

KLONDIKE DEVELOPMENT ORGANIZATION

HOUSING STRATEGY

FINAL REPORT

KLONDIKE DEVELOPMENT ORGANIZATION

March 2011

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SECTION ONE

THE STRATEGY

PART ONE KLONDIKE DEVELOPMENT ORGANIZATION

INFORMATION AND EDUCATION

Information

- 1) Form and populate an online housing information portal at www.klondikedevlopment.com including, but not limited to:
 - Directory of housing grants, loans and assistance programs (with web-links) from agencies such as Yukon Housing Corporation and Canada Mortgage and Housing Corporation including:
 - Rural financing
 - Owner-build financing
 - Suite addition and commercial-residential conversion incentives
 - Renovation incentives
 - Canada-Yukon Affordable Housing Program
 - Seed funding
 - Current housing availability
 - Current land availability
 - Future land development plans
 - Rental property inventory
 - Breakdown of average land, construction and servicing costs
 - Results of regular surveys of housing demand, vacancy rates and rental costs
- 2) Facilitate an annual spring Klondike Housing Information Fair to promote, and provide access to resources for people interested in home ownership such as
 - Land and housing vendors
 - Financial institutions
 - Government agencies (Yukon Housing Corporation and YHC)
 - Developers
 - General contractors and other tradespeople
 - Real-estate professionals

Public Education

- 3) Facilitate housing-related skills courses in the Klondike such as
 - Home construction self-help course (Yukon Housing Corporation)
 - Landlord and tenant responsibilities and skills (YG Department of Community Services)
 - Home ownership skills (e.g. STEP, Northwest Territories Housing Corporation)
 - Tenant skills (e.g. Rent Well, City of Portland, Oregon)

DEVELOPMENT FACILITATION

Marketing and Networking

- 1) Form a contact group of stakeholder parties to ensure regular coordination and communication with regard to implementation of the KDO Housing Strategy
- 2) Market housing development opportunities to investors, developers, contractors and tradespeople

Feasibility Research

- 3) Undertake feasibility studies on identified affordable home ownership projects, prioritizing:
 - Large-scale North End condominium development (including a low-income co-operative program)
 - Imported modular housing
 - 'Pocket' housing
 - Minimal service seasonal housing

PART TWO RECOMMENDATIONS TO CITY OF DAWSON

LAND AVAILABILITY

Infill Development

- 1) Advocate for owners of vacant serviced lots in the Historic Townsite to make these available for sale. Prioritize, in the following ownership order:
 - Yukon Government
 - Yukon Housing Corporation
 - Private
 - City of Dawson - Block Q, Ladue Estate (Goldrush Campground lease)
- 2) Consider development and implementation of new incentive bylaws and policies to encourage sale or development of vacant serviced lots in the Historic Townsite

New Land Development

- 3) Expedite existing country residential subdivision development plans
- 4) Examine the feasibility of:
 - Small service extensions to existing lots in the Historic Townsite
 - Un-serviced (on-site water and sewer) development in the Historic Townsite
- 5) Advocate for the infrastructure necessary to access lands in West Dawson and Sunnydale e.g. grid electricity service and fixed bridge

Land Planning

- 6) Expedite the overdue review of the Official Community Plan

MUNICIPAL BYLAWS AND POLICIES

Zoning and Heritage Management Bylaw

- 1) Conduct an immediate comprehensive review of the bylaw to identify and reform inhibitors to housing development, including, but not limited to:
 - Lot sizes (encourage subdivision)
 - Permitted and discretionary uses
 - House sizes (encourage 'pocket' housing)
 - Secondary suites
 - First floor use restrictions
 - Heritage architectural guidelines
 - Flexible regulation management

General Bylaws

- 2) Enforce existing bylaws with regard to land use and property maintenance and nuisance abatement that encourage residential investment by providing for certainty in the surrounding environment:
 - Zoning and Heritage Management Bylaw #09-03
 - Property Maintenance and Nuisance Abatement Bylaw #07-03
- 3) Consider amendment, development and implementation of bylaws (and policies) to address:
 - Renovation and re-development of derelict and vacant properties for residential use
 - Maintenance standards of rental premises
 - Servicing needs of permitted development configurations

SECTION TWO

MARKET RESEARCH

1. BACKGROUND

From 'Economic Scan and Assessment of Potential for Development (Vector Research et al, March 2008)':

"Housing is currently a challenge in Dawson. Whether it is for year-round residents or for temporary summer workers it is a topic that arises consistently. Any further development that will push the demand for housing is going to run into the limitations already existing in the community around housing. While there is an overall desire for a modest population increase to reach a critical mass for year-round services there is currently very limited capacity for new residents to find adequate housing. This applies to rental properties as well and without adequate apartment accommodation or some form of condominium development the ability to attract and retain people is a factor."

A previous Klondike Development Organization (KDO) study, *Housing Opportunity Research (Across The River Consulting, May 2010)* analyzed key statistical data, the market status and previous community housing reports. Dawson has:

- A much higher proportion of one-person households (40% over 30.9%) and less couples and families
- A high and rapidly increasing income profile for one-person households
- A single detached family dwelling profile that does not meet the one-person household demand
- A much higher proportion of the population renting than in Yukon as a whole (44.2% over 30.5%)
- Better housing affordability, both for renting and ownership, than across Yukon and Canada

KDO STRATEGIC HOUSING GOALS

- 1) *Match housing stock to demand and demographic trends*
 - Convert single detached residencies into multi-unit single-person residencies
 - Convert vacant commercial properties into multi-unit single-person residencies
 - Increase occupancy rates of existing single detached residencies
- 2) *Increase overall quality of housing stock*
 - Incentivize new construction
 - Incentivize renovation of existing rental properties
- 3) *Increase proportion of home ownership over renting*
 - Lower barriers to new construction for ownership
 - Lower financial barriers to ownership for low income households

KDO HOUSING ENTERPRISE MISSION

Target new construction or renovation and conversion of existing properties to expand the supply of quality single-person household units that are affordable and accessible for home ownership to gross annual incomes between \$20,000 and \$35,000.

KDO does not have the capacity or the jurisdiction to achieve these alone. It will be necessary to collaborate closely with partner agencies on the further development and implementation of a wider housing strategy.

This work:

- 1) Initiated convening of partner agencies
- 2) Conducted market research to clearly segment the housing market between ownership and rental, family and single. Analyze gaps for the current market (including summer peak) and projected impacts of increased activity and establish a viable market for the Quint cooperative model.
- 3) Identified priority development opportunities focused on new construction
- 4) Designed a full KDO housing strategy that includes actionable KDO social enterprises in years two to four of the KDO Strategic Plan.

2. EXISTING DATA ANALYSIS

2.1 DEMOGRAPHICS

DAWSON CITY POPULATION BY AGE

	0-14	14-24	24-54	Over 54	Total
1996	437	219	1162	208	2026
2002	331	222	1030	270	1853
2006	291	203	952	335	1781
2002-2006	-12.1%	-8.6%	-7.6%	24.1%	-3.9%
2010	247	197	969	469	1882
2006-2010	-15.1%	-3.0%	1.8%	40.0%	5.7%

1996-2010	-43.5%	-10.0%	-16.6%	125.5%	-7.1%
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2002-2010	-25.4%	-11.3%	-5.9%	73.7%	1.6%
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The average household size is much lower than the rest of the Yukon but the population mobility is comparable at 20% over 5 –year periods.

2.2 STOCK

2006 census data has 768 dwellings in Dawson with 600 occupied by 'usual residents', an occupancy rate of 78%, slightly lower than Yukon at 82%, and much lower than the 96% in Whitehorse. Single detached dwellings represented 69.2% of housing, in excess of 64.6% across Yukon. Housing was smaller, averaging 2.2 bedrooms against 2.5 for Yukon. Yukon Housing Corporation now has 64 social housing units in Dawson.

2.3 COST

2006 census home ownership costs were only 70% of Yukon as a whole although this is 80% per bedroom. Median household income was 84% of Yukon but 94% for one-person households. In 2001 only 18.5% of households were spending over 30% of gross income on housing, the generally accepted measure of housing affordability. This is below Yukon at 19.5% and considerably below that for Canada, at 24.1%.

- House prices are at a low ratio to earnings for single-persons and even for all, allowing for house size
- Cost of renting is 93% of ownership versus 81% of Yukon as a whole
- Affordability should push renters with incomes above \$33,600 to the private sector for a 1-person unit

Existing residential rental market data is weak and improving this was an objective of the demand survey. Current home ownership market price estimates (based on limited number of posted properties) are:

- Downtown lots (build-ready) \$35,000
- Klondike Valley lots \$15,000/acre
- West Dawson lots (un-serviced) \$10,000/acre
- Existing housing costs \$120/sq ft
- New housing costs \$160/sq ft

2.4 LOW-INCOME HOME OWNERSHIP MARKET SIZE

- 1) The 2006 census data indicates that in 2005 an estimated:
 - 115 Dawson households were in the target \$20-\$35,000 income bracket.
 - 67 single-person households were in the target \$20-\$35,000 income bracket.
- 2) The 2000 Dawson Community Housing Report data estimates that 54% of renters are obstructed from home ownership by one or more reasons that may be overcome by the proposed co-operative affordable home ownership model. This leads to an estimated market of 36 single-person units.
- 3) All of these target households income qualify for Social Housing.

3. STAKEHOLDER INTERVIEWS

Gratitude is due to the professionals who made themselves available for interview and whose experience and careful consideration of the housing issue in the Klondike provided made for many stimulating and productive discussions. The consultant met or spoke with 10 professionals through one-on-one interviews, representing government agencies, non-governmental organizations, financial institutions, developers and contractors. In light of the sample size, for confidentiality reasons, comments and conclusions are presented in a generalized format and no inference should be made as to attribution to any one source.

The following people were interviewed:

Micah Olesh	Community Development and Planning Officer, Town of The City of Dawson
Dalores Roberts	Housing/Property Manager, Tr'ondëk Hwëch'in
Allyn Lyon	Director, Community and Industry Partnering, Yukon Housing Corporation
Cindy Hadley	Dawson Housing Manager, Yukon Housing Corporation
Gail Shuttleworth	Advisor Northern Housing, Canada Mortgage and Housing Corporation
Ian MacDonald	Social Worker, Yukon Government
Greg Hakonson	Partner, Low Impact Development
Mike Ukrainetz	Junior Project Manager, Dowland Contracting Ltd
Lending Officer	Financial Institution (Name confidential)
Evelyn Pollock	Manager, Dawson City Chamber of Commerce

3.1 LAND DEVELOPMENT

There are currently no City of Dawson lots for sale but up to six country residential lots on the Dome may be developed and available by the Fall of 2011. Yukon Government has eleven lots for sale in the north end of the Historic Townsite and is planning more country residential on the Dome by 2014.

3.2 POLICY AND PROGRAMS

City of Dawson has no existing or planned policies to deliberately encourage housing development. A review of the Official Community Plan is anticipated in 2011.

Yukon Housing Corporation Community and Industry Partnering has a mandate to undertake research and development on housing projects and issues, provide financing and take part in joint development ventures. There is a high emphasis on supporting only the highest energy efficiency projects going forward. Joint venture leverage can be up to \$1,000,000 and seed money can be provided for geotechnical studies, market research and other matters. Financing only advances subsequent to the development of deliverable business plan for a demonstrated need. There is no joint venture money for 2011-22 at this time.

Banks are often unwilling to finance self-build projects in the \$200-300,000 range. The Yukon Housing Corporation owner-build program has been running for twenty years. This is a rural program outside the City of Whitehorse municipality. It can provide up to two-year financing with the first six months at no interest and then building up incrementally to the full rate. It requires a ten percent equity commitment that can include project management. Costing and budgets must be high quality and there should be the intent to re-finance to a bank mortgage. Training and self-help courses are often included.

The Yukon Housing Corporation first-time homeowner program requires only a 2.5% down payment and is for those deemed ineligible for bank financing due to credit histories and other matters. This has an upper limit of \$320,000 and funding is available for 2011-12. The Corporation also offers a number of low-interest loan programs for rental rehabilitations and the creation of new rental suites.

The first KDO housing report was well received. The Quint example is familiar and could be considered for a joint venture. Habitat for Humanity in Whitehorse is another case study joint venture. A good size project would require a \$500,000 - \$1,000,000 start-up fund to be raised.

Other concepts that should be considered include shared equity housing and portable pre-fabricated housing.

3.3 STOCK

Yukon Housing Corporation has 64 social housing and 27 staff housing units and Tr'ondëk Hwëch'in has 140 units. All are full. The 'New Korbo' will add a net 3 units to the stock. Tr'ondëk Hwëch'in has been building approximately six units per year but this is likely to slow due to access to finance.

There is only one regular landlord accepting social assistance clients and issues with maintenance standards are reported. Mining company rentals are thought to have removed usual rental housing from the market. Social assistance recipients are being forced down the housing quality ladder and safety is becoming an issue with individuals reported as living in buses and with unregulated heat sources.

3.4 DEMAND

Government housing is oversubscribed. Yukon Housing Corporation has waiting list of approximately five people for both social and staff housing and Tr'ondëk Hwëch'in typically has between thirty and fifty people that are defined as either 'homeless' or 'not appropriately housed'. Twenty to twenty-five social assistance clients are receiving rent monies in a usual month. Access to appropriate housing is a particular inhibitor to family reunification in these circumstances.

Demand is predominantly for single-person units driven by First Nation returners, recent graduates and older people looking to relocate downtown from rural locations such as Henderson Corner due to transportation issues. Downtown view and infill lots are the preferred locations and small sizes from 300-400 ft² up.

3.5 BARRIERS

Financing barriers are prominent. Seasonal employees are required to provide two years of tax returns for income verification even with permanent positions. The same applies to the self-employed so the inconsistent nature of regional incomes restricts access to mortgage finance. Dawson is a restricted lending area with compulsory CMHC insurance on higher ratio mortgages that adds to the cost. Common log homes and woodstoves have proven to be problematic for the required fire insurance.

Mortgage value appraisals are commonly significantly below market values and especially the cost of new construction. Off-grid properties, those without water and sewer installations and older mobile homes are very hard to acquire CMC insurance and finance, commonly requiring secured lending at higher rates than mortgages. There are gaps in professional real estate advice so paperwork including formalized offers and building and occupancy permits can be problematic.

Down payments are a common difficulty as are the existing debts that have grown for younger people, especially student loans. New construction requires high cash equity, good lines of credit and a lot of administration for quotes and estimates, materials, plans and contingencies. There is also a shortage of skilled labour and tradespeople for new construction.

The most prominent barriers are financial - seasonal incomes, down payments and existing debts.

4. DEMAND SURVEY METHODOLOGY

4.1 KEY ROLES

Klondike Development Organization Board

- Championed the project and motivated others to participate
- Determined the overall scope, objectives and policy of the survey, including the number and type of households to be surveyed and how they would be surveyed
- Oversaw and supported implementation of the survey
- Will implement strategy resulting from the survey findings

Consultant Project Manager

Responsible for the day-to-day activities of the survey, providing information, guidance, training and analytical services including the following:

- Organized initial meetings with interested people and organizations, and community meeting for presentation of results
- Developed and implemented strategies to engage residents in the project
- Liaised with interested organizations
- Acted as a media contact
- Harnessed community support for the project
- Recruited and trained assistants to facilitate the survey
- Wrote the report including data analysis and findings

Research Assistants

- Identified a list of distribution points and events for the hard copy survey and online web-links
- Contacted distribution points and events by telephone, (a) to explain survey; (b) to promote participation; and, (c) to assure confidentiality
- For the online survey, sent links to distribution points and email blasts to contacts
- Collected the survey forms where necessary
- Inputted survey responses into the database where necessary

4.2 SURVEY CONDUCT

Step 1: Questionnaire development

- Standard Questions
- Supplementary Question

The full questionnaire can be found in Appendix Two.

Step 2: Questionnaire distribution

- Approximately 1880 total population (Yukon Bureau of Statistics) meant 90 or more responses would give enough data for analysis at a confidence level of 10% and the absolute minimum required for proper analysis was 50.
- Online survey was used wherever possible, augmented by hard copy, with over 90% of responses being completed online. Online surveys settings prevented multiple responses from any single IP address.
- Online survey web-link used was: <https://www.surveymonkey.com/s/KlondikeHousingDemandSurvey>
- Distribution points for hard copy and web-link advertising included newspapers, post office, partner organizations offices, events and websites, publicity events, online links and email blasts
- Hard copy returns were inputted manually to the online database and destroyed

Step 3: Project publicity

Effective promotion to the community was crucial. This was done through media contacts and public meetings to explain the survey, organizational needs, implementation steps and anticipated results. A press release and letter to the community were prepared but not used due to time constraints. Project logistics required all the 2011 surveys to be compressed in a short time-span subsequent to the launch and community engagement strategies for all the surveys and the KDO launch were combined. Details of these are included in the report KDO Community Engagement 2010-11 (*Across The River Consulting, 2011*). The unused release and letter are included in Appendix Three for use in future repeat surveys.

5. DEMAND SURVEY RESULTS

The total sample size was 87, covering 204 people. The average household size was 2.25, with the most prevalent being 2 (48%). The sample is biased slightly to the 25-54 group over the seniors compared to the general population with an average age of 35.3. Mean household income was \$58,633. The sample was broadly representative of the community. It should be noted however that this was a voluntary market research survey targeted at those with demands in the housing market. **As such, it is not intended that the results be broadly extrapolated to represent the views of the entire community.**

HIGHLIGHTS

The full survey results can be found in the data tables in Appendix One. The data collected was retained online and is accessible for further analysis as required for future studies or development feasibilities.

Rent Survey

A total of 35 rental properties were reported, with 32% including the utility costs. The average monthly rental costs reported were \$563 per person including \$80 utilities (\$48 summer and \$111 winter) and \$913 per property. The affordability ratio (percentage of gross income spent on rent including utilities) is 22%, well within accepted standards. By property type the results were:

Property Type	Per Person	Total	Affordability
0-Bed	664	664	16%
1-Bed	808	808	23%
2-bed	530	1060	27%
3-Bed	334	1002	19%
4-Bed	232	928	16%
Total	563	913	22%

Housing Satisfaction

Only 55% of renters and 67% of homeowners were satisfied with their housing. Specifically:

- 78% of renters wish to own their own home
- 46% of homeowners wish to change their home ownership and another 19% possibly

Barriers to Home Ownership

62% of respondents are experiencing barriers to achieving their desired home ownership and a total of 62 specific comments on barriers were made. Proportionally, these can be broadly segmented by theme as:

- Availability 40.3%
- Affordability 40.3%
- Regulatory 11.3%
- Quality 8.1%

More specifically:

Availability of Land	24.2%
Availability of Houses	16.1%
Income	12.9%
House Prices	11.3%
Land Prices	8.1%
Regulations	6.5%
Down Payment	4.8%
House Quality	4.8%
Rural Finance	3.2%
Ownership Expense	1.6%
Starter Prices	1.6%
House Size	1.6%
Zoning Infractions	1.6%
Contractors	1.6%

Home Ownership Demand Profile

- Willingness to new build is high at 50% and over half, 53%, are interested in buying an existing home
- Single detached and cabin dwelling types dominate but 33% would consider some type of multi-unit dwelling, be it an apartment, duplex or row townhouse
- Average housing size demand is 1172 ft² with almost half, 44%, looking for a home under 1000 ft²
- Average bedroom need is 2.38 and bathroom need is 1.53
- Service demands are dominated by full-service, 66%, and power/well/septic systems at 25%. Off-grid demand is low but significant at 9% although only 4% does not need water and septic.
- Country residential, 47%, and downtown Historic Townsite locations, 53%, are evenly split
- Specific location needs are varied but the largest, 63%, would live downtown if necessary. Klondike Valley inside the City is more popular than the Dome followed by the Valley periphery and lastly West Dawson/Sunnydale, but still up at 14% willingness.
- Strata apartment willingness is 10% but 28% are unsure, making 38% possible
- Co-operative willingness is 25% but 17% are unsure, making 42% possible

Financial

The average home price expectation is \$199,574 and the average property price expectation is \$36,827. In terms of land types, town lots are expected at \$26,389 and country residential at \$9,686 per acre. In terms of price per ft² this equates to \$170 total and \$139 excluding the property.

The mean average household income is \$58,633, a price to income ratio of only 3.4

Segments of Ownership Interest

The responses were filtered and analyzed for three different market segments of ownership interest, being renters, existing homeowners and household incomes in the \$20-35,000 bracket, being the target range of the draft KDO Housing Mission. The results can be found in the same data tables of Appendix One. While there are many broad similarities in experienced barriers and demand, some clear and important differentiating factors were evident:

	Renters	Owners	\$20-35,000
Sample Size	29	23	10
Home Price	\$176,579	\$231,522	\$105,833
Income	\$48,740	\$63,295	\$27,500
Affordability Barrier	40.7%	28.6%	70%
Size	1126 ft ²	1369 ft ²	857 ft ²
Strata Interest	46%	22%	67%
Cooperative Interest	57%	26%	89%

Ten households with incomes in the target \$20-35,000 bracket expressed interest in home ownership:

Current Rent	Household Size	Rent Affordability	Price Expectation	Size Expectation
\$1800	4	79%	\$100,000	500-1000 ft ²
\$1000	2	44%		500-1000 ft ²
\$775	1	34%	\$130,000	
\$725	1	32%	\$150,000	500-1000 ft ²
\$550	2	24%		500-1000 ft ²
\$500	1	22%		500-1000 ft ²
	2		\$50,000	
\$800	1	35%		500-1000 ft ²
\$500	2	22%	\$120,000	1000-1500 ft ²
\$1125	2	49%	\$75,000	

6. VACANT LOT ANALYSIS

In light of the dominance of availability as a key barrier to home ownership in the demand survey results and specifically the availability of developable land, an analysis of vacant service lots in the Historic Townsite was undertaken as an additional step in the market research.

Total number of vacant lots 129

6.1 OWNERSHIP

Private	72.5	56.2%
Yukon Government	20.5	15.9%
City of Dawson RV park	20	15.5%
Yukon Housing Corporation	15	11.6%
Tr'ondëk Hwëch'in	1	0.8%

6.2 USE

Held	41	31.8%
In-use underdeveloped	39	30.2%
Leased	20	15.5%
Development agreement	13	10.1%
For sale	12	9.3%
Impeded	4	3.1%

	Held	Leased	For Sale	D/A	In-Use	Impeded
Private	26.5			13	33	
Yukon Government	4.5		12			4
City of Dawson RV park		20				
Yukon Housing Corporation	9				6	
Tr'ondëk Hwëch'in	1					

6.3 ZONING

Singled detached residential	74	57.4%
Downtown tourist service	31.5	24.4%
Core commercial	22.5	17.4%
Multiple unit residential	1	0.8%

	Core Commercial	Tourist Service	Residential	Multi-Residential
Private	22.5	6.5	42.5	1
Yukon Government			20.5	
City of Dawson RV park		20		
Yukon Housing Corporation		5	10	
Tr'ondëk Hwëch'in			1	

6.4 CASE STUDY POLICIES

A number of municipalities across Canada have introduced bylaws to regulate vacant buildings and properties that act to encourage their development. Examples include:

City of Winnipeg	Vacant Buildings By-law No. 79/2010
City of Winnipeg	Taking Title to Vacant and Derelict Buildings By-law No.89/2010
City of Hamilton	Vacant Building Registry By-law No. 10-260

Further investigation should be given to the appropriate balance of 'carrots and sticks' to encourage property owners to make sites available for residential development.

7. HOUSING INFORMATION FAIR

Following on from the results of the demand survey, the final stage of the market research was to convene stakeholders, residents and parties interested in the sector at a Housing Information Fair. The purposes were:

- To provide improved access to the information and programs required by residents interested in buying or building their own homes
- To gather further information from residents on their housing needs and test potential concepts
- To facilitate cross-semination of project ideas between players and build partnerships that could potentially implement projects

The results of the housing demand surveys were also presented.

The Fair took place on Tuesday, March 29th from noon – 7pm at the Downtown Hotel Conference Room.

Gratitude is due to the professionals and businesspeople that made themselves available for the fair. The following people, businesses and were agencies were represented:

Elizabeth Foubister	Bylaw Enforcement Officer, Town of The City of Dawson
Allyn Lyon	Director, Community and Industry Partnering, Yukon Housing Corporation
Gail Shuttleworth	Advisor Northern Housing, Canada Mortgage and Housing Corporation
Greg Hakonson	Partner, Low Impact Development
Paul Derhak	Partner, Low Impact Development
Mike Ukrainetz	Junior Project Manager, Dowland Contracting Ltd
Jack Vogt	Contractor, Vogt Enterprises
Dina Grenon	Contractor, Grenon Enterprises
Bill Bowie	Owner, Arctic Inland Resources Limited
Joe Cooke	Manager, Dawson Branch, Canadian Imperial Bank of Commerce
Marj Eschak	Realtor, Coldwell Banker Redwood Realty

Formal presentations were made by both Allyn Lyon of Yukon Housing Corporation and Gail Shuttleworth of Canada Mortgage and Housing Corporation to explain their programs in more detail.

A total of 102 people attended the fair and 35 attended the presentations.

As a result of the activity stimulated by the Fair a minimum of three residential lots in the Historic Townsite have been sold to owner-builders and more are expected soon. Developers and contractors have reported sales on projects and one multi-unit building is likely to advance as a result of pre-sales interest that can be attributed to marketing at the Fair.

In addition, considerable learning was achieved and a number of further conceptual project outlines were hatched that now form a part of the full strategy and will be investigated further for feasibility as part of the KDO 2011-12 Operational Plan.

The Housing Information Fair played a direct role in stimulating economic development in this sector and beyond.

APPENDIX ONE – HOUSING DEMAND SURVEY DATA TABLES

CURRENT HOUSING EXPERIENCE		Ownership Interested		
		Renters	Owners	\$20-35,000
	Total			
Sample Size	87	29	23	10
Total Persons	204	65	54	22
Household Size	2.25	2	2.3	1.6
Dominant Household Size	2 (48%)	2 (45%)	2 (52%)	1&2(40%)
Average Age	35.3	34.5	36.1	37.4
Renter Proportion	44%			
Rental Quality Satisfaction	53%	52%		10%
Renter Home Ownership Interest	81%			
Home Ownership Proportion	62%			
Home Ownership Satisfaction	66%		52%	
Home Change Interest	46%			
Home Ownership Barriers	62%	92%	91%	100%
Total	62	27	28	10
Availability	40.3%	48.1%	46.4%	20.0%
Affordability	40.3%	40.7%	28.6%	70.0%
Regulatory	11.3%	7.40%	10.7%	10.0%
Quality	8.1%	3.70%	14.3%	0.0%
Detailed Barriers				
Availability of Land	24.2%	22.2%	32.1%	
Availability of Houses	16.1%	25.9%	14.3%	20%
Income	12.9%	11.1%	3.6%	20%
House Prices	11.3%	18.5%	14.3%	40%
Land Prices	8.1%	3.7%	10.7%	10%
Regulations	6.5%	3.7%	7.1%	
Down Payment	4.8%			
House Quality	4.8%	3.7%	10.7%	
Rural Finance	3.2%	3.7%	3.6%	10%
Ownership Expense	1.6%	3.7%		
Starter Prices	1.6%	3.7%		
House Size	1.6%		3.6%	
Zoning Infractions	1.6%			
Contractors	1.6%			

Housing Strategy – Klondike Development Organization

HOUSING DEMAND		Ownership Interested			
		Total	Renters	Owners	\$20-35,000
Construction					
	Land & Self-Build	45%	44%	44%	60%
	Land & Contractor Build	50%	56%	48%	50%
	Existing Home	53%	74%	44%	70%
	New Home	29%	41%	26%	60%
Unit Type					
	Apartment	11%	4%	9%	22%
	Duplex	7%	4%	5%	22%
	Single Detached	78%	79%	91%	67%
	Townhouse	15%	8%	9%	33%
	Cabin	43%	63%	9%	78%
Size					
	Under 500ft ²	6%	0%	0%	0%
	500-1000ft ²	38%	58%	26%	86%
	1000-1500ft ²	36%	25%	46%	14%
	1500-2500ft ²	18%	13%	23%	0%
	Over 2500ft ²	2%	4%	4%	0%
	Average	1172ft ²	1126ft ²	1369ft ²	857ft ²
Bedrooms		2.4	2.4	2.6	2.1
Bathrooms		1.5	1.4	1.7	1.2
Services					
	Full-service	66%	67%	68%	60%
	Power & W/S	25%	21%	23%	20%
	Off-grid & W/S	5%	13%	5%	20%
	Unserviced	4%	0%	5%	0%
Lot					
	Country Residential	47%	54%	48%	56%
	Townsite Lot	53%	46%	52%	44%
Location					
	Downtown	63%	66%	61%	70%
	Dome	39%	48%	30%	40%
	Klondike Valley (in City)	47%	59%	30%	80%
	Klondike Valley (out City)	24%	24%	23%	20%
	West Dawson/Sunnydale	14%	17%	9%	40%
Strata Ownership					
	Yes	10%	7%	9%	11%
	Possible	28%	39%	13%	56%
	Possible Number	27	13	5	6
Cooperative Ownership					
	Yes	25%	36%	22%	56%
	Possible	17%	21%	4%	33%
	Possible Number	30	16	6	8

Housing Strategy – Klondike Development Organization

PRICE EXPECTATION		Ownership Interested			
		Total	Renters	Owners	\$20-35,000
Home	Total	\$199,574	\$176,579	\$231,522	\$105,833
	Per ft ²	\$170	\$157	\$169	\$123
	Per ft ² (ex-lot)	\$139	\$128	\$134	\$101
Land	Per Acre	\$9,686	\$13,813	\$12,000	
	Per Town Lot	\$26,389	\$15,000	\$26,875	
	Per Property	\$36,827	\$32,500	\$47,500	\$19,000
	Income				
	Total	\$58,633	\$48,740	\$63,295	\$27,500

RENTAL SURVEY				
Sample Size		35		
Rent per Room		Basic	Utilities	Total
	Summer	484	48	532
	Winter	482	111	593
	Year-Round	483	80	563
Property Type		Per Person	Total	Affordability
	0-Bed	664	664	16%
	1-Bed	808	808	23%
	2-bed	530	1060	27%
	3-Bed	334	1002	19%
	4-Bed	232	928	16%
	Total	563	913	22%
Utility Inclusion		32%		
Average Rental Size		1.7		

APPENDIX TWO – SURVEY QUESTIONNAIRE

- Q1 How many people are in your household? _____
What are their age groups? 0-14 _____ 15-24 _____ 25-54 _____ Over 54 _____
- Q2 Do you rent? Yes No If yes:
a) How much do you pay in rent? During summer? _____ During winter? _____
b) Does this rent include utilities (heat, electricity)? Yes No If no:
c) How much do you currently pay for utilities? During summer? _____ During winter? _____
d) How many bedrooms does the rent cover? _____
e) Are you satisfied with the quality of your rental housing? Yes No Not sure
f) Would you like to own your own home? Yes No Not sure
- Q3 Do you own your own home? Yes No If yes:
a) Are you satisfied with the quality of your current home? Yes No Not sure
b) Would you like to own a different home? Yes No Not sure
- Q4 Are you experiencing barriers to achieving the home ownership you want? Yes No
If yes, please specify: _____
- Q5 Are you looking for:
a) Land and self-build Land and contractor-build Existing home New home
b) Apartment Duplex Single detached Townhouse Cabin
c) Below 500 ft² 500-1000 ft² 1000-1500 ft² 1500-2500 ft² Over 2500 ft²
d) How many bedrooms? _____ How many bathrooms? _____
e) Fully serviced Power & well/septic Off-grid with W&S Off-grid
f) Rural Residential Country Residential Downtown lot
- Q6 Where in the Klondike do you want to live? Historic Townsite Dome
Klondike Valley (in City) Klondike Valley (ex-City) West Dawson/Sunnydale
- Q7 If you want vacant property, what size and how much do you expect to pay? _____
- Q8 How much do you expect the home to cost in total (land and house)? _____
- Q9 What is your household income? Below \$20,000 \$20-\$35,000 \$35-\$60,000 Over \$60,000
- Q10 Would you consider strata title apartment ownership? Yes No Not sure
- Q11 Would you consider co-operative ownership? Yes No Not sure
- Are you interested in taking part in focus group discussions and further parts of this project? Yes No
Are you interested in being contacted by us about land and housing opportunities that arise? Yes No

Contact Details (Optional)

Name: _____ Postal address: _____
Telephone: _____ Email: _____

Is there anything else you would like to say about housing in the Klondike?

APPENDIX THREE – COMMUNICATIONS MATERIALS

LETTER TO COMMUNITY

Please note that this letter was prepared but not used for the wider community due to time constraints. Project logistics required all the 2011 surveys to be compressed in a short time-span subsequent to the launch and community engagement strategies for all the surveys and the KDO launch were combined.

Dear Resident

Housing Demand Survey

Klondike Development Organization (KDO) is a partnership of City of Dawson, Dawson City Chamber of Commerce, Klondike Visitors Association and Dawson City Arts Society. It envisions a resilient Klondike where highly engaged citizens, networks and organizations collaborate to build a sustainable economy.

Stable and affordable housing is currently a challenge in the Klondike. We are experiencing a dramatic and critical ageing of the community as the population boom from the 1980-90s approaches retirement. We now have a much higher proportion of one-person households and less couples and families. Our predominantly single family detached housing no longer matches our demand and a much higher proportion of our population is renting than elsewhere in the Yukon.

The availability of appropriate housing is key to ensuring the attraction and retention of young people in the Klondike and our strategic plan prioritizes housing as a key sector in our economy. The next stage of our work is a survey of residents to validate the market demand for home ownership in the Klondike and learn more about the cost of housing and the needs and barriers to accessing stable and affordable housing that you experience. We will also host a series of community meetings and focus groups to learn more about opportunities to assist you.

The survey will get underway in February and can be completed online at <https://www.surveymonkey.com/s/KlondikeHousingDemandSurvey>, hard copies are available from our partner organizations and acrosstheriver.mark@gmail.com, and will also be available at many upcoming community events. It can be returned to the above email address or any of our partner organizations. The survey is anonymous if you choose and individual comments will be treated in total confidence.

The results of the survey will be published for the public in April. It will also be made available to assist private sector developers and contractors in considering investments in the regional housing and land development sector. The success of the project depends on as many people as possible participating in the survey and we urge you to take part. We hope you will spare the time to assist us.

The research is funded by City of Dawson and Yukon Government Regional Economic Development Branch and will be conducted by Across The River Consulting.

Yours sincerely

Gary Parker, President

PRESS RELEASE

Please note that this draft release was prepared but not used due to time constraints. Project logistics required all the 2011 surveys to be compressed in a short time-span subsequent to the launch and community engagement strategies for all the surveys and the KDO launch were combined.

New project to study housing demand in the Klondike

Gary Parker is encouraging residents in the Klondike to get behind a new Klondike Development Organization project that will support housing development and stimulate the economy. Parker says that the project is essential to retaining and growing a broad population base in the region.

“The availability of appropriate housing is key to ensuring the attraction and retention of young people in the Klondike and our strategic plan prioritizes housing as a key sector in our economy.”

The project manager, Mark Wickham, added to this recently. “Stable housing has been shown to be critical to positive community and economic participation and it is currently a challenge in the Klondike. There is a dramatic ageing of the community as the population boom from the 1980-90s approaches retirement and a much higher proportion of one-person households and less couples and families now. The predominantly single family detached housing no longer matches the demand and a much higher proportion of the population is renting than elsewhere in the Yukon.”

“The next stage of work is a survey of residents to validate the market demand for home ownership in the Klondike and learn more about the cost of housing and the needs and barriers to accessing stable and affordable housing that people experience. We will also host a series of community meetings and focus groups to learn more about opportunities to assist.”

Parker urged residents to take part as the success of the project depends on as many people as possible participating. “The survey will get underway in February and can be completed online at <https://www.surveymonkey.com/s/KlondikeHousingDemandSurvey>, hard copies are available from our four partner organizations and acrosstheriver.mark@gmail.com, and will also be available at many upcoming community events. It can be returned to the above email address or any of our partner organizations. The survey is anonymous if you choose and individual comments will be treated in total confidence.”

Wickham noted the results of the survey would be published for the public in April. It will also be made available to assist private sector developers and contractors in considering investments in the regional housing and land development sector.

The research is funded by City of Dawson and Yukon Government Regional Economic Development and will be conducted by Across The River Consulting

About Klondike Development Organization:

Klondike Development Organization is a partnership of City of Dawson, Dawson City Chamber of Commerce, Klondike Visitors Association and Dawson City Arts Society. It envisions a resilient Klondike where highly engaged citizens, networks and organizations collaborate to build a sustainable economy.

It focuses multi-stakeholder collaboration on diversifying and strengthening the local economic base through pro-active strategies and services aimed at retaining and growing a healthy business base; increasing access to equity investment capital; strengthening economic and social sectors critical to the future of the Klondike; and addressing strategic gaps in services.

Enquiries to Mark Wickham, Project Manager, on 1-867-993-3416 or acrosstheriver.mark@gmail.com

Issued on