

STRATEGIC PLAN FOR ATTAINABLE HOUSING  
IN THE LOWER COLUMBIA REGION

BY MATT THOMSON

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Housing represents a complex confluence of many issues. While it is a basic human right, it is also subject to market forces that can significantly affect people's access to it. Developing appropriate community responses to housing issues is equally complex, and fraught with limitations. Nonetheless, effective community partnerships and cooperation can achieve much in the field of attainable housing. It is in the spirit of partnership that this Plan was developed and it is my hope that it will serve the LCR well as a guideline for action on housing over the next ten years.

*cover photography:*  
*Brian Findlow*



# STRATEGIC PLAN FOR ATTAINABLE HOUSING IN THE LOWER COLUMBIA REGION

PREPARED FOR THE ATTAINABLE HOUSING COMMITTEE  
OF THE LOWER COLUMBIA COMMUNITY DEVELOPMENT TEAM SOCIETY

BY M. THOMSON CONSULTING

# Executive Summary

The Lower Columbia Region (LCR) is located in the southwestern portion of the Columbia River Basin in the West Kootenay Region of British Columbia. Approximately 20,000 people live in the study area, which includes the municipalities of Fruitvale, Montrose, Rossland, Trail, Warfield, and Electoral Areas A and B of the Regional District of Kootenay Boundary (RDKB).

Over the last ten years, the LCR's housing market has experienced significant change in purchase and rental prices. The market has slowed in the last two to three years, providing an opportunity for planning for future housing needs. Current and future drivers of the housing market trends in the LCR include an aging population, significant workforce renewal as major employers replace retiring workers and real-estate speculation of the type that was prominent in the region in the early to mid 2000s.

In April 2011 the Attainable Housing Committee of the Lower Columbia Community Development Team hired M. Thomson Consulting to conduct an Attainable Housing Study for the Lower Columbia Region. This two-phase study consisted of the *LCR Attainable Housing Needs Assessment* to assess attainable housing issues and needs in the LCR.

This plan was developed based on the findings of the *Needs Assessment* and the results of community engagement conducted in Rossland, Trail and Fruitvale in October 2011. This plan aims to be as comprehensive as possible, addressing coordination and governance, implementation, partnerships, priority projects and policy options for local governments. This report is organized in eight sections, with six key goals. Each goal has a number of strategic actions, intended to provide specific direction toward achieving that goal. The eight sections are:

- Introduction: Defining Attainable Housing, Priority Needs and Approach
- Goal 1: Committed Coordination and Governance Structure
- Goal 2: Developing Mechanisms for Implementation
- Goal 3: Working Toward Priority Housing Projects
- Goal 4: Supporting a Comprehensive Approach to Homelessness
- Goal 5: Identifying Policy and Planning Options for Local Government
- Goal 6: Identifying Next Steps for Communities
- Conclusion: Targets and Monitoring the Plan

These are based on interviews with residents of the LCR. Interview participants were selected through local service agencies and employers. These stories are intended to represent a relatively broad range of experiences and put a human face to housing issues in the region.

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# Introduction

## Mary's Housing Story

Mary was born in Trail and has lived here all her life, for more than 65 years. Mary is a senior who has recently started collecting her pension. Prior to turning 65 she was collecting disability assistance.

She lived for many years in a rental basement suite. Her rent was within her budget, and her landlord paid attention to regular maintenance issues. As her mobility decreased, he installed handrails down the short set of stairs to her suite. Unfortunately, with limited mobility, getting in and out of her apartment became more of a challenge. She also had trouble stretching her budget to meet all her needs. "When I was on disability I always found out the last week of the month that I was really broke. Once you'd paid bills, rent, groceries and other extras then there was nothing left. It was kind of hard that last week."

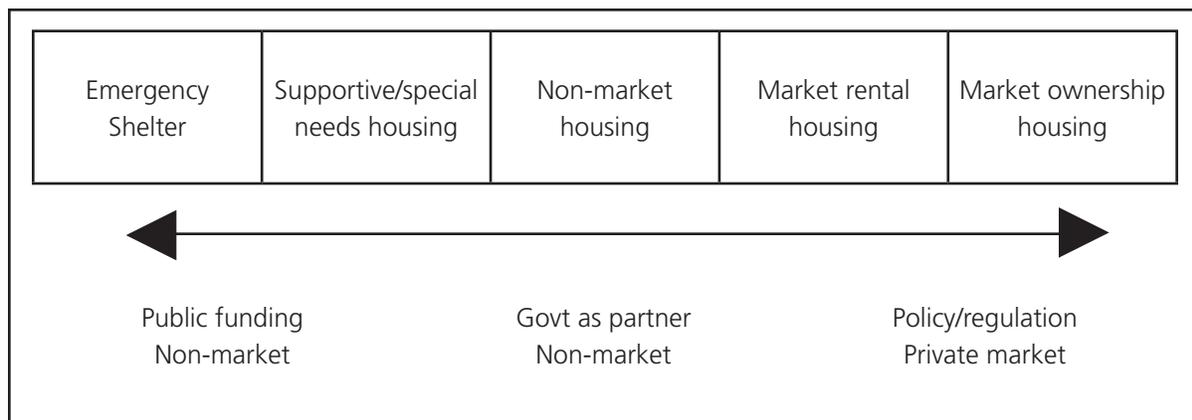
Through her physiotherapist and a worker at Canadian Mental Health Association, Mary was put on the waitlist for Silver City Gardens. The waitlist was originally for two years, but a unit opened for Mary after 18 months. The change in her life has been significant. "It's really good being here. You get supper provided, your housecleaning provided. You get security buttons, so if you fall you can ring it and you get help right away. Where I was before my landlord was upstairs and I was able to call him, but if he wasn't home I couldn't call anyone," she says.

Safety is not the only benefit. Her rent is subsidized at Silver City, although she pays a total of \$812 a month, which includes meals and housekeeping. "In my old place I had to pay someone to come to do my housework (\$20-30 each time) and here meals and housekeeping are included. You've got people to socialize with. With these things it makes up for the rent you pay."

## Defining Attainable Housing

The *LCR Attainable Housing Needs Assessment*, released in September 2011, identified a range of housing needs for the region, providing the basis for strategic planning. The Needs Assessment used a housing spectrum (Figure 1) that considers housing across a range of income groups, households and tenure types. While an analysis of low-income, supportive and emergency housing types form a significant component of the research, it also considers the availability of housing for seniors, renters, and first-time purchasers.

Figure 1: Attainable Housing Spectrum



## Housing Challenges and Priority Needs

The *Needs Assessment* identified a number of housing challenges for the LCR. These challenges were identified through a combination of quantitative data from Statistics Canada, BC Stats, CMHC and local sources and extensive key informant interviews with local stakeholders.<sup>1</sup> The key findings of the Needs Assessment are summarized in the table below.

1. The full report can be found at: <http://southkootenay.com/main/fileadmin/LCCDT?pdf/AttainableHousing/NeedsAssessment.pdf>

Table 1: Key Issues and the Strategies Addressing Them

Key Issues	Explanation	Associated Strategic Action
Predominance of single family dwellings	<ul style="list-style-type: none"> <li>• 80% of all dwellings in the LCR are detached single family dwellings</li> <li>• While Trail has the most diversity, about 75% of its housing stock is detached single family dwelling</li> <li>• By comparison, as a whole, about 50% of dwellings in BC, are detached single family dwellings</li> </ul>	5.1 5.2 5.3
Age and state of repair of housing stock	<ul style="list-style-type: none"> <li>• Nearly two thirds (about 66%) of the region’s housing stock was built before 1971, while 90% of the housing stock was built prior to 1986</li> <li>• By comparison, across BC 31% of housing was built prior to 1971 and 62% built prior to 1986</li> <li>• Additionally, a higher proportion of housing in the region requires minor or major repairs beyond regular maintenance (about 45%) than in BC as a whole (about 33%)</li> </ul>	3.2 3.4 5.1 5.2 5.3
Inadequate and inappropriate housing for low-income households	<ul style="list-style-type: none"> <li>• CMHC’s Core Housing Need data shows that approximately 40% of rental households (645 households) across the region pay more than 30% of their gross monthly income on housing</li> <li>• While some subsidized housing exists across the region for low-income seniors, there are no housing options for other low-income households beyond market rentals</li> <li>• Despite the presence of low-cost rentals in the LCR, interviews show that low-income households predominantly rely on inexpensive housing that is often in a poor state of repair. This can lead to unsafe and/or unhealthy living conditions for individuals and families. Poor weather-proofing can also significantly increase utility costs in the winter, adding pressure to household budgets</li> </ul>	3.2 3.4 5.1 5.2 5.3

Emerging issue of visible and relative homelessness	<ul style="list-style-type: none"> <li>In late winter of 2011, an extreme weather emergency shelter opened in Trail for the first time and was regularly used by a number of clients</li> <li>Enumerating homelessness represents a challenge; furthermore, while visible homelessness is an issue, key informants expressed growing concern around clients who face relative homelessness,<sup>2</sup> many of whom have mental health or addictions issues</li> </ul>	4.1 4.2 4.3 5.1 5.2 5.3
Aging population	<ul style="list-style-type: none"> <li>BC Stats projects an increase in individuals over the age of 65 over the next 10 years, with seniors representing 25% of the population by 2021</li> <li>While a number of senior-specific housing facilities exist, interviews reflected concern over the lack of units for low-income seniors or those in need of support</li> <li>A lack of housing diversity means fewer options for independent seniors who may want to downsize from a detached single family dwelling</li> </ul>	3.1 3.2 3.3 3.4 5.1 5.2
Workforce renewal and a lack of new housing	<ul style="list-style-type: none"> <li>While BC Stats projects slow growth in the LCR over the next ten years, projected workforce renewal by major employers could have a significant impact on population growth and is not accounted for by BC Stats' projection methods</li> <li>A lack of new housing and an aging housing stock, some of which requires significant renovations, could represent a deterrent to purchasing housing within the Lower Columbia region, particularly if newer housing is available nearby (e.g. Castlegar)</li> </ul>	3.1 3.3 3.4 5.1 5.2 5.3

Building on the findings of the Needs Assessment, the LCCDT Attainable Housing Committee hosted three workshops between October 4 and 6 across the Lower Columbia Region (LCR) in order to identify and prioritize housing strategies for the region. Community input identified a number of forms of housing types to develop that would serve different populations across the region. However, the LCR's small regional population and the limited resources for housing available from federal, provincial and local government and other partners require a careful prioritization of housing needs. Five housing needs were therefore identified as immediate priorities for this plan:

1. Housing for low-income seniors
2. Affordable rentals, including both subsidized and market rentals
3. Transitional, low-barrier, short-term housing (including shelter beds) and long-term supportive housing for mental health and addictions

2. This refers to individuals who live in unsafe or inappropriate conditions or who face significant volatility in their housing situation, on a short term or regular basis.

4. Addressing the state of housing for first-time buyers and current residents (both renters and owners) living in substandard or aging housing stock
5. Additional special needs housing (e.g. individuals with mental and physical disabilities)

Additionally, participants noted a need for the following housing and services that the Attainable Housing Committee should support through partnerships and advocacy:

- Additional housing options for youth
- Supportive housing for at-risk families
- Transitional housing for declining seniors not ready to enter assisted living/complex care
- Additional options for seniors complex care and assisted living
- Expanded shelter for women<sup>3</sup>

## Approach, Organization of this Report and Timeline

This plan addresses priority needs across the attainable housing spectrum as identified by the Needs Assessment and community input offered during the October workshops. The purpose is to develop a comprehensive approach to housing in the LCR for the next ten years.

In developing this plan, the focus has been on building on existing organizational capacity and initiatives within the LCR. This means that rather than developing new bodies or organizations to do the work described below, the plan emphasizes using existing structures, organizations and processes to address attainable housing needs and gaps.

The plan identifies six strategic directions to address housing needs in the LCR. Each goal has between one and four strategic actions that show how the goal will be achieved. The plan's six goals are:

- Goal 1: Committed Coordination and Governance Structure
- Goal 2: Developing Mechanisms for Implementation
- Goal 3: Working Toward Priority Housing Projects
- Goal 4: Supporting a Comprehensive Approach to Homelessness
- Goal 5: Identifying Policy and Planning Options for Local Government
- Goal 6: Identifying Next Steps for Communities

Goals 1 and 2 represent coordination and governance and provide a framework for implementation of the plan. Goals 2 and 3 represent priority directions for the Committee to actively champion in order to address areas of significant housing need. Goals 4 and 5 represent initiatives that may be championed by other community stakeholders (e.g. non-profits, local governments), and which the Committee will actively support and help coordinate. Individual member organizations of the committee may

3. N/B: These priorities are not listed in order of priority; rather they represent the most overall pressing issues identified by workshop participants

take leadership roles on strategic actions associated with Goals 4 and 5. Finally, Goal 6 identifies how components of this plan may be implemented in the individual jurisdictions of the LCR.

Each strategic action identified below outlines the purpose of the action, the role of the committee, partners to include (where relevant), and the expected completion date of the action. Also included are some case studies of other BC and Canadian communities that have implemented similar housing initiatives. A brief sidebar is offered, and links are provided for individuals interested in more detail.

Finally, while strategic actions are organized thematically, with timelines included in their description, an overall timeline for the completion of actions (Table 2) provides a useful visualization of how various strategic actions will be implemented and build on one another.

Table 2: Strategic Actions and Target Completion Dates

Strategic Actions	Target Completion of Activity
Strategic Action 1.1: Develop a Coordinating Structure	April 2012
Strategic Action 4.3: Development of Permanent Dedicated Homeless Outreach Services	Spring 2012 (and ongoing)
Strategic Action 2.1: Partnership Development and ToR for New Housing Projects	April-December, 2012
Strategic Action 3.1: Education, Communication and Advocacy on Attainable Housing Issues	June-November 2012 (and ongoing)
Strategic Action 4.2: Partnership Building Across Sectors	June-December 2012 (and ongoing)
Strategic Action 2.2: Develop a Funding Framework for Housing Projects	June-December 2012 (and ongoing)
Strategic Action 3.2: Develop Priority Housing Pilot Projects	June 2013
Strategic Action 2.3: Hire an Attainable Housing Coordinator	2014
Strategic Action 4.4: Development of a Permanent Shelter in Coordination with Transitional Housing Facilities	2014-15
Strategic Action 3.4: Development of Mixed-Income Housing Solutions	2016-2020
Strategic Action 3.3: Facilitating the Development of Other Housing Options	Ongoing
Strategic Action 5.1: Community Plans and Attainable Housing	Ongoing
Strategic Action 5.2: Policy and Bylaw Development	Ongoing
Strategic Action 5.3: Financial Actions	Ongoing

# Goal 1: A Committed Coordination and Governance Structure

## Mick's Housing Story

Mick was born in the Lower Columbia Region and has lived in Trail, Rossland, Warfield and Fruitvale. Although he left for some time as a young adult in the 1970s, he has spent most of his life here. Mick has been on disability assistance for the past seven years and considers himself lucky to have recently found subsidized housing for seniors at Beaver Valley Manor. He describes it as adequate, affordable and safe and pays \$335 including electricity.

Mick has not always had adequate, affordable and safe housing. Prior to Beaver Valley Manor, he was paying \$500 for a basement suite. On disability payments of only \$900 a month, that's well over half his monthly budget. In the past, his search for affordable housing has led him to an apartment building geared toward individuals on income or disability assistance. While he says the building was clean, he describes many of the tenants struggling with addictions, mental health issues and crime. "The building wasn't shabby, but all these issues conglomerated. It's not just about housing, it's about what's around you. It was really, really hard to address the social issues that come along with poverty. It makes it hard to do something about mental health or addictions issues."

For several years Mick has been volunteering with a mental health and addictions advocacy volunteer program at Trail Family and Individual Resource Centre. The program supported mental health outreach and engaging individuals with mental health and addictions issues, connecting them to services and supports. Mick describes some of the housing challenges he's seen clients face, including run down buildings, mice and infestation and absentee landlords. These can combine to create an inappropriate housing situation. "It may be stable housing, but it's not safe," he says. "I'm quite proud of what we've got here for mental health," he says having accessed many programs available through Interior Health. "I'm proud of what [Interior Health] has allowed to be." Unfortunately, Mick says the budget for his volunteer position has been cut. "Poverty's the biggest issue" for many of the clients he dealt with, and "mental health plus addictions equals poverty. This is the seventh year in a row we've had the highest rate of child poverty, while the government cuts corporate taxes, and shifts the burden to regular people. But I also think that more people are caring and eventually that may turn the tide."

## Overview

A coordinating structure to implement strategic actions and develop new housing opportunities and partnerships remains a lynchpin for success in addressing attainable housing issues in the LCR. Four organizing models were considered in the development of the plan: a steering committee, a housing corporation, a housing trust and a non-profit housing society. While each has its merits and downsides, three of these four models required the development of a new organization, a time and resource-intensive process. In the interest of building on existing momentum, this plan recommends continuing with a modified form of the existing Attainable Housing Committee structure.

### Strategic Action 1.1: Build on the Existing Attainable Housing Steering Committee

#### Summary

A permanent steering committee with broad representation from local housing providers, service delivery organizations, government agencies, local governments, and the private sector will plan, coordinate and monitor housing issues in the LCR and act as a permanent advocate for attainable housing. This model has the advantage of already existing and can continue to be coordinated through the LCCDT. This structure also allows the participation of a broad coalition of partners, providing a hub for knowledge sharing and coordinated planning that will ensure efforts are not duplicated and member capacity is used efficiently.

#### Responsibilities

The Attainable Housing Steering Committee will be responsible for the following actions:

1. Building on existing partnerships and coordination efforts
2. Inviting new partners to the table, particularly encouraging more participation from local government and key private sector organizations
3. Effectively coordinating between a diversity of partners on a range of housing issues
4. Working to implement the recommendations of the Strategic Plan through partnerships with appropriate organizations, agencies and governments
5. Identifying emerging opportunities to implement strategies identified below
6. Monitoring and evaluating progress on the Strategic Plan
7. Identifying emergent issues as data becomes available

#### Case Study: Metro Vancouver Regional Steering Committee on Homelessness

Developed in 2000, Metro Vancouver's Regional Steering Committee on Homelessness represents stakeholders from all levels of government, community organizations, and service providers. The organization includes over 40 members, from these stakeholder groups.

The Committee developed and oversees the implementation of the Regional Homelessness Plan for Greater Vancouver. The Committee is also responsible for the Metro Vancouver Homeless Count, which occurs every three years. The Committee is responsible for planning, coordination and monitoring of homelessness across Metro Vancouver.

4. BC Housing and BCNPHA. 2010. *Housing Need and Demand Study* Document Template.

## Structure

The Committee would continue to be coordinated through the LCCDT. However, the existing structure would be modified to encourage other key stakeholders' participation. In particular, the Committee would be expanded to include increased participation from local governments and the private sector. Terms of Reference (ToR) would be drafted between participants to outline roles, responsibilities and expectations (e.g. number of meetings annually, role of the chair, etc.).

It is likely that partners will take varying levels of responsibility, depending on staff capacity and particular focus of an organization. For example, while some current members may continue to play a strong coordination role, new partners (e.g. private developers) may be interested in project-specific participation (and possibly what types of projects their organization is best suited to). The ToR may therefore specify two forms of participation: members who play a stronger governance role and members who focus on implementation of projects.

The ToR may also specify the role of task forces or subcommittees in focusing on specific components of this plan. These would likely be driven by governance members, but some task forces would likely benefit from input from partner members. The Committee could choose the following task forces, for example, to facilitate action on various goals:

- Partnerships, Advocacy and Communications Task Force: Responsible for engaging the broader community, hosting workshops, connecting with stakeholders and engaging in advocacy efforts
- Homelessness Task Force: Responsible for partnering with the ad hoc Shelter Committee to implement strategic actions outlined in Goal 4
- Priority Developments Task Force: Responsible for identifying appropriate partners and locations for the development of priority housing types identified in Goal 3
- Policy Development Task Force: Work with local government staff across all jurisdictions to encourage appropriate and coordinated policy development

## Additional Requirements

As the Committee is designed to provide a structure for planning and coordination, partner organizations will be essential to implementing a number of strategic actions throughout the plan. These include identifying organizations able to implement specific housing projects and an organization capable of developing a housing reserve/trust for attainable housing projects across the LCR. Detail on these partnerships is provided in Goal 2.

## Timeline

Because the Attainable Housing Committee is an existing group, the development of new partnerships would be an immediate priority moving forward. It is anticipated that new partners could be identified immediately, and the ToR developed within 6 to 8 months.

## Goal 2: Developing Mechanisms for Implementation

### Isabelle's Housing Story

Isabelle was born in Trail, but left over thirty years ago, moving first to Edmonton, then to Burnaby. She moved back three years ago, wanting to move home. When she arrived she was looking for a one-bedroom suite, either an apartment or a small house. After inexpensive rentals in Burnaby, the apartments she looked at that were suitable were too expensive. The nicest apartment she saw was \$850 a month, out of her price range, while she saw several smaller one-bedrooms were \$600 to \$700 a month. In both cases utilities were not included.

Describing the shift she experienced in coming to the LCR, she says, "Before I came here I had a gorgeous house with a yard, a two bedroom for \$850. When you're looking at one-bedrooms for \$475 those are hit and miss. Some are nice and some are not. Some include utilities and some don't. It was really hard to find something that was clean, acceptable and affordable." Isabelle also had safety concerns about some apartments, "Some places I looked at I was warned about previous tenants leading to visitors that might show up at 2am. There were places I just wouldn't consider because I didn't feel safe." Eventually Isabelle found something for \$500 a month, but with utilities in winter she was paying about \$800 every month. Poor insulation, electric heating and cold winters conspired to create an expensive utility bill during winter months.

Eventually, Isabelle was faced with a housing crisis. "There's a lack of housing for women, especially women living on social assistance. They have to go into bad roommate situations, abusive roommates. I moved in to the house with my ex-partner because of money," and became trapped in an abusive relationship.

After six weeks, Isabelle contacted WINS Women's Transition House. "The folks at WINS saved my life. When I called them in February, my life had been threatened. If it wasn't for whoever was on the other end of the phone that night I probably wouldn't have come in. I didn't know what to do." While she is looking for places, she is also considering moving back to the Lower Mainland, depending on what opportunities become available.

## Overview

This goal identifies mechanisms for implementing the strategic plan, by articulating the elements that will contribute to the successful achievement of strategic actions. It builds directly on Goal 1, by articulating the 'additional requirements' identified for a successful committee. Two of the three strategic actions identify appropriate partnership frameworks for the Committee to implement priority projects. The final strategic action represents the long-term capacity requirement for addressing attainable housing in the LCR: the creation of a paid position to coordinate housing efforts. This will ease pressure from the Committee and create a contact point for partnership development and applications for funding/resources.

## Strategic Action 2.1: Partnership Development and ToR for New Housing Projects

### Summary

Because of the structure of the Committee, with its focus on coordination and planning, partners to implement projects are a vital component to new attainable housing projects in the LCR. As specified in Goal 1, an ToR would help establish a basis for implementation of the strategic actions identified in this plan. The ToR may identify the types of projects that specific partners would participate in developing.

### Implementation Partners

The following partners have been identified as examples of organizations that would help develop and manage attainable housing units in the LCR.

- CMHA
- Interior Health
- Trail FAIR Society
- Trail Association for Community Living/Career Development Services
- Appropriate seniors housing providers
- Local developers
- Real estate companies

### Timeline

The development of partnerships represents the basis of new attainable housing projects in the LCR. It is anticipated that new partners could be identified immediately, and the ToR developed within 6 to 8 months.

## Strategic Action 2.2: Develop a Funding Framework for Housing Projects

### Summary

In order to effectively manage the financial component of attainable housing across the LCR, a regional funding framework should be developed. The purpose of the funding framework would be a coordinated structure to manage funds from a range of donors. The fund would emphasize a regional approach to attainable housing and the Committee would manage project funding by developing criteria upon which funds are awarded. It is anticipated that donations would be solicited in one of two ways: (1) in order to fund a specific, pre-determined project or (2) as a general donation to build the attainable housing reserves in order to act on housing opportunities as they emerge.

The development of a regional housing fund is a vital strategy in leveraging senior government funds. By demonstrating community capacity to share fiscal responsibility, the Committee increases the likelihood of success in applications to senior government funders.<sup>4</sup>

Preliminary discussion with the LeRoi Community Foundation has occurred about using their existing financial framework to establish a trust designated specifically for attainable housing projects in the region. The LeRoi Community Foundation represents a suitable partner for this component of the plan as they have existing capacity for managing community funds, they are an organization that operates regionally, and they are able to issue charitable receipts.

### Funding Partners

There are a range of funders in the LCR that can be approached. These funders include (but are not limited to):

- Columbia Basin Trust
- Teck Metals Ltd and other private sector businesses
- local credit unions
- donations from future local government attainable housing reserves
- private donors

### Case Study: Richmond Affordable Housing Coordinator

In its 2007 Affordable Housing Strategy, Richmond identified the need for a full-time employee to implement the plan, develop partnerships and monitor the success of strategic actions.

Since the development of this plan and the hiring of a full-time coordinator, Richmond has developed a number of significant initiatives to address the needs of the community.<sup>5</sup> Richmond now represents one of Metro Vancouver's leaders in effective affordable housing policy and planning.<sup>6</sup>

4. The Greater Trail Health Area boundaries match those of the area of study and therefore represents a useful proxy for population and demographic projections.

5. For more information see: [http://www.richmond.ca/shared/assets/Affordable\\_Housing\\_Strategy\\_-\\_200717702.pdf](http://www.richmond.ca/shared/assets/Affordable_Housing_Strategy_-_200717702.pdf)

6. For more information see: [http://www.housing.gov.bc.ca/pub/CMHC\\_MunicipalMeasures.pdf](http://www.housing.gov.bc.ca/pub/CMHC_MunicipalMeasures.pdf)

### **Timeline**

In order to develop an effective funding framework, the governance components of this plan need to be fully implemented. This means a commitment to an Attainable Housing Steering Committee from stakeholders and the signing of a Memorandum of Understanding. Development of a funding framework also remains a pre-requisite to addressing long-term housing goals in the LCR. It is anticipated that this Strategic Action represents a short to medium term goal, with a target completion of approximately 12 months (January 2012).

## **Strategic Action 2.3: Hire an Attainable Housing Coordinator**

### **Overview**

A full-time paid position to help coordinate, implement actions, build partnerships and build capacity is an important step in implementing action on Attainable Housing Issues. This Strategic Action represents an important medium term priority. While it would be ideal to see a full-time, permanently funded position in the short-term, developing funding sources will likely take some time.

It is anticipated that the Coordinator role would be a position funded jointly by local governments, as funding this type of position through a grant model represents an untenable long-term approach to funding. In order to develop evidence-based support for the benefits of this position, the Committee will focus on developing attainable housing pilot projects (see Strategic Action 3.2) as an immediate priority.

The role of the Coordinator would be to work with the Committee in the implementation of this plan, including identifying emergent housing opportunities, identifying funding sources and developing applications, coordinating between partners and stakeholders, and working with local governments in policy development. For administrative purposes, the position could be housed in the Lower Columbia Initiatives Corporation, and report directly to the Attainable Housing Steering Committee.

### **Funding Partners**

It is anticipated that local governments would provide the sustainable funds for the Coordinator position in order to ensure a sustainable long-term position.

### **Timeline**

Because it is necessary to identify and secure long-term funding, it is anticipated that this Strategic Action would be a medium-term priority, with funding for the position in place by 2014.

## Goal 3: Working Toward Priority Housing Projects

### Megan's Housing Story

Megan has lived all her life in Trail, except for a few years where her family relocated to Parksville on Vancouver Island. For many years she had a stable two-bedroom house where she could afford rent and utilities. Megan is on disability assistance, which means she gets \$450 a month for shelter costs. About 5 years ago her landlord raised the rent. At first she coped by turning off the gas and only using electric heat, but eventually couldn't afford the combined utility and rental costs and moved out.

She has rented and boarded in a number of places since then, but has had conflict with landlords who refused to make repairs and roommates who stole from her. Eventually she found an apartment for \$450 a month, utilities included. Her apartment was small, though, and she had to continue to store much of her furniture. Her daughter was living upstairs, so Megan decided to move in with her. Eventually, her daughter moved away from the area, and Megan was forced to pay about \$750 on rent and utilities. This cut into other parts of her budget, especially groceries. "Disability is pretty much forcing us to have roommates," she explains, but finding the right fit can be a challenge.

Megan accesses whatever services she can, including mental health services, Career Development Services and the food bank and keeping her options open about housing alternatives. But finding an inclusive rental can be a challenge, and with each move, hookup fees for utilities get charged. "I don't mind spending money [on rent] and using food banks" but the shelter portion of income assistance and disability isn't enough. As Megan puts it, there are some simple solutions: "I want to see disability cover our rent and bills."

## Overview

This goal articulates priority efforts that the Committee should focus on to address housing needs. These include increased education and communications actions, development of priority housing pilot projects and an integrated approach to market and non-market housing. Rather than seeking population-specific solutions that may isolate groups and lead to competition for housing resources, this section aims to develop solutions that serve multiple priority needs through a mixed-income approach to housing.

In addition the Committee also recognizes the importance of supportive efforts for other housing initiatives in the LCR. While the Committee and Coordinator may not provide leadership on each type of housing identified as a need, they can still take action to support projects that result in these forms of housing.

### Strategic Action 3.1: Education, Coordination and Advocacy on Attainable Housing Issues

#### Summary

In order to ensure that funding opportunities are being used effectively in the region, the Committee will develop a coordinated dissemination of information about available housing programs to all stakeholders, including local government, service providers, landlords and the real estate and development sectors. There are also numerous opportunities for the Committee to coordinate innovative solutions to local housing issues, such as aging housing stock, by working to develop stronger partnerships with stakeholders.

Education initiatives would occur on an ongoing basis. However, in the short-term, there would be two primary forums for education about existing governance work. The first would be to develop a half-day workshop (possibly with the same presentations in the morning and in the afternoon, to provide flexible scheduling for participants), targeting all housing stakeholders, to educate them about existing senior government initiatives that address housing needs in the LCR. These include:

- BC Housing Rental Assistance Program (RAP) to provide rental support for working households earning \$35,000 or less
- BC Housing Shelter Aid for Elderly Renters (SAFER) to provide rental support for low-income seniors
- CMHC's residential rehabilitation funds, including: low-income Residential Rehabilitation Assistance Program (RRAP); RRAP for persons with disabilities; rental RRAP for landlords; RRAP for secondary/garden suites; and Home Adaptation for Seniors Independence (HASI)<sup>7</sup>

The second would involve the Committee presenting the findings of the LCR Attainable Housing Study (Needs Assessment and this Strategic Plan) to local governments in the LCR.

7. This funding will be administered through BC Housing in BC. More information is available at [http://www.cmhc-schl.gc.ca/en/co/prfinas/prfinas\\_001.cfm](http://www.cmhc-schl.gc.ca/en/co/prfinas/prfinas_001.cfm)

With a number of small-scale developers actively investing in property, much of which is likely aging, in the LCR, there is also an opportunity for further coordination by the Committee to address the issue of aging housing stock. The Committee could play a coordination or facilitation role, convening small-scale property investors and contractors to identify issues they are encountering. Local government should also be included, to discuss the development of processes or policies that facilitate quick decision-making and possibly ease cost burdens on developers renovating or redeveloping housing stock. This group, coordinated by the Attainable Housing Committee could explore other financial tools, such as investment funds, that would encourage this form of redevelopment. Additionally, this group could engage in public engagement to educate communities of the benefits to diverse, dense forms of housing.

Finally, the Attainable Housing Committee will conduct ongoing communications with all key stakeholders, regarding progress on attainable housing initiatives, funding opportunities and new data and research. Depending on the ongoing priorities of the Committee, they may also engage in an advocacy role with senior levels of government, including meetings with local MLAs and MPs and connecting with and supporting broad level housing and poverty initiatives (e.g. Living Wage campaigns, poverty reduction initiatives, advocating for a national housing strategy, etc.).

### **Timeline**

This Strategic Action represents an ongoing initiative over the lifetime of this plan. However, the stated actions of developing a stakeholder education workshop and presenting to local governments represent short-term goals, to be accomplished in the next six to ten months.

## **Strategic Action 3.2: Develop Priority Housing Pilot Projects**

### **Summary**

Three targeted, housing projects have been identified as immediate priorities for attainable housing in the LCR. These projects serve the needs identified in the Needs Assessment and community engagement workshops, and demonstrate benefits of attainable housing for LCR communities. These developments would be small (e.g. 3-6 units) and could leverage existing assets (e.g. stakeholders with existing properties) or strategic partnerships (e.g. units owned by community partners). These would make use of existing infrastructure/buildings, thereby contributing to renovation of existing housing stock. The focus would be on having them in one of three downtown cores (Rossland, Trail, Fruitvale), reflecting the importance of proximity to services. Pilot housing projects would be targeted at the following

- Family-specific subsidized housing
- Homeless/Supportive Housing Units
- Mixed population subsidized housing (e.g. individuals, seniors, families, independent individuals with disabilities)

## Partners

Partners would include existing members of the Committee as well as new members committing to the ToR discussed in Goals 1 and 2. Additionally, once the Committee could show a commitment of funds, units or land, senior government (e.g. BC Housing) would be approached for renovation and/or financing assistance.

## Timeline

This represents a priority for the Committee. The ToR and funding framework may not be completed in order to begin action on these developments; however, they would ideally be in place by the completion of the projects. It is anticipated that these projects would be completed in the next 18 months.

## Strategic Action 3.3: Facilitating the Development of Other Housing Options

### Summary

In addition to focusing on priority pilot projects identified in Strategic Action 3.2, the Committee will continue to support all other housing efforts driven by the community that correspond to gaps identified in the Needs Assessment. This support will include:

- Playing a facilitation role in creating in partnerships and connecting organizations leading the initiative with other stakeholders
- Identifying funding opportunities<sup>8</sup>
- Working with local government to facilitate necessary zoning changes to diversify housing stock
- Supporting community outreach work to address any community concerns around specific forms of attainable housing
- Ensuring a regional approach to attainable housing development

### Case Study: Southeast False Creek, Vancouver

Affordable housing opportunities have long been a priority for the City of Vancouver. The 2010 Olympics represented an unprecedented opportunity to leverage new developments for affordable housing opportunities. The Olympic Village in Southeast False Creek is an example of a mixed-use community, with 1,100 residential units. 250 units are designated affordable housing, while an additional 100 units are designated 'modest market housing.'

This mixed-use development represents an innovative partnership between different levels of government and the private sector. In two buildings, a private property management company is responsible for market rentals, while BC Housing is responsible for non-market units. In another building, the Co-operative Housing Federation of BC manages 84 units of market and non-market rental.

These management structures represent innovative forms partnership between non-profits, the private sector and government that can contribute to a community's diverse housing needs.

8. For example, funding is available through CMHC's Seed Grants to do preliminary planning on affordable housing sites. See here for more details: [http://www.cmhc.ca/en/inpr/afhoce/fias/fias\\_001.cfm](http://www.cmhc.ca/en/inpr/afhoce/fias/fias_001.cfm)

### **Types of Housing**

A range of types of housing would be eligible for support from the Committee including (but not limited to):

- Cooperative rental housing: This form of housing represents a good opportunity for mixed income developments that don't necessarily have to be present in downtown cores
- Additional housing for individuals with special needs
- Youth transitional/rental housing: Identified as a priority by some participants, but ranked low by others
- Additional assisted living seniors facility: Again, a long-term priority, but not an immediate need
- Development of multi-family housing (e.g. duplexes, townhouses, condominiums)

### **Timeline**

This represents an ongoing role for the Committee, and eventually one of the key roles of the Attainable Housing Coordinator position.

## **Strategic Action 3.4: Development of Mixed-Income Housing Solutions**

### **Summary**

Housing developments that integrate market ownership, rental and non-market represent an effective strategy to providing a range of attainable housing options, particularly in smaller communities. Key informant interviews and community engagement emphasized strategies that encourage housing for mixed-income and mixed population groups, including low-income households, first-time buyers, people with disabilities and seniors.

Sites that are able to offer some form of comprehensive development zoning, mixing commercial and residential, can contribute to revitalization of downtown cores and increase density in appropriate communities. Upgrading existing infrastructure (e.g. water, sewers) does represent a challenge in this form of development. However, with infrastructure upgrades representing a priority for many BC communities, increased density represents one approach to increasing the tax base (both residential and commercial) to help offset the costs of infrastructure replacement. Additionally, focusing development in a dense downtown core offsets the costs of infrastructure extensions associated with sprawling forms of development and can provide an opportunity to institute water and energy efficiency measures.

A medium-term priority would be to work with local government staff to develop ideas around mixed income development for relevant communities, appropriate placement, number of units (including proportion of market vs. non-market), management of housing, etc. Any developments that prioritize specific groups (e.g. low-income families, seniors, people with disabilities etc.) may be eligible for additional support from BC Housing. Early stages would also help develop a framework

for management of attainable units (e.g. housing agreements for attainable ownership, non-profit management for subsidized units, etc.).

### Partners

Partnerships include all relevant stakeholders who signed the ToR. This includes:

- Developers
- Local governments
- Service providers
- Additionally, it is anticipated that senior government would play a funding role (e.g. CMHC, BC Housing, Interior Health)

### Placement

This form of housing is best suited to communities with some existing density, in the form of a downtown core where residential and commercial are in close proximity.

**Downtown Trail:** As redevelopment/revitalization occurs, the development of market ownership units (condominiums) can be interspersed with some attainable rental units (market and subsidized) through the development of an affordable housing policy (see Strategic Action 6.2) that allows density bonusing and/or community contributions for affordable housing. It is important that the Governing Body engage with the Downtown Revitalization group to ensure ‘revitalization without displacement’ and a healthy integration of incomes.

- **Populations Served:** Market ownership, market rental, low-income housing (seniors and families) and possibly dedicated units for supportive or special needs housing)

**Rosland’s Emcon Lot:** Be rezoned for comprehensive development allowing a range of unit types (housing diversity) including condominiums, townhomes/duplexes, commercial and public space and some affordable units

- **Populations Served:** Priority on inexpensive market ownership and rental, with some available subsidized units for low-income individuals and families (10-20%)

**Beaver Valley Middle School<sup>9</sup>:** This site offers potential for redevelopment; while there are current market barriers due to slow housing starts in Fruitvale, in the medium-long-term (5+ years) this site represents a possibility for dense development in a central location.

- **Populations Served:** Focus on increasing diversity of housing stock for Beaver Valley with some identified low-income housing (seniors and families)

9. For examples of other affordable housing projects see: <http://www.cmhc-schl.gc.ca/en/inpr/afhoce/prpr/loader.cfm?csModule=security/getfile&pageid=193608> <http://www.cmhc-schl.gc.ca/en/inpr/afhoce/prpr/loader.cfm?csModule=security/getfile&pageid=188626> and <http://www.cmhc-schl.gc.ca/en/inpr/afhoce/prpr/loader.cfm?csModule=security/getfile&pageid=245921>

### **Timeline**

This form of development is dependent on a resurgence of the real estate market. However, given the expected new hires by many local employers, there is some expectation that population growth will support new development. While early planning and visioning can take place in the medium term (2 years), likely in association with the hiring of a Coordinator, these projects represent long-term development priorities, to be established over the next four to eight years.

## Goal 4: Supporting a Comprehensive Approach to Addressing and Preventing Homelessness

### Seamus' Housing Story

When Seamus lost his job at a financial firm in Calgary 20 years ago, his ex-wife asked him to consider moving to the area to help raise their son. He has lived here since. He was lucky when he first arrived to find housing in a house where the landlord also lived and was able to stay there up until a year and a half ago. While the landlords were sometimes slow to deal with maintenance issues, rent was inexpensive and suited his fixed budget from income assistance.

About a year ago, the landlord's father died and the landlord gave Seamus nearly six months notice to find a new place. Seamus did, but the cost of his rent was significantly more than he was used to paying. Now living in Trail, he pays \$450 each month, which includes utilities and the unit, is in good repair. According to Seamus, "even social services thought this was cheap" for Trail. However, his income assistance payments allot only \$375 a month for shelter. This means Seamus has to cut his budget for other basic needs. "Poverty sucks" he says, "I haven't had a pork chop or a steak in a year. I haven't had bacon in two. I haven't had cheddar cheese in three months." But "the thing that kills you is a lot of the stuff that isn't food, like dishwashing detergent."

Seamus remembers that housing wasn't always an issue in the area. "When I first moved up here you could buy a house for \$10,000 and the best one for \$65,000. Now you see a house for \$79,000 and wonder what's wrong with it." Still, Trail is a place he loves. "It's an interesting town and it's turned into a really beautiful little town." Seamus just hopes he can continue to afford to live here.

## Linda's Housing Story

Linda moved to BC from New Brunswick with her husband at the time in 1986 and has lived in Trail on and off since. She moved back to Trail several years ago from Kelowna, and at the time was in an abusive relationship. She accessed the WINS Women's Transition Housing and second stage housing here in Trail to get back on track. Linda says that "For a small area Trail has a lot of resources" that focus on women.

Since leaving the second stage housing for women Linda has found an apartment in a low-rent apartment building. She pays \$350 a month, including heat. While she says its okay for her at this point, the maintenance is lacking and the landlord lives outside the province. The building has a property manager, but Linda feels he is probably limited by thnt of money he can spend on repairs. "I don't find the building's being cleaned on a regular basis. For one year we didn't have a washer. I think that's unacceptable." She also says that a lot of drugs and alcohol are consumed in the building. While that doesn't impact her significantly, she does find the smell of marijuana hard to deal with. "I find the smell disgusting," she says.

Linda's not sure what's next. She is happy here, but considering moving back to New Brunswick. "I'm comfortable here," she says, "I've been here a long time and I'm comfortable. I'm not sure if it's going to happen, but I'm still making that decision."

## Overview

Homelessness and risk of homelessness were needs specifically identified in the Needs Assessment. The issues encountered by homeless individuals (mental health issues, addictions, etc.) require a specialized delivery of services above and beyond housing subsidies. Thus while an integrated approach to market and non-market housing serves to address many of the priority housing needs, a best practices approach to homelessness requires a specific set of services and resources.

### Case Study: Kelowna Partners in A Healthy Downtown

This partnership of more than 15 downtown stakeholders is composed of representatives of service agencies, the Chamber of Commerce, bylaw enforcement and law enforcement. The group developed in response to increasing drug activity and related issues in the downtown core. The stakeholder is business-oriented; however, it is also designed to strengthen coordination between law enforcement and service providers.<sup>10</sup>

The purpose of the group is to build bridges between the business and social service communities and ensure that all affected partners are involved in decision-making about homelessness and safety in the downtown core. The partnership has allowed businesses to voice and address concerns about the downtown Kelowna while avoiding a 'displacement' approach to revitalization.

A coordinated body, the Ad Hoc Shelter Committee, is already coordinating emergency shelter in the LCR. It is anticipated that this body would continue to provide leadership on relative, hidden and absolute homelessness, coordinating with the Committee to ensure referral systems are in place for housing and services. There is also a strong need to coordinate with local government and businesses, to develop a partnership approach to addressing visible and relative homelessness.

While members of the Attainable Housing Committee (e.g. Greater Trail Community Skills Centre, CMHA Kootenays, and Trail FAIR) will play leadership roles in providing specific services to the relative and absolute homeless populations, the Committee as a whole will play coordination and planning role, working closely with the Ad Hoc Shelter Committee to develop long-term solutions to all forms of homelessness.

### Strategic Action 4.1: Coordinating with Ad Hoc Shelter Committee

#### Summary

Demonstrating strong community partnerships is vital to successful funding proposals to BC Housing and Service Canada, two main funders for homelessness programming in BC. In order to build capacity, the ad hoc shelter committee needs should grow beyond the current series of partners to include local government planning/administration staff and demonstrate community-wide support for their efforts. Ongoing delivery of EWES services will ensure that resources are in place to somewhat address the needs of the homeless population and develop an evidence base for future funding applications.

10. For More information see: [http://www.comoxvalleyrd.ca/uploadedFiles/Regional\\_District\\_Board/HH-DOakman\\_SR\\_VIHA\\_funding\\_homelessness\\_capacity.pdf](http://www.comoxvalleyrd.ca/uploadedFiles/Regional_District_Board/HH-DOakman_SR_VIHA_funding_homelessness_capacity.pdf) and: [http://www.kelowna.ca/CityPage/Docs/PDFs/%5CStrategic%20Planning%5CDowntown\\_Plan/Pre-Charette%20Meeting%20Summary%20-%20PHD.pdf](http://www.kelowna.ca/CityPage/Docs/PDFs/%5CStrategic%20Planning%5CDowntown_Plan/Pre-Charette%20Meeting%20Summary%20-%20PHD.pdf)

### Timeline

Links between the Attainable Housing Committee and the ad hoc shelter committee already exist. Further coordination is therefore a short-term priority, occurring over the next six to eight months.

## Strategic Action 4.2: Partnership Building Across Sectors

### Summary

Cross-sectoral partnerships are important to the long-term success of many homelessness strategies (see Kelowna Case Study for example). Engaging with the community beyond immediate stakeholders (e.g. service and housing providers) can ensure broad community support for addressing and preventing homelessness. This form of partnership building also allows different sectors to work toward shared goals, such as reduced crime, and less visible homelessness, which can contribute to the vision of a healthier, safer community.

### Timeline

A component of broader partnership building efforts (see Strategic Action 2.2), addressing the issue of homelessness with partners in local government and the business community is a short-term priority for the next six to twelve months. This partnership may lead to medium and long-term initiatives that work toward common goals.

## Strategic Action 4.3: Development of Permanent Dedicated Homeless Outreach Services

### Summary

Dedicated outreach services building on the BC Housing Homelessness Outreach Project model and Homeless Partnering Strategy (HPS) funds when available are important initiatives for addressing and preventing homelessness in the long-term. Promising practices for British Columbia have been identified that outline successful approaches to homeless outreach services.<sup>11</sup> The Greater Trail Community Skills Centre has submitted an application for this form of support to HPS. While this funding is not permanent it represents an important pilot for delivery of these services in the LCR.

### Case Study: Lookout North Shore Residence

The Lookout Emergency Aid Society is a non-profit charitable organization that provides a range of support services to adults with a wide range of barriers, including disability, mental illness and substance abuse. Lookout operates a number of shelters, transitional and supportive housing facilities across Metro Vancouver.

In 2005 Lookout opened a facility for North Shore homeless individuals. The residence combines shelter and transitional housing facilities. There are 25 shelter beds, with an expandable 12-15 bed cold wet weather component. There are also 25 units for longer-term transitional housing for up to two years, while residents rebuild their health, work towards goals and prepare to move to more independent housing. Staff at the transitional facility provides life skills and other supports to tenants.<sup>12</sup>

11. For more information see: <http://homelesshub.ca/library/homeless-outreach-practises-in-BC-Communities-53006.aspx>

12. For more information see: <http://lookoutsociety.ca/Transitional.html>

### **Timeline**

If the HPS application is successful, the expected timeline for delivery of these services would be spring 2012. The development of long-term funding sources would be ongoing.

## **Strategic Action 4.4: Development of a Permanent Shelter in Coordination with Transitional Housing Facilities**

### **Overview**

Housing solutions are the most important component of addressing homelessness and the many issues that homeless individuals have. A housing model that provides emergency and transitional beds and units, with supportive services therefore represents an important long-term strategy for addressing and preventing homelessness.

Additional long-term support could be offered through the development of Single-Resident Occupancies (SROs) that would provide long-term supportive units. A small (3-5 bed) permanent shelter in conjunction with transitional/low-barrier units represents an effective model for stabilizing homeless individuals and transitioning them to more permanent forms of housing (see Case Study). As with the Lookout model emergency beds could expand in cold/inclement weather as needed.

### **Timeline:**

Due to the complexity of this strategic action, it is anticipated that it would require several years to develop an appropriate shelter/transitional housing facility, which would occur in 2014 to 2015.

## Goal 5: Identifying Policy and Planning Options for Local Government

### Colin's Housing Story

Colin and his wife came to the Lower Columbia Region in the spring of 2011. He works at the Teck metallurgical facility and his partner works at AMEC in downtown Trail. Coming from Manitoba, they originally came to the area in March to search for rental housing. They were looking at rentals around \$800, but decided they were able to pay as much as \$1200 a month for rent. Having lived in a number of apartment buildings they decided they wanted a garden, somewhere to grow vegetables and have a yard.

On their first trip Colin says, "We looked at a bunch of places that needed a lot of work in the \$700 to \$750 range. We looked at agencies, Craigslist, bhubble.com." Although they found the local realtors at Lifestyle Real Estate helpful, they didn't find what they were looking for at first, despite a price cap of \$1200 a month. "We saw some older houses, with water in the basement, older appliances. Some of them were okay, but some parts of the houses were quirky to the point of being unusable. We weren't really willing to settle."

Eventually, through a professional connection in Manitoba, Colin made a contact in Rossland who was able to provide them with a sublet. That house was \$800 a month and provided them with what they were looking for from a house. Colin said it's not that rentals are unavailable; they're just not always advertised. "It's like the gems are passed amongst friends, it's all word of mouth." The couple hopes to buy here, as they plan on staying for the foreseeable future. "We've been saving with a view to putting a 25% down payment on a place. We may stay in Rossland, but we may look in Trail and the surrounding area."

## Francis' Housing Story

Francis moved to the Lower Columbia Region from Kelowna about six years ago. She has family in the area, but didn't have any employment when she arrived, as she was getting ready for semi-retirement. "But I couldn't handle it – or afford it," she says.

Although Francis lived with a roommate when she first arrived, eventually she decided she wanted her own place. Although she didn't have a difficult time finding her current apartment in Fruitvale, which she pays \$480 a month for, she did look at a number of one-bedroom apartments in the \$500 to \$700 range that were small and poorly maintained. Coming from Kelowna, she was surprised to see a large range of prices in the LCR. Because of the size of the community, "the prices are way more reasonable [in Kelowna], but here some places are reasonable and some are out to lunch."

When she left Kelowna she had enough money to consider purchasing her own manufactured home. She started looking three to four years ago and decided that with the purchase, pad fees, maintenance and taxes it wasn't feasible for her. "I was a homeowner for many years in Kelowna," she says, but is content to rent here in the LCR. As long as work is available Francis feels her apartment is a good one. "Right now rent isn't impacting me because I have some funds and I know how to budget."

## Overview

Local government planning and policy initiatives remain an important component of attainable housing development. The role of local government in developing attainable housing can be described as a facilitation role. That is, local governments can help ensure that appropriate planning and policy components are in place to ensure that attainable housing initiatives meet with success. These pieces start at the high level, with Official Community Plan development, but in denser communities specific attainable housing policies and bylaws can also encourage the development of resources dedicated toward attainable housing.

The proposed policy and planning initiatives below are designed to indicate to local governments in the LCR what they can do to support ongoing development of attainable housing. The role of the Committee is to work in partnership with all local governments to develop effective policies and bylaws to serve regional needs.

## Strategic Action 5.1: Community Plans and Attainable Housing

### Summary

High-level planning processes (Official Community Plans and neighbourhood plans) represent first steps in developing local government tools for attainable housing. Documents that emerge from these processes can guide the development of increased density and housing form diversity, as well as specific policy development for attainable housing initiatives. All OCPs in BC are required to include local government housing policies respecting affordable housing, rental housing and special needs housing under the Local Government Act.

### Official Community Plans

Discussion of affordable/attainable housing is a required component of all OCPs. However, not all communities have OCPs and other communities have out-of-date OCPs. All communities undergoing OCP reviews should therefore identify components of attainable housing in the Needs Assessment appropriate to their communities and integrate language to encourage additional attainable housing through further policy and bylaw development. Communities that do not have specific neighbourhood plans can identify sites that may be appropriate for attainable housing as an important first step.

## Neighbourhood Planning

Other forms of neighbourhood planning are occurring across the region (e.g. Rossland downtown transit oriented development, revitalization efforts in Trail). Integrating attainable housing into high level planning processes and identifying sites that may be appropriate to attainable housing can be valuable ways of encouraging rezoning and other on-the-ground actions. Attainable housing language should be integrated into current neighbourhood planning processes and leveraged in future neighbourhood planning processes (e.g. Trail OCP has neighbourhood plans for East, West Trail; when revised, a component of these plans could be to identify appropriate sites for attainable housing)

## Strategic Action 5.2: Policy and Bylaw Development

### Summary

A number of specific policies and bylaws have been developed across communities in BC. These range from policies addressing density-oriented development in town sites to rural policies and bylaws that can help encourage the availability of rentals without significantly changing the nature of housing form in a community. Below are selected policies that may be useful in creating a greater diversity of housing form and tenure across the LCR.

### Attainable Housing and Community Amenity Policies

Many municipalities have chosen to develop attainable housing policies that provide options for creating attainable housing from new developments. Often policies will outline the mechanisms intended to encourage attainable housing. Three common mechanisms to encourage additional attainable housing are density bonusing, cash-in-lieu of units and community amenities (e.g. District of Sechelt Affordable Housing and Community Amenity Policy).

- **Density bonusing:** In specifically designated zones (usually identified as areas appropriate for greater density in an OCP) developers can choose to apply for a higher density of units than a zone allows in exchange for ensuring that a certain proportion of units are attainable:

### Case Study: Smart Growth Affordable Housing Policy

Smart Growth BC has developed comprehensive guidelines for the development of affordable housing policies in BC. This document outlines Smart Growth principles as they apply to housing.

With regards to land use, Smart Growth specifies the importance of:

- Housing Choice
- Density
- Transportation
- Vibrant economies
- Mixed neighbourhoods
- Design
- Green Standards

These principles can be adapted by local governments to the needs of each community<sup>13</sup>

13. For more information see: [http://smartgrowth.bc.ca/Portals/0/Downloads/Affordable\\_Housing\\_Policy.pdf](http://smartgrowth.bc.ca/Portals/0/Downloads/Affordable_Housing_Policy.pdf)

- o Different mechanisms are used to ensure housing attainability depending on target housing type (renter restrictions, covenant, housing agreement, control of units by managing non-profit)
- o Policies will also provide options for fulfilling (e.g. building units on site, build units elsewhere, donate serviced land on site, or elsewhere within range of transit, cash-in-lieu)
- o Decision making is usually done by committee including local government staff; there could be stipulations in a policy that it be done in coordination with the priorities of the Attainable Housing groups

- **Cash in lieu:** Developers are also allowed to donate cash-in-lieu of attainable units which go into a municipal reserve fund and can be used to purchase land/provide down payment for attainable housing
- **Community Amenities:** In addition to requiring attainable housing, local governments combine affordable housing policies can also specify amenity contributions in order to approve density bonuses. Local governments can define the types of amenities towards which they are seeking contribution. These community amenities may provide services that align with priorities in this plan (e.g. storefront homeless services, youth recreation space, etc.). Contributions can be cash or in the form of a constructed amenity in the development.

Attainable housing policies (and possibly community amenity policies) should be developed for communities in the region with some form of downtown development (Fruitvale, Trail and Rossland) as this is where densification should be encouraged.

### Legalizing Secondary Suites

Bylaws to allow and encourage secondary suites in all residential zones can contribute significantly to rental housing stock, particularly in smaller communities. Some local governments in BC require them in specific zones (closer to downtown areas). Reduced parking requirements for secondary suites can act as an incentive to homeowner development of secondary suites. Moving beyond only in-law suites (which require family members) to a more open form of secondary suite bylaw would encourage rental options and mortgage helpers for homeowners. Additionally, where appropriate, coach houses could also be an option for mortgage helpers (e.g. Rossland has already implemented a coach house bylaw).

### Protecting Existing Rentals and Manufactured Homes

Bylaws protecting different forms of housing are another useful tool in preserving existing housing stock. There are three forms of protection that apply to LCR communities: demolition controls, standards of maintenance bylaws and strata conversion bylaws.

- **Demolition controls:** Demolition permits are not widely used in BC in support of protecting existing affordable housing stock, but are seen often in Ontario to protect rental housing. In designated demolition control areas it is up to Council's discretion whether or not a permit is issued. Other conditions can include a 1-to-1 replacement of rental units, relocation assistance (e.g. equivalent to 2 months rent) and right of first refusal. Some municipalities also charge a fee per unit demolished (e.g. Toronto: base fee of \$5000+\$200/unit). Similar development controls can be established on manufactured home parks

- o A useful tool; however, it can be seen by landlords to infringe on private property rights and some councils are averse to using it, which many councils are not willing to take; however, some requirements demolition controls (e.g. for manufactured homes) could allow zoning for similar housing without requiring property owner to construct or donate cash

- **Standards of Maintenance bylaws:** Standards of maintenance bylaws are intended to ensure that local governments have a mechanism to ensure that rental apartments meet basic health and safety standards. The BC Office of Housing Construction Standards provides sample bylaws for standards of maintenance.

- o Useful as an education tool, but can be hard to monitor, particularly for a small municipality. As an education/outreach component, local governments can use the bylaw to connect landlords with the CMHC Rental Rehabilitation Funds (RRAP)<sup>14</sup>

- **Strata Conversion bylaws:** Some municipalities have bylaws limiting conversion of rental to strata ownership without a certain vacancy rate (Fruitvale and Trail currently have these policies in place)

### Rezoning for Density

Rezoning for density represents a local government tool that aims to increase housing diversity, which will impact housing attainability, particularly for housing on the market end of the spectrum.

- Density bonusing (see above)
- Small lot and infill housing: The development of small and/or infill lots that promote laneway housing, subdivision
- Expansion of multi-family housing: by zoning lots for duplex, triplex and fourplexes a greater diversity of housing may be available

14. For more information on RRAP see: [http://www.cmhc-schl.gc.ca/en/co/prfinas/prfinas\\_001.cfm](http://www.cmhc-schl.gc.ca/en/co/prfinas/prfinas_001.cfm)

### **Accessibility Bylaws**

In addition to policies and bylaws to encourage the development of attainable housing, encouraging accessibility can address housing issues for the segment of the population that is independent but has some form of physical disability. These guidelines also provide design strategies for community planning that focus on developing a fully accessible community. Accessibility bylaws can be an important component of long-term housing for individuals with a disability, particularly in communities with older housing stock.<sup>15</sup>

## **Strategic Action 5.3: Financial Action**

### **Overview**

In addition to policy and planning, local governments can also contribute financially to attainable housing initiatives in the LCR. Examples of this include:

- Funding coordination/planning efforts across the LCR
- Grants to facilitate attainable housing
- Donate/lease local government-owned land to attainable housing projects
- Property tax exemptions
- Waive Development Cost Charges (DCCs), where applicable
- Housing Reserve (in conjunction with housing policy)

Financial contributions do not always need to be large donations. In some cases, they simply serve to indicate local community support for projects and initiatives to other donors (e.g. foundations and senior levels of government).

15. For more information on accessibility planning and bylaws see: <http://www.sparc.bc.ca/the-community-accessibility-bylaws-guide>

## Goal 6: Identifying Next Steps for Communities

### Ash's Housing Story

Ash has lived in the Lower Columbia Region for eight years, since he was in his early teens. Until last December he lived with his mother in Trail, but decided to move to Rossland so he could be closer to Red Mountain, where he worked last winter.

He planned on moving to Rossland with a friend, but one of the houses they looked at needed doors and additional maintenance work. When he was looking for a place, rooms were going for between \$450 and \$500. "There wasn't a lot available when I was looking. I was faced with having to couch surf for a bit," he says. But Ash managed to find accommodation all winter. "People in Rossland are really nice, especially during the winter season, when it's hard to find a place."

"I wasn't living with my mom because I was working at the mountain," he says, explaining why he opted to stay in Rossland over returning back to Trail. After the ski season the rental market eased up. Ash has since found a place to live with a friend who found a house for \$650 a month. He says although it is small and needs a bit of upgrading; it is largely well maintained by the landlords. When asked what would make it easier to find a place, especially in the ski season he says, "I don't even know what would make it easier. Better advertising. Word of mouth is where a lot of rentals come from. The only reason I'm living with my roommate is because I knew him."

## Lori's Housing Story

Lori came to the Kootenays 13 years ago, travelling across the country from Northern Ontario in a van with her husband at the time. She has lived in the Lower Columbia since. Lori is currently on disability assistance, which means a \$375 allowance for shelter.

After splitting from her husband she found accommodation in a two-bedroom with a friend. Although rent was reasonable, the landlord refused to do basic maintenance on the unit. She then moved to several other places, including an apartment in Rossland, which she rented for December and January of 2010-11. Although rent was reasonable, for her two-month stay she received a \$400 hydro bill. "Electric heat kills," she says; after that, "I was planning on living in a tent."

Fortunately, a friend introduced her to her current landlord, who charges her \$400 a month inclusive for her current apartment. Lori works doing basic maintenance in the building to supplement her rent. She feels lucky to have found something that works with her budget and likes her landlord. "The rental market is very high here. There isn't a lot available for people on PWD [Persons with Disability benefits], who only get \$375 a month," she says. "There's nowhere in Trail that's that cost. With utilities on top of [rent] it's almost impossible to live unless you move into a dive."

## Overview

This section aims to provide a summary of which strategic actions discussed above are appropriate for communities across the LCR. In particular, this section designates strategic action from Goals 3, 4 and 5 to communities that are likely to adopt these actions. This does not mean that local governments are solely responsible for or even leaders of, these initiatives. It simply identifies where various forms of housing and services are likely to be most effective.

**Table 3: Strategic Housing Options by Jurisdiction**

	Emergency Shelter	Supportive/ Special Needs Housing	Non-Market Housing	Market Rental Housing	Market Ownership Housing
Trail	x	x	x	x	x
Fruitvale		x	x	x	x
Rossland		x	x	x	x
Montrose				x	x
Warfield				x	x
Area A				x	x
Area B				x	x

## City of Trail

### Summary

Trail represents the largest urban centre in the LCR and the service hub for the region. It also has the most diverse housing stock in the LCR. With most of the transportation options, social services, employment, and health care located in or around this community, it is anticipated that many of the strategies discussed above will be adopted within this community. Housing needs in Trail should address the full spectrum of attainable housing and build on its already diverse housing stock.

### Appropriate Housing Options for Trail

- Focus on diversifying housing stock and increased rentals, through attainable housing policies and increased density (Goal 5)
- Focus on maintaining existing attainable housing through policy development (Goal 5)
- Focus on strategies to address aging housing stock through encouraging renovations (Goal 3) and developing new forms of housing (Goal 5)
- Focus on strategies to increase non-market housing forms for seniors, individuals and families (Goal 3)
- Focus on addressing homelessness and risk of homelessness through services and permanent emergency/transitional and Single Resident Occupancy (SRO) units (Goal 4)

## Town of Fruitvale

### Summary

As one of three major downtown cores in the LCR, Fruitvale represents one of the communities in which the encouragement of housing diversity may be most effective. While it is not a service centre, the layout of the town does encourage walkability and provides access to amenities. The Needs Assessment identified concern over a lack of attainable housing for low-income households. As such it represents a community appropriate for low-income and possibly further seniors housing.

### Appropriate Strategies for Fruitvale

- Focus on diversifying housing stock and increased rentals, through attainable housing policies and increased density (Goal 5)
- Focus on maintaining existing attainable housing through policy development (Goal 5)
- Focus on strategies to address aging housing stock through encouraging renovations (Goal 3) and developing new forms of housing (Goal 5)
- Focus on strategies to increase non-market housing forms for seniors, individuals and families (Goal 3)
- Some homeless outreach services may be provided (Goal 4)

## Rossland

### Summary

Rossland is the third of three major downtown cores in the LCR. With a high proportion of detached single family dwellings (86% of housing stock), Rossland represents one of the communities in which the encouragement of housing diversity may be most effective. While it is not a service centre, the layout of the town does encourage walkability and provides access to amenities. Additionally, because of the proximity to Red Mountain Resort, seasonal workers can increase pressure on the region's most expensive rental market. As such it represents a community appropriate for low-income family and seniors housing, and an expansion of rental options.

### Appropriate Strategies for Rossland

- Focus on diversifying housing stock and increased rentals, through attainable housing policies and increased density (Goal 5); as the City of Rossland already has a number of policies and regulations in place, this will largely be a matter of ensuring appropriate implementation

- Focus on maintaining existing attainable housing through policy development (Goal 5)
- Focus on strategies to address aging housing stock through encouraging renovations (Goal 3) and developing new forms of housing (Goal 5)
- Focus on strategies to increase non-market housing forms for seniors, individuals and families (Goal 3)
- Some homeless outreach services may be provide (Goal 4)

## Montrose

### Summary

The Village of Montrose is the smaller of two incorporated communities in the Beaver Valley. The predominant housing form in Montrose is the single-family dwelling. As housing prices in the LCR have increased, this has been reflected in housing prices in Montrose. A high proportion of owners (over 96%) indicates few rentals available in the community, which also faces a lack of land available for development. This means that new ownership housing stock would require a broader redevelopment initiative.

### Appropriate Strategies for Montrose

- Focus on diversifying housing stock and increased rentals, through attainable housing policies and increased density (Goal 5)
- Focus on maintaining existing attainable housing through policy development (Goal 5)
- Focus on strategies to address aging housing stock through encouraging renovations (Goal 3) and developing new forms of housing (Goal 5)

## Warfield

### Summary

The Village of Warfield is a small community located between Trail and Rossland. The Needs Assessment found a limited need for broader attainable housing in the area, with some rental market (about 17% of households in 2006) and an attractive ownership market available. Nonetheless, Warfield can do more to encourage rental, particularly through the development of policies for secondary suites and increased zoning options for different housing forms (e.g. duplexes).

### Appropriate Strategies for Warfield

- Focus on diversifying housing stock and increased rentals, through attainable housing policies and increased density (Goal 5)
- Focus on maintaining existing attainable housing through policy development (Goal 5)
- Focus on strategies to address aging housing stock through encouraging renovations (Goal 3) and developing new forms of housing (Goal 5)

## Regional District of Kootenay Boundary

### Summary

The RDKB is a large regional jurisdiction covering a number of communities and areas not covered in this study. However, Areas A and B of the RDKB are part of the LCR and represent a number of rural (non-incorporated) communities. While single-family dwellings remain the predominant housing form in both these areas, there is also a greater predominance of manufactured homes. In both areas secondary suite policies have been developed or are in the process of being developed to increase rental availability appropriate to rural areas.

### Appropriate Strategies for Areas A and B

- When feasible, focus on diversifying housing stock through smaller lots (Goal 5), particularly where appropriate servicing exists
- Focus on maintaining existing attainable housing (e.g. protection of manufactured homes) through policy development (Goal 5)
- Focus on strategies to address aging housing stock through encouraging renovations (Goal 3) and developing new forms of housing (Goal 5)

# Conclusion

## Julie's Housing Story

Julie was born in the Kootenays, but spent most of her adult life in Alberta. She returned to the area twelve years ago to help care for her sick mother. Julie describes appropriate, affordable, safe housing as the biggest struggle in her life. "I don't drink or do drugs, so I don't want to share housing [with folks that might]. Finding a safe roommate is hard," she says about looking for housing when she came back to the Kootenays.

Lack of employment is a central part of Julie's struggle to find housing. Despite being willing to work, Julie has had a hard time finding full-time employment. While living in her own apartment several years ago, she was working three part-time jobs and doing other odd jobs on the side. The apartment was \$600 a month and utilities "and it was still a struggle to pay rent and utilities. You can live, but you can't eat. Or you can eat and pay your electricity, but not your rent," she says discussing her experience.

Just a couple of years after arriving, she became involved in an abusive relationship that lasted nine years. At least once a year her spouse would throw her out of their house. "That means at least once a year I've had to find a place to rent, pay a deposit, get utilities, while living in poverty. And that's what keeps you going back [to an abusive relationship]. I've said to a lot of people that you will never deal with women fleeing abuse until you deal with poverty," she says describing her difficult choices. "Going back for nine years is insanity I know, but it's so hard. When I've been living in poverty for six or eight months and he comes back into my life, I'm exhausted and he can be very charming if he wants to be. It's almost more attractive than poverty."

Fortunately, Julie was able to contact WINS and find an alternative to her situation. When asked what kinds of housing she'd like to see, Julie says "A few of us were talking a couple of months ago that it would be nice to have a place dedicated to women coming out of second stage housing to have an apartment building that's safe place. Kind of a third stage [housing] that's independent, but also economical, affordable and in a safe area of town."

## Targets

This Plan was developed to address a spectrum of attainable housing needs in a strategic manner. The Needs Assessment identified priority issues and through community engagement, a coordinated planning approach has been developed. This Plan represents the first step in a much longer process of developing and operating a range of housing types that will suit the needs of all LCR residents, and newcomers to the region. As such, appropriate targets and recommendations for monitoring based on priority issues identified in Needs Assessment this Plan will work toward the following targets:

Table 4: Targets by Population Group

Population Group	Targets
Seniors housing needs	<ul style="list-style-type: none"> <li>• There are currently 349 dedicated seniors units in the LCR, with 229 units having some form of funding agreement in place (although this is not always in the form of subsidy)</li> <li>• In order to maintain this level of housing for a growing seniors population there should be 491 units of seniors housing by 2021<sup>16</sup>, a 29% increase</li> </ul>
Low-income households	<ul style="list-style-type: none"> <li>• There are currently no subsidized units in the LCR for non-senior households</li> <li>• There are 645 households in the region in core housing need; a diversity of strategies (subsidized units, access to BC Housing RAP/SAFER grants, and a better selection of market rental) will ensure that these needs are addressed</li> <li>• Early targets for pilot projects should include a small number of subsidized units spread across larger communities (Trail, Rossland, and Fruitvale). A target of 8 to 12 new subsidized units<sup>17</sup></li> <li>• Policies that support 1-to-1 replacement for manufactured home parks</li> <li>• A long-term goal of 100 supported/subsidized units would bring the LCR on par with Nelson and District Housing Society's current total of 105 managed units</li> </ul>

16. In order to increase available units (comparable to what is available for the seniors population in Kelowna) a target of 687 units is appropriate

17. For more information on the society see <http://ndhs.kics.bc.ca/>

Rental market	<ul style="list-style-type: none"> <li>• In 2006 there were 1,611 households renting dwellings in the LCR</li> <li>• Policies that support a 1-to-1 replacement for rentals will protect rentals in the region</li> <li>• A focus on rentals (low-income and market) as a component of mixed-use developments can encourage new purpose-built rentals<sup>18</sup></li> </ul>
Emergency/transitional housing and SROs	<ul style="list-style-type: none"> <li>• Develop a permanent shelter to address EWES usage rates</li> <li>• This shelter would be operated in conjunction with a transitional facility with a minimum of 5-units (ideally up to 10 units) to support vulnerable individuals on a short-term basis</li> <li>• Develop SROs to provide long-term housing options for individuals coming from transition housing</li> </ul>
Individuals with special needs	<ul style="list-style-type: none"> <li>• The development of additional long-term care beds/units for people with severe and persistent mental illness</li> <li>• Development of accessibility guidelines for new construction and renovations</li> </ul>
Ownership housing	<ul style="list-style-type: none"> <li>• Increasing density in downtown cores (comprehensive development planning), and the development of policies that will encourage a diversity of housing forms</li> <li>• Education on grants and funds available for homeowners that assist with renovations</li> </ul>

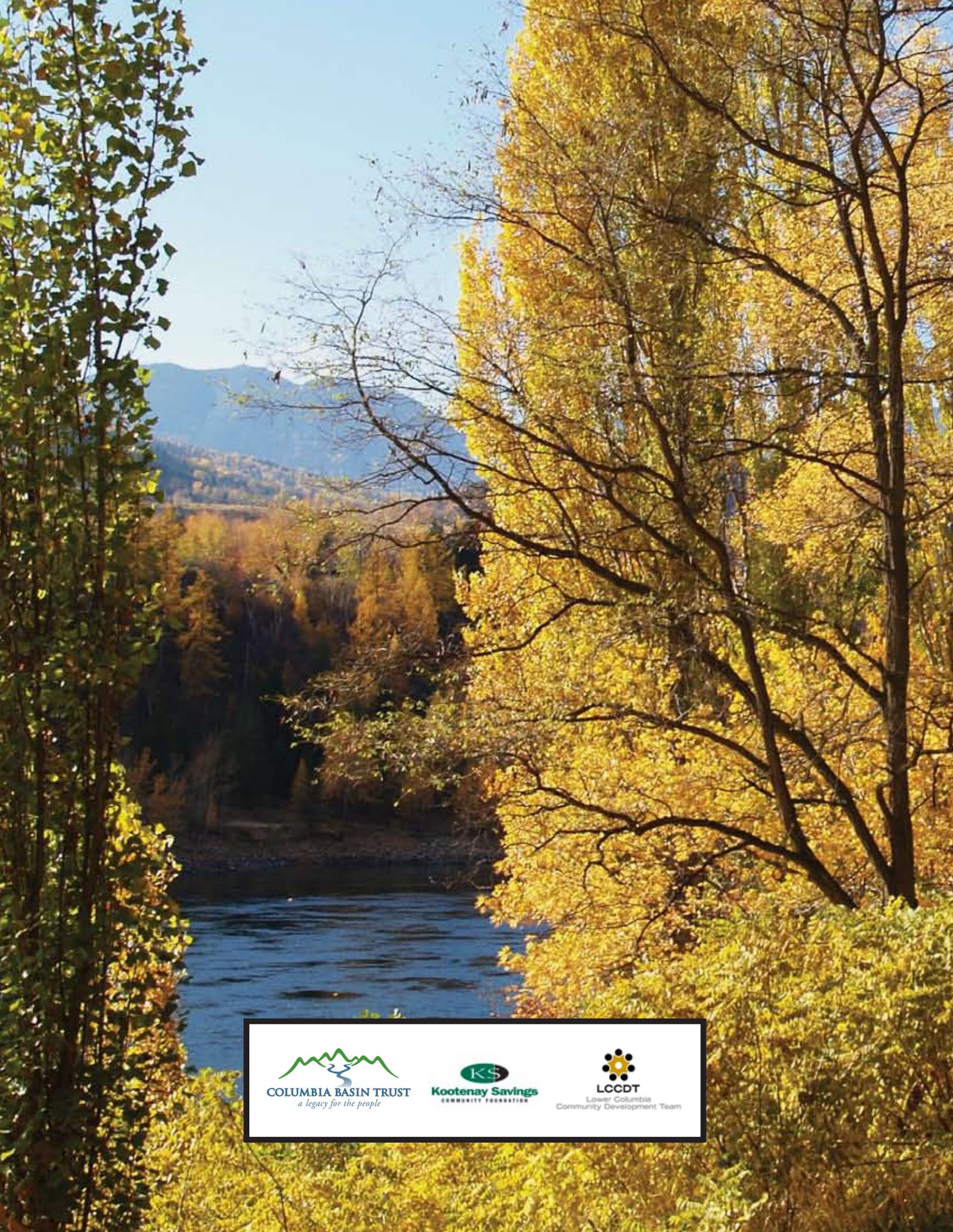
## Monitoring the Plan

A final responsibility of the committee will be to monitor the implementation of the goals and strategic actions identified in this plan and the impact of these strategies. Monitoring efforts should focus on (a) broader housing trends in the LCR, including vacancy rates and housing attainability and availability and (b) the impact of specific strategic actions. Both quantitative and qualitative forms of data can be used to monitor and evaluate the success of the plan:

- **Quantitative data:** Updates to the Needs Assessment based on 2011 Census results and ongoing monitoring of the rental market through newspaper/Craigslist/bubble surveys
- **Qualitative data:** Workshops, interviews or focus groups with community partners and stakeholders

It is likely that the Coordinator could conduct much of this monitoring once this position is developed and filled.

18. While determining a proportion of rental units would require negotiation between partners on each individual project, one method of identifying a target would be to tie the proportion of rental units in a new development to the total proportion of rented dwellings in a community, as determined by Statistics Canada (e.g. in 2006 about 14% of households in Rossland rented; therefore new developments should include 14% market rental).



  
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