



City of Kamloops

COUNCIL POLICY

SUBJECT: AFFORDABLE HOUSING POLICIES

NO. EDS-19

FUNCTION: ENVIRONMENTAL DEVELOPMENT SERVICES

DATE: 2003 October 21

DEFINITIONS

1. **Affordable housing** means:

- rental or owned housing provided to low income households who have an affordability problem (pay in excess of 30% of their income on housing) and earn less than the median income for Kamloops;
- is subsidized by the Province of British Columbia or by a non-profit agency, which enables rents to be provided below-market rates on a "geared to income" basis;
- are typically publicly owned or owned and operated by a non-profit agency; and
- does not include shelters or transitional housing.

Affordable housing is permitted in all residentially zoned areas of the City including the CBD (Central Business District) and C1-T (Tranquille Road Commercial) zones.

Shelters or hostels are emergency or temporary housing for males, females, or families including temporary housing for transient individuals who have no suitable permanent housing, and include uses such as the Y Women's shelter and the Men's Christian Hostel. Shelters or hostels are permitted in P-4 (Public and Quasi-Public Use) zones under the Zoning By-law No. 5-1-2001.

Transitional housing means short-term housing for persons who, in addition to needing affordable housing, need non-housing support services including meals, housekeeping, medical care, counselling, and skills training to enable them to maintain occupancy in permanent housing. These non-housing support services may be funded by a variety of provincial programs including health, social, and corrections based programs.

ROLES

2. Senior levels of government are the best suited to be the prime source of policy development and funding to address issues of homelessness and housing affordability.

The City of Kamloops will participate, where appropriate, in federal and provincial initiatives that address housing needs in Kamloops.

The City of Kamloops is not a housing provider or manager.

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The City of Kamloops will seek opportunities to partner with the non-profit and private sector to provide affordable housing in either new construction or in rehabilitating existing housing stock.

Partnership with the City of Kamloops will be on the basis of waiving development cost charges not-for-profit rental housing in accordance with section 933 (12) of the *Local Government Act*; making City-owned land available either at market value or below market value; supporting variances for innovative housing types; direct cash contributions; a combination of any of the above-noted mechanisms, or such other means as supported by City Council.

The Social Planning Council will advise City Council on housing issues, including recommendations on City of Kamloops funding support for affordable housing projects.

The Social Planning Council will identify research and public education needs related to housing. The research and public education may be conducted by the City of Kamloops, Thompson Rivers University, or the non-profit sector.

The non-profit sector, including partnerships with the private sector, will build and manage affordable housing for the residents of Kamloops.

- a. The City will continue to monitor the housing market and pursue strategies designed to ensure that there is a reasonable balance between market demand and supply.
- b. The City will continue to pursue the following affordable housing strategy:
 - i. Encourage a housing mix and a broad range of housing choice in all neighbourhoods in the City, including multiple family housing and affordable housing in all areas of the City designated as urban residential.
 - ii. Encourage infill development on existing serviced lots prior to peripheral development that require the construction of extensions to municipal utilities.
 - iii. Encourage higher densities and intensification.
 - iv. Encourage the physical design of multiple family housing projects to reflect the characteristics of and be sensitive to the neighbourhood. As density increases, so does the need for good urban design.
 - v. Expedite development applications for affordable housing projects by assisting non-profit sector applicants, providing guidance on the approvals process, assisting with neighbourhood consultation and making recommendations to City Council in a timely manner.
 - vi. Support site-specific variances and zoning changes to permit unique forms of housing that are sensitive to neighbourhood characteristics.

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- vii. Support, where appropriate, large scale rezoning and subdivision that will increase the supply of housing to meet demand and provide choice for residents.
 - viii. Utilize housing agreements to allow affordable housing in market (for profit) housing projects.
 - ix. Update the housing needs survey, which provides statistical data on segments of the population in need of affordable housing, every five years as new Census data becomes available.
 - x. Continue to work with the non-profit sector to monitor the supply and demand (wait-lists) for affordable housing.
 - xi. Encourage places of worship, service clubs, and non-profit agencies to work co-operatively to provide affordable housing for the residents of Kamloops.
- c. The City will continue to provide financial assistance to affordable housing projects by:
- i. Exempting the requirement to pay development cost charges for not-for-profit rental housing as provided under Section 933 (12) of the *Local Government Act*.
 - ii. The City may consider the waiving of building permit fees and other development fees for affordable housing projects upon application.
- d. The City may partner with the non-profit sector on affordable housing projects by:
- i. identifying surplus City-owned land that could be used for affordable housing, including the closure of surplus road rights-of-way or lanes where appropriate,
 - ii. deferring payment for City-owned lands or making them available at below market rates,
 - iii. making a cash contribution to the project from the Affordable Housing Reserve Fund, or
 - iv. such other mechanism that may be suitable to increase the supply of affordable housing.
- e. The City will allocate \$50,000 per year to the Affordable Housing Reserve Fund. City Council may use these funds to assist the non-profit sector in providing affordable housing. Projects shall be considered based on the following guidelines:
- i. priority shall be given to non-market affordable housing projects for lone parent families, low income singles, including homeless and at-risk individuals, seniors, and residents having special needs, including physical and/or mental disabilities;

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- ii. primary funding is to be provided by a senior level of government or by the private sector;
 - iii. provide rental housing;
 - iv. managed by a not-for-profit organization which is incorporated;
 - v. be located on sites suitably zoned for the proposed housing project;
 - vi. be of scale and design sensitive to the surrounding neighbourhoods;
 - vii. providing rents equal to the shelter allowances permitted to tenants in receipt of social assistance;
 - viii. the housing project can be new construction, an upgrade of an existing dwelling/apartment building, or a purchase of units in market housing for persons identified above;
 - ix. is within the City of Kamloops boundaries;
 - x. projects that displace existing tenants will not be considered; and
 - xi. a minimum of four new units created.
- f. The City will encourage developers of large scale market housing projects (over 20 units) to provide an additional 5% of units as affordable or rent geared-to-income dwelling units through a density bonus over-and-above the density allowed under existing zoning. Affordable housing units provided through density bonusing will be:
- i. Exempt from development cost charges in accordance with Section 933 (12) of the *Local Government Act*.
 - ii. Subject to a housing agreement with the City of Kamloops.

The City will encourage developers to set up rental agreements with non-profit housing providers to manage the 5% affordable housing units on a rent geared-to-income basis.

- g. The City consider affordable housing projects that:
- adhere to the principles of the City of Kamloops Social Plan;
 - strengthen and enhance the well-being of the community;
 - address affordable housing concerns;
 - follow the affordable housing policies of KAMPLAN 2004;
 - address the need for clean, safe, suitable, and affordable housing;
 - where possible, provide support and training to address barriers that individuals are facing;
 - demonstrate partnerships with other service providers and businesses in the community;
 - provide statistical data on numbers that access the affordable housing once it is established; and
 - exhaust other funding options such as BC Housing, Provincial; SCPI, Federal, and CMHC partnership programs.

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The fund shall not:

- provide direct financial assistance to individuals or families in the affordable housing project;
- make the City of Kamloops, if in receipt of funding, responsible for maintaining the project or of being a housing provider or manager; nor
- provide assistance to nursing homes, retirement homes, student residences, and crisis line facilities.

DISTRIBUTION

3. The City will encourage non-profit housing providers to locate affordable housing projects in all neighbourhoods in the City. Affordable housing projects should be located:
 - on transit routes;
 - in close proximity to schools;
 - in close proximity to shopping and medical services;
 - where support services such as counselling and training are accessible to residents; and
 - not within 1 km of a similar affordable housing project.
4. Areas of the City that are not suitable for multiple family, designed affordable housing are Heffley Creek, Rayleigh, Campbell Creek, Iron Mask, Karindale, Noble Creek, and Barnhartvale due to their remote location.

SCALE

5. Ideally, affordable housing projects located on infill lots should be small scale to more sensitively integrate into the surrounding neighbourhood. However, small scale adds to the per unit cost making such projects less affordable. Larger projects are more economically viable but require a higher level of design to mitigate the potential impact on the surrounding neighbourhood. Projects in excess of 50 units will be discouraged by the City.

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IMPLEMENTATION

6. City Council shall consider partnership opportunities on the basis of the evaluation criteria, which may be amended from time to time. City Council reserves the right to not partner with any projects. Funds requested will be reviewed with other requests. The City of Kamloops reserves the right to not allocate any funds. Funds may be distributed to one project or to several projects. The receipt of an Affordable Housing Reserve Fund does not guarantee funding in the years following. A presentation may be requested as part of the evaluation.

AFFORDABLE HOUSING EVALUATION CRITERIA

**Affordable Housing Reserve Fund
Evaluation Form**

Please Print

DATE _____

NAME OF EVALUATOR _____

PROJECT TITLE AND ORGANIZATION _____

How much money is being requested from the Affordable Housing Fund?

Has all requested information been provided by the organization? yes no

If no, explain:

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Please score the following questions as per the point allocation

In the point value column, work within the range allocated per criteria. Criteria correspond to questions in the application form. Use the comments column to help justify points achieved.

	CRITERIA	COMMENTS	POINT VALUE	POINTS ACHIEVED
1	Does the organization's mandate/mission support social/affordable housing?		Yes = 5 pt No = 0 pts Max. 5 pts	
2	Is the organization qualified to provide housing?		Yes = 5 pt No = 0 pts Max. 5 pts	
3	What is the primary target population being served by the affordable housing project proposed?		Low income families, lone parent families, special needs (physical or mental disability), or low income urban single = 10 pts Seniors, homeless or at risk of homelessness = 5 pts Other groups = 0 pts Max. 10 pts	
4	Is the project affordable to the target population?		Rental rate is below 70% of the market rent as per the CMHC annual fall report = 10 pts Rents equal to shelter allowance = 10 pts Rent supplements = 7 pts Market rent = 0 pts Max. 10 pts	
5	How accessible is this housing project to the target population? For example, is there a screening process, long wait lists, referrals, etc.		Accessible = 5 pts Not accessible = 0 pts Max. 5 pts	

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	CRITERIA	COMMENTS	POINT VALUE	POINTS ACHIEVED
6	Number of units in facility.		1 to 10 units = 10 pts 11 to 20 units = 7 pts 21 to 30 units = 5 pts 31 to 40 units = 3 pts over 40 units = 0 pts Max. 10 pts	
7	Are units of an adequate size?		Score 1 point for every unit size offered that the size is equal to or larger, and score 0 if smaller Batchelor 450 sq ft 1 bedroom 650 sq ft 2 bedroom 850 sq ft 3 bedroom 1,000 sq ft 4 bedroom 1,200 sq ft Max. 5 pts.	
8&9	Does the facility seem overcrowded?		Yes = 0 pts No = 5 pts Max. 5 pts	
10 part 1	What neighbourhood is the project in?		Aberdeen, Dufferin, Pineview, Sahali, Valleyview, Juniper, Batchelor, Westsyde = 10 pts Brock, South Shore, Dallas, Barnhartvale = 5 pts Downtown, North Shore = 0 pts Max. 10 pts	
10 part 2	Amenities in the area (schools, shopping, medical, counselling, etc.)		Give points for each. Located on transit route/major arterial = 5pts Located within 500 m of shopping = 5 pts Located within 300 m of a school = 5 pts (score only if for Family Projects) Not on a transit route/major arterial = 0 pts Not close to shopping = 0 pts Not close to school = 0 pts Max. 15 pts	

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	CRITERIA	COMMENTS	POINT VALUE	POINTS ACHIEVED
11	Sensitively integrated into the neighbourhood.		Reflects neighbourhood architectural form and character = 10 pts Contains elements of neighbourhood form and character = 5 pts Not sensitive to neighbourhood form and character = 0 pts Max. 10 pts	
12	How will the additional units improve the neighbourhood and Kamloops?		An identified problem in the neighbourhood and or Kamloops is being addressed = 5 pts No obvious change will occur = 0 pts Max. 5 pts	
13	Is there a benefit to quality of life for residents?		Yes = 5 pts No = 0 pts Max. 5 pts	
14	Are services or programs provided to the residents and held on-site?		On-site recreational activity, life skill training, daycare, etc. = 10 pts Off-site services and programs with assistance = 5 pts No programs or services provided = 0 pts Max. 10 pts	
15	On-site manager or caretaker and procedures to manage the project.		Full-time on site manager with procedures = 10 pts Part-time on site manager and procedures = 5 pts No site manager or procedures = 0 pts Max. 10 pts	
16	Innovative/creative housing solutions. - green building - sweat equity - co-op		You see the description as new and possible = 5 pts Nothing creative = 0 pts Max. 5 pts	

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	CRITERIA	COMMENTS	POINT VALUE	POINTS ACHIEVED
17	Funds requests are needed to make project possible. <ul style="list-style-type: none"> - to receive other levels of govt. support - to buy furniture - the request is genuine and not just asking for money because there is funds. 		The project will benefit from City funds = 5 pts Asking because the money is there and do not need it = 0 pts Max. 5 pts	
18	How will the project be sustained?		Via rents = 10 pts Via higher level of government ongoing funding = 5 pts Project not sustainable = 0 pts Max. 10 pts	
19	New construction or rehabilitation of existing housing stock.		Rehabilitation of existing building = 10 pts New construction = 5 pts Max. 10 pts	
20 & 21	Organization has a local office in Kamloops and funds are used in Kamloops.		Office in Kamloops and funds stay in Kamloops = 5 pts Office not in Kamloops or funds leave Kamloops = 0 pts Max. 5 pts	
22	Maintaining records and accessing information.		Maintain and share info = 5 pts Maintain and limited access to info = 1pt No records = 0 pts Max. 5 pts	
23	Location in relation to other social housing projects.		Located < 2 km = 10 pts Located between 1 km to 2 km = 5 pts Located > 1 km = 0 pts Max. 10 pts	

Questions 24, 25, 26, and 27 are not added to the points as they are providing general comments about the organization and not the project.

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	CRITERIA	COMMENTS	POINT VALUE	POINTS ACHIEVED
28	Budget		Complete, clear, acceptable = 5 pts Max. 5 pts	
	*Optional Presentation: - were they prepared? - good attitude - clear and concise - honest		Max. 10 pts	
	TOTAL POINTS		Max. 185 pts	

Additional Comments:

Do you wish to have a presentation by the organization before making a decision? yes no

Presentation will be an opportunity to clarify areas of concern and to let you finish scoring.

Overall, do you feel this housing project is something Kamloops needs, is well thought out, is sustainable, and should be supported? yes no

Any reservations, directions, or qualifier you wish to make about this project?

What amount of money should be allocated to the project? _____

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AMENDED: 2004 October 19



Affordable Housing Reserve Fund Application Form

The City of Kamloops Development and Engineering Services Department and the Parks, Recreation, and Cultural Services Department thank you for making an application. Applications are reviewed once a year by staff and the Social Planning Council. The applications are received from January 15 to February 15. Applicants are notified of the outcome by March 30. There is no appeal process, and presentations may be requested. If there are any questions regarding the application form or process, please contact Lenore Mitchell, Planner at (250) 828-3553, e-mail: lmitchell@kamloops.ca, or fax (250) 828-7848.

Please read the attached City Council policy: Affordable Housing Policy, EDS-19

Copies of the Social Plan can be received by calling Ron McColl at (250) 828-3465 or e-mailing: rmccoll@kamloops.ca.

KAMPLAN and the Social Plan are on the City of Kamloops Web page: www.kamloops.ca.

Affordable Housing Reserve Fund Application Form

Please print or type

DATE SUBMITTED: _____

NAME OF ORGANIZATION: _____

TYPE OF ORGANIZATION: _____ Not for profit

_____ Place of Worship

_____ Private

_____ Other (specify) _____

PROJECT TITLE: _____

ADDRESS OF PROJECT: _____

How much money are you seeking from this fund? _____

Will you be seeking money from this fund in the future? Yes No

How much and when? _____

LEGAL NAME OF ORGANIZATION: _____

MANDATE/MISSION OF THE ORGANIZATION: _____

CONTACT PERSON and MAILING ADDRESS: _____

PHONE: _____ FAX: _____

E-MAIL: _____ WEB SITE: _____

Affordable Housing Reserve Fund Application Form

LEGAL SIGNING OFFICERS (provide copy of business number or society papers).

_____ Title	_____ Name
_____ Phone	_____ Signature
_____ Title	_____ Name
_____ Phone	_____ Signature
_____ Title	_____ Name
_____ Phone	_____ Signature

Please answer the following questions clearly and in point form.

1. Purpose or function of the organization.

2. Describe why your organization is qualified to provide housing options.

3. Who is the target population being served by the affordable housing project proposed?

4. Describe how your project is affordable to the target population. (Include rental rates and what is not included in the rent.)

5. How does the target population apply to access housing with the organization?

6. How many units are in the facility?

7. What is the size of the units (bachelor, 1 bedroom, 2 bedroom, 3 bedroom, 4 bedroom)?

Affordable Housing Reserve Fund Application Form

8. How many beds per room are in the facility?

9. How many people will be accommodated in the affordable housing facility?

10. Identify the name of the neighbourhood and the distance to surrounding amenities of the housing project (schools, shopping, medical, counselling, transit, etc.).

11. Describe how this housing project is sensitively integrated into the neighbourhood.

12. How will the addition of units improve the neighbourhood and the City of Kamloops?

13. How will the affordable units benefit the quality of life of the residents who will live in the units?

14. What services or programs will be provided to the residents in the affordable housing project? Where will these be held?

15. How will the housing project be managed? Please identify if there is an on-site manager or caretaker and what hours he/she will be on site.

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16. Why do you see this as an innovative/creative housing solution to address affordable housing in Kamloops?

17. How will the funds requested be used?

18. How will the overall project be sustained?

19. Is the project new construction or rehabilitation of existing housing stock? Explain the reason for developing the housing project as you have.

20. Please identify if your organization has a local office in Kamloops.

21. Should funds be granted to your organization, confirm that the funds will be used in Kamloops?

22. What type of statistical information will be maintained on the affordable housing project? How can the City of Kamloops obtain this information?

23. What other affordable housing projects are within two kilometers of the proposal?

24. Who are partners in this affordable housing project?

25. What future housing initiatives are you considering?

26. Is there any other way that the City could assist with your proposed affordable housing project?

27. Please provide a timeline in establishing the housing project. Please include when you hope to be open for business.

28. Please attach a detailed budget for the overall affordable housing project including revenue and expenses for construction and operations.

Name and signature of the person(s) who completed this application.

_____	_____
Name	Signature
_____	_____
Name	Signature