

Minutes of Meeting		
Location: Senior's Drop In Centre	Date: Feb 15, 2023	Time: 9:30 am
Purpose: Partner's Meeting	Version: FINAL	
Attendees: See appendix	Issue Date: March 2, 2023	

9:30 Opening Remarks –

1. General welcome and housekeeping (emergency exit/restrooms) – Mariah
2. Land Acknowledgement – Nich
3. Safety share – Simon
4. Steering Committee, Executive and Admin introductions + Round table self-introductions

Housing Presentation from District of Sparwood

Issues with the census is it doesn't capture our transient population. Based on permanent resident population.

Housing market study in part to see what price point. Typical construction is above what we found in housing market study.

Vacancy rate – in some cases all mobile home pads were being counted – fixed this year. Vacancy rates below 1% - really low. Quality of the data it could be plus or minus 5% (anecdotal survey, realtors etc.). Supply of rental units has gone down.

Hot bedding. 2/3 of Teck employees don't live in the valley (CNP, south country Elkford, Sparwood, Fernie) and is a challenge to understand how many are here at any given time. Sewage treatment plant is a good indicator when you have a spike in population. That's how we can normally tell when we have an increase in population.

EVFS apartments – low income housing.

Westwood – approx. 50 acres. Identified as future building for housing since 1978. In 1986 the 12 hour shift came in and that stopped the increase in housing in Sparwood (8 hour shifts demand more housing). In recent years things have picked up again. Potential for 300+ doors/units. New Dawn Development had a public open house to give information. New Dawn is planning to start building in September of 2023. Phase 1 will be a mixture of single family and fourplexes.

Two major projects for Teck – the new Sparwood office and the AMC (Administrative and Maintenance Complex) but concern about where those workers will stay. Received development permits for Teck's new administrative building – no place to house people to build it/support the projects.

Received development permits for another fast-food outlet and new gas station on a lot directly across from Komatsu.

Whitewood Crescent and Cherrywood are now full. Any vacant lots for the most part are privately owned.

Questions

(Q) Wildwood – is there any land being designated for affordable housing?

(A) No

(Q) Is that too far gone to look at incorporating?

(A) Westwood has a purchase agreement with a contract in place. We could zone it for affordable housing while DoS still owns it.

(C) Market costs are much higher in Sparwood. 25% uplift to come to Sparwood to build compared to CNP. In Fernie, add another 25%. One of our challenges is to find people to build.

(C) We're having the same problem in the pass. We can't find builders. Same issue. As far as data collection we have the same problem. We collect our tax notices and 1/3 of our tax notices go out of town.

(Q) Any incentives for residential building?

(A) We can't by law incentivize business. You can if you are putting money into your building for improvements. We can't provide cash incentives.

(C) Elkford: Hot bedding is an issue. Have you guys done any brainstorming or put it to Teck? Anything Teck could offer in terms of data? We can't quantify the shadow population. The numbers are deflated so its harder to get grant funding.

(A) A couple years ago Teck provided a breakdown of a rough idea of where their employees lived. That didn't capture people coming in for work. Not sure if that's information Teck would have. We know who's local but we don't know where in the area the shadow population is

(C) One challenge is that they don't want to rent an apartment they just want to rent a bed. A bed is going for 300-500 a month. Think about that from a homeowner perspective. Fernie has the ski people too.

(C) Whatever data we do share with Sparwood we can extend to Fernie and Elkford. There will be a gap. We only have mailing addresses of our employees. Not consultants or contractors.

Action Item – Teck to provide data to DoE and CoF

(Q) I know at one time Teck provided a monetary incentive to employees to purchase a home.

(A) There are incentives, but it isn't valley specific. It depends on the employee, who you are, etc.

(C) In the 70s there were incentives but it didn't benefit us – it hurt us because all the housing prices went up and we couldn't afford it.

(C) 1970s there was some compensation for those who had to be removed from Michel and Natal. There is a good film about it called That's the Price.

Teck Feedback Review

The Feedback Mechanism is Teck's process of receiving feedback and delivering effective responses. No cost, can be anonymous, does not prevent use of other judicial or non-judicial grievance mechanisms.

Review of feedback from Q3 and Q4 of 2022.

Seeking feedback on feedback – going to be sending out an email to the steering committee but also open to feedback from partners specifically on barriers to access, and performance and/or improvement.

Questions

(Q) Are you still doing the housing washing?

(A) It is ongoing. This year will be the fourth year. We aren't taking names yet.

(C) That's great that you are doing that. Another positive feedback.

(C) We've had our house done and they do an excellent job. They do a really good job.

(Q) Do you track over time the success of the mechanism?

(A) We do have that data. I would have to go back and analyze it in terms of use. My general sense is its stable.

(C) Barriers: anonymity by request vs. anonymity by default. Probably a perception that if they are an employee people will know. Some folks who are worried about anonymity will email our SCEEAC coordinator. Numbers have gone down for people using that method.

Canada Mortgage and Housing Corporation (CMHC)

Current financing options for affordable housing. Resources are limited – have to prioritize outcomes. Recommendation to talk to us early on if you are thinking of building or repairing affordable housing options.

Rapid housing initiative (RHI) round 3 – application open until March 15. City stream – predetermined municipalities. Project stream – provinces, territories, municipalities, indigenous governments and organizations, non-profits.

National Housing Co-Investment Fund

- Partnerships are key. Projects that aren't getting all their funding from the federal government. Working with other partners too.

New construction and revitalization

- Forgivable loan or repayable loan – the repayable loan are the ones getting approved mostly because forgivable loans are more popular.
- Revitalization side – contribution only – have most of the money, looking for a federal gov top up.

Rental construction financing initiative

- Geared towards building more rental supply. Benefits the middle-income families. Looking at affordability features but they are not as deep as the co-investment fund. Loan only, no contribution option. Borrowers can benefit from low-cost loans. Also looking at accessibility and energy efficiency.

Mortgage Loan Insurance (MLI) Select

- Multi-unit – 5 units or more. Meet affordability requirements, accessibility, energy efficiency.
- Not a loan with CMHC – would have to go to a lender or broker and insured through CMHC. The lender/broker would be able to offer you lower interest rates.

Affordable Housing Innovation Fund

- Looking for ideas that will drive change – innovative ideas that help boost the housing industry.
- New rent to own stream. Have to demonstrate how you would help a tenant become a homeowner in 5 years.

Plan ahead and contact early. Think where you can fit in some of the outcomes (affordability, accessibility, energy efficiency). Open to various deal structures – even if it doesn't feel like it fits into one of these boxes.

Questions

(Q) We have some groups knocking on the door about the RHI and other programs. Appreciate you are open to how we structure these deals. We anticipate that the annual intakes will open in November and close in March. If we start doing groundwork with partners.

(A) I would say yes in general however we are in the 3rd round of RHI and we don't know if there will be a 4th. The announcements come out with the budget. As far as I know this is the last one. But we thought that with the first 2 as well. Historically those have been the time frames.

Tailings Management at Teck

What are tailings – the byproduct of processing steelmaking coal. Different types of mines have different tailings. The plant's job is to separate the crushed coal into streams – coarse coal refuse, fine coal refuse, and metallurgical coal (examples were circulated).

Lagoons A and C aren't being used. Lagoon B is used very infrequently and Lagoon D is a backup facility. We use the west fork tailings facility the most (EVO). Starts in the plant and we pipe it across the mine site through GEHO lines. Over 97% - commissioned in 2006.

For us, safety is the number one focus of our tailings management and we have a number of systems and procedures in place to follow best practices.

- Surveillance technology such as GPS hubs, piezometers, inclinometers, pressure gauges, remote sensing and other technologies to monitor tailings dams, abutments, natural slopes and water levels.

- There are regular Staff Inspections.
- There are Internal Governance Reviews (are conducted by Teck's Tailings Working Group every two to three years by Teck employees from outside of the elk valley operations)
- We have an Independent Tailings Review Boards, made up of senior external independent experts
- Our Annual Facility Performance Reports are basically our report card of how the facilities are doing, identifying any maintenance priorities
- Third party reviews like Dam Safety Inspections by governing bodies
- Special reviews

Questions

(Q) Tailings that are adjacent to highway and Michel creek – looks like a hillside. Is that one a slurry?

(A) Yes.

(Q) It looks grassed and like a hillside but seeing pictures from the top is scary. Is there any chance of failure (close to the highway and the elk river)?

(A) *Note that this was adjusted in the meeting notes to provide further clarity.* At Teck, safety is a core value and nothing is more important than the health and safety of our people and communities. Lagoon D has been designed to remain safe through exceedingly unlikely and very large events, including a 5,000-year earthquake. We are confident in the integrity of Lagoon D. Should an unlikely event occur, it is estimated that there could be impacts to the rail line and Elk River at the northern extents of Lagoon D. The southern extents of Lagoon D, closest to Michel Creek Road, would not be expected to fail because the foundation conditions differ. It is believed that the northern side's foundation could be more susceptible to impacts from large seismic events due to the geology of the area. Because this northern aspect is not an active work area, we would not expect employees, contractors or community members to be in the area. Flooding would not be expected to cause the facility to fail because it is not exposed to the river and has capacity to retain large storm inflows.

Annual Facility Performance Reports (AFPRs) are one of the measures in place for the safe management of our tailings facilities. AFPRs are conducted annually by a third-party Engineer of Record for mine tailings facilities in order to review the safe operation, maintenance and surveillance of the facility and to identify and make any recommendations. The AFPR for Lagoon D can be found [here](#). Note that the 2022 update will be available in April.

(Q) We heard Lagoon D was being decommissioned – but its still being used?

(A) Teck continues to explore options for the decommissioning of Lagoon D. It is currently being operated safely as a backup facility at Elkview Operations. Should the decommissioning of Lagoon D move forward, we will be engaging with community members including residents of Michel Creek Road.

(C) Michel Creek road residents have gotten some dust from Lagoon D

(A) The folks at operations are prioritizing dust issues.

(Q) You mentioned no hazard to human life but have you thought about the ecological impact. What does it do to the water supply?

(C) At this point we have prioritized trying to understand what impacts to humans could be. We are trying to make conservative assumptions of what impacts to water would be.

(Q) What about some of the older facilities that Teck has inherited?

(A) We have engineer records for those facilities and are reviewing and monitoring as we go. You may be referring to water dams. The tailings facilities have the most possibility of environmental and impact to human so they are our priority. We are still going to look at water dams.

District of Elkford Housing Presentation

Elk Valley Lodge – temporary use permit (3 year) and you have a chance for up to a 3 year renewal. Permit extended until 2024.

One part of this has been the development of an Elkford Housing Committee. Membership was limited because of the relation of the Teck camp to the committee.

Some actions

- Unused lots owned by out-of-town land owners – encourage them to build or sell
- Expand use of Elk Valley Lodge
- Thinking about time scale has been important. Solutions for short and long term.
- June deadline

Questions

(Q) Action items you have already implemented seem progressive and really well done. Curious the time frame that took. Suspect that would be very difficult to get something like that through in Fernie. Timeframe and process. Specifically zoning and the tiny homes.

(A) It is about resources. If I had a full stack of development applications in front of me it would be hard to act as quickly as I did.

(Q) Legislatively – how much research do you need to put into it? How much push back do you expect? Local government can get stuck or slowed down in pursuit of perfection or the least offensive solution. With short term wins you can take risks.

(A) Our council had a willingness to take risks and get stuff done. We did have a public open house and only had a few comments. So that might have changed it to. It doesn't take a lot of time to amend a zoning by law if you have the support and the research is done. There are only a few legislative steps. Council has to take it on – do the heavy lifting.

(Q) On your residential zoning – you've added detached ADUs with a small size. Do all your residential zoning approve an attached ADU?

(A) Yes.

(C) Same for Sparwood.

(C) In the Crowsnest Pass we've allowed secondary suites for the last year. 1/3 of the new builds before they even build are planning for secondary suites in the basement. We allow tiny homes, garages, etc. The other thing we've done in the last year is we're going after the Airbnb. We have put tight restriction on that. We were losing 100 homes to Airbnb.

(C) With the deadline for the committee being June. 484 beds or rooms. If there isn't a project in the ground this spring those are 484 rooms going on the market in an already stressed valley. TUP have the tendencies to become permanent use because we get stuck.

(C) What we will be doing in the coming months is for Teck to use the committee as a sounding board for a long term application. I wouldn't support another TUP but if we are talking about a long term use that's another story. If we flood the market with the 500 folks no one will be happy with us.

Teck Community Investment

Guided by the community investment pillars set by our corporate office. We receive requests from all over, Calgary, Vancouver, Lethbridge, Creston, etc. but we support Elkford, Sparwood, CNP, Fernie, Ktunaxa communities, surrounding area from here to Cranbrook

Financial and in-kind contributions (tents, raffle items, employee time ex. Volunteering on committees)

Elk valley and surrounding area – includes organizations that the entire elk valley would benefit from. Example hockey teams, nature trust, etc. Try to keep application simple because we know its often volunteers filling out the applications

Team Teck employee matching program. Teck will match donations by individual employees.

One example of a donation - \$100,000 to affordable housing in Sparwood.

Questions

(Q) What is the total amount of community investment?

(A) in 2022 it was 3.9 million

Next Meetings:

Steering Committee – March 23, 2023 / Partners – Summer 2023

Appendix

Appendix 1 – Attendance

Name	Representing
Anita Palmer	Education, COTR
Shelley Wedderburn	MCR Residents, Sparwood
Lois Halko	Retired resident of Sparwood, active with CRN for Sparwood.
Patrick Sorfleet	District of Sparwood
Taylor Jenkins	Elk Valley Economic Initiative
Dean Ward	Municipality of Crowsnest Pass
Katey Taylor	Elk Valley Family Services
Bev Bellina	SD #5
Tom Kramer	Elkford ATV Club
David Wilks	District of Sparwood
Tracey Brook-Baker	
Rosa Rocca	Seniors
Beverley MacNaughton	
Caitlin Whelpton	Teck
Mariah Besplug	Teck
Norm Fraser	Teck
Nich Godri	Teck
Patrick Gilliland	Teck
Tammy Odgen	Teck
Kayleigh Montgomery	Teck
Rory O'Connor	Teck
Steve Thomson	Capasiti
Nancy-Jo O'Neill	Interior Health
Michael Boronowski	City of Fernie
Jeremy Johnston	District of Elkford
Shelley Hume	



Housing in Sparwood



SPARWOOD



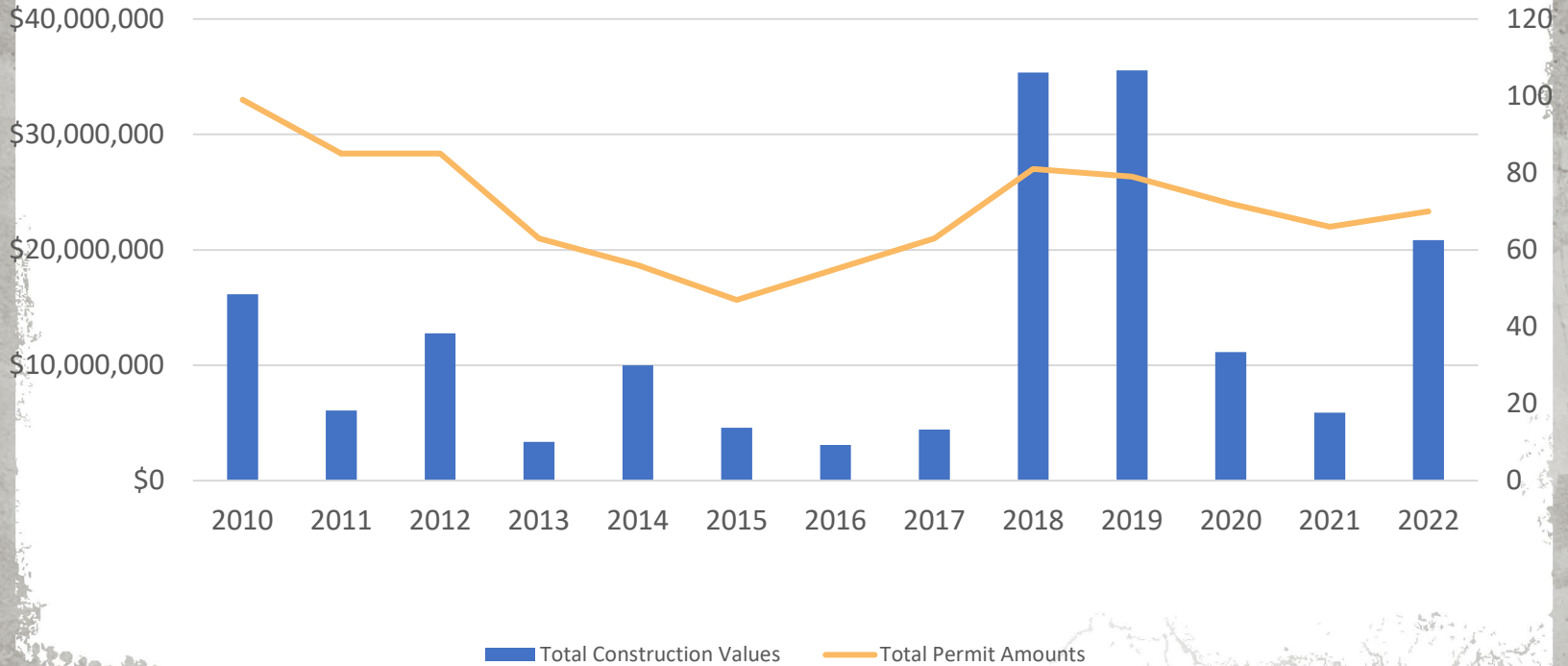

Housing Needs Report (2021)

- ★ 88 units (2016-2021) required
 - ~100 units built
- ★ 88 units (2021-2026)
 - 52 new units permitted in 2022



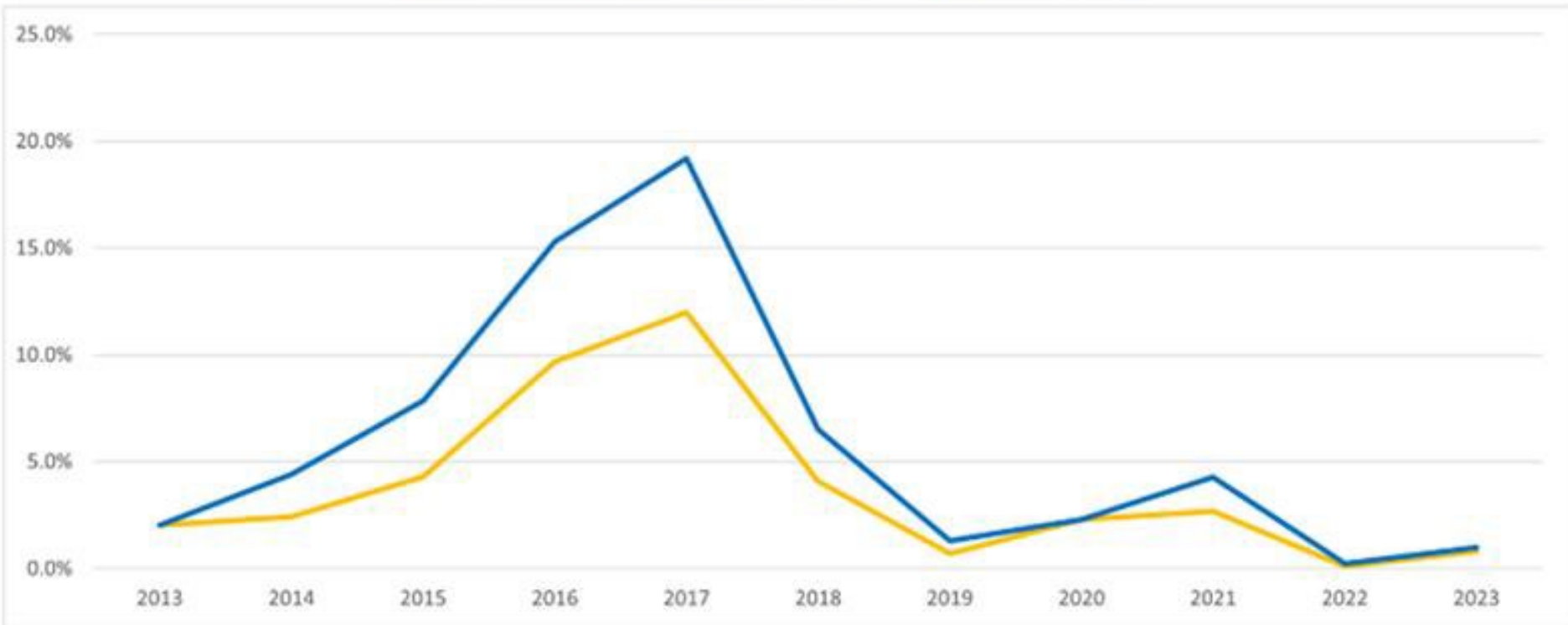


Building Permit Stats



SPARWOOD


AVERAGE VACANCY RATE (%) 2013-2023



INCLUDING MOBILE HOME RENTALS ONLY

INCLUDING TOTAL MOBILE PADS

SPARWOOD





Actions Taken By the District





Intelligence House Ltd. for the District of Sparwood Originally Produced May 2021


■

HOUSING MARKET STUDY


DISTRICT OF SPARWOOD

EAST KOOTENAY REGION | BRITISH COLUMBIA






▲
UPDATED
03 JULY 2021



UNITED STATES



CANADA

  intelligencehouse.ca   

Market Housing Study

SPARWOOD





Housing Needs Report





Development Incentives

The Sparwood Advantage

- ★ Rapid Permitting Timelines
- ★ No Development Cost Charges
- ★ Permissive Tax Exemptions





Lilac Terrace

SPARWOOD




DP PACKAGE

SPARWOOD AFFORDABLE HOUSING

400 EVERGREEN CRESCENT
SPARWOOD, B.C.



EFVS Apartments

SPARWOOD



Westwood

SPARWOOD



Sparwood Housing Strategy

- ★ Planned to begin in late 2023
- ★ Identify opportunities and tactics to develop types of housing needed

SPARWOOD
★



Questions?

SPARWOOD


Teck's Feedback Mechanism

February 15, 2023

Mariah Besplug

Coordinator, Social Responsibility

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Feedback Mechanism

The feedback mechanism is available to all communities of interest (COI) in the area of influence of Teck's coal operations.

- **Feedback Mechanism:** A process that allows each of Teck's coal operations to receive feedback from COI about matters related to the operation(s) that are of interest to them, and to effectively organize a response to that feedback.
- **Feedback:** Any comment, inquiry or complaint from communities of interest about Teck or about one of its coal operations and its activities outside of the regular consultation process. Feedback may include questions, issues, ideas, concerns, suggestions, complaints or compliments.
- Use of the feedback mechanism is without cost to the COI.
- If they choose, anonymity will be protected.
- Using the feedback mechanism does not prevent COI from accessing other judicial or non-judicial grievance mechanisms.

We Want to Hear From You

Let us know if you have any questions or feedback about Teck's operations in the Elk Valley.



Phone toll-free to **1.855.806.6854** and leave a message.



Send an email to **feedbackteckcoal@teck.com**

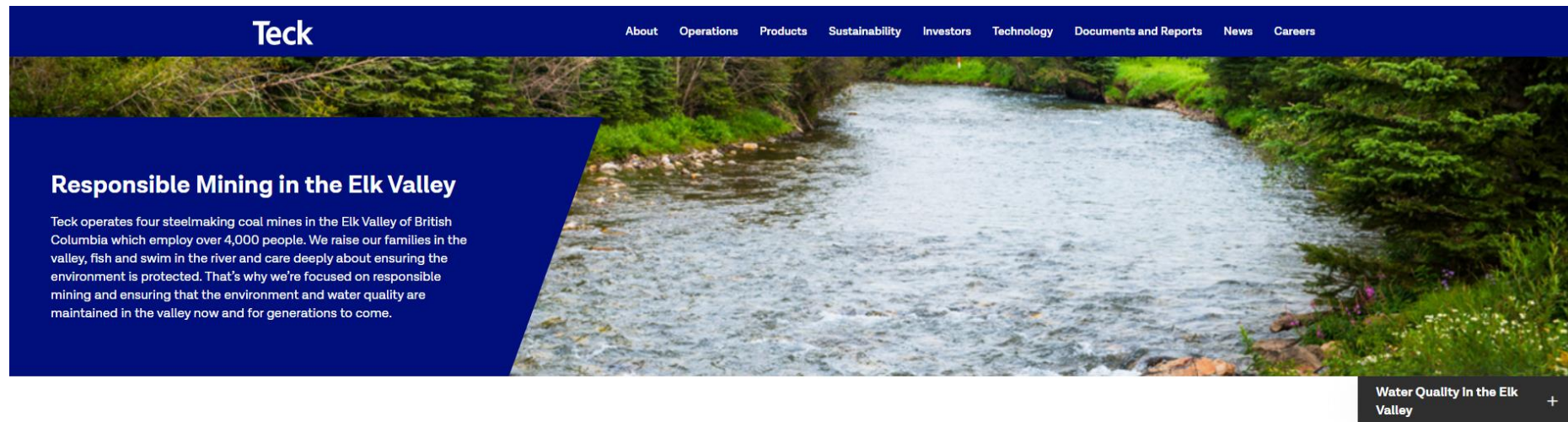


Fill out an online feedback form at **Teck.com/ElkValley**

Teck

Channels of Communication

1. Dedicated email address feedbackteckcoal@teck.com
2. Toll-free phone number 1-855-806-6854
3. Verbal feedback (at engagement events, meetings, or the Teck Communities Office)
4. Website feedback form teck.com/elkvalley



[Home](#) > [Sustainability](#) > [Water](#) > [Water Quality in the Elk Valley](#)

Publicizing the Mechanism

- Information provided at public meetings including:
 - BRE Annual Open House
 - Water Quality Open House
 - Outdoor Recreationalists Annual Meeting
- Advertisements in the Free Press and Elkford Focus
- Social media posts
- Posters distributed to District of Sparwood office, Library, Rec Centre, and Save-on-Foods
- Connections internal employee newsletter

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Teck Just now

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Send an email to feedbackteckcoal@teck.com
Fill out an online feedback form at teck.com/contact

Learn more about Teck in the Elk Valley at www.teck.com/elkvalley

We Want to Hear From You

Teck

Like Comment Share

Feedback Process

Submitter

1. Feedback submitted.
5. Submitter receives initial response.
10. Submitter receives final response (if they are not satisfied, repeat steps 3-9).

Feedback Coordinator

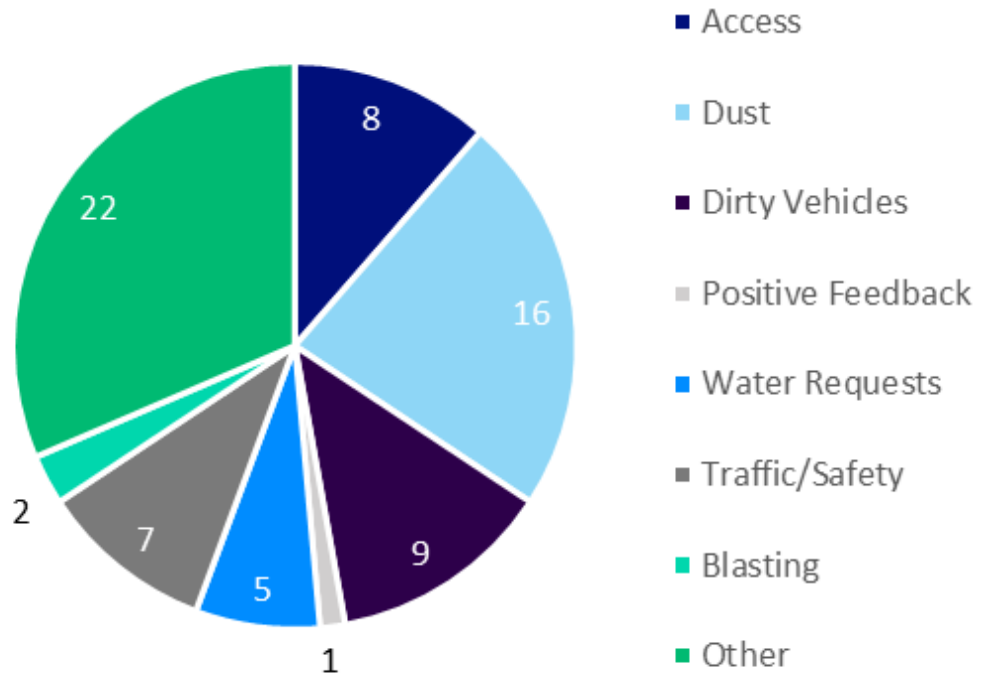
2. Feedback received by feedback coordinator.
3. Feedback coordinator classifies feedback according to the risk register and alerts appropriate level staff.
4. Feedback coordinator responds to submitter within 5 business days.
6. If a more detailed response is required, SMEs are contacted.
8. Draft response received by feedback coordinator is reviewed and sent for further approvals if required.
9. Response is sent to submitter within 20 business days of initial submission.

Subject Matter Expert

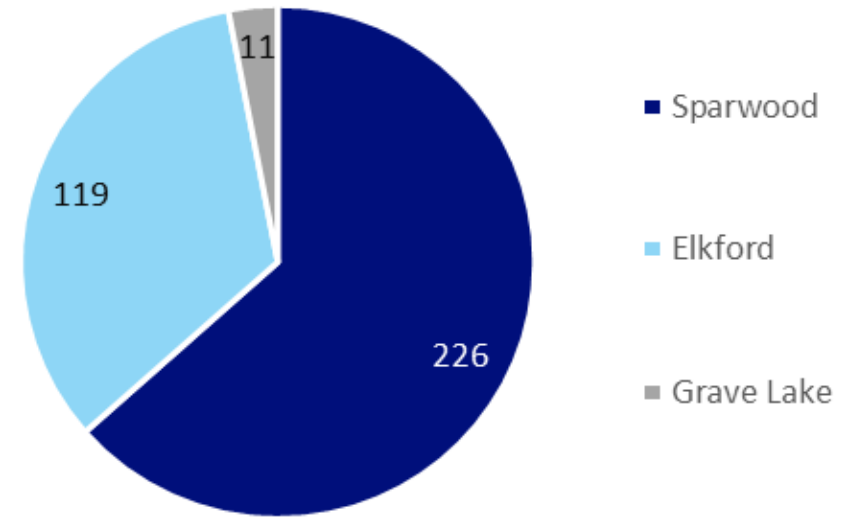
7. Feedback received by SME who drafts a response and sends to feedback coordinator.

Q3/Q4 Feedback

July-December 2022 Feedback



2022 Exterior House Cleaning Program



Feedback on Teck's Feedback Mechanism

Internal Review

- September 2015, December 2017, November 2018, March 2020, November 2022.
- Upcoming: November 2024

External Review by Communities of Interest Advisory Initiative (COIAI)

- March 2012, January 2014, December 2015, November 2018, February 2021
- Upcoming: Q1 2023

Teck is seeking feedback from the COIAI on the Feedback Mechanism. Steering committee members will be contacted directly. Others interested in providing feedback can contact feedbackteckcoal@teck.com.

- Are there any barriers to access?
- Feedback about the performance of the mechanism and suggestions for improvement.

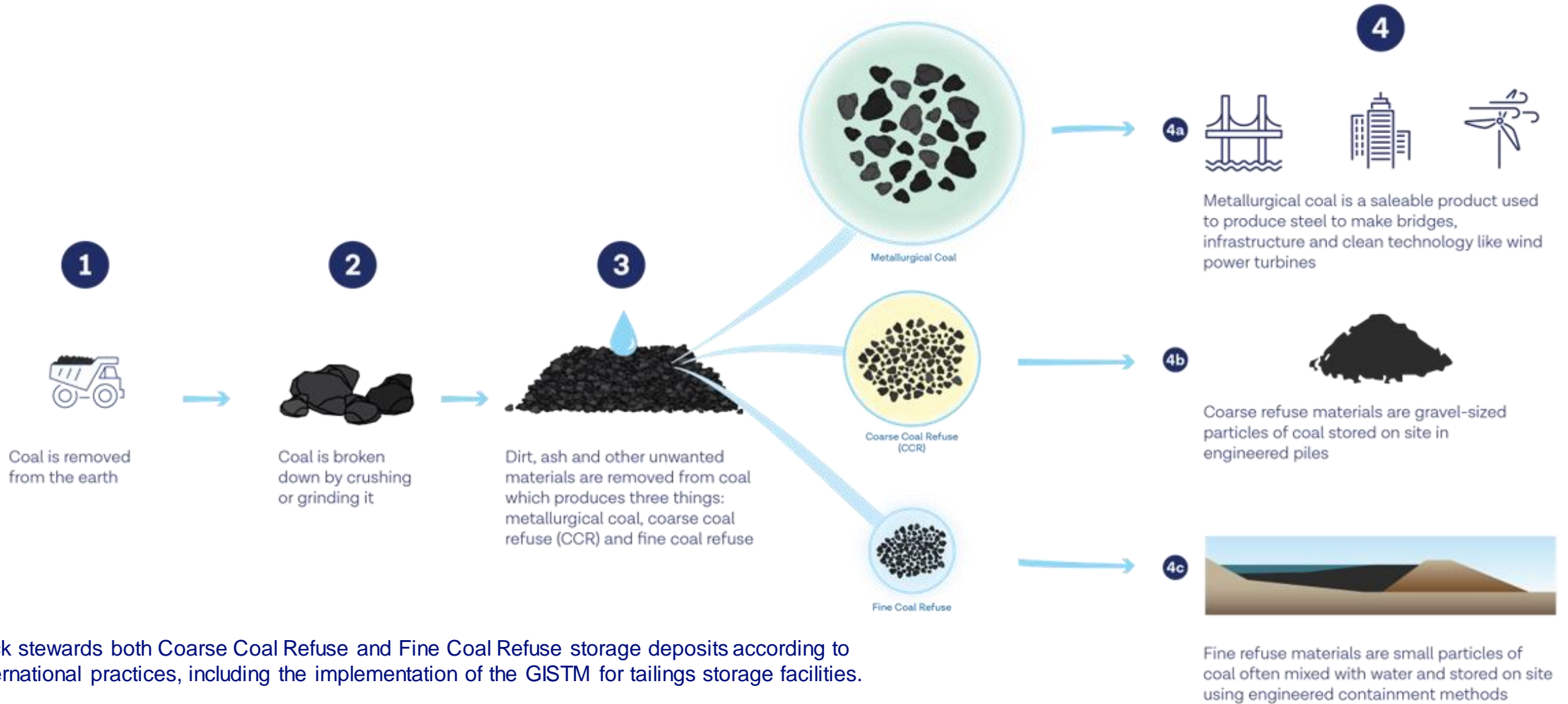
Questions

Tailings Management at Teck

February 15, 2023

Teck

What are tailings?



Teck stewards both Coarse Coal Refuse and Fine Coal Refuse storage deposits according to international practices, including the implementation of the GISTM for tailings storage facilities.

Where are TSFs in the Elk Valley?

All sites have Tailings Storage Facilities

- Fording River
- Greenhills
- Line Creek
- Elkview
- Coal Mountain



Lagoon D at EVO

Tailings Facilities at Elkview Operations



Safe Operation

- Tailings storage facility design is critical, and so are its operators
- At Teck, the main focus of tailings storage facility management is on ensuring facilities are safe
- We have comprehensive systems and procedures in place for the safe operation and monitoring of tailings facilities that follow best practices and include:



Welcoming a New International Standard

Global Industry Standard On Tailings Management (GISTM)

Ultimate goal: Zero harm to people and the environment with zero tolerance for human fatality.

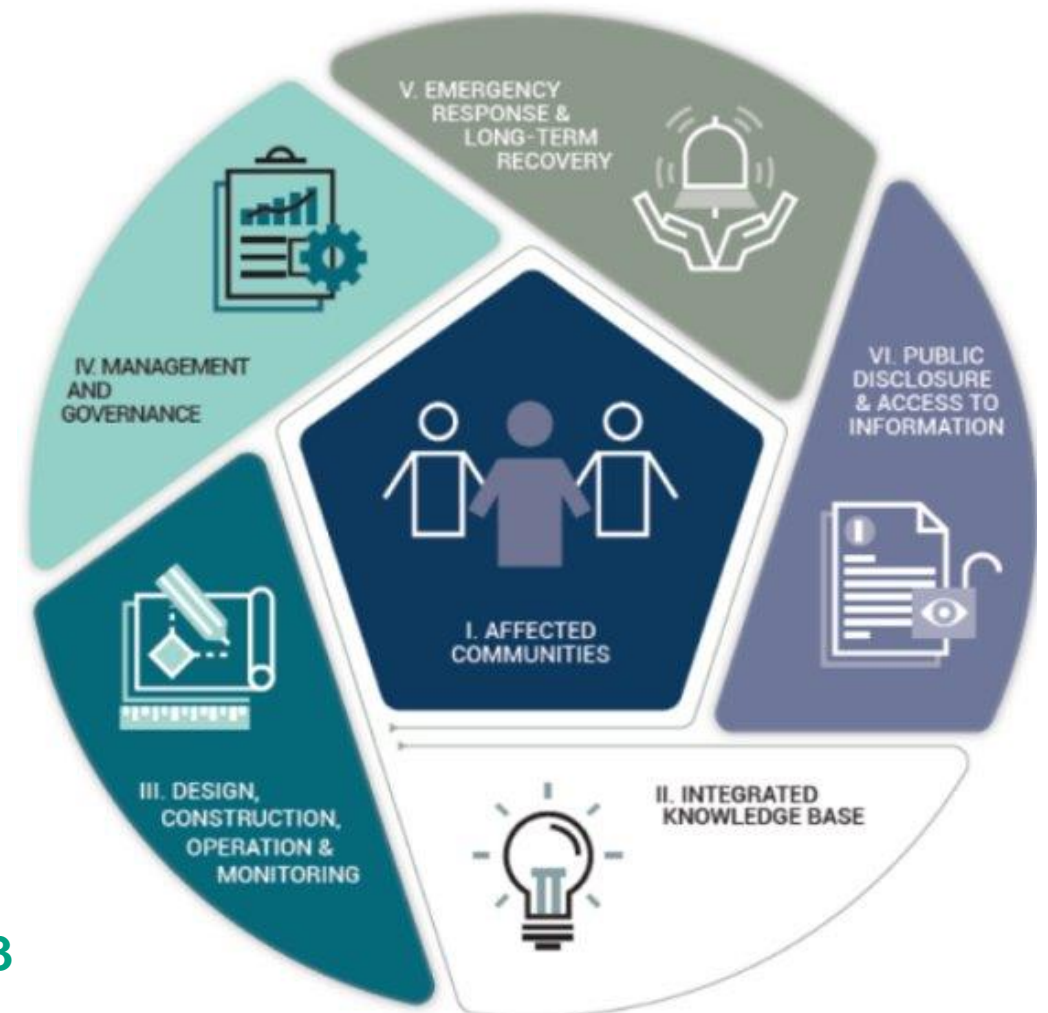
GISTM establishes a new paradigm for tailings decision making and management.

It requires Operators to take responsibility and prioritize the safety of tailings facilities, through all phases of a facility's lifecycle, including closure and post-closure, and the disclosure of relevant information to support public accountability.

Requirements

Global Industry Standard On Tailings Management (GISTM)

- 6 Topic Areas
 - I. Affected Communities
 - II. Integrated Knowledge Base
 - III. Design, Construction, operation & Monitoring
 - IV. Management & Governance
 - V. Emergency Response & Long-Term Recovery
 - VI. Public Disclosures & Access to Information
- 15 Principles
- 77 Auditable Requirements



Teck has committed to GISTM conformance by August 2023

What can you expect?

The new paradigm for tailings decision making and management will mean more community engagement.

- More information sharing
- More community involvement on any potential new facilities
- More tabletop exercises for Mine Emergency Response Plans

How do you want to be engaged?

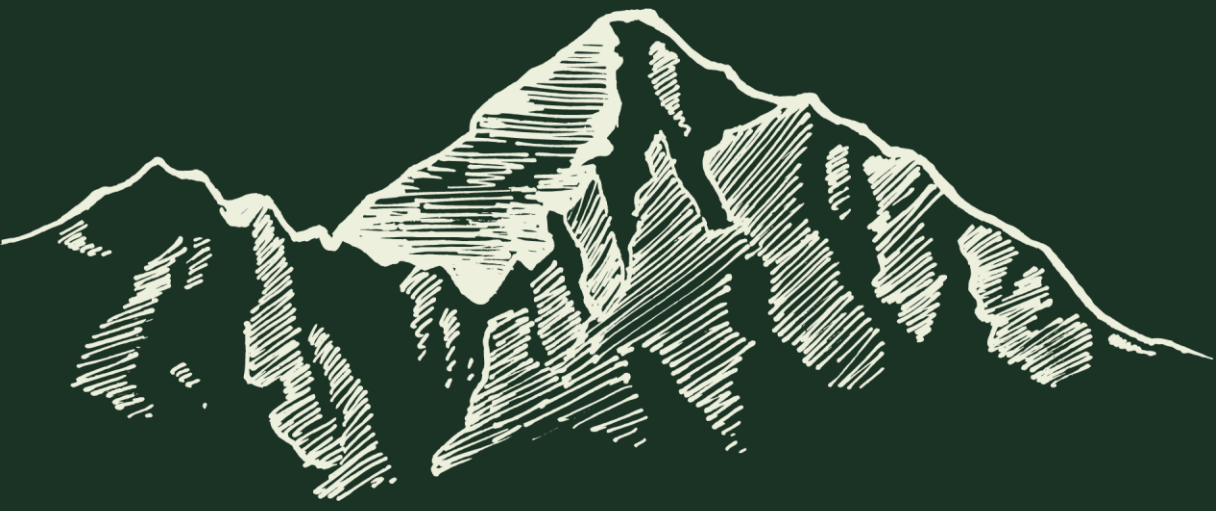
- Are there any key questions you would like answered through these engagements?
- How would you like to be communicated with on this topic?



Questions?

Elkford Housing Committee

Communities of Interest Advisory Initiative
February 15, 2023



elkford
Wild at heart.

Setting the stage

1. Temporary Use Permit 18-02 Renewal
2. OCP Objective 10.1.A:

A. Allow opportunity for the consideration of the issuance of a temporary permit in order to permit a temporary use to continue while a more suitable location for the use is determined or a rezoning application is completed.



elkford
Wild at heart.

Terms of Reference - Mandate

- a) The purpose of the Committee is to advise the District and industry on potential solutions for the accommodation of workers of the mining industry that the community of Elkford supports.

- c) The Committee is expected to complete this mandate prior to the expiry of the land use letter condition of Temporary Use Permit 18-02, which will occur on June 1, 2023.

From TUP 18-02:

Prior to June 1, 2023, the Applicant shall submit a letter addressed to Council for the District of Elkford outlining the intent for the Lands after the expiration date of this Permit.

Terms of Reference - Membership

- a) Two members from Council
- b) Two members from Teck
- c) One member from the Elkford Housing Society

Getting to work

- Five meetings in 2022
- Getting situated
 - Discussion of the problem
 - Review of Housing Needs Report
 - Presentation of housing and areas of municipal authority
- Action Planning
- Stakeholder engagement
 - 7 stakeholders presented their issues and efforts
 - Social hosted, encouraging solutions-oriented conversation

Action Plan

Created and adopted by Committee, approved by Council:

- ✓ Reach out to vacant landowners to encourage development or sale (100+ letters mailed)
- ✓ Encourage Teck to broaden the use of the Elk Valley Lodge within scope of TUP 18-02
- ✓ Inquire with owner of Wilderness Heights mobile home park about potential sale of un-occupied portion of park
- ✓ Investigate options and costs associated with extending the operating season of the municipal campground

Action Plan (continued)

Created and adopted by Committee, approved by Council:

- ✓ Zoning Bylaw Amendments to:
 - ✓ Re-zone Lot 258 for more comprehensive residential uses
 - ✓ Permit additional accessory dwelling units in C-2 zone (from 1 to 4)
 - ✓ Permit Tiny Homes as ADUs
 - ✓ Permit up to 2 RVs on site as temporary accommodation during active building permit
- Reach out to vacant homeowners to consider rental/sale
- Amend TUP 18-02 to expand permitted residents beyond Teck.

Next Steps

- Two meetings so far in 2023
 - Development discussion
- Continue monthly meetings until June 2023
- Update action plan

Challenges/Opportunities

- Legislative constraints
- Spheres of authority/influence
- Resources
- Time
- Decision makers at the table

Lessons being learned

- Name the problem, but then move on
- Stay focused on mandate
- Focus within your spheres of authority
- Resource properly
- A Committee has its limits

...ask us again in June

elkford
Wild at heart.

Community Investment 2023

February 15, 2023

Tammy Ogden

Coordinator, Community Relations

The Teck logo is displayed in a bold, blue, sans-serif font. The letters are thick and closely spaced, with a modern, industrial feel. The 'T' is particularly prominent, starting with a thick vertical stroke that tapers slightly at the top. The 'e' has a rounded bottom, and the 'c' is a simple, clean curve. The 'k' has a sharp, angular top and a thick vertical stem. The overall appearance is clean, professional, and consistent with the company's branding.

Community Investment

Teck is committed to helping build resilient, thriving communities in the areas where we operate.

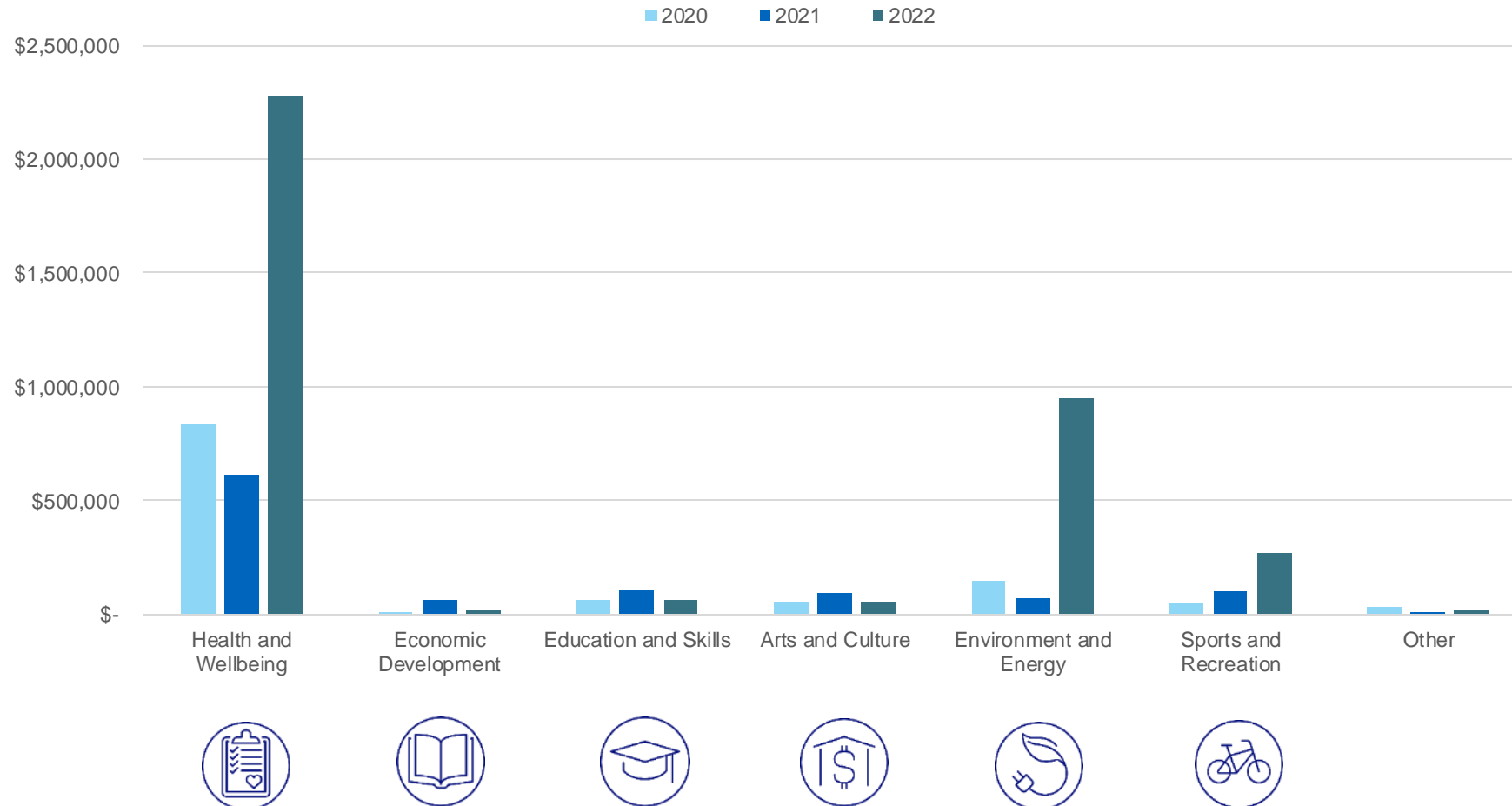
Community Investment

We put special emphasis on investments that support and promote good health and wellbeing, inclusion and sustainable livelihoods, and environmental stewardship



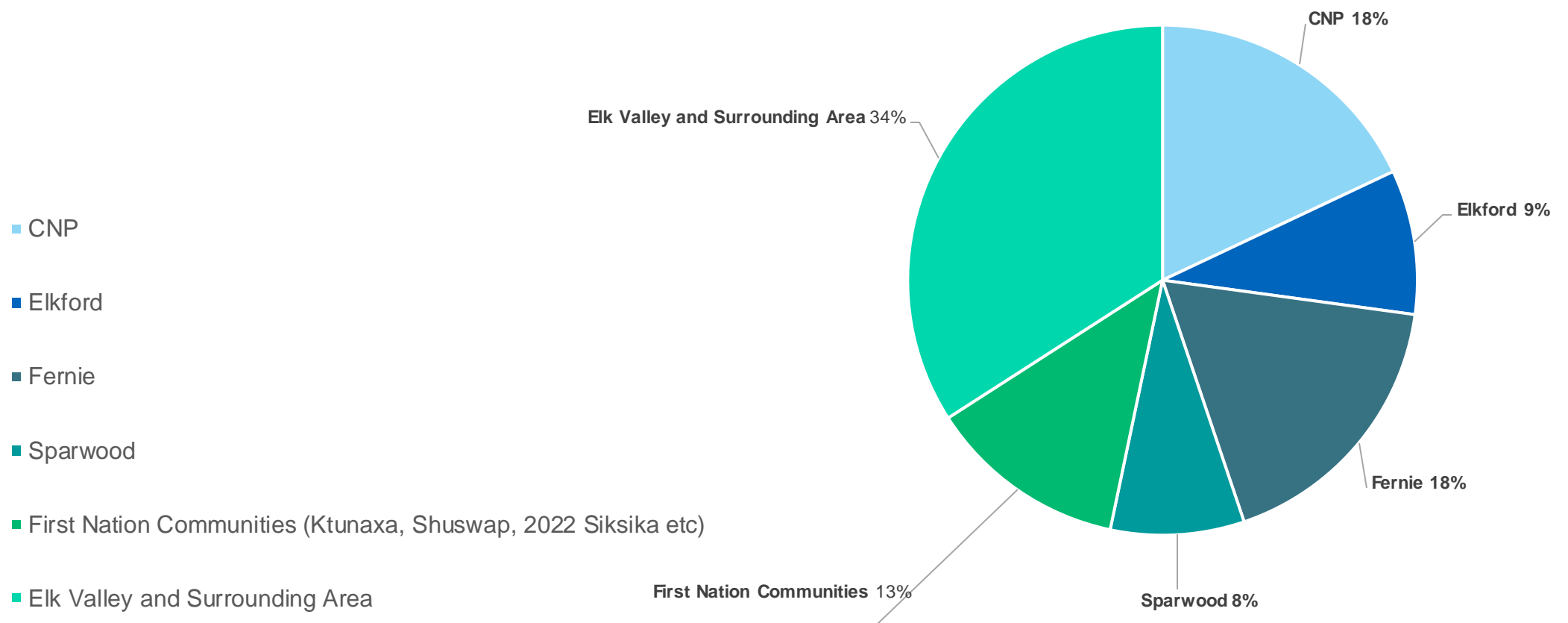
What We Support

Community Investment



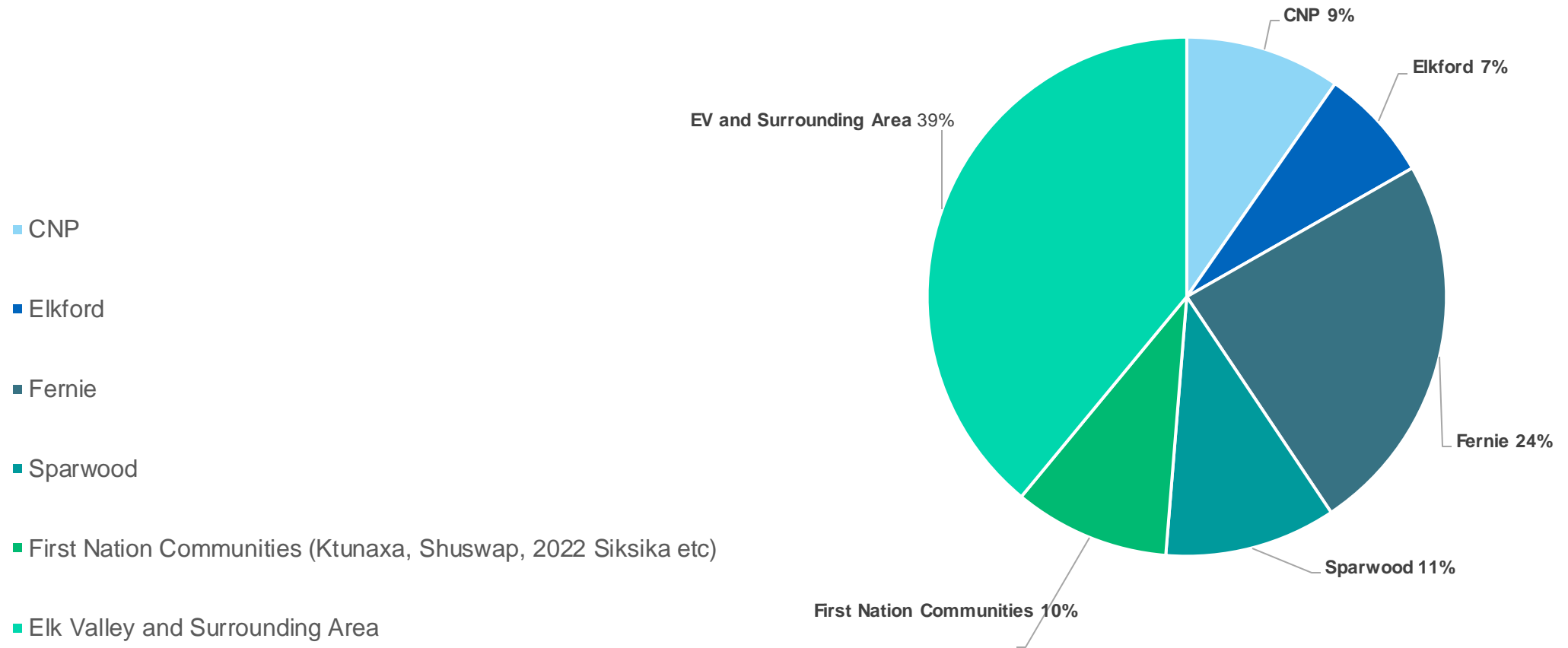
2020 Where We Support

2020 Community Investment



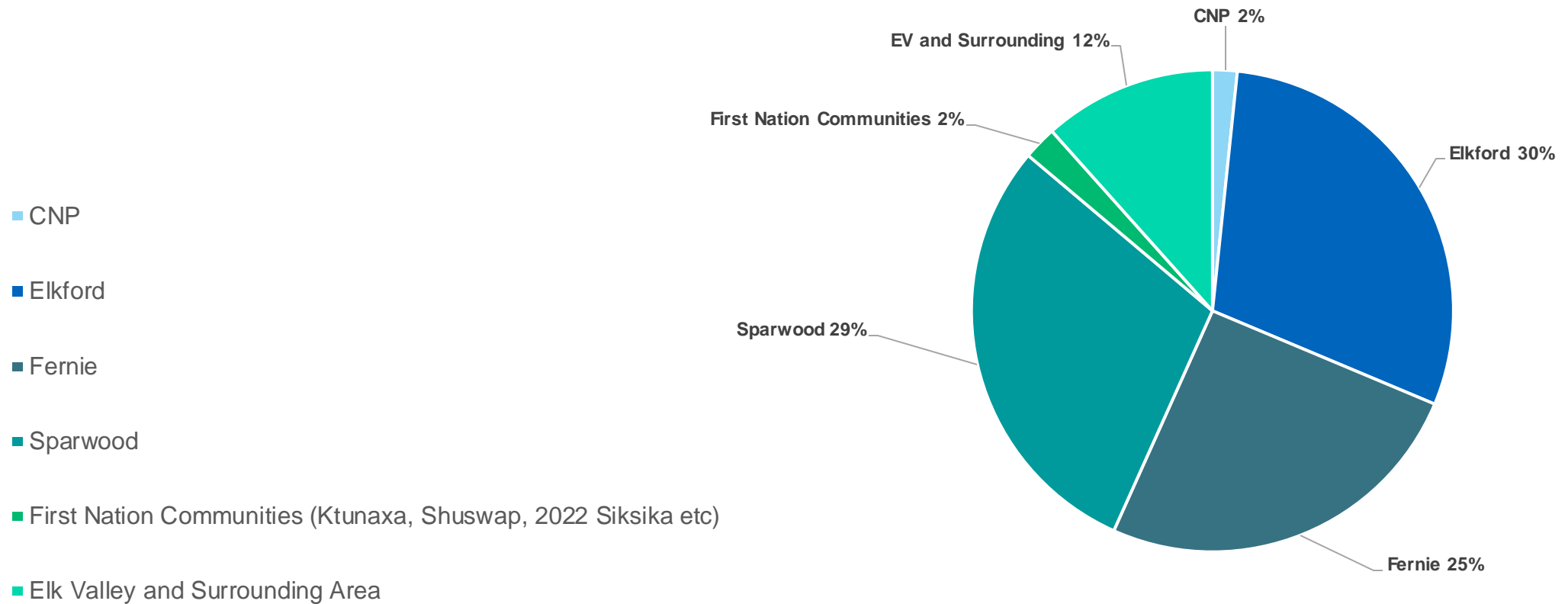
2021 Where We Support

2021 Community Investment



2022 Where We Support

2022 Community Investment



Recipients



- Elkford, Sparwood, Fernie & CNP Drive In movie nights
- STARS Foundation
- East Kootenay Foundation for Health - Foundry

- Michel Natal Sparwood Heritage Society
- Fernie Chamber of Commerce
- Avalanche Canada
- Ktunaxa Nation Council

- Elk River Watershed Alliance
- Pass Powderkeg Ski Hill
- Fernie Volleyball Club
- Crowsnest Community Support Society

plus so many more!

Get Involved

If you have a community investment idea you think Teck should be involved in, visit communityinvestment.teck.com, or apply online at <http://communityinvestment.teck.com> or reach out to tammy.ogden@teck.com

Thank you to all the great community organizations that have connected with Teck on their ideas for making our communities a great place to live, work and play!

Team Teck Employee Matching Program

Teck

What is Team Teck?

- The program is a company-wide, employee-directed program
- Teck will contribute up to a maximum of \$3000 per calendar year for each employee, up to \$25,000 per organization
- Minimum of \$30 donation

If you have any questions, please reach out to:
tammy.ogden@teck.com or 250-425-3333





Elk Valley Family Society

Affordable Housing

ELK VALLEY FAMILY SOCIETY

About - Elk Valley Family Society

- Started in 1998 with the creation of Chrysalis House in Fernie
- Non-profit charitable organization.
- In partnership with BC Housing, provides affordable housing programs offering different levels of support in Fernie, and Sparwood.



Our Projects

- **Chrysalis House** – *Fernie (second stage housing)*
 - 10 units of 1,2,and 3 bedrooms for women and children fleeing domestic violence.
 - 1 unit, 4 bedroom. Operated by Safehomes for women and children fleeing domestic violence. Short term, immediate basis, for a max of 30 days, staffed 24 hours.
- **Veneto Place Properties** – *Fernie (Low end of market, seniors and PWD)*
 - 28 units of low end of market housing
 - 12 unit for seniors and persons with disabilities.
- **Sasko Manor** – *Sparwood (seniors and PWD)*
 - 18 units for Seniors and Persons with Disabilities
- **The Timbers** – *Sparwood (mixed market, mixed income)*
 - 30 units for families, seniors and PWD

There are other non profit housing providers in the Elk Valley

Barriers to Start New Projects

- 1. LAND
- 2. LAND
- 3. LAND 😊
- 4. Location of identified land
- 5. Accessing Funding – Finding a developer
- 6. Staff or Board availability
- 7. Community Buy In (municipality, business, individuals)

What's Worked

For our new project “The Timbers”

1. District of Sparwood – Staff and Council
2. Land Provided by District of Sparwood
3. Re-zoning made easy, and fast
4. Finding a Developer - keen to work with the non profit sector.
5. Staff availability
6. Community Support – Teck Grant/ CBT

Project Goals – Housing for Target Populations

- Mixed income model (low- to moderate-income households)
- Independent living (not supportive housing)
- Target occupant mix:
 - Families (focus on single parent households with children)
 - Low-income individuals
 - Persons with disabilities
 - Possibly some 1-br units for seniors
- Observed increase in homelessness and people at risk of homelessness over the past 5 years, especially problematic for low- and fixed-income individuals and families.

Site Suitability

- Good location close to services, amenities, transit
- Rezoned in November 2020 to R3 (High Density Residential)
- Site Investigations/Due Diligence Completed:
 - Phase 1 Environmental Site Assessment
 - Land Survey
 - Geotechnical Assessment (in progress)
 - Title Review



Design – Project Overview

Location: 400 Evergreen Crescent,
Sparwood BC

Site area: 40,042 SF

Building Height: 4 Stories

Building area (indoor): ~25,541 SF

Circulation: ~2,176 SF

Indoor amenity: ~804 SF

Total unit count: 30

Parking: 37 stalls (min 2 accessible
stalls)



Design – Site Layout

- Rectangular building (4 storeys)
- Surface parking on site (38 stalls)
 - Retaining clusters of the existing second growth coniferous trees
- Building orientation (narrow face) at the Pine Ave minimizing the impact on its surroundings
- Main entrance through from Pine Ave



Design – Pine Ave View (SE Corner)

EVFS



Design – View from the parking (main entry – south elevation)

EVFS



Funding

- Funding proposal submitted to RFP #1070-1819/016 (Closed January 15, 2021) - **APPROVED**
- Program targets families, seniors and persons with disabilities able to live independently
- Program targets mixed income housing developments:
 - 20% of units at RGI Deep Subsidy rents (\$375/mo. for studio or 1 bedroom units)
 - 50% of units at RGI rents (based on 70% of Housing Income Limits for Elk Valley)
 - 30% of units at Affordable Market rents (BC wide cap, suggested LCV rents based on observed comparables)
- Funding offered:
 - Grant contribution \$100,000 per 1-bedroom unit, \$125,000 per 2-bedroom unit, \$150,000 per 3+ bedroom unit)
 - Mortgage (35 year amortization, 10 year term)
 - Ongoing per unit operating subsidy to cover debt servicing not covered by operating revenues
- BC Housing Design Guidelines and Construction Standards
- Co-Funders: Columbia Basin Trust, CMHC National Co-Investment Fund, Teck

THANK YOU !

Katey Taylor

evfs@shaw.ca

250-423-4213



ELK VALLEY FAMILY SOCIETY

**COMMUNITIES OF
INTEREST ADVISORY
INITIATIVE PARTNERS
MEETING – FEB. 2023**

**CMHC – FUNDING
OPPORTUNITIES**



AFFORDABLE HOUSING SOLUTIONS

FUNDING SOLUTIONS

- Rapid Housing Initiative
- National Housing Co-Investment Fund
- Rental Construction Financing
- Innovation Fund



MORTGAGE LOAN INSURANCE

- MLI Select

Minimum eligibility requirements

Social outcomes



Financial
Viability



Affordability



Energy
Efficiency



Accessibility

Rapid Housing Initiative

Round 3



Rapid Housing Initiative- Round 3

Initiative Objective

To quickly create new permanent affordable housing units that support Canadians who are vulnerable and prioritized under the National Housing Strategy (NHS).



Xeni Gwet'in First Nations Government

- 6 units of new modular housing
- Nemiah Valley, Lohniee 3 Reserve
- RHI Funding: \$2.977M
- Construction completed in 2022 and full occupation in December 2022



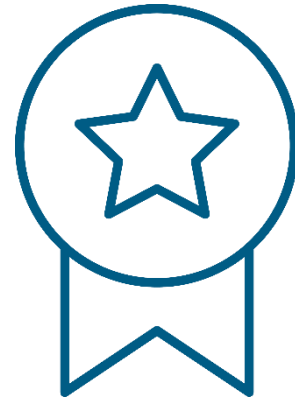
National Housing Co-Investment Fund



National Housing Co-Investment Fund

New Construction

- Forgivable + Repayable Loan



Revitalization

- Contribution Only
- Forgivable + Repayable Loan
- *Flexibilities for Energy Efficiency and Accessibility*

Tyee Housing Co-op



- Repair project – 75 Units
- Victoria, BC
- Repairs currently underway, anticipated completion mid 2023

Rental Construction Financing Initiative



Rental Construction Financing initiative

Low-cost loans for new affordable rental housing

- ✓ Up to 100% LTC
- ✓ 50 year amortization
- ✓ Low rate locked in for 10 years (from 1st advance)
- ✓ No niche type housing
- ✓ Geared to middle income tenants



The Alder

- 5 stories, 119 affordable rental units in Vancouver
- 70% targeted for families
- Catalyst Community Development Society
- RCFi Funding: \$39.8M loan

MLI Select



MLI Select –
An innovative
new multi-unit
mortgage loan
insurance product

Lender/Broker
makes application to
CMHC on behalf of
Borrower



Affordability



Accessibility



Climate Compatibility

5994 Kathleen Avenue, Burnaby



Project details

- 324 rental units
 - 101 affordable
- 34 storey project
- Metrotown area
- Project budget
 - \$156M
 - Stacking:
 - Co-Investment Loan
 - MLI Flex Insured Loan

Social outcomes

- Affordability
 - 31.17% affordable units
 - 79.70% depth of affordability
- Accessibility
 - Highest level of accessibility
- Energy efficiency
 - 41-55% relative to NECB 2015
- City of Burnaby partnership

Affordable Housing Innovation Fund



Innovation Fund

Funding for innovative housing providers driving innovation across the housing continuum

New: *Rent to Own

Innovation

Is defined as design and financing models customized to overcome barriers and lower the costs and risks of housing projects

Summary

- Know our programs, stay up to date, work with a Development Consultant
- Plan ahead in your design
- We reward greater Social Outcomes
- Partnership is essential
- Involve CMHC early on
- We are open to various deal structures!



Marcia Jean-Baptiste

mjeanbap@cmhc.ca

604-737-4172

Thank you!!



cmhc.ca

Canada

