

# 4<sup>th</sup> Annual Affordable Housing Forum

Co-hosted by:

The City of Vernon Affordable Housing Committee  
Social Planning Council for the North Okanagan

## Evaluation and Report

January 2012



**FOR MORE INFORMATION ON THIS REPORT:**

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## **INTRODUCTION**

In January 2012, the Affordable Housing Committee of the City of Vernon and the Social Planning Council for the North Okanagan co-hosted the 4<sup>th</sup> Annual Affordable Housing Forum. This event was specifically targeted at stakeholders in the community who are involved in, or would like to, facilitate affordable housing development in the North Okanagan. Developers, non-profit organizations, government representatives and community members who want to get involved were invited to attend this forum.

The primary focus of this event was to launch, distribute and discuss the North Okanagan Affordable Housing Developers' Package. This package collates valuable information to developers and the not-for-profit sector to increase understanding about the tools, resources, and information to facilitate the development of affordable and attainable housing in the North Okanagan. Information in this package included:

- Definitions and terminology specifying the difference between 'affordable' and 'attainable' housing including the housing continuum and rental and purchase targets for the differing housing types.
- Explanation of the various governmental programs and policies including BC Housing, Canada Mortgage and Housing Corporation.
- Municipal and regional government philosophies and OCP bylaws in place to facilitate affordable housing in the region.
- Highlights from a Non-Profit Land Inventory initiative outlining the various not-for-profit, service clubs, and faith groups that own land in the region as well as results of a survey on challenges and opportunities for affordable housing development with these organizations.
- Business plans excerpts and best practices from various case studies and project examples that have resulted in the development of affordable housing in the North Okanagan.
- Information on the Vernon & District Community Land Trust and other organizations that can facilitate affordable housing development.

## **AGENDA**

The agenda for the Forum was primarily based around presentations of the components of the North Okanagan Affordable Housing Developers' Package. The event was held on Thursday January 26<sup>th</sup>, 2012 from 3:00pm to 6:00pm. As the agenda was quite full of information, the Developers' Package was forwarded to anyone who pre-registered for the event to provide the time to review the contents

prior to the Forum. The Package, including a full copy of the City of Vernon's Developers' Package, was also available in hard copy at the Forum for each participant.

The agenda and speakers for the event were as follows:

Time	Presentation	Speaker
3:00 pm	<p><b>Introduction/Background :</b></p> <p>Provided the background and history of affordable housing development in the North Okanagan as well as outlining the difference between affordable and attainable housing.</p>	<p>Annette Sharkey, Executive Director, Social Planning Council for the North Okanagan</p>
3:10 pm	<p><b>Working with BC Housing:</b></p> <p>Provided an overview of the how private sector and non profit organizations can work with BC Housing including a review of financing options, tools, and project successes.</p>	<p>Danna Locke, Director, Regional Development BC Housing</p>
3:40 pm	<p><b>Advancing Affordable Housing Solutions – CMHC</b></p> <p>Provided an overview of working with Canada Mortgage and Housing Corporation including a description of the various financing options, tools and resources and a sample of successful projects as examples.</p>	<p>Debra Yip, BC Regional Business Centre Canada Mortgage and Housing Corporation</p>
4:00 pm	<p><b>City of Vernon Developers' Package:</b></p> <p>Provided an overview of the City's Developers Package contents – processes, policies, templates, and bylaws specifically to do with affordable and attainable housing development within the City of Vernon.</p>	<p>Dale Rintoul, City Planner City of Vernon</p>
4:10 pm	<p><b>Non-Profit Land Inventory:</b></p> <p>Provided an overview of the not-for-profit land inventory initiative designed to identify land holdings of not-for-profit, faith groups, service clubs, and governmental organizations and determine if there are any potential areas for and interest in affordable housing development.</p>	<p>Kara Kazimer, CED Projects Coordinator Community Futures North Okanagan</p>
4:25 pm	<p><b>Nutrition Break</b></p>	<p>N/A</p>
4:35 pm	<p><b>Vernon &amp; District Community Land Trust:</b></p> <p>Provided information about the Land Trust, its goals and mandate as well as the Under One Roof Project that provided affordable housing options through a collaborative project for low income families and individuals with disabilities.</p>	<p>Margaret Penner Land Trust Director Community Land Trust</p>

Time	Presentation	Speaker
	<b>Case Studies/Models</b>	
4:35 pm	<p><b>Under One Roof (Land Trust):</b></p> <p>Provided great detail about the project as a case study including the partners, the business plan, and other details about the potential to replicate this type of project in the region.</p>	<p>Annette Sharkey, Executive Director, Social Planning Council for the North Okanagan</p>
4:50 pm	<p><b>Housing Agreements (City of Vernon):</b></p> <p>Reviewed how the City of Vernon works with developers through the use of rental housing agreements to facilitate the development of affordable housing units. Discussed two prime examples of development projects in the City.</p>	<p>Dale Rintoul, City Planner City of Vernon</p>
5:05 pm	<p><b>Life Lease Project (Schubert Centre):</b></p> <p>Provided an overview of what a life lease entails and how it can be an option to assist in the development of housing units. Outlined the process and how it is applying to the new Schubert Centre seniors housing complex being developed.</p>	<p>Kate Mancera, Terra Lumina Services</p>
	<b>Looking to the Future</b>	
5:20 pm	<p><b>Regional Growth Strategy:</b></p> <p>Provided information about the North Okanagan Regional District's Regional Growth Strategy and Housing Policy outlines the need for diversified housing stock for the region to ensure housing choice and affordability for the citizens of the Region.</p>	<p>Anthony Kittel, Regional Growth Strategy Coordinator Regional District of the North Okanagan</p>
5:35 pm	<p><b>Evaluation Process/Project:</b></p> <p>Emphasized that there will be an evaluation of both the Forum as well as an evaluation of the variety of initiatives that have been related to affordable housing over the past three to five years.</p>	<p>Annette Sharkey, Executive Director, Social Planning Council for the North Okanagan</p>
5:45 pm	<b>Thanks and Closing Remarks</b>	<p>Annette Sharkey, Executive Director, Social Planning Council for the North Okanagan</p>

## PARTICIPANTS

Electronic invitations were distributed throughout the North Okanagan through a variety of networks, contacts and distribution lists. In addition, newspaper advertisements were purchased for the two Sundays leading up to the event and one article mentioned the Forum in the Morning Star. By the day of the event, 106 participants had preregistered and were forwarded the Developers' Package via email. At the event itself, an additional 32 people attended as "drop ins" for a total of 138 attendees.

Participants included non profit organizational representatives, private sector developers, governmental representatives as well as general residents interested or concerned about affordable housing in the region.

Given the length and topics of the agenda, an estimated 25% of the participants left the event at the break. It was thought that many of those who did not have the opportunity to review the Developers' Package and perhaps had a different understanding of what the Forum was about were among those that left early.

## EVALUATION RESULTS

An evaluation form was distributed and 47 completed forms were collected at the end of the event. The results are as follows:

### Value

Of the respondents that completed the evaluation, 25.5% had attended a previous Forum in the past three years and 100% of those people felt those Forums were useful.

When asked specifically about the value, 67.4% of respondents ranked the event a '4' or '5' on a scale of "1 to 5" with '5' being 'very useful'. Other responses were as follows:

1 – Not useful at all	0%
2	8.7%
3	23.9%
<b>4</b>	<b>37.0%</b>
5 – Very useful	30.4%

*Specific comments included:*

- *More for my own benefit rather than those I work with in my organizations.*
- *Should have reversed the order of the speakers – put CMHC and BC Housing at the end and people would have stayed!*
- *This forum was useful – some presentations were absolutely useful, some were not.*
- *Would have liked more financial models explained.*
- *Thank you for the great packages!*
- *I really did not feel that I learned anything today despite all of the speakers. Perhaps I will learn something from the “package”. At this stage, it would seem discouraging to develop affordable housing even though there is a strong need and costs are a little cheaper.*
- *It brought together key financing people e.g. BC Housing and CMHC, the Lumnia – Mancer presentation was new info and another unique approach not known before.*

Participants were also asked if they made contact with anyone at the Forum they intended to follow up with and 40.0% indicated ‘yes’, 31.1% indicated ‘possibly’ and 28.9% responded with ‘no’.

*Specific comments included:*

- *Different group and City officials*
- *BC Housing and CMHC*
- *BC Housing – Danna Locke was the key to helping us move forward with our development.*
- *Wish you would have created a space to mingle or at least be able to tell which sector people were from.*

## **Developers’ Package**

Attendees were also asked about the information in the Developers’ Package and if they thought it was of value to them. A total of 68.1% of respondents stated ‘yes’, 25.5% responded ‘possibly’ and only 6.4% indicated they did not feel the information was of value.

*Specific comments included:*

- *Very timely*
- *I plan on studying and sharing it*
- *Good look, step method*
- *I am not a developer but as an elected official I am happy to see this great package to encourage and assist development of low income housing*
- *It gives a good guideline and examples*
- *Shows us the process which we need*

Additionally, 59.4% of respondents indicated there were no additional topics they wanted more information on given what was presented in the Developers’ Package. Some of the topics that were listed by the other 40.6% of respondents included:

- *Affordable housing for those persons earning <\$20,000 a year, person on IA and Disability are under the poverty level*
- *Actually affordable housing for homeless and marginalized populations, those surviving on welfare with minimal money access*
- *OCP overview with regards to zoning and re-zoning*

- *Long term affordability is now addressed. Should include renewable energy and reduced energy consumption – this would help people manage fluctuating operational costs well into the future. What about financing for future required capital upgrades?*
- *More actual examples of working projects*
- *Proven models for affordable ownership*
- *Co-op building*
- *Added work from City re: tax breaks for affordable housing*
- *Specific opportunities to provide from the various ideas – perhaps have a developer speak about a specific project dos and don'ts etc.*
- *Life Lease variations*
- *Not right now but I know who to contact!*
- *Information on how many bodies are being paid to work at City Hall and if they have enough actual work. I believe there are too many staff and not enough work!*
- *No grant info for now, keep up the good work!*
- *How do banks look at funding CMHC applications and case studies – examples where they have been successful. Also any failure and pitfalls to avoid in development.*
- *More on regional strategies.*

Respondents were asked if prior to the Forum, did they know about the Vernon & District Community Land Trust and its initiatives. A total of 55.8% of respondents indicated they had previous knowledge about the Land Trust.

*Specific comments included:*

- *Knew about the Land Trust but about the initiatives – no.*
- *The principles have been explained in detail.*
- *Great presentation and update.*
- *Excellent group and goals!*

## **Affordable Housing Development**

As part of this evaluation, participants were asked what they saw as the major challenges in the various jurisdictions that affect the development of affordable/attainable housing. Open ended responses included:

*Land/Costs*

- *Low cost land*
- *Available land publically owned is lacking getting started is challenging High vacancy rate right now – affordable land around Vernon*
- *Building costs*
- *Kind of pricey*
- *The real estate market in general and its impact on demand.*
- *Cost and availability of land*
- *Costs of construction*
- *Land prices, lack of vacant land not in the ALR, cost of construction*
- *Lack of available land*

- Financing*
- *Financing!!!!*
  - *Construction financing beyond mortgage arrangement and early development funds*
  - *Funding*
  - *Profitability*
  - *Funds \$\$*
- Policy/Process*
- *DCCs, offsite and frontage upgrades, taxes, development processes*
  - *Too much red tape*
  - *People working on projects being depleted – I worked on the Under One Roof and feel I should have gotten a tax receipt for my donation.*
  - *Government red tape*
  - *Developers incentives*
  - *City costs, site prep*
  - *Policies of City Hall make it onerous and expensive and bureaucratic*
  - *DCCs are the killer, it was nice to hear Vernon would waive and expedite development*
  - *Zoning and off-site costs*
  - *Coldstream, NORD and Vernon are not on the same page – they need to get together.*
- Other*
- *Stigma – in general seniors (we will all age) and development disability (seen as non threatening and tear at the heart) populations do not have this issue. Youth, truly homeless, mental health, Howard House clients have to face stigma on a daily basis. I learned this today at our table so others could too.*
  - *Public attitude*
  - *BC Transit involvement , strict oversight of projects by qualified people willing to work together*
  - *Experience*
  - *Unemployment low average incomes*
  - *Current economy*
- Partnerships/collaboration*
- *Creative partnerships are needed*
  - *Developer buy-in*
  - *Partnerships*

Participants were also asked their opinion about what they thought it would take to overcome any challenges they see affecting the development of affordable/attainable housing. Responses included:

- *Money and recognition of those folks under the poverty level*
- *More engagement by the Federal gov't in housing initiatives for the poorest citizens*
- *Influential people speaking up/out, education at least at junior secondary level as to how this happens to individuals*

- *Government getting involved more actively*
- *Networking and discussion opportunities, sharing contact information, i.e. who was in the room and what their interests are*
- *More federal and provincial funds*
- *Generous land owners*
- *Provincial government involvement and direction*
- *Change in government*
- *Low cost financing, structuring city costs, off-site improvements to create incentives for development*
- *Flexibility ALR relaxation*
- *City reduction in off-site needs*
- *Obviously incentives to developers. Draw a hard line with developers when a deal is made that they live up to the agreement and have serious consequences if not lived up to.*
- *A land owner/developer that has the desire, knowledge and financial capacity to spear head such a project*
- *More forums like this*
- *Politicians have to see the huge funding costs of development and not realize that bylaws impede or kill construction*
- *Closer ties with local governments*
- *Coordinate efforts*
- *Affordable housing comes with less cost DCC! Land costs are too high and need higher density zoning*
- *Viable partnerships*
- *Grants for developers*

When asked what respondents felt have been the most significant steps towards the facilitation of affordable/attainable housing in the North Okanagan, the following responses were put forth:

- *Affordable Housing Committee and the City's interest in this issue*
- *Not much*
- *There doesn't seem to be much development*
- *Shared knowledge – bringing players together*
- *Life lease*
- *Reduction of development costs*
- *These learning opportunities, sharing best practices and case studies*
- *Great incentives so far – keep up the great work!*
- *The Land Trust, the Social Planning as a champion is vital*
- *Program/information like this*
- *Vernon & District Land Trust Society*
- *Changes to City policy*
- *The Affordable Housing group with the City – the City working well with developers*
- *Joining in partnerships to get something done!*
- *Education of potential proponents, government support, initiation of partnerships – local government process and capacity to be a catalyst and support the projects*
- *The City donating land, Social Planning Council's efforts, Land Trust*
- *Bringing diverse groups and individuals together raising awareness in community*

- *The cooperation of interested parties*

Suggestions for other initiatives or efforts to further encourage development of affordable/attainable housing projects included:

- *Understanding and changing of attitude of those who have and those who have not*
- *Continue with these forums*
- *Clear trade offs – financing details for private entrepreneurs and how much*
- *Great job getting a range of people together to brainstorm on important issue*
- *Repeatedly publicizing success stories*
- *Keep pushing!*
- *I think keeping the info top of mind would help – newsletter? Updates?*
- *Tax donation eligibility for corporate participation. We will help but this also needs to benefit us who donate*
- *CMHC relaxation of fees*
- *Life leases, co-ops etc*
- *Have real incentives to developers and joint partnerships*
- *Excellent contribution in land inventory package was provided by Community Futures – this should be actively followed up on by various local governments. Also RDNO should be approached to streamline the potential reduction of DCCs to encourage affordable housing projects.*
- *Lower land costs*
- *There is a need to work for families with low income, single parents and those who are disability and can't work*

Overall, it appeared that the majority of the attendees appreciated and welcomed the opportunity to learn about the Developers' Package and felt the event was a successful step in assisting those interested in affordable/attainable housing development.

## **ACKNOWLEDGEMENTS**

A number of organizations and individuals greatly contributed to the success of this Forum. Funding and keynote presentation support was obtained through the following organizations.

### **Contributing Funders:**

- Vancouver Foundation
- Community Foundation of the North Okanagan

## **Community Partners:**

- Social Planning Council for the North Okanagan
- City of Vernon Community Development Department
- Community Futures North Okanagan
- City of Vernon Affordable Housing Committee
- Vernon & District Community Land Trust
- 

## **Presenters:**

- Regional District of the North Okanagan
- BC Housing
- Canada Mortgage and Housing Corporation
- Terra Lumnia Services
- Community Futures North Okanagan
- Social Planning Council for the North Okanagan
- City of Vernon, Community Development Department

## **CONCLUSION**

While each of the four Affordable Housing Forums have had different formats, it is evidently clear that these types of events in general are extremely successful in bringing together the key centres of influence and stakeholders to further affordable/attainable housing development in the North Okanagan.

From the popular interest and large attendance for this event, it is apparent that affordable housing is a 'hot topic' for the Region. The compilation of the Developers' Package distributed at this event is clearly a significant and appreciated step towards facilitating a greater understanding on how to create more projects that provide various types of housing options for the target populations in need of safe and affordable housing in our communities.

For more information or a copy of the North Okanagan Affordable Housing Developers' Package, please contact:

The Social Planning Council of the North Okanagan / Land Trust  
3105 33<sup>rd</sup> Street  
Vernon, BC V1T 9P7  
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Email: [info@communitylandtrust.ca](mailto:info@communitylandtrust.ca)

**APPENDIX A**

**EVALUATION SURVEY**

## 4<sup>th</sup> Annual Affordable Housing Forum – January 2012

Thank you for attending the Affordable Housing Forum! As discussed in the presentations, we are going to be following up with a more detailed evaluation of the various affordable housing initiatives that have happened in the past three years via an online survey after the forum. However, we would appreciate your feedback on today's event.

**Have you attended any previous Affordable Housing Forums in the past three years?**

- Yes       No

**Did you find these Forum(s) useful?**

- Yes       No       Not applicable (this is your first forum)

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Did you find the information provided in the presentations today useful?**

- |                   |   |   |   |             |
|-------------------|---|---|---|-------------|
| 1                 | 2 | 3 | 4 | 5           |
| Not useful at all |   |   |   | Very useful |

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**As a result of this forum, did you make contact with anyone you intend to follow up with?**

- Yes       No       Possibly

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Do you feel the information in the developers package will be of value to you?**

- Yes       No       Possibly

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Are there other topics you want more information on?**

- Yes       No

Please list: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Prior to today, did you know about the Vernon & District Community Land Trust and its initiatives?**

Yes       No

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**What do you see as some of the major challenges in the various jurisdictions affecting the development of affordable/attainable housing?**

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**In your opinion, what would it take to overcome these challenges?**

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**What do you think have been the most significant steps towards the facilitation of affordable/attainable housing development in the North Okanagan?**

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**What other initiatives and efforts do you think could be taken to further encourage the development of affordable/attainable housing projects?**

Comments: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Thank you for attending this Forum. We truly appreciate your feedback!**

For further information about any of the information provided today, please contact the Social Planning Council at [info@socialplanning.ca](mailto:info@socialplanning.ca)