

# Kamloops Affordable Housing Developers Package

Prepared by: A. Grube-Cavers



Table of Contents

<b>Acknowledgements .....</b>	<b>1</b>
<b>Introduction .....</b>	<b>1</b>
<i>What is Affordable Housing?.....</i>	<i>3</i>
<i>Private Sector Involvement.....</i>	<i>3</i>
Table 1: Incentives and Programs for Affordable Housing in Kamloops.....	4
<b>City of Kamloops Affordable Housing Toolkit.....</b>	<b>7</b>
<i>Affordable Housing Reserve Fund.....</i>	<i>7</i>
<i>Development Cost Charge Exemptions .....</i>	<i>7</i>
<i>Downtown Revitalization Tax Exemption .....</i>	<i>8</i>
<i>Reduced Parking Requirements .....</i>	<i>9</i>
<i>North Shore Neighborhood Plan.....</i>	<i>9</i>
<i>Below Market Real Estate Sales or Long-term Leases .....</i>	<i>10</i>
<i>Processing Support .....</i>	<i>11</i>
<i>Expedite Application Processes .....</i>	<i>11</i>
<i>Support Site-specific Variances and Zoning Changes .....</i>	<i>11</i>
<i>Assist in Public and Neighborhood Consultation .....</i>	<i>12</i>
<b>Provincial - BC Housing .....</b>	<b>13</b>
<i>Interim Financing .....</i>	<i>13</i>
<i>Advice and Referrals to Partnership Opportunities.....</i>	<i>14</i>
<b>Federal - Canada Mortgage and Housing Corporation .....</b>	<b>14</b>
<i>Seed Funding .....</i>	<i>14</i>
<i>Proposal Development Funding.....</i>	<i>14</i>
<i>Mortgage Loan Insurance Flexibilities .....</i>	<i>15</i>
<i>Market Resources .....</i>	<i>16</i>
<i>Expertise .....</i>	<i>16</i>
Table 2: Non-profit Housing Providers in Kamloops .....	17
Table 3: Recent Affordable Housing Projects in Kamloops; Programs/Incentives Accessed ...	18
Table 4: Other Resources of Interest .....	20
<b>Housing-related Committees and Boards in Kamloops .....</b>	<b>21</b>
<b>References .....</b>	<b>22</b>

## Acknowledgements

The City of Kamloops would like to thank the members of HomeFree, the Kamloops Housing Board, and the Kamloops Homelessness Action Plan for their assistance with this project. Financial support was provided by the City of Kamloops and the Government of Canada's Homelessness Partnering Strategy.

The City would also like to acknowledge the information and assistance provided by the presenters of the Affordable Housing Development Forum, held on November 14, 2013, at the Coast Kamloops Hotel and Conference Centre:

- Frank Quinn, Quinn Developments;
- Stefen Reid, Trophy Developments;
- Liz Talbott, NOW (New Opportunities for Women) Canada;
- Armin Amrolia and Geoff Stedman, BC Housing; and
- Andrew Middleton, Canada Mortgage and Housing Corporation (CMHC).

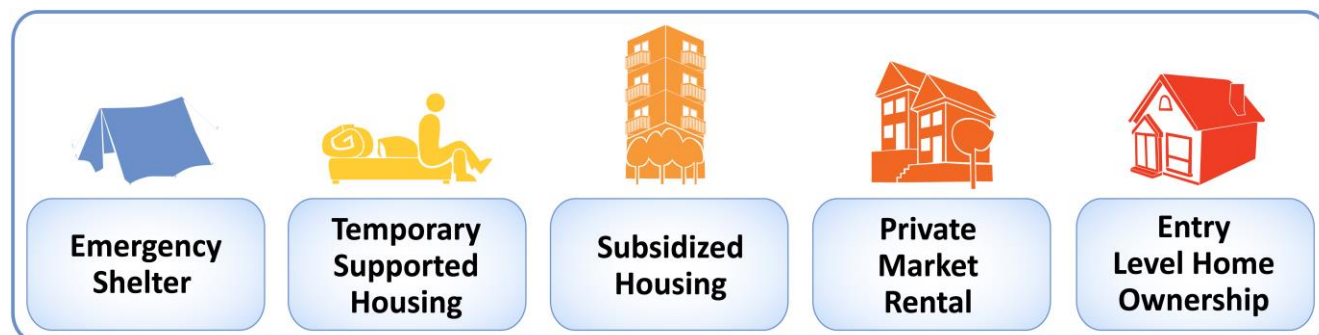


## Introduction

The costs associated with housing have increased substantially in Canada over the last 20 years, and this trend has been accompanied by concerning patterns in the supply of housing. In Kamloops, the problems of homelessness and lack of affordable housing have become ever more apparent, and research has shown quantitatively that more affordable housing is needed (Kamloops Affordable Housing Needs Assessment, 2013). In order to effectively address this problem, a concerted effort is required on the part of the community and government at all levels.

Many non-profit organizations in Kamloops operate affordable housing units, but either have difficulty putting together the capital or lack the expertise to build more units for their clients. Local examples of affordable housing operated by non-profits include Elizabeth Court, operated by the Elizabeth Fry Society; Stokstad Place, run by Interior Community Services; and the Henry Leland House, managed by the Aids Society of Kamloops (ASK Wellness). For a complete list of agencies and organizations with affordable housing in Kamloops, see Table 2 in this document. More information can also be found through the [Kamloops Non-Profit Housing Inventory](#).

While the number of occupied rental units in the city increased by several hundred between 2006 and 2011, the Kamloops Affordable Housing Needs Assessment (2013) cites a need for 2,222 new units of affordable housing, an estimated 1,630 (73%) of which are required as rentals in the community ([Kamloops HNA Summary](#), 2013). The Housing Needs Assessment offers a detailed breakdown of the types of housing units considered in the study. These units range in type and cost based on the housing continuum, as shown below.



# AFFORDABLE HOUSING CONTINUUM

In November 2013, the City, in partnership with the Homelessness Action Plan and HomeFree (the community advisory board that determines the direction of federal Homelessness Partnering Strategy funds in Kamloops), held an Affordable Housing Development Forum. The forum brought together local developers, non-profit housing providers, representatives from the banking and business sectors, City Councillors, representatives from BC Housing and the Canada Mortgage and Housing Corporation (CMHC), and other key stakeholders. The aim of the forum was to bring key partners together for a dialogue on building affordable housing in the community and to provide a "road map" to affordable housing development. Research for the Affordable Housing Developers Package began at the forum. This document is meant to provide useful information to anyone interested in becoming involved in the affordable housing sector in Kamloops.

## What is Affordable Housing?

The federal government defines affordable housing as costing less than 30% of a household's income. CMHC does a further breakdown and classifies affordable housing by the percentile of rents, for their area, which is calculated annually based on surveys of the housing market. Housing with rents in the 85th, 65th, and 50th percentiles are eligible for different funding. Similarly, BC Housing, the provincial housing authority, states that housing must cost less than 30% of a household's gross monthly income for it to be considered affordable. In Kamloops, affordable housing is defined as housing that costs no more than 30% of a person's income, when that person's income does not exceed the median income of the area (KAMPLAN 2004, Section III, Neighbourhood, page 35). In this definition, housing includes rent or mortgage payments and all necessary utilities.

## Private Sector Involvement

In an era of fiscal restraint, local developers have begun to integrate affordable housing units into market developments to increase financial viability. In projects such as Mayfair, Riverbend, and Golden Vista Suites, private developers partnered with non-profit organizations committed to meeting the housing needs of their clients. In each development, stakeholders provided input and direction according to their knowledge. While the developer typically knows how to manage risk and has the experience necessary to carry out a successful project, the non-profit organization is often well-connected to the target population and can specify which amenities or features the development will require in order to meet the needs of future tenants. Both parties may have capital to contribute to the project, but a private developer often has experience in taking on and managing the risk that comes with a development.

There are a range of programs and incentives available to both developers and non-profit organizations seeking to add to the stock of affordable housing in Kamloops. This package has been created for developers and non-profit organizations in order to help them access the resources, programs, and incentives that exist to promote the development of affordable housing in Kamloops. The following pages document incentives available at the municipal, provincial, and federal levels; eligibility requirements; and how to access these programs. Some examples of housing projects in Kamloops are used to illustrate how these programs have been put to use and what some of the possibilities are.

While existing programs focus on the development of rental housing, there are also incentives available for home ownership. Throughout the planning and development process, there are individuals with specific expertise and knowledge of resources that can be contacted for advice and assistance. The table below illustrates programs at the municipal, provincial, and federal levels that target increased development of affordable housing. As you move through the document, you can click on the incentive or program title to see more information and links to corresponding websites.

**Table 1: Incentives and Programs for Affordable Housing in Kamloops**

Government	Incentive/Program	\$ (if applicable)	Eligibility*	Contact Information
Municipal	<a href="#">Affordable Housing Reserve Fund</a>	Up to \$150,000 grant.	Must be supported by senior levels of government.	Social and Community Development Supervisor Carmin Mazzotta Phone: 250-828-3728 Email: <a href="mailto:cmazzotta@kamloops.ca">cmazzotta@kamloops.ca</a>
	<a href="#">Development Cost Charges (DCC) Exemptions</a>	Up to 100% of DCC cost.	Only affordable units of the development are eligible.	City Planners (various) Phone: 250-828-3561 Email: <a href="mailto:planning@kamloops.ca">planning@kamloops.ca</a>
	<a href="#">Downtown Revitalization Tax Exemption</a>	Up to 100% exemption of increased assessed value.	New build or renovation must include 50% of the floor area as rental housing.	City Planners (various) Phone: 250-828-3561 Email: <a href="mailto:planning@kamloops.ca">planning@kamloops.ca</a>
	<a href="#">Reduced Parking Requirements</a>	Varies by development.	Affordable housing, multiple-family dwellings, bachelor suites.	City Planners (various) Phone: 250-828-3561 Email: <a href="mailto:planning@kamloops.ca">planning@kamloops.ca</a>
	<a href="#">North Shore Neighbourhood Plan</a> and Development Checklist	Varies by development.	Ensure affordable rent through a housing agreement.	City Planners (various) Phone: 250-828-3561 Email: <a href="mailto:planning@kamloops.ca">planning@kamloops.ca</a>
	<a href="#">Below Market Property sale or Long-term Lease</a>	Varies by property and development.	Proposed development providing affordable housing.	City Planners (various) Phone: 250-828-3561 Email: <a href="mailto:planning@kamloops.ca">planning@kamloops.ca</a>
	<a href="#">Processing Support</a>	n/a	Developers and non-profits looking to construct affordable housing.	City Planners (various) Phone: 250-828-3561 Email: <a href="mailto:planning@kamloops.ca">planning@kamloops.ca</a>

Government	Incentive/Program	\$ (if applicable)	Eligibility*	Contact Information
Municipal (continued)	<a href="#">Expedite Applications</a>	n/a	Developments including affordable housing units.	City Planners (various) Phone: 250-828-3561 Email: <a href="mailto:planning@kamloops.ca">planning@kamloops.ca</a>
	<a href="#">Assist with Public/Neighbourhood Consultation</a>	n/a	Developments including affordable housing units.	Social and Community Development Supervisor Carmin Mazzotta Phone: 250-828-3728 Email: <a href="mailto:cmazzotta@kamloops.ca">cmazzotta@kamloops.ca</a>
Provincial	<a href="#">Interim Financing and Long-term financing</a>	Up to 100% of project costs.	Developers eligible for construction financing, non-profit organizations eligible for construction and take-out financing.	Geoff Stedman Senior Project Officer Phone: 604-439-4702 Email: <a href="mailto:gstedman@bchousing.org">gstedman@bchousing.org</a>
	<a href="#">Advice and Referrals to Partnerships</a>	n/a	Anyone interested in affordable housing in Canada.	Geoff Stedman Senior Project Officer Phone: 604-439-4702 Email: <a href="mailto:gstedman@bchousing.org">gstedman@bchousing.org</a>
Federal	<a href="#">Seed Funding</a>	Maximum \$10,000 grant and \$10,000 interest-free loan.	Available for early stages of development in affordable housing projects.	<a href="http://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/afhoce_001.cfm">http://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/afhoce_001.cfm</a>
	<a href="#">Proposal Development Funding</a>	Maximum \$100,000 interest-free loan (up to 35% may be forgiven).	Available for initial steps (ex site analysis).	<a href="http://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/afhoce_002.cfm">http://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/afhoce_002.cfm</a>
	<a href="#">Mortgage Loan Insurance Flexibilities</a>	Varies with development	Affordable housing developments (rental or for sale) minimum five units.	<a href="http://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/afhoce_007.cfm">http://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/afhoce_007.cfm</a>

Government	Incentive/Program	\$ (if applicable)	Eligibility*	Contact Information
Federal (continued)	<a href="#">Market Resources</a>	n/a	Anyone interested in affordable housing in Canada.	<a href="https://www03.cmhc-schl.gc.ca/catalog/home.cfm?lang=en&amp;fr=1395684288597">https://www03.cmhc-schl.gc.ca/catalog/home.cfm?lang=en&amp;fr=1395684288597</a>
	<a href="#">Expertise</a>	n/a	Anyone interested in affordable housing in Canada.	<a href="https://www.cmhc-schl.gc.ca/en/corp/about/whwedo/">https://www.cmhc-schl.gc.ca/en/corp/about/whwedo/</a>

\* Further requirements for eligibility may be required.



## City of Kamloops Affordable Housing Toolkit

### Affordable Housing Reserve Fund

This reserve fund allows the City to directly support development of affordable housing in the municipality (through capital investment). The purpose of the reserve is to provide direct capital assistance to a housing provider wishing to build or purchase rental housing targeted specifically at low-income households. The reserve may allocate up to a maximum of \$150,000 per project from the fund.

To be eligible:

- The project must support the goals in KAMPLAN;
- The project must have support (financial or otherwise) from senior levels of government; and
- The affordability of units must be established through a housing agreement with the City. For complete information about how funding is allocated please visit the Affordable Housing Reserve Bylaw [webpage](#).

AFFORDABLE HOUSING ALLOCATION TABLE	
Units 1 to 15	\$5,000 per unit
Units 16 to 25	\$3,500 per unit
Units 26 to 35	\$2,000 per unit
Unit 36 and greater	\$0 per unit

- An additional \$2,000 per unit will be granted for units built to accessibility standards to a maximum of \$20,000.

To apply:

- Fill out the application available at <https://kamloops.civicweb.net/Documents/DocumentList.aspx?ID=8908>; and
- Submit one copy of the application to the Social and Community Development Supervisor in the Parks, Recreation, and Cultural Services Department.

For more information:

- Contact the Social and Community Development Supervisor at [cmazzotta@kamloops.ca](mailto:cmazzotta@kamloops.ca) or by phone at 250-828-3728.

[Back to Table](#)

### Development Cost Charge Exemptions

DCC exemptions are offered by the City in accordance with provincial legislation (Article 933.1 of the *Local Government Act*). These exemptions are intended to increase the viability of the construction of affordable rental housing in communities throughout BC.

The value of exemptions from DCCs for affordable units vary by development, based on the number of units, but the development may be 100% exempt of this charge if all of the units in the development are considered not-for-profit rental housing according to Development Cost Charge Bylaw No. 5-1-2678.

To be eligible:

- A development must guarantee that it will be providing affordable, not-for-profit rental housing through a housing agreement, which requires Council's approval;
- Only affordable housing units are eligible for this exemption (e.g. if 15 of 100 units are affordable according to a housing agreement, the DCC charges would be exempt on those units only); and
- Small units (under 29 m<sup>2</sup>) are also eligible for this exemption, as per the *Local Government Act*. A restrictive covenant may be required to prevent consolidation of units unless DCCs are paid.

To apply:

- Requests for DCC exemptions are typically made at the Development Permit or Building Permit stage, subject to entering into a housing agreement.

Click for information on [provincial legislation](#) or copy the following link into your browser for information on the bylaw governing DCCs in Kamloops:

<https://kamloops.civicweb.net/Documents/DocumentList.aspx?ID=8471>

[Back to Table](#)

## **Downtown Revitalization Tax Exemption**

This is a geographically-specific incentive intended to increase the stock of rental housing in the City Centre. Both new constructions and renovations may apply, and the maximum exemption possible is 100% for a ten-year term.

To be eligible, a development must:

- Be located downtown (see map of boundaries in the bylaw at the site listed below); and
- Have a minimum of 50% of floor area dedicated to rental housing units and accessory residential uses, as guaranteed by a housing agreement or restrictive covenant.

To apply:

- Fill out the application form available from the Development and Engineering Services website:  
<http://www.city.kamloops.bc.ca/pdfs/forms/13-revitalizationTaxExemptionApplication.pdf>;
- Include a State of Title Certificate;
- Include a copy of the Notice of Assessment from the BC Assessment Authority for the year prior to the project;
- Include verification from the Finance Department that there are no outstanding fees owed to the City; and
- Submit all documents to the Development and Engineering Services Department.

For more information, on the City Centre Revitalization Tax Exemption Bylaw, copy and paste this link into your browser:

<https://kamloops.civicweb.net/Documents/DocumentList.aspx?ID=8824>

[Back to Table](#)

## Reduced Parking Requirements

The City's parking requirements were updated in 2010 to reflect parking demand trends. Parking requirements for multi-family housing are now based on bedroom count, while requirements for social housing and seniors housing are less than those for other residential uses. (e.g. For social housing the parking requirement is 0.25 spots per unit).

To be eligible:

- A development needs to be one of the types designated in the bylaw (multiple-family social housing, multiple-family dwellings, seniors housing, or bachelor suites). Affordable and seniors housing developments require a housing agreement.

To apply:

- Parking requirements are reviewed at the Development Permit and/or Building Permit stage. As is the case for tax and DCC exemptions, it is best to contact the Development and Engineering Services Department early in your project to discuss these opportunities.

For current parking requirements, please see Division Fifty-Two of Kamloops Zoning Bylaw No. 5-1-2001, available at:

<https://kamloops.civicweb.net/Documents/DocumentList.aspx?ID=10621>

[Back to Table](#)

## North Shore Neighborhood Plan

The North Shore Neighborhood Plan emphasizes development of the North Shore (encompassing both the North Shore and Brocklehurst). This plan recognizes the importance of social sustainability, namely through the provision of services, as well as ensuring an adequate supply of affordable housing. In order to reach this goal, the North Shore development incentives were designed to enhance developments and maximize their contribution to the community, while facilitating the development process for a developer. The [Development Checklist](#) provides developers and the Development and Engineering Services Department with the means to assess the project and see where the project falls in terms of an evaluation matrix. The matrix uses a points system to reward developers with DCC and tax exemptions and parking variances. These incentives can be used in addition to the other subsidies outlined in this package.



To be eligible:

- Developments must successfully fulfill criteria set out in the plan, including affordable housing and non-market housing. Points awarded based on criteria outlined in the North Shore Neighbourhood Plan and the [Development Checklist](#) will define eligibility for incentives that include tax reductions, DCC exemptions, and adjustments to parking requirements. The more affordable housing that is included, the more points it receives according to the matrix.

To apply:

- The evaluation of a project and the evaluation matrix will happen in conjunction with the processing of Development Permits.

For more information, please visit:

<http://www.kamloops.ca/planning/neighbourhoodplans/northshore.shtml> or read the plan at <http://www.city.kamloops.bc.ca/communityplanning/pdfs/northshore/08-NorthShoreNeighbourhoodPlan.pdf>

[Back to Table](#)

## **Below Market Real Estate Sales or Long-term Leases**

The negotiation of long-term leases and below market sales of City-owned land have proven successful in assisting with several affordable housing projects in Kamloops in the past, including the Legion Manor at 360 Battle Street and Stokstad Place at 1693 Tranquille Road. For several affordable housing projects, the City has also deferred payments on land to a future date.

Currently, three City sites have been rezoned for affordable housing developments for specific demographic groups. The City is planning to provide long-term leases (99 years) for \$1. These sites are located at:

- 1940 Pacific Way (families);
- 1685 Pacific Way (seniors); and
- 1430 9th Avenue (families or seniors).

Housing agreements on these properties specify target groups (e.g. seniors or families).

For more information, on available City land, please contact:

Real Estate Division  
105 Seymour Street  
Kamloops BC V2C 2C6  
250-828-3596  
[realestate@kamloops.ca](mailto:realestate@kamloops.ca)

[Back to Table](#)

## Processing Support

To ensure that the City is working towards securing an adequate supply of affordable housing to support its residents, the Development and Engineering Services Department is committed to assisting developers planning for affordable housing development with the application processes. For any questions on municipal procedures, please contact the Planning and Development Division at [planning@kamloops.ca](mailto:planning@kamloops.ca). Past projects have cited this technical support as essential to their success.

[Back to Table](#)

## Expedite Application Processes

Along with processing support, the City is committed to expediting application processes for developments that include affordable housing. These applications for Development and Building Permits will be prioritized over other applications.

[Back to Table](#)

## Support Site-specific Variances and Zoning Changes

In some cases, the viability of an affordable housing development depends on changes to the current zoning or other requirements. Where it is deemed necessary, the Development and Engineering Services Department will assist with site-specific variances and zoning amendments. This process may include public consultation and working with BC Housing and CMHC to establish a density that works for project viability, the target population's needs, and the neighbourhood.

[Back to Table](#)



## **Assist in Public and Neighborhood Consultation**

For some developments, public consultations may be necessary to obtain feedback from the community and ensure that the development will be appropriately integrated into the existing neighbourhood. Neighborhood support is essential to the success of new affordable housing projects and a healthier, more vibrant community. Social and Community Development staff can assist with public and neighborhood consultation processes.

For more information on any of the municipal incentives outlined above, please contact:

City Planning Staff  
Development and Engineering Services Department  
105 Seymour Street  
Kamloops BC V2C 2C6  
Phone: 250-828-3561  
Email: [planning@kamloops.ca](mailto:planning@kamloops.ca)

or

City of Kamloops Social and Community Development Supervisor  
Parks, Recreation and Cultural Services Department  
910 McGill Road  
Kamloops BC V2C 6N6  
Phone: 250-828-3728  
Email: [cmazzotta@kamloops.ca](mailto:cmazzotta@kamloops.ca)

[Back to Table](#)

## Provincial - BC Housing

### Interim Financing



Through the Community Partnership Initiative, BC Housing provides interim financing to affordable housing projects across BC. Non-profit societies are eligible for both construction and take-out financing, whereas private developers are only eligible for construction financing. Interim financing can also be offered for the purchase of existing buildings that will be used as affordable housing. Partnerships between private and non-profit societies are encouraged and can be jointly beneficial under this program. Interim financing is available to housing developments that fit BC Housing's definition of affordable; in other words, units must cost no more than 30% of a household's income. Long-term financing may be arranged by BC Housing through private lenders for non-profit organizations creating affordable housing.

To be eligible:

- Developments must be financially sustainable (i.e. not necessitate operating grants or other funding from BC Housing);
- Developments must meet local and regional goals (KAMPLAN) and have community support;
- Project partner must own a mortgageable interest in the property and provide equity;
- Project partners need to maintain transparency and accountability throughout the process, fulfilling all obligations to BC Housing;
- Market research must demonstrate demand for affordable housing;
- Proposal must fit BC Housing's [CPI Lending Criteria](#); and
- A non-profit organization must be incorporated, bylaws must meet BC Housing requirements, and developments must demonstrate capacity to manage project.

For more information, see BC Housing's [CPI Evaluation Criteria](#).

To apply:

- Arrange a meeting with the [Regional Development Director for the Interior](#);
- Submit business plan and requirements for financing; and
- Approval of business plan will result in issuance of a provisional project approval letter with any additional terms and conditions required for financing.

For more information, visit [BC Housing's Affordable Rental Housing page](#) or look at the Community Partnership Initiative's [Program Framework](#).

[Back to Table](#)

## Advice and Referrals to Partnership Opportunities

Developers looking to create affordable housing may do so with advice and referrals to potential partners from BC Housing. For more information, about these resources, please contact BC Housing's Regional Development Director for the Interior:

<http://www.bchousing.org/Partners/Opportunities/Contact>.

[Back to Table](#)

For more complete information on the programs and resources offered by BC Housing, visit the [Developing Housing Opportunities webpage](#).

## Federal - Canada Mortgage and Housing Corporation

### Seed Funding

CMHC has established a Seed Funding Program to assist developers, whether they are private or non-profit, in constructing affordable housing. This grant is specifically available to aid in the preliminary phase of the development process and is not to cover any costs incurred before approval of the project for funding by CMHC. The initial grant may be up to \$10,000, and successful applicants may also be eligible to a further interest-free loan of \$10,000.

To be eligible:

- The planned development must be Level 1 or Level 2 affordable according to CMHC's criteria, which are defined as the 80th and 65th percentiles of the area (Kamloops) rents; this affordability measure is updated annually and is available under the link "Affordability Criteria/Rent Levels" on this [webpage](#);
- Applicants must sign an agreement with CMHC defining terms and conditions of funding; and
- Funded projects need to be completed within one year of signing the agreement, but the term may be negotiated depending on the project.

To apply:

- Fill out the application available at: [http://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/upload/67631\\_Seed\\_Funding\\_extended.pdf](http://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/upload/67631_Seed_Funding_extended.pdf).

More information on Seed Funding is available [here](#).

[Back to Table](#)

### Proposal Development Funding

This CMHC funding opportunity is an interest-free loan for up to \$100,000 for affordable housing projects with five or more units. This funding is intended to finance the development of affordable housing up to a point where it is eligible for mortgage financing to complete the project. This funding may be used for site assessments, including load-bearing tests, environmental assessments, project drawings, professional fees, management planning, development permits, and any applicable application fees. Portions of the loan may be forgiven if the development offers units below the established levels of affordability.



To be eligible:

- There must be a minimum of five units of affordable housing included in the plan, and the majority of units must fit CMHC's affordability criteria; this affordability measure is updated annually and is available under the link "Affordability Criteria/Rent Levels" on this [webpage](#);
- The development must increase the stock of affordable housing through new construction, conversion from other uses to affordable residential, or renovation of existing units to avoid demolition;
- Applicants must sign an agreement with CMHC defining terms and conditions of funding; and
- Funded projects need to be completed within one year of signing the agreement (the term may be negotiated depending on the project).

For complete criteria and more information, see CMHC's Proposal Development Funding [Program Details](#).

To apply:

- Fill out the application form available on the following page:  
[http://www.cmhc.ca/en/inpr/afhoce/afhoce/upload/67625\\_Funding\\_PDF\\_extended1.pdf](http://www.cmhc.ca/en/inpr/afhoce/afhoce/upload/67625_Funding_PDF_extended1.pdf).

[Back to Table](#)

## **Mortgage Loan Insurance Flexibilities**

This mortgage option is available through CMHC for developments that contain five or more units, which may be converted from other uses, new-build, or replacing lost affordable housing. The development must contribute to the total stock of affordable housing in Canada. Different opportunities exist for rental and homeownership options, as this program targets not only developers, but homebuyers as well. By modifying the criteria for receiving a mortgage, CMHC can help with the viability of a project while providing increased loans and requiring less equity from developers.

### For Homeownership

The Mortgage Loan Insurance Flexibilities (MLIF) Program has been created by CMHC to provide the possibility of homeownership to a broader range of Canadians and to assist project builders in realizing their projects. This program allows for modified criteria for mortgages and reduces the down payment required. For builders, the MLIF program means larger loans because of reduced equity requirements. It can also remove the standard "rental achievement holdback" or reduce CMHC's holding time.

For more information, on what the MLIF Program can do for you as a homeowner, see [Flexibilities for Affordable Housing](#).

### For Affordable Rental

The MLIF Program can also offer reduced equity requirements and larger loans to developers of rental projects who are approved lenders of CMHC. There must be a minimum of five affordable units included whose affordability measures differ depending on the kind of development.

To be eligible:

- Projects may be new-build, conversions to residential from other uses such as industrial, or renovations; and
- Those applying must be able to demonstrate experience managing property and construction, as well as success with cash-flow (these criteria differ for newly formed groups).

For more information, see the CMHC [Fact Sheet](#) on Multi-Unit Affordable Housing.

To apply:

- Contact one of the housing experts for British Columbia at the Affordable Housing Centre [https://www.cmhc-schl.gc.ca/en/corp/cous/cous\\_023.cfm](https://www.cmhc-schl.gc.ca/en/corp/cous/cous_023.cfm).

[Back to Table](#)

## Market Resources

CMHC offers a variety of resources to inform developers about market patterns and demand in Canada. These include the annually-conducted [Canadian Housing Observer](#), as well as [data on housing markets](#). These two documents are not all of the data offered by CMHC, but they will undoubtedly prove useful when putting together a development proposal. The [CMHC Viability Assessment Tool](#) offers a bit of insight into the viability of a potential project.

[Back to Table](#)

## Expertise

Through CMHC's Affordable Housing Centre applicants can contact experts who are ready to help with the details of an affordable housing development. These staff members will assist with navigation of CMHC's processes and help applicants access incentives that a project may be eligible for.

[Contact the expert](#) in your area.

[Back to Table](#)

For complete information on the packages offered by CMHC to increase affordable housing in Canada, visit the [Affordable Housing Centre](#).



**Table 2: Non-profit Housing Providers in Kamloops**

Agency	Housing Type(s)	Group	Contact Info
ASK Wellness Centre (AIDS Society of Kamloops)	Supported, permanent supported, and transitional supported housing.	Low-income, not actively using, single men and women, and support related to HIV/AIDS, Hep C, marginalization, and persons at risk.	<a href="mailto:info@askwellness.ca">info@askwellness.ca</a> 250-376-7558
Canadian Mental Health Association	Supported, transitional, and emergency shelter.	Low-income seniors, families, single men and women, LGBTQ, and women with children.	<a href="mailto:kamloops@cmha.bc.ca">kamloops@cmha.bc.ca</a> 250-374-0440
Kamloops & District Elizabeth Fry Society	Subsidized and subsidized family	At risk of homelessness due to disabilities, low-income families, and people with disabilities.	<a href="mailto:housing@kamloopsefry.ca">housing@kamloopsefry.ca</a> 250-374-2119
Interior Community Services	Permanent supported and unsupported, transitional, and emergency youth shelter.	Seniors, low-income individuals or families, persons with disabilities, students, and youth.	<a href="mailto:adm@interiorcommunityservices.bc.ca">adm@interiorcommunityservices.bc.ca</a> 250-554-3134
John Howard Society	Seniors' supported, programmed men's group home, transitional, subsidized, and assisted living.	Low-income seniors and persons with disabilities, mental illness, persons in conflict with the law, aboriginal men, homeless/at risk, and students.	<a href="mailto:info@jhstr.ca">info@jhstr.ca</a> 250-434-1700
Kamloops Native Housing Society	Seniors and permanent supported.	Aboriginal seniors, singles, and families with aboriginal heritage.	<a href="mailto:reception@knhs.ca">reception@knhs.ca</a> 250-374-6363
Le Jeune Manor	Seniors.	Low-income seniors.	Michelle Bierwirth <a href="mailto:lejeune@telus.net">lejeune@telus.net</a> 250-376-3653
New Life Mission	Faith-based programmed housing.	Men.	<a href="mailto:info@newlifemission.ca">info@newlifemission.ca</a> 250.372.1373
Think Outside the Box Developments	Permanent supported housing.	Geriatric disorders, brain injury, conflict with the law, mental illness, and addictions.	Nikki Deverell <a href="mailto:thinkoutsidethebox@live.ca">thinkoutsidethebox@live.ca</a>

Agency	Housing Type(s)	Group	Contact Info
North Kamloops Seniors Housing Cooperative Association	Seniors.	Low-income seniors (19 of 144 units).	<a href="mailto:nkshca@shaw.ca">nkshca@shaw.ca</a> 250-376-4777
Northern Star Properties	Permanent semi-supported housing.	Low-income, not actively using, single men and women.	Debra Powell <a href="mailto:powell.debra1@gmail.com">powell.debra1@gmail.com</a>
Kamloops Safe Housing Society	Faith-based group home.	Addictions.	Dan Perry 250-851-2720

**Table 3: Recent Affordable Housing Projects in Kamloops; Programs/Incentives Accessed**

The examples included in the table below are just a few of the affordable housing projects in the Kamloops area. They are illustrated here to give an idea of how subsidies have been accessed and combined in the past and to give an idea of what the potential is for support in the construction of affordable housing projects.

	Partners	Project Profile	Municipal	Provincial	Federal
Mayfair (2013)	River City Seniors Society, Quinn Developments, and A&T Project Developments Inc.	Seniors housing, 20 units affordable (secured through housing agreement), 101 units of market housing.	DCC exemption for 20 affordable units, 50% tax break (North Shore Development Incentives Matrix), City sold land at 80% of its assessed value, and Affordable Housing Reserve Fund.	BC Housing was instrumental in processing assistance and secured long-term (mortgage) financing through a third party.	River City Seniors' Society used remainder of Seed Funding for initial stages of the Mayfair project.

	Partners	Project Profile	Municipal	Provincial	Federal
<a href="#">Riverbend</a> (2009)	River City Seniors Society, Quinn Developments, and A&T Project Developments Inc.	Seniors housing, 66 affordable units (River City Seniors Society owned), and 99 market-rate units.	30% tax break (North Shore Development Incentives Matrix), 5% reduction in parking, and City purchased previous site, DCC exemption on affordable units, and Affordable Housing Reserve Fund.	BC Housing was instrumental in processing assistance and secured long-term (mortgage) financing through a third party.	Seed funding was used to help create a business plan, conduct feasibility and demand studies, and a property appraisal.
<a href="#">Golden Vista Suites</a> (2009)	Trophy Developments, BC Housing	Seniors housing (55+), 46 units (15 owned by BC Housing).	55% tax and 10% parking reduction (North Shore Development Incentives Matrix), 15 units bought by BC Housing, DCC exemption on the 15 affordable units.	BC Housing purchased 15 units, ensured affordable housing through housing agreement.	n/a
Georgian Court (2006)	John Howard Society, BC	Homeless and at-risk of homelessness, rental at the income assistance level.	Expedited zoning permit, and reduced parking variance.	Arranged long-term financing, subsidy provided through long-term operating agreement.* BC Housing was instrumental in processing assistance and secured long-term (mortgage) financing through a third party.	n/a

\* Subsidization of housing costs through an operating agreement with BC Housing is not currently offered.

**Table 4: Other Resources of Interest**

Organization	Resources offered	Contact Information
<a href="#">BC Non-profit Housing Association</a>	Leadership and support to members in creating and supporting a high standard of affordable housing throughout BC. Expertise on networking, research materials, and more.	Suite 303-3680 East Hastings Street Vancouver BC V5K 2A9 Phone: 604-291-2600 Toll free within BC: 1-800-494-8859 Email: <a href="mailto:admin@bcnpha.ca">admin@bcnpha.ca</a> <a href="http://www.bcnpha.ca">www.bcnpha.ca</a>
<a href="#">Canadian Home Builders Association</a>	Resources for home builders or renovators, promoting affordability and choice in residential construction.	921C Laval Crescent Kamloops BC V2C 5P4 Phone: 250-828-1844 Email: <a href="mailto:info@chbaci.ca">info@chbaci.ca</a> <a href="http://www.chbaci.ca/">http://www.chbaci.ca/</a>
<a href="#">Rental Owners and Managers Society of BC (ROMS BC)</a>	Information, services, and representation for owners and managers of rental properties.	830B Pembroke Street Victoria BC V8T 1H9 Phone: <a href="tel:250-382-6324">250-382-6324</a> Toll Free: <a href="tel:1-888-330-6707">1-888-330-6707</a> Email: <a href="mailto:info@romsbc.com">info@romsbc.com</a> <a href="http://www.romsbc.com/">www.romsbc.com/</a>
<a href="#">Thompson Rivers University School of Trades and Technology</a>	If looking for skilled labourers or collaboration on building or designing a project, contact staff or faculty at TRU.	900 McGill Road Kamloops BC V2C 0C8 Phone: 250-828-5000 <a href="http://www.tru.ca/trades">http://www.tru.ca/trades</a>
<a href="#">Canadian Housing and Renewal Association</a>	National information on affordable housing and homelessness issues and solutions.	Suite 902-75 Albert Street Ottawa ON K1P 5E7 Phone: 613-594-3007 Email: <a href="mailto:info@chra-achru.ca">info@chra-achru.ca</a> <a href="http://www.chra-achru.ca">www.chra-achru.ca</a>

## Housing-related Committees and Boards in Kamloops

**HomeFree** (previously known as the **Kamloops Working Group on Homelessness**) is a community advisory board that determines the allocation of federal Homelessness Partnering Strategy (HPS) funds to homelessness-related projects in the community. The City provides administrative support to HomeFree and is the "Community Entity" or local administrator of the federal HPS funds. Contact HomeFree through the City of Kamloops Project Manager - Housing and Homelessness:

Claire Macleod  
Phone: 250-828-3758  
Email: [cmacleod@kamloops.ca](mailto:cmacleod@kamloops.ca)

**Kamloops Homelessness Action Plan (HAP)** is a plan to end homelessness in the community through strategies targeting housing, support services, and creating financial independence. For more information, contact the HAP Coordinator and visit the HAP website for helpful information and local research:

Tangie Genshorek  
Phone: 250-571-9665  
Email: [info@kamloopshap.ca](mailto:info@kamloopshap.ca)  
<http://www.kamloopshap.ca/index.html>

**Kamloops Housing Board** of HAP is comprised of developers and landlords; non-profit housing providers; provincial representatives from BC Housing, Interior Health, and the Ministry of Social Development and Social Innovation; City staff; the Homelessness Action Plan Coordinator; and Kamloops citizens. The focus of the board is to collect and distribute information on housing and lead the way to affordable housing development in our community. For more information, contact the HAP Coordinator:

Tangie Genshorek  
Phone: 250-571-9665  
Email: [info@kamloopshap.ca](mailto:info@kamloopshap.ca)  
<http://www.kamloopshap.ca/kamloopshousingboard.html>

**Changing the Face of Poverty (CFP)** is an open group comprised of representatives from local non-profit agencies, faith-based organizations, Thompson Rivers University, Interior Health, the City of Kamloops, and interested members of the public. CFP is devoted to reducing poverty through a number of strategies, including addressing housing needs. Meetings are held the fourth Wednesday of each month at the Kamloops Alliance Church. Guests are welcome and encouraged to attend. For more information, please contact the Executive Director of the Kamloops & District Elizabeth Fry Society:

Louise Richards  
Phone: 250-374-2119, ext. 207  
Email: [louise@kamloopsefry.com](mailto:louise@kamloopsefry.com)  
<http://www.kamloopschangingthefaceofpoverty.com/>

The Social Planning Council (SPC) is an advisory body to Council and the City's Senior Management regarding matters pertaining to social planning and community well-being. The SPC allocates Social Planning Grants annually to local non-profit organizations, reviews submissions from community groups regarding social issues, and makes recommendations to Council to ensure that the priorities of the City of Kamloops Social Plan (2009) are being met. For more information, please contact the Social and Community Development Supervisor, who acts as staff liaison to the committee:

Carmin Mazzotta  
Phone: 250-828-3728  
Email: [cmazzotta@kamloops.ca](mailto:cmazzotta@kamloops.ca)





## References

BC Housing. (2010). *Affordable Rental Evaluation Matrix*.

[http://www.bchousing.org/Partners/Opportunities/Current/CPI/Evaluation\\_Matrix](http://www.bchousing.org/Partners/Opportunities/Current/CPI/Evaluation_Matrix)

BC Housing. (2012). *Community Partnership Initiatives; Financing for Affordable Rental Housing Lending Criteria Guide*.

[http://www.bchousing.org/resources/Partner\\_Resources/Developing\\_Housing\\_Opportunities/CP\\_I-Lending\\_Criteria\\_Guide.pdf](http://www.bchousing.org/resources/Partner_Resources/Developing_Housing_Opportunities/CP_I-Lending_Criteria_Guide.pdf)

BC Housing. (2012). *Community Partnership Initiative: Program Framework*.

[http://www.bchousing.org/resources/Partner\\_Resources/Program\\_Resources/CPI\\_Program\\_Framework.pdf](http://www.bchousing.org/resources/Partner_Resources/Program_Resources/CPI_Program_Framework.pdf)

BC Housing. (2010). *Partner Resources: Affordable Rental Housing*.

<http://www.bchousing.org/Partners/Opportunities/Current/CPI/Affordable-rental-housing>

BC Housing. (2010). *Partner Resources: Developing Housing Opportunities*.

<http://www.bchousing.org/Partners/Opportunities>

British Columbia, Legislative Assembly of BC. *Land Title Act - Division 4 - Statutory Rights of Way, Miscellaneous Covenants and Easements Article 219 "Registration of covenant as to use and alienation"* Victoria, BC Queen's Printer.

[http://www.bclaws.ca/EPLibraries/bclaws\\_new/document/ID/freeside/96250\\_15](http://www.bclaws.ca/EPLibraries/bclaws_new/document/ID/freeside/96250_15)

British Columbia, Legislative Assembly of BC. *Local Government Act Part 26 - Planning and Land-Use Management Article 933.1 "Development for which charges may be waived or reduced,"* Victoria, BC Queen's Printer.

[http://www.bclaws.ca/EPLibraries/bclaws\\_new/document/ID/freeside/96323\\_30](http://www.bclaws.ca/EPLibraries/bclaws_new/document/ID/freeside/96323_30) Retrieved November 25th, 2013

Canada Mortgage and Housing Corporation. (2013). *Advancing Affordable Housing Solutions: Affordability Criteria*. <http://www.cmhc-schl.gc.ca/en/inpr/afhoce/fias/upload/Criteria.pdf>

Canada Mortgage and Housing Corporation. (2013). *Affordable Housing Centre*.

<http://www.schl.ca/en/inpr/afhoce/afhoce/index.cfm>

Canada Mortgage and Housing Corporation. (2013). *Canadian Housing Observer*.

[http://www.cmhc-schl.gc.ca/en/corp/about/cahoob/cahoob\\_001.cfm](http://www.cmhc-schl.gc.ca/en/corp/about/cahoob/cahoob_001.cfm)

Canada Mortgage and Housing Corporation. (2013). *CMHC Multi-Unit Affordable Housing*.

[http://www.cmhc-schl.gc.ca/en/hoficlincl/moloin/mupr/upload/CMHC\\_Multi-Unit\\_Affordable\\_Housing-66792\\_30-12-11.pdf](http://www.cmhc-schl.gc.ca/en/hoficlincl/moloin/mupr/upload/CMHC_Multi-Unit_Affordable_Housing-66792_30-12-11.pdf)

Canada Mortgage and Housing Corporation. (2013). *Flexibilities for Affordable Housing: Homeowner Mortgage Loan Insurance*.

[http://www.cmhc-schl.gc.ca/en/inpr/afhoce/upload/Flexibilities-for-Affordable-Housing-65950\\_w.pdf](http://www.cmhc-schl.gc.ca/en/inpr/afhoce/upload/Flexibilities-for-Affordable-Housing-65950_w.pdf)

Canada Mortgage and Housing Corporation. (2013). *Housing Market Information*.

<http://www.cmhc-schl.gc.ca/en/hoficlincl/homain/index.cfm>

- Canada Mortgage and Housing Corporation. (2013). *Seed Funding Program Details*.  
[http://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/upload/66575\\_EN\\_W.pdf](http://www.cmhc-schl.gc.ca/en/inpr/afhoce/afhoce/upload/66575_EN_W.pdf)
- City of Kamloops. (2013). *A Bylaw to Impose Development Cost Charges*.  
<https://kamloops.civicweb.net/Documents/DocumentList.aspx?ID=8471>
- City of Kamloops. (2003). *Affordable Housing Reserve Fund Application*.  
<https://kamloops.civicweb.net/Documents/DocumentList.aspx?ID=8908>
- City of Kamloops. (2003). *Council Policy: Affordable Housing Reserve Fund*.  
<https://kamloops.civicweb.net/Documents/DocumentList.aspx?ID=8398>
- City of Kamloops. (2009). *Kamloops Social Plan*.  
<http://www.kamloops.ca/socialdevelopment/socialplan/pdfs/09-SocialPlan.pdf>
- City of Kamloops Development and Engineering Services Department. (2008). *North Shore Neighbourhood Plan*. Kamloops, BC.  
<http://www.city.kamloops.bc.ca/planning/neighbourhoodplans/northshore.shtml>
- City of Kamloops. (2008). *The North Shore Neighbourhood Plan: Appendix "B" - Development Checklist*.  
<http://www.city.kamloops.bc.ca/communityplanning/pdfs/northshore/08-DevelopmentCheckList.pdf>
- City of Vernon. (2012). *North Okanagan Affordable Housing Developers Package*.  
[http://www.vernon.ca/documents/North Okanagan Affordable Housing Developers Package.pdf](http://www.vernon.ca/documents/North_Okanagan_Affordable_Housing_Developers_Package.pdf)
- Federation of Canadian Municipalities. (2012). *No Vacancy: Trends in Rental Housing in Canada*. Ottawa, Ontario: FCM  
[http://www.homelesshub.ca/Resource/Frame.aspx?url=http%3a%2f%2fwww.fcm.ca%2f%2fDocuments%2freports%2ffcm%2fNo\\_Vacancy\\_Trends\\_in\\_Rental\\_Housing\\_in\\_Canada\\_EN.pdf&id=54839&title=No+Vacancy%3a+Trends+in+Rental+Housing+in+Canada&owner=121](http://www.homelesshub.ca/Resource/Frame.aspx?url=http%3a%2f%2fwww.fcm.ca%2f%2fDocuments%2freports%2ffcm%2fNo_Vacancy_Trends_in_Rental_Housing_in_Canada_EN.pdf&id=54839&title=No+Vacancy%3a+Trends+in+Rental+Housing+in+Canada&owner=121) Retrieved December 3, 2013
- Kamloops Homelessness Action Plan. (2013). *Kamloops Affordable Housing Needs Assessment*.  
<http://kamloopshap.ca/images/HAP-Kamloops-Aff-Housing-Study-2012-2.pdf>
- Kamloops Homelessness Action Plan. (2013). *Kamloops Affordable Housing Needs Assessment Summary*. <http://www.kamloopshap.ca/images/HAP-HousingStudy2012-SUMMARY2.pdf>
- Kamloops Homelessness Action Plan. (2012). *Kamloops Non-Profit Housing Inventory*.  
<http://www.kamloopshap.ca/images/Kamloops-Non-Profit-Housing-Inventory2012.pdf>
- Statistics Canada. (2007). Kamloops, British Columbia (Code5933042) (table). 2006 Community Profiles. Statistics Canada Catalogue no. 92-591-XWE. Ottawa. March 13, 2007.  
<http://www12.statcan.ca/census-recensement/2006/dp-pd/prof/92-591/index.cfm?Lang=E>  
(accessed November 25, 2013)