



DISTRICT OF PEACHLAND: Affordable Housing Opportunities

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Introduction

Municipalities throughout British Columbia are considering strategies to design more complete and inclusive affordable housing that incorporates sustainable principles. The District of Peachland is showing leadership regarding affordable housing through the implementation of inclusionary zoning, which according to Peachland is defined as a 10% inclusion of affordable housing in all new developments. The goal of this report is to provide information and tools for developers that will be of value as the District of Peachland works to implement their Inclusionary policy.

Specifically the purpose of this project was to highlight important elements of affordable housing in Peachland. A number of research methods were used to provide insight on the community regarding approaches to affordable housing within the Peachland context, these included:

- Investigation of demographic, housing, and income profiles in the District
- Stakeholder developer's luncheon
- Community input workshops
- Affordable housing design charrettes
- Review of existing Official Community Plan (OCP), Area Sector Plans (ASP's) and other housing related information

This specific project, as funded by the Canada Mortgage and Housing Corporation (CMHC), is to promote the development of affordable housing, using the 10% inclusionary guideline as a basis for development. It was paramount to seek the view of the community, developers, architects, and other stakeholders regarding how affordable housing, within specific neighbourhoods, may best serve the community. The resulting document provides an overview of affordable housing opportunities including some viable project concepts and key policies, design recommendations and guidelines for affordable housing implementation within the District of Peachland. This report is timely given there is an opportunity to develop affordable housing units as part of a number of newly proposed developments, such as Ponderosa/Pincushion, New Monaco, Lower Princeton and Downtown revitalization projects (refer to Appendix 1 for further descriptions of these developments).

To date the District of Peachland, in recognition of the need to harmonize the OCP vision, sustainability guidelines, and carbon neutrality goals, has worked with developers to implement inclusionary zoning practices into new developments and with the community in developing sustainable policies for future development, as seen in the Sustainable Downtown Plan. The District has also worked with community organizations, such as churches, to develop senior's affordable housing.

Inclusionary zoning is a regulatory tool that is either mandatory or incentive-based. It encourages developers, through policies, incentives, and legal provisions, to provide a required ratio of affordable housing units in new developments, usually when developments contain more than 20 units (Metro Vancouver, 2007).

The City of Langford Affordable Housing Program requires that 10% of homes be sold at prices below market value. This is achieved through providing specific incentives, such as density bonusing and changes to Floor Area Ratio (total square footage of the building divided by total square foot of the lot on which it is located). The Vancouver City Charter states that developments must meet the vision of Council in respect to affordable housing and special needs housing development. The City of Richmond and Langford have adopted

a housing strategy that includes density bonusing for the inclusion of affordable housing (refer to Appendix 6 for more information on the City of Richmond's Affordable Housing Strategy, key development policies and inclusionary practices). Approaches to designing, building, and managing affordable housing vary. Any strategy to achieve affordable housing should reflect the needs and aspirations of the community where the housing is to be built.

Why Build Affordable?

Housing affordability is increasingly becoming one of the main concerns in many municipalities across BC. This is due to the increased number of homeless in many communities, the increased risk of homelessness as households increasingly cannot find affordable housing, and an overall lack of affordable housing options throughout the province (Newton, 2007). Accordingly, there are a number of social impacts that are correlated to a lack of affordable housing, including lower education, greater health issues, and lack of community safety (Newton, 2007). Finally, affordability is an important factor of sustainability, liveability and social and economic success (Metro Vancouver, 2007).

According to the 2006 Census, 85% of the 2,150 dwellings in the District of Peachland are owned and 15% rented. Median individual income is \$21,754 and household income is \$45,187. Males 15 years and older earn a median income of \$28,960, and females earn \$16,454. The average dwelling value is \$378,886 (\$2,100 per month mortgage) and average annual rent is \$15,966 (\$887 per month), indicating a challenge for households and individuals to afford appropriate housing. Households spending more than 30% of their income on housing are considered to have affordability problems, raising the possibility that there may not be enough money left over for other necessities. In Peachland, 54% of renter households and 29% of owner households spend more than 30% of their gross income on housing. The percentages of households in unaffordable housing situations in Peachland is higher than the BC averages (44% of renters and 23% homeowners) and does not take into account current economic challenges across the province. (BC Stats & Statistics Canada, 2006)

54% of **renter** households, **29%** of **owner** households,
33% of **all** Peachland households
spend over **30%** of their gross **income** on housing

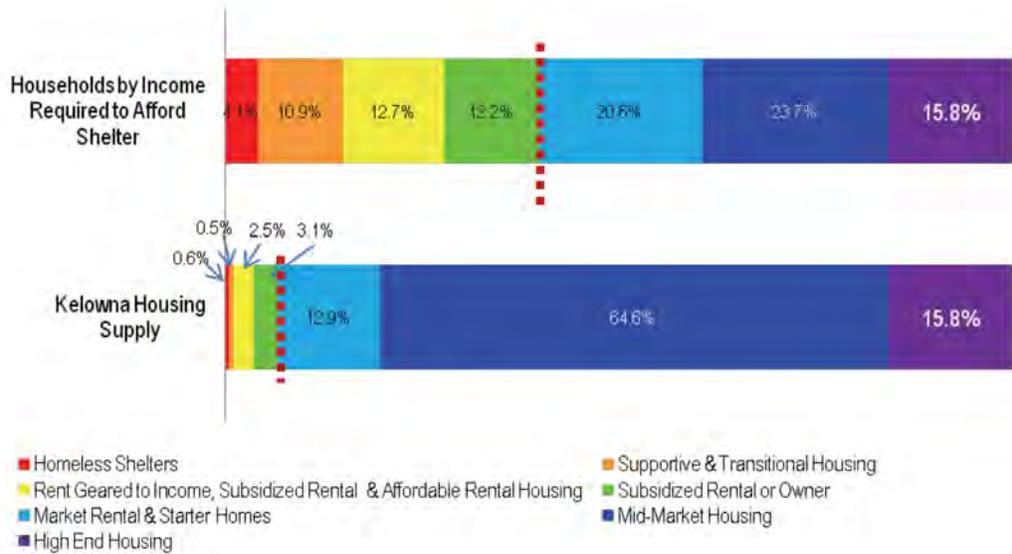
Source: BC Stats & Statistics Canada, 2006

**"I spend over 80% of my income on housing for myself
and my two children"**

Local resident and mother of two

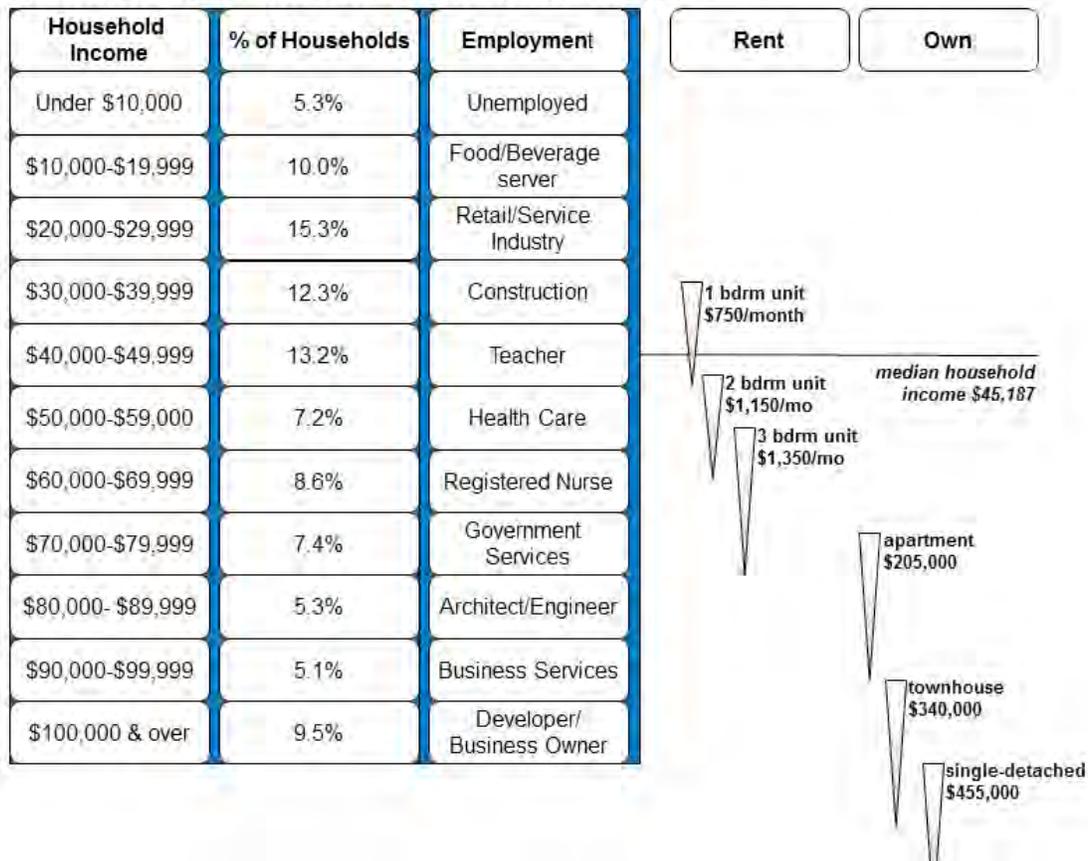
A more detailed needs and demand analysis for housing was recently completed for Kelowna as part of the Kelowna Housing Strategy (2012). The following charts illustrate housing supply and households by income required to afford housing in Kelowna and Peachland. The important finding, which is also relevant to Peachland, verifies there are supply challenges related to affordable and appropriate housing across the housing continuum. This emphasizes the importance providing a range of housing types targeting different household compositions that are suitable to each stage of life, with the goal of creating an inclusive and affordable community.

Kelowna Housing Supply and Households by Income Required to Afford Shelter
44,500 households



Source: City of Kelowna, 2012

HOUSING AFFORDABILITY IN PEACHLAND



Source: Statistics Canada 2006 Census; 2009 BC Wage & Salary Survey; City of Abbotsford Affordable Housing Strategy; Canada Mortgage and Housing Corporation (CMHC) Income, Home Price and Down Payment Guide; CMHC Housing Now

What is Affordable?

Affordable housing definitions are contextual in that affordability is dependent on the income and housing types in the community. CMHC offers several static definitions that may be used by any community, such as the 30% income: housing expenditure rate (affordable housing is that in which a household spends 30% or less of their gross income on housing). Unaffordable housing, however, is when there is a 50% income: housing expenditure rate at which core housing becomes unattainable leading to an inability to obtain shelter. Inherent in the definition of affordable housing, is the distinction of the need for appropriate housing that is safe and clean. Within the definition of affordable housing there is a need for the inclusion of transportation and mobility. The spectrum of affordable housing, also known as the affordable housing continuum, should vary from the provision of housing for core needs such as emergency shelters, affordable rentals (including apartments, single family dwellings, and townhouses) to affordable home ownership opportunities for basic affordable housing provision.

It is clear that current affordable housing standards are reliant on the 30% gross income (household expenditure in obtaining housing) baseline as set forth by CMHC, rather than being based on the actual/real costs to the developer or including household costs, such as hydro, gas, insurance, and other external factors related to housing and affordability. Accordingly, communities that have used housing agreements as a tool for attainable housing have used that baseline as a starting point. However, many communities have used a combination of income median, utility costs, transportation, and other methods of determining an affordable housing baseline measure. Expanding on the CMHC definition, creates more attainable housing options and greater inclusivity of the larger populations.

“Affordability is for my children and my grandchildren to be able to live here”

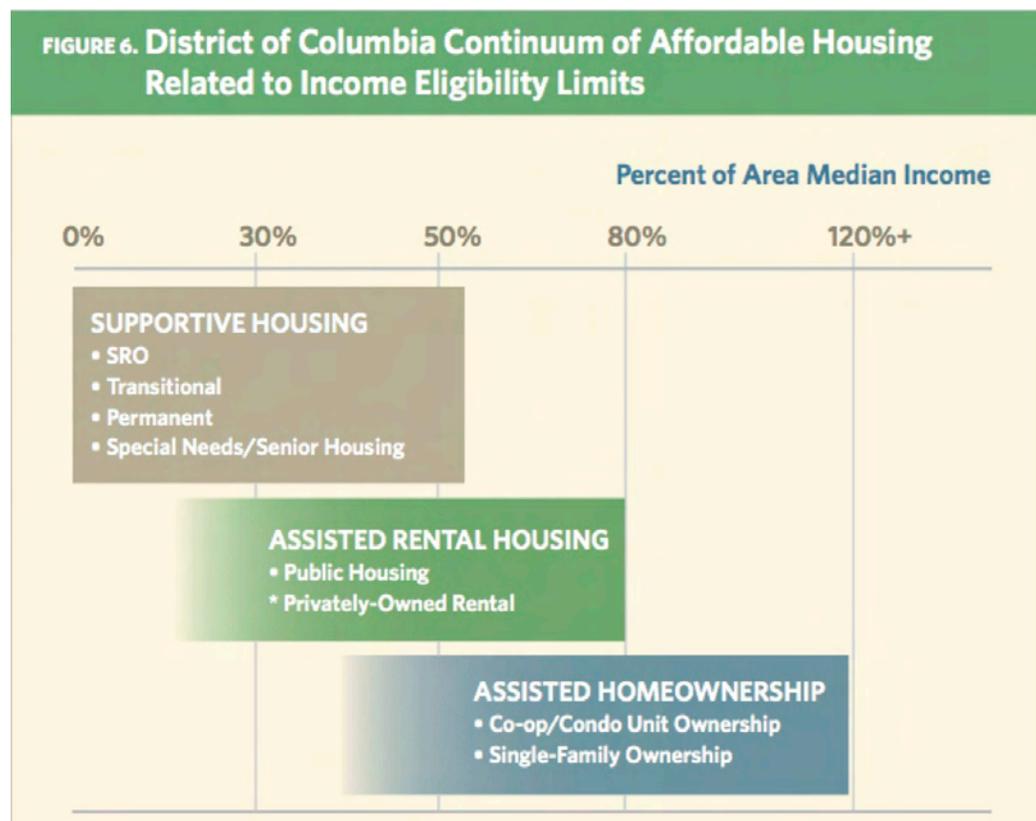
Grandfather and resident

Due to the complex nature of affordable housing, it is beneficial for Peachland to review what other communities regard as affordable and what determines the affordability baseline. The following shows how some BC communities have revised the baseline measure to be more effective within their community:

1. The City of Langley Affordable Housing Strategy includes housing that will require 30% or less of household income, for households that make between 50% and 80% of the median income for the region (City of Langley, 2009).
2. The City of Abbotsford Affordable Housing Strategy’s vision is that “All residents of Abbotsford live in safe, stable, appropriate housing that is affordable for their income level”. Affordable housing is defined as housing costs (rent or mortgage and property taxes, plus heating and electricity costs) that do not exceed 30% of gross household income.

3. Salmon Arm includes rentals versus owners where there is a slightly higher gross debt service ratio (32% for owners and 39% for renters). 32% is spent on housing, including mortgage, down payment, property taxes and heating. Renters housing cost include rent, utilities (if these are paid in addition to rent) (Salmon Arm, 2009).
4. City of Vernon Attainable Housing Strategy uses their own definition of “attainable housing” rather than using CMHC’s affordable housing definition, which is the ability of households to enter and graduate to successively higher levels of the local housing market. It includes the idea of a range of housing options (type, size, tenure, costs) which exists in the local market. Thereby giving households at various incomes, size, type, to find and attain appropriate housing, and when able to, advance to a different type. (City of Vernon, 2007)

Many affordable housing definitions focus on providing a range of housing options that are based on an affordable housing continuum, such as that used in Kelowna CMA, which uses the base 30% income threshold.



Source: Coalition for Nonprofit Housing and Economic Development, 2010

“Affordable is about having enough healthy living”

Child/youth participants

Affordable Housing Best Practices

Municipalities across British Columbia have responded to affordable housing in a variety of ways, some more proactive and some more successful than others. As shown in the chart below, over 63% of BC municipalities have used the legalization of secondary suites as a key strategy for affordable housing implementation within their community while 14.2% of municipalities have initiated public-private partnerships. The most common strategies, as listed below, are often well defined within bylaws, plans, policies, and strategies, but “while there is a wide range of affordable housing strategies available, not all of them are applicable in all BC municipalities*”. (Newton, 2009) Each municipality must work with various stakeholders and community residents to determine what would be best for their particular community, as this is specific to the municipality and its contextual settings.

Municipal Strategies to address Homelessness and Affordable Housing in British Columbia			
	Tool	Number of Municipalities/ Regional Districts using this tool	% of Municipalities/ Regional Districts surveyed
1	Permitting secondary suites	34	63.0
2	Density bonuses for affordable and/or rental units	26	48.1
3	Conversion control polciites	21	38.9
4	Inclusionary zoning	19	35.2
5	Densification	16	29.6
6	Allowing infill/smaller lot sizes	15	27.8
7	Mandated commitment to affordable housing in OCP,housing policy	14	25.9
8	Affordable Housing Strategy	14	25.9
9	Encouraging smaller units	14	25.9
10	Advocating to senior levels of government on housing issues and initiatives	13	24.1
11	Housing agreements to provide affordable housing units in new developments	12	22.2
12	Real Estate Foundation Grants	12	22.2
13	Affordable housing trust funds	11	20.4
14	Demolition controls	11	20.4
15	Waive development charges or application fees for new rental accomodation	10	18.5
16	Initializing municipal partnerships with non-profit organizations for non-profit and supportive housing	10	18.5
17	Rent or lease land at low or below market rates	10	18.5
18	Resale price restrictions (below-market home ownership)	10	18.5
19	Donating land or facilities	9	16.7
20	Affordable Housing Definition	9	16.7
21	Standards of maintenance bylaws	8	14.8
22	Expedited approval process (fast tracking) for non-profit/supportive housing	8	14.8
23	Conversion fees	8	14.8
24	Initiating public-private partnerships	8	14.8

Source: Newton, 2009

*Note: 49 municipalities in 12 regions responded to the survey

Project Examples

Some key project examples, showcasing a variety of housing along the affordable housing continuum, include those examples that many of the community participants showed interest in during the community design charrette and workshop. The following examples provide some options that can be placed within a community, thereby creating a “complete community” design. These project examples incorporate the vision of the District of Peachland Official Community Plan and its Downtown Sustainability Plan. However, it is important to note that some of the concepts as presented may be more appropriate in time as growth and development occur within the community.

Cohousing

- 34 townhouses in row style connected by a pedestrian street.
- Mixed private and public space for self-contained and community living.
- Development includes common spaces.
- This is a medium-range intervention due to the development of common needs/goals/direction within the housing development.



Source: <http://windsong.bc.ca/>

Laneway Housing

- Quickly becoming one of the fastest growing affordable housing developments in Metro Vancouver.
- Mixed old and new developments with matching and/or vernacular architecture.
- This is a short-range intervention that can be developed in established neighbourhoods with lanes.



Source: <http://scoutmag.s3.amazonaws.com/>

Secondary Suites

- Secondary suite developments often are used as secondary housing developments on common properties.
- Cited as one of the most common requests in communities, yet also the most disputed.
- These are short range solutions that are reliant on zoning bylaw updates and “grandfathering” for legalization.

Housing for Young Professionals

- Housing for young professionals, with green roofing is becoming a priority in affordable housing in municipalities in order to meet housing needs for all groups.
- Although not an immediate need in Peachland, this type of housing will quickly become a legitimate need upon developments similar to and including the New Monaco subdivision.



Source: Hinshaw and Holan, 2011

Community Models

Refer to Appendix 2 for community models showing the effective collaboration between the developer and the municipality, while also providing options for additional partnerships. These examples may or may not be suitable for Peachland.

Harmony Flex-Housing - Abbotsford, BC

- CMHC seed funding (\$10,000) and project loan (\$10,000).
- Partnership included the City of Abbotsford, Van Maren Construction, and VanCity.
- City of Abbotsford donated the land.
- Van Maren Construction reduced profit margin, and took over role of realtor.
- VanCity provided mortgage options and funding mechanisms.



Whistler Employee Housing - Chekamis Crossing

- Fulfilled by the Employee Housing Service Charge which requires developers of tourist, commercial and industrial accommodation to contribute to the increase of affordable housing stock within Whistler.
- Collaborations with partners were beyond (outside) of the municipality.
- This may be done by a) the development of affordable housing accommodation that is for employees only, or b) through cash-in-lieu of development to the employee restricted housing fund.



Source: www.whistlerblackcomb.com/employment/residence/index.htm

The following chart shows the development guidelines specific to developments and employee housing contributions.

Type of Development	Bed Unit Requirement
Commercial	1 employee bed unit for every 50 square metres of the new development
Industrial	1 employee bed unit for every 250 square metres of the new development
Tourist Accommodation	1 employee bed unit for every 5 new hotel rooms

Note: Employees must be offered full-time employment by a local company in order to qualify for employee housing.

Woodwards Building

- Redevelopment of Woodward's building and secondary lots.
- Mixed use of commercial spaces; SFU school of Contemporary Arts; residential.
- Partnership with City of Vancouver, VanCity, Westbank Projects/Peterson Investment Group.
- Heritage bonus (type of density bonus) of 100,000 sq.ft.
- 10 year exemption for increased property taxes (\$8.4 million savings in property taxes).
- Residential Rehabilitation Assistance Program funding through CMHC.



- 200 non-market housing units
- 500+ market condo units
- Daycare facility
- Silver LEED certified
- SFU School of Contemporary Arts
- Mixed-use with main floor amenities

Source: <http://vancouver.ca/bps/realestate/Woodwards/>

Kelowna

- Federal, Provincial and Municipal Government grants equalling \$5,650,000.
- Non-government subsidized rental units.
- Partnership between Society of Hope, all levels of government, CMHC, BC Housing, New Town Architecture, Scuka Construction, and a private contribution from a local family.
- 72 new apartments for seniors, including 36 rental apartments
- Open studios, 1 and 2 bedroom apartments
- Recreation centre includes:
 - Fireside lounge/library
 - Multi-purpose rooms
 - Meeting rooms
 - Community kitchen
 - Billiards/shuffleboard room
 - Six-lane bowling alley



www.castanet.net/news/Connecting-Seniors-with-Care/59539/Apple-Valley-Seniors-Housing

Community Consultations

What is Affordable to Peachland Residents?

In order to understand current needs and the community's perception of future needs regarding affordable housing in the District of Peachland, it was important to recognize the context in which it will be developed. By holding a stakeholder and developer luncheon, community consultations and an affordable housing design charrette, there was opportunity to ask the community specific questions pertaining to affordable housing within their community. The questions were meant to facilitate discussion and to answer any questions and misconceptions there was as they related to affordable housing. These questions included:

1. What is your perception, the misconceptions of affordable housing?
2. What does affordable mean to you?
3. What are the current and future needs of Peachland in regards to affordable housing?
4. What type of housing suits the community of Peachland?

Date	Consultation type	Number of attendees
Sept. 27, 2011	Developer's Luncheon	15
Oct. 26, 2011	Community Workshop	8
Nov. 26, 2011	Design Charrette	20

Misconceptions/perceptions

Most misconceptions and preconceptions revolve around the stigmatization of affordable housing as being only for those who receive government subsidies, or in the form of high-rise apartment buildings or other buildings that are unattractive with little or no character. Additionally, misconceptions on the income levels required for affordable housing and the number of people who cannot afford housing is greatly underestimated.

What does affordable mean to you?

For many residents, affordable housing does not need to be stigmatized and should not create a "ghettoization" of the community in which it may be located. Affordable housing includes much more than the idea of housing when it is placed within the context of community participation, health and welfare, and quality of life.

Current and future affordable housing need

Some of the key points that the community discussed included:

- Inclusive and complete community design
- Partnerships with organizations such as Habitat for Humanity that include sweat equity should be considered.
- Exterior access; access to outdoors, for children and youth

"My grandchildren being able to live in our community when they get older."

- Increased density and increased variety
- Ownership and rentals
- Integrated and inclusive of all needs
- Child oriented with shared yards and open spaces
- Ability to transfer development rights to another parcel of land, cash-in-lieu and build options
- Attract young families by providing amenities, school, trails, parks and transit

What would work in your community?

- Low rise buildings
- High density - secondary suites; laneway housing (1-storey) etc
- Condominiums and strata style housing (not built for tourists)
- Single-family homes
- New mobile home development that is less than 32,000 square feet (not land intensive) with 30 trailers each on pads measuring 20 by 50 feet

CURRENT

Apartments
 Better mix of housing
 Zoning/land use bylaw changes
 Public education
 Flexible housing
 Secondary suites



IN 10 YEARS

New developments
 Seniors/assisted living
 Mixed-use with health services, shopping, etc.
 Complete communities
 Single family developments
 Energy efficient homes



IN 20 YEARS

Intense seniors housing
 Young family housing
 Housing mix
 Amenity migration
 Young professional housing

“Seniors living, as well as costs”, the inclusion of care, transportation, and adaptability...

Peachland Affordable Housing Guidelines

Affordable housing guidelines were developed during the design charrette through open discussion with members of the community (not suggestions from the Consultants). The guidelines that were outlined and prioritized by the community as a result include:

- Integrative
- Family friendly
- Range of opportunities
- Child-friendly
- Near amenities
- Located throughout community
- Eco-friendly (green)
- Phased
- Mixed-use
- Context specific

Integrated in Community

- No ghettos
- Integrate with the neighbourhood
- Look like the surrounding buildings
- You can't tell it's affordable housing

Essential to "home"

- Utilities/services
- Sleeping areas
- Cooking and eating - fridge, stove, sink
- Washroom area, should all be private, not shared

Affordable

- Legal/registered affordable
- "Market" affordable
 - IKEA housing (BokLok)
 - Renovate existing housing

Form - Single vs. Multi-Family

- Laneway and in-fill
- Mixed unit types small and large and vary number of bedrooms
- Consider partially finished suites

Location - by importance

	Car	Walk	Bus
Seniors	o	x	xxx
Families	x	xx	xx
Young Singles	x	xx	xx

Shared Uses

- Washrooms secure and private, share with neighbour unit maybe
- Living areas - ok to be shared
- Kitchen - cooking and eating
- Laundry
- Storage
- Yard

Affecting projects underway

- Mandated size and # of bedrooms
- Consider transferring development credits to more central area
- Attract younger families
- Special needs housing
- Exterior access (not critical)
- Legalize basement suites
- Privacy is important

Mixed Use

- Access to services for seniors and singles
- Concern for limited access to yard - provide if not part of home
- Need reliable bus service
- Requires shared amenities for limited yard - pool and arena

Project Concepts for Peachland

The following conceptual projects, created for the District of Peachland, provide innovative housing design concepts while also incorporating the needs and aspirations of the community, as revealed through the Affordable Housing Design Charrette. Meiklejohn Architects, based in Kelowna, provided these sketches in response to the needs and wishes of the community, while also creating innovative housing design that appeals to the market, the developer, and are suitable to the context of Peachland, particularly its geographical location. These project concepts build on the need for a range of housing types, environmental sensitivity, and the ability of design to integrate the natural and built environments to provide an aesthetically pleasing result.

Community apartments

Community apartment options are long-range solutions to the affordability of housing, but can be an effective scenario for multi-family dwellings. The community apartments would be specially designed to meet the aesthetics of Peachland. The apartments may vary in height from three to six storeys. The apartments would be located in R-3 (Multiple Family Residential - Low Density), R-4 (Multiple Family Residential - Medium Density), and, if appropriate, R-5 (Special Care Housing) zones. Current neighbourhood designs such as New Monaco may be able to be incorporated into apartments such as these into their developments.



m+m a
MEIKLEJOHN ARCHITECTS INC.

Affordable Housing Opportunities - District of Peachland BC

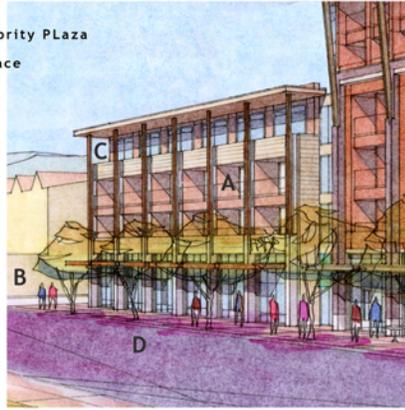
conceptual design

11-1247

Dec 20 2011



- A Apartment Condo
- B Commercial at Ground Level
- C Studio Lofts
- D Pedestrian Priority Plaza
- E Community Space



THE APARTMENTS

400 -700 sf UNITS



Affordable Housing Opportunities - District of Peachland BC

conceptual design 11-1247

Dec 20 2011

Cohousing cabins

Cohousing cabins provide a short-range to long-range solution for affordable housing, as the individual cabin does not take long to develop. However, the development of a holistic community takes some time. Cohousing cabins are inherently comprehensive and would have to be developed in a specially developed zone such as a Comprehensive Development Zone. However, research has shown that most community housing developments abide by land use bylaws and have been developed by creating special density bonusing and land use zoning as appropriate (Eshpeter, 2009).



- A Single Family Cabin
- B Community Building
- C Play Area
- D Private Yards
- E Natural setting with Trails
- F Parking & Car Share

THE COHOUSING CABINS

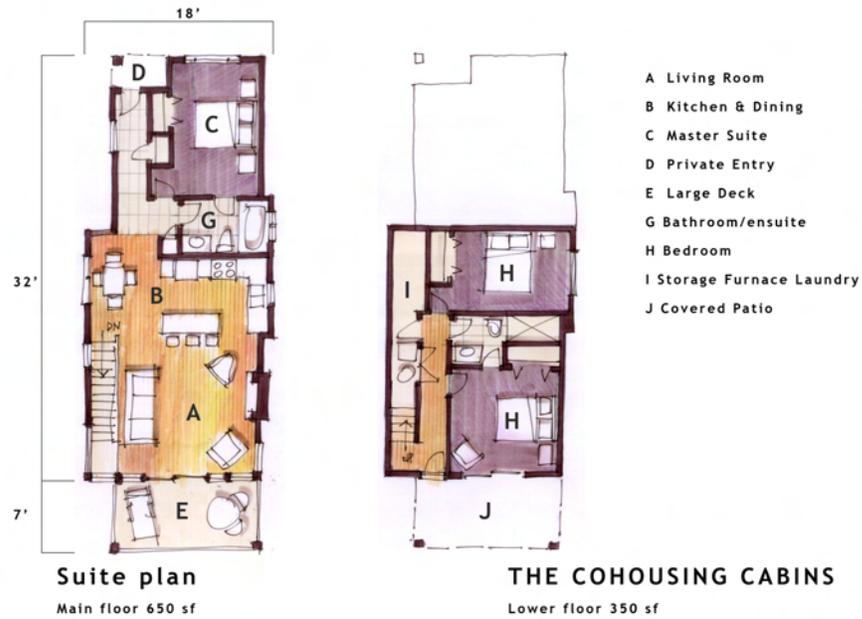
23 UNITS



Affordable Housing Opportunities - District of Peachland BC

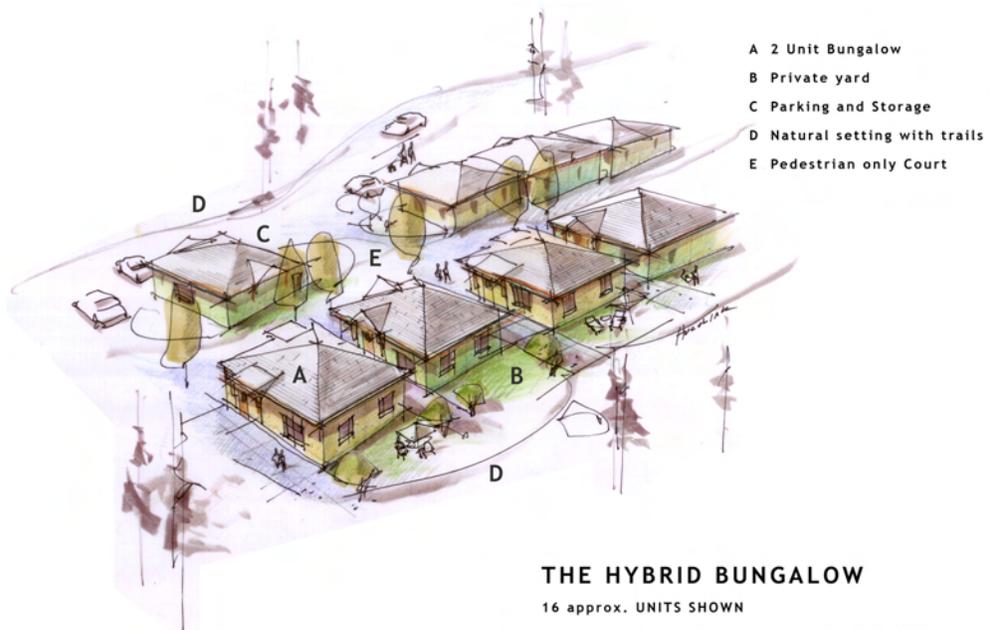
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Hybrid bungalows

Hybrid bungalows can be a short-range option, built on a singular permit basis and easily developed by a homeowner or through a developer. The hybrid bungalow may be developed in a variety of areas throughout the District of Peachland. Since the hybrid is more compact, it may be developed as laneway housing in established neighbourhoods with lanes, such as those located on the North side of Town Lane, 11 and 12 Street.

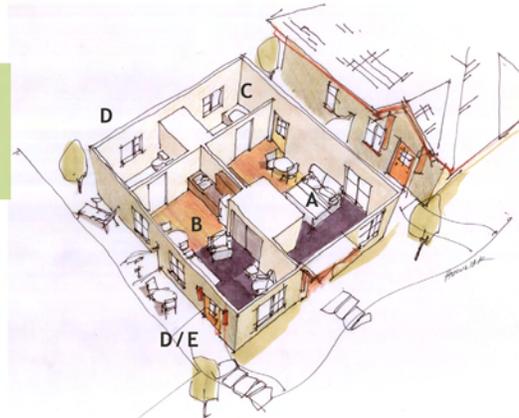


The hybrid bungalow may be developed in RR-1 (Rural Residential - 0.4 ha.), R-1 (Single Family Residential), RC-1 (Single Family Residential Compact House), R1-S (Single Family Residential Secondary Suite) zones, and within mixed-use comprehensive developments, particularly cohousing developments.

- A Living Sleeping Area
- B Kitchenette & Dining
- C Large Bathroom
- D Private Yard
- E Private Entry Court



Suite plan
2 UNITS - 325 sf per unit



THE HYBRID BUNGALOW
2 UNITS SHOWN

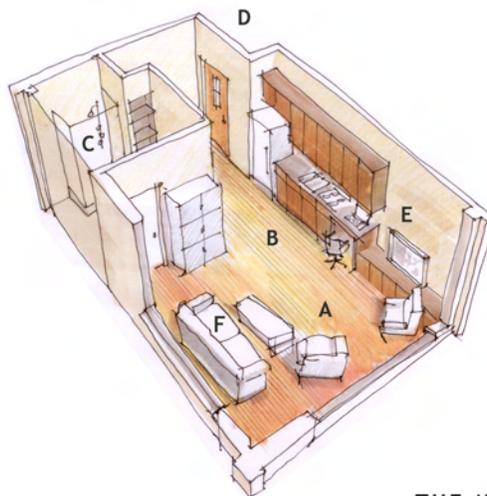


Affordable Housing Opportunities - District of Peachland BC

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Micro units

The micro unit, similar to the hybrid bungalow is an option that may be developed by a homeowner or developer. The micro-unity can be incorporated as laneway housing, as secondary suites, and are short-term developments. Again, similar to the hybrid, the micro unit can be developed in RR-1 (Rural Residential - 0.4 ha.), R-1 (Single Family Residential), RC-1 (Single Family Residential Compact House), R1-S (Single Family Residential Secondary Suite) zones, and within mixed-use comprehensive developments.



- A Living Sleeping Area
- B Kitchenette & Dining
- C Modern Bathroom with storage
- D Private Entry
- E Space saving kitchen, desk and TV cabinet
- F Pull-out sofa

THE MICRO-UNIT
1 UNIT SHOWN - 380 sf



Affordable Housing Opportunities - District of Peachland BC

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Recommendations

1.0 Overall Approach

The District of Peachland supports efforts to provide affordable housing through a wide range of housing choices reflecting life stage, income, good design and special needs.

1.1 New Policy Recommendations:

It is suggested that:

An updated Affordable Housing Policy be specifically articulated and incorporated into the District's OCP, as part of the next OCP review.

- An Affordable Housing Policy place emphasis on four priorities:
 - a) Entry level ownership housing
 - b) Low end market rental housing
 - c) Subsidized rental housing
 - d) Aging in place - intermediate/extended care
- An adopted Affordable Housing Policy contribute to Peachland having a future as a more complete community where people live, work, shop and play. In order to accomplish this, greater emphasis should be placed on housing opportunities for younger individuals and families.
- Peachland provide for exemptions to Development Cost Charges for affordable housing units where they are provided as part of a Housing Agreement.
- In conjunction with the budgeting process, an annual budgeted contribution to an Affordable Housing Reserve Fund be considered.

1.2 Housing Agreements:

- Housing Agreement's be used to ensure the provision of affordable housing in larger new developments and be registered on title (Housing Covenant) to ensure that the housing units are used or occupied to the extent possible by individuals on lower incomes.
- Eligibility Criteria be used in Housing Agreements to ensure that affordable housing is targeted at median to lower income households. Suggested definition is:
 - total income less than 50-80% of the median income (taken from Revenue Canada tax returns)
 - available to residents of Peachland or for individuals who have worked in Peachland for greater than six months
 - available to those who do not own any real property or any interest in property anywhere in the world

This formula may need to be reviewed on a regular basis and be adjusted as necessary to match with the unique circumstances and needs in conjunction with specific affordable housing projects.

- The District contract with a firm with expertise in the housing administration and property management which would include assessing eligibility of perspective owners or renters prior to occupying a housing unit.

- Sale of Units - the District of Peachland provide a maximum initial sales price respecting new units and consider 2 options:
 - a) establishing affordable and workable criteria for a mortgage where:
 - a 10% down-payment is required including taxes
 - 30% or less of the household's gross income is spent on housing
 - mortgages are targeted at household incomes between \$30,000 and \$60,000 – as increased from time – to – time by the Consumer price index for the Kelowna Census Region; (using this option in Dockside Green in Victoria , it was the developers responsibility to price the unites to meet target income levels).
 - or,
 - b) Have developers demonstrate that units are affordable to two or more person households at the median income level using a standard of mortgage calculation with 10% down payment such that households do not pay greater than 30% of their income on housing.
- Rental of Units - In order to ensure affordable rents, similar criteria as per maximum initial sales price for ownership units might establish maximum rent in housing agreements. There are two options for consideration:
 - a) These rental amounts might be structured to not exceed the sum of the monthly strata fees (if applicable) payable in respect of the housing unit, one-twelfth of the annual property taxes payable in respect of the housing unit, and the amount of the monthly mortgage payment for the housing unit; or,
 - b) Require developers to demonstrate that the unit rents are affordable based on the average rents for the Kelowna Census region from the annual Canada Mortgage and Housing Corporation (CMHC) Rental Market Report.

1.3 Existing OCP/ASP Policies: Revisions/Updates

- That Council consider four methods for providing affordable housing:
 - a) 10% of the units as affordable, as a suggested number as a component of the total development.
 - b) Negotiating density bonuses with developers who provide affordable housing in new developments. A ratio of 1:1 being one additional market unit for one affordable unit is a common standard used by communities.
 - c) Cash in lieu as policy be also considered in certain circumstances where it is deemed by the District to be impractical or not feasible to provide affordable housing. The District needs to adopt a new policy regarding implementation of “cash in lieu for affordable housing”. Municipalities use different means through adopted policies to calculate cash in lieu and it is recommended that the District undertake further study to determine a specific policy and associated formula from which to implement cash in lieu.
 - d) Partnerships - the District should work with developers in partnership with senior levels of government and/or non-profit Housing Authorities regarding development of various types of affordable or social housing units and to formalize partnerships with non-profits and other organizations to build meet the affordable housing inclusionary requirements. The District of Peachland could arrange an initial meeting with a consultant to assist in facilitating affordable housing concept including partnership opportunities and funding strategies, and determining the appropriate mix of housing type, form, target income level for each agreement, and

housing units which could be developed. The fee associated with the on-going role of the consultant would be at the discretion of the developer if they chose to retain a consultant.

- Other policy issues the District should consider in its OCP are:
 - a) legalize secondary suites by expanding the number of zones in which they are permitted.
 - b) consider accommodating coach-house or laneway housing in the zoning bylaw.
 - c) provide municipally owned land for use as affordable housing, where opportunities exist and where it is deemed beneficial to the community.
 - d) include inclusionary measures for affordable housing which could include mixed income and use neighbourhoods within Area Sector Plans.
 - e) utilize CD. Comprehensive Development Zones may be a means of encouraging and facilitating innovative solutions for affordable housing.
 - f) alternate forms of tenure in affordable housing, including housing cooperatives, life leases and non-profit rental housing may be a means of facilitating affordable housing.
 - g) protection should be maintained for individuals who are displaced by the destruction of affordable rental housing stock. Strata conversions of existing rental supply and conversions of mobile home parks to ownership can impose hardships on existing tenants. Developers should be encouraged to provide affordable housing units for individuals being displaced by the destruction of affordable housing stock.
 - h) lobby both the Federal and Provincial governments for increased grants and funding for affordable housing initiatives, should be continued.

1.4 Design Recommendations

- It is suggested that the design of new projects consider design elements including:
 - a) flexible and adaptable housing
 - b) a range of housing types considered
 - c) close to amenities
 - d) close to public transit (within 400m)
 - e) designed with a mix of uses where possible or near other mixed uses
 - f) near health services, shopping
 - g) consideration of work-live-shop relationships (shorter the distance, the better)
 - h) green building/energy efficient building criteria included
 - i) future tenant/owner involvement in the design process
 - j) access to community gardening opportunities
 - k) opportunity for the keeping of small pets
 - l) indoor-outdoor space relationships (balconies, patios)
 - m) CPTED - Crime Prevention Through Environmental Design be included in project design
 - n) reduced parking where cooperative transportation opportunities can be provided
 - o) strong emphasis be placed on adaptive housing and the needs of senior's as they age in place.
 - p) examples of innovative approaches to affordable housing as illustrated in the Appendices of this report might be considered by the District and developers in future projects.
 - q) incorporation of green building features into building design or redevelopment be encouraged, to the extent possible. In order to assist additional development costs in green development, grants and incentive programs should be explored.

1.5 Developer - District Relationships

- Because the development of affordable housing is challenging and particularly in uncertain economic times, developers and the District and Non-profit Organizations, where appropriate, need to work together in partnership. All parties need to negotiate cooperatively, so affordable housing can be achieved on a feasible basis and to the benefit of the overall community.

1.6 Possible Next Step

- The District may consider applying for Phase 2 of the CMHC Project Development Seed Funding Grant (\$10,000) as a means to integrate recommendations from this report, including innovative financing strategies, into affordable housing project design criteria and applying to a specific project.

Conclusion

There are current opportunities and directions provided for developers in Peachland to provide affordable housing through three recently approved neighbourhood Area Sector Plans and the Sustainable Downtown Peachland Plan. Through collaboration and communication between the District of Peachland and developers (and in some cases Non-Profit Agencies) Peachland may become a self-sufficient and complete community that sustains housing affordability for current and future generations. It is hoped that the ideas and recommendations in this report can assist the District in this regard.

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Appendix 1: Peachland Background

Market Study and Needs Assessment

Demographic Profile

The current estimated population of the District of Peachland is 5,177, which is approximately 3% of the total population of the Regional District of the Central Okanagan (District of Peachland, 2009). Peachland has an aging demographic, with 25% of Peachland's population being 65 or older, and the highest of any community in British Columbia. This can be attributed to more than just those long term residents that are aging in place. Generally, the Okanagan is well known for its beautiful weather, lake and golf courses making the valley a desirable place for retirement that attracts retirees both locally and globally. Peachland is a small, quaint, beautiful community with stunning views of Okanagan Lake that is rural in character yet offers big city amenities within a 20 minute drive, thereby, making it a very attractive place within the Okanagan for retirement (District of Peachland, 2009).

Year	Peachland		RDCO		BC	
	Population	% Change	Population	% Change	Population	% Change
2001	4,710		154,156		4,076,264	
2002	4,780	1.5%	155,692	1.0%	4,098,178	0.5%
2003	4,787	0.1%	158,264	1.7%	4,122,396	0.6%
2004	4,764	-0.5%	159,333	0.7%	4,155,170	0.8%
2005	4,847	1.7%	163,142	2.4%	4,196,788	1.0%
2006	4,938	1.9%	167,417	2.6%	4,243,580	1.1%
2007	5,125	3.8%	174,052	4.0%	4,310,305	1.6%
2008	5,232	2.1%	180,114	3.5%	4,381,603	1.7%

Source: District of Peachland, 2009

The historical phenomenon known as the “Baby Boom” has and will continue to contribute to an aging demographic across North America. The challenges associated with such a demographic shift will be immense. A lack of affordable housing impacts everyone and does not discriminate between, ethnicity, gender, race, or age. However, accessibility of appropriate, safe, and affordable housing will become very important to aging individuals leaving the work force and living on fixed incomes. There will be increasing demand for affordable housing that is designed to allow seniors to “age in place”. Communities are taking action throughout BC and to date 26 communities have adopted affordable housing strategies. Some of these communities include Whistler, Squamish, Abbotsford, Dawson Creek, and Vernon. (BC Stats, 2006)

	1996	2001	2006	% Change 1996 to 2006
Total - All persons (3)	4,525	4,655	4,880	7.8%
Age 0-4	240	140	145	-39.6%
Age 5-14	510	550	415	-18.6%
Age 15-19	205	210	280	36.6%
Age 20-24	135	125	155	14.8%
Age 25-54	1,730	1,730	1,720	-0.6%
Age 55-64	730	790	935	28.1%
Age 65-74	685	745	780	13.9%
Age 75 and over	285	365	435	52.6%

Source: District of Peachland, 2009

Over 70% of the population does not have children living at home. This is likely due to the older demographic; however, it highlights how Peachland needs to attract more families if it is to become a complete and sustainable community in the future.

Peachland lacks ethnic diversity, with less than 5% of the population being a visible minority. From 2001 to 2006, the District saw an 8.6% decrease in the visible minority population, with 80% of the immigrant population being over 45 years of age (BC Stats, 2006).

Population Projection

In 2008, the population of Peachland was 4,381 (a 6.3% increase from 2001). The median age of population at that time was 51.7 years, with 88% of the population being over 15 years and 70.7% of the population being over 45 years. The population in the District of Peachland over the past six years has steadily increased and is projected to be between, 6,157 to 7,085 by 2017, and 6,698 to 8,334 by 2022. It has been estimated that by 2022 there will be approximately 774 houses required, (given a median 2% population growth) (District of Peachland, 2007). The main family structure in the District of Peachland is legally married couples (60%). (BC Stats, 2006)

Economic Profile

The economy of Peachland is based on tertiary and quaternary services, such as health care, tourism, trade and finance, as well as secondary services, such as construction and real estate (BC Stats, 2006). As of December 2010, a total of 4.8% of the population was receiving income assistance or employment insurance (BC Stats, 2006). The median income in the District of Peachland is \$45,187 with the lower earners being lone-parent female headed households. The median family income in Peachland is 24% less than the BC family median income (BC Stats, 2006).

Peachland Source of Total Income, 2006²¹

	Peachland		BC
	\$ Thousands	% of Total	% of Total
Employment	73,331	51.0%	65.9%
Pension	35,233	24.5%	12.5%
Investment	14,215	9.9%	8.6%
Self-Employed	7,554	5.3%	6.0%
Other	10,025	7.0%	5.0%
Tax Exempt	3,357	2.3%	2.0%
Total	143,714	100.0%	100.0%

Source: District of Peachland, 2009

The number of households gaining income from employment is over 50%, with the secondary earning coming from pensions (BC Stats, 2006).

Housing Profile

Peachland, as a District Municipality within the Regional District of the Central Okanagan, offers mid-priced single-detached homes. Currently, there are two BC housing developments that offer seniors affordable housing. According to BC Housing, there are currently 25 applicants from the Central Okanagan who are waiting for affordable housing units. Of these applicants there are five families, 15 seniors, and one single-parent (BC Housing, 2011). Current housing tenure in the District of Peachland is 85% owned and 15% rented (BC Stats, 2006).

According to the 2006 Census, 85% of the 2,150 dwellings in the District of Peachland are owned and 15% rented. Median individual income is \$21,754 and household income is \$45,187. Males 15 years and older earn a median income of \$28,960, and females earn \$16,454. The average dwelling value is \$378,886 (\$2,100 per month mortgage) and average annual rent is \$15,966 (\$887 per month), indicating a challenge for households and individuals to afford appropriate housing. Households spending more than 30% of their income on housing are considered to have affordability problems, raising the possibility that there may not be enough money left over for other necessities. In Peachland, 54% of renter households and 29% of owner households spend more than 30% of their gross income on housing.

	Peachland	BC
<i>Non-farm, non-reserve private dwellings, occupied by usual residents</i>		
Total number	2,150	1,606,875
Tenant occupied	325	488,720
Average gross rent	\$887	\$828
>=30% of household income	54%	43%
<i>Owner occupied</i>		
Total number	1,825	1,118,160
Average value of dwelling	\$378,886	\$418,703
Average major payments	\$944	\$1,059
>=30% of household income	29%	23%
<i>One-family households without additional persons in non-farm, non-reserve private dwellings</i>		
Tenant households	200	213,490
Average gross rent	\$974	\$907
>=30% of household income	55%	35%
<i>Owner occupied</i>		
Total number	1,300	761,015
Average major payments	\$968	\$1,119
>=30% of household income	25%	20%

Source: BC Stats, 2006

Community Amenities

Some of the service agencies that provide wellness, seniors outreach, transportation, social programs, educational programs, and support programs are run through Peachland Wellness Centre. These services are free or at low-cost to the community. Other services include:

1. The Peachland Food bank offers food services to those less fortunate in the community.
2. The Peachland Okanagan Regional Library offers community programs, library programs and book delivery.
3. The Peachland Museum and Historical Society provides historical information and artifacts for social learning and education.
4. The Peachland Recreation Centre offers programs and sports services to the community at low cost.

Peachland has one elementary school within its boundaries, which is at risk of being closed due to low enrolment. The two secondary schools that provide education to the community youth are Mount Boucherie and Glenrosa Middle Schools, which are both located in West Kelowna. There are no registered daycares or preschools in the District of Peachland. There are two commercial centres in the District of Peachland that provide general services to the community, but they do not provide enough services to mitigate the need for travel to West Kelowna or Kelowna for specific items.

Household size and make-up

As of 2006, 85% of the dwellings in Peachland were owner occupied, with only 15% of the market being rental units (most of which are in the form of informal, unregulated, and unregistered secondary suites) (BC Stats, 2006).

The most common household type, as of 2006, was two person households at over 50%, followed by one-person households (22.7%). This is in alignment with the assumption that many of the residents of Peachland are retirees and/or empty-nesters (BC Stats, 2006).

Selected Dwelling Characteristics Peachland and BC, 2006²²

	Peachland		BC
	Dwellings	Percent	
Number of occupied private dwellings	2,155	100.0%	100.0%
Owned	1,830	84.9%	69.7%
Rented	320	14.8%	30.1%
Band housing	0	0.0%	0.2%
Single-detached house	1,660	77.0%	49.0%
Semi-detached house	40	1.9%	3.1%
Row house	45	2.1%	6.8%
Apartment, duplex	110	5.1%	10.2%
Apartment, building with 5 or more storeys	0	0.0%	7.2%
Apartment, building with under 5 storeys	230	10.7%	20.9%
Other single-attached house	5	0.2%	0.2%
Movable dwelling	70	3.2%	2.6%
Average number of rooms per dwelling	7.1		6.4
Average number of bedrooms per dwelling	2.9		2.7

Source: District of Peachland, 2009

Number of Households by Size of Household, Peachland and BC, 2006¹⁵

	Peachland		BC
	Households	Percent	
Total number of private households	2,155	100.0%	100.0%
1 person	490	22.7%	28.1%
2 persons	1095	50.8%	34.2%
3 persons	275	12.8%	14.8%
4 to 5 persons	285	13.2%	19.6%
6 or more persons	20	0.9%	3.3%

Source: District of Peachland, 2009

Peachland amended its Official Community Plan in 2011 to establish an Amenity Reserve Fund. An Amenity Reserve Fund policy was also drafted (not yet adopted) pertaining to amenities desired by the community in the next 20 years which include a fire hall and fire protection services, a municipal hall, a community centre upgrade, primary school upgrade, museum upgrade, extension of the waterfront walkway and a multi-purpose arena. An Affordable Housing Reserve fund has not yet been established.

Housing Starts and Development

As of 2010, the District of Peachland saw a reduction in the number of subdivision applications and applications for development units. Total building permit values decreased by \$5 million from 2009 to 2010 (District of Peachland, 2011).

Statistics and Facts	2007	2008	2009	2010
Subdivision Applications	6	6	6	5
Rezoning Applications	8	5	5	2
Development Permit Variances	8	14	10	10
Development Units Applied for	412	85	2327	162
New Residential Units	39	46	36	11
Total Building Permits Issued	71	91	64	81
Total Building Permit Value	11,255,600.00	16,535,240	10,182,803	4,701,519
Area Sector Plans	1	1	1	2

Source: District of Peachland Annual Report, 2011

Current Development in Peachland

Current development in Peachland include projects from a number of large and small-scale developers.

Residential

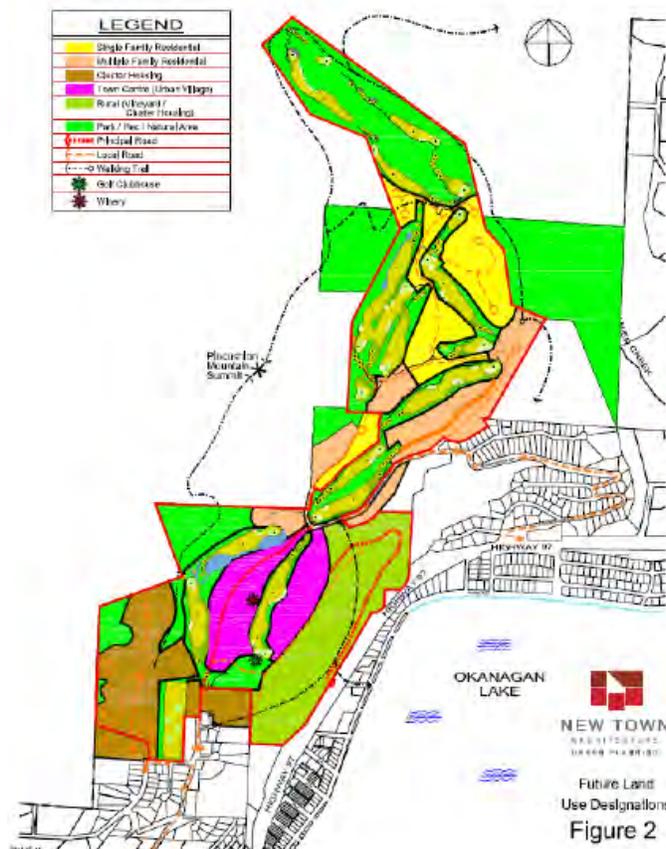
Existing lots either approved or in application stage:

1. Lakeview subdivision 39 lots - new
2. Wiker subdivision 8 lots remaining
3. Stonewater strata 1 lot remaining
4. Islandview 5 lots remaining
5. Trepanier Manor 19 lots remaining + a 38 room hotel
6. Hangingstone Multiple dwelling 120 units – newly proposed multiple dwelling unit
7. Bob's Merchantile subdivision 42 lots – new, being proposed
8. Dunn subdivision 87 lots – new, being proposed
9. Aqua Vita 60 units – resort hotel

Total estimated unit count: 321 dwelling units and 98 hotel units.

Area Sector Plans:

1. Ponderosa/Pincushion Ridge



Source: Ponderosa/Pincushion Ridge ASP, New Town

Ponderosa/Pincushion Ridge: 2310 units, 210 affordable housing included. The development also includes a golf course, recreation centre, amphitheater, a Village centre, and a comprehensive trail network.

2. New Monaco

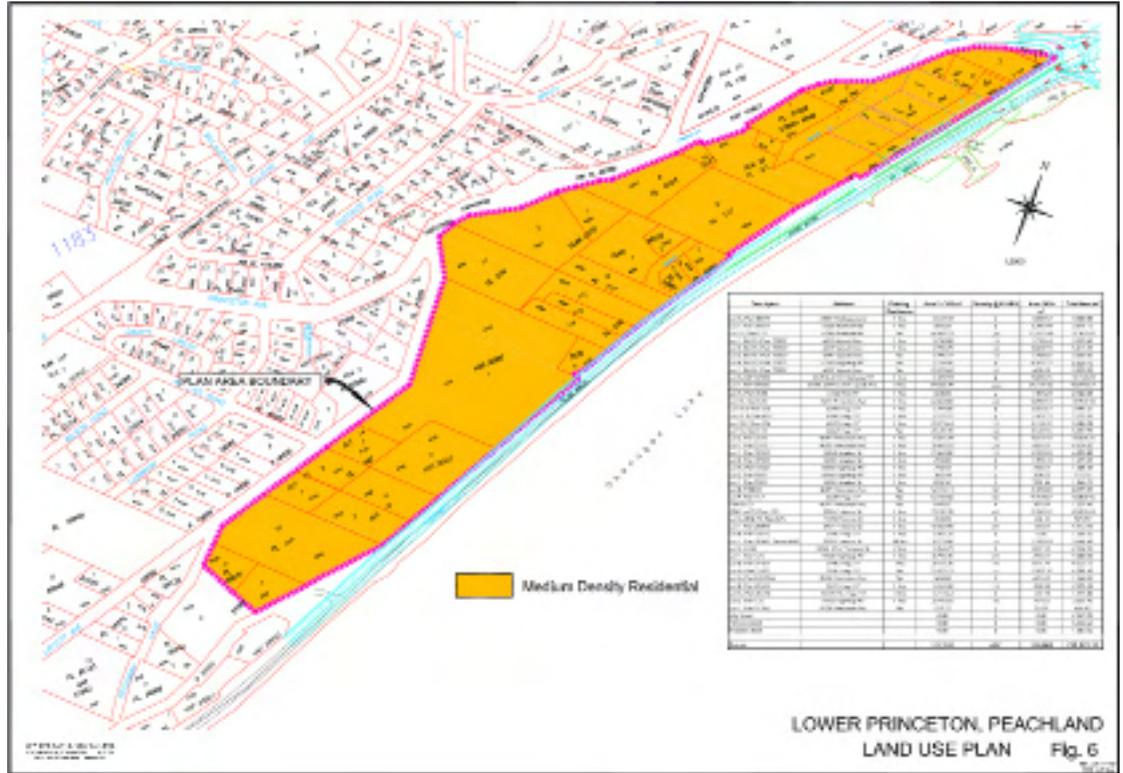


Source: New Monaco ASP - New Monaco

New Monaco: 2700 units, 270 affordable housing included.

The New Monaco development proposes to contain 105,000 sq ft of retail; 150,000 sq ft of office space; 100-room hotel; 40 units of single family homes; 2,292 units of townhouse/apartments; 168 units of vacation homes; and 200-300 units of seniors/congregate care units. The residential housing units will include affordable housing and secondary suites. Additionally, New Monaco includes additional benefits, such as public and semi-public open space and parks; energy and resource efficiency; and highway access (which would benefit commuters between Peachland, Kelowna, and/or Penticton)

3. Lower Princeton



Source: Lower Princeton ASP - Protech Consultants Ltd.

Downtown 700 units with an estimated 70 affordable housing.

The Lower Princeton Area Structure Plan proposes a mix of strata and large rural lots (residential); and single-family residential lots, mixed-use developments.

Senior's Housing

A report completed in 2006 identified Peachland as one of the region's retiree magnets with at least 25% of the population over age 65. Furthermore, it is anticipated that the population aged 55 years and over will increase by almost 90% by the year 2020 if current trends persist. The report examined the need and demand for various types of seniors' housing in Peachland. A key finding of the study is that there is a gap between demand and supply of appropriate housing for older seniors, and there are currently no intermediate or extended care facilities in Peachland. A current project in development stages involves a partnership between the District of Peachland and Peachland Senior's Support Society to develop primarily supportive housing for seniors on a 1.55 acre site in the centre of Peachland.

Sustainability:

1. Energy Management Plan
2. Downtown Visioning Strategy/Design Charrette
3. Sustainable Development Inventory
4. Community Energy Emission Plan
5. District Energy System Planning
6. Solar Community Initiative
7. Mayor's Task Force on Climate Change

According to the Canada Mortgage and Housing Corporation, housing starts in the District of Peachland represent 1.7% of all starts in the Regional District of the Central Okanagan (CMHC, 2011).

Summary

It is clear that there is an inherent need for affordable housing within the District of Peachland. With estimated growth rates projecting a population increase of over 8,500 by 2032, it is necessary that the District plan to provide attainable housing for those residents in need now and into the future. Thirty-three percent of all households in Peachland spend over 30% of their gross income on housing, which includes 54% of renters and 29% of owners. Based on Peachland's demographic profile effort must be made to provide affordable housing that targets senior's and families. Peachland will continue to be a popular place for retirees, and although some affordable seniors housing has been built there will be a need for more in the future. Perhaps more important and not to be underestimated is the need for affordable family housing. If Peachland is to become a complete and sustainable community then attracting and retaining families to the area will be paramount in moving forward. The provision of affordable housing will aid with this objective.

Development Context

Official Community Plan

The District of Peachland is a signatory to the British Columbia Climate Action Charter and is committed to reducing green house gas emissions into the future. In 2010 amendments were made to the OCP that set out reduction targets that are in alignment with the Province.

The District of Peachland will work towards:

- A 18% reduction in GHG's below 2007 levels by 2016
- A 33% reduction in GHG's below 2007 levels by 2020
- A 80% reduction in GHG's below 2007 levels by 2050

The District of Peachland, in 2008, made an amendment to the OCP to include policies and guidelines to support sustainable community development. The policies, guidelines and recommendation include references to increased density, green building design, alternative energy development, and water conservation. New developments should also consider increased economic development and reduced travel and commuting times, and greater green and open spaces and trail network connectivity. Future developments should include water and waste conservation measures, and connections to other communities within the District. Landscaping of new developments, including residential lots, should, wherever possible, be xeriscaped, and when applicable should include eco-roofing (often referred to as "green" roof) and terracing. While LEED certified buildings are often the goal of many developers, there are other initiatives such as BuildGreen and SUDS, that aid in conservation methods.

Currently, the OCP outlines affordable housing policies that ensure that new residential developments must include a minimum of 10% (of all residential units) affordable units (or cash in lieu into a Housing Reserve Fund).

Other plans pertinent to new development include:

1. **Green code for Buildings** - As of 2008, the Ministry of Housing introduced new "green" codes for residential development. The new home requirements, infill requirements, energy and water efficiency, home improvement grants and EnerGuide standards are all outlined in Part 10 of the BC Code.
2. **Sustainable Hillside Study** - Completed in March 2009, the Hillside Study outlines a variety of issues related to building on the hillside. The study discusses issues related to soil erosion, bedrock, groundwater, surface drainage, and existing services. The study also outlines future assessment and evaluation required for future development.
3. **District of Peachland Land Use/Zoning Bylaws** - regulatory framework for development within the District of Peachland.

Community Consultation Findings

1. What does affordable mean to you? What preconceptions/misconceptions did you have?
2. What type of housing suits Peachland?
3. What type of housing is needed in Peachland now, in 10 years, in 20 years?

Some of the identified misconceptions of affordable housing included a certain stigma for “low” income housing; that the housing is not nice, and is usually high density apartments, that the residents are on income assistance, the housing is low cost, and there is less profit for the developer (an actual loss rather than profit). Additionally, it was noted that many of the preconceptions of “affordable means government subsidy and the definition that banks (rather than CMHC) use in assessment, such as the 30-40% income/payment ratio.

Some of the main comments pertaining to the use of affordable include:

1. There is a need to bridge the gap and that the low income qualifiers need to investigate terms of “qualifying”.
2. There is a large spectrum of housing available.
3. Need an income versus means test for affordability.

Respondents concluded that there is only a few types of housing that “fit” in the District of Peachland, these include:

- Low rise buildings
- High density - secondary suites; laneway housing (1-storey) etc
- Condominiums and strata style housing (not built for tourists)
- Single-family homes
- New trailer park development that is less than 3200 square feet (not land intensive)

When discussing housing types in the District, it became clear that there are non-compliant secondary suites and a lack of opportunity for developers to connect with the District to work together in the development of affordable housing. Some of the comments related to these issues included a review of the need for secondary suite zoning and methods for developers and service providers, funders, and potential collaborators to contact one another. One participant felt strongly about the role the municipality should/could play and stated that, in his opinion, it is hard for the City/District to play the role of a regulatory body, financier or funder to affordable housing.

Appendix 2: Community Models

Harmony Flex-Townhouse Development

Partners:	Van Maren, City of Abbotsford, CMHC	
Housing type:	11 Townhomes (3 two-bedroom, 8 three-bedrooms) 11 bachelor rental suites	
Tenants:	Low and middle income families, low-income seniors, people with disabilities	
Location:	Abbotsford, BC (redevelopment of city-owned properties)	
# of Units:	22	Date Complete: 2010

Overview/key facts:

- “Finishable” ground-level bachelor suites, which owners can rent out.
- CMHC provided \$240,000 in RRAP funding to assist with secondary suite construction (10 suites).
- City permitted variances on parking requirements and between-building set-backs.
- Covenant to sell homes at 26% below market value to Abbotsford residents who demonstrate a need for affordable housing (paying >30% of income on housing, with income below Abbotsford median of \$60,000).
- Re-sale must be at 20% below market rate.
- The developer began the construction before receiving the official approval, which permitted a faster completion date.
- City of Abbotsford donated land to developer at 20% of market value, and granted \$5,000 reduction in property taxes.

Whistler Athletes Village

Partners: Whistler Housing Authority, VANOC, Resort Municipality of Whistler, Whistler 2020 Development Corp

Tenants: All types. WHA rentals exclusively for Whistler employees.

Location: Whistler, BC

of Units: 221 price & occupancy restricted ownership units

55 hostel units

55 Whistler Housing Authority rental units

20 market townhomes

23 market single family lots

Overview/key facts:

- Built in 2009 to house approx. 2,850 athletes during the Olympics & Paralympics, and is now a permanent mixed-use neighbourhood called "Cheakamus Crossing" with 1,500 residents.
- Located six kilometres south of Whistler village centre.
- Size of Development: 23 hectares/ 56 acres.
- One of only 20 designated as a pilot project for LEED-ND (the highest standards in green neighbourhood design practices, including a district energy system.)
- The Provincial Government provided a land grant of 135.79 hectares to the RMOW to support resident housing. The Athletes' Village occupies approximately 37 hectares of this land grant.
- 95% of the price restricted units were sold as presales prior to construction.
- \$245 per sq.ft., average sale price of unit approx. \$300,000
- Restrictions on resale appreciation (tied to CCPI) to ensure long-term affordability.
- 100% of the 221 price restricted units sold by time of occupancy post 2010 Winter Games, and 100% of WHA's 55 rental units occupied.

Source: www.sfu.ca/dialog/study+practice/files/housing+summaries.pdf

FACTSHEET

February 1, 2010

Ministry of Housing and Social Development
Government of British Columbia

The Woodward's Building

A landmark structure in Vancouver's Downtown Eastside (DTES), the Woodward's building today stands as a symbol of urban revitalization, bringing new social housing to a neighbourhood where the need is great. Purchase of the building by the Province in 2001 for \$22 million, then by the City of Vancouver in 2003 set the stage for a \$400-million renewal project. The new Woodward's building, slated for completion in 2010, includes 536 market housing units, 125 singles social housing units operated by PHS Community Services and 75 family social housing units operated by the Affordable Housing Society. Other occupants include businesses, service providers and the 130,000-square foot School for the Contemporary Arts – part of the Simon Fraser University downtown campus.

The Woodward's Building and the DTES

- Housing Matters BC, the Province's housing strategy, strives to reduce homelessness and ensure access to safe, affordable and appropriate housing today and into the future.
- The provincial housing strategy has helped bolster social housing in the DTES.
- As of September 30, 2009, there are approximately 26,500 units of subsidized housing in the City of Vancouver funded by the provincial government through a variety of programs.
- The Province currently provides more than \$30 million annually to subsidize over 7,000 units of social and supportive housing, managed by non-profit societies, housing co-ops or BC Housing in the DTES.
- A further 317 units of supportive housing in the DTES will be opening during the next few years – 117 units at the Doorways of Hope and 200 units at the Woodward's site.
- Additionally, the Province is investing in approximately 1,400 long-term, supportive housing units on 14 sites owned by the City of Vancouver – several are located in the DTES.
- To date, the Province has purchased 24 Vancouver single room occupancy hotels, protecting approximately 1,480 units of affordable housing (including 1,280 in the DTES) for people in greatest need.

Apple Valley Senior's Housing FAQ's

www.societyofhope.org/apple-valley-seniors-housing-faqs

Who is building for?

Independent living for seniors 55 yrs and older. One half of the units rent at market rates. One half of the units rent is related to income.

How many units in total?

There are 72 rental units in total

All units have one bathroom with a bathtub with a grab bar.

Eight - 2 bedroom units	884sq. Ft.	Balcony
Sixty - 1 bedroom units	630 Sq. Ft.	Balcony
Four Studio Wheel Chair units	651 Sq. Ft.	No balcony

How much are the market rents?

Two bedroom units \$ 960.00 One bedroom units \$ 760.00
For market units gross family income should be approximately \$3,200 per month or less.

How many units are subsidized?

32 One bedroom units are subsidized
4 Studio Wheel Chair modified units are subsidized

Does the Government provide monthly subsidies to the Society of Hope for Apple Valley subsidized units?

No. The Society must manage the property from rental incomes it charges. The Federal, Provincial and Municipal Governments have provided one time grants of \$5,650,000 equity to make this project possible.

How much is the subsidized rent?

One bedroom units are subsidized from \$760.00 per month down as low as \$501.00 per month.
There are no subsidized two bedroom units.

(Please see chart)

Subsidized rent is 30% of gross family income.

Low end of Market Units	Minimum Monthly Income	Maximum Monthly Income	Monthly Rent
1 Bedroom	\$2,000	\$2,500	\$760
2 Bedroom	\$2,700	\$3,200	\$960

Subsidized	Minimum Monthly Income	Maximum Monthly Income	Monthly Rent
Bachelor	\$1,500	\$2,200	\$450 - \$700
1 Bedroom	\$1,700	\$2,500	\$501- \$726

Backgrounder: Affordable Seniors' Housing Opens in Kelowna

14 October 2011

www.actionplan.gc.ca/eng/media.asp?id=4587

Apple Valley

Apple Valley, located at 2055 Benvoulin Court in Kelowna, provides 72 new apartments for seniors, including 36 Seniors' Rental Housing apartments for seniors and persons with disabilities.

The five-storey building consists of a mix of open studios and one- and two-bedroom apartments, including:

- 36 Seniors' Rental Housing apartments managed by the Society of HOPE;
- 36 affordable rental apartments owned and operated by the Society of HOPE; and
- A recreation centre for seniors, which includes a fireside lounge and library, a multi-purpose room, meeting rooms, a large community kitchen, a billiards/shuffleboard room and a six-lane bowling alley.

Partners and Funding:

The total capital cost of this 72 apartment development with recreation centre is approximately \$11.7 million:

- The Government of Canada provided approximately \$2.7 million under Canada's Economic Action Plan;
- The Province of British Columbia provided over \$9.4 million in interim financing for the construction phase of the development, contributed approximately \$1.2 million and arranged long term financing of \$5.3 million upon building completion;
- The City of Kelowna reduced development cost charges for this project; and
- The Society of HOPE provided the land, valued at \$1.1 million, and equity of approximately \$1.5 million towards the non-residential portions of the building.

Appendix 3: Affordable Housing Tools

Dockside Green Restrictive Covenant

17.0 RESTRICTIVE COVENANT

- 17.1 Prior to the transfer of the City Lands to the Developer, the Developer shall execute and deliver a restrictive covenant to be registered against title to the Dockside Lands, pursuant to section 219 of the *Land Title Act*, which incorporates certain of the terms of this Master Development Agreement and is in the form attached as Schedule L to this Agreement.
- 17.2 The Developer shall also execute and deliver, within the time required under section 17.1, or such other time as the City may agree to, a restrictive covenant or covenants pursuant to section 219 of the *Land Title Act*, to be registered against title to the Dockside Lands or a portion thereof, that shall include the following provisions:
- (a) that the Sustainability Centre shall not be used for a purpose other than the purposes contemplated under this Agreement;
 - (b) that Amenities on the Dockside Lands or any relevant portion thereof will be properly maintained (and if such Amenity has not been completed at the time of registration, such covenant may at the City's option include a statutory right of way pursuant to section 218 of the *Land Title Act* permitting the City to enter upon the relevant portion of the Dockside Lands for the purpose set out in section 8.9 of this Agreement); and
 - (c) that buildings may be constructed along Harbour Road in accordance with the Rezoning Bylaw and the Design Guidelines, provided that such buildings cannot be higher than as permitted in the Rezoning Bylaw or as contemplated under the Design Guidelines (the restrictive covenant referred to in this subsection will be discharged by the City upon the Substantial Completion of all improvements in the Development).

Upon any subdivision of the Dockside Lands, the restrictive covenant or covenants shall be read and construed as a number of restrictive covenants, such that the owner of any Lot created by such subdivision is liable for a breach of the relevant restrictive covenant only to the extent that it relates to the Lot owned by such owner.

**CITY OF KELOWNA
MEMORANDUM**

Date: October 26, 2005
To: CITY MANAGER
From: PLANNING AND CORPORATE SERVICES DEPARTMENT
Subject:

APPLICATION NO. HOUSING AGREEMENT **OWNER:** Ziprick Place BC Ltd. Inc.
(linked to DP05-0114) No. 0702706
AT: 135 Ziprick Road **APPLICANT:** Garry Tomporowski
Architects

PURPOSE: TO ENTER INTO A HOUSING AGREEMENT TO ALLOW FOR THE PROVISION OF 5 AFFORDABLE OWNERSHIP UNITS.

EXISTING ZONE: RM3 – LOW DENSITY MULTIPLE HOUSING

PROPOSED ZONE: RM4 – TRANSITIONAL LOW DENSITY HOUSING

REPORT PREPARED BY: KEIKO NITTEL

1.0 RECOMMENDATION

That Council forward Bylaw No. 9525, authorizing a Housing Agreement between the City of Kelowna and Ziprick Place Ltd. which would require the owners to designate a total of 5 units for affordable ownership on Lot 1, Plan 50112, Sec. 22, Twp. 26, ODYD, for reading consideration;

AND THAT final adoption of the housing agreement bylaw be considered in conjunction with Council's consideration of a Development Permit on the subject property;

2.0 BACKGROUND

The applicant is currently in the process of amending the OCP future land use and zoning designations of the subject property to allow for the development of a 45 unit apartment building. The associated OCP and Rezoning amendments current sit at third reading with final adoption of the amending bylaws to be considered in conjunction with Council's consideration of a Development Permit and Development Variance Permit on the subject property. In order to facilitate the proposed density of the project, a housing agreement will be required prior to issuance of the development permit. The housing agreement bylaw is being forwarded at this time for initial review by Council in order to allow for its adoption in conjunction of the review of the associated development permit. The OCP amendment, zoning, and housing agreement bylaws will subsequently be forwarded for adoption in conjunction with the associated development and development variance permits.

3.0 SUMMARY

The applicant is seeking to enter into a Housing Agreement to provide affordable housing units on the subject property. The housing agreement will allow for a density bonus of 0.10 which represents an additional floor area of 442.8 m² (4766 ft²). The proposed five affordable units will account for almost all of the floor area provided by the bonus (approximately 429m² /4600 ft²). The 5 units are to be sold as affordable ownership units. The housing agreement will stipulate that if the Owner has owned that unit for 10 consecutive years, the Owner may requested that the City discharge this Agreement thus allowing for the sale of the unit at market value.

CITY OF NANAIMO

BYLAW NO. 7082

A BYLAW TO REDUCE DEVELOPMENT COST CHARGES FOR NOT-FOR-PROFIT RENTAL HOUSING

WHEREAS the municipality may by Bylaw provide for a waiver or reduction of Development Cost Charges under Section 933.1 of the *Local Government Act* for not-for-profit rental housing, including supportive living housing;

AND WHEREAS the City of Nanaimo wishes to establish the criteria for an eligible development for the purposes of this bylaw.

THEREFORE BE IT RESOLVED that the Council of the City of Nanaimo, in open meeting assembled, ENACTS AS FOLLOWS:

1. This Bylaw may be cited as the City of Nanaimo "BYLAW TO REDUCE DEVELOPMENT COST CHARGES (NOT-FOR-PROFIT RENTAL HOUSING) BYLAW 2008 NO. 7082".
2. In this Bylaw the following words and expressions have the following meanings:
 - (a) "City" means City of Nanaimo;
 - (b) "Eligible development" means not-for-profit rental housing, including supportive housing, that meets all of the following:
 - (i) at least 50 percent of the fair market value of the real property on which the development is situated is owned by an eligible owner;
 - (ii) the cost to rent a unit in the development to at least 30 percent of the tenants does not exceed the Core Needs Income Threshold established for the City of Nanaimo by the BC Housing Management Commission;
 - (iii) the land on which the development is to be built is owned by the City and held by the applicant under a lease or the owner has entered into Housing Agreement with the City under Section 905 of the *Local Government Act* which has been registered against the title to the land on which the development is located; and,
 - (iv) the applicant has demonstrated to the reasonable satisfaction of the City that the development is eligible for a housing subsidy (either rent or capital) from the government of British Columbia, the government of Canada or a Public Housing Authority.

- (c) "Eligible owner" means the government of British Columbia, the government of Canada, a local government, a Public Housing Authority of a not-for-profit corporation incorporated under the *Society Act* (British Columbia) or Part II of the *Canada Corporations Act*.
 - (d) "Public Housing Authority" means the BC Housing Management Commission or another public authority established by the government of British Columbia or the government of Canada.
3. Despite a Bylaw of the City of Nanaimo imposing Development Cost Charges of any type, where the proposed development in respect of which Development Cost Charges are payable is an eligible development, the Development Cost Charges imposed by the City and otherwise payable by the developer in respect of the development shall be reduced by 50 percent.

PASSED FIRST READING 2008-SEP-29.
PASSED SECOND READING 2008-SEP-29.
PASSED THIRD READING 2008-SEP-29.
ADOPTED 2008-OCT-20.

G. R. KORPAN
M A Y O R

I. HOWAT
DIRECTOR,
LEGISLATIVE SERVICES

File: 3080-01

Tools Used in other Communities

Housing funds

Communities chose a variety of methods of ensuring the development of affordable housing, including the use of funding types to ensure there is funding for affordable housing development, and there is a continued availability of affordable housing.

Housing trust fund

Housing trust funds (htf), non-profit organizations supported by government source funding, are organizations committed to supporting non-profit and for-profit agencies to develop and operate affordable housing. They are often autonomous, have community representatives. For example, Housing Opportunity Partnership Fund in Winnipeg, Manitoba.

Community land trusts

Community land trusts (clts), are community-based organizations that receive lands for future development for affordable housing. Some examples of community land trusts include cooperatives, condominiums, shelters and single room occupancy units. Dodson House (Vancouver, BC) and Windsong (Langley, BC) are examples of community land trusts.

Equity cooperatives

Equity cooperatives are for residents to share and contribute monies for shares and equity, for occupancy. The landowner, upon leaving, receives approximately 75% to 90% of the market price of the condominiums, similar to Antagard Community Project (Abbotsford, BC).

Equity financing

Equity financing is an equity loan that ensures future tenants can qualify for a regular mortgage. The loan is repayable at the end of the term, and appreciation of the property value. Harmony Flex Housing in Abbotsford, BC and their partnership with VanCity is an example of such financing methods.

Land leases

Land leases provide a viable option for municipalities to allow for developers to utilize lands without reducing the number of public lands available, without compromising the affordable housing inventory or future development thereof. An example specific to the lower mainland, is Norgate house, provided by the District of North Vancouver, BC.

Life leases

Life leases, as defined by CMHC, are projects that are linked with the provision of affordable housing for older individuals to protect their right to a life-time residency in an affordable unit, while also ensuring access to communal facilities and services for the aged-community. Life leases are developed through a one-time up front payment and guarantees the individual or couple the right to occupy a unit for a life-time. The project payment varies and depends on particular factors, such as life expectancy of the individual, value of the unit at the end of the lease, and making monthly up keep/strata-type fees to a management company.

Reverse mortgages

Reverse mortgages help property owners (usually seniors) to build equity and to use a certain percentage of that equity while still residing in the home. Contrarily, reverse mortgages are expensive and usually cost seniors their home. A Canadian example is the Canadian Home Income Plan (CHIP). The following chart shows the variety of methods used to ensure the development of affordable housing within a variety of communities.

DCC Exemptions/Reduction

Some communities offer Development Cost Charges reduction and/or exemptions for affordable housing and/or sustainable design.

Density Bonusing

Many communities throughout Canada offer a density bonusing within community plans to ensure the development of affordable housing styles.

Zoning

Zoning is a tool that is used by many communities to ensure there is the provision for affordable housing stocks, for the present and future.

- Inclusionary Zoning provides a mandate for the inclusion of affordable housing with the development of market-value residential units and varies according to community, for example 10% in District of Peachland and 20% in the City of Vancouver.
- Land Use Zoning, such as Flex-housing, single-family detached (affordable), multi-family etc. ensures the ability for developers to increase the affordable housing stock. For example, the RMF - multi-unit residential flex zone in Abbotsford, or the Town of Okotoks (Alberta) R-1st - Residential Studio Suite District that ensures there is single family detached dwellings (preferred) and an option for affordable housing within the community, and guaranteeing that the secondary meets the building codes.

Creating new affordable housing		Affordable housing trust funds	Land Banking	Housing agreements to provide affordable housing units in new developments	Use of development cost levies/ charges for affordable housing	Density bonuses for affordable and/or rental units	Exemptions from parking requirements	application fees for new rental accommodations	Fast tracking	Allowing infill	Encouraging smaller units	Inclusionary zoning	Densification	Resale price restrictions (below-market home ownership)
Metro Vancouver	City of Burnaby	*		*		*	*	?	*	*	*	*	*	*
	City of Coquitlam													
	City of Langley												*	
	City of North Vancouver					*								
	City of Richmond													
	City of Surrey					*	*				*		*	
	City of Vancouver		*	*	*	*			*	*	*	?	*	
	District of Maple Ridge			*						*	*		*	
	District of North Vancouver			*		*			*	*	*	*	*	
	District of West Vancouver			*			*		*	?	*	?	?	X
	Corporation of Delta					?	?			?	?		?	
	Township of Langley					*								
Fraser Valley	Abbotsford	*		*	?	*	?	?	?	*	*	?	*	?
	District of Hope					?	?			?	?		?	
	District of Kent					?	?	?	?	*	*	*	*	
Sea to Sky Sunshine Coast	Bowen Island		*			*						*		
	District of Sechelt	*	?	*		*	?	*		*			*	*
	District of Squamish	?	?	*	X	*	?	?	?	*	*	*	*	*
	Lion's Bay													
	Village of Pemberton			?						?	*		*	
	Whistler	*	*			*						*		*
Vancouver Island and Southern Gulf Islands	Central Saanich											*		
	Courtenay			*	?	*	?	*	?	*	*	*	*	?
	Hornby Island													
	Port Hardy													
	Langford											*		*
	Salt Spring Island					*								
	Tofino / Ucluelet		*			*						*		
	Town of Qualicum Beach	*	*	*	*	*	?	?	?	*	*	*	*	?
	Victoria	*				*						*		*

Source: Newton, 2009

Creating new affordable housing		Affordable housing trust funds	Land Banking	Housing agreements to provide affordable housing units in new developments	Use of development cost levies/charges for affordable housing	Density bonuses for affordable and/or rental units	Exemptions from parking requirements	application fees for new rental accommodations	Fast tracking	Allowing infill	Encouraging smaller units	Inclusionary zoning	Densification	Resale price restrictions (below-market home ownership)
Thompson Okanagan	Armstrong					*	*	*				*		
	Coldstream					*								
	Enderby													
	Kamloops											*		
	Kelowna	*			*	*	*	*						*
	Lake Country					*								
	Lumby					?		*						
	Oliver	*	?		*	*						*		
	Osoyoos	*			*	*	?	*				*		
	Peachland	*			*	*		*						
	Penticton	?	?		?	*	?	?				?		
	Summerland	?	*		?	?		*				?		
	Vernon	*	*	*		*	?	*	*	*	*	*	*	*
	Regional District of Central Okanagan					*	*					*		
	Regional District of Okanagan Similkameen	?			?	?	?	?				?		
Kootenays	Fernie													
	Invermere													
	Revelstoke													
	Town of Golden			*	?	*	?		*	*	*	*	*	
	Regional District of Central Kootenay		x		x	?	?			*				
	Reginal District of East Kootenay			x					*	?	?	*		
Cariboo	Williams Lake		?				?	*	*					
	Cariboo Regional District									?	?	?		
North	City of Terrace				x	*	*	x		*	?		?	*
	Fort St. John										*			

* = Yes ; ? = Considering ; x = Rejected ; [Blank] = Don't know/no answer/no to all

Source: Newton, 2009

Appendix 4: OCP Affordable Housing Bylaw

7.5 Affordable Housing

Bylaw
1865

Policies

- The District of Peachland will implement an affordable housing strategy that considers and recognizes residents' diverse housing needs.
- The District of Peachland may protect existing affordable housing stock where possible.
 - In cases where this is not possible the District of Peachland will encourage developers to provide affordable housing units for those displaced by the destruction of affordable housing stock.
- The District of Peachland may create an affordable housing reserve fund.
- The District of Peachland may create an affordable housing society.
- The District of Peachland will promote and encourage alternative forms of affordable housing including housing cooperatives and private non- profit housing authorities.
- The District of Peachland shall enter into housing agreements with developers in the provision and support of affordable housing, where affordable housing units are provided.
- The District of Peachland may use Comprehensive Development Zoning to promote and encourage the provision of affordable housing.
- The District of Peachland may explore inclusionary measures for affordable housing which could include mixed income and use neighbourhoods within Area Sector Plans.
- The District of Peachland will lobby both the provincial and federal governments for increased grants and funding for affordable housing initiatives.
- The District of Peachland may, where opportunities exist and are deemed beneficial to the community, provide municipally owned land for the provision of affordable housing.
- The District of Peachland will consider waiving or reducing Development Cost Charges for not for profit rental housing, including supportive living housing.
- The District of Peachland may consider deferring Development Cost Charges for those developers that provide affordable housing units within new developments.
- The District of Peachland will consider the need to expand the zones in which secondary suites may be permitted.
- The District of Peachland may provide density bonuses to developers who provide affordable housing in new larger developments.

Appendix 5: Langford Affordable Housing Policy



CITY OF LANGFORD

SUBJECT:
Affordable Housing, Park and Amenity Contribution Policy*

SECTION: Planning & Dev't
POLICY NO: 6940-00-004

1. Amenity Fund Contribution

- a) The following required contribution amounts will apply to all market-priced residential units developed through rezoning, based upon the seven areas of Langford delineated on the attached map:

Table 1A: Amenity Contributions by Area – Residential Development

Contribution	Pedestrian Downtown	City Centre	Sooke Road/Happy Valley	North Langford	East Langford	West Langford	South Langford
1 in 10 Affordable Housing Units	N	N	N	γ**	γ**	γ**	γ**
Open Space Dedication**	0%	0%	0%	10-25%	10-25%	10-25%	10-25%
General Amenity Reserve Fund	\$2,700	\$4,400	\$3,900	\$10,900	\$7,300	\$6,900	\$9,300

* The following exemptions from the terms of this policy mean that additional contributions may be required:

1. Off-site servicing (e.g., sewer, sidewalk extensions)
 2. Environmental concerns which need to be addressed
 3. Development permit requirements
 4. Subdivision requirements
 5. Subdivision of parcels of 40 acres or more
 6. Large mixed-use developments
- ** Except in cases in which subject property is already zoned R1 or R2
*** See "Other Contributions" below

- b) In addition to the required contribution amounts above, the following contribution amounts are required and will apply to all commercial, business park and industrial lands at the time of rezoning, based on the seven areas of Langford delineated on the attached map:

Table 1B: Amenity Contributions by Area – Commercial/Business Park/Industrial Development

Contribution	Pedestrian Downtown	City Centre	Sooke Road/Happy Valley	North Langford	East Langford	West Langford	South Langford
General Amenity Reserve Fund	Nil	Nil	Nil	\$9.69 per m ² of lot area	Nil	Nil	Nil

2. Affordable Housing

- a) All new rezonings for ten or more single-family residential lots shall include small lot-small house affordable lots. For each group of ten lots (a full "increment"), the development shall provide one affordable housing unit. For any number of lots less than a full increment, the developer shall provide a contribution per lot towards the General Amenity Reserve Fund; as outlined in Table 1A. The number of units shall be deemed to be the amount possible within the entire project;

- b) The gross floor area of the affordable dwelling shall be a minimum of 83 m² (893 ft²) not including garages, carports, or decks. No more than two contiguous small lot-small house lots may be created;
- c) Council may agree to allow one or more of the affordable housing units to be provided on a site different to that being developed, subject to this location being confirmed prior to approval of the bylaw. Seventy-five percent of the required units must be single-family dwellings, while 25% of the units may be multi-family units, at Council's discretion;
- d) The developer will register, on title, an affordability housing agreement with the City of Langford to sell the small lot homes for a maximum sale price of \$165 000 to the City of Langford Affordable Housing Committee qualified purchasers. The City of Langford's Affordable Housing Committee will have control, registered on title through an affordability housing agreement, over the transfer of the affordable homes;
- e) For every ten registered lots, one of the ten must have an affordable house built within six months of registration;
- f) An affordable housing agreement will be registered on the title of each lot restricting the resale of the affordable homes to a maximum of \$165 000 for a period of five years. The affordable housing agreement is registered at the time of subdivision;
- g) The owner may increase the sale price by \$2 000 for each year of the ownership (exceeding five years) after the first five years of ownership. After twenty-five years of ownership, the house may be sold for market value;
- h) The Affordable Housing Committee shall select the first and subsequent purchasers of the homes from a list of qualified purchasers;
- i) The registered affordable housing agreement will notify the purchasers that the Affordable Housing Committee has control over the resale of the home to qualified purchasers selected by the Affordable Housing Committee;
- j) The housing design will be chosen by the developer through a development permit process from home designs approved by the Affordable Housing Committee and applicable development permits;
- k) Affordable units must meet a minimum of 3 bedrooms, unless equivalent average size is requested by the City to meet a family's special needs, and each unit must include 10 m² (100 ft²) of storage space, inclusive of closets but exclusive of single-family garages;
- l) Each affordable unit must include a single-vehicle garage, must be professionally landscaped in the front and exterior side yard setbacks (\$5,000 landscaping bond is required), and must have blinds or curtains on front and exterior side yard setback facing windows;
- m) All affordable units should must meet minimal visitability standards on the ground floor level, namely:
 - (i) A zero-step entrance at the front, back or side entrance of the house (located on an accessible route from the street);
 - (ii) Wider doorways on all main floor doors (minimum 813 mm (32 inch) clear door opening); and
 - (iii) A half bath on the main floor (minimum requirements include a sink, toilet and a wider doorway);
- n) The lots donated towards the Affordable Housing Program may be included in the calculations of the open space land dedication; (see "Other Calculations" below)

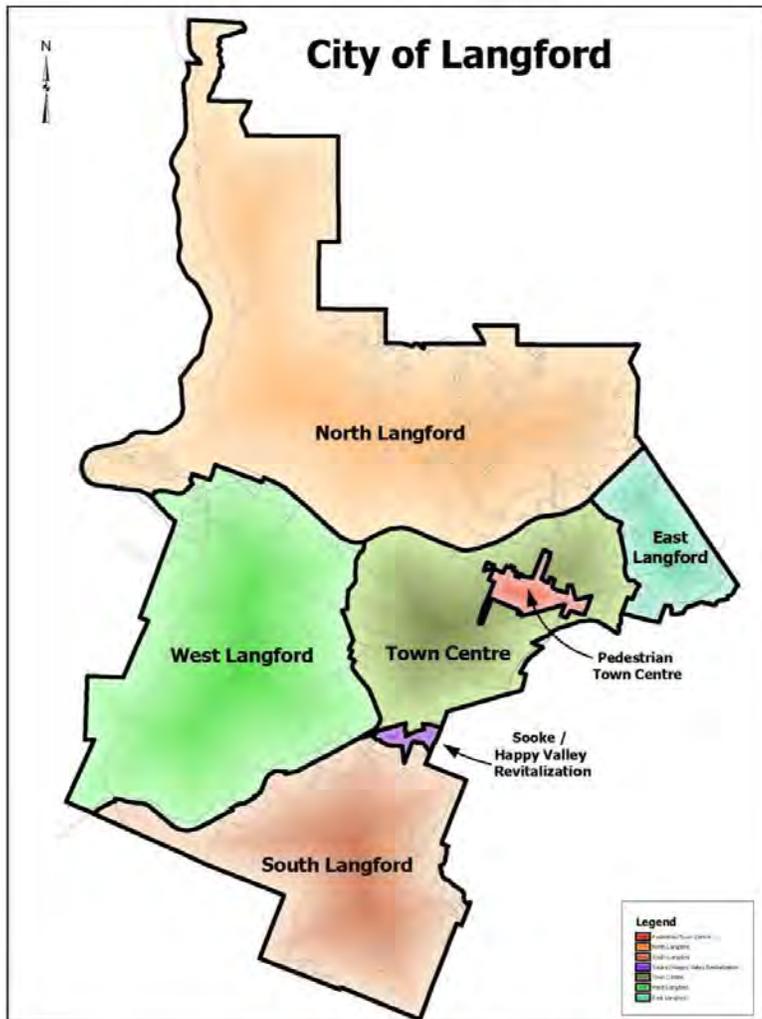
- o) A minimum of 25% multi-family units may be required in all new large neighbourhood developments (40+ acres); these can be transferable at Council's discretion;
- p) The construction of secondary suites will be mandatory for a minimum of 50% of all single-family dwellings (except in regards to small lots).
- q) That any consideration of applications to rezone lands will be subject to the applicant providing a benefit to the public, in line with the Affordable Housing Strategy outlined in Table 2.

Table 2: Affordable Housing Strategy for Owner-Occupied and Rental Housing Units

		Goal/Initiative	City Action/Role
OWNERSHIP	a) MARKET	1) Provide a range of smaller housing forms (small lots, condo, town-house, etc) 2) Encourage new forms of housing, eg: fee simple row housing, micro houses 3) Minimum 25% multi-family units in all new large neighbourhood developments (40+ acre); these can be transferable to town centre	1) Streamline Approvals/ encouragement 2) Approvals/support 3) Condition of Zoning
	b) NON-MARKET/ SUBSIDIZED	1) One in ten lots provide subsidized unit (75% SFD and 25% multi-family units at Council's discretion) 2) \$500 fee per unit paid in all rezonings to be used in housing projects 3) Encourage and partner with developers to provide subsidized units in priority areas	1) Rezoning/Density bonuses 2) Rezoning/Density bonuses 3) a) Density bonus, waive/reduce fees b) Reduce amenity lands contributed to City if additional affordable housing is provided
RENTAL	c) MARKET	1) Encourage and partner with developers to provide market rental suites (multi-family/micro housing) 2) Mandate secondary suites in minimum 50% of all SFD (conventional size lots)	1) a) Density bonus or use housing agreement b) Waive amenity contributions for rental multi-family, with 10% of units in housing agreement 2) Condition of zoning approvals
	d) NON-MARKET/ SUBSIDIZED	1) Actively pursue City partnerships with industry and other groups to provide rental units in priority areas using funds from \$500 levy	1) a) City requests partnerships and uses density bonuses to raise \$500 per unit funds. b) City waives/reduces fees and DCCs in priority areas. c) Density bonussing d) Tax holiday in revitalization areas e) Partner with other governments leverage funds.

3. Other Contributions

- a) Notwithstanding the affordable housing and amenity contributions, the developer shall still provide twenty-five percent (25%) of land in parcels 5 acres or larger, 20% of land for parcels of 4 – 4.99 acres, 15% for parcels of 3 – 3.99 acres, and 10% for parcels of less than 3 acres; except for parcels of any size in Finlayson/Malahat region, where a flat 50% land dedication will apply;



Replaces: 6940-00-001 & 002 & 003
DATED: September 4, 2007 and UPDATED: December 17, 2007
Replaces: 6930-30-00 & 003, and 6940-01
DATED: March 15th, 2004 "Affordable Housing Policy"
DATED: March 15th, 2004 "Amenity Fund Contribution Policy"
DATED: December 1st, 2003 "Affordable Housing Policy"

ADOPTED BY COUNCIL: December 20th, 2010

CERTIFIED CORRECT

Administrator

Appendix 6: Richmond Housing Policy

The following provides a complete list of the specific recommendations and strategies set out in the *Richmond Affordable Housing Strategy* dated May 9, 2007:

Policy Area #1 An Articulated Commitment to Respond to Issues Related to Housing Affordability in the City of Richmond

1. City Council approve the *Richmond Affordable Housing Strategy* and, specifically, the following recommendations, policies, directions, priorities, definitions and initial annual targets.

Priority	Housing Type	Definition	Initial Annual Target
1 st Priority	Affordable Subsidized Rental Housing	Households with an annual income of less than \$20,000	73 affordable subsidized housing units a year
2 nd Priority	Affordable Low End Market Rental Housing	Households with an annual income of between \$20,000 and \$37,700	279 affordable low end market rental units a year
3 rd Priority	Affordable Entry Level Ownership Housing	Households with an annual income of less than \$60,000	243 entry level ownership units a year
Affordable is defined as meaning that no more than 30% of the gross income of a household is spent on housing costs (excluding cablevision, telephone, other telecommunications and utility fees)			

2. The City hire a temporary full time employee, to work in the Real Estate Services Division of the City's Business & Financial Services Department, to assist in the implementation of this Strategy.
3. A work program be prepared annually by staff for Council approval to implement the *Richmond Affordable Housing Strategy*.
4. The results of the Strategy be monitored and reported annually to demonstrate that the City is committed to the on-going creation of affordable housing.
5. The Official Community Plan (OCP), and City Centre Area Plan (CCAP) currently being updated, be revised later this year to be consistent with the policies and directions set out under this Strategy once it has been approved by City Council. Over time, the other Area Plans will also be reviewed and revised, as necessary, based on the experience of implementing the *Richmond Affordable Housing Strategy*.
6. City staff continue to work with the Greater Vancouver Regional District (GVRD), senior governments and other key planning and decision making bodies to ensure that housing affordability issues are recognized and addressed at the Regional, Provincial and Federal levels, and that appropriate resources are made available.

Policy Area #2
The Use of Regulatory Tools and Approaches to Facilitate the Creation of
New Affordable Housing

Affordable Subsidized Rental Housing

7. In order to help meet the City's targets for affordable subsidized rental housing, a density bonusing approach under Section 904 of the *Local Government Act* involving the provision of a cash contribution is to be utilized for all townhouse developments and for apartment or mixed use developments involving 80 or less residential units.
8. Where a cash contribution for affordable housing is received under this statutory density bonusing approach, it should be based on the following amounts for rezoning applications received after July 1, 2007:
 - a) \$2 per square foot from townhouse developments; and
 - b) \$4 per square foot from apartment and mixed use developments involving 80 or less residential units.

Affordable Low End Market Rental Housing

9. In order to help meet the City's targets for affordable low end market rental housing, a density bonusing approach involving the provision of affordable housing units as an amenity be utilized for apartment and mixed use developments involving more than 80 residential units for rezoning applications received after July 1, 2007.
10. Where an affordable housing unit density bonusing approach is provided for apartment and mixed use developments involving more than 80 residential units:
 - a) at least 5% of the total residential building area (or a minimum of 4 residential units) should be made available for affordable low end market rental purposes;
 - b) the unit sizes and number of bedrooms will be determined by the City; and
 - c) the affordable low end market rental units will be subject to a housing agreement registered on title.
11. If the ownership of the affordable low end market rental units is transferred to the City, the units will be rented to eligible tenants and:
 - a) each unit should be created as a separate strata lot; and
 - b) the responsibility for management and tenant selection of all the units owned by the City may be contracted to a single non-profit housing provider or property management company.
12. Alternatively, the developer may retain ownership or transfer the units to a third party such as a property management company, in which case the units must be rented to eligible tenants and:
 - a) each unit must not be transferred separately (and will be secured by a no separate transfer covenant); and

- b) the responsibility for management and tenant selection for all of the units owned by the developer or a third party will be the responsibility of that developer or third party.
13. The developer, or a group of developers, may concentrate their required affordable low end market rental housing units together in one building or site, rather than having them scattered in a number of different buildings or sites.
 14. City Council may exhibit flexibility with initial apartment and mixed use rezoning applicants involving more than 80 residential units in order to identify and address implementation issues, and to create a practical and workable model.
 15. Adopt a Secondary Suite Policy which would allow for the legalization of one existing or new secondary suite in any single family dwelling, subject to requirements.
 16. In order to help meet the City's targets for affordable low end market rental housing, a density bonusing approach is to be taken for single-family residential rezoning applications received after July 1, 2007.
 17. Where the density bonusing approach is taken in exchange for a higher density, all lots that are being rezoned but not subdivided and at least 50% of any lots that are being rezoned and subdivided are to include:
 - a) a secondary suite; or
 - b) a coach house unit above the garage;for affordable low end market rental housing purposes.
 18. Where a secondary suite or a coach house unit above the garage is built as part of the approval of a single-family residential rezoning application, it should not be strata titled and it should be designated as an affordable low end market rental unit through a housing agreement registered on title.

Policy Area #3
Preserve and Maintain the Existing Rental Housing Stock

19. The City's current moratorium on the demolition or conversion of the existing multi-family rental housing stock, except in cases where there is 1:1 replacement, that was adopted by City Council on July 24, 2006 as part of the Interim Strategy, be replaced with an OCP policy encouraging a 1:1 replacement for the conversion or rezoning of existing rental housing units in multi-family and mixed use developments, with the 1:1 replacement being secured as affordable housing by a housing agreement in appropriate circumstances.
20. That City staff establish a process to monitor and report on the future loss and provision of existing/new rental housing units.
21. That the City's existing Residential Policy 5012 limiting the strata title conversion of multi-family residential developments when there is a rental vacancy rate of less than 2% be re-examined with a view to ensuring that the affordable rental housing stock is adequately maintained and increased.

Policy Area #4
Incentives to Stimulate the Creation of New Affordable Housing in Partnership with the Housing Supply Sector and Other Levels of Government

22. Rezoning and development permit applications be expedited, at no additional cost to the applicant, where the entire building(s) or development consists of affordable subsidized rental housing units.
23. The DCC Bylaw be reviewed to determine the financial and engineering implications of waiving or reducing DCCs for not for profit rental housing, including supportive living housing (e.g., affordable subsidized rental housing and affordable low end market rental housing that is rented on a not for profit basis).
24. The Province be asked to amend the *Local Government Act* to:
 - a) include affordable housing as a DCC item and also as a subject cost charge waiver; and
 - b) permit the Greater Vancouver Sewerage and Drainage District (GVS&DD) to waive regional GVS&DD DCCs on social housing and to reduce regional GVS&DD DCCs on affordable low end market rental housing.
25. City staff examine density bonus provisions, exempting affordable housing from floor area ratio (FAR) calculations and review incentives such parking relaxations and other possible options to assist in the creation of affordable subsidized rental housing and affordable low end market rental housing.

Policy Area #5
Build Community Capacity Through Targeted Strategies as well as Through Partnerships Brokered in the Community

26. Continue to work with the Richmond Committee on Disability (RCD), the Urban Development Institute (UDI), Greater Vancouver Home Builders Association (GVHBA) and the Province to:
 - a) develop universal accessible housing guidelines for multiple-family residential dwellings;
 - b) encourage fully adaptable/universally accessible flex houses in single-family residential rezoning applications; and
 - c) ensure that the universal accessible housing guidelines do not adversely affect housing affordability.
27. The Council periodically request proposals from groups and agencies in the community that, with funding provided partially through the City's Affordable Housing Reserve Fund, as well as funding from senior levels of government and other partners, would enable the creation of additional affordable subsidized rental housing and affordable low end market rental units designed to meet priority needs and existing gaps in Richmond.

28. In responding to City proposal calls, proponents will be required to demonstrate experience/expertise/capability in a number of categories including project development, funding, non-profit property management and residential construction, and will in some cases be able to contribute equity or private capital.
29. The following criteria is to be used to evaluate the proposals that are received:
 - a) Compatibility with the *Richmond Affordable Housing Strategy* priorities;
 - b) The experience of the development and property management team;
 - c) The strength of partnerships including equity contributions, funding commitments and support from other levels of government;
 - d) The identification of key development risks and mitigation strategies;
 - e) The management capacity and experience of the proponents in working with special needs/priority groups and/or community partnership arrangements to address these needs; and
 - f) Other criteria identified in the call for proposals.
30. A new Affordable Housing Operating Reserve Fund be established which can be used for the purpose of:
 - a) Hiring staff to administer the *Richmond Affordable Housing Strategy*, legal costs, the administration or management of affordable housing units, and associated operating costs; and
 - b) Paying consultants and conducting updates, research and general or specific affordable housing studies related to the *Richmond Affordable Housing Strategy*.
31. The existing Affordable Housing Reserve Fund be used for capital purposes for affordable housing, including:
 - a) Purchasing and exchanging property or residential dwelling units for affordable housing;
 - b) Financing the construction of affordable housing projects;
 - c) Securing funding commitments from senior levels of government and/or private partnerships; and
 - d) Partnering with other levels of government and/or private agencies to achieve affordable housing in Richmond.
32. Generally, funding from the Affordable Housing Reserve Fund is to be allocated through a competitive proposal call process annually depending on the availability of funds. It is acknowledged that under special development circumstances (e.g., to meet senior government funding deadlines), a non-competitive proposal call may be used.
33. Regular meetings are to be held with key Federal and Provincial government ministries/ agencies, representatives from the non-profit and co-op housing sectors, UDI, GVHBA and other key stakeholders, to build effective communication and affordable housing partnership opportunities.

34. City staff examine the cost and implications of:
 - a) The implementation of a City of Richmond affordable housing registry; or
 - b) Encouraging all affordable housing providers/operators to participate in BC Housing's housing registry as a common waiting list rather than duplicating this information.
35. Where appropriate, certain City lands be used for affordable subsidized rental housing and affordable low end market rental purposes (not affordable entry level ownership), including where funding has or will be obtained from other levels of government and/or private partnerships.
36. The City develop a strategic land acquisition program for affordable housing with funding for the preparation of the program coming from the Affordable Housing Operating Reserve Fund and the acquisition of lands coming from the Affordable Housing Reserve Fund and other sources where appropriate.
37. A Request for Proposals (RFP) be issued to seek affordable housing proposals for 8111 Granville Avenue/8080 Anderson Road and 5491 No. 2 Road. Consideration should also be given to the concurrent disposition of 8111 Granville Avenue/8080 Anderson Road and the acquisition of an alternative less costly site nearby should a reasonable proposal be brought forward by other market participants or should a viable affordable housing project not be brought forward for this site.

Policy Area #6

Advocacy Aimed at Improving the Policy Framework and Funding Resources Available for Responding to Local Housing Needs

38. Request senior governments to ensure that current and future Federal, Provincial and Regional policy directions reflect, fund and support the policies set out under this Strategy.
39. Continue to work with GVRD and Greater Vancouver Housing Corporation (GVHC) staff and other levels of government to ensure that they each have clear, stable, ongoing, complementary and effective affordable housing strategies.
40. Monitor and report annually on the City, Federal, Provincial, development industry, and other contributions to the creation of affordable housing. This information would be used as a means of demonstrating the City's commitment to the creation of affordable housing and to secure future support from senior levels of government and stakeholders.
41. Request senior levels of government to provide better ongoing and stable flexible funding mechanisms which reflect local needs and priorities at key points along the housing continuum. This includes housing for those who are homeless, special needs affordable housing, affordable subsidized rental housing, affordable low end market rental and affordable entry level ownership.
42. Put forward a resolution requesting that the Union of British Columbia Municipalities (UBCM) and Federation of Canadian Municipalities (FCM) request changes to federal and provincial tax policies, to encourage new affordable rental housing construction.

Appendix 7: Community Invitations

INNOVATION IN AFFORDABLE HOUSING

A discussion regarding affordable housing opportunities, design, and strategies

THE DISTRICT OF PEACHLAND AND CHERIE ENNS CONSULTING WOULD LIKE TO INVITE YOU TO A

DEVELOPER'S LUNCH



September 27, 2011
11 am to 2 pm
at Community Centre
- Council Chambers
located at 4450 6th Street,
Peachland

Photo: Example of modern affordable housing.

To RSVP please contact:

Shana Roberts (Cherie Enns Consulting) at 1-604-615-9930
communitycapacity4future@gmail.com
Heidi Simkins or Dave Smith at the District of Peachland
at 1-250-767-2647



AFFORDABLE HOUSING DESIGN CHARETTE

BE A PART OF THE VISION

Come Design with us!

Dates: Saturday November 26, 2011
1:00-2:00 3:00-4:00
Location: Community Centre - 4450 - 6th Street

RSVP to Cherie Enns or Shana Roberts, Planning Consultants
at communitycapacity4future@gmail.com
For more information and confirmation of attendance, please contact:
Cherie Enns or Shana Roberts at communitycapacity4future@gmail.com or
Dave Smith, Director of Planning and Development Services at
dsmith@peachland.ca: 250-767-2647
Heidi Simkins, Planning Administrator at hsimkins@peachland.ca:
250-767-2647



AFFORDABLE HOUSING STRATEGY

Community Workshop

The District of Peachland extends an invitation to the public to participate in community workshops to discuss affordable housing options in Peachland.

Refreshments will be served.

Community Workshops

Dates: October 26, 2011
1:00-2:30 and 4:30-6:00pm
Location: Community Centre-Council Chambers (4450 -6th St.)

For more information and confirmation of attendance, please contact:
Shana Roberts, Planning Consultant
communitycapacity4future@gmail.com: 604-615-9930
or contact:
Dave Smith, Director of Planning and Development Services @
dsmith@peachland.ca:250-767-2647
Heidi Simkins, Planning Administrator- hsimkins@peachland.ca:250-767-2647



Photo: Example of modern affordable housing

