

Building Knowledge and Capacity for Affordable Housing in Small Communities

Final Report

Campbell River



BC HOUSING

RESEARCH CENTRE



BC Housing’s Research Centre works in collaboration with housing sector partners to foster excellence in residential construction and find innovative solutions for affordable housing in British Columbia. Sharing leading-edge research, advances in building science, and new technologies encourages best practice. The Research Centre identifies and bridges research gaps to address homelessness, housing affordability, social housing challenges and the needs of distinct populations. Mobilizing knowledge and research expertise helps improve the quality of housing and leads to innovation and adoption of new construction techniques, Building Code changes, and enhanced education and training programs.

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Introduction

Affordable housing continues to be a growing concern for communities large and small throughout B.C. Most small communities have policies in their Official Community Plans (OCPs) supporting the development of affordable housing, yet implementing these policies remains a challenge. In larger urban centres, tools such as density bonuses, inclusionary zoning, amenity cost contributions and development cost charges can be used as incentives to promote interest from developers to create affordable housing. In smaller communities, these tools may not be as effective or even possible, due to the nature of lower density and/or rural culture, or the lower demand for development.

Housing options are more diverse in larger communities, and developers and builders are more able to provide different products. While housing prices in small communities are generally lower than in larger ones, the ratio of housing price to income has steadily increased, resulting in unaffordability. Finally, the lack of supply of affordable housing, rental units in particular, is a significant issue in smaller communities.

This report offers a summary of a workshop held with community members in Campbell River on November 12, 2019. The purpose of the workshop was to build knowledge and capacity, and to enable participants with ideas and tools to address affordable housing for lower to middle income households in particular. This was one in a series of workshops held across B.C.

Each workshop is intended to empower small communities with knowledge and skills relevant to their specific context, in order to facilitate greater access to affordable housing and address the particular needs of an area.

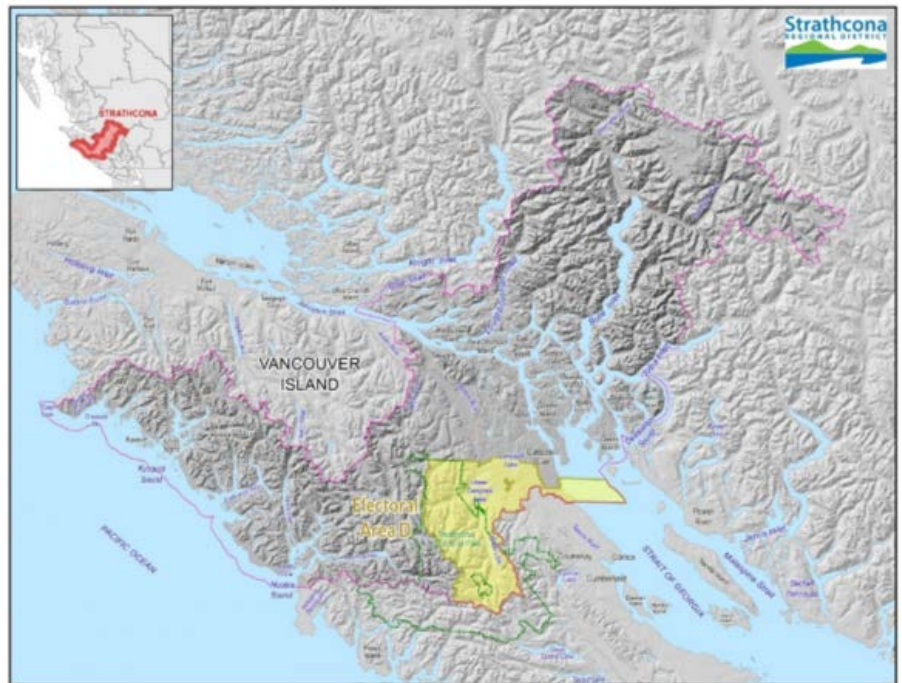
This report provides a summary of the workshop held in Campbell River and includes strategies and actions that are relevant for this community. This workshop framework is a useful tool for other communities to follow as a means to generate ideas, interest and action.

Project Objectives

1. To develop a common understanding among B.C. small communities of the main challenges as well as leading practices in building affordable housing.
2. To provide a forum for learning about leading practices, tools and strategies for building affordable housing.
3. To provide a facilitated forum for discussion among stakeholders to share knowledge and exchange ideas.
4. To support the development of an immediate-term implementation plan for building affordable housing in the community.

Campbell River Workshop Objectives

- > To develop a shared understanding of the current housing situation and needs in Campbell River and Area D of the Strathcona Regional District
- > To increase understanding of BC Housing's programs and requirements for funding
- > To share tools that are effective at creating affordable housing in communities with similar characteristics to Campbell River and Area D
- > To identify and prioritize housing needs for the community
- > To develop a high-level implementation plan to address priority needs



Workshop Process

Each participant introduced themselves and answered two questions:

1. If you could 'wave your magic wand' and make one thing happen that would greatly increase affordable housing in Campbell River, what would it be?

The responses are summarized into the following topic areas (all responses can be found in Appendix 1: Magic Wand Activity):

- > Increase land available for housing
- > Increase diversity of housing stock (ex. provide more options and types of homes available)
- > Increase housing supply for Indigenous Peoples, including for larger families and youth

2. What is one outcome you would like to come out of this workshop?

Responses were focused on the following topic areas:

- > Ideas, solutions, actions, direction, opportunities generated
- > Increased learning, understanding, discussion
- > Opportunities to network, connect and build partnerships



Housing Tools

An overview of the *Scan of Leading Practices in Affordable Housing in B.C. Small Communities* was presented. It describes the tools available and provides examples of how they can be used in different communities. Some of the tools, such as a housing fund, land, and housing strategy were briefly discussed. The roles of different organizations in delivering affordable housing – provincial government/BC Housing, local governments, First Nations governments, federal government, and non-profit organizations (NPs) – were explained as follows:

Provincial government / BC Housing	Non-profit organizations (NPs)	Local governments	First Nations governments	Federal government	Private sector
<ul style="list-style-type: none"> > Funding > Help build NP capacity > Legislation (e.g. purpose built rentals, housing needs assessments) 	<ul style="list-style-type: none"> > Access funding > Provide land > Build capacity + expertise > Partner with each other, private sector and local government 	<ul style="list-style-type: none"> > Facilitate partnerships between NPs + private sector > Provide land > Provide incentives + streamline development approval process > Support through regulations > Educate > Support by identifying and applying 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, including funding 	<ul style="list-style-type: none"> > Seek incentives > Work with NPs > Accept fixed contracts > Build more!

Where Are We Now?

L. King, Community Health Network Coordinator with the SRD, C. Corbett, Senior Planner at the City of Campbell River and C. Ho, workshop facilitator, outlined the current state of affordable housing in Campbell River and the Strathcona Regional District based on the Needs Assessment completed in 2017, as well as more recent data.

C. Corbett mentioned the City is currently updating the Housing Needs Assessment, which will guide the development of a Housing Growth Strategy. Their housing data indicates an insufficient amount of rental housing, especially for families and for Indigenous peoples, and a lack of housing diversity. The large majority (close to 80%) of housing options in Campbell River and Area D are single family detached homes. The affordability gap keeps expanding as the cost of housing – both ownership and rental – continues to rise. Incomes are not keeping pace.

Comments from workshop participants:

- > We don't have a land challenge; it's a zoning challenge
- > There is a stigma regarding the term "social housing"
- > Housing should be a place to live, rather than an investment
- > Need to connect housing to transit and walkable communities
- > Pre-zoning land could be a strategy

C. Corbett and L. King briefly described the current tools and initiatives being led by the City of Campbell River and Strathcona Regional District respectively.

a. City of Campbell River

- > Developing a Housing Needs Assessment, housing growth strategies and land inventory assessment
- > Reducing or waiving Development Cost Charges (DCCs) as incentives for developers
- > Offering density bonuses as incentives for developers
- > Establishing housing agreements and covenants
- > Secondary suites have passed first reading at Council
- > Urban Indigenous housing dialogue sessions take place regularly
- > Positive response from private sector with 600 rental units being built
- > 40 - 50 units of supportive housing under construction
- > A dedicated social housing planner was hired on staff

b. Strathcona Regional District

- > Regional housing needs assessment completed in 2017
- > Coalition to End Homelessness was created
- > Considering a process to create a housing fund

c. Challenges identified:

- > Lack of servicing available in rural areas (e.g. roads, sewer service, utilities)
- > The diverse needs and culture of each community (e.g. desire for mobile homes/RVs) creates some challenges for implementing community-wide solutions

Participants were asked to share the current projects their organizations were working on and what assistance they needed to carry out their housing initiatives. Identified needs were:

- > Access to funding
 - > Discretionary
 - > Ongoing - to help maintain affordability
- > Rent subsidies
- > More below market rental units
- > Identify residents from Area D needing support
- > Access to land

d. BC Housing presentation

M. McNaughton, Director of Regional Development for the Vancouver Island Region with BC Housing, presented on resources and available programs.

Role of BC Housing is to:

- > Facilitate the creation of new affordable rental housing stock across the housing continuum in communities across B.C.
- > Work with partners to create developments that are financially and environmentally sustainable
- > Promote consistency of regional and community priorities
- > Expect partners to maximize their equity contributions towards projects
- > Engage in transparent and accountable operations

Main programs include:

- > Housing Hub
- > Community Housing Fund
- > Indigenous Housing Fund
- > Supportive Housing Fund
- > Women's Transition Housing Fund

M. McNaughton emphasized that resources are available through BC Housing programs to fund and support the development process. However, there needs to be a strong degree of certainty that the project can proceed (including land acquisition), prior to applying for assistance. If all requirements are met, BC Housing will work with an organization to deliver the project. M. McNaughton also highlighted the value of having designated staff at the municipal level to focus on providing housing.

The presentation can be found in Appendix 4 - Workshop Presentation.

It was suggested that all participants approach their MLA and request increased contributions to the Indigenous Housing Fund.



Identifying Priorities

Based on the discussion amongst workshop participants, the housing priorities below were identified for the Campbell River area.

There is a need to increase:

1. Rental housing options, especially for large families
2. Availability of suitable housing for Indigenous People
3. Housing diversity by promoting intensification*

Workshop participants identified the need for the Strathcona Regional District to play a stronger role in supporting affordable housing; therefore, a fourth topic was suggested: the role of the Strathcona Regional District in collaborating and supporting affordable housing.

Within each priority, each of the following topics were included in the discussion: access to land, role of the Strathcona Regional District and opportunities for collaboration.

* Intensification means the development of a property, site or area at a higher density than currently exists, through development, redevelopment, infill and expansion or conversion of existing buildings. Each community's form and level of intensification will differ, based on their specific characteristics such as location, history, community strengths and preferences. [Source: Ontario Ministry of Municipal Affairs and Housing.]

Strategies And Actions

Participants were separated into three discussion groups and asked to identify tools and strategies to address one of the identified priority areas. The tools and strategies discussed were:

PRIORITY NO. 1: INCREASE HOUSING DIVERSITY AND PROMOTE INTENSIFICATION

- > Increase community education and awareness to build understanding and support for density and alternative housing types (e.g. higher density developments, multifamily neighbourhoods)
- > Review and adjust zoning bylaws

PRIORITY NO. 2: INCREASE INDIGENOUS HOUSING AVAILABILITY FOR INTERGENERATIONAL AND LARGE FAMILIES (WITH INTEGRATED SERVICES AND CULTURAL SPACES REPRESENTING THE DIVERSITY OF INDIGENOUS POPULATIONS)

- > Define desired outcomes for suitable housing
- > Secure suitable land
- > Build partnerships with program and service providers (including housing operators)
- > Create a development plan and preliminary budget

PRIORITY NO. 3: THE ROLE OF THE STRATHCONA REGIONAL DISTRICT

- > Make regional housing a strategic priority
- > Revisit School District 72 land as potential housing site
- > Provide servicing to potential housing sites

A summary of potential tools to promote affordable housing in Campbell River can be found in Appendix 2.



Next Steps

The workshop resulted in several useful ideas and actions. Most of the actions will involve work by City of Campbell River and SRD staff.

More details regarding suggested next steps can be found in Appendix 3 - Identified Strategies and Actions as Next Steps.

It is evident that affordable housing remains a challenge in small communities like Campbell River, and that there is an appetite for increased learning, capacity building and partnerships. It is important to keep the momentum of these housing conversations going, and for local governments to support growing initiatives in the community.

This workshop was an effective way to generate ideas and create momentum for solutions to affordable housing challenges. Providing opportunities to learn about and discuss best practices, and a space for discussing community-specific solutions, is a first step in identifying the best road map for advancing affordable housing in communities.

For more information on the Building Knowledge and Capacity for Affordable Housing in Small Communities initiatives and reports from other small towns, visit the BC Housing Research Centre webpage at [BCHousing.org](https://www.bchousing.org).

Appendices

Appendix 1 - Magic Wand Activity

Appendix 2 - Potential Tools to Promote Affordable Housing in Campbell River

Appendix 3 – Identified Strategies and Actions as Next Steps

Appendix 4 – Workshop Presentations

Appendix 5 - Glossary

Appendix 1 - Magic Wand Activity

This opening activity gave participants a chance to introduce themselves, imagine what it would take to improve the availability of affordable housing in Campbell River and articulate what they hoped to get out of this workshop.

The following ideas were generated by individual participants in response to the questions posed. Inserted text in [] are suggested clarifications.

1. If you could wave your magic wand and make one thing happen that would greatly increase affordable housing in Campbell River, what would it be?

- > Affordable housing choices - a variety of low-cost options
- > Put a cap on rents for low income individuals (2/3 of their income)
- > Housing to lift low income families out of poverty
- > Secure land for housing options/ forms
- > Money for land, servicing, operating
- > Make land readily available for development of seniors and middle-income housing
- > Affordable sized land for village with reliable easy access to community
- > Density and housing close to transportation – land needed
- > Securing land that is sufficient size/location for affordable housing
- > Free land
- > Secondary suites in Campbell River
- > Affordable community
- > Time
- > Number of units to meet demand
- > Collaboration with clearly identified priorities and understanding of tools and resources for affordable housing
- > \$35 to 45 million to build Indigenous housing for the community (working families, youth, elders) including middle and low income families, like a village.
- > Creation of more affordable and inclusive housing for large Indigenous families
- > Allocate funding specifically for youth housing with an Indigenous focus
- > Increase housing diversity and build more missing middle
- > Create purpose built - intergenerational supportive housing opportunities across region not just pockets
- > Create [housing] diversity in Campbell River; collaborate with all stakeholders
- > Increase housing options
- > Create a new housing segment [new options for housing]
- > Build for large/multi-generation Indigenous families by increasing the number of allowable bedrooms and/or changing national housing occupancy standards.

2. What do you hope to get out of the workshop?

- > Current and future plans
- > Actions that can be incorporated into day to day operations
- > Solid ideas for proposed projects for next Co-operative Housing Fund/Indigenous Housing Fund Program call
- > Ideas, solutions and a plan for affordable housing in Campbell River
- > Key priorities and direction for moving forward on affordable housing
- > Realistic recommended timelines
- > Clear direction and expectations for the City and Electoral Area
- > ID potential partners and needs in Campbell River
- > Connections and community
- > Engage new member agencies and advisory members to the coalition
- > Needs assessments, find out who housing players are and some background data to get feel of housing outlook
- > Listen to participants for better understanding of priority needs for community of diversified affordable housing
- > Listen and learn = opportunity
- > Learn new strategies and tools to start urban Indigenous housing in Campbell River
- > Better understanding of BC Housing's policy mission/vision
- > Opportunity to discuss and meet some new people and create open dialogue
- > I'm here to listen and understand other perspectives, solutions and ideas
- > Better understand the opportunities for housing partnerships
- > Identify opportunities
- > Add to housing toolkit
- > Deepen understanding of Campbell River's needs - operational needs

Appendix 2 – Potential Tools to Promote Affordable Housing In Campbell River

Tool	Description	Benefits	Where it's used	Considerations for Campbell River
Intensification (through rezoning)	<p>Increase the number of housing units allowed on a fixed footprint of land. Additional units could be secondary/ accessory units</p> <p>Parcels of land can be subdivided into smaller lots</p> <p>Zone for mixed use or purpose-built rental can also increase housing supply</p>	<p>Typically uses existing land and infrastructure</p> <p>Integrates affordable/ rental housing throughout community</p>	<p>Secondary suites permitted in single family homes in:</p> <p>Victoria</p> <p>Nanaimo</p> <p>North Cowichan</p> <p>Langford</p> <p>City of North Vancouver (+ coach houses allowed)</p> <p>New Westminster</p>	<p>Requires rezoning</p> <p>Ensure policies for long-term rentals are in place</p> <p>Set higher density/minimum density thresholds</p> <p>Consider allowing RVs/mobile homes as a housing option</p>
Streamline approvals & offer incentives to developers	<p>Streamline approval process for developing affordable housing</p> <p>Provide incentives to developers to build affordable housing</p> <p>Prioritize development applications for affordable housing</p> <p>Support non-profit organizations with development approval process</p> <p>Reduce or waive Development Cost Charges (DCCs) to incentivize developers to build affordable housing</p>	<p>Allows construction to start sooner, which lowers financing costs and risks</p> <p>Provides incentives that encourage rental housing</p>	<p>Lake Country</p> <p>Saskatoon</p> <p>Kamloops (ex. Affordable Housing Developers Package)</p>	
Regulate short-term rentals	<p>Regulate short-term rentals through zoning and other tools, as well as enforcement</p>	<p>Helps preserve long-term rental housing stock</p> <p>Permits short term rentals and allows homeowners to benefit from additional or rental income</p>	<p>Nelson – issues a maximum of 110 annual short-term rental licenses</p> <p>Pemberton – permits some short-term rentals in designated zones and enforces regulations</p> <p>Tofino – allowed in most single-family zones in primary residence; enforces where short-term rentals are prohibited</p> <p>Whistler – zoning and enforcement</p>	<p>Need to have a conversation with community to inform them about and discuss this type of regulation to gain buy-in</p> <p>Enforcement is essential</p>
Apply covenant tools (rental); housing agreements	<p>Contracts/deeds are registered on land title of properties to restrict who can live on a property and how much the property can be sold/rented for</p> <p>The occupancy of housing units can be regulated through housing agreements that include terms and conditions agreed to by the local government and homeowner</p>	<p>Ensures affordable housing remains as intended over the long term, especially on non-market ownership and rental</p>	<p>Whistler – resale and rental price restrictions – set to CORE inflation index; occupancy restrictions (employees, retirees and dependents only)</p>	<p>Create developer/housing agreement to ensure developers provide the number of affordable housing units agreed to</p> <p>Requires legal expertise</p> <p>Need to educate the community about the purpose and benefits</p> <p>Usually requires rezoning to negotiate community benefits related to the development</p>
Land	<p>Municipality purchases or sets aside municipal land for purpose built rental</p> <p>Land could be donated from provincial government or purchased from a NP organization</p>	<p>Land is dedicated to affordable housing</p> <p>Donated land from a NP organization doesn't require purchase</p>	<p>Vancouver Community Land Trust</p>	<p>Identify NP owned land that could be used for housing</p> <p>Identify municipally owned land</p>
Density bonus incentives for developers	<p>An incentive that allows increased development potential as long as affordable housing is included. The number of affordable units created is often based on a percentage of market units built, space created, or in some cases, the amount of employment driven by the development</p>	<p>Integrates affordable housing across the community</p> <p>Secures commitment early in the development process</p>	<p>Langford</p> <p>Whistler</p>	<p>Requires new development</p> <p>Requires a policy change in Official Community Plan</p>

Appendix 3- Identified Strategies And Actions

HOUSING PRIORITY 1: INCREASE HOUSING DIVERSITY AND PROMOTE INTENSIFICATION

Educate and foster awareness to increase understanding, change perceptions and build support			
Task	Responsibility	Timeline	Resources
Communicate to the public using a multitude of tools and continue housing dialogues as needed.	City of CR, Campbell River Coalition to End Homelessness, Strathcona Regional District, Strathcona Community Health Network	Project dependent	
Be conscious of language: “subsidized”, “social” housing and the stigma of non-market housing, and on the other end, “estate” lots and the perception of segregation. Aim to shift negative perception associated with certain housing options.	City of CR, Campbell River Coalition to End Homelessness, Strathcona Regional District, Strathcona Community Health Network	In 2020 include education as part of Housing Needs Assessment discussion and Housing Growth Strategy for the City and also, as and when possible with SRD Zoning Reviews	Collaborative
Provide good examples (such as Nihult Road); use/promote the Housing Profiles document that the SCHN has; include modular homes, micro-units, examples of good infill. This should be part of the Housing Growth Strategy Discussion.	City of CR, Campbell River Coalition to End Homelessness, Strathcona Regional District, Strathcona Community Health Network	2020	City of CR, Campbell River Coalition to End Homelessness, Strathcona Regional District, Strathcona Community Health Network

Review zoning bylaw			
Task	Responsibility	Timeline	Resources
Review and potentially update Official Community Plan (OCP) residential land use designations to provide more guidance about areas appropriate for infill and intensification.	City in consultation with the community	2021 potential	City Staff/Consultants
Based on the Housing Growth Strategy outcomes and OCP direction, refine zoning bylaw to allow a minimum density. Add flexibility and encourage different ground-oriented unit types, and infill.	City in consultation with the community	Unknown	City Staff/Consultants
City and RD to review single family zones to explore adding accessory dwelling unit provisions such as suites, carriage houses and garden suites where appropriate.	City and SRD in consultation with community(s)	Ongoing and subject to Council/Board direction	City Staff

HOUSING PRIORITY 2: INCREASE INDIGENOUS HOUSING AVAILABILITY FOR INTERGENERATIONAL AND LARGE FAMILIES (WITH INTEGRATED SERVICES AND CULTURAL SPACES REPRESENTING DIVERSITY OF INDIGENOUS POPULATIONS)

Define desired development outcomes for Indigenous housing			
Task	Responsibility	Timeline	Resources
Engage with the community	Urban Indigenous Housing	November 2019 – January 2020	
Refine development concept and services for a potential village			

Secure suitable land			
Task	Responsibility	Timeline	Resources
Meet with potential partners regarding access to available land	TBD		
Look for suitable private land available for purchase	TBD		

Build partnerships with program and service providers (including housing operators)			
Task	Responsibility	Timeline	Resources
Determine who is leading the development (new housing society? Laichwiltach Family Life Society? Other?)	TBD		
Identify project partners and their needs	TBD		

Create a development plan and preliminary budget			
Task	Responsibility	Timeline	Resources
Identify a development partner(s) or team to resource this	TBD		

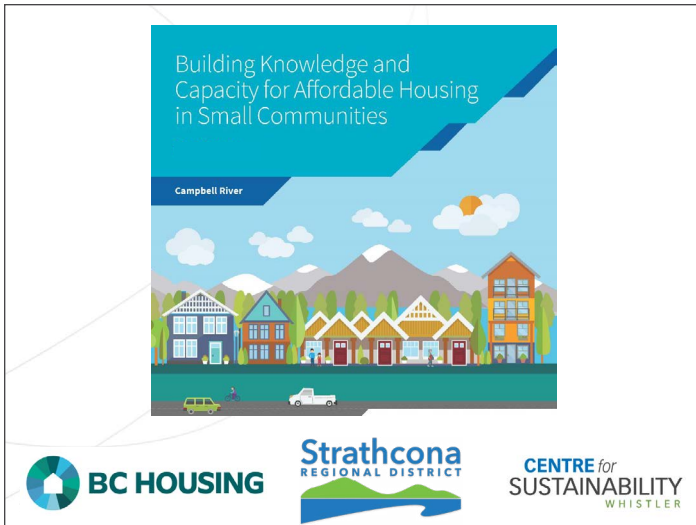
HOUSING PRIORITY 3: ROLE OF STRATHCONA REGIONAL DISTRICT

Identify regional housing priorities			
Task	Responsibility	Timeline	Resources
Create a housing service between the City and SRD	TBD		
Link between 'responsibilities' of the City and the SRD	TBD		
Identify and build capacity for non-profits	TBD		

Identify regional housing priorities			
Task	Responsibility	Timeline	Resources
Confirm Oyster River School partnerships with trustees, daycare, SD satellite, VIRL, afterschool care	TBD		
Hold a discussion with the Area D director	TBD		

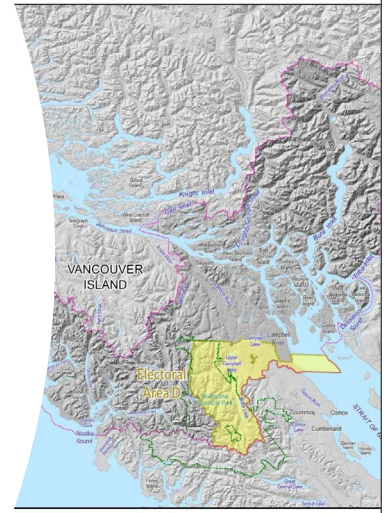
Provide servicing to potential housing sites			
Task	Responsibility	Timeline	Resources
Identify capacity of septic system in potential housing sites	TBD		
Determine plan to provide sewer servicing to sites, including financial responsibilities	TBD		

Appendix 4 – Workshop Presentations



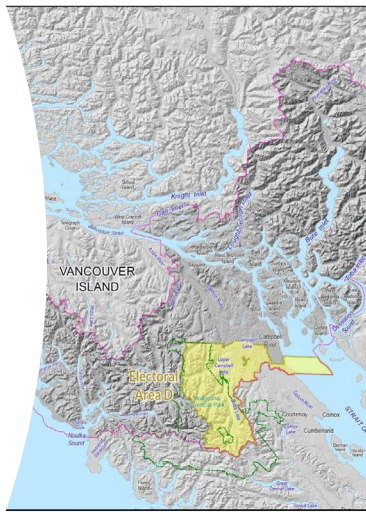
Objectives

- To develop a shared understanding of the current housing situation and needs in Campbell River and Strathcona Regional District Area D
- To increase understanding of BC Housing's programs and requirements for funding and support



Objectives

- To share successful housing tools to create affordable housing in communities with characteristics similar to Campbell River and Strathcona Regional District Area D
- To identify the priority housing needs for the community
- To develop a high-level implementation plan to address priority needs



Who's here?

- Take 1 minute to each think about and write the answer to each question on a sticky note:
 - If you could 'wave your magic wand' and make ONE change that would greatly help advance/build affordable housing in Campbell River, what would it be?
 - What is one outcome you'd like from this workshop?
- Introduce yourself (name, affiliation) and tell us what you wrote



HOUSING TOOLS





Project background









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; NP 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

Fundamentals – Housing Strategy

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

City of Fernie

- Housing Indicators report – current housing mix, housing tenure, rental prices, housing sales prices, household income
- Housing Needs and Gaps report – current and emerging needs of single parent families, renters, moderate income families





IMPLEMENTATION TABLE

PROPOSED ACTION	ONGOING	SHORT TERM	MEDIUM TERM
1. SETTING POLICY			
Official Community Plan	Monitor if and when legislative changes are made		
1.1 Factory-built Housing		✓	
2. ESTABLISHING REGULATIONS			
2.1 Development Cost Charges		✓	
2.2 Factory-built Housing		✓	
2.3 Parking Requirements		✓	
2.4 Compact Housing	✓		
2.5 Fees Reduction			
2.6 Secondary Suites		✓	
3. USING RESOURCES			
3.1 Affordable Housing Reserve Fund		✓	
3.2 Land Banking	✓		
3.3 City owned Properties		✓	✓
3.4 Tax Exemptions			✓
4. FORMING PARTNERSHIPS			
4.1 City to Enter into Partnerships	✓		
5. DEMONSTRATING LEADERSHIP			
5.1 Take a Leadership Role	✓		
5.2 Emergency Shelter			✓



STRATHCONA HOUSING NEEDS ASSESSMENT CAMPBELL RIVER AND AREA D (OYSTER RIVER AND BUTTE LAKE)

Community Profile

- Area D has the highest median household income in the region (\$74,658). Campbell River has the second highest median income (\$64,465).
- High proportion of households with children: 30% in Campbell River and 29% in Area D. In Campbell River, 22% of children and youth live in households below the low-income threshold.
- 32% of Campbell River residents and 9% of Area D residents identify as Indigenous.
- 9% of residents identify as visible minorities.



GROWING POPULATION

- A growing population can put upward pressures on shelter costs, especially if home construction doesn't keep pace.



Fundamentals – Housing Organization

- A non-profit entity dedicated to providing and managing non-market housing stock that is for rent or purchase by individuals and families who meet requirements
- Dedicated to providing affordable housing
- Can hold housing funds
- Can act as project managers for new developments
- Need funding to get started and a business plan to ensure self-sustainability

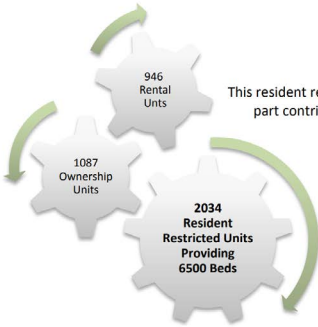


Whistler Housing Authority

- Created in 1997: An independent municipally owned corporation of the Resort Municipality of Whistler (RMOW) created to oversee the development, administration and management of resident restricted housing in Whistler
- Employee service charge bylaw generated \$6m for housing fund
- Purchased and developed \$22m in real estate (using the \$6m + \$13m loan) to create 326 resident restricted rental units; generating \$2.2m annually
- Built and manages 2,034 units (about 6,500 beds) of resident restricted housing



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.



Whistler Housing Authority

WHA Owned Rental Projects	Studio	1 Bed	2 Bed	3 Bed	Total
Gondola Village		1			1
Balsam Way		1		1	2
Sarajevo Drive		1			1
Beaver Flats	36	21			57
2120 Nordic			18	2	20
Lorimer Court		6	6	2	14
Nesters Pond		10	42	1	53
Nita Lake		6	2	1	9
Chiyakmesh	40	15			55
Whistler Creek				20	20
1310 Cloudburst - new 2017		4	23		27
Total	76	65	91	27	259
% of unit type	29%	25%	35%	10%	100%

Whistler Housing Authority

Keys to success:

- Independent entity with specific mandate
- Housing fund kick-started development
- First rental units to fund operations
- RMOW continues to use rezoning/density bonus as incentives to acquire affordable housing (raise revenues or build units)



Whistler Housing Authority



Keys to success:

- Restrictions on occupancy and price (tied to CPI) to keep housing affordable in perpetuity
- Workforce housing pool separate from market
- Mixture of rental and ownership
- Commitment and political will/ support from RMOW Council and community



Fundamentals – Communication & Education



Fundamentals – Communication & Education

- Involve residents and stakeholders as much as possible
- Lead conversations early to identify community goals and values
- Tell stories that people can relate to
- Hear and address concerns



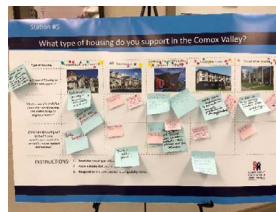
Fundamentals – Communication & Education

- Respect what people hold dear (privacy, green space, etc.)
- Tie-in affordable housing to other community priorities such as economic development
- Showcase success!



Comox Valley Housing Engagement: Affordable Housing Benefits Everyone

- Website resources
- “Housing Ideas Walls”
- Community drop-in events



JOIN US & HAVE YOUR SAY
CUMBERLAND: OCT 17 5-7pm Cumberland Council Chambers
COURTENAY: OCT 18 4:30-6:30pm Lewis Centre Lobby
COMOX: OCT 25 9-11am Comox Rec Centre Lobby

Campbell River Housing Engagement



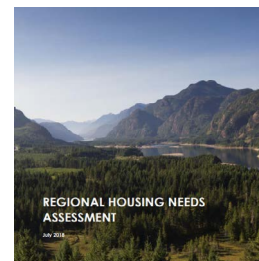
Potential housing tools for Campbell River

- Intensification in existing neighbourhoods
- Streamline/prioritize approvals and offer incentives
- Regulate short-term rental
- Acquire land
- Create a housing fund
- Offer density bonus to developers
- Support non-profits/housing organizations



Roles

Provincial government / BC Housing	Non-profit organizations (NPs)	Local governments	First Nations governments (on reserve)	Federal government	Private sector
<ul style="list-style-type: none"> ✓ Funding ✓ Help build NP capacity ✓ Legislation (e.g. purpose built rentals, housing needs assessments) 	<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 ✓ Support by identifying and applying 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, including funding 	<ul style="list-style-type: none"> ✓ Seek incentives ✓ Work with NPs ✓ Accept fixed contracts ✓ Build more!



WHERE ARE WE NOW?





Regional Profile

- 6% population growth between 2006 and 2016, reaching 44,671 (most in Campbell River)
- Populations is projected to continue growing at a moderate but steady rate, reaching 50,000 by 2031. Most of this growth will likely be concentrated in and around Campbell River

GROWING POPULATION

A growing population can put upward pressures on shelter costs, especially if home construction doesn't keep pace.

Location	2006	2011	2016	% Change
Campbell River	20,572	21,184	22,550	10%
Area D	4,326	4,377	4,406	2%

First Nation	2006	2011	2016	% Change
We Wai Kai First Nation (Quinsam 12)	208	246	294	41%
We Wai Kai First Nation (Campbell River 11)	261	261	261	0%
Homalco First Nation (Homalco 9)	220	207	202	8%

Regional profile

- 22% of Strathcona residents are 65 or older, a higher proportion than figures for BC and Canada
- Median income is lower than that of BC and Canada, with variation between communities
- The median income of residents in Area D is more than twice that of the three lowest median household income communities: Tahsis, Cortes, and Zeballos
- The region has a higher unemployment rate (10%) than B.C. (7%) and Canada (8%)
- At least 79 people were reported homeless in 2017, though the true figure is likely higher
- 50% of those who are homeless self identify as Indigenous. It is estimated that 50% of people experiencing homeless in Campbell River are Indigenous and are from the Nuu-chah-nulth Nations or other west coast communities.

Indigenous context

Indigenous people make up the largest part of the region's population (13%), compared to B.C. (5.9%) and Canada (4.9%).

- 12% of Campbell River residents identify as Indigenous

Three family groups with very different housing needs are:

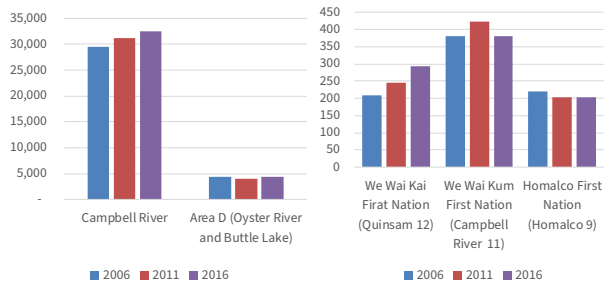
- Kwakwaka'waku People
- Nuu-chah-nulth Nations
- Coast Salish

First Nations Territories in regional district:

- We Wai Kai First Nation
- We Wai Kum First Nation
- Homalco First Nation
- Klahoose First Nation
- Mowachaht/Muchalaht First Nations
- Ehattesaht First Nation
- Nuchatlaht First Nation
- Ka:'yu:'k't'h'/Che:k'tles7et'h' First Nations

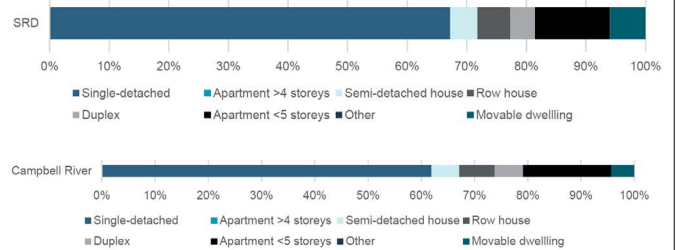
Growing population

A growing population can put upward pressures on shelter costs, especially if home construction (both rental and ownership) doesn't keep pace



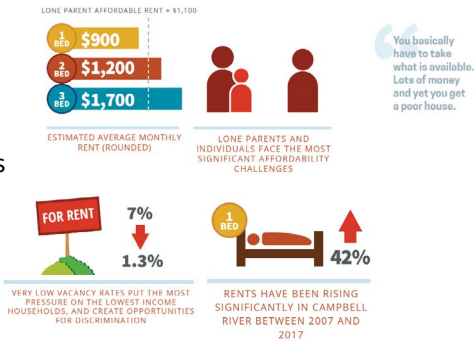
Dwelling types

Majority single-detached 67% (B.C. 44%)



Rental housing

- 29% of Campbell River residents are renters



Home ownership

- 3,190 households in Campbell River and 290 in Area D are spending 30% or more of their income on shelter



Affordability gap

	CAMPBELL RIVER	AREA D
OWNED DWELLINGS		
MEDIAN SHELTER COSTS	\$925	\$804
ANNUAL INCOME REQUIRED TO AFFORD MEDIAN SHELTER COSTS	\$37,000	\$32,160
MINIMUM NUMBER OF HOUSEHOLDS BELOW REQUIRED MONTHLY INCOME	3,380	255
RENTED DWELLINGS		
MEDIAN SHELTER COSTS	\$904	\$1,051
ANNUAL INCOME REQUIRED TO AFFORD MEDIAN SHELTER COSTS	\$36,160	\$42,040
MINIMUM NUMBER OF HOUSEHOLDS BELOW REQUIRED MONTHLY INCOME	3,380	405



Discussion

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



WHERE ARE WE NOW?



Current assets and initiatives

City/SRD

Community:

- Skills?
- Land?
- Buildings?
- Funding?
- Programs?

Have	Need



BC HOUSING PRESENTATION



Campbell River Housing Workshop



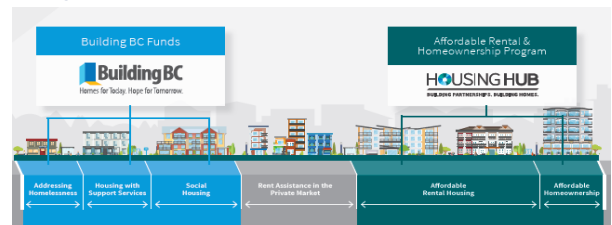
Malcolm McNaughton
Director, Regional Development Vancouver Island Region
November 12, 2019

Role of BC Housing

- Facilitate the creation of new affordable rental housing across the housing spectrum in communities across British Columbia
- Working with Partners to create developments that are financially and environmentally sustainable
- Consistency with regional and community priorities
- Project partners are expected to maximize their equity contributions to projects
- Transparent and accountable operations



Housing Spectrum



HousingHub

What the HousingHub provides

- Expertise to assist in the planning and development process
- Access to pre-development funding
- Low-cost financing
- Project coordination
- A place for organizations to collaborate

BRITISH COLUMBIA BC HOUSING

Affordable Rental & Homeownership Program
HOUSINGHUB
AFFORDABLE RENTAL & HOMEOWNERSHIP PROGRAM

HousingHub

- Middle income British Columbians, households with **average incomes between \$70,000-\$150,000**, depending on the community.
- Affordable rental housing at or below market rate, affordable homeownership.
- Non-profits and private developers, faith groups, property owners, federal and local governments, and Indigenous partners.

BRITISH COLUMBIA BC HOUSING

Affordable Rental & Homeownership Program
HOUSINGHUB
AFFORDABLE RENTAL & HOMEOWNERSHIP PROGRAM

Community Housing Fund

\$1.9 billion

This investment will provide close to **\$1.9 billion over 10 years to develop 14,350 units** of mixed income, affordable rental housing for independent families and seniors.

- Families and seniors capable of living independently, without on-site support.
- Affordable rental housing that includes: 30% affordable housing (moderate income), 50% rent geared to income (housing income limit), and 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.

Ongoing opportunities

BRITISH COLUMBIA BC HOUSING

Building BC Fund
Building BC
Helping to Help People to Succeed

Indigenous Housing Fund

\$550 million

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 a disability.
- Affordable rental housing.
- Indigenous non-profit housing providers, First Nations, Metis Nation BC, non-profits, and developers who want to partner with Indigenous organizations and First Nations.

Ongoing opportunities

BRITISH COLUMBIA BC HOUSING

Building BC Fund
Building BC
Helping to Help People to Succeed

Supportive Housing Fund

\$1.2 billion

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.

Ongoing opportunities

BRITISH COLUMBIA BC HOUSING Building BC

Women's Transition Housing Fund

\$734 million

The Province is investing **\$734 million over the next 10 years to build and operate 1,500 new 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.

Ongoing opportunities

BRITISH COLUMBIA BC HOUSING Building BC

Campbell River - Comox Valley Projects

Total XX Projects – XXX homes

BRITISH COLUMBIA BC HOUSING

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BRITISH COLUMBIA BC HOUSING

PRIORITY HOUSING NEEDS



What are the 2 or 3 most important housing needs?

- For whom?
- Typology?
- Tenure?



STRATEGIES AND ACTIONS



Potential housing tools for Campbell River

- Intensification
- Streamlining/prioritizing approvals
- Incentives for developers
- Regulate short-term rentals
- Land
- Housing fund
- Density bonus



Identifying strategies & actions

- In small groups, discuss one of the recognized housing priorities and identify the tools, strategies and actions required to create that form of housing.
- Provide as much detail as possible (tasks, responsibility, timeline, resources).

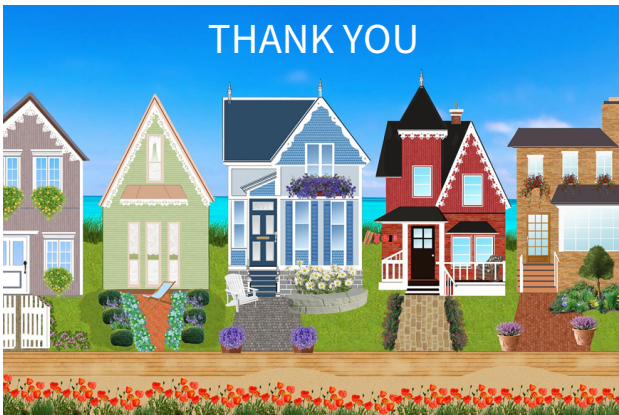


Next steps

- Write up notes & summarize priority strategies and actions
- Present to Council?



THANK YOU



Appendix 5 – Glossary

Accessory dwelling unit	A smaller, independent residential unit located on an existing residential property.
Affordable housing	Housing is considered affordable when housing costs are 30 per cent or less of a household's gross income.
Area D	A region of the Strathcona Regional District from Oyster Bay to Buttle Lake.
Below market rental	Housing with rents equal to, or lower than, average rates in private-market rental housing.
Covenant	Contracts registered on the land title of properties that can restrict what an owner can do on the lands, and/or restrict who can live on a property and how much the property can be sold or rented for, thereby keeping a home perpetually affordable for future owners. The covenant can also include a listing of fines and other tools to ensure compliance and long-term affordable housing.
Consumer price index (CPI)	A measure of changes in the prices paid by consumers for a typical set of household goods and services.
Campbell River & District Coalition to End Homelessness (CR-CTEH)	A group of organizations in the Campbell River region that partners and collaborates on ideas and strategies to reduce homelessness and increase affordable housing.
Density bonus	An incentive that allows increased development potential as long as affordable housing is included. The number of affordable units created is often based as a percentage of market units (e.g. 10-20%) built, space created, or in some cases, the amount of new employment driven by the development.
Development Cost Charge (DCC)	A charge levied on new development to pay for new or expanded infrastructure such as sewer, water, draining, parks and roads necessary to adequately service the demands of that new development.
Discretionary funding	Funding that is provided to a grantee to use as required, and not specifically tied to a project.
Housing fund	A fund set up for the purpose of building housing. Funding can be generated from a number of mechanisms, for example, property taxes, works and service charges for new development and cash-in-lieu contributions.
Housing Needs Assessment	A report that captures the current and future needs for housing in the community, including numbers and types of housing units required.
Housing strategy	A document, usually commissioned by local government, which recognizes and quantifies an affordable housing shortage (housing needs assessment) in a given jurisdiction and then recommends a series of approaches to reduce the shortage.
Housing toolkit	A toolkit of housing policies, strategies and best practices for increasing affordable housing supply.
Infill	Housing or development that is built on an existing developed footprint of land and fits within an existing neighbourhood without significantly altering its character or appearance.

Intensification	The development of a property, site or area at a higher density than currently exists, through development, redevelopment, infill and expansion or conversion of existing buildings. Each community's form and level of intensification will differ, based on their specific characteristics such as location, history, community strengths and preferences.
Missing middle	Housing that offers options other than the conventional housing forms such as single-family or apartments.
Non-Profit Organization (NPO or NP)	An organization dedicated to furthering a particular social or community cause, that does not and cannot seek to earn profit for shareholders.
Official Community Plan (OCP)	A statement of objectives and policies to guide decisions on planning and land use management, within the area covered by the plan, respecting the purposes of local government.
Purpose built rental	Housing that has been designed and built exclusively for providing long-term rental accommodation.
SCHN	Strathcona Community Health Network, a network of health-related organizations that come together to take actions on issues that impact health and well-being in their communities.
Social housing	A housing development that the government or a non-profit housing partner owns and operates.
SRD	Strathcona Regional District.



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