



HOUSING RESOURCES HANDBOOK

Benchmarks and Resources for Affordable, Special Needs and Rental Housing



Community Development and Real Estate, January, 2006

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Introduction and Context of this Document:

The City of Kelowna revised its housing policy direction, based on the findings and recommendations from the 1999/2000 Housing Study. The Study was prepared based on extensive research, consultation with the Community Housing Needs Committee and a comprehensive workshop of housing stakeholders. Policy changes to the Official Community Plan were subject to the usual public hearing process with City Council. Housing policies were again revised as part of the OCP review in 2001, based on the results of public consultation, a housing-specific focus group, agency and staff review. At this time staff and the City's Social Planning & Housing Committee are in the process of looking at further changes in City direction to become more proactive in increasing the supply of low income and affordable housing. Policy changes were approved as a result of this process in 2005. The City continues to move forward and investigate its direction for housing policy. The policies from Chapter 8 of the OCP that are relevant to the information provided in this publication are quoted below:

.12 Information Package. *Prepare an information package concerning the City's development approval process¹, as well as information on Provincial and Federal Government Housing Programs, such as the Residential Rehabilitation Assistance Program (RRAP), Homegrown Solutions, and BC Housing or Homes BC programs, to assist non-profit housing groups in preparing successful proposals.*

.16 Affordability Benchmarks. *Affordability benchmarks will be published annually in information bulletins, using accepted methodologies and data from Statistics Canada, BC Statistics and Canada Mortgage and Housing Corporation. They are based on the following criteria:*

Rental: *Affordable rents will be the average rents for Kelowna from the annual Canada Mortgage and Housing Corporation (CMHC) Rental Market Report;*

Owner: *Ownership affordability is based on the income level at which a household would be capable of entering the ownership market. This is equivalent to the "starter home" price and is derived based on the purchase ability at the median income level for all two or more person households from the most recent Census, assuming 30 % of gross household income expenditure for shelter. The starter home price will be updated annually between Census years using the B.C. Consumer Price Index (CPI), be published annually by the City and be given for a non-strata-titled home, a strata-titled home and a mobile / manufactured home; .*

.17 Core Need: *Consider, based on data from Statistics Canada or Canada Mortgage and Housing Corporation (CMHC) or British Columbia Housing Management Corporation (BCMHC), households to be at core need for housing when they meet the following criteria:*

- *Qualify as at or below core need income threshold (CNIT) developed by CMHC and used by the British Columbia Housing Management Commission for Kelowna, and/or;*
- *Household income falls at or below Low Income Cut-Off level defined by Statistics Canada for urban areas greater than 100,000 people, based on household size, and/or;*
- *Household is receiving BC income assistance for Welfare to Work or Disability Benefits or qualifies for Targetted Rent Subsidy Programs (TRSP) operated by BC Housing, or dwelling is built with senior government funding to be affordable;*

¹ This is provided in a separate publication: See [Community Resources Handbook](#) the City web site: www.kelowna.ca under Residents / Community Development & Real Estate / Community Planning

The City will publish the above information by available means, and it will be current;

.24 Housing Affordability Indicators. Assemble data, as housing affordability indicators, from the following sources:

- B.C. Assessment Authority database on sales activity;
- Core needs data from Statistics Canada, CMHC, BCMHC and B.C. Housing;
- City of Kelowna development activity reports.

This information will be distributed through the City web page, Social Planning and Housing Committee and/or Planning and Development Services brochures;

.25 Affordable and Special Needs Housing Deficiency. Compare the Statistics Canada data on incidence of low-income households [based on low-income cut-offs (LICO)] against non-profit housing supplies to estimate housing deficiencies and publish this information on a regular basis;

.26 Vacancy Rates. Regard the vacancy rates, calculated annually for rental housing by the Canada Mortgage and Housing Corporation, as an indicator of demand for rental housing, and publish this information;

Most Recent Affordability Benchmarks:

Starter Home Price: 2005

These numbers are based on the 2001 Census information, current mortgage, & mortgage insurance rates and adjusted utility, strata & property tax costs. They are updated yearly, using the BC Consumer Price Index. See the definitions of affordable housing in the OCP housing policies.

\$164,309 (non-strata titled, single ownership dwelling)

\$145,833 (strata titled dwelling)

\$120,448 (manufactured home with pad rental, additional)

Median Income 2005 :

2 or more person Kelowna Household = \$58,446

Updated using the BC Annual Average Consumer Price Index

<http://www.bcstats.gov.bc.ca/DATA/DD/handout/CPIAN.pdf>

Average Rents 2005 - All Private Apartments², From Canada Mortgage and Housing Corporation Market Rental Survey- City of Kelowna

	Bachelor	One Bedroom	Two Bedroom	Three Bedroom +
Average Rent	\$497	\$616	\$755	\$781
Annual Income – Before Tax to afford at 30% income on shelter	\$19,880	\$24,640	\$30,200	\$31,240

Median Home Prices – 2004 Total Sales of Individual Dwellings – City of Kelowna

Single Detached	Single- Detached with Secondary Suite	Stratified Unit	Duplex/Single Unit Ownership	Manufactured Home in Park	Townhouses Single Unit Ownership
\$269,000	\$251,850	\$165,212	\$179,200	\$40,000	\$149,000
2,026 sales	90 sales	1463 sales	117 sales	228 sales	9 sales

² CMHC includes only buildings with 3 or more units in its rental survey.

Low Income Cut-Offs**LOW-INCOME CUT-OFFS (LICO) BEFORE TAX , 2005³ FOR URBAN AREAS OF POPULATION
100,000 to 499,999** Source: Statistics Canada & BCSTATS

HHLD SIZE	2005 LICO ANNUAL \$	2005 \$/month for Shelter ⁴(30% income)
1 person	17,647	441
2 persons	22,060	552
3 persons	27,436	685
4 persons	33,210	830
5 persons	37,125	928
6 persons	41,038	1,026
7 or more persons	44,952	1,124

Core Need Income Thresholds - City Of Kelowna**2003⁵ CORE NEED INCOME THRESHOLDS (BC HOUSING & CMHC)**

UNIT SIZE	YEARLY HOUSEHOLD INCOME THRESHOLD	MONTHLY RENT⁶ BASED ON 30% OF INCOME
BACHELOR	\$20,500	513
1 BEDROOM	\$23,500	588
2 BEDROOM	\$29,500	738
3 BEDROOM	\$33,000	825
4+ BEDROOM	\$36,500	912

BC Housing Occupancy Standards

1. There shall be no more than 2 or less than 1 person per bedroom.
2. Spouses and couples share a bedroom.
3. Parents do not share a bedroom with children.
4. Dependants aged 18 or more do not share a bedroom.
5. Dependants aged 5 ore more of opposite sex do not share a bedroom.

Kelowna Family Income Compared to Other Areas

Location	2001 Median Family Income – Census
Canada	\$66,160
B.C.	\$64,821
Kelowna	\$51,369
Prince George	\$60,578
Kamloops	\$56,188
Vancouver	\$51,268

³ Updated from 2003, using the annual Canadian Consumer Price Index⁴ Includes Eligible Utilities⁵ BC Housing does not update the CNITs on an annual basis.⁶ Includes Eligible Utilities

Availability and Demand Indicators

Vacancy Rates⁷ – Canada Mortgage and Housing Corporation – Rental Market Survey – Kelowna 2005

Unit Type	Bachelor	One Bedroom	Two Bedroom	Three+ Bedroom	All Units
Total Units	131	1766	2413	226	4536
Vacant Units	1	4	20	4	29
<i>Vacancy Rate (%)</i>	0.8	0.2	0.8	1.9	0.6

Estimated Deficiency in Low-Income Housing Supply:

Table 1 Estimated Low-Income Housing Need Versus Publicly-Funded Housing Supply

This Table consists of Low Income Households by Living Arrangements, Compared Against Subsidized Housing Supply to Estimate the Deficiency of Low Income Housing Supply

HOUSING NEED GROUP (2001 census information)	NO. OF LOW INCOME HHLDS	PUBLICLY-FUNDED HOUSING UNITS (updated 2005)	OTHER HOUSING RESOURCES (NOT COUNTED AS PERMANENT SUPPLY)	DEFICIENCY (PERMANENT HOUSING)/ NUMBER UNITS
female lone-parent families	2131	650 units to serve all these groups	Approximately 750 families received B.C. shelter ⁸ assistance in 2004	4,089 family-oriented
male lone-parent families	177			
couples/ no children	1,181			
2 parent families with children	1,250			
elderly living alone	2,671	• 1,365: includes 561 beds in nursing homes; supportive housing & 2-person or more units		653⁹ units
non-elderly, one person hhlds	3,581	➤ 276 units or beds for those with mental or physical disabilities (Appendices 10 & 12) ➤ 25 subsidized one-bedroom units for those with physical disabilities ➤ 48 one-bedroom subsidized units	➤ approximately 180 motel units in 1998 ➤ 155 temporary shelter beds ➤ 101 beds of addictions recovery ➤ approximately 2,135 singles received B.C. shelter assistance ¹⁰ in 2004	3,232 non-elderly one-person units (temporary housing is not included)

⁷ CMHC includes only buildings with 3 units or more in its rental survey. This is about 35% of the Kelowna rental market. The 2001 Census recorded 12,950 tenant-occupied households in the city.

⁸ Provincial Ministry of Human Resources – staff consultation

⁹ Based on assigning half of the publicly funded units to 2 person households, assuming some elderly will be able to share.

¹⁰ Provincial Ministry of Human Resources – staff consultation

Graphics illustrating Expenditure on Shelter (from 2001 Census)

Figure 1 2001 Kelowna Tenant Households by Income Expenditure on Gross Rent & by Household Size

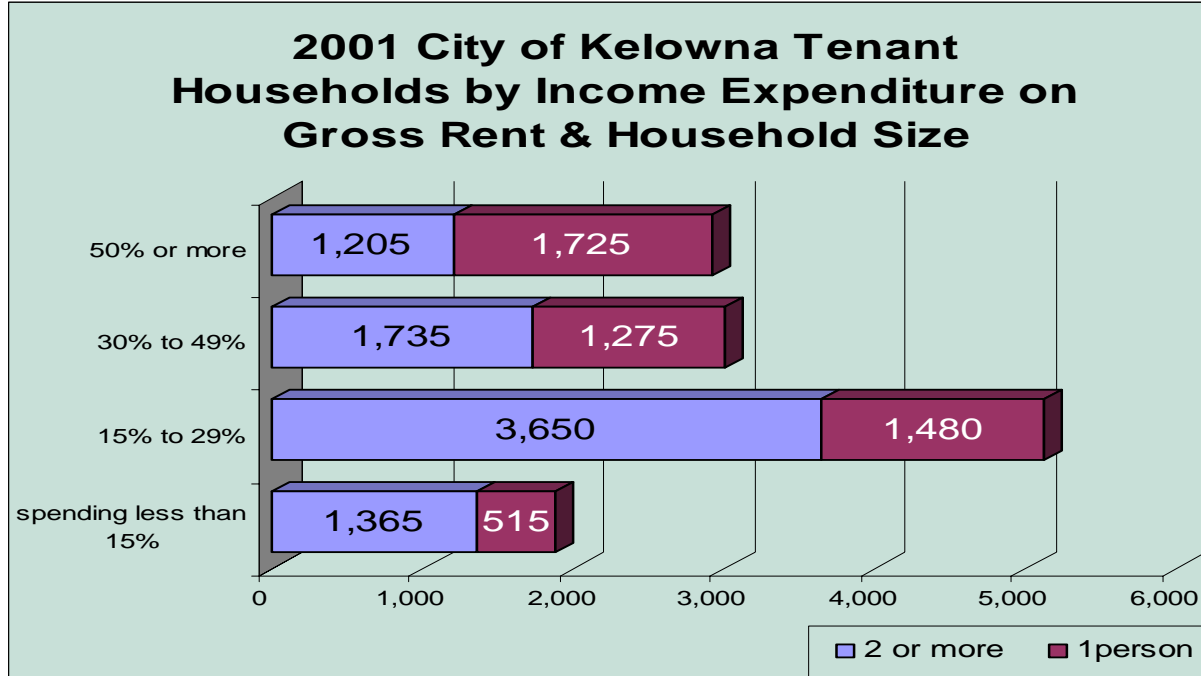


Figure 2 2001 Kelowna Owner Households by Expenditure of Total Income on Shelter & by Household Size

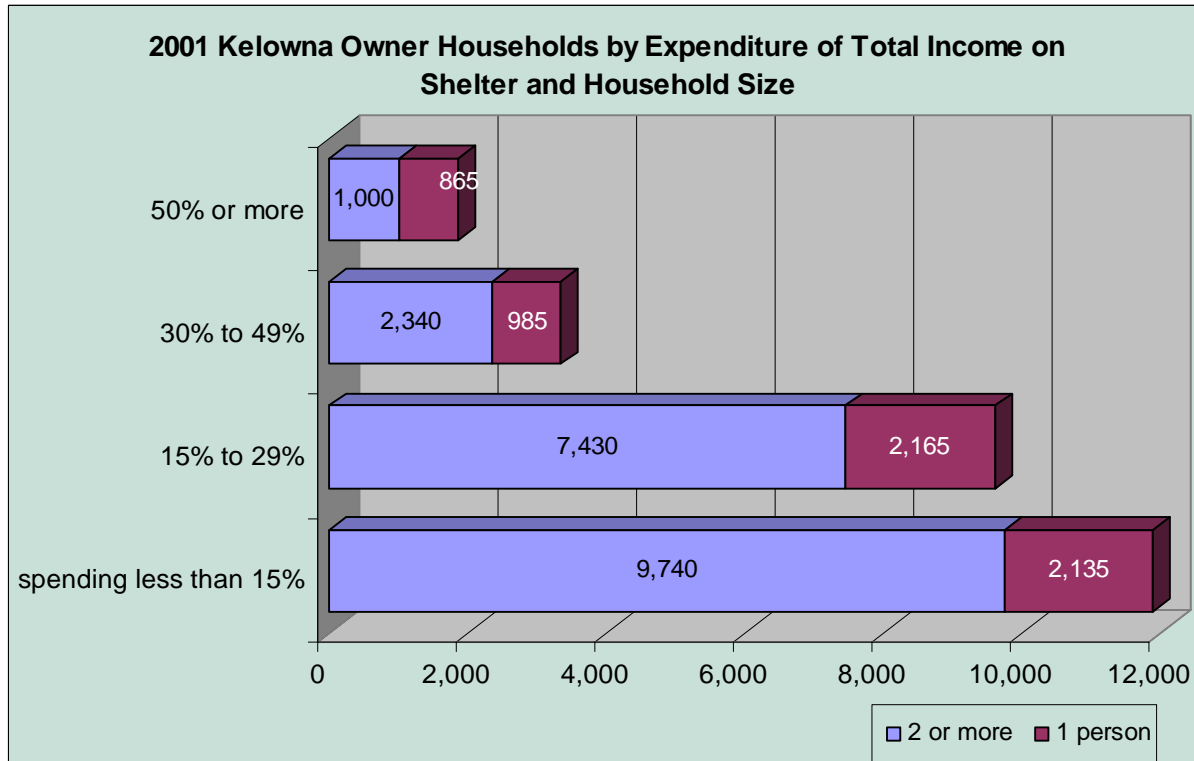


Figure 3 2001 Kelowna Shelter Expenditure by Owner & Tenant Households

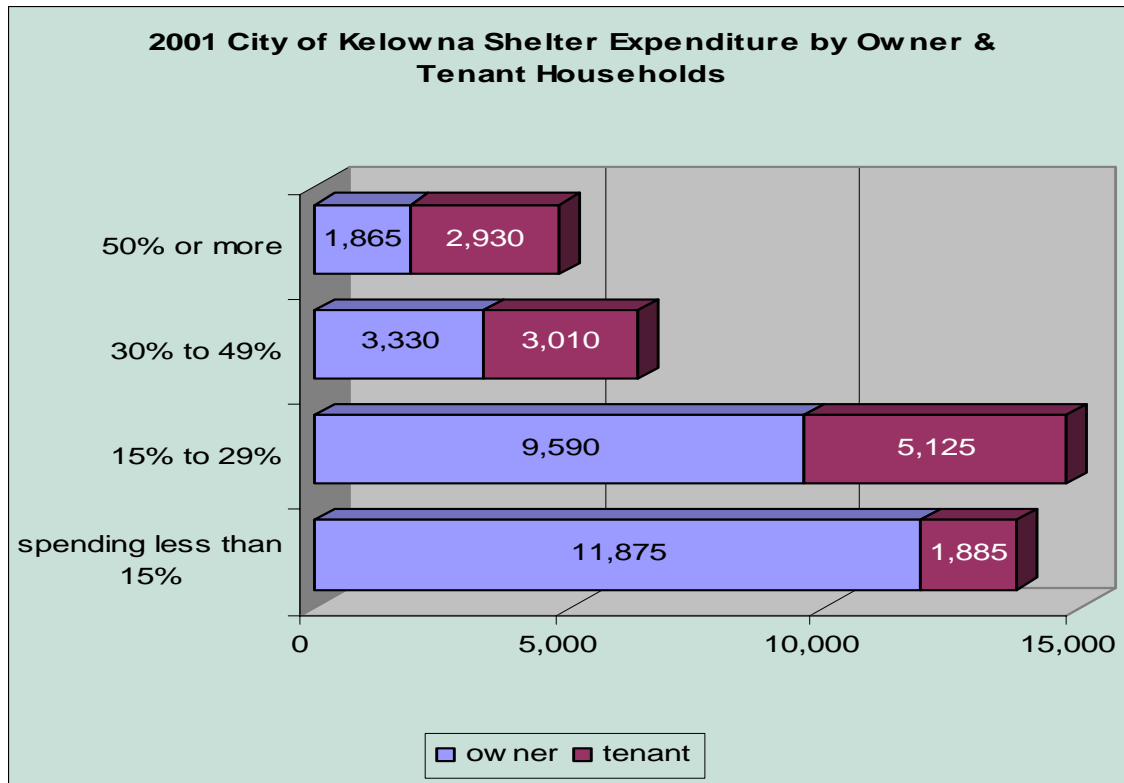
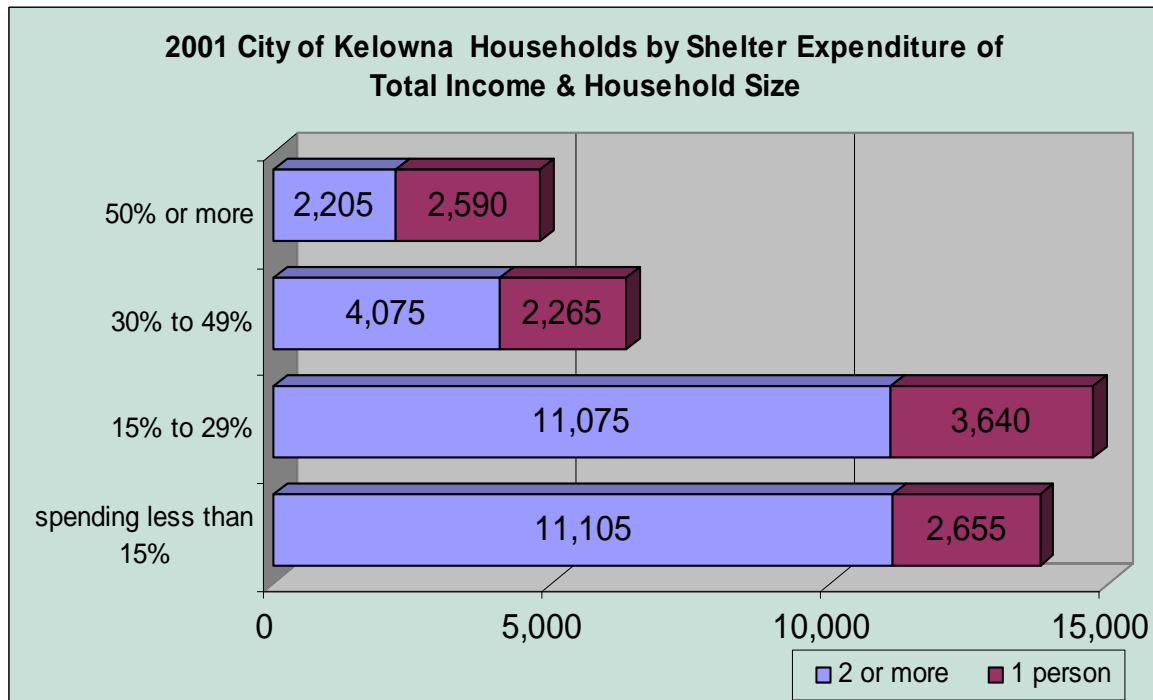
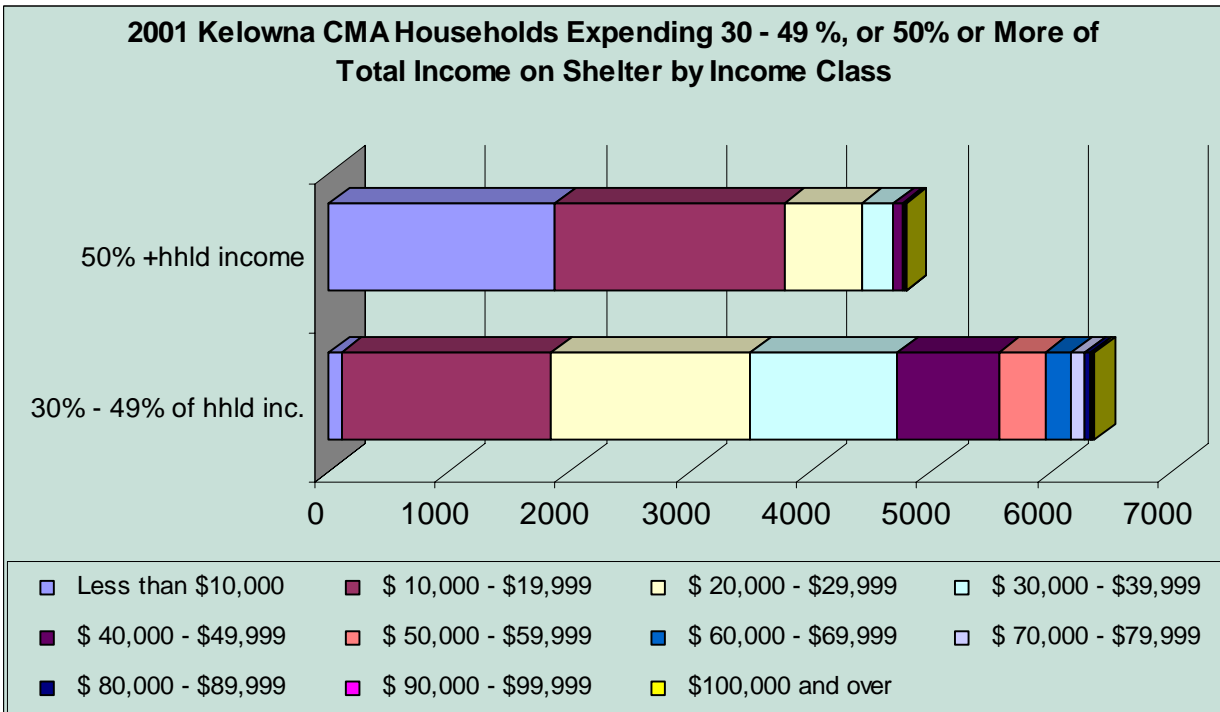
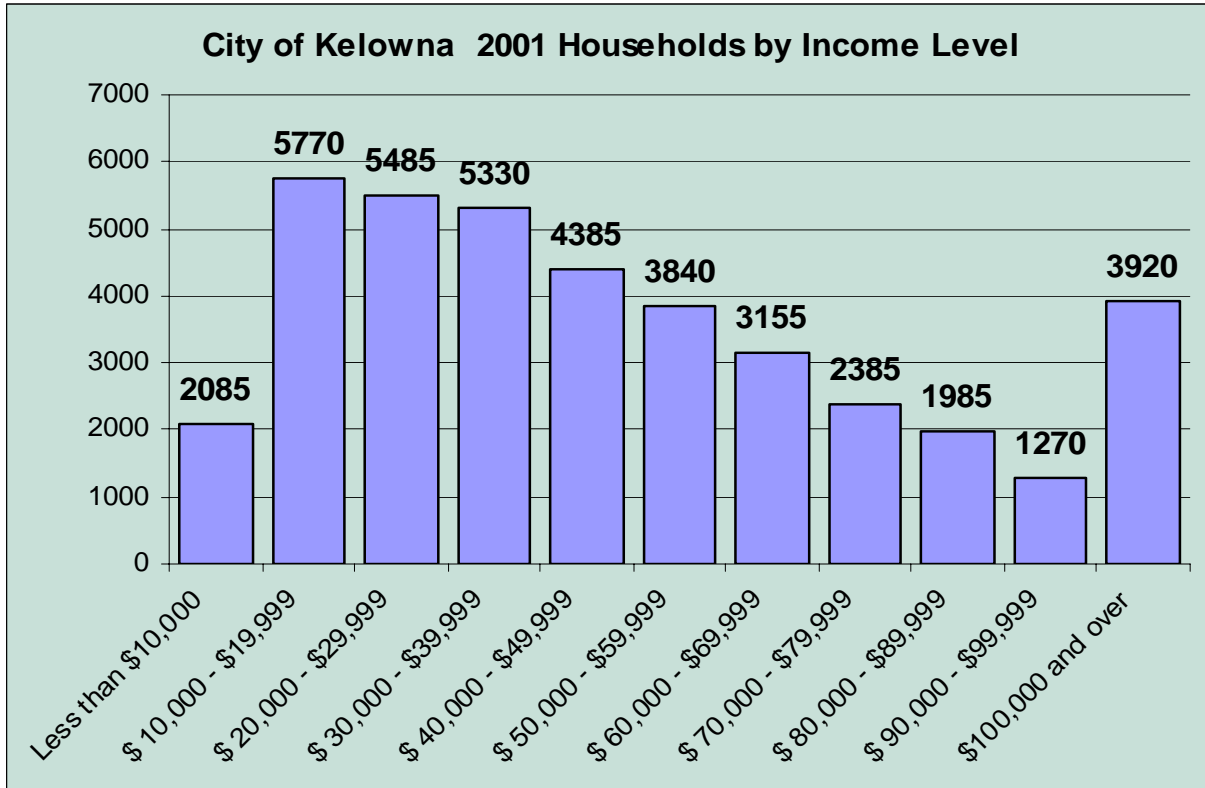
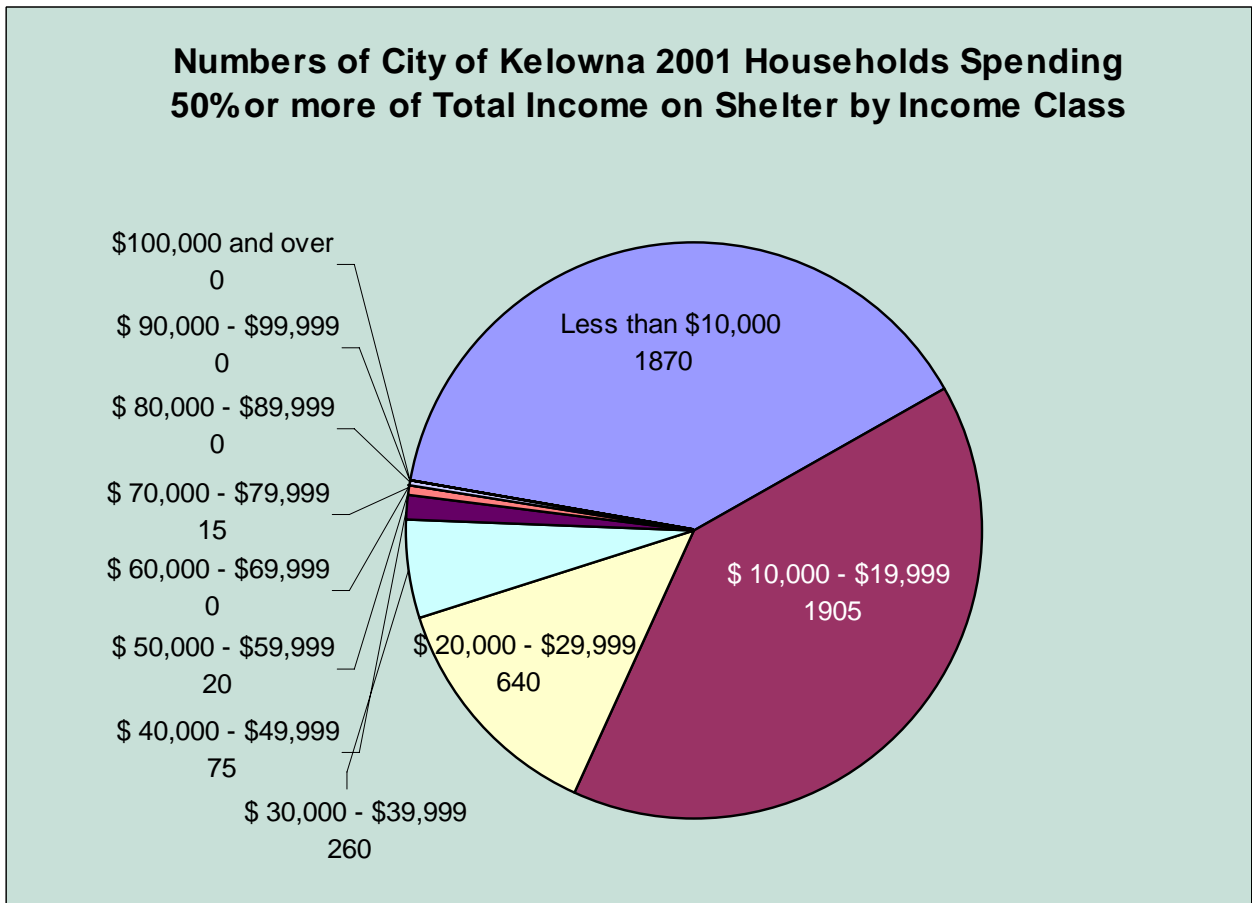
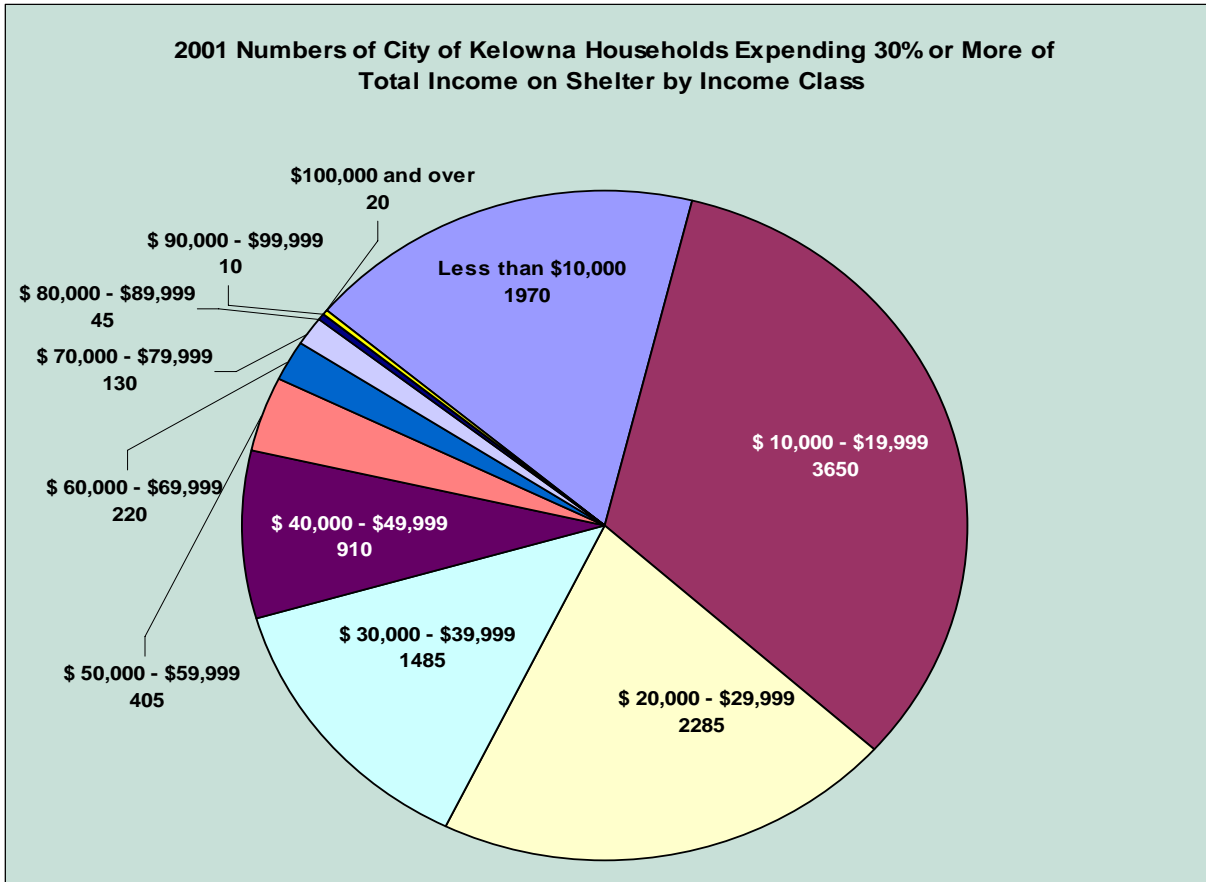


Figure 4 Kelowna Households by Shelter Expenditure & Housing Size







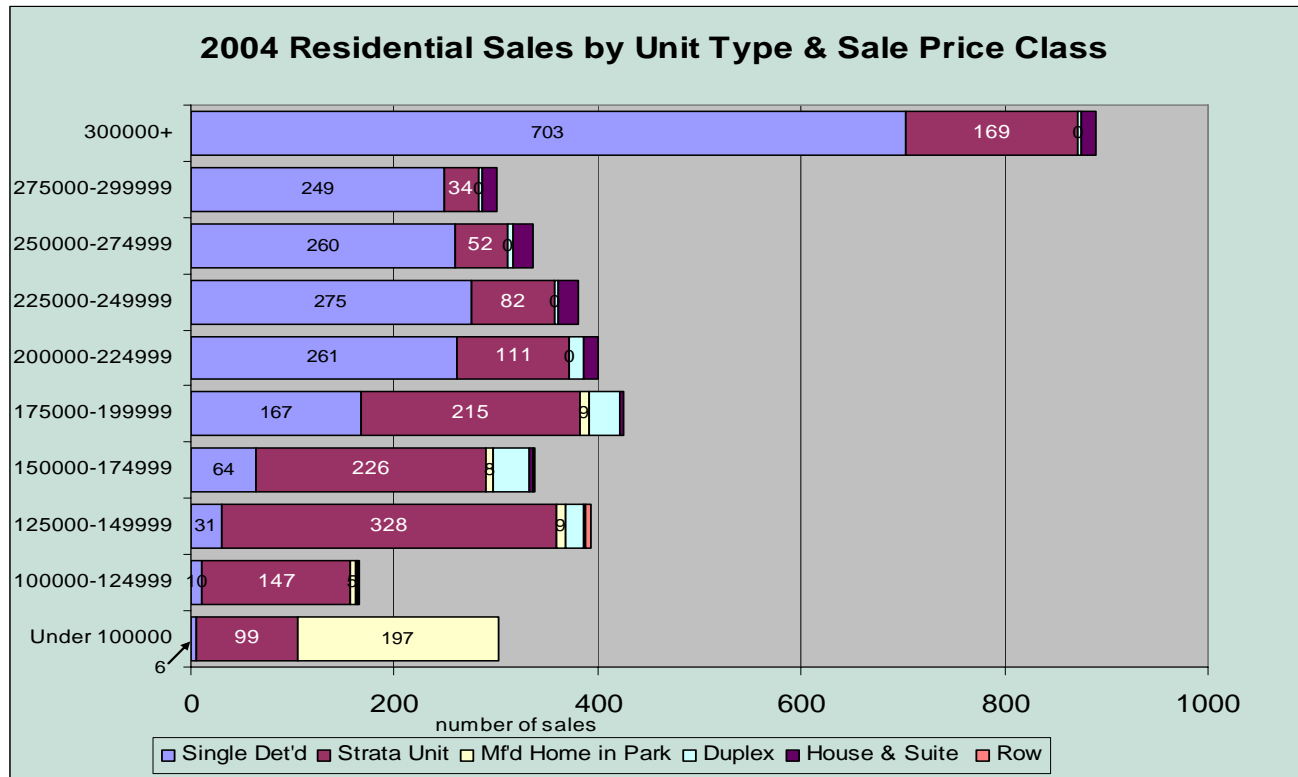
Ownership Housing Market:

Each year, the City compiles a list of home sales¹¹ within city of Kelowna boundaries, based on B.C. Assessment data, that represents 100% of all individual home purchases in the city. Further analysis of this information for 2004 is provided to increase understanding of the ownership market in Kelowna, including purchase of new homes and resale homes.

Table 2 - 2004 Total Single Unit Home Sales for Kelowna by Price Class

Price Class	Single Det'd		Strata Unit		Mf'd Home in Park		House & Suite		Duplex		Row		Total	
	no.	%	no.	%	no.	%	no.	%	no.	%	#	%	no.	%
Under 100000	6	0.3	99	6.8	197	86	0	0	0	0.0	0	0	302	7.7
100000-124999	10	0.5	147	10.0	5	2.2	0	0	2	1.7	1	11.1	165	4.2
125000-149999	31	1.5	328	22.4	9	3.9	1	1.1	19	16.2	6	66.7	394	10.0
150000-174999	64	3.2	226	15.4	8	3.5	5	5.6	34	29.1	1	11.1	338	8.6
175000-199999	167	8.2	215	14.7	9	3.9	3	3.3	31	26.5	1	11.1	426	10.8
200000-224999	261	12.9	111	7.6	0	0	15	16.7	14	12.0	0	0	401	10.2
225000-249999	275	13.6	82	5.6	0	0	18	20.0	5	4.3	0	0	380	9.7
250000-274999	260	12.8	52	3.6	0	0	21	23.3	4	3.4	0	0	337	8.6
275000-299999	249	12.3	34	2.3	0	0	13	14.4	4	3.4	0	0	300	7.6
300000+	703	34.7	169	11.6	0	0	14	15.6	4	3.4	0	0	890	22.6
Total Sales	2026	100	1463	100	228	100	90	100	117	100	9	100	3933	100

Figure 5 - Graph of Home Sales by Price Class & Unit Type - Kelowna- 2004



¹¹ This Information is usually not available until Spring

Figure 6 Graph of Total Annual Unit Sales by Price Class from 1999 to 2004

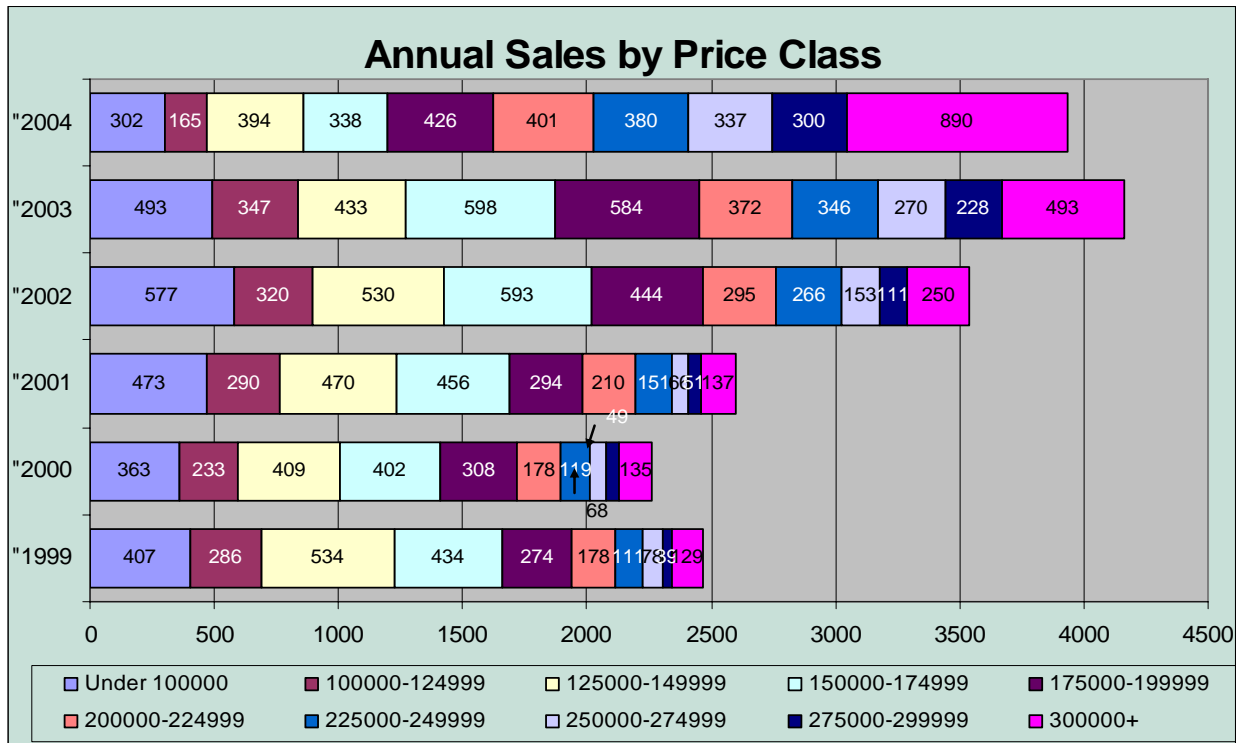


Figure 7 Number of Sales by Year & Dwelling Type

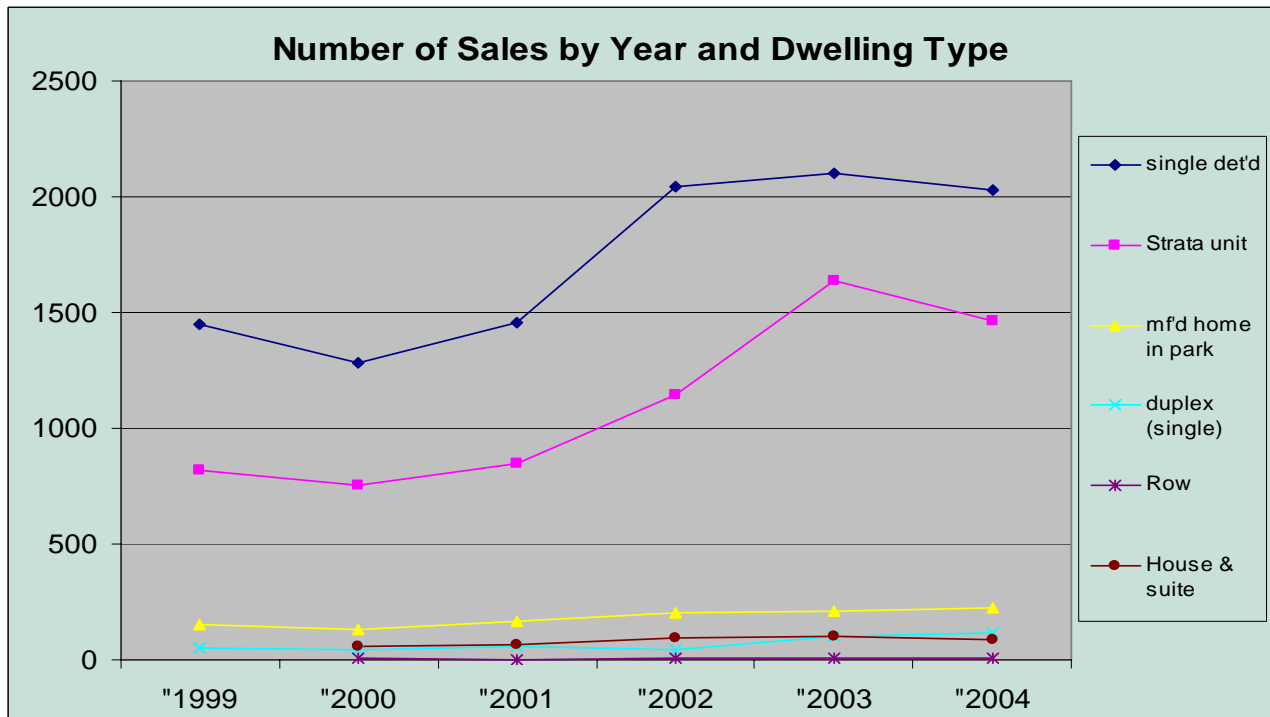


Table 3 Sales by Year & Dwelling Type

Dwelling Type	1999	2000	2001	2002	2003	2004
Single Detached	1452	1281	1459	2047	2105	2026
Strata Unit	819	750	849	1148	1638	1463
Mf'd Home in Park	151	127	165	205	211	228
Duplex (single/no strata fee)	48	44	55	42	102	117
Row (single/no strata fee)		5	2	6	5	9
House & suite		57	68	91	103	90
Total	2470	2264	2598	3539	4164	3933

Table 4 - 2004 Kelowna Home Sales Above & At or Below Starter Home Price (SHP) by Unit Type

Dwelling Type	Starter or Less		Greater than Starter		Total
	No.	%	No.	%	
Strata Titled	476	32.5	987	67.5	1463
Single Detached	71	3.5	1955	96.4	2026
Mf'd Home in Park	200	87.7	28	12.2	228
Single Unit Duplex	33	28.2	84	71.8	117
House with Suite	6	6.7	84	93.3	90
Single Unit Row	8	88.9	1	11.1	9
	794	20.2	3139	79.8	3933

Figure 8 - 2004 Sales Distribution By Starter Home Price

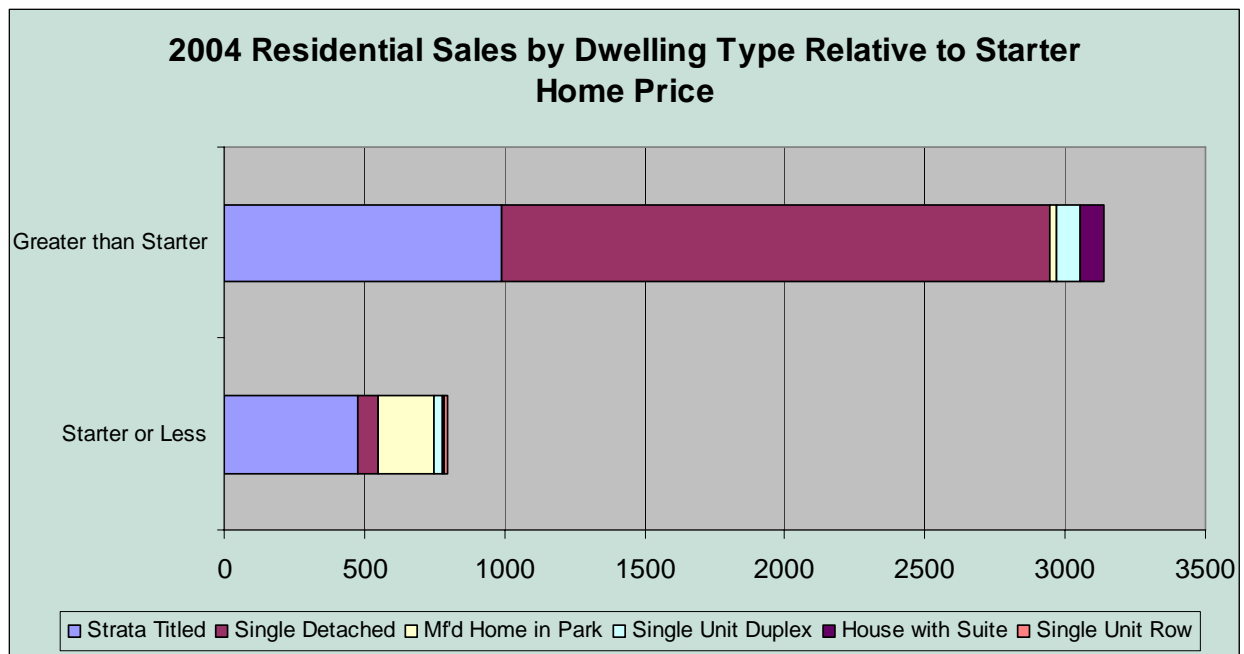


Figure 9 - Distribution of 2004 Sales at or Below Starter Home Price

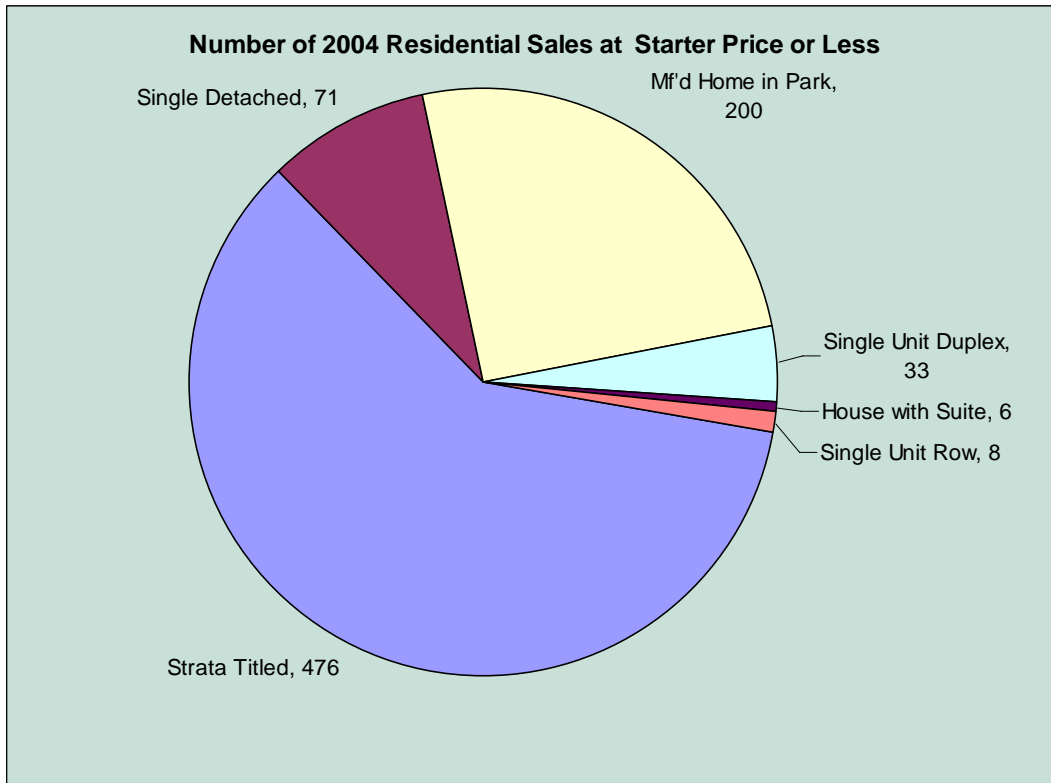
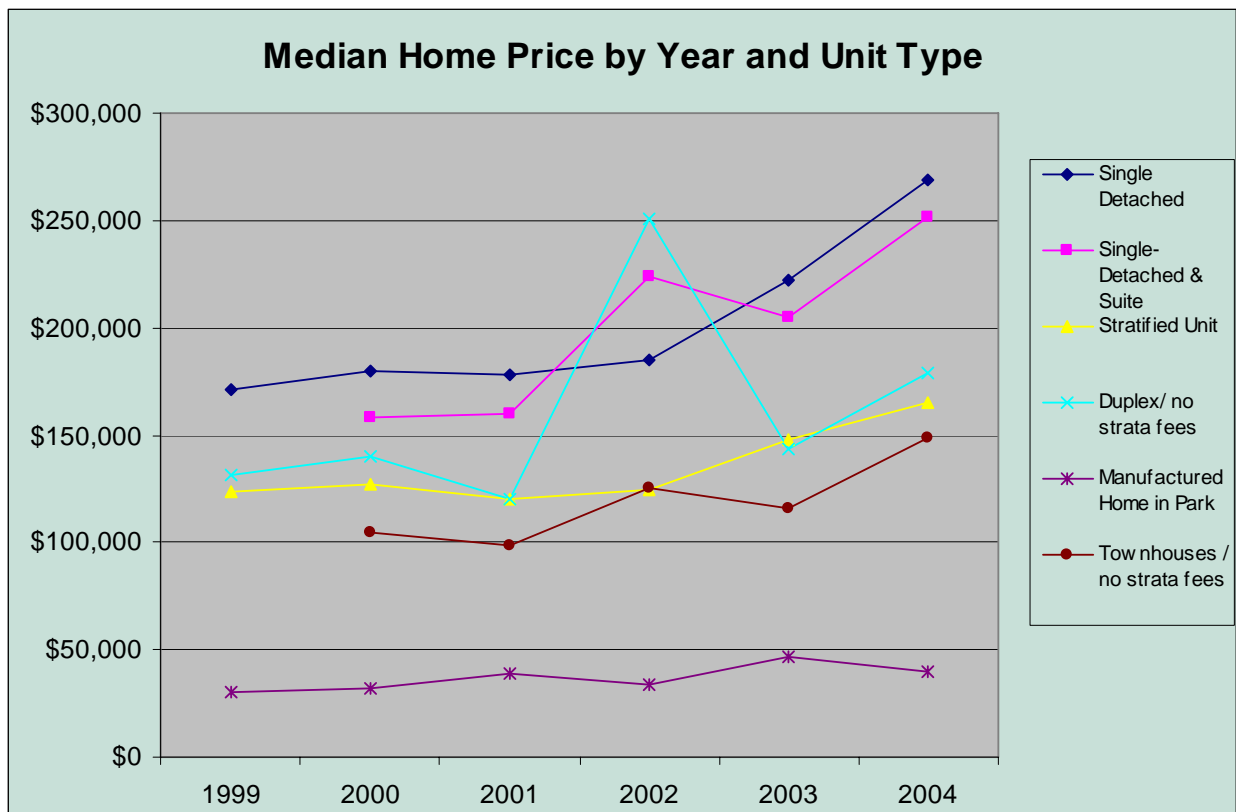


Table 5 Median Home Price by Year and Dwelling Type

Year & Unit Type	Single Detached	Single-Detached & Suite	Stratified Unit	Duplex/ no strata fees	Manufactured Home in Park	Townhouses / no strata fees
1999	\$171,224		\$124,000	\$131,200	\$29,900	
2000	\$180,000	\$158,450	\$126,801	\$140,000	\$32,000	\$105,000
2001	\$178,500	\$159,950	\$120,000	\$119,890	\$39,000	\$98,450
2002	\$185,000	\$224,000	\$124,463	\$250,699	\$34,000	\$125,450
2003	\$222,000	\$204,900	\$148,129	\$143,500	\$46,500	\$116,000
2004	\$269,000	\$251,850	\$165,212	\$179,200	40000	\$149,000

Figure 10 Median Home Price by Year and Unit Type



Housing Web Pages

<http://www.kelowna.ca> – City of Kelowna Web Page

Find the City's Housing Study 1999-2000, this Housing Resources Handbook, Senior's Housing Reports, including an annually updated inventory; and more by selecting in the following sequence:

- Residents / Community Development & Real Estate / Community Planning (look for documents)
- Under City Hall – Look for Official Community Plan– Chapter 8 provides housing policies.

<http://www.housing.gov.bc.ca/housing/>

The web site for the Housing Branch under Ministry of Forests and Range; BC Housing is a division that falls under this Ministry.

<http://www.rto.gov.bc.ca/> Residential Tenancy Office

An essential source of information for all landlords and tenants in B.C..

<http://www.bchousing.org> BC Housing Web Page

Find out about funding opportunities and rent subsidy programs in British Columbia. Also find:

B.C. Reports and Publications on Housing

Includes topics of homelessness, seniors housing, supportive housing, housing for people with disabilities, social housing, property values & social housing (NIMBY)

<http://www.cmhc-schl.gc.ca/cmhc.html> Canada Mortgage and Housing Corporation web page, Source of Canadian housing research and Federal housing assistance programs.

<http://www.chra-achru.ca/>

Canadian Housing and Renewal Association

web page. CHRA represents non-profit housing providers and seeks policy change in the area of affordable housing.

<http://www.realestatefoundation.com>

The Real Estate Foundation of British Columbia, which provides housing-related grants.

<http://www.chba.ca/> Canadian Home Builders'

Association web page. Information for home builders and home buyers.

<http://www.hpo.bc.ca/> B.C. Homeowner Protection Office.

<http://www.housingagain.web.net> Housing

Again Web page supported by volunteer associations, government and university organizations regarding issues of homelessness and housing affordability.

<http://cohousing.ca/index.htm> Canadian Co-Housing Network Web Page

<http://www.fcm.ca> Federation of Canadian Municipalities

Look for activity to increase affordable housing under Documents, Policies and Events; don't forget to "click here for more" on web site.

<http://www.rentbc.com> rental listings, including availability, price and other details

<http://www.kelownahomeless.com/> The web site for the Kelowna Homelessness Steering Committee

<http://www.bcnpha.bc.ca/> BC Non-Profit Housing Association

Web site for non-profit housing societies. Housing information resources.

Housing Assistance

Phone 1-800-639-3938 for details on any of the RRAP programs

Federal Government:

Residential Rehabilitation Assistance Program (RRAP) and Related Programs – extended in 2003 to \$364 million Nationally over 3 years

Homeowner Residential Rehabilitation Assistance Program - Homeowner RRAP

The Homeowner RRAP offers financial assistance to low-income households who own and occupy substandard housing to enable them to repair their dwellings to a minimum level of health and safety.

Who is eligible?

Homeowners may apply if:

- the value of their house is below a specified figure; and
- their household income is at or below established ceilings (limits) based on household size and area.

Properties must be lacking basic facilities or require major repair in one or more of five categories:

- structural;
- electrical;
- plumbing;
- heating;
- fire safety.

Assistance may also be available to alleviate overcrowding. Other criteria may be applicable.

What assistance is available?

The maximum loan amounts available vary according to the three geographic zones. Additional assistance may be available in areas defined as remote.

Maximum Total Loan

Zone 1:
Southern areas of Canada

\$16,000

Rental Residential Rehabilitation Assistance Program - Rental RRAP

Phone 1-800-639-3938 for details on any of the RRAP programs

The Rental Residential Rehabilitation Program (Rental RRAP) offers financial assistance to landlords of affordable housing to pay for mandatory repairs to self-contained units occupied by low-income tenants.

Mandatory repairs are those required to bring properties up to minimum levels of health and safety.

Who is eligible?

Owners (landlords) of affordable self-contained housing units may apply if:

- the household incomes of their tenants are at or below the established ceilings (these vary based on household size and area of the country).
- the projects have pre- and post-RRAP rents at or below the median market rent for the local area .CMHC can assist with market rent information.
- the property lacks basic facilities or requires major repair in one or more of the following five categories: structural, electrical, plumbing, heating and fire safety.
- tenants are not family relatives of the owner.

What assistance is available?

The assistance is a fully forgivable loan covering up to 100 percent of the cost of mandatory repairs with certain conditions attached. Landlords must also:

- agree to place a ceiling on the rents that may be charged after the repairs are completed
- limit rent increases during the term of the agreement
- agree to limit new occupancy to tenants with incomes at or below the income ceiling
- cover cost of mandatory repairs above the maximum forgivable loan available.

Zone 1: Southern areas of Canada

\$24,000/unit

IMPORTANT: Work carried out before the loan is approved in writing is not eligible for funding under this program.

Residential Rehabilitation Assistance Program (RRAP) — Secondary/Garden Suite

The Residential Rehabilitation Assistance Program — Secondary/Garden suite is to assist in the creation of affordable housing for low-income seniors and adults with a disability by providing financial assistance to convert/develop existing residential properties that can reasonably accommodate a secondary self-contained unit.

Eligibility:

Eligible clients are homeowners, private entrepreneurs, and First Nations owning residential properties that could create a bona fide affordable self-contained rental accommodation. Eligibility is limited to existing family housing residential properties where self-contained secondary or garden suite is being created. The property must meet the requirements of the authority having jurisdiction including zoning and building requirements. Selected clients must enter into an Operating Agreement which establishes the rent that can be charged during the term of the Agreement. A ceiling is also placed on the income of households who will occupy the newly created self-contained unit.

Assistance:

The assistance is in the form of a fully forgivable loan which does not have to be repaid provided the owner adheres to the conditions of the program. The maximum loan is \$24,000/unit.

Residential Rehabilitation Assistance Program for Persons with Disabilities (RRAP-D)

Phone 1-800-639-3938 for details on any of the RRAP programs

The Residential Rehabilitation Assistance Program (RRAP) for Persons with Disabilities offers financial assistance to homeowners and landlords to undertake accessibility work to modify dwellings occupied or intended for occupancy by low-income persons with disabilities.

Who is eligible?

Homeowners may apply if:

- the value of their house is below a specified figure, and
- their household income is at or below established ceilings (limits) based on household size and area.

Landlords may apply for modifications to units if:

- the rents are at or below established levels, and
- the units are occupied by tenants with incomes at or below the income ceilings.

Assistance is also available to landlords owning rooming houses with rents below established levels. Properties must meet minimum health and safety standards.

What assistance is available?

Assistance is in the form of a forgivable loan.

For homeowners, assistance is provided for one hundred per cent (100%) of the total cost of the modifications up to the maximum loan amount for the area. Homeowners must agree to continue to own and occupy the home for the term of the loan.

For landlords, 100 percent forgiveness is available for accessibility modifications up to the maximum loan on eligible units. Landlords must agree that:

- the units will continue to be affordable to tenants, and
- in the case of rental units, new occupancy be limited to households with incomes at or below established income ceilings.

	Maximum Loan (Rental)	Maximum Loan(Homeowner/Rooming House)
Zone 1: Southern areas of Canada	\$24,000	\$16,000

IMPORTANT: Work carried out before the loan is approved in writing is not eligible for funding under this program.

Rooming House Residential Rehabilitation Assistance Program - Rooming House RRAP

Phone 1-800-639-3938 for details on any of the RRAP programs

The Rooming House RRAP offers repair assistance to owners of rooming houses who offer affordable rents to low-income individuals.

Who is eligible?

Owners (landlords) of rooming houses intended as permanent accommodation for the occupants may apply if:

- rental rates for the bed units are at or below established levels for the market area, and
- the property must lack basic facilities, or require major repair in one or more of five categories: structural, electrical, plumbing, heating and fire safety.
- tenants are not family relatives of the owner.

What assistance is available?

The assistance is a fully forgivable loan of up to 100 percent of the cost of mandatory repairs up to the maximum loan available. The maximum amount per bed-unit varies according to three geographic zones:

Zone 1: Southern areas of Canada	\$16,000/bed-unit
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IMPORTANT: Work carried out before the loan is approved in writing is not eligible for funding under this program.

The owner must cover the cost of mandatory repairs in excess of the maximum loan available. Eligible repairs are limited to mandatory repairs required to bring rooming houses up to minimum levels of health and safety.

Residential Rehabilitation Assistance Program - Conversion

The RRAP - Conversion provides assistance to convert non-residential properties into affordable self-contained rental housing units or bed-units. This program is available in all areas.

Who is eligible?

Eligible clients are those owning and converting non-residential properties to create affordable rental accommodation for low-income households. These clients include:

- private entrepreneurs
- non-profit corporations
- First Nations.

Eligible properties must be:

- environmentally safe
- feasibly converted to residential accommodation
- viable based on agreed post-conversion rents.

What assistance is available?

The assistance is a fully forgivable loan, which does not have to be repaid provided the owner meets certain conditions. The maximum loan available varies with the type of units being created, and area of the country, as follows:

	Maximum Loan (per unit)	Maximum Loan (per bed-unit)
Zone 1 :		
Southern areas of Canada	\$24,000	\$16,000

Only work related to the conversion and rehabilitation of non-residential properties to create residential units and bed-units is eligible.

IMPORTANT: Work carried out before the loan is approved in writing is not eligible for funding under this program

EnerGuide for Low-Income Households

The EnerGuide for Low-Income Households is a \$500-million federal initiative delivered by Canada Mortgage and Housing (CMHC) with the assistance of Natural Resources Canada's (NRCan) EnerGuide for Houses service. This is a 5 year program which will help about 130,000 low-income Canadians make energy-efficiency retrofits that will make their housing more affordable and reduce greenhouse gas (GHG) emissions.

CMHC is delivering the program through its [Residential Rehabilitation Assistance Program \(RRAP\)](#). The program is available to owners of single, semi, row, semi-detached, duplex, apartments, mobile homes and rooming houses, if they were built prior to 1980.

The amount of assistance will vary by the type of structure and location. For single, row and semi-detached housing, financial assistance will be between \$3,500 and \$5,000. For multiple-unit buildings and rooming houses, financial assistance will be between \$1,000 and \$1,500 per unit.

Applicants will need to meet existing RRAP income qualifications which take into account household size and variations in local housing market costs. For example, a four-person household with two children residing in Hamilton with a household income of \$44,500 or less would be eligible for assistance under the EnerGuide for Low-Income Households program. This same household would have to earn \$34,000 or less if they resided in Kamloops because of the lower cost of housing in that market.

An energy evaluation will first be completed on the home to determine the energy retrofit work which will most improve the energy efficiency of the home. Eligible items may include caulking, weather stripping, insulation, heating system upgrades, and window replacement.

The program is currently available directly from CMHC and its delivery agents in the Yukon, BC, Alberta, Ontario, and PEI. If you live in these regions please call to discuss whether or not you qualify for this program and/or other CMHC Renovation programs.

Phone 1-800-639-3938 for details.

Home Adaptations for Seniors' Independence - HASI

This program helps homeowners and landlords pay for minor home adaptations to extend the time low-income seniors can live in their own homes independently.

Who is eligible?

Homeowners and landlords may qualify for assistance as long as the occupant of the dwelling where the adaptations will be made meets the following eligibility criteria:

- is 65 and over;
- has difficulty with daily living activities brought on by ageing;

- total household income is at or below a specified limit for your area;
- dwelling unit is a permanent residence.

What financial assistance is available?

Assistance is a forgivable loan of up to \$3,500. The loan does not have to be repaid as long as the homeowner agrees to continue to occupy the unit for the loan forgiveness period, which is six months. If the adaptation work is being done on a rental unit, the landlord must agree that rents will not increase as a result.

What sorts of adaptations can be done?

The adaptations should be minor items that meet the needs of seniors with an age-related disability. They could be:

- handrails;
- easy-to-reach work and storage areas in the kitchen;
- lever handles on doors;
- walk-in showers with grab bars;
- bathtub grab bars and seats.

All adaptations should be permanent and fixed to the dwelling.

IMPORTANT: Work carried out before the loan is approved in writing is not eligible for funding under this program.

SHELTER ENHANCEMENT PROGRAM

The Shelter Enhancement Program (SEP) assists in repairing, rehabilitating and improving existing shelters for women and their children, youth and men who are victims of family violence; and in acquiring or building new shelters and second-stage housing where needed.

Who is eligible?

Eligible clients are:

- non-profit corporations
- charities that, as a principal objective, house women and children, youth or men who are victims of family violence.

As funding is limited to capital assistance, sponsor groups must obtain the assurance of operating assistance for emergency shelters. For second stage housing, occupants are expected to make modest contributions to offset the project's operating costs.

Eligible repairs/work are those required to:

- bring existing emergency shelters and second stage housing up to health and safety standards
- permit accessibility for disabled occupants
- provide adequate and safe program and play areas for children
- ensure appropriate security for occupants.

What assistance is available?

The assistance is in the form of a fully forgivable loan which does not have to be repaid provided the owner adheres to the conditions of the program.

- **New Development** : For newly developed projects, CMHC may contribute up to 100% of a project's capital cost. This assistance must be secured by a forgivable 15-year mortgage.
- **Renovation**: The maximum loan for renovation varies with the number of existing units/bed-units within the project and its location.

	Maximum Total Loan (per unit / bed unit)
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Zone 1: Southern areas of Canada	\$24,000
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A 25% supplement in assistance is available in remote areas.

IMPORTANT: Work carried out before the loan is approved in writing is not eligible for funding under this program.

Emergency Repair Program (ERP)

The Emergency Repair Program assists low-income homeowners or occupants in rural areas to make emergency repairs required for the continued safe occupancy of their houses.

Who is eligible?

Homeowners/occupants in rural areas whose incomes are at or below the established ceilings based on household size and area if:

- the existing units they occupy are their principal places of residence and;
- they require urgent repairs to make them fit for human habitation.

Eligible Repairs

Only those repairs urgently required to make your house safe are eligible for assistance.

Included are repairs to:

- heating systems;
- chimneys;
- doors and windows;
- foundations;
- roofs, walls, floors and ceilings;
- vents, louvres;
- plumbing;
- electrical systems.

There is no requirement that these repairs bring the house up to minimum property standards.

Funds are for buying and shipping materials and for contracted labour.

What assistance is available?

The financial assistance is in the form of a contribution, which does not have to be repaid. The total contribution depends on the cost of the repairs and area of the country. The maximum is \$6,000.

Partnerships

CMHC has established the Centre for Public-Private Partnerships in Housing. The Centre provides a network of housing partnership experts to help communities make decisions about affordable housing development.

[Does your housing project qualify?](#)

Learn more about the criteria that your housing project must meet in order to qualify for assistance.

[Seed Funding](#)

This program offers financial assistance to potential housing providers who are in the very early stages of developing a housing proposal that will be affordable, innovative and/or community-based. The maximum amount of Seed Funding is \$20,000 per housing project proposal.

[Capacity Development](#)

This training initiative assists housing providers in acquiring the information and skills they need

to organize themselves and to develop and manage housing projects.

[Consultation Services](#)

CMHC's team of housing and partnership experts are ready to help you with your housing project.

[Proposal Development Funding](#)

This program provides repayable interest-free loans to facilitate the development of affordable housing. Loans of up to \$100,000 are available for affordable housing project proposals by non-profit or private sector proponents who can demonstrate that their intended housing project can meet [CMHC's affordability criteria](#)

CMHC Mortgage Insurance

Access financing through lower mortgage loan insurance premiums and more flexible underwriting criteria for affordable and rental housing projects.

Contact for more information:

Steve Hall
Partnership Representative
200-1111 West Georgia Street
Vancouver, British Columbia, V6E 4S4
Tel.: (604) 737-4118
Fax: (604) 737-4124
email: shall@cmhc-schl.gc.ca

Mortgage Loan Insurance

In 2005, CMHC made a number of changes to Mortgage Loan Insurance. A summary from the CMHC web page as of April 2005 is provided below. As long as this web site information remains current, the titles of each point below should act as a web link. You should also contact CMHC for more details. Contact information is included in the contacts list in this document.

- [First Time Home Buyers Benefit from Lower Costs](#)
Effective April 22, 2005, Canadians buying a home with a down payment of less than 10% can benefit from a reduction in mortgage loan insurance premiums.
- [Extending Mortgage Insurance Benefits to Include Title Protection](#)
CMHC makes enhancements to its mortgage insurance benefits to better protect your investment in your home and help keep it secure from title-related risks.
- [Financing an Energy-Efficient Home or Energy-Saving Improvements is Easier than You Think](#)
Buying an energy-efficient home or making energy-saving renovations can offer big savings — you could be eligible for a 10% refund on your mortgage loan insurance premium from CMHC when you purchase an energy-efficient home or make energy-saving renovations.
- [Mortgage Insurance for Rental Housing](#)
Information for developers, investors and housing providers about CMHC's Mortgage Loan Insurance for rental housing properties.
- [Mortgage Calculator](#)
To help you estimate the maximum amount of mortgage you can afford, and your monthly payments.

- [List of Approved Lenders](#)
Banks, trust companies, credit unions, and other financial institutions approved to make loans insured by CMHC.
- [Non-profit On-Reserve Rental Housing Program, section 95](#)
Financial assistance to build or rehabilitate affordable rental housing on-reserve.
- [On-reserve Loan Insurance, section 10](#)
Band Councils or Aboriginal persons may access CMHC insured financing for the construction, purchase or renovation of single-family homes or multiple residential rental properties.
- [Rental Mortgage Insurance Calculator](#)
A tool for borrowers to calculate the financial benefits of obtaining mortgage loan insurance

National Homelessness Initiative

About the Initiative

In 1999 the Government of Canada announced the National Homelessness Initiative, a three-year initiative designed to help ensure community access to programs, services and support for alleviating homelessness in communities located in all provinces and territories.

The Government of Canada has renewed the National Homelessness Initiative for an additional three years with an investment of \$405 million. Under this initiative communities will be provided with the supports to further implement measures that assist homeless individuals and families in achieving and maintaining self-sufficiency.

Becoming Aware

In 1999, homelessness was becoming a crisis in large and small cities across Canada. The issue was complex; both the people and the factors that led them to becoming homeless were varied and diverse. It was apparent that homelessness could not be solved by any one level of government or sector and that the key to fully addressing the issue was dependent upon governments and community organizations working in partnership, to pool resources and efforts. The Government of Canada recognized that those on the front lines, who worked directly with the people who were homeless or at-risk of homelessness, were best placed to identify effective solutions at the local level.

Forming a Response

The National Homelessness Initiative (NHI) was designed to support community efforts. While understanding that urgent and emergency needs had to be addressed first, the Government of Canada also realized that communities needed support to plan long-term and preventative measures. Through funding targeted to community priorities and an inclusive planning process, the NHI encouraged cooperation between governments, agencies and organizations that provide services for homeless people and those at-risk. It was apparent that addressing homelessness required more than just providing a roof over a person's head. It involved a whole range of supports and services that an individual may need to achieve independent living. Some people may need emergency shelter, others addiction services or job and life-skills training - some require a number of interventions. Program elements had to address the wide range of challenges homeless individuals face at any given point. Sixty-one communities across the country brought service providers and all levels of government together, developed comprehensive plans, and supported projects which addressed the needs of homeless people and their communities. Many partnerships were

formed, more than a thousand projects were funded and homeless people received new and better coordinated supports.

Maintaining the Response

During the first years of the Initiative (1999-2003), communities focused on the most pressing and urgent needs of their homeless populations. They invested primarily in emergency shelters, established new ones, renovated and upgraded others while enhancing support services and facilities like food and furniture banks. Based on the successes and the lessons learned, consultations with stakeholders, Federal, Provincial and Territorial representatives, together with the continuing need to support homeless people, the Government of Canada extended the Initiative for an additional three years (2003-2006). The continuation of the Initiative will help communities continue their efforts to reduce and alleviate homelessness and thus allow them to increase support for homeless people and to focus on longer term solutions such as transitional and supportive housing.

The extension of the NHI will further support the efforts of communities to help more homeless individuals and families to move into more stable living environments and increase their access to the supports and interventions they need to achieve greater self-sufficiency and reduce their dependency on emergency shelter use. Communities will have additional time to encourage and strengthen partnerships and collaboration between stakeholders. To further increase the knowledge base of communities the NHI will also support national and local research efforts, to help identify the underlying causes and trends of homelessness. These measures will permit all parties working to reduce homelessness to make informed decisions that address and prevent the challenges that face some of our most vulnerable citizens.

http://www.homelessness.gc.ca/home/index_e.asp

Contacting the Kelowna Homelessness Steering Committee

This committee is actively involved in implementing the National Homelessness Initiative, primarily through the Supporting Communities Partnership Initiative for the city of Kelowna:

Mailing Address

Kelowna Homelessness Steering Committee
c/o 101- 266 Lawrence Ave
Kelowna BC V1Y 6L3

Phone / Fax

Phone 250.212.5452
Fax 250.707.3483

Email

Chair/Spokesperson: [Ian Graham](mailto:ian@kelownahomeless.com) chair@kelownahomeless.com
Vice Chair: [Assunta Rosal](mailto:Assunta.Rosal@kelownahomeless.com) vicechair@kelownahomeless.com
Chair/Spokesperson: [Michael Loewen](mailto:Michael.Loewen@kelownahomeless.com) pastchair@kelownahomeless.com
Website: www.kelownahomeless.com
Website questions/comments: webmaster@kelownahomeless.com

PROVINCIAL

BC Housing

About BC Housing

BC Housing is a provincial crown agency that develops, manages and administers a wide range of subsidized housing options across the province. It is committed to enhancing and forging new partnerships with non-profit housing providers, the private sector, other levels of government, health authorities and community agencies to develop quality housing for those with the greatest need

BC Housing responds to gaps and emerging needs in the housing supply by expanding the range of housing options through newly built developments, converted or redeveloped buildings, and rent assistance in the private rental market. A public-private partnership approach is used to create all new subsidized housing

where developments are owned and managed by private and non-profit/co-operative housing providers and are designed and built by the private sector. During the development phase, BC Housing acts as a facilitator and also conducts due diligence activities. Once completed, it often subsidizes the ongoing operation of this housing.

BC Housing partners with private and non-profit housing providers, other levels of government, health authorities and other community agencies to increase subsidized housing options for British Columbians in greatest need.

How we do it

- [Develop new subsidized housing](#)
- [Maintain existing housing portfolio](#)
- [Annual Budget](#)

Develop new subsidized housing

- **Independent Living BC (ILBC)** – A housing for health partnership designed to meet the needs of seniors and people with disabilities who require some personal assistance, but who do not need 24-hour facility care. Through this program, some 3,500 units will be developed across the province.
- **Provincial Homelessness Initiative (PHI)** – This initiative emerged from the work of the Premier’s Task Force on Homelessness, Mental Health and Addictions in the fall of 2004. To date, long-term housing and support solutions to homelessness have been allocated in Kelowna, New Westminster, Prince George, Fort St. John, Nanaimo, Surrey and Vancouver with additional projects to follow in 2005/06.
- **Community Partnership Initiatives (CPI)** – Through one-time grants, access to consulting services and the provision of construction and long-term financing, BC Housing supports its housing partners to put in place innovative strategies and partnership initiatives to create housing without the need for ongoing operating subsidies.
- **Provincial Housing Program (PHP)** – This program helps fund the creation of new non-profit and co-operative developments that provide safe, secure and affordable housing for families and individuals. Approximately 3,400 units will have been created when the program concludes in 2006/07.

Maintain existing housing portfolio

There is a wide range of subsidized housing options across the province.

The existing subsidized housing portfolio provides homes to more than 43,000 households in more than 140 communities across the province:

- **Public Housing:** BC Housing is responsible for the effective planning and management of 7,800 public housing units and more than 300 group homes.
- **Non-Profit and Co-operative Housing:** There are approximately 35,500 units of subsidized housing managed by over 650 different housing sponsors. BC Housing provides financial, administrative, and technical support to these groups as well as administering long-term operating agreements and managing the flow of subsidies.

Rental Assistance: The province's housing strategy includes the provision of targeted rent assistance to almost 14,200 households in the private rental market. This includes programs such as **Shelter Aid for Elderly Renters (SAFER)** for seniors

Maintenance and Modernization and Improvement Program: BC Housing is committed to maintaining and improving existing public housing through ongoing assessment and renovations. BC Housing will spend \$60 million over the next three years (2005/06 to 2007/08) on capital asset maintenance.

By the end of 2007/2008, it is anticipated that subsidized housing will help more than 58,400 households

across the province. Subsidized housing accounts for less than four per cent of the total housing stock in B.C. The private market, which includes home ownership and market rental units, accounts for the majority of the housing stock. BC Housing focuses on providing housing assistance to those in greatest need across the province.

Go to the web page for BC Housing to get updated information: <http://www.bchousing.org>

Contact Information:

Canada Mortgage and Housing Corporation (CMHC)

103 –1706 Dolphin Ave., Kelowna, B.C.
Tel: 712-4333

BC Housing / British Columbia Housing Management Commission (BCHMC)

290 Nanaimo Ave. W.
Penticton, B.C., V2A 1N5
Tel: (250) 493-0301 or 1-800-834-7149
Fax: (250) 492-1080

Government Agent's Office (Residential Tenancy Act information & other provincial government services)

250 - 455 Columbia Street
Kamloops, B. C. V2C 6K4
Tel: 250-828-4540
Fax: 250-828-4542

<http://www.governmentagents.gov.bc.ca/location/s/kamloops.htm>

Tenants' Rights Action Coalition

Provincial Tenants Rights Hotline
1-800-665-1185

Ministry of Community, Aboriginal and Women's Services

Housing and Building Policy
PO Box 9899
Stn Prov Govt
Victoria, BC V8W 9R3
Telephone: 250 953-3005
Fax: 250 387-7973

Canadian Housing and Renewal Association CHRA/ACHRU

401-251 av. Laurier Ave. W/O
Ottawa, Ontario K1P 5J6
Tel: (613) 594-3007
Fax:(613) 594-9596
Email: chra@newforce.ca

Detailed Contact Information for Residential Facilities and Housing: Kelowna Community Resources

120-1735 Dolphin Ave.
Kelowna, B.C., V1Y 8A6
Tel: 763-8008 Fax: 763-7608

Samesun International Travel Hostels

763-9814 or 868-8844

Kelowna International Hostel

2343 Pandosy St.
Kelowna, B.C., V1Y 1T5
Phone: 763-6024

Okanagan Metis & Aboriginal Housing Society

1633 Bertram St.
Kelowna, B.C., V1Y 2G5
Tel: 763-7747
Fax: 763-0112

Columbian Centennial Housing Society

Ste. 2-1920 Richter St.
Kelowna, B.C., V1Y 2N2
Tel: 862-3206
Fax: 862-8215
Office Hours: Mon-Fri 9:00 – 12:00

Father Delestre Senior Citizen Housing Society

720 Houghton Rd.
Kelowna, B.C., V1X 5W7
Tel: 860-1128
Office Hours: Mon – Fri 7:00 to 4:30

Evangel Family Manor

100-969 Harvey Ave.
Kelowna, B.C., V1X 8M8
Tel: 762-6225

Gospel Mission

251 Leon Ave.
Kelowna, B.C., V1Y 6J1
Tel: 763-3737 Fax: 763-4018
Email: contact@kelownagospelmission.ca

Harmony House (affiliated with the Gospel Mission)

Tel: 763-6544

Habitat for Humanity

360-1980 Cooper Rd.
Kelowna, B.C., V1Y 9G8
Tel / Fax: 762-7303

Okanagan Cooperative Housing Association

Box 2352, Kelowna, B.C., V1X 6A5

Okanagan Housing Cooperative

(1) & (2) Membership Committee
205 Nickel Rd.
Kelowna, B.C., V1X 4E5

South Manor Co-operative Association

1961 Dunn St, 300
Kelowna, BC V1T 4C4

Okanagan Housing Cooperative

Membership Committee
192 Kneller Rd.
Kelowna, B.C., V1X 4C2

Penny Lane (Youth Shelter) / Central**Okanagan Boys and Girls Club**

1633 Richter St.
P.O. Box 75, Kelowna, B.C., V1Y 7N3
Tel: 861-5593 Fax.: 762-6562

Society of Hope (Housing Opportunities & Progressive Employment)

210-1433 St. Paul St.,
Kelowna, B.C., V1Y 2E4
Tel: 862-8233 Fax: 862-2399
Office Hours: Mon-Fri 9:00 – 1:00

Hope House

Tel: 862-8233
Fax: 862-2399

Southgate Manor Co-operative Association

Membership Committee
300-1961 Dunn St.
Kelowna, B.C., V1Y 4C4
Tel: 763-2953

Women's Emergency Shelter

Box 1575, Station A
Kelowna, B.C., V1Y 7V8
Tel: 763-1040
Fax: 763-3695

New Opportunities for Women Canada (NOW Canada)

1187 Sutherland Ave
Kelowna, B.C., V1Y 5Y2
Tel: 764-9030

Ministry of Human Resources**400 - Kelowna Interior Regional Office**

301, 1726 Dolphin Avenue
Kelowna BC V1Y 9R9
Telephone: 250 717-2040
Facsimile: 250 717-2038
E-mail: OFF400@gems3.gov.bc.ca

434 - Kelowna Employment & Assistance Centre

#130 - 1640 Dilworth Drive
Kelowna BC V1Y 7V3
Telephone: 250 861-7373
Toll free: 1 866 866-0800
Facsimile: 250 861-7440
E-mail: OFF434@gems3.gov.bc.ca

Okanagan Halfway House Society

1033 Harvey Ave.
Kelowna, B.C. V1Y 6E4
Tel: 860-5820

Alexandra Gardner Safe Centre

2609 Richter St.
Kelowna, B.C., V1Y 2R3
Tel: 763-2262
Fax: 763-2215

Crossroads Treatment Centre

123 Franklyn Rd.
Kelowna, B.C., V1X 6A9
Tel: 860-4001
Fax: 860-2605

Cottonwoods Extended Care Centre

2255 Ethel St.
Kelowna, B.C., V1Y 2Z9
Tel: 862-4100

Pleasantvale Homes Society

660 Welke Rd.
Kelowna, B.C. V1W 1A7
Phone: 764-2022

Central Okanagan Kiwanis Community Service Society

1110 Lawrence Ave.
Kelowna, B.C., V1Y 9A9

Orchard Valley Senior Housing Society

110-1620 Burtch Rd.
Kelowna, B.C., V1Y 9A9
Tel: 861-5221

Kelowna Japanese Canadian Community Society (Hinode Home)

1920 Burtch Rd.
Kelowna, B.C., V1Y 4B2
Tel: 765-7849

The Good Samaritan Mountainview Village

1540 KLO Rd.
Kelowna, B.C., V1Z 3L3
Tel: 717-3918

Brookside Senior Citizens Housing Society

1212 Mountainview St.
Kelowna, B.C. V1Y 4N1
Tel: 763-5707

BC Confederation of Seventh Day Adventist Church (Okanagan Manor)

845 Jones St.
Kelowna, B.C., V1Y 2S6
Tel: 762-6003

Freedom's Door

Housing & recovery programs for men with addictions
1279 Centennial Cres.
Kelowna, B.C.
24 hour phone: 717-0472 or 717-0435
email: freedomdoor@shaw.ca

Ki-Low-Na Friendship Society

442 Leon Ave.
Kelowna, B.C., V1Y 6J3
Phone: 763-4905 Fax: 861-5514

Okanagan Families Society

1829 Chandler St.
Kelowna, B.C., V1Y 3Z2
Phone: 763-0456 Youth Detox: 868-0112
Fax: 763-4910 email: info@okfamilies.org

Canadian Mental Health Association – Kelowna & District

504 Sutherland Ave.
Kelowna, B.C., V1Y 5X1
Phone: 861-3644 Fax: 763-4827
Email: cmhkelowna@shaw.ca

Okanagan Manor

c/o the BC Corporation of the 7th Day Adventist Church
845 Jones St.
Kelowna, B.C., V1Y 2S6
Tel: 762-6003
Office Hours: Mon-Fri 8:00 – 5:00

Special Needs, Rental and Subsidized Housing in Kelowna

Subsidized Family Housing - for subsidized housing lists – see the contact information (pages 29 to 31) for the name of the organization to inquire about housing availability.

Subsidized Family Housing - City of Kelowna - 2005

Source: BCHMC & The Link

Agency ¹² / Name of Development	Location	Units	Units	Units	Description
		Total	Subsidized Family	Market (m), or seniors (s), or disabilities (d)	
Columbian Centennial Housing Society	1349 Bertram St.	58	39	19 (s) apartment	
Columbian Centennial Housing Society	1920 Richter St.	31	19	12 (s) apartment	
Columbian Centennial Housing Society / Columbus Village	252 Shepherd Rd.	40	40	0 townhouses	
Columbian Centennial Housing Society / Columbus Place	1898 Parkview Cr.	46	40	6 (d) Townhouses & congregate	
Columbian Centennial Housing Society / Columbus Terrace	1065 Highway 33	44	44	0 townhouses	
Columbian Centennial Housing Society / Columbus Gardens.	2175 Burtch Rd.	41	41	0 townhouses	
Evangel Family Rental Housing Society / Evangel Family Manor	969 Harvey Ave.	64	59	5 (s) apartment	
Father Delestre Housing Society / McGivney Place	2260 Benvoulin Rd.	52	52	3 adaptable for apartments with 9 (d) handicapped accessible or adaptable. 6 listed elsewhere	Townhouses &
Father Delestre Housing Society / Alexander Place	799 Houghton Rd.	22	22	0 townhouse	
Okanagan Co-operative Housing Society	192 Kneller Rd.	20	20	coop	
Okanagan Co-operative Housing Society	205 Nickel Rd.	20	20	coop	
Okanagan Co-operative Housing Society	205 Nickel Rd.	18	18	coop	
Society of Housing Opportunities / Birch Manor	530 Franklyn Rd.	39	15	24 (m) apartment	
Society of Housing Opportunities / Cedar Manor	525 Franklyn Rd.	68	20	48 apartment (one-bedroom units for low-income singles)	
Society of Housing Opportunities / Providence Court	124 Verna Crt.	42	42	0 apartment	
Society of Housing Opportunities / Providence Landing	333 Whitman Rd.	32	30	2 (d) townhouses	
Southgate Manor Co-operative Association	1961 Dunn St.	34	34	0 coop	
Desert Breeze Housing Cooperative Tel: 860-3313	440 Yates Rd.	54	46	8(d) Townhouses	
NOW Society	1720 Ethel St.	21	21		Apartments for low income women
Okanagan Metis & Aboriginal Housing Society	115 Gerstmar	28	28		Apartments
19 properties		774	650	16 (d)	

¹² The agency contact information is in the contact list in this document.

Inventory of Subsidized Seniors' Special Needs Housing - for subsidized housing lists – see the contact information (pages 29 to 31) for the name of the organization to inquire about housing availability.

Description	Project/Agency	Address	Subsidized	Other	Unit	Funding	owned
			seniors	Family (f)			
			units			Agency	rented
Low Cost	Pleasant Vale Homes	610, 650 & 651 Cambridge Ave. & 674 Richter St.	50		Townhouse	CMHC	rented
Indep't	Brookside Seniors	1212 Mountainview St.	43	1	Apartment	BCHMC	rented
non-profit	Columbus Manor	1349 Bertram St.	19	39 (f)	Apartment	BCHMC	rented
	Evangel Senior Apts.	1439 Bertram St.	42	1	Apartment	BCHMC	rented
	Evangel Family Manor	1439 Bertram	5				
	Kiwanis Tower	1110 Lawrence Ave.	146		Apartment	BCHMC	rented
	The Burtches	1620 Burtch Rd.	90		Apartment	BCHMC	rented
	Columbus Villa	1920 Richter	12	19 (f)	Apartment	BCHMC	rented
	Hinode Home	1920 Burtch Rd.	20		Apartment	BCHMC	rented
	Father Delestre Homes	720 Houghton Rd.	78	2	apartment	BCHMC	rented
	Okanagan Manor BC Conf. Of 7 th Day Adventists	845 Jones St.	26		townhouse	CMHC	rented
	Gordon Park Village	1319 KLO Rd.	36		apartment		owned
	Gordon Park Village	1329 KLO Rd.	67		apartment		owned
	Providence Landing	333 Whitman Rd.	2		1 bed'm apt.	BCHMC	rented
Total Independent Living			634				
Congregate	Centennial Senior	1241 Centennial Cres.	5		rm. & brd		rented
or Room &	Centennial Senior	1261 Centennial Cres.	3		rm. & brd		rented
Board	Capri Seniors Home	1024 Laurier	10		rm. & brd		rented
non-profit	Borden Manor	1035 Borden	9		rm. & brd		rented
	Abbeyfield Orchard City Society	1531 Bernard Ave.	10		Rm & brd.		
	The Good Samaritan Society	1540 KLO Rd.	105		Rm. & brd.		
	Sunpointe Retirement Community		8		Rm & brd.	Ministry of Health	rented
	Twin Maples	919 Guisichan Rd.	10		rm. & brd		rented
	Rose Cottage	453 Morrison Ave.	10		rm. & brd		rented
Total Congregate/Supportive or Assisted			170				
Licensed Care	David Lloyd-Jones Home	934 Bernard Ave	65		beds	Min. Hlth?	rented
Nursing Home	Three Links Manor	1449 Kelglen Cres.	82		rooms	Min. Hlth?	rented
Non-profit	Three Links Manor	1449 Kelglen Cres.	2		rooms	Min. Hlth?	rented
	Cottonwoods	2255 Ethel St.	300		beds	Min. Hlth?	rented
	Sunpointe	700 Rutland Rd.	100		rooms	Min. of Health	rented
Total Licensed Care			561				
TOTAL SUBSIDIZED SENIORS HOUSING			1365				

Note: In 1998, information was collected on vacancies. There were virtually no vacancies. Most of these buildings have waiting lists and housing societies advise that you get your name on the waiting list and check back on a monthly basis. To get the latest complete seniors' housing information, including a map, contact the Planning Department at City Hall, 1435 Water St., Kelowna, B.C., or visit the web site www.city.kelowna.bc.ca and choose "departments/ planning & corporate services/ community development & real estate/ community planning".

Private – Non-Subsidized Special Needs Housing for Seniors

Description	Project/Agency	Address	Total Units	Unit Type	owned rented
Congregate or Room & Board.	Hawthorne Park	867 KLO Rd.	180	apartment	owned
	Hawthorne Park	867 KLO Rd.	112	Apts. & suites	rented
	Lakeshore Place	3200 Lakeshore Rd.	75	apartment	rented
Profit	Kelowna Senior Care	1251 Centennial Cres.	5	rm. & brd	rented
	Peggy's Place	1820 Marshall St.	9	Rm. & brd.	rented
	Comfort Living for Seniors	964 Laurier	9	Rm. & brd.	rented
	Comfort Living for Seniors	962 Laurier	10	Rm. & brd.	rented
	Somerset House	981 Borden Ave.	9	Rm. & brd.	rented
	Larson Manor	160 Nickel Rd.	18	Rm. Brd.	rented
	Loseth Lodge	1633 Loseth Rd.	6	Rm. & brd.	rented
	Rose Garden Senior	785 Rose Ave	8	rm. & brd	rented
	Gateway Home	660 Ruston Rd.	2	rm. & brd	rented
	Glenwood Home	760 Glenwood Ave.	6	Rm. & brd.	Rented
	Glenwood Home	766 Glenwood Ave.	6	Rm. & brd.	Rented
	Country Living / Mtn. V.	1160 Band Rd.	7		rented
	Fernbrae Manor	295 Gerstmar	183	Suites with services	Rented
	Sandalwood	580 Yates Rd.	165	Rm & brd	rented
	Springfield Manor	2110 Hoy St.	44	suites	Owned
	Okanagan Chateau	2100 Benvoulin Rd.	106	suites	Rented
The Dorchester	863 Leon Ave.	145	suites	rented	
Highlands Retirement Residence	400 Glenmore Rd. N.	23	apartments	rented	
Parkside Residence	265 Gray Rd.	23	Respite home		
Total			1128		
Licensed Care Nursing Home Profit	Stillwaters Private Hosp.	1450 Sutherland Ave.	79	beds	rented
	Gordon House	3091 Walnut St.	8	beds	rented
	Orchard Manor Hawthorne Park	867 KLO Rd. / 3221 Casorso Rd.	46	beds	rented
	White Heather Manor	3728 Casorso Rd.	24	beds	rented
	Sutherland Hills	3081 Hall Rd.	100	beds	rented
	Windsor Manor	355 Terai Crt.	149	beds	rented
	Prior Place	212 Prior Rd. N.	3	beds	rented
	Grandview Care Home	1170 Band Rd.	22	beds	rented
	Golden Way House	915 Hollywood Rd N	6	Licensed Care	
	Total Licensed Care for Profit			437	

Source: 1998 City of Kelowna Seniors Housing Inventory - updated in 2003

Housing for People with Mental Disabilities or Illnesses

NAME OF FACILITY	ADDRESS	UNITS / BEDS	DESCRIPTION	FUNDING AGENCY / CCFA LICENCE
Rosemead ¹³	540 Rosemead Ave.	23	Independent living / mentally challenged	BC Housing / No licence
Darin Court	4661 Darin Crt.	4	Mentally challenged	No licence
Avonlea House	1658 Blondeaux Cres.	14	brain injured	Private / Specialized res.
Bethesda East Kelowna Home	2209 Mayer Rd.	4	brain injured	Specialized res.
Bethesda Kelowna Home	1010 Coronation Ave	4	Developmental & physical disabilities	Specialized res.
Bethesda North Kelowna Home	1010/1011 Clement Ave.	4	Developmental & physical disabilities	Specialized res.
Okanagan Independent Living Society*	875 Fuller Ave.	4	Mental illness	
Okanagan Independent Living Society*	851 Grenfell Ave.	4	Mental illness	
Okanagan Independent Living Society*	Scattered Addresses	17	Mental illness	
Provincial Rental Housing Corp*.	1396 –1398 Elm St.	4	Mentally challenged	
Caramillo Heights	547 Caramillo Crt.	6	Women with mental health & minor developmental disabilities	MCFD / Specialized res.
Carlson Residence	1401 Lewis Rd.	3	mentally challenged	
Coronation House	1009 & 1011 Coronation Ave.	4	developmental disabilities	MCFD / Specialized res.
Eso Court	4225 Eso Court	4	multiple disabilities	MCFD / Specialized res.
Felix Rd.	295 Felix Rd.	4	Brain injured	MCFD / Specialized res.
Glengarry House	980 Glengarry St.	4	mentally challenged	
Glenwood Place Society	643 Glenwood Ave.	8	brain injured	Specialized res.
Gordon House	3091 Walnut St.	8	mental illness	
Highland Drive Home	1341 Highland Dr. S.	4	mental disabilities	MCFD / Specialized res.
Kel. & Dist. Society for Community Living	Scattered Addresses	12	Mentally challenged	
Mariposa Group Home	3419 Mariposa Crt.	4	mentally handicapped	MCFD / Specialized res.
Prior Place ^N	210 Prior Rd. N.	3	Mentally challenged	
Raymer Rd. Group Home	4547 Raymer Rd.	4	mentally challenged	
Richter St. Residence	1976 Richter St.	5	Developmental disabilities	MCFD / Specialized res.
Rote Scheune Acres	2222 Saucier Rd.	4	Mental / physical disabilities.	MCFD / Specialized res.
Roslin House	1733 Highland Dr. N.	5	mentally handicapped	MCFD / Specialized res.
Smithson Place	1615 Smithson Pl.	4	mentally challenged	MCFD / Specialized res.
Solly Crt.	810 Solly Crt.	4	mentally handicapped	Specialized res.
Villeneuve House	644 Lequime Rd.	6	brain injured	Specialized res.
Wallace Rd. Duplex	250/254 Wallace Rd.	4	brain injured	MCFD / Specialized res.
Carabella Care Centre	125 Muir Rd.	3	Adults or Youth with disabilities	
White Heather Manor	3728 Casorso Rd.	24	mental health/rest home	Specialized res.
TOTAL		209		

¹³ Contact Canadian Mental Health Association.

SUMMARY OF RESIDENTIAL CONTRACTED BEDS FROM KELOWNA MENTAL HEALTH CENTRE – INTERIOR HEALTH

DESCRIPTION	NUMBER OF BEDS
Assisted Living	30
Short-Term Treatment	10
White Heather Manor	24
Family Care	22
Transitional Housing	5
Crisis Stabilization – RFP stage	8
Medium Stay Residential Beds – RFP stage	4
Subsidized Rental Units	78
TOTAL	181

Addictions Recovery Housing see the contact information (pages 19 & 20) for the name of the organization to inquire about housing availability.

Facility Name	Location	# of Beds	Notes
Crossroads Treatment Centre	123 Franklin Rd.	8 28	Licensed under CCFA – detox Men’s addiction recovery
Crossroads Womens	760 Hwy 33 W.	20	Licensed - women’s addiction recovery
Harmony House	2360 Ethel St.	8	Women / Gospel Mission
Madsen House	435 Madsen	7	Alcoholic recovery
Freedom’s Door	1279 Centennial 1350-1352 Belaire	30	Duplex dwellings with 5 beds each for men recovering from addictions / Christian based
	Total units	65	

Shelters

Facility	Location	Description	Units/ Beds	Notes
Gospel Mission	251 Leon Ave	Men's temporary shelter	65	Christian-based / meals available/ cold wet weather spaces available
Alexandra Gardner Women & Children Safe Centre	2609 Richter St.	Women's no barrier shelter	10	Boarding home operated by NOW Canada / cold wet weather spaces available
Women's Emergency Shelter	N/A	Shelter for women & their children escaping abuse	16	
New Opportunities for Women NOW Canada Society	N/A	Safe Home for women leaving the sex trade	5	NOW Canada also offers programs at a separate location.
Hope House 2	882 Francis St.	Temporary home for women & children	7	Society of Hope
Hope House	1810 Ethel St.	Temporary home for women & children	5	Society of Hope
The Wolf's Den	1330-1332 Sylvania Cr.	Shelter for Aboriginal Youth – operated by Ki-Low-Na Friendship Society	10	Duplex – 5 on either side.
Lawrence Ave. Residence / Okanagan Families Society	831 Lawrence Ave.	Adolescents' shelter (13-17 years); counselling & support	7	CCFA licence for 4/ BCHMC funded
Bernard House	1290 Bernard Ave.	Children's shelter	4	Okanagan Families Society
Penny Lane Tel: 861-5593	765 Wilson Ave.	Youth shelter / Safe House	6	Central Okanagan Boys & Girls Club
Chandler/Robinson House; Kelowna House	1822/1865 Chandler Ave. 1033 Harvey Ave.	Transition homes for male offenders in conflict with the law.	10 10	Okanagan Halfway House Society
TOTAL - BEDS			155	

Housing for Non-Seniors with Physical Disabilities or Illnesses see the contact information (pages 29 to 31) for the name of the organization to inquire about housing availability.

Facility	Location	Description	Units / Beds	Notes
Father De Lestre Housing Society	2260 Benvoulin Rd.	3 one-bedroom units; 3 two-bedroom units; 3 adaptable units	9	In family housing development
Desert Breeze Housing Cooperative	440 Yates Rd.	One-bedroom handicapped accessible units	8	In family townhouse cooperative
Providence Landing	333 Whitman Rd.	One-bedroom handicapped-accessible units	2	In family townhouse complex
McGivney Manor / Columbus Place - Knights of Columbus	1898 Parkview Cres.	Independent living for physically disabled – one bedroom	6	Congregate housing; not seniors
Canadian Cancer Society Southern Interior Rotary Lodge	2251 Abbott St.	Home for cancer patients when accessing treatment at Cancer Centre. Meals & 24 hr. nursing care & support activities	35	Congregate housing/ Licensed care.

Low Income Housing for Singles

Facility	Location	Description	Units / Beds	Notes
Cedar Manor	525 Franklyn Rd.	Low income – one bedroom apartments for singles	48	Some couples as well

Low-Cost Travel Accommodation

Facility	Location	Description	Units / Beds	Notes
International Youth Hostel	2343 Pandosy St.	Low cost travel accommodation	9 units 28 beds	Capacity 28/ Bus. Lic. 7325
Samesun International Travel Hostels Ltd.	245 Harvey Ave.	Low cost travel accommodation	32	Bus. Lic. 7325
Samesun International Travel Hostels Ltd.	730 Bernard Ave.	Low cost travel accommodation	8	Bus. Lic. 7325

**List of Non-Profit Buildings with City of Kelowna Rental Business Licence
(Licence Category 7320) 2005**

BUSINESS_ADDRESS	BUSINESS_DESCR	NAME	OWNER_NAME
Bertram St 1349	Apartment (58 Suites)	Columbus Manor	Columbian Centennial Housing Society
Bertram St 1439	Senior Citizens Apartment (43 Suites)	Evangel Senior Citizens Apartment	Evangel Senior Citizens Society
Burtch Rd 1620	Apartment (90 Suites)	Orchard Valley Senior Housing Society	Hyde George
Burtch Rd 1920	Apartment (20 Suites)	Hinode Home	Kelowna Japanese Can Com Sen Cit Society
Burtch Rd 2175	Non-Profit (Townhomes)(41 Units)	Columbus Gardens	Columbian Centennial Housing Society
Centennial Cr 1241	Group Living Home For Seniors - Non Profit Society	Centennial Senior Home Society	Dhaliwal Harlakhbir S
Centennial Cr 1261	Group Living Home For Seniors - Non Profit Society	Centennial Senior Home Society	Dhaliwal Harlakhbir S
Ethel St 1810	Apartment Non-Profit Societies (3 Units)	The Society of HOPE	Stack Luke (President)
Francis Ave 882	Apartment - 7 Suites - Non-Profit Society	National Society of Hope	Stack, Luke (President)
Franklyn Rd 525	Apartment (68 Suites)	The Society of HOPE	
Franklyn Rd 530	Apartment - 38 Units	The Society of HOPE	Stack, Luke (Executive Director)
Gertsmar Rd 115	Apartments - 28 Units	OK Metis & Aboriginal Housing Society	
Harvey Ave 789	Safe Housing (Non-Profit Societies)	Shepherd's Reach Society	Dianne Enns
Harvey Ave 969	Apartment (64 Suites)	Evangel Manor	Evangel Family Housing Society
Houghton Rd 720	Low Income Housing - (78 Units) Seniors & Handicapped	Father Delestre Homes	Sciamitti Domenic (Administrator)
Houghton Rd 799	Townhouse Development Society	Father Delestre Senior Citizens Housing	
Hwy 33 W 1065	Non-Profit Townhomes - (44 Units)	Columbus Terrace	Columbian Centennial Housing Society
Laurier Ave 1024	Senior Rooming House - Non-Profit Society (14 Rooms)	Laurier Manor	AMJ Holdings Inc
Lawrence Ave 1110	Apartment (146 Suites)	Kiwanis Tower	
Mountainview St 1212	Senior Citizens Apartment (44 Suites)	Brookside Senior Citizens Housing Society	
Parkview Cr 1898	Non-Profit Townhomes (46 Units)	Columbus Place	Columbian Centennial Housing Society
Richter St 1920	Apartment (31 Suites)	Columbus Villa	Columbian Centennial Housing Society
Shepherd Rd 252	Townhouses (40)	Columbus Village	Columbian Centennial Housing Society
Verna Ct 124	Apartment - Non Profit Society	The Society of HOPE	Allan, Maryann
Whitman Rd 333	Townhouses - Non-Profit Society	The Society of HOPE	

List of Properties with a City of Kelowna Business Licence for a Rooming House, Private Nursing Home or Rest Home (Licence Category 7325) 2005

BUSINESS_ADDR ESS	BUSINESS_DESCR	NAME	OWNER_NAME
Bernard Ave 1344	Rooming House (Limited to 10 Residents)	Kummer, Nick	
Bernard Ave 1531	Rooming House, Private Nursing/Rest Home	Orchard City Abbeyfield Society	
Bernard Ave 730	Hostel (12 Rooms)	Camray Properties	Campbell, James & Gray, Doug
Bernard Ave 911	Rooming House (7 Rooms)	Bernard Lodge	Tifenbach, Ben
Bertram St 1322	Rooming House (5 Rooms)	Kummer Mary-Ann	Kummer, Mary-Ann
Blondeaux Cr 1658	Private Nursing (Special Care Home)(14 Rooms)	Avonlea Care Centre Ltd	Moledina Dr Abbas/Mamdani Awnali
Borden Ave 1035	Rooming House, Private Nursing/Rest Home	Borden Senior Facility	Howe, Charlene
Borden Ave 981	Rooming House, Private Nursing/Rest Home	Somerset House	Crosscreek Consulting & Management Inc
Casorso Rd 3728	Rest Home (12 Rooms)	White Heather Manor	Livingstone Sheilagh & White Peter
Centennial Cr 1251	Senior Care Home (6 Rooms)	Kelowna Senior Care Society	Dhaliwal Harlakbir
Eastbourne Rd 620	Group Home Minor-2 Under Care Only	Lindy's Country Home	Lemky Lindy
Gerstmar Rd 295	Retirement Home	Unicare Ferbrae Holdings Inc	Unicare Ferbrae Holdings Inc
Glenmore Rd N 400	Retirement Home - (57 Suites)(Care Provided By The Facility)	Country Village Homes Corp	Care Tenders Inc
Glenwood Ave 643	Group Home	Glenwood Place	Foster George & Joan
Gray Rd 265	Care Centre Major	Harmony Point Care	Harmony Point Care
Guisachan Rd 919	Boarding House - 10 rooms	Twin Maples Housing Society	Tworek, Ryszard
Hall Rd 3081	Rest Home (100 Rooms)	Sutherland Hills Rest Home Ltd	
Harvey Ave 245	Youth Hostel	SameSun International Travel Hostels Ltd (Harvey)	Kelly Craig
Harvey Ave 831	Boarding House (6 Rooms Max)	Reiss, Jeanine L	Reiss, Jeanine
Highland Dr S 1382 1384	Rooming House, Private Nursing/Rest Home (5 Per Side)	Pat's Place	Bowman, Patricia
Hollywood Rd N 915	Intermediate Care Home	Golden Way House	James, Pat
Inkar Rd 1460	Rooming House (8 Rooms)	Colonial Manor	Laholt, Kui
KLO Rd 867	Private Rental Of Rooms - Rest Home (128 Private Beds)	Hawthorn Park Retirement Community	
Lakeshore Rd 3200	Rest Home - 75 Units	Lakeshore Place	Kornell David

BUSINESS ADDRESS	BUSINESS DESCR	NAME	OWNER NAME
Laurier Ave 962	Boarding Or Lodging Houses (9 Boarders And 1 Onsite Manager)	Comfort Living For Seniors Inc	Comfort Living For Seniors
Laurier Ave 964	Boarding Or Lodging Houses (9 Boarders And 1 Onsite Manager)	Comfort Living For Seniors Inc	
Lawrence Ave 822	Lodging House	Hearth & Hammock	Blue, Isha
Leon Ave 844	Rooming House	Liu, Bobby	Liu, Bobby
Lequime Rd 644	Group Home - Brain Injured Adults (8 Rooms)	Rancar Services Ltd	Velleneuve, Randy
Marshall St 1820	Boarding Home (9 Rooms)	Peggy's Place	Josephson Peggy
Morrison Ave 453	Supportive Living (10 Rooms)	Rose Cottage	Mainland, Sheryle
Nickel Rd 160	Congregate Housing - 18 Rooms	White Manor Inc.	
Pandosy St 2124	Rooming House (9 Rooms)	Oak Lodge	White Myrna
Pandosy St 2343	Rooming House - (9 Rooms) - Max Capacity 28 Persons	Kelowna International Hostel	Flaman Crystal
Richter St 1441	Rooms For Rent (9)	Petco Properties Inc	Swaisland, Connie & Peter
Richter St 2609	Room And Boarding House (Non-Conforming)	New Opportunities For Women (NOW) Canada Society	
Rutland Rd N 700	Retirement Residence	Sun Pointe Village in Rutland	
Sutherland Ave 1460	Private Nursing Home (50 Rooms)	Joseph Benjamin Residence	Still Waters Private Hospital Ltd
Terai Ct 355	Seniors Sheltered Care Home (142 Rooms)	Windsor Manor Care Centre (1999) Ltd Inc	Jina Al
Valleyview Rd 195	Rooms for Rent	Petco Properties Inc	Swaisland, Connie & Peter
Yates Rd 580	Retirement - Residence	Sandalwood Retirement Residence Ltd	

List of Apartment Buildings with Rental Business Licences (Licence Category 7310) From the City – 2005

BUSINESS_ADDRESS	BUSINESS_DESCR	NAME
Abbott St 1749	Apartment - 6 Units	Sartori Sergio
Abbott St 1770	Apartment (10 Units)	Okanagan Seasons Resort
Badke Rd 765	Apartment	Franklin Manor
Badke Rd 875	Apartment (11 Suites)	Lincoln Gardens
Badke Rd 880	Apartment (10 Suites) (8 Owner Occupied)	Cedar Villa
Baron Rd 2360	Apartment (62 Units)	RIWO Holdings Ltd
Benvoulin Rd 2100	Retirement Residence (106)	Okanagan Chateau Retirement Residence
Bernard Ave 1191 1181	Apartment (16 Suites)	Orchard Manor
Bernard Ave 1283	Apartment (13 Suites)	Cheam Gardens
Bernard Ave 722	Apartment (9 Suites)	Casa Bella
Bernard Ave 736	Apartment	Bernard Arms
Bernard Ave 960	Apartment (20 Suites)	Vista Manor
Bertram St 1425	Apartment (80 Suites)	Grosvenor Manor The
Bertram St 1469	Apartment (26 Suites)	Gibraltar Apartments & Knotty Pine Apartments
Bertram St 1475	Apartment (25 Suites)	Elkar Manor
Briarwood Rd 120	Apartment (6 Suites)	Briarwood Apartments
Briarwood Rd 245	Apartment (11 Suites)	Maru Manor
Buckland Ave 445	Apartment (32 Suites)	Buckland Manor
Buckland Ave 460	Apartment (48 Suites)	The County
Buckland Ave 510	Apartment (51 Suites)	Heritage Manor
Buckland Ave 540	Apartment (48 Suites)	The Ashton Manor
Clarissa Rd 295	Apartment (4 Suites)	Clarissa Manor
Dell Rd 665	Apartment (21 Suites)	Hollywood Holdings (Kelowna)
Edgewood Dr 1405	Suites For Rent (6)	Otto, Tony
Elliot Ave 784	Apartment, Suite In Residence (10 Suites - Non-Conforming)	Elliot Apartments
Ellis St 1760	Apartment (42 Suites)	The Squire
Filuk Ct 401	Apartment (62 Suites)	Granada Gardens
Fir Ct 265 (18, 19, 20 21)	Suites in Residence (4)	Cunningham, Joy
Franklyn Rd 395	Apartment (46 Suites)	Evergreen House (Strata Plan No KAS1461)
Franklyn Rd 435	Apartment (46 Suites)	Thunderbird Apartments (Strata Plan KAS146 O/A Thunderbird Strata)
Gibbs Rd W 110	Apartment (7 Suites)	966523 Alberta Ltd
Glenmore Rd N 1425	Apartment	Kelfield Development Corp
Glenwood Ave 760	6 Unit Seniors Housing With Onsite Manager's Suite	Glenwood Home
Glenwood Ave 766	6 Unit Seniors Housing With Onsite Manager's Suite	Glenwood Home
Gordon Dr 1951	Apartment (16 Suites)	Brookside Manor

BUSINESS_ADDRESS	BUSINESS_DESCR	NAME
Gordon Dr 1961	Apartment Building (50 Suites)	The Fircrest Manor
Gordon Dr 2040	Apartment (48 Suites)	Millbridge House
Harvey Ave 1019	Apartment (36 Suites)	Kingswood Court
Harvey Ave 451 455	Apartment	Baron Properties Inc dba Donna Apartments
Hein Rd 386 380	Four Plex	626700 BC Ltd
Hein Rd 406 400	Apartment - 4 Units	Dodge, Mark & Kathleen
Hein Rd 456 450	Four Plex	626700 BC Ltd
Hein Rd 487 481	Four Plex	626700 BC Ltd
Hillcrest St 1099	Apartment (57 Suites)	Coronation Village
Hollywood Rd S 528 520	Apartment - 5 Suites	Dibiase, Antonio
Husch Rd 235	Apartment (18 Suites)	Charmaine Manor
Hwy 33 E 205	Apartment	Garden House
Kelgen Cres 1260	Apartment (8 Suites)	Fulton House
Kelglen Cr 1220	Apartment (12 Suites)	Whitworth Holdings Ltd
Kelglen Cr 1240	Apartment (12 Suites)	Dryden House
KLO Rd 1069	Apartments (38 Units)	321611 Enterprises Inc
KLO Rd 1051	Apartment (38 Units)	321611 Enterprises Inc
KLO Rd 1057	Apartment (38 Units)	321611 Enterprises Inc
KLO Rd 1063	Apartments (38 Units)	321611 Enterprises Inc
Lake Ave 331	Apartment (52 Suites)	Chateau
Lakeshore Rd 4131	Apartment (8 Suites)	Fairview Apartments
Lakeshore Rd 4131	Apartment (17 Suites)	Fairview Apartments
Laurel Rd 400 420	Rental Units	673142 BC Ltd
Lawrence Ave 1180	Apartment (16 Suites)	Roman Apartments
Lawrence Ave 1221	Apartment (12 Suites)	Arlington House
Lawrence Ave 1232 1230 1228	Apartment (20 Suites)	Fairlane Court
Lawrence Ave 1251	Apartment (12 Suites)	Carlton House
Lawrence Ave 1281	Apartment (8 Suites)	Eldon House
Lawrence Ave/1291 Bernard Ave 1292	Apartments (16 Suites)	Casola Park Apartments
Lawson Ave 1310	Apartment (46 Suites)	Lombardy Park Apartments
Lawson Ave 1314	Apartment (13 Suites)	Lombardy Park Apartments
Leathead Rd 815	Apartment - 51 Units	Lexington Enterprises Ltd (Leathead Rd)
Leon Ave 780	Apartment (30 Suites)	Dewdney Holdings Ltd
Leon Ave 863	Apartment	The Dorchester Retirement Residence
McIntosh Rd 160 140	Apartment (36 Suites)	Centennial House 1 & 2
McKinley Rd 1304	Apartment 12 Units	Drenka, John
Mills Rd 175	Apartment - 17 Units	Lloyd, Laurie & Elaine
Mugford Rd 410-416	Four Plex	Karl Henry
Pacific Ct 1912	Apartment (37 Suites)	Okanagan Place Ltd
Pacific Ct 1960 1950	Apartments (108 Suites)	Okanagan Place II
Pandosy St 1779	Apartment (30 Suites)	Bermuda House
Pandosy St 1826	4 Unit Apartment	Dhami, Daljit & Baksho
Pandosy St 1831	Apartment (34 Suites)	Brockton Apartments
Pandosy St 1836	Residential - Apartment (4)	Totem Spirit Investments Ltd
Pandosy St 1848	Apartment (4 Suites)	Totem Spirit Investments Ltd.

BUSINESS_ADDRESS	BUSINESS_DESCR	NAME
Pandosy St 1855	Apartment (45 Suites)	Knox Manor
Pandosy St 1860	Apartment - 17 Units	Inland Apartments
Pandosy St 1880	Apartment (21 Suites)	Jonna Holdings Ltd
Pandosy St 1910	Apartment (65 Suites)	Hochelaga Apartments
Pandosy St 1919	Apartment (38 Suites)	Columbia Manor
Pandosy St 1922	Apartment (31 Suites)	Fraser Manor
Pandosy St 1938	Apartment (57 Suites)	Roth Apartments
Pandosy St 1946	Apartment (47 Suites)	Carmen Manor
Pandosy St 1958	Apartment (26 Suites)	Century Manor
Pandosy St 1966	Apartment (26 Suites)	Villa Apartments
Pandosy St 1979	Apartment - 27 Suites	Malibu Apartments
Pandosy St 1980	Apartment (44 Suites)	LGA Properties Ltd.
Prior Rd N 250	Apartment (5 Units)	Walker, Ronald & Klassen, Joan
Prior Rd S 165	Apartment Rental - 21 Units	Sandhu Biker
Rosemead Ave 535	Apartment (6 Suites)	Ritz Apartments
Rosemead Ave 510	Apartment (45 Suites)	Sherwood Manor
Rosemead Ave 511	Apartment (42 Suites)	Windsor Manor
Rosemead Ave 545	Apartment (10 Suites)	Rosemead Apartments
Rosemead Ave 552	Apartment (6 Suites)	Terrence Apartments
Rowcliffe Ave 523	Apartment (24 Suites)	Continental Manor
Rowcliffe Ave 543	Apartment (30 Suites)	Sheriton Apartments
Rowcliffe Ave 575	Apartment - 17 Suites	421458 BC Ltd
Rutland Rd N 350	Apartment (6 Suites)	Centennial House #3
Rutland Rd N 445 455	Apartment (6 Units)	Strum, Raymond and Bartola
Rutland Rd N 930	Apartment - 3 Suites	Gosal, Surinderpal & Kulwinder
Rutland Rd S 515-523	Apartment - 5 Plex	Focus 2000 Business Services Ltd
Sutherland Ave 1231	Apartment (16 Suites)	Capri Villa
Sutherland Ave 1247	Apartment Building (36 Suites)	Somerset Manor
Sutherland Ave 1421	Apartment (59 Suites)	Cedarwood Court
Sutherland Ave 1431	Apartment (47 Suites)	Sutherland Court
Sutherland Ave 1441	Apartment (47 Suites)	Sutherland Court
Sutherland Ave 534	Apartment (62 Suites)	The Shaughnessy
Sutherland Ave 560	Apartment (39 Suites)	Sutherland Manor
Truswell Rd 559	Apartment/Hotel	Enigma Apartment Hotel
Walnut St 3165	Apartment (24 Suites)	Parkwood Terrace
Walnut St 3193	Apartment (52 Suites)	The Pallisade
Walnut St 3195	Apartment (23 Suites)	Walnut Place
Water St 1777	Apartment (30 Suites)	Nassau House
Water St 1797	Apartment (12 Suites)	Mill Creek Apartments
Wilson Ave 894	Apartment (16 Suites)	Emerald Place Holdings