

DATE: June 14, 2023

FILE: 5040-01

TO: Chair and Directors
Regional District Board

FROM: James Warren
Acting Chief Administrative Officer

Supported by James Warren Acting
Chief Administrative Officer

J. Warren

RE: Housing Backgrounder – Strategic Planning

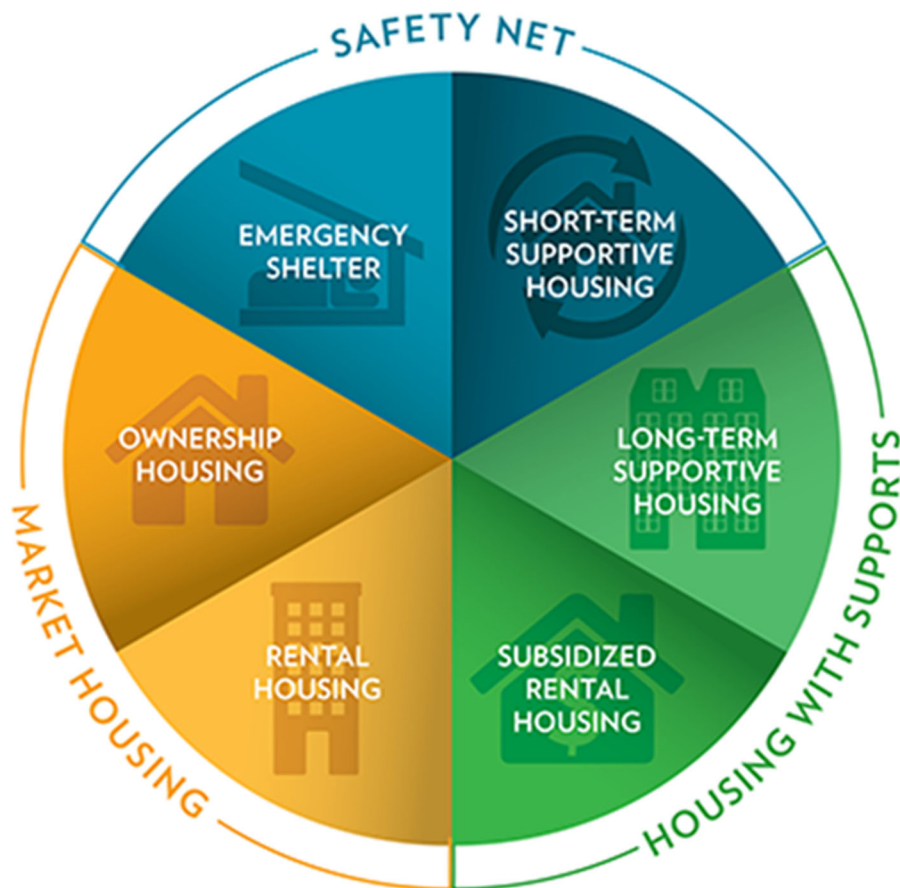
Purpose

To provide background information on the affordable housing crisis for the June 2023 Board strategic planning sessions, including Comox Valley Regional District (CVRD) and municipal investments.

Wheelhouse introduction and building a common language: Why use the Wheelhouse?

Developed by the City of Kelowna and now used across BC, the Wheelhouse is an alternative to the traditional linear continuum that re-positions home ownership from one end of the spectrum to one of three valid outcomes, being “safety net”, “housing with supports”, and “market housing”. The Wheelhouse prompts a shift in thinking about needs (i.e. a diverse housing system) as well as the reality of navigating the contemporary housing system (i.e. individuals can move between arcs at different life stages and circumstances).

The Wheelhouse is one tool for us to collectively envision and build a housing system that includes all forms of housing, bringing the Region closer to achieving Goal #1 of the Regional Growth Strategy (being, *ensure a diversity of affordable housing options to meet evolving regional demographics and needs*).



Safety Net (i.e. emergency shelters and short-term supportive housing)

Emergency shelters provide temporary accommodation and essential services for unsheltered individuals. Typically, shelter stays are less than 30 days or may be even further time restricted by providers.

Local examples: The Comox Valley has one permanent emergency shelter, operated by the Salvation Army at Pidcock House (Courtenay). There are also examples of temporary extreme weather shelters, such as at St. John the Divine Church (Community Cares Warming Centre, operated by Nicole Morrison until April, 2023), Pidcock House, and Connect (operated by the Comox Valley Transition Society).

Short-term supportive housing: temporary housing with supports for unsheltered individuals or those who are at risk of homelessness. This is transitional housing that is intended to be a springboard for individuals/families to move into permanent housing with or without supports.

Local examples: Lilli House, operated by the Comox Valley Transition Society, offers nine bedrooms and support services for women and children fleeing domestic violence. The Comox Valley Transition Society, also operates Amethyst House, a recovery house for women aged 19 and older that provides stable, supportive housing in a substance-free environment. Trained staff are on-site 24 hours a day.

Housing with Supports (i.e. long-term supportive housing and subsidized rental housing)

Long-term supportive housing provides long-term (e.g. permanent) housing and support to individuals/families who are at risk of homelessness.

Local examples: The Junction is an adult supportive housing program funded by BC Housing and operated by The John Howard Society of North Island. The program provides 46 supportive housing units for adults who are experiencing chronic homelessness with 24/7 staffing. JHS also operates The Station for youth aged 17-22 who are at risk of homelessness. Dawn to Dawn operates a residential tenancy program with supports linking private sector property owners with supported tenants. Note that many of the tenants transition into permanent subsidized rental housing tenancies.

Subsidized rental housing is housing that is made affordable by topping up the rent paid by tenants with additional funding. Additional funding sources include government, BC Housing, and private sources (e.g. non-profit organizations). Subsidized rental housing eligibility varies, but is typically derived from Canada Mortgage and Housing Corporation's (CMHC) definitions of affordability and rental market surveys.

Local examples: The Comox Valley Affordable Housing Society operates three local affordable rental developments, including Cypress Gardens. Cypress Gardens provides rental units for seniors and persons with disabilities within three rent calculation categories: "Moderate income" (gross yearly income of \$44,000 - \$82,310), "Low income" (\$21,946 - \$44,000) and "Deep subsidy" (\$0 - \$21,946). Housing Income Limits represent the income required to pay the average market rent for an appropriately sized unit in the private market. Average rents are derived from CMHC's annual Rental Market Survey.

Market Housing (i.e. rental housing and ownership housing)

Rental Housing: private market rental housing is found in two categories: "primary rental" market units and "secondary rental" market units. The first category includes purpose built rental units, the latter includes all other rental units (e.g. secondary suites).

Ownership Housing: this includes fee simple, strata, shareholdings, leasehold (i.e. own building not land), joint ownership, and co-operative ownership. As ownership housing costs increase, at one time owner households may be pushed out of the ownership market putting even greater downward pressure on the other parts of the Wheelhouse.

Appendix B describes the Wheelhouse arcs in relation to local projects in the Comox Valley.

Community Context in each arc: the following section articulates how each arc in the Wheelhouse is presented in the Comox Valley.

Safety net:

- Funding sources include BC Housing, non-profit organizations, private donors, the CVRD’s homelessness and supports service (function 451), and the CVRD’s emergency shelter and land acquisition service (function 450) (recent investments from these services is noted in Appendix A).
- Comox Valley 2020 Point-in-Time (PIT) count showed that 56 per cent of individuals who are homeless are unsheltered.
- The 2020 PIT count showed that 53 per cent of those counted had been homeless for more than one year and that 55 per cent had lived in the Comox Valley for more than 10 years.
- The top three reasons, identified in the 2020 PIT count, for housing loss were:
 1. insufficient finances;
 2. substance use;
 3. mental health challenges.

Housing with Supports:

- Funding sources include BC Housing, non-profit organizations, private donors, the CVRD’s homelessness and supports service, and the emergency shelter and supportive housing land acquisition
- In 2016, 11 per cent of renters in the Comox Valley received rental subsidy.

Market Housing:

- Rental rates in both the primary and secondary rental markets are increasing sharply.
- Renters are six times more likely than owners to experience extreme core housing need (i.e. spend more than 50 per cent of income on shelter with no other option).
- Between 2006 and 2016, the number of renters had increased by 25 per cent in the Comox Valley (2020 Regional Housing Needs Assessment).
- The median purchase price for a single-detached dwelling in the Comox Valley in September 2022 was \$864,300 compared to \$539,800 in 2019.
- The CVRD is currently updating the 2020 Regional Housing Needs Assessment with 2021 Census data.

Common players in each arc/roles in addressing housing need: the following section describes the various parties (public and private sector, not-for-profit organizations, etc) that are involved in the different arcs in the Wheelhouse.

Safety Net Arc and Housing with Supports Arc:

- BC Housing: developer, funder, owner, unit management, tenant application management, partner. BC Housing has partnered on hundreds of short-term supportive housing initiatives across the Province, including Lilli House in the Comox Valley. BC Housing’s “Framework for Supportive Housing” program includes access to provincial and federal funding streams.
- Non-Profit Sector: developer, funder, owner, operator, tenant application management, advocate, partner. The non-profit housing sector builds and manages housing units that are typically priced at the low-end of market or below market rates and may include support services. Non-profit organizations typically receive some form of financial assistance from senior levels of government to enable them to offer financial support via affordable rents, capital grants, and ongoing operating subsidies. Sometimes an organization will manage a portfolio that includes market units as a means of subsidizing rents for other units or properties. Very few Comox Valley non-profit organizations have experience developing

lands and building units/beds within this arc, however, out of necessity, several social-serving organizations have taken on this role.

- Local Government: developer, funder, operator, regulator, advocate, partner. Generally, local government roles fall into four categories (described further below) which are policy maker, funder, regulator, and advocate.
- First Nations: developer, funder, operator, advocate, partner.
 - The Natoaganeg First Nation (Eel Ground, New Brunswick) is constructing a 12-bed emergency shelter for women and children fleeing domestic violence. The shelter is owned and will be operated by Natoaganeg and will serve 15 indigenous communities in the Region. Development of the Shelter is occurring in partnership between the Natoaganeg First Nation, and Canada.
- Industry: partner, funder, developer

Market Housing Arc Players include:

- Province: regulator, policy maker (and via BC Housing: funder, developer, operator, partner)
- Industry: developer, financier, advocate/lobby to senior government
- Local government: regulator, policy maker, approval authority

Tools for Local Government in each arc: Ideally, there is a direct relationship between local objective(s) and the tools that are used to respond to the local circumstance. By setting priorities, and using the most effective tools, local government can have significant impact in responding to the affordable housing crisis within each arc of the Wheelhouse. This section identifies many tools for responding to the affordable housing crisis.

Safety Net Arc and Housing with Supports Arc:

Within these arcs, local government can use its influence/role to access financing or other capital, establish policy to guide intended outcomes, introduce and enforce regulations, and participate in partnerships.

- Funding/Capital (e.g. service establishment, grant-in-aid, and provision of land and/or buildings):
 - To provide tax requisition for the development of safety net units/beds (e.g. service establishment)
 - To provide capital assets to be used for the development of safety units/beds
 - To use permissive tax authority provisions for safety net units/bed properties
 - To establish an arms-length corporation to develop and/or manage safety units/beds
- Policy mechanisms (e.g. Regional Growth Strategy, Official Community Plans, Board/Council policies):
 - To prioritize safety net units/beds in considering funding requests or allocation of tax requisition
 - To broadly enable the development of safety net units/beds in key land use designations
- Regulatory mechanisms:
 - To use zoning authority to permit safety net units/beds as of right in all or some zones and reduce development approvals time
 - To enter into housing agreements during development approvals process to require provision of below market/rent-geared-to-income rental units
- Partner opportunities:
 - To work with senior government and First Nations to deliver safety net units/beds
 - To work with local non-profit organizations to deliver safety net units/beds and/or programs

Market Housing Arc:

Local government is most readily positioned for impact within this arc given the regulatory and development approvals role that has been created via the *Local Government Act* and *Community Charter* (i.e. no additional authorities required). Local governments can use a range of tools to effect significant impact on the affordability of market housing, including:

- Policy mechanisms (e.g. Regional Growth Strategy, Official Community Plans, Board/Council policies):
 - To protect existing rental stock (e.g. restrict conversion of primary rental stock)
 - To prioritize residential use versus commercial use of housing stock
 - To consider the cost of development approvals on end-product affordability
- Regulatory mechanisms (e.g. Zoning, housing agreements):
 - To use rental tenure zoning that requires the development of units within the primary rental market
 - To enter into housing agreements at the time of development to secure long-term affordability of primary market rental units
 - To enable further development of secondary rental market with as-of-right zoning (e.g. contributes to diversity of housing options)
- Approval authority (e.g. non-discretionary and discretionary authorities):
 - To expedite development approvals review for specific housing types/affordability thresholds
 - To secure housing agreements at the time of rezoning
 - To secure community amenity contributions for affordable housing at time of rezoning

Notes:

Appendix C1 and C2 illustrate the City of Courtenay policies and programs resulting from development activities and service delivery. The Town of Comox described projects in relation to housing affordability at 695 Aspen Road (specified units managed by M'akola Housing Society and owned the Town of Comox) and 1582 Balmoral Avenue (increasing the number of units from 16 to 52 and to be operated by the Comox Valley Affordable Housing Society). Further, the Village of Cumberland described the Second Street housing project in relation to affordable housing and also noted its policy tools include community amenities for affordable housing and density bonus offerings when certain percentage of projects are affordable.

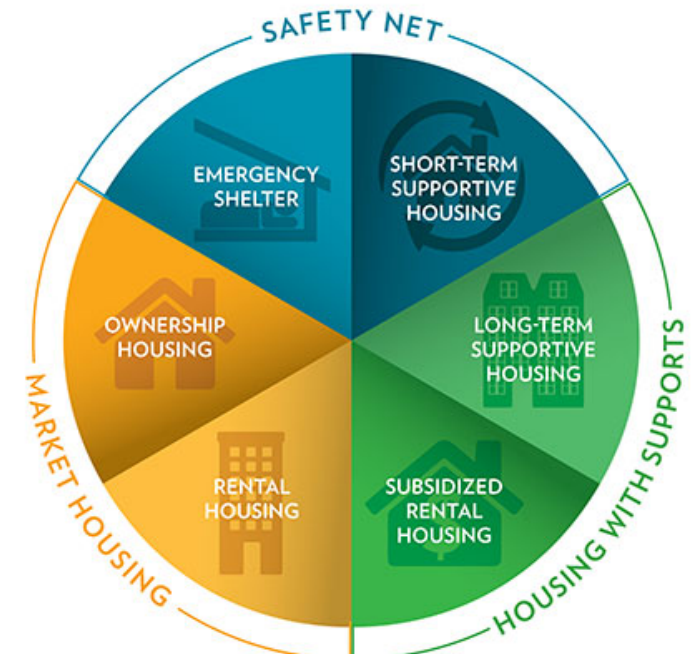
Lastly, Appendix D describes four different models that other communities have adopted in their attempts to address affordable housing, each dependent on their own community contexts.

Attachments: Appendix A – CVRD function 451 and function 450 contributions
Appendix B – 2023 Comox Valley Coalition to End Homelessness Housing Plan
Wheelhouse and local projects
Appendix C1 – City of Courtenay housing-related policy and actions
Appendix C2 – City of Courtenay housing contributions and investments
Appendix D – Briefing notes to describe the Whistler Housing Authority, Cowichan Housing Association, Tofino Housing Corporation and Capital Region Housing Corporation

CVRD Capital Funding

Source: Homelessness Supports Service

Wheelhouse	Date	Location	Type	Lead Agency	Units	Funding
Safety Net	2016	Courtenay	Transitional housing	Comox Valley Transition Society	2	\$80,000
	2018	Courtenay	Supported independent living for youth	John Howard Society	10	\$150,000
	2018	Courtenay	Transitional housing	Comox Valley Transition Society	4	\$155,000
Housing with Supports	2017	Courtenay	Affordable apartments	Wachiay Friendship Centre	35	\$60,000
	2017	Courtenay	Condo units for low cost rentals	Dawn to Dawn – Action on Homelessness Society	2	\$90,000
	2019	Courtenay	Housing for women and children fleeing violence	Comox Valley Transition Society	8	\$15,000
	2019	Courtenay	Rent-geared-to-income housing facility	L’Arche Comox Valley	18	\$5,000
	2019	Courtenay	One bedroom condominium unit	Dawn to Dawn – Action on Homelessness Society	1	\$90,000
	2020	Courtenay	One bedroom condominium unit	Dawn to Dawn – Action on Homelessness Society	1	\$90,000
	2020	Cumberland	Affordable rental housing units	Comox Valley Transition Society	23	\$45,000
	2020/2021	Courtenay	Indigenous Elders and Singles housing	Wachiay Friendship Centre	24-40	\$190,000
	2021	Cumberland	Affordable family apartments	Comox Valley Transition Society, Dawn to Dawn Action on Homelessness Society	22	\$100,000
Market Housing	2021/2022	Courtenay	Affordable townhomes	Habitat for Humanity Vancouver Island North	8	\$40,000
	2020	Courtenay	Affordable homes	Habitat for Humanity Vancouver Island North	8	\$115,000
Total					166-182	\$1,225,000



Housing Wheelhouse
Source: City of Kelowna

CVRD Operational Funding – Safety Net
 Source: Homelessness Supports Service; Emergency Services and Land Acquisition Service

\$308,512 invested to conduct Homelessness and Supports Service Review; support operational and administrative costs for warming centres

Beds Supported: 58

Appendix B – The following is an excerpt from the 2023 Comox Valley Coalition to End Homelessness Housing Plan and relates the Wheelhouse arcs to local projects in the Comox Valley

THE COMOX VALLEY HOUSING WHEELHOUSE

The Comox Valley Housing Wheelhouse represents our current affordable housing stock.

Emergency Shelters/ Extreme Weather 2022

- Connect
- Salvation Army- Pidcock House
- Community Cares
- Lilli House

Safety Net- Short-term supportive housing/ transitional housing includes:

- The Travelodge
- Salvation Army- Pidcock House
- Transition Society- Amethyst House
- John Howard Society- The Station
- Comox Valley Recovery Centre
- VIHA -Mental Health and Substance Use- Ryan Hill Apartments

Housing with Supports- Long-term supportive housing includes:

- John Howard Society- The Junction

Housing with Supports- Subsidized rental housing includes:

- BC Housing- Washington Apartments
- Senior’s housing-i.e., Casa Loma, Glacier View Lodge, The Views, Ocean Front Village
- Housing for individuals with disabilities- e.g., L’arche Comox Valleys, I Belong suites.
- Dawn To Dawn- scattered model- apartments and homes

Affordable Market Housing includes:

- **Habitat for Humanity (home ownership model)**
- **Affordable rental units** (tenants not paying more than 30% of income on rent) by private developers



City of Courtenay Initiatives to Support Housing – April 2023

Current Action	Notes and Opportunities	City Department (Lead)
1. City adopted Affordable Housing policy chapter in the OCP in July 2022. It contains a number of directions and tools that the City will pursue and employ to support affordable housing of various tenures and types, including when approving development applications.	See attached (also contained within OCP).	Development Services Department
2. The City commissioned an affordable housing strategy options study during the creation of the OCP to inform the affordable housing policy chapter.	The options study identifies a number of other initiatives for consideration beyond those enshrined in the OCP.	Development Services Department
3. The City permits secondary suites in a majority of residential zones and secondary detached and accessory residential units in selected residential zones within <i>Zoning Bylaw No. 2500</i> .	Provides for increased housing options within residential neighborhoods by adding new residential units, including new rental opportunities.	Development Services Department
4. CACs - units: The City seeks to secure below market rental units as a priority when negotiating community amenities with market developers (OCP Community Amenity Contribution (CAC) policy - attached). These to be secured by Housing Agreement.	<p>Provides affordable housing opportunities with new developments.</p> <p>Housing agreements can limit: rental rates; sale prices; stipulating who may reside at or purchase a property; the administration and management of the housing units; rents and leases sale or share prices that may be charged, and the rates at which they may be increased over time. A monitoring framework is currently being developed.</p>	Development Services Department
5. CACs - fund: Monetary contribution targets are included in the OCP CAC Policy. These funds are placed in the Affordable Housing Amenity Reserve Fund.	Provides support for affordable housing initiatives within the City including offsetting the costs of development of dedicated affordable housing proposals. A policy for the use of the reserve funds is currently being developed. Funds have been used to pay for non-profit housing DCCs or offsite works/frontage improvements for example.	Development Services and Financial Services Department

City of Courtenay Initiatives to Support Housing – April 2023

Current Action	Notes and Opportunities	City Department (Lead)
6. The City donates land to provide affordable rental housing	Braidwood Apartments an example: 35 units of affordable rental housing in a central location. The City of Courtenay donated the land for the project, and offset municipal fees charges, levies and other associated costs. Additional financial support for this housing project came from the Comox Valley Regional District and Island Health. Combined, these local contributions add up to almost half a million dollars toward this project (Past 2019)	Development Services Department
7. The City supports housing for those experiencing or at risk of homelessness	<p>The Junction, at 988-8th Street in Courtenay, provides 46 homes with supports for people experiencing or at risk of homelessness, operated by The John Howard Society of North Island.</p> <p>The City of Courtenay supported this project through the lease of this property to the BC Housing Management Commission. This lease is equivalent to nearly half a million dollars over the 25-year lease term. (Past 2019).</p>	Development Services Department
<p>8. The City offers City-owned sites to be developed in partnership with nonprofit organizations.</p> <p>The City partnered with the Community Land Trust and offered City owned land for the development of co-op housing, these sites are:</p> <ul style="list-style-type: none"> • 52 1st Street: Vacant land and partial laneway; • 645 - 725 Cliffe Avenue: The Connect Warming Centre building and adjacent parking; • 425 Duncan Avenue: The 4th Street and Duncan Avenue parking lot 	Provides for longer-term stable housing in the City with a mix of affordability levels and unit types for low and middle-incomes. (Co-op housing is typically longer-term and more stable compared to rental housing)	Development Services Department
9. The City exempts Development Cost Charges for small housing units 29 square metres in size or less.	Provides an opportunity for affordable housing units to be mixed into new developments.	Development Services Department

City of Courtenay Initiatives to Support Housing – April 2023

Current Action	Notes and Opportunities	City Department (Lead)
10. The City provides leasable building space to support the operation of a homelessness service. The Comox Valley Transition Society in partnership with the Coalition to End Homelessness operates the Connect Warming Centre located at 685 Cliffe Avenue.	Provides a space for vulnerable individuals experiencing homelessness or at-risk of experiencing homelessness and including thirty-three 33 beds.	Recreation and Cultural Services Department
11. The City has secured funding for a full time Community Services Coordinator that will work with service providers that offer services to persons experiencing homelessness.	The full-time position will work on community partnerships and relationships with service providers who provide support services to those experiencing homelessness. (future)	Recreation and Cultural Services Department
12. The City supports compact development, reducing the need for private automobiles.	Personal transportation costs in the form of private vehicles is estimated to be the second largest household expenditure in Canada. Through compact and mixed land uses, supported by multi-modal transportation options, residents will have more options to forego a vehicle or additional vehicle.	All City Departments
13. Examining development application streamlining opportunities on a range of fronts.	Less time in application stage limit the amount of financial borrowing time for an applicant. Ideally this results in lower overall development costs that are passed on to home owners/tenants. It doesn't always and prices are usually set by the market, and not the cost to deliver.	Development Services Department
14. The City has been informally prioritizing multi-residential applications for processing.	Will explore formalizing this approach to build consistency in approach across staff, and transparency to applicants and public .	Development Services Department

Future Action	Notes and Opportunities	City Department (Lead)
15. New Zoning bylaw will include density bonusing policy and possible otherwise prezoning of multi-	Density bonusing provides incentives for the creation of affordable housing and special needs housing units in the City. Prezoning allows applicants to	Development Services Department

City of Courtenay Initiatives to Support Housing – April 2023

Future Action	Notes and Opportunities	City Department (Lead)
residential zoning in key growth centres.	proceed directly to development/building permitting stage, cutting out time for Council approvals.	
16. CAC policy is to be decoupled from OCP and amended more frequently to respond to community amenity needs and land economic context.	In a growth market/increase in land values, CACs negotiation targets can quickly become outdated, not reflecting the current market conditions and opportunities for achieving community amenities from development.	Development Services Department
17. Short Term Rental policy/regulation a priority	Awaiting to learn more of provincial housing announcements to learn if some decisions will be made from a higher authority. Otherwise staff will lead the development of this work.	Development Services Department

City of Courtenay Affordable Housing Negotiated Contributions from Rezoning Applications

Figures since 2016.

Includes zoning amendment applications that were completed as early as January 2016 (Date of zoning application would have been pre-2016).

Affordable housing funds deposited in Affordable Housing Reserve Fund through Community Amenity Contributions (CACs) since 2016: **\$485,500**

- RZ000063 – 1790 15th St - \$2,500
- RZ000039 – 1025 Ryan Rd - \$59,000
- RZ000035 – 2355 Mansfield Dr - \$15,000 (Not built but was paid with BP application).
- RZ000012 – 4100 Fraser Rd – on - \$26,000
- RZ000010 – 911 Braidwood Rd - \$39,500
- RZ000006 – 2048 13th St - \$6,000
- RZ000004 – 2650 Copperfield Rd – \$198,000 (paid with zoning)
- RZ1701 – 2900 St (Seniors Housing including independent living) - \$43,000
- RZ1611 – 3040 & 3070 Kilpatrick Ave - \$35,000
- OCP00008 – 2700 Mission Rd Phase 2 - \$14,000
- OCP00006 – 2600 Mission Rd - \$47,500

Anticipated Affordable Housing Reserve Fund CAC deposits in the future: **\$253,500**

(Zoned since 2016, but not yet submitted CACs due to collection at Building Permit stage):

- RZ000071 – 1540 Willemar Ave – no subdivision yet - \$15,000
- RZ000062 – 1915 Cumberland Rd – at EDP stage - \$100,000
- RZ000046 – 1550 Willemar Ave – at subdivision - \$2,500
- RZ000017 – 925 Braidwood Rd - \$41,000
- RZ1709 & DP000095 – 3420 Rhys Rd subdivision that generated the DP - \$16,000
- RZ1404 – 2745 Sheraton Rd - \$19,000
- OCP00014 – 1077 Piercy Ave – DP submitted - \$96,000
- OCP00008 & DP000121 – 2700 Mission Rd Phase 3 –DP issued- \$24,000

Table of units on Page 2




Courtenay – Since 2016:


- = 189 Units minimum (supported/safety)
- = \$485,500 in CAC fund deposited
- = \$253,500 in CAC fund awaiting deposit




Housing Wheelhouse
Source: City of Kelowna

Wheelhouse	Date (of BP application)	Location	Type	Affordability Details	Documentation	Lead Agency	Units	Status	File
Safety Net	2018	988 8 th Street	46 supportive housing suites with wrap around services (within PA-1)	<ul style="list-style-type: none"> BC Housing project. City leased land for 25 years with option for renewal. 	N/A	John Howard Society	46 – entire development	Occupied	RZ000013
Safety Net	2021	2700 Mission Rd – Phase 1	40 multi-residential apartment (R-4)	BC Housing units	N/A	CV Transition Society	40 – entire building	Occupied	OCP00008
Housing with Supports-Ownership	2018, 2020	1330 Lake Trail Rd	10 duplex units	No CACs as is Habitat for Humanity	N/A	Habitat for Humanity	10 – entire development	Occupied	RZ1701
Housing with Supports	2020	1025 Ryan Rd	118 multi-residential - (CD-27 - rental zone)	<ul style="list-style-type: none"> 30% applicable HILS annual income level/12 10 year validity 	Housing agreement and Covenant –	N/A	At least 6 units	Occupied	RZ000039
Housing with Supports	2022	3040 Kilpatrick	41 multi-residential (CD-26A)	<ul style="list-style-type: none"> Price restricted sale (30% below fair market value) for ‘qualified persons’ (or rental option should sale not be possible – max 70% of market rent) Units shall be size variety representing larger development mix For people living in the community specifically 	Covenant - Priority Agreement: CB83955- CB83956 Notice of Housing Agreement: CB83957	N/A	At least 5 unites	BP issued	RZ000056
Housing with Supports-Ownership	2022	1375 Piercy Ave	24 multi-residential townhomes (CD-29) intended for	<ul style="list-style-type: none"> No CACs as is Habitat for Humanity \$ from housing reserve fund requested to be directed to be used for offsite improvements (awaiting June 14 decision) 	N/A	Habitat for Humanity	12 – entire development (2 units accessible)	Under construction	RZ000045
Housing with Supports	2022	1679 McPhee Ave	40 multi-residential (CD-34). Target residents are Indigenous singles, especially elders	<ul style="list-style-type: none"> BC Community Housing Fund framework prescribes a range of affordability rates, including Deep Subsidy (20%), Rent-Geared-to-Income (RGI - 50%), and Affordable Market Rental units (30%). The final rental structures will be determined by the proponent’s final agreement with BC Housing. BC Housing secures operating agreement and 60 year rental structure with Wachiay and option to purchase. 	N/A	Wachiay Friendship Centre Society	40 – entire development	BP issued	OCP00011
Housing with Supports	2022	1600 Riverside Lane	50 unit multi-residential (MU-2)	<ul style="list-style-type: none"> Existing building – rental rates \$711.75 New building – rental rates \$806.65 10 year validity 	Housing Agreement Bylaw No. 3062	N/A	At least 5 units across new and existing building	Under construction	DPV00035
Housing with Supports	2023	801 Ryan Rd	247 multi-residential (CD-32 – rental apartment zone)	<ul style="list-style-type: none"> 30% applicable HILS annual income level/12 10 year validity 	Housing agreement and Covenant – CB524506	N/A	At least 25 units	BP issued	RZ000050
Total							189 minimum*	*Minimum because developer may decide to price restrict more than legal requirement	
Staff note: Units supported through City of Courtenay process may also have benefited from CVRD Homelessness Support Service.									

<p>Whistler Housing Authority (https://whistlerhousing.ca/)</p> <ul style="list-style-type: none"> - Purpose: oversee the development, administration and management of employee restricted housing in Whistler - Governance Structure: independent municipally owned corporation of the Resort Municipality of Whistler - Formed: 1997
<p>Financial Highlights (source: 2023 Corporate Plan – consolidated budget)</p> <ul style="list-style-type: none"> - Total Revenues: \$6.1M - Total Operating and Capital Expenses: \$7.3M
<p>Partnerships</p> <p>WHA meets with the Resort Municipality of Whistler, Provincial and Federal Government housing partners, and other financial institutions to pursue financing options for new Employee Housing projects.</p>
<p>Scope: Number of Units</p> <ul style="list-style-type: none"> - The Whistler Housing Authority (WHA) owns and operates over 300 rental properties throughout Whistler which are available for qualified applicant. The majority of WHA rentals are apartment style units and include Studios, One Bedrooms, Two Bedrooms and Three Bedrooms as well as a limited number of townhouses. Rental rates are calculated at 30% of a tenants Gross Household Income (subject to upper and lower limits). - There are 987 Employee Housing Units in the WHA ownership inventory, and 202 additional ownership properties in Whistler with employee occupancy restrictions. - Whistler has 7,000 beds of affordable rental & ownership housing dedicated to those working in Whistler.
<p>Relationship to Wheelhouse</p> <p>The WHA develops and manages housing for qualified employees, both for rent and ownership, which aligns with the Market Housing portion of the Wheelhouse.</p> 

<p>Cowichan Housing Association (http://cowichanhousing.com/)</p> <ul style="list-style-type: none"> - Purpose: to increase affordable housing options and to reduce homelessness in the Cowichan region through research, community development, homelessness prevention programming and facilitating affordable housing development. - Governance Structure: Cowichan Housing Association was incorporated to evolve and grow the work of the Regional Affordable Housing Directorate, a committee under Social Planning Cowichan, and to broaden community efforts for affordable housing and homelessness prevention. - Formed: 2015
<p>Financial Highlights (source: Cowichan Valley Regional District 2023 financial plan)</p> <ul style="list-style-type: none"> - The Cowichan Valley Regional District requisitioned \$750,000 in 2023. The CHA was provided \$250,000 and \$500,000 was transferred to a housing fund reserve. - The CHA promotes two funding programs: a project development fund of up to \$25,000 for non-profit organizations to develop affordable housing proposals and a rental housing capital contribution fund for up to 10% of a project budget to support development of new affordable rental housing stock, shelters and second stage housing. - The CHA delivers an emergency contingency fund for individuals and families experience a sudden and unexpected loss of housing
<p>Partnerships</p> <ul style="list-style-type: none"> - Partners with BC Rent Bank for micro-loans that have no interest, with affordable repayment options - The rental housing capital contribution fund encourages community contributions and partnerships to leverage additional funding resources. - Has partnered with City of Duncan, Our Cowichan Health Network, Cowichan Tribes for 36 room hotel and 36 sleeping cabin temporary shelter sites during pandemic.
<p>Scope: Number of Units</p> <ul style="list-style-type: none"> - In 2022 and 2023, CHA partnered with Lookout Housing and Health Society to operate the Village, providing accommodation and wraparound support services for 34 individuals experiencing homelessness
<p>Relationship to Wheelhouse</p> <ul style="list-style-type: none"> - CHA focusses its efforts in the Safety Net and Housing with Supports portions of the Wheelhouse. 

<p>Tofino Housing Corporation (https://tofinohousingcorp.ca/)</p> <ul style="list-style-type: none"> - Purpose: carry on the business of providing attainable and affordable housing for employees and residents within the District of Tofino (District) and surrounding geographical areas - Governance Structure: a non-profit corporation that is owned and controlled by the District, with a majority of the Board of directors comprised of District representatives, but is at arms-length from Council. - Formed: 2005
<p>Financial Highlights (source: THC Primer, April 2021)</p> <ul style="list-style-type: none"> - “Funding” is in quotes because the resources used to facilitate housing development include land provided free by the District of Tofino, MRDT OAP taxation, proceeds from the sale of homes provided through private development, DCC waivers, property tax exemptions, in-kind support from the District, grants obtained from senior government and pre-development loan and mortgage financing at below-market - Estimated funding distribution by end of 2022: <ul style="list-style-type: none"> o Lands: \$3.5M o Grants: \$9.1M o MRDT transfers: \$1.0M o District reserve transfers: \$0.5M o DCC waivers: \$0.3M
<p>Partnerships</p> <ul style="list-style-type: none"> - The THC acts as a land steward/housing facilitator, and partners with Catalyst Community Developments Society (Catalyst) as the third party, non-profit housing developer. - The THC has partnered with BC Housing for apartments with a range of affordability: a mix of deep subsidy, rent-geared-to income and affordable market rents - The THC recognizes that delivering housing to the community is a multi-pronged task, and that many partners need to be involved to help achieve the THC’s vision. While the THC is focused on delivering housing, there are a number of related roles that the THC cannot undertake, or can only play a supporting role, and which need to be taken on by others.
<p>Scope: Number of Units</p> <ul style="list-style-type: none"> - The THC is a relatively new housing organization. Several projects are seeking to deliver 70+ apartments in 2-storey, 2-bedroom up and 2-bedroom down designs.
<p>Relationship to Wheelhouse</p> <ul style="list-style-type: none"> - The THC is dedicated to delivering non-market housing in Tofino and is responsible for acquiring land, securing funding, and developing and managing housing (currently through a partnership). This work aligns with the Housing with Supports (subsidized rental housing) portion of the Wheelhouse. 

<p>Capital Region Housing Corporation (https://capitalregionhousing.ca/)</p> <ul style="list-style-type: none"> - Purpose: to develop and manage affordable housing to meet the needs of people living within the capital region; day-to-day management of housing, providing property management services, and providing services to residents who live in 51 housing complexes across seven municipalities - Governance structure: wholly-owned subsidiary of the Capital Regional District - Formed: 1980s
<p>Financial Highlights (source: 2022 Annual Report)</p> <ul style="list-style-type: none"> - Operating Income/Expenses: \$24.6M - Capital Projects: \$34.2M - Routine Capital Improvements: \$2.1M
<p>Partnerships</p> <p>The CRHC partners with the Canadian Mortgage and Housing Corporation and BC Housing to develop and manage affordable housing. In 2018 CMHC signed a definitive agreement with the CRD and BC Housing which created the Regional Housing First Program with a total of \$90 million to create new affordable housing units within the region. In 2020, each of the three partners increased their contribution by \$10 million to bring the total to \$120 million.</p> <p>The CRHC manages its properties.</p>
<p>Scope: Number of Rental Units</p> <p>The Capital Region Housing Corporation provides 1,877 homes in 51 buildings across seven municipalities. 70 percent are rent geared to income; 30 percent are affordable rent.</p>
<p>Relationship to Wheelhouse</p> <p>The CRHC develops and manages affordable housing, which aligns with the Housing with Supports portion of the Wheelhouse.</p>