
City of Kelowna

MEMORANDUM

DATE: June 21, 2004
FILE: 5040-20

TO: City Manager

FROM: Community Planning Manager

RE: Affordable Housing Forum Held May 18, 2004 – Update on Affordable Housing Initiatives

REPORT PREPARED BY: Theresa Eichler

RECOMMENDATION:

THAT Council receive this report for information.

PURPOSE:

The Social Planning and Housing Committee, at its meeting of June 8th, 2004, advised that staff should take a report to Council to give a synopsis of the housing event that was held on May 18, 2004 and to give an update on the City's involvement in various affordable housing initiatives. The purpose is to update Council and the general public.

REPORT:

In 2002, following the last municipal election, the former Social Planning Board and Community Housing Needs Committee were amalgamated to form the Social Planning and Housing Committee. Housing needs and affordability issues have been primary issues before the committee. Consistent with the direction of the Official Community Plan, the Committee worked on the delivery of a public education event on these issues for late Spring 2004. There have been a series of public events over the last few years to raise awareness of affordable housing issues that affect the city. Bus tours of affordable housing projects, seminars on topics including first time home buying, secondary suites, standards of maintenance by-laws for rental housing, and a workshop on the development of the City's present affordable housing policies, are examples.

This year, it was felt that there was a real need to provide a broad perspective on the issue of affordable housing. The level of community interest in the homelessness issue led to the creation of a separate session to deal specifically with this aspect of housing need. With the help of members of the Committee who represent Canada Mortgage and Housing Corporation (CMHC) and BC Housing, the Urban Development Institute, and Canadian Home Builders -Kelowna, as well as the input of all members, we were able to provide an event that featured speakers from all levels of government and the development industry, all at no cost to the City. The City of Kamloops also participated, free of cost, to provide an update of the projects that have featured City involvement in Kamloops. The membership of the City of Kelowna in the National Housing Policy Options Team (NHPOT) triggered an opportunity to provide a separate session on homelessness with a speaker from Ottawa on community acceptance issues around homelessness projects, again at no cost to the City. The agenda for the day, which was May 18, 2004, featured an impressive list of speakers and a wealth of information. A copy of the agenda is attached at the end of this report. The venue was the Martin Centre, which again did not cost

the City, as it is a City-owned building leased to the Okanagan Boys and Girls Club. Refreshment costs were shared between the City, CMHC and BC Housing. The only drawback was that the housing forum date fell during the Memorial Cup week, as a result of juggling the schedules of CMHC, BC Housing and other presenters. Attendance and political representation may have been higher if the timing had not coincided with this major community event.

Attendance and Response:

In spite of the Memorial Cup timing, there were 76 people registered and attended the May 18th Affordable Housing Forum. Phone-in registration in advance was requested and some additional people registered on the day. There was no charge for attending. Aside from Kelowna representatives, there were people from Vernon, Peachland and Red Deer, Alberta in attendance. John Weisbeck's office was represented, Werner Schmidt was able to attend part of the afternoon session and the federal NDP candidate, Starleigh Grass was in attendance. Residents Associations were also represented. Builders, UDI members and Non-Profit Housing Societies were well-represented, which helped fulfill one of the main objectives of the event, which was to attract interest from the development community in hopes that this will result in building affordable housing.

An exit survey was provided and 41 people returned a completed survey. All those participating in the survey confirmed that the event was useful and informative. A copy of the survey with the tabulated responses and individual comments is provided at the end of this report. Most people attended both the morning session on building affordable housing as well as the afternoon session on homelessness, although there was less attendance in the afternoon. Nineteen of the respondents thought the event was very good, 13 rated it as excellent and 6 rated it as average. No-one thought it was poor. Although there were more builders and developers in attendance, only one of each returned a completed survey. Aside from general comments, there were several suggestions around imposing a minimum requirement for developers to provide affordable housing as part of every housing project. Other cities and provinces have this as a requirement. It has not yet been suggested for Kelowna. One reason is that it may be desirable to see higher proportions of affordable housing in and near urban town centres to effectively serve the population that is in need and to provide access to services including transit and sources of employment.

Media Interest:

Another objective of the affordable housing forum was to generate some media interest in the issue. All local media were invited to the event. An advantage with the timing of the event was that it was a good introduction of the topic as a federal election issue. In terms of media coverage, there has been good, continuous news coverage in both local newspapers since the May 18th event. A front page story on June 15th's Daily Courier clearly identified housing affordability and homelessness as federal election issues and gave an overview of local candidates' positions on these issues. An editorial on June 21st in the same paper highlighted the need for action to address affordable housing in Kelowna, identifying the working population as the main needs group. The Canadian Home Builders Association of Kelowna has expressed its interest in the supply of affordable housing as part of the news coverage (e.g. article in the Okanagan – Saturday June 5, 2004). Articles and letters to the editor on these issues have been in the news since May 19th. The event was certainly successful from this perspective.

Update on City Involvement with Affordable Housing and Homelessness:

The Social Planning and Housing Committee also thought that this report should include an update on some of the initiatives the City is working on and committees that the City has worked with on these issues. A summary is provided organized by topic or committee:

National Housing Policy Options Team (NHPOT):

The City joined the National Housing Policy Options Team (NHPOT), a committee that is administered through the Federation of Canadian Municipalities (FCM), in 2000. Since then staff

has participated in telephone conference meetings that include municipal representatives from across the country at regular intervals every year. The last conference call was April 30th, 2004. Councillors are able to attend annual meetings of NHPOT at the annual FCM conference and were able to do this most recently at the Edmonton conference in May. Updated information is brought to the Social Planning and Housing Committee. Also letters identifying issues are sent from the Mayor's office on a regular basis to provincial and federal government representatives. The approach of the Team is to keep abreast of federal, provincial and territorial initiatives and meetings that deal with affordable housing and to communicate needs for affordable and low income housing to these levels of government on a regular basis. Research has been conducted and recommendations have been forwarded on these issues. Some of the initiatives that have included NHPOT involvement are the Homelessness Initiative which released federal funding to communities across the country, the signing of federal/provincial/territorial housing agreements committing 50/50 funding federally and provincially or territorially to these agreements; and making the need for low income housing a federal election issue.

Canadian Housing and Renewal Association:

The City is a member of this organization and receives regular correspondence from its representatives. These communications are forwarded to all interested parties. CHRA also works closely with NHPOT.

BC Non-Profit Housing Association:

The City is a member and mostly receives and disseminates information from this organization.

Homelessness Steering Committee:

This group was formed in 2001 and was the means through which federal funding allocated to Kelowna through the Supporting Community Partnerships Initiative (a subset of the National Homelessness Initiative). City staff participated for the first 2 years on the Steering Committee and several Social Planning and Housing Committee members hold positions on this committee, including that of Chair. Staff also participates on a sub-committee which was struck to advocate for affordable housing.

Homelessness Networking Group:

This group of close to 50 individuals was struck as a condition imposed by the Homelessness Steering Committee for local service providers to coordinate their services to the homeless. The City has participated in helping the group to develop a Street Guide for the homeless summarizing local services and has also provided resources towards a twice annual survey of the homeless that was first done in March of 2003 and has since been repeated twice.

Low Income Singles Task Force:

From about 1994 to 1997 City staff participated on a provincially organized committee to look at the need for housing for low income singles. Several reports with recommendations to all levels of government were completed. These are still available through the Housing Policy Branch of the Ministry of Community Aboriginal and Women's Services

<http://www.mcaaws.gov.bc.ca/housing/index.htm> .

Committee on Local Government Guide for Improving Market Housing Affordability:

This committee was struck by the Housing Policy Branch of the Ministry of Community, Aboriginal and Women's Services. The purpose is to produce a guide for local governments on measures or initiatives that help to improve the supply of affordable market housing. The guide will include a definition of this term and will summarize and evaluate municipal initiatives across BC that help to increase the supply of affordable housing. The distinction is that this will not look at low income housing that requires government subsidies. Kelowna is being featured for the DCC density gradient approach, institutional DCCs charged for congregate/boarder style homes and for its housing reserve fund. Staff was interviewed at length on these initiatives.

Community Development and Real Estate:

Planning and Corporate Services reorganized to create the new Community Development and Real Estate Division last year. Part of the intent was to find ways to influence an increase in supply of affordable housing in a more organized fashion. Several City-owned properties are being reviewed by staff at the moment in terms of the potential for inclusion of affordable housing as part of the overall development plan. The KSS site and the 260 Franklyn Rd. property are the two most public examples. The City is re-writing its general housing agreement to be consistent with the policy-directed definitions of affordability (8.1.16 of the OCP) and to find a workable way to include requirements for owner-occupied affordable housing. The latter is relatively new ground as few jurisdictions have successfully incorporated requirements for ownership affordability by a housing agreement. The City also has the ability to acquire land that could be included in a development featuring affordable housing. The direction is to achieve mixed projects that will include market housing and affordable housing. The new Division was redirected to fire recovery for several months, following the 2003 forest fire and this has slowed down the progress on this and other initiatives. Work is underway as well to develop a comprehensive plan for augmenting the affordable housing supply.

Development Cost Charges:

Since 1997, the City has used the institutional, as opposed to apartment, DCC rate for buildings that feature units without full kitchens and with centralized meal and other services. This has resulted in substantial cost savings to these types of buildings. Larger buildings and smaller boarding home facilities have benefited from this discount. In some cases, the amounts are very significant. For example, Fernbrae Manor, which incorporates affordability into its 183 unit project on Gerstmar Rd., experienced a \$878,331 savings in DCCs. The Good Samaritan project on KLO was given a \$351,715 reduction based on the number of units that fit the congregate housing model. Many other projects benefited, but not all transferred affordability to the residents. Prior to this, institutional rates were applied to housing that featured licensed health care.

The Finance Department has worked for several years to introduce a density gradient approach to the calculation of DCCs for residential development. It is based on the approach that development that is built at higher densities demands less services on a per unit basis than low density residential development. This initiative is supported in the OCP under Chapter 8 as policy 8.1.1 as a measure that will assist housing affordability. Affordable housing can only be provided in multi-unit residential development. New single detached dwellings would not meet the City's definition of affordability. The density gradient approach to DCCs was approved by Council in the 2004 DCC By-law. There are four classes of residential density for calculation of DCCs. The benefits are yet to be realized, although there have been some projects built recently that incorporate some affordable units, consistent with the City's affordability parameters.

Property Taxes:

Property taxes can be waived on projects that provide a temporary shelter function. Application must be made through the Finance Department to be authorized for property tax exemption. Projects that enjoy an exemption from property taxes include the Gospel Mission, the Alexandra Gardner Women and Children Safe Centre and the building at Ethel and Harvey that provides second stage housing (21 units) for women who have left the sex trade. This is a long term measure that supports homeless and other shelters (e.g. women's emergency shelter, alcohol recovery homes). Annually, \$46,275 in property taxes is waived for this type of use.

Housing Reserve Fund:

The Housing Opportunities Reserve Fund By-Law was approved by Council in 2001 and amended in 2004 to include an option to sell land instead of only leasing it for projects that include affordable housing. The by-law outlines the means by which funds can be directed to the reserve and ways in which the money can be spent for acquiring land. The fund does not make it clear that a discount in market value of the land will be offered in return for the provision of affordable housing, although this is the intent. Kamloops has done numerous projects with this

approach, all of them featuring lands leased from the City. Kamloops will typically discount the market value as part of the lease arrangement. Timing of payment of the lease is also determined for each specific project. Kelowna is prepared to embark on similar initiatives, but very little interest has been demonstrated by the local development and non-profit housing community. Part of the problem is that BC Housing has changed the focus of its housing programs to focus only on the Independent Living Program concentrating on housing with a high level of services to address the needs of elderly and disabled residents. Low income families and other low income households are not being considered for new funding. Kelowna's by-law has been amended to allow the sale of land so as to increase the flexibility of future options for housing projects. Due to the lack of interest in the 2490 Richter City-owned land for an affordable housing project, this property has now been sold in the open market and the net proceeds have been allocated to the housing opportunities reserve. Approximately \$300,000 are now allocated for the housing reserve. Contributions to the housing reserve fund can also be made in lieu of affordable housing units on a City-owned land initiative. Once the fund grows enough to begin to acquire land and generate housing units, it should become self-perpetuating, based on the experiences of other municipalities.

Zoning:

There has been a concerted effort since prior to 1998 to incorporate changes into the zoning by-law to increase flexibility in terms of the types of housing allowed in any given zone and to provide opportunities to builders, developments and other parties to incorporate affordability and/or address special needs when building new housing. The overlay zone approach (adding the "s" or "b") to allow secondary suites or small scale boarding homes by a re-zoning process is an example of decreasing the cost (\$578 application fee, instead of \$1,821) and reducing the time (by excluding the APC) on these types of re-zonings. Temporary shelters are permitted in central commercial zones. Boarding homes and congregate housing are permitted in the higher density residential zones and in commercial zones. Group homes, where licensed health care is provided as part of the housing, are allowed in every residential zone, either at a smaller scale or as larger facilities. Prior to these changes, larger group homes required an institutional zone. Mixed residential and commercial projects are encouraged in many of the commercial zones. The provision to use housing agreements has been added. Housing forms that suit seniors and other adult populations with special needs have been researched and incorporated into the zoning by-law in a way that has demonstrated success over the last few years. Congregate group homes and boarding homes, with lesser parking requirements, are examples of this.

Affordable Housing Policies:

In 2000, the housing policies in the OCP were augmented to incorporate all of the recommended policy changes from the 1999/2000 Housing Study. Anyone who is interested in familiarizing themselves in the City's policy direction for affordable housing has only to review Chapter 8 of the OCP. Housing indicators for affordability and need were defined as part of this research and are kept up-to-date annually in the City's Housing Resources Handbook. The Handbook also provides comprehensive listings of subsidized and special needs housing, as well as contact information for such housing, sources of housing research and federal and provincial sources of housing-related funding. The Handbook can be found on the City's web page www.city.kelowna.bc.ca by selecting Departments / Planning and Corporate Services / Documents / General Documents. It is frequently provided to individuals and organizations interested in affordable housing in Kelowna.

SUMMARY:

To summarize, the Affordable Housing Forum that was held on May 18th was only one in a series of events that the City has held to help inform the community regarding affordable housing issues and to help update its policy and zoning directions. The May event resulted in media attention and has drawn interest in the need for low income housing as a federal election issue. These were desired results. Over the years the City has been steadily building its policy direction in the area of affordable housing and has brought the tools that it has available as a municipality to the table to help address the need. Tools include advocacy to other levels of government through

involvement in numerous committees, zoning, housing agreements, DCC reductions, property tax exemptions, discounted land for lease or sale and a housing reserve fund. As no significant funding source has yet been identified to address local affordable housing needs at the municipal level, the means available to the City are limited. Progress has to be measured carefully in the context of what the municipality is able to do within the current legal and fiscal framework. Future changes are desperately needed in terms of financial commitments by other levels of government to addressing the need for low income and affordable housing and /or transfer or identification of new sources of funding for housing for municipal governments. An example of a recent federal government allocation of dollars to housing issues is the Homelessness Initiative, where several million federal government dollars have come to the Kelowna community, but none of these dollars was made available to administer through municipal government.

Theresa Eichler, MCIP
Community Planning Manager

Approved for Inclusion



David Shipclark
Manager, Community Development & Real Estate

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Affordable Housing Forum: City of Kelowna

May 18th – Martin Centre – Community Hall – 1434 Graham St.

- Visual Display materials and handouts to be available throughout the day.
- Evaluation Surveys to be completed and left for the City of Kelowna .

Morning – Building Affordable Housing 8:15 to noon.

8:15 – Introduction by Mayor Gray

Panellists:

- 8:30 to 8:45 **Theresa Eichler – City of Kelowna**
- City of Kelowna Policies, zoning, statistics and directions
- 8:45 to 9:00 **Lenore Mitchell – City of Kamloops**
- Kamloops examples; partnerships
 - Projects on City-owned land
- 9:00 to 9:15 Question and Answers**
- *Questions regarding municipal directions*
- 9:15 to 9:30 **Luke Stack – Society of Hope**
- how the Society assembled projects in Kelowna and area
 - Testimonials from residents
- 9:30 to 9:45 **Dan Scuka, Scuka Enterprises Ltd. & Catherine Williams Jones, Now Canada**
- consultant & non-profit housing representative to talk about housing project at Ethel & Harvey, & other partnership experiences.
 - Testimonial(s) from residents
- 9:45 to 9:50 **Ken Webster – The Webster Group**
- Building market housing & mixed use projects
- 9:50 to 10:30 Question and Answers**
- *Questions regarding non-profit and market housing projects in Kelowna*

10:30 to 10:45 Coffee Break

- 10:45 to 11:15 **CMHC –Stephen Hall, Anne Barnes financing and partnerships –**
- David Ganong – Canada ICI – multi-residential lending perspective
 - Larry Nelson – Baptist Housing Society
- 11:15 to 11:30 Question and Answers**
- *Questions about CMHC directions, financing & projects in other communities*
- 11:30 to 11:45 **Craig Crawford, BC Housing**
- Provincial directions for affordable housing
- 11:45 to noon Question and Answers**
- *Questions regarding provincial housing directions*

LUNCH ON YOUR OWN!

Afternoon – 1:30 to 4:30

Homelessness & Strategies for Gaining Community Acceptance

- 1:30 Introduction by Mayor Gray or City Councillor
- 1:35 Jeannie Wynne-Edwards (National Homelessness Initiative – Ottawa) -
Presentation on Strategies for Gaining Community Acceptance - see working

paper “Overcoming Community Opposition to Homelessness Sheltering Projects under the NHI” at:

http://www.homelessness.gc.ca/publications/nimby/workingpapernimby_e.pdf.

2:00 **City of Kelowna Councillor** – experiences dealing with neighbourhood concerns at the Council level

2:15 **Theresa Eichler – City of Kelowna** policies, statistics and directions on homelessness

2:30 Questions and Answers

Questions regarding community acceptance and homelessness in Kelowna

2:45 **Bill Bate - Gospel Mission – Men’s shelter in Kelowna**, including testimonial from client

3:00 – Refreshment Break

3:15 **Catherine-Williams Jones – Alexandra Gardner Women & Children Safe Centre** shelter in Kelowna, including testimonial from client.

3:30 **Penny Lane, youth shelter** operated by the **Okanagan Boys and Girls Club**

3:45 **Questions and Answers**

Questions about existing services to the homeless in Kelowna

4:30 Adjourn



Affordable Housing Event – Attendees' Survey

Martin Education Centre – Community Hall - May 18, 2004

Please take a few minutes to share with us your thoughts on affordable housing in Kelowna.

1. First, we would like to know what area of interest you represent. Please select all that apply. Are you?

• A person looking for affordable housing 8	• A builder 1
• A developer 1	• A consultant 3
• A non-profit housing society representative 16	• A government worker 4
• A political representative 4	• Interested citizen 21
• Other 2	•

2. Do you currently live or work in Kelowna?
Live in Kelowna (this / east side of the lake)?

1. ☐ Yes 36 2. ☐ No 8

Work in Kelowna?

1. ☐ Yes 32 2. ☐ No 7

3. Did you find this day to be useful and informative?

1. ☐ Yes 41 2. ☐ No

4. Please provide your opinion of the quality of the information today.
From poor (0) to excellent (5)

0 1 2 3 4 5
13 - #5 ratings 19 - #4 ratings

6 - #3 ratings

5. Which session did you attend?

Morning 11 Afternoon 1 Both 30

6. What are your suggestions regarding affordable housing in the city of Kelowna?

KSS site used for family housing
Affordable for persons on gain and/or min. wage highest priority
Homelessness awareness week – excellent idea
Possible supervised housing (apt)
For hard night out – breakfast may be served @ Come & “C”
7 th Day Adventists street ministry
The City needs to get on board – stop providing to the already very wealthy developers
Designate 15% of all new development need to be affordable
Housing Agreement – get with the program – look at Kamloops
City needs a sound conscience – may trickle down to developer
Some way to force developers to include affordable housing in all developments
Community should be educated to accept a responsibility for affordable housing
Increase income supports
Look at the “lack of” as a broad issue requiring both short & long term objectives
Comments about zero sum perspective are good
Long term financial gains far outweigh City’s turnover of land for real affordable housing (ie: policing/medical/theft)
If incentives are deemed to be unacceptable for developers to build affordable housing projects, they should receive approval for a lucrative high end development, only if they agree to construct an affordable housing project in the City within a fixed period in the future
Single occupancy rooms
Family housing
Education – continue education at all levels
Human rights aspect – realize that everyone is a person
Homeless awareness week
Development of >200 SRO units (single room occupancy, coming kitchen, common washrooms) in downtown (KSS site)
200+ one and two bedroom apartments with rent based on HR allocations
Fill in w/3 bedroom market housing units – apartments/townhouses
~450 housing units providing homes to 600+ low income people
Follow example of Kamloops; offer housing to particular client populations through community agencies (ie: E. Fry & John Howard)
Low income housing shouldn’t just be in traditionally low income neighbourhoods (ie: Downtown/Rutland) – places become ghettoized and create greater social problems.
Offer families safe places to grow and go to school (Mission/S.E. Kelowna)
Lots of good work happening to address the information
Bring awareness to severity of the problem
Kelowna needs to learn from Kamloops – has demonstrated that Municipal Government can play a direct role in supporting affordable housing financially
More integration of different stakeholders
Build affordable housing now
Increase income; support rates
Increase minimum wage
BC Housing to take more leadership instead of consulting or waiting for proposals
Would like to see apt blocks of low income housing built for single adults
Supervisors on site to ensure no parties & crime
A huge need for affordable family rentals and also affordable appropriate housing for young disabled.
Most accommodation for your disabled is only available in senior’s projects – not appropriate
Cap on rents allowed by landlords
Segregation of units would allow for families & seniors to live in units designed for their needs
Use 933(12) of the revision to the Municipal Act to reduce or eliminate DCC’s
Donate or lease “banked” land (in Kelowna’s possession) to on profit societies as equity
Rebate taxes – make a Bylaw that states rebated taxes must be used for services to clients
Create housing fund similar to Kamloops \$50,000/yr for non profit societies
Should assist people to purchase housing – have hopes and goals then
Don’t feel affordable housing helps people to achieve their goals

Psychological factors w/high density stacking people in concrete block apt buildings
No noise space from neighbours; no green space for personal enjoyment
Clearer definition of what is affordable
Would like affordable houses to have skylights or kitchen boxes
Low income families & singles want a yard for their dogs/kids or gardens
Wheelchair accessibility to bus routes, etc.
Design evaluation – build on bus routes w/green rooftops to people can grow their own food
Resource allocation / Land – zoning is needed for everyone, not just seniors w/pensions
Promote give and take philosophy Share the profits
Build confident relationships with the community
Do we trust what you will do with our donations?
Create as many incentives as possible for non profit agencies to build & maintain affordable rental suites
More support for people – homelessness/societies/agencies
More public education
Need to establish the medium income of Kelowna residents what may be affordable to one is not for another
Teach people to become productive, functioning members of society
Require developers to set aside a fixed percentage of units in each residential project for affordable housing
Require a % of development to be affordable
Have the political 'will'
Big issue facing landlords who refuse non working individuals a place to live
No way to recoup losses if people can't afford to pay rent
They get notice then leave and leave a mess/discarded furniture for the landlord as individual knows they won't get damage deposit back anyway
Many people are stripped of their dignity and all hope of integrity – issue for entire society

7. Describe your experience or knowledge about affordable housing issues affecting the city of Kelowna.

Have been single mom on welfare
Parent of disabled adults needing housing
Am homeowner and soon to be landlord in this area
We help the needy in the community
We require donated goods, etc.
Our clients need affordable housing – help single parents, abused women
Our clients have strong desires to clean up their living habits
After a detox program, there isn't any affordable housing
We have video tapes from interviews w/young women and their cry for help is affordable housing
Women require training for jobs so they can be independent
Member of Society of St. Vincent – we serve the poor and needy of Kelowna
We see the poor conditions of these people and feel the need to provide dignified housing
We are planning a 40 unit, 2 nd story housing facility for adult, single men
Work in the non profit sector
Very little affordable housing in Kelowna
Nobody is hopeless
Building courtyards to hide homeless is not the answer and neither is the "single Pillar Approach (ie: Enforcement)
A subsidized housing recipient as the head of my family
Health, access to donation and so many other cost of living issues affect someone's ability to access affordable housing
There is a senior shortage of cheap family units
I am uninformed – am working on changing this
Feel better informed and will continue my own personal education
~300 absolute/relative homeless in the city
Thousands of working poor living beyond their means due to very high rents
No SRO's in the City; no transitional housing that is affordable
Not enough subsidized housing for non seniors
I am a social worker – help support families to stabilize through housing, counseling and other community supports

All my clients need affordable housing-some that are in housing have a much better quality of life
Wait list for Columbus, Society of Hope, Father Delestre, etc. are too long; too many barriers; too political
Marginalized populations already face many barriers; the basic necessity of housing shouldn't be one of them
There is a shortage of affordable housing; sensitivity is growing to the seriousness of the problem
Some great advocacy and support service are in place (Gospel Mission)
Have high level of knowledge about affordable housing issue; some knowledge of Kelowna situation
Was uncomfortable with the way which people who are/have been experiencing hardships were paraded out in front of crowd
Do appreciate the power of first person "testimonials"; must be careful not to inadvertently pressure someone to "perform" to show their gratitude
City of Kelowna needs to make a political shift
Issue is not so hot that it will kill political careers
Need to be less conservative in our approach Forum was a great first step
Level of government adhering to human rights – greed – where's the homeless question?
Limited experience; basis understanding of issue
Session enhanced knowledge and views
Hundreds of people leave Kamloops jail; nothing in their pocket; will have to wait 2 weeks for first welfare cheque
Ensure that all being released see a welfare intake worker prior to release; would reduce crime & homelessness in our City
Experience for past 7 months seeking affordable housing for myself and 2 sons (& a cat); heartbreaking.
Abominable display of prejudice towards low income people; have been turned away from 2 units because I was on a disability pension and had no work
Landlords refuse people on welfare because they have no avenue to replace financial loss when a poor family is no longer able to cover rents
Family gets notice to move and have barely enough money to cover moving costs
Landlords often left to pay for removal of household items abandoned
Affordable – reasonable for someone earning \$8/hr or income assist
Difficult to find (or non existent) since fire
Great many people with housing are greedy and want as much rent as possible
Until equity comes from City as part of projects, I avoid doing projects in Kelowna as it is a waste of my time when comparing with other municipalities
Am a low income family who owned (mortg) a home; a single mom w/4 kids; & now a 2 income family.
No way for a "low income" single parent to maintain stable housing even at \$18.00/hr.
People with mental health problems need stable housing desperately in Kelowna to allow them to stay in a health / stable environment and off the streets. Should help them become homeowners
Kelowna very expensive to live in; many persons have 2 or 3 jobs to survive the min. wages to pay high rent, food, gas
A person with \$800/mo income, \$625/mo rent, student loans, living expense, will never be able to own their own home
Barely survives month to month even meet basic living needs regardless of where they live rent or own
Canada a rich Country. Don't understand why we treat our citizens so poorly
People dying in the streets; we squabble over money – that's all I heard today – who has it who doesn't
We have reduced people's lives to money and will never take care of anyone if we keep squabbling over such petty things
Whole event was pompous ; posturing for the rich people w/large houses to make themselves feel better
A single parent; have had to qualify for mortgage with my daughter who is 20 on only \$105,000 mortg last year.
Prior to purchasing, we were renting in a low income rental for 4 years.
We saved every nickel to prepare for a down payment
Our rental was stable & it allowed us to vision being a homeowner one day
Have spent 13 yrs assisting youth in accessing affordable rental space in Kelowna
Secondary suites are renting much higher than gov't allowances (\$325/mo for single indiv)
Spent a couple of years on an "Ad Hoc Committee for Affordable Housing" with Jim Fenton /Sharon Shepherd
Undertook the evaluation of the homelessness plan and helped develop the current plan; learned about homelessness
Awareness is key – this type of event needs to be repeated to maintain momentum
It's a problem; it is growing

Housing is becoming more out of reach for people
City policy is more based on “the haves” rather than taken steps to address homelessness/housing affordability
Housing market, dreams of being a homeowner, in Kelowna – too many residents – non existent
Renting costs have dramatically increased and the idea of owning a home is unobtainable
Even to find appropriate housing rentals for a family is a challenge
Getting better all the time
Survey downtown – see people every morning walking w/blankets by the drop in centre
See them dumpster diving; citizens ask why they aren’t working

Other Comments for Item 1 –

*A person working with homeless and under-housed

*An advocate for youth looking for affordable housing through a non profit society

Thanks for taking the time to complete this survey
Please return completed survey to staff today.

***Note: Completed surveys will be released to the public upon request.
Please do not include any contact information that you do not want
released, should the City of Kelowna receive a request for these surveys.***