



## REPORT | POLICY REPORT TO COUNCIL

PRESENTED: December 15, 2003

REPORT: 03 - 172

FROM: Planning and Development Services

FILE: 7714

SUBJECT: SENIOR'S HOUSING

### ADMINISTRATOR'S COMMENT/RECOMMENDATION

That the recommendation of the General Manager of Planning and Development Services be endorsed.

### RECOMMENDATION

**That** Council encourage the development of occupancy restricted market seniors housing for seniors currently living in Whistler and facilitate the development of resident restricted / price and resale restricted seniors housing;

**That** Council instruct staff to conduct research on issues relating to affordability for seniors living on retirement incomes in Whistler to clarify needs.

**That** Council adopt 55 plus as the minimum the age for seniors for housing planning purposes, recognizing that specific projects may adopt different age requirements as demographics change.

**That** Council direct staff to identify specific sites with potential for seniors housing (non-market and market or combined) within one year.

**That** Council instruct staff to develop a policy for the use of RMOW bed units to obtain community amenities, that may include the creation of resident restricted seniors housing.

**That** Council support relaxations to zoning requirements, where appropriate, to improve affordability of resident restricted seniors units, but do not change bed unit allocations at this time;

**That** Council require occupancy covenants and price and resale restrictions for non-market seniors housing;

**That** Council require occupancy covenants only for facilitated market seniors housing;

That Council instruct staff to develop / adopt siting criteria and adaptable design guidelines for seniors and disabled housing and promote adaptable design;

That Council consider creating an advisory group on disability issues in light of the aging of the North American population and the upcoming Paralympic games;

That Council encourage staff to use innovative means to promote the development of resident restricted affordable seniors housing in Whistler and review, in detail, policies for amenity zoning from other jurisdictions; and further

That Staff provide research on affordability to WHA and request a review of benchmark prices for resident restricted seniors housing;

## PURPOSE

The Seniors Housing Task Force was struck by Council in May 2003 to review the need for seniors housing in Whistler, including specific housing form, tenure and siting considerations. It presented a report to Council that included a number of recommendations. The purpose of this report is to provide Council with a review of the recommendations made by the Task Force and to present a set of staff recommendations with respect to seniors housing.

## BACKGROUND

Whistler has generally been viewed as a youthful community, with a bulge in the 20-35 year age group. Figures from the 2001 Census show that the age characteristics of the community are changing. The fastest growing age group between 1996 and 2001 was the 75-79 yr olds, followed by the 55-59 and 65-69 age groups. While seniors still form a small share of the overall population, these figures show a trend toward a maturing population. The table shows there were 490 people age 55-64 in 2001, almost double the figure for 1996 (240). While there are no projections by age cohort, the current population aged 45-54, consisting of 995 persons or a significant 11.2% of the population, can be expected to reach age 55 to 64 within 10 years time.

Population	1996	2001	Change
75 +	15	45	30
% of population	0.2	0.5	
age 65 -74	85	180	95
% of population	1.4%	2.5%	
age 55 - 64	240	490	250
% of population	3.4%	5.5%	
age 45 - 54	655	995	340
% of population	9.1%	11.2%	

A relatively small proportion of Whistler's population is over age 65 compared to other jurisdictions. For example, in BC, the population age 65 and over comprised 13.6% of the population in 2001. In Kelowna the proportion was 19.2%, Burnaby (13.4%), and Squamish (8.7%).

In terms of housing needs, it is more instructive to look at *households* by age group, as households most closely represent the demand for housing units. In 2001, there were 135 households with a maintainer age 65 and over, all of whom owned their own units (some of which might be resident restricted). 345 households had a maintainer between the ages of 55 and 64 years, and most of these were homeowners. In total there were 480 households over age

55 living in Whistler in 2001. Based on current demographics, and if existing residents remain in Whistler, there will be an additional 600 households age 55 and over in 2011.

<b>Households (by age of maintainer) 2001</b>	<b>Owned</b>	<b>Rented</b>	<b>Total</b>
75 +	30	0	30
65 - 74	95	0	105
55 - 64	295	50	345
45 - 54	455	145	600

While the numbers are not large, trends suggest that Whistler will experience a growing seniors population over time and will need to address some related issues. Several individuals contacted for this report indicated a trend towards early retirement to Whistler. At the moment, there are few services or facilities that serve an aging population, including suitable housing, support services and health care. There is also concern that seniors are leaving Whistler as they retire when they either need to cash out the equity in their home to live on and/or require health services that are unavailable here. An added concern is the potential build out of residential land that could occur in the foreseeable future, with no provision to house an aging population.

This concerns Whistler businesses. In the Chamber of Commerce survey 67.5 % of respondents reported they saw the need for a seniors' housing project to be developed within the next 5 years.<sup>1</sup> Respondents also indicated support for resident restricted seniors' housing that is a mixture of both rental and ownership. There was concern about losing older and valuable community members who reach retirement age and leave Whistler. In addition, a survey of Mature Action Committee members identified a need for 20 units within 5 years and 45 units within 10 years.<sup>2</sup> Most would prefer to own their unit.

Seniors of various income levels and life stages have distinct housing requirements. The majority of older Canadians live independently without serious physical or mental health problems. Most want to continue living in the community, in their own home and avoid entering care facilities. Those that enter seniors housing are typically older, and the private market has traditionally met most of their needs. That being said, three of the issues that arise most often with respect to seniors housing are concerns about affordability, accessibility and support. In addition, there are potential needs arising from others with activity limitations, including people with disabilities and those with degenerative diseases. In light of the upcoming Paralympics, Whistler might be well-placed to consider these issues as well.

Whistler Housing Authority (WHA) currently manages a stock of resident restricted housing units with rent restrictions and in some cases, resale price restrictions. Included in the definition of a resident are individuals who are "retired", that is, "individuals who have ceased active employment but who have been an employee for five of the six years prior to ceasing employment." There is no seniors' housing designed or intended specifically for seniors in Whistler, but seniors do occupy some resident restricted units. WHA units may or may not be appropriate for seniors, because they have not been designed with aging in place considerations

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<sup>1</sup> Chamber of Commerce. Seniors Results. May 23, 2003.

<sup>2</sup> Mature Action Committee Survey Results. April 25, 2003.

in mind, the mix of residents might not be appropriate, and the locations may not be suitable, although there appears to be no concerns at present. WHA has used the Employee Housing Reserve Fund to make capital contributions to make employee housing more affordable, but these funds are dwindling and will have limited impact on the creation of non-market housing.

This report distinguishes between at least two potential sub-groups of seniors and seniors housing. The first group is current Whistler residents who live in their own home, have likely accrued substantial equity in their home over the years, wish to continue living in Whistler and are looking for a unit which meets their requirements as they age. Market housing or market resident housing<sup>3</sup> would likely be appropriate for this group,

The second group consists of those residents who have been renting accommodation or living in resident restricted WHA housing units, but who are reaching the point where they require housing which is accessible, perhaps smaller, and well-situated from the point of view of services, amenities and transportation. Affordability would be of paramount concern for this group, and thus non-market or resident restricted housing<sup>4</sup> would be most likely to meet their needs. At the moment this is not a large group, but will likely increase in the future given the present demographics of the municipality.

In both cases, self-contained housing is recommended over supportive housing as a first step, since the latter appeals to the older senior market.

The Seniors Housing Task Force report did not explicitly address the question of priority between market and resident restricted seniors housing and the municipal role in each. And as many of the Task Force recommendations concern market seniors housing, it is important to clarify this.

Staff are concerned that limited municipal resources not be directed towards developing market seniors housing for people currently living outside of the community. But, rather, that effort is focused on residents, with additional effort on including those who cannot afford market prices in Whistler, and who is therefore in greater need.

In many municipalities, the private market responds vigorously to the demand for housing by moderate and high-income seniors but is unable to build units affordable to households with lower incomes. It would be useful to assess what constitutes affordable for senior Whistler residents given current real estate prices and taking into account seniors' incomes. Further research on issues relating to affordability for seniors living on retirement incomes in Whistler would help to clarify the different needs.

Eligibility for WHA resident restricted housing is dependent on employee status, length of residency in Whistler and possession of real estate assets. There is no income test other than the restriction from owning real estate elsewhere. The need for resident restricted housing in Whistler has been a continuing challenge to address given market conditions, and particularly now, due to diminishing reserves in the Employee Housing Reserve Fund.

Based on experiences in several municipalities in the Lower Mainland and Interior, the market is able to develop seniors housing without municipal assistance, and in fact, some planners

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<sup>3</sup> Units with an occupancy restriction but no price or rent restriction.

<sup>4</sup> Units with an occupancy restriction and price or rent restrictions.

suggested their community is over supplied with seniors housing. The challenge lies in generating non-market or resident restricted seniors housing through incentives to the private market particularly as other levels of government withdraw from social housing provision.<sup>5</sup> This is consistent with municipal efforts in the area of non-cost employee housing initiatives.

*Recommendation: Council encourage the development of occupancy restricted market seniors housing for seniors currently living in Whistler and facilitate the development of resident restricted / price and resale restricted seniors housing.*

*Recommendation: Council instruct staff to conduct research on issues relating to affordability for seniors living on retirement incomes in Whistler to clarify needs.*

## DISCUSSION

The balance of this report is formatted by highlighting the Seniors' Housing Task Force recommendation in bold, followed by discussion on the particular topic and the staff recommendation.

### **1. That Council adopt the definition of seniors as outlined in the Seniors Housing Task Force report.**

The Task Force definition of 'seniors housing' is housing that is specifically developed for 'seniors housing occupants' as follows:

A seniors housing occupant is an individual who is at least 55 years of age, and has met the eligibility requirements to be a member of the Mature Action Committee or who qualifies as an eligible employee or retiree under the WHA eligibility requirements.

Firstly, it is important to note that the BC Human Rights Code ensures that people over the age of 55 have the opportunity to live in residential premises that are operated for their enjoyment and convenience and from which younger people are excluded. The code does not permit discrimination in housing on any other basis.

There is no standard definition of senior and consequently the definition of seniors employed by various organizations and institutions range widely, from 50 to 65 years and over. BC Housing, the provincial housing agency, defines a senior as an individual age 55 and over.

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<sup>5</sup> Senior government housing programs have addressed the needs of the lowest income households, including seniors, in the past. This was accomplished through subsidized, social or non-market housing programs. However, these programs have virtually all been eliminated. A relatively new program has replaced the provincial housing program, called Independent Living BC. It is intended to provide supportive housing (affordable apartments, hospitality services and assistance with daily living) for frail seniors and people with disabilities who have low to moderate incomes. It is a middle option between independent living and residential care.

Rent will be geared to income with residents paying 70% of their after tax income for rent, which includes two meals a day and other services. The government is presently setting income caps for each market area. Projects will be developed, owned and managed by non-profit groups who will be required to contribute equity to the project. The local health authority administers the program. 850 units have been allocated to the Vancouver Coastal Health Authority. At the moment there are no plans for projects in the Whistler area, and it is not viewed as a high priority.

Lower Mainland municipalities may not necessarily define seniors explicitly, but where it is specified, have generally adopted a conservative definition of 65+ in recognition that this age group is likely to have the greatest need. In general, there tends to be recognition that even where a younger age is permitted, people residing in seniors housing tend to be “older” seniors. The table below shows the definitions employed by various federal, provincial, and municipal governments, as well as one non-profit organization.

BC Housing	55 yrs and over
Shelter Aid for Elderly Renters (SAFER)	60 and over
CMHC Home Adaptations for Seniors Independence (HASI)	65 and over
Independent Living BC	target 75 and over
Canada Pension Plan	age 60
BC Ministry of Community, Aboriginal and Women’s Services	55, 60 or 65 in “Supportive Housing for Seniors”
BC Housing Foundation (non-profit seniors housing provider)	age limit lowered to 50 – serve lower income seniors
City of Vancouver	55 and over (in housing agreements)
City of Victoria	age 65
City of Kelowna	age 65
City of Burnaby	Supportive housing, age 55 or older (in zoning by-law)
City of New Westminister	65 and older (in OCP)
City of Richmond	65+ for non-market, 55+ for mkt

The original reason for lowering the threshold for seniors below age 65 was the acknowledgement that low-income or homeless individuals, Aboriginal people and other special needs groups, may age faster than their chronological age would suggest. This is likely not relevant in Whistler.

Few of the municipalities contacted define seniors in their OCP or Zoning Bylaw, although some define particular types of seniors housing and care facilities. The City of Vancouver defines occupants of affordable housing on a case-by-case basis in the associated Housing Agreement. Richmond has no fixed lower age limit, but tends to use the more conservative definition (65+) when considering affordable seniors projects, based on the assumption that they are the most in need.

There is no need to adopt an official definition of senior in the Whistler OCP or Zoning By-law, but for planning purposes it is important to have an agreed upon definition. Adopting 55 as the lower limit allows greater flexibility in meeting a range of needs, for example, members of the community with disabilities. It also allows for a more generous definition, which might coincide with the target market for private market seniors housing. Adopting the more restrictive lower limit (65) targets older seniors, presumably those who are most in need of specialized housing.

*Staff Recommendation: That Council adopt 55 plus as the minimum the age for seniors for housing planning purposes, recognizing that specific projects may adopt different age requirements as demographics change.*

- 2. That Council direct staff to identify a site or sites through the CSP process that would be suitable for the development of both unassisted and assisted seniors housing in Whistler, recognizing that these sites could accommodate market units in addition to restricted units.**

The rationale for this is to ensure that a suitable site(s) is preserved for seniors housing in the future given the shortage of sites and the potential build out of Whistler. Identification of a site or sites is an essential first step in advancing the development of seniors housing in Whistler. The Whistler Housing Authority has issued an RFP for a comparative evaluation of potential resident housing sites, which is to be completed by the end of February 2004. It is expected that RMOW staff could select a suitable site or sites for seniors' housing from among those sites considered. In selecting a site, staff would need to ensure that it meets locational guidelines (see below) as well as considering longer-term needs for additional supports or supportive housing. Most municipalities contacted do not designate sites for seniors housing but take an active role in non-market seniors housing. Multiple residential zoning is sufficient for the private market seniors housing, since it closely resembles multi-family housing. Municipalities do however zone for different housing types or forms – such as congregate or supportive housing (Kelowna, Vancouver). For example, in Vancouver, special needs residential facilities including congregate housing are a conditional approval use in all zones. In Richmond seniors housing is permitted in all zones near transit and local conveniences, but sites that are located in or near higher density areas are encouraged.

Many municipalities don't designate sites in their OCP for non-market housing either but actively participate in site acquisition and/or through their role in selling or leasing city land at below market prices. In some cases these sites have been assembled by the city or obtained through various means such as tax sales. For example, the City of Burnaby is retaining a well-located City-owned site for use as a future multi-level seniors facility. The City of Richmond has recently contributed City land for a mixed market/non-market senior's development in partnership with a private developer and others. In yet other municipalities, there is an inventory of existing non-profit seniors housing projects on sites that are awaiting redevelopment at higher density.

*Recommendation: That Council direct staff to identify specific sites with potential for seniors housing (non-market and market or combined) within one year.*

- 3. That the RMOW consider designating some of the floating bed units for the benefit of seniors housing.**

Floating bed units are the result of development of resort community amenities such as lift facilities. The majority of floating bed units are held by Intrawest and the Province of BC. These are development rights that are recognized by the RMOW, but are not associated with a zoned site. Additionally the RMOW has a few bed units associated with zoned lands that are now used for park purposes. At Council's discretion, it may be possible to utilize these bed units for the provision of seniors housing. Thus the question is: should bed units that the RMOW has under its control be "spent" for the development of Seniors Housing.

Municipalities may have policies to grant extra density in certain zones or under certain conditions in order to promote a social need. Some municipalities seek various forms of

amenities (including special needs housing) from private developers through the development approval process – called bonus zoning arrangements. This can also be accomplished through a re-zoning. Typically a density bonus is provided to either private or non-profit developers for the creation of affordable housing, not market housing.

For example, Burnaby gives an outright bonuses for supportive seniors housing and amenity spaces, but not for unassisted seniors housing (which is viewed simply as a multi-unit residential project or a condominium project). Richmond provides density bonuses for non-market housing only, because of an over-abundance of market seniors housing. The City of North Vancouver has 10% bonus density policy for affordable units within high-density residential developments and may consider a bonus for adaptable design in market and non-market projects.

In Whistler, bed units are calculated based on a formula that is set out in the OCP, based on unit size. Beds units are not required for resident restricted housing but could be used as an incentive to private developers to create resident restricted seniors housing.

*Recommendation: Council instruct staff to develop a policy for the use of RMOW bed units to obtain community amenities, that may include the creation of resident restricted seniors housing.*

**4. That consideration be given to a reduction in the required number of bed units for smaller seniors market dwellings to reflect the actual anticipated number of occupants.**

This recommendation is presented by the Task Force with the aim of making the development of seniors housing more cost effective by maximizing the number of seniors housing units per bed unit. It is based on the assumption that seniors housing units are generally smaller than multi-residential units, and thereby less drain on municipal infrastructure. Seniors do generally prefer smaller units to larger ones due to ease of upkeep, etc.

Some municipalities have experimented with smaller unit sizes usually as a way of promoting affordability within the marketplace. The City of Vancouver's Zoning Bylaw permits suites 400 sq ft as of right, with relaxations to 320 sq ft by the Director of Planning for affordability purposes, for a range of individuals, including seniors. The City of Richmond permits minimum sizes of 325 sq ft. It promoted small suites initially as a way of achieving affordability in market units, but now focuses on facilitating the production of non-market affordable housing. It is not clear that market seniors housing would utilize this type of relaxation; nor is there any evidence about the service requirements for smaller units.

As discussed bed units were conceived as a means of measuring the impact of a particular land use on the services. On a unit-by-unit basis bed units are an inexact science that seems to allocate bed units arbitrarily to different types of residential uses. However, on a resort-wide basis there is a strong correlation between number of bed units developed and servicing requirements. It is thus the view of staff that the formula works for its original purpose.

More recently there has been discussion over how to correctly allocate bed units for the many types of residential development in the community. Some argue that large homes should be allocated more bed units because of their consumptive nature. Others counter that many types of development (including large homes) are not used full time and should thus be allocated fewer bed units. It is the view of staff that it is not appropriate or timely to tinker with how bed

units are allocated in considering one type (seniors housing) of development. At a future date Council may wish to revisit how bed unit are allocated on a more holistic basis.

Municipalities can promote affordability in other ways, for example, through the relaxation of zoning requirements or exclusions under certain conditions. Parking and communal areas are typically where relaxations occur. For example, the City of Vancouver in its congregate housing guidelines states that it may provide exemption for reduced parking where a housing agreement is in effect that occupants are seniors, where units are affordable to occupants with low or moderate incomes, or where there is proximity to transit. It may also exclude communal areas from FSA where they exceed guidelines and in-unit bulk storage (for a maximum of 40 sq. ft.). Richmond may relax parking requirements for seniors, and Burnaby can relax parking for supportive housing where need is demonstrated.

*Recommendation: Support relaxations to zoning requirements, where appropriate, to improve affordability of resident restricted seniors units, but do not change bed unit allocations at this time.*

**5. That an occupancy covenant on market ownership units be required on title restricting ownership exclusively to eligible seniors.**

This recommendation would establish a policy for requiring market seniors housing to be owned and occupied by resident seniors. This would be achieved through negotiation with the municipality through the rezoning process. The RMOW presently requires a covenant on resident restricted housing including some situations where a homeowner provides a resident restricted secondary suite.

An occupancy covenant could be required of a market senior's housing project where resident restricted units are provided in combination with market units, as a result of an incentive.

Local governments are enabled to enter into a legal agreement with a landowner that binds the landowner to provide affordable rental, cooperative or ownership units. The terms of the agreement can address:

- who may occupy the units,
- the administration and management of the units, and
- rent or prices that may be charged and how they might increase over time.

The agreement is passed as a by-law and registered on the title of the subject property. The rationale for this type of restriction is to provide municipalities with a level of security that their efforts to assist a project providing a social need will continue to exist. For example, a private affordable housing project developed in North Vancouver, called Quayside Village, included five internally subsidized affordable units with its market units. Only the five affordable units are the subject of a housing agreement with the City of North Vancouver, which restricts occupancy to individuals with incomes below core need income thresholds. In addition, one planner noted that developers tend to set their own age restrictions in market seniors housing developments.

*Recommendation: Require occupancy covenants and price and resale restrictions for non-market seniors housing.*

*Recommendation: Require occupancy covenants only for facilitated market seniors housing.*

**6. That Council instruct staff to review mobility and transportation issues for all seniors and disabled residents in conjunction with site planning for seniors housing.**

The key siting and locational requirements for seniors housing are typically proximity to services, shopping and transportation. Another consideration is compatibility with neighbouring land uses. In general, seniors housing needs to be located in close proximity to shops, services such as doctors, and public transit. Disabled residents may have a greater range of requirements due to the fact that they may be in different life stages.

Research in North Vancouver recommends the following essential factors for seniors housing:

- Central locations (proximity to shopping and to other activities of importance to seniors e.g. post office, bank, grocery store, senior's center, drug store, medical services, church) either within 2 or 3 blocks walking distance or short bus ride;
- Good transit services;
- Smaller units and smaller properties (easier upkeep); and
- A comfortable walking environment of about 5% grade (10% is unacceptable).

Some municipalities have guidelines for locating and siting seniors housing or certain types of seniors housing such as supportive housing or congregate housing. Guidelines are generally used by the development industry, local community groups and municipal staff to provide a framework to help guide the planning, design, review and approval of seniors housing, or particular types of seniors housing and set out community standards for seniors housing. The City of Vancouver has guidelines for congregate housing for seniors and Richmond has developed guidelines for affordable seniors supportive housing.

Other municipalities address seniors' mobility and transportation needs in a variety of ways. The City of North Vancouver has guidelines for suitable locations for seniors housing and has identified two neighbourhood areas within the City as meeting these requirements. However, planners there also recognize the occurrence of naturally occurring retirement communities (NORC) in areas with these types of amenities and affordable housing. In other municipalities, proposals are reviewed on a case-by-case basis (Kelowna).

Internal mobility within the building and the suite is another issue of interest to municipalities. The City of North Vancouver has adopted adaptable design guidelines<sup>6</sup> that promote the accessibility of units for seniors and others with mobility limitations by incorporating features in new construction (roughing in) that make it easy to convert later on. The City requires Level 1 adaptability in all multi-unit buildings. In addition, 20% of units in all multi-unit buildings with common corridors must have level 2 or higher. Level 2 and 3 elements provide for a greater range of adaptability and are encouraged through a variety of bonuses and other types of incentives. The City provides floor space exclusions for Level 2 and 3, amounting to 20 sq ft and 45 sq ft. respectively. For example, Level 2 and 3 adaptable design requires a 5 ft. turning radius inside and outside the entry corridor of each dwelling unit. Burnaby is looking at adaptable design as is Richmond, and West Vancouver is using the City of North Vancouver's guidelines. In addition, the North Shore has an Advisory Committee on Disability Issues (ACDI) where members advise the Mayors, Councils, and staff of the City of North Vancouver, the District of North Vancouver, and the District of West Vancouver on municipal issues affecting people with disabilities, such as physical access, diversity, pedestrian traffic, and transportation.

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<sup>6</sup> City of North Vancouver. 2001. Adaptable Design Guidelines. <http://www.cnv.org/Housing/DesignElements.htm>

Municipalities have also been turning their attention during the approval process to the adequacy of support services associated with seniors housing proposals, particularly supportive housing projects. For example, the Richmond Guidelines for Affordable Seniors Supportive Housing require submissions to include a formal plan for the provision of support mechanisms, which would ultimately be defined in a housing agreement.

*Recommendation: Develop/adopt siting criteria and adaptable design guidelines for seniors and disabled housing and promote adaptable design.*

*Recommendation: Council consider creating an advisory group on disability issues in light of the upcoming paralympic games.*

**7. That Council encourage staff to be creative in ensuring the delivery of seniors housing projects at an established benchmark rental rate and purchase price.**

This recommendation refers to the fact that given high land and development costs in Whistler and the shortage of capital funds in the Employee Housing Reserve Fund, developing resident restricted seniors housing that is affordable will be challenging and require creativity to achieve. Partnerships are one of the keys to accomplishing this. In the past few years, municipalities have entered partnerships involving the non-profit sector, faith community, provincial and federal government, developers, agencies and others. These have been successful in developing many affordable housing projects across the country. Innovations can be in the areas of tenure, building techniques, financing and many others.

It should be noted that bringing an entire project in at below market prices in a high land cost environment requires significant capital, although not necessarily from the municipality or municipal housing corporation. Nonetheless, municipalities in the Lower Mainland often contribute land for affordable housing projects at below market prices. Projects have also relied upon funding from private foundations or donors. For example, a project called Norgate House in the District of North Vancouver developed for seniors and individuals with disabilities received donations totaling \$416,000 from the ZAJAC Foundation and the Real Estate Foundation of BC. In addition, the District of North Vancouver permitted deferred payment of a land lease. There have also been projects elsewhere in the country involving charitable tax credits.

Municipalities in BC have a number of tools at their disposal to help promote the affordability of non-market housing that don't necessarily involve a capital contribution including:

- streamlining the development approval process,
- alternate development standards,
- secondary suites,
- density bonusing,
- inclusionary zoning,
- infill development,
- municipal land,
- exemptions from municipal charges, grants and loans,
- trust funds,
- direct financing, and
- public/ private partnerships.

Whistler currently uses some of these strategies and techniques to produce resident restricted housing aimed at long term residents and they are used in other communities to facilitate the creation of affordable housing.<sup>7</sup> The following table provides some examples:

Streamlining development process	Richmond
Density bonus	Burnaby, City of North Vancouver
Municipal land	Vancouver, Richmond
Exemptions from charges	Richmond examining
Housing Reserve Funds	Richmond
Partnerships	Richmond, Van, Burnaby
Alternate dev stds	min size – Vancouver, parking - Richmond
Grants	Housing Initiative Grant Program, City of North Vancouver

*Recommendation: Council encourage staff to use innovative means to promote the development of resident restricted affordable seniors housing in Whistler and review, in detail, policies for amenity zoning from other jurisdictions.*

**8. That Council encourage staff to establish a benchmark price for the delivery of affordable seniors housing.**

The Task Force would like to know the benchmark price that would be used for the delivery of resident restricted affordable seniors housing in Whistler. This recommendation arose from a concern that accessibility considerations might make seniors housing more expensive to construct than regular employee housing, and that the benchmark pricing might have to be changed to reflect this.

Many of the design features that facilitate aging in place can be incorporated into new construction at a fraction of the cost to add later on. For example, “adaptable design” permits adaptations to be easily and inexpensively incorporated at a future time and allows for changes that may be required by residents due to changing circumstances or needs. These changes would have additional cost, such as installation of a grab bar, including the cost of the grab bar and labour. An adaptable design cost study completed for the City of North Vancouver showed there are very small cost implications for each level of adaptability from a minimum of 0.5% for Level 1 to a high of 3.5% for level 3.<sup>8</sup>

The current WHA rate of \$155 per sq. ft for resident restricted ownership units, and 1.25 per sq ft per month for rental units are considerably lower than prices in the marketplace and have remained stable for many years. Little is known about resident seniors’ incomes and their ability to afford market prices in Whistler. Further research is required to understand the specific affordability issues facing retired Whistler residents and the level of affordability that

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<sup>7</sup> See CMHC. *Affordable Housing Solution: Fifteen Successful Projects*. 1999 for examples of affordable housing projects built without ongoing government subsidy.

<sup>8</sup> City of North Vancouver. *Adaptable Design Guidelines – Cost Study Summary*. March 1999.

is required in resident restricted seniors' housing units, and thus the appropriate benchmark price.

*Recommendation: Staff provide research on affordability to WHA and request a review of benchmark prices for resident restricted seniors housing.*

- 9. That Council support the Whistler Housing Authority's facilitating role for seeking partnerships and funding for the creation of seniors housing, such as the WHA's application for CMHC Seed funding that, if secured, would be applied to site analysis, financial viability analysis, and the preliminary conceptual design of a seniors housing project.**

The Mature Action Committee has played a leading role in highlighting the demand for seniors housing in Whistler and has taken a number of steps towards reaching that goal including participating in the Seniors Housing Task Force. Ultimately, the development of seniors housing in Whistler will require a public-private partnership, consisting of many players, including MAC, RMOW, WHA and the private sector.

WHA has the expertise and experience in developing resident restricted housing in Whistler that will be valuable in supporting the complex process of developing resident restricted seniors housing. In addition, the WHA has a role to play in research, monitoring housing needs and so on. For example, the WHA has received Seed Funding from CMHC in the amount of \$20,000 on behalf of the Mature Action Committee to develop a business plan, prepare a preliminary conceptual design, and to undertake a financial viability analysis and a site analysis for a proposed seniors housing project.

However, it should be borne in mind that the WHA is funded largely from the collection of Development Cost Charges for employee housing and the collection of rents from those employee housing projects. It should be left to the WHA Board of Directors to determine if they wish to allocate resources to facilitate the development of seniors housing. The WHA Board adopted the following resolution with respect to the Seniors Housing Task Force at its meeting Sept 22, 2003:

*That the WHA Board supports the Seniors Housing Task Force recommendations in principle, however, as the Employee Housing Fund monies have been directed towards housing for Whistler's retired and active workforce, the WHA should not take the lead role and use WHA financial resources in the delivery of seniors only housing.<sup>9</sup>*

Thus it is understood the WHA role will be a supportive one, not a leadership role, will not involve the expenditure of resources and is limited to in-kind assistance.

There are several next steps in the development process, which may include applying for Proposal Development Funding (PDF) from CMHC, and hiring a development consultant to assist MAC in further developing a project. It is expected that MAC will take a lead role in these activities with assistance or advice from WHA and RMOW.

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<sup>9</sup> WHA Board of Directors. Meeting minutes. Sept. 22, 2003.

*Recommendation:* None as the WHA has already provided direction with respect to this matter.

## SOCIAL IMPLICATIONS

This report provides recommendations for the beginning work or work that will provide opportunities for seniors to remain in Whistler rather than relocate to other communities that provide senior's housing. There are a variety of social benefits associated with retaining seniors in this community including:

- Potential for extended families to live in the same community providing support for younger generations.
- Potential for greater volunteerism in Whistler.
- The retention of a resource on Whistler's past.
- Raising the profile of the needs for barrier-free access in the community.

## HUMAN RESOURCES IMPLICATIONS

This report outlines many future actions that are to be undertaken by RMOW staff including a substantial amount of research. It is expected that this will require several hundred hours of staff time in 2004.

## POLICY CONSIDERATIONS

This report presents a series of policy recommendations that if adopted will form the beginnings of policy with respect to seniors housing.

## BUDGET CONSIDERATIONS

As stated there are a variety of research initiatives to be undertaken with respect to seniors housing. If these are not undertaken by RMOW staff there will be costs associated with this research.

## SUMMARY

Seniors housing has been an issue of concern in Whistler over the last several years. This report recommends several steps to be taken by the RMOW to move closer to making seniors housing a reality in Whistler.

Respectfully submitted,

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