



ALBERTA  
REAL ESTATE  
FOUNDATION

# Enabling Housing Choice Project

Attracting Diverse  
Housing  
Development  
for Pincher Creek

## Town of Pincher Creek

November 2023



RURAL  
DEVELOPMENT  
NETWORK



## LAND ACKNOWLEDGMENT

We, the Rural Development Network (RDN) and the Enabling Housing Choice (EHC) project, acknowledge that the Town of Pincher Creek, Alberta, Canada is located in Treaty 7 territory, signed in 1877. This territory is the shared traditional and ancestral home of the Blackfoot Confederacy, consisting of the Piikani, Amksapi Piikani, Siksika, and Kainai Nations, as well as the Tsuu'tina and the Îethka Nakoda Nations, which includes the Chinikii, Bears Paw, and Good Stoney First Nations. We also acknowledge that this territory is home to the Métis Nation of Alberta, Region III.

We acknowledge that we are all treaty people with a shared unity that is tied to the land. Through our work we take part in that responsibility and with our treaty connections. We stand in alliance with all treaty people and take ownership in all that we do, with a mind toward reconciliation now and in our ongoing endeavors.

Furthermore, we acknowledge the ancestors of all Treaty 7 Nations who have lived on this land and their descendants who will continue to live here. We appreciate and honour the traditional Knowledge Keepers and Elders who are with us today and those who have gone before us.

RDN is committed to supporting the implementation of the Truth and Reconciliation Commission of Canada's Calls to Action, and believes in the need for meaningful engagement and consent with Indigenous peoples in the community. Colonialism is a current ongoing process, and we need to build our mindfulness of our present participation. As this project specifically touches on development and planning concepts which are built on a colonial system of governance and land use management, we also recognize that we have more work to unpack the systems in which we are upholding and working within.

It is our sincere hope that the findings provided in this report will serve to address Pincher Creek's diverse housing needs and provide greater housing security and inclusion for both Indigenous and non-Indigenous peoples in the community and surrounding area.



## PROJECT ACKNOWLEDGMENTS

Thank you to the Alberta Real Estate Foundation for their funding and support of this project. We would also like to express our appreciation to the Town of Pincher Creek in their efforts to help tackle housing diversity and choice in Alberta communities through participation in the Enabling Housing Choice project.

Furthermore, we would like to express our appreciation and gratitude to all the individuals from the Town of Pincher Creek who participated in the community surveys and focus group discussions with housing industry stakeholders for this project. We appreciate the time and effort you dedicated to sharing your insights, identifying challenges, highlighting opportunities, and suggesting ways to improve housing diversity in Pincher Creek. Your contributions have played a vital role in shaping the understanding of the current housing landscape and guiding us towards meaningful solutions. Your generosity and willingness to collaborate have been instrumental in our goal to create a more diverse, inclusive and diverse housing environment in Pincher Creek.

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# EXECUTIVE SUMMARY

## INTRODUCTION

The Rural Development Network (RDN), under its Sustainable Housing Initiative (SHI) program, has partnered with the Town of Pincher Creek to research local housing challenges and prepare recommendations to update existing policy and bylaws that will encourage diverse housing development in the Town. As part of this process, local housing stakeholders and residents were part of a community engagement process to collect information and insights about housing issues, foster community buy-in, and add to meaningful policy change to support housing diversity in the community.

## PURPOSE

The purpose of the research was to examine the current challenges to diverse housing development in the Town of Pincher Creek and then provide recommendations and strategies for the Town to create a more inclusive housing environment that will accommodate the diverse needs of its residents.

Information about current housing challenges was collected through community surveys, focus group discussions, and reviews of existing municipal tools, policies, and bylaws.

The policy and bylaw recommendations that are presented in this report are intended to encourage and facilitate discussion about housing diversity, housing policy, and housing needs among community members and with the Town. In this way, the community as a whole will be engaged in determining appropriate and meaningful municipal tools that will address opportunities to enable diverse housing development that will meet the needs of Pincher Creek residents.

In addition, the combined recommendations from all the municipalities that were part of this research will be compiled in the Enabling Housing Choice Guidebook, due for publication in Spring 2024.

## PROJECT SCOPE

The scope of the project consisted of the following elements:

- Research best practices for diverse housing development in municipalities in Alberta and across Canada and North America;
- Review the Pincher Creek's statutory plans, strategies, policies and other relevant planning and economic development documents;
- Understand the context for Pincher Creek's current housing landscape through a review of online community-related information and sites;
- Engage the community about the local housing situation through community surveys and focus group discussions with local housing stakeholders;
- Identify the various opportunities and challenges associated with housing development in Pincher Creek's housing landscape;
- Prepare recommendations about municipal tools and areas of opportunity that will address the diverse housing needs identified for residents through the research.

## METHODOLOGY

The methodology outlined below was used to conduct the research and prepare the information for both the What We Heard Report and Final Policy Recommendations Report.

- **Online community survey:** The survey was prepared by the EHC team and was conducted using an online survey platform. It was available to the public on Pincher Creek's social media platforms website and at the Pincher Creek Trade Show. A total of 117 responses were submitted.
- **Interviews:** While the original plan for this project was to conduct interviews with housing industry developers and home-builders, it had to be put aside in favor of focus group discussions with local housing stakeholders.
- **Focus Group Discussions:** Two focus group discussion sessions were held. The following themes were discussed:
  - Barriers/challenges for developing diverse housing
  - Municipal tools to encourage diverse housing development
  - How to incentivize diverse housing development and strengthen partnerships with the development industry.

## REPORT OVERVIEW

**Section 1** is a discussion about the importance of housing diversity in communities like Pincher Creek. It emphasizes the importance of diverse housing in creating and supporting a complete community, and how this aligns with addressing housing needs in the Town.

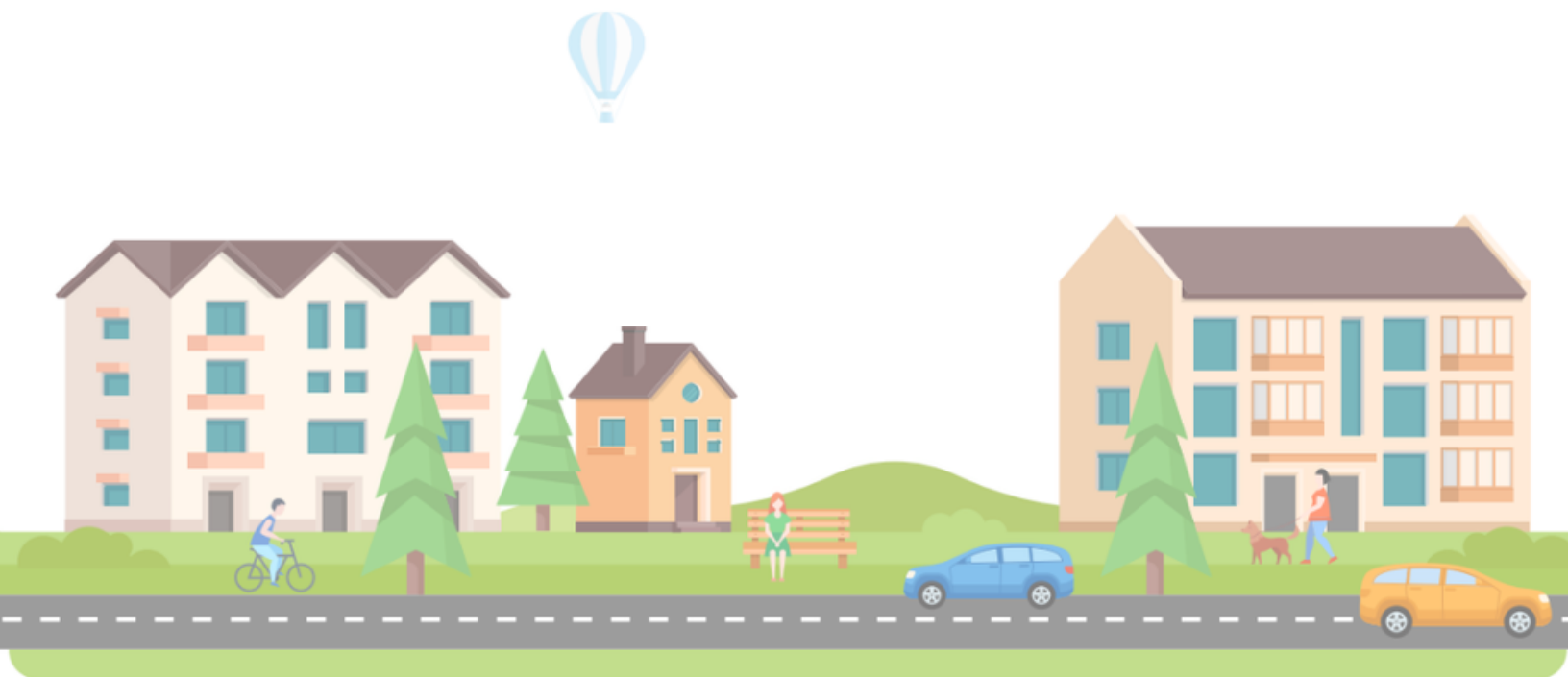
**Section 2** presents incentive policy recommendations that will assist with attracting housing development to Pincher Creek. The recommendations include the following:

- Suggestions for appropriate housing policy incentives
- Advertising and promoting housing development incentives

**Section 3** outlines recommendations to amend Pincher Creek's current municipal tools, such as the Land Use Bylaw zoning districts, to better accommodate diversity in housing. It also provides recommendations for 'Areas of Opportunity' in Pincher Creek, as follows:

- Repurposing existing vacant buildings and site for residential use
- Facilitating continual community engagement
- Continue with education, promotion and marketing of the Town
- Address legislation and regulations that affect residential development

**Section 4** outlines next steps of the project as the Enabling Housing Choice team will continue to monitor progress and key milestones related to diverse housing development in Pincher Creek.





# SECTION 1: THE IMPORTANCE OF HOUSING DIVERSITY FOR PINCHER CREEK

## INTRODUCTION

This section aims to emphasize the value of housing diversity for Pincher Creek while sharing viewpoints from community survey respondents and focus group participants. It underscores how diverse housing options are crucial for the town and offers insights into why various participants believe such housing is necessary. By showcasing these perspectives, we can better understand the significance of housing diversity in meeting the town's needs and aspirations.

## 1.1 HOUSING DIVERSITY

Housing diversity refers to the range of housing types and forms in a community. A diverse community has various different dwelling types and sizes – which may be achieved by flexible zoning that promotes a variety of building forms. By providing greater housing choice, communities can meet the housing needs of increasingly diverse residents and household types (such as young families, professionals, retirees, people with disabilities).

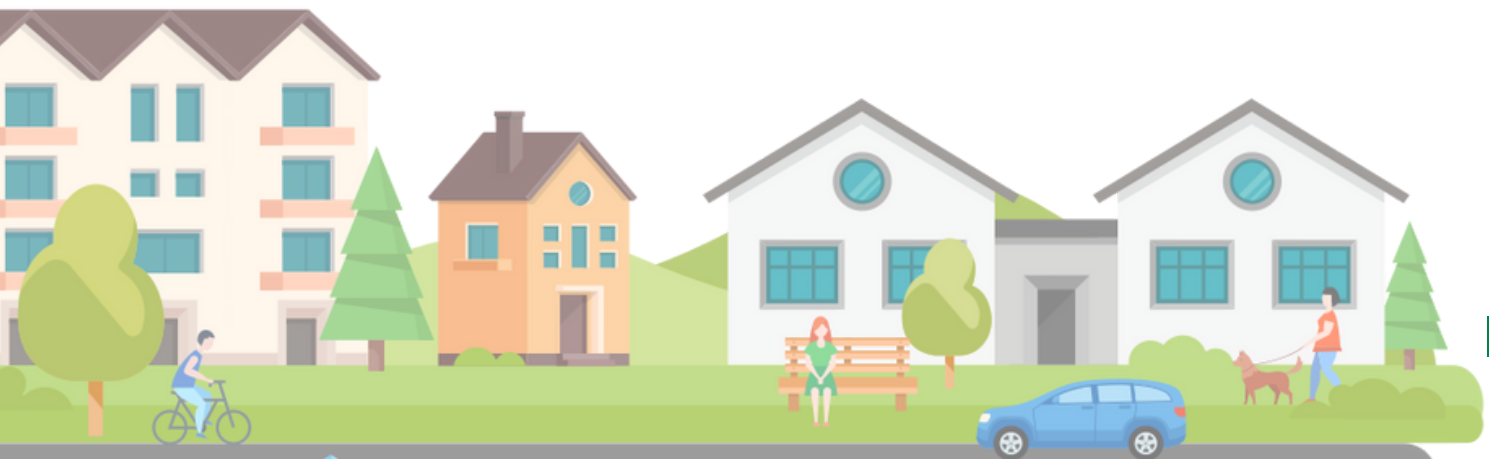
The importance of housing diversity for a town like Pincher Creek, or any community for that matter, is significant and can have various positive impacts on the residents and the town as a whole. Such impacts include:

- **Social and Economic Diversity:** Housing diversity attracts a broader range of residents with varying income levels, backgrounds, and lifestyles. This fosters a more diverse and inclusive community, creating a vibrant social fabric and supporting local businesses with a broader customer base.
- **Population Growth and Retention:** Offering a diverse range of housing options can attract new residents to Pincher Creek and encourage existing residents to stay. Young professionals, families, retirees, and individuals with different housing needs can all find suitable accommodations, helping to sustain or increase the Town's population.
- **Skilled Workforce Attraction:** If Pincher Creek aims to attract businesses and industries, a diverse housing market is crucial. Potential employees will be more likely to consider moving to the town if there are housing options that cater to their preferences and needs.

- **Aging Population and Accessibility:** As populations age, the need for accessible and age-friendly housing becomes more important. Housing diversity can include designs that accommodate people with mobility challenges, ensuring that older residents can continue to live comfortably in their community.
- **Community Stability:** A mix of housing types can contribute to community stability. If the town's housing market is solely reliant on one type of housing, fluctuations in that market can have a disproportionate impact. A diverse market can mitigate these effects by spreading risk across different housing sectors.

## What We Heard

- “Our largest demand is housing that is affordable for people on 16-20\$ an hour income.”
- “Without housing options we can’t build our town. We need affordable housing so young families can move here. We have no affordable housing for families in the childcare and service industry so we can’t get staff to move here for these jobs because there isn’t housing for them.”
- “Another issue prevalent in rural communities is having adequate housing to attract and keep employees in our community. . .”
- “To grow our community and provide a affordable environment we need to pour funding into affordable housing. Pincher has the potential for many jobs, and there are many businesses that are trying to expand, but it is not a great place to move to when . . . rent is too expensive or you can't find anything.”
- “. . . [people] are interested in having suites developed in their houses and foresee their children might not be able to afford their own, and are interested in mix-generational housing and granny units, so they can live as a family and give people space. This reflects changing attitudes and how we are rethinking our footprints.”



## 1.2 HOUSING NEEDS IN PINCHER CREEK

The most recent Housing Needs and Demand Assessment for Pincher Creek is from 2016, so it does not provide relevant information to compare the current housing situation with. Therefore, discussions about housing needs and diversity in the Town must rely solely on responses from the community surveys and the perspectives of the focus group participants.

### 1.2.1 Rental Housing - Both More and Affordable

Throughout the community engagement process, participants consistently emphasized the need for more rental housing options in Pincher Creek. They mentioned lack of housing for working families, low housing availability, and the need for different housing options/types to be available for a diverse demographic of people.

In particular, it was noted that a shortage of affordable rental properties is affecting new residents who are seeking employment in the town as well as local residents in search of alternative living arrangements, such as retirees wanting to downsize or young people wanting to move into their first home.

Participants indicated that providing additional and affordable rental housing in Pincher Creek would help people obtain housing. More affordable housing would also support economic growth by attracting and/or retaining residents.

## What We Heard

- “What is available to rent is becoming beyond most people’s means.”
- “Without housing options we can’t build our town. We need affordable housing so young families can move here. We have no affordable housing for families in the childcare and service industry so we can’t get staff to move here for these jobs because there isn’t housing for them.”
- “The lack of rental developments in the area creates a gap for young people wanting to stay in the community. They are forced to stay with their parents longer, move in to less desirable situations, or move out of Pincher Creek all together.”
- “To grow our community and provide a affordable environment we need to pour funding into affordable housing. Pincher has the potential for many jobs, and there are many businesses that are trying to expand, but it is not a great place to move to when . . . rent is too expensive or you can't find anything.”
- “. . . currently there are not enough affordable housing units for low income families . . . There should be more tiny homes or bungalows for seniors and more apartments or row houses for low income families.’
- “. . . there is also no housing for low income people who have disabilities. Huge need for these units to be accessible and make sense, currently what we have does not make sense and a huge waitlist. . . . affordable housing is needed for all categories!! Disabled, seniors, low income...”





## 1.2.2 Housing For Seniors

Respondents to the community survey expressed a need for additional housing options for Pincher Creek's senior population. They were concerned about the limited availability of suitable and affordable housing for seniors, and the provision of housing to allow aging couples to live together rather than being split up and incurring the costs of paying for two separate residences..

However, in the discussions with focus group participants about Pincher Creek's housing issues, property managers and the Community Development Committee did not express a specific need for more seniors' housing in the Town.

With the Town's aging population in mind, it is important that the housing development stakeholders have more discussions about the need to provide and enhance housing options that cater to the unique needs of seniors.

### What We Heard

- “. . . there is a lack of attached forms, . . . We also don't have available condos for people over 55.”
- “Please help our seniors and the affordable housing shortage.”
- “Help seniors get accessible living quarters with elevators or lifts! Build houses that families are able to age into meaning that the home is built with no stairs, or had wide enough stairs to add a lift in the future, has wide doorways for wheelchair access already, has stand up showers with benches already built in, etc. build the homes so that people don't have to spend their retirement savings renovating their home!!”
- “. . . currently there are not enough affordable housing units for . . . seniors. There should be more tiny homes or bungalows for seniors . . . Apartments are not suitable for seniors . . . Huge need for these units to be accessible and make sense, currently what we have does not make sense and a huge waitlist. I'll say it again, affordable housing is needed for all categories!! Disabled, seniors, low income...”



## What We Heard (continued)

- “The community is missing this component of housing currently. Spouses are often split up and must sell their existing property due to one person being in an extended or term care facility and the other person not being able to sustain and maintain their home. . . . an aging-in-place facility. . . , enabling couples to remain together with the accessibility necessary to maintain a comfortable living as they age. It is especially important to note that these types of facilities allow the couple to remain together in one community, rather than being split up into different communities as limited facilities may not be available to them.”
- “. . . we need to have more independent housing for seniors as the current ones are full all the time.”
- “. . . it is not an easy or quick process to have a temporary "granny flat" or "care provider" residence approved. The local seniors' residences usually have wait lists and can't accommodate the need for either short term, or long term, need when it arises quickly due to sudden change in health.”
- “. . . there is not enough affordable housing for people to age in place. Most seniors will have to move multiple times unless they are financially capable to renovate their house. Affordable housing in town for seniors have stairs and are not accessible and residents have issues with snow removal and seasonal care. Other senior housing options are too expensive.”
- “. . . there is very limited availability of housing for retirees, people downsizing, moving into town from the farm etc. This would ideally be something like a cohousing development, a coop or some kind of intentional community to give people an alternative to seniors residences or assisted living.”

### 1.2.3 ATTACHED HOUSING

Both respondents to the community survey and the focus group participants expressed a need for housing options that include attached housing, such as duplexes, apartments, townhouses, etc. They were concerned about the limited availability of suitable and affordable housing to accommodate the needs of residents such as small families, or couples without children, or single people or retirees wanting to downsize.

#### What We Heard

- “Something should be done to encourage development of more rentals, such as secondary suites and multi-family residences.”
- “. . . need modern apartment complexes. To grow our community and provide a affordable environment we need to pour funding into affordable housing.”
- “The most efficient way to increase the housing available is to build up: we need apartments and condos!”
- “I don’t feel there are enough apartments for middle aged people.”
- “. . . need townhomes/row houses for young family in the 200-250 range; and available for rental.”
- “The vast majority of homes in Pincher Creek are single-detached. To my awareness, our community does not have townhouses or condos, and it would be highly beneficial to have these types of properties in our community. We are also limited on apartment complexes.”
- “Allow 3,4,5 story apartments and low income housing builds.”

## 1.3 ADDRESSING PINCHER CREEK'S HOUSING NEEDS

Recognizing the need for diverse housing development in Pincher Creek, this report provides an understanding of Pincher Creek's existing housing landscape and identifies areas to improve and enhance that environment.

The following sections provide information and suggestions for the Town to consider: housing development incentives, changes or updates to land use regulations, and discussion of other opportunities related to enhancing housing diversity in the community.

All the recommendations provided in this report have been derived from the input and insights that were gathered through the community engagement research. The community survey and focus group discussions provided diverse perspectives about the challenges, barriers, and opportunities for housing development in the Town. Their perspectives helped shape the recommendations to enable and encourage diverse housing development in a way that will meet Pincher Creek's unique housing needs.





## Section 2: Policy Incentives Recommendations

### INTRODUCTION

This section explores potential housing development policy incentives for the Town of Pincher Creek to consider in order to enhance the development of diverse housing types in the community. The recommendations in this section are the result of insights obtained from the community engagement processes, outlined in the What We Heard Report.

The perspectives outlined in this section, are not necessarily endorsed by the Town of Pincher Creek Council or Administration, even though one of the focus group discussions was with the Town of Pincher Creek Community Housing Committee.

### 2.1 EXPLORING POLICY INCENTIVES FOR PINCHER CREEK

Since no housing development policy incentives are currently in operation for Pincher Creek, this section will provide recommendations for policies that are being used in other similar municipalities. These recommendations are based on the most prevalent areas of housing need from the surveys and focus group discussions, as discussed in Section 1.2:

1. Rental Housing - Both More and Affordable
2. Housing for Seniors
3. Attached Housing

Clearly these three themes are interconnected. Therefore, the recommended policies in this section are opportunities for the Town to explore incentives that will encourage the development of diverse housing types in the community and address some or all of these housing needs. In addition, these areas are interconnected with other issues that were discussed, such as the need for more developable land and assistance to developers in terms of up-front costs.

Below are some of the comments from the community surveys and focus group discussions that support the policy incentive suggestions that are provided in this section.

## **What We Heard: Secondary Suites**

- “They [the Town] are silent on basement suites and I tried for years to make it part of a thing where building bylaws allow for basement suites and establish criteria and all they tell me is that it can be a discretionary use and that it can take a couple months to find out if it’s approved and I don’t have time to wait to know . . .”
- “. . . many people I know and in my circles are interested in having suites developed in their houses and foresee their children might not be able to afford their own, and are interested in mix-generational housing and granny units, so they can live as a family and give people space.”

### **And, on the completely opposite side:**

- “. . . my neighbours have been adamant that they don’t want secondary suites in their houses or multi-family residential developments in close proximity to their residence.”

## **What We Heard: Affordability**

- “. . . low income families or seniors looking for housing [have] been priced out of the market. My focus is on low income housing . . . so that [people] can afford to have something over their head to live in comfortably and safely, and they can have a simple startup house, as long as it’s comfortable and safe and has adequate amenities . . .”
- “We have families wanting to move here, because they find employment but have nowhere to live so it’s very important and a serious need in Pincher Creek.”
- “Fort Macleod has a development incentive and Drumheller . . . [that help] ensure higher density and townhouses and condo type houses.”
- “. . . there is a challenge of finding properties. We have 5 homes in Pincher Creek that are active and listed under 400,000. We have a huge need for and shortage in rentals and single family dwellings.”
- “. . . different people - from single people, to huge families to seniors, require housing with different price points that people can afford.”

## What We Heard: Vacant Buildings

- “. . . there must be incentives that make it more profitable for developers to do adaptive reuse projects for vacant commercial buildings for residential dwellings.”
- “Pincher Creek has a lot of vacant buildings downtown. . . [that] may have potential to be developed into housing. . . [T]here are empty commercial buildings that have residential development potential.”

## What We Heard: Advertising and Promotion

- “I think there’s a common feeling that there is too much red-tape surrounding development processes and a lack of available information for those in the housing industry as well as the broader community.”
- “There was . . . a development [where] NIMBYism shut it down, as Council went with the public opinion instead of siding with the housing development. [Another]. . . was going to be row housing and that development was classified as ‘affordable housing’. People did not understand what that meant and so it was shut down.”



### 2.1.1. CREATE A SECONDARY SUITE DEVELOPMENT POLICY INCENTIVE

Secondary suites were mentioned by both community survey respondents and focus groups participants. In Section 3, it is being suggested that this term be changed to ‘**Accessory Dwelling Units**’, as it is a more all-encompassing term than ‘Secondary Suites’.

It’s interesting to note that responses above, regarding enabling secondary suite development, were both positive and negative. As a result, adopting this type of incentive will require much more discussion among stakeholders.

**Description:** The purpose of this policy incentive will be to encourage developers, homebuilders and property owners to build secondary suites in existing and/or new residential areas.

Secondary suite development incentives can take many forms, including the following:

- Reduced permit fees & approval process
- Assistance with building code costs
- More flexible parking requirements
- Tax deferral, rebate or refund incentives
- Secondary suite grant programs

#### What Other Municipalities Are Doing:

- The Town of Okotoks established a Secondary Suite and Accessory Dwelling Unit Grant Program in 2023 to provide financial assistance for the development of secondary suites or accessory dwelling units.
- On July 10, 2023, the Town of Olds started to develop a secondary suite incentive program, which will provide relaxations to development requirements and bring existing suites into compliance with the latest building, zoning and fire codes. This incentive policy could be used to develop a similar program for use in Pincher Creek.





## Benefits of Secondary Suite Incentives:

- Increases more affordable housing options to the housing market, helping to address housing shortages and affordability challenges in the community.
- Promotes housing diversity because secondary suites tend to be smaller units, so they can address the need for smaller, lower cost housing.
- Generates rental income from a property, helping homeowners with finances, which could also help them remain in their home or invest in upgrades. This, in turn, can contribute to neighborhood stability and diversity.
- Eases the demand for housing in tight markets, potentially reducing rent increases and making housing more accessible to a broader range of individuals and families.

## Important Considerations:

- **Application of Incentives** - Where to apply incentives for secondary suites: in new construction only; or also include grandfathering existing suites; or require existing suites to be brought up to code.
- **Determine Eligibility Criteria** - Establishing eligibility criteria for property owners, builders and/or developers who want to take advantage of the incentive program. Factors to consider:
  - Compliance with existing municipal Land Use Bylaw regulations and Provincial building code requirements;
  - Prioritizing applications in locations that have limited affordable rental housing.
- **Community Participation** - Conduct a variety of public engagement opportunities for the community to provide input and for members of administrative staff/Council to address concerns about secondary suite provisions. It is important to create transparency in the discussions to build support for secondary suites and the policy. It is important to examine the overall impact of enabling secondary suites on municipal revenues, staff capacity, and the neighborhood.

## 2.1.2 CREATE AN AFFORDABLE HOUSING DEVELOPMENT POLICY INCENTIVE

Affordable housing incentive policies can help enable construction of new affordable housing, helping to meet the needs of individuals and families to find suitable and affordable homes. All 3 themes that were highlighted from the discussion and responses from the community will benefit from affordable housing incentives.

Housing incentives to enhance affordability can take many forms: density bonuses, land use bylaw requirements, tax exemptions or deferrals, and infrastructure cost sharing. All of these are intended to help reduce the costs of developing new housing and, therefore, increase the affordability of that housing.

**Description:** The purpose of this policy incentive will be to encourage developers, homebuilders and non-profit housing providers to build affordable housing units in existing and/or new residential areas.

Affordable housing development incentives can take many forms, including the following:

- Reduced permit fees & approval process
- Assistance with building code costs
- Tax deferral, rebate or refund incentives
- Affordable housing grant programs

### What Other Municipalities Are Doing:

- The City of Lethbridge's Affordable and Social Housing Capital Grant provides financial support for the purchase, construction, renovation or retrofitting of affordable housing.
- The Town of Okotoks' Below Market Housing Incentive Grant Program offers a financial incentive to facilitate development of below market housing.
- The Town of Fort Macleod's Residential Multi-Unit Tax Incentive Bylaw provides tax incentives for the development of multi-unit rental dwellings.

**Note:** Affordable housing incentives are typically implemented by larger urban centers. By taking proactive steps to create affordable housing incentive policies, the Town of Pincher Creek would be at the forefront of smaller, rural municipalities seeking to provide solutions for affordable housing provision in their communities.

## Benefits of Affordable Housing Incentives:

- The primary benefit is the development of affordable housing units in Pincher Creek. Incentives can motivate builders or non-profit housing providers to construct affordable housing, which can help those in need find suitable places to live.
- Affordable housing incentives can promote socio-economic diversity within communities. When affordable housing is available in various neighborhoods, it can help create more inclusive communities.
- Enabling the development of affordable housing will provide more housing options for low-income earners while reducing the likelihood of people searching for housing outside the community.

## Important Considerations:

**Establish Definition of Affordable Housing** - It is recommended that the Town prepare their own **definition of affordable housing** that is relevant to the needs of Pincher Creek residents. At the same time, it is recommended to keep in mind that provincial and federal housing programs have their own definition of affordable housing, so the local definition will need to be similar enough to be useful for funding applications.

Once a definition of affordable housing has been prepared, it will be easier for Pincher Creek to **set clear affordable housing targets**.



- **Determine Eligibility Criteria** - The Town will need to prepare clear **eligibility criteria for affordable housing providers** to access the policy incentives. Criteria could include requirements that address the Town's affordable housing targets, or that establish a time frame where the housing must remain affordable (i.e. 20 years).
- **Acquire Land For Development** - To promote the construction of affordable housing, it is recommended that the Town acquire **vacant land** or use **existing municipally-owned land** with the goal that it be used for affordable housing purposes. The land could be donated or sold at a nominal cost to a development partner, with the agreement that the housing that gets built must be targeted to meet Pincher Creek's affordability goals.

The incentive for housing providers is lower upfront land costs which would help facilitate construction. An additional incentive could be that the Town would share the costs to provide infrastructure for the land. (See also the discussion about collaborations, Section 2.2)

- **Establish an Affordable Housing Reserve Fund** - The Town could consider establishing an **affordable housing reserve fund** in the municipal budget. The funds could take the form of grants to assist home builders in constructing affordable rental housing units in the Town.

The fund could also be used to leverage provincial or federal funding sources that the Town would use as incentives to attract affordable housing builders. In addition, by exploring partnerships with private developers, non-profit organizations, and community groups the funds could be used to leverage resources and expertise in reaching Pincher Creek's affordable housing goals.

- **Community Participation** - Finally, it is critical that the Town involve the community in this policy development process. Additional research is needed to determine what residents, stakeholders, housing advocates, and developers want and need, so that any policy and bylaw changes will align with local needs and values.



## 2.2 ADVERTISE AND PROMOTE HOUSING DEVELOPMENT INCENTIVES

Advertising and promoting development incentives to developers, builders, and property owners in Pincher Creek is crucial for the Town's growth, economic vitality, and long-term sustainability. Effectively communicating these incentives can lead to a range of positive outcomes:

### 1. Attract Investment

Clear and compelling promotion of development incentives can attract developers, builders, and property owners to consider Pincher Creek as a viable and attractive location for their projects. This can stimulate increased investment in the community, leading to the creation of new developments, job opportunities, and economic growth.

### 2. Enhance Competitiveness

Effective promotion of incentives can set Pincher Creek apart from other communities and regions competing for the same investment and development projects. By showcasing the unique benefits and opportunities the town offers, Pincher Creek can position itself as a preferred destination for developers and builders.

### 3. Encourage Collaboration

Promoting development incentives can foster collaboration between the Town's municipal government, local businesses, housing developers and property owners. When stakeholders are aware of the incentives available, they may be more willing to work together to realize mutually beneficial projects that contribute to the community's development and prosperity



## 2.3 POLICY INCENTIVE APPROACHES IN OTHER MUNICIPALITIES

The following policy incentives have been implemented by other rural municipalities throughout Western Canada. The intent of outlining these incentives is to provide an initial starting point for exploring alternative incentive approaches that enable housing development in Pincher Creek.

### 1. Mayerthorpe Subdivision Tax Refund Program

**Purpose:** To encourage the creation of new lots within Mayerthorpe through a one-year, 75% tax refund.

### 2. Drumheller Multi-Unit Residential Rental Incentive Program

**Purpose:** To incentivize the development of affordable multi-unit residential rental dwellings through a 4-year property tax abatement.

### 3. Drumheller Valley Housing Strategy

**Purpose:** To provide an action plan for affordable, accessible, diverse housing and rental units in the Town.

### 4. Vermillion Community Improvement and Infill Program

**Purpose:** To encourage the demolition of old residential dwellings and construction of new residential dwellings in existing residential areas.

### 5. Martensville Development Incentive Program

**Purpose:** To provide a tax abatement to encourage residential, commercial and industrial land development of vacant lots.

### 6. Dauphin Housing Incentive Program

**Purpose:** To encourage the creation of new residential dwellings.





# Section 3: Municipal Tools and Areas of Opportunity Recommendations

## INTRODUCTION

This section outlines recommended changes to Pincher Creek's existing Land Use Bylaw, in light of the responses from the community survey and focus group discussions. It also provides recommendations for other initiatives to encourage increased housing diversity and choice in Pincher Creek.

The intention of these recommendations is to initiate and promote discussion among community stakeholders - members of administrative staff, developers, planners, businesses and residents. They are suggestions that may help to reduce development barriers, increase housing supply and encourage housing diversity in Pincher Creek. The most important consideration with these suggestions is that they be used as a platform for discussion about the existing state of housing, whether the community feels this current state should be changed, to what degree it should be changed, and then how to facilitate that change.

The first part of this section will outline suggested amendments to the current Land Use Bylaw to enhance and enable diverse housing development in the Town. The following parts will outline other areas of opportunity that can be explored to promote and strengthen housing diversity in the Town.

### 3.1 AMEND THE LAND USE BYLAW

The following updates to the Land Use Bylaw that are being recommended for consideration will help diversify the types of housing that may be built in the Town, increase density in a way that will not adversely affect existing neighborhoods, and shorten the process for development permit approvals.

The full discussion by community stakeholders about housing issues and needs is provided in the separate **Pincher Creek What We Heard Report**. What's being highlighted in this section are the key points and changes that focus group participants and community survey respondents felt were needed so that the Pincher Creek Land Use Bylaw will better support and enable increased diverse housing development in the community.

## What We Heard

Focus group participants felt the following points were key in ensuring housing diversity in a community:

- A balanced market where everyone can afford to rent or purchase.
- A variety of property types of various prices that cover all age groups, lifestyles and needs.
- Must be safe, comfortable, affordable, and appropriate.
- Includes accessible, transitional and supportive housing.

Community survey respondents felt the following points were key in ensuring housing diversity in a community:

- More affordable housing - both to rent and to purchase
- More housing in general
- Multi-unit housing for entry level buyers
- Additional Seniors housing

More specifically, focus group participants and community survey respondents felt it was important to:

- Prepare Land Use Bylaw and policy changes that will support housing development in Pincher Creek.
- Make secondary suites a legal and permitted use to enable construction of these units.
- Make zoning more flexible so that it is easier to develop/build.
- Reduce red tape by making development information more accessible for the housing industry and the broader community.







### 3.1.1 INCREASE HOUSING DIVERSITY AND DENSITY IN RESIDENTIAL DISTRICTS

The current Pincher Creek Land Use Bylaw regulates the type of housing and uses that may be built in residential districts. It has been identified that diversifying the types of housing that may be built in the various residential districts will help increase housing choice and potentially influence affordability of housing in the town.

As a result of these discussions with community stakeholders, the following Land Use Bylaw amendments are recommended for consideration to enhance housing options in the community.

Increasing housing diversity in Pincher Creek means adding to the options or choices for types of housing that are allowed in residential districts. In addition, diversifying housing types will also add to housing density. The degree of density being added will vary by district.

Through the community engagement process, the need to diversify housing choice was brought up again and again by community survey respondents and the focus group participants. For specific references to comments and suggestions provided by the community engagement process, refer to the **Pincher Creek What We Heard Report (2023)**.

**Note:** The following tables illustrate the existing permitted and discretionary uses for each zoning district, as well as the uses that are proposed under each objective that is outlined in this section.

#### Objective 1: Residential District - R1: Increase Housing Diversity

Under the current Pincher Creek Land Use Bylaw, the ***Intent of the R1 District*** is to “provide a district where conventional single family residences are encouraged and other types of residential development that may be allowed on a selective basis.” ( p. 27)

**Table 1: Current and Proposed Listed Uses  
Residential District - R1  
(definitions of these uses are provided below)**

Existing Permitted Uses	Existing Discretionary Uses
Single-family dwellings*	Modular homes* (move to permitted)
	Semi-detached dwellings*
	Duplexes*
Suggested Additional Permitted Uses	Suggested Additional Discretionary Uses
RTM home*	None
Factory-built housing*	
Moved-in dwelling**	
Modular homes*	
Accessory dwelling unit***	

\*as defined in the Pincher Creek Land Use Bylaw

\*\* amend this definition in the Land Use Bylaw - currently the definition is only for 'moved-in buildings'.

\*\*\* add this definition to the Land Use Bylaw as it's currently not included.

## Recommended Action: Add Permitted Uses to the R1 District

It is recommended to add the following dwelling types to the list of permitted uses in the **Residential - R1 District**:

- Factory-built housing
- RTM home
- Modular dwelling (moved from discretionary uses)
- Moved-in dwelling
- Accessory dwelling unit

The first 4 housing types that have been recommended as permitted uses meet the intent of this district, as provided in the Land Use Bylaw because these housing types will result in a dwelling that looks the same as a traditional 'stick built' house. The design and aesthetics of housing that has been built in a warehouse setting and then moved onto a site have improved in the past few years. Current construction techniques along with a variety of layouts and floor plans have resulted in homes that look the same as a 'single family dwelling' once they've been installed.

The last recommended addition to the list of permitted uses, accessory dwelling units, has been added partly because of the number of requests from community engagement process, and partly because it provides additional diversity in neighborhoods, without adversely affecting the aesthetics or character of the neighborhood.

Since the Pincher Creek Land Use Bylaw does not currently include a definition of Accessory Dwelling Unit, below is an example of what it means:

**Accessory Dwelling Unit (ADU):** is a residential dwelling that occupies the same lot as the primary residence, either within the same structure or on the same title (lot). It must be a separate and complete housekeeping unit, with a separate entrance, kitchen, sleeping area, and full laundry and bathroom facilities. Examples: a basement suite within the dwelling; a suite above a detached garage.

The above definition is derived from reviewing definitions from several other Land Use Bylaws and the requirements of the Municipal Government Act (MGA). Pincher Creek will need to develop a definition that meets the MGA requirements and their own local needs.

## Additional Information:

The definitions of the dwelling types listed in Table 1 are provided below for comparison.

**“Single family dwelling”** means a freestanding residential dwelling, other than a mobile home, not forming part of and not physically attached to any other dwelling or structure.

**“Factory-built housing”** means homes intended for residential occupancy that are constructed in a factory setting. Includes manufactured, modular, panelized and pre-engineered homes.” ( Schedule 13 Definitions, Pincher Creek Town Land Use Bylaw 1547).

**Note:** If there is concern about including manufactured dwellings in this district (as defined under ‘factory-built housing’ above), this definition will need to be amended.

**“RTM (ready to move) home”** means a house that . . . gets built on the plant site. It is then loaded and transported as one (1) unit . . . to the client’s location.” (Schedule 13 Definitions, Pincher Creek Town Land Use Bylaw 1547).

**“Modular”** construction means the construction of a building in prefabricated units at a factory or place other than that of its final assembly, [and then transported and assembled on site].” (Schedule 13 Definitions, Pincher Creek Town Land Use Bylaw 1547).

**“Moved-in building”** means a conventional, preconstructed, previously occupied building which is physically removed from one site, transported and re-established on another site and does not include mobile homes.” (Schedule 13 Definitions, Pincher Creek Town Land Use Bylaw 1547).

**Note:** It is recommended to amend this definition to be more specific for a moved-in dwelling.

## Objective 2: Country Residential District - R3: Increase Housing Diversity

Under the current Pincher Creek Land Use Bylaw, the ***Intent of the R3 District*** is to “accommodate clustered country residential development within comprehensively planned multi-lot areas designated on fragmented lands or areas suitable for such development. . . (Pincher Creek Land Use Bylaw.” (p. 31)

**Table 2: Current and Proposed Listed Uses  
Country Residential District - R3**

Existing Permitted Uses	Existing Discretionary Uses
Single-family dwellings*	Modular homes* (move to permitted)
	Moved-in buildings** (move to permitted)
Suggested Additional Permitted Uses	Suggested Additional Discretionary Uses
RTM home*	Duplexes*
Factory-built housing*	Semi-detached dwelling*
Moved-in buildings**	
Modular homes*	
Accessory dwelling unit***	

\*as defined in the Land Use Bylaw

\*\* amend this definition in the Land Use Bylaw - currently the definition is only for 'moved-in buildings'.

\*\*\* add this definition to the Land Use Bylaw as it's currently not included.

## Recommended Action: Add Permitted Uses to the R3 District

It is recommended to add the following dwelling types to the list of permitted uses in the **Country Residential - R3 District**:

- Factory-built housing
- RTM home
- Modular dwelling (moved from discretionary uses)
- Moved-in building (moved from discretionary uses)
- Accessory dwelling unit

The first 4 dwelling types in the list meet the intent of this district because these housing types will look the same as traditional ‘stick built’ housing.

As stated above with the R1 district, the design and aesthetics of housing that has been built in a warehouse setting and then moved onto a site have come a long way in the past few years. By expanding the variety of home types in the R3 District, the Town will diversify the variety of dwelling types without adversely affecting how the neighborhood looks. This also applies to the addition of accessory dwelling units as a permitted use in this district.

## Recommended Action: Add Discretionary Uses to the R3 District

It is recommended to add the following uses to the list of discretionary uses in the **Country Residential - R3 District**:

- Duplexes
- Semi-detached dwelling

Semi-detached and Duplexes meet the intent of this district because they will fit in well with the ‘clustered’ approach to country residential development. In addition, the minimum required lot size in the Land Use Bylaw is 0.4 ha (1 ac) is small enough to enable duplex and semi-detached housing. It may be necessary, however, to add a maximum lot size for this type of housing development so that the aesthetic of these clustered country residential areas is preserved.

## Objective 3: Multi-Family Residential District - R4: Increase Housing Diversity

Under the current Pincher Creek Land Use Bylaw, the ***Intent of the R4 District*** is to “*provide high-quality environments for multi-family dwellings to integrate into either existing or proposed residential neighbourhoods.*” (p. 33)

**Table 3: Current and Proposed Listed Uses  
Multi-Family Residential District - R4**

Existing Permitted Uses	Existing Discretionary Uses
Fourplexes*	Cluster housing* (move to permitted)
Rowhouse dwellings*	Stacked rowhouse dwellings** (move to permitted)
Triplexes*	Senior citizen housing*
Suggested Additional Permitted Uses	Suggested Additional Discretionary Uses
Duplexes*	None
Semi-detached*	
Cluster housing*	
Townhouse*	
Townhouse, stacked*	
Stacked rowhouse dwellings**	
Apartment dwelling*	
Accessory dwelling units**	
Condominium*	

\* as defined in the Pincher Creek Land Use Bylaw

\*\* add this definition to the Land Use Bylaw as it's currently not included.

In order to increase the diversity of housing types in the **Multi-Family Residential - R4 District**, it is recommended that additional types of housing be included in the permitted use list, and that 2 of the housing types that are listed as discretionary uses be moved to the permitted use list.

### **Recommended Action: Add Permitted Uses to the R4 District**

It is recommended to add the following dwelling types to the list of permitted uses in the **Multi-Family Residential - R4 District**:

- Duplexes
- Cluster housing (moved from discretionary uses)
- Stacked rowhouse dwellings (moved from discretionary uses)
- Townhouse
- Townhouse, stacked
- Apartment dwelling
- Accessory dwelling units
- Condominium

The multi-family residential district would benefit from utilizing all forms of attached housing in the Land Use Bylaw definitions, including all of those listed above. All of these housing types meet the intent of the residential district, as they are very similar to what is currently listed. In terms of accessory dwelling units, again these were specifically requested by the community, and provide another option that will add to housing diversity.

### **Additional Information:**

- Since the definition of ‘Cluster housing’ includes attached housing forms, from triplex to six-plex, it would be reasonable to make ‘Cluster housing’ a permitted use.
- Townhouse and stacked townhouse dwellings should be included in this district because they are similar to rowhouse dwellings and stacked rowhouse dwellings.
- Both townhouse and rowhouse and their stacked versions should be permitted uses, since they are all variations of multi-family dwelling forms.



- Stacked rowhouse dwellings are listed as discretionary uses in this district and so will need to be defined in the Land Use Bylaw. As part of this definition, it is recommended that the maximum height of the ‘stacked’ element be included.
- Add apartments as a permitted use in this district. In addition, since the current definition of ‘Apartment Dwelling’ in the Land Use Bylaw is also covered by the definition of ‘Cluster Housing’, the definition for ‘Apartment Dwelling’ should be reworked to be more current and relevant to Pincher Creek’s needs. (The definition can include a maximum number of storeys for the apartment structure.)
- Condominium housing is a form of ownership, as opposed to a dwelling type. Any type of multi-family housing development may be built as condominiums and sold rather than rented.

### Benefits of Increased Housing Diversity in the Residential Districts of the Land Use Bylaw

- Making attached housing types permitted uses rather than discretionary uses will reduce the time for the permit approval process. Typically a permitted use application may be processed within 2 to 3 weeks of submission. A discretionary use must be approved by the Municipal Planning Commission (MPC), which takes 4 - 6 weeks depending on how often MPC meets. In addition, a discretionary use permit may be appealed, which can add several weeks to the process;
- Adding a variety of housing types as permitted uses in the **Residential - R1** District and the **Country Residential - R3** District will increase housing choice for residents, without adversely affecting the overall aesthetic of the neighborhood.
- Research into factory-built housing (i.e. RTM, modular) has shown that they are a cost effective option to homes built on-site. As a result, allowing this type of housing diversity may contribute to reducing housing construction costs for the homeowner.
- Adding attached housing as discretionary uses in the **Residential - R1** District and the **Country Residential - R3** District (on smaller lots) will increase housing choice, again, without adversely affecting the neighborhood and even reducing the cost of building a home.

**Note:** ‘Attached’ housing has been referred to as the ‘missing middle’ of housing - these housing types fall between single family homes and low or mid-rise apartment buildings

- Adding more types of attached and multi-family housing to the Multi-Family Residential - R4 District will increase housing choice and may help with housing costs, especially for rental units.
- Adding a variety of attached housing types can add to housing diversity and inclusion for newcomers in the community, in both the rental and home ownership areas;
- Attached housing types may help expand the supply of less expensive housing and/or affordable housing, in both the rental and home ownership areas;
- Attached and modular housing forms can be more cost-effective to build than single-family homes; this housing is often considered more attainable/affordable in terms of cost to build and cost to rent or purchase;
- Accessory dwelling units may provide additional rental options for single people, couples, seniors, as well as low and moderate-income households;
- Accessory dwelling units provide revenue for the homeowner, increase property value and create property tax revenue for the Town.

**Note: Important considerations and mitigation measures related to these recommendations are provided in Section 3.1.3 (page 38).**



### 3.1.2 ENABLE ADDITIONAL RESIDENTIAL DEVELOPMENT IN COMMERCIAL AND INDUSTRIAL DISTRICTS

The current standard in the Land Use Bylaw regulates and limits residential development in commercial and industrial areas. This section provides suggestions and benefits that the Town may realize from limited residential development in commercial and industrial areas.

#### **Objective: Increase housing diversity in commercial and industrial districts of the Land Use Bylaw**

As with the residential recommendations, Increasing housing diversity in Pincher Creek means adding to the options for housing in the community. In the Commercial and Industrial Districts, this may be accomplished by adding limited residential options to these areas.

In order to increase the diversity of housing types, especially housing available for workers, it is recommended that additional types of housing be added to the list of discretionary uses in some of the **Commercial and Industrial Districts**, as shown in **Table 4** below.



**Table 4: Current and Proposed Listed Uses  
Commercial and Industrial Districts**

<b>District Name</b>	<b>Current Residential Use(s)</b>	<b>Proposed Residential Use(s)</b>
Downtown/Retail Commercial - C1	Dwelling units as a secondary use to an approved principal use (D)*	Accessory dwelling unit (D)** Mixed use (D)**
Highway/Drive-In Commercial - C2	None	None
Comprehensive / Shopping Mall Commercial - C3	None	Mixed use (D)**
Transitional Commercial - C4	Apartments (D)*Condominiums (D)*Duplexes (D)Dwelling units as a secondary use to an approved principal use (D)Fourplexes (D)Group homes (D)Rowhouses (D)Single family dwellings (D)Triplexes (D)	Accessory dwelling unit (D)** Mixed use (D)**
General Industrial and Warehousing - I1	Dwelling units as a secondary use to an approved principal use (D)Construction camps	Accessory dwelling unit (D)** Mixed use (D)**
Light Industrial	None	Accessory dwelling unit (D)** Mixed use (D)**
Business Park - I3	Dwelling units as a secondary use to an approved principal use (D)	Accessory dwelling unit (D)** Mixed use (D)**

(D) = Discretionary use (existing and proposed)

\*as defined in the Pincher Creek Land Use Bylaw

\*\* add this definition to the Land Use Bylaw as it's currently not included.

For the Commercial and Industrial Districts, rather than itemizing proposed uses in each district, it is recommended to add the following uses to these land use districts. The intention of these uses is to enhance housing options for workers in particular.

### **Recommended Action: Add Discretionary Uses to Selected Commercial and Industrial Districts**

It is recommended to add the following dwelling types to the list of discretionary uses, as shown in **Table 4** above.

- Accessory dwelling units
- Mixed use

Since the Pincher Creek Land Use Bylaw does not currently include a definition of Accessory Dwelling Units or Mixed Use development, below are example definitions:

**Accessory Dwelling Unit (ADU):** is a residential dwelling that occupies the same lot as the primary residence, either within the same structure or on the same title (lot). It must be a separate and complete housekeeping unit, with a separate entrance, kitchen, sleeping area, and full laundry and bathroom facilities. Examples: a basement suite within the dwelling; a suite above a detached garage.

**Mixed Use Development:** means a residential use that is integrated as part of a building within a commercial or industrial land use designated district. Examples: a second floor residential suite above a ground floor restaurant; a residential suite behind a ground floor business.

The above information is taken from a combination of other Land Use Bylaw definitions and the requirements of the Municipal Government Act (MGA). Again, Pincher Creek will need to develop these definitions.

### **Additional Information:**

- Pincher Creek will need to develop definitions for ‘Accessory Dwelling Unit’ and ‘Mixed Use Development’ that meet the MGA requirements and the Town’s needs.
- It is recommended to replace ‘Dwelling units as a secondary use to an approved principal use’ with ‘Accessory dwelling units’ in the definitions, and in the list of discretionary uses in the Commercial and Industrial District. This will simplify the wording and make these terms less confusing for readers.
- If there is concern about adding these uses to the Commercial and Industrial districts, specifications around their development can be written into the Land Use Bylaw. For example, the Town may want these uses to be allowed with specific uses or businesses, such as restaurants, retail stores or other specific businesses.

### **Benefits of Increased Housing Diversity in the Commercial and Industrial Districts of the Land Use Bylaw:**

- Adding mixed-use residential development will increase housing diversity and options.
- Residential suites may be added to an existing business, in some instances without the need to update or build additional infrastructure to support it (refer also to the building code discussion in Section 3.1.3);
- Suites in these areas may help workers and newcomers to the community, as these suites can be smaller starter units that can accommodate their needs;
- On a similar note, suites may increase the ability for businesses to bring in and house new workers.
- Suites may contribute to the supply of less expensive and/or affordable housing.



### 3.1.3 IMPORTANT CONSIDERATIONS AND MITIGATION MEASURES

It is important to discuss the recommendations listed above in terms of considerations and potential impacts to existing residential, industrial, and commercial areas. Mitigating measures have been suggested, but these should be discussed further by members of administrative staff, planner, Council and other stakeholders.

1. Making a use permitted instead of discretionary can have critical and far-reaching effects - both positive and negative. Permitted use applications are approved by the Development Officer, which **speeds up the permitting process**. While this can have a positive effect on building timelines, it also removes the ability for neighbors to speak against an application, or appeal a decision that may have a negative impact on them.

**Recommended Action:** Engage residents, Council, and community stakeholders to discuss the benefits and implications of any changes and include everyone in the decision-making process.

2. **Building code regulations** may require unexpected and expensive construction costs for the owner when adding an accessory dwelling unit to their parcel. (i.e. fire code requires fire-rated walls between home and suite).

**Recommended Action:** Ensure that people who are taking advantage of these changes understand the importance of following code requirements and what the costs of those requirements will be.

3. Additional **parking** may be needed where density is increased, which may add to parking issues in the area.

**Recommended Action:** Review and revise parking requirements in the Land Use Bylaw as necessary to ensure they meet the needs of both the landowner and residents in the surrounding area.

4. Adding density to residential areas and adding dwellings to commercial areas over many years may have a cumulative effect that creates a need to upgrade **infrastructure** (water, sewer, etc).

**Recommended Action:** Review existing infrastructure and prepare a plan to meet future infrastructure requirements in the Town.

5. Changes to the residential, commercial, and industrial districts of the Land Use Bylaw could result in **pushback** from surrounding neighbors or businesses.

**Recommended Action:** Engage residents, Council, and community stakeholders to discuss the benefits and implications of any changes and include everyone in the decision-making process.

## 3.2 REPURPOSE EXISTING VACANT BUILDINGS AND SITES INTO RESIDENTIAL USE

Vacant buildings and sites, both residential and commercial, can be a valuable resource to provide additional housing in a rural community. Many rural communities have a few vacant buildings that may have the potential to be repurposed as housing. A common example of this is repurposing a local motel into residential apartments.

To facilitate upgrading vacant residential or repurposing vacant retail or commercial buildings, it is recommended that the Town consider the following:

- Utilize the Community Housing Committee to facilitate this initiative;
- Task the Housing Committee to create an inventory of vacant properties and buildings that have potential for conversion to dwellings;
- Research incentives and policies to assist with the development and/or conversion of vacant buildings.

Example: Converting a school to affordable housing in Lunenburg, NS







### 3.3 FACILITATE CONTINUAL COMMUNITY ENGAGEMENT

To achieve the goal of increasing housing diversity and choice in Pincher Creek, the Town will benefit from early and continual engagement with community members. All residents - landowners, renters, young and old residents, couples with and without children, businesses, home-builders, developers - have important information to contribute to determine how to increase housing choice and diversity in Pincher Creek. Without a doubt, having a diverse group of people involved in talking about housing diversity will inevitably lead to further discussions about suitable housing opportunities in the community.

#### 3.3.1 Community Engagement

To facilitate continual community engagement in Pincher Creek, it is recommended that the Town consider the following:

- Utilize the Community Housing Committee to facilitate this initiative;
- Add other diverse community members to the Housing Committee to make it a diverse and inclusive group that is focused on enabling housing diversity and choice in Pincher Creek. Suggested members include community leaders, seniors, young people, couples, realtors, developers, home-builders, Town employees, business owners and anyone else who has something to say about housing;
- Task the Housing Committee to spread positive information about the changes that are happening in the community to help reduce negative information being circulated, which will reduce community pushback.

### **3.3.2 Benefits of Community Involvement**

Engaging residents and stakeholders early in the process and having them review and take ownership of suggested changes to policy and bylaws that will enable diverse and/or affordable housing will help to reduce negative reactions and pushback from the community;

In addition, having the Community Housing Committee and community members spread the word about the benefits and implications of the changes should help increase ‘buy in’ by the community.

## **3.4 EDUCATE THE COMMUNITY; PROMOTE OPPORTUNITIES WITHIN THE TOWN**

This section will go over recommendations that will help Pincher Creek provide educational opportunities for housing diversity, while also promoting the community’s development potential.

### **3.4.1 Create a Targeted Promotional Campaign For Pincher Creek**

It is recommended that a targeted promotional campaign be prepared to highlight Pincher Creek’s development potential, take advantage of growth opportunities, and promote the Town as an ideal location for housing development. The campaign will showcase the Town’s commitment to enabling sustainable and diverse growth and attracting prospective developers, builders, and property owners. It will emphasize the Town's unique charm, community spirit and its forward-thinking approach to rural planning and investment. Finally, the campaign will spotlight Pincher Creek's development incentives and updates to the Land Use Bylaw that will enable diverse housing development.

To facilitate a promotional campaign in Pincher Creek, it is recommended that the Town consider the following:

- Utilize the Community Housing Committee to facilitate this initiative; **or**
- Prioritize this initiative with the Communications department and/or hire a marketing professional to prepare and expedite the campaign.

### 3.4.2 Showcase Available Information About the Town to the Public

To further promote the Pincher Creek, it is recommended information about residential development opportunities and initiatives in the Town be made readily available to both residents and potential builders. Ideally this information will be in both digital and print formats, to engage all age-groups and demographics.

Suggestions for information packages include the following:

- Policy Incentives (from Section 2)
- Mixed Use Development Information
- Accessory Dwelling Unit Information
- Permit Processes and Approvals
- Pincher Creek As a Great Place To Build and Live



## 3.5 FACILITATE HOUSING PARTNERSHIPS AND COLLABORATION

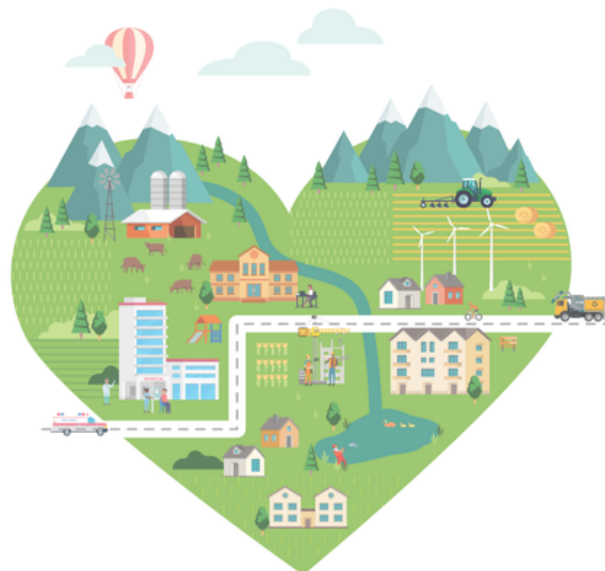
Through the interviews and discussions from Pincher Creek stakeholders, there were several comments about collaborating and cooperating with developers and/or home builders.

### 3.5.1 Foster Relationships with Developers/Builders

As provided in Sections 3.3 and 3.4, and continuing with the community engagement theme, it is recommended that the Town foster and encourage relationships with developers and home-builders to build in Pincher Creek.

In order to foster relationships with developers and builders, it is recommended that the Town consider the following:

- Utilize the Community Housing Committee to promote and encourage housing development in Pincher Creek;
- Committee tasks could include, but are not limited to, the following:
  - Research and prepare a plan to form partnerships between developers, stakeholders and the Town;
  - Educate developers and community members about development incentives, issues and opportunities;
  - Consider alternative ownership structures and partnerships to address local housing issues:
    - [Creation of a Community Land Trust for Affordable Housing.](#) | CMHC
    - [Parkdale Neighbourhood Land Trust](#)
  - Facilitate and encourage the construction of affordable housing.
    - [“Step by Step Guide to Developing Affordable Housing”](#)



## 3.6 ADDRESS LEGISLATION AND REGULATIONS THAT AFFECT RESIDENTIAL DEVELOPMENT

Through the community engagement process, participants made comments about existing regulations and codes that negatively impact developers' ability to build housing quickly, efficiently and affordably.

The **Alberta Municipal Government Act** and the **Alberta New Home Warranty Program** regulate and impact municipal housing development. These 2 statutes are provincially regulated, and so are not in the realm of a municipality to change directly. However, municipalities have the ability to lobby the government to affect change. This section will summarize how this legislation regulates and affects municipal housing development and provide suggestions for the Town to address recommendations for change.

### 3.6.1 Address Municipal Housing Development Issues with the Alberta New Home Warranty Program

*The Alberta New Home Warranty Program* came into effect on February 1, 2014. The program is part of the New Home Buyer Protection Act, most recently updated December 15, 2022.

This legislation makes home warranty coverage mandatory for new homes in Alberta. It requires builders to provide home warranty coverage on all new residential homes, including condos, manufactured homes and recreational properties; it does not apply to renovated homes. All new homes, built after February 1, 2014, must have the following minimum warranty coverage: one year on labor and materials, two years on delivery and distribution systems, five years for the building envelope, and ten years for major structural components.

The intention of the program was (and is) to provide home owners with peace of mind: first, that their home has been built properly, and second, that their investment has been protected. Whether this goal has been achieved is up for debate and requires further discussion.

In the case of small rural home-building companies, the Warranty has had a detrimental effect. By requiring that these small companies put money aside for ten years for warranty purposes makes it difficult for them to continue building homes because that money is no longer available to cover ongoing expenses. Larger home-building companies (operating primarily in larger urban areas) can more readily manage these warranty requirements.

In addition, rural areas typically have only a few home-builders, mostly small family-run companies that only build a couple of houses per year. The Warranty program makes it much more difficult for them to continue operating, particularly when a portion of their finances is unusable. As a result, many of these small rural home-building companies have switched from home construction to home renovation. This switch has resulted in fewer new homes being built in rural areas.

### **Recommended Action:**

Pincher Creek should collaborate with other municipalities in preparing a resolution(s) to lobby the Alberta government to review the Alberta New Home Warranty Program. The intent of the review should be to determine the effectiveness of the legislation and then determine what type of changes are needed to improve it.

### **3.6.2 Address Municipal Housing Development Issues with the Alberta Municipal Government Act (MGA)**

*The Alberta Municipal Government Act (MGA)* provides direction regarding how municipalities must operate. It empowers municipalities to shape their community and plan for growth, and regulates how they are funded and how they should govern.

The Alberta MGA does not provide for or regulate any type of diverse or affordable housing development.

In the interviews and focus group discussions, people commented about the need for additional provincial government assistance regarding the provision of affordable housing. A good starting point would be for the MGA to provide guidelines and regulations that will encourage developers to build affordable (and diverse) housing in municipalities.

Examples of where this type of regulation has been enacted are in the BC Local Government Act and the Ontario Planning Act. Both provide information and regulations in the municipal governing legislation that outline how affordable housing is to be provided through municipal policy and bylaws.

These documents could be valuable resources for the Alberta government to enact legislation that will address both diversity in housing and affordable housing.

## Recommended Action:

- Pincher Creek should collaborate with other municipalities in preparing a resolution(s) to lobby the Alberta government to add affordable, attainable, and diverse housing requirements to the legislation. This will give municipalities another tool to address affordable housing issues in their community.
- Continuing with the community engagement theme, it is recommended that Pincher Creek set up a steering committee to review the Alberta New Home Warranty Program and the Alberta Municipal Government Act (MGA), with the intent of preparing resolutions for further consideration at the annual provincial convention for municipalities.

## Considerations:

- This Community Housing Committee could be assigned to facilitate the review of the *New Home Warranty Program* and the *MGA*;
- The committee should be composed of community stakeholders, such as, but not limited to: home-builders, developers, community leaders, seniors, realtors, young people, couples, and business owners; it should also include the Town's Planner.
- The mandate will be to review the *Alberta New Home Warranty Program* and the *MGA*, identify the key issues that affect the Town, and then prepare recommendations to address the issues for Council to consider;
- Again, Pincher Creek would benefit from collaborating with other like-minded municipalities to prepare resolutions that address the issues identified by the committee, and present them at the annual *Rural Municipalities Association (RMA)* and the *Alberta Municipalities Association (MA)* conference.



### 3.6.3 Address Municipal Housing Development Issues with the Alberta Building Code

A third regulation that interviewees felt inhibited housing development were the **Alberta Safety Codes** regulations - aka building, plumbing, gas, and electrical codes and regulations.

It is important to state that Provincial Safety Codes provide important safeguards that ensure buildings are properly built and safe for habitation. At the same time, it is understandable that builders are frustrated by excessive or obsolete standards and codes that can add to their already high costs and hinder innovative construction ideas. However, it is noted that municipalities are not directly involved in home inspections and enforcing safety codes.

#### Recommended Action:

It is recommended that the Town redirect home-builders who have issues with building or safety regulations to the Alberta Safety Codes Council (SCC). It would be beneficial for home-builders to collaborate in bringing their concerns to the attention of the SCC. The more the Council hears about issues with the regulations, the more likely they are to revisit and revise those regulations.





**Summary of Recommendations  
to Amend the Land Use Bylaw Districts (Section 3.1)**

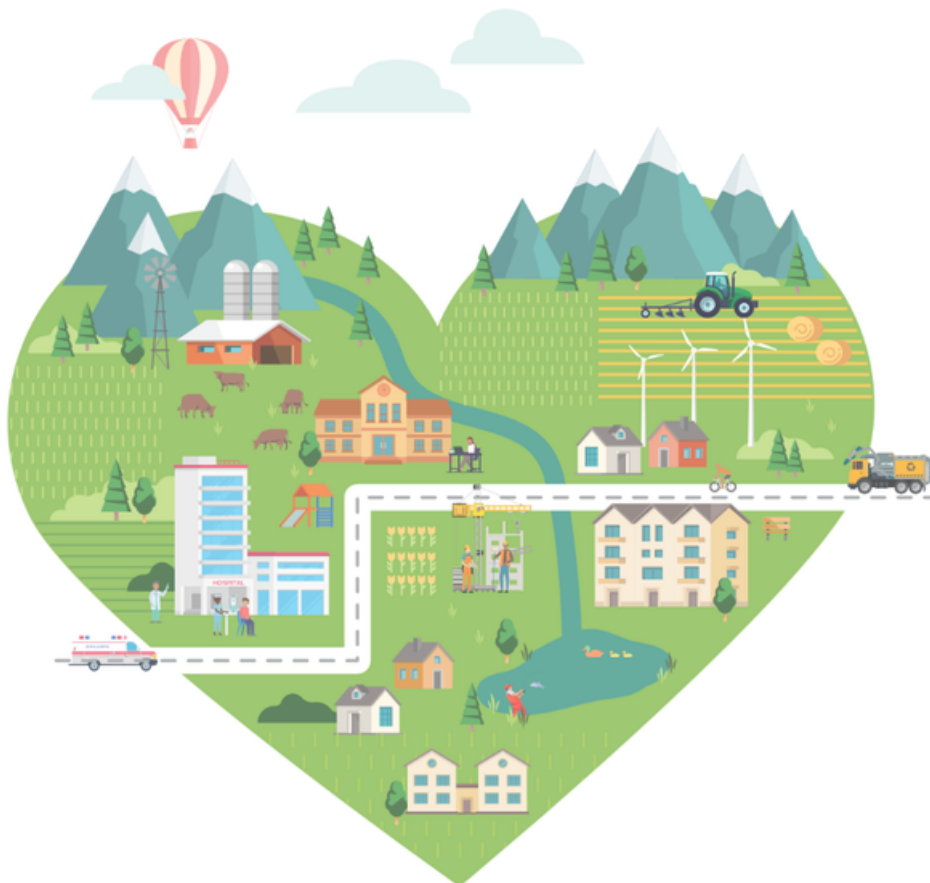
Land Use Bylaw Amendments			
Objective	District	Recommended Actions	
		<u>Suggested Permitted Uses</u>	<u>Suggested Discretionary Uses</u>
Increase Diversity - <i>Residential Districts</i>	R1	<ul style="list-style-type: none"> <li>• RTM home*</li> <li>• Factory-built housing</li> <li>• Moved-in dwelling**</li> <li>• Modular homes*</li> <li>• Accessory dwelling units***</li> </ul>	None
	R3	<ul style="list-style-type: none"> <li>• RTM home*</li> <li>• Factory-built housing*</li> <li>• Moved-in buildings**</li> <li>• Modular homes*</li> <li>• Accessory dwelling units***</li> </ul>	<ul style="list-style-type: none"> <li>• Duplexes*</li> <li>• Semi-detached dwelling*</li> </ul>
	R4	<ul style="list-style-type: none"> <li>• Duplexes*</li> <li>• Semi-detached*</li> <li>• Cluster housing*</li> <li>• Townhouse*</li> <li>• Townhouse, stacked*</li> <li>• Stacked rowhouse dwellings**</li> <li>• Apartment dwelling*</li> <li>• Accessory dwelling units***</li> <li>• Condominium*</li> </ul>	

Objective	District	Recommended Actions	
		<u>Suggested Permitted Uses</u>	<u>Suggested Discretionary Uses</u>
Increase Diversity - Commercial and Industrial Districts	C1, C2, C3, C4, I1 & I3	<ul style="list-style-type: none"> <li>• None</li> </ul>	<ul style="list-style-type: none"> <li>• Accessory dwelling units***</li> <li>• Mixed use***</li> </ul>

\* as defined in the Land Use Bylaw

\*\* amend this definition in the Land Use Bylaw - currently the definition is only for 'moved-in buildings'.

\*\*\* add this definition to the Land Use Bylaw as it's currently not included.





## SECTION 4: NEXT STEPS

### Introduction

This report on Diversifying Housing Development in Pincher Creek was initiated in response to the need for research about local housing challenges and barriers in the Town and an agreement with the Enabling Housing Choice (EHC) team to provide recommendations to facilitate the development of more diversity in housing options in the Town.

### Facilitate Continuous Discussion

As stated previously, the purpose of providing these recommendations is to help facilitate discussion among community stakeholders - members of administrative staff, residents, home-builders, local businesses and others - to review, analyze and disseminate the suggestions in a way that will work best for the Town. It is expected that the recommendations will be implemented over a period of time, as funds become available, and as the community determines how to address its diverse housing needs.

### Monitor and Track Progress

Following the completion of this report, the EHC project team will develop a progress tracker to report on project milestones and achievements with respect to the report's recommendations. In addition, the project team will check in with members of administrative staff on a regular basis to keep track of progress and provide feedback or insights, as needed.

### Guidebook for Diversifying Housing Development in Rural Communities

One of the final deliverables from this research project is the preparation of a Guidebook for Diversifying Housing Development in Rural Communities. The Guidebook will outline strategic planning tools and suggestions for accomplishing housing diversity goals in rural communities. The Enabling Housing Choice team anticipates that the Guidebook will be ready for release in the spring of 2024.

## Final Words

Pursuing the goal of diversifying housing in Pincher Creek will be a complex and ongoing endeavor. It will require collaboration and commitment among numerous stakeholders. The Town of Pincher Creek will have a pivotal role in being active and dedicated to the ongoing goal of diversifying housing in the community. In collaboration with other community stakeholders - residents, home-builders, and local businesses - the Town will be able to address its housing needs and provide a positive example for other communities facing similar challenges.

With perseverance and collaboration, Pincher Creek can pave the way for a more inclusive community, where all residents have access to diverse and affordable housing.



## Resources

[Alberta New Home Warranty Program \(2023\).](#)

[City of Dauphin \(2022\) \\$1,000 Per Unit Housing Incentive Program.](#)

[City of Martensville \(2020\). Development Incentive Program.](#)

[City of Lethbridge \(2021\). Affordable and Social Housing Capital Project Grant.](#)

[CMHC: Creation of a Community Land Trust for Affordable Housing. | CMHC.](#)

[CMHC: Parkdale Neighbourhood Land Trust.](#)

[District of Lunenburg \(2023\). Municipality Negotiating with NEST on the sale of the Former Centre School Property.](#)

[Drumheller Valley Housing Strategy.](#)

[Government of Alberta \(2023\). Municipal Government Act \(MGA\).](#)

[Government of British Columbia \(2023\). Local Government Act.](#)

[Government of Ontario \(2023\). Ontario Planning Act.](#)

[Rural Development Network \(2021\) Paths For Housing Co-Ops Guidebook.](#)

[Sustainable Housing Initiative \(2023\). Pincher Creek What We Heard Report.](#)

[Sustainable Housing Initiative \(2023\) Step-By-Step Guide to Developing Affordable Housing](#)



## Resources

[Town of Drumheller \(2023\) Multi-Unit Residential Rental Incentive Policy](#)

[Town of Fort Macleod Residential Multi-Unit Tax Incentive Bylaw.](#)

[Town of High River \(2021\) Land Use Bylaw.](#)

[Town of Okotoks \(2021\) Below Market Housing Incentive Grant Program Policy.](#)

[Town of Okotoks \(2023\) Secondary Suit and Accessory Dwelling Unit Grant Program](#)

[Town of Pincher Creek \(2013\) Municipal Development Plan \(Bylaw 1551\)](#)

[Town of Pincher Creek \(2023\) Land Use Bylaw \(Bylaw 1547\)](#)

[Town of Pincher Creek Local Housing Needs Assessment Update \(2016\)](#)

[Town of Pincher Creek : : Community Profile \(2022\)](#)

[Town of Pincher Creek Community Economic Development Strategy 2021 - 2026](#)

[Town of Pincher Creek - Council's Strategic Priorities 2022 - 2026](#)

[Town of Vermillion Community Improvement and Infill Program](#)





ALBERTA  
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