

BEST PRACTICES: *Standard actions, methods, or practices known to produce excellent results.*

The following report provides examples of homelessness and affordable housing best practices. Information for each of the projects was drawn from a variety of sources, including: websites (e.g. CMHC, BC Housing, Smart Growth BC, City of Portland, and individual project sites); reports (e.g. City of Courtenay Mayor’s Task Force, *Review of Best Practices in Affordable Housing* – Tim Wake, *Creating Market and Non-Market Affordable Housing* – Deborah Curran and Tim Wake, and various BC Government publications); media releases and articles (e.g. BC Housing and local newspapers).

HOMELESSNESS BEST PRACTICES

Mayor’s Task Force Report

<ul style="list-style-type: none"> ▪ Housing first: An approach to housing homeless residents first followed by supported treatment options. ▪ Client-centered approach: Services are most successful when they are adapted to individual client needs rather than organized around a facility, providers or efficiencies. ▪ Flexibility: Working with people where they are, rather than forcing people to meet service requirements (e.g. restrictive entrance/delivery criteria). ▪ Low barrier programs: Programs that do not require clients to be abstinent or in treatment for mental illness have been shown to be more likely to attract clients, to motivate them to: begin making changes, retain them in treatment, and minimize attrition and drop-out rates. ▪ Prevention: Strategies to assist the at-risk of homelessness population to break the cycle of homelessness. ▪ Building community: The delivery of services and housing shall be a dynamic and ongoing process, conscious of building community among all participants in the process, and shall enhance the creation of community among all peoples. The recognition that many currently homeless people may make important contributions to our community if they can find a place in society once again must be recognized. Specific attention to increasing access to multiple services and supports throughout the continuum of care must be supported. 	<ul style="list-style-type: none"> ▪ Collaboration: An approach designed to reach the most effective, innovative, creative and viable strategies, while attending to the task of securing adequate resources. ▪ Harm reduction: Reducing the risks and harmful effects of substance use and addictive behaviors has benefits for both the individual as well the communities/neighborhoods in which these practices occur. ▪ Seamless network: Making it easy for mental health and addiction clients to access multiple services and supports ▪ Culturally recognized program service delivery: Services for populations such as immigrant and aboriginal people, those living with mental health and substance-use issues should be respectful, self-managed, culturally competent, and responsive to diversity. ▪ Proactive engagement, treatment and relapse prevention: Emphasis is placed on outreach, frequent contact with clients, relationship building and individualized services. Community-based, multidisciplinary Integrated Service Teams and Forensic Assertive Community Treatment provide 24-hour support, treatment and rehabilitation services to clients where they live and work. ▪ Emphasize choice: Client-centered strategies have much higher success rates for recovery and community integration. This practice relates to offering various alternative options rather than one that is meant to be the best for everyone.
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Ending Homelessness, Portland, Oregon

Goal: End homelessness in the City of Portland and Multnomah County by 2015, through the implementation of *Home Again, A 10-Year Plan to End Homelessness*.

Vision: The institutions that serve people experiencing homelessness must change. Rather than shuffling homeless people from service to service and back to the street, the aim of all government agencies, nonprofits, and institutions in the homeless system must be to first get homeless people into permanent housing.

This 10-year plan is built on three principles:

1. Focus on the most chronically homeless populations.
2. Streamline access to existing services in order to prevent and reduce other homelessness.
3. Concentrate resources on programs that offer measurable results.

Strategies:

1. Move people into housing first (Definition of Housing First). The most critical issue facing all homeless people-the lack of permanent housing-will be addressed first.
2. Stop discharging people into homelessness. When institutions like jails and hospitals discharge homeless people, they often struggle to link them to appropriate services because there is a lack of permanent supportive housing available.
3. Improve outreach to homeless people. Linking homeless people to services and permanent housing will occur more quickly and effectively through coordinated outreach and engagement.
4. Emphasize permanent solutions. Too few homeless people are currently placed and supported in permanent housing. Too many are using the shelter system as temporary housing.
5. Increase supply of permanent supportive housing. By 2015, the City and County will create 1,600 new housing units designated for the chronically homeless and 600 new units designated for homeless families.
6. Create innovative new partnerships to end homelessness. We will strengthen relationships and partnerships among government agencies, nonprofits, and institutions to leverage funding that is available for permanent supportive housing.
7. Make the rent assistance system more effective. We will effectively coordinate existing rent assistance programs to sustain homeless people in permanent housing once they are placed there.
8. Increase economic opportunity for homeless people. The City and County will work together to streamline the system that offers workforce assistance to homeless people.
9. Implement new data-collection technology throughout the homeless system.

AFFORDABLE HOUSING BEST PRACTICES

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| 1. Create an affordable housing strategy. | 1. Begin immediately |
| 2. Create more compact complete communities. | 2. Provide leadership |
| 3. Educate the public and development sector. | 3. Engage the community |
| 4. Create a housing organization and/or designate affordable housing staff. | 4. Create a dedicated housing organization or staff |

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| <ul style="list-style-type: none"> 5. Implement some policies immediately (see below) 6. Attend to regional planning policies. | <ul style="list-style-type: none"> 5. Adopt a range of strategies 6. Integrate the creation of affordable housing into bylaws |
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AFFORDABLE HOUSING BEST PRACTICE POLICIES/ TOOLS/ STRATEGIES

The following is a list of many of the most commonly used policies, tools and strategies designed to facilitate the provision of affordable housing.

Inclusionary zoning – Refers to zoning regulations that require an applicant to contribute to affordable housing as part of rezoning for a development. It can include a percentage of the developed units that must be affordable, off-site construction of the affordable units, or cash-in-lieu paid into a housing fund. It secures a commitment to build affordable housing at the time of rezoning before development begins, integrates affordable housing into new projects and across the community, and ties the impact of new development to affordability of the community as a whole.

- **Secondary suites** – A second self-contained unit, typically in or attached to a single-family home or on the same parcel of land, smaller than the primary dwelling unit. Includes basement apartments, apartments in houses, accessory apartments, in-law suites, granny suites, nanny suite, and carriage houses. A secondary suite/ accessory dwelling unit is intended for the use of a separate household and contains its own entrance, cooking facilities and sanitary facilities. It is one of the most inexpensive ways to increase the stock of affordable rental housing. It provides a mortgage helper to first time buyers, creates units without adding to service infrastructure, maintains neighbourhood character, and integrates affordable housing throughout all neighbourhoods.
- **Density bonusing** - Refers to an increase in the permitted number of dwelling units or gross floor area in return for the provision of certain amenities or affordable or special needs housing, enabling developers to build additional units in return for public amenity - items that add to the physical, aesthetic, or functional appeal of a particular site, neighbourhood, or the community in general. Delivers affordable housing at no loss (or additional land cost) to the developer or additional cost to the municipality). Promotes more efficient use of available land and works well in higher density neighbourhoods and some rural areas where clustering development is possible.
- **Resale price restrictions** – These involve putting a covenant or deed restriction on the title of a home that limits the escalation of the resale price. The price is determined by an index or formula instead of being determined by the market. With the exceptions of Whistler, Docksider Green in Victoria and the UniverCity development at SFU, resale price restrictions have only begun to be applied in Canada. A dedicated housing organization is essential to providing oversight and management on the resale process. Such restrictions keep housing affordable for future purchasers, maintain the community contribution to affordable housing as a community benefit, and provide a fair process for resale that is not subject to market process (although in some case may not allow the owner to fully benefit from increased market value).
- **Rent restrictions** – Generally used where there is significant pressure on the affordable rental market (shortage of supply and increase in demand resulting in rising prices). Whistler has successfully used rent restriction through the use of housing, but they are rarely used in Canada. Victoria is beginning to use them but in only a few projects.
- **Protect existing stock** – demolition/conversion/ standards of maintenance policies. Local government policies and programs that preserve older rental housing can have a significant effect on the availability and affordability of rental housing. Affordable rental stock can be lost when a

house with a secondary suite is replaced by a more expensive home with a suite, when an older rental home is replaced with a vacation home owned by a non-resident, or when an apartment building or SRO hotel is replaced by a high end condominium development. Poorly maintained housing can lead to the expulsion of tenants or the demolition of houses that might better be preserved and rehabilitated.

- **Intensification policies** - higher density (infill, duplexes, secondary suites, conversions), small lots, changes in use of underutilized land, mixed-use (commercial with residential)
 - Intensification refers to the redevelopment of existing neighbourhoods/ development of new neighbourhoods, corridors or commercial areas at higher densities.
 - Infill development refers to new construction or renovations which make use of vacant or underutilized parcels and which may be substantially different from the present or previous use of the parcel.
 - Mixed-use refers to residential development over commercial premises and can be an effective way of encouraging reasonably priced accommodation in convenient, well-serviced locations.
- **Housing fund** – An account set up by a municipality or regional district to receive funds that are dedicated to the creation of affordable housing. Funding comes from property taxes or cash-in-lieu of providing affordable housing units as part of rezoning, which may include density bonus.
- **Land banking/providing/leasing surplus municipal land**, offering incentives to the non-profit sector (e.g. churches) to do the same, joint ventures. Provides sites for affordable housing projects at little or no cost to non-profit housing providers. Creates a partnership opportunity between local government and non-profit housing providers.
- **Housing organization** – A non-profit organization dedicated to the creation and management of a range of affordable housing opportunities for specific user groups. It can be controlled by a local government or be independent. Affordable housing is more likely to be produced and effectively managed when an organization is dedicated to that goal.
- **Partnerships** – A for-profit (private) sector organization and a government agency or a non-profit association can form a partnership for affordable housing to provide a service or community amenity. The objective of the partnership is to combine the private sector acumen and expertise with the public sector resources and accountability to construct affordable housing. These partnerships can arise when a non-profit or government agency engages a private sector organization to design and build a project, or when a private sector organization commits to providing affordable housing as part of a rezoning or amenity density bonus and receives assistance from the local government to do that. The private sector partner often also obtains assistance with the approval process, in the form of staff time and public support, by working with a public sector partners. The key ingredient is that the private sector partner makes adequate profit off the market segment of the project and can cover costs and reduced profit on the non-market segment such that they are willing to construct the non-market portion.
- **Fast tracking/ streamlining approvals process/ providing assistance with applications** – The timely production of housing can be facilitated by streamlining/ fast-tracking the approval process, for example, reviewing rezoning and development permit applications simultaneously (streamlining) and placing applications for rental, special needs or non-market housing ‘on top of the pile/ front of the line’ (fast-tracking).
- **Reducing/waiving fees and charges** (e.g. Development Cost Charges, Development Permit and Building Permit fees, deferring property taxes, etc.)

- DCCs – A levy applied to new development to offset the long-term cost of providing new or extended services to the community. DCCs can be adjusted by local government for certain purposes.
- **Relaxation of standards**, e.g. parking, building codes – local governments have a large number of regulatory powers, other than zoning, that can be effective in reducing the costs of affordable or special needs housing project or to preserve existing rental housing stock. Special/alternate building code standards have been developed to encourage the creation of secondary suites, particularly in existing neighbourhoods and housing.
- **Financing** e.g. housing reserve funds, community bonds, grants-in-lieu, cash grants, etc.
- **Housing registries/ information centres** – help people connect with available housing and government housing assistance programs. Coordinated waitlists make it easier for tenants to find housing.
- **Demonstration projects** – Local demonstration projects are an effective tool for introducing new housing forms in a way that is not threatening to the residents of existing communities.
- **Housing agreements** – A covenant registered on the title of a property stipulating specific limitations to the use of the property. Such agreements can be utilized to ensure that housing on the property is occupied by individuals who have qualified for its use (including affordability) or to require developers to include and maintain rental housing in ownership housing developments.

EXAMPLES OF HOMELESSNESS AND AFFORDABLE HOUSING PROJECTS

■ Capital Mental Health Association – Victoria

Capital Mental Health Association has developed 250 units of housing over the past 30 years. Two apartment blocks were built in the 1980's for people with mental illness. Both are located in Saanich. One building has 14 bachelor units and 4 one-bedroom suites; one has 16 bachelors and 4 one-bedroom units. People who live in these blocks very seldom move; in fact, several have lived in the same building since it was opened.

In 2001, Edith Gunning Court was completed, a two-building project in Victoria West with 27 one and two bedroom suites and 6 townhouses. This is a mixed community, with three levels of income represented, some seniors, some families, some tenants having various disabilities, and some having affordability challenges.

In 2002, CMHA applied for and was granted ownership of an existing subsidized housing project on Darwin Avenue, Saanich. Most of the 44 units are bachelors, and 12 are one-bedroom suites. Tenants are members of the general community; to be eligible a person should have a somewhat limited income. Applications for this project can also be requested through the office.

CMHA also administers 85 subsidy units which, once granted, are connected to a particular person. The person can choose any apartment in a certain price range (usually around \$575, but it varies depending on the geographic area) in an area convenient for him or her. Eligibility depends on a person's receipt of CPP or PWD benefits, and a referral from the person's physician indicating an ongoing mental illness. An application/referral form can be requested from the office (389-1211). There is a very long wait list, and applicants are urged to apply to all local housing providers.

■ Caulfield Place, Duncan **NEW**

VIHA officials discovered a recently renovated, but unoccupied building and took the opportunity to approach its owner about a purchase to provide moderate intensity supportive housing for those needing transitional help back into the mainstream community and for others who need assistance developing independent living skills.

VIHA posted a Notice of Intent (NOI) signalling its plans to negotiate a lease for a 35-unit apartment building in North Cowichan. The NOI – posted on BC



Bid stated that VIHA intended to negotiate a lease for a 35-unit apartment style building that would provide supportive housing for mental health and addictions clients. VIHA was seeking immediate occupancy of the building and required it to be close to other supportive housing sites and community resources. A NOI is required under VIHA's Fair Business Policy to inform all potential vendors of the opportunity. The project was opened in March 2010.

Often the people now living in Caulfield Place had found themselves in a depressing cycle, going from hospital to group homes where they had some success, then attempting independence but frequently ending up in hospital again. "Now, we're seeing that this is just the right kind of support to prevent that cycle from continuing. For the first time in a long time we actually had beds available on psychiatry (at the hospital). Caulfield Place now allows more flow-through into our group homes and results in space in psychiatry." As well, the emergency ward is reporting seeing fewer psych problems arriving at their doorstep. (Colleen Davis, the team leader at Caulfield Place).

Just successfully opening up the apartment block and getting a program going so quickly was a real success, according to Davis – it took just a few months. "Integrating and understanding 35 different people and their support teams and how we're going to do that with a brand new staff was challenging but we have a diverse and strong team," she said, adding that there had also been an exciting integration of programs with Duncan Mental Health and Addiction Services.

For the people served by Caulfield Place, there's been a whole range of successes.

- "People who have been living pretty marginalized lives have been provided with dignified, stable, safe housing, with support to meet their goals, whatever they may be," she said.
- For some people these changes involve simple everyday improvements in daily living, for other people it has been re-integrating into the labour force.
- "We have had some success with people moving on to market housing but of course that is a challenge -- the transition back out into the community," Davis said.
- "We're seeing our clients getting involved more in the community. They are connecting with old friends, family, church groups, arts activities and are getting involved with the James Alexander neighbourhood working group as well."
- A lot of the people who are living in Caulfield Place were already living unsupported or with significantly less support within that neighbourhood already.

The announcement of the new future for the old apartment building caused a furor among some nearby residents but since then they have been quiet. "I haven't had a complaint," Davis said. "We held an open house and invited all the neighbours but the only people who came were the family members of residents of Caulfield Place. It's my understanding that Caulfield Place is a quieter, better managed building than it was when it was just open to market housing."

Residents who live around Caulfield Place were invited to attend a meeting (February 2010) with the Vancouver Island Health Authority to let VIHA know what they think about a proposal to turn the property into transitional housing for mental health and addictions. VIHA staff were available to answer questions and explore ways that the new residents of Caulfield can become part of the neighbourhood.

As VIHA launched into plans to hold a community meeting, they asked Safer Futures and the James-Alexander Neighbourhood Working Group for their assistance.

"This really is about welcoming people into a safe and inclusive neighbourhood -- and providing needed services where people live," added Laurie Williams, of the Neighbourhood Working Group, who's a resident in the area. "It's also important that people know where they can share neighbourhood concerns, and we hope the residents of Caulfield can join in wherever possible."

■ Clover Place, Saanich

A former medical office building has been converted into micro-suites for single men and women who have been living on the street.

- **Client Group:** Homeless singles
- **Developer:** Pacifica Housing
- **Number of Units:** 18
- **Tenure:** Rental
- **Who was involved?** Pacifica Housing; CMHC; Human Resources and Skills Development Canada; Province of British Columbia; Capital Region Housing Trust; Municipality of Saanich; Real Estate Foundation of British Columbia; United Way of Victoria; private donors

Pacifica Housing says it wasn't easy, but it was necessary. Pacifica, one of BC's largest non-profit housing providers, had to bring together eight separate funding sources and contribute countless hours of overtime, but 18 people previously living on the street in the Victoria area will now have safe and affordable housing at Clover Place. To help get the project off the ground, CMHC provided Seed Funding to help cover the costs of developing a business plan, exploring potential sources of funding and preparing a preliminary design.

The units at Clover Place are small—about 17 square metres (180 square feet)—but they are suited to the needs of a target group that comes to them with very little in the way of possessions or domestic interests. And given the Capital Regional District's acute shortage of housing for this group, it was important for the project to provide as many units as possible in the available space. Pacifica operates its own housing outreach centre in Victoria and refers applicants to Clover Place from that waiting list as well as those of other social service agencies.

Each unit in the development is equipped with a captain's bed and storage drawers, a small refrigerator, microwave, phone and cable service. There is also a common kitchen where meals can be prepared ahead for re-warming later in the unit's microwave. Rents are set at shelter rates with a surcharge for the telephone and cable.

Bringing Clover Place to completion was an intricate balancing act on several levels. For example, purchasing the site was contingent on receiving funding, but coordinating multiple funders with different application and spending deadlines, requirements and priorities was a challenge, and the deal took a year to close. Luckily, the vendor was patient. As well, although the site was zoned residential (a plus), it had been a medical office. The building itself was structurally sound, but it had to be entirely gutted and rebuilt inside for residential units.

On the positive side, reconstruction provided an opportunity for “greening up” a building that had outlived its former use and converting it to much needed housing. The building was also well located for the target group, but the site was locked in by adjoining buildings on either side, and neighbours did not always co-operate in providing access during construction. Local politicians and municipal staff championed Clover Place, and the project wouldn’t have come to fruition without this local support. Because of their preparation and ongoing involvement, the building received its occupancy permit within an hour of substantial completion.

The contributions to Clover Place came from several sources, including Canada Mortgage and Housing Corporation (CMHC), which provided \$432,000 through the Residential Rehabilitation Assistance Program (RRAP), Human Resources and Skills Development Canada, which contributed \$770,000 for the purchase of Clover Place, and the Province, which awarded a \$1.2-million grant for renovations. In addition, the Capital Regional District (CRD) contributed \$270,000 through the Regional Housing Trust Fund, the Real Estate Foundation of BC and the United Way of Greater Victoria each provided \$150,000, private donors gave \$22,920 for the project, and the Municipality of Saanich contributed \$16,000 for water main upgrades. The development process took two years from start to finish—or, at least, to the finish of construction.

In the case of supportive housing, that is not quite where the story ends. The funding package Pacifica put together means there is no mortgage to pay, and rents on the units are just enough to cover operating costs. The United Way of Greater Victoria, in addition to contributing \$150,000 to Clover Place’s \$3-million capital budget, provided a grant to cover only the first year of support services for the tenants. But the need for those services is ongoing, and so is the search for a way to fund them—the last piece of a complex financial jigsaw puzzle.

■ Cornerstone Project, Victoria

The Cornerstone Project provides affordable family housing in a renovated heritage building. The community supported the project and did a lot of the renovations.

- Client group: Families and youth at risk
- Developer: Fernwood Neighbourhood Resource Group (NRG)
- Number of units: Four, three-bedroom units
- Tenure: Rental
- Who was involved? Fernwood NRG; CMHC; BC Housing; Capital Regional District; Victoria Affordable Housing Trust Fund; The Real Estate Foundation of BC; VanCity Savings Credit Union; Coast Capital Savings Credit Union, the Victoria Foundation, and the Community Economic Development Technical Assistance Program

The Fernwood neighbourhood in Victoria, B.C., is one of the oldest in the city. An important part of the Fernwood community is the Fernwood Neighbourhood Resource Group (Fernwood NRG), which operates a community centre and offers family support services, recreation and child care programs.

In 2005, Fernwood NRG purchased the Cornerstone building, a two-storey heritage structure, built in 1909, that had been boarded up for several years. The Fernwood NRG renovated the Cornerstone, building four, three bedroom suites on the top floor and converting the main floor to commercial space. Work started in April, 2006, and at the end of October there was a grand opening for The Cornerstone Project. The four three-bedroom units are available for families, which Fernwood NRG defines as a minimum of two people, including at least one dependent child, regardless of age. Because the units have three bedrooms, preference is given to families with at least two children.

Households with a gross annual income of less than \$41,500 qualify for a unit. Fernwood NRG assesses each applicant's need based on standards that include the applicant's income, current living situation and personal and family requirements. Residents have access to the full range of Fernwood NRG community services. The building is in a central location, close to shopping and services, allowing residents to get around using alternate modes of transportation.

Fernwood NRG runs the Cornerstone Café on the main floor, which provides a gathering place for neighbours, neighbourhood employment opportunities, and a place to demonstrate environmentally sustainable practices such as composting and recycling. The cafe also helps attract residents to the neighbourhood centre, resulting in a more vibrant and safer community. The revenue from the café and other commercial units on the main floor helps support Fernwood NRG programs.

A geothermal system that draws renewable energy from the ground provides energy for 70 per cent of The Cornerstone Project's heat and hot water, which lowers the project's operating expenses. The roof has the structural strength and the plumbing needed for solar panels, which the Fernwood NRG plans to install when it has the funds.

The renovation of the building was done in part by hundreds of volunteers, including families, school groups, professionals and seniors who provided expertise, skilled trades and helping hands. Volunteer labour helped lower construction costs, and local businesses donated materials, further reducing project costs. Total capital cost of The Cornerstone Project was \$1,609,800; \$861,000 came from: CMHC's Residential Rehabilitation Assistance Program (RRAP) - \$96,000 grant; the province of British Columbia, through BC Housing - \$75,000 grant; the Capital Regional District's Housing Trust Fund - \$75,000 grant; the Victoria Affordable Housing Trust Fund - \$50,000 grant; The Real Estate Foundation of BC and VanCity Savings Credit Union – donation of \$50,000 towards installation the geothermal heating system; Fernwood NRG, \$565,000 in cash equity and \$33,800 in donations. The remaining amount was covered through a mortgage, which was secured by the Fernwood NRG

■ Crabtree Corner, Vancouver

Crabtree Corner provides affordable housing, which is a necessity in Vancouver's downtown Eastside—but adds other supports to nurture self-sufficiency.

- Client Group: Women at-risk: pregnant women and mothers with babies
- Developer: YWCA of Vancouver
- Number of Units: 12
- Tenure: Supportive rental
- Who was involved? YWCA Vancouver; private donors; CMHC, government BC, government of Canada, Western Economic Diversification Canada; City of Vancouver; BC Housing; and BC Ministry of Children and Family Development

Crabtree Corner is much more than an affordable housing project. Housing is just one facet of the Vancouver YWCA's Crabtree Corner, which builds better futures for children, youth and women in Vancouver's Downtown Eastside (DTES), one of Canada's poorest urban neighbourhoods. The DTES is a "man's world." Men outnumber women two to one. Children are relatively rare but women who do become pregnant are at risk of giving birth to children with fetal alcohol spectrum disorder (FASD) or challenges related to other drug addictions.

In 1984, when the YWCA opened Crabtree Corner in the DTES to provide emergency care for children, it also made other services available. Facilitating access to affordable, quality housing was a necessity for many of their clients. But there was a specific gap: transitional, supportive housing for pregnant women or women with very young children, many of whom are struggling with their own unstable upbringings.

Crabtree Corner is innovative accommodation that offers safe, transitional housing for pregnant and parenting women who are overcoming substance abuse issues. The housing community uses a harm reduction approach and connects residents to YWCA and community resources.

When Crabtree Corner reopened in November 2003, it increased the space of the old premises tenfold and included 8 studio and four 1-bedroom units of transitional housing, a community kitchen, 24 licensed spaces for emergency child care, two protected outdoor play areas, programming space and offices, and facilities for a pregnancy outreach clinic, with oversight provided by the YWCA, the Vancouver Coastal Health Authority, Vancouver Native Health Society and B.C.'s Ministry of Children and Family Development.

To build Crabtree Corner, the YWCA put together a partnership of agencies from all three levels of government and raised significant funds from private donors. The capital budget was \$7.1 million, of which \$2.76 million came from non-governmental sources. CMHC and the Government of BC provided \$1,380,000 through the Affordable Housing Initiative. There were additional grants from the National Homelessness Initiative, Western Economic Diversification Canada, and B.C.'s Ministry of Children and Family Development. The City of Vancouver provided the land through a 60-year lease at a nominal rent. BC Housing provides an annual rental subsidy.

The YWCA uses a harm reduction approach and has recruited many staff with backgrounds and experiences similar to the women being served. Pregnant women can stay up to eighteen months; women trying to regain custody of their children can stay up to a year. Residents are encouraged to take part in the programs available both to them and community members.

The programs include:

- Fetal Alcohol Spectrum Disorder Prevention Program - A 12-week program providing education, support and referral services;
- Nobody's Perfect Parenting Program - Education and support for parents of children up to six years old;
- Books, Bags and Babies - Preparing for childhood literacy through the First Nations' traditions of storytelling, drumming and acting;
- Aboriginal Infant Development Program - Support for Aboriginal families with children at-risk or diagnosed with developmental delays;
- Food, Facts and Fun - Informal, interactive workshops on nutrition conducted on topics such as "good and bad" fats and diets for diabetics. A meal is shared during the workshop and participants take home a hamper with the ingredients and recipe so they can make the meal at home.
- Meal programs - The community kitchen is a learning hub for volunteers, serving 35,000 meals a year including breakfasts for child care participants and lunches on a drop-in basis.
- Early learning and care: For children from six weeks to six years on a reservation basis, up to 72 hours a month to allow parents to attend to personal business and to provide safe, educational and fun experiences for the children.
- Intergenerational FASD Support Group - For parents and grandparents providing support to their children, grandchildren and others where FASD is a factor.
- Peer mentorship program - A one-to-one match of Crabtree Corner residents with past residents to encourage growth and learning through mutual support.
- Saturday Family Activity Program - Organized activities around the City for families with limited resources.
- Single mothers' support groups - Weekly sessions at which single mothers share experiences and explore challenging issues together.

- Single Parents' Food Bank Run - Transportation and child care to allow single mothers to visit a food bank.

The YWCA raises over \$1.25 million annually from non-governmental sources to run Crabtree corner.

■ Dignity Village, Portland

As a result of a crisis and conflict with the City, a group of homeless people who had been tenting under a bridge eventually were given space way out at the edge of town (not good) but on solid pavement and on city land. Meant to be temporary, it gives people an actual mailing address, access to a phone, bathrooms, eco-energy, food prep space, etc. There is a good general description of this homeless persons' community and its history at en.wikipedia.org/wiki/Dignity_Village and they have a website at www.dignityvillage.org/index.php?option=com_content&task=view&id=20&Itemid=31.

It's an interesting model for emergency situations that may last a few months to a few years until emergency housing is built.

■ For Kids Shelter Program and Haven House Shelter Program

Shelter Information – Structure

- renovated house (interest free loan)
- each family shares a bedroom with dresser, closet & bunkbeds
- dormitory style, two shared bathrooms
- commercial kitchen, large dining area with table/chairs for each family
- office space for House Manager, Case Manager, Program Director, Children's services
- services space for children's tutoring, counselling, play therapy
- facility space for laundry, pantry, storage
- estimated 6,000 sq. ft. – total of dining room, kitchen, tutoring room, therapy room, play room, 4 offices, 8 bedrooms, 5 bathrooms, laundry room
- fenced back yard & off street parking

Shelter Information – Capacity

- 8 families, maximum 38 occupancy
- current staff – 5 full time, 8-11 part time
- staffed 24 hours

Shelter Information – Regulations

- maximum stay 120 days
- entry decided by waitlist – priority determined by place on wait list and family situation; only major criteria is homelessness and parent has custody of children under 18 years
- single parents, male and female, intact families (must be married), custodial grandparent or guardian
- drug tested upon entry – THC positive, can stay, will retest after 30 days, must be clean – all other positives cannot stay (the staff do not have the ability to manage an individual experiencing drug withdrawal)
- residents must apply for all public benefits they are eligible for
- residents must agree to:
 - enroll and send children to school (assistance provided)
 - find employment within 3 weeks (assistance provided)
 - meet with family counselor at least once, future meetings determined by counsellor

- follow all rules and guidelines
- turn in all income – money is held in escrow, withdrawals made as needed – this prevents clients from spending money they are supposed to be saving for the first month’s rent and deposit and prevents theft from client rooms

Shelter Information – Programs

- Children’s services
- Employment services
- Housing services
- Case management services

■ Government Street Build, Habitat for Humanity, Burnaby

The Government Street Build was the first initiative by a Canadian Habitat for Humanity affiliate to build more than one house at a time. By acquiring a larger-sized lot from the Government of BC, Habitat Vancouver showed that the “Habitat Model” of coordinating the efforts of future buyers, volunteers and corporate sponsors could be effective in building several houses at once.

- Client group: Low- and moderate-income families
- Developer: Habitat for Humanity Society of Greater Vancouver
- Number of units: 27
- Tenure: Ownership
- Who was involved? Habitat For Humanity Society of Greater Vancouver, Government of British Columbia, CMHC, corporate sponsors and volunteers, individual donors and volunteers.

Habitat’s international reputation for developing affordable housing enabled the organization to secure a government owned building site at a reduced price, marshal volunteers and private donations, and demonstrate that everyone can play a part creating affordable housing. Habitat for Humanity’s international reputation is based on the “house build,” where volunteers and businesses rally to build a home for a low-income family. The Habitat for Humanity Society of Greater Vancouver (HFHGV) was the first Canadian affiliate to demonstrate that this model can be successfully used to develop more than one unit at a time.

The initiative began when the Government of BC declared a ministry of transportation site in central Burnaby, just east of Vancouver, to be surplus property. In 1999, HFHGV was able to purchase the property at a below-market price after approaching the government to allocate surplus land to affordable housing. When fully built, the site will hold 27 townhouses.

HFHGV paid full development charges to the City of Burnaby, using donated funds. HFHGV then coordinated donations of materials from corporate suppliers and marshalled volunteers from the community, the corporate sector and pre-selected Habitat homebuyers. The BC government provided \$25,000 in funding assistance per unit. As at the end of 2008, 16 townhouses have been completed and five more are under construction. Once the houses are built, HFHGV sells them to households that would otherwise have difficulty buying a house at market prices. By relying on free materials, cash donations and substantial volunteer labour, HFHGV is able to sell the houses it builds at affordable prices.

HFHGV also offers pre-selected Habitat homebuyers interest free mortgages. The monthly mortgage payment and taxes are no more than 25 per cent of the Habitat homebuyer’s gross annual household income. As at the end of 2008, to qualify for a Habitat townhouse in Greater Vancouver, a two-person household must have a minimum income of \$25,000. The maximum qualifying income (for a family of eight) is \$52,000. By comparison, the 2006 Core Need Income Thresholds¹ in

Vancouver were \$32,000 for a one-bedroom dwelling and \$51,000 for a four-bedroom dwelling. Qualifying households are also expected to provide 500 hours of volunteer service to HFHGV, and have sufficient employment income to reassure Habitat that they can carry the mortgage.

To promote the creation of affordable housing, HFHGV works with all levels of government and fosters innovative partnerships with developers. HFHGV encourages all levels of government to sell surplus land at below-market prices for the development of affordable housing. HFHGV is also working with municipalities to encourage the waiving, deferral or reduction of development charges for affordable Habitat ownership homes.

The CNIT is an income limit that represents the amount of income a household must have to be able to afford the cost of owning and operating a home without government assistance.

■ Grace Mansion, Vancouver

- A building in Vancouver's Chinatown built as seniors' housing did not meet seniors' needs. The Salvation Army bought the building to provide housing and support services for at-risk and homeless people.
- **Client groups:** At risk or homeless people with substance abuse and mental health issues
- **Developer:** Salvation Army
- **Number of units:** 85
- **Tenure:** Rental
- **Who was involved?** Salvation Army, BC Housing, B.C. Homelessness Initiative, the Sutherland Foundation, community and neighbourhood groups

Vancouver is one of the most expensive places to live in Canada. When there is little affordable housing, people with the lowest incomes and the least social support face the highest risk of homelessness. The Salvation Army provides a wide range of housing and support services to homeless people in Vancouver's downtown. In February 2006, the Salvation Army purchased an under-used seniors' apartment building in Chinatown, close to Vancouver's downtown. Built in 2002, the building did not meet seniors' needs and was never more than 30 per cent occupied.

The Affordable Housing Solution Six months later, the Salvation Army reopened the building as Grace Mansion. The four-storey building has 85 studio units, each with its own bathroom and kitchen. Grace Mansion also has several common spaces, including lounges and an outdoor deck to help foster a sense of community. The fourth floor's 27 units and lounge are reserved for women. The main floor has space for social and community activities, including a kitchen and dining area. The building also has a shared laundry facility.

Grace Mansion offers a range of support services, including counselling and lifeskills training, to help residents recovering from addictions or mental health issues regain their independence and function in the community. Grace Mansion has a professional staff of 12. Residents—who can stay at Grace Mansion from three months to two years—are required to follow a community reintegration program plan coached by residential workers. The Salvation Army works with a range of community support groups, including health, housing and employment agencies. Grace Mansion also offers organized social activities such as a coffee hour and a movie and popcorn night.

The Salvation Army purchased the building for \$11 million in 2006 with funding assistance from BC Housing's Homelessness Initiative and the Sutherland Foundation. The province also provides rent subsidies for residents, helping them cover their living costs.

Grace Mansion has a waiting list of over 80 names. The Salvation Army is looking for other buildings in the neighbourhood to meet the housing and support needs of at-risk and homeless people.

■ Jim Green Residence

The Jim Green Residence is a permanent home for 66 low income men and women who have a history of homelessness. An additional two-bedroom unit backs up local emergency resources, providing a temporary refuge for women or families from the Downtown Eastside who need interim housing while they locate appropriate housing elsewhere.

The Residence provides self-contained, independent housing for local residents who are marginalized in some fashion; individuals who for a variety of reasons have limited housing options. Priority is given to those applicants whose safety is at risk in their current housing, including those who are in mental/emotional or physical abusive situations. Priority is also given to those in crisis or temporary housing, or to those who no longer require to be in care facilities. Those in housing so poor that it contributes to debilitating medical conditions are also given precedence. This unique housing project is for people who have the most need and the fewest options.

Five of the 66 apartments are wheelchair handicapped units, with the entire building being wheelchair accessible. The building has roof deck patios and wraps around a large courtyard which provide secure, quiet places for the tenants to sun bathe, barbecue and visit with each other.

A Tenant Committee helps run the Jim Green Residence. The Committee determines the use of the lounges available on each floor. They have created a library and a computer room linked to the internet. The general offices of Lookout are also located on the premises.

Staff are on duty from 6 am to 2 am seven days per week to provide support, advice, assistance and lifeskill training to those who request aid. Greater Vancouver Mental Health Services Society has given a grant which augments the operating budget to give tenants the extra support needed.

■ Kettle Housing

The Kettle Friendship Society began nearly 30 years ago providing support and services to mental health consumers in Vancouver. The Kettle has since grown into a registered charity with an operating budget of close to \$4 million today. Many of the individuals The Kettle serves have dual diagnosis and long histories of abuse and neglect. Kettle members suffer from schizophrenia, bi-polar disorder, and depression - often in combination with alcohol and substance issues. These are individuals who generally "fall through the cracks" of the mental health system. Individuals are eligible for Kettle Housing Services if they are a person with a mental illness, need and want support services, and need financial help to afford an apartment.

Kettle Housing offers the following services:

Rent Subsidy:

- *Supported Independent Living Program (S.I.L.)* - A rent subsidy that moves with the housing client anywhere within Vancouver. Enables individuals to live in the neighbourhood of their choice. Also includes the services of a Community Living Support Worker to assist with obtaining an apartment and maintaining community living. The subsidy is combined with \$325 BC Benefits shelter portion (or 30% of income) to pay the rent. The S.I.L. Program can accommodate families, single parents with children, couples and single adults.

- *Residential Transition Units* - These units are specifically for individuals moving out of facilities into the community. Referrals for these units come from Mental Health Residential Services or Kettle licensed facilities. A support worker is also provided.
- *Rent Supplement Program* - These are transportable rent subsidies from BC Housing. The Kettle provides a support worker for these units as well. This program is very similar to our S.I.L. program.

Tenant Programs: Community Kitchen, Art Group, Coffee Group, Baseball, Walking Group, Golfing, Floor Hockey

Apartment Programs:

- *Friendship Court (Supported Apartment Building)* - Seventeen studio apartments and two 2-bedroom suites with a Community Living Support Worker available to encourage and facilitate lifeskills such as money management, self-care, personal effectiveness, etc.
- *Triumph Apartments (Enhanced Supported Living)* - There are 15 studio apartments providing a home to those without appropriate housing options within the existing mental health system. Community Living Support Workers assist with lifeskills. This program additionally includes a hot meal, medication storage, basic first aid, and financial administration as needed.
- *The Kettle's new Roommate Matching Program* - The intention of this new program is to provide a creative response to Vancouver's shortage of affordable housing. The Roommate Registry provides a forum for matching mental health consumers in similar housing dilemmas together while ensuring that they feel safe and supported throughout the process. Clients who have had a roommate move out and need to find a new one are encouraged to apply. However, it is anticipated most clients will need to first be matched with a roommate and will then have to conduct a housing search to find suitable accommodation together. Clients will be supported as much or as little as they feel necessary throughout this housing search.

Community Care

- *Camille House:* A 10-bed, long-term housing for women with mental illness.
- *Peggy's Place:* A 10-bed emergency shelter/transition house for women with mental illness who have experienced violence. Referrals are made through social service agencies, mental health agencies, transition houses, hospitals, and self-referral.

Non-Tenant Services: Kettle Housing assists mental health consumers with the following:

Housing Information: Options and application forms

- Housing Advocacy: Information and referral
- Relocation Assistance: On a limited basis
- Landlord/tenant Liaison: On a limited basis
- Mental Health Information and Resources

■ **Langford Affordable Housing Program**

- Langford, a city of about 22,000 people, works with local developers to provide families with the opportunity to own new, affordable homes.
- **Project** The Langford Affordable Housing Program requires subdivision developers to provide one affordable home for every 10 single-family lots.
- **Client group** Households of two or more people with annual incomes under \$60,000.

- **Number of units** 12 by mid-2007
- **Tenure** Ownership
- **Who was involved?** City of Langford, Langford development community

The City and local developers created a “made-in-Langford” approach to providing families with the opportunity to own new, affordable homes. Introduced in 2004, Langford’s Affordable Housing Program requires developers of new subdivisions to build one affordable home for every 10 single-family lots subdivided. The developer must sell each affordable home—worth approximately \$360,000— for \$160,000 to a qualifying household. Qualifying purchasers must be a household of at least two people, with total yearly income under \$60,000. Potential purchasers must have lived in Langford for at least two years or have been employed in the city for at least six months.

To ensure long term affordability, a homeowner cannot sell the house for profit within five years of the original purchase date. After five years, the home can be sold at a maximum profit of \$2,000 per year after the first five years. If a home is sold within 25 years of the original purchase, the City will find a new buyer. The City also offers other affordable housing solutions, including legalization of secondary suites, streamlined approval for affordable housing, small lot development and subsidies for seniors’ and social housing.

Homes built through the Program have a market value of approximately \$360,000. As homes are sold at \$160,000, the developer subsidizes each affordable unit by about \$200,000. By mid-2007, 12 homes had been built—a subsidy from the development community of \$2.4 million at no financial cost to taxpayers.

■ Lore Krill Housing Cooperative

The Lore Krill Housing Cooperative was formed in 1997 to develop new co-op housing in the Downtown Eastside. The project has 203 units in two developments. Both buildings have rooftop gardens and residents participate in a variety of committees, including a child and youth committee at the Georgia Street site where more families live, and active gardening groups, membership and newsletter committees at both locations. The Lore Krill Housing Cooperative operates both of the following developments.

Cordova Street

- 106 units are located at 65 West Cordova, in an eight-storey high rise containing 14 studio apartments, 82 one-bedroom apartments, 11 of which are wheelchair accessible, and 10 two-bedroom apartments.
- The City of Vancouver funded construction of a three-level underground parkade at this development with 130 parking stalls, and operates the parking for public use. Separate co-op parking is provided at ground level.
- The building on Cordova Street won a 2003 Lieutenant-Governor of B.C. Certificate of Merit award from the Architectural Institute of B.C. for design excellence and a 2003 Award of Merit from the Vancouver Regional Construction Association (VRCA).

East Georgia Street

- 97 units are located at 239 East Georgia, in a 10-storey highrise with two storeys of commercial space, eight storeys of residential space and two levels of underground parking. This building contains three studio apartments that are wheelchair accessible, 52 one-bedroom apartments, 23 two-bedroom apartments, nine three-bedroom apartments, eight four-bedroom apartments and two five-bedroom apartments.

Partnership Contributions

Canada Mortgage and Housing Corporation contributed \$1.59 million toward capital costs of the Cordova Street building, under the Canada-British Columbia Affordable Housing Agreement. The City of Vancouver leased the land for the Cordova Street site to the co-op at 75 per cent of market value, a discount of \$313,650. The provincial government is providing \$18.3 million in operating subsidies to the society for the Cordova Street building, through BC Housing, and more than \$19.5 million for the East Georgia building during the next 35 years.

■ Murakami Gardens, Salt Spring Island

With more than a century's history on Salt Spring Island, the Murakami family wanted to help their neighbours struggling to afford housing on this popular resort isle.

- **Client group:** Families and singles homeless or at risk of homelessness.
- **Developer:** Salt Spring Island Community Services Society
- **Number of units:** 27 apartments—six studio units; 14 one-bedroom units; five two-bedroom units and two three-bedroom units
- **Tenure:** Rental
- **Who was involved?** The Murakami family; CMHC; BC Housing; B.C. Ministry of Energy; Mines and Petroleum Resources; the Islands Trust; the Capital Region Housing Trust; Salt Spring Island Community Services Society; Real Estate Foundation of B.C.; Energy and Resources Canada; an anonymous donor.

The Murakami family arrived on Salt Spring Island in BC from Japan in 1896 and prospered, developing a sizeable farm. All that changed when Japan entered the Second World War. Canada interned west coast residents of Japanese descent and confiscated their property. Rose and Richard Murakami were toddlers when they were removed from the Island early in 1943; they remember the less-than-stellar welcome they received when they came back in 1954, the only interned Japanese-Canadian family to return. That history didn't deter them from wanting to help those of their neighbours struggling to afford the escalating cost of housing on Salt Spring Island. They knew from their childhood experience what it's like to live in substandard shelter; they decided to help others as a memorial to their parents.

Among the properties the Murakamis acquired as they rebuilt their lives on the Island was an old fish plant. The first step towards developing affordable housing on the site was to secure CMHC Seed Funding—a total of \$20,000, half of which was a grant, the other an interest-free loan repayable if the project succeeded. CMHC also contributed \$60,000 in interest-free Proposal Development Funding (PDF) loan. The eventual proposal was for 27 apartments—six studio units, 14 one-bedroom units, five two-bedroom units and two three-bedroom units.

Because the proposal was to convert the old fish plant into housing, the project qualified for \$648,000 from CMHC's Residential Rehabilitation Assistance Program (RRAP). In 2006, the Murakamis approached the Salt Spring Island Community Services Society with the idea of partnering with them on the conversion the unused building into housing. The Society agreed to become the sponsor and owner-operator of the project. The BC Ministry of Housing and Social Services and BC Housing provided \$75,000 in PDF and a grant of \$1,312,000 and interim financing of \$1.8 million during construction. The Murakami gift was valued at \$473,412 and the family also provided a forgivable loan of \$200,000.

The Salt Spring Island Community Services Society provided approximately \$100,000. The Capital Region Housing Trust Fund—Salt Spring Island is part of B.C.'s Capital Region—provided \$324,000.

The Real Estate Foundation of B.C. granted \$50,000. Energy and Resources Canada provided funding to cover the costs of a solar water heater. The B.C. Ministry of Energy, Mines and Petroleum Resources provided \$15,000 toward the cost of a solar hot water system, heat pumps and upgraded insulation through its Community Action on Energy Efficiency (CAEE) program.

The Islands Trust, the provincial body responsible for planning on Salt Spring Island, agreed to increase the density it would allow and reduce the parking requirement because of the project's affordability target. An Island resident provided an interest-free loan during construction of \$500,000. The total capital cost was slightly over \$5 million. CMHC insured the \$1,800,000 mortgage. After four years of hard work by the Murakamis, the Society and its development team, Murakami Gardens was officially opened in October 2008.

Rents are \$560 for a studio, unit \$667 for a one-bedroom unit, \$839 for a two-bedroom suite and \$1,065 for a three-bedroom suite. The people who have become tenants of Murakami Gardens met eligibility criteria as required by the various funding partners and the Islands Trust, which includes maximum income limits. Tenants also have access to services provided by Salt Spring Island Community Services, which may help them enhance their self-sufficiency.

The Society, founded in 1975, delivers a broad range of services on Salt Spring and the other southern Gulf Islands, including family and parenting support, emergency housing for youth, wellness programs for seniors, mental health and addictions services, recreation and recycling programs.

■ North Shore Shelter and Transitional Housing, North Vancouver **NEW**

The North Shore Shelter and Transitional Housing is a blended model combining longer stay transitional housing and overnight emergency shelter.

Individuals and organizations across the North Shore coalesced into a Task Force on Homelessness with a mandate of creating a local adult coed shelter as well as a youth safe house.



The Lookout Emergency Aid Society was selected by the North Shore Homelessness Task Force to develop temporary cold/wet weather shelter following an extensive public process led by the City of North Vancouver. Site selection was a critical component and after an exhaustive public hearing process the proposal flourished into a permanent shelter and finally added transitional housing.

In January 2005, the shelter received an interim occupancy permit, allowing areas of the shelter's lower level and main floor to be opened to the public. Now fully operational, the facility provides temporary shelter, food and services for up to 25 people, as well as an additional 15 temporary beds during extreme cold weather conditions.

The shelter provides basic services free of charge such as room and board, showers, laundry and clothing as well as access to a phone, a computer for internet access, resume writing and job searches. Staff work with individuals to develop case plans and referrals to give shelter users opportunities to resolve the issues that made them homeless.

While people using the shelter may need aid for a brief time, the transitional housing provides supportive housing for a longer time in order for residents to make the transition to a more stable and healthy lifestyle. Residents will stay up to two years during which time staff will work with residents to move towards greater independence and find permanent suitable housing. Residents pay rent at the provincial shelter assistance rate.

Both programs operate with minimal barriers to ensure access by individuals who are particularly high risk and are for adults that have few, if any, housing options.

The City purchased the property and rezoned it in support of the shelter and for transitional housing. Working with the Lookout Emergency Aid Society to administer the North Shore Adult Emergency Shelter, the City has provided funding and waived permit fees to ensure that the facility provides short and long-term accommodations for those in need. In all, the City of North Vancouver contributed over \$1.6 million to this project.

The Government of Canada provided more than \$5.5 million to support the development of the Shelter and Transitional Housing. The Greater Vancouver Regional Steering Committee on Homelessness recommended the shelter and transitional housing as a project to receive funding under the Government of Canada's Supporting Communities Partnership Initiative Program, a component of the National Homelessness Initiative (NHI). Funding was also provided through Canada Mortgage and Housing Corporation's Shelter Enhancement Program.

The project was also funded by the Province's Community Partnership Initiative, which was launched to increase access to affordable housing.

The Districts of North and West Vancouver, the Real Estate Foundation, businesses and individual donors also contributed.

■ Park Place, Victoria

Fernwood Neighbourhood Resource Group extended its range of services to families by providing affordable housing through a multiple-donor funding partnership.

- **Client group:** Families with children, those who are homeless or at risk of homelessness
- **Developer:** Fernwood Neighbourhood Resource Group
- **Number of units:** Six three-bedroom apartments
- **Tenure:** Rental
- **Who was involved?** Government of Canada Homelessness Partnership Initiative, CMHC Seed Funding and Proposal Development Funding, Province of BC Housing Endowment Fund, Capital Regional District Housing Trust Fund, City of Victoria Housing Trust Fund, Real Estate Foundation of BC, United Way of Victoria, Victoria Foundation, Greater Victoria Real Estate Board

The Fernwood Neighbourhood Resource Group (Fernwood NRG) works toward fostering and supporting resident-powered urban sustainability in the Fernwood area of Victoria, BC. As an enterprising non-profit, Fernwood NRG owns and operates a number of neighbourhood businesses, using the revenues to fund programs and services in the community. One of Fernwood NRG's main initiatives is the creation of affordable housing in the neighbourhood. The organization currently owns and operates two buildings of affordable housing units for families who are homeless, or at risk of becoming homeless.

Fernwood NRG's most recently completed affordable housing project is Park Place, a wheelchair-accessible building that provides six, three-bedroom units of affordable housing for families with children. The grand opening for this new project was held in September 2008. Initial rents were set at \$1,000 per month.

Shortly after the completion of their first neighbourhood affordable housing project (the Cornerstone Building) in October 2006, Fernwood NRG began looking for another opportunity to develop affordable housing in the neighbourhood. A vacant lot next to one of the neighbourhood's parks provided an ideal location for family housing, and preparations to purchase the lot and

develop what would later be called “Park Place” began. CMHC provided \$20,000 in Seed Funding, half of which was repayable, along with an \$87,000 interest-free Proposal Development Funding (PDF) loan. This assistance allowed Fernwood NRG to develop its proposal to the point where other potential funding partners could gauge its financial feasibility. With the purchase of the site in September 2007, Fernwood NRG began serious planning and put together a funding partnership that eventually involved four levels of government.

The Government of Canada, through the Homelessness Partnering Strategy (HPS), provided a grant of \$462,000. The Province of B.C. provided a grant of \$380,000 from its Housing Endowment Fund. The Real Estate Foundation of British Columbia provided a capital grant of \$100,000 for Park Place. In addition, the Capital Regional District Housing Trust Fund contributed \$90,000, the City of Victoria \$60,000 through the Victoria Housing Trust Fund and the United Way of Victoria a further \$50,000. Other donations included \$10,000 from the Victoria Foundation and \$3,405 from the Greater Victoria Real Estate Board. The capital cost of the project was about \$1.3 million.

Through its Community Centre, Fernwood NRG offers family support programs, ECE-certified infant and child care, as well as youth, adult and senior recreation programs. Fernwood NRG also hosts volunteer-driven committees responsible for neighbourhood food security and place making. Fernwood NRG publishes a monthly neighbourhood newspaper and organizes the neighbourhood’s yearly festival. As well, the organization operates a zero-waste cafe on the ground floor of one of its affordable housing buildings. Two-thirds of Fernwood NRG’s 55 employees are local residents.

■ **Pocket Housing, Winnipeg**

A very creative and low scale alternative to SROs for single people. This design fits 8 units all with own entrances and bathrooms onto a narrow single family lot. Preserving dignity, providing privacy and allowing for higher density infill onto existing city lots! CMHC was involved in the pilot project. See <http://www.sam.mb.ca/pockethouses/summary.html> - could be a model to consider in Courtenay with its large amounts of vacant land in parking lots downtown?

■ **Rock Bay Landing, Victoria** **NEW**

The Victoria Cool Aid Society moved all services from the Streetlink emergency shelter at 1634 Store Street to the new, purpose-built Rock Bay Landing emergency shelter (with transitional housing) facility on Wednesday, November 3, 2010. Funding was provided by BC Housing and the land was supplied by the City of Victoria. The project was developed under a Land Use Application.

The new, purpose-built Rock Bay Landing facility offers many improvements over the old Streetlink shelter including:

- 84 permanent shelter beds; up from 80 at Streetlink.
- 23 new units of transitional housing will be available starting in mid-November.
- Two units of family shelter are available – the first in the Capital Region.
- There is expanded space for 20 shelter mats during extreme weather conditions.
- A card lock system and lockers for each resident will allow almost 24-hour access to their rooms.
- At Streetlink, room access was restricted to overnight hours only.
- A large exterior courtyard, accessed through the building, is available for residents and drop-in visitors. No courtyard was available at Streetlink.
- There is a day storage service available for non-residents and carts can be accommodated on site.

- Washrooms, showers, laundry, training workshops, computer access, kitchen and dining facilities are greatly improved.
- Additional rooms allow more opportunities for group work, counselling and client meetings and services.
- A community policing office is located in the shelter.
- Rock Bay Landing is built to the highest green standards (LEED GOLD) including solar panels on the roof, heat recovery, superior insulation and much more.
- Pets are welcomed at Rock Bay Landing.
- There will be many more volunteer opportunities for community members.

The Ellice Street shelter and transitional housing project is just one, small part of a comprehensive regional strategy to end homelessness that includes the concentrated and coordinated efforts of several provincial ministries, Vancouver Island Health Authority, the City of Victoria and social service providers like Cool Aid. Other initiatives include, for example, Our Place transitional housing on Pandora and future projects such as the ACCESS Health Centre. The Mayor's Task Force expert panel confirmed that permanent, supportive housing is the route to end homelessness, but it also recognized that there will always be a need for emergency shelter space and transitional housing within the continuum of supportive services.

In developing the project, Cool Aid, City staff, Victoria Police and other agencies worked with the local neighbourhood to ensure the facility's integration. There are other good, existing examples of how purpose-built shelters can be integrated into a neighbourhood, successfully co-existing with other businesses and activities, such as the Yukon Housing Centre in Vancouver. A Good Neighbour Agreement was negotiated as part of the development process.

■ Tom Uphill Manor, Fernie

In Fernie, a mountain community of about 5,000 in the southeast B.C., a group of community-based organizations joined forces to redevelop an empty care facility into affordable housing for seniors and people with disabilities.

- Client group: Seniors and people with disabilities
- Developer: Fernie Family Housing Society
- Number of units: 27
- Tenure: Rental
- Who was involved? City of Fernie, community groups, Fernie Family Housing Society, Interior Health Authority, BC Housing, CMHC

In 2002, the Fernie Family Housing Society brought together the City of Fernie and five community organizations to study the community's housing needs. The study, with the support of a CMHC Seed Funding grant and done by volunteers, showed that there was a shortage of accessible and affordable homes for seniors and people with disabilities.

The Interior Health Authority in BC owned a building that was vacant because it was no longer suitable as a care facility. The Society found that it was eligible for funding from BC Housing if it converted the building to affordable housing. The Society purchased the building, valued at \$800,000, for \$10 from the Interior Health Authority after the BC government agreed to forgive the debt owing on the building. The Society received an interest-free CMHC Proposal Development Funding (PDF) loan and BC Housing provided additional funding and expertise for an in-depth feasibility study of renovating the building as housing for seniors and people with disabilities.

The 27-unit Tom Uphill Manor opened in 2006. Twenty-four of the units provide supportive living for seniors and people living with disabilities. The other three units are temporary emergency housing for seniors looking for permanent housing that will meet their needs. Each of the 27 units is one bedroom and is fully accessible. Tom Uphill Manor features a supportive living program that provides residents with services according to their needs, including housekeeping and laundry services. A sense of community is fostered through tenant meetings and meals are served in a common dining room.

The capital cost was \$3.51 million, with CMHC providing \$576,000 through the Residential Rehabilitation Assistance Program (RRAP) and BC Housing contributing \$1.85 million. Other support included Fernie Family Housing Society, Columbia Basin Trust Fund; Real Estate Foundation of British Columbia; federal government's National Homelessness Initiative; City of Fernie; other non-profit agencies.

■ Traveller's Inn, Victoria (from the Times Colonist) **NEW**

Victoria's \$5-million gamble in buying two Traveller's Inn properties apparently has paid off.

"We're excited we were able to take a risk on the Traveller's," Mayor Dean Fortin said Friday.

The city took a leap of faith in July when it purchased two of the bankrupt chain's budget motels without having confirmation of funding from any outside partners. Now the pieces are falling into place.

"It's exciting that we took the risk but got the backup," Fortin said. "It's exciting that we can have support from our partners. It's exciting that the city can act quickly on opportunities."

The 68-unit Traveller's Inn on Gorge Road will be renovated into about 39 units. To be operated by the Victoria Native Friendship Centre, it will provide affordable housing and support to the Aboriginal community.

The 36-unit Queens Avenue property is to be upgraded to provide affordable housing for about 36 single adults, to be operated by the Victoria Cool Aid Society.

Both the province and the federal government stepped forward to help Victoria in its \$5.6-million purchase of the two properties, and now the Capital Region District is kicking in, meaning the city essentially has its purchase costs covered, said city director of sustainability Kim Fowler.

"We started doing this analysis a year ago in August with the intent to try to leverage as much capital funding as we have from provincial and federal governments," said Fowler. "It was a very highly complex process."

So far the province has kicked in \$2.5 million and the federal government has put up \$1.5 million through its homeless Partnering Strategy. The CRD recently approved \$500,000 for one of the buildings through the regional housing trust, and the city is hopeful a second \$500,000 application for the second building will also be approved.

If the city approves its traditional \$10,000-per-unit grant from its City Housing Fund, totalling grants of \$390,000 and \$360,000, the purchase will have been covered.

Fowler said the city has an application with the federal government under the Residential Remedial Action Plan to offset renovation costs. Fowler would only say the grant application is for a "significant" amount.

At the same time, operating agreements are being hammered out with Cool Aid and the Victoria Native Friendship Centre, with the "honourable goal" of the city not being involved in ongoing subsidies.

“What we want to make sure is that they are sustainable in terms of their operating without the city having to provide operating [funds],” Fowler said.

The plan is for the two to be providing permanent housing by early next year.

“We’re hoping to get the operating agreements and that sort of thing dealt with this month and then renovations started next month. Then we can have full operating in February as the target,” Fowler said.

■ **Trellis Gardens**

One of Toronto's first housing projects under the Let's Build program, Trellis Gardens opened in March 2005. The project houses 24 families (55 people), with most coming from Toronto shelters, in a 3-storey, 27,000 square foot building constructed on a half-acre of city-owned land. Rents for most of the units are no greater than the shelter component of welfare, or are set at below market rates. Amenities include programs and services for residents (such as childcare, job search, skills training, and assistance with parenting and finances), a community garden and a children's play area.

The project is a partnership between the federal and provincial governments, City of Toronto and Trellis Housing Initiatives (a partnership of the Congregation Darchei Noam Reconstructionist Synagogue and Out of the Cold).

Through CMHC's Canadian Centre for Public-Private Partnerships in Housing, a \$55,000 Proposal Development Fund loan was provided. This was an interest-free loan to help housing proponents with the up-front expenses of developing a housing proposal, and CMHC also provided mortgage insurance. Through the Supporting Communities Partnership Initiative component of the National Homelessness Initiative, the Federal Government contributed to the success of Trellis Gardens by investing \$650,000 in capital funding for transitional housing. Let's Build, the City of Toronto's housing development program, assists community and commercial developers in building affordable housing. The combined contribution of a capital grant and waived development charges amounts to \$1.1 million in funding from the City of Toronto.

■ **Ucluelet Perpetual Affordable Housing Program**

Ucluelet's Perpetual Affordable Housing Program provides homeownership and rental housing that is affordable forever, thanks to covenants which keep housing prices and rents affordable.

- Client group: Ucluelet residents
- Number of units: Two ownership units at mid-2008.
- Tenure: Ownership and rental
- Who was involved? District of Ucluelet, Ucluelet development community

Ucluelet is located on the west coast of Vancouver Island, in the Long Beach unit of Pacific Rim National Park. With approximately 2,000 residents, the District of Ucluelet attracts hundreds of thousands of tourists. The growth in tourism has an effect on housing availability and affordability. The District did not want to see Ucluelet turn into a place where only the wealthy could afford a place to live, while also understanding that a strong local economy could only be achieved by having a diverse workforce and a vibrant mix of community residents. Ucluelet's award-winning Official Community Plan (OCP) provides a framework to ensure a sustainable supply of affordable housing for the community's residents.

One of the innovative ways the District of Ucluelet is ensuring long-term affordable housing is through PAH— Perpetual Affordable Housing—a solution that will see, by 2009, the development of 20 to 50 ownership and rental housing units that that will be affordable forever. Through a housing policy in its

Official Community Plan, the municipality requires developers to build between 15 and 20 per cent of the units in new multi-unit projects as PAH units. The OCP also requires that developers of hotels and resorts provide staff housing for the equivalent of 15 to 20 per cent of the units. Developers must meet this requirement before the District gives final approval for the occupancy of their development. Developers may use density bonusing¹ to increase the number of units in their projects, which results in more PAH or staff housing units.

The District makes PAH units available to households with incomes of \$52,000 or less. The units are affordable forever, thanks to restrictive covenants that are attached to the legal title of each unit. The covenants are agreements that outline rents, resale value and pricing. They also ensure that the unit is the principal residence for owners and occupants. In 2008, the first two PAH homeownership units sold for \$155,000 and \$160,000, respectively—well below the average price of housing in Ucluelet of \$234,300. To qualify for a PAH unit, potential residents must be the B.C. legal age of 19 and a Canadian citizen or landed immigrant.

Applicants must also: be an employee of a business that holds a District of Ucluelet business license, or recognized equivalent; or ☐ a retiree who was a full-time employee in Ucluelet immediately before retirement; have lived within the District of Ucluelet at any time for at least 12 continuous months; use the PAH unit as a principal residence; have a maximum household income of \$52,000; attend a PAH Education and Awareness Seminar before moving into a PAH unit, in order to understand PAH procedures. Applications are encouraged even if the available PAH units do not fit the applicant's needs. This helps the District determine the need for different types of housing in the community. At time of transfer, the unit is offered to the next qualified applicant on the municipality's waiting list. The price increase from the initial sale price unit is capped at 2.4 per cent per year.

In addition to inclusionary zoning, Ucluelet's Official Community Plan has a range of other strategies to ensure a long-term affordable housing. These include mixed-use zoning in certain areas of the municipality that allows residential units to be built over ground floor commercial properties; small-lot zoning, which limits lot size and promotes the development of homes that are affordable for young families in the community; and the legalization of secondary suites.

■ Under One Roof, Vernon

A broad coalition of community organizations and local businesses, supported by civic government, has created affordable housing with labour contributed in part by building trades students.

- **Client Group:** Low- and moderate-income families; people with developmental disabilities
- **Developer:** A coalition of several groups
- **Number of Units:** 6
- **Tenure:** Mixed—rental and ownership
- **Who was involved?** Vernon and District Community Land Trust; Vernon Social Planning Council; Kindale Development Association; Habitat for Humanity; BC Housing; City of Vernon; Real Estate Foundation of BC; Okanagan College Residential Construction Program; Heartwood Homes; MQN and AP3 Architects; Davidson and Company (solicitors); more than 100 Vernon area businesses who made donations or in-kind contributions to the project

Usually, an affordable housing development partnership involves a project proponent and one or more funding partners and, certainly, Vernon's Under One Roof project attracted financial support from a variety of sources. But, in this case, the proponent itself was a unique coalition of several groups who were able to draw on one another's resources and networks to create the project—and do so in record time!

In early September 2008, the Vernon and District Community Land Trust (VDCLT) convinced the City of Vernon to purchase a property close to the city's downtown core for affordable housing. The City, in turn, agreed to lease the land back to the trust for a nominal sum. From the beginning, however, VDCLT did not see itself as the sole beneficiary of this arrangement. The VDCLT board consists of persons from the real estate, financial, legal and business communities who are interested in furthering the affordable housing goals of the region, and it sought out partners that had both experience in developing affordable housing and clients who needed it.

Kindale Development Association has a long history of housing and working with people with developmental disabilities, and the third partner, Habitat for Humanity, is well known for its use of community volunteers to build homes for lower- and moderate-income families. But, for Habitat, building one unit as part of a larger multi-unit project was a new departure and, because of this experience, it's now a potential new approach for future developments nationally. Finally, while the Social Planning Council for the North Okanagan did not have a direct role in providing or managing the housing, it was the glue that held this community partnership together, helping the participants define their respective roles and articulate common objectives out of their diverse interests. Each agency has its own profile, network and marketing strategy. In a joint fundraising campaign, there needs to be consistent messaging and coordination for approaching donors, whether individuals, businesses or foundations.

The Social Planning Council emphasizes the critical importance of setting these kinds of parameters at the outset through a written memorandum of understanding. In particular, the group identified the need for a joint fundraising protocol. The different development models, interests, agendas and experiences of the coalition partners could have been a source of division, but instead, formalizing their relationships in a partnership agreement allowed them to recognize and build upon each organization's particular strengths. For example, Habitat brought a widely recognized "brand" to the development; Kindale had full-time staff who could serve as a consistent point of contact and project coordination; VDCLT had business connections that it used to marshal broad local support for the project; and the Social Planning Council contributed its community-building experience and fundraising abilities to ensure the group was able to realize its overall vision. Despite the extra time involved in working jointly, coalition members recognized that the project could not have been completed without the contribution of each partnering agency.

And the partnering process did not end there. BC Housing provided a \$600,000 grant from its Housing Endowment Fund for innovative projects, and the Real Estate Foundation of BC contributed \$25,000. But, once again, local partners offered critical financial and in-kind support. In addition to leasing the land to the project for a token amount, the City of Vernon waived its development cost charges. Over 100 local businesses contributed in some form to the project.

Aside from the four main proponents, however, perhaps the most active contribution came from the Okanagan College Residential Construction Program, whose students, under professional supervision, provided 70 per cent of the foundation and framing labour without charge. The general contractor, architects and lawyers all worked essentially at cost, and subtrades in many cases also charged reduced rates. The college program's participation did impose some rigorous deadlines on the project, since the work had to be done within the school year. It's a reflection of the trust established among the sponsoring organizations and their supporters that, given those deadlines, ground for the project was broken before all the funding was even in place.

And that's how it came to pass that, from start to completion, the development was done in just one year—a record that surprised some of the project's supporters. The result is a six-unit building created at a cost of under \$1 million, with only a small mortgage that can be paid down by affordable rents.

Mortgage payments are shared proportionately by the sponsoring organizations according to the size of their continuing stake in the building. The overall development is structured as a strata corporation. Kindale owns three of the units (two 1-bedroom accessible units and one 3-bedroom), and it manages the two 3-bedroom units that have been retained by the VDCLT. And, in keeping with Habitat for Humanity's usual development model, its unit (also a 3-bedroom) is now owned by the occupant.

Although Under One Roof's total number of units isn't large, one of the coalition's objectives was to work out the "kinks" in their partnership model over the course of this project so that the model could be applied to other projects in the future. They certainly intend to do that in Vernon, and they feel sure this approach can work in other communities, as well.

■ Warmland House, Duncan **NEW**

Opened in December, 2009, Warmland House is an \$8.47-million development providing 15 emergency shelter beds and 24 transitional housing units for adults at risk of homelessness with mental health issues.

This project is about providing men and women who are at risk of homelessness with housing and support and services that will allow them to move forward to independent living. The Canadian Mental Health Association saw a need in the community and chose to address it by fostering partnerships that made it possible for this development to open. The development is managed by the Canadian Mental Health Association (CMHA) - Cowichan Valley Branch. The society will offer life skills training, food security, and assist residents to develop goals to help gain independent housing.

The development is a three-storey, wood-frame building. The first floor consists of a commercial kitchen, bathrooms, a laundry facility, and counselling and administrative offices. The second floor includes four dormitories, three for men and one for women. The dormitories include 15 emergency shelter beds, plus washrooms and common lounges. There are also 24 self-contained bachelor apartments for transitional housing, two of which will be wheelchair accessible, on the second and third floors.

Warmland House is designed to Leadership in Energy and Environmental Design (LEED) Gold certification standards.

Partners and Funding

The capital cost of this development was \$8,471,865. The Province provided the total capital cost of the development, including a \$5.1-million grant through the Housing Trust Fund and mortgage financing of \$3.4 million through the Provincial Homelessness Initiative (PHI), which integrates support services with housing to help people move beyond temporary shelter to more secure housing, greater self-reliance and appropriate employment.

Operational Funding

- The Province is providing annual operating funding of \$503,730 for 15 emergency shelter beds through the Emergency Shelter Program and \$75,516 for 24 transitional housing units through PHI.
- The Vancouver Island Health Authority (VIHA) is providing \$145,000 annually in operational funding – to fund staffing for the Living Room Program at the site. The Living Room is a daytime drop-in program that will provide a safe, home-like environment and will aim to connect at-risk adults and youth with support and access to community agencies.

The development is managed by the Canadian Mental Health Association (CMHA) - Cowichan Valley Branch. The society will offer life skills training, food security, and assist residents to develop goals to help gain independent housing.

■ 2104 Bowen Road, Nanaimo

An organization representing the construction industry and a non-profit housing provider have partnered to create affordable one-bedroom apartments in Nanaimo.

- Client Group: Low-income urban individuals
- Developer: Canadian Home Builders' Association – Central Vancouver Island
- Number of Units: 20
- Tenure: Rental
- Who was involved? Canadian Home Builders' Association – Central Vancouver Island; Nanaimo Affordable Housing Society; BC Housing (Affordable Housing Trust Fund and Provincial Homelessness Initiative); City of Nanaimo

Most often, community members or non-profit housing providers envision an affordable housing project and then rely on the construction expertise of the private sector to build the homes. But, in this case, it was the local branch of the Canadian Home Builders' Association (CHBA) that generated the initiative and then partnered with the City of Nanaimo and the Nanaimo Affordable Housing Society (NAHS) to make it a reality.

After CHBA representatives attended a municipal housing seminar, the Central Vancouver Island branch decided it wanted to do something to address Nanaimo's affordable housing needs. When NAHS was brought on as the operating partner, it advised CHBA to expand its original fourplex concept to 20 units, both to give the project greater impact and make it more cost efficient to operate. All the trades and subtrades who worked on the project were CHBA members and agreed to donate a portion of their fees back to the project to reduce its cost. In total, those donations amounted to more than \$100,000.

The City of Nanaimo waived all development cost charges for the project and has leased the land, valued at \$294,000, to NAHS for 60 years at the nominal sum of \$100 per year. The Province of BC provided a \$1.7-million grant to the project from its Affordable Housing Trust Fund and a \$2.4-million mortgage through the Provincial Homelessness Initiative (PHI).

Nanaimo has always had a high proportion of single adults living on a fixed or low income, but there have not been very many affordable housing options available to them. This project addresses that need. The residents are of various ages, with the average being 43 years. Sixty per cent of the tenants are female. All tenants have a permanent disability, but they do not require support. And all of them have this in common: they had either given up trying to find market housing in the community, or they were paying substantially more for rent than the \$375 shelter allowance.

The 20 units at the Bowen Road development are divided among four separate structures. The lack of a single secured access point to the development has created some security challenges, but the design does give the overall project a more homelike feeling than a standard single apartment block. The property is located on a bus route and is less than a kilometre from a shopping mall and services.

This project brings the total number of units under NAHS management to 81. NAHS has three other developments, one serving low-income families and two offering supportive housing for single persons with permanent disabilities.