INTERIM REPORTS

REPORT 1: DOCUMENT REVIEW

Background Document Review

Working Document
Last Updated: January 31, 2019

Mount Waddington Health Network Housing Strategy

Purpose of this Document

This document will serve as a foundation to support our teams basic understanding of the housing context in the Mount Waddington Region. Themes identified within will help guide our initial conversations with and questions for key informant.

Key Themes and Gaps We Saw

An Aging Population

Most of the documents reviewed stated or projected that the Mount Waddington Region can expect a substantial increase in the average age of residents. The cohort of those ages 65 years and older is projected to change from 8.32% of the total population in 2006 to 28.92% of in 2036.[1] A housing strategy for Mount Waddington should include specific recommendations for housing types that suit needs of this demographic, including accessible housing design, age-friendly policies, and tenure types that remain affordable for those without regular incomes. Supportive housing options should also be encouraged. As older adults age out of the workforce, a housing strategy should also ensure options that will attract and retain young people and their families. A housing strategy for the region should demonstrate an understanding of these complimentary needs and provide strategic direction to support them.

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[1] Regional District of Mount Waddington. (2012). Housing profile: Mount Waddington Regional District.

A Declining Population

Regional planning documents and current Statistics Canada data indicates that the Mount Waddington Region has a declining population. Census data indicates a regional population of 11,035 in 2016, compared to 11,506 in 2011. There are many factors that can lead to a declining population, including the local economy of the community, educational opportunities, and broad social trends[2]. Many rural areas across the province are experiencing a similarly decline in population. A housing strategy should draw on best practices from other areas and rely on a strengths-based approach rather than focusing on declining population as a problem.

A Lack of Housing Diversity

A review of the documents highlighted that the most prominent type of housing is single-detached homes (62%), with apartments (14%), moveable dwellings (10%), row houses (9%), and semi-detached (4%), and other single-detached homes (<1%) rounding out housing types available.[3] According to 2016 data, rental options make up approximately 29% of housing stock in the Regional District, whereas 69% of homes are owned by their residents.[3] Strategic increases in density are one way to increase housing stock, diversity, and affordability, but in rural areas increasing density is often not feasible. This study will look at all options for increasing available tenure models including opening off-market properties, supported housing options, co-operative models, rooming house policies, and other innovative solutions.

An Equity Lens

Most of the documents reviewed are missing an equity component which looks at who is and who is not benefitting from current housing policies and availability. Using an equity lens means asking ourselves; "Who will benefit, and how?" and "Who might not benefit, and why?" An equity lens ensures that everyone is benefitting from these housing policies and strategies. Within key documents there are gaps related to homelessness, low income status, and marginalized populations. Affordability, accessibility, and supportive housing are a few considerations to keep in mind in a housing strategy in order to represent all residents and their needs.

Indigenous Communities

In line with equity, there is currently a lack of acknowledgement of Indigenous communities and their needs in many of the documents. There is minimal data about First Nations' housing

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[2] Bryant, C., & Joseph, A. E. (2001). Canada's rural population: Trends in space and implications in place. *Canadian Geographer/Le Géographe canadien*, *45*(1), 132-137.

[3] Census Profile, 2016 Census: Mount Waddington Regional district, British Columbia

including housing types, condition, and affordability. Moreover, it is unclear what relationships are like with neighbouring First Nations communities and how accessible and affordable housing can be supported in partnership with these communities. While many Indigenous people choose to live on reserve, data from other regions indicated that an increasing number prefer to live in municipalities or split their time between communities.[4] As one of the few demographic groups with an increasing population, partnership with regional Indigenous nations will be key component of a housing strategy.

A Systemic Healthy Communities Approach

A healthy communities approach looks at multiple determinants of health such as food security, income and employment, physical and social environments, education, and early childhood development in order to work towards communities which are healthy, thriving, and resilient. There is limited data on these determinants of health, but they are important to capture as they are linked to housing and ultimately health outcomes. Only two Official Community Plans highlight food security, and income; strategies to acknowledge and address poverty and homelessness seem to be missing from all of the documents reviewed. Furthermore, exposure to environmental hazards such as radon and noise are not explored, but one OCP did mention natural disaster and hazard mitigation.

Port Hardy uses a healthy communities approach in its Official Community Plan with the land use, housing, and transportation sections supplemented by social sustainability and growth development. The plan focuses on working towards a resilient community which factors in health and safety, building partnerships and networks, ensuring food security, and age-friendly housing. While a housing strategy cannot address all aspect of a healthy community approach, it can make partnership recommendations and integrate actions with broader community objectives.

Understanding the Rural Context

Rural communities tend to have more dispersed populations, longer distances between destinations, less public transportation, distinct social norms and cultural practices, and different recreational environments than their urban counterparts. They also tend to have higher rates of poverty and often rely on the provincial support for major infrastructure improvement.[5] In remote communities where transportation, utility, and construction costs are higher, and where specialized construction equipment and workers are hard to obtain, it can be

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[4] Strathcona Regional Housing Needs Assessment, 2018, Strathcona Community Health Network

[5] Lo, B.K., Morgan, E.H., Folta, S.C., Graham, M.L., Paul, L.C., Nelson, M.E., . . . Seguin, R.A. (2017). Environmental influences on physical activity among rural adults in Montana, United States: Views from built environment audits, resident focus groups, and key informant interviews. *International Journal of Environmental Research and Public Health*, 14, 1173-1185.

even more challenging to ensure healthy housing options are available.[6] These challenges should be anticipated and mitigated before development projects begin and community members should be engaged to ensure their needs and priorities are being addressed. However, rural and small communities also tend to have smaller development communities and more integrated social service agencies. Our intention is to leverage these relationships to inform the strategy, mitigate challenges, and create actionable steps toward regional housing goals. For example, some communities in the Regional District have indicated they would like to encourage tourism. This may be an opportunity to gain broad sector support for housing development. It is also apparent that there is a commitment to ensuring the housing needs of older adults continue to be met as it was a prominent theme in all of the documents reviewed.

The Regional District has made a commitment towards smart growth techniques which ensures connections to social services, the natural environment, and transportation options. There is a focus on sustainability and economic development which is necessary for all communities. Moreover, there is a good understanding of current issues in the region, and the recognition of the need for a variety of housing options has been identified.

Recommendations and Next Steps

Most regional and community planning documents available for the region rely on quantitative data from 2006 or 2011. Housing circumstances in British Columbia have changed dramatically in the past 15 years and understandably, our team will need to fill some gaps in our understanding of the housing situation in Mount Waddington. We will connect with key informants to gather an understanding of the key activities they are undertaking related to housing needs, and gaps in support that they may need. By reviewing communities OCP's we now better understand community contexts and housing opportunities in relation to local policies.

Key Questions for Informants
- What does housing affordability currently look like in the region? Where are stakeholders seeing needs and gaps?
- What are the greatest strengths related to housing in your communities?
- What are the greatest issues or challenges related to housing in your communities?
- What is your vision for housing in your community? What would you like to see?
- Are there underutilized assets in your community, either physical (like an apartment complex not available to renters) or personal (groups developing or pursuing housing without regional support or direction)?
- What are some of the current housing activities that are being undertaken?

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[6] Reading, J., & Halseth, R. (2013) Pathways to improving Well-Being for Indigenous peoples: How Living Conditions Decide Health. Prince George, BC: National Collaborating Centre for Aboriginal Health. http://www.nccahccnsa.ca/Publications/Lists/Publications/Attachments/102/pathways_EN_web.pdf

Summary of Key Documents

Document	Key Points	Notes/Observations/Supplemental Info

Our home, our future: Projections of rental housing demand and core housing need. Mount Waddington Regional District to 2036 (2012). BC Non-Profit Housing Association	- Projects that rental housing needs will stay about the same into 2036
	   o Increase in demand by 1% (9 households) or decrease by 8% (-99 households) in 2036
	   o Population estimated to decrease by 4% from 2011 (11,506)[7] to 2036 (to 11,313)
	   o 2006 median age was 40 (BC: 40.8)
	- Aging population projected to increase (70+ years old), younger demographic projected to decrease
	- Core housing need (adequacy, suitability, affordability) to increase by 7% or decrease by 3% in 2036
	   o For seniors need will double or triple
	   o Will decrease for other age groups
		- patterns of needs: aging population, (senior's housing) and housing stock (increase in housing prices)[7]
		- **2016 census data[8]**:
		   o population 11,035, already decreased by 4.1% in 5 years (projections for 2036 off)
		   o median age 44.3 (BC: 43 years old)

Housing Profile: Mount Waddington Regional District (2012)	**Used 2006 census data**:
	- 4700 private households
	- Types of private households by tenure: 4685 (20% sample)
	   o Owned - 3385 (71.4%)
	   o Rented - 1225 (26.15%)
	   o Band housing - 115 (2.45%)
	
	- Conditions of private dwellings: 4695 (20% sample)
	   o Regular maintenance only - 2325 (49.52%)
	   o Minor repairs - 1615 (34.40%)
	   o Major repairs - 755 (16.08%)
	
	- Structural type of dwelling
	   o Single detached - 73.01%
	   o Row house - 9.25%
	   o Apartment (fewer than 5 stories) - 8.18%
	   o Apartment, duplex - 0.85%
	   o Apartment (5 or more stories) - 0.43%
	   o Moveable dwelling - 4.57%
		2016 census data[8]:
		- 4850 private households
		- Types of private households by tenure: 4855 (25% sample)
		   o Owned - 3325 (68.49%)
		   o Rented - 1450 (29.87%)
		   o Band housing - 90 (1.85%)
		- Fewer owned, more rented, less band housing from 2006 to 2016
		
		- Conditions of private dwellings: 4860 (25% sample data)
		   o Regular maintenance or minor repairs - 4115 (84.67%) vs 2006 = 83.92%
		   o Major repairs - 740 (15.23%)
		- Houses seem to be in better condition than 2006
		
		- Structural type of dwelling (out of 4850)
		   o Single detached -

[7] BC Assessment (2019). Average change by property class by jurisdiction . Retrieved from https://eforms.bcassessment.ca/Market%20Movement%20Spreadsheet%20July%201%202017%20to%20July%201%202018.pdf

[8] Census Profile, 2016 Census: Mount Waddington Regional district, British Columbia

Document	Key Points	Notes/Observations/Supplemental Info

	o Semi-detached - 3.51%
	    o Other single-detached - 0.21%
	
	- Property values went up from 2005-2012 in all communities, with total average increase 52.53%
	- Number of building permits for residential housing fluctuated from 2003 - 2011 but downward trend in 2011
	- Projected population changes:
	    o 200% increase in aging population by 2036
	    o 13.38% decline in population
	    o Average household size will decrease by 0.24%
	    o Number of households will increase by 15% in 2031
	- 20% population Aboriginal, no Aboriginal Housing Society
	- Purchasers of property buying for principle residency purposes
		61.75% (2995)
		    o Row house - 9.28% (450)
		    o Apartment (fewer than 5 stories) - 10.21% (495)
		    o Apartment, duplex - 2.16% (105)
		    o Apartment (5 or more stories) - 1.24% (60)
		    o Moveable dwelling - 10.41% (505)
		    o Semi-detached - 4.23% (205)
		    o Other single-detached - 0.72% (35)
		- Fewer single detached, more apartments (all types), more moveable dwellings, more semi-detached homes
		
		- Population aging, people leaving the Mt. Waddington area, fewer people living together (more single-occupancy), need for more housing
		
		- Nothing about homelessness
		
		- Missing health equity lens

Regional Plan: Regional District of Mount Waddington (2015)	- Housing affordable compared to Lower Mainland ($300,000 vs $600,000)
	- For 20% residents of RDMW, affordability an issue
	- Mainly single-family homes
	- Some apartments in Coal Harbour and Malcolm Island
	- Population decreasing → housing needs not expected to grow
	- 10 resident First Nations plus 20 asserted traditional First Nations territories
	- 7 First Nations signed North Island Regional Protocol Agreement
	    o Commitment to work cooperatively, encourage shared decision making, together, engage in dialogue to better understand cultural safety
	- **Land use:**
	    o New developments to have access to roads or waterway, sewage
		- What's the relationship like with the "asserted" traditional First Nations territories and those that did not sign the protocol agreement?
		- Nothing about First Nations communities' needs, especially related to housing
		- No mention of increasing density or specific ways to increase affordable housing stock

Document	Key Points	Notes/Observations/Supplemental Info
	o Protect ecologically sensitive areas o Offer range of development opportunities to reflect affordability (10.2.e)	

Coal Harbour OCP (2002 with amendment in 2010)	- 2001 census: population of 220
	- Semi-rural, residential
	- Aquaculture, fishing, forestry industries
	- Land use:
	   o Old town (central): residential, commercial, community, industrial
	   o New (north and west): residential
	- Current types of housing
	   o Single-family
	   o Apartments
	   o Mobile homes
	- 54 acres undeveloped residential area
	- **Goals and objectives of OCP**:
	   o maintain rural lifestyle
	   o moderate level of growth and development
	   o protect environment
	   o maintain rural character
	   o enough residential land to meet community's needs
	   o develop local roads, more community recreation areas
	- 10% land in plan designated for village residential:
	   o Mixed, low to medium-density
	   o Housing doesn't need to be occupied full-time
		- Encouraging moderate growth
		- Protecting environment
		- Homes do not need to be occupied full-time
		- Ensure amenities grow with housing (roads, schools, recreation)
		- Nothing about homelessness or health equity (eg. recommendations specific to indigenous communities)

Town of Port McNeill OCP (1997)	- Industries:
	   o Logging (but no industrial mills)
	   o Mining (no mines)
	   o Tourism
	- Underdeveloped commercial space
	- Considering harbour development (float planes) → might be able to expand fisheries and aquaculture
	- **Housing:**
	   o Lots of residential growth in 90's
	   o Need 5-10 more housing units/year
	   o Encourage rental development
	   o Don't impede ocean views
	   o Encourage affordable rental housing and special needs housing
	   o Don't want temporary structures
	- 2 major property owners (MacMillan Bloedel and Western Forest Products) who would need to be consulted re: development
	- Population 14,000+, moderate population growth
	- **Goal/objectives of OCP:**
	   o Sustainable population
	   o Promote quality of life
		- Talk about affordable housing including rentals and special needs housing
		- Nothing about homelessness
		- Nothing specific to Indigenous communities

Document	Key Points	Notes/Observations/Supplemental Info

	o Maintain industries
	    o Tourism
	    o Affordable housing
	- Any developments should maintain character of town	

Woss OCP (1999)	- Forestry (harvesting)
	- Tourism (Mt. Cain, Woss Lake Provincial Park)
	- **Land use:**
	    o Doesn't interfere with harvesting forestry resources
	    o Minimal environmental footprint
	    o Consult with Namgis First Nations community when developing recreation facilities
	- **Housing:**
	    o Offer variety of options
	    o Maintain property values
	    o Pleasant neighbourhoods
	    o Density: no more than 40 apartment units/hectare
	    o Can have accessory home occupations
	    o Mobile homes need to be secured on property
		- No mention of homelessness
		- One mention of consulting with First Nations (recreation development)

Quatsino OCP (2002)	- Natural features: Mt. Byng, Dish Rag Lake, Colony Lake, Hecate Cove, Colony Creek
	- Weather: mild, wet winters, cool, dry summers
	- Population in 2002: 59 (47 adults, 6 teenagers, 6 children)
	- Economy: 5 businesses (school, post office, boatyard & marina, lodge, bed & breakfast), entrepreneurs
	- **Housing:**
	    o 97 owned private lots:
	        ▪ 12 vacation homes
	        ▪ 21 undeveloped with absentee owners
	        ▪ 18 managed forest land
	        ▪ 10 undeveloped but owned by residents
	        ▪ 36 residents live there
	    o Keep the rural character but meet needs of community
	    o Ensure special needs and affordable housing
	    o Limited impact on natural resources
	    o No mobile parks, but can have mobile homes on property
	- Develop roads to keep up with land use
		- No industry
		- Tiny community

Winter Harbour Community Plan	- Population 100 (permanent) - 400 (summer) - Lack of lots inhibits growth	- No mention of First Nations except that the "Indians" lived

Document	Key Points	Notes/Observations/Supplemental Info
(2002)	- Crown lands, private land (logging), - Most residential development along waterfront (currently 75 waterfront, 40 upland lots) - Residents want crown land to be available for residential development as needed - **Rural residential**: Services such as water, sewage responsibility of owner for new developments - **Residential**: central sewer and water systems required	there before a European settler colonized, and that there are reserves (but no details about how many, conditions) - Not sure what the condition of homes are (especially the upland lots)

Malcolm Island OCP (2005)	- Total population (2001 census) 795, 405 households
	 - Residents want to maintain character of island (not big on extensive growth)
	 - **Economy:** History of unsustainable logging (now waiting for second growth), some agriculture, some fishing
	 - **4 distinct unincorporated communities:**
	   o Sointula
	     ▪ 2001 census, population 646, 312 households
	     ▪ Ferry, fishing docks, industrial and commercial
	   o Mitchell Bay
	     ▪ rural, population 40 (winter), 60 (summer)
	   o Rough Bay
	     ▪ Rural, population 66
	   o Kaleva
	     ▪ Rural, population 94
	 - Rest of the area is Crown land, Malcom Island First Nations Reserve 8 (uninhabited)
	 - **Land use** -
	   o lots where there is water and sewage service
	   o mobile homes okay if permanent on private property
	   o one dwelling or duplex per 5 acres (2 hectares) of land
	   o small lot residential allowed in Sointula:
	     ▪ size depends on water and sewer costs
	     ▪ 892 sq meters (9600 sq ft) subdivision or more
	     ▪ Can rezone small lots for multi-family dwellings subject to public hearing
	     ▪ Street parking (but not for boats, equipment, or campers)
	   o Medium density
	     ▪ Lots 2.5 acres (1 hectare) or more in size
		- Sointula - Finnish colony 1902-1905
		 - No First Nations communities?
		 - Large lots

Document	Key Points	Notes/Observations/Supplemental Info
	■ Own waste disposal and water supply ○ Rural residential ■ Lots at least 5 acres (2 hectares) ■ Own waste disposal and water supply	
Village of Port Alice OCP (2010)	- 1 of 4 incorporated municipalities in the district - Compact, walkable - Declining population over the last 20 years, 2006 census 11,962 - Economy tied to mill - **Land use planning:** ○ Protect environment ○ grow economy ○ attract residents ○ safety of residents and built environment ○ mixed use residential and comprehensive development designations ○ range of housing types and densities ○ senior's housing	- mention safety of residents and built environment (structural integrity) - nothing about homelessness, affordability, food security - focus on recreation → linked to increased physical activity[9] - "healthy natural environment", green space, publicly accessible shorefronts (equitable access to green space) → improved mental health[9] - senior's housing, Assisted Living - promote healthy community (policy 9.2.1) - active transportation
District of Port Hardy OCP (2014)	- 2006 Census, population 3822 - Largest of 4 incorporated municipalities in RDMW - **Vison** ○ Housing: variety of options (accessible, affordable) ○ Economic growth ○ Recreation ○ Sense of community ○ Cultural diversity ○ Cultural programs ○ Community input into decision-making ○ Natural environment ○ Safe, peaceful ○ Sustainable - **Transportation** ○ Move away from vehicles ○ Encourage other modes of transportation including active transportation ○ Work with VIHA and BC Transit re: public transit - **Housing** ○ Housing types (based on 2006 census) ■ 59.9% single-detached homes ■ 3.8% semi-detached house ■ 10.7% row houses	- Has a housing section (vs others talk about general land use planning) - Vision board outlining what a healthy, equitable community is! (p. 9) - Cultural diversity, inclusivity - Asset-based approach (eg. Cultural sustainability p. 13, food security p. 54) - Used healthy neighbourhood design principles (mixed use, compact, access to transit, range of densities), healthy housing (accessible, affordable, range of housing types, tenure types - rentals?, encourage secondary suites) - Use some principles of age-friendly planning (supportive housing, age-friendly housing, accessibility) - Nothing about poverty reduction, but do talk about economic growth (linked to housing

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[9] Provincial Health Services Authority. (2018). *Healthy built environment linkages toolkit: Making the links between design, planning and health, Version 2.0.*

Document	Key Points	Notes/Observations/Supplemental Info

	▪ 17.2% apartments under 5 stories
	        ▪ 0.9% apartments over 5 stories
	        ▪ 6.9% moveable dwelling
	- **Land use**
	    o Mixed
	    o Compact neighbourhoods
	    o Diverse housing options
	    o Protect natural environment
	        ▪ New developments on waterfront to contribute to public access (connect to trails, viewpoints, etc.)
	- **Social sustainability** - resilient community
	    o Health and safety
	        ▪ Healthy built environment
	        ▪ Supportive housing for those who need it
	        ▪ Protection from natural hazards and disasters
	    o Partnerships and networks
	        ▪ Encourage volunteering
	        ▪ Low barrier involvement (child care offered, age-friendly design, support for youth to be involved in decision-making)
	        ▪ Affordable leisure, recreation opportunities
	    o Food security
	        ▪ Local harvesting, food production, community development
	    o **Housing (pp. 54-57)**
	        ▪ Range of housing types
	        ▪ Walkable neighbourhoods
	        ▪ Affordable housing (partner with BC Housing)
	        ▪ Age-friendly housing
	        ▪ Sustainable development practices
	    o Growth development
		affordability, food security)
		- No indigenous planning lens: Indigenous cultural safety/building relationships very cursory

Village of Alert Bay OCP (2014)	- Close relationship with 'Namgis First Nation - 2011 census: population 1155 Cormorant Island, 445 Village of Alert Bay (population declining, ageing) - Social infrastructure: housing, education, health care, public and private institutional organizations, community volunteer organizations - **Housing** o 2011 census: 215 dwellings (145 owners	- Most equitable lens of the OCPs - First to mention income levels (need to be aware of them)

Document	Key Points	Notes/Observations/Supplemental Info

	live own, 70 rented)
	   o 195/215 (90.7%) in suitable condition
	   o Limited undeveloped properties since it's a small community
	   o No stimulus for housing developments (declining population)
	   o Trends leading to housing unaffordability:
	       ▪ Vacation properties
	       ▪ Rentals being sold
	       ▪ Off-island, retiree investors
	   o Seasonal workers can't afford housing, nor can young people → increased demand for affordable housing
	 - Social development: - be aware of social and cultural needs including income gaps
	 - Food security
	 - **Land use**
	   o Residential development to stay within existing character of Alert Bay
	   o Range of housing types and densities
	   o Keep mobile homes in mobile parks, not on residential lots
	   o Permit secondary suites, multi-family homes
	   o Encourage development of co-ops, senior's housing, non-profits, supportive housing, co-housing
	   o Comprehensive development (mixed use, high density, co-housing)	

REPORT 2:
STAKEHOLDER ENGAGEMENT
AND KEY THEMES

Mount Waddington Health Network Housing Strategy
Summary Report of Stakeholder Engagement

Working Document – 25 March 2019

Introduction

Stakeholder engagement is a central part of the work at BC Healthy Communities as we understand that community-based and regional stakeholders are key to informing successful projects. Having already completed a background review of relevant documents, we were interested in hearing from community members as we recognize that statistics and policies do not offer a full picture of the context of the region.

Beginning in February, we engaged stakeholders from the Mount Waddington region in order to gain additional information about the housing needs and priorities of the region. Our process and initial findings are outlined in draft below. Any comments from the Table of Partners or Health Network Executive would be appreciated.

Process

The BC Healthy Communities team held a Housing Strategy kick-off presentation during the Mount Waddington Health Network Table of Partners meeting on March 6, 2019 in order to introduce ourselves and the project to key stakeholders. We provided individuals from the meeting with an opportunity to provide their input, and asked for additional names of people and organizations whose perspectives were not represented at the table.

A group discussion was facilitated during the Table of Partners meeting, and individual meetings were held in person, by videoconference, or over the phone with additional stakeholders from the region. Currently, twelve stakeholders have participated in either a semi-structured interview or an informal one-on-one conversation. Two more interviews are scheduled for the next week. Interviews used a loose script and were recorded for analysis. Subjects who agreed to be identified in the study and their organizations are outlined here:

Stakeholder	Organization
Gabriele Wickstrom	Mayor, Port McNeill
Allison McCarrick	CAO, Port Hardy
Pat English	Manager of Economic Development, Regional District of Mount Waddington
Tracy Hamilton	Program Director, Sacred Wolf Friendship Centre
Gordon Patterson	Chairperson, North Island Seniors Housing Foundation
Michael Winter	Community Ministries Supervisor, The Salvation Army

During our visit to the region, our team travelled to the main population centres in the Regional District of Mount Waddington including Alert Bay, Port Alice, Port McNeill, and Port Hardy. In each community we met formally or informally with housing advocates, housing services staff, political officials, and

members of the general community. In subsequent interviews, we made sure to include people who could provide housing context for regions and communities we could not visit in person.

Geographic Distribution of Key Housing Informants
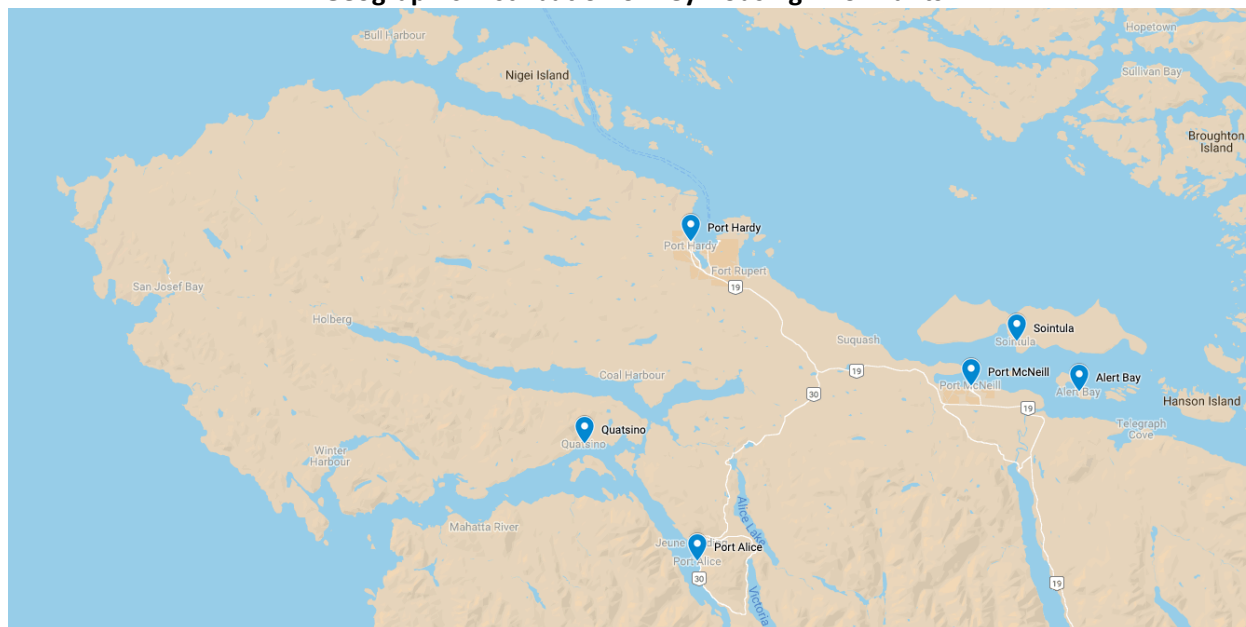
Limitations

The findings of this report are limited by the availability of key informants and the timeline and scope of the project. Many of the stakeholders we spoke to identified housing and data issues that can only be addressed through a full scale housing needs assessment.

The most important limitation of this study is the current lack of Indigenous representation. Building a relationship in Indigenous communities takes time and we were unable to gather information on acute and strategic housing needs on reserve. We were able to gather anecdotal evidence of housing need from service providers and non-indigenous government sources, but without meaningful connections and trust in Indigenous communities, we do not feel prepared to speak to their needs.

Hopefully this strategy will be the first step in building more productive housing relationships between the Mount Waddington Health Network, regional and local governments, and North Island Indigenous Communities.

Key Themes

Our background research, interviews, informal conversations, and community visits revealed key housing themes that can be addressed through a housing strategy.

Senior's Housing
The population in Mount Waddington, like the rest of British Columbia, is aging. Anecdotally, we heard that there is a need for housing that is more suited to older adults who may be interested in downsizing or moving to a supported housing option. When older adults move out of larger homes they free up

housing stock that is often suitable for families to rent or buy, but older adults will delay that move and stay in their homes longer unless an attractive option exists. Current best practices indicate that senior's housing should be accessible, close to community amenities and transit, and often include partnership arrangements with Island Health or other non-profit service providers. Senior's housing is increasingly being developed by non-profits in partnership with local governments and BC Housing. In Port Hardy, the North Island Senior's Housing Society is actively working to fill this need.

Project to Learn From: The Quadra Island Senior's Housing Society is in the process of building 16 one-bedroom units for single seniors and couples with low to moderate incomes.

Challenging Development Conditions
Numerous stakeholders alluded to the challenging development conditions in the North Island. Remote locations and a lack of skilled labour makes construction expensive and most developers are likely to work at a smaller scale. Economic development and labour retention initiatives can alleviate some of these concerns over a long period and attract larger developers, but in the next 5-10 years the cost of construction is likely to remain a significant barrier in the regional district. However, there is also significant evidence that indicates market housing (housing with a price set by the private market or developed for a profit) will not effectively address housing concerns for those with the greatest need. Challenging market-development conditions should not prevent the health network and its partners from addressing housing issues in the region.

Some stakeholders also highlighted the need for a long-term economic development plan in the region in order to attract development. The beauty of the region was highlighted as an asset that could draw more people through tourism and then subsequent development.

Existing Housing Development
One of the goals of this project was to catalogue and support any existing housing projects or expressions of interest to BC Housing. We heard of very few current projects. The one current project we did hear about was a Gwa'sala-'Nakwaxda'xw housing project adjacent to the Tsulquate Reserve that will have twelve low-income units. There are further plans for a larger 96-unit development. The twelve-unit development is supported by zoning changes that were approved at Port Hardy council. Though formal plans for the units have not been released, it is unlikely this influx of units will impact broader regional housing concerns as we expect most of the units to be earmarked for Gwa'sala-'Nakwaxda'xw Nation members. It may be worth inviting the project coordinators to share their experiences with the health network as this development could provide guidance to other projects in the future.

The other project we heard about was a senior's housing development that the North Island Senior's Housing Society is trying to put together. Though not at the implementation phase, they have had conversations with local governments and BC Housing.

Non-Profit Capacity
Non-profits are bearing much of the responsibility for housing service and support in Mount Waddington communities. There is an interest in acting as a developer or housing provider, but none of the representatives we spoke with felt confident in their ability to navigate BC Housing or work with local governments. If the money and knowledge was available, we think more non-profits might be interested in providing and/or managing housing in their communities.

Project to Learn From: The Campbell River Coalition to End Homelessness is a coalition of non-profits that support each other and collectively advocate to local and provincial governments on issues of housing and homelessness. Their work has led to a funding agreement between BC Housing and Campbell River that will result in 50 units of supported housing being built.

Local Government Looking for Direction
Legislation prevents local governments from directly providing housing, but there are many ways to support affordable housing in the region without building it. Port Hardy has recently made changes to zoning to better support the Gwa'sala-'Nakwaxda'xw development, but communities in the region are looking for direction. Guidance on how to partner with BC Housing, what policies they can put in place, and what other supports they can offer to community partners would be helpful.

Limited Rental Housing
Maybe the most common acute housing need was the lack of rental housing in the region, especially for those with limited incomes. Outside of Port Alice, which uniquely has a lot of rental housing, every community we spoke with indicated that accessible, appropriate, and affordable rental units were increasingly hard to find. The current regional vacancy rate is under 1%, backing up what we heard in our community outreach. Common reasons for limited rental housing were:
  1) Limited Units – there are not many purpose built rental units in the region and many that do exist are in poor condition or have recently been damaged by fire.
  2) No central rental registry – units are often rented via word of mouth and are not posted to typical renting websites. When units are posted on places like Facebook or on community message boards, they tend to be grabbed immediately.
  3) Landlords are not reliable – anecdotally we heard that while there are many good landlords in the region, there are some that do not care for their properties and support their tenants as required by the law, especially since many of these landlords do not live in the region. Some organizations are working to improve this relationship, but it is on a client-by-client basis.
  4) Off-Market Rental Units – there is a perception that there are more units available in the region, but potential landlords choose to keep their units out of the market for various reasons. Either they are not comfortable renting to someone they do not know or are worried about their legal responsibilities to the property and the tenant. There are also multiple units that are damaged to the point that they are no longer fit to live in, so hearing these negative stories deters potential landlords from offering their units for rent.

No Supported Housing
A key component of the housing spectrum is missing in the Regional District. Organizations like the Salvation Army address acute homelessness need and provide emergency beds, and places like Sacred Wolf work to connect low-income people or those on social assistance with market rental units. There are a number of different types of supportive housing that can exist between homelessness and market rents, none of which are in Mount Waddington. These units can be in the form of staffed buildings, or supports available for tenants as needed in order to help residents learn the skills necessary to live successfully on their own. Supported housing is a very important piece of the spectrum as it helps create better, more reliable market tenants and reduces the burden on acute service delivery agencies.

Housing is Still Relatively Affordable
While rental housing may be hard to come by, many of the people who we spoke to have indicated that home ownership is still relatively attainable for those of modest incomes. It is true that housing prices in the North Island have not increased to the same degree as those in the South or even Campbell River.

This is important to remember, as this strategy needs to fulfill needs across the housing spectrum, not just at one end.

Build New or Repair Old Stock
Right now it seems like the Federal and Provincial governments have committed funds to develop new housing, but many buildings in the Mount Waddington region could be refurbished and brought to market. People would like to know if there are supports for repairing older homes and units and if that is feasible given the condition of many properties.

Suggested Strategy Items to Address Key Themes

The following points are some suggested strategy items that we feel could be valuable to the Mount Waddington Health Network and address key themes that have emerged so far throughout this study. This is not a comprehensive list and we will continue to develop these items moving forward.

1) **Updated Housing Needs Assessment/Report**
   Our brief analysis underscored the need for a much deeper dive into available housing data for the Mount Waddington Regional District. The Provincial Government has committed funding to support Housing Needs Assessments and all local governments will be legally required to update their information in the next three years anyways. The Health Network should position itself as the best organization to host that project and should begin advocating for regional and local governments to begin allocating resources now. Through the strategy we can describe funding opportunities, highlight available tools, and help the Health Network craft their arguments to lead the project, but conducting a full assessment is out of the scope of this project.

2) **Toolkit / Guide for Government**
   All levels of government need to know what they can do to address housing in their communities. We can create a guide that helps governments understand their responsibility and ability and contains best practices and tools for action.

3) **Education**
   We've heard that both landlords and tenants need education on the legal rights and responsibilities of each party. This can be a contentious relationship and mutual education can benefit both parties. Sacred Wolf is already doing some of this work, but a guide for landlords and renters might be helpful.

4) **BC Non-Profit Housing Association Training**
   Many non-profits expressed an interest in providing housing, but were confused by BC Housing and the development process. The BCNPHA training walks potential housing providers through the development process and builds lasting capacity in communities. There is a session in Campbell River in May, but space is limited. We can help organize a session in the Mount Waddington Regional District.

5) **Guide to Available Funding**
   A guide to available housing funding including funding calls from BC Housing and contact information for regional representatives of provincial agencies.

6) **Support for Regional Housing Collaboration**

The Mount Waddington Health Network has an incredibly broad profile of services they are trying to deliver. Many people we spoke to suggested that they might find value in a regional housing collaborative. This would be a group that meets regularly to focus on only collaborative housing action. Non-profits and service providers can work together to draft consistent messaging to local governments and the province, can share resources and information on funding, and access resources from other communities. Other health networks have started similar collaborative organizations. We can facilitate learning from those organizations and potentially invite speakers to join us at regional meetings.

Next Steps

The next phase of this project is to move from data collection to strategy development. Once we have received comments on this draft we can begin creating the strategy and drafting our presentation for April 24th. We will work with the Health Network to refine the goals of that presentation.

As outlined in the limitations above, we did feel confident enough in our relationships with Indigenous communities in the region to offer comment on their lived experience. We have strategized with the MWHN around how to bring Indigenous communities in to this conversation and we will continue to do so in order to better support a full assessment moving forward. This will be especially important to have before the updated housing needs assessment is conducted.

FUNDING GUIDE FOR LOCAL GOVERNMENTS

APPENDICES

B GUIDE TO FUNDING

▶ ## BC Housing

The Building BC: Community Housing Fund facilitates the development of mixed income, affordable rental housing projects for independent families and seniors.

Who should apply? Non-profit housing providers or for-profit firms that partner with non-profit societies who are interested in developing and operating new rental units that qualify under the Community Housing Fund.

Details on requirements and deliverables, the proposal review process, submission requisites and forms, and the CHF program can be found here: https://www.bchousing.org/partner-services/funding-opportunities-for-housing-providers/building-BC-community-housing-fund

* Indigenous organizations are encouraged to apply to both the Community Housing Fund AND Indigenous Housing Fund

Building BC: Indigenous Housing Fund facilitates the building and operations of 1,750 units of social housing for Indigenous people in BC, both on- and off-reserve. This is the first provincial fund in the country that includes on-reserve housing.

Who should submit a project proposal?
•   Indigenous non-profit housing providers;
•   First Nations;
•   Metis Nation BC;
•   and non-profit and for-profit developers who want to partner with Indigenous organizations and First Nations interested in creating new affordable rental housing units for Indigenous persons within British Columbia should consider submitting a proposal.

Details on requirements and deliverables, the proposal review process, submission requisites and forms, can be found in the RFP document and appendices at: https://www.bchousing.org/partner-services/funding-opportunities-for-housing-providers/building-BC-indigenous-housing-fund

APPENDIX B: GUIDE TO FUNDING

Community Housing Fund and the Indigenous Housing Fund will be accepting applications in the spring of 2020. Groups interested in submitting proposals are encouraged to start their planning early, to ensure their projects are ready when applications open.

Ongoing Opportunities: BC Housing welcomes discussions with partners interested in developing new housing through the Supportive Housing Fund and/or the Women's Transition Housing Fund.

Visit bchousing.org/partner-services/Building-BC to learn more or contact your local Director of Regional Development (contact list below).

Major Repairs for Existing Social Housing - Funding is available for non-profit housing providers or housing co-operatives to support capital projects that maintain or benefit an existing social housing building's condition or improve the building's seismic or fire safety, as well as for projects focused on energy performance.

Visit bchousing.org/partner-services/assetmanagement-redeveopment/capital-planning-repairs to learn more about eligibility criteria and how to apply.

The HousingHub is a new division within BC Housing, and was established to seek innovative partnerships with local housing organizations, community land trusts, Indigenous groups, faith-based groups, charities, the development community, financial institutions and other industries to create affordable rental housing and homeownership options for middle-income British Columbians. As a centre for housing expertise and collaboration, affordable housing will be developed through the HousingHub either through new construction or through the redevelopment of existing sites. Partners bring suitable land, equity and/or the catalyst for development. The HousingHub can provide:

• Expertise to provide advice on assisting the group in the planning and development process
• Access to pre-development funding
• Low-cost financing
• Project coordination advice
• A place for organizations to collaborate

Learn more: www.bchousing.org/partner-services/housinghub

There are many ways that municipalities can help to partner with BC Housing, such as providing city owned land or waving Development Costs Charges, as a few examples.

Contact your local Director of Regional Development for more information:
Malcolm McNaughton mmcnaughton@bchousing.org

APPENDIX B: GUIDE TO FUNDING

▶ Canadian Mortgage and Housing Corporation (CMHC)

First Nations Development Funding provides irect lending, insured loans, non-profit housing and proposal development funding.

Contact: firstnationbc@cmhc.ca or visit https://www.cmhc-schl.gc.ca/en/developing-and-renovating/funding-opportunities/funding-first-nations-development

On-Reserve Renovation Programs provides emergency repairs, home adaptations, major repairs and additions, as well as family-violence shelters.

https://www.cmhc-schl.gc.ca/en/developing-and-renovating/funding-opportunities/on-reserve-renovation-programs

Seed Funding supports affordable housing through interest-free loans and/or non-repayable contributions. There are two funding streams: one for new construction/conversions, and one to preserve existing community housing projects.

The New Construction Stream provides interest-free loans and/or non-repayable contributions to help with costs related to pre-development activities. This can include business plans, preliminary designs, development permits and more.

Who can apply?
- community housing providers
- municipalities, provinces and territories
- Indigenous governments and organizations
- private sector groups

Eligible project types
- Indigenous community housing
- community and affordable housing
- mixed-used market / affordable rental
- shelters, transitional housing and supportive housing
- conversion of non-residential buildings to affordable multi-residential
- renovation of existing affordable units at risk of being abandoned or demolished

APPENDIX B: GUIDE TO FUNDING

Minimum requirements . Your project must:
*   be primarily residential
*   have a minimum of 5 affordable units/beds
*   be considered affordable, as determined by the Municipality, Province or Territory, or as accepted under other CMHC programs

CMHC will accept and review applications on a continuous basis.

All applications for funding will be assessed based on program fit, outcomes, and on the achievement of National Housing Strategy outcomes including:
*   housing for those in greatest need (vulnerable Canadians)
*   housing for those in the North (Yukon, Northwest Territories and Nunavut)
*   partnerships and collaborations
*   social sustainability
*   economic sustainability
*   environmental sustainability

During assessment, CMHC will determine the amount of funding your project is eligible to receive.
https://www.cmhc-schl.gc.ca/en/developing-and-renovating/funding-opportunities/seed-funding

Preservation Funding for Community Housing helps existing community housing providers remain viable and prepare for future funding opportunities by providing financial assistance to support the cost of completing preservation activities. Preservation Funding is open to community housing providers (for example, non-profit housing organizations and rental co-operatives).

The maximum funding amount per project is determined through a scoring and prioritization process. Each funding commitment offers a 6-month period to complete and submit a payment request.

Minimum requirements – Preservation
*   You hold an active federally administered operating agreement; and
*   You comply with the terms of the operating agreement (not in breach).

Minimum requirements – Seed (Preservation Stream) your project must:
*   have been previously subject to a federally administered operating agreement (including federally administered social housing projects and those transferred under a Social Housing Agreement (SHA) whose federal operating agreements have ended);
*   be primarily residential;
*   have a minimum of 5 affordable units/beds; and
*   be considered affordable, as determined by the Municipality, Province or Territory, or as accepted under other CMHC programs.

APPENDIX B: GUIDE TO FUNDING

Funding may be provided to support costs that help preserve community housing.
Activities may include:
- a building condition report
- capital replacement reserve planning
- an operating viability analysis

CMHC will accept and review applications on a continuous basis.

All applications for funding will be assessed based on need, outcomes, and on the achievement of National Housing Strategy outcomes including:
- housing for those in greatest need (vulnerable Canadians)
- housing for those in the North (Yukon, Northwest Territories and Nunavut)
- partnerships and collaborations
- social sustainability
- economic sustainability
- environmental sustainability

During assessment, CMHC will determine the amount of funding your project is eligible to receive.
https://www.cmhc-schl.gc.ca/en/developing-and-renovating/funding-opportunities/preservation-funding

▶ Real Estate Foundation of BC (REFBC)

Contact: grants@refbc.com or call us at 604-688-6800 (toll-free 1-866-912-6800)

REFBC grants support projects that address current land use challenges and help communities to plan for the future.

General Grants can fund projects in all five of REFBC's interest areas: land use, built environments, fresh water, food lands, and real estate. There are two intake cycles per year. Applications are open to any non-profit organization doing work related to land use or real estate in BC.

Visit: https://www.refbc.com/sites/default/files/Info-GeneralGrants.pdf

Real Estate Industry Grants usually fund projects related to real estate, though they can also fund projects related to other aspects of land use. There is one intake each year. Applications are open only to non-profit organizations that are part of the real estate sector in BC.

Visit: https://www.refbc.com/grants/eligibility-0

The Real Estate Foundation of BC is governed by the Real Estate Services Act, which mandates them to "undertake and carry out real estate public and professional education, real estate law reform, real estate research and other projects intended for the public or professional good in relation to real estate activities."

To align with their mandate, REFBC grants can fund:
• Research
• Public education
• Education for professionals
• Law reform and policy analysis

Want to increase your chances of getting funded? Read their Tips for Applying page: https://www.refbc.com/grants/tips

Real property can include land, homes, buildings, farmland, greenspace, and waterfronts. The real estate profession includes real estate agents, property managers, assessors and appraisers, architects, planners, developers, tradespeople, and other professionals who contribute to the value of property that is bought and sold.

To reflect this diversity in land uses and professions, REFBC is interested in funding projects that support sustainable practices in:
• Land Use
• Built Environments
• Fresh Water
• Food Lands
• Real Estate Profession

▶ Indigenous Services Canada

New Approach for Housing Supports (NAHS)

Indigenous Services Canada (ISC) supports Indigenous peoples (First Nations, Inuit and Métis) and northern peoples in their efforts to improve social well-being and economic prosperity develop healthier, more sustainable communities and participate more fully in Canada's political, social and economic development — to the benefit of all Canadians

Eligibaility: First Nation councils, or delegated authorities (such as tribal councils and other eligible organizations) that have funding agreements with ISC.

First Nations that want to establish or update their housing policies or plans should first apply to Stream 1, and can apply to Stream 2 or 3 in following years.

Any First Nation in British Columbia can apply to Stream 1, even if they applied for funding from the existing Housing Subsidy Program. However, if a First Nation is approved for Stream 2 or 3 under NAHS, they are not eligible to apply to the Housing Subsidy Program during the period of the approved NAHS project.

NAHS has three streams:

Stream 1 provides funding to help First Nations establish a housing strategy that works for their community, including planning, policy development, and training/capacity building opportunities

Stream 2 provides funding for housing construction or renovation

Stream 3 provides funding for lot development and subsidies for new housing

There is no deadline for submission and application can be submitted throughout the year

https://www.sac-isc.gc.ca/eng/1460572397817/1533297381547

Contact: the ISC BC regional office at 1-800-567-9604 or 604-775-5100 and ask to speak to the housing officer assigned to your community.

SCAN OF LEADING PRACTICES IN AFFORDABLE HOUSING

BC HOUSING

Building Knowledge & Capacity for Affordable Housing in B.C. Small Communities

A Scan of Leading Practices in Affordable Housing

October 2017

BC HOUSING
RESEARCH CENTRE

Acknowledgements

CENTRE *for*
SUSTAINABILITY
W H I S T L E R

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INTRODUCTION

Affordable housing remains a challenge for communities large and small throughout BC. Many small communities (under 20,000) have policies in their Official Community Plans (OCPs) supporting the development of affordable housing, yet implementation of these policies remains a challenge.

This scan of leading practices report is part of a larger project that seeks an understanding of the challenges and capacity needs for small communities to deliver affordable housing, as well as the current practices that result in successfully increasing affordable housing supply.

The first part of this project included a primary research scan of opinions held by people working across British Columbia to implement affordable housing in small communities. Using an online survey and targeted interviews, we captured the thoughts of non-profit housing organizations, housing consultants, developers and builders, financers, local government and crown corporations.

The results of this outreach confirmed that there is a need for affordable low-moderate income (workforce) housing in smaller communities. Progress on the issue to date has been "fair" to "poor", primarily due to the slow implementation of initiatives despite having housing plans in place.

The most significant affordable housing challenges centre on:

- The cost of development
- The little profit associated with those costs
- The challenge of funding or financing projects

The cost of development and a lack of land for affordable housing are two of the more prominent challenges in recent years.

In order to resolve these challenges, survey participants and interviewees had several proposed solutions:

1. Work on more and different incentives to lower development costs for both developers and non-profit organizations to build affordable housing

2. Increase access to funding (general funding, government security for financing, etc.)

3. Add flexibility to how funding is used, especially for pre-development funding

4. Create a better understanding of development economics

5. Create new models of funding not yet used

6. Address the critical need to seek a values alignment for all stakeholders engaged in affordable housing projects and collaborations

Other major themes cited throughout the survey responses and interviews included:

- Co-ordination/more partnerships to bring actors together to plan and develop projects
- Building capacity of non-profits to more effectively build housing
- Helping developers better understand the market and opportunities for workforce affordable housing

This scan highlights proven approaches to affordable housing in small communities along with some new approaches to housing that seek to address the identified challenges and opportunities for affordable housing. While there are certainly partnership and funding roles to play in senior government policy for housing, the approaches highlighted here target what is possible to implement and access at the local level.

KEYS TO SUCCESS

There is a significant amount of literature describing affordable housing approaches and examples of their use (CMHC, Smart Growth BC), though as the recent Metro Vancouver "What Works" report on housing points out, there is very little evidence demonstrating the effectiveness of various municipal affordable housing measures, let alone small community measures. Two sources cited in the Metro Vancouver report attempt to classify the effectiveness and cost benefit of various approaches for various types of communities. These tables are included below for reference.

As the work in our report is focused on smaller communities the approaches that have 'rural' benefits are certainly the most interesting to consider, although the approaches with 'urban/growing urban/suburban' benefits are also interesting, as there are some rural communities that are growing quickly due to the proximity to major metropolitan areas (e.g Pitt Meadows, Squamish), amenity migration/vacation home pressures (e.g. Whistler, Tofino), or resource boom cycles (e.g Dawson Creek, Fort St, John).

Table 2 - Municipal Costs/Benefit of Selected Practices

Practices	Direct Cost			Benefit		
	Low	Medium	High	Rural	Urban	Growing Urban
Housing First Policy		X		MED	MED	MED
Second Suites	X			LOW	MED	MED-HIGH
Housing Levy			X	MED	HIGH	HIGH
Inclusionary Zoning	X			LOW	HIGH	HIGH
Density Bonusing	X			LOW	HIGH	HIGH
Demolition Control	X			LOW	MED	LOW
Extraction Programs	X			LOW	HIGH	HIGH
Infill	X			LOW	HIGH	MED
Alternative Development Standards	X			LOW	MED	HIGH
Streamlining Approval Process		X		LOW	MED	HIGH
Performance Based Planning	X			LOW	MED	MED
Exemption of DC & Other Fees		X		LOW	MED	HIGH
Tax Credits		X		LOW	HIGH	HIGH
Grants & Loans			X	MED	HIGH	HIGH
Trust Funds		X		MED	MED	MED
Advocacy	X			MED	MED	MED
Direct Provision			X	HIGH	HIGH	HIGH
Public/Private Partnership		X		HIGH	HIGH	HIGH

SOURCE: THE MUNICIPAL ROLE IN MEETING ONTARIO'S AFFORDABLE HOUSING NEEDS. OPPI. 2001.

BC HOUSING   CENTRE for SUSTAINABILITY WHISTLER

Table 3 - Potential Positive Impacts of Measures on Housing Affordability

Type of Measure	Development Context		
Regulatory Measure	**Urban**	**Suburban**	**Rural**
Adopt alternative planning standards	Low	High	Low
Adopt alternative engineering standards	Low	Medium	High
Reduce parking standards	High	Medium	Low
Reduce restrictions on manufactured / mobile homes	Low	High	Medium
Facilitate lot splitting / subdivision	Low	Medium	High
Financial Measure			
Employ density bonusing	High	Low	Low
Establish a housing reserve fund and levy program	High	High	High
Financial incentives / assistance	High	High	High
Planning Policy Measures			
Introduce inclusionary planning	High	High	Low
Adopt strategies to encourage brownfield redevlopment	High	Medium	Low
Adopt policies to facilitate greyfield redevelopment	Medium	High	Low
Planning Policy Measures			
Streamline municipal approval process	High	High	Low
Address local resistance to affordable housing projects through public education and mediation	High	High	Medium
Appoint a municipal housing facilitator	High	High	High

SOURCE: HALIFAX REGIONAL MUNICIPALITY LAND USE POLICY AND HOUSING AFFORDABILITY, RAY TOMALITY AND ROSS CANTWELL, 2004.

We identified the 'keys to success,' described below, by taking into consideration what we heard during the first phase of our research with housing organizations, municipalities and our advisory committee as well as the research described in numerous affordable housing guide reports such as The Smart Growth BC Affordable Housing Toolkit and Canadian Housing and Mortgage Corporation Housing Ideas. Some of the important qualities of leading affordable housing approaches that we considered included: costs to municipalities, applicability to small communities, effectiveness and speed of implementation.

Keys to Success

Municipal Tools	• Inclusionary zoning and density bonus • Intensification and tenure through rezoning • Reducing costs by streamlining approvals and other incentives • Short-term rentals regulations • Covenant tools
Partnering for Land, Financing	• Land: Municipal land and land trusts; NPO land • Financing: Housing fund - employee works and service charges or levy; Alternative Capital; Design and Operations savings
Capacity Building for Organizations and the Community	• Housing organization and growing capacity • Housing strategy • Communication and education

BC HOUSING

CENTRE for SUSTAINABILITY WHISTLER

MUNICIPAL TOOLS
Inclusionary Zoning and Density Bonus Policy

Both these tools seek to add affordable housing through new development. Inclusionary zoning means zoning regulations that require an applicant to contribute to below market cost housing units (directly through building or through funding) triggered as part of a rezoning for a development. Density bonus policy is an incentive that allows increased development potential as long as affordable housing is included. The number of affordable units created is often based as a percentage of market units (e.g. 10-20%) built, space created, or in some cases, the amount of new employment driven by the development.

Actors
Local government and developers

Partners
Often a housing organization

Ease of Implementing

SIMPLE

Speed of delivering housing
Dependent on development demand

Benefits
- Integrates affordable housing across the community
- Secures commitment early on

Considerations
- Requires new development and a market that can absorb possible minor additional costs

Implementation Process
- Policy change
- Negotiate and approve development
- Administer housing

Making it Happen
- Ensure community buy-in for affordable housing
- Develop staff and council's capacity to put forward a strong policy

Fitzsimmons Walk Employee Integrated Housing

Synergies
Housing organization, housing fund, engagement and communication, covenants

BC HOUSING

CENTRE *for* SUSTAINABILITY WHISTLER

Langford Affordable Home

Examples

Langford, BC: Affordable Housing Program

- Housing prices in Langford are relatively affordable compared to the rest of the region, which has made it an attractive location for new development
- Concerned about rising costs, the City introduced Langford's Affordable Housing Program requiring new subdivisions to build one affordable unit for every 10 single-family lots
- Qualified purchasers must be at least two people with a household income under $60,000 and been employed in the city for ½ a year and or lived in Langford for two years
- Home has a price cap for 5 years that increases slightly after 5 years
- The City also has $500 housing fund contribution policy for every new dwelling
- The City manages the sale and buying process
- The number of units in the program: 30

MUNICIPAL TOOLS
Intensification through rezoning

Rezoning properties for density or flexible housing uses is one of the fastest ways to access land and financing for new housing. Secondary suites (attached or detached), zoning for rental buildings, smaller lots, lot subdivisions, stratification or residential atop commercial all increase the supply of housing, often on a fixed footprint of land.

Actors
Local Government/ Homeowners/Developers

Partners
Builders and sometimes a housing organization

Ease of Implementing
MODERATELY COMPLEX

Speed of delivering housing
Fast to moderate

Canmore Garage Suite

Benefits
- Often uses existing land, mostly privately funded
- Integrates affordable housing throughout community
- Maintains neighbourhood character
- Uses existing infrastructure and services
- Little cost/resources from local government

Considerations
- Focus properties close to community core to reduce transportation and servicing needs
- Some forms may be attractive as short-term nightly rentals or weekender rentals, and therefore policies for long-term rentals need to be in place
- There may be neighbourhood perception concerns about rentals
- Cost of building may result in a unit that is more than what is affordable; careful analysis is needed
- Influence from outside buyers could increase home sales prices without restrictions.

Implementation Process
- Consultation
- Policy change (OCP/Zoning)
- Incentives as needed
- Negotiate and approve additional dwellings

Making it Happen
- Dispel myths about the neighbourhood impact of density
- Consider incentives linked to encourage secondary suites for homeowners, affordable rental rates, local use

Synergies:
Streamlining approvals and other incentives, engagement and communication, covenants

Building Knowledge & Capacity for Affordable Housing in BC Small Communities

BC HOUSING

CENTRE for SUSTAINABILITY WHISTLER

Detached Suite, Canmore

City of Langley

Examples

Canmore, Secondary Suites

- In an attempt to speed up the provision of affordable market rental. Canmore made allowances for secondary suites in most single family neighbourhoods

- Further ensuring the uptake of this opportunity and to ensure some level of housing and affordability the community is also incenting renovations to suites

- Homeowners are eligible for reimbursement of up to 50% of expenses to the maximum of $10,000

- Homeowners must commit to rent the suite to a Canmore resident at 10% below market rental rate for 5 years

- The program was informed by an extensive report by the community housing corporation

  Source: www.canmore.ca

City of Langley, Willoughby

- Langley is one of four high growth municipalities in the Lower Mainland, with increasing demand for residential development

- A growth strategy calls for implementing smart growth principles in the form of compact, mixed use and walkable communities

- In opening up new land for development in Willoughby, the area is poised for an increase in residential density

- Apartment units are new to Willoughby and new developments such as Bedford Landing require a mix of housing types such as single family, townhouses and row houses

  Source: Township of Langley, BC, an overview of development trends 2010

MUNICIPAL TOOLS
Reducing costs by streamlining approvals and other incentives

As planning and approval processes can add to the cost of developing housing, it makes sense that streamlining these processes for affordable housing projects will reduce costs to those who are developing housing. Other incentives to encourage development may include funding support for secondary suite development or other types of land intensification. Some techniques used for lower approval costs include: 'one stop shopping' for builders and residents, or priority placement in permitting queues.

Actors
Local Government

Partners
Developers, Builders

Ease of Implementing
SIMPLE

Speed of delivering housing
Moderate

City of Kamloops | 2014

Kamloops Affordable Housing Developers Package

Prepared by: A. Grube-Cavers

Kamloops Affordable Housing Developers Package

Benefits
- Expediting approvals means construction can start sooner, which can lower financing costs and risks
- Providing minor funding or relaxation on charges for creating new units such as secondary suites, lot splits or rental can catalyze housing that might not otherwise occur

Considerations
- Expediting approvals may require staff training
- Need to ensure permitting remains at a high standard
- Builder education may also be required to help speed up the process

Implementation Process
- Consultation
- Policy and procedure changes
- Communication of tools

Making it Happen
- Ensure appropriate training for staff and builders about the process and importance of affordable housing
- Use other tools such as covenants to ensure housing stays affordable and occupied
- Ensure there is a local government commitment and culture prioritizing the construction of affordable housing

Synergies
Housing funds, engagement and communication

Building Knowledge & Capacity for Affordable Housing in BC Small Communities

BC HOUSING

CENTRE for SUSTAINABILITY WHISTLER

Examples

Kamloops: Affordable Housing Developers Package, Grants and DCC exemptions

- Goal is to speed up affordable housing projects

- Affordable housing reserve fund offers up to $5,000 per unit, up to $150,000 total

- DCC exemptions vary but up to 100% eligible for rental

- Downtown revitalization tax exemptions for a downtown multi-family rental project, up to 100% for 10 years

- Other requirements: must be affordable, along with a housing agreement with the City guaranteeing affordability

Source: Tyee and City of Kamloops

Saskatoon: Priority review of housing applications

- Process proposals as soon as they are received, staying at the front of the line as they circulate through various departments.

- Quality is maintained, but the proposals jump the queue.

- Impact: A total of 500 new units since 2008 and this process was one of several that led to this success

- Other policy tie in: Must be a project approved under the municipality's affordable housing programs (City owned land for affordable housing, non-profit rental housing property tax abatement, capital funding support for affordable housing) to ensure long-term affordable housing.

Source: Tyee and CMHC

MUNICIPAL TOOLS
Short-term nightly rental regulations

Short-term nightly rentals are part of a broader trend of sharing assets; in this case residential property owners earn revenue from using their homes as nightly rentals (fewer than 30 days). While short-term rentals benefit a homeowner by providing an additional source of income, they can reduce the availability of affordable rental units (apartments, suites, rental homes). Regulating short-term rentals through zoning and other tools as well as through enforcement is one way to reduce the impact on the existing stock of long-term rentals. Leading practices to protect affordable housing supply includes full bans on short-term rentals, or limiting them to primary residence single detached dwelling units. Both approaches require enforcement through municipal ticketing.

| **Actors** | **Partners** Online rental platforms, home-owners, |
| Local Government | BC Hotel Association, Tourism Boards |

Ease of Implementing

SIMPLE

Speed of delivering housing
Fast, if enforcement is included

Village of Pemberton Short-term Rental Engagement

Benefits
· Allowing some short term rentals in primary residences maintains income benefits to homeowners while reducing the loss of long-term rental properties
· Banning short-term rentals maintains more opportunities for rentals in shared and detached units
· Addressing short-term rentals may help to manage other neighbourhood concerns such as noise or lack of parking

Considerations
· Demand for short-term nightly rentals in a community requires some level of enforcement in order to protect affordable housing
· Nightly rental income may play an economic development role through tourism, including in resort-based or resource/transitional towns

Implementation Process
· Policy changes
· Enforcement

Making it Happen
· Understand the extent of the issue
· Consult the community
· Support enforcement budgets initially

Synergies

Zoning

BC HOUSING

CENTRE for SUSTAINABILITY WHISTLER

Examples

Nelson: Permitting some short-term rentals across the community and enforcing

- After extensive consultation, they City now allows up to 100 permitted short-term rentals, but no more

- Protects many long-term rentals by limiting short-term rental permits to primary residences

- Enforcement is key

  Source: www.nelson.ca/615/Short-Term-Vacation-Rentals

Pemberton: Permitting some short-term rentals in designated zones and enforcing

- Had up to 100 units in the area being advertised on Airbnb, with about 30 within Pemberton boundaries

- After consultation, the Village is considering allowing up to 30 short-term rentals in detached single family residences only

- Protects long-term rentals by limiting permits mainly to primary residences

- Considering changes to ticketing system to allow for fines for marketing non-permitted units

- Enforcement will be funded through business license fees
  Source: From files, www.pemberton.ca/

MUNICIPAL TOOLS
Covenant tools

The BC Community Charter allows for the use of covenants that are registered on the land title of properties. These covenants (essentially contracts) can restrict what an owner can do on the lands, and/or allow or restrict an activity to the effect of benefiting the local or provincial government. In an affordable housing situation covenants may be used in a housing agreement to restrict who can live on a property and how much the property can be sold or rented for, thereby keeping a home perpetually affordable for future owners. The covenant can also include a listing of fines and other tools to ensure compliance and long term affordable housing. Development agreement covenants are used to ensure the benefit of affordable housing is provided as part of a rezoning process.

Actors	Partners
Local Government	Developers, property owners, housing organizations?

Ease of Implementing

COMPLEX, THOUGH GOOD EXAMPLES EXIST

Speed of delivering housing
Extra restrictions may slow down the initial development/uptake of affordable housing, but it will preserve affordability in the end.

The Whistler Housing Authority

Benefits
· Ensure housing agreements around property use, resale and prices, and are critical to ensuring that affordable housing remains as intended over the long term
· Create development agreements to ensure a developer provides the affordable housing benefits they agreed to

Considerations
· Covenants require legal expertise to ensure that they are clear and resilient to challenges
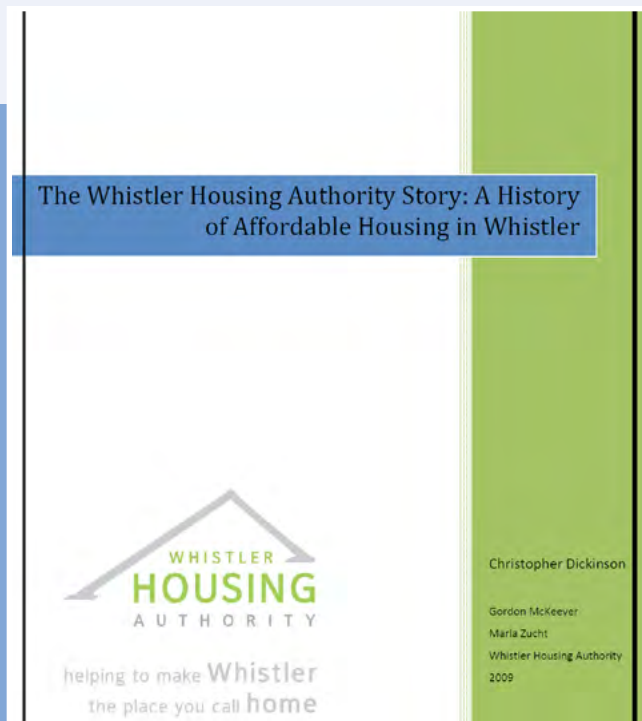· The restrictions in the agreements may not be appealing to those looking for affordable housing

Implementation Process
· A development agreement generally requires a rezoning process in which an agreement for benefits relating to the development can be negotiated
· A housing agreement needs to be applied, which generally needs to be considered in the rezoning and again at the times of sale for the property owner to agree to the terms

Making it Happen
· Development agreements tend to require a demand for development and rezoning in the community
· Education is often required for property purchasers and agents about covenant details and penalties
· Providing an opportunity in the agreement for a housing organization or municipality to purchase units upon sale allows preserves the opportunity to adjust the covenant as required in the future

Synergies
Inclusionary zoning/Density bonusing, Housing Organization

BC HOUSING

CENTRE for SUSTAINABILITY WHISTLER

The Whistler Housing Authority Story: A History of Affordable Housing in Whistler

Christopher Dickinson

Gordon McKeever
Marla Zucht
Whistler Housing Authority
2009

The Whistler Housing Authority Story: A History of Affordable Housing in Whistler

Examples

Whistler: Housing Covenants

- Whistler has had a long history with housing agreement covenants on title starting in 1982 and continuing to today

- Covenants evolved over this time to ensure the appropriate benefits were delivered to the community; other tools to control the use of property included land leases

- The majority of the 2,000 dwellings of Whistler managed affordable housing has covenants on title

- Whistler also used development agreements to ensure inclusion of affordable housing by developers

- Critical to the program's success is a housing organization, the Whistler Housing Authority, which manages the buying process, waitlists and development, and access to low-cost land through acquisitions and inclusionary zoning

Key ingredients to include in housing agreement covenants for ownership housing:

- Resale and rental price restrictions - set and primarily limited to the CORE inflation index

- Description of the resale process that requires sales to the municipality or people on the housing waitlist managed by a housing organization

- Occupancy restrictions on who can live in the unit – targeted at employees (20hrs/week), retirees and dependents

- First right of refusal for the municipality to purchase ownership housing when it is sold – to ensure control over the longer term as well as the ability to adjust covenants as required

- Breach of covenant penalties up to $500/day

Other considerations to include:

- Rental duration limits on ownership units

- Provisions for capital improvements

  Source: WHA History and Evolution of the Resident Housing Covenants

PARTNERSHIPS - LAND & FINANCING
Municipal land and land trusts

Access to low-cost land for affordable housing, whether private infill or larger parcels of brownfield or underutilized land, is critical. This approach considers land that is acquired by a municipality or a non-profit organization (e.g. a land trust) at a low cost to hold for the benefit of affordable housing. Property for affordable housing is typically acquired through donations or grants of land from sources such as the provincial government. Beyond land donations, the servicing of land can be an impediment to affordable housing, so land donations with servicing or land that can be accessed easily for servicing are especially valuable. In addition to municipally held land developed by the municipality or other partners, land trusts are one arrangement of land ownership that is underpinned by an organization with a built-in desire to create permanently affordable housing. Land trusts often maintain ownership of the land while making it available for housing through land lease or housing rental agreements to ensure long-term control of the land. Though effective, community land trusts are not as popular yet in Canada as in other international jurisdictions.

Actors Local Government, Community Land Trust, Land Owners

Partners Financiers/Senior Governments, Housing Organizations, Co-op Housing Groups, Developers

Ease of Implementing
MODERATELY COMPLEX

Speed of delivering housing
Moderate to slow

Lopez Island housing

Benefits
- As land is donated, this approach requires fewer resources and energy to undertake than other strategies
- Suitable in smaller communities with more and somewhat less valuable land than urban areas
- Potential for lower cost housing due to low cost of land and lower infrastructure requirements

Considerations
- Leased land can be more complicated to administer and to attract buyers than a model where the land is sold but controlled by another mechanism such as a covenant
- Requires the support of a strong organization and partners for administration of the land, sales, development, resales etc.

Implementation Process
- Land trust organization development in the case of a using a Land Trust
- Donation or acquisition of land under conditions to be used for affordable housing
- Release of land through a lease or arrangement to a third party to develop the land for affordable housing

Making it Happen
- Regularly discuss with the community and senior governments about the desire for land; proactively seek land for potential acquisition
- Ensure capacity building for strong housing organizations and/or land trust groups
- Reduce the need for servicing costs

Synergies
Alternative financing; Covenants

BC HOUSING

CENTRE for SUSTAINABILITY WHISTLER

Fraserview Housing

Champlain Housing Trust, Vermont

- Activities have created 1,500 affordable apartments (managed by the Trust) and 1,000 affordable single-family homes and condos (down payment grants/shared equity financing) in 25 years

- Many ownership properties were built by the Trust but most were once market units selected by homeowners who partnered with the Trust to cover the land value costs

- Collaboration with citizen groups, municipalities in the northwest region of Vermont

- Low interest loans help homeowners make repairs and install environmentally sound energy systems

- They have a significant grassroots member base who provide funds and energy to run and promote the organization

- The model started small and scales very well

Source: www.getahome.org

Examples

Lopez Community Land Trust, Lopez Island, WA, USA

- Incorporated in 1989 to meet the challenge of the rise in the cost of housing on Lopez Island

- Non-profit with a mission to build diverse sustainable Lopez Island community through affordable housing

- Own five parcels of land covering 13 acres; there are 5 housing organizations leasing parcels on the land base

- There are 32 homes and 2 rental units; 45% of owners are business owners or self-employed and most of the rest work in the community

- Houses are paid for through a combination of sweat equity and cash down payments; investments are capped to appreciate by 2-5% per year

Source: http://fieldguide.capitalinstitute.org/lopez-story.html

Fraserview Housing Co-op, Vancouver

- Land is owned by the City who provides 99-year leases on four sites to the Vancouver Community Land Trust Organization

- The foundation is working with co-op and non-profit housing providers to develop the housing which includes 278 units for moderate to low income families and singles

- Targeting 76% of market rents across the four properties

- Housing organizations are investing $5 million of their own equity to make it more affordable, BC Housing is investing $4 million of equity and more than $90 million in construction financing

- The Land Trust is also making use of private equity from New Market Funds, a social impact investment firm targeting housing

- Revenue generated via the projects will return to operate housing organizations and maintenance

Source: May 25th , 2016 Media Release Co-op Housing Federation of BC; www.cltrust.ca

PARTNERSHIPS - LAND & FINANCING
Non-profit owned land

Some land in communities is owned by non-profit organizations or faith-based groups. These organizations may be able to make land available for housing through low cost long-term leases, donating land or providing the land at below market value. In each case, the housing is made more affordable by separating the cost of the buildings from the cost of the land, and subsequently reducing or eliminating the latter. Similarly, the non-profit may be able to develop their land, if they have the capacity to do so; partnerships in this case can be very useful.

Actors Non-profit groups, community organizations with land assets

Partners
Developers, Builders, Housing Organizations

Ease of Implementing

MODERATELY COMPLEX

Speed of delivering housing
Moderate to slow, due to multiple levels of decision making

St. Andrews Church in Port Moody, Catalyst Development Society

Benefits
- As land is donated, this approach requires fewer resources and energy to undertake than other strategies
- Potential for lower cost housing due to low cost of land
- Providing land can give private developers an incentive to build affordable housing

Considerations
- If the land is leased it will need to be done in a manner that supports any financing required for building
- NPOs are not usually attuned to property development
- Land in smaller communities may not be at a premium and therefore it may be difficult to leverage the property for development; however, serviced land would be easier to start with

Implementation Process
- A church or NPO considers its mission and needs, and then determines if housing is a fit or a route to other goals, including revenue generation
- NPO approaches a developer and potentially a housing organization to determine models
- Apply to government for rezoning
- Build and deliver housing using many of the common affordability approaches

Making it Happen
- The pressure to sell prime real estate is strong so innovation is needed to meet the financial needs of the organization and meet community affordable housing goals
- Many effective partnerships are required in order to fill the skill gaps
- Where land is not as valuable/costly consider subdividing for a development lot while maintaining original structures

Synergies
Housing Organizations, Intensification through rezoning

BC HOUSING

CENTRE for SUSTAINABILITY WHISTLER

Oakridge Lutheran

Examples

Oakridge Lutheran Church, Vancouver

- Redeveloping the property in to a six story mixed-use building with retail at grade, the Church and community space on the second floor and four levels of affordable housing above

- Includes a partnership with a non-profit real estate developer who partners specifically with community organizations to develop real estate, much of which includes affordable housing

- The property is along a busy transportation route to reduce transportation needs and also includes car share opportunities and ample bike parking

- The Church is moving temporarily to a nearby Church while the development is taking place

- City affordable housing incentives: requirements for parking are relaxed, development costs are waived somewhat, a density bonus is allowed, approval processes are streamlined

- Other tools: Housing agreement requirements to initiate starting rents
  Sources: http://rezoning.vancouver.ca/ and http://catalystcommdev.org/

PARTNERSHIPS - LAND & FINANCING
Housing Funds

There are a number of mechanisms for municipalities to raise funds for affordable housing and it is important that those funds are aggregated into a Housing Fund set up by a municipality, regional government or housing organization. Funding can come from property taxes, works and service charges for new development, or from cash-in-lieu contributions from developers using a density bonus or rezoning agreement.

Actors	**Partners**
Local Government	Housing organizations, developers or property owners

Ease of Implementing

SIMPLE

Speed of delivering housing
Depends on capacity of organizations to spend it on housing.

CRD, CHRD Carrey rd. developments

Synergies
Housing organizations, Streamlined processes and other incentives, Municipal or Non-profit land, Designed for affordability

Benefits
· Provides secure equity assistance, leverage or funds to be applied to any affordable housing project
· Can aggregate smaller contributions for greater impact
· Easy to set up

Considerations
· May not be enough to fund land and development costs
· Cash in lieu leading to 100% affordable housing units may result in a segregation of market and affordable units throughout the community
· Contributions may not be enough to get financing for projects
· Need to have a plan to continually build up and utilize the fund
· Needs someone to apply for the funding

Implementation Process
· Identify possible sources of funding
· Set up a housing fund at the municipality
· Establish a process for administering the fund to housing projects

Making it Happen
· Requires an organization/person to manage and invest the funds in affordable housing developments
· Requires a strong communication program to taxpayers if funding is to come from general revenues or levies

Building Knowledge & Capacity for Affordable Housing in BC Small Communities

BC HOUSING

CENTRE for SUSTAINABILITY WHISTLER

Whistler rental, Chiyakmesh Apartments

Whistler, BC: Housing Fund

- Whistler developed a unique trust fund approach to providing financing for the construction of affordable housing in 1990
- The fund is contributed to through levies (Employee Works and Service Charge) placed on developments that increase the number of employees in the community
- Funds are provided to the Whistler Housing Authority organization to help deliver affordable housing
- Amount of the Charge is $5,908/employee, but as it is significantly lower than what is needed to develop housing, the Resort Municipality of Whistler is seeking to increase it
- The fund was critical to leveraging more in bank loans and launching the first housing rental projects in Whistler
- Other critical tools included land donations, occupancy restrictions on who can rent units, as well as rent controls
- Whistler now has over 2,000 dwellings of ownership and rental affordable housing

  Source: CMHC and Whistler.ca

Examples

Capital Regional District (CRD) Housing Trust Fund

- Capital Regional Housing Corporation formed in 1982 to "build and manage housing for low and moderate income families, seniors and persons with special needs"
- Through this effort they've developed 43 buildings (2007), 1,200 rental units as of 2016
- 10 of the 16 CRD municipalities participate in the Housing Trust Fund through contributions collected from property taxes
- Funding of about $12,000-$15,000 per unit is provided to non-profit developers, which represents less than 10% of the costs
- Subsidized housing is provided to those with lower incomes, and market housing (slightly less than private market rentals) is also available
- Latest project is a 73-unit development on eight acres of land that were purchased and assembled by the Capital Regional District Housing Corporation from 2002-2007
- Development included an extensive consultation process with the community and stakeholder groups
- Other developments on the site utilized modular housing units repurposed from the Whistler Athletes' Village

  www.crd.bc.ca and www.crd.bc.ca/crhc

PARTNERSHIPS - LAND & FINANCING
Partnership funding and alternative capital

Seed and ongoing capital to invest in affordable housing is critical, especially for projects not funded through private development. Almost every case described in this scan includes some level of partner or homeowner funding and/or low interest loan support. Both the Canadian Mortgage and Housing Corporation and BC Housing provide support, with the former also offering up pre-development funding as well as low interest loans. While we may in be in a period in which there is increased interest from senior levels of government to provide funding for housing, this interest can fluctuate meaning that organizations must be self-sufficient. Housing organizations funding their housing reinvestment activities with income from rentals or from shared-equity appreciation models have been around for some time now, which is proving to be effective for managing the housing organization's activities. A less popular, but newer, approach to funding housing is called a community investment fund. These funds are locally sourced pools of capital from investors in a specific community, and can be directed at initiatives such as affordable housing in the community. Since most projects in this scan report use more traditional forms of financing affordable housing the implementation and cases below focus on alternative capital approaches.

Actors
Housing organizations, Investors

Partners Developers, Builders, Credit Unions or Banks, Investment firms

Ease of Implementing
SOMEWHAT COMPLEX

Speed of delivering housing
Moderate to slow, as it is a new model

Benefits
- Agency funding is often linked to capacity building for the housing organization
- Home ownership funding models provide access to significant funds through traditional lenders
- Established records of success for housing organizations and community investment funds
- Reduces the reliance on senior government funding programs and creates more resilient housing organizations
- May be more efficient than other forms of raising capital

Considerations
- Funding from rentals may not be enough to cover all ongoing costs
- Appreciation reliant approaches that provide funding back to the housing organization may not secure affordable housing over the long-term
- The BC legal environment may not be ripe for community investment funds

Implementation Process
- Assess needs for housing and assemble a team and a buzz about the investment fund
- Find good financially viable projects and housing organizations; seek feedback from supporters
- Set up investment fund structure
- Sell the opportunity to attract investors and supply funds to partner organizations

Making it Happen
- Housing organizations need to retain ownership of rental housing so they can benefit from rental income
- Investment funds require strong relationships and structure to be able to attract investors. Trust is built through relationships and good information about investments

Centre for
Social Innovation &
Impact Investing

Investing in Affordable Housing: BC, Canada, and the World

by Steven Petterson, McKenzie Rainey, Bruno Lam and Dr. James Tansey
July 2017

THE UNIVERSITY OF BRITISH COLUMBIA

UBC SAUDER
SCHOOL OF BUSINESS

Synergies
Housing organizations, Housing funds, Municipal land

BC HOUSING

CENTRE for
SUSTAINABILITY
WHISTLER

New Dawn Enterprises in Nova Scotia

New Market Funds, BC

Examples

New Dawn Enterprises in Nova Scotia

- Initiated in 1976 to revitalize Cape Breton's regional economy that collapse with the closure of coal mines

- New Dawn Rentals is one enterprise and has funded the development of 193 rental units, 4 commercial buildings and 28 supported housing units as well as a host of other enterprises

  Source: Community Investment Funds How-to Guide, Sarah Amyot et al. 2014

New Market Funds Social Enterprise, BC

- New Market Funds (NMF) is a specialized fund manager that takes an integrated approach to deliver market competitive investment performance with long-term community benefit

- They have a Housing Fund that invests in purpose-built, stabilized multi-family affordable rental housing in partnership with strong existing non-profit operators such as the Vancouver Community Land Trust Foundation

- The first four investment commitments in Vancouver totaled 358 rental units of family, workforce, elderly and special needs housing aimed at those making 70% of the median income

- Investments totaled $11 million, or 9% of the project costs

- Most investors are foundations at 50% with institutions and others making up the other 50%

  Source: Tyee, newmarketfunds.ca

PARTNERSHIPS - LAND & FINANCING
Design and operational savings

The design of housing as well as the construction approach and commitment to energy efficiency can reduce the investment required for housing as well as the operational costs on an ongoing basis. Lot sizes, dwelling size/density, the use of common spaces and smart design all impact costs. Construction techniques such as modular housing or prefab housing that has been constructed in a warm dry environment offsite keeps costs down by reducing higher cost onsite labour and weather dependent building conditions. Once design and construction approaches are applied, energy efficient building qualities will reduce the operating costs over the life of the building.

Actors
Local Government, Architects, Housing Organizations

Partners
Developers, Builders, Financers, Utility Companies

Ease of Implementing
MODERATE DUE TO NEW INNOVATIVE APPROACHES

Speed of delivering housing
Minimal disruption if considered at the project's outset

Passive Home Apartments, Whistler

Benefits
· More affordable construction and operation costs for housing organizations, renters and homeowners
· Prefab and modular homes can often be built faster than onsite construction homes
· Healthier and more comfortable homes
· Potential local economic development opportunity for local builders

Considerations
· Small unit sizes may require some adjustment by purchasers/tenants as well as zoning requirements
· Prefab/modular transportation costs may make them less affordable for rural areas
· Possible higher construction costs for energy efficiency along with a need for builder training

Implementation Process
· Size and design is often a function of zoning & architecture so the importance of these qualities need to be emphasized to partners to ensure proper application
· Design considerations include: combining rooms, multipurpose rooms, built-in furniture, higher ceilings and compact appliances
· Energy efficiency needs to be considered in the design and site layout phase and in the architecture drawings

Making it Happen
· Good design and use of pilot projects and open houses can get people used to smaller sized units
· Combining multiple orders for modular units may reduce transportation costs
· Provincial utilities and some municipalities financially support energy modelling and efficient building approaches to reduce costs and the new BC Step Code makes it easier to apply efficiency standards
· Consider at the outset of the project to get the best impact

Synergies
Intensification of zoning, Streamlined permitting and other incentives

Building Knowledge & Capacity for Affordable Housing in BC Small Communities

BC HOUSING

CENTRE for SUSTAINABILITY WHISTLER

Baker Gardens, Cranbrook

Whistler single family passive house

Examples

Baker Gardens, Cranbrook

- Largest modular housing development to be built in the province with 36 one story, one-bedroom rental homes

- While it is targeted at seniors with disabilities, the model is applicable to other tenants

- Partnership with BC Housing, who purchased the modular housing; it is managed by the Canadian Mental Health Association, Kootenays; other partners included Columbia Basin Trust (grants) and the City of Cranbrook (land and waived development fees)

- Homes achieve a relatively high energy rating, which were above the standard at the time

- The project is one of 20 developments across BC using modular homes

Source: CMHC

Whistler Housing Authority (WHA), Passive House

- A passive house seeks to dramatically reduce the energy use of a dwelling by employing air tightness, increased insulation and better openings and heat exchange ventilation

- Energy costs are reduced by close to 2/3 compared to a traditional home, and building costs are estimated at 5% above traditional homes

- There are currently three Whistler homes with affordable housing covenants that utilized a prefabricated passive house approach to speed up construction, reduce operating costs, and improve building comfort

- The passive homes are also relatively efficiently designed and built on small lots, with two of the homes in a duplex configuration and the single family home also housing a suite

- The WHA is currently building a 25 unit passive house rental apartment building on municipally owned land that will be occupied in 2018 and will be passing on operating cost savings to tenants

Source: Pique News Magazine

CAPACITY BUILDING - ORGANIZATIONS & THE COMMUNITY
Housing organization and building capacity

A housing organization is a non-profit entity dedicated to providing and managing non-market housing stock that is for rent or purchase by qualified individuals and families. In addition to being a repository for affordable housing units, a housing organization can house expert advisors on affordable housing, ongoing champions for affordable housing, and in some cases leverage expert skills and know-how to support other needs such as property management. Housing organizations can also serve specific projects, a municipality or a greater region.

Actors
Non-profit organizations or Local government

Partners
Local government

Ease of Implementing
MODERATE

Impact on developing housing
Critical to help manage funds, and/or development

CMHC Building Your Team

Benefits
· Affordable housing is more likely to be produced and effectively managed when a high functioning organization is dedicated to that goal
· Acts as a community resource for housing
· Can monitor the process of rentals and resales to ensure qualified individuals and families
· Can hold housing funds and act as project managers for new developments

Considerations
· Needs funding to get started
· Small communities may not be able to support an organization; however, a regional housing organization serving several communities in a region may be feasible
· Requires a self-funding business plan to limit additional requests for funding

Implementation Process
· Establish the organization with the right members
· Secure seed funding
· Create the business plan
· Acquire units and manage projects and activities
· Continue to manage the activities of the organization including ongoing professional development for staff and Board members

Making it Happen
· Work with the local government to receive seed funding and quickly develop projects to help fund the organization from rental income and sales
· Consider a regional organization in order to generate enough capital from multiple communities
· Create the organization while the local government is establishing housing units and funding mechanisms

Synergies
Inclusionary zoning, Density bonusing, Housing fund, Covenants, Alternative capital & funding, Housing strategy

BC HOUSING   CENTRE for SUSTAINABILITY WHISTLER

Trail Affordable Rental Units

Banff Housing Units

Examples

Lower Columbia Affordable Housing Society (Society), Trail Project

- The Society was born in 2013 out of an Attainable Housing Committee of the Lower Columbia Community Development Team Society
- The Society was challenged to find the right fit for rentals by purchasing existing homes so they worked to develop their own housing
- The Society purchased a lot near a walking route that will host a home with two single-bedroom and two two-bedroom apartments
- When complete, a total of nine dwellings for rentals will be available
- Funding was accessed primarily through a Columbia Basin Trust and BC Housing partnership and the Federal Government, along with some funding from the Kootenay Savings Credit Union and Teck Metals
  Source: Various News Sources

Whistler Housing Authority (WHA)

- Created in 1997 to oversee and assist development of resident restricted housing
- Is a wholly owned subsidiary of the Resort Municipality of Whistler; governed by a board of directors
- Oversees the development, administration and management of resident restricted housing in Whistler
- Initially used $6M collected by the municipality in development levies through its Employee Housing Service Charge bylaw, plus $13M in bank loans to purchase and develop close to $22 million worth of real estate
- Currently WHA owns or oversees 1900 units of affordable rental (46%) and ownership (54%) housing, with another 69 units (179 beds), including a new 25 unit passive house rental apartment building, to be built in the next two years
- Rental fees cover mortgage debt, fund the property management and capital replacement reserves, and cover WHA operations
- Covenants on property titles restrict WHA housing to people working at least 20 hours/week, retirees and dependents, and on resale, rental, and rental prices

Banff Housing Corporation (BHC)

- The BHC is an arm's length non-profit organization of the Town of Banff and is involved with 182 ownership units and 45 suites in those units
- Board experience required in the areas of non-profit housing, real estate, property development, property management, building and development, staff accommodation/housing asset management/non-profit housing, accounting/finance
- Board is supported with training throughout the year

CAPACITY BUILDING - ORGANIZATIONS & THE COMMUNITY
Housing Strategy

An affordable housing strategy is a document, usually commissioned by local government, which recognizes and quantifies an affordable housing shortage (housing needs assessment) in a given jurisdiction and then recommends a series of approaches to reduce the shortage. Communities that have undertaken such strategies have generally been more proactive in addressing the shortage. Other than providing a good sense of the problems and solutions, developing a housing strategy with a range of stakeholders and community members helps to develop the relationships, roles, partnerships and trust that will ultimately help in the delivery of affordable housing.

Actors
Local Government, Housing Organization

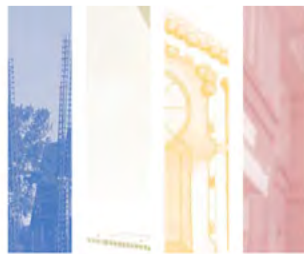**Partners** Developers, Builders, Non-profit organizations, Real Estate Agents, Housing Consultants

Ease of Implementing

MODERATE

Speed of delivering housing
Important to provide a road map

Proposed

Affordable and Attainable Housing Strategy
Prepared for the City of Fernie
October 2007

Fernie Housing Strategy

Synergies
Housing organization, Engagement and communication, Housing funds

Benefits
· Provides a clear representation of the problems and opportunities
· Engages critical partners to focus on affordable housing
· Provides a good foundation for communication efforts and engagement around affordable housing
· Highlights the most effective approaches to advance affordable housing in the community

Considerations
· Without a strategy in place the community development partners and local champions are less likely to be engaged and less will be built
· It can be difficult to develop the urgency needed to create a strategy
· Focusing on actions without discussing the governance and roles in implementation will result in a shelved plan

Implementation Process
· Identify partners and stakeholders to engage
· Assess the need for housing
· Inventory resources and assets and policies, as well as sites and locations for development
· Prioritize strategies
· Assign responsibilities/roles and ongoing resourcing for the strategy implementation
· Annual review

Making it Happen
· Consider a needs assessment before developing a strategy to assess the urgency
· Ensure equal amount of time and resources is spent to identify how to fund and implement the strategy

BC HOUSING   CENTRE for SUSTAINABILITY WHISTLER

Veneto Place, Fernie

Smithers 2nd St homes

Examples

Fernie, BC

- Fernie created its first housing strategy in 2007 after the completion of two earlier reports to describe the housing challenges and needs in Fernie

- The strategy identified 'low income individuals and families' as the top priority for housing

- Opening in 2012, Veneto Place was BC Housing's first public-private partnership offering 45 units with market, below market rental, rent to own and attainable ownership options

- Partners included: CMHC, Parastone Developments (private developer), Columbia Basin Trust, BC Housing, City of Fernie and Fernie Family Housing Society

- Seed funding from CMHC helped to carry out market research, financial feasibility and preliminary design with site work

- Fernie is now updating their housing strategy

- Energy efficiency techniques were embedded in the building

  Source: Various News Sources

Smithers, BC

- In 2010 a Smithers Housing Report was completed by a local housing task force

- The report focused on a snapshot of local housing needs and opportunities while outlining roles of various groups in providing housing

- The Smithers Community Services Association bought a four-lot property in walking distance of downtown/amenties to place six houses on

- The main affordability feature of the houses was its size, at about 540 sq ft, to keep utility costs low

- Partners included: CMHC for seed funding

- The properties opened as rentals in 2015 and the rents cover the servicing on the mortgage with extra for incidentals to cover the Association's cost of managing and providing housing

  Source: CMHC Profile

CAPACITY BUILDING - ORGANIZATIONS & THE COMMUNITY
Engagement and Communication

Generating support for affordable housing planning, development and operation activities is critical to successful delivery. Engagement and communication to generate support starts with creating a core group of individuals and organizations and developing a housing needs assessment, and then to the continuous communication required to foster more affordable housing units. Good engagement and communication brings important stakeholders along for the affordable housing planning and development journey and helps to make them promoters of affordable housing, but it can be easier said than done. Activities might include: community consultation – providing and receiving feedback; communication – informing and building momentum for your projects; education – bringing resources and expertise to the project from the community and from outside as needed; commitment – securing ongoing commitment to building and maintaining affordable housing.

Actors
Local Government, Housing Organizations, Developers
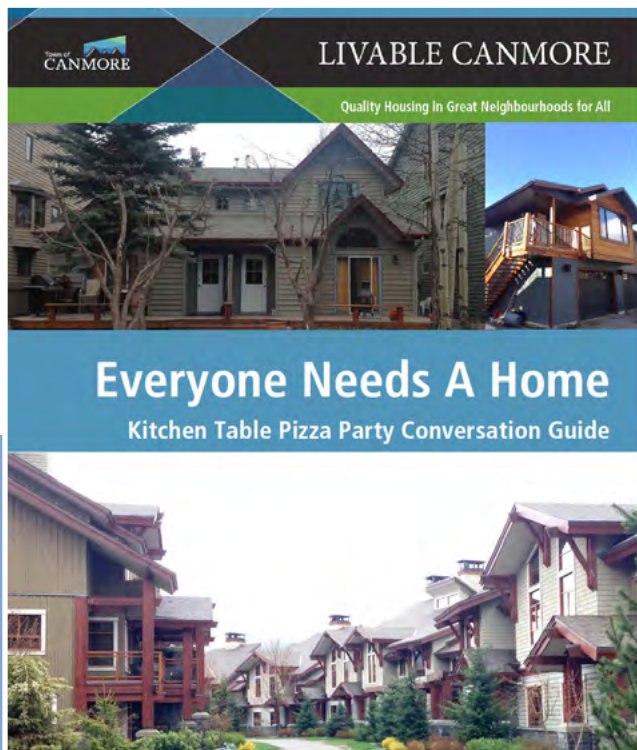
Partners Chambers of commerce, tourism organizations, housing consultants, engagement and communication consultants, affordable housing residents

Ease of Implementing

SIMPLE

Impact on development of housing
Critical to get support for housing

Canmore conversation guide

Benefits
· A community that shares housing objectives makes the provision of affordable housing much easier
· The support of key local organizations and actors is crucial in developing affordable housing

Considerations
· Engagement and communication that begins too late will likely result in costly delays
· One way communication may lead to a feeling of disrespect and create barriers to developments
· Engagement and communication is often overlooked and under resourced

Implementation Process
· Hold a session to identify allies for affordable housing
· Develop a communications and engagement plan
· Execute the plan alongside other activities that build support for housing such as needs assessments
· Carry engagement activities right through to the end of a development process and beyond

Making it Happen
· Set aside funding for engagement and communication
· Focus on shared community goals and values
· Nurture your current affordable home residents to be ambassadors
· Start as early as possible and map out key timing and methods for engagement and communication such as forums, surveys, etc.

Synergies

Housing strategy, Housing organization

BC HOUSING

CENTRE for SUSTAINABILITY WHISTLER

Canmore development

Examples

Canmore, AB: Livable Canmore, Quality Housing in Great Neighbourhoods for All

- The Town of Canmore, supported by most of the community, prioritized the development of affordable housing during the most recent term of government

- Two projects in particular were creating some neighbourhood angst due to the development locations, amount of development and style of dwellings

- To ensure the silent majority was being heard in the process, the Town initiated an engagement and communication exercise to invite the community to talk about the different types of affordable housing and possible locations for it in the community

- Engagement activities included: one survey; five community 'Idea Walls/Talk to us' posters around the community, 10 citizen-led conversations about housing, two neighbourhood interactive events and two workshops involving housing experts and facilitated conversations, three background briefs to inform conversations and six housing situation stories to help people to understand the need for housing

- When completed, one site will have 49 units of perpetually affordable housing made up of a mix of townhouse, stacked townhouses and duplexes

- The project will be managed by the Canmore Community Housing Corporation

  Source: Town of Canmore
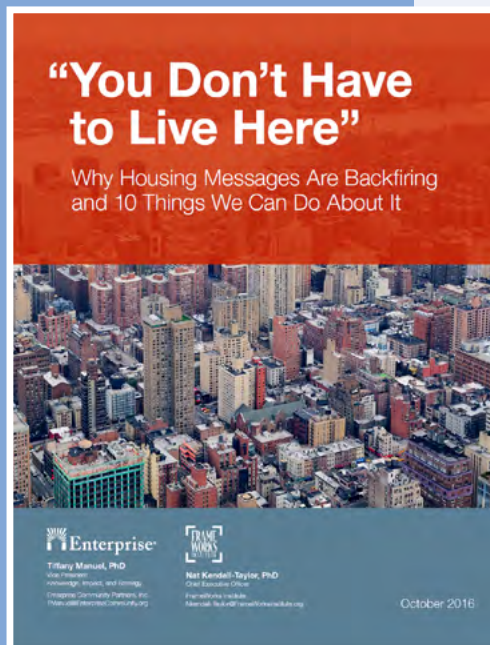
Enterprise Community Partners: Non-profit housing developer messaging recommendations

- Research was conducted for nonprofit affordable housing developer, Enterprise Community Partners, on messages for affordable housing

- Some of the tips and approaches included:

  - Linking success stories of housing to the policies and actors that made it happen

  - Expanding the notion of who plays a role in the solutions; not just government but other organizations, individuals and champions

  - Focus on building homes vs. housing/affordable housing

  - Use simple explanations of cause and effect for why there is an affordable housing shortage and what can be done to encourage more homes

  - Link the importance of a home to other issues like economic development and health

  Source: www.enterprisecommunity.org/

BC HOUSING
RESEARCH CENTRE

1701 - 4555 Kingsway

Burnaby, BC V5H 4V8

Phone: 604.439.4135

Toll-free: 1.866.465.6873

Email: research@bchousing.org

www.bchousing.org

FOUNDATIONAL DOCUMENTS

TERMS OF REFERENCE, CAMPBELL RIVER AND DISTRICT COALITION TO END HOMELESSNESS

Campbell River and District Coalition to End Homelessness
Terms of Reference

MISSION

The Campbell River ab Coalition to End Homelessness (the Coalition) works as a collective to plan, coordinate, recommend and implement community responses to homelessness (see Appendix A for definition of Homelessness)

VALUES AND OPERATING PRINCIPLES:
Members and advisors of the Coalition agree to put aside the respective goals for their individual society, agency or association and wholeheartedly commit to collaborating on the priority needs of people who are homeless or at risk of being homeless.
- The Coalition will:
    - Speak with one voice to address the priority needs of individuals who are homeless or at-risk of homelessness in Campbell River.
    - Use a process of consensus for decision-making (see Appendix A for definition of consensus).
    - Operate from an inclusive, participatory, transparent and respectful basis in evaluating, planning and implementing actions to address homelessness.
    - Be action oriented and focused on results and outcomes and impacts on people who are homeless, or at risk of being homeless and the community as a whole.
    - Use collaborative strategies in all efforts to end or prevent homelessness be it housing and/or support services, including advocating for funds.
    - Liaise with all community stakeholders and encourage their active participation in meeting the goals of the Coalition.
    - Incorporate the principles of "housing first" and "harm reduction" and work towards providing a continuum of housing solutions. (See Appendix A for definition of Housing First and Harm Reduction)
    - Identify and advocate for selective projects that address gaps along the continuum of housing and support services targeting the full spectrum of age, ethnicity and population groups

MANDATE:

- Work with all levels of government; including First Nations, Metis and their respective agencies, those who are homeless, or at risk of homelessness, the private sector, housing providers, faith groups and non-governmental organizations to develop a community action plan to end homelessness in Campbell River.
- Utilizing existing information and acquiring additional information as required, build an action plan to address the identified health, economic and social needs of people who are homeless or at risk of being homeless which includes a continuum of appropriate, adequate, safe and supportive housing (see Appendix A for definition of Continuum of Housing).
- Help to develop and support local low barrier housing initiatives such as, subsidized housing, supportive housing, emergency shelters and transitional housing (see appendix A)
- Develop a five year strategic plan in conjunction with all of the community partners and all levels of government and coordinate efforts to achieve those priorities.

- Pursue a coordinated public awareness campaign to build community understanding and support for people who are homeless or at risk of being homeless.
- Monitor progress, evaluate initiatives and prepare annual progress reports to the Campbell River community and their elected representatives.

MEMBERS:

Members of the Coalition will be comprised of representatives of community stakeholders from a diverse cross section of organizations including, but not limited to:

- Indigenous groups (Friendship Centres, and not for profits)
- Not for profit service provider organizations
- Faith Groups
- Health Agencies
- Community Groups
- Not for profit housing providers

Organizations will be asked to appoint one representative. Member organizations may send an alternate to a meeting in the absence of the appointed representative. Member organizations may be added at any time by consensus of the group.

Leadership Team:

Members of the Coalition will choose a Leadership Team, up to a maximum of 7 people. The Leadership Team will be made up of a cross section of the member organizations. Membership of the leadership team will be reviewed on an annual basis in June, always ensuring a continuity of leadership team members.

The role of the Leadership Team will be to coordinate the activities of the Coalition and bring items for discussion and decision forward to the members.

Action Team/Sub - Committees

Action teams and/or temporary-short term sub committees may be established for specific issues related to housing and homelessness in Campbell River.

ADVISORY:

Advisory organizations and individuals without voting rights, may include, but are not limited to:

- Government Agencies (e.g. VIRL, BC Housing, IH, KDC, FNHA, Social Development, MCFD)
- Local Government (staff)
- RCMP
- Elected Local, Provincial, First Nation and Federal representatives
- Members of the Public
- For-profit Housing providers
- Community Service Clubs
- Chamber, BIA
- Developer

Advisory organizations may be added at any time by consensus of the Members.

MEETING PROCEDURES:

- The Coalition shall meet monthly.
- Special meetings shall be at the call of the Leadership Team or at the request of any three Members of the Coalition.
- Decisions will be made by consensus of the Members at a meeting. There needs to be a minimum of 10 Members at a meeting to make a decision.
- Advisory organizations and individuals will *participate* in the decision making though discussion at the meetings.
- All meetings will be held in open session and in a location accessible to the public.

CONFIDENTIALITY:

- Where any Member wishes to raise and/or discuss confidential information, it is the responsibility of that Member to advise other Members and Advisors that the information is to be treated as confidential.
- Members agree not to divulge any and all confidential information.

CONFLICT Of INTEREST:

- Members and Advisors must declare interest or conflict of interest prior to meetings or as the situation arises (see definition of Conflict of Interest in Appendix A).

APPENDIX A: DEFINITIONS

1. HOMELESSNESS ((Source: Campbell River Homelessness Task Force Terms of Reference)
There are many definitions of homelessness which have been developed by various other communities and studies. For the purpose of these Terms of Reference, homelessness is defined as follows:

Absolute Homelessness
Individuals and families who are living in:
• Public spaces without legal claim (e.g. living in the bush, on the streets, in abandoned buildings, in tents, campground);
• A temporary or emergency shelter or safe house;
• A public facility or service (e.g. hospital, care facility, rehabilitation or treatment center, correctional facility) and cannot return to a stable residence; or

Individuals and families who are:
● Financially, sexually, physically or emotionally exploited to maintain their shelter. (difficult to identify - drug houses, prostitution.)

Homelessness due to crisis
Individuals and families who are:
● Homeless because their previous residence became uninhabitable due to a human caused or natural disaster (e.g. fire, flood).
● Rental vacancy rate of less than %2

Risk of Homelessness/Hidden Homelessness
Individuals and families who are living in:
• Temporary accommodation where they do not have control over the length and conditions of tenure (e.g. staying in a guest room, name not on lease, couch surfing, two or more individuals who are double bunking in a single room because appropriate housing is not available);
• Time-limited housing designed to help them transition from being homeless to living in a permanent form of housing, e.g. transitional housing or second-stage housing;
• Accommodation where tenancy will be terminated within three months (e.g. given notice by landlord for a variety of reasons which may include tenant behavior).

2. CONTINUUM OF HOUSING: (Source: https://www.bchousing.org/research-centre/housing-data/housing-continuum)

Government Assisted Housing

Emergency Shelter and Housing for the Homeless - Short-term shelter for people in crisis. Some emergency shelters also provide meals and support services to the people who stay there.

Transitional Supportive and Assisted Living: Time-limited, affordable, supported or independent housing. Tenants can usually remain in transitional housing for up to 2 or 3 years.

Supported/Supportive: Housing where the tenants have access to support services in addition to housing. These services vary and can include:
• Life skills training: income management, job training, medication management
• Medical care
• Social activities
• Problem substance use rehabilitation programs
• Case management
• Advocacy

Independent Social Housing - Housing provided by the government (public housing) or a community organization (non-profit housing). **Scattered Site:** Housing units are spread out in apartments in various locations around the city rather than all in one common building. These apartments may be either market or social housing. **Dedicated Site:** Housing units that are placed in a common building where all the tenants are part of the program.

Subsidized/Rent Assistance in the Private Market - Housing that receives funding from the government or community organization. Tenants who live in subsidized housing pay rent that is less than market value.

Private Market
Private Market Rental - Rental housing that is run by private landlords rather than a housing program.

Homeownership - Long-term housing with no maximum length of stay.

3.CONSENSUS:
Consensus decision making is defined as, when the member "can live with" the decision of the group. A clear and common understanding of the issues is achieved by each member having the opportunity to express their opinion and for hearing the rationale and concerns of all the other members. Disagreements need to be based on fact and those not in favor of a decision must be willing to work with the group to develop a compromise.

4. HOUSING FIRST :(Source: Campbell River Homeless Task Force Terms of Reference)
Means the provision of permanent low-barrier, supportive housing with a focus on harm reduction. The goal of "housing first" is to immediately house people who are homeless no matter what is going on in their life. The "housing first" principle is based on the premise that people will be accepted with substance abuse and/or mental illnesses rather that turning those individuals away. Research indicates that by first providing housing, other issues are also more effectively addressed.

5. HARM REDUCTION: (Source:
http://www.bccdc.ca/health-professionals/clinical-resources/harm-reduction)
Harm reduction involves a range of support services and strategies to enhance the knowledge, skills, resources, and supports for individuals, families and communities to be safer and healthier.

6. CONFLICT OF INTEREST: (Source:
http://www.businessdictionary.com/definition/conflict-of-interest.html)

A situation that has the potential to undermine the impartiality of a person because of the possibility of a clash between the person's self-interest and professional interest or public interest.
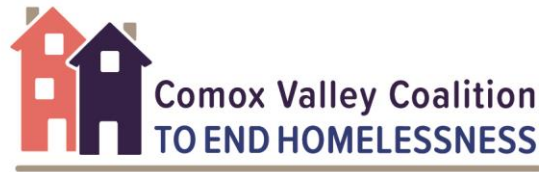
FOUNDATIONAL DOCUMENTS

TERMS OF REFERENCE, COMOX VALLEY COALITION TO END HOMELESSNESS

Comox Valley Coalition to End Homelessness
Terms of Reference

MISSION

The Comox Valley Coalition to End Homelessness (the Coalition) works as a collective to plan, coordinate, recommend and implement community responses to homelessness (*see Appendix A for definition of Homelessness)*

MANDATE

- Work with all levels of government, including First Nations, Metis and their respective agencies, the private sector, housing providers, faith groups and non-governmental organizations to develop a community action plan to end homelessness in the Comox Valley.
- Utilize existing information and acquire additional information as required; build an action plan to address the identified health, economic and social needs of people who are homeless or at risk of being homeless including a continuum of appropriate, adequate, safe and supportive housing *(see Appendix A for definition of Continuum of Housing).*
- Help to develop and support local low-barrier housing initiatives such as subsidized housing, supportive housing, emergency shelters and transitional housing *(see Appendix A)*
- Determine a set of action priorities and coordinate efforts to achieve those priorities in conjunction with community partners and all levels of government
- Pursue a coordinated public awareness program to build community understanding and support for people who are homeless or at risk of being homeless and the action priorities.
- Monitor progress, evaluate initiatives and prepare annual progress reports to the Comox Valley community and their elected representatives.

VALUES AND OPERATING PRINCIPLES

Members and advisories of the Coalition wholeheartedly commit to endorsing and collaborating on the priorities identified by the Coalition, for the people in the Comox Valley who are homeless or at risk of being homeless.

The Coalition will

- Speak with one voice to address the priority needs of individuals who are homeless or at-risk of homelessness in the Comox Valley.
- Use a process of consensus for decision-making *(see Appendix A for definition of consensus*)
- Operate from an inclusive, participatory, transparent and respectful basis in evaluating, planning and implementing actions to address homelessness.
- Be action oriented and focused on results and outcomes and impacts on people who are homeless, at risk of being homeless and the community as a whole.

- Use collaborative strategies in all its efforts to end or prevent homelessness be it housing and/or support services, including funding advocacy.
- Liaise with all community stakeholders and encourage their active participation in meeting the goals of the Coalition.
- Incorporate the principles of "housing first" and "harm reduction" and work towards providing a continuum of housing solutions. *(See Appendix A for definition of Housing First and Harm Reduction)*
- Identify and advocate for selected projects that address gaps along the continuum of housing and support services targeting the full spectrum of age and population groups served by Coalition member agencies.

CONFIDENTIALITY

- Where any Member wishes to raise and/or discuss confidential information, it is the responsibility of that Member to advise other Members that the information is to be treated as confidential.
- Members agree not to divulge any and all confidential information.

CONFLICT OF INTEREST

- Members must declare interest or conflict of interest prior to meetings or as the situation arises (*see definition of Conflict of Interest in Appendix A)*

MEMBERS

Members in the Coalition will be comprised of representatives of community stakeholders from a diverse cross section of organizations including, but not limited to:

- Representative members from service provider organizations
- Faith Groups
- Health Agencies
- Community Groups
- Private Sector
- Not for profit Housing Providers
- Community Service Clubs

Organizations will be asked to appoint one representative. Member organizations may send an alternate to a meeting in the absence of the appointed representative. Member organizations may be added at any time by submitting a signed member letter to the Coalition Coordinator. If the Coordinator has any questions about the appropriateness of the proposed member it will be brought to the Leadership team, who will make a recommendation for the Coalition to decide upon by consensus.

ADVISORY

Advisory organizations and individuals may include, but are not limited to:

- Government Agencies (e.g. VIRL, BC Housing, Social Development, MCFD)
- Local Government (Non-elected officials)
- Elected Local, Provincial, First Nation and Federal representatives
- RCMP, CVRD Emergency Services, Correctional Services, BC Transit
- Members of the Public
- Private Housing providers
- Chamber of Commerce, Business Improvement Associations
- Community Justice Centre

Advisory organizations may be added at any time by submitting a signed advisory letter to the Coalition Coordinator. If the Coordinator has any questions about the appropriateness of the proposed advisory member it will be brought to the Leadership team, who will make a recommendation for the Coalition to decide upon by consensus.

CONFLICT RESOLUTION

The Coalition to End Homelessness is committed to creating and maintaining a collaborative environment congruent to our Values and Operating Principles.

All members involved in the Coalition have an obligation to communicate transparently, inclusively and respectfully with one another and to provide reasons for decisions or actions when necessary. Members will not divulge confidential information and must declare conflict of interest when appropriate.

Coalition members are open to different points of view but also recognize that human interactions can be complex. With this understanding, when disagreements arise between members, greater understanding and patience by all is needed. The presence of conflict, if dealt with effectively, can be an opportunity for members to learn from one another and identify Coalition values and operating systems which may need to be improved upon.

Members and advisories agree to, and understand that, a breach of any of the values and operating principles may result in a process of transparent and respectful conflict resolution. The conflict is to be addressed at the earliest possible opportunity, and participants in the conflict resolution process will be prepared to listen to the other parties' positions with an open mind. Discussions will focus on resolving the essence of the dispute, rather than any unrelated personal disagreements between the parties. If members of the Coalition need support to resolve a conflict the Leadership Team can assist in finding a neutral third party with the goal of resolving the conflict to everyone's satisfaction.

LEADERSHIP TEAM

In May of every year the Coalition Coordinator will ask for expressions of interest from members to take on a Leadership Team role. The Leadership Team is an appointed team of six members, with no less than four members at any time. At the June Coalition meeting the new Leadership Team will be determined by consensus for the following year beginning their term in September. If a Leadership Team member

leaves their role before the term is over it is up to the discretion of the remaining members to make a replacement. The role of the Leadership Team will be to coordinate the activities of the Coalition and bring items for discussion and decision forward to the members.

MEETING PROCEDURES

- The Coalition shall meet monthly on the first Wednesday of the month from September to June (unless otherwise agreed upon)
- Twice a year the Coalition will hold extended meetings by 30 minutes to provide time for discussion among Coalition teams
- Special meetings shall be at the call of the Leadership Team or at the request of any three Members of the Coalition.
- Decisions will be made by consensus of the Members at a meeting. There needs to be a minimum of 50% of members at a meeting to make a decision. Advisory organizations and individuals will participate in the decision making though discussion at the meetings.
- All meetings will be held in open session and in a location accessible to the public.

HOMELESSNESS SUPPORTS SERVICE FUND EXPRESSIONS OF INTEREST

The Coalition makes annual recommendations for projects to be funded by the CVRD Homelessness Supports Service Fund. In order to be considered for this funding, member agencies must submit an Expression of Interest Application that will be used to determine the Coalition's recommendations to the CVRD for each funding cycle. The Coalition Leadership Team will review applications to determine which projects address gaps along the continuum and fit within the objectives of the 5 Year Plan.

Recommendations will be brought forth to the Coalition, and projects will be recommended to the CVRD by a process of consensus decision-making *(please see Appendix A for a definition of consensus decision-making).*

These recommendations are brought forward to the CVRD Board of Directors each winter for a final vote, and the CVRD will hold the funding contracts directly with the chosen agencies

Application Requirements

1. Applicant must be a member agency of the Coalition.

2. Applicants must incorporate and be striving towards the mission and mandate of the Coalition in their proposed project.

3. Applications will only be accepted for projects that increase the number of available affordable housing units on the continuum of housing targeting the full spectrum of population groups*. (See Appendix A for a definition of the housing continuum. Examples of housing projects funded by the CVRD HSS can found in the Coalition's 5 Year Plan)*
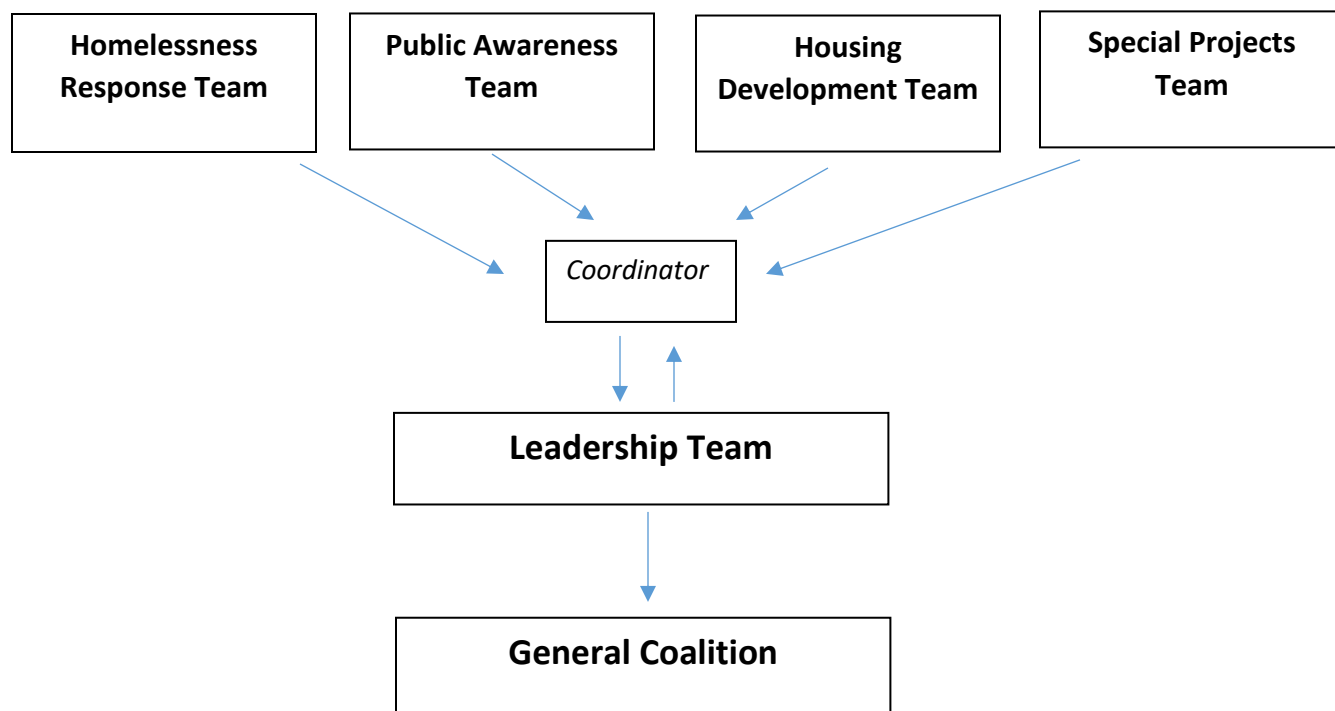
LETTERS OF SUPPORT

The Coalition Leadership Team will review requests for letters of support to determine which projects address gaps along the continuum and fit within the objectives of the 5 Year Plan.

Requirements

1. Request must come from a member or advisory agency of the Coalition.

2. Applicants must incorporate and be striving towards the mission and mandate of the Coalition

3. Letters of support will only be written for projects that increase the number of available affordable housing units on the continuum of housing targeting the full spectrum of population groups*. (See Appendix A for a definition of the housing continuum.)*

INTERNAL COMMUNICATIONS

Coalition teams will identify and share issues, opportunities and action-oriented ideas with the Leadership Team via the Coordinator. The Leadership Team is responsible for bringing forward items for discussion and decision-making to Coalition members. The Coalition discusses and makes decisions based on a consensus basis.

Homelessness Response Team	Public Awareness Team	Housing Development Team	Special Projects Team

Coordinator

Leadership Team

General Coalition

APPENDIX A: DEFINITIONS

1. HOMELESSNESS (Source: Campbell River Homelessness Task Force Terms of Reference)

There are many definitions of homelessness which have been developed by various other communities and studies. For the purpose of these Terms of Reference, homelessness is defined as follows:

Absolute Homelessness
Individuals and families who are living in:

• Public spaces without legal claim (e.g. living in the bush, on the streets, in abandoned buildings, in tents);
• A temporary or emergency shelter or safe house;
• A public facility or service (e.g. hospital, care facility, rehabilitation or treatment center, correctional facility) and cannot return to a stable residence; or

Individuals and families who are:
  • Financially, sexually, physically or emotionally exploited to maintain their shelter. (difficult to identify - drug houses, prostitution.)

Homelessness due to crisis
Individuals and families who are:

• Homeless because their previous residence became uninhabitable due to a human caused or natural disaster (e.g. fire, flood).

Risk of Homelessness/Hidden Homelessness
Individuals and families who are living in:

• Temporary accommodation where they do not have control over the length and conditions of tenure (e.g. staying in a guest room, name not on lease, couch surfing, two or more individuals who are double bunking in a single room because appropriate housing is not available);
• Time-limited housing designed to help them transition from being homeless to living in a permanent form of housing, e.g. transitional housing or second-stage housing;
•Accommodation where tenancy will be terminated within three months (e.g. given notice by landlord for a variety of reasons which may include tenant behavior).

2. CONTINUUM OF HOUSING: (Source: http://www.heretohelp.bc.ca/visions/housing-and-homelessness-vol4/housing-glossary)

Permanent: Long-term housing with no maximum length of stay.
Transitional: Time-limited, affordable, supported or independent housing. Tenants can usually remain in transitional housing for up to 2 or 3 years.
Emergency: Short-term shelter for people in crisis. Some emergency shelters also provide meals and support services to the people who stay there.
Supported/Supportive: Housing where the tenants have access to support services on the premises in addition to housing. These services vary and can include:

• Life skills training: income management, job training, medication management
• Medical care
• Social activities
• Problem substance use rehabilitation programs
• Case management

Scattered Site*:* Housing units are spread out in apartments in various locations around the city rather than all in one common building. These apartments may be either market or social housing.
Dedicated Site: Housing units that are placed in a common building where all the tenants are part of the program.
Subsidized: Housing that receives funding from the government or community organization. Tenants who live in subsidized housing pay rent that is less than market value.
Social Housing: Housing provided by the government (public housing) or a community organization (non-profit housing).
Private Market: Rental housing that is run by private landlords rather than a housing program.

3.CONSENSUS

Consensus decision making is defined as, when the member "can live with" the decision of the group. A clear and common understanding of the issues is achieved by each member having the opportunity to express their opinion and for hearing the rationale and concerns of all the other members.

GRADIENTS OF AGREEMENT FOR MODIFIED CONSENSUS DECISION MAKING
(Source: Comox Valley Community Health Network)

Gradients of Agreement:

   A. **Whole-hearted Agreement** - 5
   B. **Agree with minor concern** - 4
   C. **Don't like but will support** - 3
   D. **More discussion needed** - 2
   E. **Serious disagreement** - 1

This process can be used by showing fingers or numbered cards in smaller groups.

The gradient of agreement scale is explained to participants. After discussion on a topic for a decision and airing of any concerns, the facilitator takes a "**pulse check**" on a proposal for decision using the gradients of agreement. If everyone is a 3-6, the decision is made by full consensus and the group moves on.

If any participant expresses a 1 or a 2 on the scale, they are given the opportunity to explain their concerns and suggest alternatives. Once those have been heard, the facilitator works with group to re-phrase a revised proposal for decision that attempts to address concerns. Making the revised proposal, the facilitator calls for a **decision**. Participants at the meeting are asked to communicate their level of agreement again with the strengthened proposal.

If all participants fall within #3-5 full consensus is reached.

If fewer than 10% of participants express a 1-2, the group will proceed on the basis of a modified consensus.

If more than 10% of the participants at the meeting fall within # 1-2, the decision requires more discussion (and may be further discussed or delayed). At any point in the decision making process, people who express a #1-2 must be willing to work with the group to develop a compromise proposal.

4. HOUSING FIRST: (Source: Campbell River Homeless Task Force Terms of Reference)

Means the provision of permanent low-barrier, supportive housing with a focus on harm reduction. The goal of "housing first" is to immediately house people who are homeless no matter what is going on in their life. The "housing first" principle is based on the premise that people will be accepted with substance abuse and/or mental illnesses rather that turning those people away. Research indicates that by first providing housing, other issues are also more effectively addressed.

5. HARM REDUCTION: **(Source: Harm Reduction Coalition**)

Harm Reduction is a set of practical strategies and ideas aimed at reducing negative consequences associated with drug use. Harm Reduction is also a movement for social justice built on a belief in, and respect for the rights of people who use drugs. – Harm Reduction coalition

6. CONFLICT OF INTEREST: (Source: http://www.businessdictionary.com/definition/conflict-of-interest.html)

A situation that has the potential to undermine the impartiality of a person because of the possibility of a clash between the person's self-interest and professional interest or public interest

FOUNDATIONAL DOCUMENTS

TERMS OF REFERENCE, LEADERSHIP TABLE, COMOX VALLEY COALITION TO END HOMELESSNESS

LEADERSHIP TEAM
TERMS OF REFERENCE

ROLE

The Leadership Team will undertake the collaboration, coordination, and capacity building necessary to lead the Coalition in advancing and implementing the strategies to end homelessness.

ACTIVITIES:

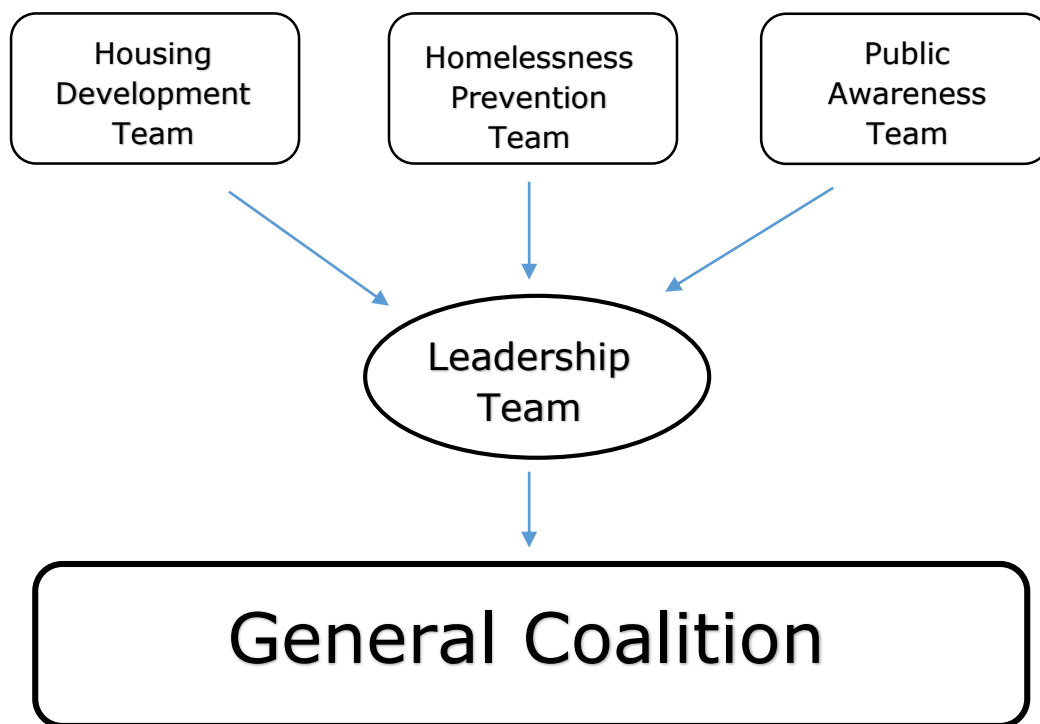Specific activities in pursuit of this role may include:

1. Overseeing the establishment, development, and updates to the Comox Valley's 5 Year Plan to End Homelessness for the Coalition's consideration,

2. Developing strategies for the consultation and engagement of homeless individuals regarding the 5 Year Plan for the Coalition's consideration,

3. Supervising and steering the work of the Coordinator of the Coalition to End Homelessness, and overseeing fundraising efforts for the continuation of this role,

4. Monitoring implementation and evaluation of the 5 Year Plan,

5. Evaluating and building capacity of the Coalition,

6. Developing positive working relationships with officials at municipal, regional, provincial and national levels to facilitate the Coalition's strategy,

7. Consulting with other regional organizations, coalitions, and task forces to gain their perspective and insight on strategies to end homelessness,

8. Coordinating Coalition teams in implementing the Coalition's Five Year Plan.

9. Identifying funding required and likely sources of funding for upcoming projects in the 5 Year Plan,

10. Consulting with coordinating and lead agencies about funding for upcoming projects in the 5 Year Plan,

11. Assisting coordinating and lead agencies to advertise their fundraising initiatives,

TERMS OF ENGAGEMENT

The Leadership Team will operate following the Coalition's Statement of Values and Operating Principles.

INTERNAL COMMUNICATIONS

Coalition Teams will identify and share issues, opportunities and action-oriented ideas with the Leadership Team. The Leadership Team is responsible for bringing forward items for discussion and decision-making to Coalition members. The Coalition discusses and makes decisions based on a consensus basis, speaking with one voice.

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│   Housing    │   │ Homelessness │   │    Public    │
│ Development  │   │  Prevention  │   │  Awareness   │
│    Team      │   │    Team      │   │    Team      │
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              │    Leadership     │
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  │          General Coalition                        │
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FOUNDATIONAL DOCUMENTS

STRATEGIC AND BUSINESS PLAN, ABORIGINAL COALITION TO END HOMELESSNESS

Aboriginal Coalition to End Homelessness

Strategic and Business Plan

Artist: Evan James

Hunt-Jinnouchi Enterprises

September 2015

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Executive Summary

The Aboriginal Coalition to End Homeless (ACEH) is a newly formed society (2015) that was created to bring Aboriginal leaders from the three Vancouver Island tribal groups together to address Aboriginal housing and homelessness.

The mandate of the ACEH is to work with the Greater Victoria Coalition to End Homelessness (GVCEH) and draw on the participation and expertise of service providers and organizations to end Aboriginal homelessness by utilizing culturally sensitive approaches and strategies.

Part 1: Strategic Plan

Background

Aboriginal communities face unique barriers with respect to housing both on and off-reserve. Challenges such as the Indian Act, jurisdictional and coordination issues, residential schools, child welfare, social marginalization, isolation, systemic discrimination and stigmatization, and individual traumas all contribute to a lack of adequate housing for Aboriginal peoples (Thurston, W. & Mason, C., 2010).

Partially due to additional barriers for access to adequate housing on-reserve, there are increasing numbers of Aboriginal households moving away from their home communities. It was estimated in 2006 that 73.4% of Aboriginal Households reside off-reserve, with 54% living in cities (NAHA, 2009; Environics Institute, 2010).

The movement of Aboriginal peoples into cities provides unique sets of challenges for those individuals. In 2014/15 there were 1548 unique shelter users in Greater Victoria. Of that number 212 or 14% self-identify as Aboriginal (Victoria Cool Aid Society).

All Aboriginal communities are impacted by these challenges in unique ways and to different degrees, yet the consequences are, for the most part, universal: a lack of adequate housing for Aboriginal individuals and families both on and off-reserve.

Introduction

Greater Victoria Coalition to End Homelessness

The Greater Victoria Coalition to End Homelessness (GVCEH) was created in 2008 with a mandate to end homelessness in Greater Victoria. The Coalition works primarily in the areas of research, communications, advocacy and policy planning. Since its inception the Coalition has been challenged to bring an Aboriginal voice to address Aboriginal housing and homelessness. The Coalition does not have the expertise and knowledge to develop an appropriate Aboriginal strategy on its own, yet it is critical that the Aboriginal experience is represented, as more than 30% of those experiencing homelessness in the region come from an Aboriginal background.

The Coalition and the University of Victoria co-sponsored an Aboriginal Housing Strategy Workshop in Victoria on January 20th, 2010, which brought together local Chiefs, Aboriginal and non-Aboriginal housing and related service providers, academics, activities, researchers and consultants in the field of Aboriginal housing and homelessness. The *Finding Our Path* report emerged from this forum, detailing a multitude of outcomes and related actions. The critical need for an increased focus and prioritization of Aboriginal homelessness was evident.

The Coalition hired Fran Hunt-Jinnouchi of *Hunt-Jinnouchi Enterprises* in 2014 as the next step in bringing in an Aboriginal perspective. Her role has been to invite Aboriginal leaders to help frame the issues and solutions, and to engage Aboriginal communities island-wide. It is recognized that island-wide participation is important because anecdotal information suggests a substantive proportion of the population represented by the Coalition are from the three Vancouver Island tribal groups. It was furthered agreed that local Métis and Aboriginal and non-Aboriginal organizations would need to be included.

Forming the Aboriginal Coalition to End Homelessness

A Committee was formed in May 2014 and led to meetings in September, October and November. It was concluded that the most appropriate course of action was to act on the recommendation to create a distinct Aboriginal Coalition to End Homelessness to work collaboratively with the existing GVCEH. Several outcomes and directives were developed and initiated.

Committee Recommendations

- Move forward the recommendation in the *Finding Our Path* report to establish an Aboriginal Coalition to End Homelessness (ACEH) similar to the existing Greater Victoria Coalition to End Homelessness, with similar responsibilities but with an Aboriginal focus.
- Design a framework for an island-wide Congress and/or Gathering on Aboriginal Housing and Homelessness to raise awareness on shared concerns and goals, to foster relationships, and to create an island-wide Protocol/Memorandum of Understanding for working together to address Aboriginal housing and homelessness.
- Develop a mandate statement, the composition of ACEH, a job description for an Aboriginal Director for ACEH and a budget for 2015.
- Create an action plan and budget to implement one to three short and/or long-term goals from the *Finding Our Path* report for 2015/16.
- Begin developing culturally relevant resources in the downtown core.
- Support the 'Building Community' initiative (e.g., monthly lunches/breakfasts by being involved as helpers/volunteers and utilizing these monthly gatherings to strengthen relationships, introducing other services and events to the participants).
- Establish and strengthen relationships island-wide with Aboriginal leaders, communities and local service organizations.
- Coordinate a Gathering of Aboriginal Leaders on April 15th, 2015 to sign a drum to symbolize their commitment to end homelessness.

Gathering Ceremony

A gathering of Vancouver Island Aboriginal leaders, Métis Nation BC and Aboriginal organizations was held on April 15th on Esquimalt Nation territory, in their Big House. The celebratory gathering symbolically marked the commitment to ending Aboriginal homelessness through collective action.

Chiefs, Aboriginal leaders and local organization leaders signed a drum as a symbolic gesture of support and commitment to move forward to address Aboriginal housing and homelessness.

Celebratory Ceremonial Gathering

The words for "We Are All One" are written in the Nuu-chah-nulth, HUL'Q'UMI'NUM, Kwak'wala and SENĆOŦEN languages on the drum. The drum represents the connection created between the ACEH and respective partner communities.

At the ceremony members of the street community were stood up and covered with tunics provided by the Sacred Wolf Friendship Centre in Port Hardy.

Thank you to Janet Hanuse and the Port Hardy Sacred Wolf Friendship Centre

Next Steps

In April 2015 the Steering Committee met to discuss next steps and registering to become a non-profit society. It was suggested that a short video story be created to send to the tribal groups to encourage their formal involvement and continued support.

In June and July 2015 Fran Hunt-Jinnouchi and Bernice Kamano organized three circles to bring the Aboriginal Street Community together to discuss who wanted to be involved with the video and the messaging they wanted highlighted, as well as upcoming priorities for the fall and 2016. Most important were 1) building on the support from "home communities," 2) continuing the monthly meals/gatherings and 3) finding opportunities to cook together and to be on the land learning traditional teachings and food preparation.

Special thanks to Sally Hunter for assistance and leadership in the creation of the short video, and to each individual who participated in the making of the video.

Definitions and Acronyms

ACEH	Aboriginal Coalition to End Homelessness
GVCEH	Greater Victoria Coalition to End Homelessness
KDC	Kwakiutl District Council
NTC	Nuu-chah-nulth Tribal Council
SIWC	South Island Wellness Council
VNFC	Victoria Native Friendship Centre

Our Mandate

To work with the Greater Victoria Coalition to End Homelessness (GVCEH) and draw on the participation and expertise of service providers and organizations to end Aboriginal homelessness by utilizing culturally sensitive approaches and strategies.

Our Vision

Our way is to care for all of our people,

from the youngest to the oldest.

We are all one.

Some of our people are living away from home,

are suffering, isolated, and homeless.

We stand together to end homelessness.

Strategy

The four posts of the Big House represent the ACEH's long term Aboriginal Housing Strategy. Big houses have four corner posts, each providing a different perspective and support to the House. For this strategy, each post represents one strategic initiative. All four posts are equal in urgency and importance and together provide the structure for Aboriginal housing in our community. The centre of the House provides the warmth and the fire that united us in this work.
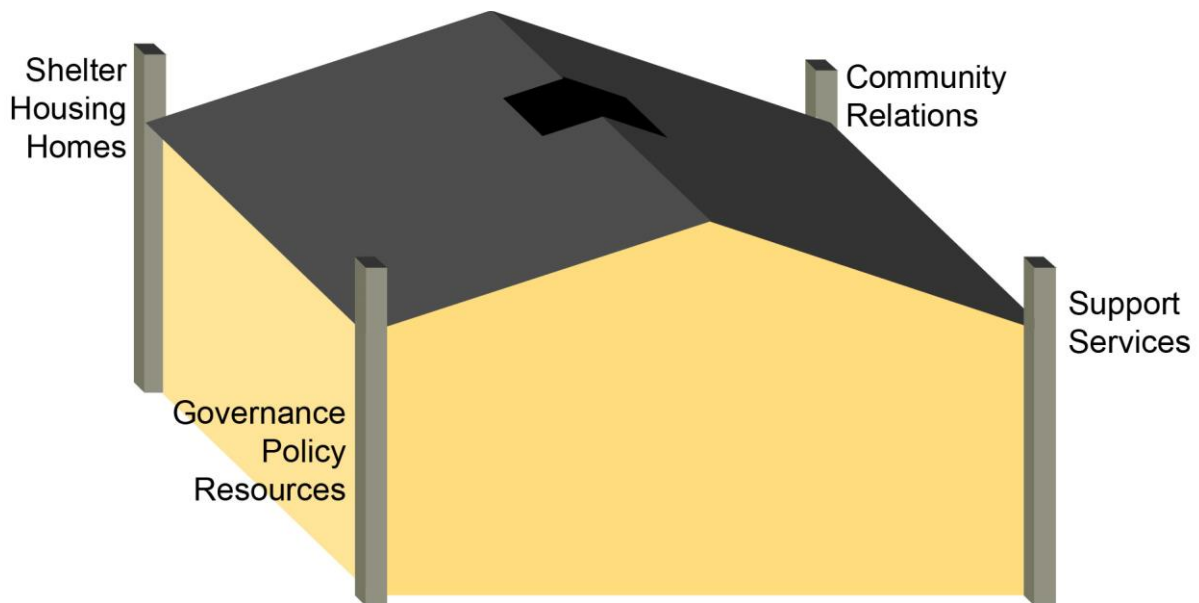
Shelter, Housing, Homes – Build and maintain a range of new housing opportunities to meet the diverse needs of Aboriginal youth, adults, elders and families.

Community Relations – Foster an inclusive and cooperative approach to housing solutions across on reserve, off reserve, Aboriginal and non-Aboriginal communities, governments and organizations.

Governance, Policy and Resources – Engage leaders, policy makers and funders in sharing responsibility for ending homelessness.

Support Services – Provide holistic and culturally safe support services to assist Aboriginal individuals and families to secure housing, maintain housing and to transition along the continuum of housing opportunities.

Action Plan for 2015–2016

These goals and strategies will be short term, 2015-16. They are designed to lead to the long-term goal of establishing viable housing for Aboriginal people in the Greater Victoria region who are homeless and/or facing housing challenges.

Pillars	Objective	Action	Success Measure
Shelter, Housing, Homes	• Coordinate meetings with Aboriginal leaders and key stake holders to develop an island-wide protocol agreement to address Aboriginal housing and homelessness challenges	• Identify three meeting dates in 2015/16 • Identify appointees/directors	• Funding for meetings is secured • ACEH has island-wide representation
Community Relations	• Raise awareness • Coordinate monthly meals for Aboriginal street community	• Executive Director brings an Indigenous lens to assessment and services • Secure location for Monthly Community Building	• More of the Street Community involved in discussing challenges and solutions • Suitable facility is identified
Governance, Policy, Resources	• Find funding • Form a Society • Hire Executive Director • Hire a Street Cousin to maintain contacts, gather information and serve as a bridge to the 'community' • Develop a business plan • Support production, integration of high quality evidence for ending and preventing Aboriginal homelessness	• Circulate job postings in Oct; interview in November • Continue to gather information, anecdotal and published. Write a research proposal to identify Aboriginal specific services and current gaps	• Funding is confirmed for 2015/16 • Qualified candidates are hired • Evidence-based research will direct the longer-range plan
Support Services	• Support research into and evaluation of the cultural relevance of existing services for Aboriginal community members currently experiencing homelessness	• Employ two University of Victoria graduate students to lead the Research Project • Street Cousin coordinates and navigates meaningful engagement	• Support service providers in the urban downtown core better meet the needs of Aboriginal people

Governance

The Executive Committee is comprised of all the directors of the ACEH and is responsible for approving the strategic planning process and the strategic plan on a periodic basis. The ACEH Executive hires, supervises and evaluates the activities of the Executive Director.

The Executive Committee meets regularly and collectively supervises and provides direction for implementation of directives of the ACEH Board.

The Executive Director is responsible for the leadership and management of the ACEH in accordance with the strategic direction established by the ACEH Board.
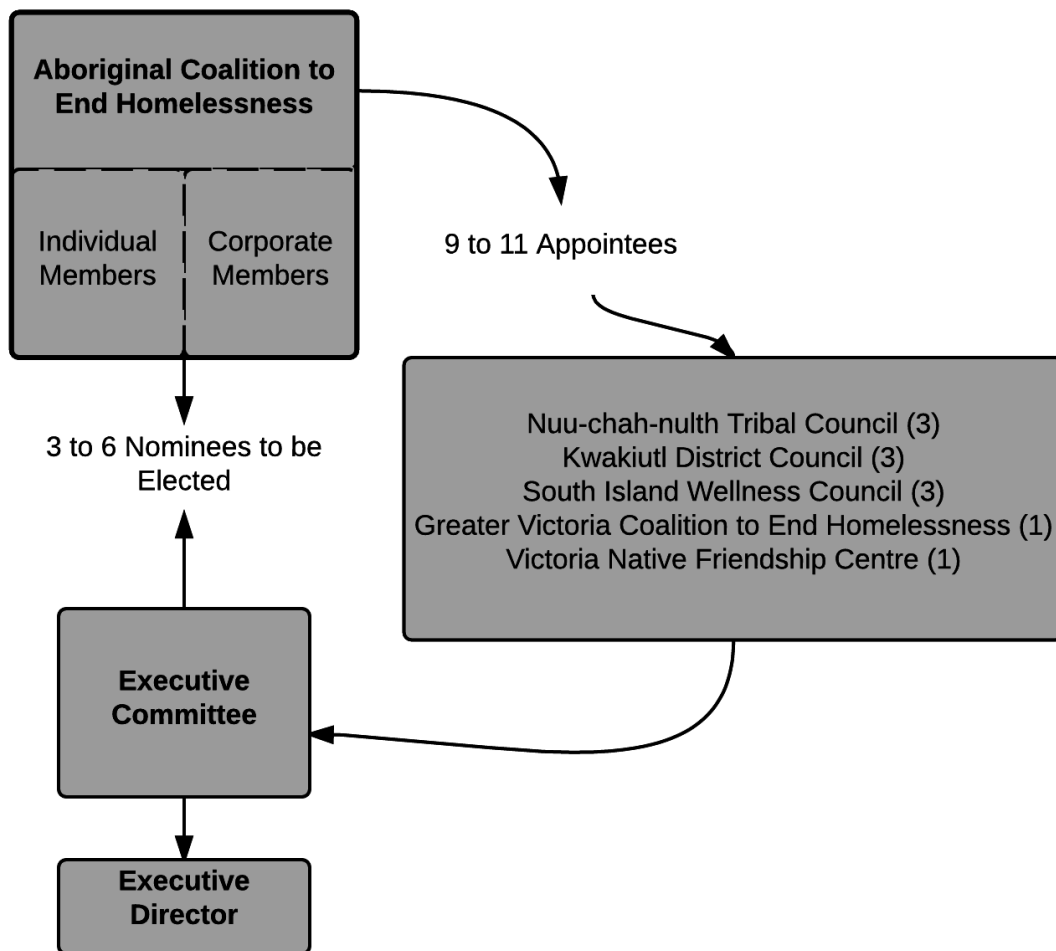
Relationship between GVCEH and ACEH

The ACEH will work with the GVCEH and bring an Aboriginal lens to problem solving. The intent is to cross-pollinate where appropriate and to share knowledge and resources. The ACEH will also appoint members to the GVCEH.

Key Stake Holders

Coast Salish

Nuu-chah-nulth

Kwakwaka'waxw

Métis

Aboriginal Victoria Street Community

Victoria Native Friendship Centre

Greater Victoria Coalition to End Homelessness

University of Victoria

Aboriginal Service Organization

M'akola Housing

Part 2: Budget

The following outlines the budgetary considerations to meet the four goals within the context of operational priorities and the ACEH Strategic Plan.

Pillars	Objectives	Budgetary Considerations	Budget
Shelter, Housing, Homes	• Coordinate meetings towards developing island-wide protocol agreement and long range plan	• Facility rental • Travel • Accommodation costs for out of town members • Supplies	$15000
Community Relations	• Raise awareness • Coordinate monthly meals for Aboriginal street community	• Community Coordinator (Bernice Kamano) monthly wage/stipend • Facility rental • Costs for distributing information • Travel • Special events (i.e. Christmas) • Communications	$4800 $5000 $10000
Governance, Policy, Resources	• Form a Society • Hire Executive Director • Develop a business plan • Find funds • Support production, integration of high quality evidence for ending and preventing Aboriginal homelessness	• Executive Director salary/contract • Mileage • Supplies, Office and Overhead	$70000 $25000
Support Services	• Support research into and evaluation of the cultural relevance of existing services for Aboriginal community members currently experiencing homelessness	• Two University of Victoria graduate students' wages • Materials • Supplies	$20000

| | | In-Kind Support (volunteer hours etc.) | $30000 |
| | | **TOTAL** | **$179,800** |