



# Building Better Homes and Communities

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*Affordability and Choice Today*

## ACT Solutions

### Alternative Development Standards for Affordable Housing Town of Banff, Alberta

#### The issue

Since the 1970s, the Town of Banff has faced chronic housing shortages and affordability problems. The town, located within a national park, is on land leased from the federal government. Not only does the town not have authority to annex or expropriate additional land, its boundaries were reduced in the late 1990s. As a result, there is very little land for new “greenfield” residential development, and any development or redevelopment is subject to strict controls and guidelines.

At the time of this project, the cost of housing in Banff was among the highest in Canada—well beyond the reach of the typical person working in the town’s service and tourism industries. The non-profit Banff Housing Corporation (BHC), founded in 1993, wanted to use its remaining land to provide affordable housing and a greater range of housing options.

#### The plan

In 1999, BHC was ready to develop a 2.1-acre site. The housing corporation approached the Town with a proposal to review existing standards for possible easing of requirements to increase affordability and housing options.

The review would consider:

- ❑ standards used in existing subdivisions, and possible modifications
- ❑ new housing design and landscaping guidelines to reduce unit cost
- ❑ accessory suites to help cover the costs of home ownership
- ❑ energy efficient/green construction (possibly R-2000) to increase long-term affordability and protect the environment.



Sundance Court: BHC

A construction project would demonstrate the new standards and innovative approaches to affordable housing.

#### The project team

BHC’s manager and architect; Banff’s Manager of Planning and Development; and input and advice from Banff’s Engineering Department, the Municipal Planning Commission, and Enervision (the R-2000 Program delivery agent in Alberta).

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## The results

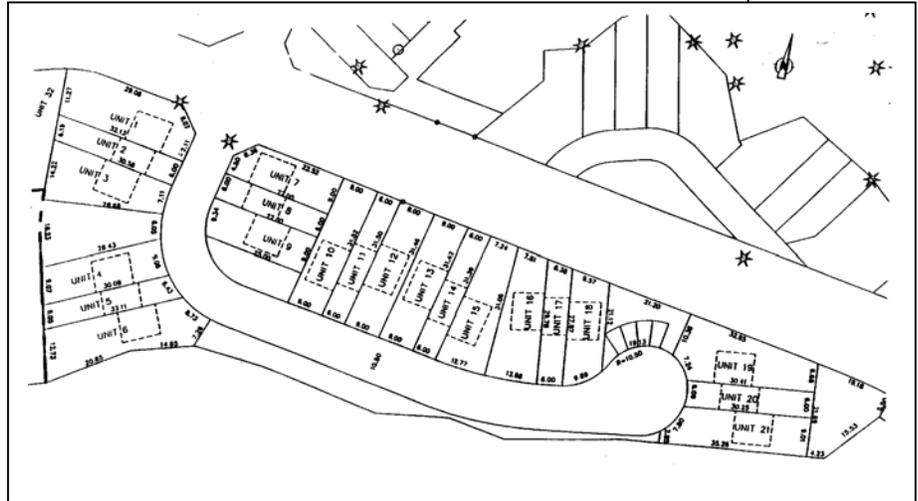
Although new regulations were not required, Banff's Manager of Planning and Development says the standards developed and accepted for this project amounted to relaxations in the existing standards, including:

- smaller lots for greater density
- at-grade, open parking
- narrower streets
- elimination of sidewalks on the "down-slope" side of the street (the subdivision abutted existing walking trails).

Twenty-one units were built in seven groups of three row houses, each with two storeys and basement. Wood and stucco exteriors were designed to complement the natural surroundings. New planting focused on native species and was designed to soften the street impact of open parking.

A number of the units were designed to accommodate a variety of lifestyles—from independent adults sharing home ownership, to families with older children living at home, to single-parent families. In one two-bedroom unit, for example, the bedrooms were located on separate levels, each with its own bathroom, with shared kitchen/dining/living space on the floor between. All units were constructed and certified as meeting R-2000 standards.

The units were released for occupancy in July 2001. They were sold to qualified Banff residents/employees for between \$176,834 and \$229,681 (plus nominal land lease), as compared to their appraised market values of \$244,250 to \$284,750. BHC retained a sublease percentage ownership for the difference.



Site plan: BHC

The addition of accessory rental suites was considered for the demonstration project, but they were not included due to space constraints for parking.

## Related reports

*Alternative Development Standards for Affordable Housing* (Michael Bacon Architect & Banff Housing Corporation, 2002)

ACT case studies may be downloaded from the ACT Web site (see sidebar), ordered on-line from CMHC at [www.cmhc.ca](http://www.cmhc.ca) or by contacting CMHC at 1-800-668-2642. Reports may be obtained on loan from CMHC's Canadian Housing Information Centre (CHIC) at [chic@cmhc-schl.gc.ca](mailto:chic@cmhc-schl.gc.ca) or by calling 1-800-668-2642 and asking for CHIC.

## Affordability and Choice Today

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