



## Carmacks Housing Incentives Needs Assessment



## Council Meeting

Tuesday, June 17<sup>th</sup>  
7:00 pm

*Mark Wickham*

*Across the River Consulting*

and

*Jane Koepke*

*Groundswell Planning*



# Why is this project happening?

- Village is receiving Housing Accelerator Fund (HAF) support
- \$4.4 billion fund administered by Canadian Mortgage and Housing Corporation (CMHC)
- Geared to municipalities
- Aims to help build 100,000 new homes in Canada by Fall 2026



## And...

- Municipalities commit to Housing Action Plans that facilitate housing and/or eliminate barriers to housing
- Municipalities provide estimates of # of new housing units that will be created via Action Plans
- Funding is based on:
  1. New housing units permitted (YG building)
  2. Progress on Action Plan initiatives



## So....

A potential incentives program helps the Village:

1. Fulfill its Action Plan (amended version)
2. Meet its housing unit target (72 units)

A collection of 3D house models on a white surface. One house in the center has a red roof, while all other houses have grey roofs. The houses are scattered across the surface, some larger than others, and cast soft shadows. The text "What housing incentives are being offered in other Yukon communities?" is overlaid in red, semi-transparent font in the upper-middle section of the image.

What housing incentives are being offered  
in other Yukon communities?



# Dawson City

Development Incentives Policy includes:

- Property tax abatements – up to 7 years on a declining basis year over year
- Cash grants – multi-unit developments only, minimum 4 units)
- Waivers of one-time development fees and load capacity charges imposed at time of construction
- Relaxation of zoning requirements for parking, setbacks, building height and sizes

# Dawson City continued

## Former development policy

- 100% property tax abatement for 10 years

## Garden Suite Incentive Program (HAF funded)

- Cash grant of \$20,000 for construction of garden suites as rental housing
- Limited to 3 units
- Must be used for rental housing for 3 years (max. rent \$1240/mo)

# Haines Junction

## New Dwelling Construction Grant for Young Residents Policy (HAF funded)

- Cash grants of \$25,000
- Applicants must be under 35 yrs
- Home must be primary residence for 2 years (and other conditions)
- Total funding of \$250K, selected by lottery



# Haines Junction continued

## Affordable Housing Construction Grant Policy (HAF funded)

- Cash grant of up to 5% of eligible construction costs, up to a maximum of \$25,000 per home
- Developer applicant must be a local resident
- 10-year rental affordability commitment
- Timetable for construction
- Total funding of \$250K, awarded through an evaluation process



# Whitehorse

## Housing Development Incentives Policy

- **No development cost charges (DCCs)** for garden/living suites
- Cash grants of \$5,000 per living/garden suite (or \$10,000 per property) to offset City development fees
- Cash grants of \$5,000 per "Missing Middle" unit (or \$20,000 per property) to offset City development fees and DCCs
- No DCCs for non-profit or non-govt housing



# Whitehorse continued

## Housing Development Incentives Policy continued

- Cash grant of up to \$60,000 to non-profit or non-govt housing
- Cash grant of \$2000/unit for 10 years for 4 or more rental or supportive housing units (maximum \$500,000)
- Cash grant of 75% of tipping fees (if there is a residential building permit)

A collection of white 3D house models of various sizes and orientations scattered across a white surface. One house in the center has a red roof, standing out from the others. The text "What We Heard: Carmacks Needs" is overlaid in red in the upper middle section.

# What We Heard: Carmacks Needs

# Public meeting

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*What  
are the  
barriers  
to new  
housing?*



Local topography creates serious land constraints

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Building costs are very high

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No local builders - need to feed and accommodate crews

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Building code becoming more stringent

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# Public meeting continued

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*What is the housing need or preference?*



Rental shortages persist across community

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All income levels are affected – even professionals moving into community (or trying!)

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Preference for single detached dwellings

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Demand for smaller or single units as well

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# Public meeting continued

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*What type of incentive might work here?*



Cash grants!!! (Watson Lake example)

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Property tax relief

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Help with building permit fees

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Waiver of tipping fees during new construction

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# Survey results

13 surveys submitted

10 surveys from property owners; 3 from other

Of the 10 who own property:

- 3 will own imminently
- 3 have owned for <2 years
- 4 have owned for 6+ years



# Survey results continued

Most properties in main townsite

6 have single family dwellings; 3 are vacant

Of 9 respondents:

- 3 live there full-time
- 6 do not live there
- No one rents



# Survey results continued

7 of 9 want to build a family residence

2 of 9 want to generate rental income

## Building types

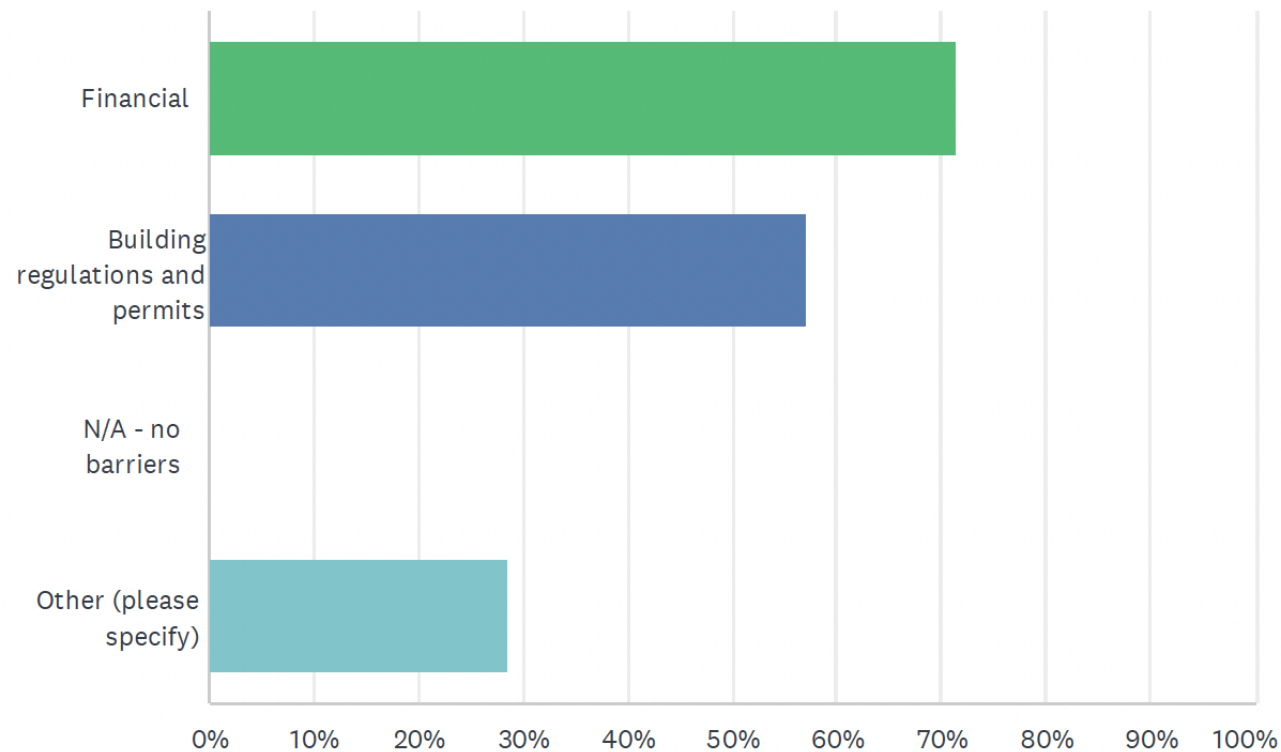
- Garden suite (1)
- Single family dwellings (6)
- Duplex (1)
- Single family dwelling + in-law suite (1)



# Survey results continued

Q11 What types of barriers have prevented you from starting or advancing your housing project so far:

Answered: 7 Skipped: 6



# Survey results continued

## Barriers to overcome

- Removal of existing dwellings
- Getting services to the lot
- Understanding permitting and how to secure resources



# What does Council need to consider?

- Timing window is getting smaller
- Funding uncertainty:
  - ~ 28 building permits needed in each of 2025 and 2026
  - CMHC won't say how short of 72-unit target VoC can fall without losing funding
  - High risk of losing at least one installment (\$580K)
- Major projects in very early stages with more complex (or yet-to-be-defined) needs:
  - Carmacks Development Corporation (32 units)
  - Coal Mine Campground (possible 8 units?)

# Our “best advice”

1



2



3



4

## 1. Act fast

- Roll out a program asap to kickstart 2025 permits

## 2. Build on success

- Use existing models that are proven (i.e., Watson Lake)

## 3. Keep it simple (but flexible)

- Cash for property owners
- Multiple or customized incentives for bigger projects

## 4. Make it count

- Funding levels have to motivate people to act (and quickly!)

# VoC Housing Development Grant Policy (draft)

## Two streams:

### 1. Standard housing

- Single detached
- Secondary suites
- "Missing middle" housing (2-4 units, shared walls)

### 2. Major housing

- 5 or more homes on one property



# VoC Housing Development Grant Policy (draft)

## Eligibility

- Property located within municipal boundary
- Applicants must own property (or be in an agreement for sale)
- Must comply with OCP, Zoning Bylaw, Building Code
- No overdue payables to VoC



# VoC Housing Development Grant Policy (draft)

## Grant Types/Amounts

- *Standard* – up to \$40K per dwelling unit
- *Major* – up to \$40K per dwelling unit to a maximum of \$400K per property, including any or all of:
  - Donation of municipal land
  - Property tax abatement grant for up to 100% for x years
  - Development fees abatement grant
  - Pre-development “soft” cost grant
  - Solid waste collection fees grant for demolition

# VoC Housing Development Grant Policy (draft)

## Rules (both streams)

- Building permits must be received by December 31, 2026
- Developments must be complete by November 30, 2027
- Must conform to OCP/Zoning Bylaw
- No renovations or improvements not related to new housing
- No labour costs for work completed by property owner
- Applicants must provide a cost breakdown, photos, and list of work to demonstrate levels of completion
- No short-term rentals

# VoC Housing Development Grant Policy (draft)

## Other Details (Standard Housing stream)

- Application process
- Selection by lottery if oversubscribed
- Funds disbursed in two instalments: 75% at 25% completion, final 25% at final inspection reports
- Applications require a Development Permit
- Applicants must provide a cost breakdown, photos, and list of work to demonstrate levels of completion

# VoC Housing Development Grant Policy (draft)

## Other Details (Major Housing stream)

- Applications will be considered on a rolling basis while funds available
- Schedule and conditions for disbursement of funds to be negotiated
- Applications require a Development Permit
- Applicants must provide a cost breakdown, photos, and list of work to demonstrate levels of completion

# Questions for Council

1. Are you generally supportive of this direction? What changes do you suggest?
2. How much funding should be allocated to:
  - Program/policy overall
  - Standard stream
  - Major stream
3. Should we offer higher incentives for 2025?