Housing Initiatives Strategic Framework
Update 2018/19 - 2020/21
Background

Housing is essential for healthy and resilient communities. As a result of region-wide consultations, affordable housing was identified as a clear need in the Basin and the Trust established affordable housing as a strategic priority.

Housing needs for Basin communities vary by location, size, demographic need and economic means. They include:

- workforce housing in resort and resource communities;
- housing for an aging population;
- housing for individuals and families with low to moderate income;
- housing for Indigenous people; and
- housing for marginalized populations including mental health, disabilities, and other individuals and families needing services.
The following is an illustration of the housing continuum and forms of housing that exist along the continuum.

<table>
<thead>
<tr>
<th>Forms</th>
<th>Types</th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>NON-MARKET</td>
</tr>
<tr>
<td>Government</td>
<td>SEASONAL SHELTERS</td>
</tr>
<tr>
<td>(overnight stay)</td>
<td>YEAR-ROUND EMERGENCY</td>
</tr>
<tr>
<td>Non-profit</td>
<td>TRANSITIONAL HOUSING</td>
</tr>
<tr>
<td>housing providers</td>
<td>SUPPORTIVE HOUSING</td>
</tr>
<tr>
<td>Non-profit</td>
<td>SOCIAL HOUSING</td>
</tr>
<tr>
<td>housing providers</td>
<td>RENTAL ASSISTANCE</td>
</tr>
<tr>
<td>Supportive</td>
<td>PROVIDED IN PRIVATE MARKET</td>
</tr>
<tr>
<td>Housing providers</td>
<td>HOME OWNERSHIP</td>
</tr>
</tbody>
</table>

**Non-Market**
- Government-funded overnight stays in churches & other locations.
- Most shelters are open 24/7, providing 3 meals/day & support services.
- Short stay of 30 days or less.

**Market**
- Private housing makes up most rental housing.
- Majorities of buildings are rental, with the majority of units in buildings built prior to 1990.
- Includes secondary suites.

**Fee simple, strata ownership, shared ownership (e.g. mobile home on land).**

**Rental Assistance Programs (RAP)**
- Shelter Aid for Elders (SAFE)
- Elderly Rents below market rates
- Rent/unemployment

**Home Ownership**
- Scattered sites
- Senior assisted living

**Social Housing**
- Housing requires capital grants or ongoing government subsidies to reduce rents for low-income households.
- Includes senior housing.

**Supportive Housing**
- Housing providers offer permanent housing in purpose-designed buildings or in scattered sites with ongoing support services; supports people who are not able to live independently.
- Includes senior housing.

**Transitional Housing**
- Non-profit housing providers offer stable housing as a step between shelters & permanent housing.
- Period of 2-3 years, with support services provided on or off-site.
- Short stay of 30 days or less.

**Emergency Shelters**
- Non-profit groups offer temporary shelter between shelters & permanent housing.
- Period of 2-3 years, with support services provided on or off-site.
- Short stay of 30 days or less.

**Seasonal Shelters**
- Non-profit providers housing in purpose-designed buildings.
- Supports people who are homeless.
- Short stay of 30 days or less.

**Social Housing**
- Social or Subsidized housing requires ongoing government subsidies to reduce rents for low-income households.
- Operated by housing providers, BC Housing, & cooperatives.
This framework outlines the Trust’s mission/vision, objectives, tactics and resources to address ongoing housing issues in the Basin from 2018/19 to 2020/21. Overall, the Trust will aim to ensure residents have access to housing that meets their needs. The Trust will:

1. Work along the housing continuum to strengthen social and economic well-being in the Basin.
2. Support local and regional efforts to address housing priorities.

There continues to be a high level of demand in the region for affordable housing. Recent provincial and federal government announcements to fund affordable housing projects include:

- Building BC: Community Housing Fund: $1.9 billion over 10 years provincially; and
- National Housing Co Investment Fund: $13 billion over 10 years federally.

If Basin communities are successful in accessing this funding, significant new affordable housing units could be created in the Basin in the next 10 years.

A number of tactics outlined in the framework are exploratory and will require further decisions after research and analysis are complete. In addition, the Trust will learn as it tries out new approaches in addressing housing issues. Given this, while this framework is multi-year, the Trust will revisit it at least annually and may develop new tactics.

To implement this framework, the Trust will:

- Focus on attracting funding resources from all levels of government, private sector, and non-profit sector, as appropriate, to increase the impact of the Trust’s funding.
- Help create housing that is affordable for the intended market segment, and that is safe, secure and high quality.
- Recognize that housing priorities and needs may vary by community in the Basin.
- Work in partnership with entities, communities, funders and other organizations with complementary housing objectives.
- Aim to create 150 affordable housing units in the Basin by the end of 2020/21.
Objectives

Objective 1: Work along the housing continuum to strengthen social and economic well-being in the Basin.

The Trust will focus its efforts toward the middle of the continuum, helping individuals and families in the Basin move to the highest level possible. Outside of Housing Initiatives, other Trust endeavours and initiatives may impact each end of the continuum. For example, Trust Social Initiatives can provide program support to those at risk of homelessness and the Trust Investment Program or Economic Development Initiatives could impact the availability of market housing.

<table>
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<th>Tactics</th>
<th>Description</th>
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<tbody>
<tr>
<td>1.</td>
<td>Provide proposal development support and funding. The Trust will support housing entities which are engaged, or wish to be engaged in the provision of housing, in developing housing proposals. The Trust may provide grant dollars to support proposal development to housing entities including feasibility studies and business plans. The Trust may also provide this support directly through a staff person or through a Trust-engaged consultant.</td>
</tr>
<tr>
<td>2.</td>
<td>Provide capital grants for the creation of new housing units. The Trust will provide capital grants to support entities that are creating new housing units in the Basin. The Trust will review requests for capital grants with a preference for projects that attract significant dollar investments from outside the Basin, have community support, have a well-developed capital and subsequent operating plan, and have demonstrated management expertise.</td>
</tr>
</tbody>
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Objective 2: Support local and regional efforts to address housing priorities.

The tactics mentioned above, also apply to this objective:

- Provide proposal development support and funding.
- Provide capital grants for the creation of new housing units.

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<td>1.</td>
<td>Support housing development outreach and planning activities. The Trust will provide grants to support local and regional outreach activities aimed at creating affordable housing. Supported outreach activities may include: meetings, workshops, symposiums or other related activities. The Trust may also provide grants to support local and regional planning activities related to the creation of affordable housing.</td>
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<tr>
<td>2.</td>
<td>Facilitate access to reliable information to inform decision making on how best to increase new and sustain existing affordable housing stock. The Trust will provide grants to support housing needs assessments and other associated research to help ensure that communities have good information about demographic and market segments that are in need of housing and what kinds of housing those residents need. The Trust will also explore providing capacity building workshops and resources.</td>
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</tbody>
</table>
Tactics Description

3. Support communities that have not recently developed affordable housing.
   The Trust will support communities in the Basin that have a demonstrated need for affordable housing but have not had a recent project. These communities may be supported by other tactics in this plan and may also receive direct staff support to advance affordable housing proposals.

4. Explore specific and innovative approaches to affordable housing.
   The Trust will explore specific and innovative approaches to affordable housing that may address unique housing needs in Basin communities and/or be innovative or unique in nature. Examples of approaches supported under this tactic may include workforce housing, housing cooperatives, mini homes or other approaches.

Objective 3: Support Indigenous housing priorities.

The Trust currently provides support through its First Nations Housing Sustainability Initiative (FNHSI) to develop and sustain affordable housing for Indigenous people. The FNHSI is a separate funding commitment and is supporting tactics 1 and 3 below.

Tactics Description

1. Continue to support the FNHSI program.
   The Trust will continue providing grant support to First Nations in the Basin to create and sustain affordable housing. The Trust will also proactively seek opportunities to partner with other funders to attract additional funding to First Nations housing projects.

2. Support off-reserve housing.
   The Trust will support off-reserve housing through the objectives and tactics of this plan.

   The Trust will support affordable housing for Indigenous people through its support of the FNHSI, support for off-reserve housing, and support for Indigenous housing providers through this plan.
Resources

In order to address the areas identified in this framework, the Trust is committing a total of $4 million from 2018/19 through to 2020/21.

With an additional $4 million allocation for Housing Initiatives, it is estimated that the Trust – with a combination of commitments of funds from other sources, other equity contributions and debt financing – would be able to create 150 affordable housing units by 2020/21.

At this stage it is not possible to assign specific budgets (either in terms of amounts, or timing) to the objectives identified in this framework.

Roles

**Project Development Advocate:** The Trust will assist entities to advance their Basin housing proposals by: providing proposal development funding; helping them structure their proposals and providing guidance; and, linking them with other funders.

**Funding Partner:** The Trust will partner with other funders and affordable housing providers to provide capital grants to affordable housing projects in the Basin that attract resources into the Basin and pursue the objectives in this framework.

Risks

1. There is high demand in the region for more housing options along the continuum. Housing projects can be costly. The Trust could spend its proposed allocation on one project, and not meet demand throughout the region. It is essential that the Trust set priorities, and partner on projects in order to attract funding and equity contributions as much as possible.

2. Some Basin communities will have more ability – as a result of their size, available resources, and existing housing organizations and engagement on the issue – to initially develop and manage housing projects. The Trust will need to ensure it helps address housing issues in all communities.