



# Staff Report

## Administration – Chief Administrative Officer

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**Report To:** Committee of the Whole Meeting  
**Meeting Date:** September 27, 2022  
**Report Number:** FAF.22.155  
**Title:** Attainable Housing Strategy Discussion Follow Up  
**Prepared by:** Shawn Everitt, Chief Administrative Officer

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### A. Recommendations

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THAT Council receive Staff Report FAF.22.155, entitled “Attainable Housing Strategy Discussion Follow Up”;

AND THAT Council confirm and endorse the established Attainable Housing Unit Goals identified in the 2019 Blue Mountains Attainable Housing Corporation Conceptual Business Model as follows:

1. Rentals built in the next five (5) years (2019 – 2023)
  - West end of The Blue Mountains: 50 – 100 units (minimum) beginning in 2019
  - East end of The Blue Mountains: 50 – 100 units (minimum) beginning in 2019
2. Ownership seeing 50 units (minimum) beginning 2021; housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area as defined by the Ministry as attainable;

AND THAT Council direct staff to review and develop a suite of options that would promote and encourage innovative means to increase the range of housing and accommodation options for a sustainable and vibrant community including, but not limited to, the following opportunities:

1. Consider the merits and options to establish a “Vacant Home Tax” in the Town of The Blue Mountains similar to the efforts currently being considered in the Region of York
2. Promoting the building of a range of attainable market stock and providing incentives to building smaller single dwelling homes by considering:
  - Expanding incentive programs for the inclusion of Secondary Suites in new developments, new builds and renovations; and
  - Setting a permitted Maximum size for all new single residential dwellings; and
  - Establishment of an exceedance of the Maximum single residential dwellings fee; and

- Review of the Maximum Percentage of lot coverage for all single residential dwellings; and
- Council providing clearly defined ranges and price points of Attainable Housing rates in collaboration with The Blue Mountains Attainable Housing Corporation and other key stakeholders; and
- Voluntary Contribution in Lieu of Provision of Attainable Housing Units Programs for new developments; and
- The Suite of Options Included in the Official Plan Review relating to Attainable Housing;

AND THAT Council direct staff to include a proposed budget project sheet to complete a Comprehensive Attainable Housing Strategy for the future Council's consideration through the 2023 budget process.

## **B. Overview**

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This report was requested by Council, through a Notice of Motion, for staff to provide a follow up regarding the development of an Attainable Housing Strategy.

## **C. Background**

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Council provided staff direction to bring forth an Attainable Housing Strategy as a result of a Notice of Motion by Councillor Hope. The following motion was approved at the July 11, 2022, Special Meeting of Council:

**Moved by: Councillor Hope**

**Seconded by: Deputy Mayor Bordignon**

**WHEREAS attainable housing in the Town of The Blue Mountains is at a crisis level, affecting its economy and the well-being of its current and future residents,**

**WHEREAS the needs for attainable housing are heterogeneous and extensive while solutions are multi-faceted and complex,**

**The Council of the Town of The Blue Mountains requests that its staff prepare a Town of The Blue Mountains attainable housing strategy, based on a community needs assessment working with all community, faith-based and business groups in the municipality as well as the Campus of Care Task Force and the Official Plan Steering Committee. Staff are encouraged to consider recommendations for the entire range of available solutions to attainable housing. Council requests that this report be presented to the Committee of the Whole by September 27, 2022.**

**Yay (6): Mayor Soever, Deputy Mayor Bordignon, Councillor Hope, Councillor Matrosovs, Councillor Uram, and Councillor Abbotts**

**Absent (1): Councillor Sampson**

Staff began drafting this report by compiling previously completed studies and other relevant background information to determine how best to approach this request by Council.

### **Previous Studies and Business Cases**

The 2005 Housing Needs Study (Attachment 1) provides an early glimpse into the need for increasing the range of accommodation types and is a very useful document that staff believe can be considered a baseline of sorts to use for future work.

In 2018, the Blue Mountain Village Association (BMVA) initiated and led the process to complete a Tourism Industry Workforce Housing Strategy. The following information was taken directly from the [2018 South Georgian Bay Tourism Industry Workforce Housing Research and Business Case](#):

**“The communities of South Georgian Bay are facing a similar situation. In 2016, the median household income in the region was \$67,762, an increase of 12% since 2011. However, the average price for a single-family home increased 34% over the same period to \$433,000. In 2017 prices rose an additional 18% year-over-year to nearly \$512,000. At this price, (assuming a 20% down payment) a qualifying household income of about \$121,000 is required, almost double the region’s median income.”**

The work completed by N. Barry Lyon Consulting identified and established a real sense of the early stages of the Attainable Housing Crisis, in particular, in the Tourism Industry. Staff believe this information is still extremely relevant and can be used to illustrate how the Attainable Housing crisis has continued to intensify.

Staff have taken the statement from the 2018 South Georgian Bay Tourism Industry Workforce Housing Research and Business Case noted above and have updated portions of the statement with 2021 Statistics Canada data.

**The communities of South Georgian Bay continue to face a similar situation. In 2016, the median household income in the region was \$67,762, an increase of 12% since 2011. In 2021, the median household income in the region was \$86,750 an increase of 28% since 2016. However, the average price of a single-family home increased 168% from 2016 to 2021 from \$433,000 in 2016 to \$1,161,511 in 2021. At the \$1,161,500 price, (assuming a 20% down payment) a qualifying household income in 2021 is now \$232,300 an increase of 92% from the \$121,000 required in 2017, almost double the region’s median income.**

### **The Blue Mountains Attainable Housing Corporation**

#### **1. Previous Attainable Housing Programs**

In the early days of The Blue Mountains Attainable Housing Corporation, a significant amount of focus was on the implementation of two (2) programs:

- 1. Down Payment Assistance Program**
- 2. Secondary Unit Program**

These programs were limited in their funding envelopes and opportunities. Since 2017, the programs saw five (5) Down Payment Assistant Grants/Loans and four (4) Secondary Suite Grants that were provided at \$5,000 each. These grants had a minimal impact on the attainable housing needs. One issue that is concerning to staff, is that with the strong real estate market at the time, the market itself impacted the down payment program as a property purchased within a reasonable attainable pricing range could be renovated and re-sold for an amount outside of an attainable pricing range.

## **2. 2019 Blue Mountains Attainable Housing Conceptual Business Model**

The Blue Mountains Attainable Housing Corporation developed a [Conceptual Business Model](#) in 2019. The work was completed with the assistance of Strategy Corp who facilitated the Focus Group Workshop and prepared the final report.

The Short and Medium Term Goals of the Business Model included:

- The development of rental and ownership housing units that offer attainable rental and ownership rates in perpetuity;
- The five (5)-year development target being:
  - 100 – 200 rental units built and occupied between 2019 – 2022, which will target working families, including service and tourism employees, as well as Seniors; and
  - 50 homeownership units and occupied between 2021 – 2023, which will target working families, including service employees and the working population.

### **Organization Goals: What Will be Built in the Next Five (5) Years (2019 – 2023)**

#### **Rentals**

- West end of The Blue Mountains: 50 – 100 units (minimum) beginning in 2019
- East end of The Blue Mountains: 50 – 100 units (minimum) beginning in 2019

#### **Attainable Rental Prices\***

The Ministry of Municipal Affairs and Housing defined attainable as rents that are at or below 80% of Canada Mortgage and Housing Corporation's (CMHC) Average Market Rent (AMR) at the time of occupancy in the Service Manager Area (SMA). However, municipalities can request different rates than their SMA if there is a demonstrated need.

In 2019, The Blue Mountains Attainable Housing Corporation was using the following rates for attainable fees:

Unit Type	80% of SMA AMR**	80% of Local AMR**
Bachelor	\$483	N/A
One Bedroom	\$579	\$734
Two Bedroom	\$696	\$865

### Ownership

50 Units (minimum) beginning 2021.

Housing for which the purchase price is at least 10% below the average purchase price of a resale unit in the regional market area is defined by the Ministry of Municipal Affairs and Housing as attainable.

To determine attainable ownership prices, the Town should use local data that reflects the market instead of regional market data.

Ownership Unit Type	2019 Rates
Apartment - Condo	\$300,000
Townhouse	\$340,000
Stacked Townhomes	\$300,000
Single Detached	TBD

### What is Attainable Housing?

Having a community and region that has a fulsome range of housing stock and living options is the foundation for a strong, resilient community, a sustainable economy, and providing a place where people can thrive and be active, and be engaged members of the community.

The terms “Affordable” and “Attainable” seem to often cause confusion and interpretational variations of what these two terms actually mean and, more often, what these ranges of housing will look like. This confusion or lack of clearly defined examples, concepts, and reality checking of the actual impact on “Character” may be the most significant element that hinders progress in looking for solutions for our community.

What staff believe is crucial for our community is having a fulsome range of accommodation types and an inventory within those ranges for residents to call home, grow, and succeed within the community. These housing opportunities should be offered in the form of rent and/or ownership.

Many local, regional, provincial, and federal stakeholders are actively working to create opportunities to increase the housing supply and reduce costs for households so more families can obtain housing they can afford.

The research completed to date suggests that it is broadly accepted that housing is “Affordable” when a household is not spending more than 30% of its income on housing costs. The province has also defined affordable housing thresholds for households of low to moderate incomes.

For ownership housing, the affordable housing threshold is housing that is affordable to households with incomes at the 60th percentile. For renter households, the affordable housing threshold is 100% of the Average Market Rent as published by Canada Mortgage Housing Corporation (CMHC).

Staff have requested that the information from Grey County staff be able to identify what the affordable housing thresholds for 2022 are for rents and ownership costs. Grey County staff are actively compiling the information and will provide once completed.

### **Grey County Attainable Housing Work to Date**

Grey County staff were able to provide some valuable information relating to the range of work being completed by the County.

The following is a summary of the incentives that have been provided to date by Grey County to encourage the development of purpose-built rental housing:

#### **1. County Development Charge Conditional Exemptions**

- Grey County has entered into a Development Charge (DC) Conditional Exemption Agreement for a total of eight (8) purpose-built rental developments for a total of 331 rental units. The total amount of Grey County Development Charges that have been conditionally exempted to date is \$1,450,320.76.
- Grey County is also entering into temporary Agreements, with another four (4) purpose-built rental developments that would see the creation of another 409 rental units, bringing the total number of rental units to 740.
- The rental developments include different forms of rental housing such as rental apartment conversions (converting commercial space to rental apartment units), townhouse rental units, and multi-storey rental apartment buildings. Five (5) of the twelve (12) purpose-built rental developments are greater than three (3) storeys (4 to 6 storeys).
- Rental owners enter into a Conditional Exemption Agreement with Grey County which requires that the units remain as rentals for a period of at least twenty-five (25) years from the issuance of the building permit, and the Agreements are registered on title.

- The rental developments that have entered into a DC Agreement with Grey County to date have occurred within the City of Owen Sound, Town of Hanover, Municipality of Grey Highlands, and the Township of Southgate.

## **2. County Tax Increment Equivalent Grants (Community Improvement Plan Program)**

- The Grey County Community Improvement Plan (CIP) Program is meant to enable and boost development momentum across the region and enhance the regional ecosystem from the ground up, which is where investment happens.
- This program is intended to offer targeted incentives countywide through the adoption of local municipal CIPs.
- One of the most complex and impactful grants available through the program is the Tax Increment Equivalent Grant (TIEG).
- The first Municipal request for County participation in a TIEG is associated with two (2), six (6)-storey buildings, consisting of a total of seventy-one (71) residential rental apartment units in each building (total of 142 rental units – the first phase is 71 units) in the Town of Hanover.
- The local municipality establishes the criteria and the parameters for a TIEG as part of the local municipal CIP.
- The local municipality enters into an Agreement with the developer and then the local municipality enters into an Agreement with Grey County for the County's tax portion.
- The Town of Hanover's TIEG program is structured as a five (5)-year period with decaying increments to a maximum of 50% of the total eligible costs of the improvements or a maximum grant as determined by Town Council.
- The applicant has confirmed that \$60,000,000 will be invested in this development to create 142 rental apartment units over two (2) phases.
- The total TIEG between the County and the local municipality equates to a maximum of \$525,000 per building over a five (5)-year period and the County's portion of taxes for the TIEG is estimated at \$216,000, each over a five (5)-year period.

### **Why Make Increasing the Range and Stock of Accommodation Options a Priority?**

Building or creating housing of various types will create housing options that reflect the stages of all ages of individuals and families, contributing to the development of complete and inclusive communities.

- Housing options are a major contributor to economic growth, social stability, and household wealth while supporting community wellbeing and prosperity

- Affordable housing options that reflect the life stage of households can accommodate a diverse mix of residents, including young families, new professionals, and seniors
- Households are better able to sustain themselves and maintain residency when housing is affordable
- Attainable housing supports health and wellbeing by providing a foundation for people to find and maintain employment
- Households can purchase better quality food and goods, and increase leisure spending which boosts local economic activity
- Attainable housing options can lead to the retention of skilled workers in a range of business sectors
- Businesses can draw from an adequate pool of talent which can create confidence for companies to expand locally

### **The Housing Landscape**

The housing landscape should include a range of housing types and forms. This range of housing options should provide housing, accommodation, and living options to serve households at stages of all ages and range of income levels. A clear gap within The Blue Mountains and what is also seen Nationwide is the “missing middle”. This “missing middle” is growing and the “missing middle” has captured the largest percentage of our population.

### **What is Being Built in The Blue Mountains Over the Past 3 Years (2019 – 2021):**

- Dwellings less than 139 square meters/1,496 square feet reflect **approximately 1%** of the past 3 years of building permits
- Dwellings between 140 square meters/1,506 square feet to 278 square meters/2,992 square feet reflect **approximately 60%** of the past 3 years of building permits
- Dwellings between 279 square meters/3,003 square feet to 465 square meters/5,005 square feet reflect **approximately 28%** of the past 3 years of building permits
- Dwellings Larger than 466 square meters/5,015 square feet reflect **approximately 11%** of the past 3 years of building permits

The average sized dwelling being built over the past 3 years is **288 square meters/3,100 square feet**.

### **Dwelling Forms**

Staff suggest that a focus be placed within The Blue Mountains to satisfy the need for more diverse forms of housing, particularly options that provide for one (1) and two (2) bedroom units. These units/homes could take the form of additional residential units on existing



properties, townhouses, low-rise apartments, or other “missing middle” type housing stock. Staff believe that there is interest in other forms of residential developments, such as mixed-use buildings, tiny home communities, co-operative housing, and higher-density apartments.

## **D. Analysis**

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Staff did not have the sourcing available to complete the direction by Council to the full extent requested in the Council Resolution:

**The Council of the Town of The Blue Mountains requests that its staff prepare a Town of The Blue Mountains attainable housing strategy, based on a community needs assessment working with all community, faith-based and business groups in the municipality as well as the Campus of Care Task Force and the Official Plan Steering Committee.**

Staff also suggest that the future engagement outlined in the resolution should be inclusive of the entire community and will require significant planning, facilitation, and resourcing to ensure that the community as a whole is engaged and heard and that those who need these currently missing ranges of housing have input.

Staff suggest that the review of the previous work relating to Attainable Housing has identified significant goals that are still very relevant.

### **Blue Mountain Attainable Housing Corporation and The Corporation of the Town of The Blue Mountains**

The first point staff would like to clarify, which is extremely important for the community to understand, is that The Blue Mountains Attainable Housing Corporation (BMAHC) is a separate entity from the Town. Prior Staff Reports have been provided to Council that outline the relationship between the two (2) separate entities.

The BMAHC is a separate corporate entity from the Town, directed by a Board, and managed by an Executive Director. The Town does not have any operational control over the BMAHC and does not regulate or manage the day-to-day affairs of the BMAHC.

The findings and concepts brought forward in this report are provided by Town staff and are from a municipal perspective. The thoughts and ideas are not based on consultation with The Blue Mountains Attainable Housing Corporation staff or Board Members and are based purely on the BMAHC being separate from the Town and viewed as one of the many stakeholders within the community.

Staff recommend that the knowledge, experience and expertise within the Membership of the Board and staff of the BMAHC would be extremely beneficial and very important to have included in an Attainable Housing Strategy if Council wished to proceed with such a project in the future and as included in the recommendation of this report.

## **Thoughts and Findings**

### **1. Consider the Willingness of Neighbouring Communities and Potentially Invest in the Completion of a Comprehensive Housing Stock Inventory and Living Needs Study**

The drafting of this report provided staff an opportunity to consider the historical and continual efforts the Town has taken to look for opportunities to increase the range of housing types and accommodation options within the Town.

Staff reached out to staff from the municipalities of Meaford, Grey Highlands, Collingwood, Clearview, and Wasaga Beach to determine if there was an interest in regional collaboration on a joint Housing Study. At the time of this this report being drafted for release, responses from three (3) municipalities were received indicating interest and staff will be continuing discussions with those parties.

### **2. Set the Focus on Adding a Range of Rental Stock as a Priority**

#### **The 2019 Blue Mountains Attainable Housing Corporation Conceptual Business Plan**

The five (5)-year development target being:

- 100 – 200 rental units built and occupied between 2019 – 2022, which will target working families, including service and tourism employees, as well as Seniors - **still a valid goal**

#### **Rentals**

West end of The Blue Mountains: 50 – 100 units (minimum) beginning in 2019 **Still a valid goal**

East end of The Blue Mountains: 50 – 100 units (minimum) beginning in 2019 **Still a valid goal**

### **3. Consider What Has Been Built in the Last Three Years in The Blue Mountains**

The average sized dwelling being built is **288 square meters/3,100 square feet over the past 3 years.**

- Dwellings less than 139 square meters/1,496 square feet reflect **approximately 1%** of the past 3 years of building permits
- Dwellings between 140 square meters/1,506 square feet to 278 square meters/2,992 square feet reflect **approximately 60%** of the past 3 years of building permits
- Dwellings between 279 square meters/3,003 square feet to 465 square meters/ 5,005 square feet reflect **approximately 28%** of the past 3 years of building permits
- Dwellings larger than 466 square meters/5,015 square feet reflect **approximately 11%** of the past 3 years of building permits

### 3. Be Mindful of the Annualized Local “Living Wage”

In 2020, staff completed a high-level Living Wage Review that utilized the model from the United Way. In drafting this report, staff again updated the Living Wage Model, and the results outlined a series of suggested “Living Wage” levels that help provide a general insight to the range of wages that may be considered a starting point for those lucky enough to live locally.

### 4. Incentivize the Building of a Range of Housing

Staff bring this concept forward with the understanding that this type of program lacks a clear or formal process and may not be implemented at this time. However, the concept is one that staff believe would have owners potentially benefit from building smaller homes.

For instance, a fee structure that would be separate and secondary from the Town’s formal Building Division process would impose additional fees to the construction of homes larger than 1,600 square feet for example.

The average size of home built over the last three (3) years has been 3,100 square feet.

- **\$50** per additional 100 square feet (\$0.50 per square foot)
- 1,500 additional square feet would amount to \$75,000 for the 3,100 square foot build
- **\$75,000 funding to build an additional 1,500 square feet**

This additional fee would not fix the market issues but may increase range of housing types.

### 5. Further Consider the Merits of a Vacant Home Tax

The concept of implementing a Vacant Home Tax is currently being considered by York Region. Staff suggest that engaging with staff at Grey County and York Region may be beneficial to understand the processes that York Region has already determined in their own process.

### 6. Have Council Provide Clearly Defined Ranges of Attainable Housing Rates in Collaboration with The Blue Mountains Attainable Housing Corporation and Other Key Stakeholders

<b>Suggested Ranges for Consideration and Future Discussion</b>	<b>Units/Cost (For Discussion Purposes Only)</b>
<b>Affordable Rental Housing</b> (Example Maple Villa and Lemon Court)	Units are the responsibility of Grey County Housing
<b>Attainable Housing Rental Range 1</b> (1 Bedroom)	\$700 - \$1,000 + utilities

Suggested Ranges for Consideration and Future Discussion	Units/Cost (For Discussion Purposes Only)
BMAHC Business Model	
<b>Attainable Housing Rental Range 2</b> (2 Bedrooms) BMAHC Business Model	\$1,001 - \$1,600 + utilities
<b>Attainable Housing Rental Range 3</b> (2 or 2+ Bedrooms) No TBM known of currently	\$1,601 - \$2,000 + utilities
<b>Attainable Housing Ownership Range 1</b> (Example “Thornbury Condominiums in Victoria Street area”)	Under \$299,999
<b>Attainable Housing Ownership Range 2</b> (Example Meaford Loon Call Subdivision)	\$300,000 - \$500,000
<b>Attainable Housing Ownership Range 3</b>	\$500,001 - \$750,000

**7. Voluntary Contribution in Lieu of Provision of Attainable Housing Units for New Developments**

Staff suggest that the following concepts be considered as options for further discussion with Council:

**Concept 1**

That in residential developments over a certain number of units, the developer of the lands be required to provide a certain percentage of attainable housing units within each phase of the development.

This concept is based on the idea that the program would require all units that were allocated as attainable living options to be registered on title as attainable housing units for no less than twenty (20) years of continuous availability within the attainable housing definition of the day. These units could be tied to other incentive packages to be developed and tied to the Town’s and Grey County’s Community Improvement Plans. If a unit was removed from the attainable housing inventory, significant penalties could be considered against the owner.

## **Concept 2**

In cases where the developer opts for voluntary payment in lieu of providing attainable living options, Council could consider the merits of concept 2.

Concept 2 brings the option of an “in lieu of the provision of attainable living option by way of a voluntary contribution payment program”. Where the developer opts to provide voluntary contributions, the developer would provide funding to the Town’s Community Improvement Plan (CIP).

This model could be based on a formula that would have funding that matches the average sale value of the first five (5) homes for every twenty (20) developable lots within a development. This payment would be allocated to the CIP and would continue through all phases of the development with the rate being reset after each twenty (20) developable lots being constructed and sold as residences, not as raw developable land.

These are just concepts that have been considered through the drafting of this report, and are only high level concepts for brainstorming of ideas.

## **8. Suite of Options Included in the Official Plan Review Relating to Attainable Housing**

- Establishing new minimum density targets that will encourage more mixed housing types in all urban areas of the Town (including recreational residential area)
- Increasing building heights up to a maximum of six (6) storeys in limited locations to enable cost efficiencies in delivering more units on smaller footprints
- Policies to expand second units to now include second and third units on most residential zone properties (ex. basement apartment and apartment above garage)
- Policies to encourage developers to ‘rough in’ basement apartments or apartments above detached garages. Having second and/or third units roughed in at the construction stage allows homeowners to decide if they want the additional units and significantly reduces the costs that are otherwise required with retrofits. Rough-in would include separate entrance, roughed in plumbing for not only a basement bathroom, but also basement kitchen, and efficiencies in HVAC and fire separation installations
- New policies to permit converted dwellings would be directed at some of the significantly larger homes that could be converted into (up to) four (4) units through internal renovations. This would maintain the character from the outside, but allow for multiple dwellings inside
- New policies to permit employee housing near any major employer
- Requirement for projects of forty (40) units or more and/or greater than three (3) storeys in height to include a minimum of 10% attainable/affordable housing units. This

is the first stage to incrementally increase the percentage up to 30% as identified in the Grey County Official Plan

- Providing definitions of attainable and affordable housing
- Stronger requirement for attainable/affordable housing report to be submitted with new development applications.

## **E. Strategic Priorities**

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### **1. Communication and Engagement**

We will enhance communications and engagement between Town Staff, Town residents and stakeholders.

### **2. Organizational Excellence**

We will continually seek out ways to improve the internal organization of Town Staff and the management of Town assets.

### **3. Community**

We will protect and enhance the community feel and the character of the Town, while ensuring the responsible use of resources and restoration of nature.

### **4. Quality of Life**

We will foster a high quality of life for full-time and part-time residents of all ages and stages, while welcoming visitors.

## **F. Environmental Impacts**

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Development can be well managed and well planned. Using innovation and creativity can assist with ensuring that impacts are limited.

## **G. Financial Impacts**

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Staff recommend that a regional approach to developing a Comprehensive Attainable Housing Strategy for the South Georgian Bay Region be considered. Staff suggest that a Comprehensive Attainable Housing Strategy could be considered in the 2023 Budget discussions.

## **H. In Consultation With**

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Senior Management Team

## I. Public Engagement

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Comments regarding this report should be submitted to Shawn Everitt, Chief Administrative Officer, [cao@thebluemountains.ca](mailto:cao@thebluemountains.ca).

## J. Attached

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1. 2005 Housing Needs Study

Respectfully submitted,

Shawn Everitt  
Chief Administrative Officer

For more information, please contact:  
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## Report Approval Details

Document Title:	FAF.22.155 Attainable Housing Strategy Discussion Follow Up.docx
Attachments:	- Attachment-1-2005-Housing-Needs-Study.pdf
Final Approval Date:	Sep 19, 2022

This report and all of its attachments were approved and signed as outlined below:

**Shawn Everitt - Sep 19, 2022 - 1:16 PM**



# Housing Needs Assessment

## The Town of the Blue Mountains Town of Collingwood

**April 2005**

Prepared by :

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April 4, 2005  
Mr. James Uram, Planner  
The Town of the Blue Mountains  
26 Bridge St. E., Box 310  
Thornbury, Ontario  
N0H 2P0

Mr. Uram,

This report assesses the need for affordable housing in The Town of the Blue Mountains and Town of Collingwood. The report follows your request for an Affordable Housing Needs Assessment. For simplicity in comparing this needs assessment to other communities, the report structure follows the Canada Mortgage and Housing Corporation: Guidelines for Preparing a Housing Needs Assessment.

The needs assessment uses the Ontario Provincial Policy Statement (2005) definition of affordable housing as a benchmark to determine gaps in demand and supply. The report presents a succinct analysis of current housing demand and, and identifies a need for affordable housing which will only continue to grow unless pro-active measures are undertaken. The report synthesizes short and long term strategies and identifies ideal locations within The Town of the Blue Mountains for affordable housing in the long-term future.

From reading this report we trust that you will gain a better understanding of the affordable housing needs unique to the Georgian Triangle Area. You will also be equipped with strategies to meet these needs, in the present and future. As it is the goal of both Towns to provide for the range of housing necessary to all economic levels and ensure that such housing is safe, adequate and healthy, ongoing needs assessments are essential prior to the creation of a policy basis on which to address the direction of the Ontario Provincial Policy Statement. It is our intent that this report be the preliminary assessment prior to forming affordable housing policies in The Town of the Blue Mountains and Town of Collingwood.

Sincerely,

Jessica Hum  
Project Manager



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This study has been conducted in order to determine the existing affordable housing conditions within the Town of The Blue Mountains and the Town of Collingwood and to enable the creation of a policy basis on which to address the direction of the new Provincial Policy Statement (PPS). It is the goal of both communities to provide for the range of housing necessary to all economic levels and ensure that the housing is safe, adequate and healthy.

The Ontario Provincial Policy Statement emphasizes the need to include the provision of housing which is affordable to low and moderate income households. Un-affordability is identified by the statement as being those who currently spend more than 30% of their annual income on housing costs, whether it is rental or owned dwellings. The Provincial Policy Statement works in conjunction with the Official Plans for the Town of Collingwood, The Town of the Blue Mountains, and Grey and Simcoe Counties to highlight the importance of including a range of housing types, densities, and values, in order to meet the demands of current and future residents. It should be noted however, that there are households who currently spend more than 30% of their annual income on housing costs, yet are not making low to moderate incomes and therefore doing so by choice. This assessment attempts to separate those who spend this amount by choice, and those who spend based on lack of options.

According to the Georgian Triangle Housing Resource Centre, affordable housing is needed for people who have no housing or are currently living in undesirable conditions. Those who currently spend over 30% of their income on housing costs are also considered to be in core housing need according to the Canada Mortgage and Housing Corporation. These people are identified by the Georgian Triangle Housing Resource Centre as being 'precariously housed' and their goal is to provide housing for these people, renters, and those who currently inhabit the Georgian Triangle's homeless shelters. The Town of The Blue Mountains, however, is interested in creating housing which will be affordable in terms of employment for the resort. Blue Mountains Resort is the biggest employer in the area, and it is important for the municipality to find a way to house the influx of residents who work at the resort.

During the study it was found that those currently in core need of housing are mostly single-person households, who surpass the minimum percentage for core need, with an average of 45% of income spent on ownership housing costs, and averaging 35% for rental accommodation.

The costs in terms of owning a house have risen significantly. Land and house values have escalated which has driven the cost of other dwellings upwards. Rental accommodation has also increased in terms of cost, as changes in rent controls have soared. Cost efficiency is an issue which adds to the already-high housing cost, as many dwellings require expensive maintenance, as well as heating costs, which have risen significantly, water and septic costs, and costs spent commuting to work.

Both the Municipalities are growing with new units being built to satisfy the need that exists, sometimes surpassing it, the new units are inappropriate and inaccessible to most of the population in terms of cost. Major growth occurs in



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the municipalities due to in-migration for employment opportunities and people looking for a quiet place to retire. Many employees who work seasonally at the Blue Mountains Resort are in the core housing need category, and a solution to the problem needs to be found.

The Town of the Blue Mountains and Town of Collingwood's aging population has also become of concern in terms of housing in the past few years. Diversity of housing options is a priority for these people, as the current housing stock is unaffordable and inadequate to house the municipalities' senior population. Therefore, a need for affordable housing has been identified, and the aim consequently becomes to provide housing which will be affordable based on current income, with a goal of avoiding filtering into outlying municipalities. As a retirement destination for seniors, the need for affordable housing is even more pressing.

Finding affordable housing strategies requires creativity and a good understanding of the needs in the region. Several strategies are outlined in the report, which aim to provide ideas for policy makers based on successes in a few other carefully selected comparable resort municipalities across North America.

Short term goals for the affordable housing need in the Blue Mountains/Collingwood area will include converting vacant flats above commercial areas in Collingwood into second-storey apartments, especially along the downtown corridor, and turning to nearby communities, such as Wasaga or Meaford, to create short term affordable dwellings. The Georgian Triangle Housing Resource Centre also supplies a small number of rooms as shelter for homeless persons, which can be used as an extremely short-term solution.

For the long term, proposals for new housing design intended to cater towards low- and medium- income families, as well as implementing development charges or lift ticket levies in order to fund affordable housing can be considered. Provisions similar to these have been successful in other comparable areas, such as Whistler, British Columbia and Aspen, Colorado. It is important to note that solutions varied between the communities studied. Housing authorities were created and acted as a go-between for municipalities and developers in order to construct new housing units and public-private partnerships for encouraging private sector involvement in the creation of affordable housing. Creating housing which could be inhabited only by resort employees was an attractive option which would ensure that employees would always have affordable accommodation.

The goal of this report is to be instrumental in providing a clear identification of the affordable housing need in The Town of the Blue Mountains and Town of Collingwood, and solutions which can be implemented in the short and long term.





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# Chapter 1

## Overview of the Report



1. INTRODUCTION



Image 1: The main street in Downtown Collingwood



Image 2: View of the Grand Georgian Hotel and Ski Slopes in the background



Image 3: View of the Village at Blue with the ski slopes and Weider Lodge in the background



Source: Grey County

The new *Provincial Policy Statement (PPS)* defines affordable as:

- a) in the case of ownership housing, the least expensive of:
  - 1. Housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for *low and moderate income households*; or
  - 2. Housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area;
- b) in the case of rental housing, the least expensive of:
  - 1. a unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or
  - 2. a unit for which the rent is at or below the average market rent of a unit in the regional market area.

In planning for housing, the PPS requires that an appropriate range of housing types and densities be provided to meet projected requirements by “establishing and implementing minimum targets for the provision of housing which is affordable to low and moderate income households”.

This study has been conducted in order to determine the existing affordable housing conditions within The Town of The Blue Mountains and the Town of Collingwood and to enable the creation of a policy basis on which to address the direction of the new PPS.

It is the goal of both communities to provide for the range of housing necessary to all economic levels and ensure that the housing is safe, adequate and healthy.

This study has reviewed affordable housing conditions in The Town of the Blue Mountains and the Town of Collingwood area using the CMHC affordable housing study template. Our goal in this report is to examine the current situation and provide some long and short-term alternatives that can be used by decision-makers to inform policy.

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## 1.2 REPORT STRUCTURE

This report begins with an introduction to The Town of the Blue Mountains (hereafter referred to as Blue Mountains) and the Town of Collingwood (hereafter referred to as Collingwood). Background knowledge of the area will enable the issues and problems to be properly identified and defined providing a context for this housing needs assessment. The methods and data sources used will also be described within the first part of this report.

The second chapter provides a description of the existing demographic conditions, followed by a detailed analysis of each of the existing conditions. This section sets the framework for the rest of the report.

Chapter 3 provides a snapshot of the current housing situation, providing an analysis of both the rental and ownership markets and detail trends that exist. Chapter 3 is important to this report as it shows what is currently offered in the area and how much it will cost.

Chapter 4 extends the analysis of the housing situation provided in chapter 3 by showing possible locations for future affordable housing juxtaposed with the regulatory policies in place within those locations. The identification of such lands is meant to provide Blue Mountains and Collingwood with a starting point for a more in depth study to see whether the lands are well suited for affordable housing and whether it will be economically viable to do so.

The first part of Chapter 5 presents the key findings from each chapter and an analysis that synthesizes all the information presented. Chapter 6 provides recommendations from both the Canada Mortgage and Housing Corporation (CMHC) and the best practices from a case study analysis conducted of similar resort communities in North America (Appendix C). The recommendations will provide a base for Blue Mountains and Collingwood to move forward in finding the appropriate solutions that can be applied given the regulatory and economic climate that exists.

## 1.3 BACKGROUND ON STUDY AREA

The Town of the Blue Mountains is 151 km and 2 hours north of Toronto, on Georgian Bay, on the south side of Lake Huron in Ontario. Primarily a ski resort town, Blue Mountains has a permanent population of 6,166.

The Town is home to Blue Mountain Resorts, one of the premier ski resorts in the province. The resort employs 320 full time employees year round and approximately 1300 people during peak periods.

The Town of Collingwood is southeast of Blue Mountains. The permanent population of Collingwood sits at 15,000 as the town provides employment and housing opportunities for many more employees during the spring-fall months. Many of Blue Mountain Resort's employees come from Collingwood, as Blue Mountains has a very small permanent population, and Collingwood is the closest town to the mountain.

Blue Mountains have recently undergone an extensive redevelopment led by Intrawest. This corporation is responsible for the creation of the "Village at Blue", a self-contained recreation community at the base of the mountain, offering services and amenities to visitors and residents. Intrawest is also responsible for the highly successful ski resort developments in Whistler, British Columbia and Mont Tremblant, Quebec.

Tourism is an important industry with 600,000+ visitors to Blue Mountains during the winter season. The close proximity of Collingwood means that the positive and negative effects of the Intrawest development and fluctuations in tourism is felt equally in both.

The study area is represented in Map 1 and shows the boundaries for The Town of the Blue Mountains, the Town of Collingwood and the Georgian Triangle Area. Map 1 also locates the Blue Mountains/ Collingwood area relative to the Niagara Escarpment, an area affected by Development Control Regulations. The study area falls under these stringent development controls.

## 1.4 METHOD

### DATA SOURCES

#### Organizations

The Town of the Blue Mountains  
Town of Collingwood  
Blue Mountains Resorts  
Georgian Triangle Housing Resource  
Centre  
D.C. Slade Consultants Inc.

#### Resources

Census Canada  
Multiple Listing Service  
Grey & Simcoe County Official Plans  
The Town of the Blue Mountains Official  
Plan  
Town of Collingwood Official Plan  
Canada Mortgage & Housing  
Corporation [free survey analysis  
only]  
GTHRC statistical data on Affordable  
Housing Needs  
Blue Mountains Resorts statistical data  
on employees

In order to collect the data needed to perform the study, a variety of methods were used.

First, information was gathered from existing policy documents; Official Plan documents, Provincial Policy Statements, the Niagara Escarpment Plan, and many other sources. Next, the Canada Mortgage and Housing Corporation and Statistics Canada databases were used to create summary tables and charts..

Several stakeholder meetings with the Georgian Triangle Housing Resource Centre (GTHRC) and Blue Mountain Resorts, provided valuable primary data that assisted in the analysis and development of this housing needs assessment.

Geospatial maps (GIS) were created using the MLS housing data provided by Blue Mountains. GIS maps were also valuable to this study by visually representing existing underdeveloped or undeveloped vacant residential lots (Map 4), and to prioritize areas for future residential development. Finally, carefully selected case studies of similar areas using web-based references provided a basis for analysis and a comparison of alternative approaches implemented by other winter/water resort areas.



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## Chapter 2 Demand Analysis





## 2.1 POPULATION

## 2.1.1 POPULATION CHANGE 1996 - 2001

**Collingwood**

1996 population:	15,596
2001 population:	16,039
Change 1996 to 2001:	2.8%
Land Area:	33.46 sq. km

(Statistics Canada, 2001)

- Median age increased 2.8 years to reach 47 in 2001 which is higher than the median age of 37.4 in Ontario (Statistics Canada, 2001)
- Largest age cohort is 25 to 54 years of age, which is consistent with the rest of Ontario (Statistics Canada, 2001)
- Little change regarding gender composition from 1996 to 2001 as there is only a slightly higher proportion of males than females (Statistics Canada, 2001)
- Located within Simcoe County.

**Blue Mountains**

1996 population:	5,667
2001 population:	6,116
Change 1996 to 2001:	7.9%
Land area:	286.77 sq.km.

(Statistics Canada, 2001)

- As 1996 statistics were unavailable for Blue Mountains the data was juxtaposed with Ontario to provide a basis for comparison (Statistics Canada, 2001).
- Blue Mountains' population is more than 10 years older than the rest of Ontario.
- There are slightly more females than males in Blue Mountains.
- Located within Grey County.
- *It is noted that 1996 Census Data for Blue Mountains was not used for comparison as Blue Mountains was formed in 1998. The 1996 figures that exist are for the former Town of Thornbury and the Township of Collingwood.*
- *In addition, Collingwood projects growth in the form of permanent and recreational population, while Blue Mountains projects growth in unit counts which creates a difference in independent variables.*

Table 1: Population Projections – Collingwood

	Persons
Population (Permanent and Recreational) to Early 1999	21,497
Occupants of Permanent New Housing Units, 1999 to 2009 (Gross Population Increase)	3,074
Occupants of Recreational New Housing Units, 1999 to 2009 (Gross Population Increase)	878
Decline in Housing Occupancy, 1999 to 2001 (Total Population Decline)	-611
Population (Permanent and Recreational) to Early 2009	24,838
Net Population Increase (Permanent and Recreational), 1999 – 2009	3,341

Source: Town of Collingwood. Population Forecasts 1999 to 2009.

Available Online: <http://www.town.collingwood.on.ca/uploaddocuments/Demographics.pdf>

Table 2: Gender

	Collingwood		Blue Mountains	Ontario
	1996 Census	2001 Census	2001 Census	2001 Census
Female	53.10%	52.30%	50.70%	51.10%
Male	46.90%	47.70%	49.30%	48.90%

Source: Statistics Canada. Community Profiles. Available Online: [www.statcan.ca](http://www.statcan.ca)

Table 3: Age by Cohort

	Collingwood		Blue Mountains	Ontario
	1996 Census	2001 Census	2001 Census	2001 Census
Age 0-4	6.40%	5.10%	4.20%	5.90%
Age 5-14	14.30%	12.80%	11.00%	13.70%
Age 15-19	6.80%	6.80%	5.70%	6.70%
Age 20-24	5.80%	5.40%	4.00%	6.30%
Age 25-54	39.90%	39.90%	37.04%	45.16%
Age 55-64	9.60%	10.90%	15.70%	9.30%
Age 65-74	9.20%	10.20%	14.30%	7.20%
Age 75 and over	8.10%	8.70%	7.93%	5.73%
Median Age	38.2	41	47.4	37.2
% Over 15	79.3	82.2	84.80%	80.40%

Source: Statistics Canada. Community Profiles. Available Online: [www.statcan.ca](http://www.statcan.ca)

## 2.1.2 POPULATION PROJECTIONS

	Population	Required New Units
1996	20,805	
2009	24,838	1,450
2021	30,350	3,700

Source: The Town of the Blue Mountains Official Plan, 2002, s.3.1

- Based on 1999 figures, Collingwood forecasts a population increase of 3,341 persons by 2009 (Town of Collingwood, 1999).
- Recreational housing units in Collingwood is projected to increase by 878 more occupants in 2009 than 1999
- Based on a medium growth rate of 2–3.5% per year, Blue Mountains projects there will be demand for 250 new units per year (The Town of the Blue Mountains, 2002).

## 2.1.3 REGIONAL DIRECTIONS

	2001	2006	2011	2016	2021
Total no. of units – 250 new units/yr	5,347	6,597	7,847	9,097	10,347
Population – 2.5 ppu	13,367	16,492	19,617	22,742	25,867

Source: The Town of the Blue Mountains Official Plan, 2002, s.4.3

The table below exhibits projections from 1996, which indicate a substantial increase in Collingwood's population, creating a demand for new housing units.

- To sustain this population growth, the Town of Collingwood will require approximately 100 new units per year to the year 2009.
- “Building statistics indicate that 440 residential units were constructed in 1997, 1998 and 1999.” Thus, new housing unit construction exceeded the projected number of units demanded by almost 50 units per year. (Town of the Blue Mountains, 2002).
- Based on population projections by Grey County, yearly population increases in Blue Mountains should be no greater than 300 people per year
- *As stated in The Blue Mountains Official Plan background document volume C – Growth and Settlement (vol.III) the population projections are considered conservative as the projections were forecast prior to the IntraWest Development.*
- Based on historical trends combined with an analysis of current planning conditions, the Plan anticipates a low growth rate (2%/yr) if economic conditions slow down, and a higher growth rate (up to 5%/yr) if the economy remains strong.
- The above projections are intended as guidelines for growth in the County.
- The County of Simcoe is expecting rapid population growth in the next 20 years

Municipality	Population 1996	Population 2016	Households 2016	Employment 2016
Collingwood	15,596	18,900	8,180	12,960

Source: The County of Simcoe Official Plan, 2000.

between 1996 and 2016. The County's population is expected to grow to 321,000 by 2016.

- Following national trends, the annual growth rate of Simcoe County is expected to gradually decline from 2.7% in 1996 to 1.7% in 2016
- Growth will continue to increase for Simcoe County, albeit at a slower rate. The rate decline reflects declining birth rates.

The summer recreation community of Wasaga Beach is within close proximity to Blue Mountains and has enjoyed considerable growth since the 1970's. Below are the population projections for the permanent population from 2002. They are used to provide some local context

- Similar to Blue Mountains and Collingwood, Wasaga Beach also encompasses a rapidly growing population.

While not part of the permanent household base, seasonal dwellings impact on servicing needs. Seasonal residents require services in almost all areas of traditional municipal servicing, but are generally not counted as part of the permanent population, with the exception of Blue Mountains Growth and Settlement population projections. Municipalities with large seasonal communities are found primarily bordering Lake Simcoe, Lake Couchiching, Georgian Bay and to a lesser extent around other inland lakes.

Table 7: Wasaga Beach Population Projections	
	Population
2002	13,000
2009	20,000
2016	30,000

Source: The Town of the Blue Mountains Official Plan, 2002, s.3.2

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## 2.1.4 POPULATION GROWTH AND OFFICIAL PLANS

The following policy documents outline the regulatory framework regarding population and growth for Collingwood and Blue Mountains.

### *Provincial Policy Statement 2005*

- As part of the strategy for Building Strong Communities, new development favours a compact form with a mix of uses and densities making efficient use of planned or available infrastructure
- All Ontario planning authorities shall maintain at all times the ability to accommodate residential growth for a minimum of 10 years
- Planning authorities shall establish minimum targets for the provision of housing which is affordable to low and moderate income households

### *Niagara Escarpment Plan*

- Natural heritage and rural areas shall be protected from residential and commercial development in addition to preventing urban sprawl
- No uses are permitted on Niagara Escarpment designated lands which do not conform to the Niagara Escarpment Plan.

### *The County of Simcoe Official Plan*

- Growth Management Strategy: “Urban areas and rural settlement areas (cities, towns, villages, and hamlets) will be the focus of growth.”
- Settlements tend to be developed at higher densities than scattered development, which makes them more economical to service

### *Grey County Official Plan*

- Development Strategy: Growth must be directed to minimize the adverse impacts on the natural environment, the agricultural land base, and the rural landscape to recognize the availability of various levels and types of servicing.
- The County shall direct the majority of growth to designated Settlement Areas.
- The Northeast Quadrant consisting of Meaford, Euphrasia and St. Vincent is expected to grow by 1018 units over the planning period.

### *Town of Collingwood Official Plan*

- Development shall be encouraged in a way that is compatible with the changing population and social structure within the Town

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*The Town of the Blue Mountains Official Plan*

- Recreation–and–tourism–related growth, such as major residential and resort areas, shall be encouraged in designated areas.
- As a focus for the provision of affordable housing, village and hamlet areas are considered “capable of providing more conventional housing at a reasonable cost” (The Town of the Blue Mountains, 2004)

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## **2.1.5 POPULATION ANALYSIS**

- Blue Mountains and Collingwood populations are increasing. Simcoe County also expects rapid growth.
- The proportion of seniors in both communities is increasing in relation to the total.
- A variety of housing types, sizes and costs (specifically affordable housing units) are needed to accommodate growth (particularly in Blue Mountains)
- Due to the outdated projections in the Official Plan, growth may be higher than anticipated.
- New housing units in Collingwood exceeded the projected number of units by almost 50 units a year, but are not necessarily affordable to the emerging diverse population. Thus, new construction of affordable housing units is needed.
- The Collingwood Official Plan states that development shall be encouraged in a way that is compatible with the changing population and social structure within the Town. While the issue of affordable housing is addressed, present flow of new units does not match emerging need.
- The Blue Mountains Official Plan mainly focuses on recreational and tourism based growth. It does not contain affordable housing directions.
- the Growth and Settlement Appendix outlines specific village and hamlet areas, which would be best suited for affordable housing.

The applicable Official Plan sections make reference to the significant provision of a broad range of housing types in relation to rapid growth. However, the Plan fails to include follow up policies to ensure that they are being provided.

Overall, as populations increase in both Blue Mountains and Collingwood and as tourism and recreation grows, additional affordable housing units will be needed, not only to support seasonal employees, but also to accommodate a diverse permanent population including a broad range of incomes.

## 2.2 HOUSEHOLDS

### 2.2.1 HOUSEHOLD CHARACTERISTICS - 2001

The Household Type table displays the breakdown of households for Collingwood and Blue Mountains in 2001. As 1996 statistics were unavailable for Blue Mountains the data was juxtaposed with Ontario to provide a basis for comparison (Statistics Canada, 2001). Significant household type data frame a portrait of the affordable housing needs in the Towns:

- Couples without children make up the largest proportion of households in Collingwood and Blue Mountains (an average of 36% for both Towns)
- One-person households in Collingwood comprise almost one-third of all households (29%)
- The permanent population density of Blue Mountains is 1.2 persons per unit (Statistics Canada, 2001)
- Combined permanent and recreational density is far greater, where current density is 2.5 persons per unit (The Town of the Blue Mountains, 2002)

Table 8: Household Characteristics

	Collingwood			Blue Mountains		Ontario
	1996	2001	% of Total	2001	% of Total	Ontario 2001
<b>Selected Household Characteristics</b>						
Total – All private households		6,580	100.0%	2,585	100%	4,219,410
Married/Common law couple with children		1,660	25.2%	640	24.8%	1,376,973
Married/Common law couple without children		2,010	30.5%	1,070	41.4%	1,179,330
One-person households		1,905	29.0%	665	25.7%	990,160
Other Households		995	15.1%	210	8.1%	672,950
Number of rented dwellings		1,920	29.2%	465	18.0%	1,346,990
Number of owner-occupied dwellings		4,660	70.8%	2,005	77.6%	2,816,220
<b>Private Dwelling Characteristics</b>						
Total number of dwellings		6,575	99.9%	2,585	100.0%	4,219,415
Number of owned dwellings	4,025	4,660	70.8%	2,115	81.8%	2,862,300
Number of rented dwellings	2,065	1,915	29.1%	470	18.2%	1,351,365

Source: Multiple Listing Service. Available online: [www.mls.ca](http://www.mls.ca)

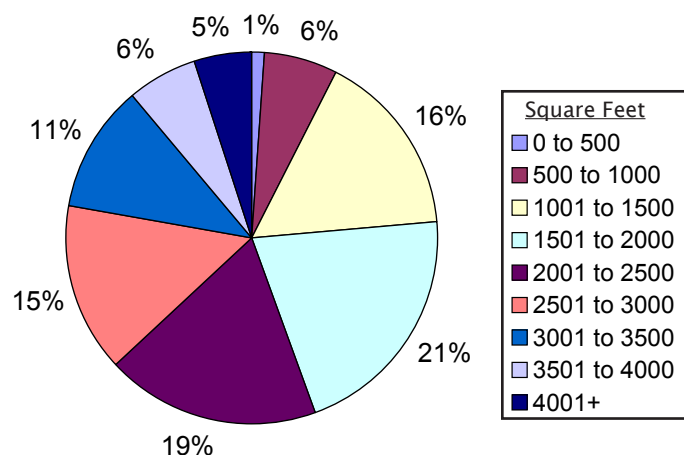
### 2.2.2 CHANGES IN HOUSEHOLD SIZE

The number of persons per unit, or household size, determines a family's housing choices. The following graphs juxtapose household size data (the demand for housing) with data on new housing starts in condominiums (the supply of new housing) for each Town.

#### Collingwood:

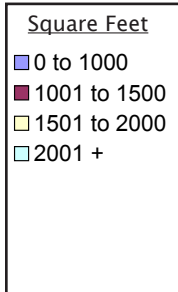
- Most single-family homes in Collingwood are between 1001 – 1500 sq ft.
- Most Condominiums in Collingwood are also between 1001 – 1500 sq ft.
- Condominium owners tend to pay more than owners of houses of similar size.

Graph 1: Single Family Dwelling Size



Source: Multiple Listing Service. Available online: [www.mls.ca](http://www.mls.ca)

Graph 2: Condo Dwelling Size



Source: Multiple Listing Service. Available online: [www.mls.ca](http://www.mls.ca)

Graph 3: Blue Mountains Single Family Dwelling Size



Source: Multiple Listing Service. Available online: [www.mls.ca](http://www.mls.ca)

Graph 4: Blue Mountains Condo Dwelling Size



Source: Multiple Listing Service. Available online: [www.mls.ca](http://www.mls.ca)

## Blue Mountains

- Approximately 56 percent of single-family homes in Blue Mountains are between 1001 – 2500 sq. ft.
- 45 percent of condominiums in Blue Mountains are between 500 – 1000 sq ft.
- Condominium owners tend to pay more than for single-family homes of similar size.
- 81.8 percent of the dwellings in Blue Mountains are owned, compared to 70.9 percent in Collingwood
- Compared with Ontario, a higher proportion of the dwellings are owned.
- 29.1 percent of the dwellings in Collingwood are rented, compared to 18.2 percent in Blue Mountains.
- 32 percent of dwellings in the rest of Ontario are rented.

	Blue Mountains		Ontario	
	Proportion	Percent	Proportion	Percent
Private Dwelling Characteristics				
Total number of dwellings	2,585	100%	4,219,415	100%
Owned dwellings	2,115	81.8%	2,862,300	67.8%
Rented dwellings	470	18.2%	1,351,365	32.1%
Dwellings constructed before 1991	2,175	84.1%	3,615,880	85.7%
Dwellings constructed between 1991 and 2001	410	15.9%	603,530	14.3%
Average value of dwelling (\$)	247,264		199,884	

Source: Statistics Canada. Community Profiles. Available online: [www.statcan.ca](http://www.statcan.ca)



### 2.2.3 CHANGES IN HOUSEHOLD TYPE

A family's life cycle and changing demographics have an impact on household density figures and the demand for diverse types of housing. One-person households have different housing needs from parents with children or empty nesters.

- 41.4 percent are married or common law without children in Blue Mountains, versus just 30.5 percent in Collingwood.
- 25 percent of both Collingwood and Blue Mountains couples have children.
- Compared to Blue Mountains, a higher proportion (44%) of dwellings in Collingwood are single-family homes.
- Condominiums make up close to half the housing stock in Collingwood (48%) and Blue Mountains (47%)
- Less than 1 percent of the housing stock in Blue Mountains and Collingwood are multi-family.

## 2.3 ECONOMIC CONDITIONS

Employment and unemployment figures as well as employment tenure, the number of jobs provided, division by sector and where the applicants for jobs reside are all important pieces in analyzing or providing a snapshot for a municipality's economic condition. This section reviews data available on these elements, plus the synthesis of pertinent information regarding economic conditions to describe the current state, past trends, Official Plan information and the most important findings and conclusions.

### 2.3.1 PARTICIPATION IN LABOUR FORCE

#### Collingwood

- As of 2001, 455 people were unemployed, which represented 5.7% of the "employment" population, as demonstrated in tables 10 and 11.
- In the same year 7520 people were employed.
- The unemployment rate dropped by 4.3% during the years of 1996 to 2001 from 10.7% to 5.7%.
- Table 11 details the labour force by industry and highlights services as the primary occupational sector.

Table 10: Collingwood Labour Force

Labour Force	2001	2001%	1996%
Total in Labour Force	7975	62.35	61.33
Total out of labour force	4815	37.65	38.63
Total Pop (15years+)	12790	100	100
Total Employed	7520	94.29	89.71
Total Unemployed	455	5.71	10.29
Participation Rate		62.40%	61.40%
Employment-Population Ratio		58.80%	55%
Unemployment Rate		5.70%	10.30%

Source: Statistics Canada. Community Profiles. Available Online: [www.statcan.ca](http://www.statcan.ca)

Labour Force by Industry	2001	1996
Agriculture and other Resource Based Industries	95	70
Manufacturing and Construction Industries	2245	1655
Service Industries	5565	5385

Source: Statistics Canada. Community Profiles. Available Online: www.statcan.ca

LABOUR FORCE INDICATORS	TOTAL	MALE	FEMALES
Participation Rates	58.7	64.3	53.7
Employment Rate	56.3	61.6	51.3
Unemployment Rate	4.3	4.3	4.3

Source: Statistics Canada. Community Profiles. Available Online: www.statcan.ca

## Blue Mountains

- The participation rate in the labour force is 58.7% as demonstrated in table 12.
- Of the total population, 56.3% are employed and 4.3% are unemployed.

### 2.3.2 DIVISION BY SECTOR

BLUE MOUNTAINS INDUSTRY	TOTAL	MALE	FEMALES
Total Experienced labour force	2985	1600	1385
Agriculture and other resource based industries	235	150	85
Manufacturing and Construction industries	650	500	150
Wholesale and Retail	415	200	210
Finance and Real Estate	175	65	110
Health & Education	370	115	255
Business Services	565	310	255
Other Services	580	255	325

Source: Statistics Canada. Community Profiles. Available Online: www.statcan.ca

## Collingwood

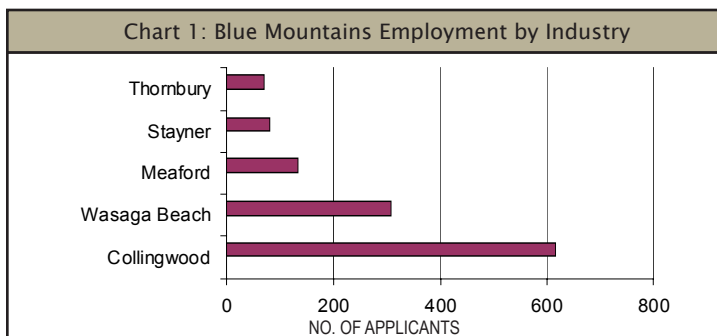
- The service sector represents 40% of the labour force, which is the highest sector in the labour force.
- Construction is the second highest populated sector, representing 22% of the working population.

## Blue Mountains

- The manufacturing sector represents 22% of the labour force, which is the highest sector in the labour force.
- Service represented 19% of the labour force, second to the manufacturing sector.

Tables 11 and 13 identify the breakdown by sector of the labour force in both Collingwood and Blue Mountains.

### 2.3.3 MAJOR EMPLOYERS IN THE AREA



Source: Blue Mountain Resorts

As outlined in Chart 1, over 600 residents of Collingwood applied to work at Blue Mountain Resorts. In total, 593 applicants came from four other surrounding municipalities.

The number of employees at Blue Mountain Resorts is increasing. Over a six-year span, the number of employees has increased by about 500 people, from 1260 in 1999 to 1700 in 2005.

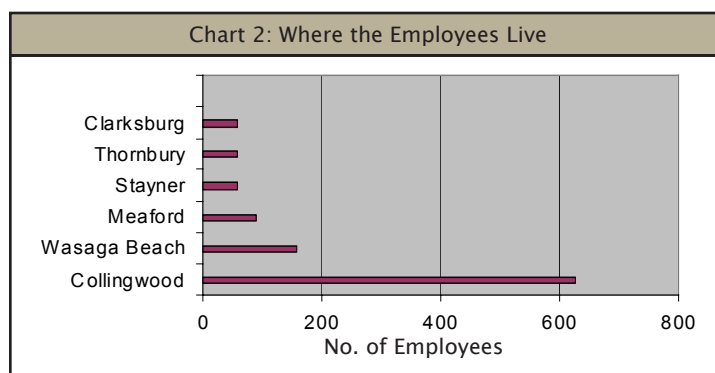
	SUMMER 1999	WINTER 99-00	SUMMER 2000	WINTER 00-01	SUMMER 2001	WINTER 01-02	SUMMER 2002	WINTER 02-03	SUMMER 2003	WINTER 03-04
Core	217	230	233	234	254	262	285	331	328	343
FTS	112	333	97	378	84	393	177	500	125	495
PTS	128	536	89	607	108	705	136	716	113	843
PTYR	8	22	22	28	27	33	38	37	29	26
VOL	13	183	0	171	0	176	0	142	0	155
Total	492	1320	458	1435	492	1587	656	1764	623	1890

Source: Blue Mountain Resorts

Table 14 explains the breakdown of type of work within Blue Mountain Resorts. It shows that the winter season supports more employees than the summer season.

*FTS represents Full time seasonal, PTS is part time seasonal and PTYR is part time year.*

Chart 2 – Where the Employees Live examines the dwelling allocation of Blue Mountain Resorts employees amongst six neighbouring towns.



Source: Blue Mountain Resorts

### 2.3.4 ECONOMIC CONDITIONS ANALYSIS

- From 1996 to 2001, the unemployment rate dropped by 4.3%.
- Construction was on the rise .
- 40% of the labour industry was represented by the service sector. It is the most dominant sector.,
- There has been an increase of about 500 jobs in a 6-year span working at Blue Mountain Resorts.
- In 2001, Blue Mountains unemployment rate was lower than Collingswood's by 1.4%, from 5.7% to 4.3%.
- In Blue Mountains, service represented only 19% of the labour market.
- Employees in Blue Mountains are forced to live in neighbouring municipalities, which are more affordable.
- In the short term, adequate housing is needed to accommodate those employed in construction as well as longer-term full time and seasonal residents. Housing employees in affordable and necessary conditions should be of priority in order to keep with the wishes and intents of The Town of the Blue Mountains Official Plan.
- As with many growing municipalities, geographical borders are blurred. Well over 600 employees that work at Blue Mountain Resorts live in Collingwood because this is where they can afford to live. That number is larger than that from the surrounding 4 municipalities. The Grey County OP also identifies the need for sustainable, affordable growth.

## 2.4 INCOME

Income is an essential element in the determination of affordability. The affordable housing calculator defined by the Canada Mortgage and Housing Corporation (CMHC) sets guidelines for defining 'affordability'. Those who cannot afford their home are found to be in core need of affordable housing.

- The formula, which the calculator uses, is based on the standard guideline of affordable housing costs, provided by the federal government.
- These guidelines state that an individual or household should spend no more than 30% of their gross income on shelter costs (including rent and utilities).

A picture of average and median incomes, juxtaposed with annual dwelling costs for rental and owner-occupied housing reveals that many Collingwood and Blue Mountains' residents are precariously housed, living in units which cost households 30% or more of their incomes.

### 2.4.1 INCOME AVERAGES [2001]

INCOME	COLLINGWOOD	BLUE MOUNTAINS	ONTARIO
Median household Income	41,214	47,809	53,626
Median Income - One Person	19,596	21,468	25,253
Median Income- Two or more	53,224	58,170	64,201
Total Median Income	20,688	21,810	24,816

Source: Statistics Canada. Community Profiles. Available Online: [www.statcan.ca](http://www.statcan.ca)

Income data was juxtaposed with Ontario to provide a basis for comparison (Statistics Canada, 2001).

- Blue Mountains average earnings in 2001 were \$32,975, \$2,210 less than the rest of Ontario.
- In Collingwood average earnings are \$10,700 less than the rest of Ontario.
- Percentage of earners who work full time is slightly less in Blue Mountains (51.7%), compared to Collingwood (53%) and Ontario (55%).
- The data suggests that Blue Mountains and Collingwood's lower median income could be affected by the smaller proportion of full-time workers.

## 2.4.2 MEDIAN HOUSEHOLD INCOME

Using the median household income as a measure of affordability for owner-occupied housing, and by comparing average annual payments for ownership housing, the following demand for ownership findings were reached for Blue Mountains and for Collingwood:

### Blue Mountains in 2001:

- Blue Mountains median household income is \$5,817, 30.1% lower than Ontario's.
- Average Gross Annual Payments for owner-occupied dwellings in Blue Mountains was \$9,204.

### Town of Collingwood in 2001:

- Collingwood's median household income is \$12,412, 12.2% lower than Ontario's.
- Average Gross Annual Payments for owner-occupied dwellings in Collingwood was \$9,312.

COMPOSITION OF INCOME	COLLINGWOOD	BLUE MOUNTAINS	ONTARIO
Earnings - % of income	69.4	62.1	78.7
Government Transfers	15.3	11.4	9.8
Other Money	15.3	26.5	11.5

Source: Statistics Canada. Community Profiles. Available Online: www.statcan.ca

	BLUE MOUNTAINS			COLLINGWOOD			ONTARIO		
	Median Income	Rented	Owned	Median Income	Rented	Owned	Median Income	Rented	Owned
All Households	\$47,809	14.2%	19.3%	\$41,214	18.3%	22.6%	\$53,626	16.9%	21.6%
One Person Households	\$21,468	31.7%	42.9%	\$19,596	38.5%	47.5%	\$25,253	35.8%	45.8%
Two or More Person Households	\$58,170	11.7%	15.8%	\$53,224	14.2%	17.5%	\$64,201	14.1%	18.0%

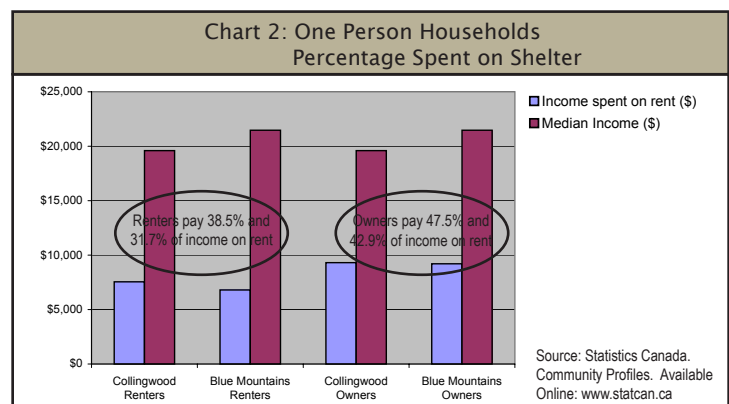
Source: Statistics Canada. Community Profiles. Available Online: www.statcan.ca

Using the median household income as a measure of affordability for rental housing, and by comparing average annual payments for rental housing, the following demand for rental housing findings were reached for Blue Mountains and for Collingwood:

- In 2001, one-person households who were owners in Blue Mountains spent 42.9% of their income on dwelling payments. Those who rented spent 31.7% of their income.
- In 2001, one-person households in Collingwood who were owners spent 47.5% of their income on dwelling payments. Those who rented spent 38.5% of their income.
- Both renters and owners in one-person households are paying over 30% of their annual income.
- Of all household categories, it is one-person households, which face the greatest homeownership affordability crisis.

	Income spent on rent (\$)	Median Income (\$)	% of income spent on rent
Collingwood Renters	\$7,548	\$19,596	38.5%
Blue Mountains Renters	\$6,804	\$21,468	31.7%
Collingwood Owners	\$9,312	\$19,596	47.5%
Blue Mountains Owners	\$9,204	\$21,468	42.9%
Cwood: Two or more person household (rent)	\$7,548	\$53,224	14.2%
Cwood: Two or more person household (own)	\$9,312	\$53,224	17.5%

Source: Statistics Canada. Community Profiles. Available Online: www.statcan.ca



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## Chapter 3

# Housing Supply Analysis

## HOUSING SUPPLY ANALYSIS

Map 2 – Existing Housing Stock indicates the spatial distribution of existing residential lands and the specific types of residential uses throughout Blue Mountains and Collingwood. Significant findings are as follows:

- i. The majority of residential uses in Blue Mountains are Seasonal Residential; this housing is unavailable or rented at inflated prices and therefore out of range to permanent residents.
- ii. Single-family homes are also predominant throughout Blue Mountains. These homes do not meet the needs of households in greatest need for affordable housing – single person households.
- iii. The type of housing most often requested from housing support services (Retail Residential and Other Residential) are in very short supply in Blue Mountains.

## 3.1 RENTAL HOUSING

Within the last decade Collingwood and Blue Mountains have faced many growth challenges, which are uncommon for a small rural town in central Ontario. Some of these challenges for rental housing include:

- The influx of major developments initiated by Intrawest has spawned an economic boom for the area but has also resulted in new problems, which were of no major concern in the past.
- The lack of affordable housing in the community and surrounding towns has left many individuals without a home they can afford.
- The rental market in the Georgian Triangle Area had a low rental vacancy rate of 1.8 % for 2001.
- Present development occurring in the Georgian Triangle Area has been mainly market condominium resort style housing, thus leaving the rental market deficient of new units.
- The employment predictions in the area suggest that there is a growing demand for skilled labour and service positions. However, these service sector jobs have lower wages, which do not allow individuals to meet current market rents given their incomes.

### 3.1.2 Housing Need Statistics in the Georgian Triangle Area

The Georgian Triangle Housing Resource Centre (GTHRC) provided housing resources and support to 550 couples without children and 346 families with children in 2004. Table 19 outlines the number of requests for housing support in 2004, as well as what type of rental accommodation families sought.

- The most requested type of accommodation was a one-bedroom apartment, followed by bachelor and two-bedroom apartments.
- The request for small apartments reflects the high demand for affordable housing from single-person households.

TYPE OF UNIT	NO. OF REQUESTS	PERCENTAGE OF REQUESTS
1 BR Apartment	268	30%
2 BR Apartment	178	20%
3 BR Apartment	29	3%
1 BR House	2	2%
2 BR House	84	9%
3 BR House	66	7%
4+ BR House	1	0%
Room	93	10%
Bachelor	175	20%
<b>Total</b>	<b>896</b>	<b>100%</b>

Source: Georgian Triangle Housing Resource Centre, 2004



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The GTHRC is the largest provider of housing support in the Georgian Triangle Area. In addition to finding long term housing solutions for families, when the Resource Centre cannot find immediate housing for families, they use the short-term solution of accommodating families in motels. In December of 2004, a total of 167 motel nights were funded by Simcoe County (GTHRC, 2004). This short term solution is expensive for the counties, and does not address the core issue: *a lack of affordable housing increases the demand for, and use of emergency services from the GTHRC.* The following statistics from the GTHRC summarize the affordable housing situation in the region .

- 2001 vacancy rates for the Georgian Triangle Area: 1.8%.
- Changes in the regulations regarding rent control, coupled with a lack of rental units have driven up the costs of vacant rental units.
- The industrial sector is reporting a need for 500 to 800 new employees, but due to a lack of skilled labour, many industries are relocating to surrounding areas.
- Intrawest predicts they require 3600 additional full-time employees from 2001-2003.
- No new rental housing stock has been added since the early 1990's.
- Many high paying manufacturing jobs are being replaced by seasonal part-time jobs that usually pay lower wages.
- The waiting list for the Simcoe housing corporation subsidized housing in the Collingwood area is 3-5 Years.
- 60% of area residents pay more than 50% of income for shelter costs (Georgian Triangle Housing Resource Centre).

## 3.2 OWNERSHIP HOUSING

Table 20: Private Dwelling Characteristics

Private Dwelling Characteristics	Collingwood		Blue Mountains		Ontario	
	Proportion	Percent	Proportion	Percent	Proportion	Percent
Total number of dwellings	6,575	100%	2,585	100%	4,219,415	100%
Owned dwellings	4,660	70.90%	2,115	81.80%	2,862,300	67.80%
Rented dwellings	1,915	29.10%	470	18.20%	1,351,365	32.10%
Dwellings constructed before 1991	5,705	86.80%	2,175	84.10%	3,615,880	85.70%
Dwellings constructed between 1991 and 2001	870	13.20%	410	15.90%	603,530	14.30%
Average value of dwelling	168,474		247,264		199,884	

Source: Statistics Canada. Community Profiles. www.statcan.ca

Table 21: Housing Type

Housing Type	Collingwood			Blue Mountains		
	Proportion	Percent	Price Range	Proportion	Percent	Price Range
Single Family	97 of 221	43.90%	\$110,000 to 749,000	85 of 286	29.70%	\$174,000 to 1,400,000
Townhome	1 of 221	0.10%	\$369,900	134 of 286		N/A
Condominium	107 of 221	48.40%	\$107,900 to 799,000	1 of 286	46.80%	\$7,000 to 970,000
Multi-family	2 of 221	0.90%	\$174,900 to 379,900	2 of 286	0.40%	\$749,000
Recreational	N/A	N/A	N/A	1 of 286	0.70%	\$249,000 to 295,000
Agriculture	N/A	N/A	N/A	63 of 286	0.40%	\$549,000
Vacant land	14 of 221	6.30%	\$45,000 to 895,000		22%	\$37,900 to \$2,400,000

Source: Multiple Listing Service. Available online: www.mls.ca

- The age of the housing stock in Blue Mountains and Collingwood is consistent with the rest of Ontario.
- A slightly higher proportion (15.9%) of dwellings in Blue Mountains were constructed between 1991 and 2001 compared to Collingwood.
- The number of Dwellings constructed in Collingwood and Blue Mountains has kept pace with Ontario from 1991 to 2001.

### 3.2.1 OWNERSHIP HOUSING STATISTICS

Table 22: Housing Price Range 2001

Price range (\$)	Collingwood		Blue Mountains	
	Proportion of housing stock	Percent of Stock	Proportion of housing stock	Percent of Stock
0 to 100,000	8 of 221	3.60%	14 of 286	4.90%
100,001 to 150,000	35 of 221	15.80%	13 of 286	4.60%
150,001 to 200,000	60 of 221	27.20%	30 of 286	10.50%
200,001 to 250,000	35 of 221	15.80%	46 of 286	16.10%
250,001 to 300,000	24 of 221	10.90%	48 of 286	16.80%
300,001 to 350,000	22 of 221	10.00%	23 of 286	8.00%
350,001 to 400,000	14 of 221	6.30%	24 of 286	8.40%
400,001 to 450,000	4 of 221	1.80%	8 of 286	2.80%
450,001 to 500,000	2 of 221	0.90%	16 of 286	5.60%
500,001 to 600,000	6 of 221	2.70%	26 of 286	9.10%
600,001 to 700,000	3 of 221	1.40%	13 of 286	4.60%
700,001 to 800,000	5 of 221	2.30%	5 of 286	1.80%
800,001 to 900,000	2 of 221	0.90%	5 of 286	1.80%
900,001 to 1,000,000	0 of 221	0%	5 of 286	1.80%
1,000,000 +	1 of 221	0.50%	10 of 286	3.50%

Source: Statistics Canada. Community Profiles. www.statcan.ca

Table 22 demonstrates the price of housing in Collingwood and Blue Mountains, and what percentage of the total housing stock these ranges occupy. Key findings from this analysis of ownership housing are:

- The average of value of a dwelling is nearly \$80,000 more in Blue Mountains than in Collingwood.
- 19.4 percent of the dwellings in Collingwood are priced from 0 to \$150,000, this compares to 9.5 percent in Blue Mountains.
- Nearly one-third of the dwellings in Blue Mountains are priced from \$400,001 and above. This compares to just 10.5 percent in Collingwood.
- According to the Collingwood OP, the Town shall provide support to Provincial and Federal policies that support the provision of low-income housing.

- Collingwood has policies in its OP that encourage housing forms and densities to be affordable to lower and moderate-income households.
- The housing analysis indicates that there is a lack of affordable housing in both Blue Mountains and Collingwood.
- There is less affordable housing in Blue Mountains than in Collingwood.

### 3.2.2 OWNERSHIP HOUSING LOCATIONS

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Map 3 – Average House Price displays different price range zones based on the closing price of house sales in 2004, as reported by Multiple Listing Services (MLS). This represents a clear picture of housing price ranges and their location in different parts within the study area. The main findings are as follows:

- i. Areas adjacent to waterfront and in close proximity to Highway # 26 (a major connection with Ontario cities), areas near downtown Collingwood and lots with access to the waterfront, as well as north-western parts of Craighleith were sold at the highest prices.
- ii. Areas in the medium-to-high price range are close to the Town's centre and on the Town periphery. These areas include The Town of the Blue Mountains, Lora Bay, Thornbury (east and west), and the southern part of Craighleith on the Collingwood border.
- iii. Further from the centre of Town and far from the major highway network, particularly in newly developed residential areas, the price of land is still in the medium-to-low range; these areas are Castle Glen and Swiss Meadows, which are far from the heart of Town and towards rural residential zones.
- iv. The lowest valued house sales are located in the south of Nottawa in Collingwood, where there is little development activity.

### 3.4 AFFORDABILITY OF RENTAL HOUSING AND HOMEOWNERSHIP

- Individuals who are looking to move from the rental housing market to ownership are realizing that it is next to impossible to afford to purchase a home in the Blue Mountains and Collingwood area.
- When examining average dwelling values in Blue Mountains it is evident that the price of housing is \$80,000 more than the same house in Collingwood.
- 1/3 of the homes in Blue Mountains are more than \$400,000.
- The majority of individuals who work in the service sector within the IntraWest developments are unable to afford these types of dwellings. As a result they are being pushed further away from their place of employment, making it more difficult to get to and from work, especially in the higher demand winter season.
- When Referring to table 22 it is evident that the majority of the housing types in the Collingwood area consists mostly of condominium type units at 48.4%. These units are mainly rented out for short-term recreational uses and are expensive to rent and maintain for the average worker within the Georgian Triangle Area.
- Single family dwellings comprise 43.9% of the homes in Collingwood, these homes could be utilized much more effectively because single rooms can be rented and the costs of running the home are shared between more individuals.
- With a shortage of affordable rental units available in Collingwood, it has become difficult for individuals that work in the service industry to find accommodation, which they can afford.
- The transition from the rental market to ownership has become increasingly difficult because of the rising house prices throughout the area.

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## Chapter 4 Future Housing Options



## 4.1 AVAILABILITY OF VACANT LANDS

Map 4 shows vacant residential areas available within Blue Mountains as undeveloped or under-developed lots receiving municipal services, close to transportation corridors. These areas have advantages to be considered as potential areas for affordable housing due to:

- i. The prime location of existing vacant residential lots.
- ii. Proximity to existing infrastructure such as sewage, water, hydro, drainage network and road network.
- iii. Low-costs of vacant residential lots: the land price is estimated to be 40% of house price from as outlined in section 3.2.2.

Map 4 demonstrates that private ownership of land is dominant throughout our study area. Open space is limited, so adjacent vacant land should be considered prior to forming affordable housing strategies and solutions

## 4.2 PRIORITY AREAS FOR FUTURE DEVELOPMENT

In forming long-term strategies and solutions to meet the affordable housing need in Collingwood and Blue Mountains, certain areas can be prioritized as best-fit areas for future residential development.

The greatest opportunity areas (Priority I) are those areas with low-cost land, areas in close proximity to municipal services and transportation corridors, and areas where ownership status is less private and more public as indicated in Table 23. The Table demonstrates the rank of priority for available lands.

The identification of priority areas also considered proximity to the following:

- downtown or other shopping areas;
- other social services that may be necessary.

Taking all the above mentioned factors will ensure that priority areas will be located in areas that will be convenient for people to get to and from work



and to be within close proximity to get any services that may be required

Based on the findings from Chart 23, the communities of Osler, Camperdown, and portions of Swiss Meadows and Craighleith as depicted on Map 5, are best suited for future development of affordable housing. The real estate market in these areas is lower than the rest of the Georgian Triangle Area with the greatest proportion (12%) of publicly owned land.

Priority II lands have been identified as Lora Bay and portions of Craighleith (as shown on Map 5). The housing prices in this area are considered in the low to moderate range. Most of the land in this area is also privately owned and the costs involved would be much higher (Multiple Listing Service). Programs such as Sharing Facilities, which is outlined in more detail in section 6.2, could be implemented using the existing housing stock to increase the amount of affordable housing in the area.

Priority III areas are located along the waterfront and have the highest property values of the areas studied (Map 5). The area shows 23% of land under public ownership but the majority of these lands have been set aside for parks. Affordable housing development in this area is considered unfeasible because of the high cost of real estate in the area.

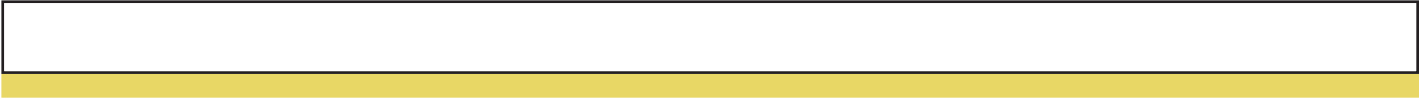
Table 23: Future Development Priority Areas

Priority Area	Services Available	Vacant Land and Ownership Status (Hectares)		Total Area (Hectares)	Location	Housing Price Range
		Private	Public			
I	Yes	690	91.1	781.1	<ul style="list-style-type: none"> <li>· Craighleith (Southwest)</li> <li>· Osler</li> <li>· Swiss Meadows</li> <li>· Camperdown</li> </ul>	\$150,001 – \$225,000
II	Yes	323.7	0.81	324.51	<ul style="list-style-type: none"> <li>· Craighleith (Southeast)</li> <li>· Lora Bay</li> </ul>	\$225,001 – \$300,000
III	Yes	279.23	83.8	363.03	<ul style="list-style-type: none"> <li>· Thornbury</li> <li>· Craighleith (West)</li> </ul>	\$300,001 +
<b>Total</b>		<b>1292.93</b>	<b>175.71</b>	<b>1468.64</b>		

Source: Multiple Listing Service Available Online: www.mls.ca

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## Chapter 5 Findings



## 5.1 SUMMARY OF MAIN FINDINGS

*Population in the Georgian Triangle will increase significantly.* The Official Plans for Blue Mountains and Collingwood anticipate steady growth in dwelling units and population.

- Blue Mountains and Collingwood house an aging population.
- Permanent population growth is a result of in-migration for employment or retirees rather than natural birth rates.
- A variety of housing types (specifically affordable housing units) are needed to accommodate this increasing growth, with a particularly strong need in Blue Mountains.
- In Collingwood, actual new housing units exceeded the projected number of units by almost 50 units per year. Yet these new housing units are not necessarily accessible to the emerging diverse population.

*Single person households have the most difficulties finding affordable housing.*

- The definition for those in core need of affordable housing is households, which spend more than 30% of their gross income on shelter costs. (Canada Mortgage and Housing Corporation Housing Fact Sheet, 2001, Government of Ontario, 2005)
- This study finds that households with more than one persons, on average, do not fit into the defined definition of need for affordable housing.
- It is one-person households, which surpass this mark and are closer to spending an average of 45% of their household income on ownership housing.
- One-person households renting in Blue Mountains and Collingwood are spending just over 30% of their income on rental accommodations (31.7% and 38.5% respectively)

*The provision of employment opportunities and economic development are priorities for Blue Mountains and Collingwood.* With economic and population growth, the demand for diverse affordable housing needs will increase and the subsequent provision of affordable housing opportunities must become a priority.

- The Blue Mountains Official Plan recognizes the significant economic impacts of increased recreation and tourism to the town. This industry increases the demand for service-sector employees and, subsequently, increases diverse affordable housing needs.
- The Grey County Official Plan requires that sufficient lands be identified for development to accommodate a variety of housing and employment opportunities to meet current and future needs.

- 
- The Provincial Policy Statement requires planning authorities to implement minimum targets for the provision of affordable housing and the ability to accommodate residential growth for a minimum of 10 years.

*Current income is below provincial averages.* Not only are Blue Mountains and Collingwood poised to receive many more residents, but it is not known what price of housing this future population will be able to afford.

- An analysis of current income levels revealed that median household income is less than the provincial average for both communities.
- For Blue Mountains, the median household income is 30% below that of Ontario, while Collingwood is 12% below the provincial average. (Statistics Canada, 2001)
- A bottleneck at the bottom of the income category exists where low wage earners pay the most for their dwellings.

*The costs associated with owning or renting a home are higher in Blue Mountains compared with Collingwood.* The lack of affordable housing has left many individuals without a home, which they can afford.

- Changes in the regulations regarding rent control, coupled with a lack of rental units have driven up the costs of vacant rental units.
- Land and house values have escalated rapidly, preventing individuals who are thinking of transitioning from rental into ownership to do so within their means.
- The waiting list for the Simcoe Housing Corporation subsidized housing in Collingwood is 3 – 5 years.
- The high cost of housing is also forcing residents and employees to search for homes outside of Blue Mountains and Collingwood, , increasing commuting time.

*The land use focus for growth and development will be in existing residential and commercial areas.* Blue Mountains and Simcoe County identified cities, towns, villages and hamlet areas as a focus for the provision for future growth and affordable housing, through infill development on appropriately zoned sites. It is the intent of the Provincial Policy Statement and other policies for the Georgian Triangle Area to maintain prime agricultural, rural and natural features of the landscape and to discourage intensive development in these areas. (The Town of the Blue Mountains, 2004; County of Simcoe, 2000)

- A comparison of house and land values in Blue Mountains and Collingwood revealed that private ownership of land is dominant throughout the study area.
- The lowest land values in the study area are located in Nottawa in Collingwood.
- The highest land values in the study area are close to downtown Collingwood, waterfront lots and north-western parts of Craighleith.

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- Southwestern Craighleith, Osler, Camperdown, and Swiss Meadows are ideal communities where land should be set aside for affordable housing. The communities have a high proportion of publicly owned land and are within close proximity to transportation corridors and a variety of services.

## 5.2 IDENTIFICATION OF MAIN ISSUES

The findings from this Housing Needs Assessment point to a significant issue: *there is an identified need for more affordable housing in Blue Mountains and Collingwood*. Currently, this issue affects mainly households with single-income earners and these households do spend 2–9% more income on shelter than what the CMHC and PPS define as affordable. The aging population coupled with a large proportion of the labour force in service sector work presents a picture of the future with unemployed or insecure-income families living beyond their means in un-affordable housing.

Governments must be proactive in providing affordable housing solutions before the need increases. In preparation for medium and long-term affordable housing strategies, priority lands for affordable housing have been identified in section 4.2. Future feasibility analyses and political will are required to even begin targeting lands for affordable housing developments, and while such visions are longer-term solutions, immediate attention must be brought to the issue of affordable housing.

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## 5.3 FUTURE CONSIDERATIONS

Without immediate actions from municipalities, Blue Mountains and Collingwood will be faced with an escalating affordable housing crisis. In the short-term, affordable housing strategies and programs can be implemented by evaluating the needs of those who are currently and at risk of being without a home that they can afford.

It is a vast generalization that the homeless may be served one type of affordable housing program to suit all needs. General programs directing the homeless towards shelters have been the North American solution to homelessness (Acorn, 1993; Acosta and Toro, 2000; City of Toronto, 2003), and subsidized motel rooms are only a temporary solution to house the overflow of families on the waiting list for the GTHRC. These reactive strategies do not prevent those at-risk of becoming homeless from falling through the cracks initially.

### 5.3.1 SPECTRUM OF CORE HOUSING NEED

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Research shows that among those who need affordable housing programs, there exists a spectrum (City of Toronto, 2003). A person in need may move from one group to another, depending on individual circumstances, the community context and other factors beyond their control.

- A person in need may be absolutely homeless at one point in time, living on the street and in need of immediate shelter (Acorn, 1993; Brown, Gallant and Tremblay, 2004; Nunez, 2001).
- Persons who are at-risk of becoming homeless because they are living beyond their means or 'couch-surfing' with family and friends. Rarely is this group accounted for among homeless studies and an unstable living situation means it is difficult to locate these individuals. (Acosta and Toro, 2000)
- Persons who have stable housing but are over-paying for shelter comprise the next group.
- The Canada Mortgage and Housing Corporation defines 'Core Need' as those who pay more than 30% of their gross income on shelter payments.
- The Provincial Policy Statement uses the 30% (of income spent on shelter) as the benchmark to define affordability of rental and ownership housing.

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## 5.4 CONCLUSIONS

*Finding affordable housing strategies requires creativity and a good understanding of the needs in the region.* It was once thought that all absolute homeless needed traditional housing strategies such as emergency shelter provision (Acorn, 1993; Nelson, 1992) and then through the small steps of transitional housing to rental units, rehabilitation was achieved. Several of the comparable resort communities have pro-actively created affordable housing strategies to combat this problem before it escalates into a crisis. The following section presents Responses to the Issues identified from this study and draw from case studies as examples of possible strategic decisions towards the provision of affordable housing in the study area. Six areas were selected for case study comparison.

- *Increases in housing costs occur in resort communities across the continent.* All of the six comparable recreation communities, which were used in the Case Study Analysis, experienced an increase in housing costs. Trickle-down effects of this problem have been loss or deterioration of older housing stock, longer commutes for employees, employee shortages and, ultimately, homelessness.
- *The political solutions to such problems vary between the communities.* All six municipalities employed Housing Authorities or Offices as the vehicle to construct new affordable housing units, and Montpelier went another step further to establish a Housing Task Force. Three communities (Aspen, Lake Placid and Lake Tahoe) formed successful public-private partnerships to encourage the private sector involvement in affordable housing. Two of the six municipalities (Whistler and Lake Tahoe) enforced employee-only housing restrictions to ensure those who arrived for work would also have a place to live.

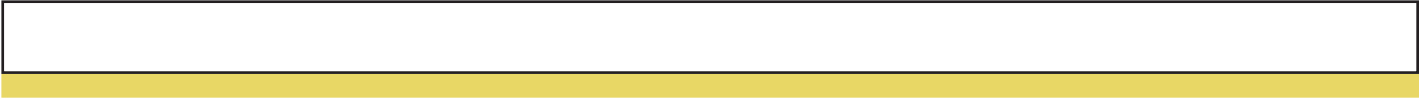




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## Chapter 6

# Responses to Issues



Many different options and recommendations exist for providing affordable housing, ranging from policy initiatives to design and construction recommendations that make housing less costly to construct and maintain. Several other communities have also tried more innovative measures of dealing with their communities' affordable housing issues, such as providing transit passes for workers so they are able to obtain less costly housing in neighbouring communities.

This section will provide a synopsis of the best options and recommendations that exist from both the Canada Mortgage and Housing Corporation (CMHC) and the best practices from similar resort communities that are detailed in Appendix C.

Not all the recommendations and options outlined in this section will be applicable to the Blue Mountains and Collingwood situation. Many of the case studies and the CMHC recommendations have been executed in a different political, legislative, and jurisdictional climate, but the options and recommendations will provide a guide from which Blue Mountains and Collingwood will be able to draw to suit their own needs and the regulatory framework that presently exists.

## 6.1 ISSUES IN SIMILAR RESORT COMMUNITIES

The complete analysis of the issues affecting similar resort communities is available in Appendix C . Below are issues that were common to all the resort communities looked at in the case study analysis. This provides a context for the recommendations and options that are outlined further in this section.

- The largest employment sector is in service related industries paying lower wages than the traditional resource based industries.
- The high price of land in most resort communities have resulted in rents and house prices to be priced outside the range that most workers are able to afford.
- An increasing number of workers are moving to neighbouring communities resulting in a loss in taxes for the municipalities and a loss in revenue for local businesses [I.e. money residents spend on groceries].
- Older homes and rental units are being converted into condominiums reducing the supply of affordable rental units.

- Not In My Back Yard (NIMBY) attitudes toward the creation of affordable housing units in neighbourhoods.
- Businesses and basic services are operating with employment numbers below what is needed because of the inability of workers to find housing.

## 6.2 SHORT TERM RECOMMENDATIONS

The short term recommendations provide best practices from both the CMHC and the case study of similar communities that Blue Mountains and Collingwood will be able to implement right away to address the affordable housing issues that exist.

### Case Studies

- Establishment of a local housing authority that can oversee the provision and management of affordable housing issues on a daily basis.
- In Lake Tahoe, low interest rate loans are provided by the housing authority to encourage the revitalization of older homes in the area.
- Working with neighbouring communities to provide affordable housing where the land and development costs are significantly lower than within a recreation based area.
- In the Lake Tahoe area, free bus passes were supplied to employees to assist with the costs associated with commuting from neighbouring communities where housing is less costly.

### Canada Mortgage and Housing Corporation

CMHC also offer best practice options for rural municipalities. The applicable recommendations are:

- *Sharing facilities, which reduce development and/or operation costs.* Sharing facilities also provide the added benefit of creating a supportive living environment with improved amenities. Sharing Facilities can be separated into two different categories:
- *Congregate Houses – Large multi-unit buildings for senior citizens who are capable of independent living.* Support services are located in the building such as housekeeping and meal preparation. Additionally, some congregate houses offer health services such as an outpatient clinic as well as physical and occupational therapy; congregate houses are not nursing homes.
- *Single Room Occupancy Units (SRO's) – located in buildings that often combine private and shared public space.* The private spaces are small units that may contain kitchenettes and/or small bathrooms in each unit. SRO's are generally geared to single persons who are low-wage earners, on social assistance or the transitionally homeless.

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The advantages of Sharing Facilities are outlined below:

- Sharing laundry/bathroom facilities saves approximately \$3,000 for each service trench not needed.
- Sharing indoor and outdoor facilities reduce development costs because effective densities are usually increased.
- Operating costs are decreased because less equipment and less energy are required.

Example(s):

- Abbeyfield Houses – Provide accommodation and companionship for senior citizens within local communities. Up to 10 senior citizens live like a large “family” under one roof, each having their own bed-sitting room with en-suite bathroom, but shared facilities such as a communal living and dining room. A live-in house manager facilitates daily routines and meals, but residents must be capable of independent living.
- Montpellier created a Homeshare program where individuals in need were paired up with seniors in exchange for companionship and light household chores that has been very successful (Refer to Case Study Analysis in Appendix C).

*Acquiring and Renovating Buildings:*

- Sites can be identified on a case-by-case basis or with the assistance of community groups and the neighbourhood.

The advantages of renovating existing buildings are outlined below:

- Usually less expensive than new construction.
- An effective way of meeting the need for affordable rental housing units in a market where there is low demand.
- Units are typically larger than those in newer buildings.
- Acquiring and renovating housing is often a cost-effective strategy of providing affordable housing, saving up to 40% of the cost of new construction

Examples:

- The Town of Banff worked with the local YWCA to renovate several units to make them suitable for temporary short term housing for new workers moving into the area

*Establish Community Land Trusts.* Community land trusts (CLT’s) are locally based private non-profit organizations that acquire and hold land for the benefit of a community, aimed towards low-income earners.

- CLT’s acquire land with the intention of retaining the title in perpetuity, thereby removing the land from the speculative market.
- Most CLT’s focus on home ownership which is important for allowing families to build equity and have security of tenure.

- CLTs often lease the land, while selling the buildings to the leaseholders.
- The land could be leased to individuals, families, co-operatives, community organizations and small businesses.

The advantages of CLT's are outlined below:

- Supports affordable housing that can be started with limited resources and expertise.
- Can run with minimal staff because the homeowners are responsible for maintaining their own units.
- Typically provides ownership housing at a price up to 25% or more below the going market rate. This is done by removing the cost of the land from the price of the house.

Example(s):

- Burlington Community Land Trust – Burlington, Vermont
  - Provided affordable housing by purchasing existing housing, and then selling the home while leasing the land to lower-income households.
  - The sale of a house is subject to an agreement that protects the affordability of a house whenever it is resold.
  - Owners must agree to sell the house for no more than the original purchase price plus a 25% increase in value.

## 6.3 LONGER TERM RECOMMENDATIONS

The longer-term recommendations from both the case study analysis and the CMHC set a guideline for where Blue Mountains and Collingwood should begin to move towards to address the affordable housing issues. The short-term solutions can be implemented immediately, but they are only band-aid solutions. The long-term recommendations provide best practices that have been proven to address housing affordability issues that Blue Mountains and Collingwood should start to consider.

### Case Studies Alternatives

- The creation of a region wide body that can oversee housing related issues on a larger scale, reducing any overlap of affordable housing initiatives among neighbouring communities.
- Creating a public-private partnership that provides the capital required for housing projects and provides on-site case management.
- Whistler implemented an employee housing charge by-law that requires all issuances of development permits to pay \$5,578 for every employee the use is deemed to generate. This by-law has enabled the housing authority to increase employee housing by 174%.

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- Working with employers in the area to provide dormitory style employee accommodations.

### **Canada Mortgage and Housing Corporation**

*Housing Trust Funds (HTF) are non-profit organizations provided with funding from a dedicated and on-going government source.*

These organizations are committed to using this funding to support non-profit and for-profit developers, public agencies and other entities producing or operating affordable housing.

The advantages of housing trust funds are outlined below:

- Long-term priorities and policies can be established that develop a sustained relationship with community-based providers of affordable housing and related services.
- No reliance on ongoing financial commitments from local community or government stakeholders.

*Building Energy Efficient Housing can be achieved at costs well within the accepted limits for affordability, while resulting in annual savings in operating costs that contribute to affordability over the life of the building.* There are a few areas in which energy savings can be achieved with new construction and in major renovations ranging from minor projects such as re-caulking and sealing to replacing furnaces and heat systems.

The advantages to improving the energy efficiency of housing are outlined below:

- Building envelope – applying weather stripping and caulking around windows and doorways reduces infiltration, reducing energy costs in lower income housing by 3–10%.
- Operating costs are lowered due to reduction in energy usage.
- Comfort of occupants is increased through improved air quality.

*Inclusionary Housing Policies are regulatory instruments used by provincial and local governments to encourage or require the provision of affordable housing as part of residential developments.*

- Inclusionary housing policies are designed to counteract the zoning practices that preclude affordable housing through restrictions such as minimum lot sizes and frontages.
- Tools that can be utilized include: official plan policies, community plan or secondary plan policies, zoning by-laws, and subdivision agreements.
- Policies should be mandatory rather than incentive-based.
- Development controls attached to the affordable housing portion of developments are designed to ensure that low-income housing does not mean low quality housing.

The advantages of using inclusionary housing policies are outlined below:



- Encourages development of affordable housing in markets where such housing would not normally have been developed, particularly, in high growth areas.
- Assists in overcoming local opposition to affordable housing (NIMBY attitudes).
- Assists in offsetting high housing costs to lower income consumers during periods of rapid growth in market housing.
- Promotes diverse communities where households of a wide range of incomes can live.

Examples:

- In Montpellier, inclusionary zoning, density bonuses and a replacement-housing ordinance were instituted to address the shortage of affordable housing.

## 6.4 HOUSING CHALLENGES FOR SENIORS

The CMHC has conducted several studies to analyze rural households, especially those with low incomes. Several aspects have impacted seniors (those aged 65 years and older) greater than others (Housing Needs of Low Income People Living in Rural Areas, 2003).

- New rental housing is not economically feasible in most rural markets for several reasons: small local markets, risky economic conditions and limited construction industry.

The following are responses to combat the challenges faced by rural areas in need of affordable housing (Housing Needs of Low Income People Living in Rural Areas, 2003):

- Financial Incentives: Where land is not available, incentives and grants can be offered to offset infrastructure costs and to improve affordability.
- Conversion of non-residential buildings to residential use: Developers and/or local non-profit organizations have converted churches, convents, hotel or commercial properties to senior housing units.
- Zoning: Changes made to local zoning regulations to accommodate more affordable housing units.
- Non-Profit Organizations: Have traditionally been providers of seniors housing and care. They are continuing with new models of housing.

*Life Leases Projects provide older individuals and couples with affordable housing and a lifetime right to occupy a unit and have access to communal facilities and services with the assurance that their neighbours will be in the same age group. Project participants acquire the life lease through a single upfront payment.*

- Participants are also responsible for paying a monthly fee towards the management and upkeep of the property.
- Life Leases can be terminated when the residents are unable to live independently.
- The initial payment for a life lease will typically vary from 50 to 90% of the cost of purchasing a similar unit outright.

The advantages of a life lease are outlined below:

- Provide older adults with an opportunity to move into smaller and usually more affordable housing than their previous homes.
- The life-lease arrangement allows the developer or sponsor to use the upfront payments to raise all or a significant part of the capital needed to construct the building without borrowing.

*Garden Suites and Accessory Units are small, self-contained units placed on the same lot as the home of close family members. These units enable older adults to live independently in the community in housing that is affordable while receiving informal support from family members.*

- Rents range between \$600 and \$900 a month, which is competitive with the cost of private rental housing, and much less expensive than retirement homes in most communities.
- To regulate garden suites there are several different options that can be used:
- Official Plan Policy Statement and As-of-Right Zoning
- Site Plan Control
- A Site Specific Temporary Use By-law

The advantages of permitting garden suites are outlined below:

- Garden suites are a relatively inexpensive housing option for elderly parents or relatives who can live adjacent to younger family members.
- They are well suited for rural areas where there are often fewer housing options for older residents.
- Most garden suites are installed on a temporary basis and are built so they can be easily moved.
- Monthly costs for a garden suite are between \$566 and \$809 (1989 prices) – a level that is comparable to the cost of renting in the private market and considerably lower than the costs of living in a care home or a senior's residence.

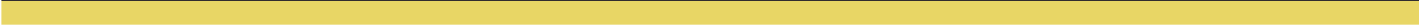
Examples:

- In Banff and Whistler, regulations that previously prevented garden suites and accessory units were updated to permit them as of right.



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## Appendix B Consultant Team

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## **PROJECT MANAGER**

JESSICA HUM

Jessica Hum is a third year planning student at Ryerson University. She has a great interest in the social aspects of planning and how public space affects peoples' actions. Jessica is committed to social justice in all spheres, including the provision of affordable housing by all tiers of government.

Jessica has work experience with the City of Toronto's planning department and for years has worked (both paid and volunteer) with government and non-government social service agencies such as Vice President of the University Settlement. Jessica also has experience with Geographical Information Systems and data collection for strategic planning, allowing her to bring to this group valuable digital mapping skills.

Jessica's role will be the Group Manager for the project. She will also be responsible for GIS mapping and analysis.

## **ADMINISTRATOR**

ALEXIS MAYER

Alexis Mayer is a third year Urban and Regional Planning student at Ryerson University. Her planning interests lie in affordable housing, international development, and planning design. Being an enthusiastic boarder, she is interested in being a part of this study because she feels that it is important to make the Blue Mountains area affordable and accessible for people of all ages and economic status.

Last semester, Alexis participated in an International Student Exchange Program with the University of South Australia in Adelaide, Australia. This experience has given her a fresh outlook on the field of urban planning which she can apply to all her future planning endeavours.

For the purposes of this project, Alexis's roles will be as Project Administrator, and data analyst.

## **TREASURER**

AIMEE POWELL

Aimee is a third year student at Ryerson's School of Urban and Regional Planning, and has been exposed to relative theory and application focusing on planning issues in and around the GTA. Her interests in planning are geared towards community development, housing, and regeneration projects while researching and advocating for the marginalized.

Her participation in an international exchange program conducted through Ryerson University and Sheffield Hallam University in Sheffield England, allowed Aimee to study three courses that concentrated in her interests in planning, one being at the postgraduate level. Aimee feels that her experience in England allows her to tackle this project with sufficient background knowledge in housing needs to apply to the study area.

For the purposes of this project Aimee will be the coordinating treasurer and case study analyst.

## DATA ANALYSIS

### Daniel Galle

Daniel Galle is currently a third year student in Ryerson University's Urban and Regional Planning program. His primary interest is the planning and development of major city centres, with a focus on the financial and construction aspects of the development industry, and work with various consulting companies.

Daniel's work experience includes working with the Toronto Catholic School Board and also works part-time at TD Canada Trust, which has provided great knowledge in the financial aspect of business.

### Victor Reynoso

Victor Reynoso is currently in his third year of Urban and Regional Planning at Ryerson University. His interests in planning mainly lie within the housing, sustainable and international development realms.

Most of his planning experience has evolved from participation in extensive applied, theoretical and studio classes, but he is also currently working towards finding employment with a public or private practice and hopefully by graduation he will have gained enough experience in the field to kick start a successful career.

### Colin Yuill

Colin Yuill is presently in his third year of Urban and Regional Planning at Ryerson University. His primary interests include strategic planning initiatives, affordable housing and urban renewal projects.

Colin's past work experience which pertain to this project includes working alongside a manager for a co-operative housing project in Oshawa, Ontario. The experience Colin gathered from that previous endeavour will be of great asset to the group and the project. Colin has also volunteered and worked for St. Vincent's Kitchen in downtown Oshawa, a place that provided hot meals to those who couldn't afford them.

## ADVISOR

### Dr. Joseph H. Springer

Dr. Springer brings to the program the benefits of exposure to three planning systems and cultures: British, American and Canadian. His interests in teaching are in the area of policy analysis and housing.

Dr. Springer is committed to community service and has sat on the Boards of a variety of agencies, including the Ontario Housing Corporation for the maximum six-year term. In 1997-98 he was President of the Ryerson Faculty Association. Along with Dr. J. Mars, he prepared a Profile of the Homeless Population for the City of Toronto for the Mayor's Task Force on Homelessness.

## CASE STUDIES

### Nicole Ivanov

Nicole Ivanov is presently in her third year of Urban and Regional Planning at Ryerson University. Her primary Planning interests are international development, policy/legal planning and affordable housing. Another passion relevant to Planning is traveling and she has ventured to Latin America, Europe, and across North America where she has in her spare time studied the various housing conditions.

Nicole's past work experience relevant to this housing assessment project has included the City of Toronto Urban Development Services Department where she worked as a surveyor and data processor for the Toronto Employment Survey and for the Toronto Municipal Licensing Survey.

### Vincent Tong

Vincent is presently in his third year at Ryerson University in the School of Urban and Regional Planning. Vincent's primary area of study is in urban design, and master planning. Vincent presently works for the boutique-planning firm, Office for Urbanism in Toronto.

The Blue Mountain Housing Assessment Study is a large undertaking and Vincent's experience on the Union Station Master Plan Peer Review, the Bloor-Yorkville Urban Design Guidelines, the Iqaluit Core Area Plan, and the Bloor West Village Guidelines will ensure that the end product will be comprehensive and visually compelling.

## GIS ANALYSIS

### Nathan Grein

Nathan Grein is a third year planning student at Ryerson University. He also holds a diploma from Fanshawe College. His planning interests include affordable housing, urban design, and Geographic Information Systems.

Nathan has worked at M.H.B.C. planning in Kitchener, ON. His responsibilities included working with AutoCAD to edit subdivision designs, using Corel Draw to edit raster images and sorting and creating a filing system for OBM and N.T.S. maps for the city of Kitchener. He has a strong background in G.I.S. and is familiar with AutoCAD, Orthoengine and all Microsoft Office 2000 programs. Nathan has also taken drafting courses at the College and University level.

### Shahid Khokar

Shahid Khokhar is currently in Third Year of Urban & Regional Planning at Ryerson University. His primary interest is in housing and transportation studies and he has written an article about the "Role of Private Developers in providing low income housing in Lahore, Pakistan," during previous studies (B.Sc) at University of Engineering and Technology, Lahore. Shahid recently completed a course on the application of GIS in urban planning projects at Ryerson University.

Shahid has worked at different positions from area planning to actual land development projects during past several years - mainly in Gulf countries - and engaged in some projects requiring Land Use decision making particularly with the help of GIS and Auto CAD software.

### Nusrat Omer

Nusrat Omer is currently in his third year of Urban and Regional Planning at Ryerson University. His planning interests include affordable housing; GIS map generation and analysis, and new forms of urban design.

As a City of Toronto Parks and Recreational employee, Nusrat has for years been rooted in facilitating many youth programs at various recreation centres, predominantly in Scarborough. His background with regards to this project is heavily rooted in research. He has also completed a course on GIS (Arcview) and has completed two independent map analysis studies.



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## Appendix C Case Study Analysis



# APPENDIX COMPARING SIMILAR RESORT COMMUNITIES

## ASPEN, COLORADO



### CONTEXT

- Aspen, Roaring Fork Valley, Pitkin County Colorado, U.S.A.
- Settled in 1897 and established as resort 1960.
- Most well-known North American ski destination known for its prestige, culture, and history.
- Surrounded by the Rocky Mountains and the Elk Mountain Range

### VITALS

Population:	5,914
Population Change:	n/a
Land Area:	9.06 sq. km.
Age:	36.7 years
Median Income:	US \$53,750

### HOUSING

Total Private Dwellings:	4,354
Number of rented dwellings:	32.3%
Avg. gross rent:	US \$944/ month
Number of owned dwellings:	34.4%
Avg. monthly payments:	US \$1,975/ month
Avg. Value of dwelling:	US \$1,700,000

### MAJOR ISSUES

- >25 mile commutes for almost 75% of employees living in bedroom communities to Aspen
- Projected future growth demographic, wealthy baby boomers, will raise avg. home dwelling value
- Homelessness
- Long waiting lists with Housing Authorities

### WHAT WAS DONE?

- The Aspen/Pitkin Housing Office administered program by providing 1400 affordable houses for local residents/employees.
- Encourage housing outside of metropolitan area
- Public-Private Housing Task force established Feb 2005 for housing employees.
- Develop a pilot project in cooperation with Colorado Housing and Finance Authority and Fannie Mae for implementation within the NWCCOG region

## WHISTLER, BC



### CONTEXT

- 126 km from Vancouver. British Columbia
- Located at the base of Whistler and Blackcomb Mountains
- Incorporated as a Resort Municipality, the first of its kind in Canada, on September 6, 1975.
- Host to the 2010 Winter Olympic Games

### VITALS

Population:	8,896
Population Change:	24%
Land Area:	161.72 sq. km.
Age:	30.2 years
Median Income:	\$27,116

### HOUSING

Total Private Dwellings:	8,410
Number of rented dwellings:	19.7%
Avg. gross rent:	\$1,169/ month
Number of owned dwellings:	22.9%
Avg. monthly payments:	\$1,528/ month
Avg. Value of dwelling:	\$568,864

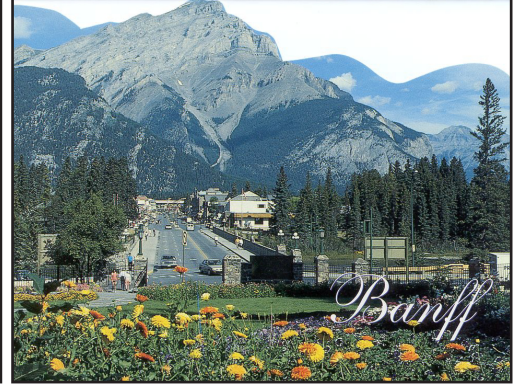
### MAJOR ISSUES

- Average housing prices have increased by 70% over the period between 1996 and 2001.
- Employee shortage
- Migration of employee's to neighbouring municipalities of Squamish and Pemberton.
- Units previously available for rental being sold and turned into high-end condominiums.

### WHAT WAS DONE?

- Enacted a development charge where the money is pooled and managed by the Whistler Housing Authority and is used to construct new resident housing.
- Creation of restricted resident housing that is not available on the open market and only available to employee's after they have resided in Whistler for over a year.

## BANFF, ALBERTA



### CONTEXT

- 129 km from Calgary, Alberta
- First National Park in Canada founded in 1885
- First Municipality to be incorporated within a National park, 1990
- UNESCO World heritage site

### VITALS

Population:	7,135
Population Change:	17%
Land Area:	4.85 sq. km.
Age:	29.4 years
Median Income:	\$22,834

### HOUSING

Total Private Dwellings:	3,233
Number of rented dwellings:	62.5%
Avg. gross rent:	\$767/ month
Number of owned dwellings:	26.4%
Avg. monthly payments:	\$1,303/ month
Avg. Value of dwelling:	\$372,865

### MAJOR ISSUES

- Fixed urban boundary
- Sub-lease situation with the housing authority making it difficult to obtain assistance from the CHMC and lending institutions.
- Less expensive housing prices in neighbouring Canmore are usually offset by high transportation costs and long commuting times.

### WHAT WAS DONE?

- Creation of a Housing Authority that oversees all those in need of affordable housing, and manages several properties within Banff
- Expansion of the YWCA facilities to include apartment style residences for short term entry level housing
- Development of several housing projects geared toward low income earners that have been very successful and are fully occupied

## MONTPELIER, VERMONT



## LAKE PLACID, NEW YORK



## LAKE TAHOE, CALIFORNIA



### CONTEXT

- Montpelier is the capital of Vermont in the U.S.A. and is the county seat of Washington County
- City was originally chartered in 1781 and was incorporated in 1805
- ski resort city
- Recognized for many Higher Learning Institutions

### VITALS

Population:	8,035
Population Change:	n/a
Land Area:	26.7 sq. km.
Age:	40.5 years
Median Income:	US \$37,513

### HOUSING

Total Private Dwellings:	3,899
Number of rented dwellings:	43.5%
Avg. gross rent:	US \$514/ month
Number of owned dwellings:	52.4%
Avg. monthly payments:	US \$1,092/ month
Avg. Value of dwelling:	US \$109,500

### MAJOR ISSUES

- Single-family homes becoming less affordable and low and moderate income households are being priced out of the market
- Net loss of 39 apartments over the last 30 years
- Old housing stock
- Increasing homelessness
- No new major housing projects

### WHAT WAS DONE?

- Establishment of the Montpelier Housing Authority
- Establishment of the Montpelier Housing Task Force (MHTF) to manage specific housing issues
- "One More Home Campaign" enabling owners to add accessory units
- Constructed Westview Meadows – a major senior housing development with independent and assisted living

### CONTEXT

- Village of Lake Placid is located in Essex County, within the Adirondacks region in New York State, U.S.A.
- Settled in 1850 and incorporated in 1900
- Famous year round resort and sports centre with various lakes (Mirror Lake and Lake Placid specifically) and mountains (Whiteface Mountain)
- Hosted the 1932 and the 1980 Winter Olympics

### VITALS

Population:	2,638
Population Change:	n/a
Land Area:	3.57 sq. km.
Age:	36.8 years
Median Income:	US \$35,063

### HOUSING

Total Private Dwellings:	1,765
Number of rented dwellings:	41.2%
Avg. gross rent:	US \$429/ month
Number of owned dwellings:	32.6%
Avg. monthly payments:	US \$875/ month
Avg. Value of dwelling:	US \$162,120

### MAJOR ISSUES

- Core community is being "hollowed out" as rising demand of seasonal housing/second occasional homes raises the property values in Lake Placid
- Lack of suitability, size (number of bedrooms) and quality of housing.

### WHAT WAS DONE?

- Establishment of the Village of Lake Placid Housing Authority.
- Public-private partnership Lake Placid undertook with ComLinks – a not-for-profit agency which built several affordable housing developments with subsidized/in-expensive rents
- Rehabilitating older housing in the county to provide affordable housing

### CONTEXT

- Located in South Lake Tahoe, El Dorado County, California and straddles the States of California and Nevada, U.S.A.
- Settled in 1844 and named in 1945.
- Surrounded by 4 mountains exceeding elevations of 9,000 feet.
- Hosted the 1960 winter Olympic games in Squaw Valley

### VITALS

Population:	23,609
Population Change:	n/a
Land Area:	26.2 sq. km.
Age:	33.4 years
Median Income:	US \$34,707

### HOUSING

Total Private Dwellings:	14,005
Number of rented dwellings:	38.2%
Avg. gross rent:	US \$642/ month
Number of owned dwellings:	29.0%
Avg. monthly payments:	US \$1,166/ month
Avg. Value of dwelling:	US \$157,800

### MAJOR ISSUES

- Failure of developers to allocate housing for employees
- Affordable housing for seniors
- Negativity associated with affordable housing (NIMBYISM)
- Deterioration of housing stock

### WHAT WAS DONE?

- Implemented mandatory of laws and regulations for developers on housing policy to include and assess employee demographics.
- On site employee housing at resorts
- City of Shout Lake Tahoe's Housing Rehabilitation Program
- Free bus passes supplied for employees supplied by municipalities.

## CASE STUDY ANALYSIS

A case study analysis of comparable resort communities is necessary to understand the scope of the problems that can arise from a lack of affordable housing. Providing a case study analysis of similar resort communities will also show the Blue Mountains and Collingwood what initiatives other communities have taken to improve the affordable housing supply and what initiatives were taken to mitigate the effects of a lack thereof.

The following analysis provides a snapshot of the characteristics of each community chosen for a case study, what the issues in those communities are and have been, and what the best practices of each community are that might be applicable to Blue Mountains and Collingwood.

The comparable resort communities chosen were not necessarily chosen for similar populations and size (although many are similar), but rather from the physical attributes that each community shares with Blue Mountains and Collingwood. Lake Placid, NY, Whistler, BC, and Lake Tahoe, CA were not only chosen because of their dependence on skiing, but also because of their proximity to water and the activities associated with it.

The other communities were chosen because they are thriving resort communities with some having hosted or will host the winter Olympic games. Several resorts such as Banff, Alberta and Aspen, Colorado are especially useful because of the age of the communities, with many having already dealt with the trials and tribulations associated with expensive real estate resulting from resort development.

Lastly, one resort also has the additional benefit of currently entering the final stages of development by Intrawest Resorts, the same company currently developing the Village at Blue in Blue Mountains.

The Village of Lake Placid, New York was chosen as an appropriate case study to aid in a housing needs assessment for the Town of the Blue Mountains and the Town of Collingwood. The Village of Lake Placid combines the predominant characteristics of year round resort with recreation related to water in the summer and snow activities such as skiing in the winter. It is also a small and moderately rural village within the United States, and the village encompasses a housing affordability problem due to the increasing growth of people in the village and an insufficient supply of housing. Similarly, The Town of the Blue Mountains and the Town of Collingwood also share the same characteristics with the exception of location. The current conditions in Lake Placid closely resemble the situation in the Town of the Blue Mountains and the Town of Collingwood, providing relevant examples of opportunities and possible solutions to the housing problem.

Montpelier, Vermont was chosen as a fitting case study because of the prevailing housing issues that exist there. Population and tourism in Montpelier is similar to Blue Mountains and Collingwood. Montpelier is a major American ski resort city, which makes it a useful example in terms of studying the housing conditions in which a city manages on a larger

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scale. Thus, the case study of Montpelier outlines possible opportunities for reform or adoption from which Blue Mountains and Collingwood may implement in the future.

Banff, Alberta is Canada's oldest resort community. Nestled in the Canadian Rockies, Banff was chosen for its experience in dealing with many of the issues that plague newer resort communities, such as the provision of housing for its workers. In addition to its experience in dealing with housing issues, Banff is also a year round playground which is important for the purposes of comparison with Blue Mountains and Collingwood.

Whistler, British Columbia is the most beneficial case study to this housing needs assessment. Whistler is not only a year round resort with visitors for both skiing and water related activities, Whistler is also a resort that was recently redeveloped by Intrawest. Where Blue Mountains and Collingwood will be able to benefit is in the solutions that they have come up with to deal with housing affordability issues and the spin-off effects from the lack of it. Blue Mountains and Collingwood will also be able to gain insight from the longer time period in which Whistler has had to cope with the after affects of a massive resort redevelopment.

Lake Tahoe is a year round vacation/recreation destination. Its abundance of entertainment options ranging from skiing to gambling to aquatic activities designates it as an optimal choice for leisure activities. Lake Tahoe is comparable to Blue Mountains and Collingwood because it is fed by numerous counties, has both aquatic and winter based recreation, and has dealt with issues of lack of affordable housing for employees as well as commuting problems associated with this issue. Lake Tahoe has implemented programs with the government's support and funding to improve the quality and accessibility of housing for all of its citizens. Lake Tahoe is an ideal example of housing reform and accommodations that works. The aid of the government and private sector allows for housing affordability issues to be dealt with, not to be ignored.

Aspen Colorado was chosen as a comparable city to Blue Mountains and Collingwood because it is a historic, cultural, and flourishing ski destination for outdoor adventurers. This city plays a host to a variety of summer music and festivals. Aspen is also a summer destination for those who enjoy hiking, biking, and horseback riding. Although a metropolitan city, Aspen is served as a commuter community to its many employees, thus the need to address affordable housing arises in its culture and environment. Aspen is the city that has it all, yet is lacking durable solutions to housing its employees in modest yet affordable dwellings. This city proves that no matter how well known or successful its economic centre might be, with the influx of tourists, there will be a demand for service people to accommodate and satisfy those tourists. Thus providing for those employees is essential to economic prosperity and longevity.

The Village of Lake Placid in New York was chosen as an appropriate case study to aid a Housing Assessment Report for the Town of Blue Mountains and the Town of Collingwood in lieu of their current lack of affordable housing issue. The Village of Lake Placid combines the predominant characteristics of year round tourism, recreation related to water in the summer and recreation of snow activities such as skiing in the winter. Furthermore, it is a small and moderately rural village in the U.S.A., and the village encompasses a housing affordability problem due to the increasing growth of people in the village and an insufficient supply of housing. Similarly, The Town of Blue Mountains and the Town of Collingwood also share the same qualities (with the exception of the Canadian location). Thus, the current conditions in Lake Placid closely resemble the situation in the Town of Blue Mountains and the Town of Collingwood, which provide relevant examples of available opportunities and possible solutions to the housing problem.

The Village of Lake Placid is located in Essex County, within the Adirondacks region in New York State, U.S.A. (The ChamplainChannel, 2005). Lake Placid Village was settled in 1850 and incorporated in 1900 (HighBeam Research, 2005). In addition, Lake Placid is a famous year round resort and sports centre centered around a variety of lakes (Mirror Lake and Lake Placid) with a mix of winter (Whiteface Mountain) and summer activities. Furthermore, Lake Placid hosted the 1932 and the 1980 Winter Olympics which makes it one of the three distinct communities in the world to hold such a prestige title (Lake Placid New York, 2002). Moreover, a U.S. Olympic training centre still remains in Lake Placid (HighBeam Research, 2005).

The population of Lake Placid Village is only 2,638 people; however it receives approximately 2 million tourists a year (HomeTownLocator, 2005). The land area of Lake Placid Village is 1.38 miles<sup>2</sup> and the population density is 1,913.24 per square mile of land area (HomeTownLocator, 2005). Regarding gender, 48% of the population is male and 52% are female (U.S. Census Bureau, 2005). Furthermore, the median age of Lake Placid's population is 36.8 years (U.S. Census Bureau, 2005). Regarding family type, 46.4% are "family households", 41% are single with no children and 9.7% are single with children (U.S. Census Bureau, 2005). The median income for Lake Placid Village is \$35,063, which is above the County median income, yet lower than the State's median income (Fast Forward Inc., 2004). Also, 13.5% of the population makes less than \$10,000 a year (U.S. Census Bureau, 2005). Moreover, 71.3% of the population commutes to work by automobile (Fast Forward Inc., 2004). However, 17.1% of the population does not have an available vehicle (U.S. Census Bureau, 2005). There are 3,238 employees in Lake Placid and 343 establishments (U.S. Census Bureau, 2005). The largest employment sector is retail trade, the second largest is Accommodation and Food Services and the third largest is construction (U.S. Census Bureau, 2005).

Regarding main attractions, Whiteface Mountain has the highest drop in the East at 3,216 feet and the resort features the "Cloudsplitter Gondola"

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which is the world's fastest mono-cable gondola (Lake Placid, 2005). In the summer, Lake Placid is popular as water skiing and camping draws many tourists (JobMonkey, 2005).

Lake Placid has 1,765 housing units and the housing density is 1, 280.09 per square mile of land area (HomeTownLocator, 2005). In addition, 73.82% of the housing units are occupied and 12.52% of the housing units are for seasonal, recreational or occasional use (AreaConnect, 2005). Regarding tenure, 43.2% of the housing in Lake Placid is owned, while 27.6% is rented and 29.2% of the housing is vacant (Fast Forward Inc., 2004). The majority (43.6%) of households in Lake Placid are 1-unit detached homes and the majority of homes (50.2%) were built in 1939 or earlier which represent an aging stock (U.S. Census Bureau, 2005). The homeowner vacancy rate stands at 3.4%, while the rental vacancy rate is 14.7% (AreaConnect, 2005). Furthermore, the median home value in Lake Placid is \$162,120, which is above the County median, and the median age of the homes in Lake Placid is 39.1 years old (Fast Forward Inc., 2004). Moreover, 25.2% of the population paid 35% or more of their income on their gross rent in 1999 which signifies possible core housing need (U.S. Census Bureau, 2005). Lastly, regarding poverty status in 1999, 8.5% of families live below the poverty line and 13.2% of individuals live below the poverty line in Lake Placid (U.S. Census Bureau, 2005).

There are various critical issues that the Village of Lake Placid faces regarding their current housing conditions. The housing problem in Lake Placid is not so much a lack of low-income housing as it is a shortage of affordable middle income housing and a lack of housing options for shift workers and transient seasonal workers (Central Adirondack Association, 2005). Therefore, Lake Placid exhibits a lack of workforce housing.

The community core is 'hollowing out', as the resort town booms and consequently property values drastically rise (Rauch, 2005). The core of the community is hollowing out not because of poverty but due to extreme wealth, as second-home buyers set their sights on Lake Placid and local workers get pushed out (Rauch, 2005). People in their 20's, 30's and 40's become the "lost generation" as they are moving out of Lake Placid because they simply cannot find a suitable or affordable home. As a result, the population of Lake Placid is dramatically aging due to the loss of young families and children (Rauch, 2005). Overall, the rising demand of seasonal housing or second occasional homes raises the property values in Lake Placid and consequently part time residents displace locals which hollow the core of the community.

Other related housing issues in Lake Placid are the lack of suitability, size (number of bedrooms) and quality of housing. There is a widening gap between what is affordable and the price of a home. Furthermore, prices for building lots in the Adirondack region have tripled in the last three years alone (Rauch, Key Adirondack Issue, 2005). Regarding quality, nearly 90% of the housing stock in the state (including Lake Placid) was built before lead paint was banned which creates some unsafe and low quality housing (Adirondack Economic Development Corporation, 2003). Lastly, an employers survey of Lake Placid revealed that 46.8% felt that inadequate (substandard) housing was a cause of workers living outside of Lake Placid and that the need for housing is strongest among families requiring 3 bedroom units (AEDC, 2003).

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Another main housing problem is that the demand for rental units is high and the supply is limited. Between 1990 and 2000, the population grew more than the number of housing units (AEDC, 2003). Also, short-term rentals are on the rise in Lake Placid while long-term housing is becoming scarce (Rauch, 2002). People looking to rent are finding little selection, while people hoping to buy homes face expensive costs (Rauch, 2002). Consequently, low-income workers are forced to move out of town and spend their money outside of Lake Placid. For instance, the average price for a house in Lake Placid is \$216,000 which is above the limit of most local people (Rauch, 2002).

The rental market is a major area of concern, as Lake Placid being a resort town depends largely on low wage service sector jobs and thus at minimum wage, a service worker simply cannot afford the average monthly rent in Lake Placid. In addition, the income needed to afford the fair market rent of a two-bedroom apartment in Essex County (including Lake Placid) is \$21,440, equating to an hourly wage of \$10.31 (for a 40 hour week) which is well above minimum wage that most service employees earn (AEDC, 2003). Hiring new employees is also becoming a problem due to the lack of affordable worker housing (AEDC, 2003). This is a serious issue because the service sector represents the largest sector of jobs in Lake Placid and the lack of worker housing can affect the lucrative service industry. Also, this issue affects Hospitals, schools and government because it is increasingly difficult to recruit employees (AEDC, 2003). Therefore, the income earned by service workers is not adequate to afford rent in Lake Placid.

Lastly, construction is booming in Lake Placid and infrastructure has met or exceeded capacity (AEDC, 2003). However, most of the construction is high-end housing bought for seasonal investment purposes (Rauch, 2004) which further disadvantages the working class as availability of housing options are limited. Moreover, companies are unlikely to invest in affordable housing without subsidization due to such high land values (Rauch, 2002). The location of possible affordable housing developments is also hindered by the lack of developable land left and due to strict NIMBYISM by adjacent neighbours (Rauch, 2002). Thus, the number of housing units does not meet the high level of growth in Lake Placid which creates a housing problem.

The first reform implemented in an attempt to aid in the alleviation of the housing problems in Lake Placid was the establishment of the Village of Lake Placid Housing Authority. The Village of Lake Placid Housing Authority constitutes a corporate and political body; it is perpetual in duration and consists of five members for the purpose of handling housing matters in the village (FindLaw, 2001).

Secondly, the predominant reform implemented was the public-private partnership that Lake Placid undertook with ComLinks – a not-for-profit agency dedicated to community building, human services delivery and low income advocacy which helps people help themselves to achieve self-sufficiency (Division of Housing and Community Renewal, 2004). In addition, ComLinks created several programs and initiatives that aid people in the transformation of their lives by building affordable housing

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with low rents in the Tri-Lakes area (includes Lake Placid) (Division of Housing and Community Renewal, 2004). Generally, ComLinks provides supportive housing (subsidized rent and on-site case management through a Family Development Model) and affordable housing which provide residents with a safe, decent and affordable rental housing option which fosters pride for families (ComLinks, 2005). This public-private partnership aids in easing the pressure on working families burdened by high rental costs in Lake Placid by providing them with affordable housing (WNZB, 2004). In 1998, ComLinks constructed an affordable housing development on West Valley Road just outside of the village limits (Rauch, 2002). The West Valley development provides two and three bedroom townhouses which offer affordable rental housing to area families in the vicinity of Lake Placid (WNZB, 2004). Fifty percent of their residents are female single parent households (ComLinks, 2005). Furthermore, the West Valley development encompasses exceptional aesthetic design, quality construction and features great vistas which make this housing blend in with the community and present the people with a sense of pride (Division of Housing and Community Renewal, 2004). Another main affordable housing development which was very successful in providing housing is a smaller housing project targeted toward people earning between 50 and 60 percent of Essex County's median family income – low-income families earning annual incomes ranging from \$18,000 to 25,000 (Rauch, 2002). This development also helps the transient seasonal workers in Lake Placid. Although, the construction of affordable housing units is built on the outskirts of town, they provide housing and prevent homelessness in Lake Placid. Moreover, the goal of these projects is to aid self-reliance and move the residents to eventual home ownership (ComLinks, 2005).

The implementation of building affordable housing in Lake Placid was made possible by using the Low-Income Housing Credit program and other state and federal resources to construct high-quality, small scale affordable developments (ComLinks, 2005). The project was funded through low-interest loans from the New York Housing Trust Fund and the Federal Home Loan Bank of New York (WNBZ, 2004). The project also relied on the sale of Low Income Housing Credits to private investors that raised sufficient equity to keep the cost of debt service low enough to keeps rents inexpensive (WNBZ, 2004).

The Essex Community Heritage Organization has increased grants to homes through their Essex County Homebuyer Assistance Program which facilitates home ownership that in turn creates community stability, participation and pride (Essex County, 2005). This program provides assistance to allow lower income households to succeed at homeownership and this often results in people leaving substandard rental properties to start building equity in their own homes (Essex County, 2005). The program provides financial credit and homeownership counselling to ensure that families will succeed (Essex County, 2005). In addition, with the help of private donations and funds from the Essex Community Heritage Organization, this program includes an emergency fund to help homeowners who incur problems (Essex County, 2005). Moreover, the program also rehabilitates older housing in the county to provide affordable housing (Essex County, 2005). Although this program is implemented for the county, it still has benefited Lake Placid through the provision of grants.



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Another reform implemented to aid the housing problem is the establishment of the Lake Placid/North Elba Community Development Office. This creation allows for community integration as affordable housing can be built in North Elba which is a larger town close to Lake Placid with lower property values (CAST, 2005). Although the need is concentrated in Lake Placid, the construction is virtually built out and land values are very high. Thus, larger towns in proximity to Lake Placid are better suited to provide affordable housing (AEDC, 2003). The implementation of affordable housing in adjacent towns with lower land values has been possible through public-private partnerships (CAST, 2005).

Subsequently, there are plans in the works to extend Lake Placid's trolley service from the village center into the surrounding town and possibly the adjacent town in order to link the area for transient workers living in affordable housing outside of Lake Placid (Rauch, 2004).

Finally, the Adirondack Housing Forum, a group comprised of area planning officials, real estate agents and community development workers settled a three part plan to boost viable housing options in light of the lack of affordable worker housing in Lake Placid and surrounding communities (Rauch, 2005). The goal is to interest nearby communities to provide affordable housing and to increase the number of public assistance programs. The plan is directed toward three groups of people who cannot find affordable housing - those who can only afford subsidized rent; hourly and professional employees; and transient seasonal workers (Rauch, 2005). This plan is currently in process and the Housing Forum members have applied for an essential grant to fund their efforts (Rauch, 2005).

In addition, CAST (Centre for the Advancement of Sustainable Tourism) is also part of the three-step plan to increase workforce housing in Lake Placid and surrounding communities (CAST, 2005). CAST's responsibility in the plan is to develop two pilot workforce-housing initiatives (the Olympic Region and the Central Adirondacks); to take part in the workforce housing project for 2006; and to replicate the model to other communities (CAST, 2005). Lastly, CAST as part of the North Country Advocacy, participates as one member of a broad coalition; works with the Adirondack Workforce Housing Fund and State and Local Workforce Housing Zones; and lobbies for inclusionary zoning in order to alleviate the housing problem in Lake Placid (CAST, 2005).

One key recommendation that is in the works, but not implemented thus far is deed restrictions on property to assure an inventory of affordable housing (AEDC, 2003). In Ontario, affordable housing may be placed in a contract, not necessarily a deed but is a useful and applicable recommendation for Blue Mountain and Collingwood, as this would secure and increase affordable housing.

It must be noted that some legal differences exist between the U.S.A. and Canada. For example, in the previously outlined solutions/reforms to the housing problem, Lake Placid could rely upon funds from the State and

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Federal governments, where as in the Town of Blue Mountains and the Town of Collingwood, the responsibility of housing has been downloaded to the municipalities and they largely must come up with their own funding for housing in the city/town. However, the municipalities in Canada can continue to lobby the Provincial government for much needed funds for the current housing problem.<sup>55</sup>

## MONTPELIER, VERMONT

Montpelier, Vermont was chosen as a fitting case study to contribute to a Housing Assessment Report for the Town of Blue Mountains and the Town of Collingwood with respect to their prevalent housing problem. Regarding population and tourism, Montpelier and the Town of Blue Mountains and the Town of Collingwood are similar. However, Montpelier is a major American ski resort city making it a useful example in terms of studying the housing conditions in which a city manages on a larger scale. Thus, the case study of Montpelier outlines possible opportunities for reform or adoption from which the Town of Blue Mountains and the Town of Collingwood may implement in the future.

The city of Montpelier is the capital of Vermont in the U.S.A. and is the county seat of Washington County (City of Montpelier, 2004). Montpelier was originally chartered in 1781 and was incorporated in 1805 (ChamplainChannel, 2005). The Winooski River flows along the southern edge of downtown and Montpelier is located in the heart of Vermont ski country (City of Montpelier, 2004). Montpelier is a famous winter/ski resort which was originally popular as a summer vacation destination (City of Montpelier, 2004). However, Montpelier is also recognized nationally for various Higher Learning Institutions (City of Montpelier, 2004).

Montpelier is the least populous U.S. state capital with a population of 8,035 people (Wikipedia, 2005). However, Montpelier receives approximately 55,000 tourists annually and the state receives approximately 3.5 million tourists per year (Tierney, 2003). Montpelier's land area is 10.3 mi<sup>2</sup> (Wikipedia, 2005). Montpelier encompasses an aging population, as the median age is 40.5 years (U.S. Census Bureau, 2005). In addition, the median household income of Montpelier's residents is \$37,513 (U.S. Census Bureau, 2005). Regarding employment, the largest employment sector in Montpelier is the State government followed by the service sector and FIRE [Fire, Insurance and Real estate] (City of Montpelier, 2005). Moreover, the largest employer in Montpelier is the State government with 2,370 employees, followed by National Life (insurance) with 950 employees (City of Montpelier, 2005).

Montpelier has 3,899 housing units (U.S. Census Bureau, 2005). In addition, only 0.9% of the housing units are used for seasonal/recreational/occasional use and 4.1% of the units are vacant (U.S. Census Bureau, 2005). Regarding tenure, 54.7% of the housing units are owner-occupied and 45.3% are renter-occupied (U.S. Census Bureau, 2005). The majority (46.5%) of households are 1-unit detached homes and the majority (52.2%) of housing units were built in 1939 or earlier (U.S. Census Bureau, 2005). Consequently, the majority of Montpelier's housing stock is aging. The homeowner vacancy rate stands at 1.0%, where as the rental vacancy rate is 1.8% (U.S. Census Bureau, 2005). Moreover, the median home value in

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Montpelier is \$109,500, while 10.4% of the population makes less than \$10,000 per year (U.S. Census Bureau, 2005). Lastly, in 1999, 30% of the population paid 35% or more of their income on their gross rent which implies a core housing need (U.S. Census Bureau, 2005).

Montpelier currently faces many housing issues. The predominant housing issue is the need for a variety of affordable housing options for seniors, young families and for the working class. For instance, a resident of Vermont earning minimum wage would have to work at least 85 hours a week to afford a two bedroom apartment (Ring, 2001). This is problematic as Montpelier serves as a regional center for a number of rural and suburban towns in Central Vermont and it should encompass a broad range of housing to meet diverse needs (Montpelier Housing Task Force, 2002). In addition, low and moderate income households, especially first time buyers are being priced out of the market as single family homes in Montpelier are becoming less affordable over time (M.H.T.F., 2002). Condominiums are also increasingly popular in Montpelier (yet expensive); where as the number of sales under \$100,000 has steadily decreased over time in Montpelier (M.H.T.F., 2002).

Another housing issue in Montpelier is that there is a strong demand for good quality rental housing, yet vacancy rates are very low. In 2001, there was a vacancy rate of 2.7% in Montpelier which signifies an insufficient balance of supply and demand, as a balanced vacancy rate should be around 5% in the U.S.A. (M.H.T.F., 2002). Thus, tenants have little bargaining power in Montpelier and are at risk for inadequate or low quality rental housing compounded by the lack of available supply. Furthermore, over the last 20 years Montpelier has experienced a net loss of 39 apartments despite the high demand for rental housing (M.H.T.F., 2002). The loss of rental housing in the downtown area has been especially great as the Court Street neighbourhood has lost 20 apartments in the last 3 years (M.H.T.F., 2002). Various factors such as conversion to commercial uses, conversion to condominiums and student housing and demolition have contributed to the loss of rental housing which further exacerbates the lack of affordable housing problem in Montpelier (M.H.T.F., 2002).

Also, Montpelier's housing stock is relatively old and many buildings are in poor condition, yet; the City does not have a systematic process for insuring that rental housing is adequate and safe (M.H.T.F., 2002). Consequently, in addition to a lack of housing availability and the lack of affordability, many people inhabit inadequate or low quality housing in Montpelier.

Subsequently, homelessness is an increasing problem in Montpelier (M.H.T.F., 2002). For example, 15 Montpelier families on the Montpelier Housing Authority wait list consider themselves homeless (M.H.T.F., 2002). Moreover, based on the use of an emergency bed shelter on Heaton Street, Washington County Mental Health estimates that 30 clients were homeless from 2001 – 2002 (M.H.T.F., 2002).

Furthermore, the lack of affordable housing options in Montpelier is facilitated by "NIMBYISM" and poor attitudes of residents unwilling to accept change in their neighbourhoods which foster an abundance of zoning appeals which hinder what little initiatives of affordable housing

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are proposed (M.H.T.F., 2002). Also, zoning bylaws are a problem as some are designed to prevent unwanted uses in Montpelier (M.H.T.F., 2002).

Finally, the last significant issue is that no new major housing projects addressing the need for affordable housing for households earning under \$50,000 per year in Montpelier have been undertaken (M.H.T.F., 2002). A prime example is a proposal for Sabin's Pasture which is a development that may (if permitted) build 114 houses priced between \$125,000 and \$160,000 which would only be affordable to households in the \$55,000 to \$75,000 income category (M.H.T.F., 2002). Thus, there no current plans to even construct affordable housing developments have been proposed in Montpelier (Ring, 2001).

The main reform implemented to aid in the housing problem in Montpelier was the establishment of the Montpelier Housing Authority and the Montpelier Housing Task Force to manage and recommend solutions to specific housing issues. Thus, specialization was key in managing housing issues. The Montpelier Housing Task Force completed a vacancy rate study of Montpelier's rental units as a primary step to defining the problem. Subsequently, the M.H.T.F. worked with community development specialists to revise the Housing code and to update the language on lead paint, monitor zoning revisions and create a housing inventory and needs assessment of Montpelier. The M.H.T.F. lobbied and were successful in the city adopting some zoning regulations amendments to eliminate discriminatory zoning which allow for more affordable housing developments in appropriate areas regardless of social resistance (M.H.T.F., 2002). Moreover, the M.H.T.F. mailed out booklets regarding housing safety to address the issue of Montpelier's low quality/aging housing (M.H.T.F., 2002). Also, 54 homes were inspected as part of a new voluntary Fire Safety Inspections Program to support code enforcement (M.H.T.F., 2002).

In light of the determined problem regarding the lack of affordable housing options (especially for seniors), the M.H.T.F. raised \$20,000 to support a new program called HomeShare where 100 individuals who needed affordable housing were paired up to live with seniors in exchange for companionship and light household chores (M.H.T.F., 2002). In addition, the M.H.T.F. was a catalyst for obtaining grants, hiring consultants and finding Council on Aging to sponsor the HomeShare Program in Montpelier (M.H.T.F., 2002). Furthermore, the M.H.T.F. implemented the "One More Campaign" which created additional housing units within Montpelier's existing neighbourhoods (M.H.T.F., 2002). This program was made possible by the lobbying and eventual passing of chapter 117 which enables owners to add accessory units ("mother-in-law apartments") in owner-occupied single family homes and accessory buildings (M.H.T.F., 2002). As a result, the program was successful because it increased housing options, affordability and population density in Montpelier (M.H.T.F., 2002).

Recently, additional affordable housing has been built through public-private partnerships and received grants in Montpelier (M.H.T.F., 2002). The Housing Preservation Loan Program was also implemented as the City

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awarded a \$50,000 grant to provide loans to low and moderate income homeowners in Montpelier to curtail the lack of affordability problem and to prevent homelessness (M.H.T.F., 2002). Furthermore, Westview Meadows – a major senior housing development with independent and assisted living has been constructed in response to the lack of housing options in Montpelier (M.H.T.F., 2002).

Finally, the M.H.T.F. is currently working with the Planning Commission to further amend the Master Plan to incorporate incentives for public and non-profit and private developers to develop affordable housing through inclusionary zoning, density bonuses and a replacement-housing ordinance as a solution to alleviate the outlined housing issues in Montpelier.

Overall, Montpelier through the dedicated and effective work of the Montpelier Housing Task Force has begun to make improvements in the housing problem the city experiences. Reforms to zoning, effective lobbying, innovative housing programs for those in need (particularly seniors), generous grants and specialization of housing issues such as the Housing Task Force has been effective solutions to alleviate Montpelier’s housing problem. Despite differing standards and legalities between the U.S.A. and Canada regarding housing, the Town of Blue Mountains and the Town of Collingwood can particularly benefit from imitating innovative housing strategies which do not necessarily entail legal constraints, such as the HomeShare Program and the One More Campaign. Therefore, Montpelier provides the Town of Blue Mountains and the Town of Collingwood with some innovative strategies with respect to the lack of affordable housing in a popular resort town.

Banff is located in western Alberta and is approximately 1 hour and 129 km away from Calgary. Banff was founded as Canada's first national park in 1885 and was incorporated as a town in 1990 (Town of Banff, 2005, a). The Town of Banff (hereby referred to as Banff) was the first municipality to be incorporated within a national park, and is only one of two such municipalities to exist today (Town of Banff, 2005, b). This creates unique challenges for the town and its residents.

Banff has a current population of 7,135 permanent residents. The permanent population is similar to the 6,166 population of the Town of the Blue Mountains (hereby referred to as Blue Mountains). Banff has a 'need to reside' regulation because of its location within a National Park, and requires that all residents must be employed in Banff to reside within its boundaries (Town of Banff, 2005, b). Banff has seen its population increase by 17% between 1996 and 2001 (Statistics Canada, 2001), showing a significant migration of people to the community. Blue Mountains growth of 7.9% between the same time periods is significant, but less than half of the population increase for Banff.

The median income in Banff is \$22,834. Banff's primary purpose is to serve as a centre for visitors and results in the only jobs available to residents being in the service sector that is usually characterized by low salaries and shift work. The median age of Banff residents is 29 years compared to 35 years for the rest of Alberta. Similar to most resort communities, this shows the population of Banff is young relative to the rest of the province.

The average value of a dwelling in Banff is \$372,865 (Statistics Canada, 2001). Relative to other resort communities, the average cost of a dwelling in Banff is not exorbitantly high, but the cost of housing is out of reach for the majority of Banff's residents. Rents in Banff are on average \$767 per month (Statistics Canada, 2001), which appears to be on the same level as major North American cities, but with a monthly take home salary of \$1902, rent alone comprises 40% of an individual's income.

Banff has many different factors that contribute to the lack of affordable housing that exists. Banff is a UNESCO world heritage site and is a National Park. To ensure that Banff is environmentally protected, the Federal government has set a fixed urban boundary and the town has no powers to annex or expropriate lands to expand the town (Town of Banff, 2005, b). This has resulted in a lack of available land to develop and has driven up the cost of both land and housing.

The Town of Banff operates on a special arrangement with the Federal Government of Canada, where the town pays \$550,000 annually to lease the land within its boundaries from the government (Town of Banff, 2005, b). No land within the municipality is owned by any individual resulting in the Banff Housing Corporation (BHC) operating under a sub-lease system to develop housing in the Town (Town of Banff, 2002). The problem is that both the CMHC and major lending institutions will not provide mortgage guarantees for housing that is sub-leased, making it even more difficult for people to obtain housing (Town of Banff, 2002).

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The last issue that is of significance for the purposes of this study is a similar situation amongst most resort communities, which is the relocation of workers to neighboring municipalities. In the case of Banff, the majority of people relocate to the Town of Canmore (Canmore), approximately 17%, where housing is relatively inexpensive. The less expensive housing in Canmore is offset by the higher transportation costs associated with commuting from Canmore to Banff, taking approximately 30 minutes to travel between the two by car.

The BHC has tried a number of different initiatives to increase the number of options available to the workers in Banff and have grouped recommendations and initiatives under two categories: Short term solutions and long-term solutions.

Banff is fortunate to have a YWCA located within the community and as a short-term measure for accommodation; the BHC has been using the YWCA for short-term entry-level accommodation for people in need. The BHC works with the YWCA to ensure that costs are kept relatively low, and there was recently an expansion to the facilities to have units that have all the necessary amenities such as kitchenettes and laundry facilities (Town of Banff, 2002).

The BHC has also developed several housing projects of its own as part of its longer-term solution. The majority of the funding for these developments comes from the CMHC and Federal and Provincial government funding programs. The BHC has been able to develop 3 highly successful housing developments in Banff with all homes now fully occupied (Town of Banff, 2002). The BHC is looking to develop more housing projects but the lack of available land is making it difficult to do so.

It is important to mention that the regulatory and legal framework in which planning occurs in Alberta is different than in Ontario. I

## WHISTLER, BRITISH COLUMBIA

Whistler is located in southwestern British Columbia and is approximately 2 hours and 126 km from Vancouver. It is located at the base of Whistler and Blackcomb mountains. The Resort Municipality of Whistler was incorporated on September 6, 1975 (Resort Municipality of Whistler, n.d. A), and was the first such designation in Canada (Resort Municipality of Whistler).

Whistler has a current population of 9,480 permanent residents, 4,558 seasonal and part time residents, and 9,100 second-homeowners based on 2003 figures (Resort Municipality of Whistler, n.d. B). The permanent resident population is very similar to the 6,166 persons for the Town of the Blue Mountains (Statistics Canada, 2001).

The average income in Whistler is \$27,116. As a world-renowned resort, Whistler's primary industry is the service sector with many of the jobs available being shift-work and or seasonal, with low wages. The median age in Whistler is 30 compared with 38 for the rest of British Columbia showing that Whistler has a very young population.

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Real estate in Whistler is among some of the most expensive in the world. The average value of a dwelling in Whistler according to Statistics Canada (2001) is \$568,864. Breaking down the average value by dwelling type provides a context for how high real estate prices in Whistler are. The average price for a single family dwelling in 2003 was \$1.4 million with single-family lots going for \$1.2 million. Condominiums are less expensive with an average price of \$735,288 but still beyond the reach for most people (Resort Municipality of Whistler, n.d. B). Real estate prices will only increase as Whistler prepares itself to host the 2010 Olympic games.

As real estate prices rise and the salaries of workers remain at or slightly above minimum wage, the only people able to afford to live in the area are from outside the community. This has created many different issues that the Resort Municipality of Whistler (hereby referred to as Whistler) has had to address. The Primary issue concerning Whistler is how to provide an employment base for businesses with a lack of affordable options to house them.

Whistler has regulations that require any new development to provide for units that are restricted to residents only and are monitored by the Whistler Housing Authority (WHA). The Whistler Community Plan and By-law 1186.1996, the Employee Housing Service Charge By-Law, administers the provision of employee restricted housing. By-law 1186-1996 requires that a cash payment of \$5,578 be paid for every employee that the use is deemed to generate. Exceptions are made when an actual 'bed unit' is provided in lieu of the cash payment.

The money collected by Whistler through the development charges has enabled Whistler and the WHA to increase the number of employee restricted bed units by 174% from 1995 to 2004 (Whistler Housing Authority, 2004, b). The increase in bed units has not eliminated the need for affordable housing in Whistler, where people wait up to 3 years for a unit, but what is important in the context of the Town of the Blue Mountains (Blue Mountains) and the Town of Collingwood (Collingwood) is that development applications are monitored more carefully ensuring that growth occurs in a responsible manner and housing options for all types of people are provided for.

The development charge allows Whistler to be proactive in retaining its residents and tax base within its municipal boundaries. There has been an increasing trend for people to reside in the neighbouring communities of Squamish and Pemberton where affordable housing is more readily available. Approximately 27% of employees in Whistler reside in these neighbouring municipalities and is increasing by 2% per year (Whistler Housing Authority, 2003). Whistler believes that a municipality should be able to provide housing for all the employees who work there. Businesses in neighbouring municipalities benefit from the employees using services and businesses outside of Whistler, which results in a loss for businesses within Whistler and potential tax revenue for the municipality.

Whistler has also experienced a shortage of workers as a result of the high cost of housing similar to many other resort communities throughout North America. Employers have been proactive in addressing this issue



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by either providing housing for their employees or aggressively searching for housing for their employees. Employers presently provide housing for 28% of the employees in Whistler (Whistler Housing Authority, 2003). The housing ranges from a spare bedroom in the owner and or managers residence, to building dormitory style units for larger corporations with larger numbers of employees. As Blue Mountains and the Collingwood area grow, employer provided dormitories might be a possible recommendation to address a lack of affordable housing if such a need is identified through this study.

It is important to mention that the regulatory and legal framework in which planning occurs in British Columbia is different than in Ontario. It is also important to mention that Whistler has an urban growth boundary that results in a limited amount of land with physical barriers to growth.

## SOUTH LAKE TAHOE, CALIFORNIA

Lake Tahoe, settled in 1844 and named in 1945, is divided by the states of California and Nevada. The lake spans 12 miles wide and 22 miles long and is surrounded by four mountains with elevations exceeding 9,000 feet providing a variety of resorts and skiing options (Lake Tahoe Cam 1997). The 1960 Olympics in Squaw Valley, a nearby Village, contributed to Lake Tahoe's popularity as a winter destination in the Western United States (Lake Tahoe Visitors Authority 2005).

The population of Lake Tahoe is 23,609 and is dispersed amongst 10.1 square miles. The median age in Lake Tahoe is about 33 years old. Amid the population there are 11,953 employees living in and around Lake Tahoe (South Lake Tahoe 2000). Housing issues have arisen primarily due to the lack of affordable housing and expected trends in population projections. However, the city has made great efforts in assuring employees have access to affordable housing and in ensuring there is an adequate supply (City of South Lake Tahoe 2005).

As of 2000, household units totalled 14,005, 67.2% of which were designated as occupied and 32.8% were vacant. Of the entire housing stock, 26.3% were designated as seasonal, suggesting that over one quarter of the units were designated for tourists and non-permanent residents, suggesting that Lake Tahoe welcomes tourism but its economy does not rely on it (U.S. Census Bureau 2000). Vacancy rates suggest that there is availability, however more analysis and review of personal cases may suggest that the real issues is in relation to income versus affordability (City of South Lake Tahoe 2005).

Of the 9,410 housing units occupied, 43.1% are owned and 59.9% are rented (Area Connect 2005). The majority of units being owned can be attributed to low-income wages and the tendency for service workers to plan and live on an incremental basis. The majority of housing stock, 62.5%, is 1-unit detached dwellings and about 64% of the homes were built between 1960 to 1979, which explains why their physical stature is in fair condition. However, the City of South Lake Tahoe has implemented a program geared towards refurbishing older run down homes to maintain availability levels of affordable housing units (City of South Lake Tahoe 2005).

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Homeowner vacancy rates are quite low at 2% and rental vacancy rates at 8.3%. The City of South Lake Tahoe is working in conjunction with the Trust agencies to provide loans at 2% interest rates for candidates to acquire homes on the market. The city emphasizes that as long as there is availability, which they will continue to build, they will extend their means to provide for and help those who respectively fulfill the County housing requirements (City of Lake Tahoe 2005). As of 2000, the median house value in South Lake Tahoe was \$157,800. As of 1999, about 25% of the population spent less than 15% of their annual income on housing and 25% spent less than 35% of their annual income on housing (Area Connect 2005).

Housing policies are implemented to meet the needs of housing in the county.

From 1998–2001, the County took action and created 512 affordable units and conserved 130 affordable units. A thorough and careful assessment of housing availability was examined by El Dorado County, employment and population trends became a huge factor in their assessment and analysis of possible solutions to the issue of lack of affordable housing for employees (El Dorado County).

The City of South Lake Tahoe's Housing and Economic Development Division offers low interest rate loans for the rehabilitation of homes located within the city limits to encourage revitalization of older dwellings to sustain the availability of affordably housing stock (City of South Lake Tahoe 2005).

The issues regarding housing affordability and its influence on employees living in bedroom communities arose from the failure of developers to allocate on site housing for employees, affordable housing that will have to be available for seniors, the NIMBYISM stigma of affordable housing, and the deterioration of housing stock. The City of South Lake Tahoe has assessed and addressed many of the above issues and has formed alliances with the private sector, Trust agencies, and used internal resources/funds to alleviate problems associated with the need for affordable housing. Because there is a direct tie to tourism and the service sector, even Business Investment Districts have funded initiatives by the city to increase the quality and dispersion of affordable housing.

Housing policies have been passed through legislation towards providing affordable housing for different sectors. Municipalities within the county have provided free bus passes for employees needing to commute to their jobs, as well as on-site housing for employees. The City of South Lake Tahoe has created various programs to improve housing affordability avenues with the intent of housing its citizens to work, live, and play in a region dedicated to recreation and relaxation.

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## ASPEN CITY, COLORADO

Aspen is located in Roaring Folk Valley, Pitkin County Colorado, U.S.A. Although settled in 1897 it was established as a resort in 1960. It is known as North America's most prestigious, cultural, and historic ski resort with access to the Rocky Mountains and the Elk Mountain Range. Aspen's primary resource was once silver, but a crash in the market forced entrepreneurs to base the economy after another commodity, snow (Aspen Systems Corporation 2005). Aspen is also a summer destination for those who enjoy hiking, biking, and horseback riding (Vamoose 2005). The population of Aspen is 5,914 but is dynamically changed by the millions of tourists that visit each year. The median age of the city's inhabitants is about 37 years of age while the average income is quite high at \$53, 750. Amongst the four different resorts and employment sectors, there are 4,201 employees; the largest employment sector is service/retail holding about 29% of the market (U.S. Census Bureau 2000).

As of 2002, the city of Aspen's housing stock was about 4,354 units. Of those units, 51.5% of the homes were owned and 48% rented. The percentage of seasonal dwellings was 25.7, of that, 66.7% were occupied and 33.3% were vacant. Approximately 27% of the homes were 1-unit detached and about 50% of the homes were built between the years of 1960 to 1979. The homeowner vacancy rate was 3.9% while the rental vacancy was 11.1%. The average house value in Aspen was last calculated at about \$1.7 million (U.S. Census Bureau 2000).

As of 1999 about 37% of the citizens in Aspen spent less than 15% of their annual income on housing while 25.2% spent more than 35% of their annual income on housing (U.S. Census Bureau 2000). These figures indicate that great wealth in this city is a major contributor to the highly inflated average housing price.

Some major issues regarding housing in Aspen are long distance commutes for almost 75% of employees living in bedroom communities close to the city, traffic congestion due to these long commutes, and anticipated growth patterns. The projection of future growth is based on the anticipated influx of wealthy baby boomers expected to infill the city buying homes which in turn will raise the average home dwelling value. Aspen is known for its culture and history dating back to the 1930's. Lack of affordable housing since the 1960's, has made Aspen a commuter community. About 80 million baby boomers are bringing about \$10 trillion dollars into their old age and Aspen wants a cut, so they are developing more prestigious clubs and homes for this demographic. The cost of living will continue to rise, and the densely crowded bedroom communities begin to experience higher taxes, urban crime, and rising racial and ethnic tensions (Aspen Chamber Resort Association 2003).

Homelessness is another issue pertaining to housing in the city of Aspen. Locations and initiations of affordable housing developments, access to homeownership, public assisted housing, energy conservation and innovative building technology, fair housing, and long waiting lists with housing authorities, are other issues that Aspen's regional and local governments need to address and alleviate for better housing practice (Aspen Systems Corporation 2005).

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Before the 1990's, employee housing was built on less desirable land in the \$150,000 price range and Aspen designated it as affordable housing (Chappell 1993). The Aspen/Pitkin Housing Office administrated program provided 1400 affordable homes for local residents and employees. Citizens looking for affordable housing were encouraged to look outside the metropolitan area of Aspen to exterior suburbs as methods of attaining that affordable housing. The affordable housing program and growth management strategy is being addressed by Roaring Fork Transit Authority and is showing signs of being taken over by the pace and regional scale of development. Politicians are implementing daycare legislation for daycare subsidies due to long commuting times. The establishment of a Public-Private Housing Task force is geared towards building and subsidizing housing for employees. The Northwest Colorado Council of Government also aided in funding streams for such housing developments. The development of a pilot project, with Colorado Housing and Finance Authority and FannieMae and the North West Colorado Council of Government, addressing the issue of affordable housing for citizens is also underway. These organizations will show a strong focus on Resident Housing, which is housing that allows people to live in the community in which they work. Noted counties in the region are implementing legislation stating that all resorts must provide 50% of their employees with housing. (Northwest Colorado Council of Government 2000)

The Aspen/Pitkin Housing Office administers a program for local residents by providing over 1400 rent controlled units. Yet the need for homes is still greater than available. Rent for free-market 2 bedroom apartments range from \$1200-\$2500/month. The same 2 bedroom units administered by the Housing Office rent for approximately \$670-\$1320. Prices are dependent on location. The waiting list for these homes is also about 2 years long. These deed-restricted homes are mostly in the forms of condominiums and town homes and are available for purchase by residents. Priority for these homes is given to those who have lived in Pitkin County for at least 4 years. The homes available are usually sold quickly and are in the \$100,000 house range, which is much less than those available on the free market. (Aspen Chamber Resort Association 2003)

Housing outside of Aspen is a good solution for employees. About 75% of resort employees live outside of the metropolitan area of Aspen in near by towns like Basalt, El Jebel, Carbondale Snowmass Village, Old Snowmass, Basalt, Red Stone, Marble, Glenwood Springs, New Castle, Silt, Rifle and Parachute. Average expected commuting time is about 30-40 minutes on a clear day and can take as long as 90 minutes. (Aspen Chamber Resort Association 2003)

Affordable housing and the needs of commuters are forefront. There is the need to retain a sense of community while keeping workers near their jobs. Political leaders should also focus on how to maintain decent living conditions for workers that have to leave their children for long periods of time due to commuting conditions for modest compensations from resorts. Aspen has to respond to the needs of commuters the same way

