

# SMITHERS HOUSING REPORT

June 2010

Smithers Housing Task Force

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## SMITHERS HOUSING TASK FORCE

### SUMMARY

The Smithers Housing Task Force is the result of a series of community conversations conducted by the Smithers Social Planning Council in which citizens and organizations identified the need for a collaborative approach to addressing housing concerns. A committee of community members involved in different aspects of housing volunteered their time to begin documenting the local housing situation, identifying areas of need, and considering strategies to address those needs.

Housing plays a critical role in community health, vibrancy, diversity and economic resilience. An appropriate housing stock – including innovative housing strategies and a variety of forms and densities – is a fundamental driver of community development in that it draws progressive businesses and a diverse, skilled workforce to communities. For households able to choose the community in which they want to live, the availability of suitable or preferred housing plays a key role in settlement decisions. A comprehensive housing strategy is therefore an important element in Smithers' overall economic development plan.

The Task Force found that in spite of the adequate vacancy rate in Smithers and the relative affordability of housing in the community, the current housing stock remains unsuited to the needs of many residents. Over 66% of housing units in Smithers are single family dwellings – 17% above the provincial average. The number of apartments and townhouses both fall well below the provincial average in terms of their percentage of overall housing units. The variety of available tenure types is relatively limited, with few strata or condominium developments and no alternative models such as housing co-operatives, co-housing communities or affordable ownership strategies.

Meanwhile, appropriate housing for low income residents and other demographic groups continues to fall short of demand. Low income residents frequently struggle to find suitable housing that fits their budget, especially if they face additional barriers. In a small community, even one eviction can result in years of difficulty in finding another rental unit – a situation for which there are no easy answers. Although there are several options for older residents of the community, statistics show that the population of Smithers is aging more rapidly than the province as a whole, indicating that planning ahead to ensure that adequate, high quality housing is available to meet the needs of older adults is a community development priority.

The recommendations of this report focus on ways to address these shortfalls in the current housing stock. More detailed information on housing preferences, the feasibility of alternative tenure types and the potential of mixed use developments is needed. A larger stock of affordable housing – including supportive and transitional units – is also needed together with community education to ensure that residents inhabiting these units are accepted by their neighbours and well-integrated in their neighbourhoods. Finally, given the population decline and demographic changes that characterize the northwest, the importance of charting a strategic course for housing development to aid in achieving community goals cannot be overemphasized.

## SCOPE AND PURPOSE

The purpose of this document is to provide the Town of Smithers, housing providers, developers, social service providers and general community with a snapshot of local housing needs and opportunities. This work builds on previous housing and social development projects and reports within the community including:

- › *Mismatch: Residential needs, housing supply and community development in northern British Columbia west of the Rockies*, by Tim Pringle, Ray Chipeniuk and Thomas Hutton, 2009  
This report, commissioned by the Real Estate Institute of British Columbia, provides an analysis of factors that influence settlement change in northern BC west of the Rockies. Field research on settlement change and place-based community development supports the view that latent demand for a greater diversity of residential options is present and could contribute significantly to the sustainability of communities in the study region.
- › *Planning for a Vibrant Downtown Smithers*, prepared by HB Lanarc Consultants Ltd., 2008  
The final report on an intensive design charrette held in June, 2008 indicates a desire for mixed use developments comprising a diversity of densities and tenure types in the downtown core.
- › *Official Community Plan* (draft one), prepared by HB Lanarc Consultants Ltd., 2008  
The need for a task force to address housing issues was echoed by town planners and members of the community of Smithers who recommended establishing a housing task force in the Official Community Plan.
- › *Developing a Community Health Plan: Priorities for enhancing health and quality of life in Smithers and the Bulkley Valley*, prepared by the Smithers Social Planning Council, 2007  
This document identified the need for strong leadership from multiple sectors of the community to develop housing priorities and a comprehensive Community Housing Strategy to address the community's growing housing needs.

It is our hope that the information contained in this report will further contribute to housing planning and development efforts. We also hope that it will serve as a basis for the future development of a comprehensive housing strategy for the Smithers community.

## WHO IS RESPONSIBLE FOR HOUSING?

As the Housing Task Force began to discuss housing in Smithers, it became evident that no single jurisdiction, group, or organization is responsible for addressing local housing challenges. There are however, certain roles that distinguish federal, provincial, and local government responsibilities (outlined in Appendix A).

Ensuring an adequate supply of appropriate housing is a shared responsibility and one whose importance in long term community economic development is often overlooked. Clear and consistent communication

between stakeholders – various levels of government, housing providers, developers, and the community at large – is too often neglected. As a result, needs and preferences may be misinterpreted and may go unmet altogether. Many businesses, individuals and community organizations have a vested interest in ensuring that adequate stocks of a wide variety of housing types are available to meet an equally diverse range of individual needs. It is easy to forget that understanding and meeting these needs is an ongoing, collective challenge.

## THE SMITHERS CONTEXT

### The Housing Continuum

The Housing Task Force used a housing continuum (Figure 1) to focus their discussions and to illustrate the scope of available and needed housing in Smithers. Definitions of each housing type and a brief discussion of the local context are included below.

**Figure 1. The Housing Continuum**

Emergency Shelter	Supportive Housing	Transitional Housing	Non-Market Housing	Market Rental	Affordable Ownership	Market Ownership
Core Need				Point of access to market		
Affordable Housing				Housing options		

**Emergency shelters** provide accommodation on an *ad hoc* basis for short periods of time. Sleeping arrangements may be in dormitories or in shared or single bedrooms. Some shelters can accommodate families; alternatively, families may be placed in motel rooms. Services (e.g. meals, medical aid, rehabilitative and social services) vary depending on the shelter. In Smithers, Broadway Place Emergency Shelter provides emergency shelter services for individuals and families for up to two weeks at a time and offers meals, clean clothes, showers, counselling and assistance with house hunting and job searches.

**Transitional housing** provides the tenant with a treatment program consisting of one or more life-change strategies to assist in recovery from one or more barriers to independence. The program may be voluntary or defined, depending on the conditions set on the individual's housing. There is currently space available for a transitional housing program in Smithers, but the funding needed to establish the supportive programming has not yet been secured.

**Second Stage housing** is the step between "emergency" and "permanent" housing. Usually set at six months, tenants are provided with low-rent housing to enable them to compile the resources required for permanent housing: utility hook-ups, damage deposit etc. In many cases, transitional housing operates on a rent-geared-to-income basis. The Northern Society for Domestic Peace successfully operates a number of second stage housing units for a specific clientele (i.e. women transitioning from abusive relationship situations).

**Non-market housing** is permanent, affordable housing for individuals who can live independently without the need for support services provided in conjunction with the housing. Non-market housing includes subsidized market housing units, non-market housing projects (e.g. BC Housing, CMHC), housing co-ops and co-housing. Appendix D shows that the level of demand for the subsidized housing units managed by Smithers Community Services Association are much higher than the available supply.

Alternative tenure types such as co-operative housing and co-housing (which may be market or non-market) have proven successful in other communities in the province and the feasibility of developing either of these models in Smithers is worth researching in detail.

**Market rental** refers to the standard form of rental arrangement wherein a home is owned by a landlord and is rented by a tenant at the market rate. The Tenancy Act governs these arrangements to protect the rights of both landlords and tenants. The vacancy rate for market rentals in Smithers fluctuates, but is currently at a level considered reasonable for both landlords and tenants (about 4.8%). Anecdotal evidence suggests, however, that the majority of rental units available are apartments while many renters would prefer ground level entry units such as townhouses or single family dwellings.

**Affordable ownership** refers to any of a number of initiatives that help keep the costs of home ownership within a range considered affordable for households (i.e. no more than 32% of income). A variety of examples can be viewed on the Canadian Mortgage and Housing Corporation website. Although housing in Smithers is generally affordable by provincial standards, there is room to explore the wide variety of strategies and tenure types that would help put home ownership within reach of a wider range of community members.

## Affordability

Housing affordability is based on household income. To be considered affordable, housing costs – whether rental or ownership fees – should not account for more than 32% of a household's gross annual income. The total proportion of its income that a household allocates to servicing its debt should not exceed 40%.

## The Housing Continuum in the Smithers Context

Figure 2 illustrates the local housing supply in Smithers using the housing continuum. Categorizing the supply of housing along the housing continuum shows that all non-market affordable housing options combined account for less than 4% of the overall housing stock. Reports from housing providers indicate that this is not sufficient to meet current demand (see Appendix D). The affordable housing category also lacks diversity, with the majority of the available non-market units owned by a single provider under a single affordable housing model. It does not reflect the diversity of affordable housing models thriving in other communities throughout the province.

Figure 2. Smithers Housing Continuum – Total Units in Smithers

Emergency Shelter	Supportive & Transitional Housing	Non-Market Housing (Subsidized)	Market Rental	Affordable Ownership	Market Ownership	Total
17	24	32	617		1415	2105
0.8%	1.4%	1.5%	29.2%		67.1%	100%

Arranging the Smithers housing supply along this continuum also shows that no housing falls under the category of affordable ownership. This is reflective of the fact that single family dwellings – which account for the vast majority of this ownership – are much more affordable in Smithers than in similar communities elsewhere in the province. Despite this relative affordability, home ownership remains out of reach for many members of the community. Affordable ownership refers to specific arrangements to provide individually owned homes at below market prices in order to put home ownership within the reach of households with single incomes, lower incomes or other circumstances that make it difficult for them to own a home that meets their needs.

According to the 2006 Census, 66% of all housing are single-family dwellings with 70% of the housing stock more than 20 years old. Most dwellings are owned (67%). Figure 3 illustrates the housing types in Smithers:

Figure 3. Housing Types in Smithers

Privately Occupied Homes (2006 Census)		
	Smithers	BC
Single detached	66.3%	49%
Semi, row home	8.4%	10%
Apartments	17.3%	38%
Other	8.4%	2.8%

## COMPONENTS OF THE SMITHERS HOUSING CONTINUUM

### Market Ownership

The Affordability Index measures the proportion of the median household income required to service the cost of the average-priced single detached home and enables a comparison of the relative costs of home ownership. Smithers is at the low end of the spectrum with an index of 3.2. Compared to other communities in BC, it is a relatively affordable place to live in terms of housing. The northwest towns of Prince Rupert and Kitimat-Terrace currently are lower on the spectrum; towns in northeast BC, including

Fort Nelson, Williams Lake, Prince George, and Fort St. John, are higher. Smithers is also significantly lower than the average affordability index score for BC, which is assessed at 8.3. Figure 3 relates affordable housing costs to median incomes in Smithers.

**Figure 3. Smithers housing affordability based on average incomes**

	All Households	Single Income Household
<b>Median Household Income</b> (Annual)	\$62,115	\$27,467
<b>Affordable Monthly Housing Costs</b> (30% of annual income / 12 months)	\$1553	\$687
<b>Can Afford to Buy</b> (with approx 20% down)	\$301,000	\$95,000
<b>Can Afford to Rent</b>		\$687
<b>Actual Cost</b>	\$195,000	\$627
<b>GAP</b>	\$106,000	\$60

This table shows that although many of the homes for sale in Smithers are affordable for the average household with two incomes, home ownership can remain out of reach for many households with a single income. This is especially true as the number of homes under \$100,000 continues to decline (Figure 4).

Figure 4 indicates market sales of homes in the Bulkley Valley from 2004 to 2008. This table shows a dramatic decrease in the supply of affordable homes in the last 5 years.

**Figure 4. Market Sales of Homes in the Bulkley Valley 2004-2008**

Year	Under \$100,000	\$100,000-\$200,000	\$200,000-\$300,000	\$300,000 and above	Comments
<b>2004</b>	144	119	23	3	Of 144 homes under \$100,000, 14 were mobile homes.
<b>2005</b>	52	131	36	12	Of 52 homes under \$100,000, 21 were mobile homes.
<b>2006</b>	37	124	49	19	Of 37 homes under \$100,000, 23 were mobiles.
<b>2007</b>	37	106	78	43	Of 37 homes under \$100,000, 32 were mobile homes
<b>2008</b>	17	51	65	31	All homes sold under \$100,000 were mobile homes.

**Source:** MLS® Service of the Northern Real Estate Board

## Affordable Ownership

Affordable ownership refers to ownership strategies that allow households with below average incomes to purchase housing without spending more than 32% of their gross income on housing, including mortgage, property taxes and utility payments.

Various Affordable Ownership strategies are being piloted throughout the province. Some examples include:

- › Low cost federal, provincial or municipal land transfers that allow housing to be provided at a lower cost.
- › Guaranteed equity models that maintain housing at below market values even upon resale.
- › One or several units in a larger housing development maintained at below market cost (i.e. through a covenant which restricts resale increases above a certain percentage).
- › Programs that provide low to moderate income residents the opportunity to qualify for down-payment loan assistance to buy a home.

## Market Rental

There are currently 352 rental units available for rent in Smithers. Average monthly rent is \$488 for a one-bedroom apartment and \$566 for a 2-bedroom apartment.

In 2006, the Town of Smithers assessed the vacancy rate to be approximately 4.8%, which included units under renovation. In 2009 another assessment completed by the Town, based on Business License holders, indicated that the vacancy rate was similar to 2006 levels at approximately 4.7%. Managers reported no change in the last two years nor experienced challenges renting their units within a short time frame. When assessing availability of rental accommodation, the Canada Mortgage and Housing Corporation (CMHC) considers a 4-5% vacancy rate a desirable minimum threshold. The vacancy rate in Smithers is much lower than other communities in the northwest, which currently reach nearly 15% in some areas. While this is good news for landlords in Smithers, a low vacancy rate generally signals a lack of housing choices for renters.

Secondary suites, both legal and illegal, exist within the town boundaries. Secondary suites fill an important niche within the local market; they are a mortgage helper for homeowners and add to the array of housing options available to renters. With high land and building costs currently restricting the return rate of building new apartment and condominium rental units, secondary suites could play an increasingly important role in the Smithers rental market.

## Non-Market Housing

Non-market housing within the Town boundary comprises a mix of emergency, supportive, transitional and subsidized units. The housing needs inventory in Appendix C illustrates the current level of demand for subsidized units.



## **Subsidized Housing**

Subsidized housing is a permanent, affordable housing solution for low income individuals and households who can live independently without need for support services provided in conjunction with housing.

In Smithers:

- › There are 32 subsidized housing units available for low income residents.
- › According to Smithers Community Services Association, many of the subsidized housing applicants are looking for subsidized housing units because:
  - rent elsewhere is higher than they can afford (e.g. some families are forced to choose between food and rent and subsidized units relieve some of this pressure);
  - they have burnt bridges elsewhere and are looking for supported housing to get back on their feet;
  - housing availability is generally limited and they exploring all options.

## **Co-housing and Housing Co-operatives**

According to the Cohousing Association of the United States:

Cohousing is a type of collaborative housing in which residents actively participate in the design and operation of their own neighbourhoods.

Cohousing residents are consciously committed to living as a community. The physical design encourages both social contact and individual space. Private homes contain all the features of conventional homes, but residents also have access to extensive common facilities such as open space, courtyards, a playground and a common house.

(Appendix E provides a more detailed description of cohousing developments.)

A housing co-operative is a group of residents that either jointly own the housing facilities that they occupy or the rights to occupy it. Rather than renting housing from a landlord, housing co-op residents pay a fee to their co-op to use the service it provides. Housing co-operatives are governed by their own set of rules and regulations; the standard tenancy laws that govern rental arrangements do not apply. A more detailed description of housing co-ops is given in Appendix F.

Currently, there are no housing co-operatives in Smithers and no formal co-housing developments, although examples of successful cohousing arrangements can be found in the regional district. Both cohousing and co-operative models have proven successful in many other communities where they add to the diversity of housing options. It is worth exploring in detail the feasibility of developing either of these models in Smithers.

## **Transitional Housing**

Plans are in place to establish a supported transitional housing program in Smithers to assist homeless tenants in establishing stable, permanent housing. Since many homeless individuals struggle with multiple barriers that limit their ability to find and maintain stable housing, transitional housing must include

programming and support. The main obstacle to implementing a transitional housing program has been finding the funding necessary for a permanent support worker.

## Emergency Shelter

Since September 2007, Broadway Place Emergency Shelter – operated by Smithers Community Services Association and funded by BC Housing – has provided essential and gateway services to anyone in need. Smithers is a regional hub and service centre for surrounding communities and this is reflected in the shelter's diverse clientele. Broadway Place guests include women, children, men, youth and families. A number of low income guests come into Smithers from smaller communities to access health care and other services over several days and Broadway Place makes this access possible. Although accommodation at Broadway Place is generally limited to two weeks, guests who indicate a strong willingness to access services and address personal barriers to housing can be granted a stay of up to 30 consecutive days.

Anecdotal reports from Broadway Place Emergency Shelter staff indicate that:

- › 90% of clients have addiction issues;
- › 90% of clients are aboriginal;
- › 80% of clients have mental health issues;
- › 65-70% of clients are HIV positive;
- › 10-20% of clients are actively looking for work.

Staff at Broadway Place provide counselling and supportive services to the extent that they are able. It is clear that additional housing services are required to help some of the shelter's chronically homeless clients remain in long-term stable housing and begin to address some of the barriers that affect their lives.

## WHAT TRENDS AFFECT HOUSING?

A number of key socioeconomic factors affect the Smithers housing market and must be taken into account when assessing current housing options in Smithers and planning for the future. These include:

### Population Decline

Since the 1996 Census, the population of Smithers has declined at an average annual rate of 0.7%. As a result, the total population is about 10% less than it was twelve years ago. Population decline in Smithers has tended to occur in the younger age groups (44 and younger) – primarily the 25-44 year old cohort. Declines in these younger age categories were mitigated somewhat by gains in the older (45 and above) age categories, resulting in an overall demographic shift (see below). Population loss has also occurred in the broader Smithers region: the population of Electoral Area A (surrounding Smithers and Telkwa) dropped by 7.1% over the five year period between 2001 and 2006. According to BC Statistics, the population of Smithers is projected to grow at a modest rate of 0.1% to 0.3% per annum until 2031.

## Demographic Changes

An aging population is a key concern for Smithers. Between 1996 and 2006, the median age of the Town of Smithers increased by 4.5 years from 31.6 to 36.1. This is significantly faster than the 3.5-year increase for the province as a whole. Baby boomers form the largest group in the population – nearly one in five Smithers residents – and the 65+ cohort is projected to more than double over the next 20 years (see Table 1.1 below). Another interesting trend is that between 2001 and 2006, the aboriginal population living in Smithers grew by 41.1% from 535 to 760. Aboriginal people now constitute roughly 14% of the total population of Smithers.

**Figure 6. Smithers population change by age group between 2001-2006**

Change by Age Group			
Age	2001 Population	2006 Population	% Change
<19	1,760	1,580	-10.2%
20-24	340	315	-7.4%
25-44	1,665	1,397	-16.1%
45-64	1,123	1,340	19.3%
>65	525	585	11.4%

Source: Statistics Canada (2006)

## Building Costs

With any market housing, the value of the unit determines the rent that is needed for the landlord to receive a return on investment. The market largely determines unit values as well as who gets to rent and for how much. For example, the building cost per rental unit varies from a low of \$20,000 for a small, shared room to as high as \$250,000 for a single-family dwelling. Older apartment units are generally valued at \$40,000 to \$60,000 per unit. If the unit value is greater than \$60,000, rent must be significantly higher to cover the cost of the initial investment. In other words, when new units are built the cost of providing housing is greater and consequently the rent will need to be higher to ensure a return on investment. Even for a single-family home priced at \$139,000 (which would likely be very old and in poor condition), an investor would need to charge rental fees of at least \$850/month in order to gain a 5% return on investment, assuming there are no vacancies or major repairs.

## Development Costs

Development costs associated with housing are directly related to both building and rental or sale prices. For example, land purchasing costs, servicing, site development costs (on and off-site), and permitted density, all directly relate to a project's viability and affect the rent or sale price necessary to make a reasonable return on investment. Development costs have increased over the years, yet there has not been a

corresponding increase in the amount and quality of information available on the housing needs and preferences of the community as its demographics shift. This makes it difficult and risky for housing developers to invest in innovative housing strategies.

The high costs associated with developing and providing housing combined with the significant problems and damage caused by a small proportion of tenants creates an unwillingness on the part of landlords to risk housing anyone who they feel could jeopardize their investment. Landlords often feel restricted by the low security and damage deposits that they are legally able to request from tenants under the Residential Tenancy Act. Low deposits coupled with high repair costs creates a high level of uncertainty and a disincentive for landlords to rent to people without references or a proven record of good tenancy. Few housing opportunities are available through the social service providers, the end result being that some community members remain chronically homeless.

## CONCLUSIONS

Compared with other communities throughout the province, housing in Smithers is relatively affordable. This is reflected in the high percentage of single family homes in terms of the total housing stock and the high proportion of home ownership. However, for households with below average incomes, the cost of home ownership is prohibitive. A wide range of strategies to increase the affordability of home ownership have been successfully implemented in other communities. Further research into these strategies and their applicability in the Smithers context could provide insights to guide housing and community development planning.

The vacancy rate in Smithers is much lower than the rate in other northwest communities and only slightly above what CMHC considers a minimum threshold. This means that renters are faced with relatively few rental options. Anecdotal evidence confirms this, indicating that the array of rental units available do not include enough of the preferred types of rental units.

Overall, housing in Smithers is skewed towards single family dwellings and private home ownership relative to provincial averages. While this is good news for individuals within certain income brackets and demographic groups, the general lack of diversity in terms of housing types and densities, tenure options, types of rental units and affordability strategies, means that many households will be unable to find housing that meets their needs and preferences. Ultimately, this situation affects both the social and economic development of the community.

## SUMMARY OF HOUSING OPPORTUNITIES AND NEXT STEPS

Based on the current housing analysis and key factors affecting housing in Smithers, the following are opportunities:

### 1) **Develop a broader and more reliable base of housing information**

- a) Collaborate with housing providers to gather and maintain accurate housing information as well as to communicate with the development community about existing housing needs.

### 2) **Plan for housing that maximizes community economic development**

- a) Encourage diversified housing types to both retain residents and attract retirees and workers. There is a need to view housing as more than units. Not all housing types and arrangements will work for all people.
- b) Examine local zoning regulations to allow for an increase in density, housing types and secondary suites, where appropriate. The older areas of town are well suited for this as they are within walking distance to amenities such as shopping and employment.
- c) Reduce development costs by allowing for smaller lot detached homes. As land is a significant component of housing prices, reducing the minimum lot size (as set out in the Zoning Bylaw) affects the price for housing.

### 3) **Increase the diversity and total quantity of affordable housing options**

- a) Conduct a feasibility study of cohousing developments and/or housing co-operatives in Smithers.
- b) Encourage private developers to include some affordable housing units within market developments, in exchange for concessions or benefits.
- c) Increase affordable housing for low-income individuals and families, as well as people with disabilities on income assistance as they have the least choice finding housing.
- d) Explore supportive housing for the perpetually difficult to house, such as individuals with addictions or mental health issues. Research shows the key to successfully housing these individuals is having on site support services.

### 4) **Develop strategies that increase total rental stock and make homeownership more affordable**

- a) Work towards permitting secondary suites through a secondary suites program, which would assist both homeowners and renters looking for housing options besides apartment buildings.
  - i) A positive approach to secondary suites could involve an amnesty period for homeowners with non-compliant suites to disclose and upgrade them as well as waiving application, inspection, and licensing fees.
- b) Encourage the establishment of a local property management business. This would enable people not living in Smithers on a full time or permanent basis to buy homes in Smithers as an investment and rent them out to local residents.

### 5) **Work to build community awareness of housing issues and opportunities**

- a) Continue to build community capacity and neighborhood acceptance for non-market housing.
- b) Support education and housing advocacy.

To best address the above concerns, the Housing Task Force recommends developing a comprehensive housing strategy to act as an adjunct document to the Official Community Plan.

## APPENDIX A: ROLES & RESPONSIBILITIES

### Federal Government

Although housing is mostly a provincial responsibility, the federal government established the Canadian Mortgage and Housing Corporation (CMHC) to play an active role in Canadian housing through:

- › Ongoing subsidies to existing social housing projects;
- › The creation of new units through federal-provincial agreements; and;
- › Partnering with the housing industry to encourage the design and development of affordable market housing;
- › Provide mortgage insurance to private and non-profit developers
- › Subsidies for major repairs;
- › Research information on affordable housing related issues.

### Provincial Government

The Housing Policy Branch (<http://www.housing.gov.bc.ca/housing/>) is responsible for developing provincial housing policy, strategies and programs and for providing policy advice on specific issues such as the residential construction industry, leaky condos, housing markets, social housing, homelessness, housing for persons with special needs, and the role of local government in housing. The branch also publishes research and guides on housing issues.

The provincial government, through BC Housing ([www.bchousing.org](http://www.bchousing.org)), administers the government's commitment to the development, management and administration of subsidized housing.

### Local Government

Local legislative powers give the local government's unique powers to address the type, density, appearance, permitting and fees. In addition, a municipality can enter into partnerships with others to building housing. A summary of local tools include:

- › Official Community Plan statements
- › Land use designations/zoning
- › Amenity zoning
- › Housing agreements
- › Fees, charges, taxes
- › Secondary suite policy
- › Partnerships
- › Advocacy
- › Education

## APPENDIX B: HOUSING DEFINITIONS

**Emergency housing** provides accommodation to the homeless for a short period of time. Sleeping arrangements may be in dormitories, or in shared or single bedrooms. Some shelters can accommodate families, or alternatively, families may be placed in motel rooms. Services (e.g. meals, medical aid, rehabilitative and social services, etc.) vary depending on the shelter.

**Transitional housing** provides the tenant with a treatment program consisting of one or more life-change strategies to assist in recovery from one or more barriers to independence. The program may be voluntary or defined, depending on the conditions set on the individual's housing.

**Second Stage housing** is the step between "emergency" and "permanent" housing. Usually set at six months, the tenant is given a low-rent place to compile resources required to find permanent housing: utility hook-ups, damage deposit etc. Often associated with rent-geared-to-income.

**Subsidized housing** is permanent, affordable housing for individuals who can live independently without need for support services provided in conjunction with the housing. This includes subsidized market housing units, non-market housing projects (Homes BC, CMHC, etc.) and housing co-operatives.

**Core housing need** refers to households that are unable to afford shelter that meets adequacy, suitability, and affordability norms. The norms have been adjusted over time to reflect the housing expectations of Canadians.

**Affordable housing** generally refers to housing that could be rented or purchased by a household without spending approximately 30% or more of their gross income on housing.

**Housing provider** is any organization that manages and/or owns a housing development.

## APPENDIX C: HOUSING TASK FORCE MEMBERS

Casda Thomas – Realtor and Task Force Co-ordinator

Emily McGiffin – Housing Project Coordinator, Smithers Community Services Association

Alison Walker – Planner, Town of Smithers

Patti White – Representative for the Northern Society for Domestic Peace

Judy Walton – Office of the Wet'suwet'en

Nancy DeVries – Smithers Senior Citizens' Society

Dawn Hanson – BC Healthy Communities Co-ordinator

Jane Boulton – Smithers Social Planning Council

Warren DeVries – Local builder

Jeremy Penninga – Realtor and representative for the Bulkley Nechako Regional District

Suzanne Watson – Northern Health

Dana Gorbahn – High Road Services Society

Chuck Braun – Landlord and small business owner

Ray Chipeniuk – Independent researcher

Cathryn Olmstead – Executive Director, Smithers Community Services Association



## APPENDIX D: SCSA HOUSING NEEDS INVENTORY

Transitional Housing Units					
Availability: 6 market units, 0 transitional units at this time					
Total requests			22		
Total individuals			42		
Average individuals per household			1.9		
Applicants' household composition breakdown					
Singles	Single caregiver		Family (2 adults)		Two adults
	1 child	2+ children	1 child	2+ children	
11 (50%)	1 (4%)	2 (9%)	2 (9%)	2 (9%)	4 (18%)

Alpine Court – 2 Bedroom Units					
Availability: 2 units					
Total requests			6		
Total individuals			14		
Average individuals per household			2.3		
Applicants’ household composition breakdown					
Singles	Single caregiver		Family (2 adults)		Two adults
	1 child	2+ children	1 child	2+ children	
	4 (67%)	1 (17%)	1 (17%)		

Alpine Court – 3 Bedroom Units					
Availability: 16 units					
Total requests			11		
Total individuals			42		
Average individuals per household			3.8		
Applicants' household composition breakdown					
Singles	Single caregiver		Family (2 adults)		Two adults
	1 child	2+ children	1 child	2+ children	
		5 (45%)		6 (55%)	

Alpine Court – 4 Bedroom Units					
Availability: 4 units					
Total requests			8		
Total individuals			38		
Average individuals per household			4.8		
Applicants' household composition breakdown					
Singles	Single caregiver		Family (2 adults)		Two adults
	1 child	2+ children	1 child	2+ children	
		4 (50%)		4 (50%)	

SCSA Housing Summary	
Total Availability: 30 Units	
Total requests (duplicates omitted)	45
Total individuals	129
Average individuals per household	2.9
The Meadows – 14 units	Waitlist managed by Northern Health through referrals; average waitlist of 5 people

## APPENDIX E. DEFINING FEATURES OF COHOUSING DEVELOPMENTS

(Taken from the Cohousing Association of the United States website, [cohousing.org](http://cohousing.org))

While these characteristics aren't always true of every cohousing community, together they serve to distinguish cohousing from other types of collaborative housing:

**1. Participatory process.** Future residents participate in the design of the community so that it meets their needs. Some cohousing communities are initiated or driven by a developer. In those cases, if the developer brings the future resident group into the process late in the planning, the residents will have less input into the design. A well-designed, pedestrian-oriented community without significant resident participation in the planning may be “cohousing-inspired,” but it is not a cohousing community.

**2. Neighborhood design.** The physical layout and orientation of the buildings (the site plan) encourage a sense of community. For example, the private residences are clustered on the site, leaving more shared open space. The dwellings typically face each other across a pedestrian street or courtyard, with cars parked on the periphery. Often, the front doorway of every home affords a view of the common house. What far outweighs any specifics, however, is the intention to create a strong sense of community, with design as one of the facilitators.

**3. Common facilities.** Common facilities are designed for daily use, are an integral part of the community, and are always supplemental to the private residences. The common house typically includes a common kitchen, dining area, sitting area, children's playroom and laundry, and also may contain a workshop, library, exercise room, crafts room and/or one or two guest rooms. Except on very tight urban sites, cohousing communities often have playground equipment, lawns and gardens as well. Since the buildings are clustered, larger sites may retain several or many acres of undeveloped shared open space.

**4. Resident management.** Residents manage their own cohousing communities, and also perform much of the work required to maintain the property. They participate in the preparation of common meals, and meet regularly to solve problems and develop policies for the community.

**5. Non-hierarchical structure and decision-making.** Leadership roles naturally exist in cohousing communities, however no one person (or persons) has authority over others. Most groups start with one or two “burning souls.” As people join the group, each person takes on one or more roles consistent with his or her skills, abilities or interests. Most cohousing groups make all of their decisions by consensus, and, although many groups have a policy for voting if the group cannot reach consensus after a number of attempts, it is rarely or never necessary to resort to voting.

**6. No shared community economy.** The community is not a source of income for its members. Occasionally, a cohousing community will pay one of its residents to do a specific (usually time-limited) task, but more typically the work will be considered that member's contribution to the shared responsibilities.

## APPENDIX F: HOUSING CO-OPERATIVES

(Taken from the British Columbia Co-operative Association website)

Housing co-ops are often what people think of when they hear the term "co-op", though they are neither the only type of co-op nor the oldest.

Living in a housing co-op is in some ways similar to renting a home; you typically pay a monthly housing charge that is much like paying rent, and you purchase a share in the co-op that is treated much like a security deposit in a rental situation.

In actual fact, when you become a member of a housing co-op you collectively own the company (co-op) that either owns the property you live on or owns the rights to occupy it. You aren't really renting a home in a housing co-op, rather you're paying a fee to your co-op to use the service (housing) that it provides.

*This means the laws and regulations that govern rental arrangements do not apply.* Instead, the rules and regulations of the co-op you join do.

As members, you and your neighbours determine the policies of the co-op, including how much is charged for housing and the manner in which it is assessed. As with all primary co-ops, each member has one vote, regardless of how much they pay.

More information on housing co-ops in BC, as well as a directory of housing co-ops that are accepting applications, can be found at the [Co-operative Housing Federation of BC](#).

### *Equity Co-ops*

A subset of housing co-ops, belonging to an equity co-op is similar to owning a condominium or townhouse managed by a strata corporation.

As with a housing co-op, you and your neighbours collectively own the company (co-op) that owns the property. However, your share purchase in an equity co-op will often cost just under the market price to buy an equivalent home. Shares in an equity co-op also typically appreciate in value, much like real estate.

Monthly fees, should they exist, would be analogous to building maintenance fees in a strata arrangement.

Like a strata-run condominium or townhouse complex, members of equity co-ops determine the policies of their co-op. One way in which it differs from strata is that new members must be approved by the co-op's Board of Directors.

Equity co-ops are relatively uncommon in British Columbia, but they do exist.