



Katey Taylor – Executive Director



Building Community Housing:

*Lessons Learned &
Innovative Approaches*

- ▶ Timbers Landing 2
- ▶ 692 3rd Ave.
- ▶ Fernie Housing and
Childcare Project

Date: December 4, 2025

Elk Valley Family Society

Overview:

Non-profit charitable organization .Started with Chrysalis House (1998) a second-stage housing project for women & children fleeing violence. EVFS has grown to provide housing for seniors, people with disabilities, families, and low-income individuals across Fernie & Sparwood

Our Values:

- Community
- Equity
- Forward Thinking
- Integrity
- Respect

Current Portfolio & Upcoming Projects

Current Portfolio:

- Chrysalis House – 11 units
- Veneto Place – 40 units
- Sasko Manor – 18 units
- Timbers Landing Phase 1 – 30 units

Upcoming Projects (2026–2027):

- 692 3rd Ave. (Spring 2027)
- Fernie Housing and Childcare (In collaboration with Elk Valley Childcare Society) (Fall 2027)
- Timbers Landing Phase 2 – (Winter 2027)

692 3rd Ave

- ▶ **Mixed Use, Mixed Income Rental Housing Project**

- ▶ *Geared toward workforce Housing*

- ▶ **Project Details:**

- ▶ □ Located at the corner of 3rd Ave. and 7th St. in historic downtown Fernie, BC
- ▶ □ 44-units with mix of one, and two-bedroom units
- ▶ □ Targeting mixed incomes, working individuals and families
- ▶ □ Minimum 30% of units will have affordable below market rents
- ▶ □ Over 3000sf of ground floor commercial space including new office facilities for Elk Valley Family Society + 2250sf leasable space
- ▶ □ 45 parking spaces, including one level of underground parking
- ▶ □ Construction expected to start , 2025 with completion Spring, 2027





Design
with
History
and
Location
in mind

Fernie Housing & Childcare

Project Details:

- Located at the corner of Pine Ave and Fernie Coal Rd, adjacent to Fernie Dirtjump Park and in close proximity to Fernie Aquatic Centre, and water park
- Childcare for 100 kids in different age groups
- 27 residential units with a mix of one-, two- and three-bedroom units
- More than 50% of units will have affordable, below market rents
- Surface levels parking for residents, staff and drop-off short term stalls
- Project start winter 2026, completion fall 2027



Timbers Landing Phase 2

- ▶ Located next door to Timbers Landing Phase 1
- ▶ 32 units of mixed rental, mixed income housing
- ▶ Funding under the CHF
- ▶ Surface levels parking for residents
- ▶ 22% units DD 50% RGI (according to hills) 28% affordable market
- ▶ Project Start June 2025, Completion winter 2027.





Getting Started

Development Consultant

Key early tasks before hiring a development consultant:

1. Identify land
2. Understand housing needs
3. Articulate preliminary vision
4. Identify seed funding

Notes:

Municipal support

Consultant limitations

Our Consultant:



Working with Development Consultants

- Use BCNPHA checklist
- New Commons Development resources: [www://newcommons.ca/resources/](http://www.newcommons.ca/resources/)
- Clear contracts and transparent communication
- BCH standard contract good starting point
- Schedule of Services – What will they do
- ED + Consultant + Municipal Team



Identifying Land & Agreements with Municipalities

▶ **Land Leases – Why They Work:**

- ▶ - Strong buy-in from mayors & councils and municipal staff
- ▶ - Demonstrates partnership to lenders = project credibility
- ▶ - Municipal engagement for future supports
- ▶ - Fewer restrictive housing agreements

Considerations:

- ▶ Indemnification for contamination – plan contingency
- ▶ Multi-phase lease design





Smart, Innovative Designs & Proformas

- Replicate elements from Phase 1- what worked what did not.
- Pre-designed options can help get you faster to CMHC 70% design and Class B estimates.
- Beneficial for BCH & CMHC reduces upfront spending
- Understand who may need to be involved – get them involved early

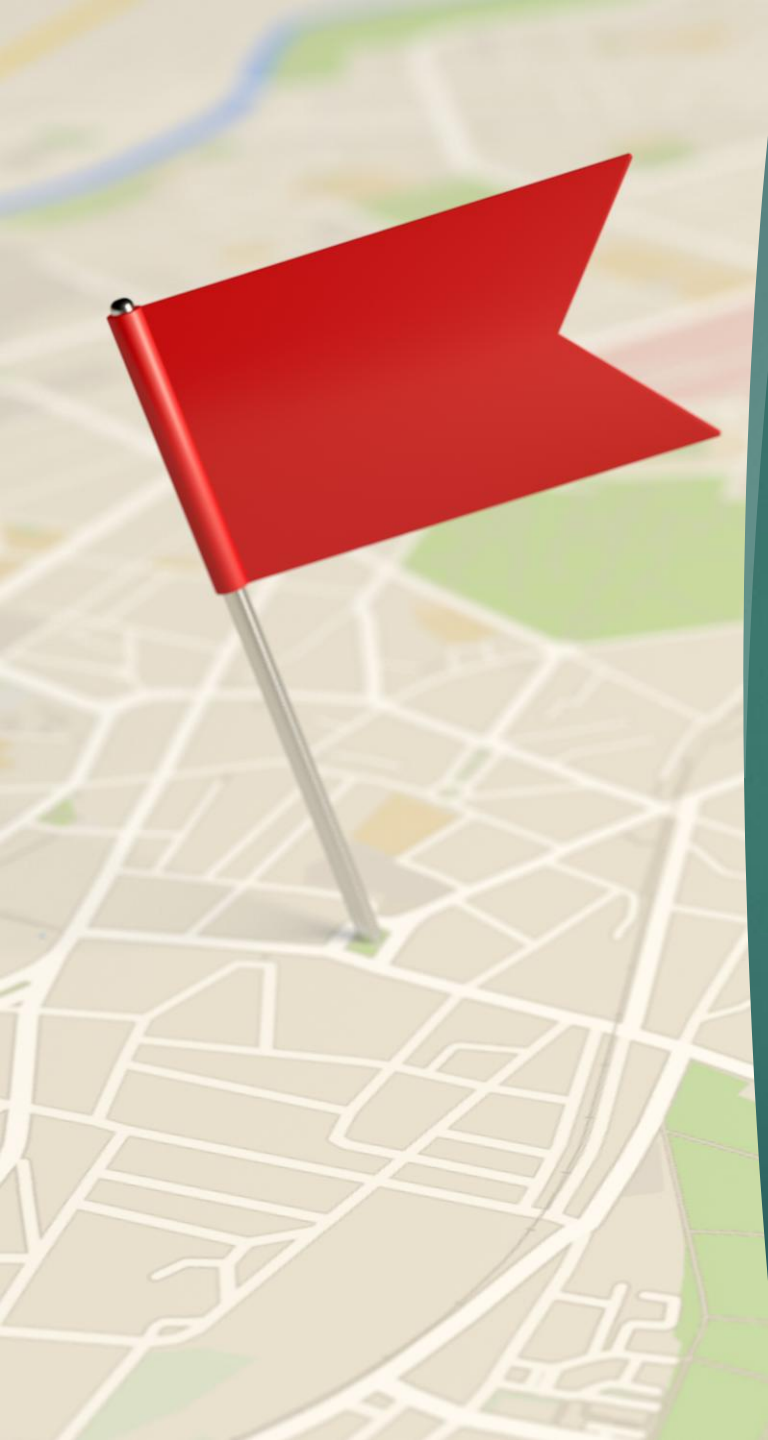


Timbers
Landing 1

To

Timbers
Landing 2





Funding Roadmap

Pre-Development Funding:

- ▶ BCH, CMHC, CBT, FCM, donors, fundraising, Municipal waivers and Land

Construction Funding:

- ▶ BCH, CMHC, CBT, FCM, donors, Municipal Land

Capacity Building:

- ▶ CHTF
- ▶ CBT
- ▶ BCNPHA

Funding Challenges:

- ▶ Programs change frequently and with little warning
- ▶ CMHC shifts
- ▶ BCH CHF shifts
- ▶ Build Canada Homes

PROJECT FINANCING - 32 UNIT AFFORDABLE HOUSING

SOURCES AND USES

PROJECT COSTS		TOTAL
Land and Related Costs	\$	110,500
Hard Costs		17,236,828
Soft Costs		2,184,074
Contingency		1,062,754
Total Project cost	\$	20,594,156

SOURCE OF FUNDS		TOTAL
Land Value	\$	107,000
Federal Grant Funding		2,225,778
Provincial Grant Funding		5,268,032
Other Organization Grant Funding		267,500
Society Equity		41,883
Mortgage		12,683,963
TOTAL SOURCES	\$	20,594,156

Project Financing



Operational Processes, Policies & Systems

“Hurry Up and Wait”

Implement systems early

- Property Management System
- CBT advisor program
- Finalizing Templates and operational framework ahead of new projects

Key Takeaways:

- Access early capacity grants
- Tools save time
- Budget for systems in operations

Lessons Learned

1. Build a relationship with staff and elected officers
2. Engage candidates during election cycles
3. Early engagement with your local indigenous community
4. Take the time to build internal systems
5. Support Staff – prevent burnout
6. Use Consultants Strategically
7. Lease structures – clarify mutual obligation
8. Plan future phases into the lease structure
9. Be creative with early funding

Lessons Learned Buildings

Quality Control:

- ▶ Longer walkthroughs
- ▶ Specialized inspections
- ▶ 2-week contractor repair window
- ▶ Documentation & verification
- ▶ Build in Building assessments and capital planning in the development process



Q&A / Discussion



- MUNICIPAL PARTNERSHIPS



- FUNDING STRATEGIES



- OPERATIONAL READINESS

Thank You

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