



BRITISH
COLUMBIA



BC Housing

Administration Guide

Housing Provider Kit

APRIL 2015

ADMINISTRATION GUIDE

CHAPTER 1: LEGAL, LEGISLATIVE, CONTRACTUAL, AND GOVERNANCE REQUIREMENTS	1
Social Housing Agreement	1
Legislation	2
1) National Housing Act	2
2) Housing Construction (Elderly Citizens) Act (HCECA)	3
3) Society Act	3
4) Cooperative Association Act	3
5) Residential Tenancy Act	4
6) Building and Fire Code	4
7) Employment Standards Act	4
8) Workers Compensation Act Occupational Health and Safety Regulations	5
9) Personal Information Protection Act	5
10) Freedom of Information and Protection of Privacy Act	5
11) Human Rights Act	6
12) Tobacco Control Act	6
13) Criminal Records Review Act	6
Agreements	7
1) Your Agreements	7
2) Tenancy and Occupancy Agreements	7
3) Land Leases	8
4) Mortgages	9
Governance	9
Board Selection	10
Governance Policies and Processes:	10
Conflict of Interest	11

CHAPTER 2: RECORDS MANAGEMENT	12
Create and Maintain Records	12
1) Corporate Records	12
2) Administrative Records	12
3) Operational Records	12
4) Applicant, Resident and Employee Files	12
CHAPTER 3: INSURANCE	15
Building and Liability Insurance	15
Residents' Insurance	15
CHAPTER 4 : MARKETING UNITS	16
Develop a Marketing Plan	16
Marketing Tools	16
1) Advertising	16
2) Brochure	17
3) Applicant Waiting Lists	17
Showing Suites	18
New Developments	18
Sample Marketing Schedule	19
APPENDIX	21
A. ONLINE LINKS	21

LEGAL, LEGISLATIVE, CONTRACTUAL, AND GOVERNANCE REQUIREMENTS

Your operations are governed by several legislative acts and legal agreements, depending on the housing program funding your development and whether your organization is a non-profit society or housing co-operative. This section outlines these pieces of legislation and contractual agreements.

Social Housing Agreement

BC Housing signed the [Social Housing Agreement](#) (SHA) with [Canada Mortgage and Housing Corporation](#) (CMHC) in April 2006, which supersedes all previous social housing program agreements between the provincial and federal governments. The SHA:

- ▶ Transferred portfolio management responsibility to BC Housing
- ▶ Enabled BC Housing to be more flexible in addressing social housing issues in B.C.

BC Housing did not take responsibility for CMHC led co-ops: section 61 and Index-Linked Mortgage co-ops. Instead, this responsibility was transferred to the [Agency for Co-operative Housing](#). However, BC Housing is responsible for Provincial Housing Program co-ops and rent supplements in Index-Linked Mortgage co-ops.

Agreements between CMHC and non-profit providers were not replaced, but should now be read with BC Housing instead of CMHC. While CMHC continues to hold non-profit mortgages, mortgage administration is conducted by BC Housing.

Under the SHA, CMHC's portion of the funding expires when program agreements expire. As a result, CMHC's funding will wind down to zero by the end of 2034/35, when all the agreements have expired.

By March 31, 2013, BC Housing will have transferred responsibility for administering subsidies and operating agreements for the Rural and Native Housing portfolio to the [Aboriginal Housing Management Association](#).



All websites referenced in this guide are listed as an Appendix at the end of the guide, with additional websites of interest.

Legislation

1) National Housing Act

The *National Housing Act* (NHA) gives CMHC the authority to:

- ▶ Arrange cost-shared housing programs with provincial governments
- ▶ Advance subsidies on jointly funded programs to BC Housing and other provincial housing agencies

Programs established under the NHA date back to the 1960s. While the *National Housing Act* does not explain how the programs work, many programs are referred to by their NHA section number. BC Housing still uses these numbers, so you need to know the section number that applies to your development. Some buildings may have more than one applicable number. For example, Section 27 is a CMHC mortgage program that comes with both a mortgage and an operating agreement, and some Section 27 projects may also have Section 82(1)(a) or 82 (1)(b) rent subsidies “layered” into them.

Here are the NHA reference numbers for some programs:

NHA Reference Number	Program
Section 26/27	Non-Profit Housing (CMHC Mortgage Assistance)
Section 82(1)(a)	Non-Profit Housing for the Disabled
Section 82(1)(b)	Non-Profit Housing for Seniors
Section 95	Pre-1986 (2% write down): Mixed income housing Provincial Rental Assistance Program - Seniors Provincial Rental Assistance Program - Disabled Urban Native Post-1985 (100% RGI): Public, Private, Special Facility, Special Purpose Rent Supplement Urban Native

The NHA has been revised several times; some sections were assigned new numbers. For example, if you look at old documents for your projects and see a reference to S. 56.1, but the documents you receive from BC Housing say S. 95, this simply means the NHA section number has changed. (And some section numbers have changed more than once.) The main changes are:

Previous Section Number	Interim	Section Number
Section 14	Section 15	Section 26
Section 15.1		Section 27
Section 34.18		Section 61
Section 44(1)(a)		Section 82(1)(a)
Section 44(1)(b)		Section 82(1)(b)
Section 56.1		Section 95

When the *National Housing Act* was amended in 1999, sections 27 and 82 were repealed. While these sections still apply to groups that developed housing under them, you won't find the sections or information about them listed in the new version of the NHA.

2) Housing Construction (Elderly Citizens) Act (HCECA)

This provincial legislation was repealed in 2001, which means that housing built with HCECA grants are no longer bound by the regulations of the Act. As a result, societies do not have to pay one-third of the fair market value to government if the property is sold. Societies now have greater autonomy to redevelop or re-mortgage these properties without seeking provincial government or BC Housing approval.

BC Housing and the [BC Non-Profit Housing Association](#) can provide information and advice if your organization wishes to redevelop or use your properties to create additional affordable housing.

3) Society Act

Non-profit societies are generally incorporated under the provincial [Society Act](#), making them corporate entities. The Society Act describes corporate powers and responsibilities. The [BC Registry Services](#) approves the registration of new societies and their constitutions, and can provide information and applicable forms.

4) Cooperative Association Act

Housing co-operatives are incorporated under the [Cooperative Association Act](#), which defines a co-op as an association that provides accommodation primarily for members, who generally live in the co-op. Housing co-op members are considered owners and are not covered by the [Residential Tenancy Act](#). The [Registrar of Companies](#) approves the registration of a new co-operative, its memorandum and Rules.

The Co-operative Housing Federation of BC (CHFBC) holds workshops on governance, management and other topics covered under the Act. They also maintain a manual on the Act for non-profit housing co-operatives. Contact the [BC Registry Services](#) for further information or forms.

5) Residential Tenancy Act

The [Residential Tenancy Act](#) (RTA) covers most B.C. tenants living in subsidized non-profit housing. Under this legislation, landlords and tenants of subsidized housing developments have the same rights and responsibilities as their counterparts in the private market. An exception is made for rent increases, when rent is based on income (see the section, Notice of Rent Increases, in the [Resident Management Guide](#)).

Your directors and staff should be familiar with this legislation. In addition to your tenancy agreement, the RTA covers the relationship between you, as landlord, and each tenant.

The [Residential Tenancy Branch](#) (RTB) has a number of publications explaining tenants and landlords' rights and responsibilities. For more information, refer to the [Residential Tenancy Act: A Guide for Landlords and Tenants in British Columbia](#). You can obtain [RTB publications and sample forms and agreements online](#).

6) Building and Fire Code

All buildings in B.C. are required to comply with codes that relate to their construction, maintenance and fire safety. In all areas of B.C. except the City of Vancouver, the codes are called the BC Building Code and the BC Fire Code. In the City of Vancouver, buildings must comply with the Vancouver Building Bylaw and Vancouver Fire Bylaw, which are almost identical to their corresponding provincial codes.

British Columbia Building Code (BCBC)

Building code users are involved in developing the BCBC and help determine the content. The BCBC sets out technical provisions for the:

- Design and construction of new buildings
- Alteration, change of use and demolition of existing buildings (users should consult their local municipal authority about the application of BCBC provisions to existing buildings)

The BCBC is a regulation of the [Local Government Act](#), based on the National Building and National Plumbing Codes of Canada.

British Columbia Fire Code (BCFC)

The BCFC is a regulation of the [Fire Services Act](#), based on the National Fire Code of Canada, and sets out technical provisions regulating the:

- Activities related to construction, use or demolition of buildings and facilities
- Condition of specific elements of buildings and facilities
- Design or construction of specific facility components related to certain fire hazards, including those arising from smoking, open flames, storage and disposal of combustible materials, open air fires and incinerators, and addresses maintenance of fire separations, heating appliances and systems, and air conditioning systems
- Protection measures for buildings' current or intended use

7) Employment Standards Act

If you employ staff, this legislation sets out minimum standards for wages, benefits, working conditions, public holidays, vacation pay, overtime pay, pregnancy leave, notice of termination, severance pay, and

the maximum hours of work for employees. There's also a section with minimum rates for caretakers, based on the number of units rather than an hourly wage.

For more detailed information, refer to the [Employment Standards Act](#).

8) Workers Compensation Act | Occupational Health and Safety Regulations

All employers have to comply with the [Workers Compensation Act](#) and [Occupational Health and Safety Regulations](#). Health and safety requirements include:

- ▶ Safety provisions for first aid
- ▶ Infection/exposure control
- ▶ Hazard assessment and prevention
- ▶ Regular safety inspections and accident investigation

For some types of work, employers are required to develop policies and procedures to comply with regulations. [WorkSafe BC](#) can issue warnings and fines for failure to comply. In addition, owners, employers and workers have specific responsibilities. As a housing provider, you may be both the owner and the employer.

As well as the regulations, the [Employers' Advisors Office](#) is a government advisory agency that helps employers with occupational health and safety compliance and claims administration.

9) Personal Information Protection Act

The [Personal Information Protection Act](#) (PIPA) was developed for the private and non-profit sector to:

- ▶ Give people the right to review information that the private and/or non-profit sectors have on file about them.
- ▶ Ensure people have the opportunity to correct any inaccurate information in their files.
- ▶ Protect individuals' right to privacy, so information in their files is used only for the purpose it was collected, and access and disclosure of personal information is restricted to those who require access, or allowed with the individuals' consent.
- ▶ Protect employees' personal information.

Your policies and practices must meet the obligations of this legislation, which include identifying an employee who will act as the privacy officer.

Staff and board members need to be familiar with the process for responding to residents' requests to see their files, and ensuring residents do not see the information of any third parties that may be included in the file.

Visit the [Office of the Privacy Commissioner of BC](#) website for more information on PIPA, or contact your NPPM to for general privacy information or to request privacy training.

10) Freedom of Information and Protection of Privacy Act

The provincial [Freedom of Information and Protection of Privacy Act](#) (FIPPA) applies to provincial public bodies and professional associations. FIPPA was established to make public bodies more accountable to the public and to protect personal privacy by:

- ▶ Giving the public a right of access to records, with limited exceptions
- ▶ Giving Individuals the right to access, and request correction of, their personal information

- ▶ Protecting individuals' rights to privacy, so any information in their files is used only for the purpose it was collected, and access to personal information is restricted to those requiring access

This legislation applies to BC Housing and other crown corporations and ministries, and provides 30 business days to respond when someone asks for information. Although the Act does not directly apply to non-profit societies and housing co-operatives, some records like operating agreements and non-profit financial statements (submitted to BC Housing annually) are considered records of both organizations. Therefore, BC Housing may be asked to provide the record under FIPPA.

If BC Housing receives a request for housing provider records in our custody, we will consult our partners before releasing the records.

11) Human Rights Act

Under the Canadian [Human Rights Act](#), you cannot discriminate against a prospective resident on the basis of race, colour, ancestry, place of origin, religion, marital status, family status, physical or mental disability, gender, sexual orientation or age. Some exceptions allow organizations to give preferential treatment to specific groups they were set up to serve, such as a transition house for women or buildings exclusively for people 55 and older.

The legislation applies to you as a landlord and employer. Your hiring practices, work assignments and other employment practices must comply with the Act.

12) Tobacco Control Act

The [Tobacco Control Act and Regulations](#) applies to most workplaces and residences in B.C. and:

- ▶ Bans smoking in indoor public places and workplaces
- ▶ Bans smoking within three meters of public doorways, open windows and air intakes
- ▶ Limits the display and sale of tobacco and tobacco products

Certain municipalities have developed additional by-laws regulating smoking.

13) Criminal Records Review Act

The [Criminal Records Review Act](#) requires any employee who works with (or has the potential to have unsupervised access to) children or vulnerable adults to undergo a criminal record check. The legislation is intended to prevent the physical and sexual abuse of children, and the physical, sexual and financial abuse of vulnerable adults.

This legislation applies to your organization if:

- ▶ You receive operating funds from the provincial government (including BC Housing), and
- ▶ You employ individuals (including independent contractors and practicum students) who work directly with children and/or vulnerable adults, or potentially have unsupervised access to them

If the results of a criminal record check indicate an individual presents a risk to children or vulnerable adults being served by your organization, that person must not work with the respective group.

Housing providers are responsible for determining whether or not any employees must undergo a criminal records check. BC Housing provides a [Frequently Asked Questions](#) (FAQ) document on this legislation.

Agreements

1) Your Agreements

Housing providers may have one or more agreements with BC Housing, depending on the type of developments and programs you manage. Directors and staff need to be familiar with the terms of these agreements, because they set out the operating rules, financial details and reporting requirements for your subsidized housing developments.

Constating Documents

Constating documents govern the organization's decisions and the way you conduct business. Your operating agreement with BC Housing defines constating documents as:

- A non-profit society's constitution and bylaws
- A housing co-op's memorandum and rules
- A public housing corporation's articles

Before BC Housing provides a loan or grant, and depending on your agreement or lease (if applicable) with BC Housing, specific unalterable provisions may be required in your constitution, memorandum or articles. Some examples include non-remuneration of directors and officers, and disposition of assets should your organization dissolve or wind up.

BC Housing approval may also be required before making changes to the constating documents that could affect your agreement. For example, you cannot establish a bylaw saying you will purchase goods through an affiliated society, if the terms of the agreement say purchases must be put to tender. However, adding two more directors to your board or changing the name of your organization would be fine, because these changes do not contravene the terms of the agreement with BC Housing.

Some agreements require BC Housing to approve any changes to constating documents to ensure the change does not impact your ability to fulfill the terms and conditions of your agreements.

Visit BC Housing's website for more information on [Constating Documents](#).

Residents as Society Members

Non-profit agreements do not prevent residents from being society members, but membership cannot be a condition for being housed in the development. For housing cooperatives, membership in the cooperative is generally mandatory as a condition of occupancy.

2) Tenancy and Occupancy Agreements

Tenancy Agreements

The Residential Tenancy Act (RTA) applies to tenancy agreements, rental units and other residential properties, but not to all forms of occupancy. For example, the RTA does not apply to living accommodation provided for emergency shelter, transitional housing, or accommodation provided during rehabilitative or therapeutic services. In these situations, the contract and common law govern the relationship.

Where the RTA applies, housing providers are required to have written tenancy agreements with tenants that outline the terms and conditions of the tenancy. Housing providers have some latitude in setting the terms and conditions, but must ensure they include the RTA provisions and specific provisions

outlined in their operating agreement with BC Housing. Generally, tenancy agreements govern the:

- Amount of rent and security deposit
- Due dates for rent and housing charge payments
- Period of tenancy
- Condition and maintenance of the unit
- Parking
- Storage
- Whether pets are allowed
- Use of common areas
- How a tenancy can be terminated
- Moving requirements
- Smoking

See the [Resident Management Guide](#) for more information on the terms of a Tenancy Agreement.

Visit BC Housing's website for a sample [Non-Profit Housing Tenancy Agreement](#), or contact the [BC Non-Profit Housing Association](#) for samples. The BCNPHA offers a variety of workshops on topics such as property management, board development, conflict resolution skills, community building, project development and housing programs.

Occupancy Agreements for Co-ops

Co-ops are governed by the [Co-operative Association Act](#), not the RTA. The Act requires all co-ops to be run on a cooperative basis, which means co-ops must govern members and make rules in accordance with the principles set out in the Co-op Act. The people living in the co-op are its members. They elect, from among themselves, a board of directors to manage the business of the co-op. Co-op members have security of tenure, which means they can live in their home for as long as they wish, if they follow the rules of the co-op and pay their housing charge (rent). Co-op members have a say in decisions that affect their home, and members form a community that works together to manage the co-op.

Each co-op member is required to sign an occupancy agreement that governs the occupancy terms for a co-op unit. The terms are similar to a tenancy agreement, and must contain any conditions specified in your operating agreement with BC Housing. Contact the [Co-operative Housing Federation of BC](#) for more information on what to include in an occupancy agreement and for a sample agreement.

The CHFBC offers education and consultation services for member co-ops and other housing groups. CHFBC consultants provide meeting facilitation, community development, conflict resolution and problem solving services. You can also arrange a workshop at your development on board and committee responsibilities, financial management, maintenance and property management, communication skills and member relations.

3) Land Leases

Some housing providers own the land their developments are located on; in other cases, a third party, such as a municipality, the Community Housing Land Trust, or the Provincial Rental Housing Corporation (PRHC), owns the land and leases it to the housing provider.

The land lease is a legal agreement that gives your group the right to occupy land owned by another organization. Land leases contain terms and restrictions that govern the development. Keep a copy of the lease agreement for the development and ensure you are familiar with its terms and conditions.

PRHC is the land holding corporation for provincially owned social housing. BC Housing administers PRHC, which buys, holds and disposes of properties, and leases residential properties to non-profit societies and co-operatives.

The Community Housing Land Trust Foundation was created in 1993, as a non-profit society with charitable status, to acquire, create and preserve affordable housing for future generations. The land trust is intended to generate housing through public, private, co-op and non-profit developments.

4) Mortgages

The mortgage provides security for the loan advanced to cover the cost of purchasing, constructing or repairing the development. Many mortgages also include the cost of a prepaid land lease. Mortgages may have different terms and amortization periods:

- ▶ The amortization period is the time required to completely pay off the mortgage
- ▶ The term is the length of time the lender has committed to lend the principal amount of the mortgage and, for most mortgages, the interest rate remains fixed during this term

Since 1980, most mortgages have five-year terms with 35-year amortization periods. At the end of each term, the mortgage has to be renewed. BC Housing can help you with the mortgage renewal process and can generally obtain lower interest rates than offered by your local banker, because of bulk purchasing or direct lending with CMHC.

Under the [Social Housing Agreement](#), BC Housing administers CMHC direct lending mortgages, collects mortgage payments and handles renewals. But CMHC is still the lender and informs BC Housing of any early payout amounts, interest penalties or loss of grants.

Make sure you know the renewal dates and interest rates for your mortgage. In addition, mortgage terms generally require you to tell your lender about any major repairs or changes to the land or buildings. For CMHC direct lending mortgages, please inform BC Housing.

Governance

The primary responsibility of the board is to oversee and steward the organization's strategic direction, management, finances and operations. Board members should have the necessary skills, knowledge and expertise to establish good governance practices and set a strategic plan for your organization.

It is important that your organization has an approved strategic plan in place that outlines the organization's goals and objectives. It is also important that the board has a process for evaluating your organization's performance in meeting the plan's goals and objectives.

Governing documents, such as organizational policies, procedures, constitution and by-laws, should also be in place and approved by the board. Once established, it is important to have a process in place to regularly review compliance with your own governing documents, as well as all applicable legislative and regulatory requirements.

Board Selection

The *Society Act* requires that your [constating documents](#) contain provisions for the appointment and removal of directors and officers, their duties, powers and remuneration, if any. Your board must be selected in accordance with these requirements. You may also be required to designate officers (e.g. chair, treasurer, president etc.) to take on responsibilities with respect to specific operations within your organization. While officers are generally members of the board, this is not always the case. A good board should be motivated, passionate, and have a diverse range of background and experiences. Moreover, a board should have strong business and financial management knowledge, and be capable of assessing risk, exercising sound judgement, and implementing good governance practices.

Relationships between board members and the organization (such as involvement with fundraising or being a major donor, volunteer or client, or having a related personal business interest) also need careful consideration as they may lead to a [conflict of interest](#) that could prevent the director from fulfilling their fiduciary duties or compromise the board's ability to exercise independent judgement. Under no circumstances should an employee be a member of the board of directors. Even if no true conflict of interest exists, the perception of partiality can damage an organization's reputation.

It is essential that any potential conflict of interest be fully disclosed in accordance with the *Society Act*, your bylaws, and your conflict of interest policy. A conflict of interest does not preclude directors from serving provided they make full disclosure of the conflict and comply with the applicable guidelines described in the *Society Act* and your bylaws.

For more information on selecting and recruiting board members, and ideas on how to evaluate director and board performance, see [20 Questions Directors of Not-For-Profit Organizations Should Ask about Board Recruitment, Development and Assessment](#), published by the Chartered Professional Accountants Canada; or [Board Recruitment: Part 1 & Part 2](#) by Beth Deazeley.

Governance Policies and Processes:

Having proper policies and processes in place will help your board effectively govern your organization. BC Housing requires you to have the following policies and processes in place and be compliant with all applicable laws and regulations:

- Codes of conduct and conflict of interest policies for board members, staff, and volunteers that provide for disclosure, review and decision on actual or perceived conflicts of interest.
- A policy that states no member of the board is entitled to receive, either directly or indirectly, any salary, wages, fees, commissions or other amount for services rendered to the organization in their capacity as a director or an officer, if officers are not directors.
- A policy that addresses how your society's assets will be disposed of should your society dissolve or wind up.
- A complaints process for residents and external stakeholders.
- A privacy policy for the organization.
- A process to annually review performance of board members and plans for succession, as well as a process for orientation of new board members.
- Policies and processes that relate to the board's function such as terms of reference, board size, minute taking and record keeping, and holding a sufficient number of meetings each year.
- An approved strategic plan and a process for evaluating your organization's performance in meeting

the plan's goals and objectives.

- A process to regularly review insurance requirements and ensure adequate coverage is in place.

For more information on policies and processes, refer to:

- Imagine Canada's information on [Board Governance](#).
- British Columbia Non-Profit Housing Association - Best Practices: Governance¹

Conflict of Interest

A conflict of interest occurs when you have a private, personal or business interest that is sufficient to influence, or appear to influence, your ability to carry out your duties on behalf of the organization in a fair and objective manner.

Your directors, officers and staff must avoid any situation that could result in a conflict of interest or the appearance of a conflict of interest. A director or officer must disclose a potential conflict of interest to the organization and cannot be involved in decisions related to the conflict.

Directors or officers may receive reimbursement for reasonable expenses incurred performing official duties, but may not receive direct or indirect remuneration for their services. BC Housing requires organizations to include an unalterable provision in their constitutions to this effect, which means employees cannot serve as officers or directors of their organization.

No part of the rent/housing charge revenue or federal/provincial funding you receive can be used to provide a benefit or payment to a director, officer or member, without written approval from BC Housing. An exception is made for reasonable wages for employees, who are also members of the organization, but do not sit on the board.

Refer to the [Society Act](#) and the [Cooperative Association Act](#) for rules and guidance on conflicts of interest and disclosure. You can arrange training through the [BC Non-Profit Housing Association](#) or [Co-operative Housing Federation of BC](#).

¹ BCNPHA members only resource

Create and Maintain Records

To ensure people in your organization have access to reliable reference materials, create and maintain records that contain complete, accurate information. Records include electronically stored information, paper records, email, voicemail, construction drawings, photographs, personnel files, resident files, corporate records, legal records, books, maps, letters, vouchers, and any other medium used to record information, such as CDs, DVDs or microfilm.

Keep in mind that residents can request a copy of their records under the [Personal Information Protection Act](#), when making notations regarding personal information about individuals in their files.

Records can be divided into four categories to streamline management: corporate, administrative, operational, and applicant/resident records.

1) Corporate Records

Under the [Society Act](#) and [Co-operative Association Act](#), you're required to maintain corporate records at your registered address that include:

- A list of your current members
- Minutes from your annual general meetings, other general meetings and board meetings
- Copies of the society constitution and bylaws
- Copies of the co-op memorandum, rules and all amendments
- Legislation and agreements governing your operations

2) Administrative Records

Administrative records cover functions such as finance, insurance, meetings, agreements, reports, policies, procedures, facilities management, legal issues, office equipment and supplies, and personnel.

3) Operational Records

Operational records include housing program development and administration; information on the construction phase and ongoing operations; operational issues; and resident support services, associations and programs.

Building Records

Store copies of building records—such as contracts, specifications, drawings, etc.—for each development so you have information on the history of the building. For a detailed list of building records, see the Maintenance Guide.

4) Applicant, Resident and Employee Files

All personal and financial information you collect on applicants, residents and employees is confidential, and should be securely stored in locked filing cabinets to prevent unauthorized access or theft.

Applicant and Housing Lists

If you maintain your own applicant registry, keep a list of eligible applicants large enough to fill 15 to 25 percent of the units in the development or portfolio, so you can fill vacancies when they arise. Keep the list current: contact applicants at least once a year to determine whether they still need housing and if the information in the application has changed.

Resident files typically contain:

- Applications for housing or housing subsidy
- Income verification documents
- Tenancy/occupancy agreements
- Move in and move out suite inspections
- Resident profile (list of suite occupants, next of kin, etc.)
- Rent payment details
- Correspondence

A list of all units in each development can be useful, with information on:

- The size of each suite
- The number of bedrooms in each unit
- Any modifications such as grab bars, lower counters, and wide doorways for wheelchair access
- Repairs and capital replacement in the unit

Then when you answer applicants' questions or offer housing to new residents, all the information about the development is readily available. You may also need to maintain a list of applicants interested in market units, where applicable (see [Chapter 4: Marketing Units](#)).

Access and Security

Restrict access to confidential files to authorized staff, directors or volunteers to use in connection with official duties, on a need-to-know basis. Store confidential records, or records that contain personal information, in a secure, lockable cabinet or location, and password protect electronic records.

Use passwords to protect access to confidential computer files, and make sure computer records are backed up regularly to give you an alternate source if the equipment fails.

Protect your computer against viruses, malware and spyware, which can be detrimental to your system and operations and, in some instances, used to obtain confidential information without your knowledge. Various products are designed to protect computers; ensure you keep the software up to date.

Records you create doing business with BC Housing may be governed by the [Freedom of Information and Protection of Privacy Act](#). This legislation gives us access to some of your records to respond to public requests for information and to conduct audits. Please refer to [Office of the Privacy Commissioner of BC's](#) website for more information on how the legislation affects your record keeping.

Retention and Disposal

The [Canada Revenue Agency Act](#) requires you to retain all tax records and supporting documents for six years. In addition, any records and supporting documents concerning long-term acquisitions and disposal of property must be kept **indefinitely**.

Here are some recommended guidelines:

- Corporate records provide a valuable history of your organization, and are kept permanently.
- Administrative records are kept for varying periods. Most financial records are kept for seven years. General ledger and financial statements are kept permanently. Guarantees and warranties are kept for the period they apply.
- Retention periods for operational records also vary. Keep building records such as drawings and specifications as long as the building exists, plus seven years. Information on service contracts is kept for the duration of each contract, plus seven years.
- Applicant files are kept until an applicant becomes a resident, then the applicant information forms part of the resident file. Resident records are kept for seven years after people leave subsidized housing.

Keep records at your office, or store long-term records off site with a records storage company. When you dispose of paper records, consider hiring a bonded, confidential shredding company to shred the documents. When you dispose of computer equipment, simply deleting files is not sufficient; ensure all the information on the hard drive, computer disks and any other memory systems cannot be retrieved. Consult an Information Technology Specialist for advice on properly disposing of electronic devices with information.

Building and Liability Insurance

The [BC Non Profit Housing Association](#) offers a [Non-Profit Group Insurance Program](#) to provide members and other housing providers with comprehensive coverage at lower premiums. Insurance covers the replacement cost of the building and contents, effective the day you start paying the mortgage. The program includes insurance for:

- ▶ Property, including earthquake, flood, rental income, extra expenses and business interruption
- ▶ Boiler and machinery
- ▶ Crime
- ▶ Commercial general liability, including errors and omissions coverage, where applicable
- ▶ Directors' and officers' liability
- ▶ Group travel accident coverage

Participation in this program is not mandatory, but the group program quote is the maximum insurance premium BC Housing will fund for coverage. If you want to use another insurance broker, you also need to obtain a quote from [Marsh Canada Limited](#), the group insurance provider. Compare this amount to the quote from your agent. If your quote is higher and you wish to use your agent, you have to raise additional funds to cover the difference. In addition, we need a Certificate of Insurance from your broker guaranteeing that you have the same coverage BCNPHA provides through the group insurance program. When you submit your financial statements to BC Housing, please include a copy of the quote from Marsh, even if you've used another broker.

Have an independent appraisal performed periodically to assure the building and contents are insured for an appropriate amount.

Residents' Insurance

The building insurance does not cover residents' belongings. Advise residents to buy content insurance to protect their possessions, so replacement costs are covered in case of theft, fire or disaster. You can recommend people buy insurance when they sign up for a suite, or provide this information at a meeting or in a resident handbook. Ask local insurance agents to provide sample policy prices you can show to residents.

In addition, people with waterbeds must have insurance to cover the cost of damage from leaks.

The [Co-operative Housing Federation of Canada](#) has an insurance program for housing co-op members.

Develop a Marketing Plan

Whether you are opening a new building or managing an existing property, a good marketing plan can help you retain current residents and attract new ones. A marketing plan sets out goals, marketing tools, and a timeline for achieving the goals.

Marketing is just as important for projects with rent-geared-to-income residents (RGI), as for projects with residents who pay rent at or near private market levels.

Know your competition and the local rental market to help determine where you stand in relation to other housing providers and how to persuade potential tenants to select your development. CMHC publishes a [Rental Market Report](#) semi-annually, which monitors changes in market rents and vacancy rates for selected communities around B.C., and is available at no charge.

Keep a record of effective marketing efforts to help plan future marketing strategies.

From time to time, the [BC Non-Profit Housing Association](#) (BCNPHA) or the [Co-operative Housing Federation of BC](#) (CHFBC) offers workshops on marketing rental units.

Marketing Tools

Assess what you have to offer to potential residents to determine how to promote the development and set market rents. (See the [Financial Management Guide](#) for more information on setting rents for market units.) Consider the:

- Building age and design
- Individual unit size, layout, and finishes
- Type and age of appliances
- Type of heating
- Security enhancements such as cameras, intercoms, door and window locks
- Proximity to parks, schools, shopping, transportation, churches, community centres and programs
- Onsite amenities such as laundry facilities, recreation facilities, and playgrounds
- Parking (private, covered, gated, visitors or RV parking, etc.)
- Wheelchair accessibility

1) Advertising

Online or print advertising is designed to attract applicants to the property, so include the:

- Building location
- Units available (including number of bedrooms and square footage)

- Rent (note if it includes heat and/or utilities, and if a rent subsidy is available)
- Building amenities
- Target household (e.g., families or seniors) and eligibility criteria, if applicable
- Contact information, including a phone number and hours to call
- How to apply to the Housing Registry, if applicable
- If the unit is a co-op, whether member participation or share purchase is necessary

Other options for advertising you could consider include:

- Posting on local community service websites, or sites with a rental category like Craigslist and Kijiji
- Seeking media coverage or public service announcements through local newspapers, radio and television stations
- Putting posters/brochures at libraries, community service organizations, recreational centres, etc.
- Placing a permanent site sign indicating vacancies and contact information
- Using word of mouth: give your poster/brochure to current residents and ask them to share the information with family and friends

2) Brochure

You can design a brochure to describe the development to prospective applicants with information on the:

- Target group for the development (seniors, families, persons with disabilities), as well as any eligibility criteria
- Floor plans showing the unit layouts
- Rents and unit sizes available (including information on wheelchair accessibility)
- Description of the building and neighbourhood amenities, with transit information
- Site plan showing the layout of the development and grounds
- Benefits and responsibilities of co-op living, if the development is a co-op
- Information about your organization and how the development is operated
- How to apply
- Your organization or development logo, if applicable

3) Applicant Waiting Lists

Housing providers are encouraged to use the [Housing Registry](#) to place applicants for subsidized units. Non-profit housing providers and BC Housing developed the registry to provide a single point of contact for applicants wishing to apply for subsidized housing. The registry eliminates duplication among housing providers who receive applications from many of the same individuals, and can reduce the amount of time spent administering applicant waitlists.

Housing providers continue to use their own resident selection policies and procedures when placing applicants from the Housing Registry.

If you maintain your own applicant waitlist, encourage applicants to update their application every six months to keep the waitlist manageable.

Showing Suites

It may be helpful to produce a quick reference sheet with information for staff or volunteers answering phone inquiries, including the:

- Square footage of the unit
- Number of bedrooms
- Rent
- When the unit is available
- Type of flooring
- Number of bathrooms
- What floor the unit is on, view, east or west facing
- Local amenities (stores, schools, doctors' offices, transit, etc.)

When you show an occupied unit ensure the current resident knows when you are coming and you have permission to enter the unit.

When showing units, ensure the building is as attractive as possible by:

- Making sure the unit, common areas and hallways are clean
- Making sure the unit is as quiet, bright and comfortable as possible
- Avoiding strong perfume or cleaning smells
- Providing an information sheet or brochure to the applicant
- Showing two unit options if possible

If you don't hear back from an applicant, follow up with a phone call to find out why they did not accept the unit, and adjust your marketing strategy if necessary.

Refer to the [Security, Safety, and Emergency Preparedness Guide](#) for information on personal safety while showing units.

New Developments

Begin marketing a new building several months before the building is complete.

Holding a ground breaking ceremony when construction begins can attract interest in the development. BC Housing can help design the press release and arrange for local politicians to attend.

Once construction is underway, erect a large project sign with:

- A picture of the development and the development's name
- Unit sizes and rental range
- Occupancy date
- Display suite opening date (if known, or leave space to add afterwards)

- Your organization's name

When construction is nearing completion, a display suite can show prospective residents what the units will look like when the building is complete. An unfurnished display suite may be all you need to show people what the finished units will look like, or you may want to furnish it, if the units are small, to show how furniture will fit. If you decide to furnish the display suite, some furniture stores may loan you the furniture in exchange for advertising their products in the suite.

The earliest time to open the suite is generally two to three months before residents move in. Evening showings and weekends are often best, when the site work and construction noise have stopped. Consider having brochures, application forms and tenancy/occupancy agreements on hand, and setting up a space to interview applicants and complete application forms onsite. It may be helpful asking people how they found out about the development, and record this information to target other potential renters, if the units rent more slowly than anticipated.

Sample Marketing Schedule

Here is a sample marketing schedule for new developments.

Eight Months before Occupancy

- Review CMHC's current [Rental Market Report](#) for your community, including vacancy rates and market rents, if applicable.
- Research marketing strategies used by other housing providers.
- Develop a preliminary marketing plan, based on your market research and the market position you expect to hold when you reach occupancy. Include marketing tools, estimated costs and an implementation timeline.
- Design, order and erect your site sign.

Six Months before Occupancy

- Arrange for an appraisal to set the market rents, if applicable, for your development. See the [Financial Management Guide](#) for information on setting market rents.
- Create brochures or posters.

Two Months before Occupancy

- Decide if the competitive environment warrants furnishing a display suite. If so, make arrangements to have furniture for the date your display suite will be ready.
- Plan at least three open houses for the first three weeks your display suite is available.
- Visit private sector developments to see how they handle open houses and display suites.
- Begin advertising.

Six Weeks before Occupancy

Review your progress to date:

- Will the development be fully occupied on or shortly after the occupancy date? If the development is unlikely to be full, review the most effective marketing strategies for attracting residents and focus on these approaches.

- Consider furnishing the display suite if the units are renting slowly.
- Review your market unit rents to ensure they're in line with the local rental market.
- Prepare and send a public service announcement to local media outlets.

APPENDIX

A. ONLINE LINKS

Aboriginal Housing Management Association

Acts, Legislation, and Codes

- BC Building and Fire Codes
- Canada Revenue Agency Act
- Cooperative Association Act
- Criminal Records Review Act
- Employment Standards Act
- Fire Services Act
- Freedom of Information and Protection of Privacy Act
- Human Rights Act
- Local Government Act
- Personal Information Protection Act
- Residential Tenancy Act
- Social Housing Agreement
- Societies Act
- Tobacco Control Act
 - Tobacco Control Regulations
- Workers Compensation Act
 - Occupational Health and Safety Regulations
- Vancouver Building Bylaws and Fire Bylaws

Agency for Co-operative Housing

BC Housing

- **Additional Housing Provider Kit Guides**
 - Financial Management Guide
 - Maintenance Guide
 - Program Guide
 - Rent Calculation Guide
 - Resident Management Guide
 - Security, Safety & Emergency Preparedness Guide
- Constatting Document Information

- Sample Non-Profit Housing Tenancy Agreement
- Sample Non-Profit Housing Tenancy Agreement for RGI Tenants
- The Housing Registry
- **Governance**

- 20 Questions Directors of Not-For-Profit Organizations Should Ask about Board Recruitment, Development and Assessment, by Chartered Professional Accountants Canada
- Best Practices: Governance, by British Columbia Non-Profit Housing Association²
- Board Governance, by Imagine Canada
- Board Recruitment Part 1 and Part 2, by Beth Deazeley

BC Non-Profit Housing Association

- Non-Profit Group Insurance Program

BC Registry Services

Canada Mortgage and Housing Corporation (CMHC)

- Rental and Housing Market Statistics and Data

Co-operative Housing Federation of BC

- Bulk Purchasing Program

Co-operative Housing Federation of Canada

- Commercial Insurance Program

Employer's Advisers Office

- Employment Standards Act

Justice Institute of BC

Marsh Canada Limited

Office of the Privacy Commissioner of BC

Residential Tenancy Branch

- Residential Tenancy Act
- Residential Tenancy Act: A Guide for Landlords and Tenants in British Columbia
- RTB Sample Forms

Volunteer Resources

- Vantage Point
- Go Volunteer

² BCNPHA members only resource.

WorkSafe BC

- Workers Compensation Act
- Occupational Health and Safety Regulations