

**RECREATIONAL  
PROPERTY OWNERSHIP**

**AFFORDABLE MOUNTAIN LIFESTYLE  
LIVING IN CANAL FLATS**

# CANAL FLATS



# Welcome to Canal Flats

**INSPIRATION.** In Canal Flats, inspiration is the WILDER ness out every doorstep, fly fishing the Kootenay River, a picnic on the beach at Columbia Lake, the A to Z of the wildlife in our midst, the grapes and apples ripening in the heat of long summer days....the infinity of the stars at night. Everyone knows your name here...the deeper connection to people and place our pursuit of the meaning of life years for.

The Source of Columbia River – 2<sup>nd</sup> largest river by volume in North America – bubbles out of the ground here. Feels like a spirit place to be humbled by nature's way. To be healthy and well in mind, body and spirit is close to our heart in Canal Flats.

A LAKE VIEW. Or BUILD UP TO THREE RESIDENTIAL UNITS ON A PROPERTY. Two exceptional recreational property opportunities in Canal Flats. The former a premier, generational opportunity. The latter a way to generate income from your recreational property on 2<sup>nd</sup> and 3<sup>rd</sup> units while leaving your primary residence just the way you like it...un-rented.

Add a dash of cool little community on the rise...re-inventing itself in recent years. You can see it for yourself – in new homes, placemaking, and our gritty intent to be a small place where magic happens – coming to life in projects like the 3.7 km trail we are building to link the Kootenay River and Columbia Lake.

COVID led to many people questioning the meaning of life...freed from more formal work arrangements...opening eyes to new possibilities in lifestyle-led communities. With City-speed Internet, the funky coffee shop, a community of characters, one-hour access to an airport, and three-hour access to a major metro market via the most beautiful drive in Canada, from Canal Flats a world of possibilities...is possible.

**JOIN US!**



## WHY WE'RE GREAT FOR RECREATIONAL PROPERTY OWNERS

### Affordable Lifestyle Living

- Housing prices (2021, inclusive of single and multi-family residences) in Canal Flats are 30% lower than the Columbia Valley average, 40% lower than the East Kootenay region average, 235% lower than the B.C. average, 330% lower than metro Vancouver average, 172% lower than the City of Kelowna, and 68% lower than City of Calgary average.
- 40th lowest annual residential property taxes and charges<sup>2</sup> (\$2870) on a representative house, and 53rd lowest tax burden (\$915 municipal taxes per capita) of 161 B.C. municipalities in 2021.
- Innovative planning policy that enables UP TO THREE residential units per property, and potential for net investment return on recreational property ownership.

Build on One of the Last Lakefront Home Opportunities in Columbia Valley at Painted Ridge.

### Life Affirming Outdoor Recreation

Placemaking – Be Part of Pioneering in a Community on the Rise with Bold Community Development Vision AND Visible Progress

# The Opportunity

## Realize the Power of 3

Build up to 3 residential units on a property and generated short or long-term rental income from your 2<sup>nd</sup> and 3<sup>rd</sup> units and do what most recreational property doesn't – have it generate net income. Airbnb permitted.



Contact Richard Wayken, CAO, Village of Canal Flats at 250.349.5462, [cao@canalflats.ca](mailto:cao@canalflats.ca) to explore opportunities

# Realize the **POWER OF THREE**

**Affordability is first in Canal Flats. Canal Flats is one of the first communities in BC to permit construction of three residential units on a typical-size property. What does it translate to? Build a pathway for you as a property owner to become a housing investor.**

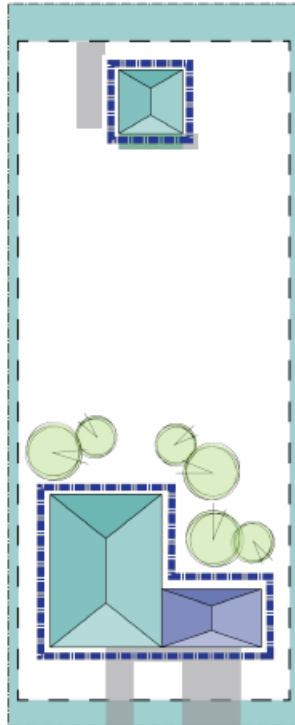
## HERE'S WHAT WILL BE THE FOUR MOST COMMON INFILL DEVELOPMENT SCENARIOS IN CANAL FLATS:

1

### R1 Residential Infill – 0.2 Acres (Typical Village Lot Size)

You can build a principal residence as small as 753 sq. ft. You can build a secondary suite attached to principal residence at max. 40% of main floor of principal dwelling with a maximum of 807 sq. ft. You build a third detached accessory dwelling unit of 400-753 sq. ft. Secondary units can be long or short-term rental. The principal dwelling on a property with one or more detached accessory dwelling units must be owner occupied. Secondary units have to connect to municipal water and sewer and one additional off-street parking spot per accessory unit must be provided. Lot coverage up to 60% is permitted. You can re-subdivide as small as 3500 sq. ft. Aggregated property development on a Master Plan basis permits up to 10 units per acre density.

R-1 Residential Community  
809 m<sup>2</sup>  
0.2 acres

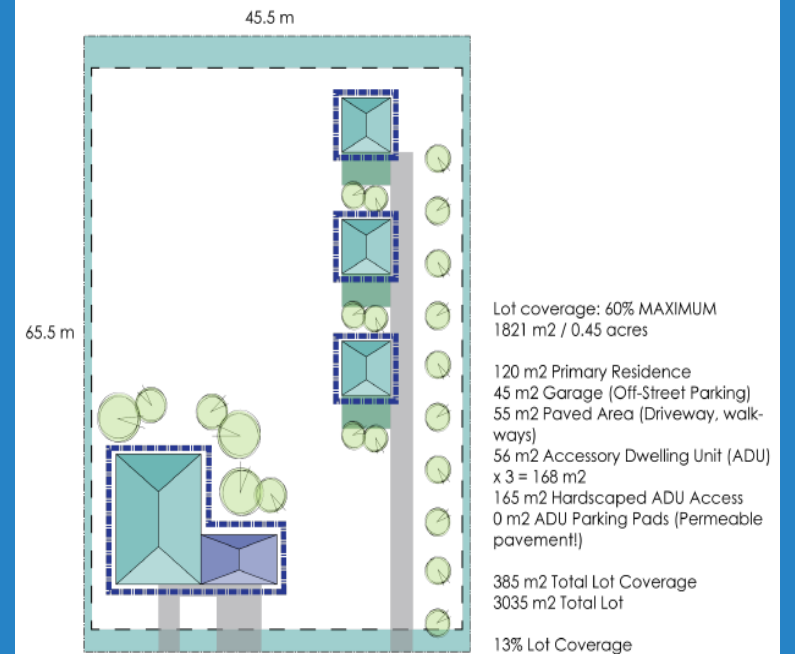


2

### R1 Residential Infill – 0.75 Acres (Village Infill Larger Lot Size or Aggregated Lot)

You can build a principal residence as small as 753 sq. ft. You can build a secondary suite attached to principal residence at max. 40% of main floor of principal dwelling with a maximum of 807 sq. ft. You build one detached accessory dwelling unit of 400-753 sq. ft. per 0.2 acres of property size (3 at 0.75 acres). Secondary units can be long or short-term rental. The principal dwelling on a property with one or more detached accessory dwelling units must be owner occupied. Secondary units have to connect to municipal water and sewer and one additional off-street parking spot per accessory unit must be provided. Lot coverage up to 60% is permitted. You can re-subdivide as small as 3500 sq. ft. Aggregated property development on a Master Plan basis permits up to 10 units per acre density.

R-1 Residential Community  
3035.15 m<sup>2</sup>  
0.75 acres



# Realize the **POWER OF THREE**

	1 Unit		2 Units, 2nd Unit Long Term Rental ADU 400 sq. f.t.		3 Units - Long Term Rental ADU 400 sq. ft. Secondary 500 sq. ft.		3 Units - Vacation Rental 3rd Unit			
	% of Gross Income									
Size of Principal	753	27%	Affordable	18%	Affordable	11%	Extremely Affordable	-6%	Net Investment Return	
	1200	40%	Unaffordable	30%	Affordable	24%	Affordable	7%	Net Investment Return	
	1800	58%	Unaffordable	48%	Unaffordable	41%	Unaffordable	24%	Affordable	
<i>Plus 8.1% return on investment - 2nd unit</i>				<i>Plus 3.8% return on investment - 2nd/3rd unit</i>				<i>Plus 7.8% return on investment - 2nd/3rd unit</i>		

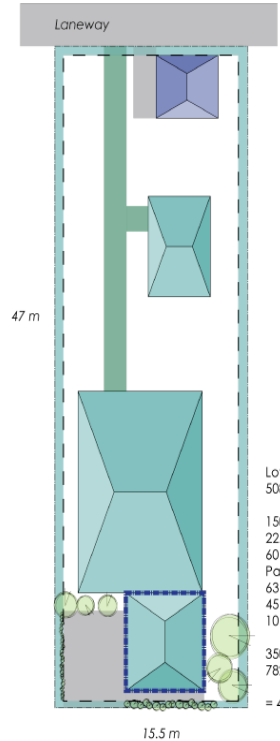
We crunched the fully-costed numbers in Canal Flats, and they are compelling...

3

## C1 Village Centre Mixed Use

You can build a principal residence as small as 753 sq. ft. You could build a studio/gallery attached to the primary residence. You can build a secondary suite or artist retreat in the rear yard (400-753 sq. ft.). You can build a rear yard detached garage. Secondary units can be long or short-term rental. The principal dwelling on a property with one or more detached accessory dwelling units must be owner occupied. Secondary units have to connect to municipal water and sewer and one additional off-street parking spot per accessory unit must be provided. Lot coverage up to 65% is permitted. You can re-subdivide as small as 3229 sq. ft. There is no off-street parking requirement for the commercial portion of development. One off-street parking space must be provided if an accessory dwelling unit is rented out.

C-1 Village Centre Mixed Use  
782 m<sup>2</sup>  
0.18 acres



Lot coverage: 65% MAXIMUM  
508 m<sup>2</sup> / 0.12 acres

- 150 m<sup>2</sup> Primary Residence
- 22.5 m<sup>2</sup> Garage (Off-Street Parking)
- 60 m<sup>2</sup> Paved Area (hardscaped Parking for Gallery)
- 63 m<sup>2</sup> Studio / Gallery
- 45 m<sup>2</sup> Artist Retreat
- 10 m<sup>2</sup> Artist Retreat Parking Pad

350.5 m<sup>2</sup> Total Lot Coverage  
782 m<sup>2</sup> Total Lot  
= 45% Lot Coverage

4

## C-1 Village Centre Mixed Use

Like Scenario 3, but illustrating a mixed-use building with ability to locate commercial space and an Airbnb unit on a main floor, with residential on a second floor.



# The Opportunity

## Painted Ridge

31 lots. A special and exclusive opportunity. Lake front and lake views.

SEE [PAINTED RIDGE WEBSITE](#)



# RECREATIONAL PROPERTY OWNERS – SOME FACTS

**40%** of recreational property owners spend 13+ weeks in Canal Flats annually.

**110** - # of recreational properties in Canal Flats.

**23%** - proportion of total dwellings in Canal Flats that are recreational property.

**22** - estimated net new recreational properties in Canal Flats 2016-2021.

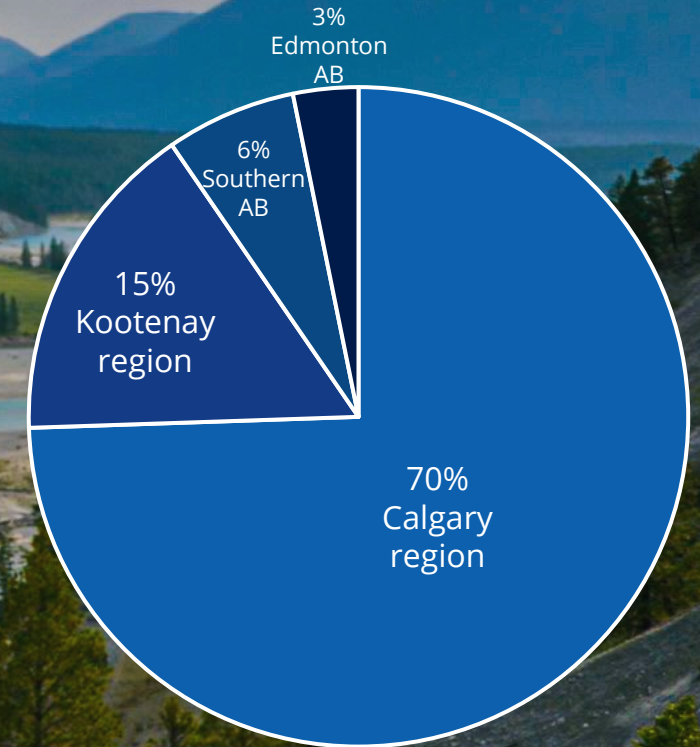
**50%** - proportion of recreational property owners that would consider working from Canal Flats as a remote worker or entrepreneur.

**Community development pathways that would enhance personal connection to/spend more time in Canal Flats/attract new recreational property owners:**

- More commercial services – 44%
- Better/expanded lake access – 34%
- More/better in-community recreation amenities – 34%
- More/better community events – 25%
- More regular Village communications – 25%
- Invitation to participate in municipal initiatives – 25%

**We're working on it!**

**Where recreational property owners come from:**



Many recreational property owners eventually spend more of full-time in their “spirit home.” Here’s what we tell people about housing opportunity in Canal Flats.



# No Place Like Home

**Retire 10 years earlier.**

**Buy a home at 25 instead of 35.**

**Enable your entrepreneurial vision.**

**Leave \$ in your pocketbook to do what you love.**

Canal Flats has deep housing affordability and award-winning planning policy that enables dream-making. Build three units on a property and have your property become an investment return...work-live, secondary suites, laneway housing, smaller minimum home size. Airbnb is OK here. Run your home-based business with few limitations. In a BC starving for affordability, we deliver.





# BREAK

Unshackle the chains, the habits, the predictable and uninspired holding you back. Take a gander, stay longer....stay forever in a place of respite, refresh and rejuvenation, where re-birth of spirit, hopes, dreams and life lies on the end of a paintbrush, in the flat out of backcountry adventure, or via Internet connection to the online business you have imagined...too long. The everyday getaway. Freedom of spirit amidst nature's cathedral.

# FREE

A place that is deeply affordable...an enabler of everything you imagined your life to be...but maybe haven't reached...yet. Challenging times have us question our "why".... reconsider our path, make life-changing decisions. The mountains...the birthplace of the mighty Columbia...the mystical Kootenay...the deeper connectedness of people and place are...right here...calling to you. Make a change...for life.

# THIS...

Cubicle life in the big city where you spend your life lost looking for the soul-less cheese.

# OR THIS!

Life of freedom without walls...or boundaries.

	Canal Flats	Calgary
House Price	277000	600000
Property Taxes	1899	4290
Personal Taxes (\$100K household income)	12290	10000
Provincial Healthcare	No extra fees	No extra fees
Car insurance	1500	1320
House insurance	1700	1800
Water/sewer/garbage	519	1636
Internet	Same carriers	Same carriers
Natural Gas (Calgary) / Propane (Canal Flats)	1500	1060
Electricity	847	838
Fuel prices - auto ((20K km/yr)	2360	1990
Cost of Living Index*	146.5	161.4
-base value 100, 2002		
<b>Total Annual Costs</b>	<b>22615</b>	<b>22934</b>

Break free from the rat race. Same living costs as Calgary. Buy 2 Canal Flats houses for the price of 1 in Calgary.





# LIFE'S A BEACH...OR A RIVER

## Water has a way of serving our souls.

The Columbia River – 2<sup>nd</sup> biggest river in North America by volume - begins impressively in Canal Flats as 2 km x 14 km **Columbia Lake...largest warm water lake** in the East Kootenay. Lounge. Swim. Boat. Or just stare at the peaceful in that way that has us breathe easier for life's simple pleasures. Picnic or beach it at Tilley Memorial Park. Launch the boat at the only public boat launch on Columbia Lake.

A **Kootenay River** runs through us. Glacier fed. Blue-green. Tumbling out of the Rockies. "World class" is so cliché, but the Kootenay River deserves the moniker – famous for its bull trout fishing (June to November), and rafting/kayaking/river boating. Other river species: cutthroat trout, kokanee salmon, rainbow trout. Drop into the Kootenay at the 9K bridge on the Kootenay Service Road for a popular 1.5 hour raft or kayak adventure into Canal Flats.

**18c**  
summer lake  
temp



# Flat Out

Live large in Canal Flats, where adrenalized active outdoor adventure is a backyard away.

## Canal Flats & Area

- Camp/RV – [Black Sheep Camp on Kootenay River](#) – t: 902.746.3574
- [Source of the Columbia pathway](#)
- Lake-based recreation on [Columbia Lake](#)
- See a 50 ft waterfall at [Findlay Falls](#)
- [Lussier Hot Springs](#) (Whiteswan Provincial Park)
- Camp (hike, canoe, kayak, paddleboard, fish) - [Whiteswan Provincial Park](#) including the Lussier Hot Springs, or [Whitetail Lake](#)
- [Top 8 trails](#) in Canal Flats
- Mountain Climbing - [Mount Sabine](#), or "Old Baldy" to the locals, is located just northeast of the village
- ATV – [Kootenay Rockies ATV Club](#), incl. long trail rides like [Canal Flats-Crowsnest return](#) at 470 km
- [Birdwatching](#) - wetlands at the south end of Columbia Lake is home to a large variety of bird species

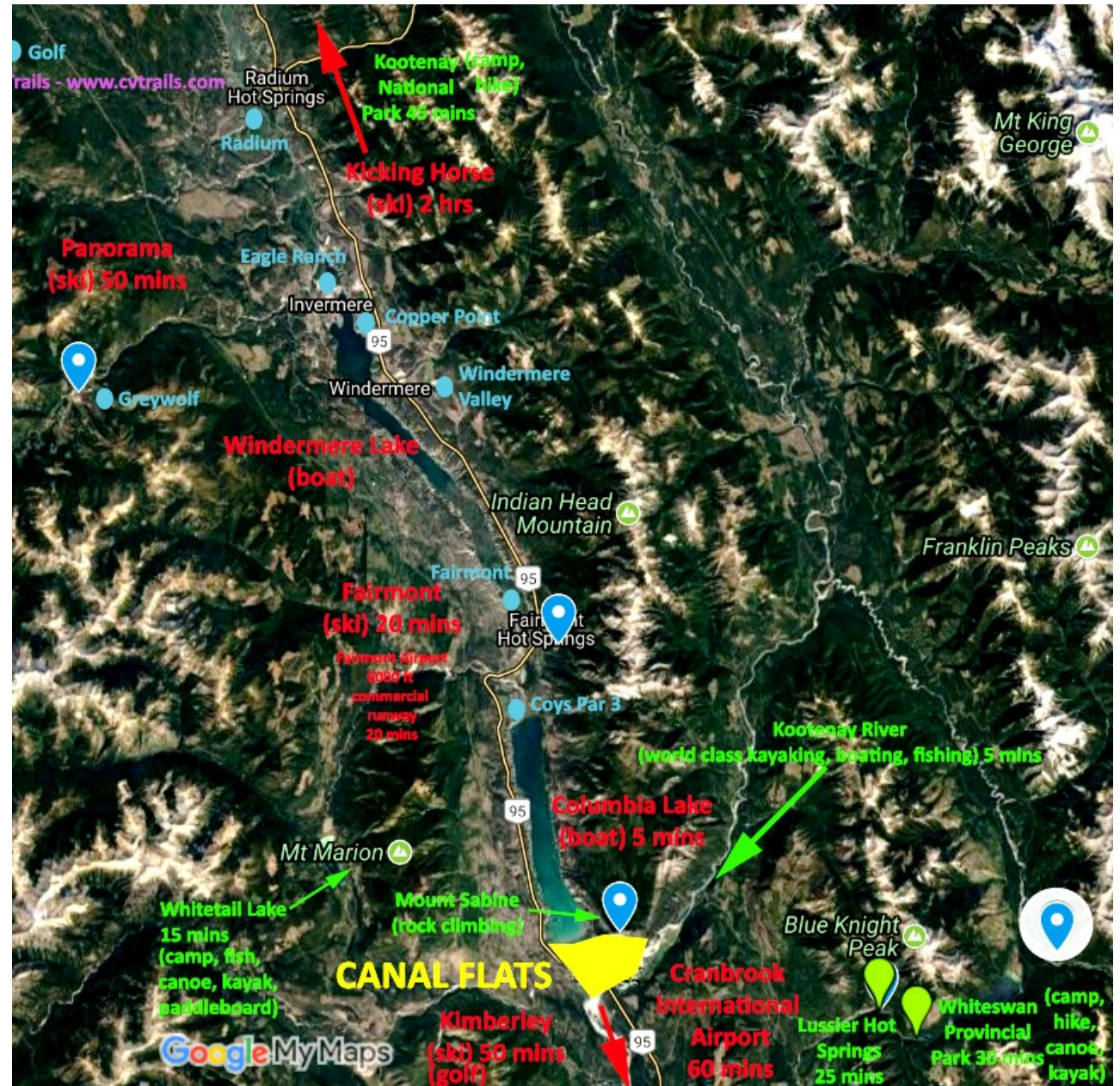


# Flat Out

Live large in Canal Flats, where adrenalized active outdoor adventure is a backyard away.

## Columbia Valley

- Golf 15 courses in the region including [4 of the Top 60 public courses in Canada](#): Greywolf - #5, Copper Point (Point) - #30, Eagle Ranch - #35, Wildstone - #39 - [Top Golf Courses in BC, 2022](#) - Greywolf (Panorama) - #5, Eagle Ranch (Invermere) - #19, Copper Point (Point) - #24, Wildstone (Cranbrook) - #26, Radium (Springs) Springs - #27, Shadow Mountain (Cranbrook) - #33, Trickle Creek (Kimberley) - #42, Bootleg Gap (Kimberley) - #45
- Hike, bike, Nordic ski, snowshoe on [endless trails](#)
- Lake-based recreation on Lake Windermere
- Camp/hike [Kootenay National Park](#)
- [Fish](#) - Kootenay River, Columbia Lake, White Swan Lake, Findlay Creek, Whitetail Lake
- River Raft - [Kootenay River Runners](#)
- [Snowmobile](#)
- [Lake Windermere Whiteway](#): a winter, 35 km groomed track that is a paradise for skaters and skiers and creates a recreation area used by anglers, curling bonspiels, hockey tournaments and more
- [Blue Lake Forestry Education Camp](#) - well known for the high-quality experiential education for students, summer campers, and special groups.
- Ski/mountain bike [Panorama](#)
- [Community Events](#) of all kinds



# Grin and Bear It

**R**ainbow Trout      **K**okanee Salmon  
**B**ull Trout  
**C**utthroat Trout      **M**ountain Whitefish



*"Any glimpse into the life of an animal quickens our own and makes it so much the larger and better in every way." ~ John Muir*

**Our fauna is adrenalizing. Canal Flats residents co-exist with an A to Z of wildlife.**

**W**hite-Tailed Deer      **B**lack Bear  
**F**lammulated Owl      **M**ule Deer      **G**rizzly Bear      **C**oyote  
**G**olden Eagle      **E**lk  
**C**ougar      **B**adger      **B**ighorn Sheep  
**T**undra Swan      **G**reat Blue Heron      **R**ubber Boa  
**R**ed-Tailed Hawk      **B**ald Eagle      **O**sprey      **B**ig-Eared Bat

# It's Warm...Grape Growing Warm

Frustrated by that early June frost that just side-swiped your freshly planted garden? Looking to smell the roses in mountain-fresh air? Want to start spring hiking a month earlier than elsewhere in the East Kootenay? Canal Flats has the warmest climate in the Columbia Valley. 200 frost free days....80 more than Calgary. Eat what you grow. Get your gardening groove on in Canal Flats.

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# IMAGINE IT



Canal Flats is still a canvas on which there is much to paint as a former mill town re-invents its future. There's lots of space for new development in Canal Flats...up to 2000 more people. It can be tough to imagine what's not there now.

Mended Star Farm Master Plan



Civic Park Plan

Black Sheep Camp on Kootenay River (RV Campground) Master Plan



Downtown Streetscape Beautification Plan



"Mountain Modern Industrial" Design Guidelines

To step into the gap, the Village has completed several planning initiatives, as has the private sector. Early birds get the worm in the excitement and investment value attached to a community on the rise.





# Stepping Stones

We're working hard to make aggressive vision happen. In the last year, the Village has seen:

## Community

- Commitment from Interior Health Authority to locate physician and related services in Canal Flats. Village Office renovation – 2022.
- 40 space 2900 sq. ft. \$1.6M daycare building under construction. Completion 2022.
- First houses under construction in [Painted Ridge](#) development.
- The Portal - first Village sculpture, placed in Portage Square.
- Shore to Shore pathway partially complete (1.2 km). Vision: non-motorized, multi-use pathway connecting Kootenay River and Columbia Lake.
- Pickleball/tennis court constructed.
- First example of housing policy innovation (new house/accessory dwelling unit) constructed.
- Downtown Streetscape Beautification Plan, Age-Friendly Plan and Housing Needs Assessment completed.
- New highway entrance signs constructed.

## Business

- CertainTeed gypsum mine (10 km NE of Canal Flats) construction near completion. Employees: 15.
- Iris Energy (digital currency) has expanded to 30 MW (one of larger in Canada and arguably largest in a small community). Employees: 25 Stock symbol: NASDAQ: IREN).
- Revitalization Tax Incentive Bylaw amended to include 6-year municipal tax rate reduction for any non-residential development in the village.
- 3 Master Plans approved by Council: 1) Mended Star (commercial agriculture); 2) 8855 Dunn Street (agrihood); 3) Black Sheep Camp on Kootenay River (RV campground).

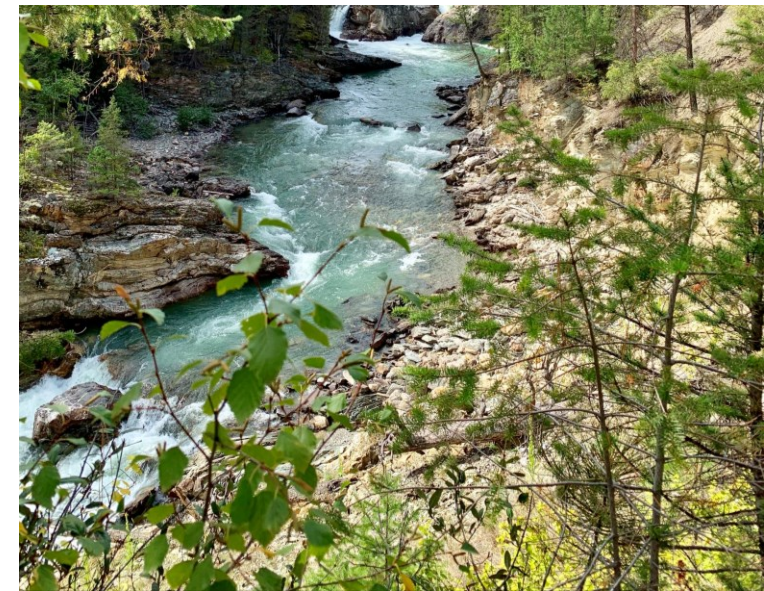
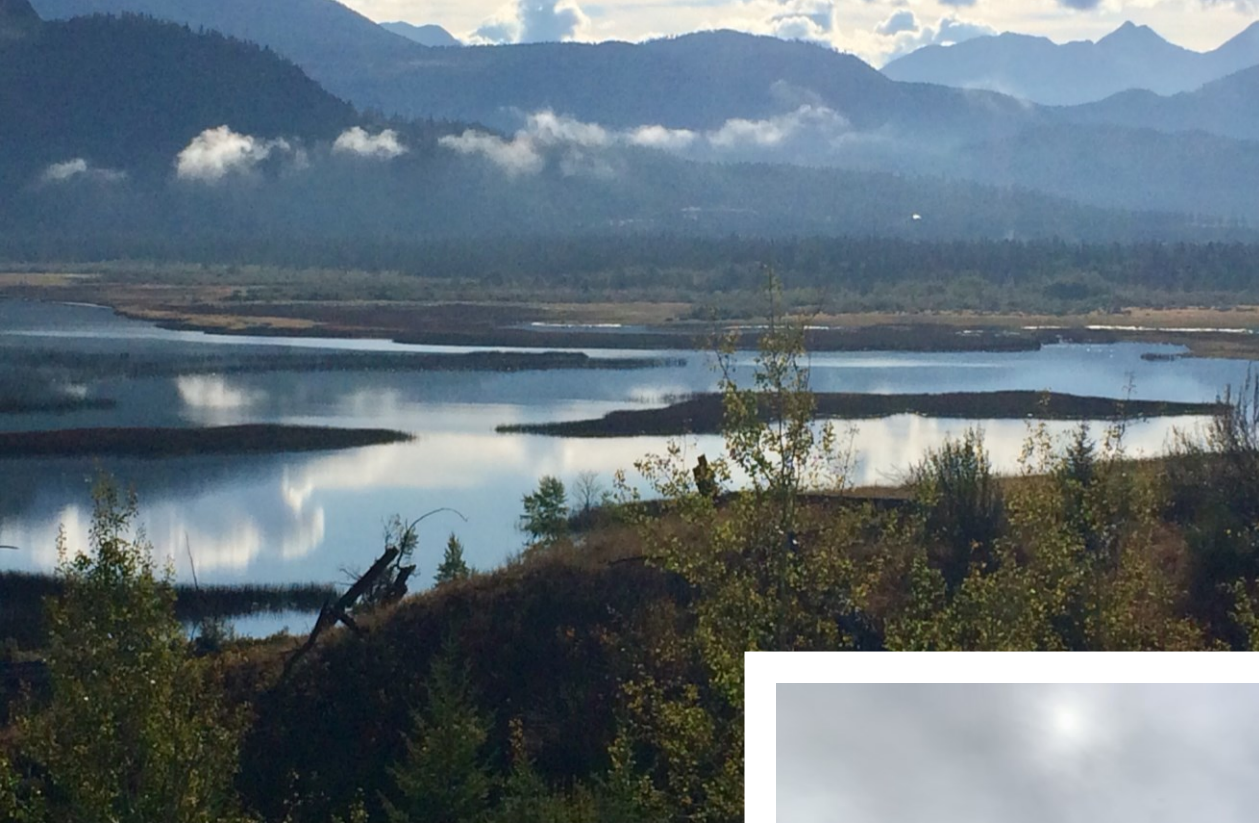
# 3.7 km

The Shore to Shore Pathway will eventually connect Columbia Lake and the Kootenay River with a non-motorized cycling and walking pathway in the spirit of William Baillie-Grohman whose canal gave the Village its name. Phase 2 under construction. Investment to date: \$700K.

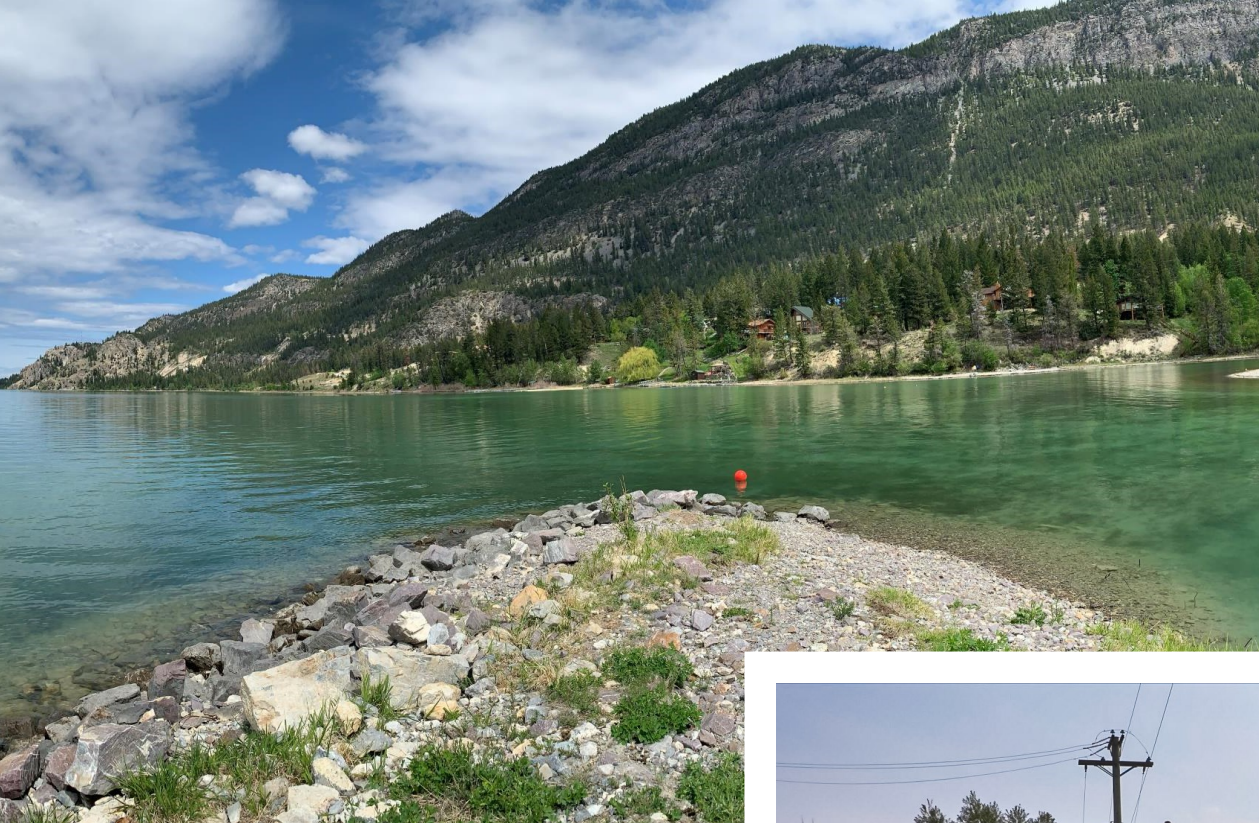


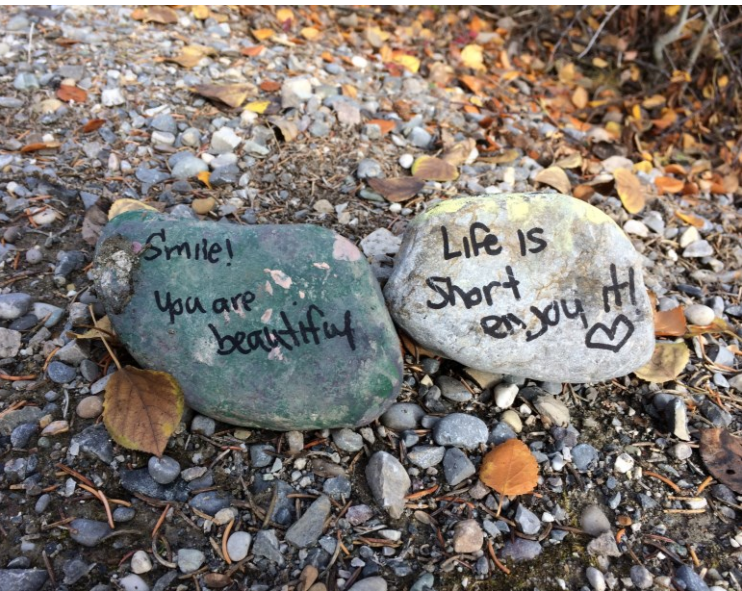
# 2021

- Ponderosa Place – private sector investment in mixed-use commercial/residential complete (Columbia Lake Technology Center), including an event centre.
- Economic Development Strategy (2021-2025) updated.
- Digital kiosk with comprehensive Canal Flats and Columbia Valley tourism information installed (arena vestibule).









# START YOUR ADVENTURE

## -BUILD OR BUY LINKS-

Some connections (CLICKABLE LINKS) to get you started on your residential journey....

### CANAL FLATS



#### Real Estate

- [Painted Ridge](#) – BUILD AT ONE OF THE LAST LAKEFRONT HOME OPPORTUNITIES IN COLUMBIA VALLEY
- [Century 21 Rockies Realty](#)
- [Coldwell Banker Windermere Valley Realty](#)
- [Remax](#)
- [Royal LePage Rockies West Realty Ltd.](#)
- [Residential real estate listings](#)

#### Construction/Renovations

##### Canal Flats – Home-Builders

- [One of One Building Collective](#)
- [Roy Bailey Construction](#), 250-349-5220 or 250-417-1944
- [Escuadra Contracting Ltd](#) 250-349-8236 or 250-421-7424 (cell)

##### Canal Flats – Contractors

- [Columbia Roofing](#)
- [Earth Stone Masonry](#) 250-349-5564 250-341-5426
- [Roy's Custom Trim & Molding](#), 250-349-5619
- [Thunderhill Sand & Gravel](#) 250-342-1317

### COLUMBIA VALLEY HOME-BUILDERS



- [HTH Contracting](#)
- [Reinhart Construction](#)
- [Alpine View Construction](#)
- [Quiniscoe Homes](#)
- [Ironwood Builders -](#)
- [Canadian Mountain Homes](#)
- [STW Builders](#)
- [Columbia Valley - Construction Trades](#)
- [Columbia Valley Contractors Facebook Page](#) -



# CANAL FLATS

Mountain.

*A community heading toward a new and ambitious future.*

Rise.

*No boundaries for the fearlessly and independently ambitious and determined.*



Village [Website](#)  
Resident Attraction [Page](#)  
Facebook [Page](#) -