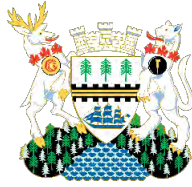


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Report to Council From the Port Moody Affordable Housing Task Force

Date: April 12, 2020
Subject: Interim Report from the Port Moody Affordable Housing Task Force

Purpose

The purpose of this report is to provide information about the current activities and proposed timelines of the Port Moody Affordable Housing Task Force, which has been established for the purpose of developing priorities and policies to create and maintain affordable housing in Port Moody and to assist staff in the updating of the City's Affordable Housing Strategy (2009). We also seek council direction to direct staff to undertake preliminary recommendations.

Recommendation

THAT the report dated April 12th, 2020 from the Affordable Housing Task Force regarding Interim Report from the Port Moody Affordable Housing Task Force be received for information;

AND THAT staff be directed to:

- 1) extend an invitation to the Cooperative Housing Federation of BC in order to inform council of how community land trusts may assist with Council priorities for redevelopment of public property;**
- 2) update Port Moody's laneway housing bylaws as informed by recommendations from the task force in order to increase uptake of that program;**
- 3) establish a renoviction bylaw in line with the municipalities of Port Coquitlam, New Westminster, and Burnaby; and**
- 4) update the Affordable Housing Reserve Fund Terms of Reference, including amending the Affordable Housing Reserve Fund Policy to allow distribution of funding out of the Reserve for rental relief initiatives for renters in need of financial assistance;**

AND THAT Port Moody grant at least \$5,000 from the Affordable Housing Reserve to the Tri-Cities SHARE Rent Bank as recommended in the report dated April 12, 2020 from the Affordable Housing Task Force regarding Interim Report from the Affordable Housing Task Force.

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Executive Summary

Despite the strengths of our community in promoting inclusivity, which is extremely encouraging, Port Moody recently was found to be one of the least affordable communities in Canada. In order for this to change, we will need to update our affordable housing strategy and implement new policies and actions.

For this reason, Port Moody struck an Affordable Housing Task Force which has tasked with researching best practices and making recommendations to increase and incentivize affordable housing in the community.

This report has 3 sections:

The first give background on housing in Port Moody.

The second outlines the policies that are currently under investigation and the state of the research in order to provide council an overview of the committee's activities. As the task force is also investigating housing needs and numbers, preliminary numbers are also provided.

The third gives interim recommendations based on preliminary research, The first of which is inviting the Cooperative Housing Federation of BC to present to council in order to be abreast of potential partnerships, as representatives made a positive impression on the Task Force when they presented in early 2020 (background is attached). The second is updating our laneway housing policy after researching where there is most uptake in Metro Vancouver and BC, including asking industry experts. The third is to create a renovation policy, which is now being implemented by neighbouring municipalities, including Burnaby, who is held to have the best policies around rents in the country. The final recommendation is to update our affordable housing reserve policy for more consistent contributions and to allow for rental relief use, including the Tri-Cities SHARE Rent Bank. Background on rent banks is provided.

The Affordable Housing Task Force Aims to have a final report to council by June 2020.

Background

Everyone should have the right to safe, stable and affordable housing, and this has been highlighted as a priority on multiple occasions as a priority of council. Sadly, recent reports from the Vancouver Foundation suggest more and more people are having to move away from their communities because of affordability issues

(<https://www.vancouverfoundation.ca/sites/all/themes/connengage/files/VF-Connect-Engage-report.pdf>). This means that people lose touch with their friends and support systems, as well as their families. The impact and the stress of these situations has a negative impact on mental and physical health.

Despite the strengths of our community in promoting inclusivity, which is extremely encouraging, Port Moody recently was found to be one of the least affordable communities in Canada

(<https://www.tricitynews.com/news/port-moody-sustains-city-of-the-arts-title-in-best-communities-ranking-1.23926321>). In order for this to change, we will need to update our affordable housing strategy and implement new policies and actions. Fortunately, we have excellent and compassionate staff; however, those staff have limited time to dedicate to these issues. This is where council and the Affordable Housing Task Force can play a supporting role in establishing proprieties for our community, as exemplified from other municipalities, people with lived experience and or those who support them, and best practice guides from NGOs and governmental agencies, among other sources.

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In the current housing market, according to housing advocates “higher-income households that may have considered purchasing property in the past are now resorting to renting.” (<https://www.tricitynews.com/real-estate/rent-costs-high-and-on-the-rise-in-the-tri-cities-1.23298837>). Reports also show that across Canada young people are having a harder time getting into the market than their parents (<https://www.cbc.ca/radio/checkup/boomers-once-critical-of-millennials-are-more-sympathetic-to-their-housing-plight-says-professor-1.5203404>) while at the same time Metro Vancouver is seeing a growing number of seniors experiencing homelessness or in danger of becoming homeless (<https://vancouversun.com/news/local-news/agencies-serving-b-c-s-homeless-need-help-as-more-seniors-turn-to-shelters>). Currently Port Moody has a 25% renter population, but in an age of precarious work and housing, and significant effects of the COVID-19 crisis, it is important that our rental stock continue to grow. What we can do to encourage and preserve existing affordable rentals must also be a priority. Council and staff have also had considerable discussions regarding a “missing middle,” and potential actions to address that housing gap.

In 2017, Port Moody voted to establish an affordable housing task force; “A Council-led task force could undertake a review of existing policy recommendations from Metro Vancouver’s reports and other progressive policies already implemented in other municipalities (ie: New Westminster’s Family Friendly Housing Policy) and fast-track recommendations back to Council. Given anticipated development applications coming forward, having strong and progressive housing policy in place assists both staff and Council in their decision-making processes.” (Attachment 1) For various reasons the task force was not able to fulfill its mandate at that time.

Background on TOD policies (under review)

In a presentation by the Port Moody Foundation on Community Connections (2018), Port Moody residents heard that we are losing affordable homes along transit lines. We must establish ambitious targets for new transit oriented developments that make it clear to the development community that this a non-negotiable component of all new developments, as well as establishing what policies we can to retain affordable housing near transit. As outlined in the 2008 report on Eco-density by the Canadian Centre for Policy Alternatives “density does not necessarily equate to affordability. That said, there is merit in denser living arrangements to the extent that they [can] enhance livability, ensure greater energy efficiency, greater utilization of transit, walking and biking as alternative modes to cars, and more robust public and private goods and services in the local neighbourhood. If affordable housing can become a new core principle of EcoDensity, it raises the possibility of meeting the twin objectives of sustainability and equity [both important principles to Port Moody]. But if housing affordability is neglected, or left to passive policies, then increased density will force more low- and middle-income households out to the suburbs, undermining EcoDensity’s environmental impact.” (https://www.policyalternatives.ca/sites/default/files/uploads/publications/BC_Office_Pubs/bc_2008/affordable_ecodensity.pdf)

Since 2019, a number of potential policies regarding affordable housing have been proposed and supported and/or recommended to the affordable housing task force for further study. In

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October 2019, the Affordable Housing Task Force was re-established to investigate a comprehensive suite of policies which may enhance our ability to provide and maintain affordable housing, as well as assisting the development community to understand our priorities such that negotiations are clear and streamlined.

Discussion

The affordable housing task force is currently compiling housing needs numbers which will complement the work that staff is doing to find projects numbers as well. The AHFT is currently investigating the following policies (where these policies are current enacted, but not policy details, has been [outline by Metro Vancouver, 2018](#)) and our research is approximate 80% complete. The AHTF is also working on providing housing needs and demographic numbers for the City in order to inform decision making; preliminary statistics can be found in Pomo Housing Book 1&2 (Attachments 4 and 5).

The policies and advocacy motions that are currently under development/ have been approved/ in- consideration in Port Moody are included in Table 1.

Table 1

Have/ In development/ Investigating	Policy	Notes
☑	Affordable Housing Reserve Fund	Though Port Moody has an Affordable housing reserve Fund, the AHTF is looking into updating with best practices from other jurisdictions. As recommended below.
☑	Density Bonusing/CAC Policies	Updated in 2018 (DCCs updated in 2020)
☑	Tenant Relocation Policy	Other local governments have more stringent guidelines and bylaws – recommendations are in process
☑	Secondary Suite Bylaw	Staff recently updated this (February 2020)
☑	Small Lot Subdivision Bylaw	Port Moody is seeing a number of these.
+	Working with BC Housing to find areas to partner on affordable housing	Under way (Early 2019)
+	Establishing a protocol for warming shelters if needed for extreme temperatures	Underway (February 2020)
+	Fast-Track Development Policy for affordable housing	Underway (May 2019)
+	Inclusionary Housing Policy	AHTF will be reporting back on best practices and recommendations. Staff are also investigating this. Neighbouring municipalities have taken this approach and not seen decrease in projects.
+	Rental Only Zoning/Tenure Policy	This is under investigation in a number of municipalities and we are in communication to share their findings. Port Moody has investigated this on existing properties but decided against implementation at the time.

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+	Laneway Housing Bylaw	As recommended below
	Pre-zoning for rental	This is under investigation in a number of municipalities and we are in communication to share their findings.
	Property Tax Exemption Program (for non-profits)	Under investigation
	Fee Waiver Policy	Under Investigation
	Parking Relaxation Policy	Under investigation – recommendations will be inline with pre-existing policies from other cities regarding affordable housing and rentals. Some municipalities have different ratio formulas depending on the area of the city.
	Family Friendly Policy	Under investigation
	Renoviction Policy	As recommended below
	Minimum Standards of Rental Maintenance	This was strongly recommended by Burnaby's Affordable Housing Task force. AHTF members are in contact with Burnaby to receive their research on best practices when available.
	Demolition Policy	We have recommendations but policies do not mandate replacement and could be strengthened in line with neighbouring municipalities
	Rental Replacement Policy	We have recommendations but policies do not mandate replacement.
	Land Trust Model	As recommended below
	TOD Guidelines	Port Moody has TOD areas which may be optimal for inclusion of affordable housing – other communities have developed policies and the AHTF is looking into recommending some.
	OCP Policies supporting AH	The OCP mentions affordable housing but falls short of targets or strong policies. Inclusionary zoning or TOD policies may clarify this in the OCP.
Advocacy	Asking for poverty reduction grants for local government	Passed UBCM 2020
Advocacy	Changing the provincial Rental Tenancy Act and Strata Act to not discriminate against pets in rental and strata units	To LMLGA 2020

We estimate the final report, including housing numbers and recommendations, to be presented to council in early June.

Interim recommendations include

- 1) Inviting a representative from the Cooperative Housing Federation of BC to a council meeting to inform council about their work and present the opportunity for community land trust in meeting councils strategic objectives (attachment 2 provides background).
- 2) Updating the City's laneway housing bylaw and processes as recommended in table 2.
- 3) Development of a policy addressing the issue of renovations of rental residents
- 4) Update the Affordable Housing Reserve Fund Policy to include a certain percentage required for small developments and to allow allocation for funds to rental relief funding (such as the Tri-Cities SHARE Rent Bank)

Presentation from the Cooperative Housing Federation of BC

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Council is currently reviewing the best ways to use public lands for affordable housing; in this vein, working with the CHFBC may present options for funding and strategic partnerships.

Laneway/ Carriage Housing

The Issue/ Background

Laneway/ Carriage houses are examples of sensitive infill or gentle density options. Though many communities are implementing policies for their development, there is great variation in Metro Vancouver as to uptake and use of the program. Affordable Housing Task Force members reached out to Metro Vancouver and a developer of pre-fabricated laneway/ carriage homes to find out where is having the most success or if there are “best practices.” Though an extensive review has not been completed Metro Vancouver staff have indicated some components of policy that help with uptake, some of which is consistent with recommendations from the aforementioned industry professional, who recommended cities of North Vancouver and Vancouver as examples. Recommendations are compiled in table 2.

Table 2

Policy Component	Where is it done	Industry parallel advice	Current Port Moody Policy	Recommendation
Streamlining	City of North Vancouver/ Vancouver	In Vancouver it's a relatively simple process. That's because: • [applicants] don't have to get special approval from the city council • [applicants] don't have to do a development permit that's separate from the building permit • [applicants] don't have to solicit feedback from neighbors.	None	Create streaming as per industry parallel advice

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		The last point is perhaps the most important. In North America we have a long history of granting neighbors truly extraordinary veto powers when it comes to adding new housing. Going forward, if we want to treat younger generations and renters more fairly, we need to stop trying to litigate housing on a lot-by-lot basis. In CNV, applicants have a concurrent development permit and building permit process.		
providing municipal incentives (e.g. reduced servicing costs, permitting fees)	Vancouver		None	Someone will have to pay for infrastructure; therefore, Port Moody should look more at streamlining the process or preapproval compared to reducing servicing.
Providing a set of pre-approved plans / design guidelines where possible (this can be paired with an expedited permitting process)	Vancouver, Victoria, Nelson		None	<i>Develop 3 pre-approved designs for laneway/ carriage homes (see attachment 3 from Nelson for example)</i>
Developing 'how-to' guides and other resources (e.g. webinar, city-led	Port Moody has one Victoria is a bit easier to Navigate North Vancouver is as well			It may be a worthwhile exercise to look at how-to guides, perhaps from a Tri-Cities point of view to cut costs.

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training) to clarify requirements, support homeowners / builders				
Providing public education and consultation to reduce neighbourhood resistance to changes	North Vancouver CNV	Do not require a public input		Make public input for laneway homes non-mandatory
Exploring innovative approaches / flexibility of requirements (e.g. reduced parking requirements near transit, alternative parking arrangements (e.g. tandem parking), relaxed setback requirements, modular construction, stratification of laneway houses, reduced servicing connection fees, etc.)	Vancouver – only one parking stall required per laneway house CNV- Maximum 0.5 lot coverage with the coach house. - Property is zoned for One-Unit Residential (RS) Use - There is unused Gross Floor Area available on the lot which can be allocated to the coach house - Lot has a Front Lot Line Length of 10 metres (32.8 feet) - The Coach House is designed in accordance with the Zoning Bylaw and Accessory Coach House Developmen		Parking: Each property owner will be required to provide one on-site parking space for exclusive use of the DADU tenant. If the main house also has a secondary suite, one (1) parking space is required for the suite. Two (2) spaces are required for the main house. In this scenario, one property may require four (4) parking spaces on the lot to satisfy the parking requirements of the Zoning Bylaw.	Reduced parking for laneway homes near transit and relaxation of setbacks as long as minimum distance from main home are followed and ground surface does not exceed the maximum (and is permeable)

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	- t Permit Guidelines • Owner resides on the property • Two parking spaces available on the property		• Coverage - Maximum of 40%: RS1, RS2, RS5, RS6, RS7, RS9, RT - Maximum of 45%: RS1-S, RS3	
Make the process City-wide	Vancouver	Making it a citywide policy did a few things. Not only was the liftoff faster, it was also much fairer. Both the impacts and opportunities of the new policy were distributed across the entire city.	Currently only in certain zoning, but seems mainly in all single-family areas – currently looks complicated	Make laneway/ carriage homes available city wide where property allows unless restricted by fire access, environmentally sensitive areas on site, or other stipulations staff suggest.
Don't force "style matching"	Vancouver	Agreed	We do ask for style matching	Do not make style matching mandatory save in historical design areas

Development of Renovation Bylaw

Establishment of a renovation bylaw as ([background was provided in a report titled Minimum Standards of Rental Maintenance Bylaw and Anti-Renovation Bylaw dated July 9, 2019.](#)) Since the writing of that report, such a bylaw has been recommended by the [Burnaby Affordable Housing Task Force](#) (page 51), including:

This bylaw would stipulate that tenants who must vacate their homes due to renovation are provided temporary accommodation, with right to return to the same unit at the same rent (subject to RTA increases) and under the same rental agreement. This applies to all renovations that:

- are in buildings with six or more units
- require tenants to vacate the unit(s)
- require a building permit

Such a bylaw would enforced through business licence process (City of New Westminster approach)

Update the Affordable Housing Reserve Policy

The AHRF (affordable housing reserve fund) is made up of funds derived through Community Amenity Contributions. CAC's are voluntary and negotiated and are valued at \$6/SF for new development. One third of these funds (\$2/SF) go into the AHRF. The AHRF policy outlines guidelines for allocation and distribution of these funds.

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In addition to this fund, the city could require a cash in lieu, based on an established percentage of affordable housing to be built in any project. On larger projects (for example, over 100 units, or an allotted percentage), the percentage of units would be built and provided to an affordable housing partner to operate in perpetuity. On smaller developments, where it does not make sense to have one or two units donated, the city will develop a criteria to determine equal value through an analysis of the market cost plus long term operating cost and have these funds donated back to the city to be put into the AHRF.

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Further, on March 30, SHARE Family and Community Services officially announced the creation of a Rent Bank for the Tri-Cities. The community members who know about the Rent Bank, which as unofficially available for a few months before the announcement so appreciate the support they have received so far. The creation of a Rent Bank in the Tri-Cities is extremely timely, important and will definitely make a huge difference for struggling families in our community. Sadly, we are an extremely expensive place to live and unaffordability is increasing, putting more people at risk of losing their homes (<http://www.metrovancouver.org/services/regional-planning/homelessness/homelessness-taskforce/crisis/Pages/default.aspx>).

"SHARE announces a NEW program! The Tri-Cities SHARE Rent Bank program makes loans available to Tri-Cities residents who have short term financial issues that are putting their tenancy in jeopardy. The Rent Bank program works to provide interest free loans to market renters, to help them maintain their tenancy through help with their rent payment, or a hydro/natural gas payment or security deposit. Loans are to be repaid over 18-24 months." (<https://sharesociety.ca/tri-cities-share-rent-bank>)

Currently the Rent Bank budget has capacity for 25 loans and administrative support for the entire Tri-Cities (grants are approximately \$800 for single people and \$1600 for families). Conversations with councillors from other jurisdictions that have rent banks report that their services are highly subscribed, even when, like the Tri-Cities Rent Bank, the requirements to access services are quite high. The Tri-Cities Rent Bank is currently operating on grant funding and donations; in this unprecedented COVID crisis there will likely be an upswing in need for loans as well as administrative/ supportive services, and the current funding levels are unlikely to be enough. While there are some programs offered by the Provincial and Federal Governments, not everyone will be able to take part in those programs. Councillors in Port

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Moody, Coquitlam, and Port Coquitlam are requesting support from their municipalities to keep our resident in their homes should they fall on difficult times (more details below).

Port Moody currently has a significant sum in our AHRF; though the current policy [Attachment 6] is silent on transferring funds to a rental bank, it is also silent on using the Reserve for salaries, but Council approved it as a use to fund staff salaries that are developing strategies around affordable housing. It would be prudent to amend the policy to allow funding for rental relief and allocate funding to the Tri-Cities Rent Bank in this time when so many community members may be in need.

When a family experiences short-term financial troubles and can't pay their rent, the snowballing effect can be enormous. When they are evicted this could mean trying to find a new place at a much higher rent than they were paying previously or a smaller place that isn't appropriate for their family, or far away from their original community where they and/or their families grew but that they can actually afford. It also means that we are losing people from our communities as they move farther away to find something they can afford; this can fragment families, friends, and social support structures and compounds the already escalating crisis of social isolation and loneliness. The turmoil families and individuals can face sometimes lead to homelessness and addiction issues.

As a City Council, we have seen firsthand **the need**, as there have been many people inquiring how to access help even at the mention of establishment of a rent bank, and **the support**, as many Unions and Credit Unions, and even some community foundations, have expressed interest in helping get a Tri-Cities Rent Bank off the ground and some have promised funding. SHARE Community and Family Services have been doing a wonderful job championing this initiative and councillors across the Tri-Cities are anxious to support it in any way we can. In this difficult time, solicitation of funds is difficult from traditional sources.

The success of rent banks are well founded. The key findings from a study of the Toronto Rent Bank found that having access to a Rent Bank loan to deal with arrears helped the majority of clients (approximately 2/3) to remain in their housing. In total, 71% of clients' housing situations were improved six months after the loans had been provided and participants did not have to enter the City's shelter system

(<http://publications.gc.ca/site/eng/9.615239/publication.html>;
<http://publications.gc.ca/collections/Collection/NH18-23-57E.pdf>).

Further, in BC, a researcher at Thompson River University has been studying Rent Banks and has found they have a high rate of payback, though we understand some people will not be able to pay. Just as importantly, clients of the Rent Banks in BC appear to have more stable housing a year after their original loans.

(https://www.kamloopsbcnow.com/watercooler/news/news/Kamloops/15/07/08/TRU_Professor_links_low_interest_loans_to_lower_homelessness_rates#fs_79806) [Attachment 7]

During this unprecedented crisis presented by COVID-19, it is imperative that people in our community have options if they cannot pay their rent for whatever reason. The program is currently small and a donation from Port Moody Affordable Housing Reserve Fund would make an immense difference to people facing unforeseen hardship.

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Conclusion

The proposed first steps are entirely aligned with council's strategic plan and stated values, and the intent of the full suite of policies, which is aimed to be complete by June 2020, is to ensure Port Moody has a robust affordable housing plan that will make sure we meet the needs of our current and future residents.

Other Option(s)

THAT the report dated April 12, 2020 from The Affordable Housing Task Force regarding Interim Report from the Port Moody Affordable Housing Task Force be received for information.

Financial Implications

There are no financial implications in receipt.

There may be implications for staff time costs of development of a renovation policy and laneway housing policy, as well as cost for design of 3 preapproved laneway home designs.

Communications and Civic Engagement Initiatives

There are no communications or civic engagement initiatives required by the recommendations in this report.

Council Strategic Plan Objectives

The council has signalled its dedication to community health and wellness, and provision of affordable housing.

Attachment(s)

1. Transit-Oriented Affordable Housing Study (2017)
2. Background on the Cooperative Housing Federation of BC
3. Article from the Nelson Daily Dated February 7, 2020 regarding City announces Laneway House Design Competition results
4. Pomo Housing Book 1
5. Pomo Housing Book 2
6. Affordable Housing Reserve fund Policy
7. Rent Bank Study

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☑ Regular Council November 28, 2017

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Item 9.7



City of Port Moody Report/Recommendation to Council

Date: November 16, 2017

File No. 01-0530-01/2017

Submitted by: Councillor Diana Dilworth

Subject: Transit-Oriented Affordable Housing Study

Purpose / Introduction

To provide a summary of the Metro Vancouver Transit-Oriented Affordable Housing Study (Activities 1 and 4) recently presented to the Metro Vancouver Regional Planning Committee; and to provide recommendations for advancing the development of housing policy for the City of Port Moody.

Recommended Resolutions

THAT a Council-led Affordable Housing Task Force composed of three members of Council be established to recommend policies for an update of the City's Affordable Housing Strategy, including the provision of affordable housing in Transit-Oriented Development (TOD) areas as recommended in the report dated November 16, 2017 from Councillor Diana Dilworth regarding Transit-Oriented Affordable Housing Study;

AND THAT the Affordable Housing Task Force report back with recommended housing policies to be included in an updated Affordable Housing Plan, with a particular focus on Transit-Oriented Development, by February 2018.

Background

The City last reviewed and updated its *Affordable Housing Strategy* in April 2009. While the broad goals identified in the Strategy are still relevant today, there is a definite need to update existing policy and adopt new policies to address trends, challenges, and opportunities now being seen in the current housing situation, including the establishment of Transit-Oriented Development (TOD) areas in Port Moody.

In 2016, the Metro Vancouver Regional District developed their *Regional Affordable Housing Strategy* and, in November 2017, presented partial findings of their *Transit-Oriented Affordable Housing Study* to the region's Regional Planning Committee, of which I am a member. Both these documents should be referenced in updating the City's Affordable Housing Strategy and development of new policy.

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Report/Recommendation to Council

Transit-Oriented Affordable Housing Study

November 16, 2017

City staff do not have adequate capacity to deal with the development of housing policy as a priority, and have targeted Q2 2018 to complete requested housing policies related to Rental Replacement, Tenant Relocation, Inclusionary Zoning, and on a potential Cash-in-Lieu of Parking Program.

A Council-led task force could undertake a review of existing policy recommendations from Metro Vancouver's reports and other progressive policies already implemented in other municipalities (ie: New Westminster's Family Friendly Housing Policy) and fast-track recommendations back to Council. Given anticipated development applications coming forward, having strong and progressive housing policy in place assists both staff and Council in their decision-making processes.

Discussion

In 2016, Metro Vancouver, the BC Non-Profit Housing Association, TransLink, BC Housing, and Vancity Credit Union began a study into the value of affordable housing near transit, and the tools to help make affordable rental housing projects financially viable in transit-oriented locations across Metro Vancouver and beyond.

On November 3, 2017, the Metro Vancouver Planning Committee received two presentations, which I believe are particularly relevant to the discussions Council is having regarding transit-oriented development, and the need for affordable housing.

The purpose of Metro Vancouver's study is to incrementally advance information about the context and tools that could assist in making affordable rental housing projects financially viable in transit-oriented locations, and is centered on five specific activities which included determining housing gaps; researching innovative practices; quantifying relationships between income, tenure, and transit use; and identifying financial viability gap analysis of purpose-built rental housing and sharing the resultant knowledge with stakeholders. The study is, for the most part, complete; it is anticipated that a formal presentation to Council will take place in the near future.

In the first presentation, the BC Non-Profit Housing Association (BCNPHA), as a research partner with Metro Vancouver, presented its findings that included a regional rental housing supply gap. It concluded that the supply gap for affordable housing will increase between 2017-2026 if the status quo is allowed to continue.

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**Estimated rental demand and supply by low-income groups,
Metro Vancouver, 2017-2026**



The BCNPHA study conducted a review of recent investments in affordable housing and policies for affordable housing in transit areas, as well as affordable housing initiatives. Their study provides a regional context for potential partnerships to create deeper levels of affordability and opportunities to integrate housing and transit policies.

It is recognized that now is the time to act; this is emphasized by the fact that all levels of government are at the table and have committed funding towards these initiatives. Over the next ten years, there is \$1 billion of funding for affordable housing allocated within Metro Vancouver. There is much work to be done, but the fundamental belief lies in the understanding that we must pursue development and investment decisions that help households of all incomes to have the opportunity to share in the benefits of walkable, livable, and transit-rich communities.

In conclusion, the report recommends a coordinated strategy that involves leadership and a shared vision around the creation of progressive policies using a collaborative approach involving municipalities, TransLink, Provincial and Federal agencies, community-based organizations, developers, and the business community. These policies would include tools that would promote mixed-income rental housing near transit, with an emphasis on the need to have various policy interventions from various partnering agencies to create affordability.

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The second presentation, made by Metro Vancouver staff, provided an overview, key findings, and suggested next steps on providing affordable housing in Transit-Oriented Development areas. This report provided a description of affordable housing as 'housing costs that do not exceed 30% of pre-tax household income' and for the purposes of the report received, the focus was on households with an annual income less than \$50,000, which equates to monthly rent of approximately \$1,300.

The report shared five key findings:

1. Demand for rental housing, particularly housing affordable to households earning less than \$50,000 per year, is not being met across the region;
2. Renter households, especially those earning less than \$50,000, are more likely to use transit; Transit-Oriented Affordable Housing provides improved access and mobility, and a higher return on investment in public transportation;
3. New affordable rental housing is undersupplied because rents generated do not cover the costs of development; the challenges are amplified in transit-oriented locations;
4. There are creative ways to tackle land and construction costs, but it remains very challenging to make new affordable housing financially viable; and
5. Initiatives in other jurisdictions may be worth exploring to generate new affordable rental housing near frequent transit; existing actions could potentially be scaled up; and partnerships are key.

In short, the report outlines that there is a need to provide affordable housing in Transit-Oriented Development areas and that this cannot be achieved with medium-density development; affordable housing in Transit-Oriented Development areas can only be achieved through high-density development that is brought about through policies and partnerships.

I believe that the City of Port Moody has a tremendous opportunity to realize a lasting and significant increase in affordable housing, through the creation of much needed policies and direction. There are two Transit-Oriented Development areas envisioned for Port Moody – Coronation Park and Moody Centre. While the OCP amendments play a significant first step in this vision by assigning the appropriate density, it is the policies and zoning that will play a crucial role in the provision of affordable housing in these areas. It is essential that these policies be created immediately. I believe that, similar to the approach used to develop our sustainability plan, a Council-led task force is the best vehicle to achieve this result.

The Affordable Housing Task Force would have a mandate to research and recommend policies related to the provision of affordable housing in Port Moody, particularly in Transit-Oriented Development areas, and would be composed of three members of Council. The task force would report back to council by February 2018 with recommendations for policies, etc.

Other Options

THAT an Affordable Housing Task Force not be established.

Considered at April 21, 2020 Special Council (COTW) Meeting

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Report/Recommendation to Council

Transit-Oriented Affordable Housing Study

November 16, 2017

Financial Implications

There are no financial implications associated with the recommendations in this report.

Communications / Civic Engagement

The work of this task force may include consultation with external stakeholders such as residents, business leaders, developers, and planners.

Council Strategic Plan Objectives

This initiative meets the objective of creating enhanced affordable housing policies under the strategic priority of Community Planning.

Attachments:

1. City of Port Moody, Affordable Housing Strategy (2000) (Excerpt).
2. Metro Vancouver, Transit-Oriented Affordable Housing Strategy (2017), Key Findings.

Considered at April 21, 2020 Special Council (COTW) Meeting

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Report/Recommendation to Council

Transit-Oriented Affordable Housing Study

November 16, 2017

Prepared by:



Diana Dilworth
Councillor

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City of Port Moody

Affordable Housing Strategy for Port Moody (2209)

(Excerpt)

Executive Summary

This Affordable Housing Strategy for Port Moody recognizes that a vibrant, healthy city consists of a diverse population made up of a variety of household types with a range of incomes, and that such a city includes adequate and affordable accommodation for all residents. This commitment is expressed in Port Moody's Official Community Plan, along with the appreciation that Metro Vancouver's expensive housing markets can make affordability a serious problem.

Port Moody undertook an Affordable Housing Study in 1993 and an Update of the study in 1999, with the result that the City initiated a number of measures promoting affordable housing including a secondary suites policy, an Affordable Housing Reserve Fund, and providing land and opportunity for the Inlet Centre residences. This Affordable Housing Strategy builds upon that work. It was developed by examining housing and income data from the City and the region, exploring the roles and activities of all levels of government in providing affordable housing, and consulting with Port Moody stakeholders, key informants and interested community residents.

The Strategy consists of three Goals and a number of Actions that are separated into current, mid-term and long-term Actions. Together they form a process by which the City of Port Moody, in combination with other levels of government, can contribute to increasing the supply of housing for those of low or moderate incomes and to work towards affordability and suitable accommodation for all households.

Goals

The City of Port Moody, through its Affordable Housing Strategy will seek to:

1. Promote and maintain a wide range of innovative housing opportunities to meet the changing needs of a diverse population of varying ages, income levels, family types, accessibility and lifestyles.
2. Protect the stock of existing affordable rental housing in Port Moody.
3. Enhance the continuum of housing and supports for the citizens of Port Moody who are at risk-of-homelessness

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APPENDIX – KEY FINDINGS AND SUPPORTING INFORMATION

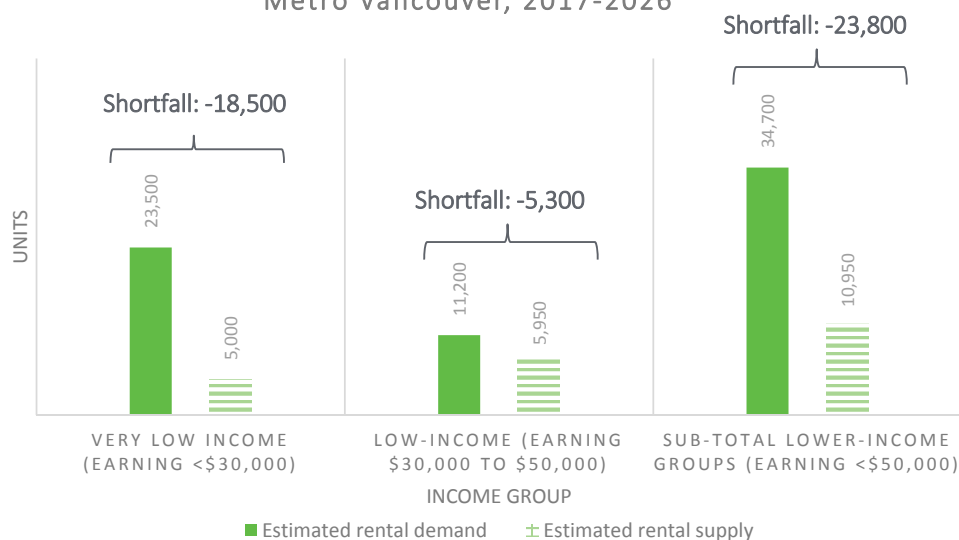
KEY FINDINGS

The Transit-Oriented Affordable Housing Study provides incremental information about the context and tools that could assist in improving the financial viability of affordable rental housing projects in transit-oriented locations. The study is not intended to capture all of the causal factors and solutions for the housing affordability crisis in the region. In fact, many of the study findings will be already familiar to policy makers and practitioners. Many efforts are underway to increase the supply of rental housing. The value of the study is in collating the familiar as well as lesser known information in one package which can be used as a resource. The key findings, and supporting information, are presented below.

Key Finding 1: Demand for rental housing, particularly housing affordable to households earning less than \$50,000 per year, is not being met across the region.

Metro Vancouver analysis of rental housing data from 2011 to 2014 shows that new rental housing supply fell short of total rental demand by about 6,800 units. The new rental housing supply met only two-thirds of the demand for affordable housing for lower income households earning less than \$50,000 per year. Taking into account past trends and recent development activity through 2016, the BCNPHA estimates that over the next 10 years (2017-2026) the total regional housing shortfall for lower income households could reach between 24,000 to 27,000 units.

Estimated rental demand and supply by low-income groups,
Metro Vancouver, 2017-2026



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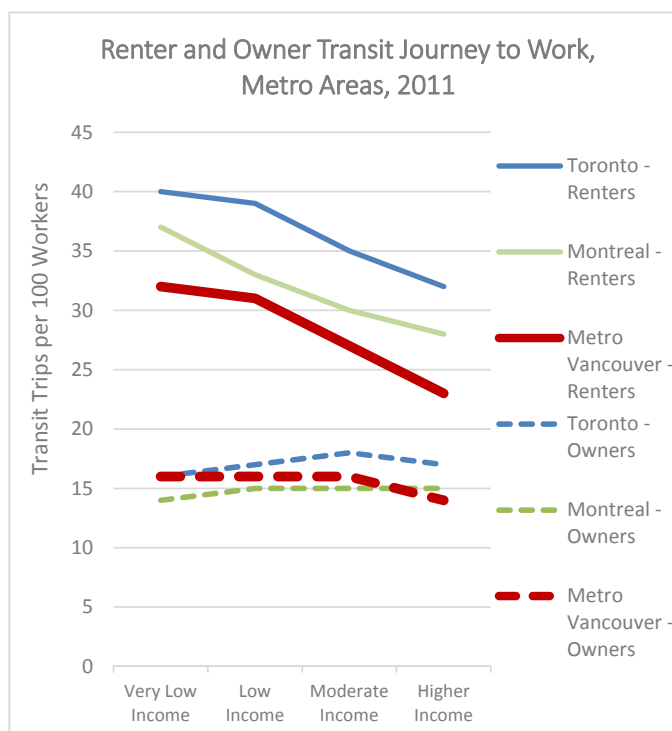
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Key Finding 2: Renter households, especially those earning less than \$50,000, are more likely to use transit. Increased ridership means a higher return on investment in transportation. Access to frequent transit reduces transportation costs and improves access to services and employment.

Transit usage rates for renters consistently exceed that for owners, even after controlling for density, household income, and location. Transit usage rates for renters generally rise as income declines, but transit usage rates remain generally flat for owners. Lower income households have the highest transit usage rates. These patterns are consistent amongst the big regions in Canada, and within select rapid transit, B-Line, and frequent bus corridors in Metro Vancouver.

Having access to frequent transit may make it easier to absorb high housing costs. In general, renter households have a higher combined housing and transportation cost burden than do owner households (49% to 40%). Lower income renter households can have a cost burden close to two-thirds of their pre-tax income.



Key Finding 3: The primary reason new affordable rental housing is undersupplied is because the rents generated do not cover the costs of development (land and construction costs). The challenges are amplified in transit-oriented locations.

The challenges for purpose-built rental housing were quantified based on an analysis of 13 sites in four housing submarkets in the region. To make a rental housing project financially viable, the expected rental income must be able to cover the construction cost, cost of land, and developer's profit (except in a non-profit project). Rents that are affordable to lower income households cannot even cover the cost of construction for wood frame construction (\$300-400/sqft), which is lower than concrete construction (\$400-500/sqft). For affordable rental housing³, even if construction costs could be reduced, the rental income still would not be able enough to pay for land. All in else being equal, a developable parcel will be sold to the highest bidder for either a strata or market rental housing development.

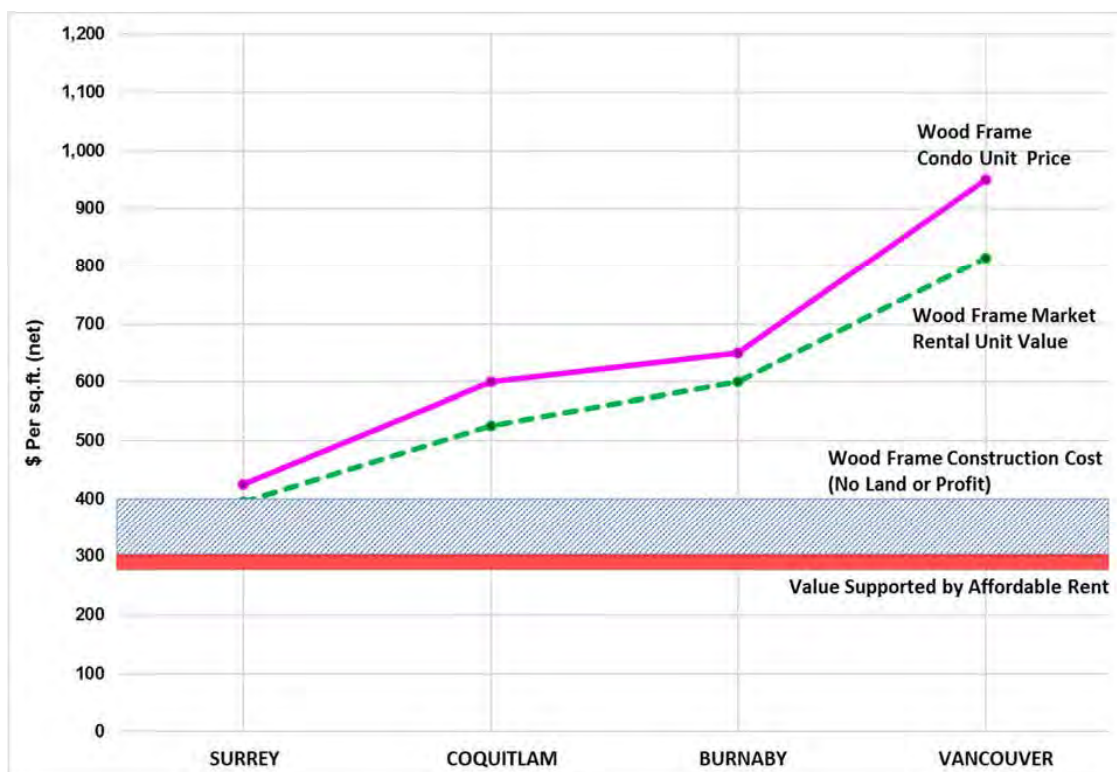
³ In the analysis, an annual household income of \$50,000 was assumed to support a rent of approximately \$1,300 per month for a 2+ bedroom; and, an annual household income of \$30,000 was assumed to support a rent of \$800 per month for a studio or 1 bedroom.

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Market rental housing in wood frame stands a better chance of being financially viable. In three of the housing submarkets examined, full market rent is capable of paying for construction and having remaining capital for land. Even though the competing strata development can outbid for land, the variance is much narrower, meaning it will take less adjustment to construction costs and/or land costs to make these market rental projects financially viable. One trade-off is that the density supportable by wood frame given current regulations is less than that for concrete construction.

These challenges are amplified in transit-oriented locations. Regional and local policies encourage higher density development in locations within walking distance to frequent transit to support modal shift and compact communities. The expectation for higher density generally necessitates concrete construction, which is not a viable option for affordable rental housing and very challenging for market rental housing in many submarkets. In the absence of public intervention, it may be easier financially to orient medium density development in wood frame further away from frequent transit and towards neighbourhoods designated for medium levels of density. The potential drawback to this option is whether access to transit would be reduced. Even then, this scenario is not a silver bullet – medium strata development may still be bidding for the same parcels.

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Key Finding 4: There are creative ways to tackle land and construction costs, but it remains very challenging to make new affordable rental housing financially viable.

Even within the current funding and regulatory context, many local governments have been able to catalyze new purpose-built rental housing through creative means by targeting construction costs and/or land costs, and by working in partnership with other levels of government and non-profit partners. The following is neither an exhaustive or prioritized list of tools, but rather a representation of the menu of actions that may be selected and combined in different ways to help, depending on a project's context, improve a project's financial viability.

Targeting construction costs:

- *reduce on-site parking requirements*
- *reduce development charges*
- *reduce construction financing costs*
- *encourage wood frame construction in medium density areas*

Targeting land costs:

- *provision of lands under public or non-profit ownership for a discounted price or at zero costs*
- *use density bonus on a strata development project to achieve market rental and/or affordable rental units*

Key Finding 5: There are initiatives in other jurisdictions that may be worth exploring in the Metro Vancouver region, as well as existing initiatives that could potentially be scaled up, to generate new affordable rental housing near frequent transit. Partnerships with other levels of government, non-profit housing providers, and other regional stakeholders will be key.

Through Activity 1, BCNPHA reviewed policies and programs in other jurisdictions that could be potentially applicable in the region, as well as existing initiatives that could potentially be scaled up. Their potential acceptability and effectiveness in addressing either construction or land costs will require further research. Several sample initiatives are described below. Partnerships with other levels of government, non-profit housing providers, and other regional stakeholders will be required in most instances.

Transit-oriented affordable housing loan funds: *a dedicated regional pool of funding is made available in the form of loans at below-market rates to affordable housing developers to pay for land acquisition, predevelopment activities, or construction expenses for projects in eligible transit-oriented locations. Once these loans are paid back into the fund, new loans can be issued. In the United States, these funds are capitalized with public, philanthropic, and private monies. Transit-oriented affordable housing loan funds have been established in the Puget Sound region (\$21 million), Denver region (\$24 million), and the San Francisco Bay Area (\$50 million fund).*

Transit-oriented inclusionary housing policies, including zoning for rental housing: *This action sets the expectation for the development community to include affordable rental housing as part of a project application. The certainty provided in policy may work to recalibrate land prices and expectations near*

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frequent transit. Zoning lands for rental housing may have a similar effect (municipalities have the authority to zone for affordable housing, provided the affected property owner consents to the zone).⁴

Integration of other government transportation and housing funding: Current provincial and federal funding commitments for transportation do not allow for funds to be spent on land acquisition. These funding programs do not set out expectations or conditions for integrating affordable rental housing in transit-oriented locations either. Conversely, current provincial and federal affordable housing programs use a point-based system to evaluate projects for funding. Even though proximity to transit is typically one criterion, it is weighted lower relative to other attributes such as affordability, sustainability, and building accessibility.

Federal tax incentives: In the United States, the Low Income Housing Tax Credit, created in 1986, has influenced a large proportion of affordable rental housing. Tax credits are issued to state housing agencies, who then allocate the credits to housing providers in a competitive process. The housing providers then sell the tax credits to investors in return for equity contributions toward eligible housing projects. Private investors who contribute equity to the development of new or rehabilitated affordable rental housing receive a dollar-to-dollar reduction in their federal income taxes. The Canadian federal government is not currently contemplating the development of such a program, but rather is focused on the provision of low-cost financing and grants.

Federal grants to facilitate coordination among local stakeholders: From 2011-2015, the US federal government provided \$250 million in Sustainable Communities Initiative grants to local communities to integrate planning processes around housing, transportation, economic development, and other objectives. These grants were used to develop multi-stakeholder planning processes and research that led to defined plans for the preservation and promotion of affordable housing in transit corridors. One example is the Growing Transit Communities Partnership in the Puget Sound area, which brought together over 100 public, private, and non-profit partners to develop individualized plans for 74 transit stations on three transit corridors. No comparable federal programs exist in Canada.

Land trusts: The Vancouver Community Land Trust Foundation of BC was established in 2015 and has a mission to acquire, create, and preserve affordable housing through a land trust structure. This model could potentially be adapted and scaled up to support affordable rental housing near frequent transit.

Property tax incentives: The Community Charter (Section 226) provides municipalities with the ability to reduce property taxes for certain land uses. A reduced property tax burden can allow rents to be lowered, or more of the rental income can be put towards debt servicing. The drawback is that local governments would have to make up the foregone property tax revenue through other means.

⁴ In 2007, the UBCM convention endorsed a resolution from the City of Burnaby requesting that the provincial government amend Section 903 of the *Local Government Act* to authorize local governments, if they should so choose, to enact land use regulations that would regulate residential rental tenure through zoning and other measures.

COMMUNITY **LAND TRUST**



CHF BC has worked to create land trusts over three decades with a consistent mission: to support, preserve and expand co-operative and non-profit housing now and for the future. The Community Land Trust focuses on housing for low- and moderate-income households, serving as the real estate development arm of CHF BC.

Considered at April 21, 2020 Special Council (COTW) Meeting

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Community Land Trust - Co-op and Non-Profit Housing - CHF BC

MENU 

Disability Trust | The Domestic Violence Relief Fund



We are dedicated
to a future with
more housing co-ops.

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The Community Land Trust

4/13/2020

Community Land Trust - Co-op and Non-Profit Housing - CHF BC

MENU 



Community Land Trust Foundation

The Community Land Trust Foundation of BC is a non-profit society with a mission to acquire, create and preserve affordable housing for future generations. It has a particular focus on development and redevelopment projects.

The [Community Land Trust](#)'s Director, Tiffany Duzita, is very active in pursuing the development of new co-ops. The Land Trust also works with existing co-ops to secure land and renew their buildings. Land Trust staff have experience in all aspects of a project life cycle: land acquisition, feasibility and risk management, finance, design, city approvals, and construction.

You can find out more about the Land Trusts at cltrust.ca.



Bakerview Spotlight

In addition to creating new developments, the Community Land Trust works with existing co-ops to strengthen the sector. Bakerview Co-op, in Abbotsford, encountered challenges with finances and maintaining its buildings.

Through a creative and productive relationship with Community Land Trust, Bakerview accessed the expertise and the financing needed to re-mediate the co-op buildings.

As a result, the co-op is looking better than it has in years: the co-op was renovated and occupancy levels have returned to healthy levels. Having the assistance of the Community Land Trust has given new life to the 94-unit co-op.

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Community Land Trust - Co-op and Non-Profit Housing - CHF BC

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New Projects

The Community Land Trust is moving ahead with the development of more than a thousand homes in alliance with the [Vancouver Affordable Housing Agency \(VAHA\)](#). It's also developing housing on Vancouver Island and working with other groups to relocate, redevelop or expand their co-ops where members have decided that was in their interests.

These new homes will complement the hundreds of homes already within the Land Trust. You can see a mix of the old, the new, and the future in the slideshow. The [Land Trust](#) also works with non-profit

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Fraserview Spotlight

Fraserview is one of the newer co-ops in BC, and an outcome of an innovative partnership among Community Land Trust, the City of Vancouver and other partner housing providers.

The co-op operates townhouses and a low-rise apartment building within steps of the Fraser River (at the base of Jellicoe Street). In total, the co-op has 90 pet-friendly homes, all of which are family-sized (having two or more bedrooms). The co-op is situated just west of the River District and its amenities.

Considered at April 21, 2020 Special Council (COTW) Meeting

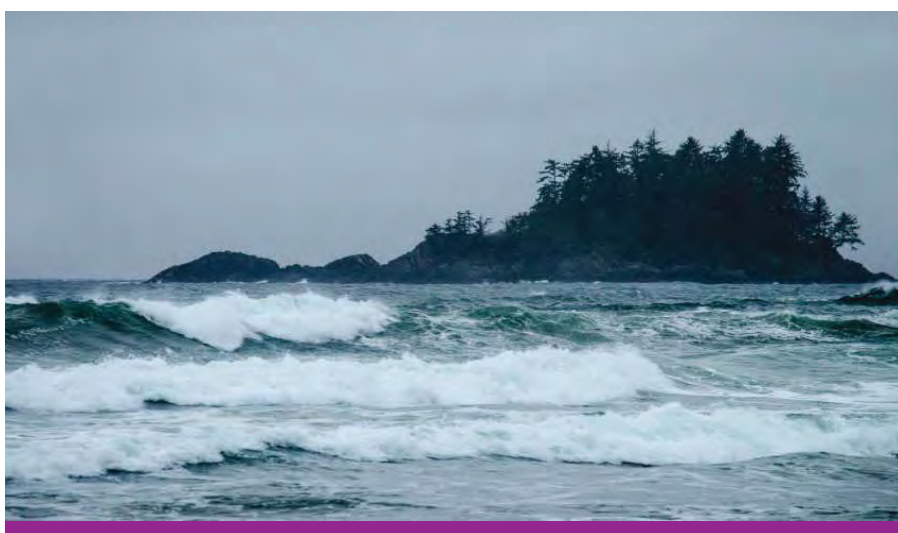
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Community Land Trust - Co-op and Non-Profit Housing - CHF BC

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The Disability Trust

The Disability Trust is administered by the Community Housing Land Trust Foundation.

As part of joining a housing co-op, a new member must buy shares. The Disability Trust helps people with disabilities who are unable to pay for their shares immediately, by providing a loan with no fee or interest.

Download a copy of the [Disability Trust information flyer](#) or for more information [contact Anne Buckley](#).



The Domestic Violence Relief Fund

The Domestic Violence Relief Fund (DVRF) is administered by the Community Housing Land Trust Foundation.

DVRF helps women who have experienced, or are at risk of, abuse, threats or violence. Like the Disability Trust, the DVRF provides loans with no fee or interest to qualified beneficiaries. For more information, download a copy of the [Domestic Violence Relief Fund \(DVRF\) flyer](#) or [contact Anne Buckley](#).

If you know a woman who might be eligible for this fund and would like information about housing co-ops please get in touch.

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Community Land Trust - Co-op and Non-Profit Housing - CHF BC

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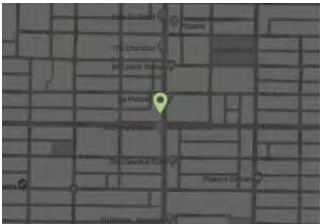


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Form **Toll-free** 1-866-879-5111
Newsletter  **Fax** 604-879-4611
Sign Up **Members** members@chf.bc.ca
Privacy  **Email** info@chf.bc.ca

Policy



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City announces Laneway House Design Competition results | The Nelson Daily

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by Contributor on Friday February 07 2020



The submissions were subject to a blind review (without knowledge of who the entrants were) by a five-member expert design review panel. Five were invited to participate in the second round. At the end of January, the panel made its final award decisions. The three winning designs will be made available to residents and pre-reviewed and pre-approved by the City, subject to foundation and siting adjustments in order to fit onto a given lot, to help homeowners with the process of realizing a laneway house on their property. All winning entries, however, will supply plans that accommodate flat and sloping sites alike.

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City announces Laneway House Design Competition results | The Nelson Daily

The public is invited to get involved and evaluate these three designs by nominating one for the People's Choice award. There is no cash prize associated with the award, but going forward, the winning design will benefit from this designation. Voting takes place at www.nelson.ca/designcompetition (<http://www.nelson.ca/designcompetition>) from February 6th until February 21st, 2020. A full prospectus of each design is available online.

"Nelson will benefit in many ways from the addition of more laneway houses in our community, and this competition does its part by promoting high-quality designs at accessible prices to homeowners," says Mayor John Dooley. "I am confident the winning designs will inspire more homeowners to build laneway housing while keeping design costs reasonable."

The City anticipates that pre-reviewed designs will be most popular amongst those who would otherwise design their own laneway house without hiring a professional or seek to purchase stock plans online. The objective is to provide easy access to high-quality designs and code-compliant plans that strike the right balance between affordable construction and ecologically-sound design. They are designed for Nelson, offering exceptional value-for-money for homeowners.

All submissions were evaluated according to five criteria. In summary, these were:

- Design
- Good Home, Good Neighbour
- Affordability
- Flexibility and Longevity
- Eco-Design

The design review panel preferred designs that are useable, practical, buildable, and liveable, and of course, adaptable to various topographies and budgets. Each panel member individually commented on and scored each entry, which was followed by a lengthy discussion that reached a consensus on whom to carry forward.

The City is currently waiting on the winners to submit their full building plans for review and expects to be able to make the plans available for sale near the end of March. It is expected that City Council will decide on the final sale price of the pre-reviewed plans at its March regular meeting. An announcement will be made once the plans are finalized and available to the public. More details on the process of acquiring and using the plans will be made available at that time.

For more information on the competition, visit www.nelson.ca/designcompetition (<http://www.nelson.ca/designcompetition>).

The Call for Submissions document provides all background information on the competition, competition rules, and profiles of the design review panel members.



The second-place winner, which also received the "eco-choice" designation from the design review panel, is entitled 'Nelson Peaks', submitted by Tyler Reynolds & Adrienne Gerrits, Intern Architects (NSAA) of Halifax, Nova Scotia. It offers 850 square feet of living space.

Considered at April 21, 2020 Special Council (COTW) Meeting

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4/13/2020

City announces Laneway House Design Competition results | The Nelson Daily



The third-place winner, which also received the “affordable choice” designation, is ‘The Pica’, designed by Carmen DiPasquale of SNT Engineering and Rod Taylor of Rod Taylor Design, both Nelson locals. The base design provides 400 square feet of living space, with options to add another 165 square-feet of building footprint plus a basement.

Latest News

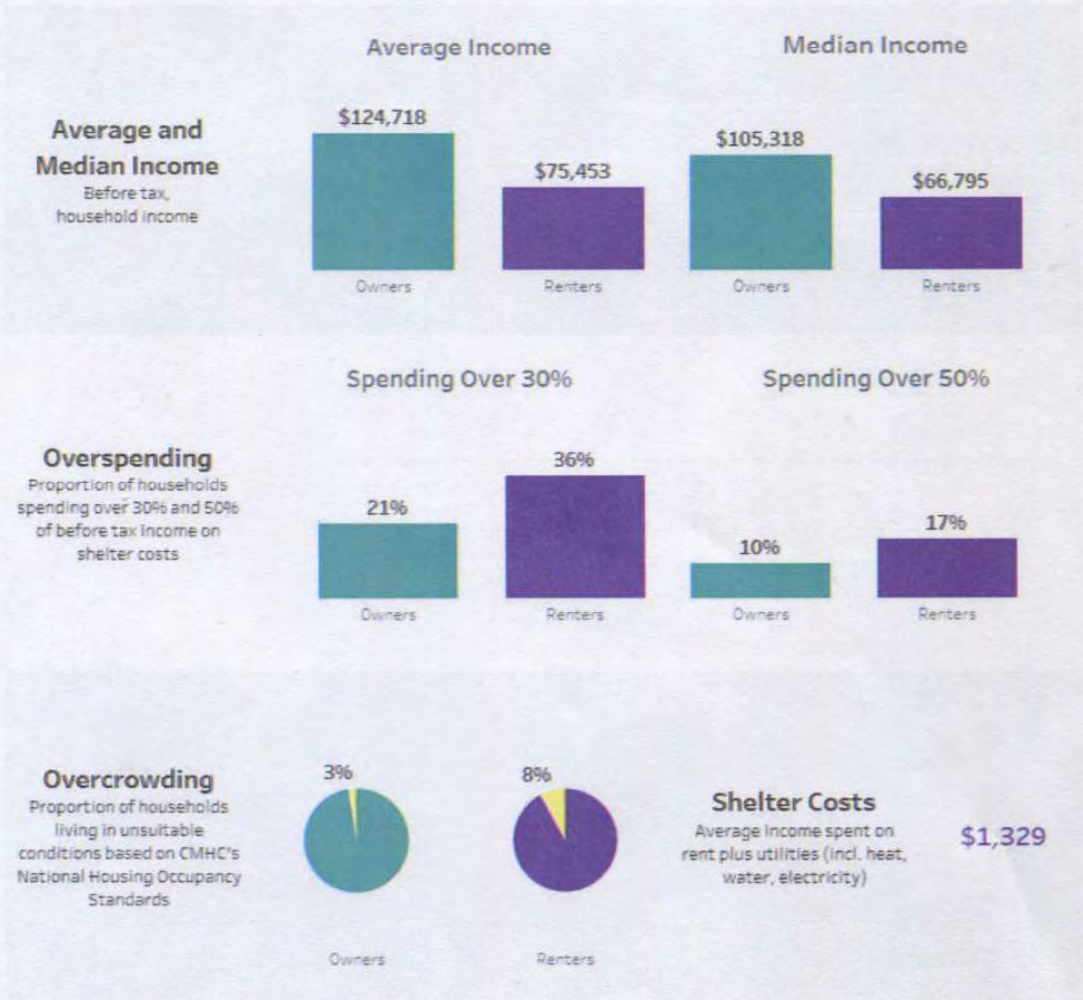
[/news/april-snowpack-lower-march-still-above-normal-%E2%80%94-rdkb\)](#)



Port Moody

Number of Owner Households
9,700

Number of Renter Households
3,235



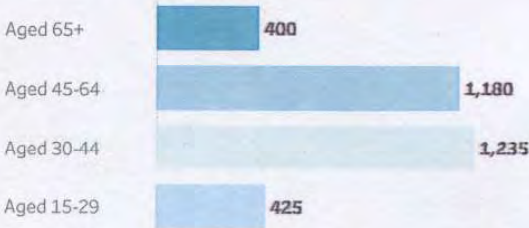
All data sourced from Statistics Canada, 2016 Census. Additional details found at www.rentalhousingindex.ca

SELECT WHICH AGE CATEGORIES TO INCLUDE IN THE VISUAL BELOW:
All

A Snapshot of Renter Households by Age Category in Port Moody

The Age profile provides information for renter households categorized by the age of the primary household maintainer (head of household), as of the 2016 census.

NUMBER OF RENTER HOUSEHOLDS BY AGE OF PRIMARY MAINTAINER

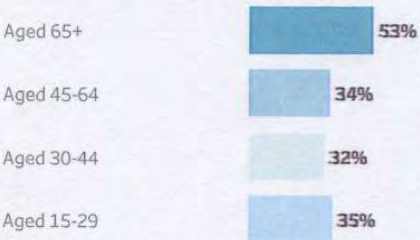


How does this community compare to British Columbia?

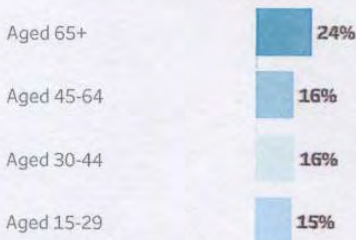
Number of Renter Households	591,550
Median Renter Household Income	\$45,979
Average Renter Household Income	\$58,698
Average Rent and Utilities	\$1,148
Proportion Spending Over 30%	43%
Proportion Spending Over 50%	21%
Proportion Overcrowded	10%

	AVERAGE RENTER HOUSEHOLD INCOME	MEDIAN RENTER HOUSEHOLD INCOME	AVERAGE HOUSEHOLD RENT AND UTILITIES
Aged 65+	\$51,529	\$41,286	\$1,089
Aged 45-64	\$77,453	\$67,496	\$1,315
Aged 30-44	\$83,392	\$72,216	\$1,443
Aged 15-29	\$69,108	\$64,002	\$1,262

PROPORTION OF HOUSEHOLDS SPENDING OVER 30% OF INCOME ON RENT AND UTILITIES



PROPORTION OF HOUSEHOLDS SPENDING OVER 50% OF INCOME ON RENT AND UTILITIES



PROPORTION OF HOUSEHOLDS LIVING IN OVERCROWDED CONDITIONS



NOTE: If you see a dash (-) anywhere on this page, it means either the data point is a zero or the data was suppressed by Statistics Canada. Statistics Canada suppresses data for items with fewer than 40 people to ensure that individuals cannot be identified, and/or to remove information that is of sub standard quality.

Considered at April 21, 2020 Special Council (COTW) Meeting

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Corporate Policy

100 Newport Drive, Port Moody, BC, V3H 5C3, Canada
Tel 604.469.4500 • Fax 604.469.4550 • www.portmoody.ca

Section:	Social Planning	10
Sub-Section:	Affordable Housing	5080
Title:	Affordable Housing Reserve Fund – Guidelines for Allocation of Funds	01

Related Policies

Number	Title
10-5080-02	Strata Conversion Policy

Approvals

Approval Date: March 8, 2016	Resolution #: <u>RC16/100</u>
Amended: September 19, 2017	Resolution #: <u>RC(CW)17/031 (CW17/117)</u>
Amended:	Resolution #:
Amended:	Resolution #:

Considered at April 21, 2020 Special Council (COTW) Meeting

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Corporate Policy Manual

Affordable Housing Reserve Fund – Guidelines for Allocation of Funds

Policy

This Policy sets out guidelines for the allocation and distribution of funds held in the City's Affordable Housing Reserve Fund (AHRF) to projects that include the provision of affordable housing units. In determining the allocation of funds from the AHRF, the waiving any of the guidelines set out below will be subject to the discretion of Council.

Definitions

Affordable Housing (Unit) is a unit that is affordable to low- and moderate-income households and shelter costs no more than 30% of gross household income.

Low-income Household is a household that is considered low-income by the Housing Income Limits (HILs) as published by BC Housing on an annual basis.

Moderate-income Household is a household with incomes below 80% of the median income for Metro Vancouver as defined from time to time.

Procedures

The following guidelines will apply when considering the allocation of funds held in the City's AHRF:

1. All requests for the use of AHRF funds will be subject to Council approval.
2. To qualify for use of AHRF funds, the proposed project must supply affordable housing for low- and moderate-income single-parent, family, and single-person households.
3. The AHRF funds can be used towards the following:
 - a) The acquisition of land by the City for affordable housing projects;
 - b) The leasing of land at below-market rates for affordable housing projects;
 - c) To offset development application and building permit fees associated with a qualifying project; and
 - d) To offset Development Cost Charges, or any other such amenity related contributions to which the project would be subject.
4. Preference will be given to projects that provide affordable housing units for low-income households. The types of projects that will have priority for funding are ranked as follows:
 - a) Developments that have market-rental and affordable-rental housing units as part of the same development;
 - b) Developments that include a mix of strata units with market rental and affordable rental units will also be considered for funding on a case by case basis; and
 - c) Other forms of development that would provide for low- and moderate-income households, including, but not limited to, stand-alone affordable housing developments (both affordable units for rent and purchase) will also be considered on a case by case basis.

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Corporate Policy Manual

Affordable Housing Reserve Fund – Guidelines for Allocation of Funds

5. Other factors that will be used when considering which projects will have priority for fund contribution shall include:
 - a) The proximity of the project to frequent transit service;
 - b) The level of subsidy being proposed for the units;
 - c) The provision of support services, particularly services focused on building the capacity of individuals to improve their housing situation, in order to facilitate the movement of households up the housing continuum;
 - d) The provision of family-friendly units (two- or three-bedroom units); and
 - e) The provision of accessible and/or adaptable features.
6. Port Moody residents will receive priority placement.
7. Projects targeting senior citizens must be designed to meet the standards set out for adaptable dwelling units, as defined in the *BC Building Code*.
8. The use of the funding will be considered on an ongoing basis in order to best utilize funding and partnership opportunities as they arise.
9. Projects will be encouraged to demonstrate partnership between senior levels of government, non-market housing providers, and private industry.
10. Projects shall demonstrate confirmed sources of primary capital and operating funding.
11. Applicants must be able to provide evidence of having experience in housing development and management involving affordable/subsidized units and must be able to provide financial statements and records in support of this.
12. The allocation of funds will be considered on a case-by-case basis and determined according to specific factors associated with the proposed project (e.g. whether the project is targeted at low- or moderate-incomes, ratio of market to affordable units, etc.). Withdrawals from the AHRF for a particular project will not exceed 50% of the balance of the Fund, and will not exceed \$10,000 per affordable housing unit to be provided.
13. A list of community stakeholders interested in the potential use of AHRF funds will be established. Where opportunities arise for use of the funds, notification will be sent to these groups. A competitive Request for Proposals process will be used to determine fund allocation.
14. A Housing Agreement will be required in order to ensure the affordability of the housing units on a long-term basis.

Monitoring/Authority

The City reserves the right to accept or reject any application for funding without limitation.

This Policy will be reviewed on an annual basis by the City's Planning Division to ensure its effectiveness and compliance with legislation and evolving best practices.

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An Evaluation of the Kamloops Rent Bank

Prepared by

Dr. Ehsan Latif

March 2015

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Executive Summary

Purpose of the Study:

The operation of Kamloops Rent Bank began in February 2013 with financial support from the Interior Savings Credit Union Community Investment Fund, the Kelson Group, United Way, and the Stollery Charitable Foundation. The Kamloops Rent Bank is now completing its first year of its operation. The objective of this study is to evaluate the performance of the Rent Bank with respect to following questions:

- To what extent has the Kamloops Rent Bank achieved the goal of housing stability?
- To what extent is the Kamloops Rent Bank a cost-effective tool for reducing homelessness and ensuring housing stability?

Research Method:

To address these questions, this study utilized a mixed method research approach consisting of interviews and a document review.

Main Findings:

Between February 2013 and May 2014, the Kamloops Rent Bank received 41 loan applicants and approved 25 loans totalling \$18,546.18.

To find evidence on the role of the Kamloops Rent Bank in achieving housing stability, the study team interviewed seven clients, all of whom have been able to maintain housing stability. At the time of the interviews, these clients were living in the same rental properties.

All of the seven clients interviewed stated that they had had serious financial troubles and as a result they were unable to make rental payments. All of them noted that they did not have any other sources to which they could turn.

All of the seven clients interviewed attended financial literacy training offered by the Kamloops Rent Bank and they found such training very useful.

To examine the cost effectiveness of the Kamloops Rent Bank program, this study utilizes two measures: the administrative costs per client and number of clients per staff FTE. In terms of clients per staff FTE, the ratio for the Kamloops Rent Bank is comparable with the ratios of FVRAP and SRB. When the costs of evictions and the costs of rehousing are factored in, the cost effectiveness of the Kamloops Rent Bank becomes even clearer. The loan repayment rate of the

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KRB clients was also very high and was even better than that of the Prince George Rent Bank (PGRB) and the Surrey Rent Bank (SRB). Finally, the KRB invests substantial amount of time on financial literacy training that expected to have a positive impact on the financial behaviours of the clients.

Recommendations:

Issue of Financing: The Kamloops Rent Bank, along with other regional rent banks in BC, may advocate with the provincial government for a regular funding to cover the costs of its operation.

Expansion of Kamloops Rent Bank operation: Compared to other regional rents banks, the KRB has much fewer clients. A possible solution is using media such as local newspapers, radio and television to publicise the KRB.

Data Base: Create data base on the socio-demographic profiles of the clients.

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1.0. Introduction

More than 10% of people in Kamloops are low-income. Based on after-tax low-income measure (LIM-AT), in 2010, a total number of 12,230 or 13.1% of Kamloops population were classified as low-income earners (National Household Survey, 2011). In 2010, tenant households constituted about 25% of all private households (National Household Survey, 2011). The same survey estimated that in 2010 about 45.5% of the tenant households spent at least 30% of their total income on shelter. This information suggests that many tenant households in Kamloops have difficulty paying for their housing.¹ The annualized growth rate of rent in Kamloops from 2006 to 2010 outpaced the annualized growth rate of household income, exacerbating the affordability problem (Casorso et al. 2013). In 2012, ASK Wellness Society classified 99 people in Kamloops as homeless because they were sleeping rough or in shelters. Another study found that, in 2010, between 808 to 1681 people had experienced hidden homelessness at some point (SPARC, 2011).² Given the evidence of both open and hidden homelessness in addition to the sizeable number of tenant households struggling to afford their housing, it is important for policy makers to take into account the housing problem in Kamloops. The provincial government in BC runs a Rental Assistance Program that provides rental supports to eligible low-income families. Such support is restricted to families with at least one child. However, there is no provincial support to tenants who face eviction due to non-payment of rents or utility bills. Such an emergency fund is important because without it, evicted tenants may become homeless. To fill this gap in provincial support, voluntary organizations with the help of private sector donors came forward to establish a rent bank in Kamloops.

The Kamloops Rent Bank provides small, low-interest loans to people in stable rental housing to assist in emergency financial situations or to pay for utilities in arrears. The major objective of Kamloops Rent Bank is to stem the flow of people into homelessness by keeping people in their stable homes with appropriate utilities.

The operation of Kamloops Rent Bank began in February 2013 with financial support from the Interior Savings Credit Union Community Investment Fund, the Kelson Group, United Way, and the Stollery Charitable Foundation. The Kamloops Rent Bank is now completing its

¹ For a very detailed discussion on affordability issue in Kamloops, please see Casorso et al. (2013).

² This study defined *hidden homeless persons* as people staying temporarily with another household and who do not have a regular address of their own where they have security of tenure.

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first year of its operation. The objective of this study is to evaluate the performance of the Rent Bank with respect to following questions:

- To what extent has the Kamloops Rent Bank achieved the goal of housing stability?
- To what extent is the Kamloops Rent Bank a cost-effective tool for reducing homelessness and ensuring housing stability?

1.0. Methodology of the Study

To prepare this report, the author utilized a mixed method research approach consisting of interviews and a document review. The detailed description of this methodology is given below:

- A focus group interview with the members of the Kamloops Rent Bank Advisory Committee
- Semi-structured face-to-face interview with two officials of the Kamloops Rent Bank
- Semi-structured telephone interview with seven rent bank clients.
- Semi-structured telephone interview with one landlord.
- A review of the Kamloops Rent Bank's financial statement.
- A review of other rent bank documents such as promotional materials and background information.
- A review of secondary literature including rent bank evaluation reports from other jurisdictions.

2.0. Kamloops Rent Bank Products

The main product of the Kamloops Rent Bank is emergency loans provided at a low interest rate to individuals who are going to be evicted from their housing or cut off from their utilities. As shown in Table 1, the maximum amount of loan to be provided for rent support is \$1000. An applicant can receive a loan of up to \$500 to pay for utilities. The term for each loan is two years. As soon as the loan has been repaid in full, a borrower can apply for another. The Kamloops Rent Bank charges interest at a rate which is 2% above the Bank of Canada prime lending rate.

Table 1: Kamloops Rent Bank Product

Loan or Grant	Loan
Loan Amount	The maximum loan amount is \$1000. Maximum amount is limited to \$1000 for rent and \$500 for utilities.
Interest Rate	Annual interest rate on loans will be 2% above the current Bank of Canada prime lending rate.
Term of Loan	Term of each loan will be over a maximum period of 2 years. Loans can be repaid at any time in advance of the payment schedule with no penalty

Source: Kamloops Rent Bank Documents

The Kamloops Rent Bank also offers financial literacy training for both loan recipients and loan applicants. Such training can be done on a one-on-one basis or as a group workshop for 6-10 people. The rent bank also offers workshops in money management and budgeting.

The loan eligibility criteria of the Kamloops Rent Bank are based on minimum age, residency, income level and income source.

An applicant for a loan must be at least 19 years of age or older and residing in Kamloops at the rental property for which the loan will be issued. As shown in Table 2, an important criterion for eligibility is a consistent source of income. This criterion is used to ensure that the

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applicant has the ability to repay the loan. To ensure that the program is targeted at low-income clients, the Kamloops Rent Bank uses Statistics Canada's Low-income Cut-Offs (after tax) adjusted by community size. The allowable income levels corresponding to different household sizes are shown in Table 2. As for source of income, IA (Income Assistance) recipients or disability payment recipients are not eligible for loans. Income from these sources is relatively low and the recipients are not likely to have the capacity to repay loans. For this reason, Kamloops Rent Bank does not offer loans to recipients of IA or disability payments.

The Kamloops Rent Bank Administrator is primarily responsible for approving loans. However, for complicated cases, the Administrator may need to consult the Executive Director. Loan applicants directly contact the rent bank administrator. The administrator interviews the applicants and assesses whether they need a loan. To determine whether the applicants meet eligibility criteria, the administrator uses documents including verification of employment, three months of bank statements, a copy of the rental agreement, and confirmation of residency. The administrator may also need to speak with the applicant's employer and landlord. The administrator speaks with the employer to obtain information about the applicant's salary and employment stability. Consultation with the landlord involves discussion about the reasons for possible eviction.

A loan is usually approved within a few days. When approved, the loan payments are made directly to the landlord or to the utility company. If a loan application is declined, the administrator then helps the applicant to obtain support from alternative sources.

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Table 2: Loan Eligibility Criteria

Age	19 years of age or older												
Housing Type	Rental Property												
Residency	Resides in Kamloops												
Income Level	Have or will have stable income. The individual should have financial ability to repay the loan. Allowable maximum after tax income levels (per month) corresponding to number of household members are given below: <table> <tr> <td>2 -</td><td>\$2,050</td></tr> <tr> <td>3-</td><td>\$2,640</td></tr> <tr> <td>4-</td><td>\$3,230</td></tr> <tr> <td>5-</td><td>\$3,810</td></tr> <tr> <td>6-</td><td>\$4,400</td></tr> <tr> <td>7 or more-</td><td>\$4,990</td></tr> </table>	2 -	\$2,050	3-	\$2,640	4-	\$3,230	5-	\$3,810	6-	\$4,400	7 or more-	\$4,990
2 -	\$2,050												
3-	\$2,640												
4-	\$3,230												
5-	\$3,810												
6-	\$4,400												
7 or more-	\$4,990												
Income Source	Ineligible for loan if in receipt of income assistance or PWD. Allowable income sources include employment, child or spousal support, income of partner, child tax benefit, GST benefits and BC family bonus.												
Other Condition	Should have a bank account												

Source: Kamloops Rent Bank Documents

3.0. Analysis of Achieving Goals and Objectives

Between February 2013 and May 2014, the Kamloops Rent Bank received 41 loan applicants and approved 25 loans totalling \$18,546.18. Sixteen loan applications were declined because the applicants could not meet the eligibility criteria. The Kamloops Rent Bank thus prevented 25 clients from being evicted in the immediate term. Table 3 shows that the average loan amount was \$741.84.

Table 3: Number of Clients and Loan Amount

Time Period	February 2013- May 2014
Number of Applications	41
Number of Loans	25
Total Amount of Loans (\$)	\$18,546.18
Average loan per client	\$741.84

Source: Monthly Kamloops Rent Bank Report

To find evidence on the role of the Kamloops Rent Bank in achieving housing stability, the study team interviewed seven clients, all of whom have been able to maintain housing stability. At the time of the interviews, these clients were living in the same rental properties.

This study team also interviewed one landlord who has two tenants from the rent bank. This landlord found the activities of the Kamloops Rent Bank very helpful for low-income tenants. The Kamloops Rent Bank helped two of his renters to pay rent arrears and these renters were still with him at the time of interview. The landlord stated that these two clients were paying rents in a timely fashion.

Impact on Clients’ Lives

All of the seven clients interviewed stated that they had had serious financial troubles and as a result they were unable to make rental payments. They reported that joblessness, lack of hours in existing job and family disputes as the main reasons for financial crisis. All of them noted that they did not have any other sources to which they could turn. One of them mentioned that because of a bad credit rating, he had not tried to obtain a loan from sources like banks. Finally, all of the seven clients viewed Kamloops Rent Bank as their last option.

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Some of the comments by the clients on the impact of rent bank on their lives are reported below:

“The Rent Bank gave me hope to live in an apartment.”

“Rent Bank was very helpful. It made huge difference in my life. No stress now.”

“I needed this help desperately.”

“Rent Bank helped a lot. I did not have other option.”

All of the seven clients interviewed attended financial literacy training offered by the Kamloops Rent Bank. They found such training very useful and they claimed that this training helped them in making prudent financial decisions.

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4.0. Analysis of Cost Effectiveness

To examine the cost effectiveness of the Kamloops Rent Bank program, this study utilizes two measures: the administrative costs per client and number of clients per staff FTE. Table 4 shows these two measures estimated using data from the KRB Statement of Operations. To conduct the day-to-day operation, the KRB employs one Rent Bank Administrator. This is a part-time position and the administrator generally works 21 hours per week. The administrator has to spend about seven hours per week on the financial literacy program and on other workshops related to budgeting, Employment Insurance, and tax filing. For estimation of the cost effectiveness measures, the administrator's workload purely on rent bank operation is considered equivalent to .35 FTE. The main component of the costs of the program is the salaries of the administrator. Overhead expenditures and office costs, the other major components of program cost, include other facilities expenses, administrative expenses, office supplies, vehicle expenses, and telephone/pager bills.

Table 4: Cost Effectiveness Measures

FTE Staff	.35
Program Salaries (\$ per year)	\$19,333 ³
Overhead and office costs (\$ per year)	\$12,000
Number of Clients	25
Clients per FTE	71.5
Total cost per client	\$1,253

Source: Statement of Operations (Kamloops Rent Bank)

Table 4 shows that, for the Kamloops Rent Bank, the clients per staff FTE is 71.5 while total costs per client is \$1,253. To get a better picture of the cost conditions at the KRB, it is important to compare KRB cost-effective measures with those of other regional rent banks. We have costs information from the Fraser Valley Rent Assistant Project (FVRAP), the Prince George Rent Bank (PGRB) and the Surrey Rent Bank (SRB). The clients per staff FTE for the FVRAP, the PGRB, and the SRB were 71.1, 148.1 and 80.1, respectively. However, there are no

³ The annual program salary is \$29,000. However, the Rent Bank Administrator spends about 66% of her time on rent bank operation. So we adjusted her salary for rent bank operation to \$19,333. With this adjusted figure, the cost per client is \$1,253. However, with unadjusted figure of \$29,000 as program salary, the cost per client ratio will be \$1,640.

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comparable costs per client figures from these regional rent banks. In terms of clients per staff FTE, the ratio for the Kamloops Rent Bank is comparable with the ratios of FVRAP and SRB.

Cost effectiveness of the Kamloops Rent Bank as a tool of housing stability becomes clearer when costs of eviction and costs of rehousing issue come into picture. A study conducted by the Canada Mortgage and Housing Corporation in Montreal, Ottawa and Vancouver found that costs of eviction were substantial, averaging nearly \$3,000 for social housing landlords and close to \$6,600 for private sector landlords (CMHC, 2005). In a study using data from Toronto, Shapcott (2007) estimated that average monthly costs of housing people while they were homeless were \$1,932 for a shelter bed, \$4,333 for provincial jail, or \$10,900 for a hospital bed. A 2001 study using data from British Columbia found that it would cost up to \$2,500 to support a homeless person in emergency shelter for a month following eviction (Eberle et al. 2001). All these figures are based on old data and because of inflation, the costs of shelters and costs of rehousing have risen. In any case, per client costs incurred by the Kamloops Rent Bank in preventing eviction clearly appears to be much lower than the combined costs of eviction and public costs of providing emergency shelter to a homeless person.

It is important to note that there are also indirect costs of homelessness, including increased use of health care services, policing and the criminal justice system (Gaetz, 2012). If we add these indirect costs to the direct cost of homelessness associated with the costs of eviction and emergency shelters, then total costs of homelessness will be much higher. Such estimations would show the total benefits that the Kamloops Rent Bank is offering to the society by preventing rental eviction.

Loan repayment rate is one of the measures of the successful operation and is also related to the costs as loan default adds to the costs of operation. From February 2013 to May 2013, the Kamloops Rent Bank disbursed a total loan amounting \$18,546.16. Of this loan, a total \$5,067.84 was due in May, 2014. The repayment rate was 84.5% as the KRB received \$4,282.91 until May, 2014. A comparison with other regional rent bank suggests that the repayment rate of the KRB is better than that of the Prince George Rent Bank (PGRB) and the Surrey Rent Bank (SRB).⁴

Finally, it is already noted that the Rent Bank Administrator spends about 33% of her time on activities such as financial literacy sessions and financial literacy groups. These

⁴ The loan repayment rates for the PGRB and SRB were 60% and 82% respectively (Bowles, 2011).

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workshops have long term positive impacts on clients' financial behaviour and the participants in the survey termed such trainings very useful. During January 2013 to May 2014, 18 individuals attended at least 1, one on one financial literacy session. During the same period, 5 individuals attended 2 or more financial literacy sessions. Further, 16 participants attended financial literacy groups. Recently, the popularity of financial literacy training has increased significantly as people realized the benefits of such sessions. Since June 2014, a total of 131 individuals have attended financial literacy sessions/ groups.

5.0. Conclusion and Recommendations

The objective of this study is to evaluate the performance of the Kamloops Rent Bank (KRB) which started its operation in February 2013. For evaluation purposes, this study conducted a series of interviews with clients, landlords, KRB official and the members of the advisory board. Further, the study used data from the KRB and reviewed evaluation reports from other regional rent banks. The study found that the clients were very satisfied with the performance of the KRB and all of the surveyed clients remained in their homes after receiving emergency loans from the KRB. The landlord and the members of the advisory board were also satisfied with the activities of the KRB. The cost effectiveness analysis suggests that the clients per FTE ratio for the Kamloops Rent Bank was comparable with the ratios of Fraser Valley Rent Assistant Project (FVRAP) and Surrey Rent Bank (SRB). When the costs of evictions and the costs of rehousing are factored in, the cost effectiveness of the Kamloops Rent bank becomes even clearer. The loan repayment rate of the KRB clients was also very high and was even better than that of the Prince George Rent Bank (PGRB) and the Surrey Rent Bank (SRB). In sum, the Kamloops Rent Bank is a proven cost-effective remedy to homelessness and housing stability.

There are some issues that need to be addressed in order to further improve the performance of the Kamloops Rent Banks. A summary of recommendations is given below:

1. Issue of Financing: Currently, the Kamloops Rent Bank depends solely on financing from private donors to conduct its operation. However, discussions with the members of the KRB advisory board and rent bank official suggest that there are

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uncertainties about future financing. Further, to expand the operation, the KRB needs more funds. The best solution is to obtain stable funding from the provincial government. In Ontario, the rents banks are funded directly by the provincial government. The KRB, along with other regional rent banks in BC, may advocate with the provincial government for a regular funding to cover the costs of its operation. The KRB is a more cost-effective way to fight homeless than are emergency shelters or hospital beds. Funding the KRB may actually save provincial money.

2. Expansion of KRB operation: Compared to other regional rents banks, the KRB has much fewer clients. A possible reason is that the KRB is still in the initial stage of operation and is still not much known particularly to the neediest people. Possible solutions involve using media such as local newspapers, radio and television to publicise the KRB. The organizers of the rent bank should engage in grassroots symposia and workshops related to homelessness to explain the rent bank and its usefulness. Obviously, the KRB is constrained by funding to expand its operation. However, a larger client base may help the KRB in securing funding from the provincial government.
3. Data Base: At this moment, the KRB has no information on the socio-demographic profiles of clients such as age, education, health, and household size. Such data on the socio-demographic profiles of the clients will help the KRB to target the groups that are more vulnerable to evictions and consequently are in greater need of support from the KRB.
4. Recipients of Income Assistance and Disability Payment: The Kamloops Rent Bank does not offer loans to recipients of Income Assistance or disability payments. Under provincial regulations, assistance from the Rent Bank is treated as income and consequently such income will be deducted from the amounts disbursed by income assistance or disability payment. Because of such regulations, support from the Rent Bank will not benefit individuals receiving income assistance or disability payment. The KRB along with other Rent Banks in BC may request that the provincial

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government change this regulation so that individuals with income assistance or disability payment can obtain support from the rent bank in an emergency. The Ontario Provincial Government does not classify support from rent bank as income for social assistance deduction purposes.

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APPENDIX

Kamloops Rent Bank Evaluation 2014

Survey for the Clients

1. Please briefly describe the circumstances that led you to approach the rent bank for loan?
2. Did you have any other options at that time? If not, please explain.
3. Are you now in a stable housing situation? If yes, then are you living in the same housing?
4. What difference did the rent bank make in your life?
5. Was the financial literacy training accessed? If yes, was it useful? If not, please explain.
6. Are you are satisfied with the services you received from the rent bank? Why or why not?
7. Would you recommend the rent bank to others?

Survey for the Landlords

1. How would you describe your experience with the rent bank?
2. How many of your tenants have used the rent bank and are they still with you?
3. Have the rent bank clients resumed the timely payment of their rent?
4. How has the rent bank benefitted you as a landlord?
5. What is your overall opinion of the rent bank program?
6. Would you recommend the rent bank to others?

Survey for Rent Bank Administrator, Committee members and staff

1. Who are the target clients? How are they identified?
2. What are the eligibility criteria?
3. Do you provide loans or grants or combination?
4. In general, what are the conditions for loans?
5. How many loans you have made so far?
6. What is the average size and duration of loans?
7. Do you pay money directly to landlords and/or utility companies; others?
8. What was the loan acceptance rate?
9. What was the rejection rate? What are the reasons for rejections?
10. On average, how much time is needed to make a loan decision?
11. What is the repayment rate?
12. Are you satisfied with the repayment rate? If not, then what is your plan to improve the repayment rate?
13. What support services besides financial literacy training are being offered to the clients?
14. What follow up takes place with clients?
15. Please tell us about total staff time and costs involved with the rent bank operation.
16. Please share with us your ideas on improving performances of Kamloops Rent Bank.

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