



Affordable Housing Pilot Grant

Pre-Development Grant Bulletin

Created: September 2026



Affordable
Housing



For Non-Profit
Housing
Providers



Up to \$50,000
in funding



Pre-
Development
Project Funding



Application Intake:
September 28,
2026 to December
17, 2027

What is the Affordable Housing Pilot Grant Program?

The Affordable Housing Pilot Grant Program supports the delivery of affordable housing by providing financial assistance during key stages of project development. The program helps eligible housing providers address project challenges, advance development activities, and bring new affordable homes to the community sooner.

What is the Pre-Development Grant?

Pre-development costs can be a major barrier for non-market housing providers. The Pre-Development Grant helps non-market providers move projects from concept to readiness by funding studies, design, technical work, and funding applications. This Grant provides one-time funding up to \$50,000 to eligible applicants that include a minimum of 20% affordable housing units in their development.

Eligibility Checklist



Must be a not-for-profit organization, housing co-operative, and/or faith-based institution working in partnership with a non-market housing operator.



Identify a funding initiative being pursued, such as a BC Housing, FCM, or CMHC program.



Have not submitted a Development Permit Application before grant application.



Must be located with the Westbank or Boucherie Urban Centre



Must be a minimum project size of 6 units





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Affordability Requirements

Project Requirements	Details
Affordable Units	Minimum 20%
Affordability Level	Minimum 20% below CMHC average market rent for West Kelowna, or rent-geared-to-income at no more than 30% of gross household income
Affordability Term	60 Years +

*When units ‘turn over’, new rents will be reset based on the then-current discount to the CMHC average market rent for West Kelowna. Current average market rents are shown below. Average studio rental rates are from CMHC Data for Kelowna, BC, as West Kelowna data for studios is not available.

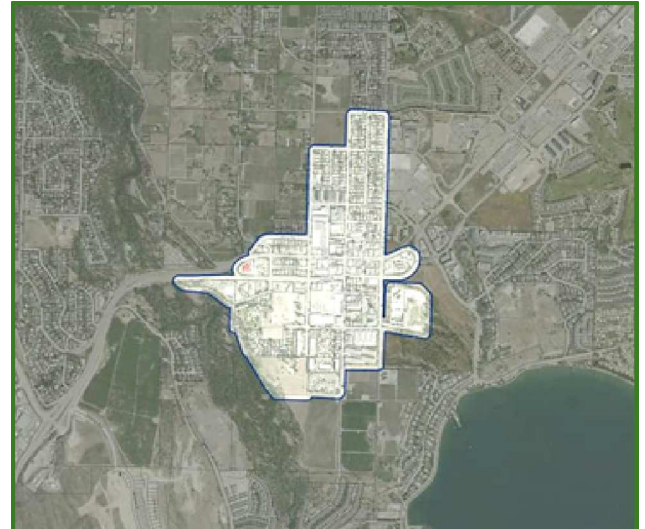
Current CMHC Average Market Rents, Discounts & Annual Income Thresholds by Unit Type	CMHC Average Market Rent (2025)	Grant Program Rent (Tier 1)- 10% Discount	Annual Household Income Required to be Affordable (Tier 1)**	Grant Program Rent (Tier 2)- 20% Discount	Annual Household Income Required to be Affordable (Tier 2)**
Studio	\$1,392*	\$1,253	\$50,120/yr	\$1,114	\$44,560/yr
1-Bedroom	\$1,689	\$1,520	\$60,800/yr	\$1,351	\$54,040/yr
2-Bedroom	\$1,912	\$1,720	\$68,731/yr	\$1,530	\$61,139/yr
3-Bedroom +	\$2,422	\$2,180	\$87,200/yr	\$1,938	\$77,520/yr

** Affordable units must be occupied by households that make no more than the gross annual household income required for the unit to be affordable, based on a household spending no more than 30% of gross income on housing. Current income thresholds are detailed in the table below.

Eligible Project Areas



Boucherie Urban Centre



Westbank Urban Centre

What Can The Funding Be Used For?

Funding may be used for a number of pre-development activities defined on page 5 of this Bulletin. Funding is provided as reimbursement of eligible costs or may be paid directly to service providers in certain circumstances, depending on the applicant providing proof of costs. If an applicant is unsure if a specific activity qualifies for pre-development funding, please contact Andrew.McKay@westkelownacity.ca.



Funding
Applications



Development
Consulting



Professional Studies
(Feasibility,
Transportation, etc.)



Design Consultant Fees
(Architectural,
Engineering, etc.)



Approved grant funds will be held/committed until disbursement. Approved applicants must reach funding disbursement milestones by June 30, 2028, or funds may be re-allocated to other HAF programs.

Application Evaluation

When multiple applications are submitted and there isn't sufficient funding for both projects, the following assessment criteria will be applied to select applicants:

- Project milestones & timeline
- Financial feasibility & funding pathway
- Site potential, concept and development plans
- Experience & team capacity
- Housing benefits of proposal

Grant Housing Commitment

The expectation for successful applicants is that their projects will secure affordable units through a Housing Agreement for 60 years or the life of the building, whichever is greater.

However, because pre-development work occurs early in the development process, housing agreements will be executed at later project stages.

Successful pre-development grant applicants are required to sign a memorandum of understanding acknowledging their future obligation to secure affordable units through a housing agreement.

Grant Application Process

Pre-Application Inquiry



Submit Application



Eligibility Screening



Project Evaluation



Approval Decision



Grant Agreement



Submit Receipts



Funding Distribution





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Application Requirements

Owner's Authorization

Proof of property ownership or owner's authorization is required to submit any application with the City. Fill out the sheet provided as part of the application package.

Certificate of Incorporation, Trust Deed, Constitution / Rules or Memorandum of Association.

As the Pre-Development Grant is only available to Not-For-Profits and Co-Operatives, proof that the associate's current status is required.

References

Three references confirming your ability to develop and manage affordable housing projects.

Funding Impact & Project Overview

Provide a brief overview of the proposed housing project, including the housing type, number of units, target population, and affordability objectives. Describe how the Pre-Development Grant funding will help advance the project toward a future development application.

Financial Plans & Partnerships

Applicants must explain their financial plans, cost estimates and evidence that additional provincial and/or federal funding sources are being pursued.

Housing Benefits of Your Proposal

A breakdown describing the extent to which your proposal addresses West Kelowna's affordable housing needs. Applicants should demonstrate how their project contributes to increasing the supply of affordable rental homes, the depth of affordability achieved, and how the proposed housing aligns with the specific needs of the community, such as family-friendly homes or accessible units.



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Application Requirements Continued

Proposed Milestones & Timelines

A breakdown of the pre-development process using milestones (key activities) with projected start and projected completion dates for each activity will be required as an attachment for the application. This should be formatted as a table, and each activity should clearly identify an item that would trigger disbursement of the grant funds. Examples of this would be:

Start Date	End Date	Milestone Activity
01-01-2027	01-02-2027	Development Consulting
01-02-2027	01-04-2027	Architectural & Engineer Designs
01-04-2027	01-08-2027	Feasibility & Technical Study

This information provides not only a fund distribution expectation timeline for staff but allows staff to assess the readiness and capacity of the applicant to deliver the proposed housing project efficiently and reliability.

Intended Use For Grant Funds

Eligible Pre-Development Activities include, but are not limited to:

- Feasibility studies
- Concept design
- Pre-development consulting
- Surveys
- Geotechnical reports
- Architectural work
- Engineering work

A breakdown of how this funding will be utilized and dispersed will be required by staff. The intended use should include a rationale or evidence for why the proposed funding amount is needed. An example of this may look as follows:

\$50,000 Grant Dispersal	Item	Rationale
\$20,000	Traffic Study	Traffic study is necessary at an earlier stage due to the project location and possible impacts on site entrance design that will help inform preliminary architecture work
\$30,000	FSR	Adjacent infrastructure concerns flagged by city staff prompted the choice to use PD funds for an FSR at this stage

Please note that the funding will be released based on proof of costs, not simply on what was initially requested.



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Where is the grant funding coming from?

The Pre-Development Grant is funded through the City of West Kelowna's Housing Accelerator Fund (HAF) initiative. The City has allocated up to \$200,000 to this pilot program.

Questions Regarding the Application?

For additional details and answers to frequently asked questions on the Affordable Housing Pilot Grant Program, please visit the program webpage. If you have questions, please contact Angele Clarke, Housing Manager at angele.clarke@westkelownacity.ca.

