

Revelstoke Affordable Housing Study



**Jill Zacharias B.A.
Revelstoke B.C.
October 2005**

Table of Contents

Executive Summary	5
Summary of Recommendations	7
Section I – Needs and Demand Assessment	8
1.0 Background.....	9
2.0 General Community Characteristics.....	9
3.0 Economy.....	10
4.0 Private Sector Housing Market.....	11
5.0 Social Housing Market.....	13
6.0 Affordability Considerations.....	14
7.0 Adequacy Considerations.....	15
8.0 Suitability Considerations.....	16
9.0 Other Indicators of Housing Need.....	16
10.0 Conclusion.....	19
Appendix A – List of Service Provider Respondents	20
Section II – Options in Governance, Housing Form and Location	21
1.0 Governance.....	22
1.1 Nonprofit Society vs. Nonprofit Corporation.....	22
1.1a Board of Directors.....	24
1.1b Charitable Tax Status.....	24
1.2 Co-operatives.....	25
Table 1 – Governance	26
2.0 Housing Form.....	27
2.1 Renovation and Conversion.....	27
2.2 New Construction.....	29

Table 2 - Housing Form.....	30
3.0 Location	31
3.1 Lands owned by the City of Revelstoke.....	31
3.2 Private Property.....	32
3.3 School District Lands.....	33
Table 3 - Location.....	34
4.0 Special Considerations	36
4.1 Mixed Tenancy.....	36
4.2 Rent Supplements.....	36
4.3 Home ownership assistance programs.....	36
4.4 Social Enterprise.....	36
5.0 Conclusion	37
Appendix B: Former Co-op Property Aerial Photo.....	38
Section III – Funding and Community Partners	39
1.0 Introduction.....	40
2.0 Federal Government Programs.....	41
Table Four – RRAP Examples.....	42
2.1 Other Federal Agencies.....	44
3.0 Provincial Government Programs.....	44
3.1 Other Provincial Agencies.....	45
4.0 Regional Programs.....	46
5.0 Municipal Government.....	47
5.1 Other Community Agencies.....	48
6.0 Creative Financing.....	49

Section IV – Preliminary Business Plan	50
1.0 Introduction.....	51
2.0 Management Plan.....	52
2.1 Mission Statement.....	52
2.2 Board of Directors.....	53
2.3 Professional support and advisors.....	53
2.4 Credit and repayment history, construction management ability, and property management expertise.....	54
3.0 Marketing Plan.....	54
3.1 Housing Need.....	54
3.2 Community Engagement.....	55
3.3 Marketing.....	56
4.0 Financial Plan.....	56
4.1 Proposal Development.....	56
4.2 Capital Costs.....	56
Table 5 – Area requirements for proposed units.....	57
Table 6 – Capital Costs.....	57
4.1 Operating Income.....	58
Table 7 – Monthly Operating Revenue.....	59
4.2 Operating Expenditures.....	59
Table 8 – Monthly Operating Costs.....	60
5.0 Conclusion.....	60
End Notes.....	61

Executive Summary

Access to affordable, adequate, safe and suitable housing for low-income earners is an issue that has been identified in the City of Revelstoke for a number of years. Recently, the issue has become even more critical with the initial stages of a major all-season resort on nearby Mt. Mackenzie fuelling real estate speculation and rapidly escalating housing costs. In the spring of 2005, the City of Revelstoke received ‘seed’ funding from CMHC to develop a plan to address housing needs in the community. The objectives for the plan are to clearly demonstrate a need and demand for affordable housing in Revelstoke, research and provide various options for developing affordable housing, explore funding sources to facilitate an affordable housing project, and prepare a viable business plan for an affordable housing development in the community. The principles guiding the plan are those underlying community economic development values such as inclusion, community participation and consultation, and a balance between social, economic, and environmental considerations. Research for the Revelstoke Affordable Housing Study was conducted from June to October 2005. The goal of the Study is to provide the City of Revelstoke with concrete information and recommendations that it may move forward in support of developing affordable housing for those in need and assist in stabilizing the community in the face of growth and change.

The Needs and Demand Assessment shows that although Revelstoke is a community with a stable demographic base and diverse economy, there are a significant number of residents experiencing core housing need – at least 250 individuals and families. As housing costs rise there is a corresponding increase in those who are facing a housing crisis. The rental housing stock in Revelstoke is aging and there are many adequacy concerns. As well, the majority of the existing rental stock is unsuitable for families. Although the existing social housing in the community is meeting the needs of some low-income individuals – particularly seniors and the disabled – it is not meeting the needs of the community as a whole. In particular, a need has been identified for adequate, suitable, safe housing for low-income families and those in need of transitional shelter. There is also a distinct need for supportive housing for those suffering from social or mental health issues. Revelstoke’s service providers unequivocally support all of the above when asked to give critical input.

The second section of the study explores options in governance, housing form, and potential location. It shows that when choosing a delivery model it is crucial to clearly define your purpose and anticipate needs not only for the present but for the future as well. Governance must enable the capacity of your organization to serve its purpose to the best of its ability. Inevitably, housing form will be tied to location. It is important to note that today affordable housing looks like the rest of the neighbourhood. For Revelstoke, the geographical boundaries and centralized services in the downtown core limit options when considering how transportation costs can affect affordability for tenants. The contribution of city-owned land, like the former Co-op property, can greatly improve the viability of the project. As well, the social and financial sustainability of an affordable housing development is positively affected with a healthy mix of tenants from a variety of backgrounds. Furthermore, tenant participation in management and day-to-

day operations of a housing complex is capacity-building and contributes to a sense of ownership.

The third section of the Study, Funding and Community Partners, provides a list of potential funding partners through federal, provincial, regional, and local agencies. This will facilitate the process of project development when timing is appropriate. It is important to have an affordable housing project 'shelf-ready' so as to take advantage of federal and provincial programs as they emerge. As well, any project will be the result of a partnership between various levels of government and the community at large.

Although a small community like Revelstoke has limited resources, there is much the municipality can do to support affordable housing without providing capital funding or compromising local taxpayers. In fact, provincial agencies like BC Housing look for municipal support when considering development proposals.

The fourth part of the study is a preliminary business plan which sets the stage for a more involved development proposal once the community makes final decisions regarding governance, location and size of the development. This part of the plan looks at the formation of the Revelstoke Community Housing Corporation, an 'arms-length' nonprofit corporation formed by the citizens of Revelstoke in conjunction with the municipality. It describes a management plan, marketing plan and financial plan that may best suit the community of Revelstoke in order to deliver affordable housing. For marketing, ongoing community engagement and leadership from the municipality will assist with community support for affordable housing. Upon completion of the development, marketing will occur through established channels within Revelstoke. The financial plan includes capital cost estimates based on consultation with construction experts, an evaluation of monthly operating revenue, and a comparison with potential monthly operating expenses. These preliminary evaluations show that despite an assumption of a large influx of capital funding from government sources and a modest allowance for mortgage payments, it will be a challenge to meet operating expenses without operational subsidies. Nevertheless, this plan represents a starting point from which to begin developing a viable proposal to meet affordable housing needs in Revelstoke.

Finally, the Revelstoke Affordable Housing Study has been completed under the guidance of its steering committee. The Revelstoke Housing Committee was formed in 2002 as a subcommittee of City Council with Nelli Richardson, City Councilor, as Chair. The researcher would like to thank the current members of the housing committee for their valuable input and perspective – Murray Christman, Phyllis Floyd, Patti Larson, Teresa LeRose, Alan Mason, Sandra Painter, Nelli Richardson, Bertha Stone, Tuulikki Tennant, and John Yakielashek.

Jill Zacharias
October 2005
Revelstoke, BC

Summary of Recommendations

The Steering committee for the Revelstoke Affordable Housing Study recommends to City Council that:

1. The City enact a Standard of Maintenance Bylaw for rental accommodations, thereby dealing with the critical housing issues in Revelstoke.
2. A top priority be to move forward on secondary suite bylaws, control and legalization to promote the increase of affordable rental housing stock.
3. The City create a nonprofit housing corporation similar to RCFC and RCEC to direct the affordable housing initiative.
4. The City reserve and contribute the former Co-op property, west of Powerhouse Road, for an affordable housing development.
5. The City act on the conclusions of the Revelstoke Affordable Housing Study and initiate full proposal development in order to have a plan ready to take advantage of federal and provincial programs as they emerge.

Section I

Needs and Demand Assessment

1.0 Background

Access to affordable housing is an issue that has been identified in the City of Revelstoke for a number of years. Since the mid-1990's a broad spectrum of service providers have been meeting to identify problems, provide advocacy and support education around housing issues for marginalized residents and low-income earners. In 2001, this group received funding and commissioned housing research which resulted in the Revelstoke Rental Housing Strategy. This report identified a number of concerns including lack of a centralized source of housing information, lack of information about the homeless and those at risk of homelessness in Revelstoke, the existence of tenants in core housing need, an aging, deteriorating housing stock, insufficient non-market housing for low-income tenants, and lack of community awareness of housing issues in Revelstoke.

In June 2002, the Community Connections Housing Resource Centre was established. As well, the Revelstoke Housing Committee was reformed as a subcommittee of City Council with Nelli Richardson, City Councilor, as Chair. The current committee is comprised of a broad representation of community service providers and citizens at large. The primary objective of the committee is to serve those most vulnerable in the community: low income renters including the working poor, seniors, single parent families, persons with physical and mental disabilities, and women and children immediately leaving the Women's Shelter. However, lack of resources and stretched volunteers who do much for the community 'off the side of their desks' have resulted in an inability to move forward on these important issues.

In the last 18 months the issue of affordable housing in Revelstoke has become even more critical as the development of an all-season resort on nearby Mt. Mackenzie proceeds. The following report is an analysis of the current housing situation in Revelstoke.

2.0 General Community Characteristics

The most recent population figures for the City of Revelstoke and surrounding area were compiled by BC Stats for Local Health Area 19 (Revelstoke)¹. In September 2004 the population of Revelstoke was 7,911 with 612 living in the regional district, for a total of 8,523 residents. From 1995 to 2000 the area experienced a slight decline in population. Since 2000 resident numbers stabilized with small but consistent growth each year to the present. It is expected that the population of Revelstoke will continue to experience modest growth at the very least and potentially significant growth with the development of nearby Mt. Mackenzie resort (see below). The current age distribution of residents is as follows:

0-17 years	1,912 (22.4%)
18-24 years	932 (10.9%)
25-64 years	4,637 (54.4%)
65+ years	<u>1,042</u> (12.2%)
	8,523

It is expected that demographic distribution will shift slightly as the resident population ages with fewer children. However, it is important to note that resort communities attract significant numbers of young workers and people attracted to the area by an outdoor lifestyle. For example, in Whistler the 2001 Census revealed that 62% of the resident population was between 20 – 44 years of age².

The latest statistical breakdown of population characteristics in Revelstoke comes from 2002 Statistics Canada Taxfiler data³. At this time there were 2,320 families in Revelstoke of which 1,850 were couple families and 470 were lone-parent families. 1,150 persons were non-family or individuals. There were 1,560 children under 19 in couple families and 620 children in lone-parent families. There were 550 seniors over 65 years in couple families and 360 non-family seniors over 65 years. The median income was as follows:

Couple families	\$65,700
Lone-parent families	\$29,000
Single-earner male families	\$45,300
Single-earner female families	\$13,900
Non-family persons	\$23,100
Males	\$34,800
Females	\$16,400
Senior (65+) couple families	\$44,200
Senior (65+) lone-parent families <u>or</u>	
Senior (65+) non-parent individuals	\$20,400

The 2001 Census indicates there were 3,095 occupied private dwellings in Revelstoke, of which 2,240 (72.5%) were owned and 850 (27.5%) were rented. Of these dwellings 2,855 were constructed before 1991 and 235 between 1991 and 2001⁴. Currently, 2,460 of these dwellings are over 40 years old which signifies that the majority of housing stock in Revelstoke is aging (see adequacy considerations for further discussion).

3.0 Economy

The economy of Revelstoke is diverse for a relatively small community and tied to its geographic location, physical environment and natural resources⁵. Beginning in 1965, three hydroelectric dams were built in the area. When these mega-projects ended in 1985, Revelstoke experienced a significant downturn in both population and the economy. This downturn was overcome through community economic development strategies and initiatives which included downtown revitalization and promotion of tourism, small

business diversification, and strengthening the timber industry. The forest industry represents 21% of basic employment income including logging, hauling, primary and secondary processing, consulting and silviculture activities. Recent soft-wood lumber tariffs imposed by the USA and the forest fires of 2003 presented challenges to the local industry but caused no substantial lay-offs of the workforce. Transportation, both rail and highway, continue to be major local employers. In the 1990's, CP Rail offered early retirement packages and transferred a significant number of workers out of Revelstoke during a period of downsizing and restructuring. This resulted in one of the most serious impacts on local population decline at that time. However, recently CP Rail is experiencing a huge demand for its transportation services and has embarked on regular hiring campaigns.

Currently, the tourism and hospitality sector represents 16% of Revelstoke's employment income. Tourism is based on a multitude of outdoor recreation pursuits and the proximity of national parks. Last year, hotel and motel room revenues were up 7%. In December 2004 the provincial government approved the Mount Mackenzie Resort Expansion CASP Master Plan to initiate construction of an all-season resort facility on nearby Mt. Mackenzie. In March 2005 the Master Development Agreement was signed between the Ministry of Sustainable Resource Management and the proponents of the development. Speculation over the resort development is both increasing the community's profile and impacting housing (see private sector housing market below). Resort development is expected to provide periods of short-term, high-paying construction employment. Typical operational resort employment offers primarily seasonal, minimum wage part-time work⁶. As well, there may be 'spin-off' entrepreneurial opportunities for skilled, educated residents. Currently, the fourth significant employer in Revelstoke is the public sector, representing 17% of the work force.

Unemployment figures in Revelstoke parallel the rest of the province with a gradual decrease of the unemployment rate over the last ten years to 4.6% in September 2004. Some employment is seasonal and therefore the rate tends to fluctuate from month to month. Of the Employment Insurance (EI) recipients age 19-64, 59.3% were women. Also in September of 2004 3.3% of the population received Income Assistance (IA). Of these, 23.4% of the IA caseload was single-parent families⁷. As of May 27, 2005 the total IA caseload for Revelstoke was 202 with the majority of recipients being persons with disabilities⁸.

4.0 Private Sector Housing Market

In the last two years, two factors have been the main drivers behind a distinct shift in the private sector housing market. Firstly, Revelstoke has become increasingly popular as a place to live where the quality of life is high, and has attracted a number of residents from urban centres, other resort communities where the cost of living is higher, and various countries outside of Canada. As well, speculation over the Mt. Mackenzie resort development has led to intense activity in the real estate market. The 2001 Census listed the average value of a private dwelling as \$118,000⁹. A change is apparent in the

following current ownership housing prices and availability for the private sector market¹⁰:

- Mobile Homes (without land) – \$50,000 to \$100,000 depending on age and condition – (under 10 available)
- Mobile Homes (with land) – \$100,000 to \$150,000 depending on age and condition (under 5 available)
- Condominiums - \$159,000 – (one available)
- Townhomes (none available)
- Small single family homes, detached & semi-detached (lower quality) - \$140,000 to \$160,000 (one available)
- Modest older homes in the downtown core - \$150,000 to \$365,000*
- Big Eddy/Farwell districts - \$150,000 to \$300,000*
- Golf Course district (1970's) - \$200,000 to \$350,000*
- Arrow Heights district (1980's to present) - \$300,000 to \$585,000, \$665,000*
- Acreages - \$500,000 to \$750,000

*Although availability varies from week to week, both real estate offices are currently seeking listings as there is a high demand. Lower end prices represent older homes in need of major repairs.

At least 60% of the buyers in the current market are non-residents seeking to move to Revelstoke or positioning themselves in what they consider a 'buyer's market' relative to elsewhere in BC. As real estate prices have risen, some rental properties have been converted to owner-occupied dwellings. As well, middle-income earners and young people are finding it difficult to enter into home ownership. Although ownership prices seem to have stabilized in the last few weeks, the market continues to be active with high demand and a relatively low supply.

The rental market has also been affected by high demand. The vacancy rate dropped from 23.8% in October 2003 to 14.3% in October 2004. However, it must be noted that this vacancy rate is somewhat distorted as over half the current vacancies are in one apartment complex¹¹. This complex has a documented historical problem with adequacy concerns. In particular, there is inadequate drainage around the building and living quarters are infected with mold and mildew¹² (see adequacy considerations for further discussion). This complex currently has 20 vacancies out of 72 units. In fact, the actual vacancy rate appears to be much lower with many people citing extreme difficulty in finding a suitable place to live. Relative to the population, rental homes have always been difficult to find in Revelstoke. Currently, it appears there are no homes available to rent. In 2000, the average rental price for a house was \$600 - \$650/month, now houses that were available were renting for \$950 - \$1050/month¹³. Apartment rental prices have also been affected by high demand:

Apartment type	2000*	2003*	2004*	May 2005**
One-bedroom	\$402	\$416	\$419	\$440
Two-bedroom	\$488	\$505	\$510	\$630
Bachelor				\$425

*CMHC statistics

**averages calculated from current Revelstoke Housing Registry listings

Further, when analyzing the current rental market it is important to take two other factors into consideration. Firstly, as middle-income earners move into the rental market as opposed to ownership housing, it has a detrimental effect on low-income earners who are unable to pay market rents and are squeezed into inadequate or unsuitable housing. Secondly, all of the current apartment rental stock in Revelstoke was built during the mega-project construction boom for single workers (one-bedroom or two-bedroom units) and is unsuitable for family living. It is anticipated that as the Mt. Mackenzie resort development proceeds, both ownership and rental private sector housing market prices will continue to rise with an increasingly high demand and low supply.

5.0 Social Housing Market¹⁴

In Revelstoke, BC Housing owns one apartment complex – Monashee Court. This building has 47 one-bedroom or bachelor units and is for low-income seniors over 55 or disabled persons. Monashee Court is currently full with 12 residents of Revelstoke and 4 others from outside the community who have applied for tenancy and are on a waiting list.

Mount Begbie Manor is a 25 unit housing complex for low-income seniors. One unit is set-aside for a disabled person on limited income. Revelstoke Senior Citizens Society, a non-profit society that has an operating agreement with BC Housing, runs the Manor. In the early 1980's, the Revelstoke Rotary Club built this complex on city-owned land. Tenants pay 30% of their monthly income on rent to a maximum of \$303/month for a 'single' apartment and \$333/month for a 'double' apartment. Mt. Begbie Manor has been full to capacity with an applicant waiting list since the late 1980's¹⁵.

Another non-profit society, Community Connections, operates three residential group homes in Revelstoke to meet the needs of adults with developmental disabilities. One home is subsidized by BC Housing and the Provincial Rental Housing Corporation owns the other two. The Provincial Rental Housing Corporation also owns the Revelstoke Women's Shelter. The Women's Shelter is a transition house for battered women operated by the Revelstoke Women's Shelter Society.

Currently, there is no subsidized housing for low-income individual residents who are under 55, families with children, second-stage housing for women fleeing abuse, or those who suffer from mental illness.

6.0 Affordability Considerations

While private sector housing market prices are on the rise, the minimum wage rate and Income Assistance rates, including disability insurance, have remained static for a number of years. It is important to note that at the current minimum wage rate a person working full-time has an annual income of \$15,800¹⁶. The low-income cut off, or poverty line, for a single person is \$14,000 per year. For a single person with one child it is \$17,429 and with two children \$21,426 per year¹⁷. Aside from this general data, it is difficult to obtain recent figures on residents of Revelstoke who may be living below the poverty line or experiencing core housing need. The following information is an attempt to calculate why some people in the community may be experiencing difficulty in meeting their basic needs.

According to the 2001 Census, before the escalation of housing costs in Revelstoke, 345 households in Revelstoke were spending 30% or more of household income and 285 households were spending 30%-99% of household income on housing. This breaks down to 39.4% tenants and 15.0% owners (21.7% total) spending 30% or more of their income on housing costs¹⁸.

In 2001, while researching data for the Revelstoke Rental Housing Strategy, Christman et al conducted 75 tenant interviews. 71% of respondents were spending in excess of 30% of their gross income on rent; 42% were spending from 31% to 50% on rent; 14% were spending 51% to 66% on rent, and a further 15% were spending over 66% on rent alone¹⁹.

More recently, in September 2004 3.3% of Revelstoke's 8,523 residents were receiving Income Assistance, which equals approximately 280 persons²⁰. As previously mentioned, as of May 27, 2005 the total IA caseload for Revelstoke had dropped to 202. BC Employment and Assistance Rate tables indicate that the shelter maximum for a single person is \$325 per month. For two persons it jumps to \$520, for three people \$555, for four people \$590 per month – not including utilities²¹. In June of 2004, Paul Fabri, a market analyst for CMHC, provided estimates of utility costs (average heat, hot water and electricity/month) to the Revelstoke Housing Committee. Mr. Fabri did not have amounts for trailers or houses, but the following is a comparison between IA shelter allowances and actual housing costs:

<u>IA Shelter Allowance (Max)</u>	<u>Apartment cost plus utilities</u>	<u>Actual Cost</u>
\$325 (single person)	Bachelor \$425 + 42.00 =	\$467/month
	One Bdrm \$440 + 55.00 =	\$495/month
\$520 (two persons)	Two Bdrm \$630 + 79.00 =	\$709/month
\$590 (four persons)	House \$950 + 100.00* =	\$1050/month

*Estimate

Another indicator that people in Revelstoke are facing affordability challenges is the significant rise in local Food Bank statistics. In 2004, between 200 to 250 persons

consistently utilized Food Bank services each month with the number rising to over 400 in December²². The Food Bank provides services once a week on Friday mornings. Tenant questionnaires conducted at the Food Bank over a period of three Fridays in June 2005 revealed the following:

- All 32 respondents had income well below the poverty line (average income \$700/month); of these 5 had no income at all
- All respondents paid well over 50% of income on rent & utilities, leaving little money left over for food and other necessities
- “Invisible” forms of homelessness like ‘couch surfing’ and living in campers
- Difficulty in finding affordable, adequate, and suitable living situations
- Difficulty in finding reliable roommates to help pay shelter costs
- Expressed insecurity and trepidation at rapidly escalating private market housing prices and how it would effect them; fear of the future

7.0 Adequacy Considerations

While collecting data for the Revelstoke Rental Housing Strategy, Christman also conducted thorough research regarding adequacy conditions of rental units in Revelstoke. It was found that much of the rental housing stock is aging and in need of repair: 28% of rental units warranted major repairs; minor repairs were needed in 19% of units, and; 54% of units required regular maintenance. Most of the problems, 21%, occurred in kitchens and bathrooms, 18% of problems were safety and security oriented, 16% centered around doors and windows, and heating and ventilation problems accounted for 11% of the repair concerns. A major issue identified in the 2001 Strategy was aging, deteriorating housing stock and units not built to code. A key recommendation was to enact a Standards of Maintenance bylaw to encourage landlords to properly build, maintain, and protect rental properties, and to support building and health inspectors in dealing with problem situations while protecting the City’s housing stock²³. This recommendation was echoed in the Revelstoke and Area Community Development Strategic Action Plan²⁴. To date there has been no movement forward on this recommendation by the municipality due to limited financial and staffing resources²⁵. Landlords have little incentive to improve conditions in some cabins, mobile homes and apartments that have tenants living in marginal conditions.

In June 2005, tenant questionnaires conducted at the Food Bank revealed continued adequacy problems such as leaky trailers, rotting tiles, mold and mildew, insect infestations, inadequate heating, and the proximity of other people creating problems related to drug and alcohol abuse. The major reason cited by respondents for not leaving inadequate living situations was an inability to pay more rent at any other location.

8.0 Suitability Considerations

As previously mentioned, most of the rental housing stock in Revelstoke is one bedroom and two bedroom apartments, with a significant shortage of single family dwellings. Furthermore, current many apartment buildings are not suitable for residents with mobility challenges, with primarily stairway access to both services within the building (ie laundry facilities) and the apartments themselves. The net cost of this lack of access is isolation for the physically challenged resident or they are forced to leave the community. As well, there are no townhomes or rowhouses in stock. All recent housing starts have been for the private sector ownership market²⁶. The Revelstoke Rental Housing Strategy noted that adequacy problems led to frequent illness, especially among families with children²⁷. With the decreasing vacancy rate and increased housing prices, tenants of all income levels are reporting extreme difficulty in finding suitable accommodation. Real Estate offices report that there is basically ‘nothing’ available to rent.

Although the Women’s Shelter provides excellent emergency shelter for women fleeing abuse, there is no transitional shelter for transients, women and children not fleeing abuse, families with men, and individuals. Until it burned down a number of years ago, the King Edward Hotel had an agreement with the Ministry of Human Resources to serve as a transitional shelter for emergency situations. When the hotel was lost, no other took its place to provide this service²⁸.

9.0 Others Indicators of Housing Need

As part of the research for the Revelstoke Needs and Demand Assessment (June 2005), 23 community services providers responded to a questionnaire regarding their clients and housing issues (see Appendix A for a complete list of service provider respondents). The following is a compilation of questions and answers:

1. *Are any of your clients experiencing difficulties in the following areas:*

	Yes	No	Unknown
-Finding housing that meets their needs in general	16	4	3
-Finding suitable housing (ie enough space)	17	2	4
-Finding adequate housing (in good repair)	19	2	2
-Paying rental costs	19	2	2
-In core housing need (paying over 50% of income on shelter)	17	2	4
-If desired, entering into home ownership	10	2	1*

*10 respondents cited N/A (too expensive, no ability, out of reach)

2. *Can you identify any housing needs not addressed in the community?**
 *The most frequent responses focused on affordable housing for low income families (12 respondents), and supported transitional housing for a variety of people in need (10 respondents), with the following qualification:
- affordable housing for low income families with child-friendly green space
 - transitional shelters for men
 - current need for more subsidized housing for seniors with wheelchair accessible units
 - affordable starter homes for young families
 - rental housing in good repair for pet owners
 - ensuring that housing for low income families isn't just affordable, but in decent shape/centralized to offset transportation issues
 - affordable housing for single people, young adults
 - transitional/second stage housing
 - existing subsidized seniors housing can't keep up with demand
 - subsidized group home for the mentally ill
 - supported housing, co-op housing
 - subsidized group home for people suffering from drug & alcohol problems
 - affordable housing for resort development staff
 - emergency shelter for transient homeless population
 - second stage housing (following transition house, hospital, etc)
 - housing that includes some social supports
 - affordable housing for seasonal workers
3. *Can you identify any housing services lacking in the community?**
 *Even distribution of the following responses:
- more staff time, funding for the Housing Registry
 - emergency shelters for transients, homeless
 - lack of crisis or drop-in centre
 - standard of maintenance bylaw enforcement
 - support for youth in finding affordable, suitable housing
 - agency that will aid low income earners buying a home or trailer
 - information around tenants rights (increasingly people are being taken advantage of)
4. *Generally speaking, what are the most significant trends related to housing currently in Revelstoke that you perceive?**
 *The most frequent responses centered around rising ownership and rental housing costs (18 respondents) and increasing lack of availability of adequate housing (12 respondents), with the following qualification:
- rising price of Real Estate cutting out new people from buying and/or coming into our community
 - increasingly insufficient social housing to meet the needs of a variety of people
 - it's getting more & more expensive to own a home
 - landlords are selling rental properties because market is high
 - increased cost of housing due to proposed resort development

- increased number of out-of-town owners
 - increased rental rates
 - people feel stuck, people feel they do not have options for moving in town and home ownership is unattainable for many
 - few well-maintained apartment buildings
 - the number of rentals available seems to be outstripped by need
 - affordable rentals in good condition for families is becoming harder to find
 - prices for rentals is increasing, value for \$ is not there
 - less and less housing in the downtown core for low income families (transportation is a huge issue)
 - impacts of resort development speculation on real estate values
 - increased lack of safe, good, affordable housing
 - landlords trying to evict current tenants for higher rent or sale
 - increase in absentee landlords, landlord/tenant agreements & condition inspection reports not being completed
 - increased disparity between income and actual housing costs limiting housing options
 - more & more low income tenants forced into unsuitable, inadequate apartments
 - an increase in young people looking for safe, clean, affordable housing
5. *What do you think is the top priority housing issue that needs to be addressed in Revelstoke?*
- housing for low income families that is safe, clean, affordable and near services (21 of 23 respondents)
 - increase in a variety of affordable rental stock for a variety of people
 - entry level homes

In addition, research regarding the community impacts, particularly on housing, of resort developments neighbouring on municipalities reveals multiple housing issues²⁹. It seems the escalation of private market housing costs, both rental and ownership, appears to be the ‘tip of the iceberg’. As the Mt. Mackenzie development proceeds there is no doubt that Revelstoke will increasingly be facing issues such as:

- increase in property values
- increase in property taxes
- increase in monthly rental prices
- decrease in affordability for low-income earners
- lack of rental housing for seasonal resort employees and construction workers
- purchase for young families and middle-income earners
- retaining housing for seniors
- increased costs for home-based and other businesses in rental/lease situations
- vacation rentals in traditional residential neighbourhoods
- non-resident home-ownership resulting in empty homes and issues related to a ‘shadow’ population
- residents ‘cashing-out’ and leaving due to high costs

-increase in need for emergency and transitional shelters for people looking for a place to live

9.0 Conclusion

Revelstoke is a community with a stable demographic base that is witnessing a healthy increase in population. People are seeking improved quality of life and Revelstoke, among other rural BC towns, is seen as a desirable place to live. It is a community with a diverse economic base and a history of 'weathering economic storms'. The impending Mt. Mackenzie resort development will bring additional economic diversification but already is contributing to a rise in private sector market ownership housing prices. As well, this escalation of housing costs is reflected in rising rental prices. Due to the fact that private sector market housing is currently on the rise in the rest of BC as well as looking at housing trends in more established resort communities, it is safe to assume that housing costs in Revelstoke will continue to increase.

It is also safe to assume that as housing costs rise there will be a corresponding increase in residents who are experiencing core housing need. Those most at risk are single-parent families where the parent is female and residents on a fixed income such as disability or old-age security pensions. As well, Income Assistance shelter allowances do not reflect actual housing costs, so Income Assistance recipients with barriers to employment are also at risk. Even residents who are employed at minimum wage jobs are most likely unable to sufficiently pay for suitable housing. In fact, at this present time there is a significant portion of the resident population experiencing a crisis in housing. A conservative estimate is that currently in Revelstoke over 250 families and individuals are in core housing need.

The rental housing stock in Revelstoke is aging and there are many adequacy concerns. As well, the majority of the existing rental stock is unsuitable for families. Although the existing social housing in the community is meeting the needs of some low income individuals – particularly seniors and the disabled – it is not meeting the needs of the community as a whole. In particular, a need has been identified for adequate, suitable, safe housing for low income families and those in need of transitional shelter. There is also a distinct need for supportive housing for those suffering from social or mental health issues. Revelstoke's service providers supported all of the above unequivocally when asked to give critical input.

Appendix A

List of respondents to Service Provider Questionnaire

1. Alm, Donna – Front line worker, Revelstoke Women’s Shelter
2. Borthwick, Sean – School District Counselor – Elementary Behaviour Intervention Specialist
3. Bradshaw, Kristal – Counseling, Family Support
4. Chell, Linda – Revelstoke Childcare Resource Centre
5. Conway, Ann-Marie – Public Health Nurse
6. Gaudreault, Paulette – Community Support Worker to adults with serious and persistent Mental Illness
7. Girling, Cathy – Counseling for women and children, victim’s of violence program
8. Hunchak, Britt – Childcare worker, afterschool program for K-5, playgroups
9. Janzen, Margaret – Community Advocate & Social Justice
10. Kendell, Claudette/Palmer, Simone – Adult Academic Upgrading
11. Larson, Patti – Food Bank Coordinator, Baby bundles, Housing Resource Centre, and Volunteer Centre
12. Morgan, Gayle – Executive Director, Community Connections
13. Pinkerton, Janice – RCMP Based Victim Services
14. Planden, Marilee – Front line worker, Revelstoke Women’s Shelter
15. Richardson, Nelli – Executive Director, Revelstoke Women’s Shelter/City Councilor
16. Ruth, Sarah – Mental Health Counselor for Children, Youth & their Families
17. Scarcella, Joanne – Public Health Nurse
18. Spannier, Tracey – Family Literacy Programs
19. Stone, Bertha – Drug and Alcohol Counselor
20. Tennant, Tuulikki – Community Care Social Worker/ Private Counselor
21. Weisner, Jo-anne – Supported Child Care, Family Support Worker
22. Wright, Wendy – Adoption, Foster Home Services
23. Yakielashek, John – Social Worker MCFD

Section II

Options in Governance, Housing Form And Location

1.0 Governance

An important decision for any organization is determining the delivery model that best suits the purpose of the group. Thus, it is critical to first define the mandate of your organization and what activities it will perform to achieve that mandate. What are its current goals and objectives? Will capacity broaden in the future? What structure will best suit your parameters now and for years to come? In Canada, the typical structure chosen by community-based organizations to deliver affordable housing is a non-for-profit or nonprofit model where revenue must be used to further common goals of the group rather than dispersed to individual members. The following section describes the three most common nonprofit delivery models – the nonprofit society, nonprofit corporation and housing cooperative (See Table 1).

1.1 Nonprofit Society vs. Nonprofit Corporation

A nonprofit society is incorporated under the Society Act of British Columbia by five or more persons. A society can buy, sell, exchange, develop and mortgage property; borrow money and give security for it and secure or purchase money obligations; issue negotiable instruments; receive and make gifts; enter contracts and leases; employ persons; and belong to other societies or associations, whether or not incorporated, with similar purposes or purposes beneficial to the society. A society must not distribute any profit, gain or dividend to any members. A society may sue and be sued, contract and be contracted with, in its corporate name. A member of a society is not, in the member's individual capacity, liable for a debt or liability of the society³⁰. However, in a society the Board of Directors is the legal authority for the society and each director holds legal responsibility for all society activities.

A nonprofit society tends to be non-partisan, usually an independent organization that emerges as the result of a community group advocating for a specific purpose. In BC, many nonprofit housing societies emerged from service groups who recognized the need for affordable housing. The Revelstoke Senior Citizen's Housing Society, which owns and operates Mt. Begbie Manor for low-income seniors, is a good example. In the early 1980's, this society began through the local rotary club which was responding to a need that had been identified by the community.

A nonprofit corporation has many similarities to a nonprofit society. BC requires five or more persons to incorporate. A non-profit corporation is a legal entity separate from its members and directors formed for purposes other than generating a profit to be distributed to its members, directors or officers. While, a non-profit corporation can earn a profit, the profit must be used to further the goals of the corporation rather than to pay dividends to its membership³¹.

The differences between a nonprofit society and corporation are subtle and no doubt much research needs to be done to discern them all. However, for the purposes of this report it is important to note that the structure and parameters of a society are simpler than those of a nonprofit corporation. Furthermore, nonprofit corporate status seems to

limit the risk of liability and protects funding agencies as well as individual members except in cases of negligence. The Canadian Corporation Centre website aptly describes some advantages to nonprofit incorporation³²:

As a legal entity, an incorporated association is recognized by the legal system as having rights and responsibilities. An incorporated organization can enter into contracts, buy land, borrow money, have bank accounts, etc., in its own name. Other advantages to incorporating may include:

- *The liability of the members is limited (for example, members are not personally liable for debts of the corporation);*
- *Continuity of the organization is assured while the membership changes;*
- *A corporation can own property in its name regardless of membership change;*
- *The ability to bring a legal action in its own name (an unincorporated body cannot); and*
- *The chances of receiving government grants may increase because of the stability the organization appears to have.*

Potentially, a nonprofit corporation has more capacity – especially if affiliated with a municipality. Direct affiliation with and endorsement by the municipality both validates the process and increases access to funding sources. Involvement of the municipality can provide advocacy, leadership and a complimentary regulatory role, removing unnecessary costs, providing policy co-ordination and facilitating and promoting partnerships³³. In Ontario, there are many examples of municipal nonprofit housing corporations (Peterborough, Durham Region, City of Vaughan, Gignul, etc). In BC, the Greater Vancouver Housing Corporation and the City of Vancouver Nonprofit Housing Corporation both provide rental and ownership housing for low, moderate, and middle-income households as well as different programs such as rent supplements and a housing registry.

Revelstoke has a strong history of developing community-based organizations. Although Revelstoke Community Forest Corporation (RCFC) and Revelstoke Community Energy Corporation (RCEC) are *for-profit* corporations it is worthwhile to review their process and structure. Both are completely separate legal entities from the City of Revelstoke and thus taxpayers are protected from liability. However, they are community-driven by their participatory process of development and community-controlled by the required make-up of their board of directors. City staff or elected officials comprise the majority of the board and as is standard, the BOD and officers have director and officers liability insurance. As well, the mandate of each corporation dictates that any financial and employment gains directly benefit the community at large. By their process, structure and mandate, both RCFC and RCEC are organizations that will benefit the community and endure over time³⁴.

1.1a Board of Directors

In any organization the make-up of the board of directors (BOD) is critical. It is important to solicit volunteers that will provide a variety of expertise important to operating your organization – such as a lawyer and/or accountant. As mentioned above, the presence of city council and/or staff can provide a critical connection with the municipality. In the case of housing, the organization will benefit from service sector representatives who work with people in need. As well, if your bylaws allow it, tenants of the housing you are providing can be members of your nonprofit housing society or corporation and can sit on the board³⁵. Residents can form committees to undertake specific responsibilities for the maintenance of the housing development. Tenant involvement in the organization can be capacity-building for residents and provide a direct link between administration and the living experience of the residents themselves.

1.1b Charitable Tax Status

Regardless of whether the organization chooses to be a nonprofit society or corporation if you wish to obtain charitable tax status you must apply for it. The Canada Customs and Revenue Agency (CCRA) (formerly Revenue Canada) is the government department responsible for granting organizations charitable tax status. The process routinely takes 6 months to 18 months and requires applicants to fulfill a number of requirements³⁶. It is safe to assume that the functions of a nonprofit housing association qualify as a ‘purpose to benefit the community’ and would enable the organization to register for status. One of the major advantages of obtaining charitable status is that the organization is able to issue receipts to donors for income tax purposes. However, it is apparently a challenge not to lose charitable status as a minimum of 80% of general revenue must be used for the *purpose* of your organization and not, for example, operating expenditures.

An interesting example in Revelstoke of all of the above is the Canadian Avalanche Centre (CAC). The Canadian Avalanche Association is a nonprofit society and the professional arm of the organization. The Canadian Avalanche Centre is a nonprofit corporation and the functional body of the organization which provides services throughout Canada. Despite the fact that both rely heavily on donor funding neither has charitable tax status. The Canadian Avalanche Foundation’s sole function is fundraising and it has charitable tax status. It is interesting to note that the CAC also receives input from an advisory body made up of a number of stakeholder representatives that are not on the BOD – such as representatives of the main sources of funding³⁷.

In Alberta, since 1999 the Edmonton Housing Trust fund finances the acquisition and development of community-based housing for low and moderate-income households³⁸. In Hamilton, Ontario, the Housing Partnership Fund contributes to affordable housing on all levels³⁹. These are funding agencies rather than delivery providers.

1.2 Co-operatives

Housing co-operatives have a strong history of delivering affordable housing in BC. Housing co-ops are governed under the Co-operative Association Act which is a 'stand alone' act administered by the Registrar of Companies in Canada. As well, housing co-ops must abide by other important legislation such as the Arbitration Act and the Income Tax Act, and there are particular co-operative rules and regulations⁴⁰. A housing cooperative is an 'association providing accommodation for persons the majority of whom are members of the association and are ordinarily residents in the accommodation'⁴¹. Members jointly own the development and one of the most important principles in a co-op is that all members have a democratic right to decide how their housing community will function. Each member is expected to share in the management of the co-operative, by serving on the BOD or a committee, or by taking on other necessary work. This can represent a pool of volunteer labour and assist with cost-effective operations. As well, a functional co-operative can facilitate skill development and a sense of ownership for tenants⁴².

In Vancouver, Entre Nous Femmes Housing Society is a housing co-operative with a focus on capacity-building, participatory decision-making and involvement for tenants. Eight places on the BOD are reserved for tenants. Part of their mission statement reads as follows, "In recognizing the realities and experiences of female single parents, ENF endeavours to promote its philosophy of creating an environment of opportunity and empowerment. In meeting these goals the Society acknowledges that a healthy community is one that is comprised of a cross section of family styles"⁴³.

However, it must be noted that virtually all funding for new housing co-operatives in Canada (including BC), has been eliminated⁴⁴. Despite this, it may be possible to integrate some of the participatory aspects of a co-operative within the mandate of a housing organization.

Table 1 - Governance

Type	Advantages	Disadvantages	Notes
Nonprofit Society	-simple structure -nonpartisan, independent	-liability concerns? -lack of capacity? -may not endure over time	-societies begun by service groups tend to lose interest after a while because (housing) is not the only focus of their organizations
Nonprofit Corporation	-legal entity separate from BOD, members, funders -more capacity -continuity, will endure over time	-may be more administrative requirements/costs	-affiliation with the municipality can validate the process and increase capacity and fundraising ability
Housing Cooperative	-capacity-building for tenants -lower operational costs due to volunteerism	-may be more administrative requirements/costs	-all funding for new housing cooperatives in Canada has been eliminated
Charitable Tax Status	-can issue tax deductible receipts	-strict guidelines can lead to loss of status or limit operational expenditures	-another associated body can take on role of fundraising if necessary

2.0 Housing Form

Affordable housing can be achieved through the construction of a new housing development, the redevelopment of existing buildings or a combination of both (see Table 2). In a smaller community the type of project will depend on availability of land for new construction or buildings for rehabilitation. Development costs are a function of land costs, labour and material costs⁴⁵. In BC, market construction costs have risen considerably in the last two years. In order to delivery affordability it will be necessary to reduce capital costs through such means as capital grants and forgivable loans from prospective partners, the donation of city-owned lands, ‘sweat equity’ from prospective tenants, trades apprenticeship programs and in-kind donations of labour and materials.

Ideally, nonprofit housing should look like other housing in a neighbourhood. Housing form can include modest apartment units or homes, duplexes, townhomes, cluster developments and the like. Good design is a way to make affordable housing acceptable to neighbourhoods. When building for a variety of tenants (seniors, families, various individuals), appropriate design is crucial to avoid conflict between tenants yet encourage the feeling neighbourhood. Green space is critical. Common spaces improve the social sustainability of the project and the community at large by increasing social contact. Common areas can include indoor and outdoor play areas for children, laundry facilities, a common multipurpose room for gatherings, meetings and special functions, a library/reading room, and community gardens. As well, reducing energy costs by including ‘green’ building technology increases affordability and reduces the lifetime costs of the housing development⁴⁶.

2.1 Renovation and Conversion

Acquisition and rehabilitation of existing housing such as an apartment complex can incur much lower costs per unit than new construction. As well, because the building already exists there may not be as much resistance (‘NIMBY’) from adjacent neighbourhoods to affordable housing for low-income earners. The disadvantages to this option are that it depends on availability, it doesn’t increase housing stock, and it is best suited for market downturns⁴⁷. Currently in Revelstoke, all apartment buildings that were recently on the market have sold and the housing market is experiencing high demand⁴⁸.

Conversion of another type of building such as a school or hospital into housing is another option. Often when facilities are closed down they sit unused for years. Again, this depends on what is available in your community at the time you are considering a housing project. Conversion not only increases housing stock but addresses residential infill issues by reusing property and buildings constructively. However, depending on the type and nature of the building in question, conversion may be a costly endeavor.

Examples

1. Heritage Heights in Vancouver incorporated a heritage house in the design of a family housing project. The house was renovated and converted into three units. The design of the new units reflects the heritage house. Inclusion of the house, which was at risk of demolition, assisted in the acceptance of nonprofit housing in the community⁴⁹.
2. Lakeside Place in Nelson, owned and operated by the Nelson and District Housing Society, was constructed in two phases. One part is a converted motel, the other is a new two-story eight-plex building. It has 28 units mainly for mental health clients, urban singles and families⁵⁰.
3. In Meadow Lake, Saskatchewan, Al MacFarlane, a local developer, converted a school that had been closed down into a 12 unit affordable housing complex. The wide hallways, windows and existing plumbing made the school a natural for conversion. MacFarlane received a \$16,000 per unit conversion grant from the provincial government. His biggest hurdle was overcoming neighbourhood resistance to subsidized housing that emerging during the re-zoning public process. Although this caused a delay, he was eventually able to proceed successfully with the conversion⁵¹.
4. In 2004, under the auspices of BC Housing's Community Partnership Initiative (CPI), the Interior Health Authority agreed to transfer ownership to BC Housing of the former Enderby and District Memorial Hospital for conversion to affordable housing with support services. In October 2004 a call for proposals was issued to nonprofit societies to develop and operate a minimum of 15 self-contained units. Target residents were those in 'deep core need'. Tenants could be seniors, adults with mental or physical disabilities, persons in transition, or such other vulnerable group in need as identified by the (prospective) Society and its community partners. Mixed housing (tenants from different target groups) were acceptable. Subsequently, a local health co-op issued a proposal in response to the call. At this point, BC Housing has conditionally accepted the proposal with the request that the proponent provide more information and a more detailed business case. In Fernie, also under the CPI program, ownership of the old Fernie hospital was transferred to the City of Fernie for conversion to affordable housing. Both the Fernie and Enderby projects are still in the initial stages⁵².

2.2 New Construction

Many affordable housing projects are newly constructed developments. With new construction, the design can be tailored to suit the needs of the community. Green space and common spaces can be integrated with relative ease, as can disabled access or any other requirements particular to the project. New buildings can be made energy efficient or integrate 'green' building design with much less difficulty than renovated or converted buildings. However, it is important to keep in mind the escalating costs of new construction. It may be necessary to raise more capital financing. Furthermore, in Revelstoke, there is limited land available for development in the downtown core (see 3.0 Location for further discussion).

Examples

1. Hastings Village in Vancouver is a mixed-use nonprofit development. It combines shops and housing. The location appeals to seniors and families. In this project, the offered the site for free. In return, the developer built a public parking facility for the neighbourhood⁵³.
2. In Kamloops, Spencer Court is comprised of forty-six affordable housing units for families living in previously unaffordable or inadequate conditions. Two units are wheelchair accessible. Stokstad Place on the North Shore has six affordable family housing units, of which one is wheelchair accessible. Both are 'self-referral' programs where prospective tenants must apply⁵⁴.
3. In Golden, the Canadian Mental Health Association owns and operates Fisher Place. This is a relatively new complex with mixed tenancy. There are seven buildings on a 2.5 acre site, with a fence, playground and garden plot⁵⁵.
4. In Salmon Arm, Harmony House is owned and operated by the Shuswap Independent Living Association. It opened in the spring of 2001 and has 18 units for youth (up to age 21), low-income singles, mental health and second stage clients. Security issues necessitated installation of an extensive security system⁵⁶.

Table 2 - Housing Form

Type	Advantages	Disadvantages	Notes
Renovation of existing housing (ie apartment building)	-potentially low costs per unit -less 'NIMBY'	-doesn't address lack of suitable housing stock -depends on private market availability -more difficult to make an old building energy efficient	-best suited for market downturns -all apartment buildings recently on the market in Revelstoke have sold
Conversion of existing building into housing (ie school, hospital, motel)	-increases housing stock -can rehabilitate to suit needs -addresses residential infill	-depends on market availability -more difficult to make an old building energy efficient	-cost of conversion is dependent on quality and type of existing building
New construction	-can build to suit need -can include green space & common spaces in design -can use energy efficient design & materials to decrease operational costs	-escalating costs of new construction -depends on availability of land	-see 'Location' section for further discussion
Combination (ie school conversion into apartments with new cluster development for families on adjacent land)	-increases housing stock -can build to suit a wide variety of needs including common spaces -addresses residential infill -can improve energy efficiency of existing building & integrate 'green' design in new	-depends on market availability -can be a costly endeavor	-cost of conversion is dependent on quality and type of existing building

3.0 Location

The location of affordable housing requires special consideration. In the past, many projects have met with neighbourhood resistance (‘NIMBY’) for a variety of reasons from opposition to increased residential density to preconceived notions about the ‘type’ of people who live in a subsidized housing complex. The above discussion addresses how good design can help alleviate neighbourhood concerns. Below, under ‘Special Considerations’ it is shown how a mixed income development can also help with neighbourhood integration. As well, if an organization wishes to consider a number of affordable housing projects over time it is important to disperse them throughout the community rather than group them in one area of the city. Community education is also vital. In Revelstoke, with the rapid escalation of private market housing costs in recent years, there is an increase in community awareness regarding housing and affordability issues. Regardless, further education will no doubt be necessary to engender general acceptance of subsidized housing in any neighbourhood.

Another critical factor when considering location is the proximity of the development to services. Reducing transportation costs for prospective tenants goes a long way in increasing affordability⁵⁷. Many low-income singles and single-parent families do not have access to vehicles to serve basic needs such as medical visits and shopping for food. This section considers potential location options from three perspectives: lands owned by the City of Revelstoke; private property that is currently not on the market but may be available for development, and lands owned by the local school district that may be available in the near future (see Table 3). Despite the number of options explored in this report, choices are actually quite limited. Most of the land near central Revelstoke and close to services is taken up with single-family homes. Revelstoke’s boundaries are limited by geography – the Columbia River and river flats on one side and mountains on the other. Thus, it is important to consider the following options in terms of making the best possible use of what does exist in order to meet the needs of the community not only for now but also in the future.

3.1 Lands owned by the City of Revelstoke

1. Columbia Park: 127 & 141 Basford Drive. This medium-sized piece of property in the ‘Thunderbird’ development area consists of nearly 4 acres of undeveloped land. At one time an apartment building was located on this land. It was demolished a number of years ago due to improper construction. Adjacent infrastructure includes city water, sewer, power and piped propane. It is appropriately zoned R4, high density residential. This site may need geotechnical work to determine site stability⁵⁸. The most significant disadvantage of this property when considering affordable rental housing is the distance from the downtown core and basic services. There are no shops within walking distance. This is particularly noteworthy when considering single-parent families with small children. There is, however, an elementary school close by. This property may be ideal for an affordable home ownership development.

2. Central Revelstoke: former Co-op lands fronting on Oscar street and Powerhouse road. The combined lots of the property comprise of nearly 15 acres. There is adjacent access to City water, sewer, power and piped propane. Currently, the land is considered urban reserve with zoning as yet undetermined⁵⁹. In 2002, the City of Revelstoke commissioned a land use study of this land in response to a proposal from a community group to build a church in this location⁶⁰. Numerous uses were considered including industrial, retail/commercial, institutional, tourism commercial, a neighbourhood park, and a multitude of residential uses including affordable housing. In terms of private market housing, the final report (May 2003) determined that there was a low probability of attracting market interest compared to nicer view lots up in Arrow Heights.

The proximity of the City's sewage lagoon was considered another disadvantage. Further, it was noted that Powerhouse road access to the industrial park needed to be realigned. Since that time, the public works department of the City has done extensive work to correct odor problems from the sewage lagoon and has been successful in this task⁶¹. It is important to note that there is existing housing between the sewage lagoon and the Co-op lands. Furthermore, there is evidence of current residential renovations going on immediately across both Powerhouse road and Oscar street. This area continues to be a desirable place to live for many people. The advantages of this land for an affordable rental housing development rest in its proximity to a major grocery store, walking distance to the downtown core, and the fact that it is large enough to include green 'buffers' between it and the industrial park as well as green space and common areas within the development. See Appendix B for an aerial view of the area.

3.2 Private Property⁶²

1. Columbia Gardens Apartments, LaForme Blvd. Although currently not on the market it is likely this property could be acquired with some ease as the owner has expressed interest in the past in selling the property. The 72-unit apartment complex has a mix of units ranging from bachelor to three bedroom apartments. There is underground parking. However, there is little green space around the building, and it is across the highway and not within walking distance of downtown services. Furthermore, the complex has a serious maintenance issues with a history of mold and mildew developing inside the units.
2. The (Raymond) Jezersek property at the end of Simpson road. Although this property is also not currently on the market it may be available for acquisition. The property is of a good size and at this time contains a few trailers and cabins, some of which are occupied. Although on the outer edge of the downtown core it is within walking distance to downtown and a major grocery store. It is also adjacent to the Illecillewaet greenbelt area, which is a nature preserve and a nice, quiet area of town. However, the property is in a designated 'flood plain' area

and may necessitate geotechnical studies on soil stability and water table levels. Most likely, any buildings would have to be elevated a little.

3. Currently, there are some building lots available in the Arrow Heights area of Revelstoke. This is a good neighbourhood with a centrally located school and nice views. However, the area is not linked to the City's sewage system and septic fields require large amounts of land per unit making higher density zoning (greater than R2) unrealistic. In this situation, infrastructure costs escalate rapidly. Furthermore, the area is not within walking distance to downtown services or grocery stores and as we have seen, increased transportation costs significantly decrease affordability.

3.3 School District lands

It is worthy to note that recently the local school board, in conjunction with the provincial ministry, has made the decision to close down Mt. Begbie and Mt. View Elementary schools and build a new elementary school on a different site. Construction on the new school is expected to begin sometime in 2006. It is possible that either or both schools will be available for sale after closure and may be ideal candidates for conversion to housing. However, most likely closure will not occur before 2008. Already, Revelstoke has closed two elementary schools – Farwell and Big Eddy schools. All options are considered.

1. The former Big Eddy Elementary School is located well away from the downtown core in the Big Eddy district of the city. This district has access to City power, sewer and piped propane but is on its own water system. Currently, the elementary school is used regularly by community groups such as the local boxing club. However, as in the case with the city-owned lands in the Thunderbird area, it may be worthy to consider this site in the future for conversion to an affordable home ownership development. Most of the Big Eddy district is a designated 'flood plain' area.
2. Farwell is more centrally located but now houses the Revelstoke OUC campus, Adult Education programs, the Childcare Resource Centre and Stepping Stones Daycare. However, the large playing field adjacent to the building stands idle for most of the time and potentially could house a small development with access to City water, power, sewer and piped propane.
3. Mt. View Elementary is an interesting option. The primary benefit is its central location on third street west, just a few blocks from the downtown core. The site has access to City water, power, sewer and piped propane. The main structure is a heritage building of brick construction in an elegant Georgian style. However, it has had many subsequent additions and conversion costs may be quite high. Yet if the main building was converted to apartments, the adjacent playing field is large enough to house a number of family units of simple but complimentary design as well as common spaces.

4. Mt. Begbie Elementary is of newer construction than Mt. View, so potentially conversion costs would be less. It also is centrally located on fourth street west with a major grocery store across the street on Edward and has access to City water, power, sewer and piped propane. Like Mt. View, the site would be conducive to conversion with the main building as apartments and family dwellings situated on the adjacent playing field.

Table 3 - Location

Location	Advantages	Disadvantages	Notes
City-owned lands Basford Drive Columbia Park	-4 acres -water, sewer, power, piped propane -R4 zoning -close to elementary school	-geotechnical assessment? -far from downtown services, high transportation costs for tenants	-good for affordable home ownership development?
Former Co-op property, Oscar st. and Powerhouse rd.	-10-15 acres of usable land -water, sewer, power, piped propane -central location -large enough to accommodate a variety of needs	-proximity to sewage lagoon	-land use study completed May 2003 -zoning pending
Private Property Columbia Gardens Apartments LaForme Blvd.	-mix of units -underground parking	-far from downtown core -no green space -maintenance issues will increase rehabilitation costs	-not currently on the market but may be available
Jezersek property Simpson road	-good size -water, power, sewer, piped propane -fairly close to services (fringe) -close to Greenbelt	-in 'flood plain'	-not currently on the market but may be available

Arrow Heights	-undeveloped private market lots available	-septic increases infrastructure costs -far from downtown core increases transportation costs from tenants -predominantly R1 zoning	-escalating private market costs may be prohibitive
School District lands Farwell playing field, second street west	-addresses residential infill -water, power, sewer, piped propane -close to daycare	-somewhat far from downtown core	-depends if school district is willing to let it go -zoning?
Big Eddy Elementary School Big Eddy District	-large lot -no longer used as a school -some infrastructure	-far from downtown core -in 'flood plain'	-depends if school district is willing to let it go -zoning?
Mt. View Elementary, third street west (1.4 hectares or 3.46 acres) (Building = 3849.3 square meters)	-large lot -central location -water, power, sewer, piped propane -heritage building	-potentially high conversion costs due to age of building -not available for a few years	-depends if school district is willing to let it go -could convert main building to apartments with family units on adjacent playing field
Mt. Begbie Elementary, fourth street east (1.2 hectares or 2.97 acres) (Building = 2227.7 square meters)	-large lot -central location -water, power, sewer, piped propane -newer construction may mean lower conversion costs	-not available for a few years	-depends if school district is willing to let it go -could convert main building to apartments with family units on adjacent playing field

4.0 Special Considerations

4.1 Mixed Tenancy Affordability for renters is measured by a 'rent-geared to income (rgi) basis. Typically 30% of income is paid in rent. Although the mandate of affordable housing projects is to operate housing for low-income households, many authors advocate a mixed income tenancy in which housing is provided for moderate as well as low-income earners⁶³. This approach can avoid social stigmas attached to the development and improve the long-term financial viability of the development. A mix of tenants including families with children, individuals such as singles of all ages, youth and disabled, and seniors contribute to both the social (being more of a neighbourhood) and financial (avoiding dependence on one sector) sustainability of the development.

4.2 Rent Supplements Some nonprofit housing corporations offer rent supplement programs stacked on existing subsidized units as an additional affordability mechanism. Rent supplements also can be provided through a contractual agreement with a private landlord. This ensures affordability for the tenant and an indexed rate of return for the property owner. As well, with specific contractual arrangements suitability and adequacy can be ensured. However, rent supplements can require substantial initial capital to create a 'rent bank' and don't necessarily address housing supply problems such as poor quality stock in general. Further, they are dependent on willing landlords and the availability of units⁶⁴.

4.3 Home ownership assistance programs Programs such as The City of Surrey Home Ownership Assistance Program help residents purchase a home through interest free loans in which a portion of the loan is non-repayable⁶⁵. Other programs such as micro-lending can facilitate home ownership.

The City of Langford has recently developed an affordable housing policy in which developers of new projects consisting of over ten homes must commit one of these homes for an affordable homeownership program. These modest homes cannot exceed a purchase price of \$150,000 and the affordable housing committee sets the criteria and decides who is an eligible purchaser. The City of Langford's Affordable Housing Committee has control, registered on title through an affordability housing agreement, over the transfer of the affordable homes. The homes cannot be resold for more than \$150,000 for five years. The owner may increase the sale price by \$2,000 for each year of the ownership (exceeding five years) after the first five years of ownership. After twenty-five years of ownership, the house may be sold for market value⁶⁶.

4.4 Social Enterprise Incorporating an economic development component into an affordable housing project can be capacity-building for tenants and contribute financially to the general operation. The underlying economic

principles of the social economy are reciprocity, the promotion of collective benefit and social bonding. Social enterprise produces and markets goods and services to achieve a financial return that is then allocated to generate social benefits and outcomes⁶⁷. As well, adding a business component to an affordable housing development embodies the principle of mixed use in neighbourhood development. In larger urban centres some nonprofit housing developments have shops or office space on the ground floor with housing units above.

5.0 Conclusion

This report has explored a variety of options in governance, housing form and location. We have seen that when choosing a delivery model it is crucial to clearly define your purpose and anticipate needs not only for the present but for the future as well. Governance must enable the capacity of your organization to serve its purpose to the best of its ability. Inevitably, housing form will be tied to location. For Revelstoke, the geographical boundaries and centralized services in the downtown core limit options when considering how transportation costs can affect affordability for tenants. It has been shown that the social and financial sustainability of an affordable housing development can be positively affected with a healthy mix of tenants from a variety of backgrounds. Tenant participation in management and day-to-day operations of a housing complex can be capacity-building and contribute to a sense of ownership. Lastly, it may be worthwhile to consider tying in an economic development component to the project in some capacity that could assist with long-term economic sustainability.

Appendix B

Former Co-op Property Oscar Street and Powerhouse Road Aerial Photo



Section III

Funding and Community Partners

1.0 Introduction

The success of any large project depends on access to funding and community support. With regard to funding, there are a number of factors to keep in mind. At this time Canada is undergoing a transitional period with respect to capital funding for affordable housing. Traditionally, subsidized housing has been considered the responsibility of the higher echelons of government and, indeed, private or corporate donors in Canada reflect this in the lack of targeted funding for affordable housing. However, since 1993 there has been a distinct withdrawal of federal support and in 2001, the Homes BC program was cut by the provincial government. BC Housing no longer provides operational subsidies for new social housing projects. Therefore, the long-term sustainability of the project will be assured by minimizing the capital costs of the project to the best of your ability.

Nevertheless, as homelessness and waiting lists for existing social housing escalate there has been a renewal of federal interest and provincial awareness and it is expected that new programs will emerge⁶⁸. Provincially, the BC government is undergoing a restructuring process following the election in May 2005 and has only recently announced its new cabinet. Programs sponsored through BC Housing have not yet received new funds to be dispersed. The end result of all this is two-fold: it is in the best interests of the community to have an affordable housing project ‘shelf-ready’ so as to take advantage of federal and provincial programs as they emerge, and; undoubtedly, any project will be the result of a partnership between the various levels of government and the community at large. It is also important to keep in mind the fact that for most private donors, whether a foundation or business, charitable tax status is part of the eligibility criteria. Although municipalities are not charitable organizations per se, they have the ability to receive funds and issue receipts for tax purposes.

2.0 Federal Government Programs

In 1999, the Federal Government launched the **National Homelessness Initiative** (www.homelessness.gc.ca)⁶⁹ to address the rising levels of homelessness in Canada. Through this initiative two funding programs emerged – the Regional Homelessness Fund and the Supporting Communities Partnership Initiative. Over 3 years, money was allocated for projects across Canada with 80% going to large urban centres and 20% spread throughout smaller communities in Canada. In 2004, this program was renewed to sustain the existing projects funded under the initiative.

The main body through which affordable housing is supported federally is the **Canadian Mortgage and Housing Corporation (CMHC)** (www.cmhc.ca). At this time, CMHC provides⁷⁰:

- **Consultation services** to assist with housing projects.
- **Seed Funding** (which funded the Revelstoke Affordable Housing Study)
- **Capacity Development Training** (group organization, housing development and housing project management)

- **Mortgage Loan Insurance** (very important to obtain financial backing from lenders)
- **Proposal Development Funding** (interest-free loans up to \$100,000 to facilitate the development of an affordable housing project proposal up to the point of financing – depending on the level of affordability of the proposed housing, 20-35% of this loan is ‘forgivable’).
- **Shelter Enhancement Program (SEP)** - The Shelter Enhancement Program (SEP) assists both in repairing existing shelters for people who are victims of family violence, and in acquiring or building new shelters and second-stage housing where needed. The assistance is in the form of a forgivable loan of up to a maximum of \$24,000 per bed unit for capital costs. The recipient must adhere to the conditions of the program. Eligible clients can be non-profit corporations or charities who serve victims of family violence.
- **Residential Rehabilitation Assistance (RRAP)** - RRAP programs support the development and repair of housing to create decent, affordable homes (See Table 4 below for comparative examples of some of the RRAP programs). Forgivable loans are provided to those who meet the criteria in six different categories:
 1. Homeowner RRAP provides financial assistance to repair substandard housing to a minimum level of health and safety.
 2. Rental RRAP assists landlords of affordable housing to pay for mandatory repairs to units occupied by low-income tenants.
 3. Secondary/Garden Suite RRAP provides assistance to create affordable self-contained rental units for low-income seniors and adults with disabilities.
 4. RRAP for Persons with Disabilities provides assistance for homeowners and landlords to improve accessibility for persons with disabilities.
 5. Rooming House RRAP offers repair assistance for owners of rooming houses with rents affordable to low-income individuals.
 6. RRAP for Conversions provides financial assistance per bed unit for converting non-residential buildings into affordable housing.

Table 4 – RRAP Examples

Program	Who is Eligible?	Assistance
<p>RRAP Conversion Must be: -environmentally safe -feasibly converted to residential accommodation -viable based on agreed post-conversion rents.</p>	<p>-private entrepreneurs -non-profit corporations -First Nations</p>	<p>Maximum Loan (per unit): \$24,000 Maximum Loan (per bed-unit): \$16,000</p>
<p>RRAP for Persons with Disabilities</p>	<p><u>Homeowners</u> may apply if: -the value of their house is below a specified figure -their household income is at or below established ceilings (limits) based on household size and area. <u>Landlords</u> may apply for modifications to units if: -the rents are at or below market, and -the units are occupied by tenants with incomes at or below the income ceilings.</p>	<p>Maximum Loan (rental): \$24,000 Maximum Loan (homeowner): \$16,000</p>
<p>Homeowner RRAP -Properties must be lacking basic facilities or require major repair in: -structural, electrical -plumbing, heating or -fire safety -Assistance may also be available to alleviate overcrowding.</p>	<p>Homeowners may apply if: -the value of their house is below a specified figure; and -their household income is at or below established ceilings (limits) based on household size and area.</p>	<p>Maximum total loan is: \$16,000</p>

- On July 20, 2005 the Minister of Labour and Housing, through CMHC, announced the ‘Canadian net zero energy healthy housing initiative’ to support sustainable housing and renewable energy technologies with the vision of a housing future where all new homes will be built to ‘net zero energy healthy housing standards’ by 2030. The first phase of this initiative will support the construction of 1500 demonstration homes across Canada as well as programs to increase awareness of sustainable housing practices. The program is part of the Federal Government’s ‘Project Green’ initiative.
- **Infrastructure Canada** (www.infrastructure.gc.ca) in conjunction with the BC Ministry of Economic Development (www.cse.gov.bc.ca) operates the Canada BC Infrastructure Program⁷¹. This program has a maximum granting capability of \$2 million per project. Affordable housing comes under the ‘other projects’ category and the ‘affordable’ criteria set by CMHC standards. Although most of the funds for this program have been dispersed there may still be some available.
- **Western Economic Diversification** (www.wd.gc.ca) and the BC Ministry of Economic Development partner to deliver the **Western Economic Partnership Agreement (WEPA)**⁷² funding to support infrastructure development in BC communities. Funding is directed to initiatives that support WD’s priorities - innovation, entrepreneurship and sustainable communities – and is cost-shared equally between BC and Canada. Affordable housing is under the auspices of community development but it would be important to stress the link between adequate housing and a person’s ability to participate in and contribute to the economy. For more information contact:

Infrastructure Development Branch
 PO Box 9327 Stn Prov Govt
 7th Fl 1810 Blanshard St
 Victoria, British Columbia
 V8W 9N3
 Telephone: (250) 952-0675
 Fax: (250) 952-0688

Western Economic Diversification Canada
 700 - 333 Seymour Street
 Vancouver, British Columbia
 V6B 5G9
 Telephone: (604) 666-6256
 Fax: (604) 666-2353
 E-mail: info.bc@wd.gc.ca

- Other federal programs to watch are those emerging from Human Resources and Social Development Canada, Community Inclusion Initiatives and Status of Women Canada, Women's Program. As well, affordable housing for new immigrants has been identified as a key issue among immigrant services agencies. This can only serve to strengthen the argument for more federal support for affordable housing.

2.1 Other Federal Agencies

- The Federation of Canadian Municipalities offers capacity-building grants up to \$5,000 in support of affordable housing under their **Affordability and Choice Today** (www.fcm.ca) program⁷³. The purpose of ACT grants is to 'further changes in bylaws and regulations to improve housing affordability and choice, streamline building permit approval processes for greater efficiency, enhance working relationships between municipalities and housing sector stakeholders and see if a proposed initiative has been assessed as to its feasibility'.

3.0 Provincial Government Programs

Under the new provincial cabinet announced on June 16, 2005 by Premier Gordon Campbell, the Honorable Rich Coleman is the new Minister of Forests and Range and Housing. **BC Housing** (www.bchousing.org) is the managing body that delivers affordable housing in the province⁷⁴. As mentioned, under the current programs all resources have been allocated at this time. However, it is valuable to review the type of delivery model the province favours as well as keep an eye on new programs that may be announced over the next few years. Generally, BC Housing seeks partnerships with non-profit housing providers, co-ops, the private sector, other levels of government and health authorities to build and administer subsidized housing. They also provide services to tenants who currently live in public housing through an ongoing program. It is important to note that current operational agreements with existing (nongovernmental) social housing providers end when their mortgage is paid off.

- **Independent Living BC (ILBC)** - A housing-for-health program for seniors and people with disabilities and require some care, but who do not need 24-hour facility care. In Revelstoke, the proposed addition of assisted-living units at Moberly Manor is under this program.
- **Community Partnership Initiatives (CPI)** - BC Housing provides assistance for the development of an affordable housing project if the proposal submitted demonstrates that it is effective in alleviating the need and increasing housing options; has significant financial commitments from other sources; and is cost effective and sustainable without subsidies. BC Housing's response to proposals depends on available resources. Contact: Ron Hansen at 604-439-4710.

- **Provincial Homelessness Initiative (PHI)** – This initiative aims to break the cycle of homelessness by integrating support services with housing. The objective is to assist people to move beyond temporary shelter to more secure housing, to gain greater self-reliance, and to achieve appropriate employment. Funding was provided for this initiative under the second phase of the Canada-British Columbia Affordable Housing Agreement.

As well, BC Housing administers two rent supplement programs:

- **Shelter Aid For Elderly Renters (SAFER)**- Renters apply directly to this program. It provides direct cash assistance to eligible residents of BC who are age 60 or over and pay rent for their homes. To be eligible a person must pay more than 30% of their total income for rent and not be on income assistance. SAFER will reimburse the part of the rent that is over 30% of a person's income.
- **Supported Independent Living Program (SILP)** - Regional mental health staff select participants for this program. SILP is a partnership between BC Housing, the Ministry of Health and the health regions. SILP is a supported housing program that enables people with severe and persistent mental illness to live independently in affordable, self-contained housing. The Adult Mental Health Division of the Ministry of Health funds the shelter component of SILP while BC Housing administers the program.
- Other Ministries to keep an eye on for potentially related funding for affordable housing are: Ministry of Children and Family Development (ie Community Living Restructuring Fund), Ministry of Community Services, and Ministry of Economic Development (this Ministry administers the Canada-BC Infrastructure Fund and WEPA – see above – however this is also the Ministry responsible for the Olympics and it is possible that financing the Olympics will supersede other needs until 2010).

3.1 Other Provincial Agencies

- The **Vancouver Foundation** (www.vancouverfoundation.bc.ca), under the Health & Social Development Advisory Committee will fund capital projects that help mitigate the effects of poverty and improve quality of life. They are particularly interested in projects that have the potential to create systemic change within a community. The Foundation requires that an organization have charitable tax status, although under special circumstances they will consider those who do not or are in process of acquiring this status. There is a two-stage application process. Firstly, the applicant must submit an informal proposal in the form of a letter of inquiry to determine basic suitability. This is followed by a formal grant application that follows specific guidelines. The letter of inquiry should be

submitted 6 to 8 weeks prior to the grant application deadlines, which are the first Friday in January, April and September each year⁷⁵.

- **Vancity Credit Union** (www.vancity.com) offers several granting programs to support social justice, environmental responsibility and economic self-reliance in the communities they serve. They offer project grants of up to \$10,000 to community initiatives that follow their mandate as well as capacity-building grants for members. In conjunction with the Real Estate Foundation of BC, Vancity provides a Green Building grant program where grants up to \$50,000 are given for projects that support sustainable land use practices and reduce CO2 emissions resulting from 'settlement activity'. Applications are accepted from non-for-profit organizations. The current deadline for application is October 3, 2005⁷⁶.
- The mission of the **Real Estate Foundation of BC** (www.realestatefoundation.com) is to support sustainable real estate and land use practices for the benefit of British Columbians. The Foundation provides a Responsive Grants Program and its 'Good Works' category will support small-scale affordable housing construction and renovation projects outside the lower mainland. In 2004 grants ranged from \$20,000 to \$100,000. A specific letter of inquiry introduces your project and its purpose to the Foundation and on approval a grant application process follows. There is no deadline for application. As well, as mentioned above, the Foundation partners with Vancity Credit Union in the Green Building grant program⁷⁷.
- Provincial corporations like BC Hydro, Telus, and Terasen Gas have community outreach programs that may be worth investigating when the time comes to raise funds.

4.0 Regional Programs

Affordable housing is an issue that has been identified throughout the region. Particularly, those mountain communities facing resort development are experiencing rapidly escalating housing prices and insufficiencies in their existing housing stock. Although there has been some discussion around creating a supportive regional network to deal with commonalities in housing issues (via the Community Futures network), at this time it is very preliminary⁷⁸. However, Revelstoke is part of the Columbia Basin and potentially has access to funding from the **Columbia Basin Trust** (www.cbt.org).

- **Columbia Basin Trust (CBT)– Community Development Program⁷⁹** – receives ongoing applications for funding through the Community Liaison Representative and the Delivery of Benefits committee. It can approve grants up to \$250,000. Projects must be consistent with the CBT mandate which supports efforts to 'create a legacy of social, economic, and environmental well-being and

achieve increased self-sufficiency for present and future generations'. Projects must demonstrate community support and address a demonstrated need within a reasonable and appropriate budget.

Contact:

Doug Switzer
PO Box 220
220 Broadway
Nakusp, BC V0G 1R0
250-265-9936
dswitzer@cbt.org

- Private companies that operate in the region like **Canadian Mountain Holidays** have been very supportive of community initiatives in the past and most likely can be counted on to assist projects that have community support.

5.0 Municipal Government

The municipality can be a key player in developing affordable housing despite challenges and limitations faced by smaller communities. Municipal involvement represents intentional commitment by the community and can facilitate partnership with other levels of government as well as private sponsors. The following is a list of potential options for city participation⁸⁰:

- Provision of surplus lands at little or no cost for construction of affordable housing through: providing sites, donation of city-owned land, selling land at less than market cost, providing land with low-cost long term lease. For example, the former Co-op lands have an approximate current market value of \$500,000.
- Provision of staff resources: staff time, office space, technical assistance, etc.
- Waive development fees, levies, and/or charges.
- Ease up on zoning regulations to allow higher density development – for example, secondary suites and/or accessory dwelling units.
- Favourable property tax rates or charitable tax credits.
- Accelerated development approvals for special projects.
- Targeted use of tax resources.
- Dedication of a percentage of development cost levies to affordable housing initiatives.

- Affordable housing requirements incorporated into approvals for private developers. For example, recently the City of Langford, BC, created a policy in which all new rezonings for ten or more single-family residential lots must include small lot/small house affordable lots. For each group of ten lots the development must provide one affordable housing unit embedded into an affordable home-ownership program set by the City of Langford⁸¹. The City of Canmore, Alberta, just reached an agreement with a private developer in which the purchaser of city-owned lands agreed to construct a minimum of 50% ‘perpetually affordable’ housing units in a new housing development, with the remaining units used to subsidize the developer’s costs⁸².
- Neighbourhood renewal and revitalization strategies and incentives to assist in addressing adequacy problems.
- Development of a program to identify repair needs and existing skills in community to motivate rehabilitation initiatives to improve and stabilize housing conditions.

5.1 Other Community Agencies

Participation of community-based organizations can increase awareness of housing issues and promote the support of local residents. In many communities, nonprofit societies that deliver affordable housing have been initiated by local service organizations. However, in smaller communities like Revelstoke it is wise to use caution when soliciting local businesses as fairly high demands are placed on their philanthropic generosity.

- **Revelstoke Credit Union** – has a lending capacity up to \$1 million for capital projects; has a history of substantial donations towards community projects that demonstrate clear benefit to the community at large and for which there is support by its members (ie \$50,000 donation - Revelstoke Aquatic Centre). The deadline for proposal intake is September 30th⁸³.
- **Revelstoke Community Forest Corporation** – continues to support community projects and programs annually (ie \$100,000 donation – Revelstoke Aquatic Centre with the stipulation the wood be used to enhance the aesthetics of the building)⁸⁴.
- The local **Rotary Club** – In the 1980’s Rotary acted upon the need for subsidized housing for low-income seniors and formed the Revelstoke Senior Citizen’s Housing Society to build Mt. Begbie Manor. Local Rotarians still make up the board of directors of this society which successfully oversees the Manor. As well, each year Rotary makes a substantial donation (ie \$35,000 - \$50,000) to a community project⁸⁵.

- Local **Hospital Auxiliary** donates proceeds from the Thrift Store to community projects in need. With smaller organizations or businesses fundraising can be more effective if targeting specific needs within the project (ie wheelchair accessibility, laundry facilities, etc.)
- **Revelstoke Community Futures Development Corporation (CFDC)** – CFDC represents a rich resource in terms of social capital and can assist with organizational capacity-building, board development, financial advice and general business acumen⁸⁶.

6.0 Creative Financing

- Build and sell affordable ownership homes and dedicate any profits to help finance affordable rental housing.
- Subdivide land dedicated for affordable rental housing and sell some of the lots to private developers to help finance construction of affordable rental units.
- Capitalize on the use of trades apprenticeship programs during construction, such as the Residential Construction Program sponsored by OUC⁸⁷.
- Encourage a percentage of ‘in-kind’ donations of labour and materials from contractors during construction.
- Encourage the use of volunteerism and ‘sweat equity’ from prospective tenants during construction. As well, volunteer participation of tenants in day-to-day maintenance and management can decrease operational expenditures.

Section IV

Preliminary Business Plan

1.0 Introduction

The preliminary business plan for this study offers an initial overview of a potential solution to meet housing needs in Revelstoke that are currently not being met by the private market. It describes a management plan, marketing plan and financial plan that may best suit the community of Revelstoke in order to deliver affordable housing. The structure of management, a nonprofit housing corporation affiliated with the municipality, is based on the recommendations of the steering committee after reviewing the second section of this report. Objectives for the corporation are described in a draft mission statement as well as goals for the proposed board of directors. Affiliation with the municipality offers a credit and repayment history and construction management ability that may not be found elsewhere in a small community. As well, Revelstoke is a community rich in social and human capital where professional support and advice for a project of this scope will be forthcoming.

The marketing plan draws on the findings of the first section of this report, the needs and demand assessment, which estimates that over 250 families and individuals in Revelstoke are in core housing need. Despite this number, it was determined that a modest affordable rental housing development of around 40 units of mixed tenancy would be a good place to start. The steering committee also established that the City of Revelstoke currently owns property close to the downtown core that may be appropriate for affordable housing and contribution of this land would greatly improve the viability of the project. Ongoing community engagement and leadership from the municipality will assist with community support for affordable housing. Upon completion of the development, marketing will occur through established channels within Revelstoke.

The financial plan includes capital cost estimates based on consultation with construction experts, an evaluation of monthly operating revenue, and a comparison with potential monthly operating expenses. These preliminary evaluations show that despite an assumption of a large influx of capital funding from government sources and a modest allowance for mortgage payments, it will be a challenge to meet operating expenses without operational subsidies. Nevertheless, this plan represents a starting point from which to begin developing a viable proposal to meet affordable housing needs in Revelstoke.

2.0 Management Plan

Section II of this report reviewed options in governance and the advantages and disadvantages of different types of delivery models. After looking at the different models of governance, the steering committee overseeing the Revelstoke Affordable Housing Study recommended a nonprofit housing corporation affiliated with the municipality, the City of Revelstoke, as the most viable to deliver an affordable housing project in Revelstoke.

Therefore, the Revelstoke Community Housing Corporation (RCHC) will be an ‘arms-length’ nonprofit corporation formed by the citizens of Revelstoke in conjunction with the municipality. This community-based organization will be an effective response to a growing need to address housing issues such as affordability, adequacy, safety and suitability for residents. By supporting the development of affordable housing and raising awareness of housing issues, RCHC will assist in stabilizing the community in the face of growth and change.

2.1 Mission Statement

The Revelstoke Community Housing Corporation recognizes that access to affordable, adequate, safe, and suitable housing for residents is the cornerstone of a healthy and economically strong community. Therefore, RCHC is committed to improving housing opportunities for the citizens of Revelstoke. The following objectives are consistent with the City of Revelstoke’s Vision Statement (May 10, 1994) in that RCHC will engage citizens and provide leadership based on inclusive processes to meet both current and future housing needs of the community.

The primary objectives of RCHC will be to:

- Increase the supply of affordable rental housing for low- and middle-income residents including individuals, seniors, persons with physical and mental disabilities, adults and children seeking refuge from domestic violence, and families.
- Ensure the financial responsibility and accountability of RCHC in order to guarantee the long-term stability of the non-profit corporation and the people it serves.

Other objectives will be to:

- Assist Revelstoke in creating a housing vision for the community that will define housing requirements for residents and local workers now and in future years.
- Raise awareness of housing issues in the community through education and community engagement.
- Gather information and research on successful affordable housing models in other communities.

- Provide information to the City of Revelstoke that will promote the availability of affordable housing in the private market.
- Develop and facilitate affordable homeownership opportunities for low- and middle-income individual and family residents.
- Develop indicators to monitor the progress and viability of the nonprofit corporation on an ongoing basis.

2.2 Board of Directors

The Board of Directors will consist of 8 to 10 members representative of a cross-section of skills and management abilities. Members of City Council, the social service sector, business and financial professionals will form a broad-based management team. At least one position will be reserved for tenant representation. The board of directors will develop goals and plans for RCHC and govern any staff such as a part-time administrator or property manager. The board will establish committees to work on specific areas of responsibility such as finances, policy development, fundraising, and property maintenance. Directors, staff, tenants and volunteers will participate on committees. It is recommended that the Board of Directors⁸⁸:

- Develop an organizational structure to establish advisory, leadership and sustainability functions.
- Set policies and procedures to guide the corporation.
- Establish standards of conduct and follow conflict of interest guidelines to ensure productive decision-making and accountability.
- Recruit and orient new directors and members to ensure long-term continuity of the corporation.
- Initiate a strategic planning process to ensure effective short- and long-term visioning and action plans.
- Develop a risk management plan and regularly evaluate management practices to ensure the overall sustainability of the corporation.

2.3 Professional Support and Advisors

Locally, the City of Revelstoke has a strong history of developing community-based organizations such as the Revelstoke Community Forest Corporation and Revelstoke Community Energy Corporation. Both corporations assist in diversifying the local economy and support community self-reliance and long-term stability. Other organizations such as Revelstoke Community Futures Development Corporation and the municipal Economic Development Commission, work hand in hand to ensure a balance of social, economic, and environmental values in promoting community growth and stability. RCHC will solicit the expertise inherent in these organizations. As well, since RCHC will be an ‘arm’ of the City of Revelstoke it will rely on the expertise of City staff and associated professionals. The volunteer members of Revelstoke Senior Citizens’ Housing Society have successfully managed Mt. Begbie Manor since the late 1980’s. Their assistance as nonprofit housing providers will be solicited. Other development

support will include the social service providers who work with low-income and marginalized people in the community, local builders, and community banking experts.

Outside of the community, development support is available and will be solicited from housing experts at CMHC, BC Housing, and other organizations like the BC Nonprofit Housing Association.

2.4 Credit and repayment history, construction management ability, and property management expertise

Despite being a small rural community with limited municipal resources, The City of Revelstoke has completed many large projects involving municipal commitment, public consultation, fiscal responsibility and debt management. Recent projects include a new water treatment plant, RCMP station and the Revelstoke Aquatic Centre. As well, the municipality has been supportive of the conversion of the old RCMP building into the Revelstoke Visual Arts Centre. In a small community, it is important to balance the needs of the community with fiscal accountability. The City of Revelstoke has proven the capacity to accomplish this difficult task without over burdening local taxpayers. Although a nonprofit community housing corporation is not without precedent in Canada, it is somewhat unusual for a community the size of Revelstoke to undertake such a project. However, the City of Revelstoke has shown leadership in other community initiatives. For RCHC, affiliation with the municipality as well as federal (CMHC) and provincial (BC Housing) partnership will ensure financial capacity. As well, the City of Revelstoke will support the plan by means of project management expertise and city planning.

3.0 Marketing Plan

3.1 Housing Need

Section I of this report, the Needs and Demand Assessment, determined that Revelstoke is witnessing a steady increase in population. The impending Mt. Mackenzie resort development has contributed to a recent, dramatic rise in private sector market ownership housing prices. As well, this escalation of housing costs is reflected in rising rental prices and a significant decrease in vacancy rates. As housing costs rise, there is a corresponding increase in residents who are experiencing core housing need. Those most at risk are single-parent families where the parent is female and residents on a fixed income such as disability or old-age security pensions. A conservative estimate is that currently in Revelstoke over 250 families and individuals are in core housing need. Furthermore, the rental housing stock is aging and there are many adequacy concerns. As well, the majority of the existing rental housing stock is unsuitable for families. Currently, there is no second-stage housing for adults and children seeking refuge from domestic violence. It is expected that need will increase over the long-term as housing prices continue to rise and the private market is unable to meet the demand for affordable housing.

Based on the findings of the Needs and Demand Assessment, the steering committee for the Revelstoke Affordable Housing Study determined that a mixed tenancy development would be most appropriate for the community, serving the needs of low- and middle-income residents including individuals, seniors, persons with physical and mental disabilities, adults and children seeking refuge from domestic violence, and families. It was determined that initially a modest affordable rental housing project is needed, including 15 units for families, 15 units for individuals, and 10 units for seniors.

Section II of this report researched various potential locations for a housing project in Revelstoke as well as housing form. Based on this research, the steering committee for the Revelstoke Affordable Housing Study concluded that the most viable option is a new housing development located on the former Co-op property on the corner of Edward and Oscar street in the Southside area of Revelstoke. This large property is owned by the City of Revelstoke, accessible to city utilities including water, sewer, and electrical, and is within walking distance to the downtown core and centralized services. Zoning is pending.

3.2 Community Engagement

Over the past year, the dramatic increase in private market ownership housing prices has caused an increase in awareness of housing issues for the community at large. Many young residents whose families have lived in Revelstoke for generations are finding it difficult to purchase a home. Newcomers are having difficulty finding suitable rental accommodations. Revelstoke being a small town, people are talking with friends and neighbours about housing issues - for Revelstoke continues to be a desirable place to live. Already, some very low-income residents have been forced to leave the community for outlying areas where housing conditions are even more tenuous⁸⁹.

There have been articles in the local newspaper about housing issues and the need for affordable housing. As well, through the process of completing the Revelstoke Affordable Housing Study, the researcher interviewed and engaged many local residents regarding an affordable housing project. An Open House was held at the local community centre to receive public input on the Study (October 13, 2005).

Through the zoning requirements for the former Co-op property the neighbourhood adjacent to the property will be directly engaged in public process. At this time it will be important to make available to the public research regarding the increase in property values associated with modern affordable housing developments. It will be important to have visuals on hand to show people that the architectural design will be integrated into the neighbourhood and adequate green space will be included. Political leadership and municipal affiliation with RCHC will greatly assist with community support for the project.

All of the above as well as the mixed tenancy nature of the development will assist proponents in dealing with NIMBY issues and receiving community 'buy-in' for the project.

3.3 Marketing

Upon completion of the project and as the units are available to rent, they will be advertised through the Revelstoke Housing Registry operated by Community Connections on 2nd street east in Revelstoke. BC Housing also operates a provincial housing registry. The units will be advertised in the classified section of the local newspaper and availability will be made known to service providers working with low-income and marginalized people in the community. The local food bank is a gathering place where people in need come regularly and it will be beneficial to advertise at this place. As well, other local property managers who have no vacancies will be contacted.

It is important to have a key message to market the project and provide consistent information to all sources. It is likely that rental rates will be on a 'RGI' (rent-geared-to-income) basis and so must remain confidential. Very low-income tenants may be eligible for the rent supplement program offered through BC Housing, both to improve affordability and ensure rental income for the development.

4.0 Financial Plan

4.1 Proposal Development

The development of a new construction housing project of the scale deemed appropriate to meet the needs of this community is a complex task and will need considerable resources to develop the proposal. Section III of the Revelstoke Affordable Housing Study, Funding and Community Partners, identified a number of resources to assist with this process. Federally, CMHC offer Proposal Development Funding in the form of an interest-free loan up to \$100,000 of which a portion (20%-35%) is forgivable depending on the level of affordability of the proposed housing. Provincial organizations such as the Vancouver Foundation, Vancity Credit Union, and the Real Estate Foundation of BC, offer grants to projects that mitigate poverty and improve community self-reliance. Furthermore, at this stage it is possible the City of Revelstoke will be able to contribute some funds within its capacity.

4.2 Capital Costs

Capital costs estimates are based on the evaluation of a 40-unit housing development with the following breakdown, leading to a total of approximately 40,000 square feet, including a common area and laundry facilities (see Table 5):

Table 5 - Area Requirements for Proposed Units

4 bachelor units	@ 600 sq. feet per unit	2,400 sq. feet
14 one-bedroom units	@ 800 sq. feet per unit	11,200 sq. feet
4 two-bedroom units	@ 1000 sq. feet per unit	4,000 sq. feet
16 three-bedroom units	@ 1100 sq. feet per unit	17,600 sq. feet
2 four-bedroom units	@ 1200 sq. feet per unit	2,400 sq. feet
Common areas/laundry		2,400 sq. feet
Total square feet		40,000 sq. feet

Construction costs, based on consultation with experts in the field⁹⁰, are approximately \$150.00 per square foot with the following breakdown (see Table 6). However, it is important to keep in mind that currently construction costs are escalating at a minimum of 5% inflation per year.

Table 6 – Capital Costs

Item	Cost
Building Construction (65%) 40,000 sq. ft. @ \$150 per sq. ft.	\$3,900,000
Site Costs (20%) <ul style="list-style-type: none"> • Soil tests/site assessment • Servicing • Landscaping/playground • Parking • Paving 	\$1,200,000
Fees (10%) <ul style="list-style-type: none"> • Legal fees • Architect • Engineer • Appraiser • Quantity Surveyor • Consultants 	\$600,000
Contingency (5%)	\$300,000
Subtotal (100%)	\$6,000,000
Land Costs <ul style="list-style-type: none"> • Purchase Price/Value 	\$800,000

Appliances (@ \$2000.00 per unit) • Fridge, stove, microwave	\$80,000
Laundry Appliances	\$20,000
PST (7% on \$6 million)	\$420,000
Interest on Mortgage (calculated at 6% of \$1.5 million over a 25 year term)	\$1,380,000
Total Capital Costs* *Currently construction costs are escalating at approx. 5% per year. This would add another \$300,000 per year.	\$8,700,000*
Equity Land (Municipal Contribution)	\$800,000
Maximum fundraising capacity (other sources)	\$500,000
Federal Grant (forgivable loan from CMHC to incorporate second-stage and disabled units)	\$200,000
Provincial Grant (BC Housing)* *Required	\$5,700,000
Total Equity	\$7,200,000
Financing Required* *Maximum borrowing capacity with no operational subsidies	\$1,500,000

4.3 Operating Income

At this point, with operating subsidies no longer available from government, the sole source of revenue for any affordable housing development comes from rental revenues (see Table 7). The following rental revenues are calculated on an affordability index where 80% of the units will be for low-income residents who do not pay additional utilities, but who do pay a small parking fee if parking is needed. The remaining 20% of the units will be rented to middle-income residents who will pay closer to market rent, a modest surcharge to cover utilities, and a higher parking fee if required. These calculations are approximate, as rental revenue will be calculated on a rent-geared-to-income basis. Very low-income earners may be eligible for rent supplements offered through BC Housing.

Table 7 - Monthly Operating Revenue

Item	Quantity	Utilities	Total
Rental Revenue	3 @ \$250 = \$750	N/A	\$ 750.00
Bachelor Units	1 @ \$450 = \$450	1 @ \$50 = \$50	\$ 500.00
One-Bedroom Units	11 @ \$350 = \$3850	N/A	\$ 3,850.00
	3 @ \$475 = \$1425	3 @ \$60 = \$180	\$ 1,605.00
Two-Bedroom Units	3 @ \$400 = \$1200	N/A	\$ 1,200.00
	1 @ \$550 = \$550	1 @ \$60 = \$60	\$ 610.00
Three-Bedroom Units	12 @ \$450 = \$5400	N/A	\$ 5,400.00
	4 @ \$750 = \$3000	4 @ \$70 = \$280	\$ 3,280.00
Four-Bedroom Units	1 @ \$500 = \$500	N/A	\$ 500.00
	1 @ \$800 = \$800	1 @ \$75 = \$75	\$ 875.00
Other Revenue			
Laundry			\$ 300.00
Parking (fee per month based on 50% usage)	15 @ \$10.00 = \$150 5 @ \$25.00 = \$125		\$ 275.00
Subtotal			\$19,145.00
Less 5% vacancy allowance			\$ 960.00 -
Total Monthly Revenue Potential			\$18,185.00

4.4 Operating Expenditures

Table 8 lists common operating costs. At this point, further Municipal contribution to the affordable housing project can be in the form of waving property taxes, snow and garbage removal costs, and utility charges such as those for water and sewer. Although some residents will be contributing to other utility costs, the cost of heat and power for the entire development including common areas will be taken into account. As well, tenant volunteers can contribute to some grounds maintenance and snow removal. Note that it will be necessary to set aside some funds in a 'replacement reserve account' for future needs. Staff charges include a part-time property manager. Without an operational subsidy to assist with mortgage payments the corporation will not be able to afford an administrator or any staff. However, it may be that with volunteer commitment

on the part of the Board of Directors an administrator is not needed. As the project evolves it will be apparent if this position is necessary or financially possible.

Table 8 - Monthly Operating Costs

Item	Costs
Administrator (.75 pt)	\$ 3000.00
Bank Charges	\$ 25.00
City Utilities	waved
Insurance	\$ 600.00
Mortgage Payment (\$1.5 million at 6% with 25 year term)	\$ 9,600.00
Property Manager (.5 pt)	\$ 1,500.00
Professional Fees	\$ 1,500.00
Property Taxes/Property lease from City	waved
Repairs & Maintenance (including landscaping)	\$ 1,500.00
Replacement Reserve Fund	\$ 1,000.00
Utilities (\$100/month per unit)	\$ 4,000.00
Total Monthly Operating Costs	\$ 22,275.00

4.5 Cash Flow

Total monthly income (Table Three) - \$18,185.00 minus
Total monthly expenses (Table Four) - \$22,275.00 equals
-\$ 4,540.00 deficit

5.0 Conclusion

For the City of Revelstoke, creating and managing the Revelstoke Community Housing Corporation will represent a step forward and a strong commitment to address the housing needs identified by this study. Encouraging community support and marketing an affordable housing development will pose no significant barriers to the project. The financial plan, however, is problematic. It is obvious that despite the commitment of land and other means from a small rural municipality with limited resources, given rising construction costs the project will require a major capital contribution from government. Furthermore, without operational subsidies supplementing rental revenues it will be extremely difficult to meet operating expenses even with very conservative cost estimates and limited staff support. In order to cover day-to-day costs, more operational income is needed. Indeed, this plan reveals that despite a documented need for affordable housing and a strong will on the part of the community to address housing issues, a financial commitment from higher echelons of government is required for Revelstoke to proceed further.

End Notes

- ⁱ Local Health Area 19 – Revelstoke – Statistical Profile, retrieved June 1, 2005 from www.bcstats.gov.bc.ca
- ² Global Frameworks Ltd. & Terra Housing Consultants Ltd. (2004). Housing Whistler's Workforce, p. 15
- ³ 2002 Taxfiler Data, Small Area and Administrative Data Division, Statistics Canada.
- ⁴ Family and Dwellings Statistics for Revelstoke, B.C., Statistics Canada, retrieved June 11, 2005 from www12.statcan.ca/English/profil01/Details
- ⁵ The statistical data in this section and some of the descriptive information is from the document Revelstoke Community Profile, prepared by the Department of Community Economic Development, City of Revelstoke, June 2004
- ⁶ Mount Mackenzie Resort Expansion CASP Master Plan
- ⁷ Local Health Area 19 – Revelstoke – Statistical Profile, retrieved June 1, 2005 from www.bcstats.gov.bc.ca
- ⁸ Received from MHR Region 4 office, via email June 10,2005
- ⁹ Family and Dwellings Statistics for Revelstoke, B.C., Statistics Canada, retrieved June 11, 2005 from www12.statcan.ca/English/profil01/Details
- ¹⁰ Personal communication with Albert van Goor of Remax Realty, Revelstoke, and Uldis Bokis of Royal LePage Realty, Revelstoke
- ¹¹ Statistical information on vacancy rates received from Paul Fabri, Market Analyst with CMHC, via email May 31, 2005. Mr. Fabri explained the statistical distortion of the vacancy rate by the one apartment complex during a telephone conversation on the same date.

¹² Personal communication with Tim Luini, Bylaw Officer and Building Inspector for the City of Revelstoke

¹³ Information retrieved from Housing Registry listings and personal communication with real estate agents

¹⁴ Information on social housing in Revelstoke received via email from Nanette Drobot, BC Housing Management Commission – Interior Region, June 10, 2005

¹⁵ Details on Mt. Begbie Manor provided by Ruth Melnyk, Manager, personal communication, June 9, 2005

¹⁶ City of Vancouver Housing Centre, 2001

¹⁷ “Low Income Cutoffs” for a community the size of Revelstoke, www.ccsd.ca/factsheets, received from Patti Larson, via email, June 13, 2005

¹⁸ Received from Edelgard Panzenboeck, Data Services, BC Stats, via email, June 1, 2005

¹⁹ Christman, Murray (October 2001). Revelstoke Rental Housing Strategy, prepared for the Revelstoke Housing Options Committee

²⁰ Local Health Area 19 – Revelstoke – Statistical Profile, retrieved June 1, 2005 from www.bcstats.gov.bc.ca

²¹ Ministry of Human Resources, BC Employment and Assistance Rate Tables (effective January 1, 2005), retrieved June 1, 2005 from www.mhr.gov.bc.ca/mhr/ia.htm

²² Food Bank usage table received from Patti Larson of the Revelstoke Food Bank

²³ Christman, Murray (October 2001). Revelstoke Rental Housing Strategy, prepared for the Revelstoke Housing Options Committee

²⁴ Pearce et al (January 2001). Revelstoke and Area Community Development Strategic Action Plan, prepared for The City of Revelstoke, CSRD, & Revelstoke Community Skills Centre

²⁵ Personal communication with Tim Luini, Bylaw Officer and Building Inspector for The City of Revelstoke

²⁶ *ibid.*

²⁷ Christman, Murray (October 2001). Revelstoke Rental Housing Strategy, prepared for the Revelstoke Housing Options Committee

- ²⁸ Revelstoke Housing Committee
- ²⁹ Clifford, Hal (2002), Harley, Brent, & Associates (August 2004), Westcoast CED Consulting Ltd. (November 2001), Zacharias, Jill (July 2004).
- ³⁰ Queen's Printer. (2005). Society Act. Victoria, BC., Canada. Retrieved July 7, 2005 from http://www.qp.gov.bc.ca/statreg/stat/S/96433_01.htm
- ³¹ Corporation Centre.ca, retrieved July 7, 2005 from <http://www.corporationcentre.ca/docfr/home/faq.asp?id=incnp>
- ³² *ibid.*
- ³³ Pomeroy, S. (1999, Spring), Municipalities providing new leadership in affordable housing, *Canadian Housing*, 16, 7-10.
- ³⁴ Personal communication with Geoff Battersby, Chair RCEC, June 28, 2005
- ³⁵ Housing Provider Kit, Governance, retrieved June 28, 2005 from www.bcnpha.bc.ca/GovernanceGuide_final.pdf
- ³⁶ Corporation Centre.ca, retrieved July 7, 2005 from <http://www.corporationcentre.ca/docfr/home/faq.asp?id=incnp>
- ³⁷ Personal communication with Clair Isrealson, Executive Director of the Canadian Avalanche Centre, Revelstoke, BC, July 8, 2005.
- ³⁸ Canadian Housing and Renewal Association. (October 2002). *Municipal initiatives – Stemming the loss of rental stock*. Ottawa: CHRA. Retrieved March 23, 2004, from <http://www.chra-achru.ca>
- ³⁹ Torjman, S., et al. (September 2002). *A Social Vision for the New City of Hamilton*. Ottawa: Caledon Institute of Social Policy. Retrieved June 14, 2004, from <http://www.caledoninst.org>
- ⁴⁰ Co-operative Housing Federation of BC. (April 2003). *Effective Governance for BC Housing Co-ops – Guide to the Co-op Act*. Vancouver: CHF of BC. Retrieved July 7, 2005 from <http://www.chf.bc.ca>
- ⁴¹ Queen's Printer. (2005). Cooperative Association Act. Victoria, BC. Retrieved July 7, 2005 from http://www.qp.gov.bc.ca/statreg/stat/C/99028_01.htm
- ⁴² UNESCO (n,d). Co-operative housing in Canada: A model for empowered communities. In *MOST clearing housing best practices*. Paris: UNESCO, Retrieved

March 22, 2004, from <http://www.unesco/most/usa3.htm>

⁴³ Zazulyk, Kathy. Entre Nous Femmes Housing Society Opens Doors. In, Sharing Stories. Retrieved July 5, 2005 from <http://www.sfu.ca/cscd/gateway/sharing/chap2.htm>

⁴⁴ Personal communication with Alice Sundberg, Executive Director of BC Nonprofit Housing Association, July 14, 2005

⁴⁵ Pomeroy, S. (October 2001). *Toward a Comprehensive Affordable Housing Strategy for Canada*. Ottawa: Caledon Institute of Social Policy. Retrieved June 12, 2004, from <http://www.caledoninst.org>

⁴⁶ Grieve, B. (May 2004). Powerpoint presentation on housing form for CED 410, Simon Fraser University.

⁴⁷ Pomeroy, S. (October 2001). *Toward a Comprehensive Affordable Housing Strategy for Canada*. Ottawa: Caledon Institute of Social Policy. Retrieved June 12, 2004, from <http://www.caledoninst.org>

⁴⁸ Personal communication with Albert vanGoor, Remax Realty Revelstoke, July 11, 2005

⁴⁹ Grieve, B. (May 2004). Powerpoint presentation on housing form for CED 410, Simon Fraser University.

⁵⁰ Christman, Murray. (October 2001). Rental Housing Strategy for the City of Revelstoke.

⁵¹ Beyond the Burbs: Affordable Housing Development in Rural Canada. A National Teleforum presented by the Canadian Housing and Renewal Association, April 14, 2005 from 1:00 pm – 4:00 pm EST.

⁵² Information retrieved June 1, 2005 from <http://www.bchousing.bc.ca> and followed up by personal communication with Dana Locke, BC Housing Development Services, July 14, 2005

⁵³ Grieve, B. (May 2004). Powerpoint presentation on housing form for CED 410, Simon Fraser University.

⁵⁴ Information retrieved July 14, 2005 from <http://interiorcommunityservices.bc.ca>

⁵⁵ Christman, Murray. (October 2001). Rental Housing Strategy for the City of Revelstoke.

⁵⁶ *ibid.*

⁵⁷ National Neighborhood Coalition. (2001). *Affordable housing and smart growth: Making the connection*. Washington, D.C.: National Neighborhood Coalition. Retrieved April 22, 2003, from <http://www.neighborhoodcoalition.org/pdfs/AH%20and%20SG.pdf>

⁵⁸ Wozniak, Deb. (October 2002). Inventory of lands owned by the City of Revelstoke. For Community Futures Development Corporation Revelstoke.

⁵⁹ *ibid.*

⁶⁰ New Town Planning Services Inc. (May 2003). Comprehensive Development Plan for Former Co-op Properties. For the City of Revelstoke.

⁶¹ Personal communication with Debbie Williams, Executive Secretary for the Department of Public Works, City of Revelstoke BC. July 14, 2005.

⁶² Personal communication with Albert vanGoor, Remax Realty Revelstoke, July 11, 2005

⁶³ Canadian Housing and Renewal Association, 2005. Grieve, 2004. National Neighbourhood Coalition, 2001. Pomeroy, 2001.

⁶⁴ Pomeroy, S. (October 2001). *Toward a Comprehensive Affordable Housing Strategy for Canada*. Ottawa: Caledon Institute of Social Policy. Retrieved June 12, 2004, from <http://www.caledoninst.org>

⁶⁵ Information retrieved July 7, 2005 from <http://www.gvrd.bc.ca/housing/index.htm>

⁶⁶ City of Langford Affordable Housing, Park and Amenities Contribution Policy. Received from Mathew Baldwin, City Planner, City of Langford BC. Email communication July 7, 2005.

⁶⁷ Personally attended a regional forum on The Social Economy, July 8, 2005, in Trail BC, sponsored by Community Futures Development Corporation and the Canadian CED network.

⁶⁸ Personal communication with Barbara Bacon, BC Housing foundation; Stephan Hall, CMHC; email communication with Stuart Thomas, Terra Housing Consultants Ltd. August 2005.

⁶⁹ Information retrieved August 9, 2005 from www.homelessness.gc.ca

⁷⁰ Information retrieved August 11 & 30, 2005 from www.cmhc.ca

- ⁷¹ Information retrieved August 11, 2005 from www.infrastructure.gc.ca
- ⁷² Information retrieved August 21, 2005 from www.wd.gc.ca
- ⁷³ Information retrieved August 9, 2005 from www.fcm.ca
- ⁷⁴ Information retrieved August 9 & 30, 2005 from www.bchousing.org
- ⁷⁵ Information retrieved August 16, 2005 from www.vancouverfoundation.bc.ca
- ⁷⁶ Information retrieved August 16, 2005 from www.vancity.com
- ⁷⁷ Information retrieved August 16, 2005 from www.realestatefoundation.com
- ⁷⁸ Personally attended a regional CED forum hosted by Revelstoke Community Futures Corporation on May 30, 2005 in Revelstoke, BC.
- ⁷⁹ Information retrieved August 11, 2005 from www.cbt.org
- ⁸⁰ Zacharias, Jill. (August 2005). An analysis of the Mt. Mackenzie resort expansion CASP master plan: Focus on Housing. Appendix D.
- ⁸¹ City of Langford Affordable Housing, Park and Amenities Contribution Policy. Received from Mathew Baldwin, City Planner, City of Langford BC. Email communication July 7, 2005.
- ⁸² Follett, Amanda. (Wed. August 17, 2005). Canmore Leader, *Affordable housing on the way*, pp. 1 & 4.
- ⁸³ Personal communication with Jay Strong, Manager, Revelstoke Credit Union, August 18, 2005.
- ⁸⁴ 2003-2004 Annual Report, Revelstoke Community Forest Corporation, p. 5.
- ⁸⁵ Personal communication with Sam Olynyk, Revelstoke Rotarian, June 30, 2005.
- ⁸⁶ Personal communication with Darryl Willoughby, Manager, Revelstoke Community Futures Development Corporation, August 9, 2005.
- ⁸⁷ Discussed at many housing committee (a subcommittee of Revelstoke City Council) meetings throughout 2004-2005.
- ⁸⁸ Housing Provider Kit, Governance, retrieved June 28, 2005 from www.bcnpha.bc.ca/GovernanceGuide_final.pdf

⁸⁹ Personal communication with John Yakielashek, Social Worker, MCFD, September 14, 2005.

⁹⁰ Personal communication with Lou Hendrickson, Vic Van Isle Construction Ltd., September 8, 2005.