



BANFF HOUSING CORPORATION

AGENDA ORDER OF BUSINESS

June 19, 2025

8:30-10:30

Ted Langridge (hybrid participation option)

BHC Vision	BHC Mission	BHC Purpose
To provide Banff residents with a place to call home while fostering engaged and connected communities.	To provide a wide range of below-market housing options for residents of Banff National Park that support the needs of our community within our built environment.	To manage the current and future homeownership and rental portfolios.

- 1.0 LAND ACKNOWLEDGEMENT
- 2.0 CALL TO ORDER
- 3.0 APPROVAL OF AGENDA
- 4.0 ADOPTION OF PREVIOUS MINUTES & PUBLIC ATTACHMENTS
- 5.0 NEW BUSINESS
 - 5.1 Briefing - Fees and Services review - 2026
 - 5.2 Briefing – Policy Development review
 - 5.3 AGM - Strategic Goals
- 6.0 ADMINISTRATIVE STAFF UPDATES
 - 6.1 50 Wolf Scope of Work
- 7.0 CONFIDENTIAL ITEMS
- 8.0 FINANCIAL
- 9.0 NEXT MEETING
 - AGM June 23, 2025
 - Next Board meeting: July 25, 2025
- 10.0 MOTION TO ADJOURN

Agenda Distribution

1 Administration, 4 Public Members, 2
Town Council Members



BANFF HOUSING CORPORATION

MINUTES OF THE BANFF HOUSING CORPORATION

In-person / Zoom

May 15, 2025

BOARD MEMBERS PRESENT

Jeffrey Carpenter	Public Member Director
Mark Walker	Public Member Director - Chair
Lauren Aebig	Town of Banff Senior Administration
Barb Pelham	Council Representative

BOARD MEMBERS ABSENT

Pam Traut	Public Member Director
Kaylee Ram	Council Representative
Melanie Petelle	Public Member Director -Vice Chair

ADMINISTRATION PRESENT

Sharon Oakley	Manager, Housing Sustainability, Town of Banff
Heather Bolt	BHC Operations Supervisor

ADMINISTRATION ABSENT

BHC VISION

To provide Banff residents a place to call home while fostering engaged and connected communities.

BHC MISSION

To provide a wide range of below-market housing options for residents of Banff National Park that support the needs of our community within our built environment.

1.0 Land Acknowledgment: M. Walker

2.0 CALL TO ORDER

BHC25-35 M. Walker called the May 15, 2025, meeting of the Banff Housing Corporation to order at 8:30 a.m.

3.0 APPROVAL OF AGENDA

BHC25-36 Moved by B. Pelham to approve agenda

CARRIED

4.0 ADOPTIONS OF MINUTES & PUBLIC ATTACHMENTS

BHC25-37 Moved by L. Aebig to approve the April 15, 2025, minutes as amended. **CARRIED**

5.0 NEW BUSINESS /DELEGATIONS – KPMG – Colin Mitchell / Taylor Thompson

BHC25-38 5.1 M. Walker moved the BHC Board members, under Sections 23 (Local Public Body Confidence) and section 24 (advice from officials) and section 27 (privileged information) of the Freedom of Information and Protection of Privacy Act, recess at 8:35 a.m. to the call of the chair, to reconvene in a closed meeting, to be conducted in the Ted Langridge room, to consider confidential matters with respect to confidential information on the KPMG 2024 BHC Audited Financial report.
CARRIED

BHC25-39 M. Walker moved that the BHC board rise and report. BHC board reconvened in a public meeting at 9:10 a.m. with Mark Walker in the Chair. **CARRIED**

5.3 RFD- KPMG Financial Statements

BHC25-40 L. Aebig motion to approve BHC 2024 audited financial statements **CARRIED**

5.4 NBLC Future Planning- Administration is directed to secure possible dates for the board workshop addressing action areas from the land economist report.

Administration will return with options for the workshop based on NBLC availability

5.5 Briefing on Strategic Framework- Board and administration are asked to return any new updates/edits and additions to the document by June 1, 2025.

6.0 STAFF UPDATES

6.1 Verbal briefing on geotechnical and architectural progress for the 50 Wolf Street project provided as information.

7.0 CONFIDENTIAL ITEMS

8.0 FINACIAL

8.1 RFD-Approval of the 2024 Community Housing Reserve Fund transfer

BHC25-41 B. Pelham moved that a transfer of \$276,584 be made to the Town of Banff Community Housing Reserve, as per the 2024 approved budget. **CARRIED**

8.2 RFD – Transfer to Operating Surplus Reserve Fund

BHC25-42 L. Aebig moved to transfer \$21,470 to the Operating Surplus Reserve Fund following the board's policy and commitment to long-term sustainability **CARRIED**

9.0 NEXT MEETING DATE

Thursday, June 19, 2025

10.0 MOTION TO ADJOURN

BHC25-43 J. Carpenter moved to adjourn at 10:29 a.m.

CARRIED

Sharon Oakley

Recording Secretary

UNCONFIRMED

BRIEFING

Subject: Fees and Services Review



Presented to: BHC Board of Directors
Submitted by: Heather Bolt, BHC Operations
Supervisor

Date: June 19, 2025
Agenda # 5.1

REASON FOR REPORT

At the December 20, 2023, meeting of the Board of Directors, an update to the form fees and charges was approved, effective January 1, 2024, with a directive for annual review to ensure ongoing cost recovery.

Subsequently, at the May 25, 2024, meeting, the Board approved an increase to the resale fee, setting it at 1% of the sale price payable by the buyer, effective January 1, 2025. This too is subject to annual review to support cost recovery.

As BHC prepares for the 2026 budget cycle, this report is being brought forward to support a review of current fees and charges related to the ownership portfolio, and to identify any potential adjustments needed to align with program costs and operational sustainability.

BACKGROUND

Current fees and charges listing for the ownership portfolio.

FORM FEE TYPE	COST (+ GST)
Mortgage consent	\$350.00
Sublease assignment consent	\$350.00
Postponement	\$350.00
Rental consent	\$350.00
Subordination agreement	\$650.00
Discharge Fee	\$650.00
RESALE FEE	COST (+GST)
Equity Share and Price Restricted portfolios	1% on purchase price to buyer
OTHER FEES	COST
Registered Resale List application fee	\$50
Annual Administration fee	\$250 + GST (Peyto Place and The Aster) \$257.14 + GST (all other developments)
Administration late fee penalty and interest	\$30 flat fee AND Prime +1% charge on outstanding balance

The below tables highlight the tasks and estimated hours allocated to each part of the resale process for both the equity share and price restricted portfolios.

Task Description – Equity Share	Hours (estimation)	Re-List (estimation)
Initial communication with homeowner and follow up including letter to initiate sale; review process, explain how listing price is determined, negotiation expectations, timelines, review	3-4	2-3

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any outstanding fees owed to the BHC and answer any questions.		
Order BHC appraisal, review all appraisals to determine listing range, discuss and determine list price with homeowner.	2-3	1-2
Disseminate appraisals and listing information sheets to determined details to be highlighted in advertising; home improvements, age of appliances and mechanics, service details, property dimensions, estimated costs of maintenance etc. to create listing sheet for homeowner approval.	4-5	
Take and edit photo of the home, coordinate floor plans via contracted services and obtain lot plans using GIS, draft and design an advertisement in MailChimp to submit to homeowner for final approval.	8-10	
Marketing – send advertising to RRL, BHC website pop up, Town of Banff social media, etc.	3-5	1-3
Open House – preparation (RSVP list, prepare RRL point summary for attendees), answer potential buyers' questions, send reminder emails, coordinate alternative schedule for those that cannot attend the open house, manage open house (manage attendance, provide answers and information, confirm points for all in attendance) <i>*There may be more than one staff on site during an open house depending on interest in the home</i>	15-19	13-17
Open House follow up – send thank you and expression of interest email, answer post questions, obtain all pre-mortgage approvals from interested buyers, organize all interested parties sequential order, send out negotiation order).	5-7	2-4
Negotiations – provide introduction, answer questions, monitor offers (price and conditions) and timing of negotiations, communicate with all other interested parties on timelines based on the success of negotiations	5-10	3-8
*Monitoring communication, and answering queries between sellers and buyers until closing date	10-15	10-15
Miscellaneous administrative tasks, including presence at home inspection and closing date	10-13	8-5
Total	65-91	40-57
BHC estimated staff time (one staff member @ 2025 rate of pay)	\$2340 - \$3276	\$1440 - \$2052

**During the last home sale, there were over 113 pieces of email communication between the seller, buyer, and BHC.*

Task Description – Price Restricted	Hours (estimation)	Re-List (estimation)
Initial communication with homeowner and follow up including letter to initiate sale; review process, explain how listing price is determined, negotiation expectations, timelines, review any outstanding fees owed to the BHC and answer any questions.	3-4	2-3
Determine list price	0.5	0.5
Disseminate listing information sheets to determined details to be highlighted in advertising; home improvements, age of appliances and mechanics, service details, property dimensions, estimated costs of maintenance etc. to create listing sheet for homeowner approval.	3-4	
Take and edit photo of the home, coordinate floor plans via fiiver and obtain lot plans using GIS, draft and design an advertisement in MailChimp to submit to homeowner for final approval.	8-10	
Marketing – send advertising to RRL, BHC website pop up, Town of Banff social media, etc.	3-5	1-3
Open House – preparation (RSVP list, prepare RRL point summary for attendees), answer potential buyers' questions, send reminder emails, coordinate alternative schedule for those that cannot attend the open house, manage open house (manage attendance, provide answers and information, confirm points for all in attendance) <i>*There may be more than one staff on site during an open house depending on interest in the home</i>	15-19	13-17
Open House follow up – send thank you and expression of interest email, answer post questions, obtain all pre-mortgage approvals from interested buyers, organize all interested parties sequential order, send out negotiation order).	5-7	2-4
Negotiations – provide introduction, answer questions, monitor offers (price and conditions)	5-10	3-8

BRIEFING

Subject: Fees and Services Review



Presented to: BHC Board of Directors
Submitted by: Heather Bolt, BHC Operations
Supervisor

Date: June 19, 2025
Agenda # 5.1

and timing of negotiations, communicate with all other interested parties on timelines based on the success of negotiations		
Monitoring communication, and answering queries between sellers and buyers until closing date	10-15	10-15
Miscellaneous administrative tasks, including admin presence at home inspection and closing date	10-13	8-5
Total	62.5-87.5	39.5-55.5
BHC estimated staff time (one staff member @ 2025 rate of pay)	\$2250 - \$3150	\$1422 - \$1998

The above does not include the following charges:

- Cost of appraisal(s) (\$400-\$500) – *applicable only to the equity share portfolio*
- Additional advertising is required (\$500/RMO), Town of Banff social media (\$100)
- Contracted services (floor plan software, BHC Bookkeeper, CPA, KPMG audit)
- Developing, coordinating signatures, pick up and drop off of required forms (consents, subordination agreement, et)

Consideration

As part of the current review of fees and charges, it has come to our attention that there is no fee associated with the Sublease Agreement, which is a key legal document created during the development and onboarding of new units. This agreement, which outlines the terms, conditions, and responsibilities of the homeowner, is valid for the duration of the head lease between Parks Canada and BHC (typically 42 years).

Given that BHC incurs legal and administrative costs in preparing this and other documents, such as mortgage consent and subordination agreements, it would be reasonable to consider introducing corresponding fees for new owners at the time of development. This approach would help ensure that BHC is recovering costs associated with delivering these essential legal and operational services.

SUMMARY

The updated resale fee, implemented on January 1, 2025, was designed to support BHC's cost recovery goals by reflecting the estimated staff time required to manage the administrative and operational tasks involved in a resale and to help support long term sustainability.

Although the single home sale since the fee adjustment indicates that the revised structure may cover associated costs, one transaction alone does not provide enough data to make a well-informed decision about further changes.

BRIEFING

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RECOMMENDATION

1. We do not recommend an increase to sales fees for 2026 due to insufficient data.
2. Motion to approve a Sublease Agreement fee (applicable to new development) in the amount of \$650 +GST which aligns with the fee structure of other forms that are created by our legal council.

BRIEFING

Subject: Policy Development Review



Presented to: BHC Board of Directors
Submitted by: Heather Bolt, BHC Operations
Supervisor

Date: June 19, 2025
Agenda # 5.1

REASON FOR REPORT

The purpose of this report is to provide a comprehensive overview of the Banff Housing Corporation's (BHC) current policy framework, both administrative and board, and to identify policies requiring future development or review. As the organization evolves alongside the shifting demographics and housing landscape of Banff, it is critical that BHC's policy framework remains current, practical, and aligned with the organization's strategic priorities. This report also sets the foundation for establishing a structured, annual review cycle to ensure policy relevancy and to formalize these efforts in the annual workplan going forward.

BACKGROUND

The two tables below outline the current administrative and board policy listing and their review status.

Administrative Policy database listing

BHC-A-1000	Barrier Free Dwelling Allocation Policy	Up to date
BHC-A-1001	Operating Surplus Policy	Up to date
BHC-A-1002	Purchasing Policy	Up to date
BHC-A-1003	Retention Policy	Up to date
BHC-A-1004	BHC Roommate Policy	<i>For review</i>
BHC-A-1005	BHC Rental Policy	Up to date
BHC-A-1006	Administration Fee Policy	Up to date
BHC-A-1007	Sublease Enforcement Policy	Up to date
BHC-A-1008	Eligible Home Buyer	Up to date
BHC-A-1009	BHC Undertaking	Up to date
BHC-A-1010	Travel Expenses Policy	Up to date

Board Policy database listing

BHC-B-2000	Conflict of Interest Board Members Policy	Up to date
BHC-B-2001	Electronic Voting Policy	Up to date
BHC-B-2002	Media and Relations Policy	Up to date

CONSIDERATIONS

The following policy areas have been identified as requiring development to address gaps in current organizational practice and respond to emerging needs in the community. These will provide critical guidance and structure as BHC continues to respond to changes in community composition, homeowner lifecycle needs, and operational complexity.

Aging in Place
Inheritance and Estate Planning
Public Hearing Process
Sublease Assignment Consent
Ownership Fees and Charges

BRIEFING

Subject: Policy Development Review



Presented to: BHC Board of Directors
Submitted by: Heather Bolt, BHC Operations
Supervisor

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SUMMARY

The BHC currently maintains a strong and up-to-date listing of administrative and board level policies. However, to ensure the ongoing effectiveness and relevance of its policy framework, there is a need for both expansion and the implementation of a formal review cycle. Policies such as those related to inheritance, aging in place, and sublease assignment reflect demographic and market changes that were not historically addressed but are increasingly relevant. By establishing a systematic approach to reviewing and updating policies, BHC can ensure transparency, accountability, and operational consistency.

RECOMMENDATIONS

1. Policy Development Timeline

Policies up for development should be drafted and brought forward for Board consideration as part of the 2025 and 2026 work plans based on their priority.

Q3 2025: Draft and present Inheritance and Estate Planning, Sublease Assignment Consent, and Ownership Fees and Charges.

Q2 2026: Draft and present Aging in Place

Q3 2026: Public Hearing Process

2. Inclusion in the Annual Workplan

Beginning in 2026, policy review and development activities should be integrated into the Board Annual Workplan, with timing aligned to operational needs i.e., fees and charges should be reviewed and presented in advance of the start of the annual budget process.

Review cycle cadence of policies not on an annual review is proposed to be one-third of all policies are reviewed on an annual basis to maintain sustainability and responsiveness to evolving community needs.

Banff Housing Corporation Strategic Priorities

Goal 1. Create sustainable and attainable housing

Ensure we have a robust and diverse offering of housing options, both rental and for purchase for eligible residents, that allows individuals who choose to live in Banff, to do so.

Tactics:

- Continue to create price-restricted, for-purchase opportunities.
- Continue to provide below-market rental housing.
- Provide leadership and innovative housing solutions in our evolving housing landscape.

Success



- The successful sale of the final **Aster** unit marked a major milestone in contributing to the price-restricted (PR) ownership inventory. Total number of PR units is 55.
- Approval/implementation of a third-party, independent ownership **portfolio assessment** that will provide a data-driven foundation for future housing strategies to optimize the use of BHC's ownership portfolio and help identify gaps and opportunities.
- Approval of lowering the minimum rental income qualifier on studio units to align with the Alberta minimum wage structure, allowing more **entry-level workforce** residents broader access to our rental housing.
- Broadening the parameters for approving **title changes** to reflect Banff's evolving demographics, supporting aging in place and inclusive family models.
- Adoption of a **first-time home buyer priority access** across the ownership portfolio to increase access for residents entering the market for the first time, helping more locals achieve ownership.

New Opportunities and Areas for Improvement



- Waitlist demands:** Despite efforts to increase access, both rental and ownership waitlists continue to grow. Low turnover suggests a mismatch between demand and available units, potentially due to a lack of housing options, demographic shifts, or economic factors discouraging residents from relocating.
- Funding:** BHC benefits from a strong, collaborative relationship with the Town of Banff in creating new housing projects. Continued alignment and support are essential, especially as development timelines, land availability, and rising costs present ongoing challenges. There is an opportunity to find innovative solutions and maintain momentum in delivering housing. The BHC is open to exploring alternative development models, partnerships, or land-use strategies to increase its housing supply.
- Housing access and distribution:** Recent municipal policy changes are positively impacting the overall housing supply. There is value in the BHC enhancing policy and fostering partnerships to help support the development, protection, and growth of below-market housing options beyond the current BHC inventory.

Goal 2. Pursue organizational excellence

An organization maintains and enhances its institutional structure and credibility through financial and professional integrity, strong governance, and excellent decision-making. Strong organizational capacity will allow BHC to fulfill its mission and vision, create value by providing a broad range of products and services, and be innovative leaders in below market housing initiatives.

Tactics:

- a. Continue to pursue excellence in both the administrative and organizational structure.
- b. Continue to seek strong community leadership representation at the governance level.
- c. Ensure governance excellence at the board level through robust and detailed orientation and engagement processes.
- d. Maintain a high level of awareness on housing issues through education, accountability, and advocacy.

Success



- Adoption and implementation of a comprehensive **Board Orientation** package. With input from the current board, this manual informs new board members about BHC's mission, portfolio, legal framework (including Parks Canada context), and financial responsibilities.
- BHC took proactive steps to strengthen its administrative capacity by hiring a **full-time Administrative Assistant** on a full-time contract basis. This decision followed a comparison review of staff models used by comparable housing providers across the industry.

New Opportunities and Areas for Improvement



- **Recruitment of a volunteer board:** As board terms end, BHC can more formally identify and cultivate future governance leaders, particularly those who reflect Banff's evolving demographics (e.g., younger residents, newcomers, and inclusive family models). A targeted recruitment strategy and mentorship program could help maintain leadership continuity.
- **Evolving portfolio:** As housing demand and portfolios grow, administrative functions will increase. Investing in software systems and staff development will be crucial in maintaining service levels.

Goal 3. Ensure BHC financial health and management

The financial strength of the BHC relies on excellent management of both rental and for-purchase portfolios, and a robust, well-cared-for rental housing inventory.

Tactics:

- a. Develop, approve, and implement capital reserve policies for BHC rental properties.
- b. Expand (including identifying additional/independent) BHC funding sources.
- c. Develop innovative ways to deliver housing



Community Housing Reserve Fund Contributions

Ti'nu has contributed a total of **\$1,866,904** to the Community Housing Reserve Fund since its creation (up to December 31, 2024)

Success



- Following an in-depth, 18-month review of fees (the first since 2012), BHC adopted **updated resale fees and administrative charges to ensure full cost recovery** for core services. This update represents a critical step toward improving the organization's fiscal health and aligning service delivery with actual administrative costs.
- A new policy was introduced and approved to retain any annual **operating surplus reserve fund**, creating a designated reserve fund to support long-term financial resilience and manage future budget variability without compromising service delivery.
- Continued collaboration with third-party auditors (KPMG) has reinforced financial transparency and **improved the quality of the audit year after year**.

New Opportunities and Areas for Improvement



- **Need for broader public investment:** BHC operates with high financial independence, distinguishing itself from many comparable housing authorities by not relying on direct taxpayer or municipal funding for its operations or capital development. This self-sufficiency highlights BHC's resourcefulness and resilience. Strategic advocacy for public sector support may present a valuable opportunity to amplify BHC's impact amid increasing construction costs and growing affordability challenges.
- **Funding limitations:** BHC is well positioned to play a leading role in future housing developments, partly in collaboration with the Town of Banff. There may be opportunities for BHC to re-engage land acquisition and independent development projects by focusing on external funding such as federal and provincial grants, philanthropic capital, and private sector partnerships.
- **Rising costs and aging inventory:** As BHC's portfolio matures there is an opportunity for BHC to improve asset and capital management through targeted reinvestment and proactive planning. By staying ahead of maintenance needs, BHC can preserve property value, improve tenant satisfaction, and reduce the risk of future disruptions ensuring housing stability.

Goal 4. Community Development

Since its inception in 1994, the BHC has been an important organization in the Banff community, providing attainable housing for eligible residents of Banff. The BHC continues to work towards a transparent operation model that enables residents to feel welcome, valued, and safe within the built environment. All residents can contribute to the social fabric of our community through dedicated opportunities and engagement within the BHC portfolio. It is a guiding principle for the BHC administration to ensure that we create neighborhoods that create communities within.

Tactics:

- a. The BHC's adherence to community development principles ensures that residents are engaged together allowing for strong connections and a sense of belonging to evolve.
- b. We create homes and neighbors that are socially vibrant and connected.
- c. The integrity of these social development concepts is critical to ensure the achievement of BHC's mission and vision.
- d. Increase clarity of eligibility, residency requirements, and rights of tenants/owners.

Success



- BHC continues to be the **go-to resource** for all housing. Launching the new, dedicated housing website has led to increased visibility of the portfolio, eligibility criteria and applications, and community resources.
- Tenants continue to provide **positive feedback** and actively engage with the programs offered at Ti'nu, which help foster community involvement and address some affordability challenges.
- BHC participated in Banff's **Share and Repair** hosted by the Biosphere Institute and continued participation in the Town of Banff's **Reuse Workshop**, showcasing how local organizations support environmental initiatives and the circular economy.

New Opportunities and Areas for Improvement



- **Using land and space intentionally:** As demand for below-market housing grows, BHC must make the most of limited land often through creative, higher-density solutions. While this can reduce non-residential space, it also encourages thoughtful design that fosters connection and well-being. Shared spaces like courtyards and community rooms are vital to livable, inclusive communities. The new community space at 50 Wolf is a strong step forward, and striking a balance between density and communal space will be essential going forward.

Goal 5. Communication

Housing stability is a critical component of a thriving community, and BHC serves a critical role in this regard. As a below-market, housing provider for the community it is integral to the success of the organization to have open and transparent lines of communication with the shareholders and the residents of Banff. This includes processes of engagement that allow the BHC to work within the community to identify current trends and issues, demographic changes, and the evolving needs of the community.

Tactics:

- a. Identify opportunities to improve program participation.
- b. Improve the effectiveness of public outreach.
- c. Apply housing expertise to help build community. Over its long history, BHC has become nationally and internationally recognized for its expertise in developing and maintaining affordable and attainable housing. As the demographics and community change, so do the housing needs. BHC, in collaboration with the Town of Banff and other housing providers, can apply its expertise and policies to ensure the community addresses its evolving needs.
- d. Continue to seek opportunities to identify partnerships and collaborations with other housing providers.

Success



- In August 2024, BHC launched a new, **dedicated website** to improve accessibility and clarity of information for existing residents and prospective applicants. The launch has led to a measurable increase in website traffic and a significant influx of new applications for rental and ownership portfolios.
 - over **18550** visits to the new site
- BHC maintains a strong presence at the **Housing Central** conference, contributing to and learning from national conversations on housing challenges and trends.
- BCH and the Town of Banff have partnered in creating and delivering the **Aster Documentary**, which has been shared across the province, highlighting Banff's unique housing story and what it takes to work collaboratively with a developer, builder and community to provide below-market housing.
- Continued peer-to-peer engagement with **local and provincial housing organizations** enables BHC to adopt best practices in the face of shifting demographics.

New Opportunities and Areas for Improvement



- **Communication reach:** While BHC's digital newsletters have improved, they reach approximately 40% of the online portfolio due to their subscriber-based format. This is an opportunity to enhance digital engagement and expand communication methods, reducing reliance on slower, costly mail and delivering information quickly and more efficiently.
- **Resource constraints for digital content creation:** The absence of a dedicated communication specialist has presented a challenge in maintaining the pace of content development for BHC's dedicated website. However, this also highlights an opportunity to strengthen internal capacity and streamline communications. Prioritizing consistency and efficiency across all platforms will be a key focus for 2025, ensuring BHC's messaging is timely, accessible, and aligned with its broader engagement goals.