



**CANMORE COMMUNITY  
HOUSING CORPORATION**

**Board of Directors Meeting Agenda**

**March 10, 2011  
5:30 pm – 7:30 pm  
CCHC Boardroom**

*Agenda items subject to change*

1. Approval of Agenda
2. Approval of February 10, 2011 Minutes
3. Business Arising from Minutes
4. Committee Reports
  - a. Executive Committee
  - b. Communication Committee
  - c. PAH Demand Assessment Committee
5. Report from Managing Director
6. New Business
  - a. Annual Eligibility Criteria Review: for decision
7. In Camera
  - a. Intergovernmental Issue
  - b. Intergovernmental Issue
  - c. Legal Issue
8. Direction to Council
9. Meeting adjournment

*A majority of the Directors in office shall constitute a quorum. In the case of an equality of votes, the Chair shall be entitled to a second or casting vote.*



**Board of Directors Meeting Minutes  
DRAFT FOR APPROVAL  
Thursday, February 10, 2011  
CCHC Boardroom**

Board members in attendance:

John Borrowman	Kimber Meister
Cathy-Anne David	Brent Rosvold
Karen Greene (5:34pm)	Ed Russell
Bob Kocian	Heather Schilling
Garth Lyon (5:34 pm)	

Others: Jennifer Bisley, Managing Director, CCHC  
Gary Buxton, Town of Canmore CCHC Liaison

Regrets: none

There being a quorum, Cathy-Anne David called the meeting to order at 5:33 pm.

*Karen Greene and Garth Lyon arrived at 5:34pm*

1) Agenda Approval

Moved by Heather Schilling to approve the agenda as amended with item 7d Development Issue moved to 7a, and 7a, 7b and 7c changing to 7b, 7c, and 7d respectively.

Carried unanimously.

2) Review and Approval of Minutes

**Motion 2011.6**

Moved by John Borrowman that the Board approve the Minutes of the January 13, 2011 Board meeting as presented.

Carried unanimously.

3) Business Arising from Minutes: none

4) Committee Appointments

a) **Executive Committee:** verbal report accepted for information.

b) **Communication Committee:** verbal report accepted for information. Next committee meeting tentatively scheduled for February 23, 2011.

c) **PAH Demand Assessment Committee:** verbal report accepted for information. Next committee meeting scheduled for February 15, 2011.

5) Report from Managing Director:

Managing Director's Report presented, discussed and accepted for information.

Heather Schilling volunteered to participate on the Town Comprehensive Housing Action Plan (CHAP) review committee with Cathy-Anne David and the Managing Director.

*DRAFT FOR APPROVAL*



6) New Business

a) **Eligibility Criteria Review:**

Identified and discussed issues to be considered by the PAH Demand Committee in the annual eligibility criteria review. Board members were requested to forward any additional comments to the Managing Director prior to the Committee meeting on February 15, 2011.

7) In Camera

Moved by John Borrowman to go in camera at 6:29pm. Carried unanimously.

a) **Development Issue**

Gary left at 6:45pm

b) **Policy Issue**

c) **Audit Issue**

d) **Policy Issue**

*Jennifer Bisley left the meeting at 7:32pm. Jennifer returned to the meeting at 7:43pm.*

Moved by Kimber Meister to come out of camera at 8:02pm. Carried unanimously.

**Motion 2011.7**

Moved by Cathy Anne David to amend the document "CCHC Code of Conduct & Confidentiality Agreement for CCHC Board and Committee Members" as follows:

2. Requirement to Disclose Conflicts of Interest

If a Member is aware of a real, perceived, or potential conflict of interest that Member agrees to disclose the potential conflict of interest and ~~be prepared to~~ remove himself/herself from participation in the relevant discussion and/or decision.

Carried unanimously

8) Direction to Council: none

9) Motion to Adjourn

Moved by Bob Kocian to adjourn the meeting at 8:07pm

Carried unanimously.



**BOARD MEETING DATE:** March 10, 2011

**SUBJECT/TOPIC:** **Managing Director's Report**

**PURPOSE:** Activity Report

## **HIGHLIGHTS**

Activities in February continued to focus on 2010 Audit preparations, providing research and advice (see Mandate 1) and the administration of the PAH Program (see Mandate 2).

## **MANDATE AND ACTIVITY HIGHLIGHTS**

### **1. RESEARCH AND ADVICE**

- The CCHC Chair, Vice-Chair and Managing Director have participated in two meetings to review the Comprehensive Housing Action Plan. Two more meetings are scheduled for March.
- Participated in the review of the Social Section of the Canmore Monitoring Report.
- Completed the annual eligibility criteria review with the PAH Demand Assessment Committee.

### **2. MANAGEMENT OF HOUSING INVENTORY**

#### **PAH Program**

- Mailed out PAH property value statements, notification of the 2010 CPI, and annual residency declarations.

#### **The Hector at Palliser Village:**

- Occupancy as of March 1, 2011 is 90%. 3 x studios, 2 x two-bedrooms, and 1 three-bedroom are available.
- Authorization received for the implementation of rental rate changes. An implementation plan has been developed and has been initiated with PEKA.
- Continue to monitor construction deficiencies with the Town of Canmore.

#### **Other**

- Lamphouse Neighbourhood Association Annual General Meeting held and attended by CCHC members Garth Lyon, Brent Rosvold and Jennifer Bisley.

## PAH Sale Update

### For Sale by CCHC:

#### Fiveplex at 818-7th Street

#3, 2 Bedroom, 1,110 sf walkout bungalow,	\$249,750	SOLD (new)
#4, 2 Bedroom & open den, 1,502 sf 2-level	\$337,950	AVAILABLE
#5, 2 Bedrooms & open den, 1,489 sf 2-level	\$335,025	SOLD

#### Mineside Court

#31, 100 Rundle Drive, 2 bedroom, 710sf	\$211,262	C/SOLD (new)
---	-----------	--------------

### For Sale by Owner

#### Mineside Court

#3, 100 Rundle Drive, 2 bedroom, 755sf	\$228,030	SOLD (new)
--	-----------	------------

## PAH List Update as of Mar 4, 2011

Status	Master List	Sub-lists	
		General PAH	PV Rent
Approved	22	21	1
Pending	0	0	0
Total	22	21	1

Note that several members of the General PAH List were removed as they purchased market properties.

### 3. COMMUNICATIONS

- Continue to hold lunchtime information sessions on the first Wednesday of each month. Three to four households are typically represented at these sessions.
- Updated PAH website with testimonials and added information on lenders and lawyers working with CCHC under "Looking to Buy"
- Communication Committee has reviewed and commented on the 2011 Marketing and Communication Plan and initiated work on rebranding.

### PERFORMANCE MEASURES as of March 4, 2011

#### 1. Occupancy rate at The Hector:

Target:	95%
Leased:	90%

#### 2. Number of Applications Approved as of March 4, 2011:

	Approved	Target	Achieved
(1) General PAH Ownership	2	20	10%
(2) Palliser Village Rental	7	40	18%
TOTAL	9	60	15%

#### 3. Customer Satisfaction Survey: reporting in December 2011.

Prepared by Jennifer Bisley, Managing Director  
March 4, 2011



CANMORE COMMUNITY  
HOUSING CORPORATION

# 6a Briefing Note

## Eligibility Criteria Review

**BOARD MEETING DATE:** March 10, 2011

**SUBJECT/TOPIC:** **Annual Perpetually Affordable Housing (PAH) Eligibility Criteria Review**

**PURPOSE:** For decision

**ISSUE:** To recommend changes, if any, to the PAH Eligibility Criteria, as required by the PAH Policy, for submission to the Town of Canmore.

**RECOMMENDATION:**

That the CCHC Board recommends to the Town of Canmore that: 1) no changes be made to the eligibility criteria contained in the PAH Policy (May 12, 2009); and 2) the attached draft The Hector at Palliser Village PAH Eligibility Criteria Policy be adopted.

**BACKGROUND:**

**PAH Policy**

The Town of Canmore *PAH Policy* (May 12, 2009) states:

- 6.14 CCHC will ensure regular reviews of the *PAH Eligibility Criteria* and *PAH Partnership Agreement*, at a minimum annually. CCHC will identify Eligibility Criteria and Partnership Terms which do not appear to be synchronized with the local demand for PAH, consult with external groups, and recommend to Council appropriate changes to the PAH Eligibility Criteria and/or the PAH Partnership Agreement.
- 6.15 The Eligibility Criteria contained in this Policy may be altered either generally, or specifically with respect to a particular PAH project or development, only with the approval of Council.

**PAH Eligibility Criteria**

Section 6 of the *PAH Policy* contains eligibility criteria to buy and rent PAH as administered by CCHC. *CCHC Palliser Village Rental Eligibility Criteria*, Resolution 245-2008 approved by Town Council in July 2008, contains eligibility criteria specific to The Hector at Palliser Village rental development (both are attached).

## **PAH Partnership Agreement**

The PAH Partnership Agreement is contained in Section 7 of the *PAH Policy*. This section outlines the general terms and conditions of the PAH Program such as the requirement that PAH units be the applicants' permanent primary residence, the administrative fee, and PAH resale price calculation. The 40 year PAH Lease agreement refers to the PAH Partnership Agreement to define the resale formula and administrative fee, which are subject to change at the discretion of Council. As the 40 year PAH Lease is currently under review, a review of the *PAH Partnership Agreement* was not undertaken as part of this process.

## **Review Process & Timelines**

The CCHC PAH Demand Committee is mandated by the Board to undertake the review process and present recommendations to the CCHC Board for its approval. The process is outlined below:

Feb 7	Documents circulated to Board members as background information
Feb 10	CCHC Board discussion.
Feb	PAH Demand Assessment Committee to frame the scope and nature of further consultation/research required.
Feb/Mar	Consultation and research as required. Report prepared outlining options for the Committee to consider and comment.
Mar 10	Committee recommendations made to the CCHC Board. CCHC Board to confirm or vary the recommendations.
Mar/Apr	Town Council to make decision on changes (no later than April 12)
May 1	2011-12 application forms published

## **DISCUSSION**

### **1. Eligibility Criteria: PAH Policy**

The eligibility criteria are intended to ensure that the PAH Program provides affordable homes to owners/tenants that can demonstrate: 1) a connection to Canmore through residency and/or employment; and 2) a need for affordable housing through income and/or asset caps. The criteria contained in the PAH Policy were last changed in May 2009. A review was done in 2010 but no changes were recommended.

It should be noted that any change to the eligibility criteria must be considered very carefully and take into account the impact on the ability of the 41 owners of PAH properties to resell their properties. Changes that restrict the pool of qualified purchasers or make the Program too complex to understand or administer, could lead to the withdrawal of lender support, fewer qualified buyers, and PAH Owners with PAH properties that they are unable to sell or refinance. As of December 31, 2010, the total PAH property inventory was valued at \$11,044,421.

The review considers the following questions:

- 1) Who is the program intended to serve? Do the eligibility criteria meet the demand of all target client groups? If not, what gaps, are there between the eligibility criteria and demand?
- 2) Are there any specific concerns with the eligibility criteria?

In 2010, 18 applications were submitted. Of those applications, two were not approved by staff. One of those applicants appealed the staff decision, and was subsequently approved by the CCHC Board. In 2008/2009, 25 applications were submitted, of which one was not approved.

Applicant households are predominantly singles or couples without children, with an average gross household income of \$56,334 in 2010 and \$60,339 in 2008/9, and average net household assets of \$51,509 in 2010 and \$30,017 in 2008/9. The median age of applicants in 2010 is 35 years old. The average pre-approved mortgage amount was approximately \$250,000 in both periods. The majority of households are looking for a minimum of a two-bedroom home.

### **Issue 1: Applicant Demographics**

Concerns were expressed about the lack of families with children that were applying for the program. However, it was suggested that the applicant household profile is shaped more by the current PAH inventory, which consists predominantly of two-bedroom condominiums, than by the eligibility criteria.

***It was concluded that there is not a gap between the eligibility criteria and demand which would be an obstacle to families applying, but there is possibly a gap between inventory and demand and no changes were necessary to resolve this issue.***

### **Issue 2: Determining financial need for affordable housing**

With respect to the appeal, the appellant indicated that despite their financial assets being over the asset cap, they were in need of affordable housing due to their limited income and ability to earn future income. The Board was not unanimous in their decision to approve the applicant.

The existing criteria are as follows:

#### **6.1 Gross Household Income**

**6.1.1** To qualify to own a PAH unit, annual Gross Household Income shall not exceed 120 percent (%) of the AMI for couple families. [2010/11- \$113,000]

**6.2 Net Household Assets** shall not exceed \$100,000, this amount being subject to change from time to time, excluding RRSP, RESP, RRIF, and Pension Plans. For the purposes of determining Net Household Assets, real estate will be valued based on the most recent Property Tax Assessments from the jurisdiction in which the property is located.

**6.3** CCHC has the discretion to approve applications with variations to either the Net Household Asset or Gross Household Income cap, provided the new combination of income and assets results in the household being able to afford no more than the most expensive PAH unit in inventory.

The appeal raised questions about how the eligibility criteria treats different types of assets in the net household asset calculation and how future earning potential is considered for households that are approaching retirement. This led to the suggestion that the current criteria may not be adequate and a scoring system might be more appropriate to weigh different financial criteria.



The PAH Demand Committee saw value in exploring a scoring system to determine financial need, but cautioned against changing the existing criteria for a single exception. It noted that the criteria are easy to understand by applicants and lenders and appear to work in most cases. There will always be exceptions, and in those cases, the appeal process allows for their consideration.

A suitable scoring system would require additional resources to develop and administer and create additional complexity that may create barriers to the participation of buyers and lenders in the PAH Program.

***It is recommended that no changes be made to the eligibility criteria in 2011 as the current PAH eligibility criteria and the process contained in the PAH Policy are appropriate.***

## **2. Eligibility Criteria: The Hector at Palliser Village**

The eligibility criteria are intended to ensure that The Hector at Palliser Village provides affordable rental homes to residents that can demonstrate: 1) a connection to Canmore through employment and residency; and 2) a need for affordable housing through income. Employment and residency criteria are determined by the municipality. Income criteria are set by the Province as a condition of the grant funding agreement.

### **Issue 1: Employment criteria**

Employment criteria do not specifically address applicants who are unable to work due to a disability. At present, CCHC treats recipients of disability benefits as retirees who require proof of three years prior Canmore work experience.

There are limited affordable housing options in the community for single individuals with disabilities. CCHC tracked 31 inquiries in 2010 that related to disability benefit recipients looking to rent in Canmore. Of the 31, 11 had connections to Canmore but were unable to demonstrate 3 years of Canmore employment either due to being unable to work from a young age or due to an inconsistent work history. Based on the number of inquiries from social agencies on behalf of clients or directly from the potential applicants themselves, there would appear to be strong demand from this client group. At the same time, The Hector has 12 barrier free units, 2 of which are fully-equipped.

***It is recommended that both retirees and disability recipients who can show at least five years residency in Canmore be eligible to rent at The Hector.***

### **Issue 2: Residency**

According to the criteria, preference to Canmore residents can no longer be given as all units were not rented 60 days prior to possession.

***It is recommended that the residency criteria be reinstated.***

### **Issue 3: Net Household Assets**

There is no household asset cap. It would appear that applicants do not have significant assets. However, inquiries have come from business owners with significant assets but low reported income and retirees who want to sell their home and move into a rental property.

***It is recommended that the situation be monitored, and until the property consistently has full occupancy, further barriers to qualifying such as an asset cap, should not be implemented.***

#### **Issue 4: Appeals**

***It is recommended that appeals be permitted in this policy.***

All recommended changes are included in the attached draft The Hector at Palliser Village PAH Eligibility Criteria policy.

**ATTACHMENTS:**     PAH Policy, Sections 6 and 7  
                          CCHC Palliser Village Rental Eligibility Criteria  
                          Draft – Town of Canmore Policy: Palliser Village Rental Eligibility Criteria

**Prepared by:** Jennifer Bisley, Managing Director  
**Prepared on:** March 3, 2011

## **ATTACHMENT: PAH POLICY, Sections 6 and 7**

### **6. PAH ELIGIBILITY CRITERIA**

This section of the Policy outlines the qualifications that PAH applicants must meet before being approved to own or rent a PAH unit.

**6.4** Applicants are required to meet all PAH qualifications. There are no preferences given within qualifications and no preferences given based on family size, or who constitutes a family unit.

**6.5** Spouses of a deceased employee/retiree who between them would have met all PAH qualifications will also be considered as qualified applicants.

#### **6.6 Age and Citizenship**

**6.6.1** All ownership applicants proposing to be on title must be of Alberta legal age and be a Canadian Citizen or Permanent Resident, except a spouse.

**6.6.2** All rental applicants of Alberta legal age must be listed as tenants on the rental lease and must be a Canadian Citizen, or be a Permanent Resident, or possess a valid Canadian work visa.

#### **6.7 Residency and Employment**

At least one ownership applicant proposing to be on title and all tenants on a rental lease must meet one of three categories of Residency and Employment Criteria outlined below in sections 6.4.1, 6.4.2 and 6.4.3:

##### **6.7.1 Canmore Residency and Employment**

(a) Currently live in Canmore and shall have lived in Canmore for at least twelve (12) months prior to taking possession of a PAH home. The twelve (12) month residency requirement may be fulfilled through cumulative or consecutive months;

AND

(b) Must be one of the following:

- i. an employee working in Canmore a minimum average of twenty (20) hours per week for a licensed Canmore business; or
- ii. a self-employed person with a Canmore business license or recognized equivalent performing the services as a self-employed person for a minimum of an average of twenty (20) hours a week; or
- iii. a retiree with at least five years of prior work experience in Canmore.

For ownership applicants, criteria (a) and (b) can be met by different applicants within the applicant household proposing to be on title.

For rental applicants, employment includes, but is not restricted to, being on maternity leave or sick/disability leave, or being a homemaker, or having accepted a bona fide job offer.

**6.7.2 Canmore Long-Term Resident**

Currently live in Canmore and shall have lived in Canmore for at least sixty (60) months, since the age of fifteen (15) years old, prior to taking possession of a PAH home. The sixty (60) month residency requirement may be fulfilled through cumulative or consecutive months.

**6.7.3 Canmore Permanent Employment**

Currently work in Canmore and shall have worked in Canmore for at least six (6) months prior to taking possession of a PAH home, and be an employee working a minimum of thirty (30) hours per week on a contract of at least one year with a licensed Canmore business.

**6.8 Gross Household Income**

**6.8.1** To qualify to own a PAH unit, annual Gross Household Income shall not exceed 120 percent (%) of the AMI for couple families.

**6.8.2** To qualify to rent a PAH unit, annual Gross Household Income shall not exceed 100 percent (%) of the AMI for couple families.

**6.9 Net Household Assets**

Shall not exceed \$100,000, this amount being subject to change from time to time, excluding RRSP, RESP, RRIF, and Pension Plans. For the purposes of determining Net Household Assets, real estate will be valued based on the most recent Property Tax Assessments from the jurisdiction in which the property is located.

**6.10** CCHC has the discretion to approve applications with variations to either the Net Household Asset or Gross Household Income cap, provided the new combination of income and assets results in the household being able to afford no more than the most expensive PAH unit in inventory.

**6.11** Applicants applying to purchase a PAH unit must provide a mortgage pre-approval.

**6.12** CCHC shall require a non-refundable \$100 application fee before any PAH application for ownership will be processed. Upon approval, applicants will receive an approval letter and shall be placed on the CCHC PAH Waiting List.

**6.13** If there are no PAH units available to own or rent that meet the applicant household's requirements, PAH applicants will remain on the CCHC PAH Waiting List. The approval letter is valid for a period of six (6) months from the date of approval. Applicants will remain on the PAH Waiting List after the six month period provided that they maintain their eligibility for PAH.

**6.14** As long as the PAH Eligibility Criteria are met, no one (including any elected official; municipal, provincial, or federal government employee; CCHC Board member or employee) is ineligible by virtue of their job/volunteer position.

**6.15** Once a PAH applicant has purchased or rented a PAH unit, CCHC will only monitor the PAH Residency Requirement. The Residency Requirement states that the PAH unit must be the applicant's permanent, primary residence, with no rentals or sub-letting allowed without prior written consent from the CCHC Board. Housemates and boarders are allowed in PAH ownership units as long as a titled owner remains in permanent residence.

**6.16** Once a PAH applicant has purchased or rented a PAH unit, they will be removed from the PAH Waiting List. If the PAH applicant is interested in moving or upgrading within PAH, they must submit another application, and once approved, they must maintain their eligibility while on the PAH Waiting List.

**6.17** CCHC will ensure regular reviews of the PAH Eligibility Criteria and PAH Partnership Agreement, at a minimum annually. CCHC will identify Eligibility Criteria and Partnership Terms which do not appear to be synchronized with the local demand for PAH, consult with external groups, and recommend to Council appropriate changes to the PAH Eligibility Criteria and/or the PAH Partnership Agreement.

**6.15** The Eligibility Criteria contained in this Policy may be altered either generally, or specifically with respect to a particular PAH project or development, only with the approval of Council.

## **7. PAH PARTNERSHIP AGREEMENT**

This section of the Policy governs the terms which both partners (CCHC and the PAH unit holder) agree in advance to follow after the purchase of a PAH unit, and establishes the requirement upon all future builders of PAH who are working with the Town of Canmore and CCHC, to standardize their PAH Partnership Agreement terms to those established in this Town of Canmore policy, which may be changed from time to time. The specific terms of the PAH Partnership Agreement will be contained in the appropriate agreements at the time of purchase, which may take the form of a Memorandum of Lease, or an Option Agreement and Restrictive Covenant.

**7.1** The PAH unit must be the applicant's permanent, primary residence, with no rentals allowed. However, housemates and boarders are allowed as long as a titled owner remains in permanent residence.

**7.2** All future sales of PAH units shall be handled through the CCHC (as allowed by the Real Estate Act) and its PAH Waiting List as permitted in the purchase agreements. The PAH Waiting List shall be managed on a first-come, first-serve basis for the sale of new PAH developments and the sale of CCHC PAH leasehold units. CCHC will facilitate resales by using the PAH Waiting List as a list of eligible applicants approved to purchase PAH units from a PAH seller.

**7.3** An administrative fee of 2.5% of the original purchase price, as agreed in writing by the applicant, shall be paid by the applicant to CCHC upon each PAH resale.

**7.4** CCHC will calculate the restricted PAH resale price based on the original purchase price, as agreed in writing by the applicant for the PAH unit, multiplied by 110% of annual percentage change in CPI, prorated for the number of days owned in a year, and compounded annually. Resale price shall always be a maximum price, never a guaranteed price.

**7.5** If applicants wish to appeal a CCHC staff decision, appeals shall be made to the CCHC Board. The decision of the CCHC Board is final. A report on all appeal decisions will be made available to Council on a quarterly basis.

# ATTACHMENT: CCHC Palliser Village Rental Eligibility Criteria

## Canmore Community Housing Corporation Palliser Village Rental Eligibility Criteria

May 2008

Approved by Town of Canmore Council – July 7, 2008 – Resolution #245-2008

The following Eligibility Criteria are proposed solely in the context of the Palliser Village site. They are proposed with the knowledge that Palliser Village units must be rented out prior to possession date.

**Age:** All Tenants must be of Alberta legal age

**Citizenship:** All Tenants must be one of:  
1. Canadian citizen  
2. Permanent Resident of Canada  
3. Anyone with legal right to work in Canada (eg work visa)

**Employment:** All Tenants must be one of the following:  
1. Employee, Primarily Employed in Canmore, or  
2. Self-employed in Canmore, or  
3. Retiree - at least one Tenant on lease must have been Primarily Employed at least three (3) cumulative years in Canmore prior to possession

**Residency:** All Tenants shall currently live in Canmore and shall have lived in Canmore for at least the twelve (12) months prior to the effective date of the lease.  
  
If all units are not rented 60 days prior to possession, all residency requirements shall be removed from the remaining units.

**Occupancy:** The rental unit must be the permanent primary residence, on a continuous basis, of all Tenants.

**Net Household Assets:** No asset cap on Palliser Village.

**Gross Annual Income:** All tenants must meet the Core Needs Income Threshold as approved by the Province of Alberta or as otherwise agreed to by the Province of Alberta.

# TOWN OF CANMORE POLICY - DRAFT

**EFFECTIVE DATE:**

**ADOPTED BY RESOLUTION:**

**POLICY TITLE:**

The Hector at Palliser Village Perpetually Affordable Housing (PAH) Eligibility Criteria

## 1. INTRODUCTION

The Eligibility Criteria contained in this policy are specifically for The Hector at Palliser Village Perpetually Affordable Housing (PAH) rental property and replaces Resolution #245-2008 (July 2008).

The *Perpetually Affordable Housing (PAH) Policy* (Resolution 180-2009, May 12, 2009) includes a definition of “Perpetually Affordable Housing” and specific Eligibility Criteria. Section 6.15 allows the Eligibility Criteria contained in that Policy to be altered either generally, or specifically with respect to a particular PAH project or development, with the approval of Council, such as in the case of The Hector at Palliser Village.

The Hector at Palliser Village was funded in part by the Province of Alberta under the Rural Affordable Housing Partnership Initiative (RAHPI), and accordingly, is subject to the terms and conditions of that grant, including maximum income criteria.

Canmore Community Housing Corporation (CCHC) may act as the Town’s agent to implement the eligibility criteria through an application process. Should applicants wish to appeal a CCHC staff decision, appeals shall be made to the CCHC Board. The CCHC Board has the discretion to consider how staff applied and interpreted the eligibility criteria, but does not have the discretion to allow exceptions to the eligibility criteria itself. The decision of the CCHC Board is final. A report on all appeal decisions will be made available to Town Council on a quarterly basis.

## 2. DEFINITIONS

**"CNIT"** is the Core Need Income Threshold published annually by the Province of Alberta, which limits the gross annual income by unit type allowed in developments funded by specific provincial grants.

**“Disability”** refers to a prolonged and/or permanent condition that substantially limits an individual’s ability to earn a living. This includes, but is not limited to, recipients of the Assured Income for the Severely Handicapped (AISH) in Alberta and of the Canadian Pension Plan (CPP) Disability Benefit.

**"Employed"** includes, but is not restricted to, being on maternity leave or sick/disability leave, or being a homemaker, or having accepted a bona fide job offer.

**"Tenants"** are all adult persons living in rental accommodation. All such persons shall be on the lease.



### 3. ELIGIBILITY CRITERIA

Applicants are required to meet all qualifications.

**Age and Canadian Legal Status:** All applicants of Alberta legal age must be listed as Tenants on the rental lease and must be a Canadian Citizen, or be a Permanent Resident, or possess a valid Canadian work permit.

**Employment:** All Tenants must be one of the following:

- i. an employee working in Canmore a minimum average of twenty (20) hours per week for a licensed Canmore business; or
- ii. a self-employed person with a Canmore business license or recognized equivalent performing the services as a self-employed person for a minimum of an average of twenty (20) hours a week; or
- iii. a retiree, and the spouse or caregiver of the retiree, who meets one of the following conditions:
  - a. has worked in Canmore a minimum average of twenty (20) hours per week for at least three (3) years; or
  - b. has lived in Canmore for at least five (5) years since the age of fifteen years old.or;
- iv. is an individual, and the spouse or caregiver of the individual, who has a disability and who meets one of the following conditions:
  - a. has worked in Canmore a minimum average of twenty (20) hours per week for at least three (3) years; or
  - b. has lived in Canmore for at least five (5) years since the age of fifteen years old.

**Residency:** Preference shall be given to Tenants who currently live in Canmore and shall have lived in Canmore for at least the twelve (12) months prior to the effective date of the lease.

**Occupancy:** The rental home must be the permanent primary residence, on a continuous basis, of all Tenants.

**Net Household Assets:** none

**Gross Annual Income:** All tenants must meet the Core Needs Income Threshold (CNIT) as approved by the Province of Alberta or as otherwise agreed to by the Province of Alberta.