



Developing Women-Centred Housing Toolkit

BC Society of Transition Houses Fall 2023



With Gratitude we recognize that the BC Society of Transition Houses' office is located on unceded Coast Salish territory, shared by the Skwxwú7mesh (Squamish), xwməθkwəy'əm (Musqueam) and səl'ílwətaʔt/Selilwitulh (Tseil-Waututh) Nations. As this work discusses the lack of safe, affordable and appropriate housing after violence, experienced by women throughout British Columbia, we recognize that this discussion includes all First Nations throughout the province. We understand that the displacement of Indigenous peoples from their lands and other ongoing effects of colonialism are foundational to the disproportionate number of Indigenous women and girls experiencing homelessness and violence. We recognize the importance of valuing the connection between all living things and all systems we have created. We understand that the issues of homelessness and violence can only be fully addressed through sustainable systemic change.

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BCSTH is a member-based, provincial umbrella organization that, through leadership, support and collaboration, enhances the continuum of services and strategies to respond to, prevent and end violence against all women, children and youth. BCSTH supports over 120 members that provide Transition Houses, Second and Third Stage Houses, long-term housing, Safe Homes and the Prevention, Education, Advocacy, Counselling and Empowerment (PEACE) programs across the province to women and their children who have experienced violence or are at risk of experiencing violence.

This toolkit was adapted from BCNPHA's Ready Set, Build! course and created in partnership with the following organizations:



Aboriginal Housing
Management Association
Celebrating 25 Years



BC HOUSING



BCNPHA
BC Non-Profit Housing Association



**BC Society of
Transition Houses**



Community Housing
Transformation Centre
Centre de transformation
du logement communautaire

Vancity

Community Foundation



WOMEN'S
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CANADA



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Background

In recent years, the BC Society of Transition Houses (BCSTH) has facilitated research and projects related to the intersection between gender-based violence and housing precarity. A key area of focus has been the heightened consequences the housing crisis in British Columbia (BC) has had on women¹ and their children experiencing violence and at risk of violence.

Informed by our members' experiences and expertise, BCSTH identified a severe lack of appropriate and affordable long-term housing for women and children after violence. Due to the lack of housing, women and children who access emergency or temporary housing through Safe Homes, Transition Houses, and Second and Third Stage Housing are often left with nowhere to move on to, creating a bottle neck in temporary housing services and programs which has led to increased waitlists in a sector that is already over capacity². As determined through **BCSTH's Getting Home Project**, the lack of available housing and limited supply of temporary shelter or programs has contributed to women continuing to experience violence and housing precarity across the province³.

In 2018, the province's **Homes for BC: 30-Point Plan for Housing Affordability** and in particular, Point 16, committed \$141M over 3 years, and \$734M over the following 10 years to BC Housing's Women's Transition Housing Fund (WTHF) to build over 1,500 spaces for women and children

who have experienced violence or are at risk of violence. Before this investment, BC's women's transition housing and supports program consisted of 900 spaces delivered by 70 non-profit providers throughout 75 BC communities.

This investment in 1,500 new spaces will almost triple the existing women's transition housing portfolio in BC and transform the capacity of this sector. In the fall of 2018, the WTHF received 75 submissions from across the province; currently, many of those projects are in varying stages of development and almost all of them are BCSTH members. Furthermore, the 2023 BC government **Homes for People Plan** promises an additional 1,500 new spaces to come.

This investment in housing for women and children experiencing violence or at risk of violence is a necessary step in the prevention of violence against women across the province. While BCSTH members who have experience in running Safe Homes, Transition Houses and Second Stage Houses have quickly adapted to their new roles as housing providers, they have requested further support to build their knowledge and skills related to the development and operations of sustainable long-term housing projects.

¹ The term women used in this toolkit refers to and is inclusive of all self-identified women. While we recognize that gender-based violence has significant impacts on cisgender women and girls in Canada, we also acknowledge that 2SLGBTQIA and gender diverse people are disproportionately impacted by experiences of violence and continue to experience significant barriers to housing and anti-violence supports and services.

² Knowles, T., FitzGerald, A., Bowman, N., Sekhon, S. & Sagert, E. (2019). Community needs assessment report. BC Society of Transition Houses. <https://bcsth.ca/wp-content/uploads/2019/06/Getting-Home-Project-Community-Needs-Assessment.pdf>

³ Ashlie, K., Knowles, T., & FitzGerald, A.S. (2021). Getting Home Project: Overcoming barriers to housing after violence. BC Society of Transition Houses. <https://bcsth.ca/projects/getting-home/>

The Keys to Home Project

The **Keys to Home** Project focuses on capacity building through training and organizational support to BCSTH members, who are embarking on expanding their mandates from temporarily sheltering women and children experiencing violence to providing safe long-term housing options as community housing providers.

Providing housing to women and children who have experienced violence or are at risk of violence requires a depth of knowledge in housing funding, design, development and management as well as anti-violence work, trauma- and violence-informed and women- centred practice. The Keys to Home project provides resources to increase the capacity of BCSTH members to develop housing and provide safe, affordable and appropriate housing to women and their children who have experienced violence or are at risk of violence.



About this Toolkit

The Developing **Women-Centred Housing Toolkit** is one of a series of resources on women-centred housing created through the Keys to Home project and the Women-Centred Housing Design project. The **Gaps Analysis** conducted in the first year of the Keys to Home project identified that housing development education was a major gap in existing resources and knowledge for BCSTH member programs. An overview of the development process from the initial project planning phase to building opening was asked for by the BCSTH membership.

This toolkit provides an overview of the development process for affordable housing projects for organizations providing housing to women and their children who have experienced violence or are at risk of violence.

The issue:

There is a lack of affordable and appropriate long-term housing for women and their children who experience violence or are at risk of violence in BC.

Purpose of this toolkit:

To provide knowledge and resources on the development of affordable housing in order to increase the capacity of BCSTH members to provide long-term housing to women and their children who experience violence or are at risk of violence.

The toolkit has been adapted from the BC Non-Profit Housing Association's (BCNPHA) Ready, Set, Build! course to include considerations for BCSTH members who are becoming long-term housing providers for the first time⁴. This toolkit is a resource to support BCSTH's course Foundations of Women-Centred Housing and BCNPHA's Ready, Set, Build!⁵. Participation in these courses are encouraged to learn more about women-centred housing and development.

Throughout the toolkit, considerations are provided for developing affordable housing for women and their children who have experienced violence or are at risk of violence. However, the information in this toolkit is applicable to all of those new to development or those who want to expand their existing knowledge.

⁴ The BC Non-Profit Housing Association (BCNPHA) is the provincial umbrella organization for BC's non-profit housing sector with over 600 members including societies, businesses, individuals and stakeholders. BCNPHA members manage over 60,000 long-term and affordable units of housing in 2,500 buildings across the province. BCNPHA conducts research, hosts conferences, and develops training to support the non-profit sector.

⁵ Foundations of Women-Centred Housing provides a further explanation of considerations to make when providing housing through a women-centred, trauma- and violence-informed lens as well as an overview of the community housing sector. BCNPHA's Ready, Set, Build! offers a more detailed exploration of the development process as well as virtual sessions facilitated by development consultants.

How to Use this Toolkit

This toolkit presents a general overview of affordable housing development. The specific experience of the development process may be influenced by aspects such as the community, project funder, or the objectives of the housing project. It is important to bear in mind that each project's development process can look different. This toolkit aims to give a broad understanding of the general stages, tasks, and terms that an organization will encounter on the housing development journey.

First, it is helpful for users of this toolkit to identify their role within the affordable housing development process. Various roles might include:

- Owner and operator of the development
- Future operator of a development that will be owned by a funder, another housing provider, or private-market developer
- Supporting partner to a proposed development

This toolkit is intended to help those who are unfamiliar with the development process to understand the general steps in the process, regardless if they are the owner, supporting partner, future operator, or playing another role.

This toolkit is divided into two parts. **Section 1:** Development at a Glance presents a general explanation of each step within the development process. **Section 2:** Development Resource Guide provides a more detailed explanation of important aspects within each development step. Within the Development Resource Guide, there is also a **Glossary of Development Terms**. Throughout the toolkit, any terms that are included in the glossary will be **bolded and colour-coded**.



Section 1: Development at a Glance

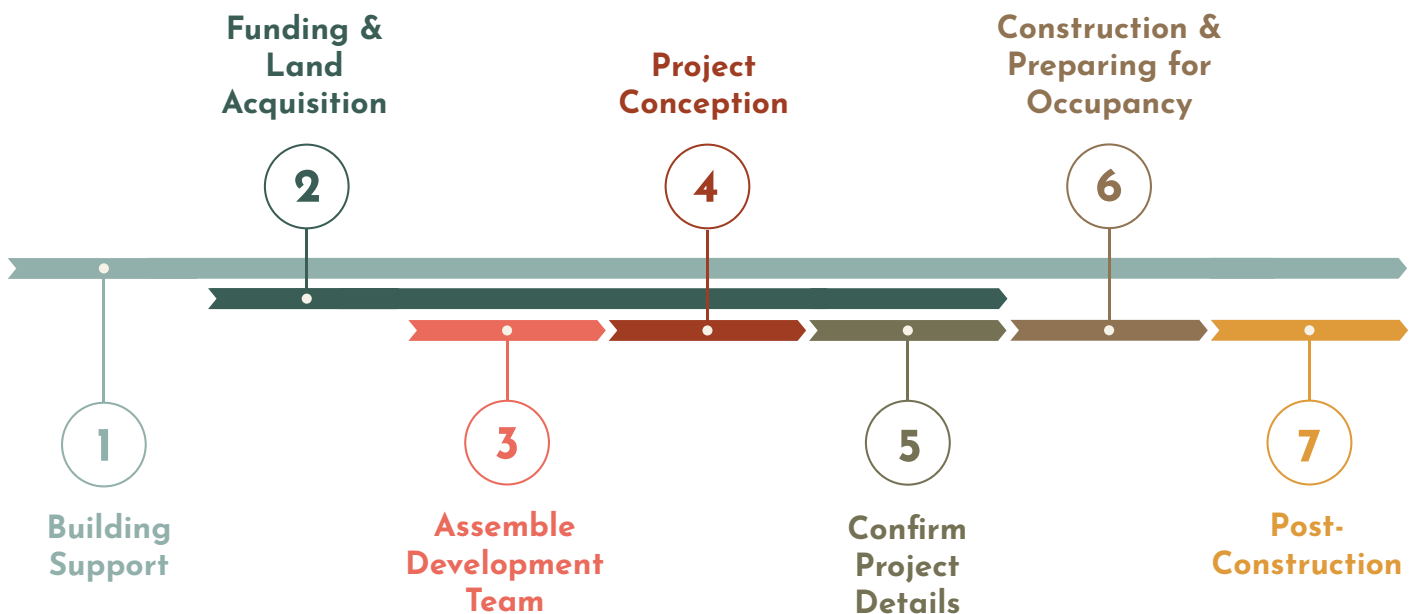


Welcome to Development

For those who are new to development, a large part of the learning process is understanding what to expect and how to prepare. The graphic below is a simplified view of the key steps to expect during development. It is important to keep in mind that the development process is not necessarily linear but does have distinct building blocks that are shown in the graphic.

While this toolkit provides relevant information to prepare for development, the actual process of development will look different for each organization and each housing project. Although roles and responsibilities differ based on the project, funder, or funding stream, having an understanding of the development process is key to successful affordable housing projects.

Steps in the Development Process



The actual amount of time for each of the above steps will vary greatly based on organizational capacity, resources available, delays and specific considerations of each community. It is important to note that “Building Support” extends the entire length of the project, whereas “Funding and Land Acquisition” will be a prominent part of the process until construction begins.



Development Tip: In recent years, new construction has faced delays due to global labour and supply shortages, this has been even more prominent in rural and remote areas that require additional transportation time or experience extreme weather that results in building delays. It is important to consider possible delays in order to manage expectations of both those involved in the development process and also community members seeking housing.

Key Activities in the Development Process

1

Building Support

- Start with an idea for a housing project and ensure the idea fits with the organization's mission, mandate and principles
- Articulate the vision for the proposed project
- Evaluate organizational capacity to take on the work involved
- Research, analyze and quantify the need and demand for the project or use existing [Housing Needs Assessments](#)
- Develop a housing and service program that suits the identified needs of the community
- Assess financial capacity and limitations
- Explore potential partnerships
- Consult the community and partners
- Build community support
- Manage opposition

2

Funding & Land Acquisition

- Seek out funding options from government and non-government funders
- Assess existing partnerships and grow new ones
- Acquire land or property before moving on to project conception. Some funders may require the building site to be determined before confirming funding

3

Assemble Development Team

- Build relationships with potential financial partners
- Finalize the development team members (including builder or construction manager)
- Establish internal and external communication protocols
- Ensure there are written agreements with all consultants and contractors

4

Project Conception

- Confirm model of housing, tenant population and building form
- Use a women-centred lens to prepare preliminary design schematics
- Calculate preliminary capital and operating budgets
- Estimate financing and fundraising requirements
- Develop a marketing and/or fundraising strategy
- Determine approval authority both internally and externally

5

Confirm Project Details

- Finalize design including full architectural drawings and schematics
- Obtain permits
- Re-assess financial feasibility
- Refine budget

6

Construction & Preparing for Occupancy

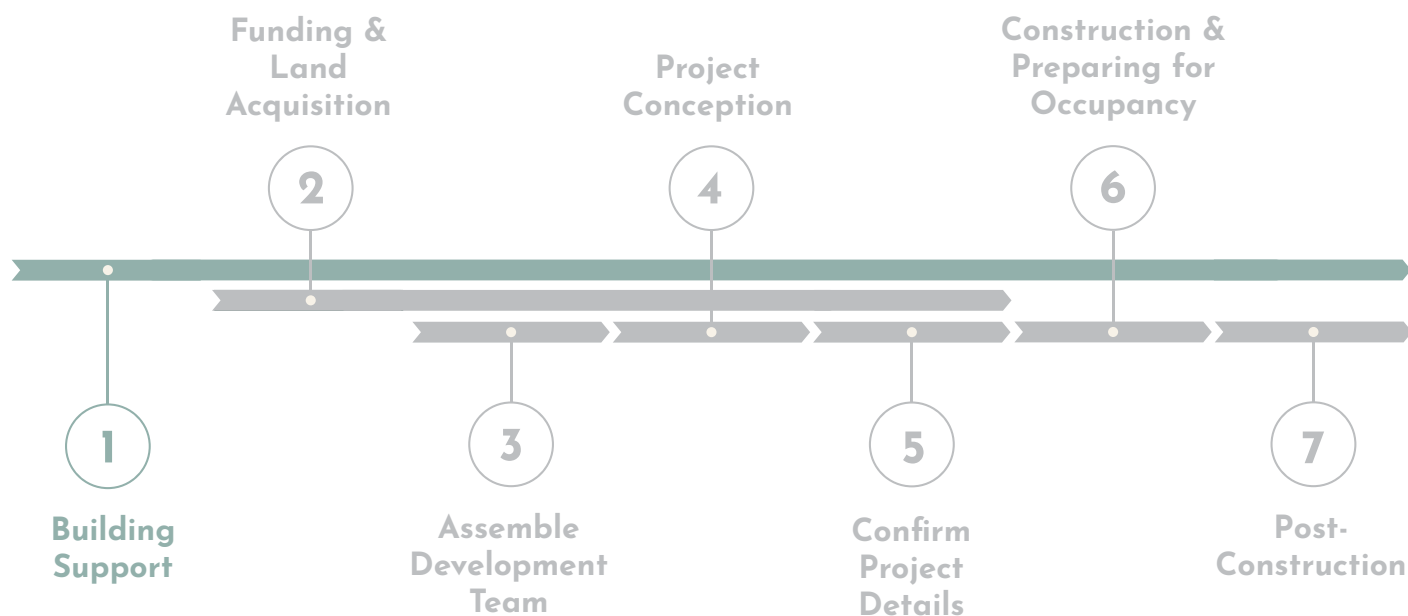
- Oversee construction process
- Monitor cost and schedule, review technical reports
- Develop property management systems and maintenance plans
- Finalize operational policies and procedures
- Actively market units to higher-income tenants, if the housing will be a mixed-income development
- Determine tenant selection process
- Complete partnership agreements

7

Post-Construction

- Complete testing and commissioning of all building systems
- Implement property management systems and maintenance plans
- Oversee operating costs and budgets
- Monitor capital requirements to ensure adequate replacement reserves are being set aside

Step 1: Building Support



Internal

- Start with an idea for a housing project and ensure the idea fits with the organization's mission, mandate and principles
- Articulate the vision for the proposed project
- Evaluate organizational capacity to take on the work involved

External

- Research, analyze and quantify the need and demand for the project or use existing [Housing Needs Assessments](#)
- Develop a housing and service program that suits the identified needs of the community
- Assess financial capacity and limitations
- Explore potential partnerships
- Consult the community and partners
- Build community support
- Manage opposition

The Idea

A clear vision and purpose is foundational to the development of an affordable housing project and integral to building support throughout the development process from funders, partners and the community.

The idea for a housing project likely stems from the recognition of a need for affordable housing in a community. For BCSTH members, this need is evident when residents of Safe Homes, Transition Houses or Second Stage Houses face multiple barriers trying to access safe and affordable long-term housing. These challenges range from a lack of available and appropriate units, discrimination against single mothers, large families and those who have experienced violence within the private rental market, and lengthy waitlists for community housing.

Determining internal capacity for developing affordable housing is important to proceed with an idea for a housing project. External experts such as community partners or development consultants might be included early on in the process to increase organizational capacity (see **Step 3: The Development Team** for more on this).

Articulating the idea for a housing project can be completed with no secured funding or financial commitments. Often when new funding streams open, there are narrow application periods and it is important to have a clear idea for a housing project in order to move quickly when funding opportunities arise.

- **The Women-Centred Design Toolkit** can help inform the idea development and will be discussed further in **Step 4: Project Conception and Women-Centred Housing Design**. The following outlines important aspects of an idea for a housing project that should be considered before moving further along in the development process and seeking funding. At this step, the idea for a housing project should start with considering the following:
 - Intended model of housing
 - Location
 - Tenant population
 - Building form



Development Tip: It might be helpful to write down an “elevator pitch” for the idea to have on hand that details what the idea is and why it is important to the community. Share this pitch with community partners to receive feedback or generate interest in future partnerships.

Model of Housing

There might be the need in a community to develop a housing project that consists entirely of long-term housing units, or a mixed-model development⁶. There are several different housing models to inform housing project design and function, including women-only tenancy, mixed-use development, and co-operative housing. To learn more about the differences between models of housing, Foundations in Women-Centred Housing explores the housing continuum and models of housing in detail. The models of housing included in a development will impact the design and location considerations for the new build. Community need and organizational capacity of the housing provider will also inform what model should be pursued.

Tenant Population

Developing housing for women and their children who have experienced violence or are at risk of violence could include many groups of people, such as:

- Families
- Single women
- Senior women
- Indigenous women
- Immigrant and refugee women
- Women who use substances
- Women with mental health needs
- Women who have complex care needs

It is likely that there will be a mixed tenancy from multiple groups as many of the above experiences intersect, or a housing provider will choose to focus on a particular group if the need is demonstrated in the community. Tenant needs can also inform whether there will be secondary spaces in the housing project such as childcare spaces or office space for support services.

Including secondary spaces, such as childcare facilities or offices for counselling services, should be guided by the availability of qualified service providers in the community to avoid vacant or underutilized spaces in the building.

The income level of the tenant population is a guiding factor for the type of housing that will be provided. Options include an entirely **Rent-Geared-to-Income** building, where every unit is affordable or a mixed-income building where the higher rents help sustain the operating budget.

Location

Determining the tenant population will inform the most suitable location for the project. If a site is already available to or owned by the development team, the appropriateness of the site for the tenant population should be assessed. Key questions to consider are:

- Access to amenities such as transit, schools, childcare, medical services, parks, shopping, etc.
- Accessibility of the property based on the mobility and age of intended tenants
- Overall safety of neighbourhood
- Current **zoning** of the land and whether **re-zoning** will be required

Whether land or a property is already available or if it will need to be acquired will also guide the funding and financing opportunities that are pursued by the development team. Different funders and funding streams require housing projects to be in various states of progress before confirming funding. Some funding streams are designed to facilitate the purchasing of land or property, other streams facilitate site testing necessary to determine if the land is suitable, while others could require “shovel-ready” projects.

⁶ An example of a mixed-model development is My Sister's Place in Prince George, BC. [My Sister's Place](#) is a recent development operated by [Prince George and District Elizabeth Fry Society](#). The development consists of 18 Transition House beds, 16 Second Stage Housing units and 21 long-term housing townhouses for women and their children who have experienced violence or are at risk of violence. The Transition House and Second Stage units exist within the same building and the townhouses are in the neighbouring lot.

Building Form

The building form will be guided by the tenant group's needs but also be limited or fulfilled by the eventual building site conditions. Specific aspects of the building form will be confirmed later in the development process, but it is important to have a broad understanding of what would suit the tenant group's needs when creating an idea for a housing project. Considering the ideal building form will be helpful when applying to funders and looking for land or property.

Some key aspects to consider are:

- Number of units
- Unit sizes and number of bedrooms per unit
- Townhouses or apartments
- Concrete or wood frame
- Height of building
- Underground or surface parking
- Accessible units
- Location and safety

Amenity spaces are often integral to women-centred housing. Although the specific spaces will likely change or adapt throughout the development process, it is important to think through potential spaces that would be most beneficial to tenants.

Some ideas are:

- Dining or common areas
- Meeting rooms
- Laundry
- Storage
- Pet spaces or dog runs
- Outdoor spaces
- Play areas
- Garden areas
- Smoking areas
- Bike parking, etc.

It is best to have a clear idea and vision for the housing project early on and deciding on the above factors will help determine viable funding options in **Step 2: Funding and Land Acquisition**. Although specifics are likely to change throughout development, having a strong foundation and understanding of the goals and purpose of the project will be an asset throughout the development process. For more support on planning for a new housing project, see **Getting Started: Internal Development Plan** in the Development Resource Guide.

Housing Need & Demand

Anti-violence organizations see the need for affordable housing every day in front line work. The bottleneck that results from a lack of long-term safe affordable housing for women who have experienced violence is a key reason why so many women and children stay longer in Safe Homes, Transition Houses, and Second-Stage Housing as there is no housing to “transition to”⁷. For the purposes of building support and accessing funding for a housing project, quantifying and demonstrating the local need in the community is an important factor.

The housing needs of a particular community, including women who have experienced violence, may include:

Affordability

There may be an adequate supply of housing available but much of it is not affordable for a significant percentage of the population.

Supply of Availability

Supply problems occur when vacancy rates are low. The condition and type of available housing may also contribute to a supply problem.

User Group Need

General statistical information may show an adequate supply of affordable housing, yet it may not be appropriate for certain types of households or for groups with diverse needs.

For women who have experienced violence, inadequate housing is most often a result of all of the above. Because of the ongoing housing crisis, most communities do not have a healthy stock of housing that reflects the community’s affordability level, and even when affordable housing becomes available the units are often not made or maintained with the needs of women and their families in mind.

⁷ For more information on access to Transition Housing and Support Programs throughout the province, please see the [2022 BCSTH 24 Hour Census Report](#).

Development Tip: As of 2019, all municipalities in BC are required to produce a **Housing Needs Assessment**. This information can help demonstrate the need and demand in a community and further guide the idea for a housing project. If further data is required to demonstrate need, please see **Data Sources to Support Housing Projects** in the Development Resource Guide and this **valuable template** from BCNPHA for Housing Need and Demand Studies.

Different statistical data may be key indicators of different types of need. The following matches certain key indicators with the kinds of housing needs they might illustrate.

Statistical Data	Form of Need
Local and regional population growth trends	Supply
Percentage of renter households in the population	Supply, affordability
Household composition (families, seniors, single parents)	User group, supply (of type)
Age distribution	User group
Percentages of population paying > 30% and > 50% of income	Affordability
Local market rents	Affordability
Current vacancy rates	Supply
Dwellings in need of repair	User group, supply

The Difference between Need & Demand

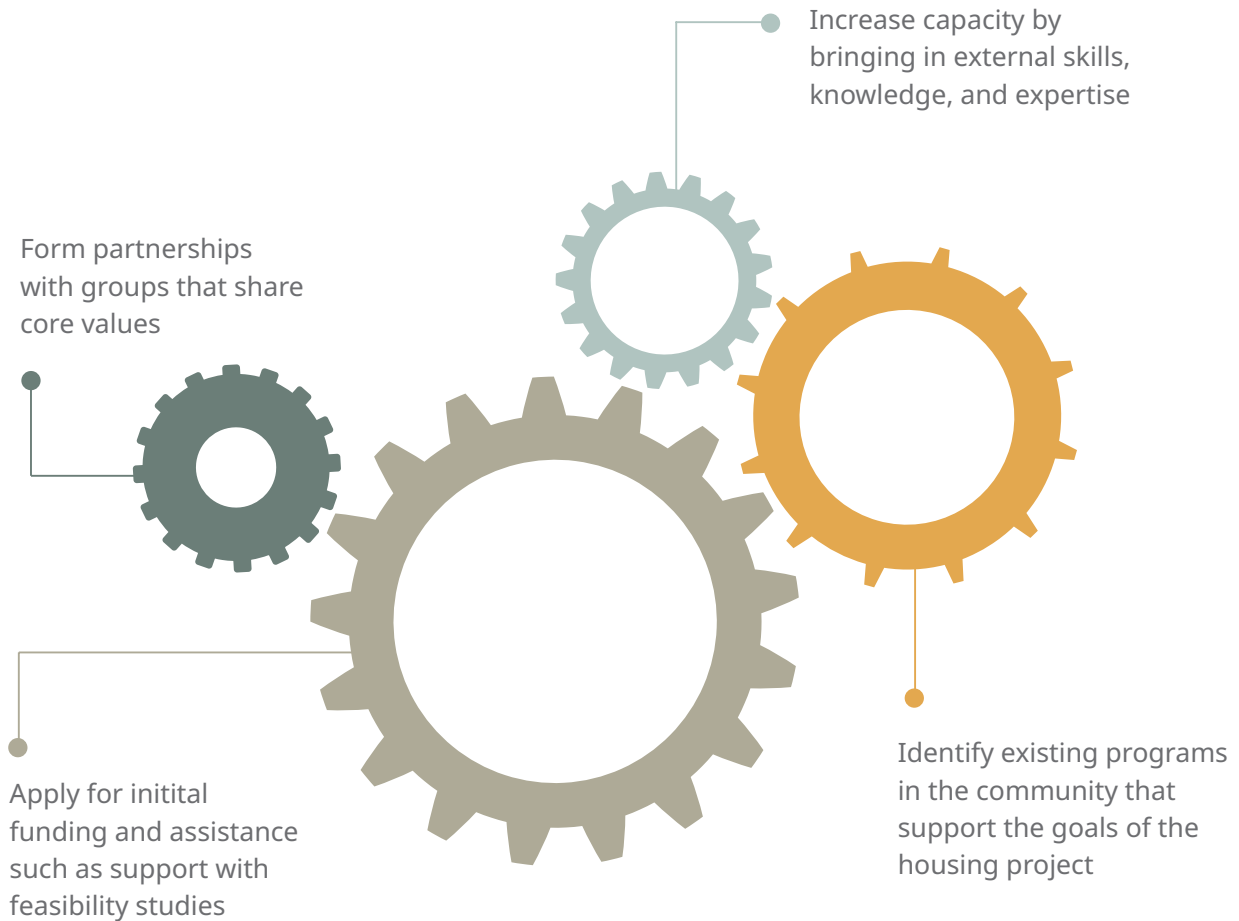
When developing affordable housing, the differences between need and demand are important to consider. Need can be defined as a gap in necessary services or supplies. Whereas demand is the response to that need.

In contrast to a private market development for profit, affordable housing is built for a population that has a need for housing but may not have the means to provide the demand side of the process. Considering this, affordable housing developers need to mobilize resources that will compensate for this lack of demand.



Building Community Support

Once the idea for a housing project and internal organizational support is in place, it is time to solicit external support. The support of project partners in the community and the public plays a key role in making an affordable housing project possible. Below are some initial areas to begin building support and capacity for the project.



Development Tip: A strong relationship with the municipality is an advantage throughout the development process. Even early on in the process it is important to form relationships with the municipal government and staff, such as city planners. Having existing contacts and working partnerships with the municipality can help to receive information on municipal development matters such as zoning applications and to build support from mayor and council early on. Furthermore, the municipality can be a partner to the project by way of providing land or property in some circumstances.

Not in My Backyard

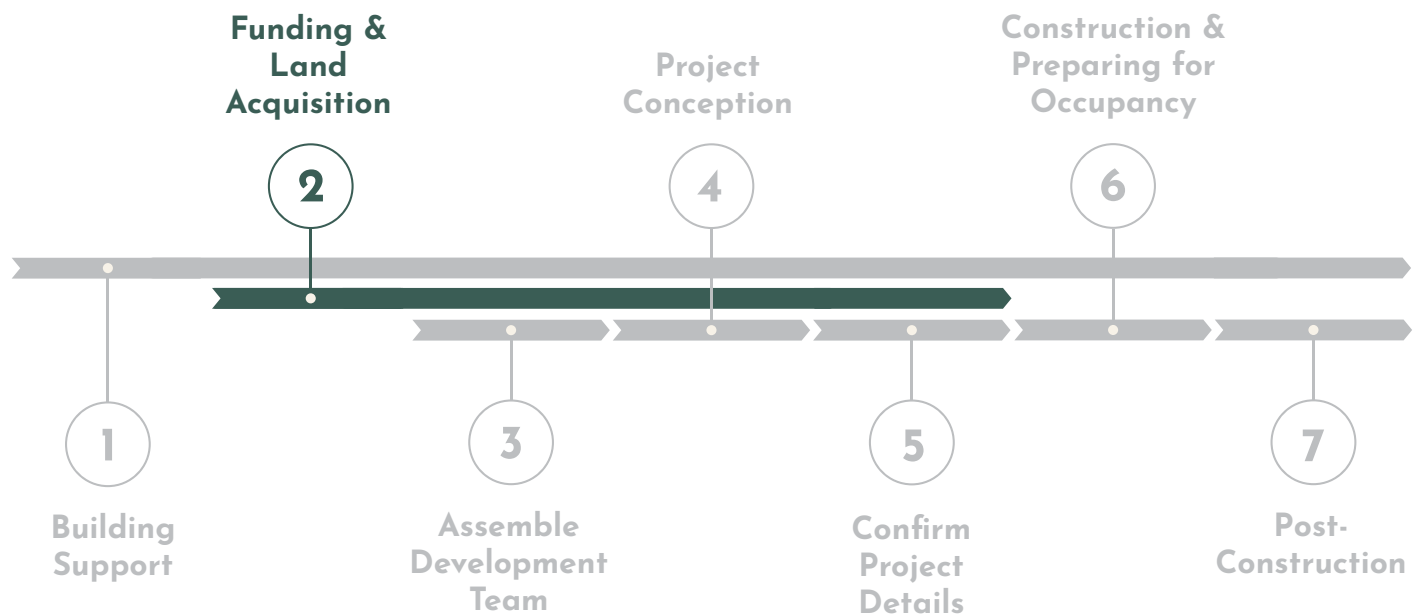
Safe Homes, Transition Houses, and Second Stage Housing programs might already be familiar with the “not in my backyard” or NIMBY attitudes towards their existing community programming. A common response to providing new housing for women who have experienced violence or are at risk of violence is a concern that they will “bring violence to the community”. A key way to neutralize this local sentiment is to provide information. By providing statistics on the prevalence of violence against women, many community members will realize it is likely they know someone who has experienced violence, whether they are a neighbour, co-workers, or friend, and that adequate services and housing benefit the community as a whole⁸.

Other community concerns about new affordable housing projects include the potential for declining property values, increased crime or discontent over a lack of opportunity to provide input. For more information please see [How to Foster Community Support](#) and [Understanding NIMBYism](#) in the Development Resource Guide.

⁸ *The Canadian Women's Foundation has helpful factsheets on violence against women in Canada.*



Step 2: Funding & Land Acquisition



- Seek out funding options from government and non-government partners
- Assess existing partnerships and grow new ones
- Acquire land or property before moving on to project conception
- Some funders may require the building site to be determined before confirming funding

Once a clear idea for a housing project has been developed, potential sources of funding and how to acquire property or land should be considered next. Funding might be required to develop existing property or to acquire land or property. The majority of affordable housing projects will be funded through government funding streams dedicated to increasing affordable housing. Although less common, there is potential to achieve creative funding models outside of government sources as well.

Land or Property Acquisition

Land or property is a critical component in developing housing. For affordable housing projects there are a few sources of more affordable and potentially free land, such as:

- Municipality
- School board
- Church groups
- Service clubs
- Legions
- Other societies looking to develop their existing properties
- Crown land
- Federal surplus properties
- Bequeaths
- Private developer

It is important to note that low priced land is not always a bargain. Potential issues should be considered such as servicing costs, limited access to services, remediation of polluted land, poor soil conditions, steep terrain, water table level, and site shape. Also, some covenants restrict the use of the land for development. For example, some restrictive covenants stipulate development must be for a particular tenant group, such as seniors. Some lenders and funders, such as the Canadian Mortgage and Housing Corporation, may raise concerns regarding the restrictions on the collateral.

Redevelopment Considerations

Redevelopment of existing sites offers development options in a market where other development may not be feasible. Redevelopment can also increase cash flow if density is increased on a site as there will be additional rent from added units.

To redevelop, the funder will have to approve if there is an existing operating agreement for the

building. Municipal approvals will also need to be obtained and zoning bylaws and the **Official Community Plan** (the OCP) will provide guidelines for a particular area, neighbourhood, or in some cases, a specific property with respect to building design. In most cases redevelopment will require rezoning, which always involves a **public hearing**. While the elimination of the land cost decreases the overall costs, there are additional costs to redevelopment:

- Relocation, move-back and hospitality costs for existing tenants
- Loss of rents during reconstruction
- Demolition and disposal
- Moving or protection of trees and landscaping, and other environmental factors
- Site remediation

Funding & Project Partners

Partnerships with both government and non-government organizations play a critical role in the development or redevelopment of affordable housing. BC Housing⁹ plays a key role as a public sector partner in BC, although all levels of government can be instrumental in developing affordable housing. In addition to government partners that are most often funders, non-government housing partners may be found in either the non-profit or private sectors. Non-government partners may be financial contributors or service providers to support tenants.

Potential partners and the ways they can support the development of affordable housing is discussed below. For more support on accessing funding please see **Public Sector Support and Funding Streams** and **Tips for Funding Proposals** in the Development Resource Guide.

⁹ BC Housing is a provincial Crown corporation responsible for subsidized housing options across the province.

Municipalities

A strong relationship with the local **municipality** can be an asset in the development process. Municipalities may be able to provide surplus public land or properties to aid in the development of affordable housing. They can also support projects through waiving municipal fees and fostering community support and acceptance of proposed projects.

Provincial

BC is unique in that **BC Housing**, a Crown corporation, facilitates the majority of the affordable housing options across the province. **BC Housing** works in partnership with the private and non-profit sectors, provincial health authorities and ministries, other levels of government and community groups to develop a range of housing options.

BC Housing also administers the **Provincial Rental Housing Corporation** (PRHC), which holds property for social and other low-cost housing in BC. Some BC Housing funding streams are structured so that the property and buildings are owned by the PRHC and then operated by a non-profit organization. Whereas other streams provide funding to a non-profit operator to secure and own the new build. For example, the properties and buildings developed through the Women's Transition Housing Fund announced in 2018 have used the model of ownership by the PRHC.

For Indigenous housing projects, the **First Nations Housing and Infrastructure Council BC (FNHIC-BC)** is a potential partner and funder at the provincial level. FNHIC-BC is leading the transfer of care and control of housing and infrastructure through the development and creation of a First Nations Housing and Infrastructure Service Organization for First Nations in BC.

Federal

The **Canadian Mortgage and Housing Corporation (CMHC)** is the largest federal funder for affordable housing projects. The funding streams offered through CMHC usually require the housing provider to be both owner and operator of the housing.

The **Federation of Canadian Municipalities (FCM)** also provides funding including options for feasibility studies and various assessments necessary throughout development. FCM is a national member-based organization for municipalities across Canada, which advocates at the federal level and provides programming to help municipalities with local challenges.

Non-Profit Sector

There are many potential partners in the non-profit sector of BC including but not limited to:

- Foundations and charities
- Service providers
- Faith communities
- Non-profit organizations

There are also key provincial member-based non-profit organizations that support affordable housing throughout BC:

BC Non-Profit Housing Association (BCNPHA) plays a critical role for affordable housing in BC. They provide support to the community housing sector through advocacy and training as a member-based organization.

The **Aboriginal Housing Management Association (AHMA)** is an Indigenous grassroots housing authority that manages over 95% of all Indigenous housing units that are located off reserve throughout the province.

The **Co-operative Housing Federation of BC (CHFBC)** is the member-based support organization for housing co-operatives throughout the province.

Collectively, the above 3 non-profit organizations jointly manage the **Rental Protection Fund** which provides capital to non-profit housing organizations to help them purchase existing, occupied, purpose-built rental buildings to retain affordability and housing stability for renters.

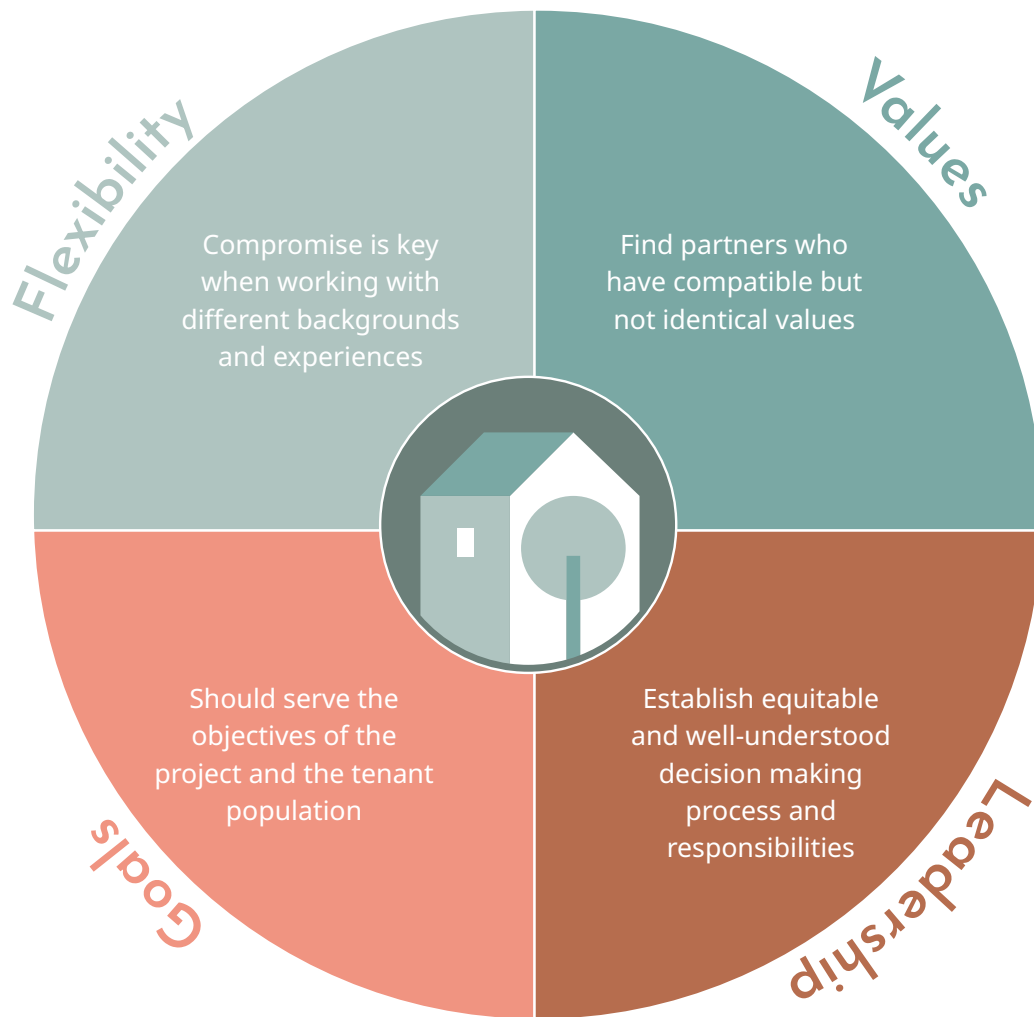
Vancity Community Foundation (VCF) is also an important partner to many affordable housing projects as they can provide development grants as well as access to low-cost financing.

Private Sector

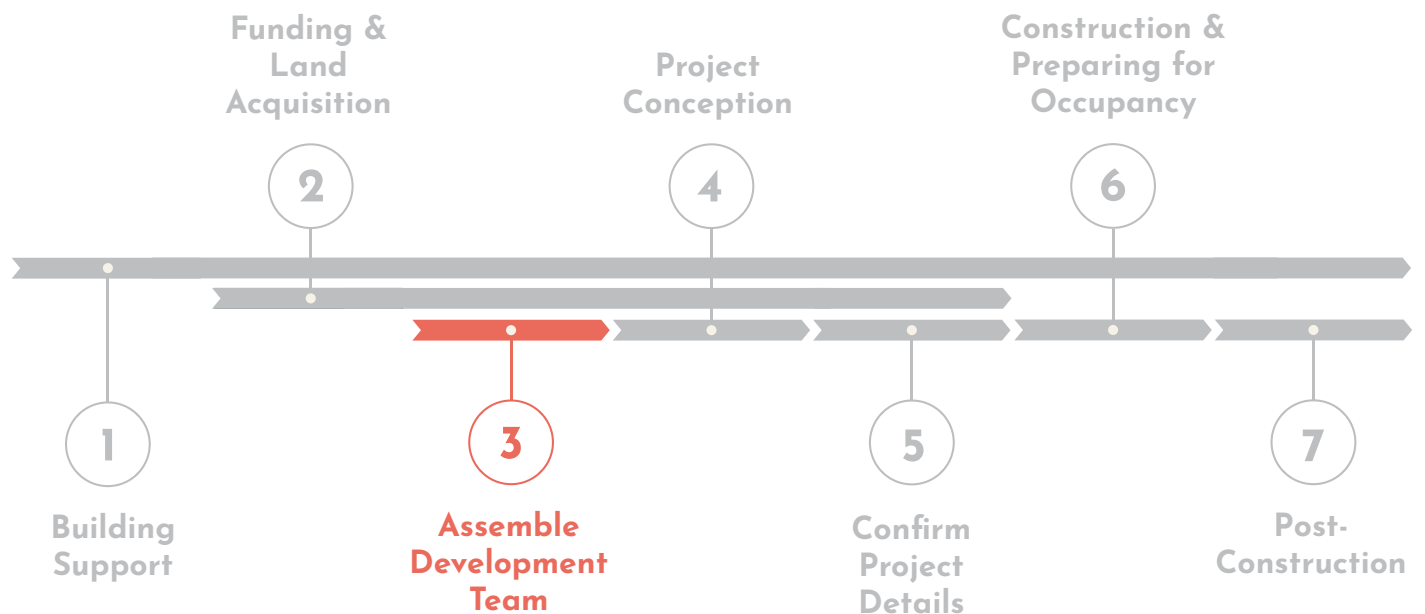
The private sector offers many potential partnership opportunities. Funding options can be explored through private institutions such as corporations, banks, and credit unions. Partnerships with like-minded private donors as funders is another potential funding option as well. Having a clear idea of the housing project is essential to forming partnerships and convincing those in the private sector of the need and importance of the development.

In some projects, partnering with a private developer might make a new housing project viable for both the developer and affordable housing provider. In terms of assessing organizational expertise and capacity, partnering with private developers might be a meaningful option for those new to developing long-term housing. To learn more please refer to **Partnerships with Developers** in the Development Resource Guide.

Guiding Concepts for Successful Partnerships



Step 3: The Development Team



- Build relationships with potential financial partners
- Identify the development team members
- Establish internal and external communication protocols
- Ensure there are written agreements with all consultants and contractors

Once the funding, land and/or property have been acquired (or while this process is underway) the development team will assemble. The development team should collectively increase the overall knowledge, expertise, and capacity of the team.

As the team will likely adapt over time, it is important to maintain good communication between team members. It might be helpful to implement a communication plan to keep everyone up to date on development details. Establishing roles, responsibilities and expectations is important for internal and external development team members. Written agreements can help with clarifying each role and ensuring a mutual understanding.

Members of the Development Team

The broad categories of different members of the development team are outlined below. For a more detailed list of specific roles, please see [Affordable Housing Partners and their Roles](#) in the Resource Guide.

Consultants

These are the professionals (architect, engineers, lawyers, development consultants, etc.) who will perform the actual development tasks and provide information to decision-makers

Managers & Staff

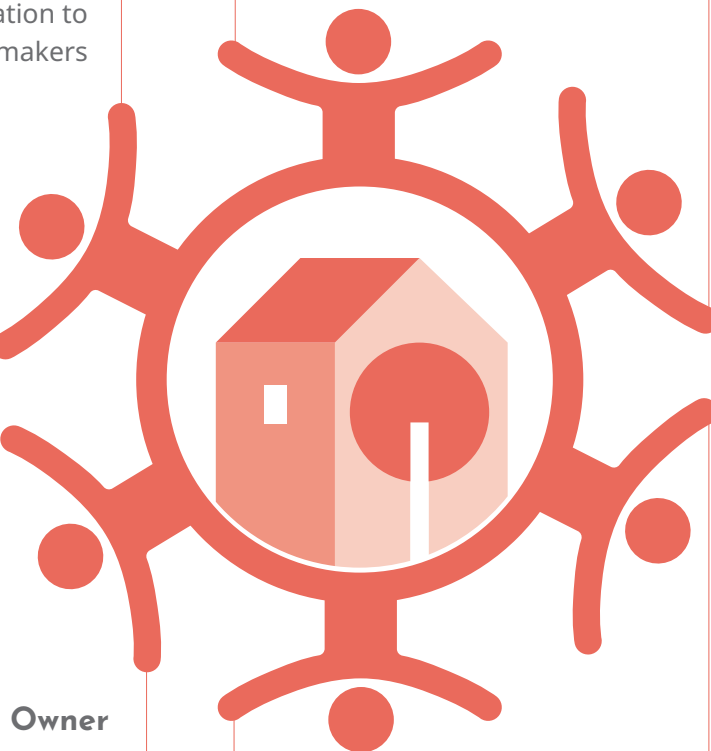
There will be key management staff involved throughout the development process to support the implementation of plans, assure the flow of information, and to prepare for the operation of the completed project

Contractors

All the parties involved in building the project. Usually, the Owner holds the contract with a builder who then holds subcontracts with plumbers, framers, carpenters, electricians, landscapers, etc.

Supporting Partners

A variety of community organizations, government ministries, and private sector individuals and organizations. This category may also include client or tenant groups



Owner

This role can vary between projects. Potential Owners include a non-profit's Board of Directors, the funder, a private developer, etc.

Financing & Funding Agencies

These may be government funders such as BC Housing and CMHC, conventional financial institutions, or a combination of all

Development Tip: Create a Project Charter that outlines the purpose and goals of the project along with the partners and their roles. Ensure all members of the development team have access to the Charter and agree to the content.

Development Consultants

In some cases, organizations choose to work with a development consultant (sometimes referred to as “project managers”) to assist and advise throughout the development process. The need for a development consultant might differ based on the funder and project partners. For example, in some funding agreements, the funder will act as the owner of the development as they will be the eventual owners of the building. In this example, the funder may handle development in house or hire an external development consultant. In other cases where the non-profit Board of Directors is acting as the owner, a development consultant will likely be needed as the internal resources and capacity will be different.

A development consultant offers a range of technical knowledge, skills and professional attributes. When developing women-centred housing, it is important to ensure the development consultant has working knowledge of the housing needs of women and their children who have experienced violence or are at risk of violence. Previous experience in designing housing for women, families and vulnerable populations may be a helpful attribute. Time and energy will be saved if the development consultant has a clear understanding of the goals of the housing project and specific considerations that make the project unique. A development consultant can add capacity to the project in the following ways.

Coordination & Management – As the housing provider’s representative, the consultant is the identified contact for overall coordination. A consultant can assist with assembling the development team. The consultant can manage many key tasks such as acquiring land and funding applications, organizing site studies, attending construction meetings, communicating regularly with the Executive Director and managing post-construction tasks.

Accountability & Troubleshooting – The consultant can assist with keeping the project on budget, following the development process, and staying within the schedule. Most development consultants are familiar with developing **operating budgets** and the necessary planning for the operation of a building.

Experience & Knowledge – The development consultant should have the experience and knowledge to assist with the planning, design and development process. Experienced development consultants are knowledgeable about funding opportunities and possible partnerships.

A development consultant can guide the housing provider through the development stages, to ensure that the design meets the needs of the residents, and that the housing project is safe, secure, durable, sustainable, and minimizes operating costs (e.g., choice of flooring materials, mechanical systems, landscaping).

Delegation – Executive Directors/Chief Executive Officers or a Board of Directors can delegate many development tasks to the consultant, although not the key decision-making. For example, the consultant can facilitate contracting the construction team but costs will still be approved by the Executive Directors/Chief Executive Officers or Board of Directors.

Record Keeping & Reporting – Good records (agendas, minutes, claims, change orders, etc.) are essential for all projects, and the development consultant should ensure that reports are shared with the project team and submitted as required to the various funders and partners when required.

For projects with a significant funding contribution from BC Housing or CMHC, non-profit societies and their development consultants should be familiar with the funders’ approval process requirements.

Assessing Key Competencies

The following table lists important competencies that will be needed on the development team. This table can be used to assess internal competencies when deciding if a development consultant will be necessary for a project and also to assess the knowledge of potential consultants¹⁰.



Expertise

- Anti-Violence Work
- Knowledge of Current Government Programs
- Project Management
- Project Funding
- Financial Administration
- Consultant Coordination
- Land Acquisition
- Design and Cost Control
- Operations Planning
- Municipal, Regional and Provincial Approvals
- Procuring Contractors
- Construction Contract Administration



Skills

- Management and Organization
- Problem Solving
- Facilitation
- Communication - Verbal and Written
- Negotiating and Conflict Resolution
- Problem Solving
- Time Management
- Maintaining and Building Relationships

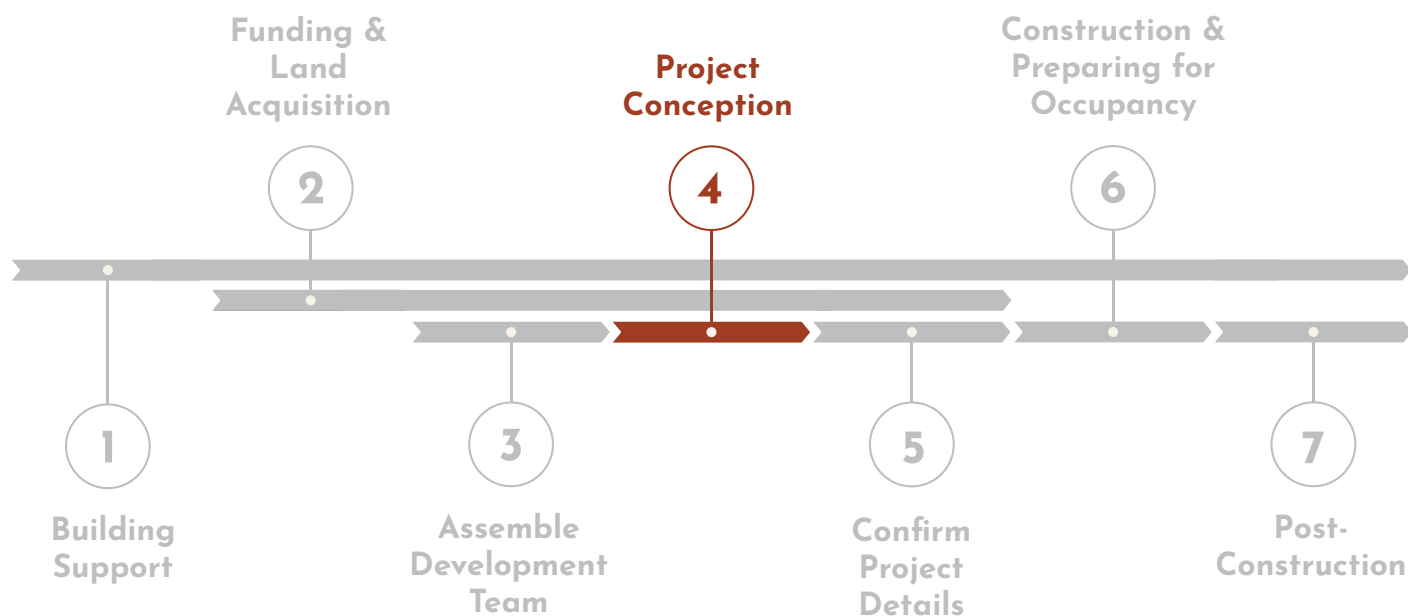


Attributes

- Client Focus
- Leadership and Initiative
- Vision and Strategic Thinking
- Resilience and Determination
- Team Oriented
- Open to Feedback and Adaptability

¹⁰ For more information on hiring and working with a development consultant, this detailed guide [detailed guide](#) by BCNPHA is available.

Step 4: Project Conception



- Confirm model of housing, tenant population and building form
- Use a women-centred lens to prepare preliminary design schematics
- Calculate preliminary capital and operating budgets
- Estimate financing and fundraising requirements
- Develop a marketing and/or fundraising strategy
- Determine approval authority both internally and externally

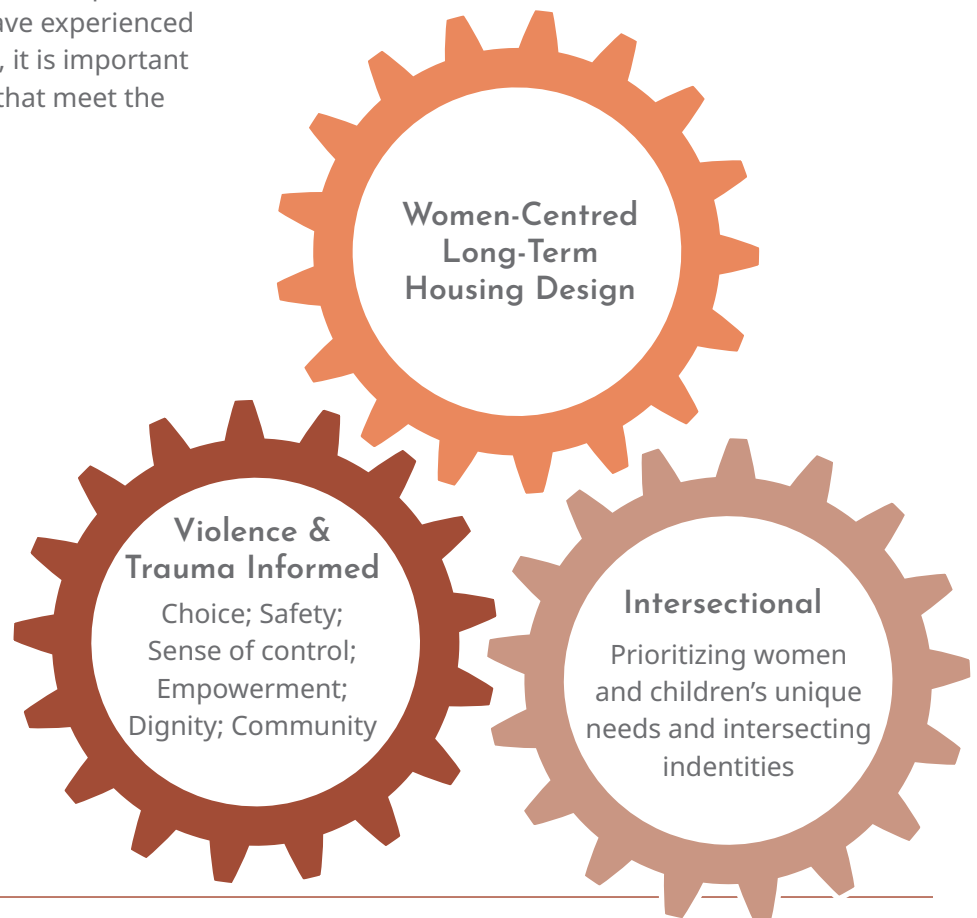
At Step 4, there should be a clearly articulated idea for a housing project that addresses the need for housing in the community. Once initial partnerships are made, funding has been secured and land or property is acquired, the project concept will start to take more shape.

While the model of housing, tenant population, and building form will be confirmed in this step, there are additional decisions to make. The following outlines important aspects of the project concept to consider.ensuring a mutual understanding.

Women-Centred Housing & Design¹¹

Housing for women and their children who have experienced violence or are at risk of violence should take into account their specific needs and their experiences. Violence- and trauma-informed practices can shape the project concept to ensure the building is a place for safety and healing. For more support on project design, please refer to the [Women-Centred Housing Design Toolkit](#) to generate ideas, review examples, and get inspiration from existing projects. There is also an [interactive online version](#) of the toolkit which includes a [design checklist](#). Although the designs presented in the toolkit might have to be adapted based on restrictions from funding or location, it is very important to have a strong design vision to help guide decision-making. It is also useful to involve staff that will be operating the building in the design process to ensure the design meets their expectations. As many builders, architects, and funders might not understand the specific housing needs of women who have experienced violence or are at risk of violence, it is important to advocate for design practices that meet the tenants' needs.

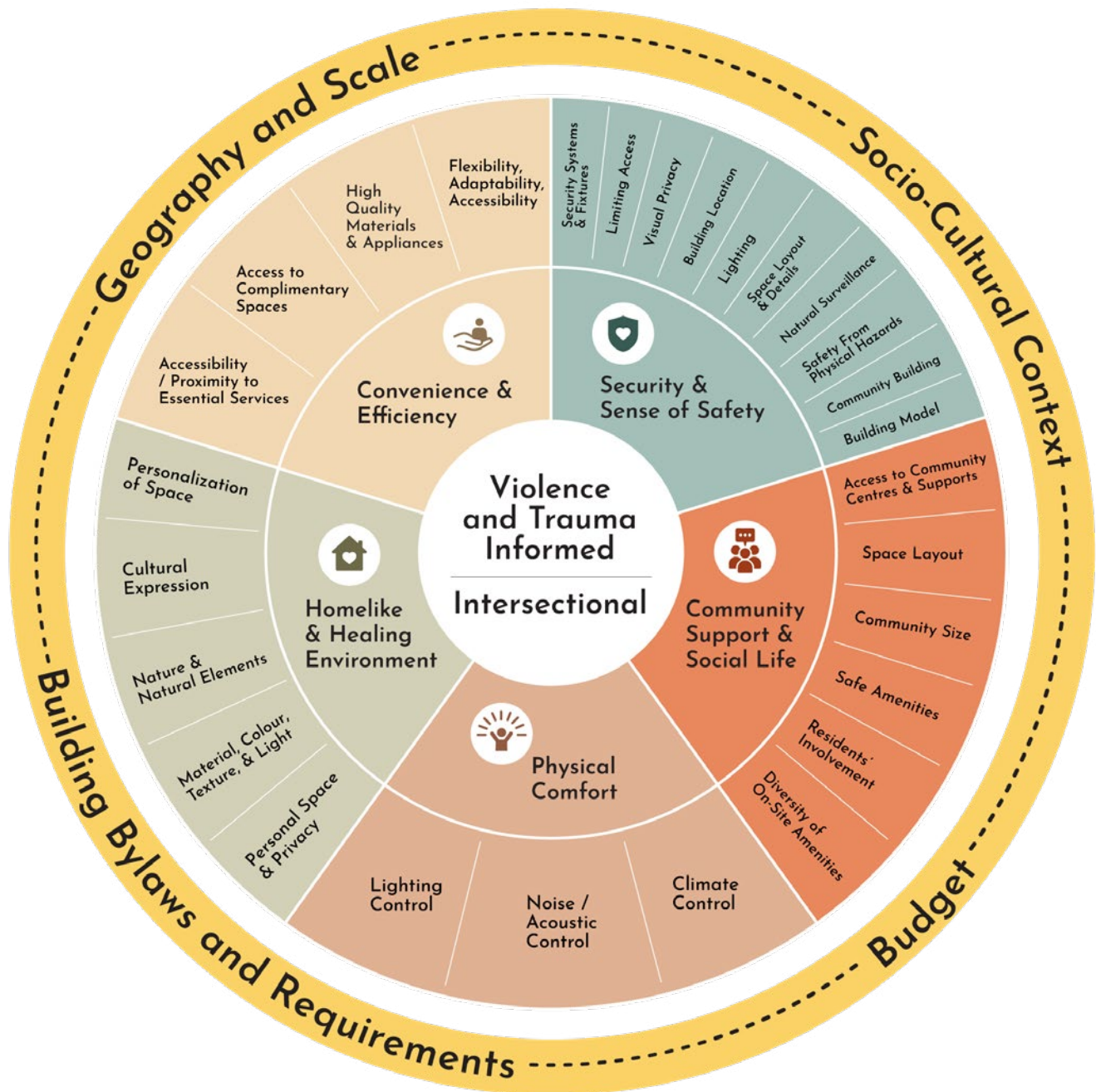
Women-centred housing incorporates an intersectional lens and recognizes the intersecting social identities that may lead to housing inequalities and prioritizes affordability and adaptability to the unique and ever-changing needs of women and their children. It also values women's significant role in determining their housing space design interventions, policies, and procedures. Women-centred housing embodies a violence- and trauma-informed approach in both space design and operation to reduce potential triggers and facilitate healing for women and their children/dependents after violence. It emphasizes safety and security, cultural safety, community, dignity and self-esteem, and residents' well-being. The below figure shows these two core foundations that long-term women-centred housing is built upon: Intersectionality and Violence- and Trauma-Informed.



¹¹ Adapted from BCSTH's Women-Centred Housing Design Toolkit.

The principles for women-centred housing design:

- Reflect safety and security in design
- Allow for convenience and efficient use of space and easy access to services (e.g., childcare, transportation, food resources)
- Incorporate homelike features and access to natural/green spaces
- Provide and bring comfort
- Accompanied by support services and spaces for community building



Affordability

The design of the building and individual units affects the cost of construction and operation. The size and layout of a unit can influence building costs, affordability, and livability. Using the same floor plan on each floor also can reduce overall costs but may not meet the needs of the residents. When planning the project with funders, the Women-Centred Housing Design Toolkit can be used to advocate for designs that meet the needs of women and children who have experienced violence or are at risk of violence.

Facility Operating Plans

Design should consider the efficiency and productivity of daily living activities such as cleaning, housekeeping, cooking, dining, recreation, and support services. Energy efficiency should be a priority in the design as the savings in utility costs will surpass any added building costs. Also, plan for maximum life-spans of building components like roofs, safety systems, heating, ventilation and air conditioning, appliances and floor coverings.

It is increasingly more important to consider the impact of the changing environment on a building, such as extreme heat or cold. Major appliances and systems should be chosen to withstand extreme temperature changes. Using appropriate supplies and technology might be more costly upfront but will save in future shutdowns and repairs. It is also important to consider the maintenance of appliances and systems and ensure that there are accessible technicians in or nearby the community that are informed on the technology included in the plans.

The Community Housing Transformation Centre offers a free [**Building Operator Training for the Community Housing Sector**](#) that details many of the above considerations.

Use of the Surrounding Land

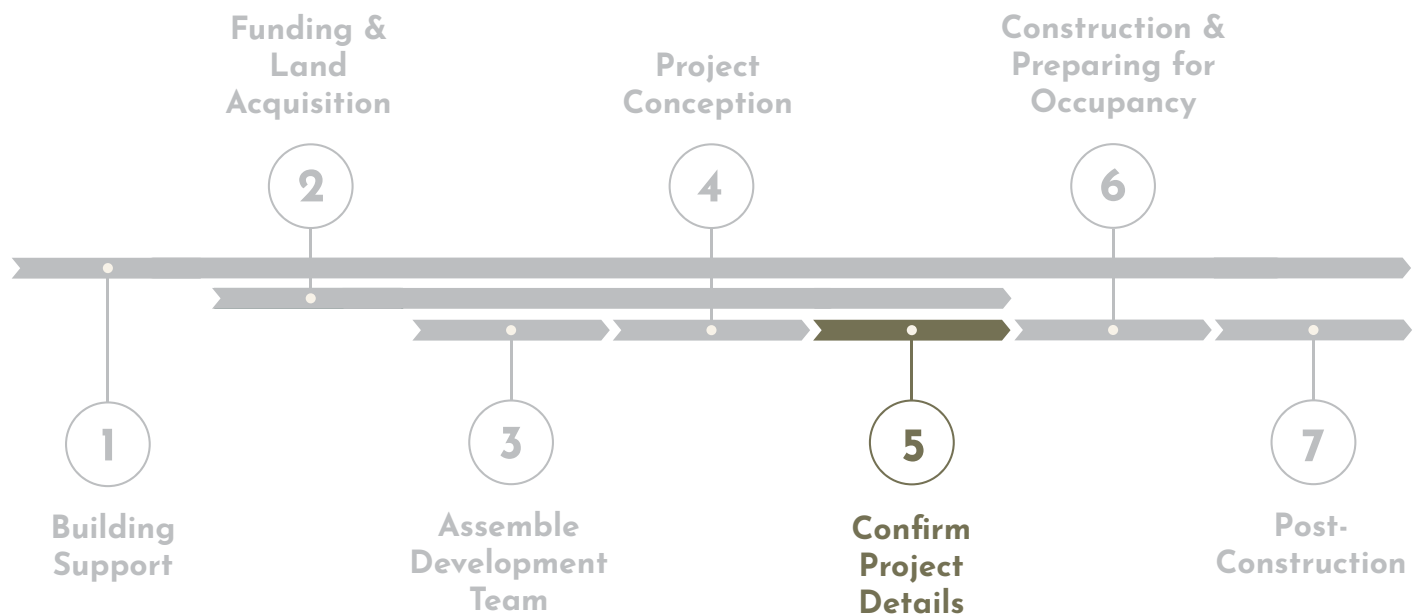
Thoughtful design of the grounds will complement and enhance the housing and its neighbourhood. Consider how the selection and location of plantings could create a welcoming environment for the residents. Paths and outdoor seating should match the abilities, interests and activities of the people who will be living in the building. Providing adequate storage for equipment and materials will facilitate this work. Look for opportunities to use landscaping to support healing and recovery from trauma or as spaces for community connection. Tenant maintained gardens, fire pits for conversation, pet areas and dog runs, or play areas for children are all beneficial features and are explored further in the Women-Centred Housing Design Toolkit.

Sustainability

There is a wide and growing range of technologies, strategies, products, and techniques to reduce a building's environmental impact to an absolute minimum. Strive to choose building materials and practices that reduce negative impacts on respiratory ailments or allergies. The design stage is a good time to think about the ability to make any necessary changes in the future easy and with minimum expense, to meet the evolving needs of residents.

These elements are part of the preliminary design schematics as well as preliminary **capital budgets** and operating budgets which can then be used to estimate the amount of funding needed to complete the project. There are likely to be many changes to the design and budgets but being as detailed as possible in the early stages will support the financial feasibility of the project.

Step 5: Confirm Project Details



- Finalize design including full architectural drawings and schematics
- Obtain permits
- Re-assess financial feasibility
- Refine budget

At this step in the development process, all of the key pieces are in place for a housing project: land, funding, the development team, and the project plan. However, there are a number of details to confirm before moving forward with construction, which can be found in the following checklist. Each subject is explored in more detail below.

Project Details Checklist

Permits & Approvals

- Complete site development and design plans and ensure that permits and approvals are achievable.

Procurement Methods

- Determine the procurement method, or construction approach, that will be used.

Development Schedule

- Create a proposed overall schedule, which will be very broad at this time.

Redevelopment Plan

- Develop a plan to relocate existing tenants.
- Schedule demolition and disposal of existing buildings.
- Calculate costs of relocating tenants during the construction phase.

Financial Feasibility

- Calculate and revise capital and operating budgets in order to determine financial feasibility.

Permits & Approvals

The site must suit the building to be constructed. The architect's first job is to plan a design for the site and the buildings that meet the needs of future tenants, satisfies municipal regulations, and can be built efficiently and affordably. Common site studies that will need to be performed are Environmental Site Assessments and Geotechnical studies to ensure the site is appropriate for the proposed design¹². Municipal approvals will also need to be obtained including rezoning approval.

Also, design decisions related to energy efficiency and sustainability will need to be made. BC Housing, depending on their financial contribution, may require the design to meet Leadership in Energy and Environmental Design Certification (LEED(c)) standards. Some possibilities include high efficiency heating and lighting systems, low-flow faucets, and passive design. It is important to ensure these design aspects will also stand up to the environment. Sometimes designs that function well in the southern urban centers such as Victoria and Vancouver do not perform as well in northern rural communities.

Procurement Methods

Procurement method refers to the construction approach and decision-making processes¹³. The most common procurement methods are:

- Design Bid Tender
- Design Build or **Turn-Key**
- Construction Management

For a detailed explanation of each method, please see the **Exploring Procurement Methods** in the Resource Guide.

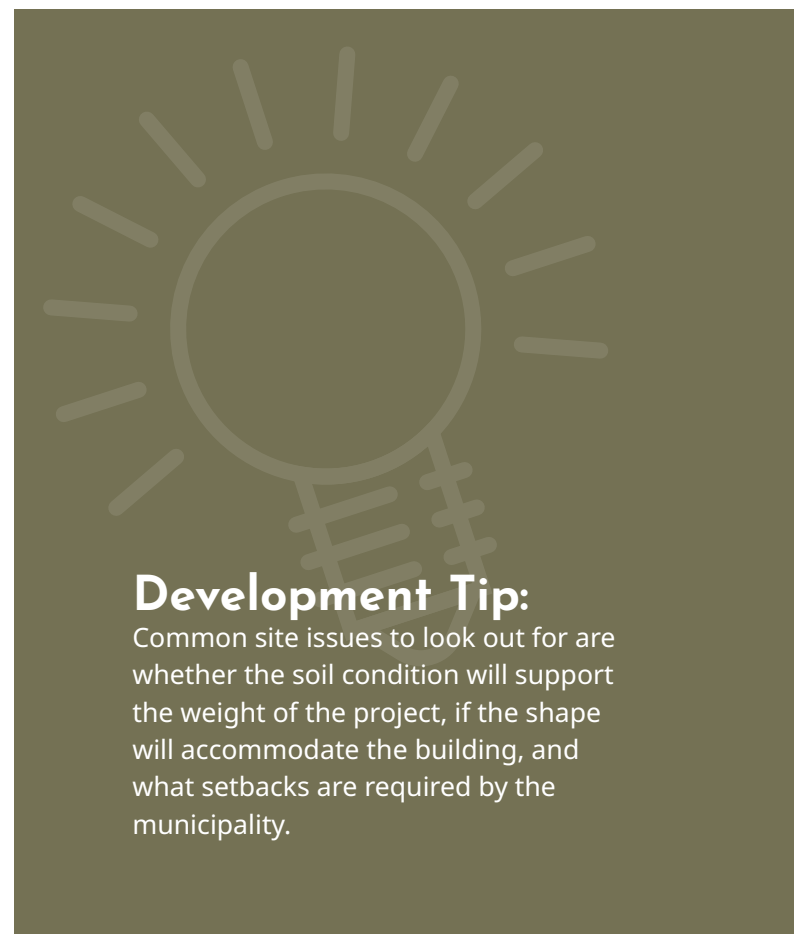
Development Schedule

To keep track of development tasks that are often overlapping and not linear, it is common to use planning tools such as Critical Path Analysis or Gantt charts. Whether the owner of the

development or a project partner, familiarity with these tools can be an asset during development to understand the essential tasks at a given time. A Critical Path Analysis estimates the number of days required to complete important tasks and plots them as nodes on a chart. The analysis determines which tasks must be finished before other ones can be started, and these are the tasks on the critical path. Other tasks are shown as complementary processes that move the project to completion. A Gantt chart is a somewhat simpler method of analysis that shows the duration of all the tasks as parallel horizontal bars along the project's overall timeline.

¹² The Federation of Canadian Municipalities offers [funding](#) for site studies.

¹³ The [Canadian Construction Documents Committee](#) is a key resource for obtaining standardized constructions contracts, forms and guides.



Development Tip:

Common site issues to look out for are whether the soil condition will support the weight of the project, if the shape will accommodate the building, and what setbacks are required by the municipality.

Redevelopment Plan

There are a few additional decisions to be made throughout the redevelopment process as the existing tenants will have to be supported. It is possible existing tenants will resist redevelopment as it means temporarily or permanently leaving their home. For some tenants, the prospect of improved housing is a welcome change and for others, an unwanted disturbance to their lives. Below are some guiding principles to ensure the redevelopment process is successful:

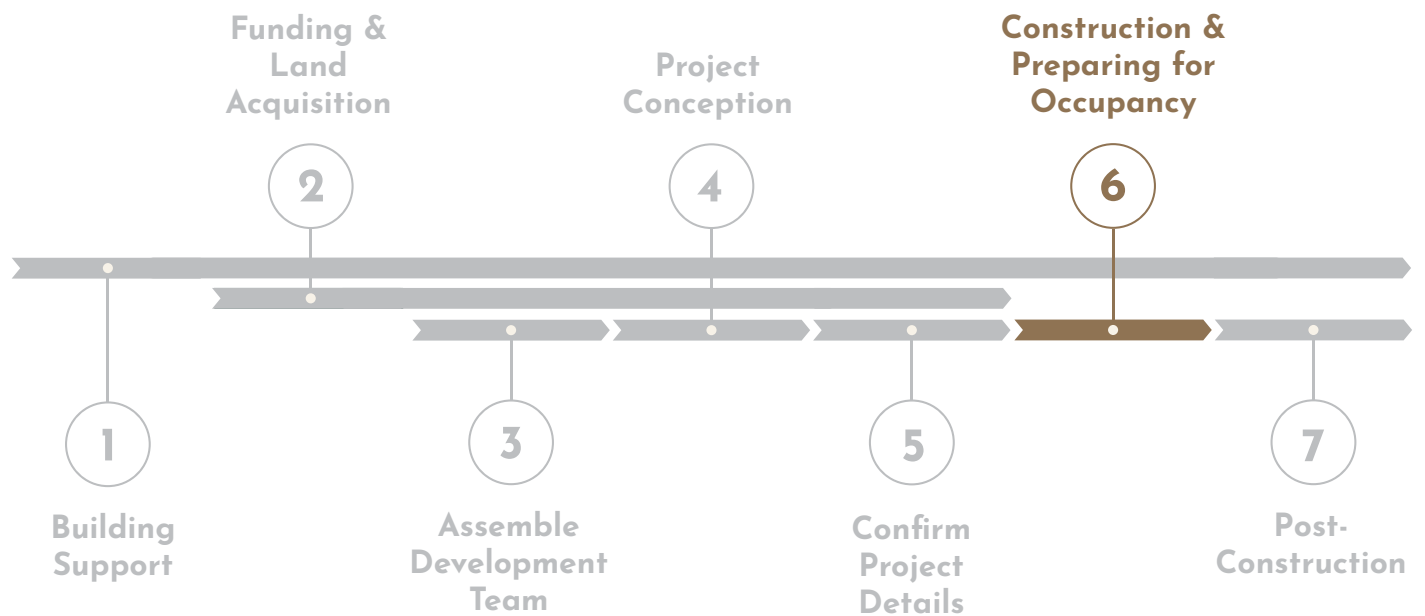
- Begin consulting with residents early and keep them informed and supported throughout the process. Open communication is the best policy.
- Promote the benefits the change will bring (better quality and more appropriate housing), but be honest about any potential downside, especially rent increases if that will be necessary.
- Consider asking tenants who oppose the project to join an advisory group and get them involved in planning. Be sure to listen to and consider all reasonable suggestions.
- If dealing with tenants with additional needs, then caseworkers, home health workers, or other service providers for those individuals also need to be involved in the conversation.
- Have designated staff to work directly with tenants to find suitable relocations during development and be generous and flexible with the relocation options. It is important to:
 - Pay all moving costs
 - Provide help with moving (out and back in)
 - Give tenants the option to move permanently if they desire
 - Pay for meals on moving days

Financial Feasibility

As the development process moves towards construction, it is essential to ensure continuing financial feasibility. In simple terms, “feasibility” means that revenues will meet or exceed operating costs. It is likely details of the design might shift throughout the process, but at this point detailed budgets should be confirmed before moving forward. For more details, please refer to **Financial Feasibility** and **Budgeting for Affordable Housing Projects** in the Resource Guide.

**Feasibility means revenues
will meet or exceed
operating costs.**

Step 6: Construction & Preparing for Occupancy



- Oversee construction process
- Monitor cost and schedule, review technical reports
- Develop property management systems and maintenance plans
- Finalize operational policies and procedures
- Actively market units to higher-income tenants, if the housing will be a mixed-income development
- Determine tenant selection process
- Complete partnership agreements

Development Tip: Reaching the construction step is a very exciting accomplishment for any housing project. Using this time to focus on preparing for operations will make the transition to occupancy successful and welcoming for the future tenants. Ensure enough time is given to completing the soft tasks.

The start of construction, or breaking ground, is a very exciting step in the development process for all partners involved. During construction, there will be a shift in focus to preparing for operations for the housing provider. Overall, there are two sets of tasks during construction:

Hard Tasks

Refers to construction and includes all of the items related to building the structure.

- Project management, including monitoring the project schedule and budget
- Site Supervision
- Progress reports, to be verified by the project architect
- Site meetings, usually held monthly among all parties to the construction process
- Change orders
- Commissioning, to ensure that all mechanical and electrical systems are performing as specified
- Assessing and correcting deficiencies
- Substantial performance, which is determined by the project architect

Soft Tasks

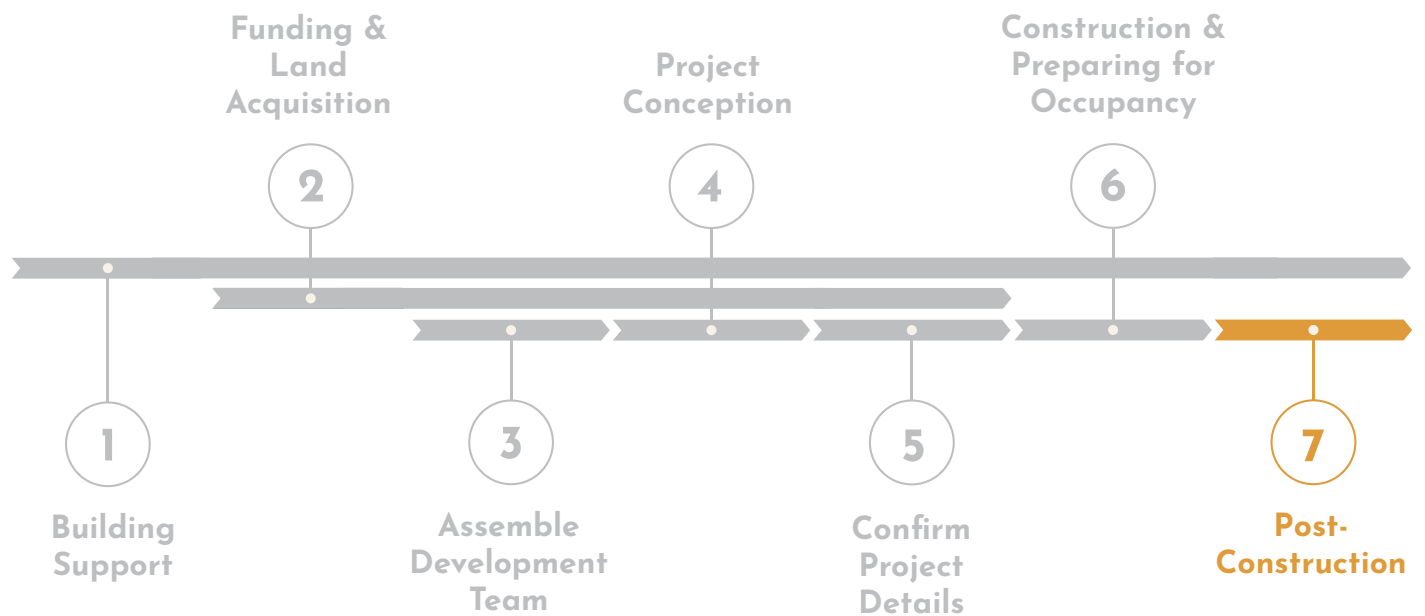
Preparation tasks taken on by the housing provider and project partners and happen alongside construction.

- Applications, wait list management, and tenant selection criteria
- Policy and procedure development
- Property management plan
- Amenity details
- Marketing package

If the housing provider is the owner of the development, the Executive Director or a senior manager generally oversees the hard tasks during this step of development or the development consultant reports to them if they are working on the project.

The soft tasks will mostly be managed by the housing provider and involve many team members. It is common to form committees to achieve the various tasks such as tenant selection, policy development, programming details and a marketing package. Property management staff can be included in the development of the property management plan and any support staff or community partners can be included in considering how the amenity spaces will be used.

Step 7: Post-Construction



- Complete testing and commissioning of all building systems
- Implement property management systems and maintenance plans
- Oversee operating costs and budgets
- Monitor capital requirements to ensure adequate replacement reserves are being set aside

BCSTH's Foundations in Women-Centred Housing course provides guidance in creating policies and procedures for women-centred housing.

Although this toolkit does not cover the operation of affordable housing, there are key development tasks that relate to preparing for occupancy. The builder will give at least 30 days warning of completion and the architect verifies Substantial Completion, which is a declaration that the building is ready for occupancy.

Then, the municipality issues an **Occupancy Permit** and the Building Inspector will have a checklist of criteria that must be met. Also, property and liability insurance must be in place before tenants begin to move in. The lender will also determine the Interest Adjustment Date, which is usually 30 days before the first mortgage payment is due. All of those things must align so that there is not tenants who have given notice in their current housing and have no new home to move into.

Coordination is critical and the more detail, the better. It is important to have an adequate amount of staff and preferably those who are experienced to plan and oversee the timing of each tenant's move-in date and time. This planning will avoid congestion and conflict but it is also necessary to have staff on-site to resolve issues as they occur. Also, tenancy agreements must be signed and security deposits, first month's rent, and pet deposits (if applicable) will need to be collected. Lastly, the move-in schedule should include time to conduct a unit inspection and complete an approved Condition Inspection form.

For more information and a checklist for the above tasks, please refer to **Occupancy Checklist and Post-Construction Tasks** in the Resource Guide.



Section 2: Development Resource Guide



Glossary of Development Terms

Building Permit - A permit to regulate the construction of buildings. This review process assures proposed construction will not endanger the health, safety, or general welfare of the public. An application will be reviewed relative to the BC Building Code, subdivision and development servicing bylaws, and zoning bylaws.

Capital Budget - An estimate of the costs for the construction, acquisition, or maintenance of a project. Capital budgets will vary in detail depending on the stage of a project's design, and will typically include land cost or land value if the land is being provided at no cost. All costs will be broken out in a series of "line items". Capital contributions or "equity" and their sources will typically be identified, and these contributions are shown to reduce the cost of the project and the amount that will be amortized to ensure affordability.

Cost Estimates - These estimates are typically categorized A to D, depending on the stage of a project's design. A Class D estimate would be used early on in the design stage when there are no fully developed design details or project scope. A Class A estimate is expected to be more accurate and detailed when drawings and specifications are mainly complete.

Costs - Hard - Expenditures related to the physical construction of the project, including the costs of all materials, labour, and site servicing.

Costs - Soft - Expenditures related to the services and fees required to construct a project, including consultants (such as engineers, surveyor, architect), development application fees, marketing and sales, financial services (i.e., interest during construction), insurance, any development cost charges, amenity contributions, or other charges levied by regulatory bodies.

Development Permit (DP) - A permit approved by a municipal council (or delegated authority) specifying how development is to occur on a

given parcel of land within a defined Development Permit Area.

Development Permit Area (DPA) - Areas designated by a local government that warrant special protection or development control. Development permit areas are an implementation tool for achieving OCP outcomes through supporting its goals, objectives, and policies. Development permit guidelines, contained in an OCP or zoning bylaw, will outline how development proposed in the area should address the special conditions or objectives.

Development Variance Permit (DVP) - A project and site-specific exception to a bylaw regulation. Under a DVP, any zoning bylaw regulation can be varied, except land use, density, or floodplain regulations. DVPs are subject to full council discretion.

Equity - In the development context, equity refers to the cash contribution to the capital cost of a project. It may come from a private donor, a government, or the non-profit society. There may also be a number of contributions in one project. This equity reduces the amount to be financed through a long-term mortgage, which is supported by monthly mortgage payments. Reducing the amount of mortgage payments lowers the total operating costs that need to be paid by rents, thereby enabling lower, more affordable rents.

Facility Condition Index (FCI) - A measure of a building's physical condition, and the costs involved in replacing, repairing, or undertaking maintenance of the structure. The process of undertaking this work is called a "Facility Condition Assessment" (FCA).

Final Project Approval (FPA) - This is the final stage of approvals by BC Housing when the capital budget and construction budget are approved. There will be a fixed price in place for construction and all equity will be confirmed.

Interim Financing - A short-term loan used to cover immediate obligations prior to securing long-term financing for a project.

Long-Term/“Take Out” Financing - A mortgage loan used to extract or utilize equity from real estate for another purpose.

Occupancy Permit - A permit issued prior to allowing the occupation of any commercial or multi-unit residential building.

Operating Budget - A budget (typically expressed monthly and annually) for all revenues and expenses associated with the operations of a project following construction. Revenues are typically from rents, but may include ongoing operating subsidies, depending on the program.

Order-of-Magnitude (OOM) Cost Estimate - An estimate early in a project’s life cycle to determine high level costs and effort required to complete a project, typically within $\pm 50\%$ of a project’s cost.

Official Community Plan (OCP) - A long-term vision for a community with respect to land use, community facilities, and infrastructure. It is a statement of objectives and policies to guide decisions on land use management, within the area covered by the plan, respecting the purposes of local government.

Pre-development Funding (PDF) - Loans offered through the Pre-development Loan Fund program to provide low-cost capital to non-profit organizations, during the financially challenging early stages of projects, before permits and approvals are in place. This funding is available to support the development of affordable rental, affordable home ownership, and community-owned spaces. PDF is also often described as “Project Development Funding” or “Preliminary Development Funding”.

Procurement Method - Referring to the way projects are constructed by the private sector, these techniques are: Construction Management at Risk, Construction Management as Agent, Design-Bid-Build, and Design-Build.

Pro forma - A pro forma represents an estimate based on a set of informed and clearly defined assumptions during the project’s planning stages. For affordable rental housing, a pro forma will typically bring together major elements that allow a projection of the project’s viability relative to meeting client group needs (rent levels) and those of the program under which it is being constructed. A pro forma will include the overall capital cost, revenues from rents and/or other sources, operating costs, the amount of equity required, the amount of capital costs to be mortgaged, and the interest rate and amortization period.

Provincial Rental Housing Corporation (PRHC) - The corporation administered by BC Housing which holds property for social and other low-cost housing in BC.

Provisional Project Approval (PPA) - Provisional project approval is granted when a proposed housing concept, the operating budget, and capital budget meet BC Housing criteria.

Public Hearing - A formal meeting for receiving testimony from the public on an issue, or proposed government action (primarily before adopting bylaws related to zoning, or an Official Community Plan). Public hearings are an essential part of assuring due process in decision-making, and have a wide range of specific regulations and requirements.

Quantity Surveyor (QS)/Cost Estimator - A construction industry professional with expert knowledge on construction costs and contracts, who estimates the cost of materials and construction for a project.

Rent-Geared-to-Income - A type of subsidized housing where the housing provider matches the rent to how much income the household earns. Rent Roll. A register of rental income derived from a rental project. A rent roll represents only the gross rental income for a property, and does not include any expenditures. Income derived from the rent roll is used to determine the revenues used in the operating budget.

Rezoning - The process of amending a zoning bylaw to apply a new zone to a defined lot or area. Seed/"Start-up" Funding. Interest free or non-repayable financial contributions to help with the costs related to pre-development activities.

"Turn-key" Project - A development where a private developer undertakes all activities necessary to produce a project, potentially including land purchases, permits, plan, and construction, and sells the finished move-in-ready project to a housing authority.

Value Engineering - The process by which a design is varied so that its cost is consistent with a budget estimate or tendered price.

Zoning - A regulatory tool used to control land use outcomes, primarily the use of land, the intensity of use (or density), the height and bulk of buildings, and the size of lots. Zoning regulations are contained within a zoning bylaw, which is the primary implementation tool of an Official Community Plan.



Getting Started: Internal Development Plan

This resource is designed to assist with the creation of an internal development plan. The following prompts can be used to organize all the existing information and resources that are available to a new housing project idea. Then, the areas that need further action can be identified and addressed to move the plan forward.

Consideration	Current Status	Needed Action
Organizational Readiness	Describe the overall health and stability of the organization. Specifically: <ul style="list-style-type: none"> Clearly defined and current Mission and Mandate, both should be consistent with housing idea; Skilled and committed Board of Directors Skilled and experienced staff Clear, written policies and procedures Transparent financial systems Tenant support available if project is redevelopment 	Explain the plans to address any gaps in organizational readiness.
Housing Need	Describe the basis for the statement of housing need. Is the following available: <ul style="list-style-type: none"> Housing Needs Assessment Quantitative data that verifies the need Qualitative information to support the quantitative data 	If information is missing, identify sources and strategies to obtain the information.
Community Support	Describe any support from local government, businesses, other community organizations and individuals.	Make a list of possible supporters and how to get them involved.
Project Idea	The housing model, location, building form, tenant population and amenities for the housing idea.	Although aspects of the housing idea will adapt, it is important to decide on these characteristics early on. Ensure they are guided by the research and data on housing need in the community.

Consideration	Current Status	Needed Action
Development Team	<p>Describe the current and future members of the development team for the project. Depending on the status of the project, these might include:</p> <ul style="list-style-type: none"> • Board directors and staff • Architect • Development consultant • Municipal councilors and staff • Realtor • Funder • Lender • General contractor 	<p>Assess the current team and identify areas that will need to be supported by additional external partners.</p>
Project Details	<p>List any details that are currently in place, such as:</p> <ul style="list-style-type: none"> • Architectural drawings – preliminary sketch, site plan, detailed design with elevations and unit layouts, etc. • Municipal approvals – rezoning, development permit, building permit, etc. • Construction – builder or developer already on the team, or plans to use a construction management, design build or design tender approach. • Schedule – either a very rough idea of how long each stage is going to take, or a specific timeline or critical path 	<p>Describe the plan to:</p> <ul style="list-style-type: none"> • Design the site and building • Get municipal approvals • Approach the construction process • Schedule the project activities
Redevelopment	<p>If there is an existing site that will be redeveloped, describe the current state of the plans and what the new project will look like.</p>	<p>Describe how to engage neighbours, local government and existing tenants in the planning and development process.</p>
Financial Feasibility	<p>Depending on the status of the project, describe the financial feasibility of the project if possible.</p> <p>If the project is feasible, list capital costs, equity, revenues, expenses and mortgage required.</p> <p>If it is not feasible, explain the shortfall, and amount that needs to be fundraised to make it feasible.</p>	<p>Describe the steps needed to know whether the project concept is financially feasible.</p>
Financial Partners	<p>List the current financial partners and what they will contribute to the project.</p>	<p>Describe how to identify and engage with financial partners to make the project financially feasible and affordable for the intended tenant population.</p>

Data Sources to Support Housing Projects

Quantitative Data Sources

BC Government Data: Since 2019 all local governments were required to complete Housing Needs Reports by 2022, and every five years following the completion of the initial report. The legislation requires BC local governments to collect data on the current and projected population, household income, current housing supply (including rental rates and vacancy rates), and information related to core housing need. Key findings from these reports include statements on key areas of housing needs and gaps, and population groups most in need of housing. [Housing needs reports](#) serve as a resource for the community.

BC Housing: Keeps records of existing social housing units by community. [BC Housing](#) also maintains a registry of applicants looking for social housing. Only members of the registry can access individual applicant information. The registry waiting list reflects not only what housing is needed, but where it is in demand.

BC Society of Transition Houses: BCSTH has a number of useful [reports and resources](#) related to anti-violence and the need for access to housing.

BC Statistics: A valuable source of provincial statistics and economic information that can be used as a basis for comparison to local data.

Canada Mortgage and Housing Corporation (CMHC): Publishes a semi-annual analysis of rental markets in 68 BC communities, including an inventory of rental housing units, a survey of market rents by location and unit size, and vacancy rates for both townhouses and apartments in the profiled communities. Based on the market rents in its survey, [CMHC](#) also establishes Core Need Income Thresholds (CNITs) for various communities--that is, the income levels below which the average rent for a particular size unit becomes unaffordable.

Canadian Rental Housing Index: [This index](#) is created and maintained by the BC Non-Profit Housing Association and is a comprehensive database that compiles rental housing statistics for cities, regions, and provinces across Canada. Information such as rent in different parts of the country, affordability measures, overcrowding, and overspending can be looked at using this database.

Client Surveys: For some small communities or housing providers that have regular contact with the proposed tenant population (such as residents in a Transition House or Second Stage program), documenting their housing needs by asking about them directly might be an option. Quantitative data can be gathered through surveys.

Community Sources: Local government planners, community services, and regional health authorities may be among the sources of specific local data or information about the housing needs of particular groups that is not captured by aggregated statistics. They may have already purchased the finer breakdowns of Statistics Canada data that are not available on-line and many will have published Housing Needs Reports for their community.

Internal Sources: Existing housing providers may use internal waiting lists. Internal waiting lists can document the number of applicants and may also reveal patterns of housing need and demand or special needs groups that are not currently being met from the existing portfolio. Other providers may also be able to supply this information.

Statistics Canada: [Statistics Canada's](#) free on-line 'Community Profiles' include statistics for thousands of communities on population, number of renter and owner households, household incomes and composition, unemployment rates, and housing conditions. Additional information, including finer breakdowns (by postal code), is

available for a fee. Publications of interest are also listed on the Statistics Canada website.

Qualitative Data Sources

The personal stories of people whose lives have changed for the better by finding affordable housing can be persuasive. However, it is important to ensure people are not re-traumatized or experience harm by being asked to share their personal stories for the sake of a housing application. Trauma- and violence-informed interviews or focus groups with residents might provide the residents a positive opportunity to tell their story and inform solutions for housing affordability. Another option is to interview service providers as to the importance of safe, long-term and affordable housing for the women and children they support. To learn more about violence- and trauma-informed practice, please review the [Trauma-Informed Practice Guide](#) by the Centre for Excellence for Women's Health. For an example of trauma- and violence-informed research, please see the [Interim Report](#) for the creation of the Women-Centred Housing Design Toolkit that details the research process.

For developing women-centred housing, it is important to explain the unique and diverse housing needs of women and their families who have experienced violence or are at risk of violence and the compelling need to provide suitable housing. BCSTH research such as the [Getting Home Project](#), [Gaps Analysis](#), [Women-Centred Housing Design Toolkit](#), and the [BCSTH 24-Hour Census Report](#) can be used as information to support this need.



How to Foster Community Support

To help build community support, BCNPHA has developed [Build Homes Not Barriers](#) to provide resources for affordable housing providers. For useful statistics on the need for adequate services and housing for BC women and children who experience violence or are at risk of violence, BCSTH's [24 Hour Census Report](#) is an annual resource.

There are three major community groups to involve in the development process in order to build a strong foundation of support and limit opposition to the housing project:

- Surrounding neighbourhood
- Media
- Municipal government

It is important to start public consultations early in the development process and to meaningfully engage with the community. A wise practice is to begin community engagement with statements that everyone can agree on to show the community need. Then recognize that the status quo (the current situation) will not solve the problem or meet community need. For example:

Women who experience violence/are at risk of violence are deserving of safety and affordable housing.



Currently, many women return to or remain in violent households because of a lack of affordable housing.

Community engagement can include:

- Door to door canvassing with information and contact information in the surrounding neighbourhood
- Open houses to explain the program services and the benefits to the community of the housing project and share design plans
- Circulating written information
- Writing articles for the local papers
- Taking note of all community suggestions related to design, landscaping, parking, etc. and providing responses to the recommendations

Including the media throughout the development process is also important to ensure accurate information is being provided to the public. It may be beneficial to hire a development consultant or a PR specialist to engage with the media if a communications manager is not already on the team. Although this is an added cost, this proactive step might be more cost effective than managing delays due to public misunderstanding of the project and potential municipal and community resistance.

When planning for community engagement, it is important to consider whether the address of the proposed housing project will be made public. Some providers of housing for women and their children who have experienced violence or are at risk of violence may choose to keep the address and location of a proposed housing project anonymous to ensure safety and privacy of the future residents. This decision is essential to the core mandate of these programs and needs to be highlighted as part of the plan for building community support.

Understanding NIMBYism

The following is adapted from the Gaining Community Acceptance Workshop developed by CMHC.

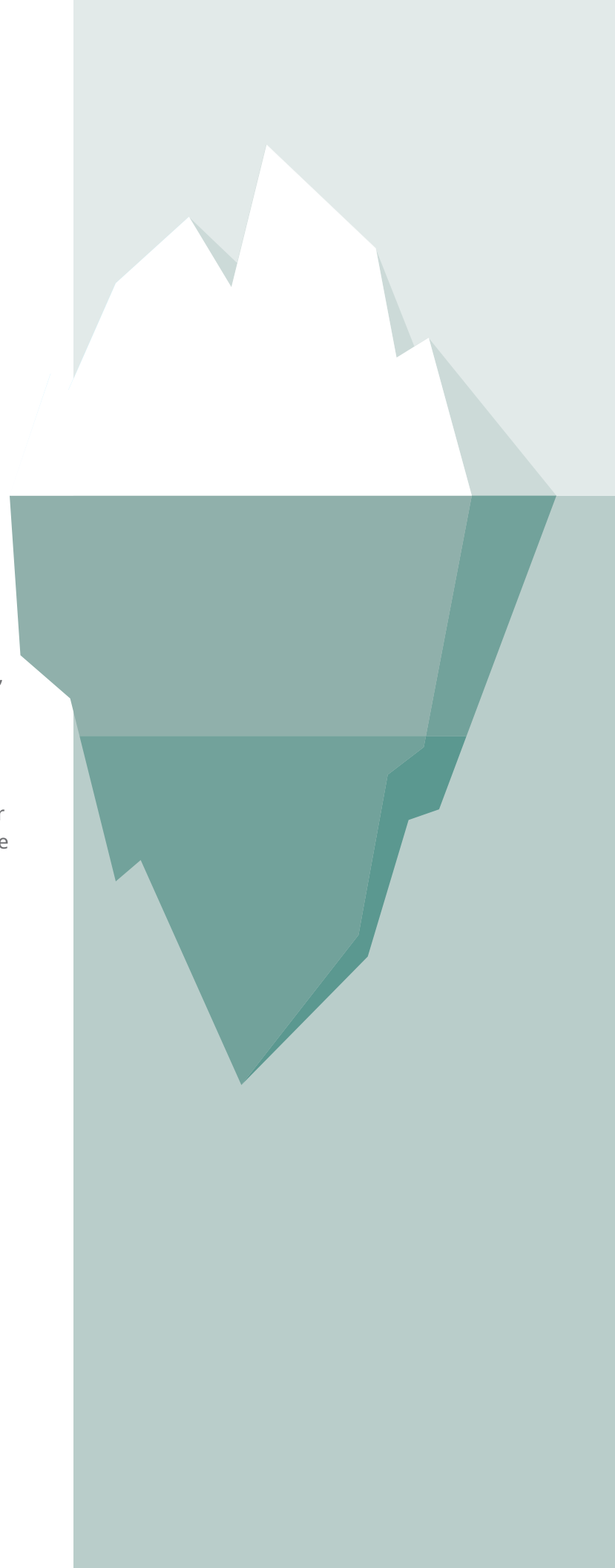
Understanding the motivations for community resistance to affordable housing or support services can inform how best to limit resistance throughout new housing projects. Overall, objections to affordable housing development can be thought of as an iceberg where some objections are clearly visible (above the surface), some are harder to identify (just below the surface), whereas some objections come from hard to reach places (deep below the surface).

It is important to not only address surface-level objections (concerns raised in formal settings) but look beneath the surface to incorporate, understand, and address opposition and fears below the surface to gain community acceptance.

Opponents to developments typically cite declining property values, increased traffic, noise, crime, unfair distribution of social services, and loss of green space as reasons for opposing affordable housing and shelters in their neighbourhoods. However, these objections often mask underlying issues and fears derived from an opponent's lack of participation, lack of knowledge or understanding, fear of change, and fear of the perceived threat the proposed development might cause.

Dealing with NIMBY opposition is a crucial aspect of developing affordable housing and services. By understanding NIMBY and anticipating likely community opposition and addressing it in a strategic manner, it is possible to minimize the controversy, delay, and social and economic costs of NIMBY.

The following discusses each component of the "NIMBY iceberg" and what to consider.



Above the Surface

This type of resistance is where objections are presented through formal processes and forums. By definition, concerns observed at this level are those that are welcomed in the city’s planning process. They are objections that decision-makers must assess in zoning and permit approval processes.

Typical Objections	Examples
Land use or planning principles	<ul style="list-style-type: none"> • The project is seen to be inconsistent with the municipality’s policy documents and regulatory tools • There is a perceived over-saturation of services in area • Opponents claim that the selected site is not suitable for the population or housing form
Public consultation or public participation	<ul style="list-style-type: none"> • Opponent’s perceived or real lack of input and participation in project planning, development and decision-making processes
Physical design characteristics of proposal	<ul style="list-style-type: none"> • Building height (usually too high) • Exterior style such as inconsistent with surrounding neighbourhood characteristics • Window size, exterior colour or cladding, roofing materials, etc.
Proposed operations of facility	<ul style="list-style-type: none"> • Hours of operation • Nature of services provided • Level of supervision

Experienced affordable housing providers, developers, and advocates have developed many solutions in addressing these types of concerns, such as:

Solution	Actions
Ensure the project is based on sound planning and design principles	<ul style="list-style-type: none"> • Where possible, identify properties with existing appropriate zoning to avoid rezoning challenges
Ensure good project planning and management	<ul style="list-style-type: none"> • Line up supporters early • Develop targeted 'New Benefit' and 'Status Quo' arguments
Engage local councilors and ensure political support	<ul style="list-style-type: none"> • Understand council/councilor stance on the issue • Find out about their track record on key social issues and defending position • Arrange to meet face to face early in the planning process to provide factual information • Keep them informed on progress and on community support
Engage community members in the process in a meaningful way	<ul style="list-style-type: none"> • Neighbours can be a valuable resource and may have a better understanding of site-specific considerations • Neighbours can bring a level of local knowledge and experience • Invite them to contribute their ideas and be willing to make some revisions where reasonable

Just Below the Surface

At this level, two types of objections are presented in less formal settings and often through the media. The first type of objection is concerns about the potential and perceived impacts of the housing proposal. Objections at this level most often included neighbours' concerns over:

- Safety
- Declining property values
- Increased traffic
- Fear of decline in overall character of neighbourhood

The second type of objections is concerns that relate to prior conditions in the neighbourhood. Opponents might point to existing problems of street violence or survival sex work, and therefore the proposed housing development becomes a scapegoat for other issues in community.

It is helpful to provide evidence that supports the positive impact affordable housing has in a community. In most instances these types of objections can be easily rebutted or countered with evidence and hence are not presented through formal approval processes.

Solution	Actions
Provide factual information	<ul style="list-style-type: none">• Counter with evidence• Important to recognize emotional opposition and not to dismiss or belittle• Avoid reacting when people protest and remain calm and reasonable¹⁴• Plan ahead to anticipate and avoid problems
Build Trust	<ul style="list-style-type: none">• Ensure transparent and open processes• Provide factual information• Keep promises• Demonstrate good track record

Many fears based on lack of information or misinformation can be rebutted with evidence. However, facts presented must be accurate and well-grounded.

Emotional opposition cannot be resolved with factual information and dry statistics alone. When dealing with emotional opposition, listening is very important. When neighbours' emotions are heightened, quoting statistics might not be helpful, but listening and ensuring their fears are being recognized might be more appropriate and helpful.

¹⁴ It is important to make time to debrief as a team to allow space to discuss the challenges of advocacy and how to care for one another during this phase of development.

Deep Below the Surface

At this level, objections are clearly or implicitly aimed at the future residents of the housing proposal. This type of opposition is the most informal and therefore the most difficult to address. The objections are based on prejudice, fear, and stereotyped notions of people who experience violence, homelessness, substance use and mental wellness concerns. Fear and lack of awareness drive much of this stereotyping, a fear that is heightened when a supportive service is proposed too close to home. This type of objection is generally not raised in public forums but is recognized to be a driver of much community opposition. It is important to raise awareness through presentation of facts and educate people in order to break down stereotypes.

Solution	Actions
Raise awareness	<ul style="list-style-type: none"> • Positive impacts of affordable housing • Barriers to housing for women and their children who have experienced or are at risk of experiencing violence • Homelessness supports and services • Clients they are designed to serve • Provide 'would be opponents' with information to capably, objectively evaluate proposals
Educate	<ul style="list-style-type: none"> • Needs and rights of people experiencing homelessness and in need of supports and affordable housing • Do not rely exclusively on public forums to distribute the messaging

Breaking down existing stereotypes and addressing concerns based on prejudice take time and cannot be addressed within the timeframe of one housing development. Communities need to be educated about the needs and rights of women and their children who have experienced or are at risk of experiencing violence and those of people who need affordable housing. Common public information tools include:

- Newsletters
- Advertising
- Websites
- Fact sheets
- Articles and letters to editor in local papers

The above are forms of passive communication, where the public is educated through one-way stream of information. More interactive communication tools include one-on-one briefings and events such as open houses, community consultations, roundtable discussions, and coffee-and-donut meetings.

Large-scale public meetings and community consultations can be ineffective in reducing opposition when public education is required. Negotiating lasting community acceptance requires that organizations develop strategies for ongoing public education.

Public Sector Support & Funding Streams

The following resource outlines how different levels of government can support affordable housing projects, including recent or ongoing provincial and federal funding. Although not all funding options listed will be available for new developments, this resource provides an understanding of the types of funding that different public sector partners can offer.

Municipal Government

Development Levy/Development Cost Charge (DCC) Concessions

The local and regional government can reduce or waive development levies, which can substantially reduce the per-unit cost of development. This depends on the municipality, as each one sets its own levy price.

Regulatory Exceptions

Regulatory exceptions are occasions where municipalities make exceptions to regulation to incentivize and encourage certain types of development. They can allow greater density on a property by agreeing to rezone it, which requires a public hearing before the council votes on it. They can also reduce the required parking so that the construction costs can be reduced significantly, as well as lowering operating costs to maintain the parking area.

Land Lease

Many municipalities have donated land to housing developments in the form of a leasehold. Ideally, this is at a nominal price, either prepaid or annual lease payments of \$100 or less. The municipality will own the land at the lease expiry and be able to benefit from its increase in value.

Property Tax Grants

The municipality can reduce or waive property taxes for non-market housing and generally requires an annual application for the grant.

Provincial Government

BC Housing

BC Housing is a Crown corporation that works in partnership with the private and non-profit sectors, provincial health authorities and ministries, other levels of government and community groups to develop a range of housing options.

In September 2018, the Government of British Columbia announced a new provincial budget which includes a comprehensive housing plan and record levels of capital investment. This housing plan, called [Homes for B.C.](#), aims to make affordable housing more accessible and allocates funding to address homelessness across the province.

The funding streams that were created under this budget and facilitated by BC Housing are detailed below along with additional ongoing funding initiatives and housing programs supported by BC Housing.

In 2023, the province announced the [Homes for People Plan](#), which is supported through Budget 2023 with a \$4 billion commitment for the next 3 years and \$12 billion over the next 10 years.

Building BC: Women's Transition Housing Fund (2018) [provided](#) \$734 million over 10 years to build and operate 1,500 new units of housing including transition houses, safe homes, second-stage and long-term housing. The housing fund is for women and their children experiencing violence or at risk of violence and the properties are owned by the PRHC.

Building BC: Indigenous Housing Fund [invested](#) \$550 million over 10 years to build and operate 1,750 new units of social housing both on- and off-reserve. This program is aimed at Indigenous families, seniors, individuals, and persons with a disability. Prospective partners includes Indigenous non-profit housing providers, First Nations, Métis Nation British Columbia, and non-profit and for-profit developers who wish to partner with Indigenous housing providers and First Nations.

Building BC: Community Housing Fund [provided](#) close to \$1.9 billion over 10 years to deliver 14,350 affordable new rental homes through partnerships with municipalities, non-profit housing providers, housing co-operatives, and Indigenous organizations. Project reflected the following mix of rents and incomes within a single building:

- 30% Affordable housing (moderate income)
- 50% Rent geared to income (housing income limit)
- 20% Deep subsidy

New projects could be combined with an existing mixed-use site or existing housing if the new project was a separate and independently operating rental housing development.

Rapid Response to Homelessness (RRH) program [launched in 2017](#) in partnership with non-profit housing providers, government authorities and community groups. The program incorporates the use of modular construction to expedite production. The modular units will be owned by the PRHC on land made available by program partners.

Building BC: Supportive Housing Fund [was introduced](#) by the province following the success of the RRH program, with an investment of \$1.2 billion over 10 years to deliver an additional 2,500 new homes with 24/7 support services for people who are experiencing homelessness or who are at risk of homelessness. BC Housing is the lead of these projects in partnership with non-profit housing providers, government authorities and

community groups. The buildings and land are owned by the PRHC.

The HousingHub is [an initiative](#) of BC Housing with the goal of identifying and advancing innovative approaches to create affordable homes targeting middle-income households. By leveraging the expertise of BC Housing staff, the HousingHub will provide a centre for community partners and private industry to collaborate on developing new construction or redeveloping existing sites for affordable housing purposes.

Federal Government

Canada Mortgage & Housing Corporation (CMHC)

Canada Mortgage and Housing Corporation (CMHC) is a federal Crown corporation, established in 1946. CMHC is responsible for delivering most of the initiatives under the [National Housing Strategy](#), which was announced in November 2017. The initiatives began in 2018 and will continue to be introduced in the years ahead. The following are key funding streams created through the National Housing Strategy and facilitated through CMHC.

National Housing Co-Investment Fund has [two streams](#): The Housing Construction Stream for new housing and the Housing Repair and Renewal Stream to repair or renew the existing social housing stock. This fund provides low-cost loans and/or financial contributions to support and develop mixed-income, mixed-tenure, mixed-use affordable housing. This housing must be energy efficient, accessible and socially inclusive. Projects that support partnerships between governments, non-profits, private sector, and others to make federal investment go further will be prioritized.

Within this stream, the [Women and Children Shelter and Transitional Housing Initiative](#) was offered to support the construction, renovation or repair shelter beds and units for women and their children who are experiencing violence or are at risk of violence.

Indigenous Shelter and Transitional Housing Initiative is a [\\$724.1 million fund](#) to expand supports for Indigenous women, children, and 2SLGBTQIA+ people escaping gender-based violence. The fund supports the construction of shelters and transitional homes across Canada.

Rapid Housing Initiative was [created](#) to build new units of permanent affordable housing for people and populations who are vulnerable and targeted under the National Housing Strategy. 25% of the fund is dedicated to women-focused affordable housing projects.

Affordable Housing Innovation Fund was [launched](#) in September 2016 and was intended to encourage new funding models and innovative building techniques in the affordable housing sector. The fund's scope of eligible projects includes affordable homeownership, retrofit models and affordable rental projects. Online applications will be reviewed on an ongoing basis, and funding announcements will be made every quarter.

Federal Lands Initiative was a \$200-million fund that [supported the transfer](#) of surplus federal lands and buildings to eligible proponents at discounted to no cost to be developed or renovated for use as affordable housing.

Seed Funding provides [financial assistance](#) to support activities that will help facilitate the creation of new affordable housing units and assist existing housing projects to remain viable and affordable. Seed Funding is available in the form of a non-repayable contribution of up to \$50,000. Additional funds may be made available through an interest-free loan of up to \$200,000. Seed Funding can cover soft costs incurred in the proposal and development stages of a minimum 5-unit project.

Proposal Development Funding (PDF) for First Nation Communities [provides](#) repayable interest-free loans to facilitate the development of affordable housing. The loans help with the up-front expenses incurred during the process of developing an affordable housing project proposal.

Federation of Canadian Municipalities

The [Federation of Canadian Municipalities](#) (FCM), is a federal level advocacy group for local municipalities. Through the Green Municipal Fund, FCM offers grants to affordable housing projects for initial environmental testing for project proposals.

Tips for Funding Proposals

When applying to government funding or grants there are likely to be specific guidelines for each funding source. However, it is helpful to think through key questions about the housing project and partners to prepare for funding applications, such as:

- What is the goal of the housing project?
- Do funders share these goals?
- What are the funders' selection criteria?
- Has preliminary contact been made with these funders?
- Who are existing or potential community allies?
- What type of funding is available (capital only or operating) and is there on-going operating funding?
- What are the timelines for the funding and can the project be achieved in that timeline?

Overall, good proposals have the following characteristics:

- Brief and to the point
- Clear and concise language
- Active voice
- Simple sentences and short paragraphs
- Avoid jargon unless familiar to the funder

Focused and Realistic: The proposal itself should be both focused and realistic. One housing project cannot serve all housing needs in the community. The proposal should be supported through research and data and tailored to reflect the needs of the target tenant population.

Measurable Objectives: Clear and measurable objectives for the project should also be reflected in a proposal. A proposal should have clear, agreed upon objectives that can be measured.

Internal Assessment of Funding Fit: It is helpful to ask questions internally when seeking financial partners to ensure the objectives will be supported. What degree of compromise on the project's objectives will be considered to acquire funding?

Partnerships with Developers

The following explains how a for-profit developer can support the development of affordable housing and how a non-profit housing provider can be an asset to developers.

One of the ways developers can make a project financially feasible is to increase the amount of saleable space they build on the available land. This increased density involves rezoning by the municipality, which requires, in return, a 'community amenity contribution' or CAC from the developer. Often the CAC is a cash contribution to city coffers equal to some percentage of the increased value created by the zoning change.

For more information on partnering with developers for affordable housing projects, BCNPHA offers a [**Guide to Navigating Non-Profit Partnerships with Developers in Mixed-Tenure Developments.**](#)

Affordable Housing Partners & their Roles

The broad categories of roles that can make up the development team are:

- Owner of project
- Management and staff
- Financers and funding agencies
- Supporting partners
- Consultants
- Contractors

These roles are discussed in Step 3: The Development Team. The following provides a broader list of potential consultants and contractors that could be part of a development project.

Development Consultant is responsible for overall coordination and management of the project. Responsibilities will vary depending upon the procurement method selected.

Design / Prime Consultant (architect or engineer in remediation projects) is usually the lead in the design phase of construction projects and administers the construction contract. The design consultant is usually an architect; however, on renovation projects an engineer may act as the prime consultant. Consultants are responsible for preparing design plans, construction drawings and specifications, and certifying them for code compliance and safety. There are many other consultants involved in a development or redevelopment project that will mostly report to the Prime Consultant.

Environmental assessment consultant evaluates whether and to what extent there are pollutants present in the building site, and what measures are required to address any hazards.

Real estate market appraiser ensures that the value attributed to the building site is correct. Geotechnical engineer assesses the type of soil under the proposed building site, determines whether it can support the type of structure being

planned, and recommend mitigation measures.

Building envelope consultant ensures that the building envelope will meet current building code standards and be adequate for local weather conditions.

Sustainability (or Leadership in Energy and Environmental Design (LEED(c)) consultant assists in designing a sustainable building in terms of energy efficiency, environmental impact and healthy indoor environment. This consultant helps to determine what, when and how to meet LEED compliance requirements and help select the right LEED credits to achieve project objectives.

Structural engineer prepares a detailed design related to the structure of the building.

Mechanical engineer prepares a detailed design related to the plumbing, heating and ventilation systems of the building.

Electrical engineer prepares a detailed design related to the electrical elements of the building. Landscape architect prepares a detailed plan for the grounds of the building site.

Interior Designer works with the Architect to design the interior spaces of the building to best serve its intended function. As the project progresses, the interior designer will also take on the role of a decorator, recommending furnishings, paint and other finishes.

Code consultant ensures that all design elements meet current building codes.

Cost consultant or Quantity surveyor analyzes the construction budget by comparing it against similar projects in the industry.

General Contractor takes responsibility for providing all the material, labour, equipment and services necessary for the construction of the project. The general contractor hires specialized subcontractors to perform all or portions of the construction work. Responsibilities may include applying for building permits, securing the property, providing temporary utilities on site, managing personnel on site, overseeing site surveying and engineering, disposing or recycling of construction waste, monitoring schedules and cash flows, and maintaining accurate records.

A Developer is a firm that improves raw land and arranges for utilities and essential services in order to sell subdivided parcels of land or to build structures for rent and/or sale. A private sector developer may be a partner for a non-profit housing society in an affordable housing project.

Construction Management involves two distinct services, pre-tendering advice and managing the construction process. In some cases, a Construction Manager may also become the General Contractor for the project.



Financial Feasibility

Assessing whether a project is financially feasible is foundational to the development process.

Factors that Affect Feasibility

The following are key factors that contribute to the financial feasibility of an affordable housing project.

Equity

Similar to private real estate purchase, the larger a down payment on a property for affordable housing, the less financing will have to be borrowed and the lower the mortgage payments. Different types of equity are:

- **Cash:** Unrestricted capital or reserve funds that are not constrained by government or other funders and that can be dedicated to the project.
- **Land:** A suitable site that is either owned by the housing provider or an entity that is prepared to donate it or offer it at a price that would make the proposed project affordable.
- **Grants, Donations and Gifts:** Financial or in-kind contributions from a variety of sources, some of which may have been raised or committed already. Assessing financial feasibility will determine whether this amount is adequate or whether it will become a fundraising goal. In-kind contributions must have a net value. For example, if it costs more to accept the gift of time or materials than would be saved over buying, it may not be worth accepting. Also, charitable organizations may be able to issue a charitable tax receipt for in-kind contributions and should comply with the CRA rules related to this.
- **Development Cost Charges (DCC) Concessions:** These are Municipal and Regional contributions of the levies charged

to residential development in any city or town and region. Waiving these fees is a clear demonstration of the committed support of the local and regional government towards the goal of affordable housing for low and moderate income housing. It needs to be negotiated and typically requires entering into a Housing Agreement through which long-term affordability is committed.

Land & Construction Costs

These are the biggest costs in the **capital budget** and will have a big impact on how much will need to be raised in equity and financing. It is important to note that there is little opportunity for savings in construction costs, due to the market rates of labour and materials.

Development Schedule

It is important to start with a realistic schedule once the design process gets underway as delays can be costly, both in additional time of staff and consultants and in interest, utilities and insurance costs during development.

Financing & Mortgage Rates

For projects that are not fully funded, construction financing will be borrowed and a long-term mortgage will be held. Financing rates can have a big impact on the total amount of money needed for capital and operating costs.

Marketability & Trends

Depending on the funding structure, many affordable housing projects will need to include market rent units in order to offset the low rents for lower-income households. If so, the housing project will need to compete in the private sector and be subject to market forces. Building knowledge of market trends can be an asset.

Operating Income & Costs

An affordable housing project will need to generate enough revenues to pay for all operating expenses and have a surplus available to cover mortgage payments. The lender will expect that the surplus would be 10-20% more than the mortgage payments on the amount of money to borrow. This surplus is called a debt coverage ratio (DCR).

This factor is hard to put a specific figure on but can have a significant impact on financial feasibility. Learning on the job takes precious time and resources. For service providers new to development, it is best to reach out to those with experience if support is needed. It is always helpful and reassuring to speak to someone who has been through the process before. If organizational expertise is limited for the project, create a network early on in the development process of organizations and individuals that have expertise.

Calculating Financial Feasibility

The following provides the calculation to determine financial feasibility. This calculation will be revisited multiple times throughout the development process. However, it is important to be as detailed in estimating early costs to avoid major changes in the project plan.

1. Calculate the amount of money that will be borrowed by **subtracting** the known **equity** from the estimated **capital costs**¹⁵. This number will reflect the **capital budget** of the project and determine how much financing will be required (see Budgeting for Affordable Housing Projects below).

Capital Costs - Equity = Financing Required

2. Determine how much rent and other fees will be charged, and estimate total **annual operating revenues**.
3. Develop a projected **operating budget** (see Budgeting for Affordable Housing Projects below) to determine the annual operating expenses including all housing and service costs (excluding mortgage payments).
4. CMHC and other lenders will be looking for a debt coverage ratio of 1.1 or 1.2, which means that the net income covers the amount of the debt by more than 100%. To determine the amount available for **debt coverage ratio** (DCR), first calculate the **net operating income** (NOI) by subtracting expenses from revenues. Then, subtract either 10% or 20% from the NOI.

Revenue - Expenses = NOI

NOI - 10% or 20% = DCR

5. To be feasible, Annual Principal + Interest must be equal to or less than the amount available for DCR. If this equation produces a number that is not feasible, then it may be necessary to increase equity, reduce operating costs, increase rents, or reduce capital costs.

¹⁵ The most accurate cost estimate will be given by the builder as they work on multiple projects at a time and will be able to predict costs based on similar projects and bids. In order for a builder to predict costs, they will also require the architect's drawings and specs for the project.

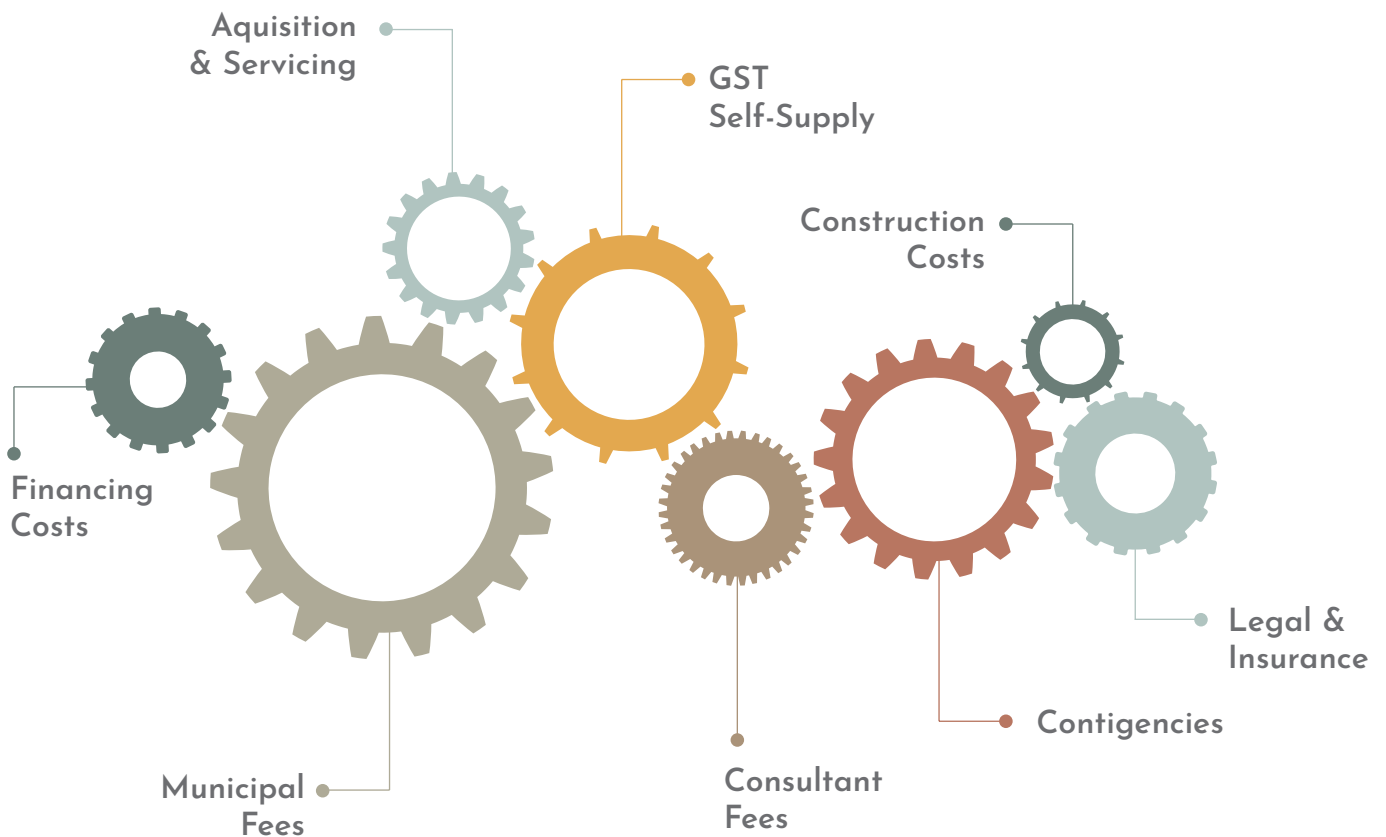
Budgeting for Affordable Housing Projects

The following provides key considerations to make when estimating and finalizing capital and operating budgets for affordable housing projects. The estimated capital and operational budgets will have to be provided in order to calculate financial feasibility.

Capital Budget

The capital budget itemizes all of the costs involved in building an affordable housing project and determines the net amount that will be needed in financing after the equity contributions have been taken into account. The first capital budget will be preliminary as details about the design are limited in the early steps of development. As more details become available they will inform more precise **cost estimates**. To help with capital budget development, BC Housing has provided a resource called the [Social Housing Cost Target Framework](#). Although not a BC specific resource, the Alberta Rural Development Network also provides a [Step-by-Step Guide to Developing Affordable Housing](#) with useful resources around budgeting.

To determine what the capital budget will need to account for, below is a breakdown of costs involved in developing affordable housing in BC.



Acquisition & Servicing

These are the costs that will be incurred to acquire the property and have services in place to support a residential development. When calculating the capital budget, include the value of the land even if it is being donated. This demonstrates the true value of the development; the land value will be deducted when listing the equity contributions later. This category includes a number of costs related to acquiring the site, such as:

- Site studies, such as:
 - Environmental Site Assessment
 - Geotechnical Studies
 - Asbestos Testing
 - Vibration Monitoring
 - Topographic Survey
- Market appraisals
- Furnishings
- Builder insurance
- Energy modelling
- Property transfer tax
- Property taxes
- Legal costs
- Other costs related to preparing the site for development including:
 - Municipal fees
 - Environmental
 - Connecting utilities
 - Road and sidewalks

Municipal Fees

Municipal fees can include:

- Development levies or DCCs
- Rezoning applications
- Development and building permits

Most municipalities collect a development cost charge (DCC) or levy for new residential developments to offset their costs of providing the additional local services and amenities in the community for the new residents. If the acquired

property needs to be rezoned, the municipality will charge a fee for the application, as well as some other fees that may be associated with the rezoning process. The municipality will also charge fees for development and building permits, and possibly others. All of these fees vary widely from municipality to municipality, and are available from the Municipal Planning Department.

Consultant Fees

As discussed previously, there are many potential consultants and each one charges a fee. In the early stages of the capital budget, an estimate can be calculated based on a percentage of the construction costs. As consultants are hired and their fees are known, the budget lines can be adjusted. Development Consultant Fees are also included in this budget category. These fees vary according to the size, scope and complexity of the project and the services provided.

Construction Costs

It is possible to estimate construction costs even with very preliminary information. Using the projected number of units, an approximate number of square feet can be calculated, which is then multiplied by the current going construction cost per square foot of the particular building form that is planned.

For example:

A 40-unit project made up of 25 one-bedroom units at 500 square feet and 15 two-bedroom units at 700 square feet would total 23,000 square feet of living space. Add to that a percentage for circulation¹⁶ (usually 15 - 20%) and some additional amenity space (depending on the program being planned), for this example, 1,500 square feet. Multiply the total of 28,500 square feet times the current per square foot construction cost to get a very rough estimate of what this budget line should be.

Financing Costs

Unless the project is fully funded or all of the equity to avoid any mortgage is raised, the owner will borrow interim financing during the development. Initially, that financing might be Proposal Development Funding from either CMHC or BC Housing (or both), which becomes payable when construction starts. There may also be mortgage lender fees and mortgage loan insurance premiums.

Legal & Insurance

Legal advice will be needed throughout the project as well as liability insurance for the responsible owner. Once construction begins, there will be “course of construction” insurance payable, which is more expensive than insurance on a vacant property.

GST Self-Supply

Under this Canada Revenue Agency rule, developers who build for their own use (such as a non-profit society developing rental housing) must pay GST on the fair market value of the rental property.

Contingencies

The more preliminary a capital budget is, the more contingency should be included. When using rough estimates, 10% contingency is recommended. Once final design drawings are complete the contingency can be reduced to half of that, and then again to 1-2% once a construction contract is in place.

¹⁶ Refers to the way people move through and interact with a space.



Operating Budget

The operating budget forecasts the potential revenues and expenses for an affordable housing project and will identify whether there is enough cash flow to pay for the financing required. For providers that already operate affordable housing, the current operating budget can be used as a model to base estimates for the new build. Otherwise, it is recommended to connect with a non-profit housing society that does operate a development similar to the one proposed. Below are considerations to make when estimating the operating budget. As with the capital budget, the more that is known about the building and programs that will be developed the more accurate the estimate can be.

Revenues

To achieve financial feasibility of a project, affordable rent levels that support operations will have to be determined. Even with government subsidies, some buildings may need to have some market-level rents to generate enough revenue to pay for the operating expenses. For those with operating agreements with BC Housing, rents will most likely be based on the operating agreement and budget that may include market-level rents or fully rent-geared-to-income (RGI) units.

RGI units determine the amount paid by the tenant by tailoring an affordable rent based on multiple factors including income and assets. To learn more about the process please see BC Housing’s [guide on rent calculation](#). Other methods of determining affordability are as follows.

According to Core Housing Need, “affordability” is defined as housing costs that are less than 30% of the household income.

For example:

Income	Affordable Rent (Yearly Household Income x 30% / 12 months)
\$20,000	\$500 per month
\$30,000	\$750.00 per month
\$40,000	\$1,000.00 per month

Alternatively, many affordable housing providers determine rent by looking at the average private market rates within the community and reducing this amount by a certain percentage.

For example:

Average Private Market (PM) Rent	Percentage of PM	Affordable Rent per Month
\$1,200	80%	\$960.00
\$1,200	70%	\$840.00
\$1,200	65%	\$780.00

Other Revenue

There are other types of revenue but they are small compared to rent revenues.

These include:

- Interest on operating funds and reserves
- Laundry revenues, which apply to laundry equipment owned and charges to tenants for use
- Parking fees, which may be charged in addition to rent
- Commercial space, if the building includes commercial or retail space

Expenses

Taxes & Insurance

Property taxes¹⁷ will be an expense unless there is a commitment from the municipality that these will be waived or forgiven. An insurance agent can provide an estimate of property and liability insurance.

Maintenance & Repairs

This line item covers all property maintenance costs, including exterior building maintenance (general maintenance), grounds maintenance (grounds equipment, landscaping, materials and supplies, snow removal/salting, and miscellaneous grounds), and interior maintenance (elevators, heating and ventilation, pest control, and miscellaneous interior building maintenance, including janitorial costs for common areas and units). It also includes all service contracts, labour costs, and non-recurring maintenance.

Administration

Administration includes salaries, information technology equipment and supplies, furniture and equipment, stationery and supplies, travel (for administration purposes), permits and licenses, memberships and dues, human resources programs, telephone and data communications, bank service charges, appraisals, security, education, and other various and miscellaneous administration costs for the housing component of the project.

The choices made early in the operating budget estimates can have long-term effects. It is important to include adequate estimates for staff salaries to provide adequate support to tenants.

For example, it is important to separate property management from tenant advocate roles to avoid tensions. Budgeting for one staff member to do both roles early on might be regretted once the building becomes occupied. It is a good practice to review the administration budget with those that run similar services to ensure the budget has accounted for necessary staffing.

Utilities

This includes all utilities for the project, including heat, electricity, water, garbage and recycling, and sewer.

Replacement Reserves

Replacement reserves are established for the purpose of replacing capital items over the life of a building and are intended to keep the building in good condition and repair.

Vacancy loss

This is intended to provide an allowance to cover any loss due to suite vacancies.

Cost of Services

If services are provided, there will be a set of expenses related to delivering those services. Some examples of those costs will be:

- Staffing
- Housekeeping and laundry services
- Food services
- Support service supplies
- Replacement reserves for support-related furniture and equipment

¹⁷ Property taxes are based on the assessed value of the project multiplied by the local mill rate, which is available from the municipality.

Exploring Procurement Methods

The following provides an overview of the main procurement methods in construction. The differences between each method revolve around the decision-making processes and level of control the owner of the development has over the construction process.

Design Bid Tender

In this approach, the architect and design team create a complete set of design drawings (working drawings) and specifications. A public tender or select tender call is issued and all bids are compared for price, quality and schedule, with the best bid selected. A construction contract is negotiated with the selected bidder. If all bids are higher than budgeted, going “back to the drawing board” might be necessary to make design changes that would reduce construction costs. This procurement method is recommended for an experienced development team as there is less opportunity for reviewing contracts, contractors, sub-trades and pricing so the working drawings should be accurate to avoid surprises.

Design Build (Turn-key)

Also known as “Turn-key,” this approach involves a developer who owns or controls the site, contracts with the design consultants, and offers a fixed price, usually prior to having complete design and specifications. While risk is lower with this method, the owner has less control over the end product. However, this type of construction suits projects with very limited timelines and budgets, as the cost is agreed upon.

Construction Management

This method involves hiring a Construction Manager early in the development process to be a part of the consulting team. This method is ideal for teams new to development as the Construction Manager will work with the owner, housing provider, and the design consultants to ensure practical and efficient drawings and specifications. The Construction Manager usually has experience in the construction field and can

bring that experience to bear in planning the site and building design.

There are two types of construction managers:

Construction Manager as Agent:

This procurement method involves two distinct services:

- **Pre-tendering Advice** For an agreed fee, the Construction Manager (CM) undertakes an advisory role to the society prior to construction. This usually involves scheduling, budgeting, cost estimating and constructability advice during the planning and design phases. In this role, the CM becomes part of the society’s consultant team.
- **Managing Construction** The CM is responsible for tendering all the construction work to the individual sub-trades, and for administering the construction project.

Construction Manager at Risk:

In this method, the Owner signs contracts with Design Team and CM only. The CM contracts with all sub-trades and suppliers. This construction delivery method of procurement is a hybrid, involving the Construction Management approach with pre-tendering advice, and the tendering of construction work. However, once tenders are complete the contract will transform the CM into the general contractor in the form of a fixed price contract.

Occupancy Checklist & Post-Construction Tasks

Occupancy Checklist

Building

- Obtain Substantial Completion from architect
- Obtain Occupancy Permit from municipality
- Ensure Building Inspector criteria is met
- Obtain property and liability insurance
- Lender determined Interest Adjustment Date

Tenants

- Knowledgeable staff available for move-in day
- Obtain signed Tenancy Agreement from each tenant
- Collect security deposits, first month's rent and pet deposits where applicable from each tenant
- Complete inspection and Condition Inspection form for each unit
- Ensure all tenants have information they need to move-in such as dates and time

Post-Occupancy

- Address any deficiencies from architect
- Retain As-Built Drawings in a safe place
- Make schedule of Warranties and Guarantees

Deficiencies

The Architect completes a thorough inspection of the building and creates a deficiency list before declaring Substantial Completion. The deficiency list identifies all minor and major elements that have not been completed or did not meet the specifications. Often the issues will be fixed while the tenant is living in the unit, so tenants should be informed that the work will take place after they move in. It is recommended to have a member of the operational staff to accompany the Architect during this inspection. The Architect will estimate the cost to correct the deficiencies and will calculate a holdback from the general contractor's final payment, which will be paid out as the work is completed.

As-Built Drawings

Obtain a copy of the as-built drawings to aid future repair or remediation work and provide them to tradespeople as necessary.

Warranties & Guarantees

Warranties and guarantees should be noted to ensure they are not accidentally voided by doing unauthorized work. These schedules are excellent sources of information upon which to build the property maintenance plans. Keep all appliance warranties in active files, to ensure that they are not replaced before the end of the warranty periods.

Conclusion

The BCSTH Keys to Home Project focuses on capacity building through training and organizational support to BCSTH members who are embarking on expanding their mandates from temporarily sheltering women and children experiencing violence to providing safe long-term housing as community housing providers. This toolkit is designed to increase the knowledge, capacity and resources available to BCSTH members embarking on this transition into long-term housing.

The development process presented in this toolkit is a general overview. Specific experiences of the development process will be unique to each organization and community. For any questions about this toolkit and questions or suggestions on further support for development please contact the [BC Society of Transition Houses](#).

Whether as the operator, owner, supporting community partner, or advocate for those seeking housing, BCSTH thanks our members for the important work they do.

**Access to housing
is life-changing
and often
life-saving.**
