

## Notice of Meeting and Meeting Agenda Capital Region Housing Corporation Board

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Wednesday, October 12, 2022

1:00 PM

6th Floor Boardroom  
625 Fisgard Street  
Victoria, BC

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The Capital Regional District strives to be a place where inclusion is paramount and all people are treated with dignity. We pledge to make our meetings a place where all feel welcome and respected.

### 1. TERRITORIAL ACKNOWLEDGEMENT

### 2. APPROVAL OF THE AGENDA

### 3. ADOPTION OF MINUTES

#### 3.1. [22-571](#) Minutes of the August 10, 2022 Capital Region Housing Corporation Board Meeting

**Recommendation:** That the minutes of the Capital Region Housing Corporation Board Meeting of August 10, 2022 be adopted as circulated.

**Attachments:** [Minutes - August 10, 2022](#)

### 4. REPORT OF THE CHAIR

### 5. PRESENTATIONS/DELEGATIONS

*The public are welcome to attend CRD Board meetings in-person.*

*Delegations will have the option to participate electronically. Please complete the online application at [www.crd.bc.ca/address](http://www.crd.bc.ca/address) no later than 4:30 pm two days before the meeting and staff will respond with details.*

*Alternatively, you may email your comments on an agenda item to the CRD Board at [crdboard@crd.bc.ca](mailto:crdboard@crd.bc.ca).*

### 6. CONSENT AGENDA

#### 6.1. [22-575](#) Major Capital Plan Status Report - Third Quarter 2022

**Recommendation:** There is no recommendation. This report is for information only.

**Attachments:** [Staff Report: Major Capital Plan Status Report 3rd Quarter 2022](#)

6.2. [22-576](#) Capital Region Housing Corporation Operational Update, Third Quarter, 2022

**Recommendation:** There is no recommendation. This report is for information only.

**Attachments:** [Staff Report: CRHC Operational Update -Third Quarter 2022](#)

6.3. [22-574](#) Capital Region Housing Corporation Applicant Eligibility Policy Amendment

**Recommendation:** There is no recommendation. This report is for information only.

**Attachments:** [Staff Report: CRHC Applicant Eligibility Policy Amendment](#)  
[Appendix A: Amended Applicant Eligibility Policy 2.10](#)

6.4. [22-543](#) Capital Region Housing Corporation Financial Plan Amendment

**Recommendation:** The Hospitals and Housing Committee recommends to the Capital Region Housing Corporation Board:  
That the Capital Region Housing Corporation Routine Capital Plan Amendment be approved as attached.

**Attachments:** [Staff Report: CRHC Financial Plan Amendment](#)  
[Appendix A: 2022 Routine Capital Plan Summary](#)

**7. ADMINISTRATION REPORTS**

**8. REPORTS OF COMMITTEES**

**9. NOTICE(S) OF MOTION**

**10. NEW BUSINESS**

**11. ADJOURNMENT**

## Meeting Minutes

### Capital Region Housing Corporation Board

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Wednesday, August 10, 2022

1:00 PM

6th Floor Boardroom  
625 Fisgard Street  
Victoria, BC

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**PRESENT:**

Directors: D. Screech (Acting Chair), D. Blackwell, P. Brent (EP), S. Brice, Z. de Vries (for F. Haynes) (EP), B. Desjardins (EP), C. Graham (for R. Windsor) (EP), M. Hicks, G. Holman (EP), B. Isitt (EP), J. Loveday (EP), R. Martin, C. McNeil-Smith, R. Mersereau, K. Murdoch (EP), G. Orr, C. Plant, J. Ranns, L. Seaton, M. Tait, N. Taylor, K. Williams, G. Young

Staff: R. Lapham, Chief Administrative Officer; N. Chan, Chief Financial Officer; L. Hutcheson, General Manager, Parks and Environmental Services; D. Elliot, Acting General Manager, Planning and Protective Services; K. Morley, General Manager, Corporate Services; T. Robbins, General Manager, Integrated Water Services; M. Lagoa, Deputy Corporate Officer; S. Orr, Senior Committee Clerk (Recorder)

EP - Electronic Participation

Regrets: Directors F. Haynes, L. Helps, R. Windsor

The meeting was called to order at 1:02 pm.

#### 1. TERRITORIAL ACKNOWLEDGEMENT

Director Orr provided the Territorial Acknowledgement.

#### 2. APPROVAL OF THE AGENDA

**MOVED** by Director Orr, **SECONDED** by Director Tait,  
That the agenda for the August 10, 2022 Session of the Capital Region Housing Corporation Board be approved.  
**CARRIED**

#### 3. ADOPTION OF MINUTES

3.1. [22-510](#) Minutes of the July 13, 2022 Capital Region Housing Corporation Board

**MOVED** by Director Orr, **SECONDED** by Director Blackwell,  
That the minutes of the Capital Region Housing Corporation Board meeting of July 13, 2022 be adopted as circulated.  
**CARRIED**

#### 4. REPORT OF THE CHAIR

There were no Chair's remarks.

#### 5. PRESENTATIONS/DELEGATIONS

There were no presentations or delegations.

#### 6. CONSENT AGENDA

There were no Consent Agenda items.

#### 7. ADMINISTRATION REPORTS

##### 7.1. [22-499](#) Mortgage Renewal - Vergo

D. Elliot spoke to Item 7.1.

**MOVED by Director Mersereau, SECONDED by Director Plant,**

**1) That the mortgage for Vergo be renewed with Vancouver City Savings Credit Union; and**

**2) That Robert Lapham, Chief Administrative Officer and Nelson Chan, Chief Financial Officer or their duly authorized delegates be authorized to do all things necessary and take such steps as are required to conclude the renewal of the mortgage of Vergo, located at 3808 Carey Road, Saanich.**

**CARRIED**

#### 8. REPORTS OF COMMITTEES

There were no Reports of Committees

#### 9. NOTICE(S) OF MOTION

There were no Notice(s) of Motion.

#### 10. NEW BUSINESS

There was no new business.

#### 11. MOTION TO CLOSE THE MEETING

11.1. [22-515](#) Motion to Close the Meeting

MOVED by Director Plant, SECONDED by Director Mersereau,

1. That the meeting be closed for land acquisition in accordance with Section 90(1)(e) of the Community Charter.

CARRIED

MOVED by Director Plant, SECONDED by Director Mersereau,

2. That such disclosures could reasonably be expected to harm the interests of the Regional District.

CARRIED

The Capital Region Housing Corporation Board recessed at 1:04 pm and reconvened into its Closed Session at 3:01 pm.

12. RISE AND REPORT

The Capital Region Housing Corporation Board rose from its Closed Session at 3:24 pm without report.

13. ADJOURNMENT

MOVED by Director Tait, SECONDED by Director Blackwell,

That the August 10, 2022 Capital Region Housing Corporation Board meeting be adjourned at 3:25 pm.

CARRIED

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CHAIR

CERTIFIED CORRECT:

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CORPORATE OFFICER

**REPORT TO HOSPITALS AND HOUSING COMMITTEE  
MEETING OF WEDNESDAY, OCTOBER 05, 2022**

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**SUBJECT Major Capital Plan Status Report - Third Quarter 2022**

**ISSUE SUMMARY**

To provide a quarterly update to the Hospitals and Housing Committee on the Capital Region Housing Corporation (CRHC) Major Capital Plan (2022-2026). This report is to complement the Capital Variance Report presented quarterly to the Capital Regional District (CRD) Board by the Chief Administrative Officer.

**BACKGROUND**

The CRHC is a wholly owned subsidiary of the CRD with the mandate to develop and manage affordable housing to meet the needs of individuals and families residing within the capital region. In working to fulfil its mandate, the CRHC owns and operates 1,893 units of affordable housing, providing homes to more than 3,500 residents of the capital region with low to moderate incomes. In addition, CRHC currently has 364 new units under construction and 450 units in preconstruction and development. This report contains projects that will receive grant funding through the following programs: Regional Housing First Program (RHFP), Regional Housing Trust Fund (RHTF), Building BC: Community Housing Fund (CHF), Investment in Housing Initiative (IHI), National Housing Co-Investment Fund (Co-I), Green Municipal Fund (GMF), Capital Replacement Fund (CRF) and Victoria Housing Reserve Fund (VHRF).

**IMPLICATIONS**

*2782 Spencer (CHF)*

2782 Spencer, a 5-storey 58-unit development in Langford, will be completed through a fixed price design-build contract. The building will receive the occupancy permit on September 30, 2022, and final commissioning, owner demonstrations and deficiency repairs are currently underway. The building will be fully operational as of November 1, 2022, as scheduled. The final control budget of \$19.9 million (M) with a total of \$5.9 M awarded through grants remains unchanged from the approved Major Capital Plan (2022-2026).

*Michigan Square (RHFP, RHTF, CHF & VHRF)*

The Michigan Square project, a 97-unit redevelopment in James Bay, will be completed through the construction management delivery model. Foundation upgrades to the existing parkade are nearing completion and wood framing is underway. The project remains on schedule for completion in Q4 2023 and the final control budget of \$34.2 M with a total of \$10.9 M awarded through grants remains unchanged from the approved Major Capital Plan (2022-2026).

*Caledonia (CHF & VHRF)*

Excavation work is currently underway on the Caledonia project, a 158-unit redevelopment in the Fernwood neighbourhood. This project will be completed through the construction management delivery model. Staff have secured an excavation permit and are currently working with the City of Victoria to secure the full building permit. The project remains on schedule to be operational in late Q1 2025. The final control budget of \$71.0 M, including \$19.5 M awarded through grants remains unchanged as reported in the Major Capital Plan Status Report – Second Quarter 2022.

*Carey Lane (CRF)*

Carey Lane, an existing 22-unit townhouse complex that is owned and operated by CRHC, will undergo a full building envelope remediation (BER) as well as upgrades to the ventilation, heating and cooling systems. Design work will continue into Q4 2022, followed by contractor procurement in late Q4 2022. The project budget of \$3.8 M with a total of \$3.2 M awarded through grants remains unchanged as reported in the CRHC Major Capital Plan (2022-2026). Staff will return to the Board in Q1 2023 for final project approval.

*Pandora (CHF)*

Pandora is a partnership project between the City of Victoria, BC Housing and CRHC to build approximately 220 new non-market rental homes and create a new community centre in the North Park neighbourhood. The CRHC would lease an air-space parcel from the City of Victoria to accommodate approximately 158 affordable rental units that would be operated by CRHC. The project budget of \$58.5 M with a total of \$21.7 M awarded through grants remains unchanged from the approved Major Capital Plan (2022-2026).

*161 Drake Road*

In January 2022, it was announced that BC Housing would be providing up to 28 new permanent homes with supports, as well as dedicated shelter and programming space at 161 Drake Road on Salt Spring Island. This partnership will see CRD lease the land to BC Housing to facilitate the development. The proposed development would utilize the available groundwater source that was proven in 2019. Staff are working alongside BC Housing to secure a water license and execute a lease agreement. Grant funding was secured through the Community Works Fund (CWF) in September 2022 which allowed staff to advance additional groundwater feasibility testing. If successful in locating adequate groundwater, the property will have a secondary water source to service future development at 161 Drake Road. Staff will provide the results of the groundwater feasibility testing in the December 2022 Major Capital Plan (2023-2027) Board report. The 2022 budget of \$80,000 with all funds coming from CWF remains unchanged from the CRHC Major Capital Plan (2022-2026).

*Campus View (RHFP)*

Campus View, an existing 12-unit CRHC townhouse complex located in the Gordon Head neighbourhood, has received provisional approval from the RHFP Selection Committee to obtain \$8.4 M in grant funding. In July 2022, District of Saanich (Saanich) staff provided review comments on the rezoning and development permit application that was submitted in April 2022. Staff and the consultant team have updated the design drawings based on feedback from Saanich staff and the rezoning and development permit application was resubmitted to Saanich in early September 2022. Saanich staff have indicated that the rezoning and development permit application will be reviewed by Council in the next 12-18 months. CRHC staff are currently carrying out a feasibility analysis of additional grant funding through the GMF, Co-I, RHTF and District of Saanich Housing Fund which will be required in order to advance the redevelopment. The Class D estimate is currently underway and staff will be updating the budget for the Major Capital Plan (2023-2027) that will be going forward to the Board in December 2022. At this time, the conceptual budget of \$39.3 M remains unchanged from the CRHC Major Capital Plan (2022-2026).

**CONCLUSION**

As part of staff’s commitment to providing updates to the CRHC Board, the CRHC Major Capital Plan Status Report provides a snapshot of issues and items that have a potential to impact the Major Capital Plan. Despite the impacts from the ongoing pandemic, the majority of CRHC major capital projects are within budget, on schedule and in alignment with the Major Capital Plan (2022-2026).

**RECOMMENDATION**

There is no recommendation. This report is for information only.

Submitted by:	Don Elliott, BA, MUP, Senior Manager, Regional Housing
Concurrence:	Kevin Lorette, P. Eng., MBA, General Manager, Planning & Protective Services
Concurrence:	Robert Lapham, MCIP, RPP, Chief Administrative Officer



**REPORT TO HOSPITALS AND HOUSING COMMITTEE  
MEETING OF WEDNESDAY, OCTOBER 05, 2022**

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**SUBJECT**     **Capital Region Housing Corporation Operational Update, Third Quarter, 2022**

**ISSUE SUMMARY**

To provide the Capital Region Housing Corporation (CRHC) Board with a quarterly update on operations, Tenant Engagement (TE), the Routine Capital Plan 2020 – 2024 and performance in the areas of turnover, vacancy and move-ins up to and including September 12, 2022.

**BACKGROUND**

The CRHC is a wholly owned subsidiary of the Capital Regional District (CRD) with the mandate to develop and manage affordable housing to meet the needs of individuals and families residing within the capital region. In working to fulfill its mandate, the CRHC owns and operates 50 properties totalling approximately 1,900 units of housing providing homes to more than 3,500 residents of the capital region with low to moderate incomes. In addition, CRHC manages a further four properties totalling 114 units on behalf of third parties.

**DISCUSSION**

*Operations Update*

The more than 2,000 units of housing across 54 properties that are currently managed by CRHC are supported by the work of approximately 52 full-time equivalencies (FTE) and three auxiliary staff. As with many employers, current economic conditions and the highly competitive labour market have put some strain on the availability of resources, and the CRHC regularly reviews resourcing options to ensure operations are best maintained. Further, staff have recalibrated customer service response timelines for routine repair to ensure that urgent repair items and tenant matters continue to be addressed in a reasonable timeframe with a focus on clear communication.

*Tenant Engagement*

The TE team has increased capacity with the addition of two auxiliary staff allowing a greater focus on proactively intervening to support tenancies on items related to: child welfare, smoking, aging-in-place, safety, quiet enjoyment and hoarding. Air conditioning units were deployed to create four 'cool rooms' at Ashlar Manor, Rosewood, Westview and Leblond Place. They have been very well received and TE plans to roll out to other buildings next year, subject to available funds.

The Summer Newsletter contained articles about the heat (and how to manage), as well as tenant's insurance. This was in recognition that tenants who experience repairs or emergencies need insurance to help manage these unexpected issues and related costs.

The inaugural in-person, Tenant Orientation session was conducted with existing tenants from Ashlar Manor. The feedback from this tenant group has echoed the Tenant Advisory Committee (TAC), as finding this information useful for incoming tenants. Feedback from the group will help refine the presentation.

At the end of Q2 a call went out to Tenants asking for tenant created art submissions to liven up the common spaces of the buildings and create a sense of community. The CRHC received a number of pieces and will work to put these in foyers and hallways for everyone to enjoy.

After the pandemic, residents have expressed an interest in finding ways to meet and connect with their neighbours and establish or recreate the vibrant communities that they treasure and have missed. Therefore, staff have upcoming events planned which include a composting initiative at Castanea Place; a community that values recycling and shared gardening, as well as community building gatherings at West Park and Westview.

### Housing Registry Waitlist Statistics

**Table 1: BC Housing Registry Waitlist Statistics**

Category	July 2022	Aug. 2022	As at Sept.10, 2022
Total Registry Rent Geared to Income Units (Capital Regional Area)	3,651	3,651	3,651
Applicants			
Family	808	806	820
Seniors	1,094	1,100	1,127
Persons with Disabilities	579	586	592
Wheelchair Modified	142	139	143
Singles	172	173	179
Total	2,795	2,804	2,861

The BC Housing ‘Housing Registry’ (Registry) helps housing providers manage applicant lists and eliminate duplication among providers. The statistics provided above are for the CRD only with the highest distribution of need in Victoria (46%), followed by Saanich (18%), Langford (9%), Esquimalt (6%), Salt Spring Island (4%) with Sooke and Colwood at 3%. The registry requires applicants to renew their applications every six months to remain active. This process can account for slight fluctuations in the numbers however overall the number of applicants requiring access to rent geared to income units’ remains steady.

### Vacancy

**Table 2: Vacancy Rate – Units Operating More than 12 Months**

Year	Period	# Units Vacant	# Days Vacant	Average Days Vacant
2022	Jan - March 10	68	3,382	49
2022	April – June 30	35	1,967	56
2022	July – September 30	27	1,337	49

As of September 30, there are 27 units reported vacant across CRHC’s units. These vacancies total 1,337 days for an average of 49 days vacant. Staff continue to balance the competing priorities of reducing vacancy loss to 30 days or less and ensuring units are updated at turnover, as required and capital spending targets are met.

### Turnover

**Table 3: Q2 Turnover Rate – All Units**

Year	Period	# Turnovers Operating More Than 12 Months	# Turnovers Operating Less Than 12 Months	Total
2022	January 1-March 10	24	1	25
2022	April – June 30	57	0	57
2022	July – September 30	34	N/A	34

Although current resourcing challenges have impacted the teams that select tenants for available units and those that prepare the units for occupancy, the CRHC was able to turnover 34 units. This is slightly lower than Q2, which was comparatively higher than the turnover numbers reported in Q1. Positively, the vacancy rate has reduced as well which shows that staff have been successful in absorbing the Q2 spike in turnovers, without a significant impact to overall vacancy. Portfolio representation of the 34 units that turned over are: RHFP – 53%, Umbrella Operating Agreement (UOA) – 47%. RHFP buildings continue to have a higher turnover rate.

#### *Rent-Up*

Staff are actively working on the rent up and pre-commissioning coordination that is required for the new 58 unit building, 2782 *Spencer* which is expected to be ready for move-in on November 1, 2022. This work includes actively engaging interested or prospective tenants, along with making provisions for contracted services that are required at occupancy.

#### *Routine Capital Plan*

The updated Five-Year Routine Capital Plan has a budget of \$3.86 million (M) in 2022. Typically capital spending is its highest in Q3, however the procurement team has focused available capacity on renewing the expiring service contracts. Requests for Proposals (RFP) for major services and annual works such as Waste, Recycling & Organics, Pest Control, Common Area Carpet Cleaning, Window Washing and Gutter Cleaning are in progress or have been completed.

Environmental impacts related to staffing have impacted this area as well. However, Capital RFP and Invitations to Tenders (ITT) which were planned for this quarter continue to move forward by finalizing the scope of works and documentation. As of August 31, 2022 capital spending across the five portfolios is \$1.15M. This figure is lower than forecasted, with \$1.2M still in progress. The seasonal work and work that cannot be accommodated in the contractors' 2022 schedules will occur in 2023. Examples of work include re-roofing, fencing, exterior painting and decking.

Staff continue to address unit upgrades during the turnover process and reference completed annual inspections to inform which Tenant Upgrade requests may be approved in occupied units. This work will assist with meeting projected capital spending.

### **CONCLUSION**

Through Q3 2022, CRHC has been actively working to ensure that the current environmental factors related to resourcing are best managed such to best limit impacts to operations and tenants. The work in communities continues to be supported by contracted cleaning services to support the ongoing delivery of services. Staff continue to successfully re-rent units and are focusing efforts to decrease the average number of days vacant, while meeting spending targets.

### **RECOMMENDATION**

There is no recommendation. This report is for information only.

Submitted by:	Don Elliott, MUP, Senior Manager, Regional Housing
Concurrence:	Kevin Lorette, P. Eng., MBA, General Manager, Planning & Protective Services
Concurrence:	Robert Lapham, MCIP, RPP, Chief Administrative Officer

**REPORT TO HOSPITALS AND HOUSING COMMITTEE  
MEETING OF WEDNESDAY, OCTOBER 05, 2022**

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**SUBJECT**     **Capital Region Housing Corporation Applicant Eligibility Policy Amendment**

**ISSUE SUMMARY**

To revise the Applicant Eligibility Policy to remain compliant with Operating Agreements.

**BACKGROUND**

The Capital Region Housing Corporation (CRHC) selects its tenants in accordance with the Board-approved Applicant Eligibility Policy (AEP), attached as Appendix A. This Policy is to ensure adherence to various operating agreements and relevant legislation regarding tenant selection and eligibility while also supporting the protection of privacy for tenants. Additionally, the AEP also supports a fair, consistent, equitable and transparent tenant selection process.

The AEP, first adopted in 2004, has been updated a number of times over the years and was most recently amended in October 2020 to include reference to the Coordinated Access and Assessment (CAA) process for 20% of subsidized units within the CRHC.

As of November 1, 2022, the CRHC will operate a total of six distinct housing portfolios, each supported through specific funding programs. This is important as, broadly speaking, the CRHC identifies tenants through three paths:

1. BC Housing 'Housing Registry' (Housing Registry) – Required for subsidized properties under their Operating Agreements.
2. CAA – Specific to units rented at the BC Income Assistance Shelter Rate Maximum (Shelter-Rate) in projects funded through the Regional Housing First Program (RHFP) for persons experiencing or at-risk of homelessness.
3. Direct Application to the CRHC – For units rented at affordable rental rates.

In addition, the CRHC must adhere to the *National Housing Act*, the *Residential Tenancy Act (RTA)* and the Human Rights Code.

The AEP requires updating to accurately reflect the terms of the Operating Agreement under the BC Housing Community Housing Fund (CHF) program.

As per the Capital Regional District's Policy Management Framework, Policy Number ADM00, a Departmental/Divisional policy is defined as any policy, procedure, guideline or operational document that provides direction to a specific department or division, but does not have material corporate-wide application. Such documents may operationalize a Corporate Policy or implement departmental or divisional best practices. Departmental/Divisional policies are developed, approved, implemented, and maintained by the applicable department (at the discretion of its General Manager). Board approval is not required.

**IMPLICATIONS**

*Service Delivery Implications*

The CHF program contains the following rental structure:

- 30% - Affordable Market Rent (AMR): Initial market rents as approved by BC Housing with annual RTA increases.

## Hospitals and Housing Committee – October 5, 2022

### Capital Region Housing Corporation Applicant Eligibility Policy Amendment

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- 50% - Rent Geared to Income (RGI): Mix of rent levels based on tenant income.
- 20% - RGI Deep Subsidy (Deep Subsidy): Typically, Income assistance Shelter-Rate Maximum.

Those tenants in the RGI and Deep Subsidy units must be identified through the Housing Registry whereas the tenants in the AMR units are identified through a direct application to the CRHC.

The use of the Housing Registry for the RGI and Deep Subsidy units in CHF is consistent with existing practice for subsidized properties. However, the CHF requires that buildings maintain a tenant income balance that reflects the terms of the Operating Agreements and the BC Housing-approved annual budgets. To meet this requirement, staff will have to consider the specific tenant income in addition to their chronological order on the Housing Registry waitlists. However, this only applies to the RGI units, which comprise 50% of CHF-funded buildings.

A further recommended amendment to the AEP is to remove a requirement that 20% of tenants selected across all subsidized units would be identified from the CAA. This is to enhance operational efficiency as it will permit the use of the Housing Registry for all subsidized units. Tenants will continue to be identified chronologically for all subsidized units and then also in looking at the specific tenant incomes for the CHF RGI units. The CAA will continue to be used for all shelter-rate units funded under the RHFP as per the various funding agreements.

It is also important to note that when RHFP units have multiple bedrooms and a suitable applicant does not come through referral, staff will work with CAA to include tenants from the Housing Registry who also have submitted a Housing Registry Supplemental Application Form. These forms are to collect specific information regarding an applicant's current housing situation or health condition and provide the opportunity for the CRHC to consider applicants who may be experiencing homelessness, is fleeing domestic violence or abuse or have a senior health condition that is addicted by their current housing. This will enable the unit to be rented to an applicant as intended under the operating agreement while limiting vacancy loss.

#### *Financial Implications*

In October 2022, the CRHC will commission its first building funded through the CHF. The CHF Operating Agreement requires operators to select applicants with a range of incomes in accordance with the income mix set out in the agreement to align with the approved operating budgets. The Operating Agreement requires that 70% of units to be subsidized; 50% of which, will be RGI for Low Income households and 20% of which, will be Deep Subsidy Units for Deep Subsidy Income households. Chronological selection may not always result in the required income range of tenants in order to meet tenant contribution revenues. Therefore, staff will look at both the chronological order of households on the Housing Registry and the specific household income to ensure compliance with financial performance metrics outlined in the Operating Agreements.

#### *Legal Implications*

The proposed amendments to the AEP are consistent with the obligations under the various Operating Agreements in place between the CRHC and BC Housing.

#### *Intergovernmental Implications*

BC Housing has advised CRHC that these proposed changes to the Applicant Eligibility Policy meet the criteria as set out in the Operating Agreements and do not detrimentally impact the collaborative efforts to meet a range of needs across the region.

**Hospitals and Housing Committee – October 5, 2022**  
**Capital Region Housing Corporation Applicant Eligibility Policy Amendment**

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**CONCLUSION**

The CRHC’s primary mandate is to provide affordable housing to those persons and families living in low income that meet the household requirements as determined through the various Operating Agreements with BC Housing. These include families, seniors and persons living with disabilities. It is the CRHC’s obligation to choose tenants for the rent geared to income households from the Housing Registry. It is the CRHC’s responsibility to develop a method of selection that is fair, consistent and transparent.

The Amended Applicant Eligibility Policy 2.10 (Appendix A) recommends that applicants would continue to be chosen chronologically, except when selecting applicants for CHF buildings where tenant rent contributions require applicants be selected by income levels. Chronological selection will be utilized as a secondary selection when choosing among applicants with equal income. This will ensure the CRHC meets the primary mandate of providing affordable housing.

These administrative changes to selection criteria incorporate a new operating agreement and permit for minor operational efficiencies through use of consistent selection tools across the CRHC portfolios where appropriate.

**RECOMMENDATION**

There is no recommendation. This report is for information only.

Submitted by:	Don Elliott, MUP, Senior Manager, Regional Housing
Concurrence:	Kevin Lorette, P. Eng., MBA, General Manager, Planning & Protective Services
Concurrence:	Robert Lapham, MCIP, RPP, Chief Administrative Officer

**ATTACHMENT**

Appendix A: Amended Applicant Eligibility Policy 2.10

<b>POLICY  AND  PROCEDURES  MANUAL</b>	<b>SUBJECT</b> Applicant Eligibility		
	POLICY NO.  2.10	EFFECTIVE March 30, 2004  AMENDED July 22, 2014 May 24, 2016 June 25, 2018 November 24, 2019 March 23, 2020 October 14, 2020 <u>October 12, 2022</u>	AMENDMENT NO.  <del>67</del>        <i>Approved by CRHC Board Oct. 14, 2020</i>

**OBJECTIVE:** To ensure adherence to operating agreements and relevant legislation relative to tenant selection and eligibility while ensuring protection of privacy for applicants.

To ensure fair, consistent, equitable and transparent housing opportunities

**POLICY:**

**1. Income Eligibility**

**1.1 Subsidized Units**

To be eligible for subsidized housing, the applicant's gross household income must be below certain income limits, as established by the Housing Income Limits (HILs). HILs is set by BC Housing and represent the income required to pay the average market rent for an appropriately sized unit in the private market.

**1.2 ~~Regional Housing First Program~~RHFP Income Assistance Units (RHFP-IA Shelter-Rate Units)**

To be eligible for RHFP ~~-IA Shelter-Rate~~ units, the applicants must receive Income Assistance or a Disability Pension through the ~~Provincial~~ provincial or ~~Federal~~ federal ~~Government~~ government and have a shelter allowance of \$375 or \$570, based on unit size. If the applicant is not on Income Assistance or a ~~disability~~ Disability pension ~~Pension~~, the applicant's income must fall below the HILs.

### 1.3 Affordable ~~Units (formerly Low end of Market – LEM)~~ Rental Units (ARU)

For Affordable Units, the applicant must fall within the income levels as outlined in Appendix A of this policy. Total household income (HiLs) must fall below the median income figures as determined by BC Housing.

## 2. Occupancy Standards

The size of the unit required by a household is outlined in the CRHC Occupancy Standards policy and is governed by the National Occupancy Standards. See CRHC Occupancy Standards policy 2.12. Exceptions to the policy at the discretion of the Manager, Operations and/or Senior Manager, Regional Housing.

## 3. Application Process

### 3.1 Subsidized Units

Applicants for subsidized housing must apply for housing through the Housing Registry. The Housing Registry is a single point of entry for individuals and families looking for subsidized housing options. Individuals searching for subsidized housing submit one application form to be considered for any available housing units in developments managed by the Housing Registry members. CRHC is mandated to be a Housing Registry member as per ~~our~~the operating agreements. Eligible applicants will be identified and selected on a

~~CRHC provides affordable housing to low and moderate income individuals and families. CRHC will choose applicants for buildings under CMHC, BCMHC, H/BC and IHI operating agreements in two ways to fulfil its mandate of providing rent geared to income housing.~~

~~80% of applicants will be chosen on a~~ **chronological basis**. The information on the application will be verified by CRHC. If an applicant is deemed ineligible for a unit they applied for, the applicant will be notified in writing why they have been deemed ineligible and will be provided details of the conditions they must meet in order to be eligible in the future.

Specific to Community Housing Fund (CHF) Rent Geared to Income (RGI) units, in addition to applicants being selected on a chronological basis, applicants will also be selected based on the **required resident income mix** as outlined in the CHF Operating Agreements and the approved Operating Budgets.



~~20% of applicants will be chosen as per 3.2 of this policy.~~

### **3.2 RHPF Shelter-Rate Units ~~P~~ – IA units**

Applicants for RHPF Shelter-Rate ~~–IA~~ units must apply for housing through the Supportive Housing Registry (SHR). The ~~Supportive Housing Registry~~SHR is a single point of entry for individuals and families\*<sup>4</sup> who have experienced homelessness looking for supportive and supported housing options. Individuals searching for RHPF ~~–IA~~ Shelter-Rate housing submit one application form to be considered for any available housing units in developments managed by the Supportive Housing Registry members.

CRHC is mandated to be a ~~Supportive Housing Registry~~SHR member as per ~~the our~~ operating agreements. The applicant is referred through the Placement Table of the Coordinated Access and Assessment (CAA) that is managed through BC Housing in partnership with Island Health and the Capital Regional District.

RHPF Shelter-Rate-IA applications must have a Supports in Social Housing Agreement outlining the main support agency that will ~~be~~ support their tenancy in CRHC housing.

~~Documentation of selection process is required for applicants entering housing within the 20% section to track the decisions made.~~

### **3.3 Affordable Rental Units (ARU) ~~(formerly LEM)~~ (Operating Agreement Programs: CMHC, H/BC, IHI, RHPF, CHF)**

Applicants for ~~Affordable units~~ARU can apply directly to CRHC. Affordable unit availability is advertised on CRHC's website. Affordable units are allocated chronologically to applicants who meet the eligibility requirements. The applicant must meet the income eligibility requirements and preference for ~~affordable units~~ARU will be based on the applicant who most closely meets the occupancy standards. This is to ensure that units are maximized in meeting the needs of low and moderate income families, individuals and seniors. Affordable ~~h~~Housing tenants will sign a one year tenancy agreement that will renew automatically after one year on a month to month basis.

## **3.4.4. Processing, Storage and Disposal of Application Forms**

**3.4.1.4.1** Once an application and supporting documents have been received staff assess for eligibility. The applicants' information is then added to the 'Market Application Waitlist'

chronologically under the tab best reflecting their status based on the declared income levels. (Eligible or Not Eligible)

~~3.4.2~~ **4.1.1** Application forms and supporting documents are to be kept securely stored (locked cabinet) alphabetically under their current, eligibility status (~~i.e.~~ Eligible, NOT Eligible or Expired).

Applicants who do not meet the income eligibility are to be contacted within two weeks of the application date to inform them of their ineligibility. A letter (scanned or pdf) is to be sent by email ~~using ZendTo~~, stating their ineligibility for housing. The letter is to contain details regarding the secure storage of information for the duration of 12 months, disposal at the end of this period (shredding) and how to inform our office if their situation changes during this time period. If no email is on file, staff must contact the applicant by phone to verify the address before sending the letter by regular post. If the address cannot be verified and no email address can be obtained then the letter must be sent by Registered Mail to allow its delivery to be tracked.

~~3.5.3~~ **4.1.2** Eligible Applicants will be considered for housing for a 12 month period following their submission and will be encouraged to update their information/interest every ~~three~~ 3 months or when there are changes to their situation (address, income, family composition etc.).

~~3.5.4~~ **4.1.3** All applications ~~are~~ must be kept on file for 12 months whether active or inactive. After the 12 month period of NOT Eligible status or inactive, the application and all supporting documents will be shredded.

#### **4 ~~5. Reference Checks, Rental Payment History and Credit Checks~~ Additional Checks that may be Undertaken**

##### **4.1.5.1 Reference Checks**

An applicant must have at least ~~a two~~ 2-year duration of a favourable landlord reference or will have completed the facilitated **RentSmart** program successfully. ~~Applicants that are referred through an established Partnering Agency and have a Supports in Social Housing Agreement will not require a landlord reference.~~

Two ~~(2)~~-year favourable reference within the last three ~~(3)~~-years OR RentSmart Certificate dated within the past two ~~(2)~~-years. If none, then the applying applicant should be encouraged to take the facilitated version of the RentSmart course.

RHFP ~~4A~~ Shelter-Rate applicants do not require a favourable Landlord reference check but do require a Supports in Social Housing Agreement outlining the main support agency that will support their tenancy in CRHC housing.

#### **4.2 5.2 Rental Payment History**

An applicant must have paid their rent on time and in full for the previous six months of their tenancy. This will be verified during the Landlord reference check.

#### **4.3 5.3 Credit Checks**

Credit checks *may* be completed from time to time.

#### **5.4 Criminal Record Checks**

Criminal Record Checks *may* be undertaken from time to time.



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**REPORT TO HOSPITALS AND HOUSING COMMITTEE  
MEETING OF WEDNESDAY, OCTOBER 05, 2022**

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**SUBJECT**     **Capital Region Housing Corporation Financial Plan Amendment**

**ISSUE SUMMARY**

To amend the Capital Region Housing Corporation (CRHC) 2022 Financial Plan to fund the purchase of a vehicle, as detailed in Appendix A.

**BACKGROUND**

From time-to-time within a calendar year, amendments to the Financial Plan will be made for certainty. Amendments will occur for material changes in assumptions or estimates typically for recognition of grants received, capital expenditures opportunities identified in year and/or unforeseen or emergency circumstances.

On December 8, 2021, the CRHC Board approved the Routine Capital Plan that included identified expenditures for 2022. There have been no amendments required to the Routine Capital Plan to date in 2022; however, in June the CRHC Board approved an amendment to the Major Capital Plan related to the Caledonia redevelopment.

The CRHC has maintained a Vehicle Replacement Reserve, originally funded by transfers from Operating, and also accumulating interest. The CRHC currently owns two vehicles which still have remaining useful life and staff are recommending the Reserve balance be used to purchase a third vehicle.

**ALTERNATIVES**

*Alternative 1*

The Hospitals and Housing Committee recommends to the Capital Region Housing Corporation Board:

That the Capital Region Housing Corporation Operating Budget Amendment be approved as attached.

*Alternative 2*

That this report be referred back to staff for additional information.

**IMPLICATIONS**

*Service Delivery Implications*

The CRHC has added five new buildings since 2019 and has operations across seven municipalities. The CRHC currently owns two vehicles: a minivan and a small two-wheel-drive truck. Staff require the addition of a third vehicle to support service delivery. Operations requires staff to be able to move persons and equipment between buildings. An internal assessment has resulted in a proposed 4-wheel drive vehicle.

*Financial Implications*

The CRHC has a Vehicle Replacement Reserve. At December 2021, the reserve had a balance of \$96,476. Estimated interest revenue in 2022 will be approximately \$2000, giving a balance of approximately \$98,476 available.

CRD Fleet Services have confirmed a new vehicle meeting operational requirements will cost approximately \$60,000. Appendix A shows an amendment to the Routine Capital Plan at \$70,000 to account for delivery costs and surcharges.

**CONCLUSION**

The CRHC Vehicle Replacement Reserve has approximately \$98,476 available to purchase a vehicle in Q4 2022. Staff have identified the need for a third vehicle and have confirmed pricing is within available funds. Staff are recommending an amendment to the 2022 CRHC Routine Capital Plan.

**RECOMMENDATION**

The Hospitals and Housing Committee recommends to the Capital Region Housing Corporation Board:

That the Capital Region Housing Corporation Routine Capital Plan Amendment be approved as attached.

Submitted by:	Rianna Lachance, BCom, CPA, CA, Senior Manager, Financial Services
Concurrence:	Nelson Chan, MBA, FCPA, FCMA, Chief Financial Officer
Concurrence:	Kevin Lorette, P. Eng., MBA, General Manager, Planning & Protective Services
Concurrence:	Robert Lapham, MCIP, RPP, Chief Administrative Officer

**ATTACHMENT(S)**

Appendix A: 2022 Routine Capital Plan Summary

**CAPITAL REGION HOUSING CORPORATION**  
**FIVE YEAR ROUTINE CAPITAL EXPENDITURE PLAN SUMMARY - 2020 to 2024**

APPENDIX A

		2020-2024 Total Plan	2020 Actuals	2021 Plan	2021 Estimated Actuals	2021 Unspent Variance	2022 Plan	2023 Plan	2024 Plan	2020-2024 TOTAL
<b>EXPENDITURE</b>										
UOA Routine Capital Replacement	Building	11,000,000	1,491,876	2,958,626	1,421,608	(1,537,018)	3,289,438	2,570,556	2,226,522	11,000,000
ILBC Routine Capital Replacement	Building	240,001	3,287	8,962	30,299	21,337	123,693	28,372	54,350	240,001
NOA Routine Capital Replacement	Building	1,962,989	135,096	950,683	879,204	(71,479)	376,141	260,940	311,608	1,962,989
IHI Routine Capital Replacement	Building	32,680	3,889	9,097	1,348	(7,749)	4,669	8,900	13,874	32,680
RHFP Routine Capital Replacement	Building	309,658	23,385	62,110	48,336	(13,774)	64,683	86,912	86,342	309,658
CHF Routine Capital Replacement	Building	5,550	-	-	-	-	-	550	5,000	5,550
Vehicle Replacement Reserve	Equipment	70,000	-	-	-	-	70,000	-	-	70,000
		<b>13,550,878</b>	<b>1,657,533</b>	<b>3,989,478</b>	<b>2,380,795</b>	<b>(1,608,683)</b>	<b>3,928,624</b>	<b>2,956,230</b>	<b>2,697,696</b>	<b>13,550,878</b>
<b>SOURCE OF FUNDS</b>										
UOA Capital Replacement	Reserve		(1,491,876)	(2,958,626)	(1,421,608)		(3,289,438)	(2,570,556)	(2,226,522)	(11,000,000)
ILBC Capital Replacement	Reserve		(3,287)	(8,962)	(30,299)		(123,693)	(28,372)	(54,350)	(240,001)
NOA Capital Replacement	Reserve		(135,096)	(950,683)	(879,204)		(376,141)	(260,940)	(311,608)	(1,962,989)
IHI Capital Replacement	Reserve		(3,889)	(9,097)	(1,348)		(4,669)	(8,900)	(13,874)	(32,680)
RHFP Capital Replacement	Reserve		(23,385)	(62,110)	(48,336)		(64,683)	(86,912)	(86,342)	(309,658)
CHF Routine Capital Replacement	Reserve		-	-	-		-	(550)	(5,000)	(5,550)
Vehicle Replacement Reserve	Equipment		-	-	-		(70,000)	-	-	(70,000)
			<b>(1,657,533)</b>	<b>(3,989,478)</b>	<b>(2,380,795)</b>		<b>(3,928,624)</b>	<b>(2,956,230)</b>	<b>(2,697,696)</b>	<b>(13,550,878)</b>

**Capital Replacement Reserve Details**

**UOA Replacement Reserve**

Beginning Balance	4,198,677	4,727,450	5,600,391	4,622,961	4,344,864	4,198,677
Annual Operating Transfer	1,900,000	2,200,000	2,200,000	2,200,000	2,200,000	10,700,000
Annual Interest Income	120,649	94,549	112,008	92,459	86,897	506,562
Annual Capital Replacement Exp	<b>(1,491,876)</b>	<b>(1,421,608)</b>	<b>(3,289,438)</b>	<b>(2,570,556)</b>	<b>(2,226,522)</b>	<b>(11,000,000)</b>
	4,727,450	5,600,391	4,622,961	4,344,864	4,405,239	4,405,239

**ILBC Replacement Reserve**

Beginning Balance	101,705	117,525	133,702	29,283	18,096	101,705
Annual Operating Transfer	16,600	16,600	16,600	16,600	16,600	83,000
Grants	-	27,525	-	-	-	27,525
Annual Interest Income	2,507	2,351	2,674	586	362	8,479
Annual Capital Replacement Exp	<b>(3,287)</b>	<b>(30,299)</b>	<b>(123,693)</b>	<b>(28,372)</b>	<b>(54,350)</b>	<b>(240,001)</b>
	117,525	133,702	29,283	18,096	(19,292)	(19,292)

**NOA Replacement Reserve**

Beginning Balance	734,406	875,160	268,261	152,287	149,195	734,406
Annual Operating Transfer	254,802	254,802	254,802	254,802	254,802	1,274,010
Annual Interest Income	21,048	17,503	5,365	3,046	2,984	49,946
Annual Capital Replacement Exp	<b>(135,096)</b>	<b>(879,204)</b>	<b>(376,141)</b>	<b>(260,940)</b>	<b>(311,608)</b>	<b>(1,962,989)</b>
	875,160	268,261	152,287	149,195	95,373	95,373

**IHI Replacement Reserve**

Beginning Balance	-	38,665	101,162	161,589	218,992	-
Annual Operating Transfer	42,048	63,072	63,072	63,072	63,072	294,336
Annual Interest Income	506	773	2,023	3,232	4,380	10,914
Annual Capital Replacement Exp	<b>(3,889)</b>	<b>(1,348)</b>	<b>(4,669)</b>	<b>(8,900)</b>	<b>(13,874)</b>	<b>(32,680)</b>
	38,665	101,162	161,589	218,992	272,570	272,570

**RHFP Replacement Reserve**

Beginning Balance	81,612	199,034	638,471	1,123,632	1,617,947	81,612
Annual Operating Transfer	114,048	435,456	472,392	472,392	472,392	1,966,680
Annual Interest Income	3,374	3,981	12,769	22,473	32,359	74,956
Annual Capital Replacement Exp	-	-	-	(550)	(5,000)	(5,550)
	199,034	638,471	1,123,632	1,617,947	2,117,698	2,117,698

**CHF Replacement Reserve**

Beginning Balance	-	-	-	-	43,514	-
Annual Operating Transfer	-	-	-	44,064	44,064	88,128
Annual Interest Income	-	-	-	-	870	870
Annual Capital Replacement Exp	-	-	-	(550)	(5,000)	(5,550)
	-	-	-	43,514	83,448	83,448

**Vehicle Replacement Reserve**

Beginning Balance	92,142	94,584	96,476	28,476	29,046	92,142
Annual Interest Income	2,442	1,892	2,000	570	581	7,484
Annual Capital Replacement Exp	-	-	(70,000)	-	-	-
	94,584	96,476	28,476	29,046	29,626	99,626