

WCS engagement
+ planning



District of Invermere

Housing Workshop Report

November 27 2020

4325 Blackcomb Way
Whistler, BC V8E 0X5
info@whistlercentre.ca

whistlercentre.ca

Table of Contents

Workshop report..... 2

Workshop worksheet input..... 7

Powerpoint presentations 9

Potential housing tools for Invermere.....80

Building Knowledge and Capacity for Affordable Housing in Invermere Workshop Report

November 27, 2020
10:00am – 2:00pm MT

Workshop objectives:

- To develop a shared understanding of the current housing situation and needs in Invermere
- To increase understanding of BC Housing's programs and requirements
- To share successful housing tools in creating affordable housing in communities with characteristics similar to Invermere
- To review and confirm the priority housing needs for the community
- To identify priority strategies and actions to address the housing needs, including policy and bylaw directions

Agenda topics:

Welcome, review of agenda, objectives

Introductions

Housing needs assessment results

Existing tools, skills, strategies, assets

Housing tools

Columbia Basin Trust presentation: Mark Brunton, Senior Manager, Delivery of Benefits

BC Housing presentation: Danna Locke, Director of Regional Development

Identifying priority needs

Strategies and actions (breakout groups)

Share strategies/actions

Next steps

Participants:

Andrew Young, District of Invermere
Barry Brown-John, Realtor
Christine Scott, Generation Homes;
Mayor's TF
Councilor Kayja Becker, District of
Invermere; Mayor's TF
Dolores Nicholas, Shuswap Nation
Harold Hazelaar, Lakeview Manor;
Mayor's TF

Kerri Wall, Interior Health
Mayor Al Miller, District of Invermere
Meredith Hamstead, thinkBright
Homes; Mayor's TF
Michelle Taylor, College of the Rockies
Pat Cope, Family Dynamix
Pete Bourke, CV Chamber of Commerce
Rory Hromadnik, District of Invermere
Roy Huang, BC Housing

Workshop notes:

DESIRED OUTCOMES OF WORKSHOP INDICATED BY PARTICIPANTS

- I am hoping to see a real step forward towards dealing with our housing needs.
- Affordable housing for everyone.
- DOI (District of Invermere) – affordable housing for the service industry.
- A better understanding of the tools available to help us build housing that serves our community.
- The current state of urgent and medium need, and the top strategies to address those that is actually within the powers of the DoI to address. Also to understand how the DoI can support the development of more affordable/attainable, energy efficient rental and entry level housing though fees and charges and through rezoning of land within Invermere.
- Concrete plan of action with timelines to increase affordable housing.
- Working together with other communities.
- Network and get connected with organizations in Invermere and everyone in this group today.
- Looking for a sense of tangible next steps to bring back to council to discuss so we can start to work on a timeline of steps to be implemented.
- To get current needs, information and some sense of future planning to improve current affordable housing needs (even if it is exploring ideas, possibilities). And with many people relocating here as they can work remotely now is this need even greater. And what do we consider affordable housing? Because there are many different interpretations of this.
- A better understanding of the housing & residential development strategy for the DOI as it relates to all levels of demographics & needs. Curious also about the focus and perspective on density building, particularly in the downtown core as it would stimulate economic growth and support for SME's.

PRESENTATION ON HOUSING NEEDS ASSESSMENT

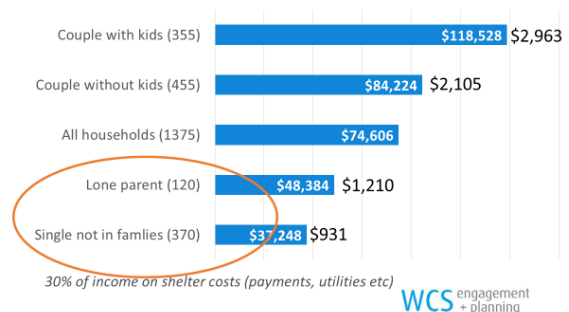
Dan presented an overview of the results of the housing needs assessment.

Questions:

Q: Has methodology changed regarding housing needs? Has Covid impacted the numbers (as there are more people residing in what were just second/vacation homes)?

Yes likely, but no way to put a number on it. Could be a short term blip. We will write a note about possible COVID impacts on housing numbers at the beginning of the report.

What's affordable?



Q: There has been a massive jump in growth in school enrollment; are there better estimates due to growth in families?

No.

Q: Why does the assessment show there is no need for 0-BR units? There are people who could use these units with 0-BR.

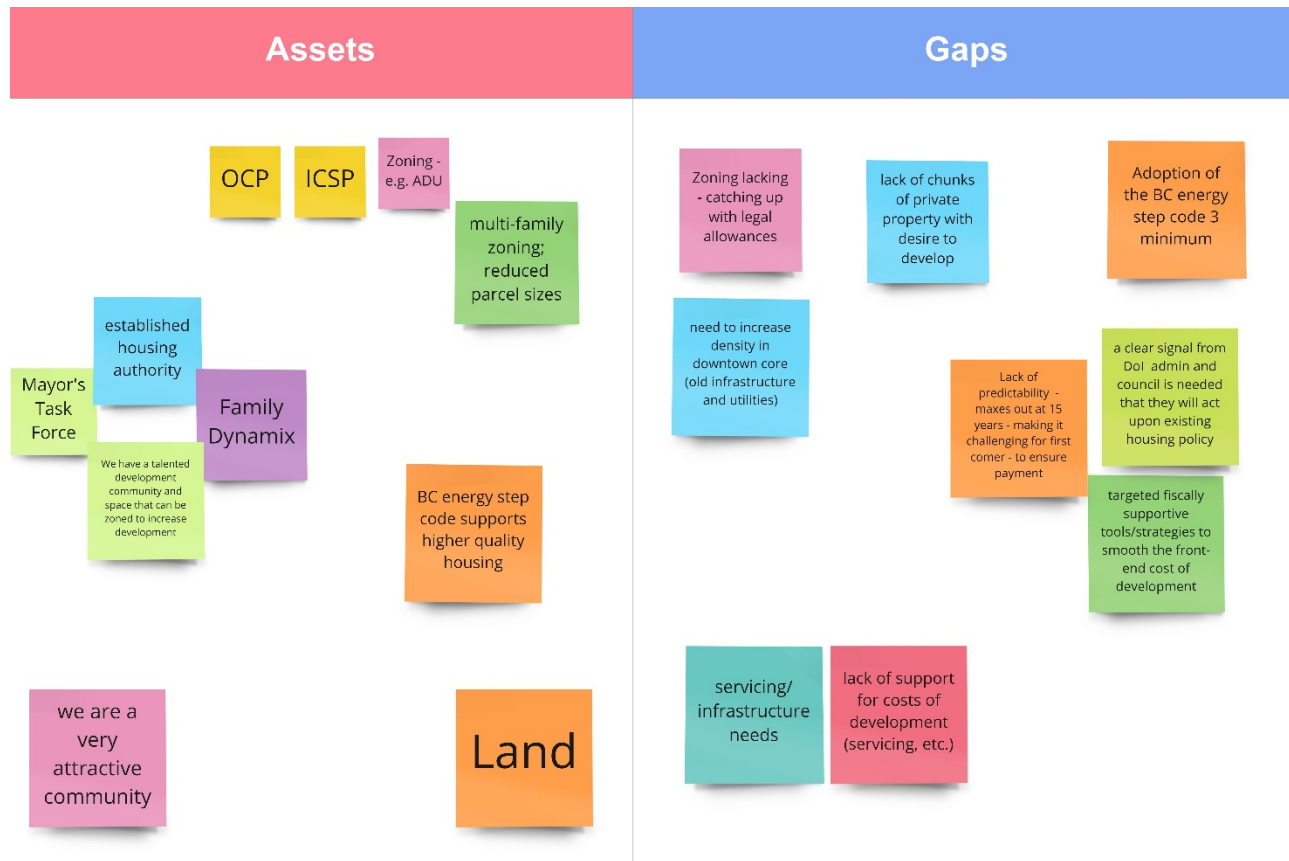
A: This number was just extrapolated from existing units where there were no 0-BR units. Building smaller units, including ones with no bedrooms, could definitely be important.

Q: The number of units for current housing need seem lower than from the past housing needs assessment.

A: Those numbers were focused on core housing so certainly more units could help.

ASSETS AND GAPS

Participants identified existing assets that support housing development, and gaps.



Assets

- Policy at a high level is very supportive
- Zoning – suites allowed in all single-family; carriage and laneway allowed, but there are barriers such as parking
- Density incentives and small lot zoning allowed

- Invermere developed a housing authority in 2008; still legally in place and is maintained, but dormant

Gaps

- Zoning hasn't supported duplexes yet
- Big chunks of private property with no desire to develop
- Infrastructure servicing issues, e.g. lack of electrical; and is getting old, especially downtown in core infill areas
- Difficult to infill existing buildings in areas like downtown as the buildings are old and essentially need to be torn down

HOUSING TOOLS

Dan presented the housing tools from the *A Scan of Leading Practices in Affordable Housing* report, categorized into:

- Capacity building tools
- Municipal incentive tools
- Land
- Financial tools

Municipal Tools	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Housing organization and growing capacity • Housing strategy • Communication and education

Dan also described the roles of different agencies in the delivery of housing, and that it is not just the responsibility of provincial or federal government.

Provincial government / BC Housing / CBT	Non-profit organization (NPO)	Local government	First Nations government (on reserve)	Federal government	Private sector
<ul style="list-style-type: none"> ✓ Funding ✓ Resources ✓ Help build NPO capacity ✓ Legislation (e.g. purpose-built rentals, housing needs assessments) ✓ Research 	<ul style="list-style-type: none"> ✓ Access funding ✓ Provide land ✓ Build capacity + expertise ✓ Partner with each other, private sector + local government 	<ul style="list-style-type: none"> ✓ Facilitate partnerships between NPOs + private sector ✓ Provide land ✓ Incentivize + streamline ✓ Support through regulations ✓ Educate ✓ Identify and apply for funding 	<ul style="list-style-type: none"> ✓ Access funding ✓ Build housing ✓ Manage rental housing ✓ Provide land 	<ul style="list-style-type: none"> ✓ Create investment fund ✓ Develop national strategy ✓ Provide resources 	<ul style="list-style-type: none"> ✓ Seek incentives ✓ Partner with NPOs ✓ Build more of what's needed

HOUSING RESOURCES PRESENTATIONS

BC Housing and Columbia Basin Trust representatives delivered presentations on their available resources to support housing in the region.

- BC Housing presentation, Danna Locke, Director of Regional Development
- Columbia Basin Trust presentation, Mark Brunton, Senior Manager, Delivery of Benefits



PRIORITY HOUSING NEEDS

The top housing needs identified for Invermere from the housing needs assessment were confirmed as:

- Rental (including employee) housing
- Seniors' housing
- Smaller unit housing

STRATEGIES AND ACTIONS (BREAKOUT GROUPS)

Participants were separated into three breakout groups, each focusing on one of the top housing needs, and were asked to:

- Clarify/confirm the specific housing need
- Identify the strategies, tools, actions needed to address the need(s)
- Include policy required to support
- Determine if funding needed
- Identify responsibility (not just the District of Invermere)

Each group reviewed the “Potential Housing Tools for Invermere” document that outlined a number of municipal tools for supporting housing, and identified the top tools/strategies for each priority housing area, and some first steps in implementing those tools/strategies. There was not enough time for the participants to discuss the strategies in depth, and as a result, the discussion and the tools identified were at a very high level. More work needs to be done to develop the strategies and actions for each priority area.

NEXT STEPS

The workshop was a useful activity for the various housing stakeholders to learn about the identified housing needs and demands in the community, to understand the variety of tools that the District has at its disposal to advance housing, and to have the opportunity to discuss the most important strategies and tools for increasing housing supply. The participants' identified strategies and tools, along with the recommendations from WCS Engagement + Planning (the consultant), will be submitted to the Mayor's Housing Task Force to further develop into more detailed strategies and actions, along with responsibilities, resource and funding requirements, and timelines.

Invermere Housing Tools – Workshop Ideas

Rental (inc. Employee) Housing

TOOL 1: DENSITY INCENTIVES/BONUSING	
Task	Responsibility
More rental focused development that encompasses several units.	
Encourage multi-door development, i.e. four-plex and greater, but being careful not to go multi-story to avoid greater costs.	
(City of Burnaby example) Policy around incentivizing greater density on development projects, i.e., single family lot 0.8% to multi-family lot 2.0%, City will decrease the additional density costs. Similar to DCC or DP charges. Maybe a higher processing/decision making time?	
TOOL 2: AFFORDABLE HOUSING RESERVE FUND	
Task	Responsibility

Seniors' Housing

TOOL 1: LAND	
Task	Responsibility
DoI would donate land beside Lakeview Manor. Need to work out services on land adjacent to Lakeview Manor (owned by DoI), and add on to Lakeview Manor. Add capacity to existing site. Would like to add 24-30. If there was an elevator it could be 3 floors and a little bigger.	
Figure out partnership for financing & get CBT involved. Lions Club built Lakeview Manor for low income senior housing back in the 70s. Lions have not been on-site operators but have been in the background helping with funding as needed.	
Get council to buy-into decision. Super strategic location.	

* This group's discussion focused on lower income individuals in Invermere who require subsidized housing. There are some over-housed and housed seniors in the District whose needs are more related to social isolation rather than finances.

Smaller Housing Units

1,2, AND ZERO BDRM UNITS, OWNERSHIP AND FAMILY FOCUSED (due to prices), MFDS

LONE PARENTS: =<\$1200/MONTH SHLETER COSTS (THEREFORE, <\$250,000 MORTGAGE)

TOOL 1: SHORT-TERM RENTAL REGULATIONS	
Task	Responsibility
Develop policy to prevent small units being primarily purchased and rented for seasonal and short-term occupation.	DOI
TOOL 2: STREAMLINE PROCESS - CLARITY	
Task	Responsibility
Provide more clarity as to what is expected for affordable housing - predictability for developers.	DOI
TOOL 3: DENSITY BONUS AND COVENANTS FOR LOCAL AND AFFORDABLE HOME OWNERSHIP	
Task	Responsibility
TOOL 4: INFRASTRUCTURE IMPROVEMENTS TO SUPPORT INFILL AND DENSIFICATION	
Task	Responsibility
DCC bylaw review	DOI
Create housing reserve (place for funds to go)	DOI
Clearly define DoI policy and requirements for development	DOI

District of Invermere


Housing Workshop
November 27, 2020



Agenda

- Introductions
- Housing needs assessment
- Existing tools, strategies, assets
- Housing tools
- Presentations:
 - Columbia Basin Trust
 - BC Housing
- Priority needs
- Strategies and actions
- Next steps

Zoom review

- Video – on/off.
- Name: Update your name (Participants button).
- Mute/unmute: Please keep yourself muted; only unmute to speak.
- Chat: Click to show window. Chat with “everyone” or with individual participants.
- Raise hand to speak. 

Introductions

- Enter in chat: What is one thing you'd like to come out of this workshop?
 - Don't press enter yet!
- Round: Name, organization, chat response

Objectives

- To develop a shared understanding of the current housing situation and needs in Invermere
- To increase understanding of Columbia Basin Trust's and BC Housing's programs and requirements
- To share successful housing tools in creating affordable housing in communities with characteristics similar to Invermere
- To review and confirm the priority housing needs for the community
- To identify priority strategies and actions to address the housing needs, including policy and bylaw directions

Housing needs assessment

Process

- Research – current supply and needs, future needs
 - Survey – current and future needs
 - Interviews and focus groups – (current and) future needs
-
- ✓ Community profile
 - ✓ Housing needs assessment
 - ✓ Policy and bylaw recommendations
 - ✓ Capacity building workshop

Occupied dwellings

- 1,375 (68%) of the 2,032 dwellings are lived in full-time – 650 are not
- Of all, 390 (1/4) rented dwellings and 980 owner occupied
- Of those, 965 or 70% are single-family detached dwellings
- Very few purpose built rental buildings

Rental costs

Median shelter prices/month

Census shelter: \$701 (2006) \$1,049 (2016)

One-bedroom: \$925

Two-bedroom: \$1,325

Three-bedroom+: \$1,625



^[1] Estimated rent based on web search and conversation with local property management company, includes \$125 for utilities as per CMHC estimate for owned homes. Facebook Columbia Valley Rentals, <http://www.gdpm.ca/>

Ownership costs

Median shelter prices/month

Census shelter: \$1,020 (2016)

New Buyer:

One-bedroom: \$1,236-\$1,561

Two-bedroom: \$1,559-\$1,708

Three-bedroom+: \$2,279-\$2,346



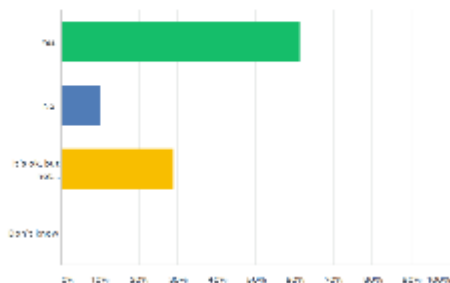
Assumptions include using a 25-year amortization, 5% down payment, 3.14% interest rate, and other monthly costs including: taxes (\$176), heat etc. (\$125), strata or other costs (\$167).

Needs – most are ok

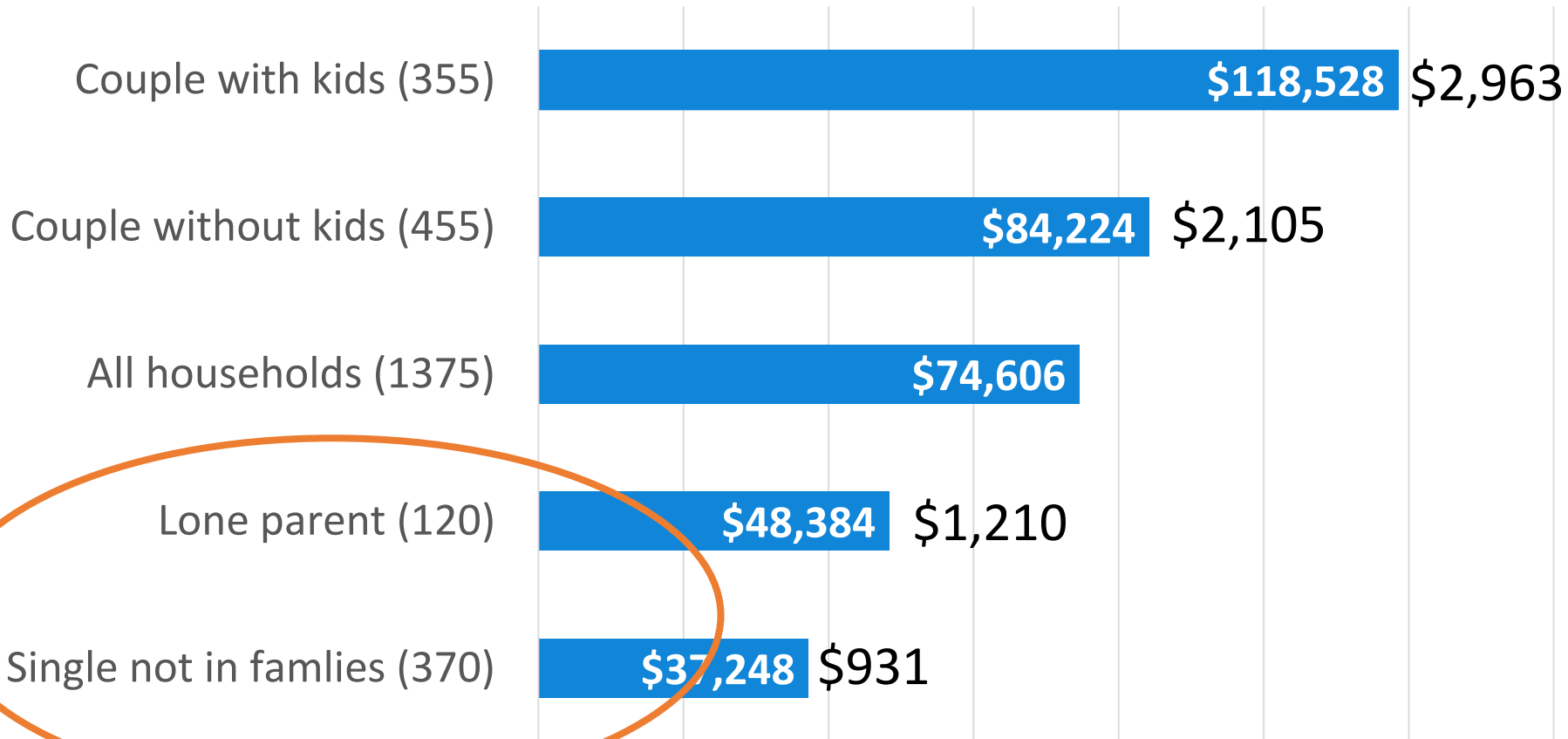
- Not enough bedrooms (19.05% / 20)
- Too small (general living space) (31.43% / 33)
- Not enough green space or space for garden (21.90% / 23)
- Not enough storage (35.24% / 37)
- Too expensive (costs more than 30% of gross household income per month) (29.52% / 31)

Q5 Does your current housing type and size meet the needs of your household/family situation?

Answered: 20 / Display: 0



What's affordable?



30% of income on shelter costs (payments, utilities etc)

Main affordability and core gaps

- 125 - 140 households with a core need

“in unsuitable housing due to affordability challenges, major repairs needed or inadequate number of rooms for the family type and, they cannot afford alternative housing options in the community”

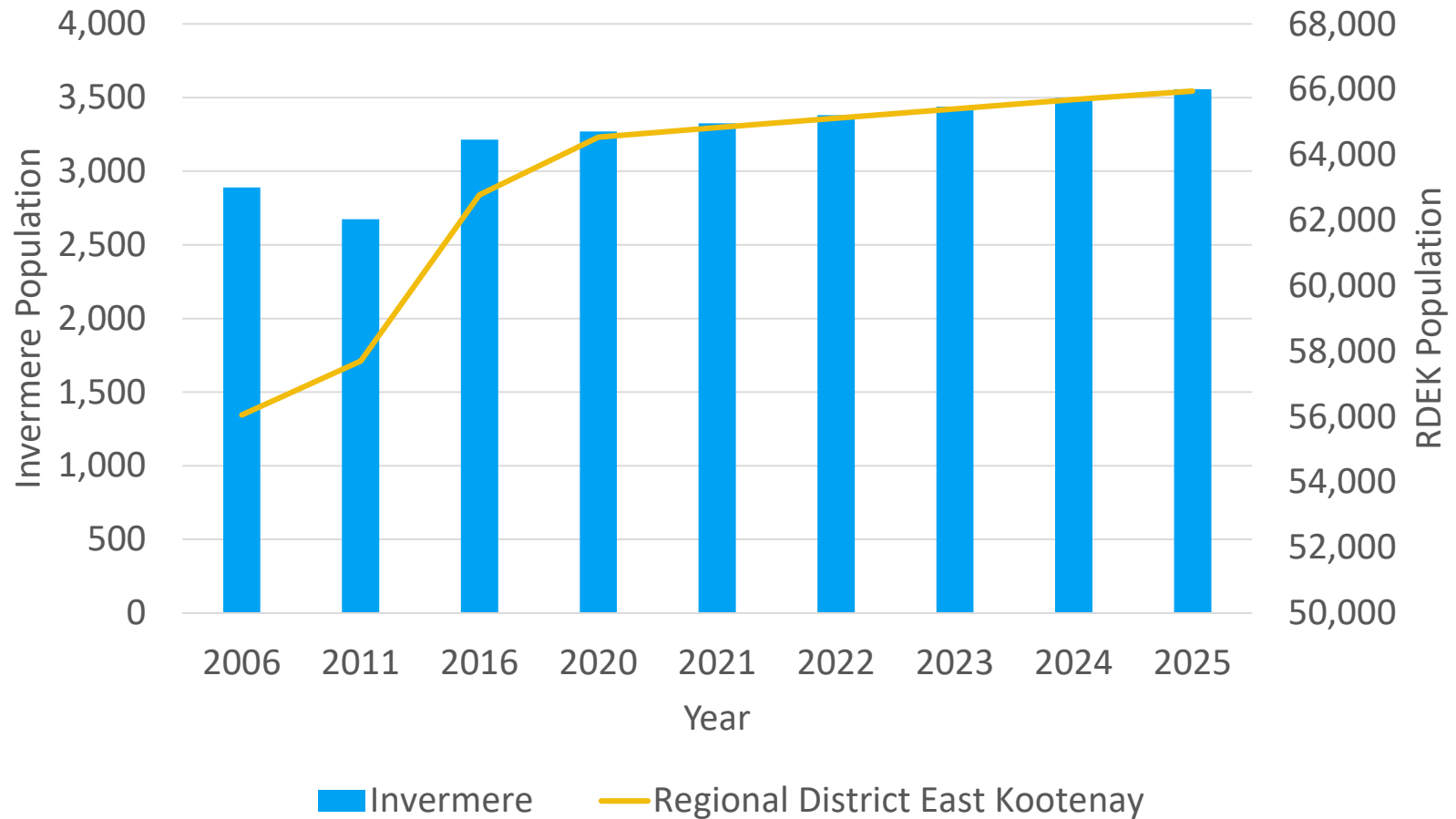
- One person households, lone parents – but others too
- Renters higher % and # - Employees
- Seniors – appears to need 40-50 units
- Other - special needs, homeless

“Foundation is crumbling, mold in the kitchen”

Current needs

Targeted Demo	Core need households (families and other)	Seniors	Special needs	Housing for homeless	Total increase
Current housing increase needed	95+	40+	Required, amount unclear	Required, amount unclear	145+

Anticipated population



Anticipated households

Table 16: District of Invermere and Regional District East Kootenay, Number of Households, Recorded and Anticipated, 2006-2025

#	2006	2011	2016	2020	2021	2022	2023	2024	2025
Invermere	1,195	1,185	1,375	1,405	1,412	1,418	1,424	1,431	1,436
Regional District East Kootenay	23,425	24,040	25,865	28,782	28,953	29,126	29,312	29,510	29,686

Future needs - summary

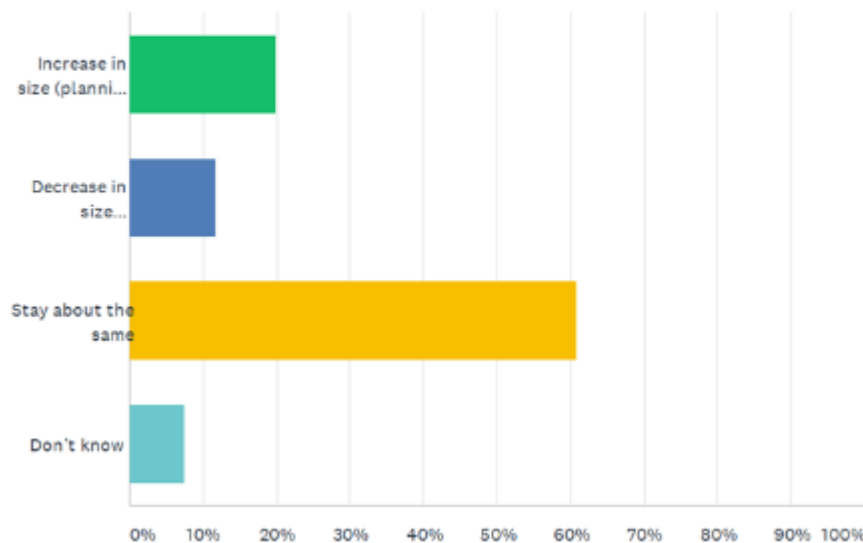
UNIT SIZE	2006	2011	2016	2020	2025
0-BEDROOM	10	0	0	0	0
1-BEDROOM	95	120	85	98	110
2-BEDROOM	315	270	295	332	364
3+ BEDROOM	780	780	995	955	1,040

UNIT TYPE	0-BD	1-BD	2-BD	3+ BD	TOTAL INCREASE
Increase	0	+12	+32	+45	+89 - 130?

Survey on future says

Q14 How is your household size/composition likely to change in the next 5 years?

Answered: 263 Skipped: 31

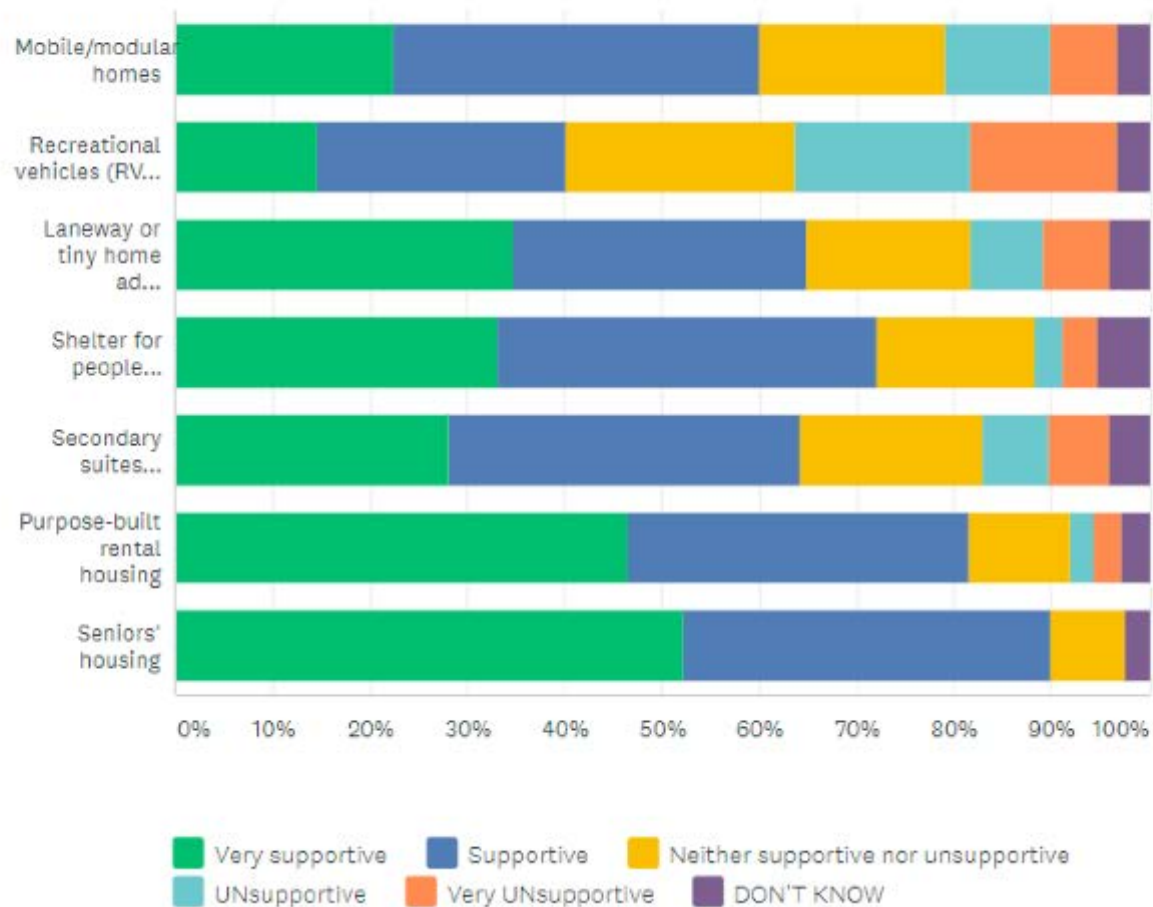


66% indicated needing single family detached home in 5-10 years, with 64% indicating no need of supportive housing features. 22% indicated single level.

Support for types

How supportive would you be of the following housing types in Invermere?

Answered: 253 Skipped: 41



Reflections/feedback

- What jumps out at you?
- What are the biggest housing needs/challenges?
- Where can we have the biggest impact?
- What's missing?

Housing assets and gaps

Assets (+ strategies, policies, orgs) and gaps

Have/already exist

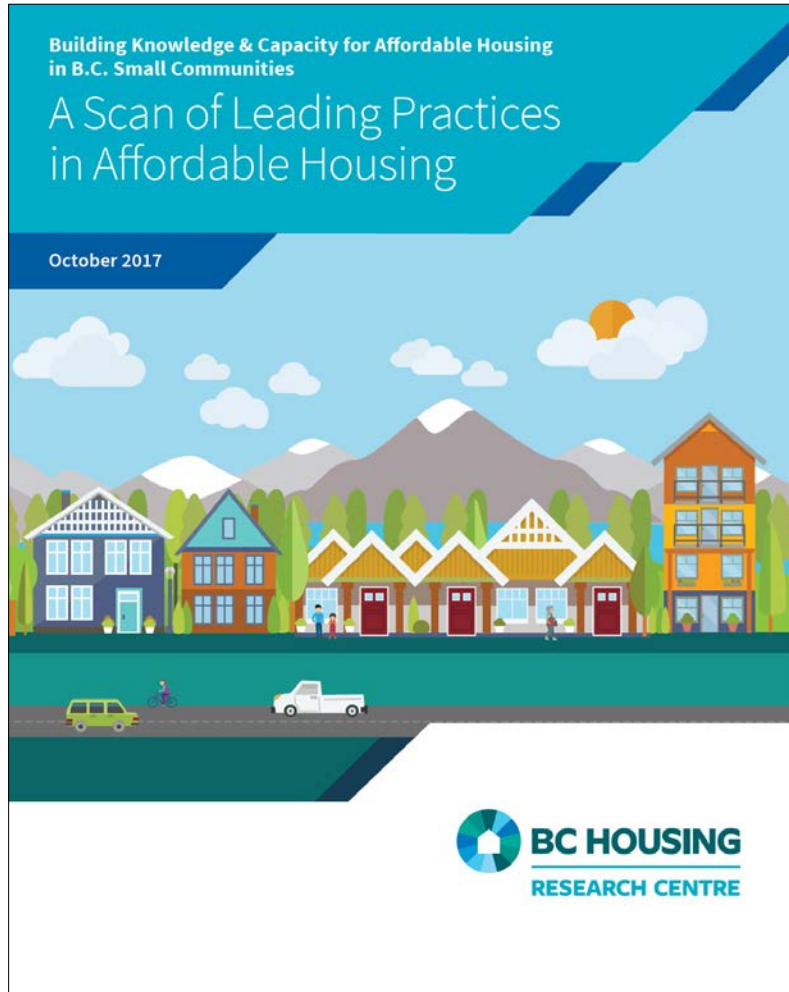
Needs/gaps

(can't just say \$)

Break!

Housing tools

Project background



MUNICIPAL TOOLS

Intensification through rezoning

Reusing 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, consolidation or residential strip commercial all increase the supply of housing, often on a fixed backdrop of land.

Actors	Partners
Local Government/ Homeowners/Developers	Builders and sometimes a housing organization

Ease of Implementing

MODERATELY COMPLEX

Garage Suite

Speed of delivering housing

Fast to moderate

Benefits

- Often cost saving (rent, more privately funded)
- Increases affordable housing throughout community
- Maintains neighbourhood character
- Uses existing infrastructure and services
- Little cost/resources from local government

Considerations

- Focuses primarily on how to convert existing use to reduce transportation and servicing needs
- Some zoning may be affected as secondary suites are used for weekend rentals, and therefore policies for long-term rental need to be in place
- There may be neighbourhood perception concerns about noise
- Cost of building may result in a unit that is more expensive than affordable rental units are needed
- Incentives from outside sources could increase home ownership without subsidies

Implementation Process

- Consultation
- Policy change (Zoning)
- Financing or loan
- Regulatory and approval processes

Making It Happen

- Clear signs about the neighbourhood impact of density
- Consider incentives (rent) to encourage secondary suites for homeowners, affordable rental rates, local use

Synergies:
Reusing properties and other incentives, engagement and communication, incentives

Source: BC Housing, BC Housing Research Centre

BC HOUSING RESEARCH CENTRE

Examples

Common, Secondary Suites

- In an effort to speed up the provision of affordable rental units, Common made allowances for secondary suites in most single family neighbourhoods
- Further reducing the uptake of this opportunity and to ensure some level of housing and affordability the community is also providing incentives to suites
- Homeowners are eligible for reimbursement of up to 50% of expenses to the maximum of \$20,000
- Homeowners must consent to rent the suite to a Common 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.common.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 now in 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

Detached Suite, Common

City of Langley

Keys to success

Municipal Tools	<ul style="list-style-type: none">• 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	<ul style="list-style-type: none">• 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	<ul style="list-style-type: none">• Housing organization and growing capacity• Housing strategy• Communication and education

Capacity building tools

- Housing strategy
- Communications and education
- Housing organization
- Build NPO capacity

Capacity Building – Housing Strategy

- Recognizes and quantifies an affordable housing shortage
- Recommends a series of approaches to reduce the shortage
- Engages critical partners to focus on affordable housing



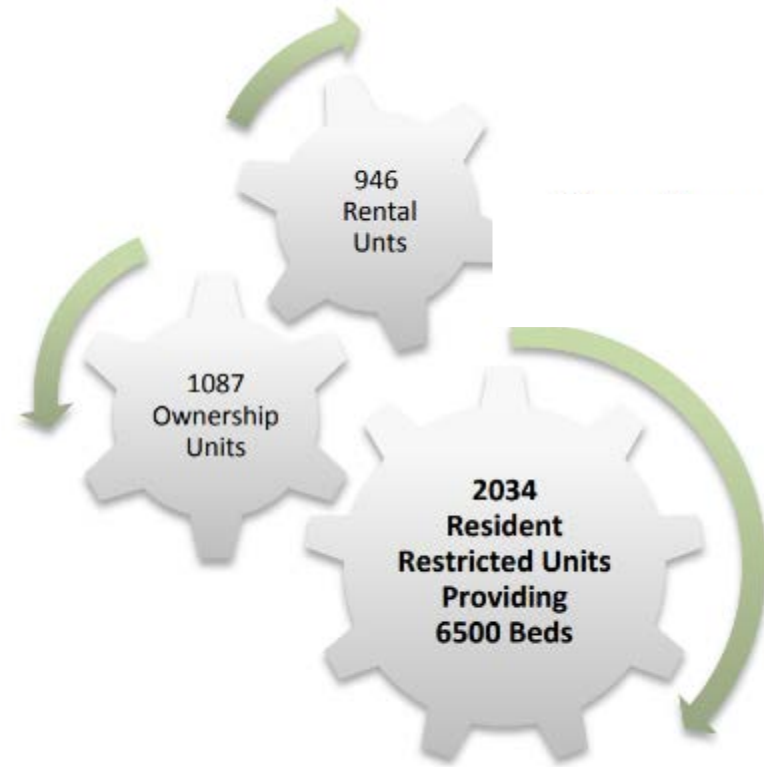
Affordable Housing Strategy

City of Fernie/West Fernie

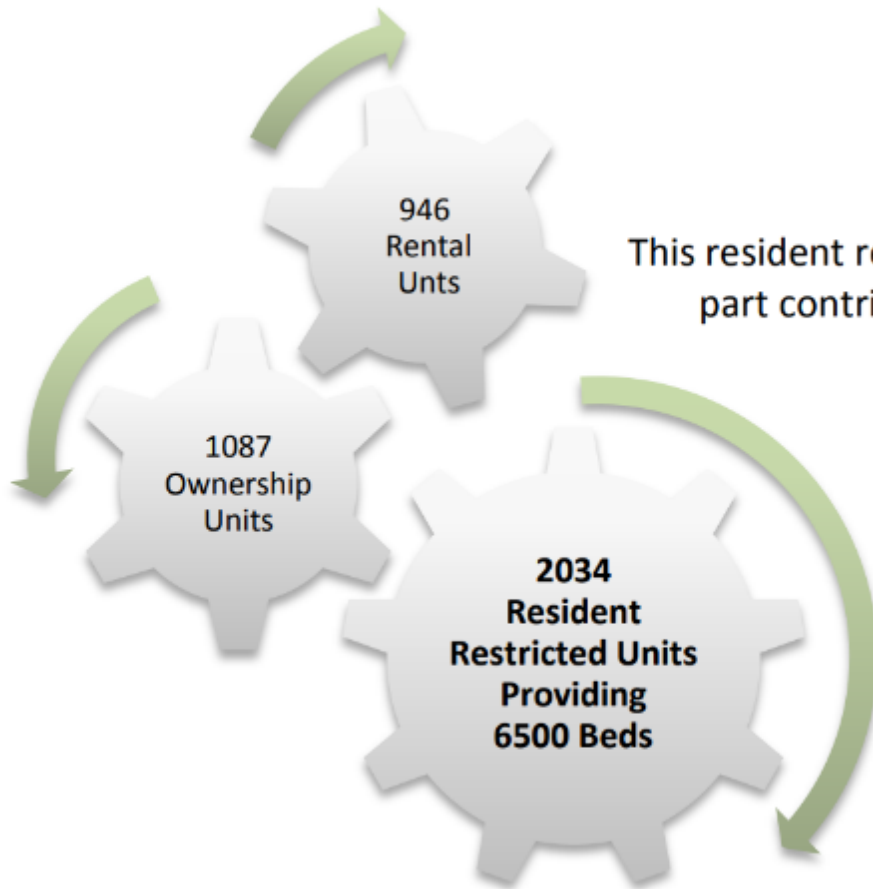
October 2017

Capacity Building – Housing Organization

- A non-profit entity dedicated to providing and managing non-market housing stock
- Dedicated to providing affordable housing
- Can hold housing funds
- Can act as project managers for new developments
- Needs funding to get started and a business plan to ensure self-sustainability



Whistler Housing Authority



This resident restricted housing stock of 2,034 housing units has in part contributed to enabling 78% of the community's workforce to live in Whistler in close proximity to their place of work and daily needs and has contributed to an enriched sense of vitality and community within Whistler.

Retaining a sufficient, diverse and affordable supply of resident restricted housing is an integral component of achieving our community's shared vision of being the premier resort community.

Capacity – Communication and Education



Campbell River



Municipal tools for rental housing

- Intensification rezoning
- Short-term rental regulations
- Covenant tools; rental housing agreements
- Zoning and policies to support rental unit maintenance



Municipal tools as incentives

- Streamlining approvals
- Reduced DCCs
- Density bonus



Low-cost land tools

- Intensification
- Acquire land



Financial tools

- Housing fund
- DCCs; amenity contributions
- Partner funding and alternative capital
- Design and operational savings



Roles

Provincial government / BC Housing / CBT	Non-profit organization (NPO)	Local government	First Nations government (on reserve)	Federal government	Private sector
<ul style="list-style-type: none"> ✓ Funding ✓ Resources ✓ Help build NPO capacity ✓ Legislation (e.g. purpose built rentals, housing needs assessments) ✓ Research 	<ul style="list-style-type: none"> ✓ Access funding ✓ Provide land ✓ Build capacity + expertise ✓ Partner with each other, private sector + local government 	<ul style="list-style-type: none"> ✓ Facilitate partnerships between NPOs + private sector ✓ Provide land ✓ Incentivize + streamline ✓ Support through regulations ✓ Educate ✓ Identify and apply for \$ 	<ul style="list-style-type: none"> ✓ Access funding ✓ Build housing ✓ Manage rental housing ✓ Provide land 	<ul style="list-style-type: none"> ✓ Create investment fund ✓ Develop national strategy ✓ Provide resources 	<ul style="list-style-type: none"> ✓ Seek incentives ✓ Partner with NPOs ✓ Build more of what's needed

Columbia Basin Trust

BC Housing

Break

Priority needs in Invermere

Priority housing needs

- Rental (including employee) housing
- Smaller housing units
- Seniors' housing

Strategies and actions

Strategies and actions

- Breakout group:
 - Clarify/confirm need
 - What are the strategies, tools, actions needed to address
 - What policy is required to support?
 - Is funding needed?
 - Responsibility? Not just DoI!

Next steps

Next steps

- Finalize housing needs assessment report
- Prepare housing workshop notes/report
- Summarize housing strategies/tools for each housing priority
- Provide recommendations to DoI re next steps

Thank you!

Building Knowledge and Capacity for Affordable Housing in
Invermere Workshop

Building BC Programs

Presented by:
Danna Locke
Regional Development Director
Interior Region
Development Strategies
November 27th, 2020

SUPPORTS IN INVERMERE:

Service Allocation	Groups	Units
Assisted Living	Supportive Seniors Housing	8
Affordable Housing	Independent Seniors	24
	Low Income Families	18
Rental Assistance in Private Market	Seniors on SAFER	12
	Families on RAP	8

Source: Unit Count Reporting Model, 30 September 2020

Building BC Funds



BUILDING BC

Budget 2018 made a historic investment of \$6.6 billion dollars over the next 10 years to create a range of safe affordable housing in communities across the Province.

Funding targeted to:

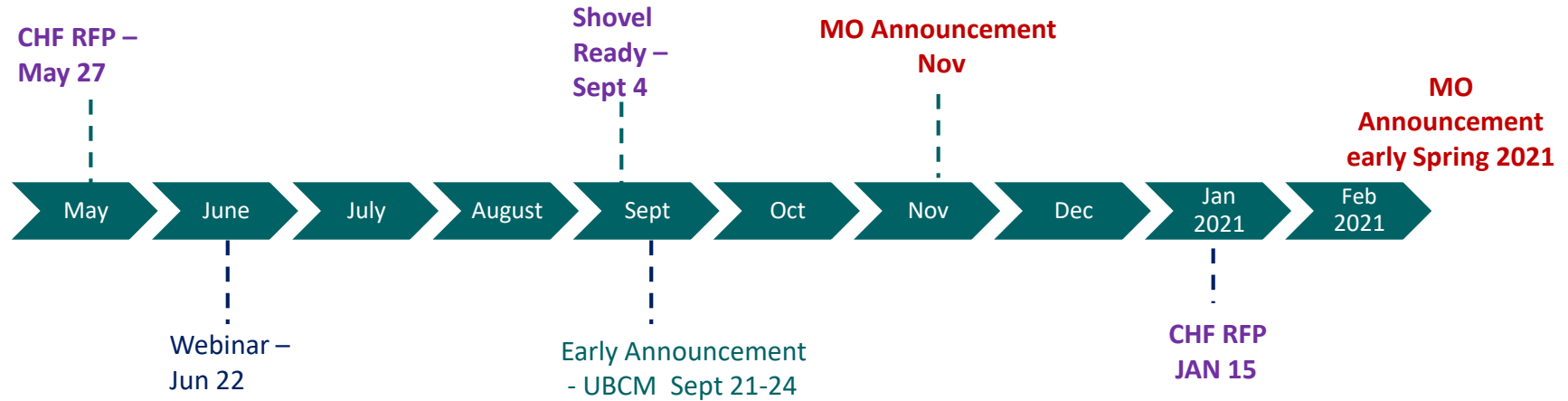
- Families and Seniors (CHF)
- Indigenous People (IHF)
- Women and Children Affected by Violence (WTHF)
- Supportive Housing for People Struggling with Homelessness (SHF)

COMMUNITY HOUSING FUND

Announced in 2018 as part of the Province's 10-year, \$7-billion housing plan, the Community Housing Fund (CHF) is an investment of \$1.9 billion to build more than 14,000 mixed-income rental homes for middle- and low-income families and individuals.

- Families and seniors capable of living independently, without on-site support
- Affordable rental housing that includes:
 - 30% of affordable housing (moderate income)
 - 50% of rent geared to income (homes income limit)
 - 20% deep subsidy
- Non-profit housing providers or for-profit firms that partner with non-profit societies who are interested in developing and operating new rental units.

COMMUNITY HOUSING FUND 2020



Indigenous Housing Fund

The Province is investing \$550 million over the next 10 years to build and operate 1,750 new social housing units for Indigenous families and seniors.

- Indigenous families, seniors, individuals and persons with disabilities
- Affordable rental housing
- Indigenous non-profit providers, First Nations, Metis Nations BC, non-profits, and developers who want to partner with Indigenous organizations and First Nations



Supportive Housing Fund

An investment of \$1.2 billion over 10 years to deliver 2,500 new homes with 24/7 support services for people who are experiencing homelessness or who are at risk of homelessness

- Adults over 19 who are homeless or at risk of homelessness
- Affordable rental housing with onsite support services
- Non-profit housing providers that are interested in providing property management and support services



Women's Transition Housing Fund

The Province is investing \$734 million over the next 10 years to build and operate 1,500 units to support women and children at risk of violence.

- Women and their children who are at risk of violence and/or who have experienced violence.
- There are four typical models: safe home, transition house, second stage housing, and permanent housing.
- Non-profit service providers who are interested in developing and operating new rental housing.



Partnering with CMHC

- Signed MOU with CMHC and BCH to develop 1,500 PRHC units under the National Co-Investment Fund (NHCF)
- BCH will invest \$1.2B through Supportive Housing Fund (SHF) to build and operate 2500 units + \$734M through Women's Transition Housing Fund (WTHF) to build and operate 1500 units
- CMHC will contribute by way of forgivable loan \$50,000 per unit
- NHCF to be applied to all Community Housing Fund (CHF) projects

Co-Investment Fund
\$13.2B over 10 years in
low cost repayable or
forgivable loans

Building BC Funds

BuildingBC
Homes for Today. Hope for Tomorrow.

Building BC Updates:

Funding	Completed	Under Construction	In Development	Initiated	Total
CHF	52	1,128	562	3,543	5,285
IHF	-	326	98	674	1098
WTHF	80	43	115	447	685
SHF	399	494	10	194	1,097

Building BC Funds

 **BuildingBC**
Homes for Today. Hope for Tomorrow.

Building BC Update

REGION	CHF	IHF	SHF	WTHF
FRASER	1,720	243	262	88
INTERIOR	729	162	227	175
NORTH	78	240	156	154
VAN. ISLAND	1,435	222	255	161
VAN. COASTAL	1,323	231	197	107
TOTAL	5,285	1,098	1,097	685

Building BC Funds

 **BuildingBC**
Homes for Today. Hope for Tomorrow.

Assistance for Renters

The **Shelter Aid for Elderly Renters (SAFER)** program helps make rents affordable for BC seniors with low to moderate incomes. SAFER provides monthly cash payments to subsidize rents for eligible BC residents who are age 60 or over and who pay rent for their homes.



The **Rental Assistance Program (RAP)** provides eligible low-income, working families with cash assistance to help with their monthly rent payments.



For more information, please call 1.800.257.7756

Danna Locke
Regional Development Director - Interior
Development Strategies
E: dlocke@bchousing.org
D: 604-329-0963



Affordable Housing

Presented by Mark Brunton
November, 2020

Columbia
Basin **trust**

Agenda

1. Consultation/Research
2. What have we accomplished
3. Opportunities
4. Questions, Reflections, & Discussion



Consultation

- In 2014 – 2015 the Our Trust Our Future process identified affordable housing as a priority.
- In 2020 we engaged broadly with residents of the Basin and affordable housing was again identified as a priority.



Research

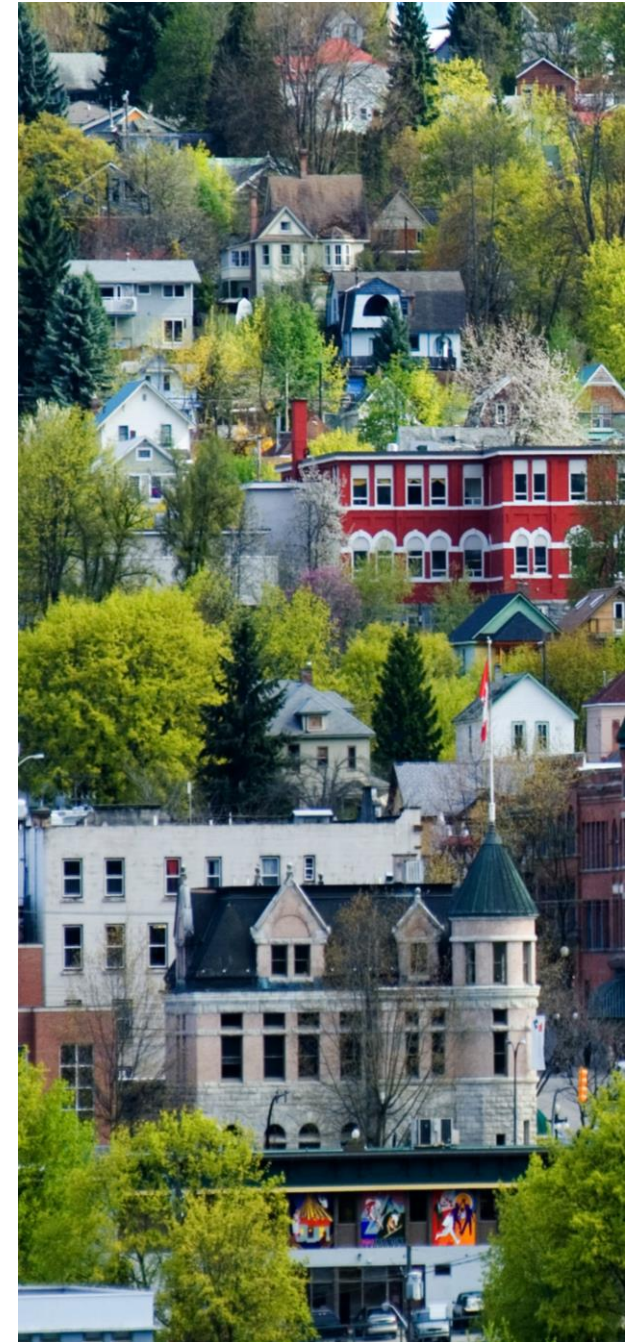


COLUMBIA BASIN
RDI
RURAL DEVELOPMENT INSTITUTE

- In 2016/17 we consulted with over 30 stakeholders including builders, consultants, and housing providers.
- 2017 RDI conducted a broad assessment of affordable housing across the Basin.
- Used existing data from 25 municipalities.

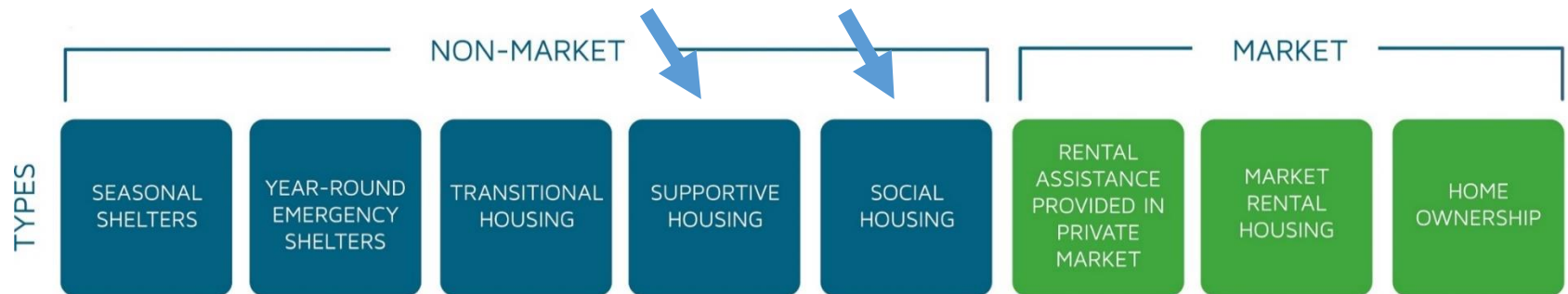
Key Learnings

- 3,000 - 4,000 housing units needed.
- Communities have different needs including:
 - Low income families
 - Seniors
 - Seasonal tourism workers
 - Individuals struggling with homelessness, mental health and/or substance abuse



Results

- Dedicated over \$30 million towards affordable housing in the last five years and helped attract over \$100 million.
- Helping create over 600 affordable rental housing units in the Basin since 2015.
- Improved over 1,000 units of affordable rental housing units.
- Expected annual energy saving 3 million ekWh/yr.
- Expected annual cost savings \$265,000/yr.



The Opportunities

Attract new affordable housing investment:

- 2018- BC Government announced \$1.9 billion provincially over 10 years.
- 2018 - Federal Government announced \$13 billion in grants and low-interest loans over 10 years. Intake now open.
- Proposal development support and modest capital contributions are helpful to groups to access the above funding.

Getting Started

1. Lead group/operator
2. Designated land
3. Target clients and number of units





Thank You
Questions?

ourtrust.org/housing

Invermere – Potential Capacity Building Tools

Tool	Description	Benefits	Where it's used	Considerations for Invermere
Housing strategy	A document that recognizes and prioritizes the housing needs, and identifies a series of initiatives/approaches to address the needs, including funding requirements and strategies.	Presents a clear representation of the problems and most effective approaches to address needs.	Fernie Squamish Quesnel Victoria & many more.	Identify the partners required to develop the strategy Clearly identify the specific actions, tasks, timelines and responsibilities.
Communication and education	Regularly communicating with and educating the community through a variety of channels on the importance of affordable housing, highlighting the benefits it provides everyone and how it supports other community goals.	Creates better understanding of affordable housing to help build support; emphasizes shared community values.	Canmore Comox Valley Campbell River/SRD	Start with broader community goals and values. Listen to understand concerns. Engage early and often.
Housing organization	A non-profit entity dedicated to providing and managing non-market housing for qualified individuals and families.	A dedicated organization can focus on building housing.	Whistler Housing Authority Banff Housing Corporation Greater Victoria Housing Corporation Cowichan Housing Association	Work with other communities in the region and CBT. Establish with seed funding. Get a project going right away to help fund the organization (rental income or sales). Could start with providing dedicated support to existing NP housing provider (administrative, funding).

Tool	Description	Benefits	Where it's used	Considerations for Invermere
Build capacity of non-profit organizations	Supporting NPOs with housing development by: partnering to build housing; providing support with development approval process; facilitating partnerships with other NPOs or for-profit developers.	Builds capacity of NPOs. Increases the number of players who can deliver housing.	Fernie Family Housing Society	Work with the CBT to learn from their experiences and seek their expertise. Build relationship with BC Housing. Explore partnerships and where capacity is needed in existing NPOs delivering housing.

Invermere – Potential Municipal Tools for Rental Housing

Tool	Description	Benefits	Where it's used	Considerations for Invermere
Intensification via rezoning	Rezoning to increase the number of housing units on a fixed footprint of land by allowing secondary/accessory units, smaller lots, rowhouses, lot subdivisions, or mixed use. Suites in townhouses or duplexes	Usually uses existing land and infrastructure. Integrates affordable/rental housing throughout community.	Secondary suites permitted in single family homes in: Nelson Fernie North Cowichan Langford Squamish Cumberland Gibsons – in duplexes + many more.	Should be explored in OCP update process and discussed with the community. Requires rezoning or rewriting zoning bylaws Ensure policies for long-term affordability and rentals in place (in some cases) Set higher density/minimum density thresholds
Short-term rental regulations	Regulating short-term vacation rentals through zoning and other tools, as well as enforcement.	Helps preserve long-term rental housing stock. Allows short term rentals to provide income benefits to homeowners. Incentive to build ADUs	Nelson – allows up to 100 permitted short-term rentals. Tofino – allowed in most SF zones in primary residence; enforces where short-term rentals are not allowed. Whistler – zoning and enforcement.	Need to have a community conversation, including with second homeowners, to inform and discuss this type of regulation. Simplifying enforcement is essential.

Tool	Description	Benefits	Where it's used	Considerations for Invermere
Covenant tools (rental); rental housing agreements	Contracts/deeds registered on land title of properties to restrict use to rental. The occupancy of housing units can be regulated through housing agreements that include terms and conditions agreed to by the local government and homeowner.	Ensures rental housing remains as intended over the long term.	Whistler – resale and rental price restrictions – set to CORE inflation index; occupancy restrictions (employees, retirees and dependents) Ucluelet - similar	Create developer/housing agreement to ensure a developer provides the affordable housing agreed to Require legal expertise Need to educate the community about the purpose and benefits Usually requires rezoning to negotiate benefits relating to the development
Policies to support maintaining rental units	Policies that encourage and support the maintenance of purpose-built rental units until the end of their economic life. Zoning for purpose-built rental to increase the supply of housing.	Ensures quality of rental housing is maintained.	Proposed in many communities housing strategies. Squamish Burnaby zoned rental areas	Work with property owners and businesses.

Invermere – Potential Municipal Tools as Incentives

Tool	Description	Benefits	Where it's used	Considerations for Invermere
Streamlining approvals	Allowing approval of affordable housing development applications by streamlining approval processes such as fast-tracking applications; reducing requirements in the application process; or prioritizing development applications for affordable housing.	Allows construction to start sooner, which lowers financing costs and risks.	Lake Country Saskatoon Kamloops (Affordable Housing Developers Package)	Update policies in OCP to specifically allow for streamlining affordable housing development.
Reduced DCCs	Restructuring Development Cost Charges (DCCs) or other utility billing by lowering to incentivize affordable housing.	Reduces overall development costs.	Kamloops Langford Nelson Squamish	Ensure the reduced revenues do not significantly negatively impact municipal budget.
Density bonus	An incentive tool to allow 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 built, space created, or in some cases, the amount of employment driven by the development.	Integrates affordable housing across the community. Secures commitment early on in development process.	Langford Whistler Squamish Osoyoos City of North Vancouver City of New Westminster	Requires new development. Requires a policy change in OCP.

Invermere – Potential Low-Cost Land Tools

Tool	Description	Benefits	Where it's used	Considerations for Invermere
Intensification	Rezoning to increase the number of housing units on a fixed footprint of land. Additional units could be secondary/accessory units, smaller lots, rowhouses, lot subdivisions, or mixed use.	Usually uses existing land and infrastructure. Integrates affordable/rental housing throughout community.	Used in many communities to intensify downtown areas and in some communities to intensify single family neighbourhoods.	Should be explored in OCP update process and discussed with the community. Requires rezoning or rewriting zoning bylaws Ensure policies for long-term affordability and rentals in place (in some cases) Set higher density/minimum density thresholds
Land	Municipality purchases or sets aside municipal land for building housing. Land could be donated from provincial government, purchased from an NPO.	Land is dedicated to affordable housing. Donated land from a non-profit organization doesn't require purchase. Could be a better use of vacant, underutilized land.	Whistler Nelson – Church Land Tofino Vancouver – Church land Community Land Trust	Identify non-profit owned land that could be used for housing. Identify municipally owned land (e.g. parking lot). Identify crown land Consider servicing costs

Potential Housing Tools for Invermere – Financial

Tool	Description	Benefits	Where it's used	Considerations for Invermere
Housing fund	A fund set up for the purpose of building housing. Funding can be generated from a number of mechanisms, e.g. property taxes, works and service charges for new development, cash-in-lieu contributions.	Provides dedicated equity to apply to affordable housing.	Whistler Employee Works and Service Charge bylaw; CRD Housing Trust Fund (contributions from 10 of 16 of CRD municipalities); Canmore – tax levy; Cowichan Valley Regional District Annual Financial Contribution Service (bylaw 4201).	Identify possible funding sources. Need to have plan to continue to build the fund. Establish process for administering fund (housing org?). Consider housing fund on a regional basis (RDEK).
DCCs; amenity contributions	Development cost charges and/or amenity contributions from new development dedicated to building affordable housing.	Dedicated revenues to affordable housing, which is a community amenity.	Langford Squamish	Need to have a clear policy in place defining priorities and targets for amenity contributions.

Tool	Description	Benefits	Where it's used	Considerations for Invermere
Partnership funding and alternative capital	Some housing organizations fund their housing reinvestment activities with income from rentals or from shared-equity appreciation models. A less popular, but newer, approach to funding housing is called a community investment fund.	Seed and ongoing capital to invest in affordable housing is critical, especially for projects not funded through private development. Interest in grant funding from other levels of government can fluctuate.	Ucluelet – BC Housing Home Ownership Program Victoria – New Market Funds Social Enterprise	Partnerships are critical. Novel approaches may not fit the legal environment. Funding from rentals needs to be enough to cover all ongoing costs, but may not be. Funding based on some appreciation may not provide “affordable” housing over the longer term.
Design and Operational Savings	The design of housing as well as the construction approach and commitment to energy efficiency can reduce the investment required. Lot sizes, dwelling size/density, the use of common spaces and smart design all impact costs.	Reduced development and operational costs on an ongoing basis.	Whistler Cranbrook Squamish Nelson	Using BC's Step Code as an easy tool to guide development. Ease into this approach to help foster learning with the building community. Consider at the project outset to get the best impact and to access funding support.