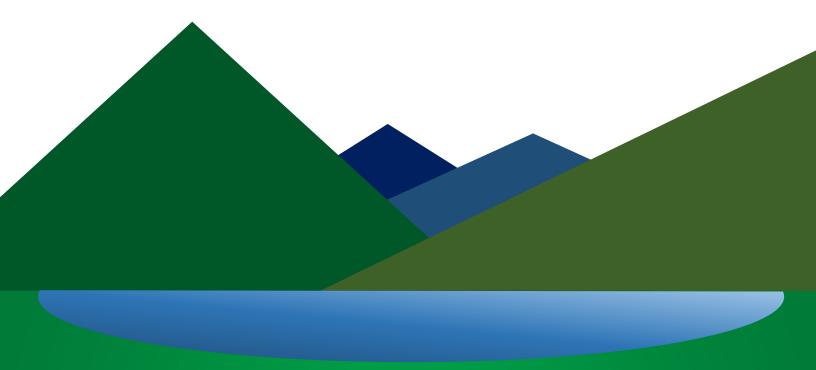
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Kelly Lake | May 2020 COMMUNITY HOUSING PLAN



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APPENDIX A – Workshop Outcomes

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1.0 INTRODUCTION

Kelly Lake is an Indigenous community on the border of British Columbia and Alberta. It is approximately 80 kilometres south of Dawson Creek along Highway 2 South and falls under the Peace River Regional District and the Peace River South Local Health Area.

In September 2019, DNA began working with the Kelly Lake Community, BC Housing and the BC Ministry of Indigenous Relations and Reconciliation (MIRR) to identify ways to address housing needs in Kelly Lake.

The Plan includes:

- The community vision and values statement
- A demographic and economic profile of the Kelly Lake community
- An overview of the current housing situation and economic context
- A summary of the community engagement process
- An analysis of the affordable housing need based on availability, overcrowding and population growth
- The number of housing units to meet current and anticipated housing needs over the next 10 years
- The potential affordable housing and site options
- The 10-year plan for addressing housing needs
- Potential funding sources

The sources used for this assessment are the BC Stats Sub-Provincial Population Projections, the 2016 Census Profile, and a thorough engagement process.



2.0 COMMUNITY ENGAGEMENT

Community engagement was key to establishing the foundation of this Housing Plan. This process provided several opportunities to get involved to help identify needs and to direct the development of the plan. Additionally, frequent meetings were held with the Kelly Lake Housing Committee as well as MIRR. Findings from the community engagement process are highlighted throughout the document. Summaries of community engagement activities, including agendas and outcomes from meetings are presented in the Appendix.

2.1 Community Survey and Housing Inventory

There are 34 houses in the community. A community member was hired to go door to door with a survey. In total, 27 households, representing 93 community members, completed the survey. Respondents answered questions related to their values and vision for Kelly Lake as well as providing information about their homes and households.

2.2 Community Workshop #1

50 members attended the first community workshop held in Kelly Lake on May 25, 2019. The workshop was facilitated by representatives from Kelly Lake Housing Society, BC Housing and David Nairne + Associates, Ltd. The format included presentations and small group discussions, facilitated by members of the Kelly Lake Housing Society. Workshop topics included a review of the housing needs assessment and survey results, potential housing types, funding sources for renovations and new construction, economic development and land use planning. Please refer to Appendix 1 for the summary report.



2.3 In-Migration Survey

An in-migration survey was administered to members to determine their interest in moving to Kelly Lake. There were 19 responses to the survey. 18 respondents said they want to move their families to Kelly Lake; 13 of whom would like to do so in the next 4 years if there was available housing.

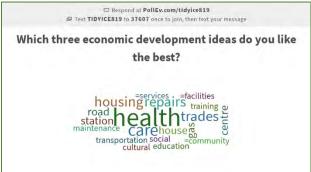
2.4 Community Workshop #2

The second community workshop was held in January 2020. 20 community members were in attendance; attendance was low due to the -37 degree weather. Workshop discussions included a project update, community goals and opportunities, estimating housing needs, potential sites for new housing, housing types and potential funding sources. Please refer to Appendix 1 for a summary of workshop outcomes.









3.0 PLAN FRAMEWORK

The following presents the community's vision, values statements and strategic goals. These were developed based on the Community Survey and refined by community members during the first and second workshops. They have been used to guide the planning process as well as key decisions made with respect to the Housing Plan.

3.1 Community Vision

Our community is a safe and healthy place to raise children and to grow old. It has the services, infrastructure and employment opportunities to support our members. We support each other, trust our leadership and celebrate and live our culture.



Residents were asked what their one wish would be for the community of Kelly Lake. The top responses included housing needs, affordability and prioritizing elders, as depicted by the Word Cloud above.

3.2 Community Values

The community values identify, collectively, what is important to Kelly Lake members.

Members feel very strongly that "When we come together, we are strong". The following values further describe what this statement means to Kelly Lake members.

• **Unity:** Community members would like to see everyone in Kelly Lake getting along and working together.

- **Housing:** Community members would like to see appropriate, safe and affordable housing for all those that would like to live in Kelly Lake.
- **Employment:** Community members would like there to be job opportunities in Kelly Lake, so people can live and work in the community.
- **Services:** Community members wish to have more services offered. Those mentioned included: communication, health, safety (fire and ambulance), public works and services specifically for seniors.
- Clean Water: Community members would like to have clean drinking water.

3.3 Strategic Goals

The following present the Strategic Goals to be addressed through this Housing Plan.

- Ensure there is appropriate and available housing for those who wish to live in Kelly Lake
- Provide housing and services to our Elders
- Ensure the services and infrastructure are available to support our members
- Grow the economy to ensure there are local employment and business opportunities
- Continue to explore and practice our culture and traditions
- Enhance unity in our community

Why would you move to Kelly Lake?

Residents were asked why they would move to Kelly Lake. They responded with pride for their community, emphasizing the safety for their families and the beautiful surrounding as reasons for moving to the community. Answers are depicted in the word cloud to the right.





4.0 COMMUNITY DEMOGRAPHIC & ECONOMIC PROFILE

The community demographic and economic profile provides an overview of Kelly Lake and is based on available statistics.

4.1 Population

According to the 2016 Census, there were 76 people living in Kelly Lake. The 2018 housing inventory puts the population at 93 (an increase of 22%).

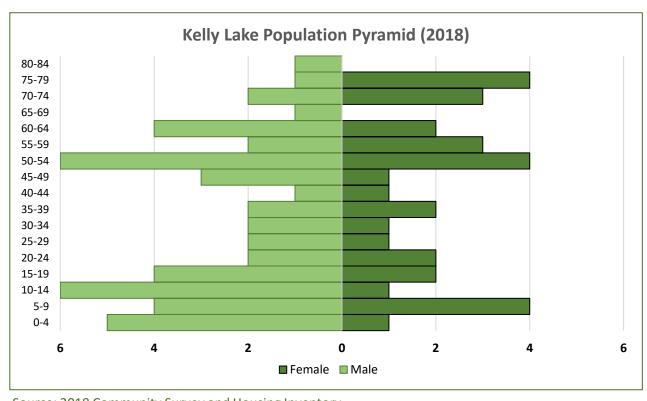
Due to limited data, the historic growth rate of the Kelly Lake community cannot be calculated. However, according to BC Statistics the population of the Peace River South Local Health area will grow by 0.57% in the next 10 years.

The lack of availability housing in Kelly lake has limited population growth in the community.

4.2 Age Profile

According to the Housing Inventory, the average age of those living in Kelly Lake is 37.6 which is younger than the provincial average of 42.3 years. The largest age group is 50-54 and 60% of the population is male. The following shows a breakdown of the age and sex of the Kelly Lake community members based on the survey.

There are currently 18 Elders over the age of 60 living in the Kelly Lake community. There are also Elders living outside the community who have expressed interest in moving back.



Source: 2018 Community Survey and Housing Inventory

4.3 Income

The incomes in Kelly Lake are lower than the province as whole. According to the 2016 Census, the median total income of households in 2015 in Kelly Lake was \$43,648 compared to \$69,995 for all of BC. Over the same time period, the unemployment rate was 77.8% compared to the province at 6.7%.

4.4 Housing

According to the Housing Inventory, there are 93 community members living in 27 houses. The average household size is 3.4. This is considerably higher than the provincial average of 2.4 people per house.

The majority of homes in Kelly Lake are single family homes (19); 4 households indicated they live in trailers and 4 chose not to answer the question.

There are a variety of household types and sizes in Kelly Lake. Only 5 out of 25 respondents to this question said they were appropriately housed. However, 2 of those 5 respondents said their houses needed major repair.

No, 20

■ Yes ■ No

Appropriately Housed

4.5 Economic Development Opportunities

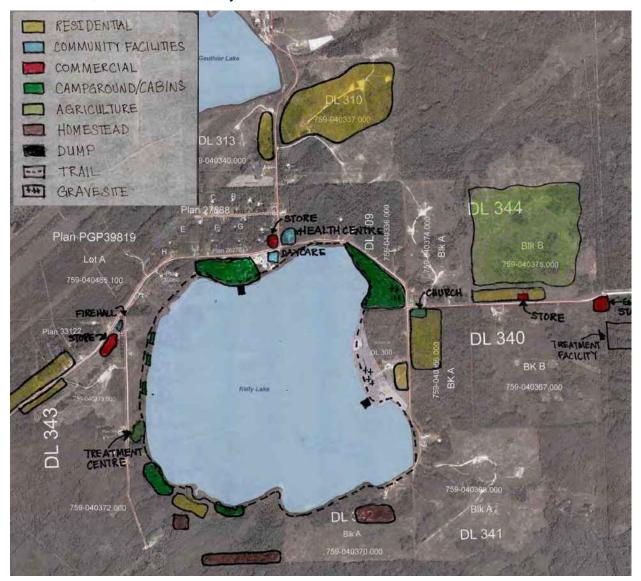
As part of the community engagement Kelly Lake community members were asked to identify the potential local economic development opportunities. There were 4 main themes identified. These are detailed below:



DNA

4.6 Draft Land Use Plan

There is currently no land use plan for Kelly Lake. Recognizing the need to identify areas for new residential development, participants in the first community workshop identified areas for a variety of land uses. The results were consolidated into a draft Land Use Plan for Kelly Lake. This Plan is a starting point in the discussions; it clearly requires further discussions, refinement and adjustments.



5.0 HOUSING NEEDS

Overall, Kelly Lake requires 30 new homes to meet its current housing needs. As presented below, 7 units are required to address overcrowding and 22 are required for replacement. Please refer to Appendix 2 for the Needs Assessment.

5.1 Overcrowding

Overcrowding refers to two or more households living in one home. Based on the community housing inventory (see Appendix 3), there are 7 overcrowded homes in Kelly Lake. The average household size is 2.9. The table below shows the number of required units, by size.

Required Units by Size	
1 Bedroom	2
2 Bedroom	1
3 Bedroom	3
4 Bedroom	1

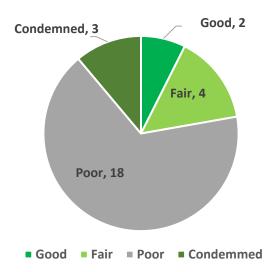
If these units are added to the Kelly Lake housing stock, there would be 93 people living in 35 units, resulting in an average household size of 2.7, compared to 2.4 in the Province as a whole.

5.2 Replacement

21 of the 27 households that responded to the Housing Inventory, assessed their home as in poor or condemned condition. Only 6 homes are in fair or good condition. The chart below shows the breakdown of the housing conditions in Kelly Lake.

It is assumed that the homes in condemned and poor condition will need to be replaced and that the balance of homes will require renovations.

Housing Condition



6.0 EMERGING HOUSING NEED

As a result of in-migration demand and household formation, Kelly Lakes requires 13 new units over the next 10 years to address its emerging housing need.

6.1 In-Migration

The in-migration housing need is based on the following assumptions:

- A total of 10 people wish to in-migrate to the Kelly Lake Community over the next 10 years.
- The composition of the people coming to the community will be 2 families of 4 and 2 singles.

Based on these assumptions 4 new houses are required to meet in-migration demands over the next 10 years.

6.2 New Household Formation

As the younger groups in the community age, new households will form. It is assumed that, on average, the 20 to 24 year old age group will form the majority of new households. The estimate of new household formation considers the natural ageing of the Kelly Lake community population. New household formation is based on the following assumptions:

- There are currently 6 people between the ages of 15 to 19 who may form new households over the next 5 years.
- There are currently 7 people between the ages of 10 and 14 who may form new households over the next 10 years.
- A headship ratio of 0.65 has been assumed.

Based on the above information, 9 new units over the next 10 years will be required to meet new household formation demands.



7.0 HOUSING NEEDS ASSESSMENT

As summarized in the table below, Kelly Lakes requires a total of 42 houses to meet its 10 year housing need.

7.1 New Homes

	Existing	1-5 year	6-10 year	Total
Replacement	21	0	0	21
Overcrowding	7	0	0	7
In-Migration	0	2	2	4
Household Formation	0	4	5	9
Total	28	6	7	41

An average cost of \$200/sq.ft. has been assumed for new home construction.

7.2 Renovations

It is assumed that the remaining 14 homes will require significant renovations to improve their quality and life expectancy. According to a visual condition assessment completed by BC Housing for multiple addresses in Kelly Lake, the following a general breakdown of renovation costs per home:

Total	\$96,500
Contingency	\$7,000
Soft Costs	\$7,000
Subtotal	\$82,500
Ext. Doors	\$10,000
Ext. Wall Finishes	\$25,000
Mechanical	\$7,000
Roof	\$15,000
Structural	\$7,500



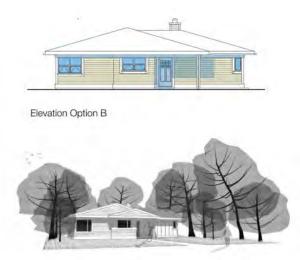
The total cost for renovations to 14 homes are estimated to be \$1,351,000.

8.0 HOUSING OPTIONS

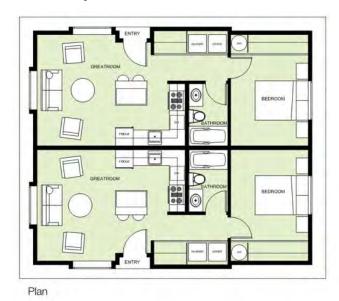
After being presented with the options identified below, community members reinforced that single family homes with basements are the preferred housing options. Townhouses, duplexes and triplexes are acceptable forms of multi- family housing.

8.1 Single Family Home (3 Bedroom)





8.2 Duplex





8.3 Triplex



8.4 Townhouse



9.0 SITE OPTIONS

The Nikihik Management Society has identified 3 potential sites for the development of new housing in Kelly Lake. The following provides an assessment of each site.

Lot#	107	unknown - does not appear labeled in PRRD map data	19575
PID	014-683-687	014-683-571	004-335-911
Assessed Value	\$1 (Declared Value)	56400	\$116,600 (land value of \$84,300, building value of \$32,300)
Zoning	P-1 "Public Service"	RR-1 (Zoning Bylaw 479 in effect) "Rural Residential Zone"	RR-1 and A-2 "Rural Residential Zone & Large Agricultural Holdings
Legal Description	BK A OF DL 314 PEACE RVR DISTRICT	BK B OF DL 314 PEACE RIVER EXC PLS 26278 27888 29445 & 30960	N 1/2 OF DL 343 PEACE RIVER EXC PLS 30632 & 33122
Size	2.16 hectares/ 5.36 acres	7.32 hectares/18,0 acres	39.89 hectares/98.58 acres
Proximity to Service	The Kelly Lake Community Centre is located on this lot.	Adjacent to KLCC	1.3 km from KLCC (15 minute walk)
Services	Sewage (Kelly Lake SA)	Sewage (Kelly Lake SA)	Sewage (Kelly Lake SA)
Site Description	Situated on the north side of the lake, south along Kelly Lake Road. There are trees along the West/South/East edges of the lot and what appears to be two buildings and a large surface parking lot in the middle of the eastern side.	Situated on the north side of the lake, adjacent to the Kelly Lake Community Centre. Lot is large and rectangular with heavy tree coverage on western side. A clearing with grass and walking paths could indicate a park on the eastern side of the lot. On the middle northern edge, there is a smaller lot containing a house or development.	Situated on the west side of the lake, west along West Fritton Road and south of Kelly Lake Road, Site is almost triangular in shape. Heavy tree coverage on Southwest corner of lot.
Developed/Vacant	Developed (Community Centre)	Mostly vacant, walking paths, might have a park	Appears mostly vacant, with one building constructed in 1980 (manufactured home - double wide with 1 bed, 1 bath)
Hazards	Flooding from the lake, erosion along shoreline, winter weather (extreme cold)	Flooding from the lake, erosion along shoreline, winter weather (extreme cold)	Flooding from the lake, erosion along shoreline, winter weather (extreme cold)
Lakeshore Considera	Protecting riparian areas, access to lakeshore, ecologically sustainable development patterns. Development within 300 meters from the high-water mark must follow section 8.0 of the PPRD Lakeshore Guidelines.	Protecting riparian areas, access to lakeshore, ecologically sustainable development patterns. Development within 300 meters from the high-water mark must follow section 8.0 of the PPRD Lakeshore Guidelines.	Protecting riparian areas, access to lakeshore, ecologically sustainable development patterns. Development within 300 meters from the high-water mark must follow section 8.0 of the PPRD Lakeshore Guidelines.
Road Access	Yes there is direct access to Kelly Lake Road	Yes there is direct access to Kelly Lake Road	Yes there is direct access to both Kelly Lake Road and Fritton Road West







10.0 HOUSING STRATEGY

Given the high level of need in the community, coupled with low incomes, a carefully thought out strategy and support from both senior levels of government will be required to meet Kelly Lake's housing needs.

10.1 10 Year Housing Plan

Need

Below is a plan to meet the housing needs over the next 10 years. Please not that the implementation of this plan is linked to the ability to access funding.

Housing Development Plan relative to Housing Need

Total Constructed

		FY	19/20	20/21	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30	IOIAL
Housing /		Housing Need from Previous Year	29	18	10	7	4						68
Need*		+ Housing Need from		2	2	2		2	2	2	1		13
		This Year											
		Total Need This Year	29	20	12	9	4	2	2	2	1		81
Housing	A 1	FY	19/20	20/21	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30	TOTAL
Housing		Need New Lot	10/20	20/21			•				1	20,00	
Units		need new Lot			5	5	4	2	2	2	ı		21
Constructed	U	Use Same Lot	11	10									21
	Total	Constructed This Year	11	11	5	5	4	2	2	2	1		44
Housing		Total Need	19/20	20/21	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30	TOTAL

18

10

4

39

Lot Development Plan

	FY	19/20	20/21	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30	TOTAL
	Available Subdivison Lots			10	5	10	6	4	2	10	9	56
	Potential Infill Lots											0
^_	Housing Units Constructed on New Lots			5	5	4	2	2	2	1		21
Lots	FY Lot Surplus or Deficit	19/20	20/21	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30	TOTAL
	·		40	5	40	6	4	2	40	9	9	35
	Lots Constructed This Year		10		10				10			30
Serviced Lots	EV	40/20	20/24	22/22	22/24	24/25	25/20	20/27	27/20	20/20	20/20	TOTAL
Available	FY	19/20	20/21	22/23 5	10	24/25	25/26 4	26/27	27/28 10	28/29	29/30 9	TOTAL 65

^{*}Note: In year 20/21, "Housing Need from Previous Year" is the existing housing demand to accommodate overcrowding housing replacement and in-migration. "Housing Need This Year" includes household formation, housing replacement and in-migration.

11.0 POTENTIAL FUNDING SOURCES

There are two potential funding sources that could assist Kelly Lake First Nation to implement its housing strategy including the National Housing Co-Investment Fund administered by CMHC and BC Housings Indigenous Housing Fund. The following provides an overview of each of these programs.

11.1 CMHC: National Housing Co-Investment Funds

Overview

- Construction of new affordable housing, focusing on mixed-income, mixed-tenure, and mixed-use
- Integrated with supports and services
- Focus on environmental efficiency, accessibility, social inclusion, and partnerships
- Support for the repair and renewal of existing rental housing that make them more sustainable from a community, environmental and financial perspective

Eligible Projects

- Standard rental, shelters, transitional and supportive housing, seniors housing
- Must have a minimum 5 units (or bed)
- Primary use is residential

Eligible Applicants

- Community housing sector (e.g. non-profit housing organizations and housing cooperatives)
- Municipal, Provincial, and Territorial Governments including their agencies
- Indigenous Governments and Organizations
- Private entrepreneurs/builders/developers

Funding Amount

- Maximum Contribution up to 40% of eligible costs
- Maximum Loan up to 95%* of eligible costs

*for repairs (renewal), up to a maximum of 85% loan to value (LTV) on residential component



11.2 BC Housing Indigenous Housing Fund

The Nikihik Management Society is currently developing 12 elders' units, funded through the BC Housing Indigenous Housing Fund (IHF).

Overview

• The Province, through the Building BC: Indigenous Housing Fund, is investing \$550 million over 10 years to support the building and operation of 1,750 new units of social housing for projects on and off-nation lands.

Eligible Projects

 Development of new affordable rental units for Indigenous persons within the province of BC

Eligible Applicants

- Indigenous organizations
- First Nations
- non-profit developers in partnerships with Indigenous organizations and First Nations
- for-profit developers in partnerships with Indigenous organizations and First Nations

Funding Amount

- Capital Grant of up to \$200,000 per housing unit (secured by a 35-year forgivable mortgage)
- Interim Construction of up to 100% of approved construction cost
- Take-out Financing available to Indigenous non-profit housing provider secured by 35-year repayable mortgage with a minimum Debt Coverage Ratio (DCR) of 1.0 and satisfying CMHC loan insurance financing requirement for projects located On or Off Reserve lands.
- Operating subsidy is available to assist projects in maintaining affordability (RGI rents for households with incomes at or below HILs). Limited funding for tenant programs may also be available where required.

Proponents' Contributions

- Equity contributions: in the form of land, or other equity (cash, other assets),
- that would increase the viability of undertaking their development.
- Ownership: proponents must demonstrate that they have a mortgageable ownership interest in the proposed site in the form of freehold or a long-term lease at nominal value. Development will remain wholly owned by the non-profit housing provider.



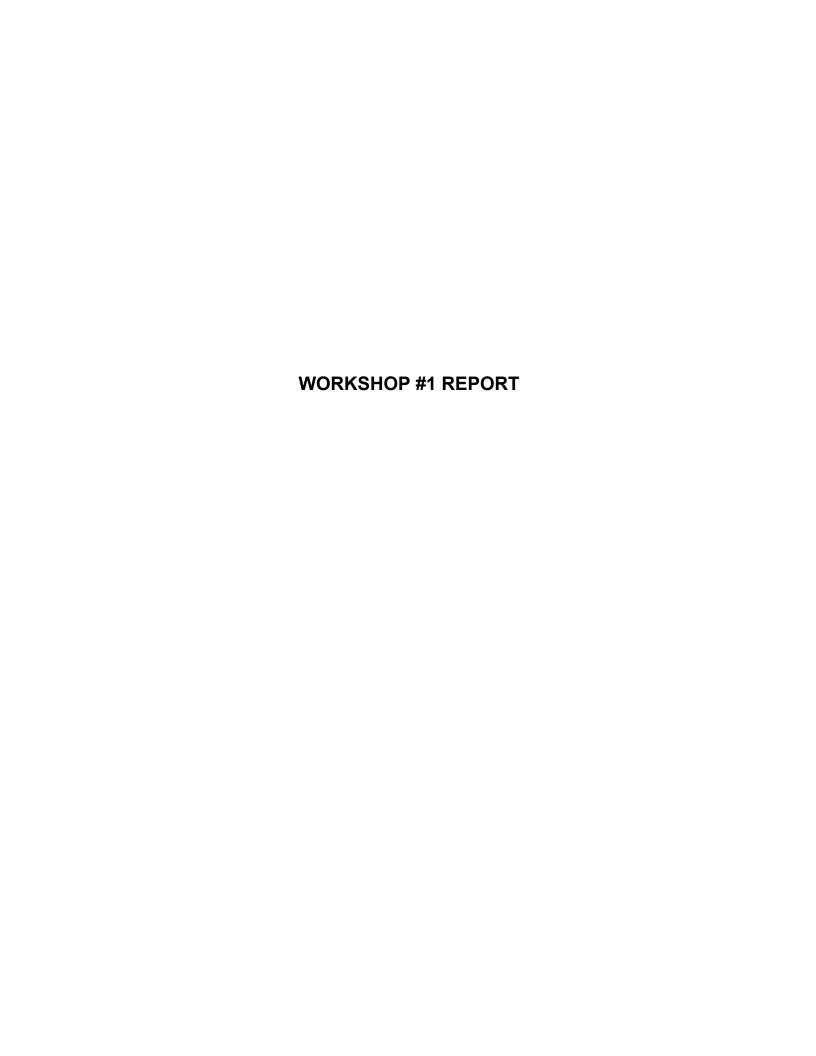
12.0 RECOMMENDATIONS

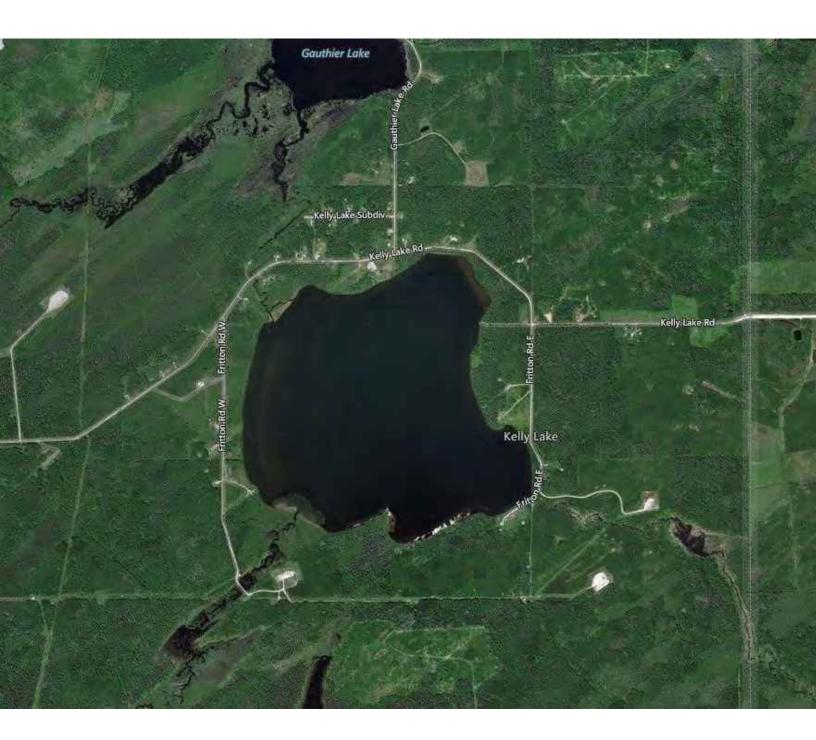
The following presents the recommendations for moving forward with this Housing Plan.

- Work with MIRR to develop a land use plan and economic development strategy to create jobs for Kelly Lake community members
- Work with BC Housing and MIRR to identify options for emergency housing to create safe housing for community members in unsafe housing
- Continue working with home owners to develop a strategy for transferring ownership of privately owned homes to Nihihk Management Society to apply to the National Housing Co-Investment Fund for renovation funding
- Work with the PRRD to identify opportunities to expand piped water and sewer services to all Kelly Lake community homes
- Identify funding opportunities to improve the quality of privately owned homes
- Identify funding opportunities to replace privately owned homes in condemned or poor condition
- Build 12 one- and two-bedrooms homes to meet the needs of elders in Kelly Lake



APPENDIX A: WORKSHOP OUTCOMES





COMMUNITY HOUSING WORKSHOP SUMMARY

HOSTED BY KELLY LAKE HOUSING COMMITTEE
KELLY LAKE, BC

PREPARED BY:



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INTRODUCTION

The following document reports on the community workshop held in Kelly Lake on May 25, 2019 from 10:00am to 4:00pm. Representatives from the Kelly Lake Housing Society, BC Housing, David Nairne + Associates, Ltd and 50 members were in attendance for this one-day workshop. The purpose of the workshop was to bring members together to discuss key housing issues facing Kelly Lake and potential funding opportunities for the development of new houses in the community.

The format of the workshop consisted of presentations delivered by a Housing Specialist from David Nairne + Associates, Ltd and small group discussions that were facilitated by members of the Kelly Lake Housing Society. The following presents the outcomes from the workshop. Please refer to the attachments for the detailed agenda, participant list, facilitator guide as well as the presentations and discussion materials prepared for the workshop.

WORKSHOP OBJECTIVE

The overall intent of the workshop was to support the development of the Kelly Lake Housing Strategy. The goal of the Community Housing Strategy is to provide appropriate housing for all who want to live in Kelly Lake.

WORKSHOP WARM-UP - ONE WISH

As part of the warm-up for the workshop, participants were asked to respond to the following question: If you were granted one wish for Kelly Lake, what would it be? As demonstrated by the word cloud generated, there was a high level of consistency among the responses. Not surprisingly, most responses focussed on the availability of housing in Kelly Lake as well as the development of a complete community where residents can live, work and play.



The following summarizes the wishes expressed by participants:

- Provide access to new and affordable housing for those members who already live in the community and those who wish to move back.
- Renovate the existing housing stock.
- Explore opportunities for jobs and business development.
- Develop a variety of community facilities to support community spirit, health and culture in the community.
- Improve internal and external road conditions.

DEVELOPMENT OPPORTUNITIES AND CONSTRAINTS

As part of the discussions, participants discussed some of the opportunities and constraints facing Kelly Lake regarding the development of additional housing units.

Opportunities

- There is land available in Kelly Lake that can accommodate future development.
- There are residents who have expressed interest in trades training.

Constraints

- There is a current lack of water and wastewater servicing which limits development opportunities.
- Kelly Lake is unique. Available funding and government programs do not provide resources to renovate or build private homes on fee simple land.
- The community has inadequate fire protection; the emergency services come from Dawson Creek.

HOUSING

Workshop participants identified the following key requirements of new housing to be in Kelly Lake:

- High performance windows and insulation
- Houses should be accessible
- Laundry facilities should be on the same floor as the bedrooms
- Carports or a garage
- Woodstoves to provide heat in the cold winter months
- Make sure there is always a washroom on floors with a bedroom

Participants also expressed concern about asbestos in the existing homes and the implications for renovations in the future.

There were significant discussions about past issues around housing including poor construction and residents approving a house plan and then being given a different home. BC Housing stated that they insist of quality, innovative (including passive and solar) homes and provide ongoing asset management and operating support.

ECONOMIC DEVELOPMENT

Workshop participants were asked to identify the Strengths, Challenges, and Opportunities related to economic development in Kelly Lake. Some groups focussed on opportunities while others identified strengths and challenges. The following presents a summary of outcomes from the table discussions.

Strengths

- The natural assets around Kelly lake including the lakes, clean water, forests, and wildlife.
- Community facilities such as the community centre and playground
- The people of Kelly Lake

Challenges

- Politics and disagreement within the community
- Poor transportation related to the lack of vehicles and poor road conditions
- Limited finances to renovate and build new homes
- Pest control
- Limited local services available
- Lack of jobs

Opportunities

• Opportunities include health, tourism, local services, and trades.

The table below presents the consolidated list of Economic Development Opportunities identified by workshop participants.

Economic Development Opportunities

Health and Community Facilities	Tourism	Local Services	Trades
 Cultural centre Community garden Treatment facility Daycare Health care, home care 	 Bed and Breakfast Cabins (campsite) Summer camp Walking trail/signs with history/environment Boat launch/dock RV Park/ Shower/ power/cabins Convenience store Tee pee, beading, cultural camps Trapping Guides – ATV Ice-fishing; ice huts 	 Drivers/van/taxi/bus Cleaners Mowers Water hauler Dog walkers Store Gas station 	 Mechanics Construction company Carpenters Electricians Painters Laborers Cooks

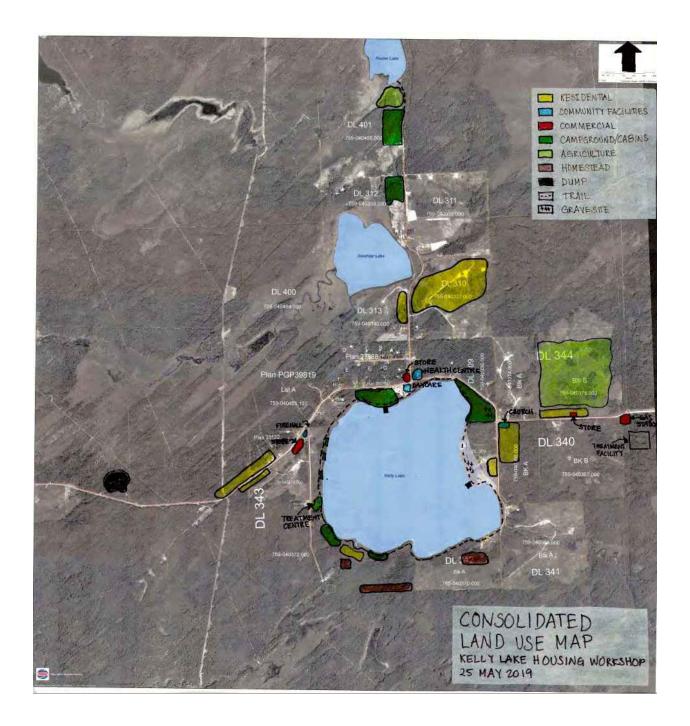
LAND USE

During the workshop, participants utilized the available maps to identify current and potential future land uses in Kelly Lake. The existing land use pattern in Kelly Lake is predominantly rural residential with single family homes on large lots.

The land uses identified include:

- Residential
- Commercial development including stores and a gas station
- Community facilities such as a health centre, daycare, treatment facility and fire station
- Tourism commercial including campgrounds, boat launches and docks
- Trail development around Kelly Lake and near Foster Lake
- Agriculture, including hemp
- Truck bybass route and new roads
- Historic uses, including homesteads

The workshop facilitators encouraged participants to identify areas for existing and new land uses and development opportunities on the maps of Kelly Lake provided at each of the table. The map below is a summary of the ideas that were discussed.



NEXT STEPS

This workshop summary represents just one component of the development of the Kelly Lake Housing Strategy. The next steps in the process are to:

- Review workshop outcomes at the July 3 and 4 Public Safety workshop
- Develop and administer an in-migration and community surveys to gather additional ideas and feedback and reach out to those unable to attend the May workshop
- Summarize the in-migration and community surveys
- Complete the community needs assessment
- Draft the Housing Strategy

Appendix 1:	Workshop Agenda and Facilitator's Guide

Kelly Lake Housing Workshop May 26, 2019 – 9AM to 4PM

Facilitation Team: Kathryn Nairne, David Nairne + Associates (Lead)

Michael Sadler, BC Housing

Kelly Lake Housing Committee (Table Facilitators)

9:30 to 10:00 Opening and Introductions

10:00 to 10:20 Housing Needs Assessment and Survey Results

10:30 to 10:40: Organize and Warm-up for Group Work

10:40 to 11:00: Current Land Uses

11:00 to 12:00: Potential Housing Types

12:00 to 1:00: Lunch Break

1:00 to 2:00: Funding for Renovations and New Construction

2:00 to 2:45: Economic Development

2:45 to 3:00 Break

3:00 to 3:45 Land use Planning

3:45 to 4:00 Wrap-Up and Prize Draw

Kelly Lake Housing Workshop – Facilitators' Guide May 26, 2019 – 10AM to 4PM

Facilitation Team: Kathryn Nairne, David Nairne + Associates (Lead)

Michael Sadler, BC Housing

Kelly Lake Housing Committee (Table Facilitators)

9:30AM to 10:00AM - OPENING AND INTRODUCTIONS (Lead: Kathryn)

Kathryn/Housing Committee: Opening, Good morning, etc; provide an overview of the agenda and the workshop objectives and format.

• Go around the room so participants can introduce themselves - say your name and one word that describes you

10:00AM to 10:20AM HOUSING NEEDS ASSESSMENT AND SURVEY RESULTS

Powerpoint presentation, followed by Q&A (Kathryn)

10:30AM to 10:40 ORGANIZE AND WARM-UP FOR GROUP WORK

- Organize tables so there are 6 to 8 people per table
- Table facilitators to join and introduce themselves

Small Group Warm-up (5 minutes)

- Facilitators hand out one post-it note to each person (post-its will be in the middle of the table
- Ask participants to answer the following question: If you were granted one wish for Kelly Lake what would it be?
- Facilitator will read out each idea to their table and organize according to theme(if possible)

10:40 to 11:00 - CURRENT LAND USES

15-minute discussion

- Place map in the middle of the table and ask participants, if they live in the community, to identify their house (place sticky dots on the map)
- Work with the group to identify other land uses including (participants can use markers to identify on the map):
 - o Parks and Open Space
 - Recreation
 - Commercial
 - Industrial
 - o Institutional
 - Agriculture

Kelly Lake Housing Workshop – Facilitators' Guide May 26, 2019 – 10AM to 4PM

11:00 to 12:00: POTENTIAL HOUSING TYPES

30-minute discussion; 15-minute reporting

- Review Kelly Lake Indigenous Housing Fund Housing concept
 - o Review concept on table; record discussion
- Hand out the Potential Housing Types info package
- Review potential housing types (examples in packages)
 - Discussion: if we need 42 new housing; how many of each housing type should we have?

12:00 to 1:00: LUNCH BREAK

- Presentation (KN)
 - o summary of discussions from the morning
 - o funding opportunities for renovations and new construction

1:00 to 2:00: FUNDING FOR RENOVATIONS AND NEW CONSTRUCTION

45-minute discussion; 15-minute reporting

- Review the funding sources and their key components (matrix)
- Discuss: As per our discussions this morning, we need XX new houses, how do these funding programs support these needs
- Discuss: Are there any new ideas for how we can fund the construction of these houses?

Wrap-Up: summary of discussion – how are we going to develop XX new houses?

2:00 to 2:45: ECONOMIC DEVELOPMENT

30-minute discussion; 15-minute reporting

- Review the market opportunities handout
- Have participants fill in the Economic Development survey
- As a group consider and discuss the Strengths, Challenges and Opportunities related to Economic Development (facilitator to record)

Wrap-Up: present key highlights for the Strengths, Challenges and Opportunities discussion

2:45 to 3:00 BREAK

Kelly Lake Housing Workshop – Facilitators' Guide May 26, 2019 – 10AM to 4PM

3:00 to 3:45 LAND USE PLANNING

30-minute discussion; 15-minute reporting

- Use the map form the Current Land Use discussion to identify where new multifamily and single-family residential will go
- Identify the location of other future land uses
 - prompt: land uses discussed during economic development workshop such as:
 - commercial
 - recreational
 - tourism
 - trails
 - industrial
 - o prompt: are there areas that need to be protected from development such as areas of cultural significance or environmental sensitivity?
- Wrap-Up: where should new residential go?
 - Were any new land uses identified, where?

3:45 to 4:00 FINAL WRAP-UP, NEXT STEPS AND DRAW PRIZE

Appendix 2: Needs Assessment Presentation

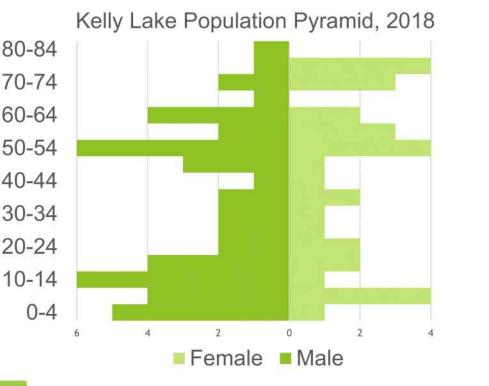


Workshop Outline

- Opening and Introductions
- Housing Needs Assessment
- ★ One Wish
- Current Land Use
- Housing Types
- \$ Funding
- Economic Development
- Future Land Uses

Housing Need Assessment - Population Characteristic





Current population: 93

Average age: 37.6 (provincial average is 42.3)

Largest age group: 50 to 54

Elders (over 60): ______18

Housing Need Assessment - Housing Inventory



Average household size — 3.4 (provincial average is 2.4)

4 trailers

4 no response





Housing Need Assessment - Vision and Values



The top wishes respondents had for Kelly Lake are as follows:

Unity: Community members would like to see everyone in Kelly Lake **getting** along and working together.

Housing: Community members would like to see appropriate, safe and affordable housing for all those that would like to live in Kelly Lake.

Employment: Community members would like there to be job opportunities in Kelly Lake, so people can live and work in the community.

Services: Community members wish to have more services offered. Those mentioned included: communication, health, safety (fire and ambulance), public works and services specifically for seniors.

Clean Water: Community members would like to have clean drinking water.

Housing Need Assessment - Vision and Values



Family People



Respondents were asked to consider:

 How Kelly Lake will look in 20 years, if it has developed in a healthy way

 what life will be like for Kelly Lake grandchildren and great grandchildren



The results were organized by theme including:

- Health and Safety
- Housing
- Infrastructure and Services
- Economic Development
- Language and culture
- Community Unity



Health and Safety

- Our community will be a safe and healthy place to raise children
- There would be no addiction
- Health services would be more comprehensive and faster
- Care home and services for the Elderly

Housing

 Appropriate housing would be available for those who would like to live in Kelly Lake



Economic Development

- Education and training would be available to those who are seeking employment opportunities
- The community would be self-sustaining with a vibrant community centre
- Small businesses in the community
- Tourism opportunities
- There are jobs in the community



Language and Culture

- The Cree language is spoken
- We will actively practice our traditions such as hunting and gathering

Community Unity

- Everyone would get along and there would be wellattended community gatherings
- Community members help and support each other
- Leadership will lead with openness and honesty



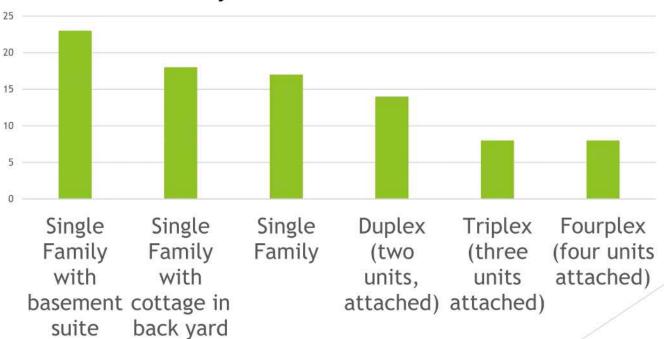
According to the survey, the three most pressing housing issues in Kelly Lake are:

- clean water
- homes need major renovations
- lack of housing



Housing Types

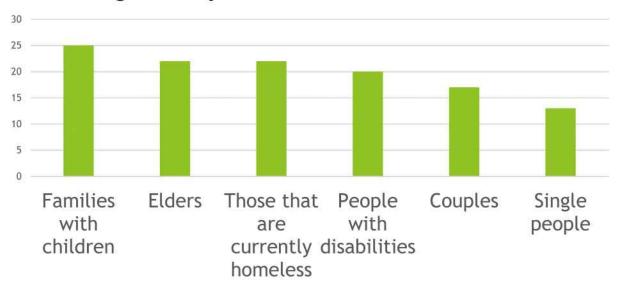
Single family homes with basement suites was the most popular housing type that respondents would like to see in Kelly Lake.





Household Types

Families with children, elders and those that are currently homeless were selected as those that should receive priority for housing in Kelly Lake.





Overcrowding

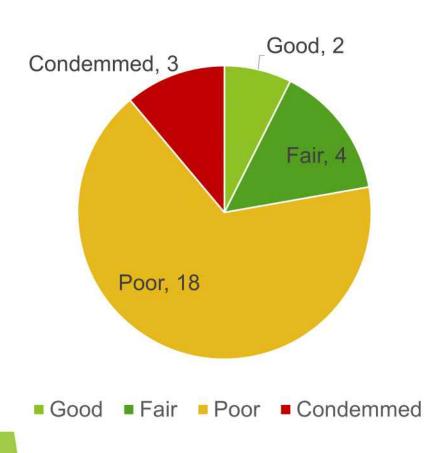
Based on the current overcrowding in Kelly Lake, a total of 8 additional housing units are required to meet the immediate need

If these units are added to the Kelly Lake housing stock there would be 93 people living in 35 units, which would drop the average household size to 2.7.

1 Bedroom	2 Bedroom	3 Bedroom 4 Bedroon	
3	1	3	11



Housing Need Assessment - Population Characteristic



- 21 of the 27 households that responded to the Housing Inventory, assessed their home as in poor or condemned condition.
- Only 6 homes are in fair or good condition.
- It is assumed that the homes in condemned and poor condition will need to be replaced and that the balance of homes will require renovations.

Housing Need Assessment - Emerging Need

In-Migration

The in-migration housing need is based on the following assumptions:

- A total of 10 people wishes to in-migrate to the Kelly Lake Community over the next 10 years.
- The composition of the people coming to the community will be 2 families of 4 and 2 singles.

Based on these assumptions 4 new houses are required to meet in-migration demands over the next 10 years.

Housing Need Assessment - Emerging Need



New Household Formation

New household formation is based on the following assumptions:

- There are currently 6 people between the ages of 15 to 19 who may form new households over the next 5 years.
- There are currently 7 people between the ages of 10 and 14 who may form new households over the next 10 years.
- A headship ratio of 0.65 has been assumed.

Based on the above information, 9 new units over the next 10 years will be required to meet new household formation demands.

Housing Need Assessment - TOTAL HOUSING NEED



	Existing	1-5 year	6-10 year	Total
Replacement	21	0	0	21
Overcrowding	8	0	0	8
In-Migration	0	2	2	4
Household Formation	0	4	5	9
Total	29	6	7	42

It is assumed that the remaining 14 homes will require significant renovations to improve their quality and life expectancy.

Appendix 3:	Land Use Planning – Discussion Materials

Kelly Lake Housing Workshop

LAND USE DEFINITIONS

Agriculture – areas that are used primarily for growing plans or keeping livestock

Commercial - the use of land for the primary purpose of buying, selling, or trading of merchandise or services including, but not limited to, shopping malls, office complexes restaurants, hotels, motels, grocery stores, automobile service stations.

Industrial (Light) - less capital-intensive and more labor-intensive operations. Products made by an economy's light industry tend to be targeted toward end consumers rather than other businesses (eg. food production, home and office furnishings, garment manufacturing (leather and textiles), printing, etc..)

Industrial (Heavy) - Heavy industries often sell their products to other industries rather than to end users and consumers. They are very capital-intensive, meaning that they require a lot of machinery and equipment to produce (eg. shipbuilding, steel, chemicals, machinery manufacturing).

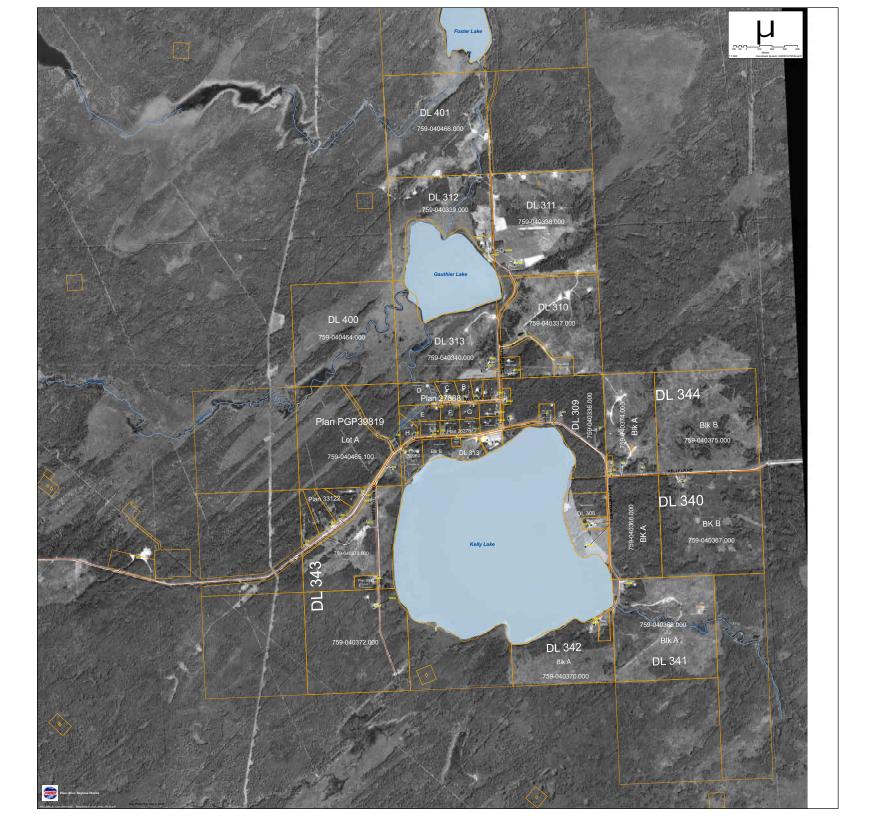
Institutional - and uses are generally defined as land uses developed which serve a community's social, educational, health, cultural and recreational needs. They may include government owned and operated facilities or be privately owned and operated.

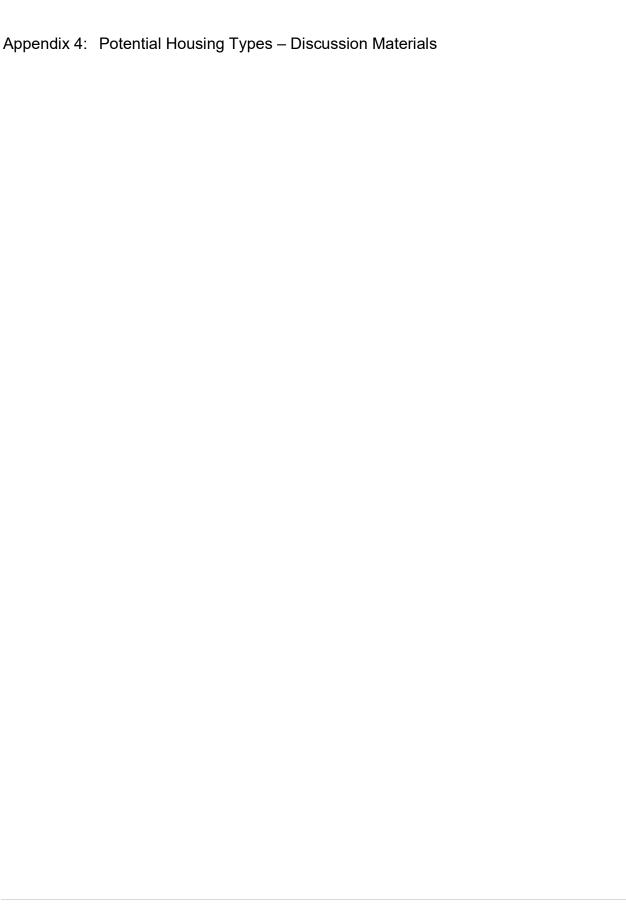
Recreation - land used for purposes of recreation, for example, sports fields, gymnasiums, playgrounds, public parks and green areas, public beaches and swimming pools, camping sites and trails.

Residential (Multi-family) - includes two or more residential units that are attached such as duplex, triplex, townhouse or apartment.

Residential (Single-family) – includes single-detached residential units.

Other – other types of land uses that the group identifies but are not included in the definitions.





KELLY LAKE HOUSING



KELLY LAKE HOUSING

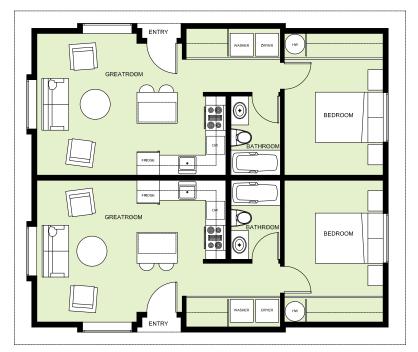




KELLY LAKE HOUSING



970 ft² Total 485 ft² Unit Duplex One BR Unit





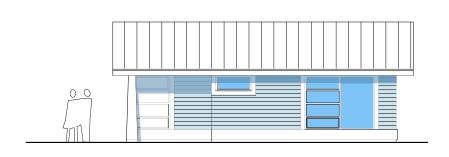
Plan Elevation



Detached Two BR Unit

841 ft²

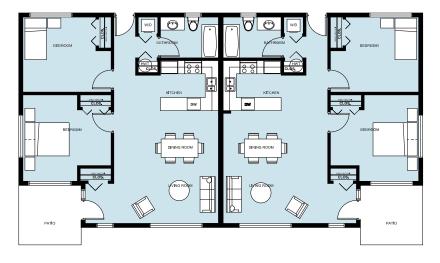


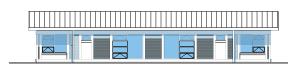


Plan Elevation



1,830 ft² Total 915 ft² Unit Duplex Two BR Unit

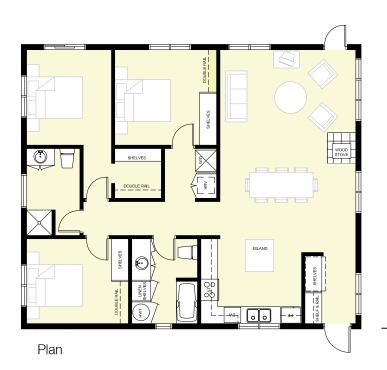




Plan Elevation



1,250 ft²

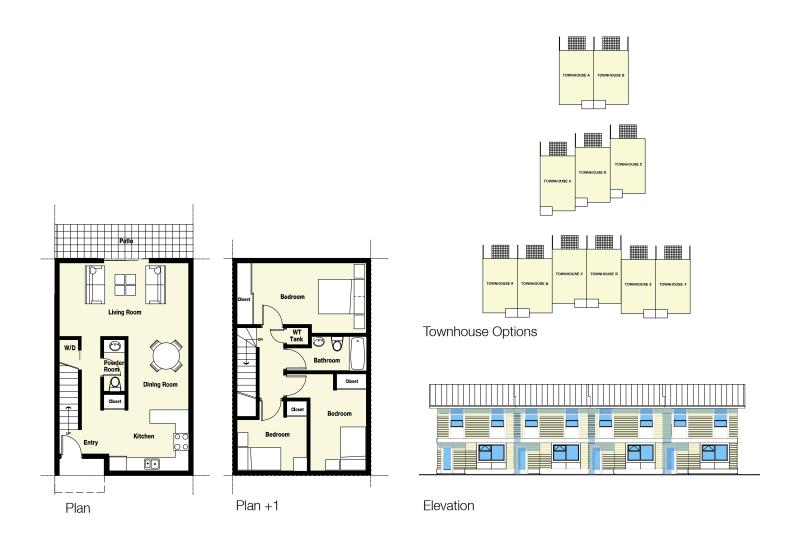




Elevation



1,067 ft² Unit





Detached Three BR Unit

1,630 ft²



Elevation







Plan +1

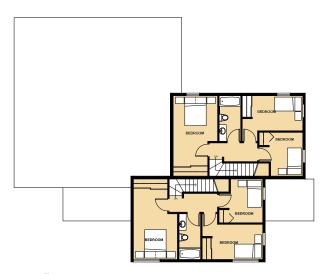


Two/Three BR

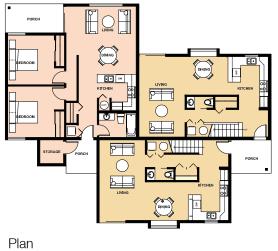
Triplex 2,985 ft² Total

825 ft² 2BR Unit (1)

1,080 ft² 3BR Unit (2)



Plan +1





Elevation





POTENTIAL FUNDING OPPORTUNITIES - May 2019

Program	Funding Categories	Contribution Level	Important Dates
National	Housing Construction Stream provides low	The maximum is up to 40% of	CMHC accepts applications on
Housing Co-	interest loans, capital contributions or a	costs. Funding is decided	a continuous basis and reviews
Investment	combination to support the development of	through a scoring and	and prioritizes them every 60
Fund	affordable housing.	prioritization process.	days.
	Housing Repair and Renewal Stream to repair or renew the existing community and affordable housing supply.	The maximum is up to 40% of costs. Funding is decided through a scoring and prioritization process.	CMHC accepts applications on a continuous basis and reviews and prioritizes them every 60 days.
BC Housing	Capital Grant: up to \$200,000 per housing	Equity contributions: in the form	Call winter 2020.
Indigenous Housing Fund	unit (secured by a 35-year forgivable mortgage)	of land, or other equity (cash, other assets), that would increase the viability of	
	Interim Construction: up to 100% of approved construction cost	undertaking their development.	
	Take-out Financing: available to Indigenous non-profit housing provider secured by 35-year repayable mortgage with a minimum Debt Coverage Ratio (DCR) of 1.0 and satisfying CMHC loan insurance financing requirement for projects located On or Off Reserve lands.	Ownership: proponents must demonstrate that they have a mortgageable ownership interest in the proposed site in the form of freehold or a long-term lease at nominal value. Development will remain wholly owned by the non-profit housing provider.	
	Operating Subsidy: is available to assist projects in maintaining affordability (RGI rents for households with incomes at or below HILs). Limited funding for tenant programs may also be available where required.		

Housing Need Assessment - TOTAL HOUSING NEED



	Existing	1-5 year	6-10 year	Total
Replacement	21	0	0	21
Overcrowding	8	0	0	8
In-Migration	0	2	2	4
Household Formation	0	4	5	9
Total	29	6	7	42

It is assumed that the remaining 14 homes will require significant renovations to improve their quality and life expectancy.

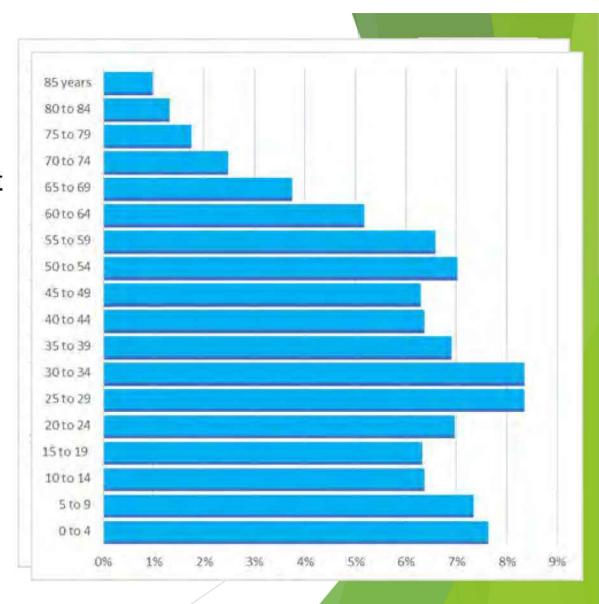


REGIONAL ECONOMIC PROFILE



POPULATION

- The total population of the Peace River Regional District was 63,000 people in 2016.
- This is a 4.8% increase over 2011.
- The largest age groups are 25 to 29 and 30 to 34.
- The average age is 35.9 lower than BC as a whole at 43 years.



TOP INDUSTRIES

Top Industries: 2017-2027 (Northeast)

INDUSTRY	2017	2027	CHANGE(%)
Construction	4752	5732	20.61%
Other Retail Trade	4178	4454	6.61%
Other Private Services	3356	3678	9.62%
Food services and drinking places	2882	3270	13.44%
Support activities for mining and oil and gas extraction	2167	2503	15.49%
Truck transportation	2050	2247	9.58%
Elementary and secondary schools	1743	1817	4.26%
Oil and gas extraction	1580	1856	17.47%
Wholesale Trade	1367	1581	15.59%
Other Manufacturing	1194	1163	-2.60%
Management of Companies and Enterprises & Administrative and Support	1153	1361	18.01%
Accommodation services	1013	1149	13.44%
Hospitals	1003	1068	6.48%
Farms	925	949	2.64%
Ambulatory health care services	898	1098	22.27%
Social assistance	867	926	6.86%
Architectural, Engineering and Related Services	751	799	6.44%
Other Professional, Scientific and Technical Services	724	771	6.44%
Real Estate Rental and Leasing	693	740	6.75%
Support activities for transportation	547	599	9.58%

Source: BC Labour Market Outlook 2017-2027



TOP OCCUPATIONS

Top Occupations: 2017-2027 (Northeast)

INDUSTRY	2017	2027	CHANGE(%)
Transport truck drivers	2690	2973	11%
Retail salespersons	1595	1713	7%
Cashiers	1388	1480	7%
Retail and wholesale trade managers	1231	1320	7%
Petroleum, gas and chemical process operators	1034	1150	11%
Accounting technicians and bookkeepers	1018	1103	8%
Food counter attendants, kitchen helpers and related support occupations	922	1046	13%
Cooks	851	978	15%
Administrative officers	849	953	12%
Automotive service technicians, truck and bus mechanics and mechanical repairers	838	926	10%
Heavy equipment operators (except crane)	810	962	19%
Managers in agriculture	756	776	3%
Janitors, caretakers and building superintendents	721	819	14%
Construction trades helpers and labourers	707	850	20%
Administrative assistants	698	757	8%
Elementary school and kindergarten teachers	644	671	4%
Construction millwrights and industrial mechanics	620	699	13%
Registered nurses and registered psychiatric nurses	599	684	14%
Carpenters	550	657	19%
Food and beverage servers	545	618	13%

\$

Annual Employment
growth is expected to
be 1% from 2017 to
2027; the construction
industry is expected to
grow by over 20%
during that time

Source: BC Labour Market Outlook 2017-2027

MAJOR INDUSTRY SECTORS

- Renewable Energy
- Agriculture
- Tourism
- Forestry
- Oil and Gas
- Mining





Kelly Lake

HOUSING WORKSHOP #2 NOTES

January 2020 | David Nairne + Associates Ltd.

CONTENTS

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POLL EVERYWHERE RESULTS	4
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PARTICIPANT SUGGESTIONS

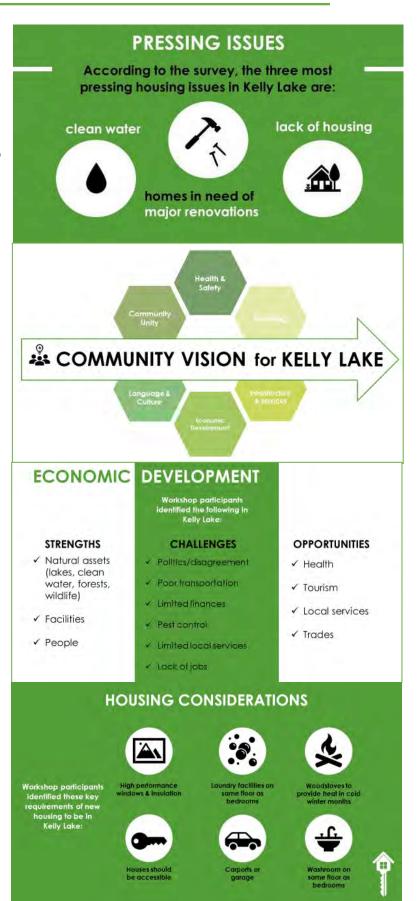
- \$ to repair church
- People want to go their own way too much
 - Need to get together
- Community hall expansion and reno
- Health services
- Other programs and services

DISCUSSION

- 20/21 9 trailers
- 21/22 12 homes, renovations
- Gas station
- How do we pay for renovations?
 - o Rented homes
 - Owned homes
- Jobs/economy
- Benefits for resource developments
- Need to prioritize those who need help most
- One home doesn't have running water
- Health
 - Nurse
 - Mental Health
 - Home care take vitals, check hand, feet and nails
- Possibility of natural gas

CONSIDERATIONS

- Different elevations
- No fire protection
- Electronic and wood stove
- Power outages, can be hungry
- (digital) sign outside centre or sign with letters
- Not everyone has FB
 - Need to deliver flyers to everyone



POLL EVERYWHERE RESULTS

ECONOMIC DEVELOPMENT

After discussing economic development opportunities in Kelly Lake, workshop participants were asked to name three economic development ideas that they like best. The most popular answers (as shown in the graphic below) were:

- Healthcare
- Housing
- Repairs
- Trades

Respond at PollEv.com/tidyice819

☐ Text TIDYICE819 to 37607 once to join, then text your message

Which three economic development ideas do you like the best?



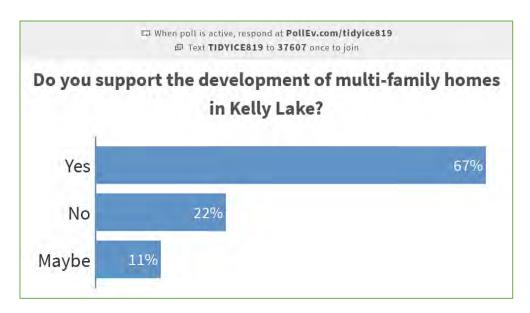


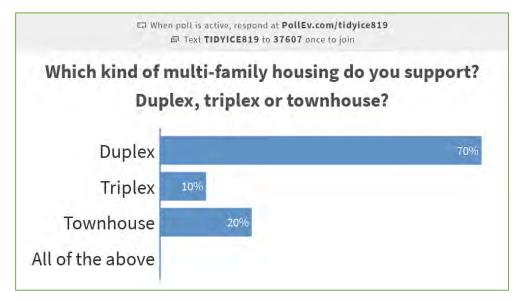
HOUSING

After a brief recap of housing statistics in the community and estimating the needs (based on survey results), some solutions and number of new units needed were discussed. A total of 51 new houses are needed to meet the current and 10-year future housing need.

Workshop participants were asked their preference for types of units via Poll Everywhere (as shown in the graphics below)

- 67% were in favour of multi-family homes
- 70% were in favour of duplexes, while 20% favoured townhouses. 10% said they would like triplexes.







WRAP UP

After providing some housing concepts and discussing funding opportunities, the community was asked to provide feedback on the workshop itself. People found the presentation to be informative, while enjoying the small group aspect for conversation.

For the next workshop, respondents would like food to be provided (specifically bannock), and for the meeting to be better advertised ahead of time.

☐ When poll is active, respond at PollEv.com/tidyice819
☐ Text TIDYICE819 to 37607 once to join

What did you like best about the workshop today?



☐ When poll is active, respond at PollEv.com/tidyice819
☐ Text TIDYICE819 to 37607 once to join

What one suggestion do you have for next time?





APPENDIX A - Presentation







WORKSHOP OUTLINE

1. What we've done so far + what we've heard from you

3. Estimating housing needs

5. What types of homes?













2. Community goals + opportunities

4. Where could new homes be built?

6. Potential funding sources

What we've done so far



01

02

03

Community
Survey
& Housing
Inventory

World Café

In-Migration Survey

04

Community
Workshop
(today!)

Language Low crime rates
Youth Elders Self-sufficiency Self-sufficiency Self-sufficiency The lake
History

History

History

Safe Trust

Safe Trust

Traditions

Self-sufficiency

The lake

Family Panel Panel Popular Pop

"When we come together, we are strong"



PRESSING ISSUES

According to the survey, the three most pressing housing issues in Kelly Lake are:

clean water





homes in need of major renovations

lack of housing





COMMUNITY VISION for KELLY LAKE



COMMUNITY GOALS



Health & Safety

- Our community will be a safe & healthy place to raise children
- There will be no addiction
- Health services will be comprehensive and quick
- The elderly will have care home options and services

Housing

Appropriate housing will be available for those who want to live in Kelly Lake

COMMUNITY GOALS



- \$ Education and training will be available to those who are seeking employment opportunities
- \$ The community will be self-sustaining with a vibrant community centre
- \$ Small businesses in the community
- \$ Tourism opportunities
- \$ There will be more jobs in the community

COMMUNITY GOALS



Language Culture

- The Cree language will be spoken more
- We will actively practice our traditions
 - Hunting
 - Gathering

Community Unity

- Everyone will get along
- There will be well-attended community gatherings
- Community members will help and support each other
- Leadership will lead with openness and honesty

ONE WISH

Renovate existing housing stock

Improve internal & external road conditions

Provide access to new & affordable housing for both members who live in the community & those who wish to move back

Develop a variety of **community facilities** to support community spirit, health & culture

Explore opportunities for **jobs** & **business development**



WHY WOULD YOU MOVE TO KELLY LAKE?

good place to raise kids

serene Safe cultural experience

community
its my home
raised here family peaceful
quiet
beautiful
sentimental

OPPORTUNITIES

- ✓ There is available land in Kelly Lake that may accommodate future development
- Residents have expressed interest in trades training

CONSTRAINTS

- x Current lack of water & wastewater servicing limits development opportunities
- x Funding and government programs do not provide resources for building / renovating homes on fee simple land
- x Inadequate fire protection

ECONOMIC DEVELOPMENT

Workshop participants identified the following in Kelly Lake:

STRENGTHS

- ✓ Natural assets (lakes, clean water, forests, wildlife)
- ✓ Facilities
- ✓ People

CHALLENGES

- ✓ Politics/disagreement
- ✓ Poor transportation
- ✓ Limited finances
- ✓ Pest control
- ✓ Limited local services
- ✓ Lack of jobs

OPPORTUNITIES

- ✓ Health
- ✓ Tourism
- ✓ Local services
- ✓ Trades

ECONOMIC DEVELOPMENT OPPORTUNITIES

Treatment facility

Health care

Cultural Centre

Home care

Community aarden

Health & Community Facilities

Daycare

Construction company

Carpenters

Trades

Electricians

Painters

Cooks

Mechanics

Labourers

Bed and Breakfast

Ice-fishing & ice huts

ATV Guides

Tourism

Boat launch & dock

Walking trail with historical signs

Trapping

Tee pee, beading,

RV Park w/ showers. power outlets & cabins

cultural camps

Cabins (campsite) Gas station

Water hauler

Local Services

Convenience

Cleaners

Dog walkers store

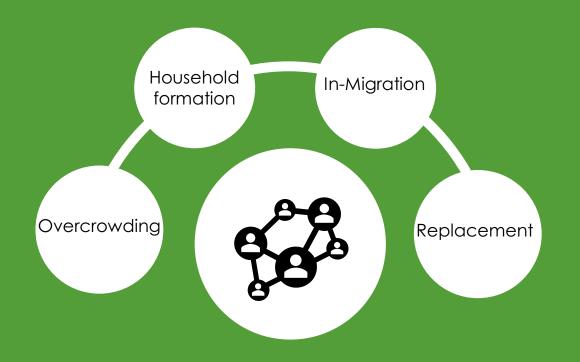
Mowers

Drivers, taxis, bus





Which three economic development ideas do you like the best?



Estimating housing needs

Estimating housing needs

Overcrowding

 8 additional housing units are required to meet the immediate need





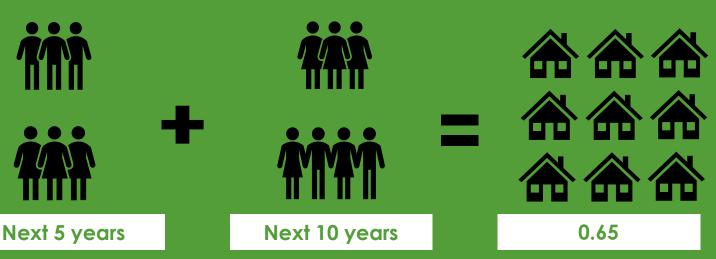




Estimating housing needs

New Household Formation

9 additional housing units over the next 10 years will be required to meet the demands of newly formed households



6 people between the ages of 15 – 19 may form new households

7 people between the ages of 10 – 14 may form households A hardship ratio of 0.65 has been assumed

Estimating housing needs

In-Migration

Based on the recent inmigration survey, **13**

new households wish to move to Kelly Lake in

the next 10 years*









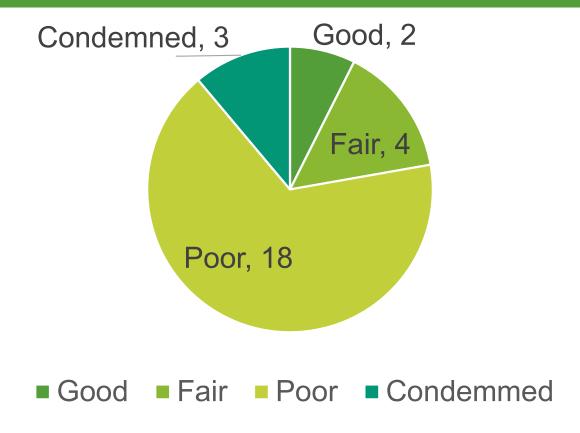
* 2 households didn't identify ages or number of people

Estimating housing needs

Replacement

21 houses need to be replaced







Total Housing Need



- 51 houses are needed to meet the current and
 10-year future housing need.
- This has increased by 9 houses due to the inmigration survey results.

Where could new homes be built?

31 new units





HOUSING CONSIDERATIONS



Kelly Lake:



High performance windows & insulation



Houses should be accessible



Laundry facilities on same floor as bedrooms



Carports or garage



Woodstoves to provide heat in cold winter months



Washroom on same floor as bedrooms



Housing options

Duplex



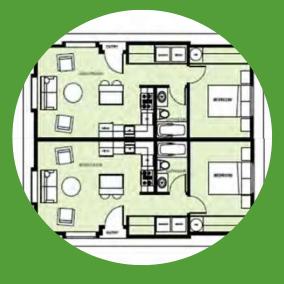




Triplex

3BD Home







Do you support the development of multi-family homes in Kelly Lake?

Yes

No

Maybe

Single Family Home (3 Bedroom)





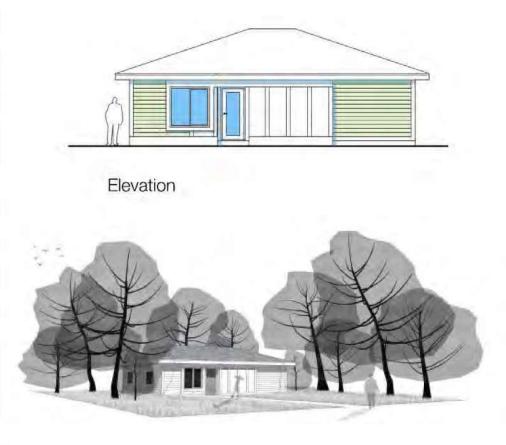
Elevation Option B



Plan

Duplex





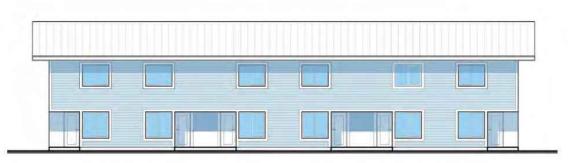
Plan



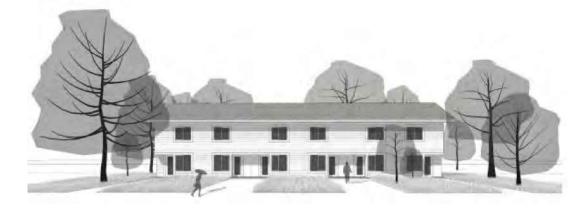
Plan +1

Townhouse





Elevation



Housing Concepts

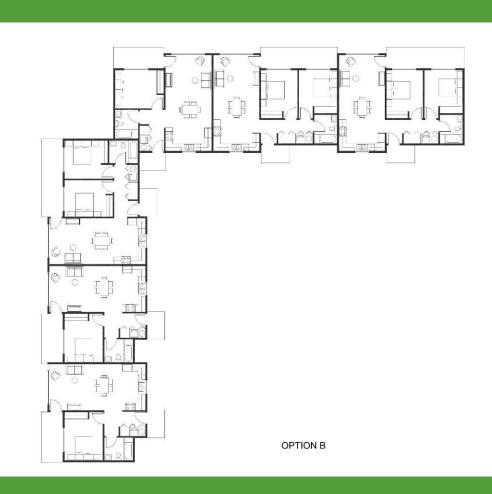




Housing Concepts



Housing Concepts



Which kind of multi-family housing do you support? Duplex, triplex or townhouse?

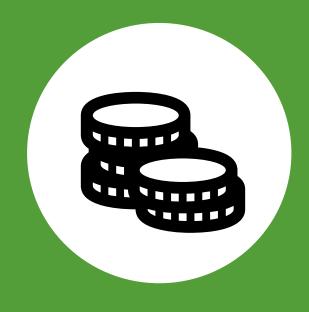
Duplex A

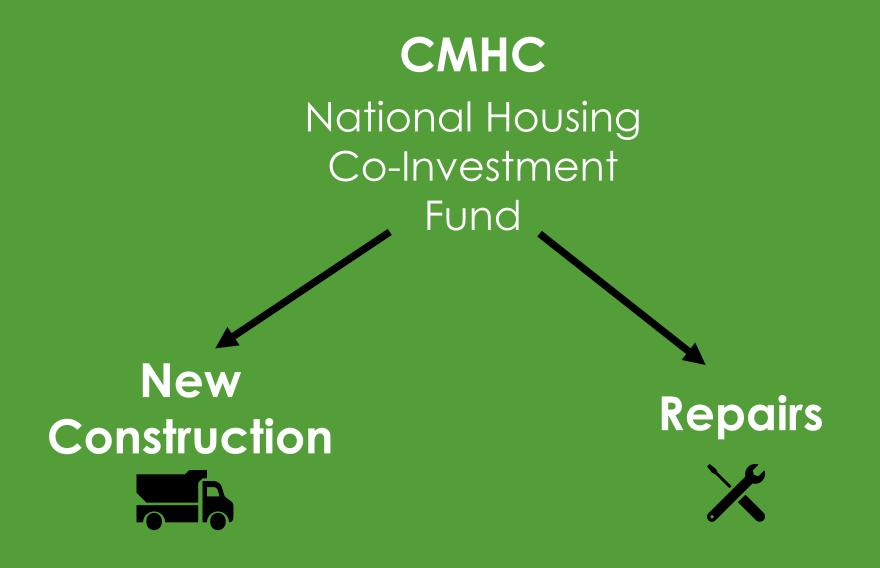
Triplex B

Townhouse C

All of the above **D**

Potential funding sources





CMHC: National Housing Co-Investment Fund

New Construction



Construction of new affordable housing, focusing on mixed-income, mixed-tenure, and mixed-use





Integrated with supports and services



Focus on environmental efficiency, accessibility, social inclusion and partnerships

CMHC: National Housing Co-Investment Fund

Repairs (Renewal)



Support the repair and renewal of existing rental housing that make them more sustainable from a community, environmental and financial perspective.







CMHC: National Housing Co-Investment Fund

Eligible Applicants



- Community housing sector (e.g. non-profit housing organizations and housing cooperatives)
- Municipal, Provincial, and Territorial Governments including their agencies
- Indigenous Governments and Organizations
- Private entrepreneurs/builders/developers

CMHC: National Housing Co-Investment Fund

Eligible Projects



 Standard rental, shelters, transitional and supportive housing, seniors housing



Must have a minimum of 5 units (or beds)



Primary use is residential



CMHC: National Housing Co-Investment Fund

CMHC can provide...



- Maximum Contribution up to 40% of eligible costs
- Maximum Loan up to 95%* of eligible costs

*for repairs (renewal), up to a maximum of 85% loan to value (LTV) on residential component

BC HOUSING

Indigenous Housing Fund



- Indigenous organizations
- First Nations
- non-profit developers
- Eligible Applicants.
- for-profit developers

in partnerships with Indigenous organizations and First Nations



Development of new affordable rental units for Indigenous persons within the province of BC

Eligible Projects



BC Housing can provide...

Capital Grant: up to \$200,000 per housing unit (secured by a 35-year forgivable mortgage)

Interim Construction: up to 100% of approved construction cost

Take-out Financing: available to Indigenous non-profit housing provider secured by 35-year repayable mortgage with a minimum Debt Coverage Ratio (DCR) of 1.0 and satisfying CMHC loan insurance financing requirement for projects located On or Off Reserve lands.

Operating Subsidy: is available to assist projects in maintaining affordability (RGI rents for households with incomes at or below HILs). Limited funding for tenant programs may also be available where required.





Proponents Contributions

Equity contributions: in the form of land, or other equity (cash, other assets), that would increase the viability of undertaking their development.

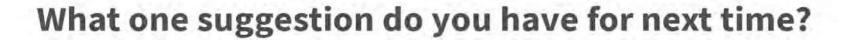
Ownership: proponents must demonstrate that they have a mortgageable ownership interest in the proposed site in the form of freehold or a long-term lease at nominal value. Development will remain wholly owned by the non-profit housing provider.













THANK YOU!





The Kelly Lake community was asked to fill out a survey that asked about their community's values, vision and the housing situation, in addition to specific information about their homes. 27 households participated in the survey. Participants filled out their surveys in late September 2018. The following is a summary of the results.

Section 1: Values

The top three wishes respondents had for their community were themed in order of importance as follows:

Unity: Community members would like to see everyone in Kelly Lake getting along and working together.

Housing: Community members would like to see appropriate, safe and affordable housing for all those that would like to live in Kelly Lake

Employment: Community members would like there to be job opportunities in Kelly Lake, so people can live and work in the community.

Services: Community members wish to have more services offered. Those mentioned included: communication, health, safety (fire and ambulance), public works and services specifically for seniors.

Clean Water: Community members would like to have clean drinking water.

Overall, members feel very strongly that "When we come together we are strong". Responses are further summarized in the graphic below.



The following are what members thing are most important to them about Kelly Lake:

Low Crime Rates Cree Language Home Location Family

Section 2: Vision

Below is a description of how Kelly Lake will look in 20 years, if it has developed in a healthy way and a description of what life will be like for Kelly Lake grandchildren and great grandchildren.

- Our Community will be a safe and healthy place to raise children
- ❖ Appropriate housing would be available for those who would like to live in Kelly Lake
- Education and training would be available to those who are seeking employment opportunities
- There would be no addiction
- ❖ The community would be self-sustaining with a vibrant community centre
- Health services would be more comprehensive and faster
- There would be, daycare, preschool and kindergarten in the community
- Everyone would get along and there would be well-attended community gatherings
- There would be a playground for our children
- The Cree language is spoken
- Community members help and support each other
- Small businesses in the community
- Care home and services for the Elderly
- ❖ We will actively practice our traditions such as hunting and gathering
- We will be able to drink the water
- Leadership will lead with openness and honesty
- Roads are paved and have street lights

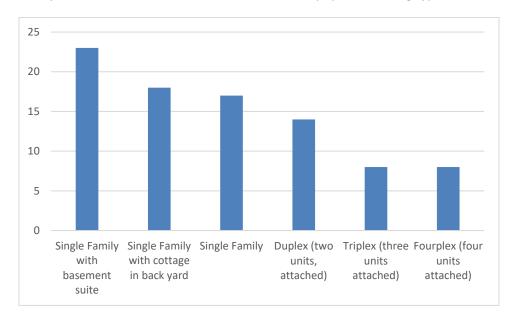
- Garbage is collected
- Tourism opportunities
- Modern technology
- There are jobs in the community

Section 3: Housing

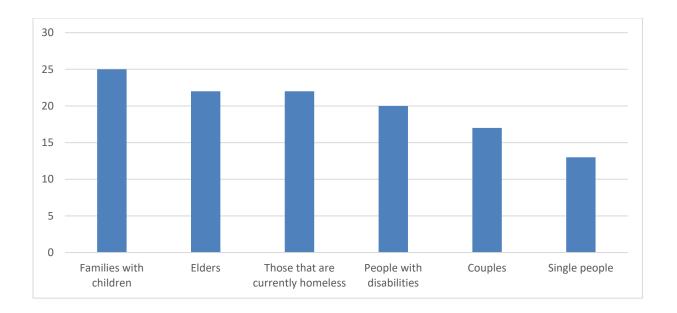
The three most pressing housing issues in Kelly Lake are:

- clean water,
- homes need major renovations, and
- the overall lack of housing.

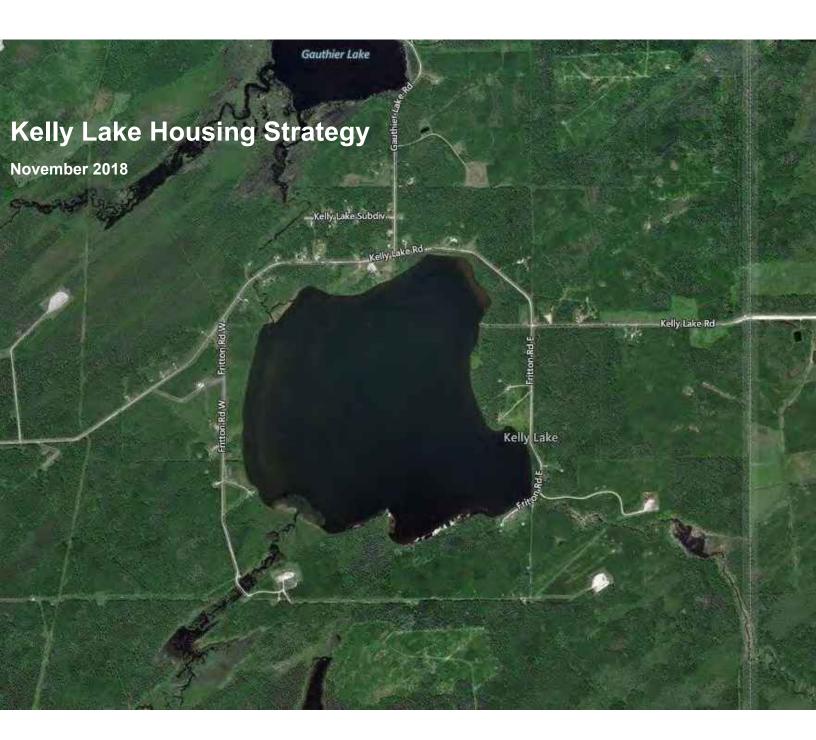
The types of housing people would like to see in Kelly Lake are shown in the chart below. Single family homes with basement suites was the most popular housing type.



Families with children, elders and those that are currently homeless were selected as those that should receive priority for housing in Kelly Lake.



APPENDIX B: NEEDS ASSESSMENT



Prepared by:



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2.1 INTRODUCTION

Kelly Lake is an Indigenous community on the border of British Columbia and Alberta. It is approximately 80 kilometres south of Dawson Creek along Highway 2 South and falls under the Peace River Regional District and the Peace River South Local Health Area.

The following provides an overview of the Kelly Lake community. Specifically, it includes information about community population, as well as the current housing situation and economic context. It also includes an analysis of the current affordable housing need based on availability, overcrowding needs and population growth. Finally, the report concludes with a suggested plan for meeting housing needs over the next 10 years and identifies potential funding sources to support the implementation of the plan.

The sources used for this assessment are the BC Stats Sub-Provincial Population Projections, the 2016 Census Profile, and the community survey/housing inventory completed in September 2018. There are 34 houses in the community. Twenty-seven households, representing 93 community members, completed the survey. The questions asked related to community members' values and vision for Kelly Lake as well as information about their homes and households.

2.0 COMMUNITY AND DEMOGRAPHIC AND ECONOMIC PROFILE

2.1 Population Characteristics

According to the 2016 Census, there were 76 people living in Kelly Lake. The recent housing inventory puts the population at 93 (an increase of 22%).

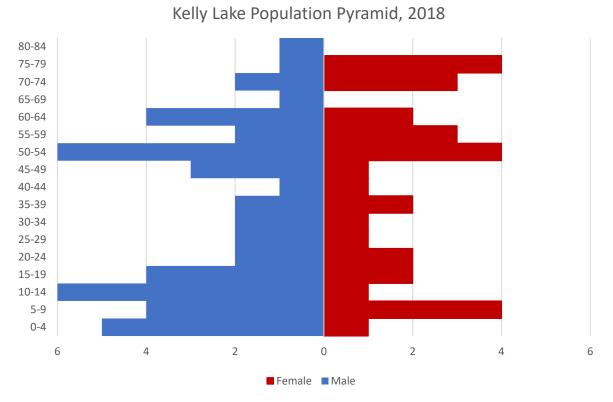
Due to limited data, the historic growth rate of the Kelly Lake community cannot be calculated. However, according to BC Statistics the population of the Peace River South Local Health area will grow by 0.57% in the next 10 years.

The population of Kelly Lake has remained artificially low due to a lack of housing development in the community.

2.2 Community Age Profile

According to the Housing Inventory, the average age of those living in Kelly Lake is 37.6 which is younger than the provincial average of 42.3 years. The largest age group is 50-54 and 60% of the population is male. The following shows a breakdown of the age and sexes of the Kelly Lake community members based on the survey.

November 2018



Source: 2018 Community Survey and Housing Inventory

There are currently 18 Elders over the age of 60 living in the Kelly Lake community. There are also Elders living outside the community who have expressed interest in moving back.

2.3 Income

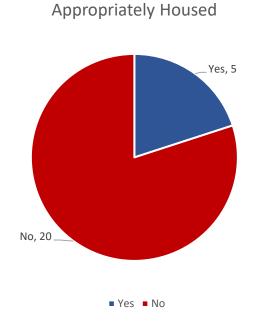
The incomes in Kelly Lake are lower than the province as whole. According to the 2016 Census, the median total income of households in 2015 in Kelly Lake was \$43,648 compared to \$69,995 for all of BC¹. Over the same time period, the unemployment rate was 77.8% compared to the province at 6.7%.

2.4 Housing

According to the Housing Inventory, there are 93 community members living in 27 houses. The average household size is 3.4. This is considerably higher than the provincial average of 2.4 people per house.

The majority of homes in Kelly Lake are single family homes (19); 4 households indicated they live in trailers and 4 chose not to answer the question.

There are a variety of household types and sizes in Kelly Lake. Only 5 out of 25 respondents said they were appropriately housed. However, 2 of those 5 respondents said their houses needed major repair.



3.0 COMMUNITY VISION AND VALUES

The Kelly Lake community was asked to fill out a survey that asked about their community's values, vision and the housing situation, in addition to specific information about their homes. 27 households participated in the survey. Participants filled out their surveys in late September 2018. The following is a summary of the results.

3.1 Values

The top wishes respondents had for Kelly Lake are as follows:

Unity: Community members would like to see everyone in Kelly Lake getting along and working together.

Housing: Community members would like to see appropriate, safe and affordable housing for all those that would like to live in Kelly Lake.

Employment: Community members would like there to be job opportunities in Kelly Lake, so people can live and work in the community.

Services: Community members wish to have more services offered. Those mentioned included: communication, health, safety (fire and ambulance), public works and services specifically for seniors.

Clean Water: Community members would like to have clean drinking water.

Members feel very strongly that "When we come together we are strong". This could be a strong mission statement for the community.



Most important things about Kelly Lake include:

Low Crime Rates Cree Language Home Location Family

3.2 Vision

Below is a description of how Kelly Lake will look in 20 years, if it has developed in a healthy way and a description of what life will be like for Kelly Lake grandchildren and great grandchildren. The survey answers were categorized by theme.

Health and Safety

- ❖ Our community will be a safe and healthy place to raise children
- There would be no addiction.
- Health services would be more comprehensive and faster
- Care home and services for the Elderly

Housing

Appropriate housing would be available for those who would like to live in Kelly Lake

Infrastructure and Services

- ❖ There would be, daycare, preschool and kindergarten in the community
- There would be a playground for our children
- We will be able to drink the water
- Roads are paved and have street lights
- Garbage is collected
- Modern technology

Economic Development

- Education and training would be available to those who are seeking employment opportunities
- ❖ The community would be self-sustaining with a vibrant community centre
- Small businesses in the community
- Tourism opportunities
- There are jobs in the community

Language and Culture

- ❖ The Cree language is spoken
- ❖ We will actively practice our traditions such as hunting and gathering

Community Unity

- Everyone would get along and there would be well-attended community gatherings
- Community members help and support each other
- Leadership will lead with openness and honesty

4.0 EXISTING HOUSING NEED

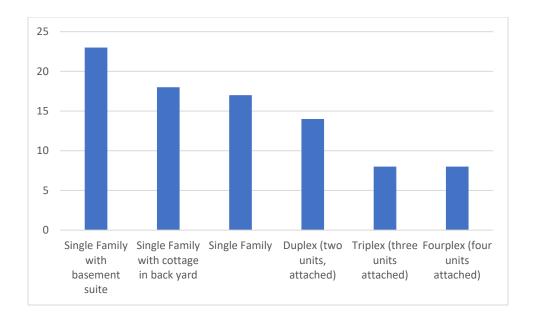
4.1 Community Housing Perspectives

Most Pressing Issues

The three most pressing housing issues in Kelly Lake are clean water, homes need major renovations and the overall lack of housing.

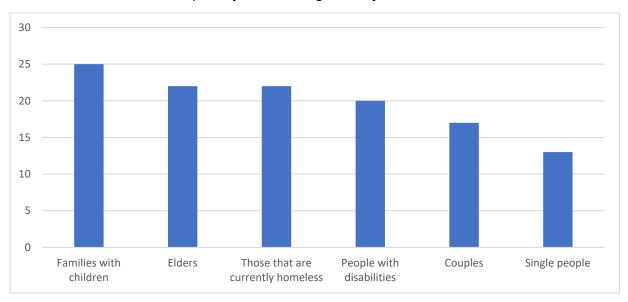
Housing Types

Single family homes with basement suites was the most popular housing type that respondents would like to see in Kelly Lake. The following chart shows the other options.



Household Types

Families with children, elders and those that are currently homeless were selected as those that should receive priority for housing in Kelly Lake.



Kelly Lake requires 30 new homes to meet its current housing needs. As presented below, 8 units are required to address overcrowding and 22 are required for replacement.

4.2 Overcrowding

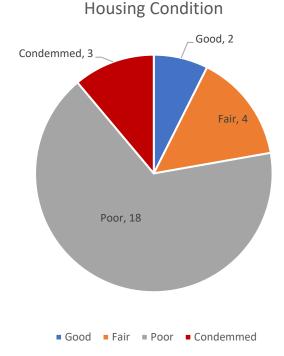
Based on the current overcrowding in Kelly Lake, a total of 8 additional housing units are required to meet the immediate need:

1 Bedroom	2 Bedroom	3 Bedroom	4 Bedroom
3	1	3	1

If these units are added to the Kelly Lake housing stock there would be 93 people living in 35 units, which would drop the average household size to 2.7.

4.3 Replacement

21 of the 27 households that responded to the Housing Inventory, assessed their home as in poor or condemned condition. Only 6 homes are in fair or good condition. The chart below shows the breakdown of the housing conditions in Kelly Lake.



It is assumed that the homes in condemned and poor condition will need to be replaced and that the balance of homes will require renovations.

5.0 AVAILABLE HOUSING STOCK + LOTS

There is fee simple land in the Kelly Lake area available for future residential development.

6.0 EMERGING HOUSING NEED

As a result of in-migration demand and household formation, Kelly Lakes requires 13 new units over the next 10 years to address its emerging housing need.

6.1 In-Migration

The in-migration housing need is based on the following assumptions:

- A total of 10 people wishes to in-migrate to the Kelly Lake Community over the next 10 years.
- The composition of the people coming to the community will be 2 families of 4 and 2 singles.

Based on these assumptions 4 new houses are required to meet in-migration demands over the next 10 years.

6.2 New Household Formation

As the younger groups in the community age, new households will form. It is assumed that, on average, the 20 to 24 year old age group will form the majority of new households. The estimate of new household formation considers the natural ageing of the Kelly Lake community population. New household formation is based on the following assumptions:

- There are currently 6 people between the ages of 15 to 19 who may form new households over the next 5 years.
- There are currently 7 people between the ages of 10 and 14 who may form new households over the next 10 years.
- A headship ratio of 0.65 has been assumed.

Based on the above information, 9 new units over the next 10 years will be required to meet new household formation demands.

7.0 HOUSING NEEDS ASSESSMENT

As summarized in the table below, Kelly Lakes requires a total of 42 houses to meet its 10 year housing need.

7.1 New Homes

	Existing	1-5 year	6-10 year	Total
Replacement	21	0	0	21
Overcrowding	8	0	0	8
In-Migration	0	2	2	4
Household Formation	0	4	5	9
Total	29	6	7	42

An average cost of \$200/sq.ft. has been assumed for new home construction.

7.2 Renovations

It is assumed that the remaining 14 homes will require significant renovations to improve their quality and life expectancy. According to a visual condition assessment completed by BC Housing for multiple addresses in Kelly Lake, the following a general breakdown of renovation costs per home:

Total	\$ 96,500
Contingency	\$ 7,000
Soft Costs	\$ 7,000
Subtotal	\$ 82,500
Windows	\$ 18,000
Ext Doors	\$ 10,000
Ext wall finishes	\$ 25,000
Mechanical	\$ 7,000
Roof	\$ 15,000
Structural	\$ 7,500

The total cost for renovations to 14 homes are estimated to be \$1,351,000.

8.0 HOUSING STRATEGY

Given the high level of need in the community, coupled with low incomes, a carefully thought out strategy and support from both senior levels of government will be required to meet Kelly Lake's housing needs.

8.1 10 Year Housing Plan

Below is a proposed strategy for meeting housing needs over the next 10 years.

KELLY LAKE 10 YEAR HOUSING & LOT DEVELOPMENT PLAN

FY	19/20	20/21	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30	TOTAL
HOUSING DEVELOPMENT PLAN RELATIVE	TO HOUS	EED									
HOUSING NEED FROM PREVIOUS YEAR	10	7	4	0	0	0	0	0	na		
HOUSING NEED THIS YEAR	<u>0</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>0</u>	<u>2</u>	<u>2</u>	<u>2</u>	<u>1</u>		13
TOTAL HOUSING NEED THIS YEAR	29	20	12	9	4	2	2	2	1	0	na
HOUSING UNITS CONSTRUCTED/NEED NEW LOT			5	5	4	2	2	2	1	0	21
HOUSING UNITS CONSTRUCTED/USE SAME LOT	<u>11</u>	<u>10</u>	<u>0</u>	<u>21</u>							
HOUSING UNITS CONSTRUCTED THIS YEAR	11	10	5	5	4	2	2	2	1	0	
HOUSING NEED	18	10	7	4	0	0	0	0	0	0	na

F	Y 19/20	20/21	22/23	23/24	24/25	25/26	26/27	27/28	28/29	29/30	TOTAL
LOT DEVELOPMENT PLAN											
AVAILABLE SUBDIVISION LOTS	0	0	10	5	10	6	4	2	10	9	na
POTENTIAL INFILL LOTS	0	0	0	0	0	0	0	0	0	0	0
HOUSING UNITS CONSTRUCTED NEW LOT	0	0	5	5	4	2	2	2	1	0	21
LOT SURPLUS OR DEFICIT	0	0	5	0	6	4	2	0	9	9	na
LOTS CONSTRUCTED THIS YEAR		10		10				10			30
SERVICED LOTS AVAILABLE	0	10	5	10	6	4	2	10	9	9	na

NOTE: In year 201/20, "Housing Need from Previous Year" is the existing housing demand to accommodate overcrowding. housing replacemer and in-migration. "Housing Need this Year" includes household formation, housing replacement and in-migration.

November 2018

8.2 Potential Funding Sources

A number of potential funding sources were considered to support Kelly Lake's planned housing activities.

BC Housing

Kelly Lake has applied for 12 elders housing units through the BC Housing Indigenous Housing Fund. Decisions on this funding will be made in January 2019. There are no existing renovation programs at BC Housing that Kelly Lake could apply to.

Canada Mortgage and Housing Corporation (CMHC)

There are currently no CMHC programs for new construction or renovations that Kelly Lake would be eligible to apply for.

National Housing Co-Investment Fund

This is a program that Kelly Lake could apply to for renovation to existing rental homes and to construct additional rental homes. It is a new program which accepts applications continually. There is an indigenous component to this program but details have not yet been released. Additional information is provided below.

Program	Funding Categories	Contribution	Eligible	Important
		Level	Project Costs	Dates
National	Housing	The maximum is	No list of	CMHC accepts
Housing	Construction Stream	up to 40% of	eligible project	applications on
Co-	provides low interest	costs. Funding	costs available	a continuous
Investment	loans, capital	is decided	at this time.	basis and
Fund	contributions or a	through a		reviews and
	combination to support	scoring and		prioritizes them
	the development of	prioritization		every 60 days.
	affordable housing.	process.	No list of	
			eligible project	
		The maximum is	costs available	CMHC accepts
	Housing Repair and	up to 40% of	at this time.	applications on
	Renewal Stream to	costs. Funding		a continuous
	repair or renew the	is decided		basis and
	existing community	through a		reviews and
	and affordable housing	scoring and		prioritizes them
	supply.	prioritization		every 60 days.
		process.		

APPENDIX C: COMMUNITY HOUSING INVENTORY

									Heating - Option	1	Heating - C	intion 2	Roofi	ing	Siding		Oil Tank				
н	louse #	Address	6 Housir	ng Type	Year of Construction		quare otage	Land Tenure		Year Installed	Material	Year Installed	Material		Material 1	Year Foundation stalled		Housing Condition			
			Single F			968	1080	Own	Woodstove/Fireplace	1968			Other	2010 C		1968 Other	Above Groun	d Condemned		No water No plumbing Roof Roof Mold in walls No bathroom Venting and duct Windows and exterior doors Exterior walls Landscaping for water run off Access to house from road Snow removal Sow removal	Critical
			Single F	amily	19	981		Own	Woodstove/Fireplace	1981			Asphalt	1981		1981 Basement		Poor	28 FS		Critical
			Mobile	Home/Trai	iler				Furnace	P	ropane		Tin	Α	lliminum			Condemned		Mold Roof leaks water leaks Electrical Bathrooms and kitchen need upgrading Windows Doors and doors Cabinets This trailer is very old and may not be fixable Sewer Sewer	Critical Trailer
			Single F	amily	15	983		Own	Furnace	1983 V	/oodstove/Fir	1983	Tiles	1983 0	edar	1983 Basement		Poor	1 FS	Roof Repaired Furnace Can't drink water Windows Doors Eaves troughs Insulation Landscaping and water runoff Kitchen and bathroom upgrades	
			Single F	amily	19	980		Rent	Woodstove/Fireplace				Asphalt	1980 H	lardiplank	1980 Basement		Poor		Roofing siding Windows Doors Kitchen Bathroom Drywall Flooring Furnace and duct work Overcrowding Sewer	Critical

Single Family	1984	Own	Woodstove/Fireplace	1984	Asphalt	1984 Cedar	1984 Basement	Poor	8	Unknown Windows and exterior Plumbing Kitchen and bathroom upgrades Roof repair Heating and duct work Mould issues Original cabinets- rotting around kitchen sink Furnace upgrade Hot water tank upgrade Hot water tank upgrade Wood burning stove WETT inspection update Basement upgrades Exterior doors (losing heat)
d Single Family	1980	1180 Own 1100 Own	Furnace Woodstove/Fireplace	1990	Metal Metal	2016 Vinyl 2016 Cedar	2005 Crawl Space Basement	Fair Poor	10 FS 2 FS	Unknown Running water (well needs to be replaced) CRITICAL Windows and exterior upgrades Plumbing Kitchen and bathroom upgrades Roof replacement CRITICAL Heating and duct work Mould issues Original cabinets rotting around kitchen sink Furnace upgrade Hot water tank upgrade Wood burning stove WETT inspection update Basement upgrades Exterior doors (losing heat)
Single Family	1981	Own	Furnace	1981 Woodstove/Fire	1981 Asphalt	1981 Hardiplank	1981 Basement	Poor	32 FS	Roofing siding Windows Doors Kitchen Bathroom Drywall Flooring Furnace and duct work Sewer
Other	1981	900 Own	Woodstove/Fireplace	1981	Tin	2008 Hardiplank	1981 Basement	Poor	27 FS	Overcrowding Bathroon redo Kitchen redo Not insulated properly Windows Doors Roof repairs Structural issues Landscpaing issues Sewer

Single Family	1980s		Rent	Woodstove/Fireplace		Other	Other	Basement	Condemn	eed 26 WS	Black mold Bathroom redo Kitchen redo Not insulated properly Windows Doors Roof repairs Structural issues	Critical
Single Family	19	81	Own	Furnace	2016	Asphalt	2013 Vinyl	2005 Crawl Space	Fair	22 FS	Landscaping issues Sewer Built with 2 by 4 No concrete basement	
Single Family	19	83 11	00 Own	Furnace	1983 Woodstove/Fire	1983 Asphalt	2010 Vinyl	2010 Basement	Poor	25 FS	basement • Electrical • Windows • Doors • Heating and venting • Roof issues • Insulation • Bathroom and kitchen upgrades • Drywall and flooring • Sewer	
Single Family	19	81	Rent	Furnace	1981 Woodstove/Fire	1981 Asphalt	1981 Vinyl	1981 Basement	Poor	3 WS	Improperly insulated Windows and doors Landscaping issues Original cabinets Flooring Bathroom and kitchen upgrades	
Mobile Home/Tı	19	178	Own	Furnace	1978	Shingles	1978 Metal	1978 Basement	Above Ground Poor	15 FS	Sewer Mold Roof leaks Electrical Water leaks Bathroom and kitchen need upgrading Windows Doors Flooring Cabinets This trailer is very old and may not be fixable	
Single Family Single Family		183 179 15	Own 00	Furnace Furnace	Boiler 1979 Woodstove/Fird		2012 Vinyl 1979 Hardiplank	1983 Crawl Space 1979 Crawl Space		23 FS	Wondows Doors Heating and venting Roof issues Insulation Bathroom and kitchen upgrades Drywall and flooring Sowers	
Mobile Home/Tra	ailer		Own	Furnace	1975 Woodstove/Fire	1975 Metal	1975 Vinyl	1975 Basement	Above Ground Poor	13 FS	Sewer Sewer issues Black mold Housing leaks Very old Plumbing Kitchen Home may not be fixable	Critical Trailer

Single Family	1984	Own	Furnace	2011	Metal	2015 Vinyl	1984 Basement	Poor	19 FS	Mold Windows Doors Heating and venting Roof issues Insulation Bathroom and kitchen upgrades Drywall and flooring Overcrowding
Single Family	1982	Own	Furnace	1982 Woodstove/Fire	1982 Shingles	1982 Hardiplank	1982 Basement No	Poor	31 FS	Roofing siding siding Windows Doors Kitchen Bathroom Drywall Flooring Furnace and duct work Overcrowding Sewer
Mobile Home/Trailer e, BC (170 Kelly Lake Road	d)	Rent Rent	Furnace Furnace	Woodstove/Fireplac	Asphalt ce Asphalt	1998 Vinyl Vinyl	1998 Slab-on-grade Above Groui Basement	nd Fair 10B Poor	FS 6 WS	Uhknown Trailer Windows Doors Lanscaping issues causes water to come into house Original cabinets Electric heat is a concern (high bills) Venting and ducts concern Fire hazard Cannot drink water Electrical issues
	1983 1995 small	Own Rent	Furnace Furnace	1983 Woodstove/Fire Woodstove/Fireplac	1983 Asphalt ie Asphalt	1983 Vinyl Vinyl	1983 Basement No Slab-on-grade Above Grou	Poor nd Poor	30 WS	Overcrowding Roofing Siding Windows Doors Kitchen Bathroom Drywall Flooring Sewer Trailer
Single Family	1988 10	027 Rent	Furnace	1988 Woodstove/Fire	1988 Asphalt	1988 Vinyl	1998 Basement	Poor	4 WS	Windows and doors Lanscaping issues causes water to come into house Original cabinets Electric heat is a concern (high bills) Cannot drink water Flooring Bathroon and kitchen upgrades Basement upgrades Sewer

Single Fami	iy 1988	1027 Rent	Furnace	1988 Woodstove/Fire	1988 Asphalt	1988 Vinyl	1988 Basement No	Poor	5 WS	Mold Windows Doors Lanscaping issues causes water to come into house of Original cabinets Electric heat is a concern (high bill) Venting and ducts a concern Fire hazard Cannot drink water Electrical issues Improperly insulated Flooring Cabinets	Critical
										Overcrowding Basement unfinished Possible ant infestation in walls Possible larvae Sewer	
Single Fami	ly 1981	Омп	Furnace	2003	Asphalt	2003 Vinyl	2003 Crawl Space No	Good	11 FS	Needs to be wheelchair accessible upgrades Wheelchair accessibility from exterior of house Wheelchair accessibility from interior of house (bathroom access, betroom access, betwoem access,	
									9 WS 12 WS 16 FS	Moid Roof leaks Electrical Water leaks Bathroom and kitchen need uggrading Windows Doors Flooring Siding Cabinets Furnace and heating Venting system No plumbing No water Woodstow heat No venting Moid This home is very old and is cabin like Unknown	Critical



20 FS • Windows • Doors Heating and venting
• Roof issues Insulation Bathroom and kitchen upgrades
• Drywall and flooring • Sewer 21 FS Windows and exterior Plumbing
 Kitchen and bathroom upgrades
• Heating and duct work Mould issues • Original cabinets rotting around kitchen sink Furnace upgrade Hot water tank
 upgrade
 Exterior doors (losing heat)
• Wondows Vacant 24 FS • Doors Heating and venting
• Roof issues
• Insulation Bathroom and kitchen upgrades

• Drywall and

flooring