

Village of Telkwa

AFFORDABLE HOUSING NEEDS ASSESSMENT & ACTION PLAN

November 2nd, 2011



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TABLE OF CONTENTS

1. EXECUTIVE SUMMARY	3
Highlights from NEEDS ASSESSMENT	5
Highlights from ACTION PLAN	6
2. INTRODUCTION	6
2.1 Background	6
2.2 Purpose.....	7
2.3 Context and Approach	8
2.4 Defining Affordability	9
2.5 Scope.....	10
2.6 Methodology	11
3. TELKWA COMMUNITY PROFILE	12
4. DATA INDICATORS.....	12
4.1 Population Trends	12
4.2 Household Composition.....	14
4.3 Seniors.....	16
4.4 Youth.....	18
4.5 Special Needs and Disabled.....	18
4.6 Household Income	18
4.7 Housing Prices	21
4.8 Housing Typology	22
4.9 Housing Conditions & Energy.....	25
4.10 Economy	27
4.11 Second Home Ownership & Real Estate Speculation	29
4.12 Public Perception	29
5. CONCLUSION	31
5.1 Key Findings	31
6. AFFORDABLE HOUSING ACTION PLAN.....	33
7. RESOURCES & USEFUL LINKS	45
Appendix A – Glossary Of Terms	49

1. EXECUTIVE SUMMARY

Communities across British Columbia are learning how to develop municipal-based strategies for local housing solutions. Continual pressures from rising housing prices, resident income levels, and changing economic/social trends, can leave communities strained to provide a diverse housing stock over the long-term. The Village of Telkwa has taken the strategic step of completing an affordable housing needs assessment and action plan to guide future development. The goal of having housing needs met for all residents of Telkwa prompted the Village to hire Focus Corporation to help assess where the community is presently and how to best achieve their goals with regard to affordable housing.

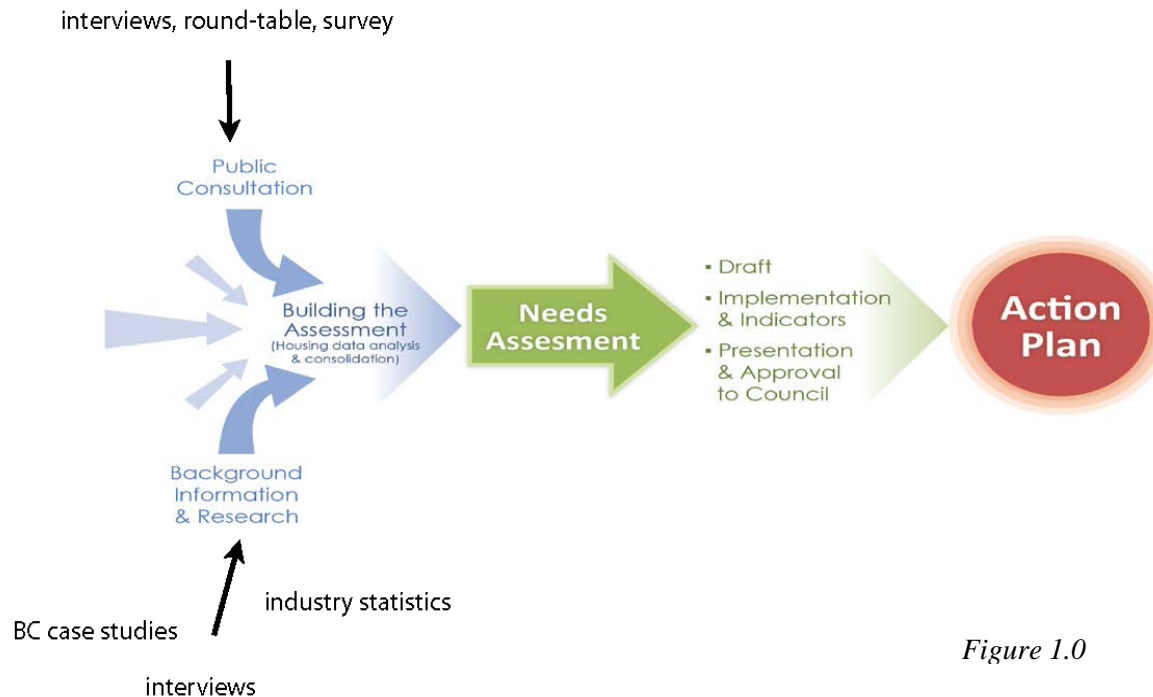


Figure 1.0

The strategy on how to best move forward has been completed by using local statistics, input and data to form the needs assessment, and an action plan to identify the immediate to long-term steps that assist all local stakeholders. Figure 1.0 displays the flowchart of the process taken to achieve the needs assessment and action plan. The preparation of the housing needs assessment was a community-based process with much of the information and knowledge provided in the document gathered through public engagement opportunities including a community-wide survey, housing industry stakeholders meeting, and a multi-disciplinary

roundtable. The preliminary version of the action plan was created by the stakeholders present at the round-table on affordable housing, and subsequently completed by staff and the Focus planning team.

A Housing Needs Assessment is a snapshot of the housing situation, and is to be used as a common reference point for making decisions. This report identifies a number of housing issues, priorities and action items that will assist Telkwa in delivering solutions for housing related issues.

The assessment of housing needs for Telkwa residents took into account a wide spectrum of data variables related to housing, such as the price of real estate, household composition, housing typology, and specific issues concerning seniors and young families. Section 2 describes the context and approach taken (s.2.3), defines affordable housing (s.2.4) and explains the methodology used for the compilation of the needs assessment and action plan (s.2.6).

“Housing in the Valley is becoming overpriced – there is a need for affordable housing because, in BC and Canada, we have an increasing poverty rate and everyone is entitled to safe, secure, adequate and affordable housing.” – survey response

Section 3 briefly describes the general community profile of Telkwa, the past and future.

Section 4 summarizes the data corresponding to each indicator and provides an easy-to-read analysis of how it relates to housing needs in Telkwa. Survey graphs, quotes, photos and tables are used to illustrate the snapshot of Telkwa’s housing.



Highlights from NEEDS ASSESSMENT

- Limited housing choice (95.6% Single Family Dwelling)
 - l. Multi-family housing, cooperative housing and residential housing above commercial were highlighted in the Needs Assessment as some alternative forms that should be pursued by the Village of Telkwa.
- Combination of new build (X acres of serviceable, pre-zoned residential land) and retrofit stock (53%) was constructed before 1980
- Five (5) main neighbourhoods of housing
 - o Woodland, Cottonwood, Tower Street, Village Centre & surrounding rural area
- Close proximity (pedestrian-based) to amenities and essential services (Bulkley River Trail, Aldermere Trail, BBQ lands, grocery store, library, school)
- Public support of secondary suites
- Morphology of town offers appropriate framework for growth
- Emergency issues (flooding, fire and CN railway)
- Energy costs related to housing (heating, transportation)
- Seniors and young families
- Capacity for municipal-based programs for affordable housing
- Influences from amenity migration (outdoor sport and recreation) & bedroom community (Smithers and Houston)
- Reliance on Smithers for high-level supportive housing and services

Section 5 provides a conclusion to the needs assessment and summarizes key findings and provides resources and the next steps outlining the implementation stage.

Section 6 is the action plan matrix, which lists a mixture of actions related to Telkwa's housing need. The actions are arranged based on their timeline (short, medium and long-term) and provide an initial starting point for collaboration and strategic decision-making.

Highlights from ACTION PLAN

- Easy-to-read matrix
- 20 strategic actions, identifying sub-tasks, budget, resources, and corresponding indicators
- Samples of actions
 - I. Host a community-based home fair (energy efficiency, home interior, building materials)
 - II. Include provisions for secondary suites in land-use planning documents
 - III. Create an affordable energy efficient prototype
- Each action is provided a justification and rationale.

Section 7 provides a sample of resources available to BC communities regarding funding, case studies for best management practices, and suitable municipal mechanisms. Many of the resources have web-based connections that can direct the client to the most suitable program.

2. INTRODUCTION

2.1 Background

In recent years, the price of rental and ownership housing in the Village of Telkwa has increased significantly. This is a similar trend throughout the Bulkley Valley and many areas within British Columbia. As prices have increased, so too have concerns over affordability expressed by residents, community groups, and elected officials. Concerns are steered towards the impacts of unaffordability in the housing market. Impacts can include: diminished level of essential services, losing community character and vitality, and lowers attraction for a diverse level of economic investment.

The Village of Telkwa wants to ensure families and individuals, of all income levels and lifestyles, can continue to find suitable places to live and can enjoy a stable, secure place to call home in the Telkwa community today and for future generations. In 2010, The Village of Telkwa was awarded a grant from the Green Municipal Fund to combine an Integrated Community Sustainability Plan

(ICSP), an Official Community Plan (OCP), Zoning Bylaw and an Affordable Housing Needs Assessment and Action Plan. This consolidated planning process allowed the Village to include more public consultation in the planning process, so housing solutions would be aligned with the intent of the content found in the OCP, ICSP and Zoning Bylaw.

Local government's responsibility for affordable housing is somewhat new. In the past most housing has largely been guided by the development industry, specific employers or industries, as well as senior levels of government. Municipal-based solutions for affordable housing are proving to be an added realm for local politicians and municipal staff. There is not one solution that can be used for all communities; instead housing initiatives have become unique community-based projects that help define where the community is heading towards sustainability.

How does Affordable Housing fit into the big picture?

Affordable Housing is a key ingredient for transforming a community towards sustainability, and more specifically, it is a satisfier for a variety of human needs. These needs are things that increase our level of health and standard of living including:

- proximity to family,
- feeling part of a community,
- having the ability to earn enough income to support our desired lifestyle,
- working near where we live and
- staying close to family in retirement.

For this reason, affordable housing should not be viewed in isolation from other activities that are occurring within the Village of Telkwa, and instead should be viewed using a system thinking lens and incorporated with ongoing projects and initiatives that are currently being undertaken. Refer to Telkwa's Integrated Community Sustainability Plan for more details regarding principles of sustainability.

2.2 Purpose

The purpose of the Telkwa Housing Needs Assessment is to aid a variety of decision makers, funding agencies and policy makers, while they carry-out their activities related to community development. The Needs Assessment is an inventory of complex socio-

economic topics, which can never truly be an exhaustive exercise, as housing is a dynamic, subjective matter. An integrated approach will serve to identify ‘whole’ issues and actions so a variety of influential factors are considered.

Affordable housing is more than providing additional units to the housing stock. The actions include encouraging retrofits, moving toward provision of new services, initiating community programs, aligning key partnerships and more. All of these will assist Telkwa on a path toward a more sustainable and healthy community.

2.3 Context and Approach

Affordable housing involves all levels of government. Each level has their own mandate to achieve in order to bring a systematic approach to creating affordable housing solutions. Housing initiatives such as the BC Housing Provincial Homelessness Initiative, Homes BC Community Housing Initiatives and CMHC Affordable Housing Initiative are just a few of the programs that are working to alleviate the advent of unaffordable housing. There are many other initiatives in Canada and BC, however there is currently no National Housing Strategy. Many forms of housing policy are driven at a local level. Examples of housing initiatives that have taken place in and around Telkwa include: “Telkwa House”, the new townhomes on the Bulkley River and, historically, a number of homes on Coal Mine Road.

Housing is a key feature that develops the image and identity of a community and for that reason it seems natural for municipalities to take a hands-on approach to ensuring that a mixture of housing needs are satisfied. There are a few challenges to a municipality’s capacity to do this, including:

- Lack of resources (staff time and money);
- Expertise and best practice examples;
- A framework to define affordable housing; and
- Shared mental model of what affordable housing will look like on-the-ground.

Affordable housing can be divided up into several parts, including high level support and low level services, and non-market and market housing sectors. Together, this spectrum is called the housing continuum. The Needs Assessment used the continuum as a guide when assessing the Village of Telkwa’s housing needs. It should be noted that data and information included in the Needs Assessment is prepared to assist succeeding actions, rather than guiding every action.

The term Affordable Housing has been applied as an umbrella term for the various branches of housing needs.

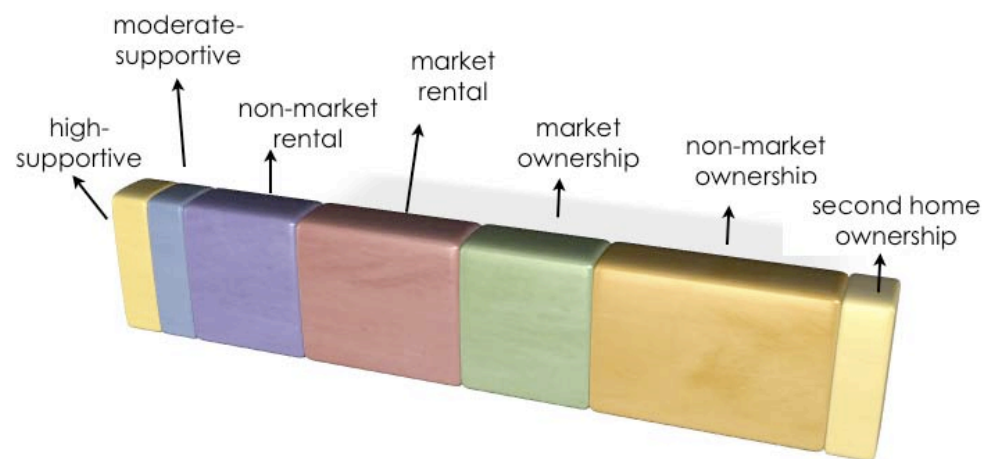
- Affordability;
- Accessibility;
- Overcrowding;
- Public perceptions;
- Location of housing;
- Local Transportation needs;
- Staff/employee housing; and
- Special needs housing (seniors, transition homes, shelters, disabled)

2.4 Defining Affordability

This report defines affordable housing as housing that adequately suits the needs of low to moderate income households at costs below those generally found in the local market. It may take a number of forms that exist along a continuum – from emergency shelters, to transitional housing, to non-market rental (also known as social or subsidized housing), to formal and informal rental and ending with affordable home ownership.

Housing is the foundation of a community and an essential part of smart growth. It provides residents and the community with stability and contributes to overall health. Affordable housing is the cornerstone of a healthy and economically strong community.

Housing is considered affordable when a household can spend less than 30% of their gross income on accommodation and housing costs (excluding cable, telephone, telecommunications, and utility fees).



Affordable housing options can be rental or owned and encompass a number of housing types, including: senior-friendly housing, apartments, a mix of townhouses, single-family homes, and “granny-flats”.

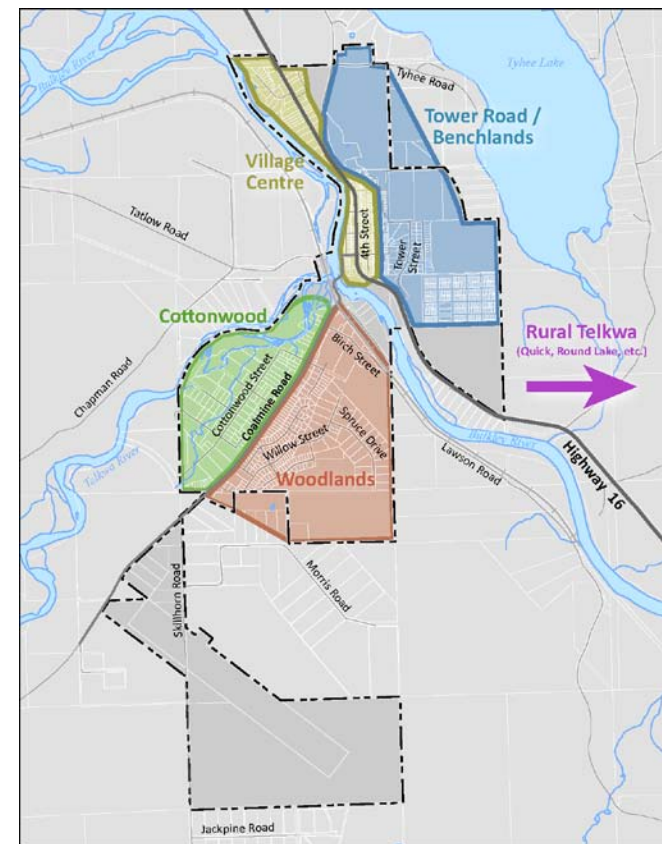
Smart growth development specifically seeks to create diverse housing opportunities by focusing on land use policies that enable people in different family types, life stages and income levels to afford a home in the neighbourhood of their choice. The most commonly used affordable housing policies, programs, and strategies used by local governmental are:

- Inclusionary Zoning
- Secondary Suites
- Density Bonus
- Resale Price Restrictions
- Housing Fund
- Land Banking
- Housing Organization
- Partnerships for Affordable Housing

2.5 Scope

Realizing the close proximity of a large community centre such as the Smithers, it was necessary to adjust the scope of the Needs Assessment in order to take into account external information beyond the village limits of Telkwa however, the majority of data gathered was intended to inventory the needs of Telkwa residents. Telkwa includes five (5) areas of residential clusters:

1. Cottonwood Area
2. Tower/Benchlands Area
3. Downtown Area
4. Woodland Area
5. Surrounding Rural Area (Quick, Round Lake, Tyee Lake)



2.6 Methodology

The process taken to develop the needs assessment can be viewed as being fundamentally more important than the needs assessment document itself. The Focus planning team with the support of the Village of Telkwa designed a series of public engagement techniques that helped to accurately understand what Telkwa residents had to say about their housing needs, what perspectives they had towards solutions, what their top priorities were and their overall perception towards affordable housing.

The primary research results were largely due to the informal style of how the sessions were facilitated. By fostering a purposeful dialogue amongst participants, both the planning team and the participants, were able to learn new information and ideas to build upon. Overall, this process was invaluable for creating a community dialogue around the topic of affordable housing and helping the community develop a shared mental-model of what it means for them, short-term and long-term.

Several bodies of data were sourced to provide an up-to-date pool of statistics. These included: Census 2006, BC Real Estate Association, BC Assessment, CMHC, BC Housing, and information from local community organizations. Another main source of local data came from the Telkwa Resident Housing survey that was conducted in conjunction with public engagement events, interviews and the Affordable Housing Round Table. There were 39 surveys returned, representing a 3% response rate, which is considered quite low. One reason for the lack of response may be that the Village has also recently completed a resident survey for their OCP review process. This may contribute to a feeling of survey fatigue among residents. Another more general factor is that, due to concerns with privacy and general declining civic participation, survey response rates have been declining. Due to the low response rate this report often cross-references survey results with census 2006 statistics.



3. TELKWA COMMUNITY PROFILE

In 1906 the valley's first European settlers put down stakes at a place that First Nations people referred to as "Where the Rivers Meet". The first townsite in the area, Aldermere, was originally established on the bluff above the Bulkley River located on the Telegraph Trail system. Aldermere was a central restocking spot for prospectors following the call of the Gold Rush. As the Grand Trunk Pacific Railway began constructing the western section of their railway in 1907, many businesses and settlers began to move down the hill to the present site of Telkwa to be closer to the anticipated railway and an easier water supply.

The Village was incorporated in 1952, with a total area of 656 ha (1,621 acres) and resides along Yellowhead Highway 16 approximately 15 kilometers southeast of Smithers, and 35 kilometers west of Houston. The population of Telkwa is approximately 1,295 (2006 Census) and the community is considered an attractive, rural alternative to living in Smithers and Houston.

COMMUNITY MEMBER INSIGHTS:

- *Young people moving to Telkwa because cheaper prices, small-town feel*
- *Residents feel housing in the Bulkley Valley is becoming overpriced*
- *Housing costs are significantly higher in Smithers*
- *There is a lack of affordable housing for seniors in Telkwa*
- *The primary reasons for not pursuing ownership in the community are, housing in price range is not affordable and residents cannot qualify for a loan.*

4. DATA INDICATORS

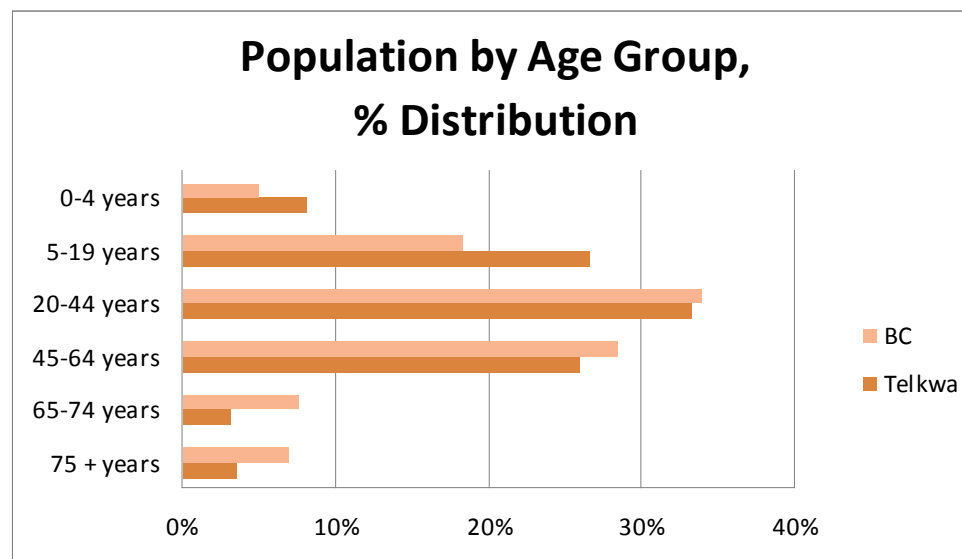
4.1 Population Trends

According to the 2006 Census, the Village of Telkwa has a population of 1,295 people which is a 5.5% reduction since the 2001 Census. However, historical population statistics provided by Statistics Canada illustrate that the Village of Telkwa has seen a population increase of 35% between the census years of 1991 and 2006 (from 961 residents to 1295 in 2006). 2006 Census data also

illustrates there has been a 30% increase in migration to the Village of Telkwa during that same time period. Community survey results echo this with 30% of respondents stating that they moved to Telkwa in the past 10 years. The in-migration is likely because there are a number of employment opportunities nearby, including the town of Smithers, and the area offers an attractive lifestyle.

Telkwa's population presents a very young profile, with 26.6% of the population under the age of 14 and approximately 33% more children than the provincial average. Unlike many BC communities, in Telkwa, just 7% of the total population is over the age of 65, which is significantly below the provincial average of 14.6%. Research and interviews conducted showed that many seniors are forced to leave Telkwa due to difficulty traveling to necessary medical appointments.

The median age in the Village of Telkwa is 34.4 years which is younger than the provincial average of 40.8 years. This is likely the result of a healthy lifestyle in the region, the natural environment, the slow pace of life and the charm and safety of small town living. All these aspects draw individuals and families to relocate to the Village of Telkwa. Young families who work in Smithers move to Telkwa because the cost of housing is cheaper by comparison. The in-migration of employees and young families can be seen to trigger a greater need for housing solutions.



Unlike past migration trends that were influenced by economic, religious or environmental factors for the migrants, the community of Telkwa should be aware of amenity migration to Telkwa. Amenity migration describes a phenomenon where communities are experiencing they attract prospective new residents and businesses as a result of recreational and leisure activities, and the values which the community exhibits.

Telkwa-based natural amenities:

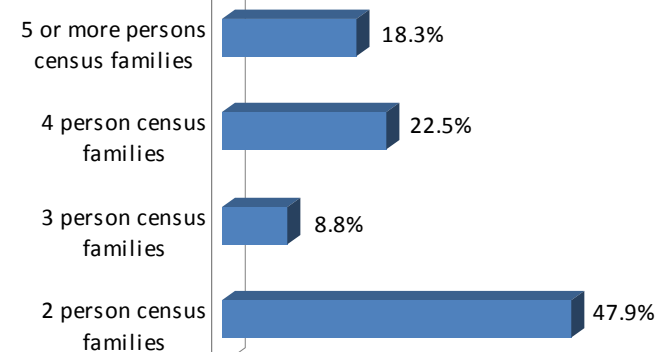
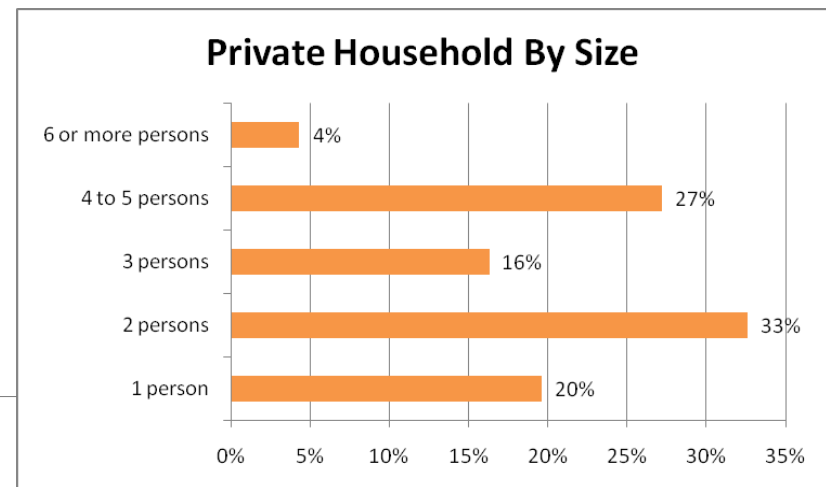
- Tyee Lake Provincial Park
- Outdoor sports (quading, steelhead fishing, x-country skiing)
- Telkwa Ranges
- Hiking, trail walks

4.2 Household Composition

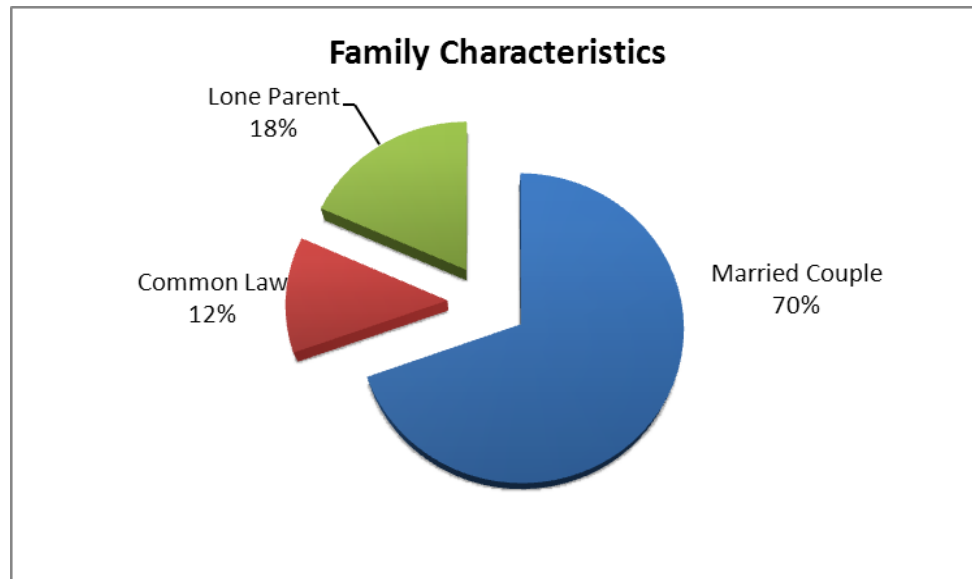
There are 460 private occupied dwellings within the Village of Telkwa, of which 95% are single-family dwellings which is significantly higher than the provincial average of 49.0%. A further 2% of the housing stock is apartments under five storeys, 2% is apartments/duplexes and movable dwellings account for 1% of the housing stock (Stats Canada, 2006).

2006 Census data indicates that 4% of households have 6 or more persons, 27% have 4 to 5 persons, 16% have 3 persons, 33% have 2 persons and 20% have one person. 96% of the dwellings found in Telkwa are owned compared to the provincial average of 60.7% while 4% of Telkwa dwellings are rented compared to the 30.1% provincial average.

The average number of persons per household in Telkwa is 2.8. Housing composition is changing. Households are looking at moving back to having multi-generational families (using granny flats and secondary suites) to house seniors, youth in an affordable alternative. Young adults stay longer in the principal house, often using the home as a refuge until finding full-time employment.



Homeowners are also incorporating home-based businesses and alternative forms of generating secondary income for the household.



Family sizes are shrinking, cultural differences are expanding and a shift towards living closer to amenities is influencing land-use planning and neighbourhood development.

Families

Over the years, the composition of families has greatly changed (increase in lone-parents, fewer children, couples having children later in life, etc). In Telkwa, according to the 2006 census, out of 355 families, 285 (70%) of them are husband and wife, 50 (12%) are common law and 75 (18%) are lone-parent.

The concept of a traditional family has emerged to include new characteristics and therefore has impacted housing preferences such as single family homes with a

garage and private fenced yard. Changing demographics, and social and economic forces, including an increased cost of living and a declining birth rate are all evident in the data we gathered from Telkwa.

2006 Census data illustrates that 2 person census families account for 47.9% of the Telkwa housing stock while 3 person census families account for 8.8%, 4 person families account for a further 22.5% and 5 or more person census families account for 18.3%.

Statistics Canada indicate that median family income for married families in Telkwa is similar to that of other regions of the province. Median income for married couple families is \$69,538 compared to the \$69,207 provincial average and median income for all Census families in Telkwa is \$66, 536 compared to the \$62,346 provincial average. However, the median income for single family households in Telkwa (both male and female) is considerably less than the provincial average. For female lone parent families the

median income is \$27,780 compared to the \$33,592 provincial average. The largest disparity in family income is found in male lone parent families where the median income in Telkwa is \$25,463 compared to the \$45,332 BC average.

4.3 Seniors

As mentioned in the population section previously, Telkwa has just 7% of the total population over the age of 65 which is significantly below the provincial average of 14.6%. This is unusual in BC communities considering the general trend of an aging population and the subsequent growth of this cohort seen in other areas. The comparatively low percentage of this cohort indicates that people are retiring to other locations because there is a lack of opportunities for housing options to suit their needs and/or assisted living arrangements. Numerous residents indicated that Seniors are forced to move closer to larger centres (e.g. Smithers) due to the lack of viable housing options and health related services in Telkwa.

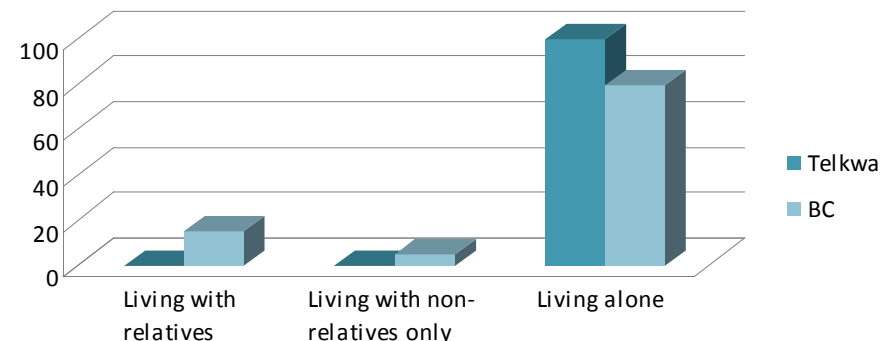
Of the seniors living in Telkwa, the 2006 Census indicates that all of them live alone compared to the BC average of 15.5% living with relatives and another 5.3% living with non-relatives. This indicates a housing typology related gap and opportunities for filling the gap include inlaw or secondary suites or laneway homes.

Housing operation costs also continue to rise making it difficult for seniors to remain in independent living situations, often on limited incomes. Although many seniors have little or no mortgage payments, the transition into either assisted living or downsizing to a smaller market dwelling unit (i.e.

TELKWA SENIORS INSIGHTS: WHAT WE WANT.

- Independent one-level living;
- Programs to assist seniors at home;
- More subsidized housing options;
- Low maintenance homes;
- Affordability on limited income;
- Proximity to downtown and services; and
- Meals on Wheels' program would help seniors

Senior Living Arrangements, % Distribution



condo) can be difficult for seniors that have been out of the housing market for a long time.

Independent living for seniors is the predominant desire of this cohort. Telkwa House is a new housing opportunity in the Village with eight accessible apartments that are available for rent to seniors and/or persons with disabilities. The rental price for a unit will be set at 30% of the resident's income which is an amount defined as affordable by CMHC. These apartments have been purchased through the Canada-BC Affordable Housing Initiative Agreement with matching contributions by the Province under the Seniors' Rental Housing (SRH) initiative and by the Government of Canada through Canada's Economic Action Plan.

TELKWA SENIORS INSIGHTS – OUR CHALLENGES

- *High housing operation costs;*
- *Yard upkeep, snow removal;*
- *Homes with too many staircases;*
- *Availability of options for diverse needs;*
- *Appropriate housing types;*
- *Access to support services; and*
- *Lack of sidewalks found in the community*

TELKWA COMMUNITY INSIGHTS – YOUTH

- Ensure that developments are safe for youth;
- We want a community (neighbourhood) where kids can walk to school without worrying about them walking on the highway shoulder;
- Need to keep the population diverse for a healthy community (youth);
- One of the pressures that is causing the need for housing to be affordable is youth in lower income brackets; and
- Families can't afford current housing market prices.

With 69.2% of community residents surveyed wanting to see more housing for low income seniors, this project is a great first step in providing a viable, affordable housing opportunity for Telkwa seniors. It will undoubtedly enable some seniors to stay in Telkwa longer, close to their families and friends. Seniors can contribute greatly to the health of a community in many ways, including their knowledge of local history and very often, through welcomed volunteerism.

Telkwa's younger cohort make up a large portion of the community and therefore provide a great opportunity for engagement.

4.4 Youth

Youth play a very active and involved role within communities, including involvement in community-based organizations, school and local sports teams, and school-based clubs. Their involvement contributes to the community in the form of volunteerism, fresh insights, sociodemographics, and the overall civic behavior (i.e. responsibilities as a citizen) within Telkwa. Telkwa will need to accommodate its youth, and a failure to do so might result in long-term impact on the community.

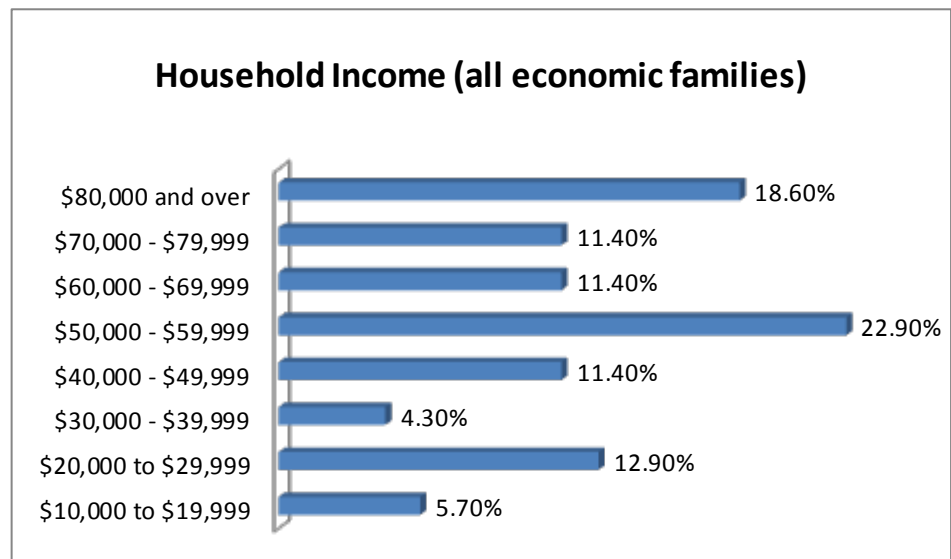
4.5 Special Needs and Disabled

There is a great variety of possible special housing needs in a community with a diverse population. For example; someone with mobility difficulties may require a home with limited number of stairs and less maintenance, while someone with mental challenges may require a home in a particularly safe area or suite attached to a relative's home. Seniors may have preferences for extra perceived safety considerations such as entry doors without glass windows. 56.4% of survey respondents said that adaptable/ accessible housing was one of the types of affordable housing they would like to see more of in Telkwa.

One of the main difficulties expressed by residents with disabilities is the expense of traveling to medical/specialist appointments for health services that are not offered locally. Northern Health Connections has a travel service program for patients needing to travel to out-of-town medical appointments in Northern BC and in Vancouver, Kamloops and Grade Prairie. 56% of survey respondents indicated that they'd like to see more accessible/ adaptable housing options for the disabled.

4.6 Household Income

The income of a household plays a central role in the affordability of dwelling units. CMHC's common definition states: "The cost of adequate shelter should not exceed 30% of household income. Housing which costs less than this is considered affordable. However, consumers, housing providers and advocacy organizations tend to use a broader definition of affordability." (CMHC website)



Low and moderate income households are defined as having an income of 80% or less than the community's gross median household income. Using \$62,880 as the 2005 gross median income value for the Village of Telkwa would mean that any household earning less than \$50,304 would be recognized as a moderate to low income household. Approximately 29% of resident households earned less than \$50,000 in 2005 (2006 Census). 33% of survey respondents indicated that they spend more than 30% of their income on shelter costs.

Income is only one of the many variables to impact the affordability of a home. The costs associated with owning and operating are also key figures to examine within a community, as often these are fluctuating costs and can end up as tipping points that make it impossible for a family or individual to remain in their existing dwelling. The results for Survey Question #21 gives an indication of the high monthly shelter costs associated with the respondent's current living arrangements. Residents indicated that their monthly shelter costs were in the range of \$100 to \$550 per month. In northern climates like Telkwa, heating costs are often a large component of shelter costs. The majority of Telkwa residents heat their homes with electricity or natural gas with some using wood, oil, propane and renewable sources. House insurance, property taxes and hydro costs also influence affordability. According to the survey results, 51% of residents pay between \$200 and \$350 per month in shelter costs and 23% of residents pay more than \$351 per month. As mentioned in the household income section above, a family with a gross income of \$50,304 or less is considered a low to moderate income family in Telkwa.

The Affordability Index shown below was created using CMHC's 30% value assuming a 5% down payment, 4.8% mortgage interest rate, 30 year amortization period and common shelter costs of \$250/month. According to the affordability index calculations, a household with an annual gross income of \$50,304 could afford a home with a maximum purchase cost of \$201,000.

Telkwa Affordability Index (Source: Census 2006 data and resident survey results)		
Gross Median Income per Household/ Family	Allowable Rent/ Owner Monthly Payments (\$)	Max. Allowable Home Purchase (\$)
Less than \$50,304 (moderate to low income household in Telkwa)	\$1007	\$201,000
\$40,600 (lone person household)	\$765	\$153,000
\$25,463 (Male lone-parent families)	\$386	\$77,000
\$30,478 (Female lone-parent families)	\$511	\$102,000
\$66,717 (Gross Median Household)	\$1417	\$283,000
\$69,493 (Couple households)	\$1487	\$297,000
Less than \$27,000 (17.6% of survey respondents)	Less than \$425	Less than \$85,000
\$27,001-\$45,000 (23.5% of survey respondents)	\$425-\$875	\$85,000-\$175,000
\$45,001-\$65,000 (32.4% of survey respondents)	\$875-\$1375	\$175,000-\$275,000
\$65,001-\$85,000 (11.8% of survey respondents)	\$1375-\$1875	\$275,000-\$375,000
More than \$85,000 (14.7% of survey respondents)	More than \$1875	More than \$375,000
Allowable Rent/ Owner Payments (\$): Assuming 30% of gross income minus \$250 monthly shelter costs. Maximum Allowable Home Purchase (\$): Allowable Monthly Payment assuming 5% down, 30 year amortization and 4.8% mortgage interest rate, then rounded down to nearest \$1000.		

4.7 Housing Prices

Statistics provided by the Ministry of Community Development illustrate that housing values in Telkwa have increased 62% between the years 2006 and 2010 from \$110,924 in 2006 to \$178,316 in 2010.

<i>Telkwa Housing Values 2006 - 2010</i>		
Year	Value	% Increase
2006	\$110,924	
2007	\$132,543	19.5%
2008	\$167,491	26.4%
2009	\$168,175	0.8%
2010	\$178,316	5.7%

Source: Ministry of Community Development http://www.cd.gov.bc.ca/lgd/infra/statistics_index.htm

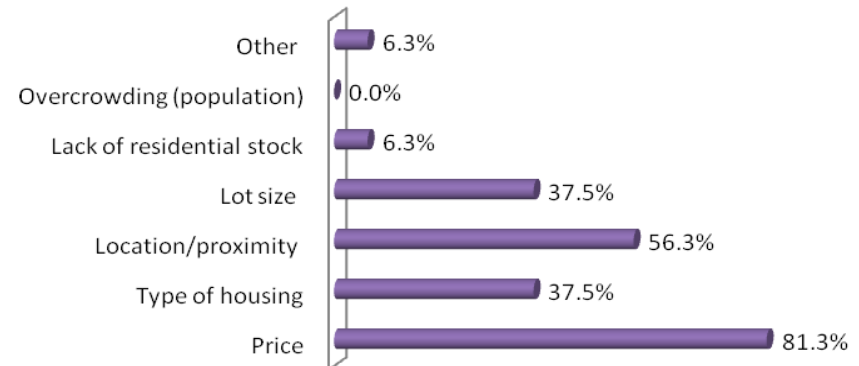
Additionally, a quick search of residential properties on mls.ca in June 2011 revealed a snapshot of the housing prices and availability in Telkwa. There are 2 bedroom homes ranging in price from \$149,000 – \$395,000, 3 bedroom homes ranging from \$219,000 – \$229,000 and 4 bedroom homes ranging from \$164,500 – \$299,500. There is also a new Townhouse development selling 3 bedroom townhouses for \$311,000. At these prices, a household earning the median household income for Telkwa of \$66,717 could afford to purchase approximately 70% of the single family homes presently for sale in Telkwa.

As for rentals, searching www.bcnorth.ca, an online classified add website, for apartments/houses for rent in Telkwa, 2 rental ads were found; both for 2 bedroom homes, one was \$650/month including utilities and one was \$1,100 per month plus utilities. Although the homes in Telkwa are more affordable in price than in surrounding areas such as Smithers, 81% of Telkwa residents surveyed feel that price is still one of the main limiting factors in attaining their ideal housing arrangement.

Survey respondents also indicated that one of the main factors is availability of housing in preferred locations. During the planning process, community members indicated that preferred location for affordable housing would ideally be centrally located that is easily accessible, safe and in close proximity to services and transportation options to and from Smithers.

Note: percentages exceed 100% due to the fact respondents were able to select more than one response.

If you are not living in your ideal arrangement, indicate up to 3 main limiting factors to you attaining your ideal housing arrangement.



What type of housing do you feel needs to be made more available within the Village of Telkwa?



4.8 Housing Typology

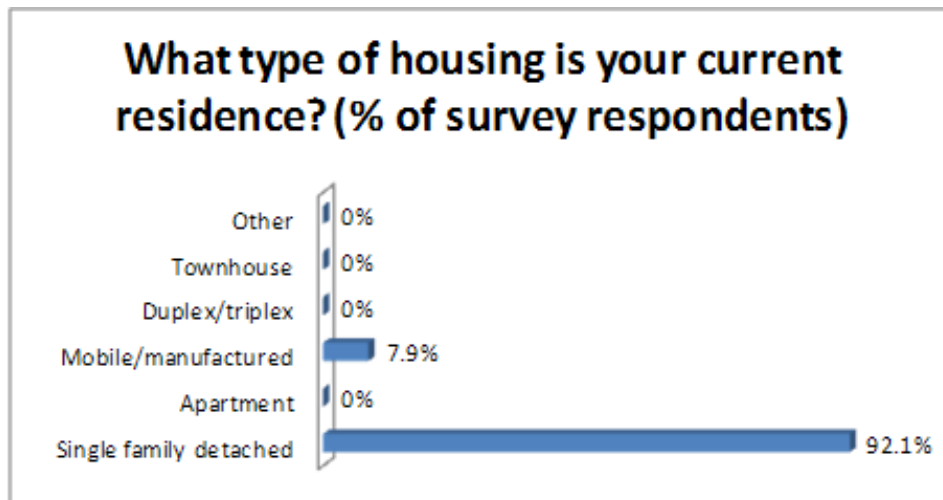
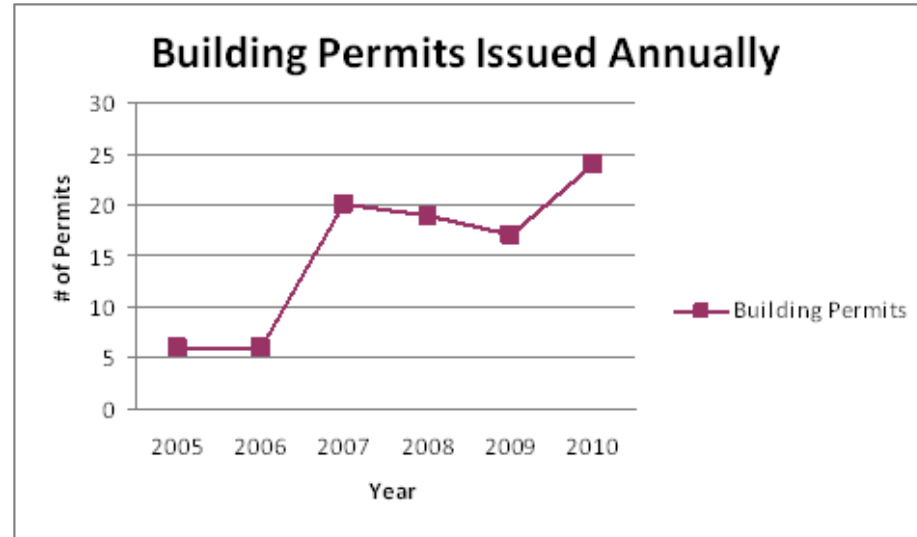
The Village of Telkwa needs to address the existing gap between the supply and demand of housing currently offered, pertaining to housing typologies. Although only 7% of Telkwa's population is aged 65 and older, the 2006 Census reports that one fourth (25.9%) of Telkwa's population is between the age of 45 and 64. Therefore the expected demand for viable housing for retirees and seniors is expected to rise in the coming years.

The graph titled "what type of housing do you feel needs to be made more available within the Village of Telkwa" identifies the types of housing Telkwa residents feel are needed within the community in order to create a more diverse housing stock. The results show there is support for a

wide variety of housing typologies to be made more available including single family detached, townhouses, cooperative housing and commercial – residential.

By examining the number of building permits issued in Telkwa between 2005 and 2010, it is clear that development in Telkwa is on the rise.

The current housing typology available shows 95% of homes in the community are single-detached homes (2006 Census), and survey results echo this with 92% of respondents indicating that they live in single family detached homes. This fact indicates a strong need to diversify the current housing stock to accommodate and meet the needs of all citizens, now and in the future.

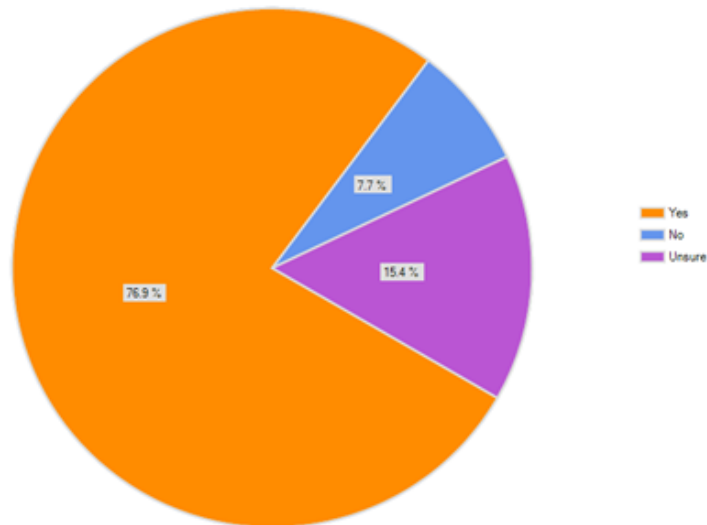


Efforts toward diversification will help ensure Telkwa remains a strong and sustainable community in future. Telkwa House and the new townhouses on the Bulkley River are both examples of recent projects that successfully diversify the housing typologies available in Telkwa, albeit for different purposes and segments of the market.

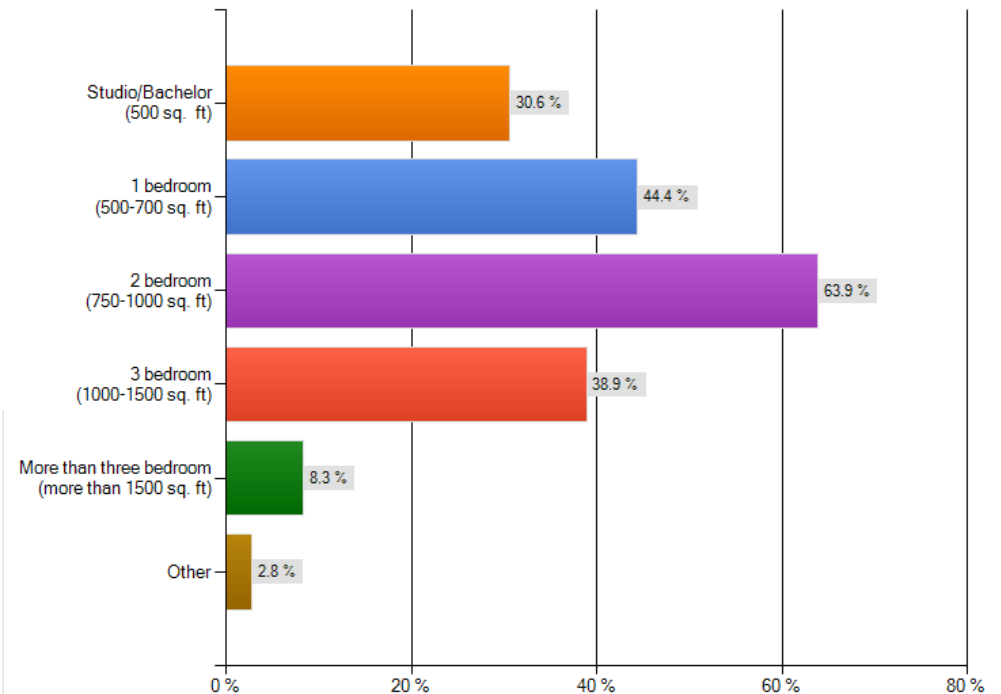
With 95% of the all current private dwellings in the form of single family dwelling units, there are very limited options for existing and future residents seeking something smaller, closer to downtown, or a sense of communal living. With a solid base population of 1,295 people and close proximity to the neighboring community of Smithers, the Village of Telkwa has the opportunity to pursue more moderate density levels and a variety of housing types, and as a result, create a more diversified community.

Survey respondents were asked what sized housing

Are you in support of allowing secondary suites to be built in single family detached units?



What sized housing do you feel needs to be made available within the Village of Telkwa?



should be made more available within the Village of Telkwa 63.9% of those surveyed indicated that 2 bedroom (750 – 1000 sq. ft.) should be made more available while a further 44% of respondents indicated that one bedroom suites (500 – 700 sq. ft.) should be made available.

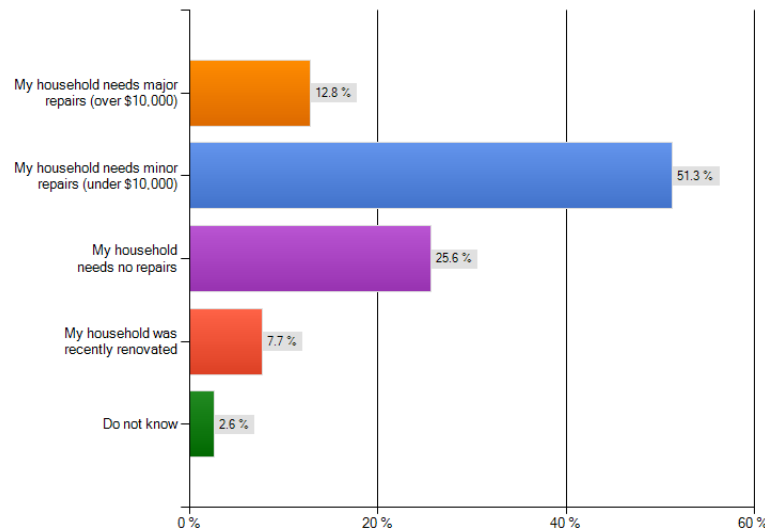
Since 94.5% of respondents said they would not be looking for a new

home in the next two years and since seniors housing seems to be the most needed, the Village of Telkwa expert info on costs/ grants/ incentive programs for retrofits to existing housing stock for Seniors including secondary suites.

Increased housing density on existing SFD lots was addressed during the public input process. In a rural setting, this form of housing can create a higher density in the community through the use of secondary/Inlaw suites. Secondary suites are an effective method to diversify the housing stock and increase rental opportunities, while generating secondary income to supplement outstanding mortgage payments and other living costs. The Village may want to pursue education and awareness towards the benefits of secondary suites and/or provide incentives to existing homeowners.

The majority of survey respondents supported the idea of secondary suites to be built in single family detached units with 76.9% of respondents indicating they are in support, 15.4% saying they are unsure and 7.7% saying they are not in support of the idea. Some of the concerns expressed by residents regarding secondary suites were: safety, property value decreases, equitable taxation and that they be designed and built consistent with existing neighborhood character.

Please indicate which option best describes the current state of your household: (Check ONE response ONLY)



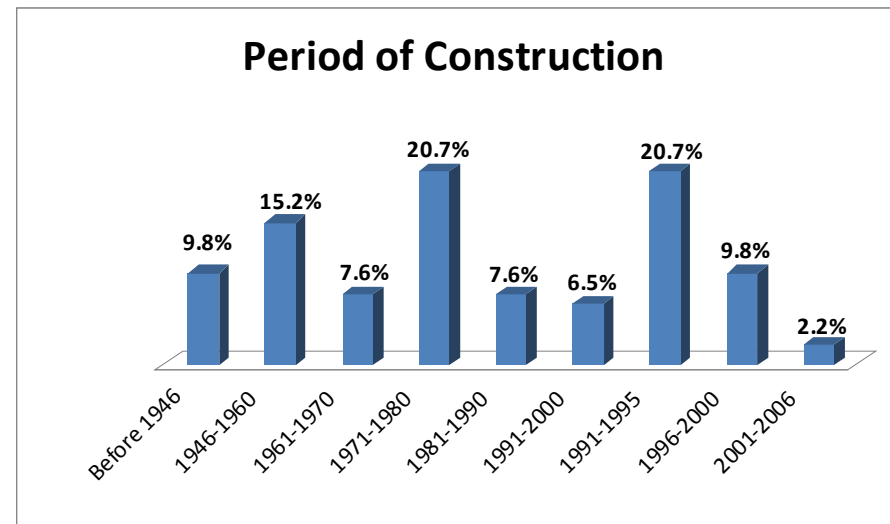
4.9 Housing Conditions & Energy

Healthy housing conditions in a community are an active contributor to the wellbeing of a community, and as such, inadequate housing conditions can have a number of negative impacts on a community. Social and financial costs can be the direct result of a failure to ensure high standards towards housing conditions. In fact, various studies completed over the years show that various aspects of the built environment can have a profound, directly measurable effect on both physical and mental health outcomes.

Examples of such studies include:

- Dwelling Disparities: How Poor Housing Leads to Poor Health; *Environmental Health Perspectives*, 2005
- The Built Environment and Mental Health; *Journal of Urban Health*, 2003
- Indicators for a Healthy Built Environment in BC; *Provincial Health Services Authority*, 2008

The period of construction for Telkwa houses spans from before 1946 to present. The 2006 Census illustrates that Telkwa experienced three main growth periods: 1946-1960 (15%), 1971-1980 (21%), and 1991-1995 (21%). Furthermore, over half of Telkwa's current housing stock (53%) was constructed before 1980. 48.7% of residents surveyed said their homes were built more than 30 years ago.



Stats Canada indicates that 11% (50) of the dwellings found in Telkwa require major repairs. Needs Assessment data collected provided similar results with 12.8% percent of survey respondents indicating that their household was in need of major repairs. Statistics Canada also showed that 30% (140) of Telkwa dwellings are in need of minor repairs (Needs Assessment survey 50%). The Needs Assessment survey also indicated that 25.6% of residents felt that their household needs no repairs and 7.7% of respondents indicated that their home was recently renovated. To maintain a diversified healthy community and healthy living conditions, this issue will need to be addressed in a timely manner and will require implemented strategies.

Interest in energy efficiency seems to be growing due to the public's general awareness of impacts from climate change on fuel prices. To achieve efficient energy use, zero energy design departs significantly from conventional construction practice. Successful zero energy building designers typically combine time tested passive solar, or natural conditioning, principles that work with the onsite assets. Sunlight and solar heat, prevailing breezes, and the cool of the earth below a building, can provide daylighting and stable indoor temperatures with minimum mechanical means.

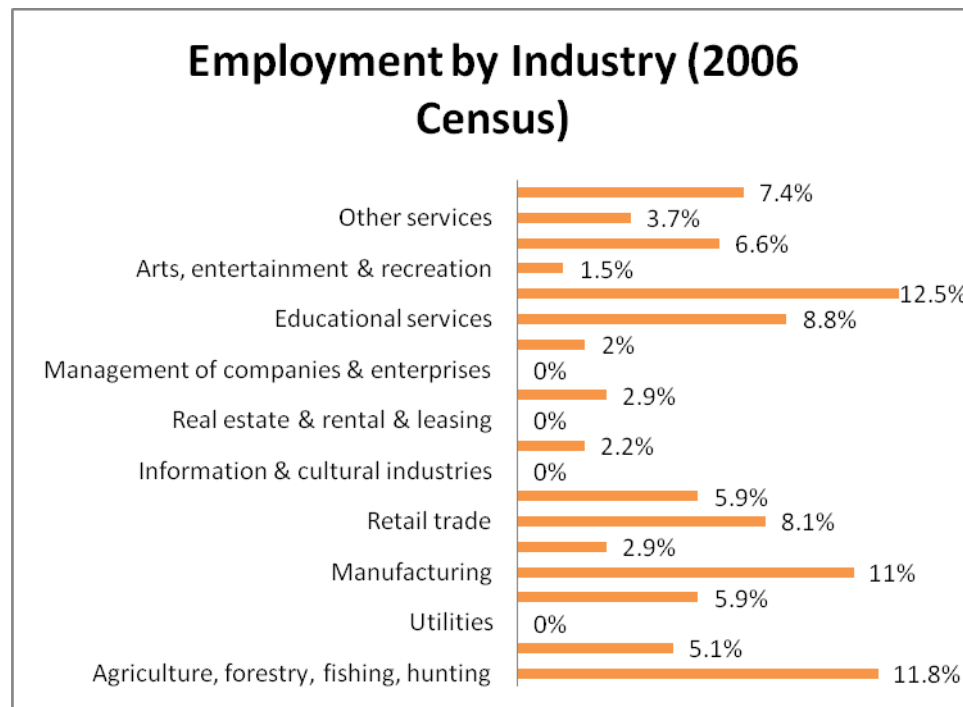
4.10 Economy

A resourced-based economy will continue to grow as the world market demands more value-added wood products and eco-certified products. Dairy farming, cattle ranching, and grain and vegetable growing are important activities in the area.

According to 2006 Census data, the Village of Telkwa experienced an unemployment rate of 9.5% which is higher than the provincial average of 6.5%. The table below shows that agriculture and resource based industries, manufacturing, business services and health care / social services are the top employment industries for the Telkwa labour force as highlighted by the 2006 Census data.

Community residents stated, in the survey and within interviews, that they would like to have more services available locally so they wouldn't have the added living expense of driving to Smithers for services. Achieving greater economic independence could take time and significant investment from both the public and the private sectors.

The Village of Telkwa has assisted the Smithers and Area Regional Transit Committee thereby helping to provide alternative transportation for those residents seeking to travel to Smithers regularly. The Smithers & District Transit System is available to everyone and is sponsored by the Town of Smithers in partnership with the Village of Telkwa, the Regional District of Bulkley-Nechako and BC Transit.

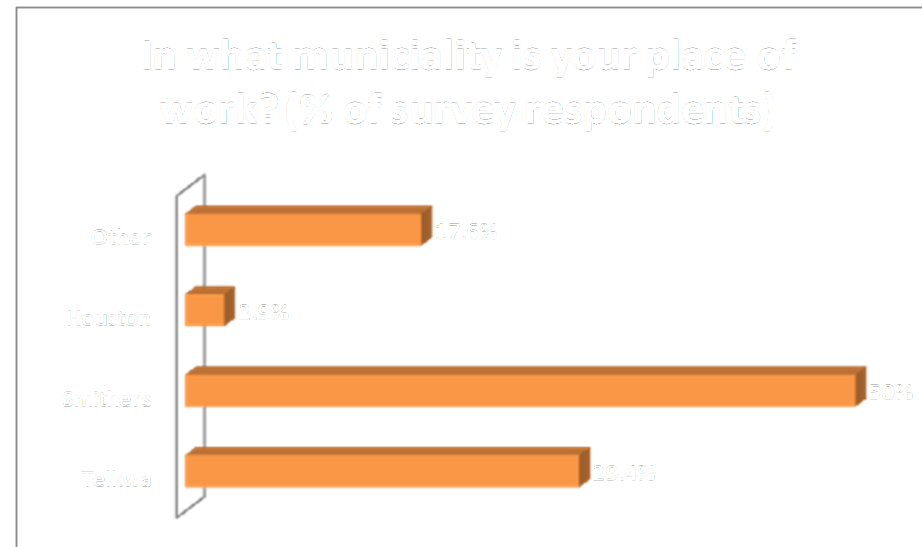


The Village of Telkwa may also wish to encourage residents and area businesses to try telecommuting which is a work arrangement in which employees enjoy flexibility in working location and hours. The daily commute to a central place of work is replaced by telecommunication links. There are a growing number of employers who are willing to have employees work from home using the internet and the rapidly expanding communication technologies.

Employment Location

Telkwa's close proximity to Smithers brings both opportunity and strain as residents migrate to the Bulkley Valley, future residents may become displaced as new and existing residents seek home ownership in Telkwa, commuting daily to work in Smithers, in order to obtain a more reasonable housing price.

Telkwa is currently used as a bedroom community, which can be defined as a smaller community outside of a larger community to which residents commute to and from. A bedroom community is often less developed and separated from a larger community by green spaces and is often, as is the case with Telkwa, located along a major highway. Survey results show that 50% of Telkwa residents work in Smithers. Bedroom communities can be seen as a step in the right direction towards a sustainable future on the condition that the built form and planning for new growth is directed in a manner that will strategically achieve a more complete community. Evidence of this transition will be noticeable as new businesses are attracted to the community and diversity in long-term employment opportunities become readily available.



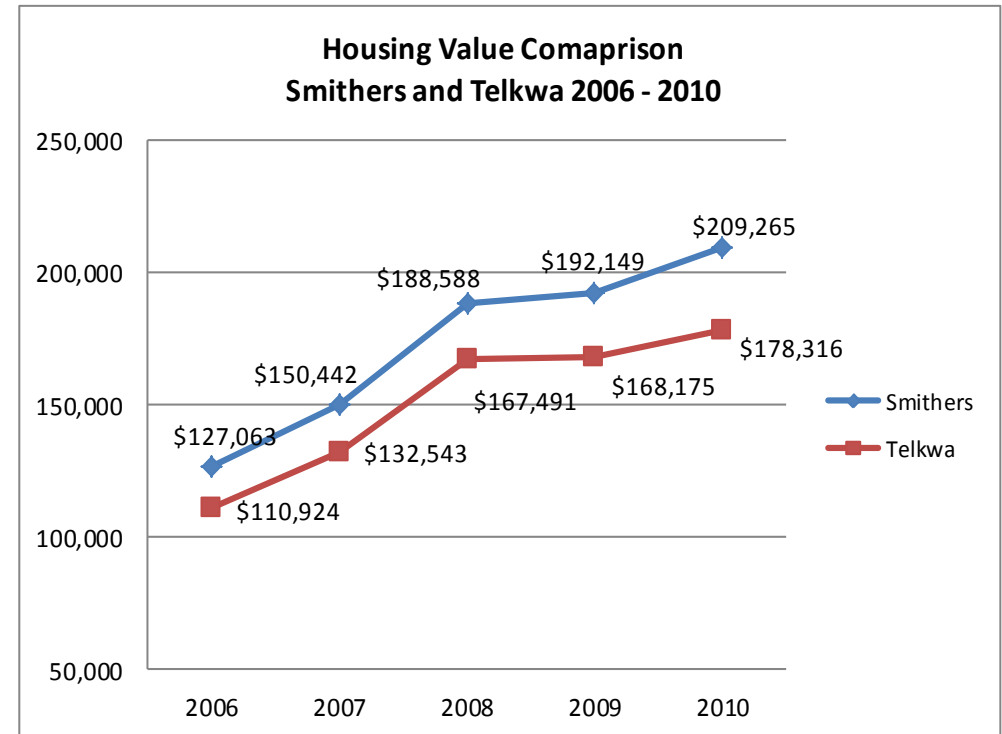
4.11 Second Home Ownership & Real Estate Speculation

There is a significant price difference between properties in the Smithers and Telkwa, with Telkwa prices in 2010 being more than \$30,000 less for the average home in Smithers often making the difference between the purchase of an older home in Smithers compared to a newer home in Telkwa. The real estate prices in Telkwa often attract young families and first time buyers. It also attracts investors who purchase second homes for rental income.

Some realtors suggest that the trend in the real estate market for the area is that homes sell in Telkwa when the Smithers' economy is good. Observations were also made stating that when Smithers' economic situation becomes strained and there are more homes on the market, the prices lower and many people move to Smithers from Telkwa. The lack of services in Telkwa and the high cost of travel seem to be the primary reasons people move to other larger centres.

4.12 Public Perception

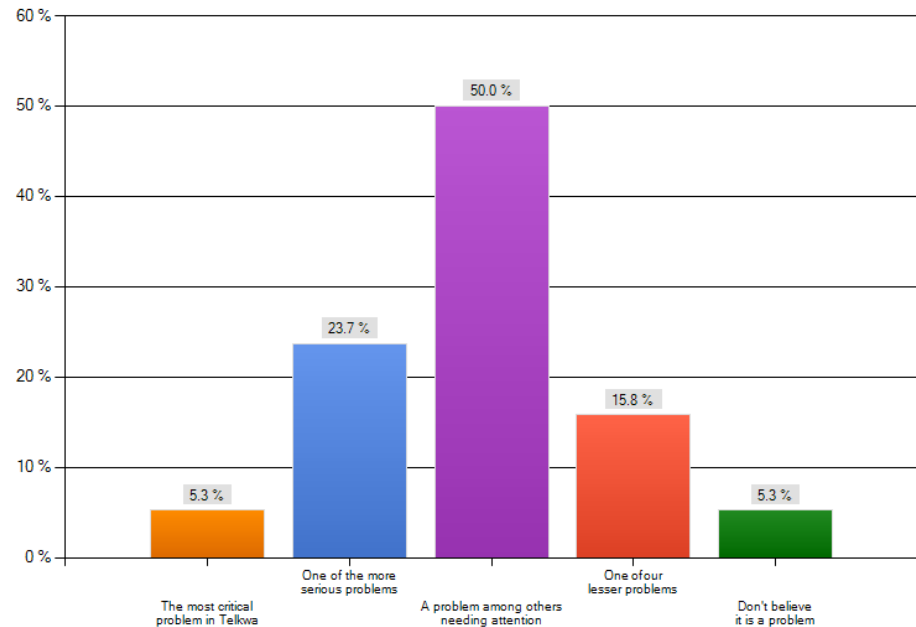
Public perception is a qualitative indicator that must be evaluated and monitored constantly in order to ensure there is support towards affordable housing initiatives. If residents and businesses are not aware of reasons why this type of housing is vital to the local economy, then this may be the first action that needs attention.



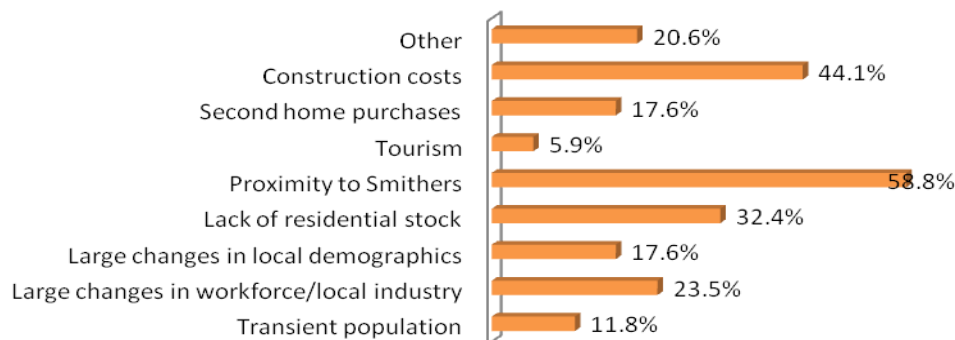
Community buy-in is absolutely essential. 29% of surveyed residents believe that affordable housing is either the most critical problem or one of the more serious problems that needs to be addressed in Telkwa. A further 50% felt that it was a problem among others requiring attention. The main pressures that residents felt were causing the need for affordable housing choices were; lack of residential housing stock, proximity to Smithers and construction costs (illustrated in graph).

Telkwa's awareness and perception towards affordable housing is growing, with the biggest success so far being that Council and the Village of Telkwa are taking steps in making this topic high priority for the community.

How much of an issue do you feel "affordable housing" is for residents of Telkwa and surrounding area? (Check ONE response ONLY)



Which of the following pressures do you feel are causing the need for affordable housing in Telkwa?



5. CONCLUSION

A diverse housing stock, comprised of single-family homes, apartments/duplexes, seniors housing and multifamily rental units among others must be provided for all areas of need, both ownership and rental to reflect basic requirements and to provide choice for the residents of Telkwa. Affordable housing solutions will ensure Telkwa grows as a complete community for years to come. Diverse housing needs must be met for seniors (both active and those in need of assisted living care), families, young people and young couples, those with special needs or disabilities, and everyone in between. The strength of a community is showcased when people of all ages and income ranges can live comfortably in the community in which they reside.

The Needs Assessment & Action Plan will be the community's primary resource document for the majority of future affordable housing initiatives. The snapshot of the data indicators (section 4 of this report) should be viewed as a whole, in order to form a solid understanding of the current housing situation and what proactive steps can be taken to identify and effectively deal with housing related items that arise in the future.

If there are no immediate mechanisms (goals, objectives, policies and actions) put in place to enable local residents and decision makers to deal with affordable housing in a comprehensive, holistic and strategic fashion then issues identified throughout this report may continue to compound and other housing issues may arise and put the community of Telkwa in a disadvantageous position. Some key findings from the preliminary data analysis are listed below. Section 6 provides action items which will allow the Village of Telkwa to achieve a diverse range of affordable housing alternatives to provide housing choice for all present and future residents of the Telkwa community.

5.1 Key Findings

- Telkwa's current low percentage of seniors indicate residents are moving to locations that have more access to centrally located health services and other amenities not currently found in Telkwa;
- Telkwa needs to provide affordable housing for a diversity of population segments. The target segments identified in the Needs Assessment include, seniors, non-nuclear families, young people, and people with special needs;

- A high percentage of respondents (95%) said they would not be looking for a new home in the next two years , thus the Village of Telkwa should identify and utilize info on costs/ grants/ incentive programs for retrofits to existing housing stock;
- With the continued rapid increase of local real estate prices affordable housing both for renters and those seeking home ownership, may become out of reach for many;
- The Village of Telkwa has a limited tax base and financial resources and will need to identify creative strategies to deal with both current and future affordable housing issues. This requires community-based approach involving private and public implementation;
- There is a desire for smaller housing typologies than is currently found in the community (2 to 3 bedroom 500 – 1000 sq. ft.)
- Telkwa’s population bulge of 49 – 65 year olds will soon be needing different housing typologies. Furthermore, the future increase in senior’s population can be the catalyst for great change (i.e. use this massive cohort as a leverage point to make projects happen);
- The Telkwa community has a young demographic profile when compared to the provincial average
- Strategies will need to be identified to deal with the disparity of lone parent families – in particular male lone parent families
- The perception of affordable housing needs to be continually shaped and to bring awareness to the interconnectivity and impact it has on the community (i.e. affordable housing should be part of almost every municipal action);
- The existing service “gap” for high supportive housing is impacting the community on a day-to-day basis and should be a high priority action for all stakeholders impacted by this (i.e. Village of Telkwa, Northern Health, etc);
- There is strong support for the creation of secondary suites and action should be taken to incorporate secondary suite development into single family dwellings;
- Amenity migration levels may continue to increase in Telkwa as it is amenity rich and in close proximity to a market town (Smithers); and
- The operation of a house in Telkwa adds to the unaffordability of the housing. High energy costs for heating and electricity trigger the need to find more affordable and energy efficient building practices.

6. AFFORDABLE HOUSING ACTION PLAN

Problems such as the lack of affordable housing come from complex systems and are difficult to find entry points for intervention. The Action Plan provided in this section provides a multi-dimensional approach for the Telkwa community. The actions presented in this plan are intended to encourage and facilitate the creation or improvement of affordable housing all along the range of housing needs identified in the Housing Needs Assessment. It should be noted that effective partnerships between the Village of Telkwa, community members and organizations, and with outside organizations are essential for effective implementation of the Action Plan.

The Action Plan has been prepared using:

- generated ideas and actions from the Telkwa Housing Round-table;
- opportunities identified in the newly updated municipal bylaws and guiding policy documents; and
- best practice examples already implemented in similar communities.

The Action Plan has been designed as a strategic document and each listed action is prioritized based on a series of variables involved to achieve the measure including:

- the goal that is being achieved;
- how the measure is connected to the Needs Assessment;
- the collaborative stakeholders required to make it happen;
- the preceding activities required to implement the measure;
- the level of time and resources required to complete the tasks; and
- the indicator that will measure the action's success.

These variables ensure the action is strategically leading the Village of Telkwa in the right direction, giving a return on investment, and creating a flexible platform for the subsequent affordable housing actions. The Action Plan is a flexible document and should be updated based on any new information, partners or resources that affect the baseline condition found in Telkwa.

Successful implementation of the strategy must recognize that it is an ongoing process, with both short and long term goals that are prioritized and scheduled. Implementation of the action plan is a completely separate process from the strategy development, and it should be set up as such. As with the development of the strategy, it will require established procedures and timeframes, resources, a communication plan, and a management structure. A formal process for monitoring outcomes should be developed, to allow for changes or adjustments as required.



SHORT TERM ACTIONS

Action	Activities	Stakeholders	Budget	Timeline	Resources	Indicator
1. Host a community based homeowners fair Identified Theme RETROFIT	<ul style="list-style-type: none"> Survey Dialogue with Castle and other building suppliers Working group Home product fair Engage local government Cost benefit analysis 	<ul style="list-style-type: none"> Homeowners Local trades people Suppliers Local government BC Hydro Window and door companies Energy retrofit companies 	Less than \$5,000 also: Community grant Bulkley Valley Foundation WetznKwa	Short term - Less than 2 years	<ul style="list-style-type: none"> Coordinator Small Steering Committee Location Sample products Workshops (facilitators / hosts) 	<ul style="list-style-type: none"> Establish working group Survey responses analyzed Event held Attendance numbers Demonstrator numbers Supplier cooperation
Justification – A homeowners fair can assist Telkwa in building community capacity, assist in reducing energy use and associated housing costs thus providing healthier housing. It will also assist in fostering potential partnerships and ideas and highlight skill trades and homeowner knowledge towards cost efficient and less energy intensive practices.						
2. Research other housing projects and rural community successes around BC and Canada Identified Theme BASELINE DATA	<ul style="list-style-type: none"> Create terms of reference Hire consultant / expertise Evaluate and present results Create baseline data suitable to Telkwa 	<ul style="list-style-type: none"> Village Council and staff Community groups Northern Health Community Services 	\$5,000 - \$10,000	Short Term - Less than 1 year	<ul style="list-style-type: none"> BC Housing CMHC knowledge Local agencies 	<ul style="list-style-type: none"> Completed report that meets the terms of reference
Justification – Researching past successes will allow the community to develop knowledge base, draw on other successes and build upon them, and develop creative and unique solutions that work for the Telkwa community.						

SHORT TERM ACTIONS

Action	Activities	Stakeholders	Budget	Timeline	Resources	Indicator
3. Include provisions for secondary suite inclusion in land use planning documents Identified Theme TYPOLOGY	<ul style="list-style-type: none"> Rezoning required OCP inclusion Community dialogue 	<ul style="list-style-type: none"> Homeowners Village of Telkwa Planners Community at large Local and regional stakeholders 	\$5,000	Short term - Less than 1 year	<ul style="list-style-type: none"> Meetings Time Planning expertise 	<ul style="list-style-type: none"> Inclusion in regulatory documents (ie. OCP and Zoning Bylaw)

Justification – Provides residents of Telkwa with an affordable housing option, provides secondary income to homeowner, provides an opportunity to age in place, and allows people from diverse economic backgrounds to live in the same area.

4. Support regional approach to housing strategies (partner with Smithers, Houston, Regional District) Identified Theme STRATEGIC PARTNERSHIPS	<ul style="list-style-type: none"> Establish a regional housing task force Link existing housing stakeholders 	<ul style="list-style-type: none"> Village of Telkwa Smithers Houston Regional District Community Groups Development community 	\$20,000/year	Short term – less than 2 years (for start-up, then an ongoing process)	<ul style="list-style-type: none"> Local government Volunteer time Staff 	<ul style="list-style-type: none"> Completed useable strategy Continued use of strategy Public accountability
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Justification – Creating a regional approach and partnerships prevents community conflicts, coordinates resources, creates a long term regional vision, and increases the probability for success.

SHORT TERM ACTIONS

Action	Activities	Stakeholders	Budget	Timeline	Resources	Indicator
5. Ensure affordable housing objectives and policies are included in the updated OCP Identified Theme REGULATORY	<ul style="list-style-type: none"> Update of documentation Review of OCP Community engagement 	<ul style="list-style-type: none"> Village of Telkwa Planners Community members Local and regional stakeholders 	\$5,000	Short term - Less than 1 year	<ul style="list-style-type: none"> Meetings Time Planning expertise 	<ul style="list-style-type: none"> Objective and policy inclusion in Official Community Plan

Justification: Including housing policies in the updated OCP ensures that housing goals are integrated with other planning goals. It also provides support for the development of diverse housing types to accommodate the various housing needs of existing as well as future residents, and to meet the changing needs of the various age groups of residents.

6. Commence affordable housing education & awareness program Identified theme ADVOCACY	<ul style="list-style-type: none"> Open house Promotional materials Brochure Non-market Housing (Affordable Ownership/ Rental) 	<ul style="list-style-type: none"> Community groups Village of Telkwa Community at large 	\$5,000/year	Less than one year	<ul style="list-style-type: none"> Staff resources Volunteer time 	<ul style="list-style-type: none"> Increased community awareness Increased support of affordable housing items
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Justification: Public perception of affordable housing is often misguided and If people view affordable housing as being a negative aspect within the community, rather than a way to grow a resilient community, the symptoms from “un”affordable housing will continue to spread

SHORT TERM ACTIONS

Action	Activities	Stakeholders	Budget	Timeline	Resources	Indicator
7. Allow for mixed land use opportunities (residential / commercial) Identified theme: REGULATORY	<ul style="list-style-type: none"> Incorporate new policy into OCP & Zoning Bylaw Create ratio for commercial floor area & accessory residential floor area 	<ul style="list-style-type: none"> Village of Telkwa Planners Developers 	\$15,000	Less than 1 year	<ul style="list-style-type: none"> Staff time Planning expertise 	<ul style="list-style-type: none"> Higher density created Mixed use created in bylaw Mixed use seen “on the ground”
Justification: The Needs Assessment identified that there was a lack of housing types, including a shortage of residential units that are in close proximity to essential services, amenities and retail centres. This action will help address several housing gaps within Telkwa.						
8. Provide inclusionary zoning provisions in Telkwa land use documents Identified theme: REGULATORY	<ul style="list-style-type: none"> Incorporate new regulation into the OCP and Zoning Bylaw 	<ul style="list-style-type: none"> Village of Telkwa Developers Planners Affordable Housing Committee 	\$10,000	Short term – less than 2 years	<ul style="list-style-type: none"> Planning expertise Staff time 	<ul style="list-style-type: none"> Provision of affordable housing units provided by new development
Justification: Inclusionary zoning provides opportunities for residents to obtain affordable housing, encourages the growth of affordable units, does not require any financial assistance from municipalities in most cases, and encourages diversification of communities and reduces segregation and concentration.						

SHORT TERM ACTIONS

Action	Activities	Stakeholders	Budget	Timeline	Resources	Indicator
9. <i>Develop affordable housing reserve fund</i> <i>Identified theme</i> REGULATORY	<ul style="list-style-type: none"> Develop business plan Create reserve fund Allocate budget for purchasing residential homes for municipal ownership 	<ul style="list-style-type: none"> Village of Telkwa Planners 	\$10,000	Medium - 2 to 5 years	<ul style="list-style-type: none"> Time Council support 	<ul style="list-style-type: none"> Adoption into bylaw Funds created and increasing Property purchased

Justification: To create a dedicated outlet where funds can be gathered for a variety of affordable housing capital & operational activities to assist the Village of Telkwa tackle Affordable Housing related issues.

MEDIUM TERM ACTIONS 2 – 5 Years

Action	Activities	Stakeholders	Budget	Timeline	Resources	Indicator
1. Introduce density bonusing for future development in return for affordable housing or cash – in – lieu contribution Identified theme – REGULATORY	<ul style="list-style-type: none"> Revise existing land use documents Public input 	<ul style="list-style-type: none"> Village of Telkwa Community at large Developers Affordable Housing Committee 	\$15,000	Medium Term 2 - 5 years	<ul style="list-style-type: none"> Staff time Planning expertise 	<ul style="list-style-type: none"> Affordable housing units built Monies generated from cash – in – lieu
Justification: Promotes more efficient use of available land, and works where clustering development is possible						
2. Create seniors co-housing Identified Theme SENIORS	<ul style="list-style-type: none"> Feasibility study Public engagement Facilitated seminars Design and location selection Participatory design Construction (tendering, development etc.)	<ul style="list-style-type: none"> Local residents Local government (zoning) Community neighbours Other levels of government Funding bodies Service providers Community college 	Range, depending on scale of project Revenue: rent grants subsidies seniors equity	Medium term 3-5 years	<ul style="list-style-type: none"> Local wood products (pine beetle) Committee BC Housing Donated land Volunteer working group Service Canada Real Estate Foundation WetzinKwa 	<ul style="list-style-type: none"> Feasibility study in hand Business plan in place Building occupied Building used as “best practice” example and showcased in other communities
Justification – Address the aging demographic and introduce a better form of seniors housing, currently not available, eco-sensitive / sustainable, LEED, financially sustainable, thus reducing pressure on social services.						

MEDIUM TERM ACTIONS 2 – 5 Years

Action	Activities	Stakeholders	Budget	Timeline	Resources	Indicator
3. Appoint Affordable Housing Committee to Monitor Progress Identified theme ADVOCACY	<ul style="list-style-type: none"> Develop terms of reference Generate cross sector interest in Provide selection criteria 	<ul style="list-style-type: none"> Village of Telkwa Community at large Regional and local stakeholders 	\$10,000 /year	Medium term 2 to 5 years	<ul style="list-style-type: none"> Staff time Volunteer support to create cross sector representation 	<ul style="list-style-type: none"> sharing of results increase of partnerships up-to-date news and data
Justification: It is recommended that the Village of Telkwa appoint the Affordable Housing Committee to develop and undertake a program to regularly monitor the progress achieved under the Affordable Housing Strategy.						
4. Lobby senior governments to develop tax incentives for the creation of affordable rental housing. Identified Theme ADVOCACY	<ul style="list-style-type: none"> Connections with decision makers need to be made Foster partnerships with neighboring communities 	<ul style="list-style-type: none"> Village of Telkwa Provincial government Federal government Government agencies 	\$5,000/year	Medium – 2 to 5 years	<ul style="list-style-type: none"> Meetings Staff Resources 	<ul style="list-style-type: none"> Tax incentives created Affordable housing created
Justification –Interest group have been effective in encouraging both the federal and provincial governments to support housing initiatives. Lobbying senior levels of government will illustrate that housing affordability is a priority for Telkwa community and surrounding area.						

MEDIUM TERM ACTIONS 2 – 5 Years

Action	Activities	Stakeholders	Budget	Timeline	Resources	Indicator
5. Lower DCCs for developments that include affordable housing <i>Identified theme:</i> REGULATORY	<ul style="list-style-type: none"> Refer to DCC Best Practices Guide Review and restructure DCC Bylaw 	<ul style="list-style-type: none"> Village of Telkwa Planners Community stakeholders Development community 	\$40,000	Medium – 2 to 5 years	<ul style="list-style-type: none"> Finances required for review of DCC bylaw Staff / developer time Planning expertise 	<ul style="list-style-type: none"> Bylaw revised Housing created
Justification: While DCC's provide the Village of Telkwa with opportunities waiving or lowering DCC's for affordable housing at time of rezoning, before development begins,						
2. Create an energy efficient affordable housing pilot project <i>Identified theme:</i> INNOVATION	<ul style="list-style-type: none"> Identify funding sources Create partnerships 	<ul style="list-style-type: none"> Village of Telkwa Provincial Government Federal Government Private industry Non-profit partners 	Depends on size and scale of project	Long term more than 5 years	<ul style="list-style-type: none"> Staff time Financial assistance from third party 	<ul style="list-style-type: none"> New energy efficient affordable housing is built Funding generated
Justification: Pilot projects are often an effective way to get an affordable housing project up and running, provides long term energy savings and pilot projects can be cost-effective and allow for the testing of energy-efficient technologies and practices.						

LONG TERM ACTIONS (MORE THAN 5 YEARS)

Action	Activities	Stakeholders	Budget	Timeline	Resources	Indicator
1. Participate in and support regional and provincial housing initiatives Identified theme: ADVOCACY	<ul style="list-style-type: none"> Attend meetings Identify partnership opportunities 	<ul style="list-style-type: none"> Village of Telkwa Local housing groups CMHC BC Housing Northern Health 	\$5,000/year	Ongoing	<ul style="list-style-type: none"> Meeting time 	<ul style="list-style-type: none"> Number of housing initiatives started and partnered with Attendance numbers
Justification: By taking part in regional and provincial housing initiatives ensures that the Village of Telkwa remains well positioned to take advantage of the numerous housing related initiatives that are available around the province. It also provides for a diverse amount of funding and partnership opportunities to be developed.						
2. Create strategy for high supportive housing: Identified Theme: SENIORS & SPECIAL NEEDS	<ul style="list-style-type: none"> Design space that meet needs of community Secure in-kind donations and other funding sources 	<ul style="list-style-type: none"> Community at large Service providers Prospective tenants Neighbours Local builders and suppliers 	Depends on size and scope of project	Long term More than 5 years	Third party financing Volunteer time Village resources	<ul style="list-style-type: none"> High supportive housing created Strategies put in place that speak to high supportive housing
Justification: The Village should continue to support the provision of special needs and supportive housing through helping proponents find appropriate sites, and providing planning and developing support and advice to help create an expanded supply of supportive housing for people, including single adults, families with children, and young adults, who have extremely low-incomes, who have disabling conditions, and/or face other significant challenges.						

LONG TERM ACTIONS (MORE THAN 5 YEARS)

Action	Activities	Stakeholders	Budget	Timeline	Resources	Indicator
3. Develop a system of fast-tracking development applications for targeted types of housing	<ul style="list-style-type: none"> Revisit rezoning application 	<ul style="list-style-type: none"> Village of Telkwa Developers Planners 	\$5,000	Long term More than 5 years	<ul style="list-style-type: none"> Village time 	<ul style="list-style-type: none"> Application time is decreased Specific unit types are built in Telkwa
Justification: Reducing approval time for all housing types and prices reduces housing costs and leads to more affordable housing for all. Furthermore, expediting or fast tracking affordable housing means construction can start sooner and financing costs will be lowered.						
4. Create ½ market and ½ non market housing (sliding scale) Identified Theme TYPOLOGY	<ul style="list-style-type: none"> Background research Choose model Evaluate existing resources Develop partnerships Establish committee 	<ul style="list-style-type: none"> Potential tenants Developers Village of Telkwa Non-profit society (housing) or faith based group 	Depends on scale of project (\$200,00 - \$300,000 per unit)	Long term More than 5 years	<ul style="list-style-type: none"> Land Dependent on funding opportunities 	<ul style="list-style-type: none"> Completed building All units sold / filled
Justification:						
5. Produce a Progress Report to monitor achievements	<ul style="list-style-type: none"> Create report structure and measurables Evaluate action plan and tweak as necessary 	<ul style="list-style-type: none"> Village of Telkwa Housing society Volunteers 	0	Ongoing	<ul style="list-style-type: none"> Village resources 	<ul style="list-style-type: none"> Report created Recommendations provided Actions completed
Justification: This report can serve to update Council and offer an opportunity to inform and solicit community opinion. The report would focus on an update of key indicators, but also a discussion of completed tasks and ongoing actions.						

7. RESOURCES & USEFUL LINKS

CMHC Seed Funding Program Details

CMHC Seed Funding offers financial assistance to housing proponents who are in the early stages of developing an affordable housing project. To learn more visit the Affordable Housing Centre. To download an application form go directly to CMHC's Seed Funding web page. Decisions on applications are made within two weeks.

http://www.cmhc.ca/en/inpr/afhoce/fias/fias_001.cfm

CMHC Proposal Development Funding (PDF)

Proposal Development Funding (PDF) loans help with the up-front expenses incurred during the process of developing an affordable housing project proposal. A PDF loan enables housing proponents to carry out the activities required to bring their proposal to the point where they can apply for mortgage financing.

http://www.cmhc.ca/en/inpr/afhoce/fias/fias_004.cfm

Homelessness Partnering Strategy

The Homelessness Knowledge Development team is pleased to announce a Call For Proposals (CFP) on rural and remote homelessness under the Homelessness Knowledge Development (HKD) funding stream of the Homelessness Partnering Strategy (HPS). The total amount of available funding is \$500,000 with a maximum of \$75,000 for each funded project. Click here for more information.

http://www.hrsdc.gc.ca/eng/homelessness/funding/knowledge_development.shtml

BC Property Tax Deferral Program

Homeowners who have lived in BC for at least one year may defer payment of their property taxes on their principle residence if they are 55 years or over or have a disability. An applicant must have 25% equity in their home to qualify for tax deferment. The deferment is a low interest loan program that must be fully repaid before the home can be transferred to a new owner or upon death of the agreement holder.

http://www.sbr.gov.bc.ca/individuals/property_taxes/property_tax_deferment/about.htm

BC Housing Community Partnership Initiatives

BC Housing has revised its CPI web pages. Through the CPI program, BC Housing provides advice, referrals to partnership opportunities and interim financing, and arranges long-term financing for non-profit societies to create self-sustaining, affordable housing developments.

<http://www.bchousing.org/Initiatives/Financing/CPI>

BC Financial Hardship Property Tax Deferment Program

This is a loan program that allows a homeowner who is currently experiencing financial hardship due to the current economic conditions to defer paying property taxes. The program is in effect for 2009 and 2010 taxes.

<http://www.sbr.gov.bc.ca/>

BC Rental Assistance Program

This program, administered by BC Housing, provides eligible low-income, working families with cash assistance to help with their monthly rent payments. To qualify, families must have a gross household income of \$35,000 or less, have at least one dependent child, and have been employed at some point over the last year.

http://www.bchousing.org/Options/Rental_market/RAP

BC Non-Profit Housing Programs

BC Housing is the Provincial government's agent for the delivery of programs that create new affordable non-market housing. The programs vary in response to housing needs and are communicated by a "proposal call" approach.

- <http://www.bchousing.org/programs/proposals>

Federal Residential Rehabilitation Assistance Program (RRAP). This program offers financial help to low-income homeowners who need to make repairs to their homes. The program is aimed at people who live in substandard dwellings and cannot afford the repairs that are necessary to make their home safer and healthier to live in.

http://www.cmhc-schl.gc.ca/en/co/prfinas/prfinas_001.cfm

Federal Residential Rehabilitation Assistance Program for Rental Property

This program offers financial assistance to landlords of affordable housing to:

- modify dwellings for low-income persons with disabilities;
- perform repair, such as plumbing and heating upgrades, to apartments and rooming houses; and
- convert non-residential properties into affordable, self contained rental housing units or bed-units.

Landlords enter into an agreement which places a ceiling on the rents that may be charged after the repairs/renovations are completed.

http://www.cmhc-schl.gc.ca/en/co/prfinas/prfinas_008.cfm

Home Adaptation for Seniors Initiative (HASI)

The program offers financial assistance for minor home adaptations that will help low income seniors to perform daily activities in their home independently and safely. Homeowners and landlords qualify if the occupant is 65 years or older and has difficulties with daily living and the total household income is at or below the program limit for the area.

- http://www.cmhc-schl.gc.ca/en/co/prfinas/prfinas_004.cfm

USEFUL LINKS

<p>Canada Mortgage and Housing Corporation www.cmhc.ca/</p> <p>BC Housing www.bchousing.org</p> <p>BCNPHA (BC Non-Profit Housing Association) www.bcnpha.ca</p> <p>The Housing Foundation of BC http://www.housingfoundation.ca/index.html</p> <p>CHRA (Canadian Housing Renewal Association) www.chra-achru.ca</p> <p>Co-op Housing Federation of BC www.chf.bc.ca/index.asp</p> <p>Green Communities Canada www.greencommunitiescanada.org</p>	<p>Corporation for Supportive Housing www.csh.org</p> <p>BC Housing and Construction Standards http://www.housing.gov.bc.ca/housing/</p> <p>Canadian Council on Social Development www.ccsd.ca</p> <p>Canadian Home Builders Association www.chba.ca</p> <p>Co-operative Housing Federation of Canada www.chfcanada.coop</p> <p>Building Better Communities Network www.bettercommunities.org</p> <p>Home Ownership Alternatives www.hoacorp.ca</p>
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Appendix A – Glossary Of Terms

Action Plan: Telkwa Affordable Housing Action Plan

Affordable Housing: Affordable housing adequately suits the needs of low and moderate income households at costs below those generally found in the Telkwa market. It may take a number of forms that exist along the continuum – from emergency shelters, to transitional housing, to non-market rental (also known as social or subsidized housing), to formal and informal rental and ending with affordable housing home ownership.

Amenity Migration: The movement of people from cities to rural areas for non-economic reasons.

CMHC: Canada Mortgage & Housing Corporation

VOT: Village of Telkwa

Cohort: A group of people sharing a common factor such as the same age or the same income bracket, especially in a statistical survey

Core Need: Households in core housing need are those designated individuals who currently reside in housing that is either in need of major repair, does not have enough bedrooms for the size and makeup of the household, or costs 30 percent or more of their income.

Employee Housing: Dwelling units that are designated to be occupied by residents that are employed by a business/organization within the Village of Telkwa. A housing agreement would be placed on the title of the property to ensure this intent is achieved.

Minor Repairs: Minor repairs refer to the repair of missing or loose floor tiles, bricks or shingles, defective steps, railing or siding, etc. (Stats Can 2006 Census)

Major Repairs: Major repairs refer to the repair of defective plumbing or electrical wiring, structural repairs to walls, floors or ceiling, etc. (Stats Can 2006 Census)

Needs Assessment: Village of Telkwa Affordable Housing Needs Assessment

Special Needs: The special requirements of those with emotional, behavioral problems, or physical disabilities, and those with user needs and increased accessibility needs.

Staff Housing: Housing that is directly supplied by an organization for the purpose of housing its own employees.

Subsidized Housing: This type of housing encompasses all types of non-profit and co-operative housing, as well as rent supplements for people living in private market housing. It also includes emergency housing and short-term shelters.

Supportive Housing:

-Moderate Supportive Housing: Dwelling units that are dedicated for persons with disabilities, independent senior living, or victims of abuse.

-High Supportive Housing: Dwelling units that require on-site support services for senior assisted living, shelters, or persons with mental illness or addictions.

Survey: *Telkwa Affordable Housing Needs Assessment Resident Survey*

Systems thinking: Is a holistic way of thinking by which the observer considers the part of reality they observe as a system. By examining the links and interrelationships of the whole system, patterns and themes emerge which offer insights and new meaning to the initial problem.