



HOUSING & AFFORDABLE HOUSING

Village of Teslin OCP Review, September 2019

ABSTRACT

There is an optimism about housing today, resulting in the construction of new housing within the Village, as well as within the broader Teslin region. This report looks at how the Teslin planning framework can be strengthened to support a vibrant housing sector in Teslin.

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Executive Summary

There has been a lot of change in Teslin in the past decade, in terms of increased optimism, economic development, increased employment, and higher quality of housing. All four levels of government are engaged with creating new housing, or maintaining and improving the existing housing stock, in the Village of Teslin: CMHC, YG, TTC, and Village of Teslin. There is an optimism about housing that is resulting in the construction of new housing within the Village, as well as within the broader Teslin region. What is particularly striking in the context of new development is that there is a strong awareness of the need for a diversity of housing types, so a variety of unit sizes and housing types are being built.

Discussions during the community consultations highlighted the barriers to affordable housing, as well as identifying what is currently being done to address those barriers. The consultation discussions also highlighted a number of ideas about what needs to be done, including:

- Building more housing, including small homes and accessory dwelling units;
- Joint ventures between the TTC and the VoT for an apartment complex, for example;
- Creating a housing body to address issues and manage housing, similar to the Dawson Development Corporation model;
- Provide incentives for developers; and
- Open up more developable land.

Key issues to be addressed in the 2019 Teslin OCP review include:

- The need for a housing strategy, including transition housing and other special needs housing to be identified through the Housing Needs Assessment process;
- Limits on land availability within the Village for future residential development, requiring boundary adjustment or other measures to address future community growth;
- Servicing limitations, with particular emphasis on water and sewer services, to support increased residential development.

Additionally, the current density limits within Country Residential areas, need to be reviewed as part of the OCP policy development process. Options are presented in the final section of this report.

Housing and Affordable Housing

Appropriate (safe, healthy, right-sized, in the right location, and affordable) housing is essential to individual, family and community well-being. The lack of quality affordable housing has negative effects on health.

Canada is facing a housing crisis across the nation, with increasing numbers of people experiencing homelessness and too many people paying more than 30% of their income for housing costs.

Northern communities, in general, face challenges in ensuring that there is an adequate supply of appropriate housing because of the high cost of constructing and operating housing. Environmental conditions are also challenging, and many of the older homes require upgrades to make them energy-efficient. Mould can be a problem, particularly in older homes, resulting in health issues for people living in such homes. It is hoped that new building codes are doing better in ensuring that homes are being built to a standard that can meet climatic conditions, while being reasonably affordable to heat.

Due to the high cost of housing, it can be difficult to recruit people to work in the north. Many jobs come with associated housing to remove this barrier, especially in the smaller communities. However, if there is not an adequate supply of staff housing, this can be a barrier to efficiency for employers, including governments.

Also due to the high cost of housing, many people who have incomes that would allow them to successfully compete for housing in southern markets need to access subsidized housing in the north. This places a burden on public housing authorities, because of the need to construct and maintain the existing inventory. It also places a burden on small business development, because the wages for small businesses tend to be lower than government wages, which makes it difficult to recruit workers in many parts of the service sector, for example.

Affordable housing comes in many different shapes. There is a spectrum of housing types, to meet many different situations from temporary shelter situations to home ownership through the housing market. Most Canadians (80%) meet their housing needs through the housing market, whether through ownership or rental situations. In very small markets, such as the Yukon, housing prices can be distorted due to lack of volume, high cost of construction and operations, and other factors. It is important to note that not every type of housing is appropriate for every

In Canada, housing is considered “affordable” if it costs less than 30% of a household’s before-tax income. Many people think the term “affordable housing” refers only to rental housing that is subsidized by the government. In reality, it’s a very broad term that can include housing provided by the private, public and non-profit sectors. It also includes all forms of housing tenure: rental, ownership and co-operative ownership, as well as temporary and permanent housing. -- CMHC

<https://www.cmhc-schl.gc.ca/en/developing-and-renovating/develop-new-affordable-housing/programs-and-information/about-affordable-housing-in-canada>

community. However, the principles underlying the idea of the spectrum are valid for all communities. These principles include:

- The need for governments and community organizations to provide housing that meets the needs of the most vulnerable community members;
- The role of government in ensuring a variety of housing types and scales to ensure affordability;
- Housing affordability is, in part, determined by housing type and style, with requirements for multiple family construction, as well as single family construction;
- Communities need a variety of housing types to accommodate families of all sizes; and
- Communities need a variety of housing tenure options (rent or purchase) to address community needs.

THE HOUSING CONTINUUM



Figure 1 Housing Spectrum (Source: <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/develop-new-affordable-housing/programs-and-information/about-affordable-housing-in-canada>)

Recent changes in the housing market in the Yukon have been observed, such as more retired people staying in the territory instead of moving south, and more young people moving to the territory and deciding to stay, rather than leaving after a few years.¹

Resolving the housing challenge is not a simple matter. It requires governments, community organizations, non-profits and the private sector to work together to provide affordable housing.

The Yukon Housing Corporation (YHC), established in 1972, is the primary Yukon entity responsible for providing social housing to low income tenants, assisting Yukoners to enjoy good housing through loans, and assisting seniors and people with disabilities to meet their specific housing needs. It also provides housing for some Yukon government staff outside of Whitehorse. It is important to note, however, that the YHC is not responsible for housing on First Nations lands. This responsibility remains with the federal government,² although recent initiatives have extended YHC programming opportunities to Yukon First Nations, through the First Nation Partnership Program.³

¹ Marc Perreault, president of the Yukon Real Estate Association, as quoted in <https://www.cbc.ca/news/canada/north/yukon-real-estate-2018-1.4939771>

² Auditor General Report on the Yukon Housing Corporation (2010) http://www.oag-bvg.gc.ca/internet/English/yuk_201002_e_33543.html#hd5a

³ <https://yukon.ca/en/housing-and-property/funding-and-loans/apply-funding-first-nations-housing>

The governing legislation is the Housing Corporation Act, which allows for the establishment of local housing advisory boards.⁴ These local boards make decisions about the allocation of social housing, through reviewing applications and determining an applicant's housing need relative to the needs of other applicants on the waiting list. Social housing units are then allocated to those most in need, based on availability of units. Approved applicants, once rated, are placed on a waiting list according to the number of bedrooms needed.

What Local Governments Can Do

Through policy and planning, local governments play a crucial role in providing affordable housing. Tools that are readily available to address housing issues include:

- Housing policies in Official Community Plans,
- Zoning for Housing,
- Incentives for Housing,
- Housing Needs Assessments,
- Housing Strategies and Action Plans, and
- Infill Housing.

Additionally, some local governments in larger jurisdictions directly develop and manage affordable housing, or establish a housing authority to do this work, using funds raised through taxation to support the establishment of new affordable housing.

OCP Housing Policies

Housing policies within an Official Community Plan generally address the following topics:

- Areas where new residential development will be considered;
- Specific policies regarding housing affordability, rental housing and special needs housing;
- Policy guidance on matters affecting housing affordability, such as public transportation or access to employment.

These policies can be very high level, such as expressing the desire for the development of complete communities and improving walkability for residents, fostering partnerships with other levels of government and community groups to develop more affordable housing, supporting secondary suites and accessory dwelling units, and waiving certain types of charges for affordable housing developments. They can also be more specific, such as encouraging new residential development through infill development and redevelopment in existing residential areas, supporting compact housing for seniors and others, and promoting alternative forms of affordable housing, such as housing cooperatives and non-profit housing. When housing strategies or action plans are in place, the OCP must be consistent with them.

The Teslin OCP has a limited set of policies related to the provision of housing within the Village, focused on two categories of residential land use: Village Residential, and Country

⁴ The Teslin Housing Advisory Board has 3 members appointed by Order in Council: Kristyne Geddes, Kelly Johnston, and Muriel (Joyce) Young.

Residential. There is the possibility that this policy set could be tweaked and expanded to address housing needs more broadly.

Section 5.5.3.1, Residential, of the Teslin Official Community Plan provides the current policy framework for the Village. The OCP objective is “to ensure an adequate supply of affordable housing or serviced and partially serviced lots to meet Teslin’s residential needs.” It provides for two broad residential categories to provide housing choices: Village Residential and Country Residential. These two types of residential development are characterized by differences in servicing and density. Village residential areas are fully serviced (road, sewer, water delivery, power, and telephone), at a density of 10-20 housing units per hectare. This means that lot sizes average between 0.05 to 0.1 ha in area.

Country residential areas, in contrast, are not hooked up to the sewer system, and are created to achieve an average density of 1-2 dwelling units per hectare. Minimum lot sizes are determined by the requirements for on-site sewage disposal, which is determined by the requirements for on-site sewage disposal as determined by a geotechnical study at the time of subdivision design. On-site sewage disposal systems tend to be sized based on assumptions about water consumption, based on anticipated occupancy, based on number of bedrooms. Adding housing units, such as secondary suites or accessory dwelling units, to a primary house in the Country Residential areas increases water consumption, and therefore increases the amount of wastewater generated, which may exceed the capacity of the existing system to manage.

Zoning for Housing

Affordable Housing was a major topic of conversation in the 2017-2018 update of the Teslin Zoning Bylaw. Key measures that were implemented in the comprehensive bylaw amendment included:

- Increasing the number of zones allowing secondary suites;
- Removing minimum required housing sizes;
- Providing clarity around the rules for suites and accessory dwelling units; and
- Allowing on-site camping during new house construction.

The Teslin Zoning Bylaw now permits residential uses as follows:

Residential Use	Teslin Zones									
	VR	CR	C	I	A	OS	ER	CF	UR	
Single detached house	X	X								
Duplex	X	X								
Manufactured home	X	X								
Secondary suite	X	X	X	X						
Accessory dwelling unit (on lots 1 ha or larger)		X								
Community care facility	X									
Multi-family dwellings	X									
Mobile Home Park		X								
Residential use attached to primary commercial uses			X							
Seasonal staff accommodation			X	X						

This is a significant liberalization over what was previously permitted. However, there is a tension between the OCP and the Zoning Bylaw specifically about the density of development in Country Residential areas. OCP Policy 5.5.3.1.3.1 states:

The Village of Teslin will provide for country residential lots with an average density of 1-2 dwelling units per hectare (0.5 – 1 ha minimum). Minimum lot size will be determined by the requirements for on-site sewage disposal as determined by geotechnical study at the time of subdivision design.

This policy makes it clear that the minimum lot size is set, based on technical requirements for on-site sewage disposal. The new Sawmill subdivision was created with 1 ha lot sizes, based (in part) on the experience of the original Sawmill subdivision, which was created with 0.5 ha lot sizes. Many of these lots have had issues with their septic systems, and so it was determined that larger lot sizes would provide adequate area to deal with on-site septic disposal. NOTE: These decisions are made by the Yukon government, and not by the municipality.

The tension arises because there is a desire by the owners of some Country Residential lots to be able to have accessory dwelling units as mortgage helpers, or to assist with meeting the needs of extended family. The lots in the original Sawmill subdivision are up to 0.5 ha in area, but not all meet the minimum threshold. The zoning permits accessory dwelling units, but only on lots that are 1 ha or greater in area.

Options for addressing this tension include:

- Modifying the OCP policy to specify that each lot should have no more than 1 principal dwelling unit, and specify that a secondary suite or an accessory dwelling unit is allowed by policy, and
- Removing the minimum lot size area for an accessory dwelling unit in the Zoning Bylaw; OR
- Making accessory dwelling units a conditional use in the Country Residential zone, conditional upon receiving authorization from the YG for on-site wastewater disposal, and
- Changing both the OCP policy and the Zoning Bylaw regulation.

By removing the matter from the municipal policy and regulatory framework, or by making it a conditional use, property owners who wish to have an accessory dwelling unit on a smaller lot would then deal directly with YG Environmental Health, the authority with responsibility for regulating septic systems.

Housing Incentives

In 2016, the Village adopted a “Development Incentive Policy” to encourage the development of rental and supportive housing, including mixed use buildings. The policy focuses on undeveloped and underdeveloped lots in the municipality. The incentive is implemented through a reduction in the taxes owing for improvements to the property, for a period of time. It is supported by the YG Municipal Matching Rental Construction program. At the time of writing, the policy is considered a success. The Village has entered into three agreements.

Housing Needs Assessment

There has been a lot of change in Teslin in the past decade, in terms of increased optimism, economic development, increased employment, and higher quality of housing. What is

particularly striking in the context of new development is that there is a strong awareness of the need for a diversity of housing types, so a variety of unit sizes and housing types are being built. However, given that the new lots that are being created are reasonably large, with limited servicing, the majority of new construction is anticipated to be single family dwellings, potentially with suites, for people who are able to construct their own homes. This may reduce pressure on social and staff housing, thereby freeing up units for people who require it.

There appears to be an understanding of the need for a variety of unit types and sizes, and an initiative to undertake a tri-partite⁵ housing needs assessment study in the near future may be able to identify the types of housing required for the citizens of Teslin, today and tomorrow. These types of studies help communities to better understand their current and future housing needs, and are critically important in developing a housing strategy or action plan.

Housing needs assessments create a comprehensive understanding of the current housing situation, identify any gaps in types of housing required, and assess the need for specific types of housing.

Completing a housing needs assessment is a first step in addressing housing need in a systematic way.

Housing Strategy/Action Plan

A housing strategy or action plan takes the findings of the Housing Needs Assessment and develops a plan for addressing the needs that have been revealed through the study. The assessments are then generally followed by the development of a housing strategy, which builds on the data gathered in the needs assessment, to create a plan for addressing the gaps in the current housing situation. For example, the housing needs assessment might identify an area where more land needs to be released and more new lots need to be created. While the need for seniors housing appears to have been filled, the housing needs assessment may reveal that there is a need for more bachelor suites for single people, or transition housing for people in addictions recovery or leaving abusive relationships, or other types of specialized housing need. A housing strategy would then identify an organization to take the lead on building the specialized housing, the supports needed from First Nations or municipal or territorial government, the land on which the housing would be situated, and other tasks preliminary to actual construction.

Infill Housing

One way local governments can make housing affordable and more accessible is by having policies to support infill housing – housing that "fits within" an existing neighbourhood without significantly altering its character or appearance. Communities see the value of supporting infill housing because:

- it increases rental and homeownership options in neighbourhoods;
- it makes efficient use of existing municipal infrastructure; and
- policies and bylaws can help maintain the scale and character of a neighbourhood.

Infill housing could include:

- building a new home on an empty lot;

⁵ Village of Teslin, TTC, and Yukon Govt.

- adding secondary suites, carriage homes and laneway homes (garden suite or "granny flat");
- replacing a single-detached home with a duplex or a fourplex; or
- subdividing an existing lot to allow the construction of additional units.

At this time, there are no policies or regulations within the Teslin planning framework that would prevent the construction of infill housing. However, the value of including policies to this effect in the OCP is to provide guidance to the Village Council for those residential uses which are “conditional” in the Zoning Bylaw.

The Teslin Situation

Looking back, based on 2006 Census Canada figures, there were 127 occupied private dwellings in Teslin. Sixty-six percent (80 units) of this stock was single detached housing. The median value of these properties was \$149,845. At the time there were 60 owner occupied and 45 rental properties in the village, plus 20 homes owned by TTC and other entities, for a total of 125 homes. (The difference can be accounted for due to rounding.)

Based on the 2016 Census Canada figures, there are now 130 occupied private dwellings in Teslin, of which 105 units (81%) are single detached housing. According to this same data set, there are now 75 owner occupied homes, and 45 rental properties, plus 10 units of band housing. The median value of properties that are not on TTC settlement lands is \$250,197, and those that are on reserve have a median value of \$124,672. (See Appendix A for full details.)

This quick comparison makes it appear that there are some discrepancies in the data between the two Census figures. Perhaps Census Canada changed how it gathered the data, for example, adding the category of band housing, or perhaps (with such a small population) the extrapolations from the data gathered from a 25% sample show different information than the past Census.

In the 2009 OCP, there was a concern that there were no private developers building homes in the expectation that they would be able to sell these homes for a profit.

Until recently, Teslin residents who built their own homes could not be certain that they would be able to recover their building costs when it came time to sell; although this situation is changing, community members appear to have little confidence that the trend will continue. Thus there continues to be uncertainty and risk associated with private house construction. – Teslin OCP, 2009, Section 3.4

However, the housing situation appears to have changed significantly in the intervening decade:

- 8 units of seniors housing have been built;
- New homes for TTC citizens are being built;

Housing in the North is a complex issue that affects multiple jurisdictions facing a variety of circumstances. We also recognize that housing is a central issue—one that has a connection to many of the other challenges facing Northern communities. The housing issue is about more than facts and figures; it has a direct impact on people and causes much emotion and passion. – Conference Board of Canada

https://www.conferenceboard.ca/tem/p/532d2512-7e2b-4178-8123-f2fa90704d29/13-134_CFN-SustainableHousing_RPT.pdf

- The Village of Teslin has an incentive policy to encourage the construction of rental homes;
- The creation of new lots has led to a significant amount of housing construction;
- There appears to be confidence in the housing market to the extent that private developers are undertaking small scale housing development on a speculative basis.

Creating New Housing in Teslin

There are at least four major entities involved with providing housing in Teslin: CMHC (funding, primarily for TTC, but also to the Yukon Housing Corporation), Yukon Housing Corporation (Teslin), TTC, and Village of Teslin (Incentive policy). CMHC's role is primarily in the background, so they will not get any particular attention in this document.

Yukon Housing Corporation (YHC)

The YHC completed a strategic plan⁶ for the upcoming five years (2018/19 to 2022/23), in which its vision is to “Deliver housing solutions that contribute to healthy, sustainable, inclusive communities.” In support of its vision and mission, the YHC has a number of funding programs:

- Loans to developers to build affordable housing;
- Funding for First Nations housing;
- Funding for new housing initiatives;
- Loan for a down payment on a first home;
- Loan to build your first home;
- Loan to repair or build rental or secondary suites;
- Loan to repair your home;
- Mortgage to buy a first home;
- Municipal rental construction funds.

Some of these programs are for individual Yukoners, and others are for municipal or First Nations governments, or developers. Through these programs, the YHC provides good mortgage rates for first-time buyers.

The Housing Initiative Fund, worth \$3.6 million to be allocated throughout the Yukon, is currently accepting applications from developers

“What we’re looking for is projects that will remain affordable for 20 years,” said Marc Boucher, director of Community Partnering and Landing, an arm of Yukon Housing Corporation. “We’re also looking for the construction methods to include 25 per cent better than the national building code in energy efficiency.”⁷

Proposed projects outside of Whitehorse must include a minimum of two units of affordable housing for each project. Developers are eligible for up to \$50,000 per affordable unit built up to a maximum of \$500,000. The units would have one to three bedrooms and be of a “modest nature” at or below the median rent.

⁶ <https://yukon.ca/sites/yukon.ca/files/yhc/yhc-strategic-plan-2018-2023.pdf>

⁷ <https://www.yukon-news.com/news/yukon-government-calls-on-developers-to-submit-plans-for-affordable-housing/>

Teslin Housing is the local office for the YHC. It manages a total of 30 housing units, of which 20 units are for social housing, and 10 units are for staff housing.⁸ The 20 social housing units include a seniors 8-plex, 3 duplexes (6 units), 3 houses, and a 3-plex. As units are vacated, they are being renovated to maintain high quality. At this time, there are two vacancies in the seniors' 8-plex. The staff housing policy has recently been revised such that staff members pay something closer to market rates for their housing. The policy sets the base rent at \$750/month plus \$50 per bedroom, with a maximum allowable rental of 3 years.

Teslin Tlingit Council (TTC)

The TTC, through its Capital and Infrastructure Department, maintains a significant housing inventory, including 48 units of social housing. In 2017-18, they undertook a comprehensive condition assessment of all houses on settlement lands, for the purpose of providing information on the repair and replacement needs of its housing stock. In total, 128 homes were assessed, requiring (in aggregate) \$815,040 in immediate urgent repair needs, and a total of \$6.38 million required to do comprehensive upgrades and repairs.⁹ It is important to note that not all home occupants were willing to have their homes assessed. The TTC may have up to 148¹⁰ homes on Settlement Lands, but only 128 homes were assessed.

The TTC is also building new homes. In the past 10 years, they have constructed one duplex in the town core, a 3-bedroom home in the Fox Point subdivision, and 4 duplexes for staff housing in the new Sawmill subdivision. In the near future, they intend to construct 4 one-bedroom small homes on Dream Avenue.¹¹

In 2013, the TTC conducted a Housing Needs Assessment for its membership. The results of this assessment concluded that there is a preference for:

- Rural residential lots;
- Single family dwellings, but need for small homes as well as multi-family dwellings;
- 3 bedroom homes, but there is also a need for 2 bedroom and 1 bedroom units.

Housing is a cornerstone of individual, family and community well being. At the individual and family level, housing provides the foundation for health, security, stability and participation in society and the economy. At the community level, housing enables the growth of healthy, resilient citizens who can contribute to a thriving economy, environment, and society. – Yukon Housing Action Plan (2015)

As anticipated in the 2009 OCP, a significant number of new Country Residential lots were created, half of which were allocated to the TTC, and the other half allocated for private sale

⁸ Information source is Gerri Thomas by email to Brad Stoneman on August 13, 2019.

⁹ Source: TTC Housing Condition Assessment, presented September 2018. Received from Ted Lambert August 13, 2019.

¹⁰ The figures provided by the TTC, which are based on a 100% sample with people from the TTC going door-to-door, is more accurate than the data accessed through Census Canada. It shows that the Census data has significant undercounts. This may be, in part, due to the issue highlighted in the Background Research report related to Census Subdivision boundaries that do not include all of the Village area. Identifying the actual number of homes in Teslin could be tackled in the anticipated Housing Needs Assessment proposed for the near future, as a way of determining the baseline for the study.

¹¹ Source: Ted Lambert correspondence, August 13, 2019.

through YG. The TTC lots have been fully allocated to citizens, aside from those that were set aside for staff housing. Some homes have already been constructed in this area. The YG lots have mostly been sold, with only 6 lots remaining on the market at the time of writing (Figure 2). It is anticipated that construction on those lots which have been sold will begin in the near future.



Figure 2 Sawmill Subdivision Lots for sale (Source: <http://yukon.maps.arcgis.com/apps/webappviewer/index.html?id=08b38103a80340678289a0150bafaf7f>)

The TTC is also encouraging home ownership by its members through the provision of a one-time, one per household, grant of \$54,269, which can be used for a down payment on a new home, the cost of constructing a new home, or the costs of renovating an existing home on TTC settlement lands. In the past four years, the TTC has awarded 38 grants to its members, most of which have been activated.¹² The TTC also leases land to its members at minimal charge, although the lessor then covers all costs of improvements to the land.

Village of Teslin (Teslin)

At the time of writing, there are 17 active building permits that have been issued for Teslin, some of which are for home renovation, but most are for new home construction.¹³ Since

¹² Report to Charles Jules, Chair, TTC Housing Committee, July 2019, reporting to the end of the 2018/19 fiscal year, with additional correspondence from Wes Wirth indicating that a further 10 awards were made for the 2019/2020 fiscal year.

¹³ Conversation between Brad Stoneman and Mike Kroeker, Building Inspector, August 14, 2019.

building permits are not always required outside of the municipality, there are no comparable statistics for the region.

As mentioned in the previous section, there is much that the Village of Teslin is doing right in terms of its approach to ensuring affordable housing within the community, including having OCP policies and zoning that are supportive of a variety of housing types, providing housing incentives for new home construction, and participating in a tri-partite housing needs assessment.

As also previously mentioned, the OCP policy framework could be strengthened and updated to meet the current challenges facing the Village. Also, it is important that a housing strategy or action plan be developed after the completion of the housing needs assessment.

What the Teslin Community Said

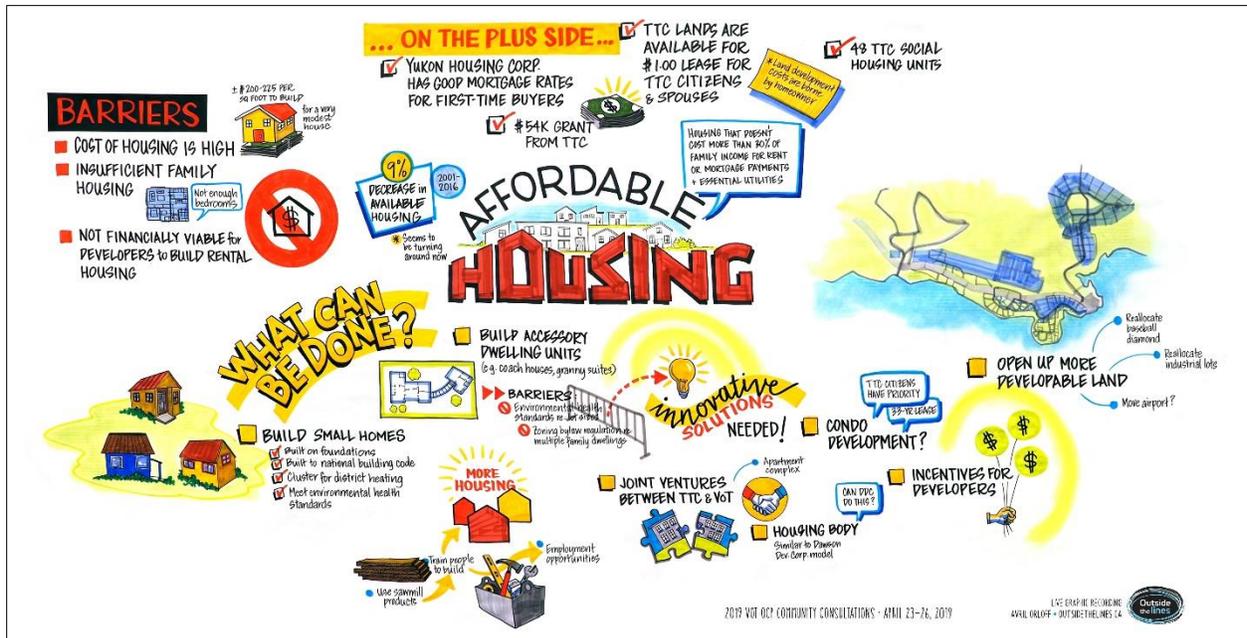
Discussions during the community consultations highlighted the barriers to affordable housing, as well as identifying what is currently being done to address those barriers. The consultation discussions also highlighted a number of ideas about what needs to be done, including:

- Building more housing, including small homes and accessory dwelling units;
- Joint ventures between the TTC and the VoT for an apartment complex, for example;
- Creating a housing body to address issues and manage housing, similar to the Dawson Development Corporation¹⁴ model;
- Provide incentives for developers; and
- Open up more developable land.

As has been demonstrated, many of these suggestions are already underway. The TTC has significant plans for building more housing, including small homes. VoT has eased up the zoning regulations to remove minimum housing size requirements, and making accessory dwelling units more widely available within the municipality. VoT has provided incentives for developers, and more developable land was recently opened up ... although that is almost fully distributed now, and there are issues within the municipal boundaries regarding the opening up of more land.

In community consultation sessions other than the specific one on affordable housing, other community needs were identified, including the following:

¹⁴ The authors believe that the [Klondike Development Organization](#) is what is being referred to here.



- Need for supports to stay housed:
 - People in recovery
 - Aging in place
- Need for specialized housing:
 - Seniors/assisted living
 - Multi-family housing
 - Shelter/transitional housing
 - Small or tiny homes.

It is hoped that these inputs, from the community survey and the Elders session, will be taken into account as part of the Housing Needs Assessment.

The DDC has been kept very busy with undertaking contractual work related (primarily) to infrastructure improvements in the Teslin area, thereby creating work for Teslin citizens. To date their focus has been primarily on local community economic development initiatives in the form of jobs and training. However, the provision of enough housing is also a priority for community economic development. The DDC may consider expanding their scope to address the development and management of affordable housing.

To date there has been a lot of collaboration and cooperation between the TTC and the VoT with regard to the creation of more housing within the Village. However, there has been no talk of joint ventures. This might be an item for future discussion between the TTC and the VoT.

Issues in Creating More Housing

The Village of Teslin is facing a variety of issues as it seeks to create more housing to meet the needs of the Teslin people:

- Limits on land availability, as referenced in the Background Research paper;
- Too small to have a full housing market, therefore requiring government interventions and support (as discussed above);

- Servicing limitations;
- Cost of building;
- Need for multi-generational housing;
- Need for energy efficiency – Yukon Super Green standard; and
- Need for indigenous design.

Constraints on the Land Base

As discussed in the Background Research Report, the Village of Teslin is running out of land. At this time, based on currently available estimates of housing need, it appears to the consultants that there is enough developable land to meet the housing development needs of the coming decade. However, this will need to be confirmed with ground-truthing in November. Meanwhile, the issue of Village boundaries needs to be addressed in the very near future, to meet the demands of the coming decades.

Servicing Limitations

Over time, the Village of Teslin has made choices about the nature and type of servicing to put in place within the Village and, by service agreement, with various parts of the Teslin Region. These decisions were taken in consultation with the TTC and with senior levels of government that provided the majority of the funding for this infrastructure.

There are concerns, now, with development plans in the region apparently based on assumptions of the Village's ability to service these new development areas, that the Village infrastructure may not be adequate to meet this anticipated demand. To address these concerns will require that the Village of Teslin and the TTC commission an engineering study to determine anticipated demand on the various systems (water and sewer, primarily), as well as ascertaining the capacity of the existing systems to add additional development, and make recommendations about the expansion of existing systems or the creation of new systems to meet the demand.

Once this type of study is in place, then it is also possible to have full and frank discussions about the governance aspects related to any new systems or expanded systems, because there are likely to be increased costs for operations, as well as discussions about the siting of any new systems. For example, at various times during the consultation, casual comments were dropped about moving the location of the existing sewage lagoon, because of its proximity to the proposed new Airport West housing development. Moving a sewage lagoon is not a task undertaken lightly, highlighting the need for discussions between the primary developer and the Village about servicing.

Cost of Building

The cost of housing is high in the north because the cost of building in the north is approximately 150% more than building in the south, although the cost of building in the Yukon is less expensive than elsewhere in the north because of good road connectivity. Cost estimates for building housing in the Yukon¹⁵ run at approximately \$250-\$300 per square foot. In contrast, the cost of building housing in Vancouver run at approximately \$130 - \$230 per square foot.¹⁶

¹⁵ <https://www.yukon-news.com/business/a-home-in-a-box/>

¹⁶ NOTE: Building a simple single family dwelling is cheaper on a square foot basis than is building a complex, multi-storey apartment building. However, the overall cost of housing then reverts to a per unit cost, so that an apartment unit cost is (usually) less than a single family dwelling.

One approach to keeping housing affordable is to build modest homes. In response, the YHC has developed modest design guidelines¹⁷, which are required for homes purchased or built with support from the Corporation. These guidelines specify maximum floor areas, and use of building materials and construction techniques that are simple, durable, efficient, and easy to maintain. They also encourage energy efficient construction and sustainable design principles.

Another approach to keeping housing affordable is to build and install modular homes. Such homes are factory-built in sections, and then assembled on-site. This approach requires that servicing is provided and home foundations are prepared in advance. Then the home sections are delivered and assembled on-site. This process generally takes one week or less, reducing vulnerabilities to changing weather in the period when homes are not weather-tight. Because of the efficiencies in modular home design, resulting in less waste material, they can result in considerable savings. However, the transportation costs can still be high, as it would take a number of truckloads for a single home to be transported into the north.

For governments which are investing in the construction of new housing, another perspective could be an investment approach, rather than a strictly cost-based approach to thinking about new housing construction. For example, if a government chooses to invest in training of its people and use of its resources (such as trees) to create economic development, skills training, and new housing, the cost per housing unit may be higher, but the community and economic development benefits that are created can save money in the long run on welfare, health, and other supportive costs. The TTC, in its “Connecting the Dots” exercise a few years ago, looked at exactly these types of approaches. For example:

- Harvesting trees from TTC settlement lands, and using them as follows:
 - Logs large enough for construction to be milled appropriately; and
 - Smaller logs and waste from the milling process to be turned into chips for biomass heating;
- Working together with Yukon College and trained carpenters, creating carpentry apprenticeship programs to increase skills within the community;
- Using students in the carpentry apprenticeship programs to construct homes, under the supervision of qualified builders;
- Providing finished homes to community members, who may also have been required to provide some “sweat equity” through assisting with home construction and finishing.

Such an approach reduces external costs related to purchasing of construction materials that are brought up from the south, and uses any savings to invest in local skill development. Over time, as there is more construction and the apprentices become certified in their own right, the community is much better off with people working and well-housed, and local dollars are circulating in the community more frequently before exiting to Whitehorse and points south.

Multi-Generational Housing and Indigenous Design

One of the design questions to be addressed in determining the right type or mix of housing in Teslin is: Who is the housing for? This question was partially addressed in the community design charrette held in Dawson City, with the goal of making the most energy efficient home that was also culturally appropriate.

¹⁷ <https://yukon.ca/en/housing-and-property/funding-and-loans/modest-design-guidelines>

Please note that there is a bias built into all Zoning Bylaws that housing is for standard nuclear families: 2 adult parents, 2 children close in age, and a dog, and this can be a problem because there are fewer of such families today, with family size and composition being very flexible. There can be multiple generations living in a single household, with children of varying ages. Blended families can mean that there are many more children, or children of a variety of ages. There can be grandparents supporting single mothers and their children. There can be elders with their caregivers, who may be family members or not. And there can be very many more households with a single person.

In a presentation made to the Sustainable First Nations MURB¹⁸ Pre-Design Workshop, held in Whitehorse in May 2018, Ouri Scott, an indigenous architect from the Tlicho Territory near Yellowknife, argues that Indigenous housing needs are unique because Indigenous values, household size, and household make-up are not the same as the standard approaches. This has implications for unit sizes, the mix of units in a particular development, and argues for an integrated approach including flexible unit sizes, and connectivity between units to allow for assistance. And a number of the units should be accessible. For example, to allow connectivity for those who need assistance, she suggests a design layout something like what is shown in Figure 3. This keeps family very close by to an elder who needs supports, while still respecting everyone's needs for privacy and independence. She has successfully designed this approach into three Indigenous housing projects:

1. Cooks Ferry Band Duplexes, in Merrit, BC
2. Ōrākei Kāinga Tuatahi Multi-Family Residential Project, in Auckland, New Zealand, and
3. Seniors & Family Housing for the Puyallup Nation Housing Authority in Tacoma, Washington (USA).

Once the Housing Needs Assessment is completed, and a Housing Strategy is in development, the Village of Teslin and its partners may wish to develop an approach that is appropriate to the Teslin people.

¹⁸ MURB = Multi-unit residential building (also known as multi-family dwellings).

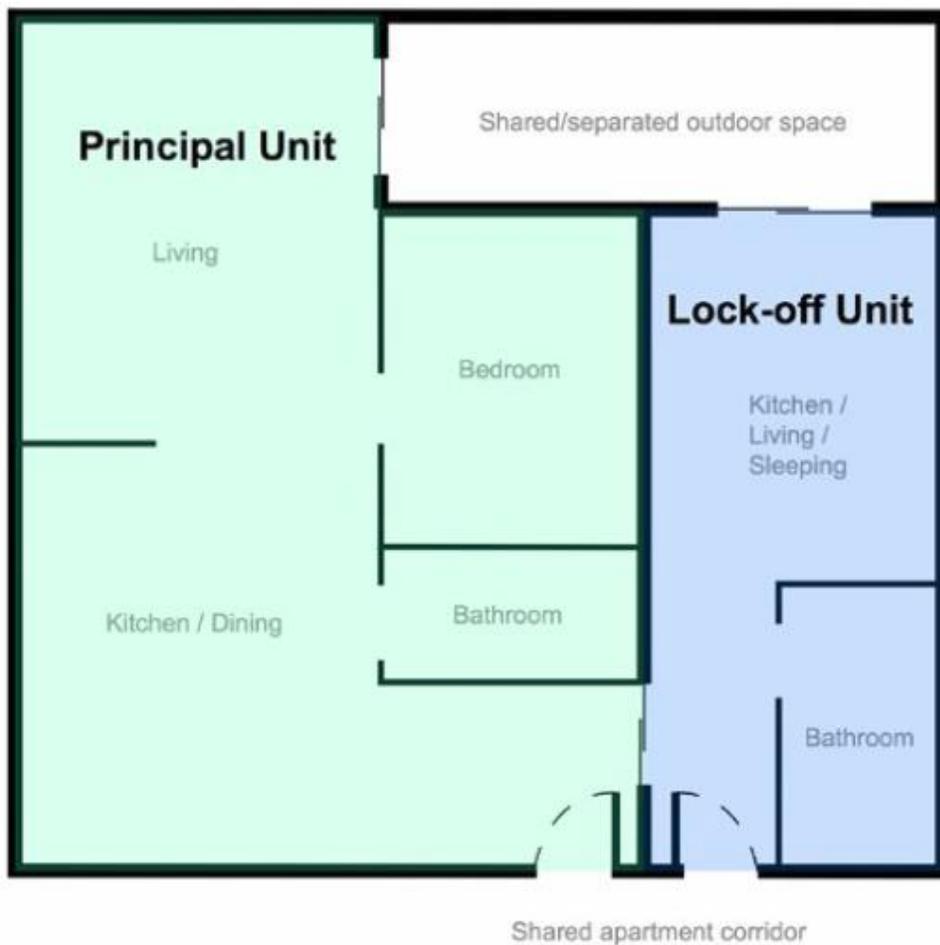


Figure 3 Design by Ouri Scott (Source: <https://yukon.ca/sites/yukon.ca/files/yhc/yhc-multigenerational-housing-meeting-needs-of-indigenous-communities.pdf>)

Energy Efficiency

There are many aspects to housing affordability. The CMHC definition, of households paying no more than 30% for their housing costs, includes the cost of essential household utilities such as heat and electricity.¹⁹ So, part of housing affordability is making homes affordable to heat in the winter. This leads to a discussion about energy efficiency in new home construction, and the upgrading of existing homes to be more energy efficient.

According to a recent CMHC research report²⁰, more than 500 super-insulated housing units have been built since 2007. The report found that “The design and construction of super-insulated, properly ventilated, energy-efficient housing can provide greater comfort and indoor air quality, reduce greenhouse gas emissions, prevent moisture and mould problems and, of course, lower the heating bills.” It also identified that a number of approaches were possible, making the construction of an energy-efficient home “neither onerously expensive nor difficult to build.” However, because there is not yet a lot of standardization with these approaches, they

¹⁹ Other utilities such as cable TV or phones are not considered essential.

²⁰ http://publications.gc.ca/collections/collection_2017/schl-cmhc/nh18-22/NH18-22-117-1-eng.pdf

have tended to be “one-off” designs, which are more costly to build than tract housing, because they do not benefit from economies of scale. Other considerations include the need for additional crew training time, when crews are not familiar with the differences in construction techniques. To support increased use of energy efficient housing construction, the YHC and the Energy Solutions Centre can assist with technical information and assistance to builders. The Yukon Government offers rebates²¹ for residential, commercial and institutional buildings, which can help to offset costs related to initial construction.

What have other Yukon communities done?

Every community in the Yukon is facing issues with regard to the construction of affordable housing. In all cases, successful projects bring together all orders of government, often including local businesses or not-for-profit organizations.

Carcross

In 2014, Carcross undertook a tiny home project, building three tiny homes that addressed issues such as accessibility for elders, outside storage, and energy efficiency. The project was a partnership with the Council of Yukon First Nations (CYFN), the United Brotherhood of Carpenters Local 2499 (UBC), the Government of Canada, the Yukon Mine Training Association, and Kobayashi and Zedda Architects. The house-building provided training opportunities for four carpentry students, under the direction of one instructor, with classroom time augmenting the practical work. But it also provided opportunities for 16 CTFN members to count hours towards their carpentry apprenticeships. The tiny homes were built in one of the new subdivisions in Carcross.²²

Dawson City

Two interesting initiatives emerged when looking into Dawson City as an example of what other Yukon communities have done:

1. A community consultation was held with the people of Dawson City and the Tr’ondëk Hwëch’in First Nation to design an energy efficient and culturally appropriate home, and
2. The Klondike Development Organization, with the support of the federal and Yukon governments, has opened eight units of affordable housing (June 2019).

Energy Efficient & Culturally Appropriate Home Consultations

The Conference Board of Canada, in its 2012 research report called “Framing Sustainable Options for Housing in Canada’s North,” reports on a project undertaken jointly by CMHC and the Tr’ondëk Hwëch’in First Nation in Dawson City.

"We have a long history of partnering with First Nations – about 50 per cent of our members are First Nations. We feel like family in the Union, and I think that's how First Nations feel too. We see huge value in bringing in highly skilled First Nation teachers to the community. The community engagement in this project has been amazing." – Rachel Cardiff, United Brotherhood of Carpenters Local 2499, talking about the Carcross project.

²¹ <http://www.energy.gov.yk.ca/programs.html>

²² <https://whatsupyukon.com/Yukon-communities/carcross/tiny-homes-for-big-change/>

The purpose of this project was to identify what it would take to create a Northern Sustainable House.²³ The project resulted in a community design charrette, to determine what would be required to design and build a house that would consume 50% less energy than a home built to the 1997 Model National Energy Code for Houses, and be more culturally appropriate for a remote northern First Nation community. This design was intended to design one house that would be used as a model to learn from throughout the community, and could be transferable to any northern community.

The design charrette brought together local residents including elders, women and youth, municipal and territory representatives, architects, planners, engineers, and Northern planners, with their respective diversity of skills and expertise. The process involved tweaking existing housing plans used by Han Construction, a Tr'ondëk Hwëch'in wholly owned construction company. Han Construction had a strong history in the Dawson City area, consistently building homes that were more energy efficient than the building code required.

The new design expanded the open living area, added a southern orientation for passive solar gain, and included an alternative heating system, featuring a boiler and wall-mounted radiant units. A Heat Recovery Ventilator was specified to provide fresh outdoor air and to vent stale air, moisture, and odours.²⁴

The process itself, however, was critiqued for being rushed, with the discussions being too brief. Participants felt that with more time they could have come up with a better design for a more efficient house with more appropriate features.²⁵

While the idea of a new design is interesting, it was not possible to find evidence that it was actually built. Further research may be necessary to get more details.

Affordable Housing

A new eight-unit affordable housing building officially opened at 1075 Third Avenue in Dawson City on May 31, 2019. Tenants were able to move in starting June 1, 2019.²⁶

The governments of Canada and Yukon provided \$900,000 to the Klondike Development Organization through Yukon Housing Corporation programs to complete the project, which is the second affordable rental building completed in two years. The Town of Dawson City provided important development incentives, which appear to be similar to those provided by the Village of Teslin.

The two-storey design is similar to the previous affordable housing building with six 44-square-metre (473 sq ft) one-bedroom units, and two 55-square-metre (592 sq ft) two-bedroom units.

According to the Jackie Olson, President of the Klondike Development Organization²⁷, "From a community-based economic development standpoint, this project checks several boxes:

²³ Pulla, Siomonn (2012) *Framing Sustainable Options for Housing in Canada's North*, published by the Conference Board of Canada. Case study begins on page 56.

²⁴ Ibid, p. 58

²⁵ Ibid, p 60

²⁶ <https://yukon.ca/en/news/new-affordable-housing-units-open-dawson-city>

²⁷ The Klondike Development Organization is a partnership of City of Dawson, Dawson City Chamber of Commerce, Klondike Visitors Association, Dawson City Arts Society and Chief Isaac Incorporated, the development corporation of the Tr'ondëk Hwëch'in. In some ways, it seems comparable to the DDC in Teslin.

creating stable, year-round rentals support our labour market, and its Third Avenue location contributes to downtown revitalization as well as increased accessibility and minimized reliance on vehicle use. We're especially pleased that this project was executed by local contractors and crews sourcing materials locally so that the development of this housing directly supports Dawson City's economy, particularly through the winter.”

Haines Junction

In October 2018, a community ground-breaking event in Dakwākāda (Haines Junction) kicked off a tiny house project resulting from a partnership between the Champagne and Aishihik First Nations (CAFN), the Government of Yukon and the Government of Canada.

The three partners have jointly invested in the construction of 10 affordable one-bedroom homes in the community and providing skill-building opportunities for 10 carpentry trainees. Total project cost: \$1,270,000.²⁸

Whitehorse

Two interesting initiatives emerged when looking into Whitehorse for examples of what other Yukon communities have done regarding affordable housing:

1. River Bend Housing Development; and
2. Transition Housing

River Bend

The City of Whitehorse has a number of affordable housing projects, including the River Bend housing development project, built by the Da Daghay Development Corporation, wholly owned by the Ta'an Kwäch'än Council. This project consists of three buildings, providing a total of 42 one, two, and three-bedroom apartments. Twelve will be filled with Ta'an Kwäch'än Council members and 30 with tenants from the Yukon government's social housing wait list.

In all cases, tenants (who all fall below an income cap) pay 25 per cent of their total gross monthly household income for rent. The remainder of the rent — at market rate — will be covered through subsidies from either the First Nation or the YHC. According to Ben Asquith, the CEO of the Da Daghay Development Corporation, “It's a viable business model. We're showing that we're making money month one.”

Transition Housing

Another affordable housing project is owned and operated by Blood Ties Four Directions Centre, a Whitehorse non-profit that works to eliminate barriers and create equal opportunities for people to access health and wellness services, allowing them to live in the community with dignity. This project consists of five stand-alone 240 ft² units, and allows enough room for one person to live comfortably, helping them to avoid difficult situations with poor boundaries. Funding for the project came from the Government of Yukon's Victim of Violence program, which is funded in part by the Investment in Affordable Housing Agreement (Social Infrastructure Fund), and the Community Development Fund.²⁹ Total cost of the five tiny homes was \$800,000.

²⁸ <https://cafn.ca/partners-break-ground-for-innovative-tiny-house-project/>

²⁹ <https://www.whitehorsestar.com/News/thinking-small-five-tiny-homes-unveiled;>

<https://www.newswire.ca/news-releases/new-tiny-home-community-opens-in-whitehorse-899737054.html>

Summary of Issues and Policy Options

Key issues to be addressed in the 2019 Teslin OCP review include:

- The need for a housing strategy, including transition housing and other special needs housing to be identified through the Housing Needs Assessment process;
- Limits on land availability within the Village for future residential development, requiring boundary adjustment or other measures to address future community growth;
- Servicing limitations, with particular emphasis on water and sewer services, to support increased residential development.

Additionally, the current density limits within Country Residential areas, need to be reviewed as part of the OCP policy development process. Options for addressing this issue include:

- Modifying the OCP policy to specify that each lot should have no more than 1 principal dwelling unit, and specify that a secondary suite or an accessory dwelling unit is allowed by policy;
- Removing the minimum lot size area for an accessory dwelling unit in the Zoning Bylaw;
OR
- Making accessory dwelling units a conditional use in the Country Residential zone, conditional upon receiving authorization from the YG for on-site wastewater disposal;
- Changing both the OCP policy and the Zoning Bylaw regulation.

Appendix: Household Characteristics

Census Profile 2016: Household Characteristics (2015)

	Teslin VL	Teslin SG	Totals	%
Private Household x Tenure (25% Sample)				
Owner	25	50	75	58%
Renter	30	15	45	35%
Band Housing	0	10	10	8%
Totals			130	100%
Median value of owned dwellings				
	\$ 250,197	\$ 124,672		
Median monthly shelter cost				
owner	\$ 586	\$ 359		
renter	\$ 792	\$ 606		
Housing Types				
			Totals	%
Single detached house	40	65	105	81%
Semi-detached house	5	5	10	8%
Row house	0	5	5	4%
Apartment	5	0	5	4%
Movable dwelling	5	0	5	4%
Totals			130	100%
Source	https://www12.statcan.gc.ca/census-recensement/2016/dp-pd/prof/search-recherche/results-resultats.cfm?Lang=E&TABID=1&G=1&Geo1=&Code1=&Geo2=&Code2=&type=0&SearchText=Teslin&SearchType=Begins&wb-srch-place=search			