resources with each other (review position in 2 years)	✓	✓		✓									City	Columbia Basin Trust	City Budget
D4. Update city development guide and distribute widely/make clearly available (Permit application guide)			✓										City	Task Force	Staff Time
D5. Create Housing development guide to support partnerships and navigate systems				✓									City with Experts	Task Force	RFP

## Strategic Direction 2: Local Government Support to Create Affordable Housing

Recommended Actions	Timeline													Lead	Support	Resources	
	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	Ongoing					
Goal E. Communication from City Council to Departments on Strategic Direction																	
E1. Focused media presentations based on data as part of regular meeting														✓	City + Council	Task Force	Staff Time
E2. Coordinate inter-departmental City staff meetings														✓	City + Council	Task Force	Staff Time
E3. Review 2024-2027 Strategic Plan for alignment with Housing Strategy (update every 5 years)	✓						✓								City + Council	Task Force	Staff Time
Goal F. Update Policies, Bylaws, Regulations to Support Affordable Housing																	
F1. City Council direction, endorsement, agreement in principle with the Housing Strategy implementation														✓	City Council	City	Staff Time
F2. Update OCP to reflect and accommodate Housing Strategy actions	✓	✓													City		Staff and/or RFP

Recommended Actions	Timeline														Lead	Support	Resources
	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	Ongoing					
F3. Introduce policies to support strategy objectives following the OCP Update		✓													City	Task Force	
F4. Establish incentives to encourage types of housing needed to address identified needs and gaps			✓										✓	City	Task Force	Staff and/or RFP	
F5. Task Force put forward, recommend, or review policy amendments						✓							✓	Task Force	City	Volunteer + staff time	
F6. Establish policies to set requirements for rental, affordable, or other types of housing to encourage developments that address identified needs (review after 5 years)			✓					✓						City	Task Force	Volunteer + staff time	



## Strategic Direction 3: Build Awareness, Community Acceptance, + a Deeper Understanding of Needs

Recommended Actions	Timeline													Lead	Support	Resources	
	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	3034	Ongoing					
Goal G. Identify Data Driven Needs + Solutions to Inform Development																	
G1. Keep data and understanding up to date (legislation requires HNR update every 5 years)														✓	City	Task Force	Staff Time
G2. Create a development dashboard to monitor housing strategy progress and evolving housing needs (use current data portal on City of Cranbrook website)		✓												✓	City	Task Force	Staff Time
Goal H. Develop Education Campaign on Housing																	
H1. Communicate with public about new BC legislative changes	✓														City	Task Force	Staff Time
H2. Members of working group give targeted presentations to community (buy-in)													✓	Task Force	City	Volunteer and staff time	

Recommended Actions	Timeline													Lead	Support	Resources
	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	3034	Ongoing				
H3. Develop an education campaign on housing (secure funding and create an RFP).	✓	✓												City with experts		RFP
H4. Develop a Communications Plan (e.g. newspaper ads)		✓	✓											City		Staff time
H5. Clarify and define the message that we want to get out there - define the WHY		✓	✓											City + Task Force		Volunteer + staff time

## Strategic Direction 4: Create a Long-term, Sustainable Housing System

Recommended Actions	Timeline													Lead	Support	Resources	
	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034	Ongoing					
<b>Goal I. Effective Land Use and Protect Rental Stock</b>																	
11. RFQ/P for projects on City land (Council commit land)	✓														City	Task Force	Staff Time + municipal assets
12. Explore Policies for rental protection and sustainable housing system (review on 2 years)		✓		✓											City	Task Force	Staff and/or RFP
13. Explore Residential Rental Tenure Zoning (review on 2 years)		✓		✓											City	Task Force	Staff and/or RFP
14. Explore inclusionary policies for rental units in all development (review on 2 years)		✓		✓											City, via OCP	Task Force	Staff and/or RFP
15. Explore incentives for desired land uses in ideal areas (review on 2 years)		✓		✓											City	Task Force	Staff and/or RFP
16. Explore heritage designation to preserve housing/access funding			✓												City, with experts	Task Force	Staff and/or RFP
17. Review strata conversion policy			✓												City		Staff time
18. Plan for increase in water and sewer capacity where development is considered													✓		City		Staff and/or RFP
19. Currently reviewing infrastructure capacity (Capital works planning)	✓	✓													City		Staff time

# APPENDIX B

## TASK FORCE RECOMMENDATIONS

# APPENDIX C

## HOUSING UNIT NEED ESTIMATES + ALTERNATIVE SCENARIO

# Housing Unit Needs Estimates + Alternative Scenario

## PRIMARY SCENARIO

### City of Cranbrook OCP Medium Growth Rate

Table 4: Estimated Housing Need by Income Quintile and Household Size (2021-2031 Unmet Need and Projected Growth)

Source: Statistics Canada. Custom Data Report: ORD-07412-P4R3D8.

Income Quintile	Very Low	Low	Moderate	Average	Above Average		
% AMI	<20%	20-49%	50-79%	70-119%	>120%		
Household Income	<\$15,000	\$15,000 to \$39,999	\$40,000 to \$64,999	\$65,000 to \$94,999	\$95,000+		
Monthly Affordable Housing Cost	< \$376	\$376 to \$999	\$1,000 to \$1,624	\$1,625 to \$2,375	\$2,375+	<b>TOTAL</b>	<b>%</b>
1-Person	65	540	65	35	15	<b>720</b>	49%
2-Person	0	150	75	90	130	<b>445</b>	30%
3-Person	0	50	15	25	70	<b>160</b>	11%
4-Person	0	0	5	20	110	<b>135</b>	9%
<b>TOTAL</b>	<b>65</b>	<b>740</b>	<b>160</b>	<b>170</b>	<b>325</b>	<b>1,460</b>	100%
% of New Dwellings	4%	51%	11%	12%	22%	100%	
Annual Units Required	7	74	16	17	33	146	

Table 5: Estimated Housing Need by Minimum Bedrooms Required (2021-2031)

Source: Statistics Canada. Custom Data Report: ORD-07412-P4R3D8.

HOUSEHOLD SIZE	UNIT SIZE			
	1-Bedroom	2-Bedroom	3-Bedroom	4+Bedroom
1-person	720	0	0	0
2-person	340	105	0	0
3-person	0	110	50	0
4+person	0	5	80	50
<b>Total</b>	<b>1,060</b>	<b>220</b>	<b>130</b>	<b>50</b>
Annual	106	22	13	5
Share	73%	15%	9%	3%

Table 6: Estimated Future Housing Need by Income Quintile and Household Size (2021-2031 Projected Household Growth)

Income Quintile	Very Low	Low	Moderate	Average	Above Average	TOTAL	%
Monthly Affordable Housing Cost	<\$376	\$376 to \$999	\$1,000 to \$1,624	\$1,625 to \$2,375	\$2,375+		
1-Person	10	110	65	35	15	<b>235</b>	29%
2-Person	0	25	75	90	130	<b>320</b>	40%
3-Person	0	5	15	25	70	<b>115</b>	14%
4-Person	0	0	5	20	110	<b>135</b>	17%
<b>TOTAL</b>	<b>10</b>	<b>140</b>	<b>160</b>	<b>170</b>	<b>325</b>	<b>805</b>	<b>100%</b>
% of New Dwellings	1%	17%	20%	21%	40%		

Table 7: Estimated Unmet Housing Need by Income Quintile and Household Size (2021 Core Housing Need)

Income Quintile	Very Low	Low	Moderate	Average	Above Average	TOTAL	%
Monthly Affordable Housing Cost	<\$376	\$376 to \$999	\$1,000 to \$1,624	\$1,625 to \$2,375	\$2,375+		
1-Person	55	430	0	0	0	<b>485</b>	74%
2-Person	0	125	0	0	0	<b>125</b>	19%
3-Person	0	45	0	0	0	<b>45</b>	7%
4-Person	0	0	0	0	0	<b>0</b>	0%
<b>TOTAL</b>	<b>55</b>	<b>600</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>655</b>	<b>100%</b>
% of New Dwellings	8%	92%	0%	0%	0%		

## ALTERNATIVE SCENARIO

### BC Statistics 2021-2031 Growth Rate

Table 8: Estimated Housing Need by Income Quintile and Household Size (2021-2031 Unmet Need and Projected Growth)

Source: Statistics Canada. Custom Data Report: ORD-07412-P4R3D8.

Income Quintile	Very Low	Low	Moderate	Average	Above Average		
% AMI	<20%	20-49%	50-79%	70-119%	>120%		
Household Income	<\$15,000	\$15,000 to \$39,999	\$40,000 to \$64,999	\$65,000 to \$94,999	\$95,000+		
Monthly Affordable Housing Cost	<\$376	\$376 to \$999	\$1,000 to \$1,624	\$1,625 to \$2,375	\$2,375+	<b>TOTAL</b>	<b>%</b>
1-Person	80	655	130	75	35	<b>975</b>	42%
2-Person	0	180	155	190	270	<b>795</b>	34%
3-Person	0	60	30	50	140	<b>280</b>	12%
4-Person	0	5	5	40	230	<b>280</b>	12%
<b>TOTAL</b>	<b>80</b>	<b>900</b>	<b>320</b>	<b>355</b>	<b>675</b>	<b>2,330</b>	100%
% of New Dwellings	3%	39%	14%	15%	29%	100%	
Annual Units Required	8	90	32	36	68	233	

Table 9: Estimated Housing Need by Minimum Bedrooms Required (2021-2031)

Source: Statistics Canada. Custom Data Report: ORD-07412-P4R3D8.

HOUSEHOLD SIZE	UNIT SIZE			
	1-Bedroom	2-Bedroom	3-Bedroom	4+Bedroom
1-person	975	0	0	0
2-person	605	190	0	0
3-person	0	195	85	0
4+person	0	10	170	100
<b>Total</b>	<b>1,580</b>	<b>395</b>	<b>255</b>	<b>100</b>
Annual	158	40	26	10
Share	67%	17%	11%	4%



Table 10: Estimated Future Housing Need by Income Quintile and Household Size (2021-2031 Projected Household Growth)

Income Quintile	Very Low	Low	Moderate	Average	Above Average	TOTAL	%
Monthly Affordable Housing Cost	<\$376	\$376 to \$999	\$1,000 to \$1,624	\$1,625 to \$2,375	\$2,375+		
1-Person	25	225	130	75	35	<b>490</b>	29%
2-Person	0	55	155	190	270	<b>670</b>	40%
3-Person	0	15	30	50	140	<b>235</b>	14%
4-Person	0	5	5	40	230	<b>280</b>	17%
<b>TOTAL</b>	<b>25</b>	<b>300</b>	<b>320</b>	<b>355</b>	<b>675</b>	<b>1,675</b>	<b>100%</b>
% of New Dwellings	1%	18%	19%	21%	40%		

Table 11: Estimated Unmet Housing Need by Income Quintile and Household Size (2021 Core Housing Need)

Income Quintile	Very Low	Low	Moderate	Average	Above Average	TOTAL	%
Monthly Affordable Housing Cost	<\$376	\$376 to \$999	\$1,000 to \$1,624	\$1,625 to \$2,375	\$2,375+		
1-Person	55	430	0	0	0	<b>485</b>	74%
2-Person	0	125	0	0	0	<b>125</b>	19%
3-Person	0	45	0	0	0	<b>45</b>	7%
4-Person	0	0	0	0	0	<b>0</b>	0%
<b>TOTAL</b>	<b>55</b>	<b>600</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>655</b>	<b>100%</b>
% of New Dwellings	8%	92%	0%	0%	0%		



MOUNTAINS OF OPPORTUNITY

# CRANBROOK

