THE CORPORATION OF THE CITY OF VERNON

MEMORANDUM

TO: Will Pearce, Chief Administrative Officer

FILE: 6460-10

PC: Kim Flick, Director Community Infrastructure and Development

DATE: September 12, 2022

FROM: Barbara Everdene, Long Range Planner

SUBJECT: HOUSING ACTION PLAN

Affordable and Attainable Housing is one of the key priorities in Council's Strategic Plan 2019 – 2022. Through the Strategic Plan, many actions have been undertaken (see Appendix 1 of Attachment 1). One of the outstanding priorities is to adopt the Housing Strategy Implementation Plan. This memorandum presents the Housing Strategy Implementation Plan (called the Housing Action Plan or "HAP") for Council's consideration.

The HAP builds on the research and planning outlined in the Vernon Housing and Homelessness Strategies (2019), the Regional District of North Okanagan's Housing Needs Assessment (2020), and the Regional District of North Okanagan's Regional Housing Strategy (2021) (see Appendices 4, 5 and 6 of Attachment 1). It also incorporates input from the Affordable Housing Advisory Committee and additional action items to address the need for housing in the community. The HAP is focused on providing attainable housing (i.e. "the missing middle") while continuing to support the provision of affordable and supportive housing in the community. In summary, the draft HAP draws on these sources to highlight five strategic directions, specific to our community:

1. **Increase the supply of rental housing**
2. **Increase diversity and affordability of market housing**
3. **Acquire land for affordable and attainable housing**
4. **Partner in the delivery of affordable and attainable housing**
5. **Educate, communicate and strengthen relationships**

These directions each have key actions that will help to guide the City in working to address housing concerns over the next several years. With two exceptions, the actions outlined in the HAP have been drawn from the Vernon Housing and Homelessness Strategies (2019) and the Regional District of North Okanagan's Regional Housing Strategy (2021). The two exceptions are new proposed actions to support these strategies, namely:

- Develop and distribute free pre-designed secondary dwelling plans that meet bylaw requirements and are building permit ready (1.4 in Table 1 of Attachment 1)

- Make City-owned lands development ready in terms of assembly, zoning and servicing (3.3 in Table 1 of Attachment 1)

In order to be able to achieve these actions, it will be important for the City to have human resources dedicated to both changing the policies and processes of the City and continuing to work one on one with stakeholders to accelerate housing projects. The urgency of the need for capacity to implement the HAP has led to a recommendation for a full time permanent Housing Planner at the City to lead the City's response to the housing crisis. This position would address all policy and bylaw matters related to housing, be the development lead on affordable and supportive housing projects, act as the staff liaison for the City's Affordable Housing Advisory Committee and support current planners with developments involving a housing agreement. At this time, Administration is evaluating options to convert an existing position into a Housing Planner position.

The draft HAP was presented to the Affordable Housing Advisory Committee on September 9, 2022, which passed the following resolution:

"THAT the Affordable Housing Advisory Committee recommend that Council endorse the Housing Action Plan;

AND FURTHER, that Affordable Housing Advisory Committee recommend that Council support the creation of a Housing Planner to implement policy changes and streamline and accelerate the review of affordable and attainable housing projects;

AND FURTHER, that Affordable Housing Advisory Committee recommend that Council refer the Housing Action Plan to the Regional District of North Okanagan Board of Directors for information."

RECOMMENDATION:

THAT Council endorse the Housing Action Plan as attached to the memorandum titled "Housing Action Plan" dated September 12, 2022 and respectfully submitted by the Long Range Planner;

AND FURTHER, that Council refer the Housing Action Plan to the Regional District of North Okanagan Board of Directors for information.

Respectfully submitted:

Barbara Everdene

Attachment 1 – Draft Housing Action Plan

City of Vernon
Housing Action Plan

TABLE OF CONTENTS

INTRODUCTION

Access to housing is critical for the social and economic wellbeing of the community. There is currently a severe lack of housing across the province and Vernon is feeling the impact across many income levels and demographics. The housing shortage requires immediate action, and a continued commitment to longer term solutions in the years to come. The City has been focused on affordable and attainable housing since 2008. While housing demand and the need for housing has only intensified, the good news is that Vernon has a strong foundation of policies and partnerships in place.

The Vernon Housing Action Plan (HAP) draws direction from the recent plans and experiences of community partners, non-profits, the Regional District of North Okanagan and the City. It integrates the outcomes of Council's Strategic Plan and feedback from the City's Affordable Housing Advisory Committee. The HAP is meant to bring all the information and strategies appropriate for Vernon into one document. Timelines for implementation would be considered in conjunction with dedicated human resources available to implement housing strategies and actions.

Housing in Vernon needs to be diverse in type, size and pricing, and accessible and inclusive, with enough units that are "affordable" and "attainable" throughout the community. What do these words mean?

Affordable (subsidized) housing is targeted to low income households, such as those who earn minimum wage or individuals who are receiving government assistance such as seniors or people with a disability. Affordable housing is generally rental housing and can include additional supports for the people living there. It is typically government subsidized housing.

Attainable (market) housing is targeted to low to average income households who have been priced out of the market or are struggling with higher rents. Attainable housing may be rental market housing or homes with smaller units or homes on smaller lots for purchase. It is typically market housing.

Successfully implementing the HAP will require support from various levels of government, non-profits and the development community.

THE HOUSING WHEEL

The housing wheel shown in Figure 1 demonstrates the range of housing options to meet the needs of households of all income levels, extending from emergency shelter

2

and housing for the homeless through to affordable rental housing and home ownership. Households may move across the various housing categories shown on the wheel throughout their lives.

Figure 1: The Housing Wheel

EMERGENCY & TRANSITIONAL SHELTER
Non-profit providers offer temporary shelter, food and other supportive services. Stays are typically 60 days or less.

TRANSITIONAL HOUSING
Non-profit housing providers offer stable housing as a step between shelters and long-term housing. Stays are typically 2-3 years, with supportive services aligned with need.

OWNERSHIP HOUSING
Home ownership can be fee simple, strata ownership or shared equity (ie. mobile home park, cooperatives) and includes multi-unit and single detached housing

SUPPORTIVE HOUSING
Housing providers offer long-term housing with ongoing supports aligned with need. The level of support varies in this category from supportive (low support), to assisted living (minor support) to residential care (full support).

RENTAL HOUSING
Primary market: 5+ purpose built units constructed for the purpose of long-term rental tenure, typically in apartments or townhomes *Secondary market:* private housing also contributes to the rental market and can include many forms of housing such as apartments, townhomes, secondary suites, carriage homes and single-family dwellings

SUBSIDIZED HOUSING
Operated by non-profit housing providers, BC Housing and cooperatives who provide supplemented rents through ongoing government subsidies for low income households.

SAFETY NET — EMERGENCY & TRANSITIONAL SHELTER — TRANSITIONAL HOUSING — OWNERSHIP HOUSING — SUPPORTIVE HOUSING — RENTAL HOUSING — SUBSIDIZED HOUSING — MARKET HOUSING — SUPPORTED HOUSING

= supportive services   = financial support

Since most community housing needs are met through the private sector, this Plan recognizes the need to encourage more attainable market housing (i.e. non-subsidized affordable rental housing and attainable home ownership). This Plan is intended to be a companion Plan to the 2019 Homelessness Strategy which focuses on meeting both safety net and supported housing needs, as shown on Figure 1[1], below.

[1] This diagram is adapted from the 2019 Moving Forward: Building Homes, Strengthening Community: Vernon Housing and Homelessness Strategies, coordinated by the Social Planning Council of the North Okanagan. The housing wheel diagram was developed by the City of Kelowna.

THE CHALLENGE

Housing affordability was identified as the most significant challenge during the development of the 2020 North Okanagan Regional Housing Needs Assessment. Since then, housing demand and the need for housing has intensified. There is an increasing gap between household incomes and the cost of living. Despite the number of units approved each year (which meet or beat what is identified in the Regional Housing Needs Assessment), the vacancy rate continues to drop. This has led to observations that there is a "missing middle" in housing; namely, smaller single family and medium density units that are designed for the needs and budgets of average income households. Addressing affordability is complex and will require action from various levels of government, non-profits and the development community. The lack of availability of diverse housing options impacts housing affordability.

The Regional Housing Needs Assessment included background information on the state of housing in Vernon as well as the region. The Assessment also helped to quantify Vernon's core housing need. This term indicates the number of households that require housing but do not have sufficient income to afford to rent or own a home currently available on the market. To meet core housing need, some form of assisted non-market affordable housing is typically required. This includes constructing social or affordable housing as well as providing assistance to help cover the cost of housing (typically through BC Housing). The information below, from the RDNO Housing Needs Assessment, further defines the challenges the community is facing:

- Vernon is experiencing a sustained moderate population growth of 1.4%, which is expected to continue. In the 2021 census, Vernon had a population of 44,519. Growth is projected at 200 households per year, for another 1,000 new households between 2022-26, and another 2,375 households between 2026-36;

- Vernon has a disproportionate share of the region's core housing need (60%). Until neighbouring municipalities accommodate supportive housing, Vernon will continue to shoulder the majority of these units. There are approximately 2,330 households in core housing need, that require housing but do not have sufficient income to afford to rent or own a home currently available on the market. It is estimated that core housing need will expand by a further 29 households annually from 2022-26;

- Vernon has an aging population, with one-third of owners and one-quarter of renters over the age of 65. The largest age group within the region is 45 to 64 years; singles aged 45-64 are the largest age group in need, followed by singles over 65;

- There is a significant gap between housing prices and household incomes needed to achieve homeownership. Median incomes of both renters ($33,000) and owners ($73,200) are lower in Vernon than the regional medians;

- There is not enough rental housing to meet current need; the overall rental vacancy rate is 0.7%, well below a healthy rate of 3%;

- Only 12% of the 5,590 existing rental units are affordable (i.e. less than 30% of the median renter income). One in three renters is in core need (33%), and most renters are spending over 30% of their income on housing; and

- Despite the 599 affordable and/or supportive units created in the community since 2008 (with some currently under construction), there is currently a backlog of not enough non-market/social housing to meet current need, with the number of households on waitlists for units growing.

This information demonstrates some of the reasons why, despite efforts to address this problem, there continues to be a larger demand for housing than there is supply, and a mismatch between the supply and the need for smaller and more affordable units.

RECOMMENDED STRATEGIC DIRECTIONS

The Housing Action Plan builds on the Vernon Housing and Homelessness Strategies (2019), the Regional District of North Okanagan's Housing Needs Assessment (2020), and the Regional District of North Okanagan's Regional Housing Strategy (2021). It also incorporates input from the Affordable Housing Advisory Committee and additional action items to address the need for housing in the community. As such, the HAP is focused on providing attainable housing (i.e. "the missing middle") while continuing to support the provision of affordable and supportive housing in the community. In summary, the HAP highlights five strategic directions, specific to our community:

1. Increase the supply of rental housing
2. Increase diversity and affordability of market housing
3. Acquire land for affordable and attainable housing
4. Partner in the delivery of affordable and attainable housing
5. Educate, communicate and strengthen relationships

Several of the recommendations require detailed analysis and consideration by Council. Each of these directions has key actions that will help to guide the City in working to address housing concerns over the next several years. These actions are summarized in Table 1, below.

Table 1: HAP Actions

Strategic Direction	Action	2019 Vernon Housing Strategy	2021 RDNO Housing Strategy	Indicator
ALL	0.1 Create a full-time permanent position for a housing planner to implement policy/bylaw changes, streamline and accelerate the review of affordable and attainable housing projects, raise awareness and build relationships		✓	Position created and person hired
1. Increase the supply of rental housing	1.1 Explore zoning amendments and additional incentives to accelerate the development of new rental housing	✓	✓	Number of new rental housing units built per year
	1.2 Reduce barriers and incentivize the construction of new secondary suites and secondary dwellings, including allowing suites in semi-detached dwellings	✓	✓	Number of new secondary suite and secondary dwelling permits per year
	1.3 Consider requiring new construction to be secondary suite ready		✓	Number of builds that are suite ready per year
	1.4 Develop and distribute free pre-designed secondary dwelling plans that meet bylaw requirements and are building permit ready			Number of Building Permits issued for the pre-designed plans
	1.5 Regulate short term rentals to reduce their impact on long term rental inventory	✓		CMHC rental vacancy rate
2. Increase diversity and affordability of market housing	2.1 Explore zoning amendments to support affordable home ownership and rental, including floor space ratio density zoning, small lot subdivisions, minimum home size and tiny house zoning, rental zoning, zoning for manufactured	✓	✓	Number and average/median cost of affordable home types (tiny homes on small lots, units in rental zones, manufactured

Strategic Direction	Action	2019 Vernon Housing Strategy	2021 RDNO Housing Strategy	Indicator
	homes, and apartment lock off units[2]			homes, apt. lock off units)
	2.2 Explore asking that a portion of new development to be affordable/attainable as part of rezoning processes	✓	✓	Number of rezoning applications involving community amenity contributions for affordable/ attainable housing or inclusionary zoning per year
	2.3 Review existing incentives and explore additional incentives (DCC rebate, housing agreement process, fast-tracking, parking variances, tax incentives, grants)	✓		Number of incentives for affordable/ attainable housing per year
	2.4 Understand the business case for attainable market housing and work with the development community to increase uptake	✓		Number of presentations/ workshops and attendees (e.g. DAPR DWG)
3. Acquire land for affordable and attainable housing	3.1 Develop and implement a Land Acquisition Strategy that a) maps out priority areas for future land acquisition by the City, b) identifies revenue sources for land acquisition (municipal, federal and provincial) and c) explores innovative financing options	✓	✓	Ha of City land set aside for the purpose of affordable/ attainable housing Number of new affordable and attainable housing units on City land
	3.2 Advocate to senior levels of government for financial support, surplus institutional	✓	✓	Number of grant applications and total amount

---

[2] A lock-off unit or suite is a dwelling unit within an apartment with a separate lockable entrance access to a shared common hallway which can be locked-off from the rest of the apartment.

Strategic Direction	Action	2019 Vernon Housing Strategy	2021 RDNO Housing Strategy	Indicator
	land or other resources and assistance for affordable housing			requested per year Total amount funded per year
	3.3 Make City-owned lands development ready in terms of assembly, zoning and servicing			Number of parcels readied for affordable housing in terms of assembly, zoning and servicing
4. Partner in the delivery of affordable and attainable housing	4.1 Support build-out of land already acquired for affordable and attainable housing	✔	✔	Number of new non-profit (government supported) affordable and attainable units AHRF disbursements
	4.2 Explore fast-tracking and reduced bylaw requirements for non-profit housing development, including reduced parking requirements based on location, housing type, proximity to transit, etc.	✔		Number of new non-profit housing starts
	4.3 Collaborate with Social Planning Council of the North Okanagan (SPCNO) – Housing First and other initiatives (e.g. 2019 Homelessness Strategy)	✔	✔	SPCNO report card on 2019 Strategy indicators
	4.4 Collaborate with RDNO and communities in the North Okanagan as appropriate on housing research and affordable/attainable housing development	✔	✔	RDNO report card on 2021 Strategy indicators
5. Educate, communicate	5.1 Work to build understanding in the community about the	✔	✔	Number of public engagement

Strategic Direction	Action	2019 Vernon Housing Strategy	2021 RDNO Housing Strategy	Indicator
and strengthen relationships	importance of having diverse housing types to build acceptance of affordable/ attainable housing projects			events and attendees
	5.2 Communicate with the community and developers about what the City is doing/offering	✔	✔	Number of public engagement events and attendees; Webpage analytics
	5.3 Continue to build relationships and partnerships at all levels (provincial, regional, non-profit, development stakeholders)	✔		Number of Council resolutions re: affordable housing funding opportunities and initiatives

PERFORMANCE

Each action in the plan includes a measurement of success. At a high level, the success of this affordable and attainable housing plan will be measured by:

- overall community housing stock diversity
- number and diversity of new builds
- change in the annual vacancy rate
- number of new rental units coming into the community rental supply
- number of building permits for secondary suites
- number of relevant housing applications and processing timelines
- uptake of incentives and initiatives

These measurements will be reviewed annually and an affordable and attainable housing report card shared with Council and the community.

CONCLUSION

The housing shortage requires immediate action, as well as a continued commitment to longer term solutions in the years to come. The City has been focused on affordable

9

housing since 2008, so there is already a strong foundation of policies and partnerships in place, but there needs to be continued efforts to meet the increasing needs of the community at a variety of income levels and housing types. The challenge is significant and the City is only one player (see Appendix 2 for a list of other stakeholders). However, by working together, we make change happen. The HAP is the City's roadmap to increasing action and focus to support our community to achieve housing for all.

APPENDIX 1 - WHAT HAS BEEN DONE ALREADY?

Summary of Vernon's Housing Action 2008 – 2022

The City of Vernon's first Attainable Housing Strategy was launched in 2008 with the majority of recommendations completed, including:

- Encouraged secondary suites through zoning, a more streamlined process and elimination of fees.
- Restructured the way the City charges infrastructures costs to new development (Development Cost Charges), including waivers for affordable housing.
- Implemented the Rental Housing Incentive Grant to assist with development cost charges for market rental units.
- Strengthened the Strata Conversion Policy to protect existing rental housing.
- Provided land and partnered with local housing non-profits and BC Housing for new affordable and attainable units.
- Implemented a program to exempt homeowners from taxes for a fixed period if building in the City Centre District (Revitalization Tax Exemption Program).
- Use of Housing Agreements to increase density for more affordable and attainable units.

Affordable and Attainable Housing was one of the key priorities in Council's Strategic Plan 2019 – 2022. Through this plan, many actions were undertaken, as follows:

2019	• Commenced short term rentals policy/bylaw consultation
	• Investigated and pursued opportunities for affordable/attainable housing partnerships, as appropriate
	• Identified available parcels of land in advance of the Spring 2020 BC Housing call for funding
	• Completed lease and housing agreement for 4005 Pleasant Valley Road in partnership with BC Housing and Vernon and District Land Trust
	• Participated in provincial review of development requirements
	• Worked with RDNO to oversee regional housing assessment
2020	• Worked with RDNO on a Regional Housing Strategy to ensure City needs are reflected
	• In conjunction with Social Planning Council, investigated potential City owned lands for affordable housing
	• Worked with BC Housing and other agencies on project development
	• Investigated and pursued opportunities for affordable/attainable housing partnerships, as appropriate

2021	• Assessed residential development approval process and identified areas to streamline • Completed review of impediments to secondary suites and carriage homes • Worked with BC Housing and other agencies on project development • Investigated and pursued opportunities for affordable/attainable housing partnerships, as appropriate • Continued to proactively identify lands to develop affordable housing
What we are still finishing	• Complete implementation of development process review recommendations • Zoning bylaw amendments to allow secondary suites in semi-detached dwellings • Develop short term rentals policy/bylaw for Council's consideration • Develop public materials to increase awareness of development processes and timelines • Integrate outcomes of housing needs assessment into Housing Strategy Implementation Plan • Reviewing impediments to tiny homes
This plan addresses	• Adopt Housing Strategy Implementation Plan • Implement Housing Strategy Implementation Plan priorities

APPENDIX 2 - WHO IS INVOLVED IN ADDRESSING HOUSING?

Improving the housing situation in a community takes many people working at many different levels. There are roles for federal, provincial and local governments as well non-profit housing providers, developers and builders. Individual home owners also have a part to play.

Partner	Role
Canada Mortgage and Housing Corporation (CMHC)	Financing, funding, information, research, education, incentives
BC Housing	Funding affordable and attainable units, supportive housing, rental supplements, education, information
City of Vernon	Regulation, reviewing applications, policy direction, education, provision of land for subsidized non-market housing
Housing Non-profits	Securing grants, developing and operating affordable and attainable housing
Developers and Builders	Developing and building more multi-family units and purpose-built rentals, input on policies and regulations that encourage affordable and attainable housing
Home Owners	Adding secondary suites and carriage houses, providing long term rentals

Individuals and families seeking affordable and attainable housing are important partners in addressing housing and important to engage in planning processes and projects so that projects can effectively meet their needs.

This housing action plan builds on the work the City of Vernon has been doing since 2008 to improve access to safe, affordable and attainable housing that meets the needs of Vernon residents.

APPENDIX 3 - RESOURCES

Over the last few years, the City of Vernon has partnered and provided input into the following housing research and planning documents:

- 2019 Moving Forward: Building Homes, Strengthening Community: Vernon Housing and Homelessness Strategies – coordinated by the Social Planning Council, this document conducted a review of policies and programs related to housing and homelessness in Vernon since 2008 and provided recommendations for further actions to address homelessness and increase affordable and attainable housing.

- 2020 North Okanagan Regional Housing Needs Assessment – a regional effort to identify the main housing challenges for different income levels and demographics and to quantify housing requirements.

- 2021 North Okanagan Regional Housing Strategy – using the data from the Housing Needs Assessment, the document outlines actions that are intended to increase affordable and attainable housing in the region.

These documents were used as the foundation of the HAP and are important resources. In addition, the following documents provide history and context:

- 2013 Vernon Housing Needs Assessment
- 2007 Building Bridges Strategy
- 2007 Attainable Housing Strategy

APPENDIX 4 – 2019 VERNON HOUSING AND HOMELESSNESS STRATEGIES

This page left intentionally blank

APPENDIX 5 – RDNO REGIONAL HOUSING NEEDS ASSESSMENT (VERNON COMMUNITY PROFILE)

This page left intentionally blank

APPENDIX 6 – RDNO HOUSING STRATEGY

This page left intentionally blank

Moving Forward: Building Homes, Strengthening Community

VERNON HOUSING AND HOMELESSNESS STRATEGIES

APRIL 2019

Attention to:

Annette Sharkey
Executive Director
Social Planning Council for the North
Okanagan

Kim Flick
Director of Community
Infrastructure and Development
City of Vernon

Submitted by:

Urban Matters CCC
304 – 1353 Ellis Street
Kelowna, BC V1Y 1Z9

&

Homelessness Services
Association of BC
4445 Norfolk Street,
Burnaby, BC V5G 0A7

Project Contact:
Matt Thomson, Community Housing
mthomson@urbanmatters.ca
604-235-1701

Table of Contents

Appendices

1 Introducing *Moving Forward: Building Homes, Strengthening Communities*

Situated just over a half hour drive north of Kelowna, in the heart of the Okanagan, Vernon is a fast-growing, diverse community rich with opportunities to live, work, play and visit. Agriculture, construction, tourism and manufacturing have driven the Vernon economy over the last few decades. With growth, come new economic opportunities, as well as challenges associated with increasing housing affordability issues and increasing homelessness.

In the years since 2007, when Vernon produced both its first municipal Attainable Housing Strategy and the *Building Bridges* strategy developed by the Social Planning Council of the North Okanagan, there has been significant effort and progress on addressing both housing affordability and homelessness. Over this period, the City introduced municipal policy to support new housing solutions and community partnerships focused on addressing homelessness and its associated issues. Still, the community has experienced significant housing pressures since 2014, including both a declining vacancy rate and increased cost of both rental and new development.

The challenges are complex and, in many ways, influenced by larger economic forces. With an understanding of these challenges, *Moving Forward* is an action plan building on work done by the municipality, the Social Planning Council of the North Okanagan, and the Partners in Action Committee.

Moving Forward offers an opportunity to align the municipality, community partners, and other key stakeholders such as provincial and federal partners to a common set of strategies for Vernon.

The *Moving Forward* consultant team, guided by the municipality and the Social Planning Council of the North Okanagan (SPCNO), engaged community partners through a process intended to align strategies to address housing and homelessness in Vernon. The process:

>> Reviewed all previous work conducted by the City and SPCNO since 2007;
>> Engaged with local stakeholders and people with lived experience through interviews, in-person focus groups, and community meetings
>> Identified best practices designed to impact the challenges and issues identified by community;
>> Developed draft strategies and reviewed these with key stakeholders;
>> Solidified a community action plan that coordinates goals and activities.

Moving Forward provides an overview of the approach used to develop the strategy, outlines key context and background to the development of the strategies, and identifies action steps for strengthening responses to housing and homelessness.

2   Recommended Actions

Recommended actions are summarized below. These were developed through the engagement process and review of best practices in other communities. A sample work plan is provided in Appendix A describing how the Social Planning Council for the North Okanagan and the City of Vernon can implement the recommended actions.

ATTAINABLE HOUSING

01 – INVESTING

1. Develop an approach to acquiring land to leverage affordable housing.
2. Explore models of inclusionary zoning that use different contribution models (e.g. units, vs. cash-in-lieu).
3. Further explore financial incentives to invest in housing.
4. Introduce capital grants for non-profit housing developments.
5. Support Council and senior staff in continuing to advocate to senior government for additional funding and resources.

02 – REGULATING AND INCENTIVIZING

1. Complete research on housing demand and supply. Use findings to inform incentives and City initiatives, as well as identify opportunities to address gaps.
2. Regulate short-term rentals.
3. Refine the City's current DCC rebate model to match level of incentive to level of affordability that's achieved.

4. Explore reduced parking requirements for non-profit housing development. Develop a set of criteria to determine the feasibility of reduced parking requirements (e.g., type of housing, location, proximity to transit, etc.). Consider eliminating the requirement for a traffic impact study for non-profit housing developments under certain conditions or providing support for the completion of the study.
5. Consider allowing lock-off units.
6. Consider incentives for homeowners and developers to install secondary suites.
7. Consider incentives for homeowners to rent their suites - e.g., reduction of utility rate or tax incentives if guaranteed that the suite will be on the rental market for five years.
8. Expand incentive programs for infill residential and purpose-built rental in areas west of downtown. Consider reviewing parking requirements, the Revitalization Tax Exemption program, the DCC grant, and any others.
9. Review housing agreement requirements on projects that receive incentives.
10. Formalize and communicate fast-tracking for approvals and permitting for affordable housing projects.
11. Explore opportunities to support affordable home ownership, such as reducing minimum home size to encourage a range of home sizes (e.g. tiny homes).

03 – PUBLIC EDUCATION AND AWARENESS

1. Build awareness of the need for and benefits of affordable housing projects through a public education campaign and ongoing communication strategy.

2. Develop educational and outreach support.

3. Build capacity and collaboration among stakeholders to partner and pursue funding opportunities from senior government, such as new programs through BC Housing and CMHC.

HOMELESSNESS

04 – SYSTEMS PLANNING

1. Build on the newly establish Coordinated Access and Assessment Table (BC Housing, Interior Health, housing and service providers) to support tenanting of new housing coming on stream in a collective effort to end homelessness in Vernon.

2. Engage housing providers to explore options of adopting of a Housing First model.

3. Identify opportunities to implement a housing first approach through a scattered site model.

4. Continue collaboration between City and PIA to achieve housing and service delivery goals.

05 – STRENGTHENING SERVICES

1. Introduce Shower Program that allows people experiencing homelessness or at risk of homelessness to access showers and resources to meet basic hygiene needs.

2. Explore opportunities to provide additional storage space (bins).

3. Support through PIA, the City of Vernon's decision to provide more public toilets in the downtown neighbourhood.

4. Create a systems map to better understand current resources, assets, and gaps in services accessed by individuals experiencing homelessness in Vernon.

5. Develop plan to better support youth aging out of care in Vernon.

6. Develop a plan to better support seniors or older adults at risk of homelessness.

7. Continue to work towards Reconciliation with Indigenous organizations and individuals to understand gaps and needs, and by building on the cultural audit being completed by the Community Action Team / HART Project.

8. Explore introducing Car 87 Mental Health Car program model in Vernon. (Car 87 is an initiative of the Vancouver Police Department which partners a constable with a registered nurse or registered psychiatric nurse to provide on-site assessments and interventions for people living with mental illness.)

9. Look into initiatives to increase sense of safety and security in downtown core. Monitor and evaluate the effectiveness of new initiatives including the Weekly Peer Clean Ups and the upcoming Folks on Spokes program.
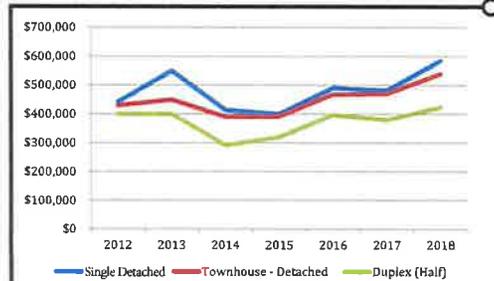
06 – PUBLIC EDUCATION AND AWARENESS

1. Provide opportunities for public of all ages to better understand homelessness through an awareness campaign, including working with the business community, City Council, schools and school district, neighbourhood associations, faith communities, and medical practitioners.

2. Develop process for working with and informing community regarding future temporary shelter, temporary modular developments as well as supportive housing to ensure public understands the projects and has an opportunity to engage with funders and host organizations.

3. Increase support for development of affordable and supportive housing and homelessness services.

3   The Last Ten Years: Progress on Housing and Homelessness in Vernon


Timeline 2007–2012

2007
- Creation of Land Trust Society
- Funding Secured for Income Assistance Outreach Worker
- Drop in Program needed/Upper Room Mission Adds More Programming

2008 — 16 units–CMHA (Belvedere)
- Access to Health Services in the Downtown/ Downtown Primary Care Opens
- Funding Secured for Housing Outreach Worker
- Funding for a Permanent Shelter Secured (Gateway Shelter)

2009 — 42 units–Vernon Native Housing (Kickanee Estates)
- COOL Team Created for Better Coordination Between Outreach Workers and By-law Department
- City of Vernon Housing Forum
- Strengthen the Strata Conversion Policy to Protect Existing Rental Housing

2010 — 6 units–Vernon Community Land Trust, Kindale Developmental Association, Habitat for Humanity (Under One Roof)
- Support Land Trust/ City Donates Land for Under one Roof Project
- North Okanagan Developers Package
- City Centre Neighborhood Plan - Mixed Use Developments

2011

2012
- Update to the Homelessness Strategy (2012-2015)
- Vernon Housing Needs Assessment: Review of Kelowna Affordable Rental Incentives Program; City of Vernon Housing Forum

Legend:
- ■ Partner's in Action
- ■ Affordable Housing Commitee

Indicator 1: Average Home Sales by Unit Type, 2012-2018

In 2014 home values in Vernon declined, after a peak in 2013. Since then, the average cost of housing in Vernon has been steadily increasing, and the current average sale price for a single-detached is $585,000.

Indicator 2: Cost of Rental Housing, 2008-2017
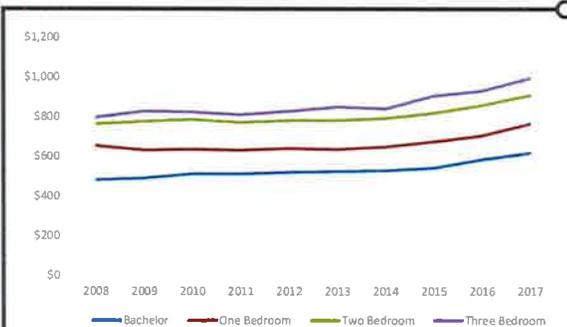
Between 2008 and 2015, rents rose incrementally in Vernon, about 1% to 4% per year. In 2015, however, rents started rising more rapidly, increasing by 5-6% per year depending on unit size.

Indicator 3: Rental Vacancy Rate, 2008-2017
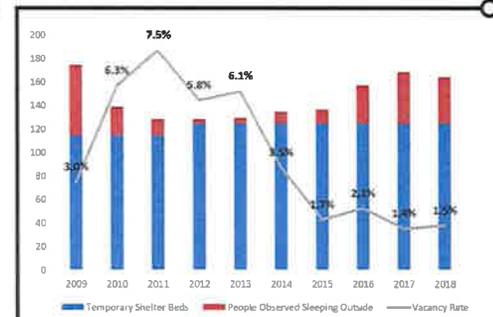
Between 2009 and 2014, Vernon's vacancy rate was high, ranging from 3% and 7.5%. Since 2015, the vacancy rate has been below what is considered a healthy vacancy rate (3 to 5%). Over this same time period, homelessness increased as the vacancy rate fell. In 2018, the vacancy rate was 1.5% which indicates a constrained rental market.

Timeline

City of Vernon Housing Forum

City Centre Neighborhood Plan - Revitalization Tax

Lower The Development Cost Charges (DCC's) And Other Permit Fees, On Secondary Suites

Homelessness and Harm Reduction Strategy Updates

Homeless Count

Rental Grants Program for Market/Non-Market Units

City of Vernon Housing Forum

Partner's in Action

Affordable Housing Commitee

Detailed non-profit housing inventory: community indicators: Homeless Count

Homeless Strategy update undertaken: North Okanagan Seniors Housing Guide; Vernon Survival Guide

2013
20 units-Kindale Developmental Association (Viridian Apartments); 4 units+10 beds-John Howard Society (Bill's Place)

2014

2015
38 units-John Howard Society (Blair Apartments)

2016
11 units-Vernon Native Housing Society

2017
10 beds-John Howard Society (Bill's Place expansion)

2018

Indicator 4: Residential Building Permits & Household Growth in Vernon, 2006-2016
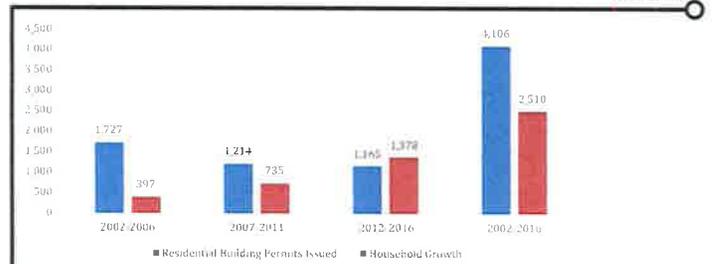
In the period from 2002 to 2011, the number of residential building permits issued by the City of Vernon outpaced the addition of new households in the city. However, between 2012 and 2016, the city grew by nearly 1,400 new households-significantly more household growth than over the previous five-year periods. This household growth also outpaced new residential building permits, showing that for the first time during this fifteen-year period the city was growing faster than new stock was being added.

Indicator 5: Individuals Accessing Gateway Shelter and Howard House
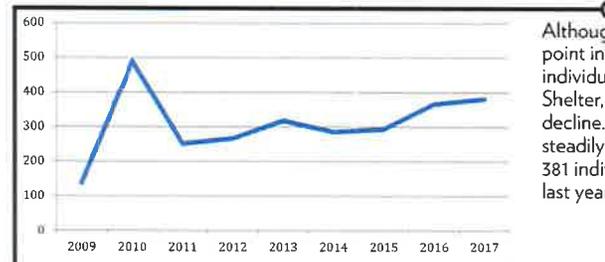
Although 2010 was the high point in terms of the number of individuals accessing the Gateway Shelter, 2011 showed a significant decline. The numbers have been steadily increasing since 2011, and 381 individuals accessed the Shelter last year.

Indicator 6: Affordable Rental Costs for 3 Household Groups vs. Cost of Average 2-Bedroom Rental, 2017
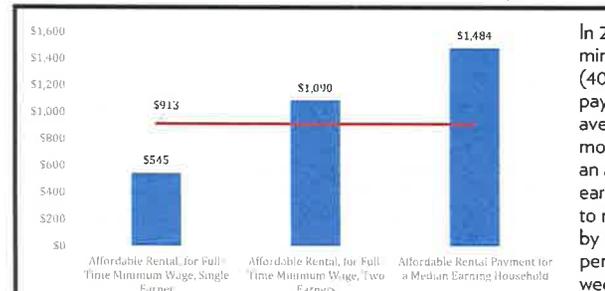
In 2017, a single person earning minimum wage and working full-time (40 hours/week) could only afford to pay $545 per month for rent, while an average two-bedroom cost $913 per month. In order to be able to afford an average two-bedroom, a single earner on minimum wage would need to reduce other household spending by $368 per month, or work 268 hours per month, an average of 67 hours per week.

4   Vernon Context

Vernon has grown steadily over the past number of years at a high rate of growth. People are attracted to the region for the sunny weather, natural beauty, and recreational opportunities. Vernon is also the commercial hub for the North Okanagan and is the urban centre for nearby communities.
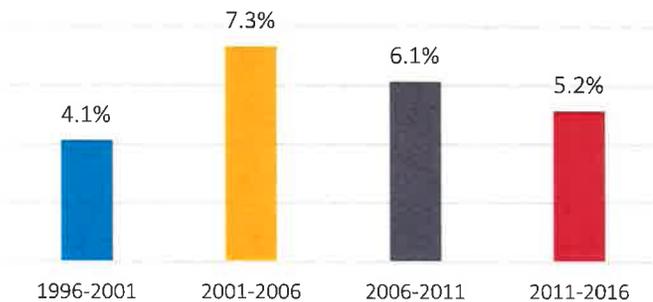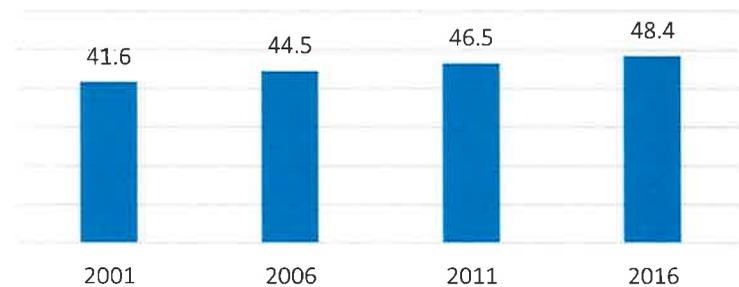
Vernon has an aging population and this trend is expected to continue, in line with many Canadian communities. Between 2001 to 2016, the population of people 65 and over grew from 20.7 percent of the total population to 25.5 percent, a significant increase. The median age rose from 41.6 to 48.4 over this same period.

POPULATION & DEMOGRAPHICS

Population 1996-2016

1996	2001	2006	2011	2016
32,165	33,494	35,944	38,150	40,116
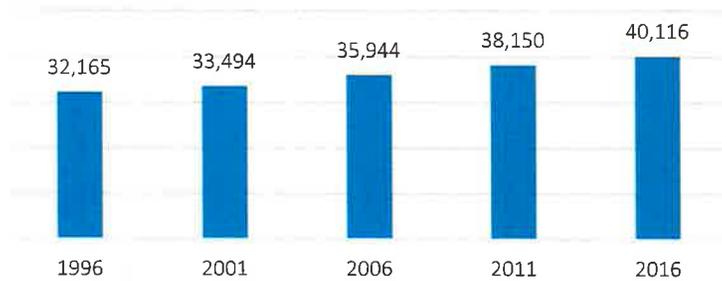
Source: Stats Canada, 1996-2016.

Population Growth Between Census Periods

1996-2001	2001-2006	2006-2011	2011-2016
4.1%	7.3%	6.1%	5.2%

Source: Stats Canada, 1996-2016.

	2001	2006		
65 years and over	6,925	7,910	8,800	10,230
15 to 64 years	20,770	22,440	23,985	24,220
0 to 14 years	5,805	5,610	5,370	5,670

■ 0 to 14 years   ■ 15 to 64 years   ■ 65 years and over

Source: Stats Canada, 2001-2016.

Median Age, 2001-2016

2001	2006	2011	2016
41.6	44.5	46.5	48.4

Source: Stats Canada, 2001-2016.

SOCIO-ECONOMIC DATA

Median incomes in Vernon are slightly lower than figures for the Regional District of the North Okanagan, and significantly lower than figures for the province.

Gross Income of Households, 2016
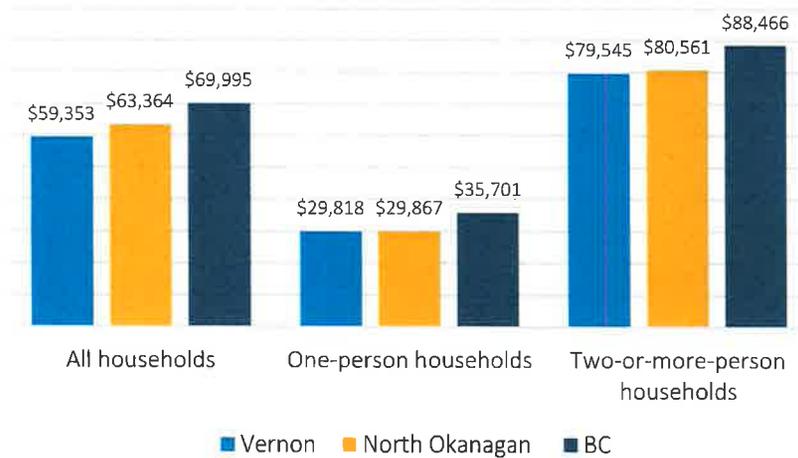
Low income cut-offs (LICOs) are used by Statistics Canada to estimate the numbers of families in a population that may be considered low income. They are "income thresholds below which a family will likely devote a larger share of its income on the necessities of food, shelter, and clothing that the average family".[1] It does not provide a full picture of poverty or low-income status, but it does provide a starting point for understanding economic issues in the community.

Compared to the province as a whole, a smaller proportion of individuals in Vernon fall below LICOs. However, Vernon has a higher percentage of individuals from ages 0 to 64 that fall under LICOs compared to the North Okanagan overall, meaning that 4,955 individuals aged 0 to 64 are experiencing low-income. The rates of adults 65 and over that fall below the LICO is similar in both Vernon and the North Okanagan; however, it means that 1,435 seniors are experiencing low-income in Vernon.

Low Income (LICO) of Individuals, 2016
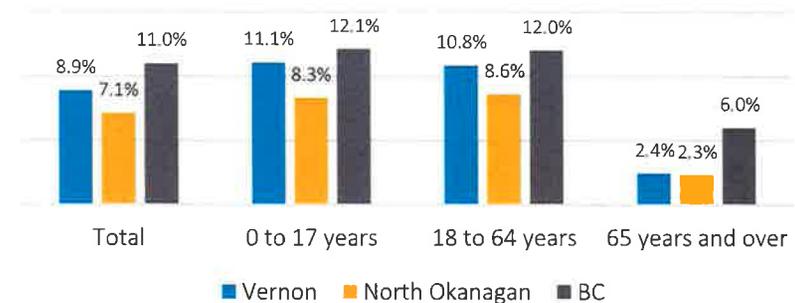
HOUSING DATA & TRENDS

Housing Stock

Vernon has a fairly diverse mix of housing. Single detached homes and low-rise apartments are the most common types of housing in the community, followed by row houses and duplexes. There are few apartments that are five storeys or higher.

---

[1] *Statistics Canada, Low Income Cut-Offs.*
https://www.150.statcan.gc.ca/n1/pub/75f0002m/2012002/lico-sfr-eng.htm

Dwelling Types, 2016

- Single-detached house
- Apartment (5+ storeys)
- Semi-detached house
- Row house
- Apartment or flat in duplex
- Apartment (1-4 storeys)

50%
23%
8%
9%
8%
2%
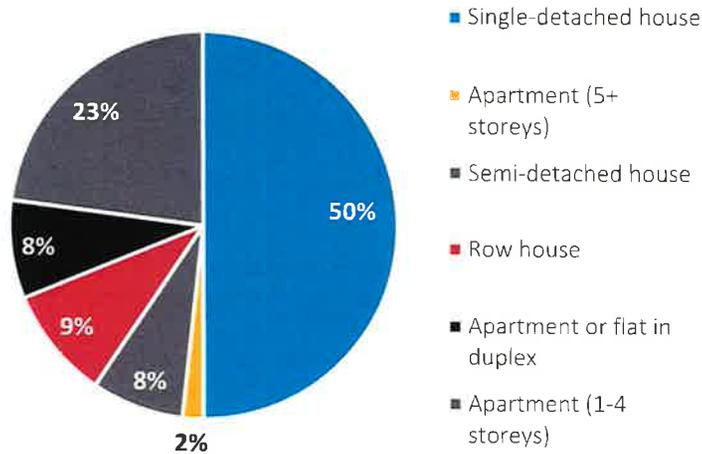
Source: Stats Canada, 2016.

Housing Indicators

As seen on Page 4, the cost to purchase a singe detached house in Vernon has continued to rise since 2014. For people that are renting, since 2008 the annual increase in rent has been between 1% and 4% increasing to 5%-6% per year since 2015.

Housing Need Indicators

Housing indicators refer to markers of housing issues and include adequacy, suitability and affordability. The tables below summarize the number of households in Vernon facing issues around these three key indicators.

ADEQUACY

Adequacy refers to the state of repair of a home. Homes that have adequacy issues are homes that require major repairs.

SUITABILITY

The suitability of a home is determined by the size of the home in relation to the size and composition of the household living in it. The definition of suitability is set by the Canada Mortgage and Housing Corporation (CMHC) and is generally defined as no more than two people per bedroom with separate rooms for parents and children 5 and over of the opposite sex.

AFFORDABILITY

This measure identifies the number of households that pay 30 percent or more of their income on housing, a standard measure of affordability.

Table 1 and Table 2 show housing indicators for renting and owning households. Compared to owners, a large percentage of renting households, particularly lone parents and non-family households face at least one housing issue. Affordability is the most common issue and affecting a far higher percentage of renters than owners.

Table 1: Renting Households Experiencing Issues of Adequacy, Suitability or Affordability

Renting Households Experiencing Issues	Inadequacy	Unsuitability	Unaffordability	Inadequacy, unsuitability and unaffordability	Total Renters	Proportion of This Household Type
All Families	280	260	1,015	1,325	2,700	49.1%
Couples with Children	55	30	170	245	625	39.2%
Couples without Children	55	10	250	295	815	36.2%
Lone-Parent Families	120	110	490	565	835	67.7%
Non-Family Households	215	60	1,780	1,890	2895	65.3%
Total	495	320	2,795	3,215	5,595	57.5%

Source: Stats Canada, 2016.

Table 2: Owning Households Experiencing Issues of Adequacy, Suitability or Affordability

Owning Households Experiencing Issues	Inadequacy	Unsuitability	Unaffordability	Inadequacy, unsuitability and unaffordability	Total Owners	Proportion of This Household Type
Census Family Households	370	120	935	1,345	8,365	16.1%
Couples with Children	155	30	300	455	2,420	18.8%
Couples without Children	125	0	330	445	4530	9.8%
Lone-Parent Families	55	30	230	275	740	37.2%
Non-Family Households	155	10	1,065	1,170	3780	31.0%
Total	525	135	1,995	2,515	12,150	20.7%

Source: Stats Canada, 2016.

HOMELESSNESS

Homelessness is a growing concern not only in Vernon, but in communities across the province. A total of 7,655 individuals were identified as experiencing homelessness in the 2018 Report on Homeless Counts in B.C. The majority were sheltered (63%) and 37% were unsheltered. From 2009 until 2016, annual homeless censuses were conducted to count the number of camps in public places in Vernon. Since October 2016, a more detailed fall census/survey has been conducted to determine the number of people experiencing homelessness in Vernon and to better understand the demographics, causes of homelessness and their needs. Counts provide a snapshot of homelessness in Vernon at a point in time. They are an undercount because not everyone experiencing homelessness can be found and not everyone found wants to be surveyed. Despite this, they are an accepted methodological tool for collecting data on homelessness at a single Point-in-Time.[2]

On October 18, 2018, the Turning Points Collaborative and the Social Planning Council conducted the third annual fall census/survey and found:

- A total of 161 individuals who identified as experiencing homelessness (an increase from 153 in 2017)
- 31% were female and 65% were male; 4% indicated transgender/other
- The average age for sleeping outside was 43 years (men) and 34 years (women)
- The average age in the shelters was 47 years (men) and 47 years (women)
- 30% of respondents indicated they had been in the foster care system
- 34% identified as having Indigenous ancestry
- 38% have lived in Vernon for less than one year (the majority of people have lived in Vernon more than one year)
- 50% indicated that they had grown up in Vernon or had family connections
- Those surveyed in 2016, 2017 and 2018 indicated that the main causes of homelessness in Vernon are low incomes, high rents, and lack of rental availability. The constrained rental market has a big impact on people with barriers such as mental health or substance use issues.

Since the project started in 2018, Vernon has been approved for a number of new housing initiatives and projects:

- 46 beds - Our Place Shelter, Turning Points Collaborative
- 52 units - My Place Apartment, Turning Points Collaborative
- 1 units – Vancouver Resource Society
- 30 units - Canadian Mental Health Association, Vernon and District
- 12 units – City of Vernon/Land Trust
- 36 units - Vernon Pensioners Accommodation Society
- Up to 8 Units - Highlands of East Hill – City of Vernon/Land Trust

Additionally, the Partners in Action and Social Planning Council of the North Okanagan have submitted an application to become one of the designated HPS communities to receive federal funding to address homelessness.

5 The Strategy Process

The Strategy development process occurred from July 2018 to February 2019 and consisted of 4 phases:

PHASE 1 - PROJECT INITIATION

The Urban Matters and Homelessness Services Association of BC team held a start-up meeting with staff from the Social Planning Council of the North Okanagan and the City of Vernon to confirm objectives, scope of work, roles and responsibilities, key documents and measures and key stakeholders to engage. This meeting also provided an opportunity to identify key collaborators to guide the process, consisting of representatives of the Social Planning of the North Okanagan and the City of Vernon.

PHASE 2 – STRATEGY EVALUATION

To begin our evaluation, we carried out an initial review of Vernon's Attainable Housing Strategy and the Building Bridges Homelessness Strategy. This approach allowed us to collect key community metrics and combine them with key housing metrics while also identifying the baseline measurements of success guiding both plans. We then carried out early stakeholder engagement through interviews and workshops, including a focus group with individuals who are experiencing homelessness. We aimed to better understand what had worked well in previous strategies, how the strategies could have been stronger, and what changes occurred in the community since the development of the strategies. This process allowed us to do a comprehensive evaluation of the strategies' successes and the challenges associated with them, as well as their ability to achieve desired outcomes, to impact the housing system in Vernon, and to respond to changing conditions.

PHASE 3 – BEST PRACTICES REVIEW

As part of the strategy we researched and identified best practices in the field. We then reviewed our findings during the Community Stakeholder Workshop, which served as a priority-setting exercise. Participants were asked to identify the approaches and best practices that are most likely to have the greatest impact in Vernon. Finally, we summarized the best practices and stakeholder input in a report that identified the priorities and practices most likely to effectively address the issues identified in Phase 2.

PHASE 4 – PREPARE DRAFT AND FINALIZE STRATEGIES

Building on our findings and feedback from stakeholders, we developed and finalized a series of recommendations directing work on attainable housing and homelessness in Vernon for the next 5 years. Working with the Social Planning Council of the North Okanagan

and the City of Vernon, we identified and prioritized the recommended actions that are most likely to succeed in the community.

Defining Homelessness

The following is the Canadian Definition of Homelessness as defined by the Canadian Observatory on Homelessness.

Homelessness describes the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.

It is the result of systemic or societal barriers, a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination. Most people do not choose to be homeless, and the experience is generally negative, unpleasant, unhealthy, unsafe, stressful and distressing.

Homelessness describes a range of housing and shelter circumstances, with people being without any shelter at one end of the spectrum, and people being insecurely housed at the other. That is, homelessness encompasses a range of physical living situations, organized in a typology that includes:

- » *Unsheltered*, or absolutely homeless and living on the streets or in places not intended for human habitation;
- » *Emergency Sheltered*, including those staying in overnight shelters for people who are homeless, as well as shelters for those impacted by family violence;
- » *Provisionally Accommodated*, referring to those whose accommodation is temporary or lacks security of tenure; and
- » *At Risk of Homelessness*, referring to people who are not homeless, but whose current economic and/or housing situation is precarious or does not meet public health and safety standards.

It should be noted that for many people homelessness is not a static state but rather a fluid experience, where one's circumstances and options may shift and change quite dramatically and with frequency. Homelessness is a result of an interplay between structural factors, systems failures and individual circumstance. It typically results from a cumulative impact of events as opposed to a single cause. Systems failures such as kids aging out of care, hospitals and prisons discharging individuals into homelessness, coupled with structural factors such as a lack of income, access to housing and individual or relational factors such as family breakdown, or an individual mental health crisis are examples of the cascading impact of the key drivers of homelessness.

In the spirit of the Truth and Reconciliation Commission's Calls to Action,[3] the definition of homelessness recognizes the overrepresentation of Indigenous Peoples (including First Nations, Inuit, and Métis) amongst Canadian homeless populations. This overrepresentation is inextricably linked to the legacy of colonization and cultural genocide. The Definition of Indigenous Homelessness in Canada[4] recognizes the need to consider the historical, experiential, and cultural perspectives of Indigenous Peoples, as well as the ongoing experience of colonization and racism. This is central to understanding and addressing Indigenous homelessness.

In addition, some groups are overrepresented in the homeless population. These include youth, women, families, people with mental health and/or addictions issues, people impacted by violence, seniors, veterans, immigrants, refugees, ethno-racial and racialized people, and members of LGBTQ2S communities. Many individuals experiencing homelessness may also identify with a number of the groups listed. As such, community responses must take such diversity into account and adapt to the local context.

[3] https://nctr.ca/assets/reports/Calls_to_Action_English2.pdf

[4] https://www.homelesshub.ca/IndigenousHomelessness

The Housing Continuum/Wheel[5]

The housing continuum or wheel developed by the City of Kelowna and adapted in Figure 1 on the following page consists of the range of housing options to meet the needs of households of all income levels, extending from emergency shelter and housing for the homeless through to affordable rental housing and homeownership.

The figure provides a framework for understanding that people may move across categories of the Wheelhouse throughout their lives.

The City also provides clear definitions for affordable and attainable housing on its website:[6]

Affordable housing is targeted to low/average income earners, for example those who earn minimum wage or individuals who are receiving government assistance such as seniors or people with a disability.

Attainable housing focuses on average/medium income households who have been priced out of the market or are struggling with higher rents.

[5] *Taken from the City of Kelowna's "Housing Needs Assessment" (2017) the Wheelhouse is a framework to help understand what a community's housing needs they are today and how may shift over time.*

[6] *https://www.vernon.ca/homes-building/construction-renovating/affordableattainable-housing*

Figure 1: Housing Wheel

EMERGENCY SHELTER
Non-profit providers offer temporary shelter, food and other supportive services.

OWNERSHIP HOUSING
Home ownership can be fee simple, strata ownership or shared equity (ie. mobile home park, cooperatives) and includes multi-unit and single detached housing.

RENTAL HOUSING
Primary market: 5+ purpose built units constructed for the purpose of long-term rental tenure, typically in apartments or townhomes
Secondary market: private housing also contributes to the rental market and can include many forms of housing such as apartments, townhomes, secondary suites, carriage homes and single-family dwellings.

SHORT-TERM SUPPORTIVE HOUSING
Non-profit housing providers offer stable housing as a step between shelters and long-term housing. Stays are typically 2-3 years, with supportive services aligned with need.

LONG-TERM SUPPORTIVE HOUSING
Housing providers offer long-term housing with ongoing supports aligned with need. The level of support varies in this category from supportive (low support), to assisted living (minor support) to residential care (full support).

SUBSIDIZED RENTAL HOUSING
Operated by non-profit housing providers, BC Housing and cooperatives. These organizations provide subsidized rents through a) monthly government subsidies or b) one time government capital grants for low to moderate income households.

SAFETY NET

MARKET HOUSING

HOUSING WITH SUPPORTS

EMERGENCY SHELTER

SHORT-TERM SUPPORTIVE HOUSING

OWNERSHIP HOUSING

LONG-TERM SUPPORTIVE HOUSING

RENTAL HOUSING

SUBSIDIZED RENTAL HOUSING
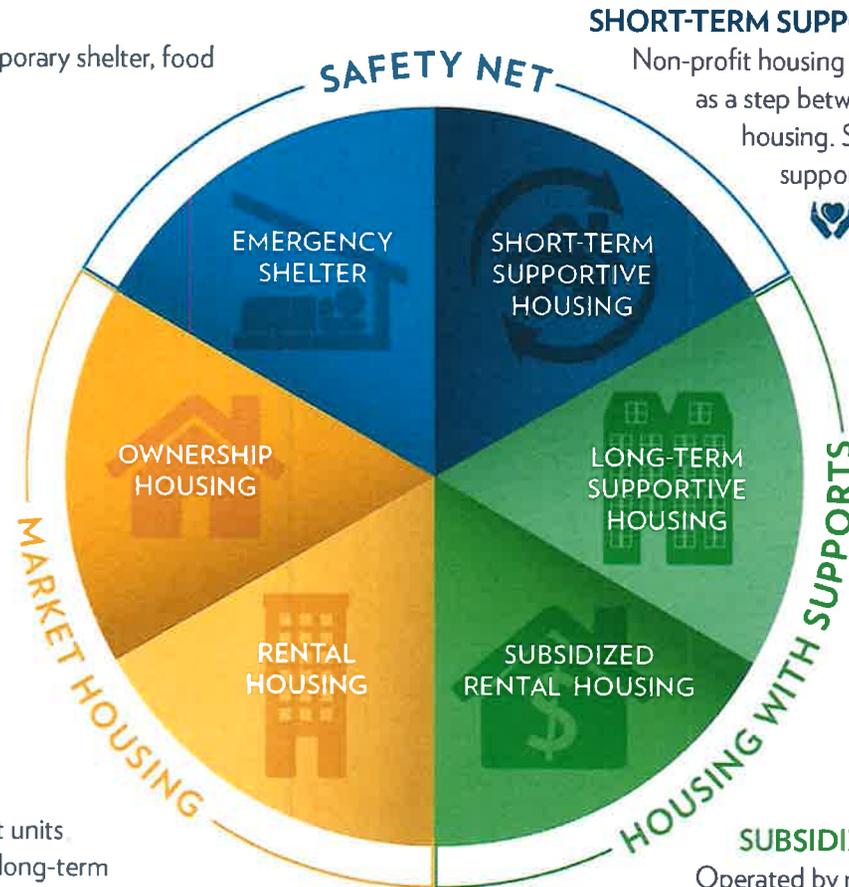
= supportive services   = financial support

Engagement Process

Engagement for the Strategy incorporated the perspectives from a wide range of community leaders and people with lived experiences in poverty and homelessness in an effort to foster a sense of co-ownership of the strategy and highlight existing assets and areas of improvement. This required building on findings from previous work, receiving feedback on the feasibility of applying the best practices identified, and incorporating what we heard into the recommendations. Key to creating a successful strategy that fits Vernon's context, taps into its resources, and will have the maximum impact, is understanding the community's perspectives.

The process involved a series of stakeholder interviews and workshops that included:

Initiation Meeting with Core Collaborators

Stakeholder Interviews

» Interviews were conducted with local governments, non-profit organizations, private developers, healthcare professionals, and others. A total of 23 interviews were completed in July and August 2018:
  - 12 from service providers who work with people who have lived experience of homelessness
  - 7 from the attainable housing sector, including for-profit and non-profit housing providers
  - 4 from stakeholders involved in both attainable housing and homelessness services
» Interview questions focused on attainable housing and homelessness services. Interviewees were asked questions targeted to their areas of expertise. While questions varied depending on the focus, they followed three major themes:
  - Reflections on what has worked,
  - Reflections on lessons learned from past work
  - Ideas for what the City and stakeholders should do next

Stakeholder Engagement Workshops

Workshops were conducted with people with lived experience of homelessness, attainable housing and homelessness services provider stakeholders.

On September 12, 2018, three workshops were held with the following groups: individuals with lived experience of homelessness, the Partners in Action committee, and the Attainable Housing Committee.

The purpose of these focus groups was to get comprehensive stakeholder input on the impact of the Housing and Homelessness Strategies and provide stakeholders with an overview of the process. The focus groups also provided an opportunity to share initial findings from the literature review and interviews, and obtain feedback on these findings.

Best Practices

Housing is a key determinant of health and safe, quality housing can play an important role in supporting the physical, mental, and social health of individuals and families. Homelessness has devastating impacts not only on the individual, but also on the health and well being of our communities. In response to the growing crisis in communities across North America, a number of innovative and emerging best practices and approaches have been developed to respond to the challenges.

In Vernon, through the Partners in Action Committee, the community has been active in addressing challenges related to homelessness and has also been quite active in regularly evaluating progress. Through the Partners in Action Committee, evaluations of the original strategy have been completed, as well as tracking of key indicators and assessments of progress on specific topic areas and recommendations. The evaluations, completed as part of this report, detail an impressive level of commitment and resulting success in

addressing recommendations. Based on a summary of progress contained in the 2016-2018 update, a large portion of the 2007 Attainable Housing Strategy recommendations as well as the corresponding update recommendations had been completed, including, but not limited to, the following:

- Establishment of a permanent shelter (Gateway Shelter)
- Creation of a drop-in program with wrap around services (Upper Room Mission)
- Outreach to homeless campers (COOL Team)
- Establishment of a Downtown Health Centre (IH Primary Care/A-Team)
- Creation of a Harm Reduction Strategy, and ongoing implementation
- Provision of access to an income and employment assistance outreach worker
- Access to recreation (Recreation Discount Program)
- Access to a housing outreach worker (Turning Points Collaborative and Vernon Women's Transition House)
- Community housing forums (2008, 2010, 2012, 2014)
- Creation of various coordination bodies (Emergency Food Action Network, Housing Action Team, Camp Okanagan Outreach Liaison [COOL] team, Centerville Neighbourhood Council, Vernon Survival Guide Annual Updates)
- 136 new affordable housing units (approximately a 30% increase in the affordable housing stock)

The following key best practice areas were investigated to address the homelessness and housing issues in Vernon:

Attainable Housing

- Investing in attainable housing
- Regulating and incentivizing attainable housing
- Building support for attainable housing

Homelessness

- Educating stakeholders and residents about homelessness and reducing stigma
- Addressing a lack of affordable housing
- Addressing service gaps

The summary of Best Practices is included in Appendix B. Strategy Frameworks and Key Theme Areas. The Strategy itself is divided into two frameworks: Attainable Housing and Homelessness. The former is intended to largely inform City policy and the direction of development of new housing across the housing spectrum in Vernon. The latter is intended to inform specific housing and service actions of key collaborators working to address homelessness in Vernon.

Each framework has three key theme areas. A complete implementation plan for these actions can be found in Appendix A.

Attainable Housing

1. Investing
2. Regulating and Incentivizing
3. Public Education and Awareness

Homelessness

4. Systems Planning
5. Strengthening Services
6. Public Education and Awareness

01 - INVESTING

Current Context & Highlights

As in other communities across the province, housing affordability has been a pressing issue in Vernon for over a decade. Despite municipal policy initiatives, housing challenges have intensified since 2015 as a result of increasingly low vacancy rates and high cost of housing. The goal of this strategy is to leverage current progress and existing assets in order to find creative and sustainable ways of maximizing the impact of investments in attainable housing.

Throughout the engagement process, the number one trend highlighted by interviewees was continued housing market pressure leading to high costs, a low vacancy rate, and significant housing demand, including from retirees and investors entering the Vernon housing market from elsewhere.

Best Practice Spotlight

Community / Project: Opal Community Land Trust, San Huan Island, Washington State

- Formed in 1989 with volunteers and received property in 1990 with offer of property at subsidised price and capital grants.
- First houses finished in 1995 (18 homes)
- Currently responsible for housing 135 families
- Parcels range from clustered homes in small neighborhoods to scattered individual properties, an apartment complex, and a small apartment/office development
- Land is owned by the Trust and leased to each homeowner who must qualify for mortgage to buy home
- Relies on donations, state and federal grants, low-interest mortgage loans
- Applicants must have lived in area for three years (unless no waiting list)

Completed Recommendations from Previous Strategy / Assets and Policies to Build On:

» Lowered DCCs and other permit fees on secondary suites
» Established rental grants program for market/non-market units
» Supported the leasing of City-owned land (for a nominal fee) to local non-profit organizations for the development of non-profit housing
» Established rental grants program for market/non-market units
» Commitment to addressing short and long-term recommendations to the City of Vernon from the first housing strategy developed

Moving Forward:

1. *Develop an approach to acquiring land to leverage affordable housing.*
2. *Explore models of inclusionary zoning that use different contribution models (e.g. units, vs. cash-in-lieu).*
3. *Further explore financial incentives to invest in housing.*
4. *Introduce capital grants for non-profit housing developments.*
5. *Support Council and senior staff in continuing to advocate to senior government for additional funding and resources.*

Current Context & Highlights

Regulation has been highlighted as both the basis for achieving successful initiatives and as a potential barrier to success. Through the engagement process, individual interviewees noted several initiatives that they felt were successful. These include the combination of different incentives offered by the City, the Development Cost Charges (DCC) grant, relaxations in parking requirements for higher density developments, donation of land by the City, the positive working relationship between BC Housing, local non-profit housing societies, and the City of Vernon, as well as the work that's been done under the Aboriginal Homelessness Initiative. There has also been greater support for multi-family developments and the construction of purpose-built rental that were identified as positive trends.

On the other hand, engagement participants identified negative trends such as increased time required for new development applications and lower individual DCC grants because of greater demand for grants. As a response to these challenges, streamlining the development approvals process, continuing and increasing the DCC grant program, and allowing more housing types were identified as potential means of improvement.

Best Practice Spotlight

Community / Project: Short Term Rental Regulation in City of Rossland, BC

- In 2016, an "Unlicensed Short-Term Rental Advisory Committee" was struck to assist with reviewing the effects, impacts and issues related to unlicensed short-term rental accommodations within the City of Rossland.
- Review resulted in amendments to the Official Community Plan, Zoning and Business Licence Bylaws to more clearly identify what, where and how short-term rental accommodations are permitted in the City,
- Public information sheets were developed to clearly indicate the process on how to ensure compliance with the new City bylaws and regulations with respect to short term rental accommodations.
- Some highlights of the regulations:
  - All operators of a short-term rental accommodations must be the permanent residents of the property being used
  - Maximum 5% of total dwelling units can be short term rental units in the City
  - Maximum density of short-term rental units will be "one per block" in the Old Rossland and Redstone areas of the City
  - Applications considered on a first come, first served basis
  - All short-term rentals required to have a business license

Based on what we heard, the most commonly cited challenge was the City's parking requirements, followed by construction costs due to municipal regulations and Building Code requirements, including the cost of legalizing secondary suites. Another major issue raised was the need to regulate short-term vacation rentals (STVRs): other municipal approaches range from requiring business licenses to more comprehensive and restrictive approaches to limiting STVRs. In relation to municipal regulations, interviewees also noted projects faced challenges such as lengthy rezoning/approvals process, setback requirements, Zoning Bylaw restrictions on carriage houses, inflexible lot requirements, and low uptake of some municipal initiatives. Regulation emerged as one of the key elements in advancing housing initiatives.

Completed Recommendations from Previous Strategy / Assets and Policies to Build On:

» Measures that contributed to greater housing diversity almost exclusively focused on municipal regulations. The most frequently mentioned measures were greater density allowances through infill zoning, density bonusing, and neighbourhood-specific zoning; allowing secondary suites; and reducing parking requirements.

» Measures that contributed to improved affordability were those that reduced development costs, including allowing overhead powerlines, allowing bigger footprints on smaller lots, and reducing parking requirements

» Support for land trust/using City-donated land for the Under One Roof project

» Reviewed parking requirements for affordable units

» Establishment of the City Centre Neighbourhood Plan, which included mixed use developments and revitalization tax

» Expansion of permitted types of housing (carriage houses and secondary suites)

Moving Forward:

1. Complete research on housing demand and supply. Use findings to inform incentives and City initiatives, as well as identify opportunities to address gaps.

2. Regulate short-term rentals.

3. Refine the City's current DCC rebate model to match level of incentive to level of affordability that's achieved.

4. Explore reduced parking requirements for non-profit housing development. Develop a set of criteria to determine the feasibility of reduced parking requirements (e.g., type of housing, location, proximity to transit, etc.). Consider eliminating the requirement for a traffic impact study for non-profit housing developments under certain conditions or providing support for the completion of the study.

5. Consider allowing lock-off units.

6. Consider incentives for homeowners and developers to install secondary suites.

7. Consider incentives for homeowners to rent their suites - e.g., reduction of utility rate or tax incentives if guaranteed that the suite will be on the rental market for five years.

8. Expand incentive programs for infill residential and purpose-built rental in areas west of downtown. Consider reviewing parking requirements, the Revitalization Tax Exemption program, the DCC grant, and any others.

9. Review housing agreement requirements on projects that receive incentives.

10. Formalize and communicate fast-tracking for approvals and permitting for affordable housing projects.

11. Explore opportunities to support affordable home ownership, such as reducing minimum home size to encourage a range of home sizes (e.g. tiny homes).

03 - PUBLIC EDUCATION AND AWARENESS

Current Context & Highlights

Throughout the engagement process, improved collaboration and communication came up as meaningful ways to advance initiatives. Several interviewees wanted to see City-developer interactions improved through better communications of attainable housing initiatives. They also highlighted the need to improve coordination between the City's Affordable Housing Committee members and City staff, developers, non-profit organizations, and BC Housing. Clear communication among key stakeholders will facilitate communication with the public.

Raising awareness and finding ways to involve the public in the conversation is key to building long-term support for these initiatives. The public must understand why these initiatives are important, why they make sense in the long run, why it is a good use of public money, and how they can actively support these initiatives. This approach will lessen stigma and foster public co-ownership of these initiatives. Greater collaboration among stakeholder will make the process of raising public awareness more effective.

Completed Recommendations from Previous Strategy / Assets and Policies to Build On:

» All City of Vernon staff have received cultural competency and Indigenous awareness training over the year
» The City's willingness to take a leadership role in the region
» Stakeholder commitment to improve housing initiatives
» The Affordable Housing Developer's Package developed through a collaboration between the City, Community Futures, and the Social Planning Council for the North Okanagan

Best Practice Spotlight

Community / Project: Information Package from the City of Kamloops, BC

- Created an information guide intended for private and non-profit developers interested in getting involved in the affordable housing sector in Kamloops
- Package summarizes incentives and programs available by all levels of government

Moving Forward:

1. Build awareness of the need for and benefits of affordable housing projects through a public education campaign and ongoing communication strategy.

2. Develop educational and outreach support.

3. Build capacity and collaboration among stakeholders to partner and pursue funding opportunities from senior government, such as new programs through BC Housing and CMHC.

Homelessness

04 - SYSTEMS PLANNING

Current Context & Highlights

There have been several successful initiatives to address homelessness in Vernon. A coordinated, systems-based approach to understanding the drivers and solutions to homelessness is essential to the development of this strategy. Some of the challenges identified in addressing homelessness in Vernon include the need for more qualified and experienced shelter and frontline staff, better staff training, flexibility in the types of services provided, diversity in the services provided, increased coordination and communication between Interior Health and housing providers, enforcement and safety, substance use and prevention, food, and income security, provision of primary health care, and the need for low-barrier access to services and housing.

Best Practice Spotlight

Community / Project: Principles for Providing Services to People Facing Homelessness

- Client-centred service delivery meets the needs of individuals experiencing homelessness with mental illness and addictions better than service delivery approaches that prioritize efficiencies or expertise. What this means is adapting services to client needs, reducing barriers to services, and promoting harm reduction.
- Low barrier programs that do not require individuals to be abstinent or in treatment for mental illness make it easier for individuals to access services and stay in treatment.
- Harm reduction programs provide greater assistance to individuals requiring services and have positive impacts on neighbourhoods where drug use is prevalent.

- A Housing First approach where individuals are provided immediate access to housing (not shelter) without abstinence or treatment requirements improves opportunities to access treatment and other services. The Housing First approach is in contrast to the linear continuum of care that has traditionally been practiced in many communities where individuals facing homelessness and mental health and addictions are required to meet stringent requirements before being able to access housing.
- Emphasis on choice for those who require services and a recognition that each individual has unique needs and challenges that cannot be met through standardized programs.

Source: Adapted from University of Victoria study, "Housing and Harm Reduction: A Policy Framework for Greater Victoria", 2011, pg. 1. http://homelesshub.ca/sites/default/files/GVCEHPolicyFramework_Jan_31_2011.pdf

Due to the complexity of an issue like homelessness, there are several factors to take into consideration when thinking about system planning. Throughout the engagement process, the challenges most commonly cited included:

- The housing market is under significant pressure. The vacancy rate is low and rental housing costs are high. The incomes of individuals experiencing homelessness or at risk of homelessness are low. When rental vacancy rates are low, people with mental health and substance use issues are typically at a greater disadvantage in securing rental housing.
- There is a lack of supportive housing in Vernon for those experiencing homelessness or at risk of homelessness.
- The opioid crisis has had a significant impact on the homeless population, service providers and the wider community.
- Advocates have indicated that there are systemic barriers that negatively impact people who are experiencing homelessness and make accessing services or supports challenging.

Completed Recommendations from Previous Strategy / Assets and Policies to Build On:

» Build on lessons learned from initiatives like the Gateway Shelter, collaboration among stakeholders, introduction of a Housing Outreach Worker, the Downtown Primary Care Centre, Upper Room Mission, and the COOL team.

» Provided funding for permanent shelter (Gateway), created drop in program (Upper Room Mission), provided access to health services downtown, secured funding for Housing Outreach Worker, and secured funding for Income Assistance and Employment Outreach Worker.

» Creation of the COOL team for better coordination between outreach workers and by-law enforcement.

» Providing employment services at Turning Points Collaborative (formerly the John Howard Society).

» Creation of the land trust society (Vernon + District Land Trust).

Moving Forward:

1. Build on the newly establish Coordinated Access and Assessment Table (BC Housing, Interior Health, housing and service providers) to support tenanting of new housing coming on stream in a collective effort to end homelessness in Vernon.

2. Engage housing providers to explore options of adopting of a Housing First model.

3. Identify opportunities to implement housing first approach through a scattered site model.

4. Continue collaboration between City and PIA to achieve housing and service delivery goals.

05 - STRENGTHENING SERVICES

Current Context & Highlights

Strengthening services and increasing access is pivotal for people experiencing homelessness. During the engagement process a number of initiatives currently existing outside of Vernon were brought forward as ways to strengthen services for people experiencing homelessness in Vernon. These include the need for opioid response, harm reduction, detox for alcohol and benzo use and recovery programs; staff training on working with people with increasingly complex challenges, gender and sexual orientation, cultural safety, and trauma; public education and awareness raising to reduce negative perceptions and stigma; and services for women in abusive relationships.

Interviews with key stakeholders also identified the overarching need for more housing options for individuals and families experiencing homelessness. This includes the need for permanent affordable housing, social and supportive housing, as well as a need for a women's stand-alone shelter and transitional housing. These housing needs are being driven by long waitlists for social housing for families and seniors, as well as a tight rental market, especially for single individuals, low-income families, and seniors requiring support.

Best Practice Spotlight

Community / Project: Storage Facility in the City of Kamloops, BC

- A mini-storage facility was opened in 2018 that provides 65 storage bins, as well as harm-reduction equipment, cellphone charging, needle disposal, and an address that can be used to receive mail.
- Provides a sense of security for homeless individuals and improves access to services when individuals do not need to worry about where to keep their belongings.

- Developed through a partnership between the City of Kamloops and the Kamloops Aboriginal Friendship Society.
- Community nurse offers drop-in services on Friday afternoons.

http://homelesshub.ca/sites/default/files/GVCEHPolicyFramework_Jan_31_2011.pdf

Connecting people to housing, as well as necessary supports and services are essential to alleviating homelessness. This requires optimizing efforts and understanding current needs and gaps. For example, participants with lived experience of homelessness felt they would be able to move out of homelessness if they had access to affordable housing, access to addiction treatment, ongoing recovery support, access to medical services, outpatient services for mental health, higher income assistance rates, finding work, access to basic life skills training, and access to a phone and mailing address. Participants also identified challenges they faced in accessing services and meeting their needs, including access to washrooms and laundry, lack of awareness of what services are available, lack of transportation options and bus fare, difficulty finding a safe space to camp, and poor security at shelters.

Completed Recommendations from Previous Strategy / Assets and Policies to Build On:

» Improved collaboration and communication among stakeholders
» Public awareness campaign
» Lessons learned from successful programs and initiatives

Moving Forward:

1. *Introduce Shower Program that allows people experiencing homelessness or at risk of homelessness to access showers and resources to meet basic hygiene needs.*

2. *Explore opportunities to provide additional storage space (bins).*

3. *Support through PIA, the City of Vernon's decision to provide more public toilets in the downtown neighbourhood.*

4. *Create a systems map to better understand current resources, assets, gaps, in services accessed by individuals experiencing homelessness in Vernon.*

5. *Develop plan to better support youth aging out of care in Vernon.*

6. *Develop a plan to better support seniors or older adults at risk of homelessness.*

7. *Continue to work towards Reconciliation with Indigenous organizations and individuals to understand gaps and needs, and by building on the cultural audit being completed by the Community Action Team / HART Project.*

8. *Explore introducing Car 87 Mental Health Car program model in Vernon. (Car 87 is an initiative of the Vancouver Police Department which partners a constable with a registered nurse or registered psychiatric nurse to provide on-site assessments and interventions for people living with mental illness.)*

9. *Increase sense of safety and security in downtown core. Monitor and evaluate the effectiveness of new initiatives including the Weekly Peer Clean Ups and the upcoming Folks on Spokes program.*

Best Practice Spotlight

Community / Project: Downtown Vancouver BIA

Community safety and crime prevention continue to rate highly as a priority concern for downtown Vancouver businesses. In response, the BIA's created a "Clean and Safe" initiative which includes:

- Clean Team Ambassadors who perform micro-cleaning services on sidewalks and in other public spaces, report cleanliness and graffiti issues to the appropriate organizations, and collect and reporting discarded needles found on the downtown streets. The BIA has partnered with a local social enterprise that hires individuals experiencing homelessness or those at risk of homelessness, to carry out the work. In 2017, the team provided 1,378 hours of micro-cleaning, collected 1,200 disposal bags of garbage, and 1,6000 needles.

Safety Ambassadors who are responsible for helping achieve a clean, safe, and welcoming downtown. The Safety Ambassadors aid downtown businesses, residents, and visitors, and work closely with police, the City, and other organizations to help improve the downtown core. The Safety Ambassadors serve as a visible street presence within the DVBIA area and strive to identify and report environmental or safety hazards, vandalism and graffiti, crime-related incidents, illegal behaviour and business concerns. Other important activities include providing SafeWalk services and identifying and assisting with any quality of life concerns, such as providing referrals to extreme weather shelters or other available resources.

06 - PUBLIC EDUCATION AND AWARENESS

Current Context & Highlights

When interviewees were asked to describe the local context or other factors that impact the success of initiatives in Vernon, opposition to the development of new housing and other services to support those experiencing homelessness was raised. A lack of safety and security in the downtown core was also identified through the Activate Safety Taskforce. Interviewees also noted that Vernon has fewer supports and services compared with the larger nearby communities of Kelowna and Kamloops. Despite this, responses to homelessness have been coordinated and often very effective, with challenges arising in face of external forces (e.g. declining vacancy rates). There is a need for visible success stories in building awareness and encouraging public support.

The impact of negative public and media perceptions (real or perceived) can pose a risk to the successful development and implementation of housing, health and other homelessness support services. During the engagement process, interviewees described the need to increase awareness and understanding about the causes of homelessness and increase empathy, while also addressing community health and safety concerns. The most frequently mentioned opportunity was increasing education and awareness of the issues among local businesses, Mayor and Councillors, and residents. Collaboration among stakeholders was also frequently mentioned, including BC Housing, businesses, Chamber of Commerce, faith communities, neighbourhood associations, and medical practitioners. We also heard that there is a need for greater involvement and coordination among different levels of government and more senior government funding.

Best Practice Spotlight

Community / Project: Anti-NIMBY Public Education Campaign in Victoria, BC

- Greater Victoria Coalition to End Homelessness created a "NIMBY Fact Sheet" to address common concerns and challenge common, but incorrect, assumptions about affordable housing development.
- The NIMBY Fact Sheet addressed concerns regarding property values, crime and safety, density and congestion, neighbourhood character, new resident behaviours and values, and unfair distribution of affordable housing projects within the city.
- This type of material can be used to educate Council, City staff, and non-profit staff on common concerns in the community and provide responses to them.

http://homelesshub.ca/sites/default/files/GVCEHPolicyFramework_Jan_31_2011.pdf

Completed Recommendations from Previous Strategy / Assets and Policies to Build On:

- » The knowledge of those with lived experience with homelessness who can make a valuable contribution to housing programs
- » Champions and ambassadors within stakeholder organizations and media who can echo the importance of these initiatives

Moving Forward:

1. *Provide opportunities for the public of all ages to better understand homelessness through an awareness campaign, including working with the business community, City Council, schools and school district, neighbourhood associations, faith communities, and medical practitioners.*

2. *Develop a process for working with and informing the community regarding future temporary shelter, temporary modular developments as well as supportive housing to ensure the public understands the projects and has an opportunity to engage with funders and host organizations.*

3. *Increase support for development of affordable and supportive housing and homelessness services.*

6 **Measuring Progress on the Plan**

Importantly, monitoring progress allows the community to celebrate wins and create momentum with community members, funders, and the sector working hard to implement the changes.

Below are some key indicators to include in monitoring progress. Many of these are already collected by the PIA or the City. These indicators are for the plan as a whole. Specific indicators for each recommended action can be found in the sample implementation plan in Appendix A.

Lived Experience

» Housing/shelter quality, security of tenure, affordability and safety (actual and perception of these improvements)
» Case management services received
» Access to appropriate supports to address diverse needs within the social serving system and mainstream public systems (e.g. addiction, employment, education) ·
» Process of referral and intake into programs and housing
» Housing placement, stabilization and aftercare supports
» Perception of quality of life, including sense of belonging, participation in community activities, connection with friends and family
» Evidence of systematic, effective and meaningful inclusion of individuals with lived experience in community coordination and decision-making across the social serving system

Homeless Serving System

» Steady tracking of the number of sheltered and unsheltered individuals experiencing homelessness
» Percentage of positive exits in the homelessness prevention system (above 90%)
» Proportion of unsheltered individuals are engaged with services and have been offered low-barrier shelter and housing
» Proportion of those who exit homelessness returning to homelessness within 12 months

Housing Related Indicators

» New housing starts, particularly of multi-family housing
» Number of new purpose-built rentals proposed or being brought online
» Number of non-market units by housing type (below market, subsidized, supportive, etc.)
» Average rental rates and vacancy rates
» Sales prices by unit type
» Income levels, particularly relative to rental and sales prices
» Development trends (what types of homes are developers building / seeing interest in)

7 Glossary

Many of the terms used to discuss housing have specific definitions that are not always widely understood. This section defines some of the key terms used in this document. In some cases, specific references are provided to align with other organizations. These definitions are also drawn from Here to Help BC.

ABSTINENCE-BASED HOUSING

Housing where tenancy is contingent on abstinence from drugs or alcohol. Generally, tenants are required to be already abstaining when they move in and may lose their tenancy if they relapse. This type of housing is intended to provide a safe space for individuals recovering from substance use. However, those faced with relapse may face crisis if they lose their home.

AFFORDABLE HOUSING

Homes targeted to low/average income earners, for example those who earn minimum wage or individuals who are receiving government assistance such as seniors or people with a disability.

ATTAINABLE HOUSING

Homes for average/medium income households who have been priced out of the market or are struggling with higher rents.

EMERGENCY SHELTER

Emergency shelters provide short-term shelter for people in crisis. They are not intended to be used over long periods of time. Sleeping areas are generally shared with others and there may be limited space for storing belongings. Shelters may also provide meals or other services to people using them.

HARM REDUCTION

Harm Reduction International defines harm reduction as "policies, programmes and practices that aim to minimise negative health, social and legal impacts associated with drug use, drug policies and drug laws. Harm reduction is grounded in justice and human rights - it focuses on positive change and on working with people without judgement, coercion, discrimination, or requiring that they stop using drugs as a precondition of support." Often used in relation to homelessness and substance use, harm reduction in the housing sphere refers to policies and approaches that focus on providing low-barrier housing to individuals who use drugs and alcohol.

HOMELESSNESS

The following is the Canadian Definition of Homelessness as defined by the Canadian Observatory on Homelessness. "Homelessness describes the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is the result of systemic or societal barriers, a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination. Most people do not choose to be homeless, and the experience is generally negative, unpleasant, unhealthy, unsafe, stressful and distressing."[7]

HOUSING FIRST

The Government of Canada defines Housing First as "an approach that focuses on moving people who are chronically and episodically homeless as rapidly as possible from the street or emergency shelters into permanent housing with supports that vary according to client need. The supports are provided by a case management team and/or a case manager that serves as a main point of contact for the client

---

[7] https://www.homelesshub.ca/sites/default/files/attachments/COHhomelessdefinition-1pager.pdf

from assessment to follow-up." [8] It is based on five core principles: immediate access to permanent housing with no housing readiness requirements, consumer choice and self-determination, recovery orientation, individualized and client-driven supports, and social and community integration.

LOW-BARRIER HOUSING

Housing with minimum requirements of tenants with the goal of providing safe and longer-term housing that is not contingent on specific behaviours.

PERMANENT HOUSING

Housing that is long-term, with no maximum length of stay.

SCATTERED SITE HOUSING

Scattered site housing is an approach to providing supportive or other low-income housing through individual sites throughout a community, instead of concentrated in a single building or neighbourhood. The purpose of this approach is to increase choice and reduce stigma for individuals and families accessing this supportive and other low-income housing.

SUPPORTIVE/SUPPORTED HOUSING

The Homeless Hub defines permanent supportive/supported housing as housing that "combines rental or housing assistance with individualized, flexible and voluntary support services for people with high needs related to physical or mental health, development disabilities or substance use. It is one option to house chronically homeless individuals with high acuity. Usually, PSH units are located in one home or building. It could include rooms in an individual house or several or all units of a building. PSH units could be scattered-site units depending upon the acuity level of the individual and the availability of the supports (provided either through home visits or in a community-based setting)."[9] Support services may include life skills training, medical care, social activities, substance use rehabilitation, and case management.

TRANSITIONAL HOUSING

Housing that is time-limited. Supports in transitional housing depend on the program and the individual or family's needs, but may include affordable rental, supportive housing, or independent housing.

---

[8] https://www.canada.ca/en/employment-social-development/programs/communities/homelessness/housing-first.html

[9] https://www.homelesshub.ca/solutions/transitional-housing/permanent-supportivesupported-housing

Appendix A

SAMPLE IMPLEMENTATION PLAN

The following is a sample implementation plan provided as a resource for the City of Vernon and the Social Planning Council. The actions outlined in the plan can be prioritized and adapted, depending on staff capacity and/or access to external grants.

Appendix B

BEST PRACTICES SUMMARY

APPENDIX 5 – RDNO REGIONAL HOUSING NEEDS ASSESSMENT (VERNON COMMUNITY PROFILE)

This page left intentionally blank

Community Summary
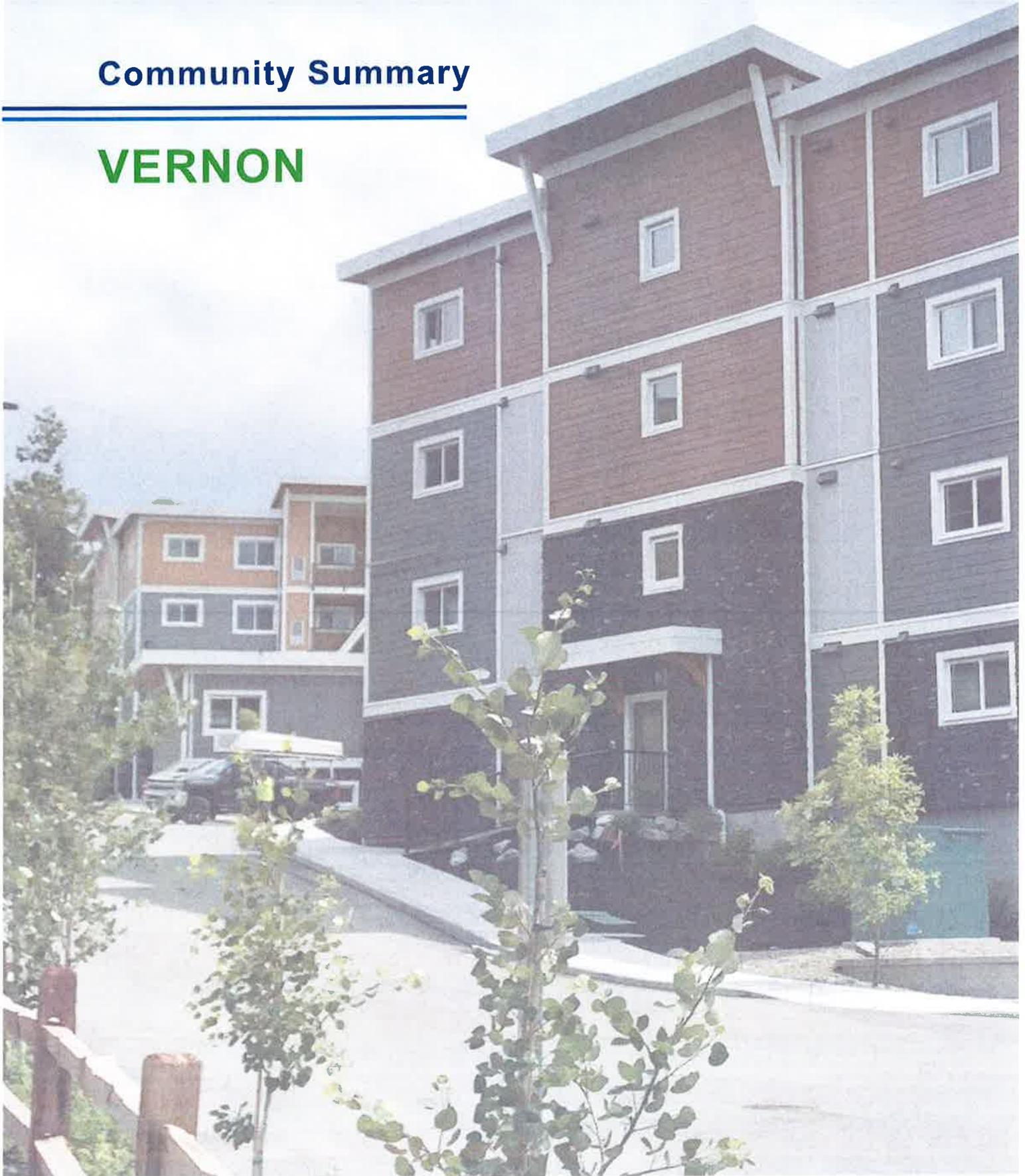
VERNON

Community Summary: Vernon

Key Highlights

- As the single largest regional city, with a population of over 40,000, Vernon heavily influences the overall statistics for the RDNO. Its population is expected to increase by 1.2% annually from 2016-26. Due to its large size, this growth rate will generate significant housing demand.

- There is a higher proportion of smaller households as well as more housing stock geared to smaller households in Vernon compared to the rest of the RDNO.

- As an urban Centre, Vernon has a lower rate of homeownership than the rest of the region, and consequently more renters. It also has a more diverse housing stock – one quarter of dwellings are apartment structures with a further 18% in small ground-oriented forms (semi- detached[1] and row housing[2]).

- Vernon dominates new home construction, with by far the largest volume of new home construction in the region at 20 homes per 1,000 people (more than double any other community in the RDNO). It is notable for adding 88% of the regional multiple unit housing stock since 2016.

- Like the region as a whole, the population is older than the BC average (43 years), with a median age (48.4) five years older than the BC median. The largest age cohort are those 45-64, who will transition to an older population as this group ages into the future.

- Median incomes of both owners ($73,200) and renters ($33,000) are lower than the regional medians, and these lower incomes are a significant factor impacting housing affordability and core need.

- There is a significant shortfall in lower rent options, with the result that lower income renters pay higher rents and spend over 30% for their housing. Only 12% of existing homes would be affordable for renters based on the median renter income. Vernon has a disproportionate share of the region's core housing need (60%) and this is especially high

---

[1] A *semi-detached house* is defined by Statistics Canada as *one of two dwellings attached side by side (or back to back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides.*

[2] A *row house* is defined by Statistics Canada as *one of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses.*

for renter households (most of whom live in Vernon). The absolute count of renters in need is triple that of owners, and more significantly the incidence of need is far higher for renters – one in three renters are in core need (33%), compared to one in 20 owners (5%).

- Singles, aged 45-64, are the largest count in need, followed by singles over 65. Singles over 80 are also prominent.

Future Household Growth and Need

Converting projected population growth into household growth suggests potential growth of 200 households per year, for a total of 2,130 between 2016-26, and another 2,375 households between 2026-36.

It is estimated that core housing need will expand by a further 287 households in total (29 households annually) over the current decade, 2016-26. But more important is the existing backlog of need, totaling approximately 2,330 households.

Overview – Demographics and Housing Stock

As the central and largest city in the region, the City of Vernon has a substantial influence on the overall statistics for the RDNO. With a population (2016) of just over 40,000, it represents 47% of the regional population. Over the past decade it has grown faster than most of the surrounding communities and its population is expected to increase by 1.2% annually from 2016-26. Due to its large size, this growth rate will generate significant housing demand.
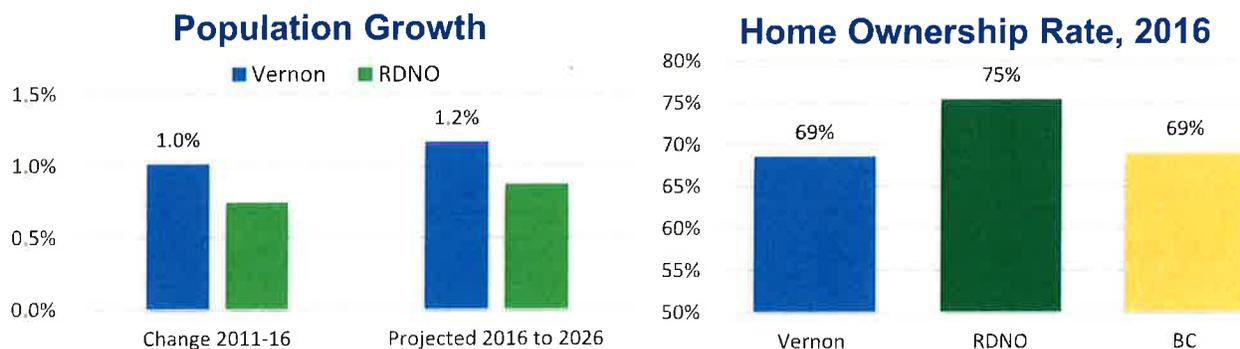
As an urban community with a wider range of dwelling types and larger proportion of multiple unit structures, Vernon has the lowest rate of homeownership in the region (68.6%). is the ownership rate is almost the same as the rate for BC as a whole, which too is dominated by a more diverse housing stock (higher number of renters) in larger metro regions, at 69%,

Dwelling Mix

■ Vernon ■ RDNO
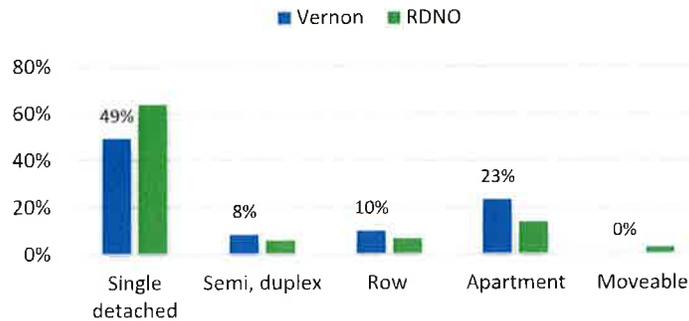
Only half of the homes in Vernon are single detached, a form that dominates other communities. Meanwhile almost one quarter of dwellings are in apartment structures complemented by an additional 18% of dwellings which are also smaller, multi-family units (semi-detached, duplex and row structures). These multiple unit forms lend themselves to rental which is reflected in the lower rate of ownership in Vernon compared to all other communities in the RDNO.

This diverse mix of dwelling types includes smaller dwellings (apartments) and as a result there is a closer match between household size and dwelling size.

While 72% of homes have 2 or fewer people, suggesting a need for smaller dwellings up to 2 bedrooms, the stock of housing providing two or fewer bedrooms accounts for only 42% of homes. 58% of dwellings are larger (by bed count). In many cases this reflects a traditional family home, where children have grown and left empty bedrooms. For many households, they prefer to remain in their family homes, where they have many memories; others may seek to downsize, both for financial and suitability reasons. The low proportion of smaller dwellings can constrain options. In particular, given the existing mismatch between dwelling size and household size, it would be desirable to see a stronger emphasis on smaller dwellings as new construction adds more homes. As discussed later, it appears that the development industry has adopted to some extent, to these shifting requirements, at least in Vernon but not in the surrounding smaller communities.

Household Size vs Dwelling Size
(# persons vs # bedrooms)
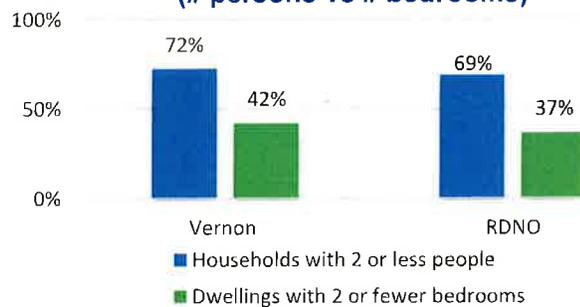
The high proportion of households with two or fewer people is reflected in the large number of couples with no children and single person households, which is the single largest household type in Vernon, and a larger proportion than in all of the other North Okanagan communities. This high number and proportion of singles reflects the availability of small dwelling types, which may suit their requirements (and budget) better than a larger detached home.

The distribution by household types closely mirrors the overall RDNO pattern, although the proportion of couples, with and without children is slightly lower than the RDNO average. Singles are more prominent as noted and there is a slightly larger proportion of lone parent families.

Household Type
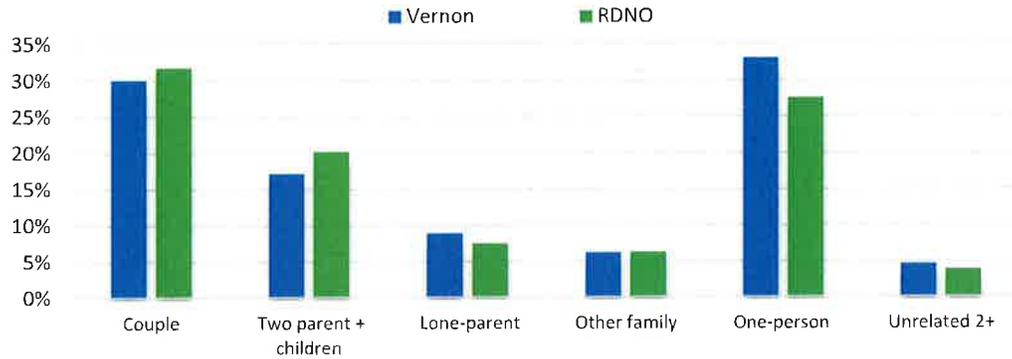
Breaking this down further by age groups, we see a bell curve with the largest number of households headed by someone aged 45-64, although this group is slightly smaller than the RDNO average, indicating that outlying smaller communities have more people aged 45-64. There are also marginally more young households between the ages 20-29 (7% vs 6%) and 30-44 (20% vs 19%) in Vernon.

Household Age (Primary Maintainer)
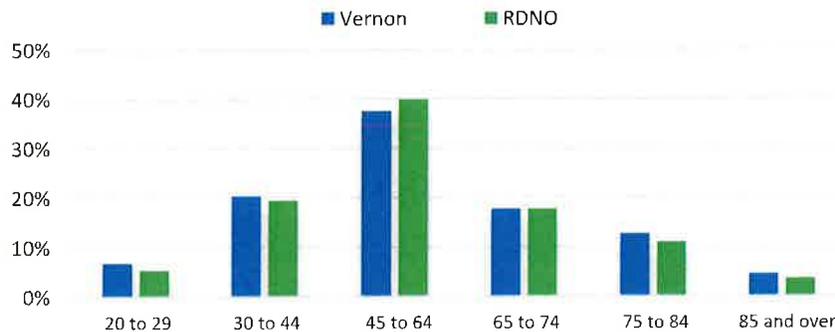
The median age for individuals of 48.4 years is just below that for the RDNO (49.5) but five years older than the overall BC median age of 43.

New Housing Construction

The majority of new housing construction across the region since 2016 has occurred in Vernon. This is especially true for multiple unit structures, where Vernon accounts for 88% of all starts. Because the other communities tend to build predominantly detached homes, Vernon's share of detached housing accounts for only half of the regional annual average new home construction.

As a ratio of the population, Vernon has by far the largest volume of new home construction in the region at 20 homes per 1,000 people. This compares to the regional average of 15 per 1,000 people, and outside Electoral Area F (11/1,000) no other community has a ratio above 10 per 1,000 population.

New Home Construction
(Average annual 2016-19)

Dwellings

■ Vernon   ■ RDNO

300

200

115

244

100

0

SFD   Multi-unit
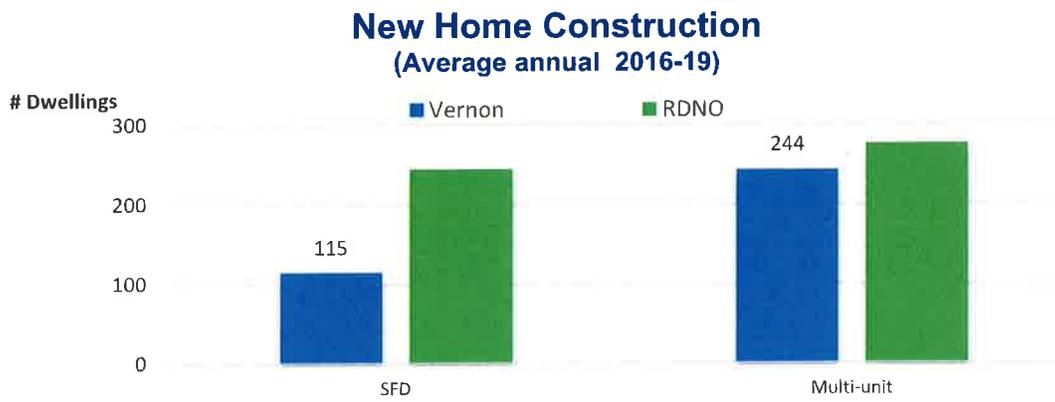
Incomes

Households in Vernon have a lower income profile than the regional average and lower than half of the outlying communities, more so for renters. Based on the 2016 census (2015 income) the median owner household had an income of just over $73,000 which is $2,000 less than the regional median. Renters were $6,000 below the RDNO median at only $33,000.

Household Median Income by Tenure

■ Owner   ■ Renter

$80,000 $73,232 $75,343
$70,000
$60,000
$50,000
$40,000 $32,976 $38,939
$30,000
$20,000
$10,000
$0

Vernon   RDNO
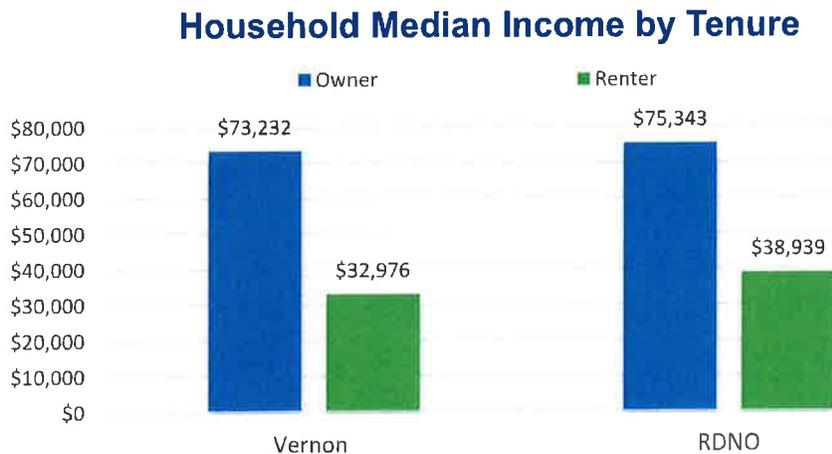
This lower income profile reflects a combination of older retired households and more particularly, the large proportion of single person (thus single income) households

While it is typical for renter median incomes to be much lower than that of owners, here the gap is wider than normal, with renter median income at only 45% that of owners.

Inevitably, lower incomes, especially for renters, translates into affordability challenges and higher rates of core housing need.

Housing Affordability

The average house value in Vernon as reported in the Census (2016) was $350,000, roughly 10% lower than the RDNO median price. Again, the lower values of smaller condo apartments, compared to detached homes, will have a larger influence in Vernon.

Because most rentals in the region, especially the CMHC surveyed "purpose built" rental structures, are in Vernon, the Vernon median rents mirror those for the region (2016 Census rents). Vernon is however surveyed annually as part of the rent survey so more current data is available for the purpose-built stock which accounts for 34% of all rentals as captured in the Census.

Because the Census set of rentals includes rented homes, suites in homes, as well as rented condominium units, rents tend to be higher than the narrower apartment stock in the CMHC survey. For comparison, the 2016 CMHC average rent was $781 / month, while the census average was $904 / month. Notably, with low vacancy rates (see Regional overview) purpose-built unit rents have inflated and in October 2019 were $947 / month.

Acute affordability is examined further below under core housing need, but to the extent that this affects mainly renters and is influenced by the existing distribution of rents and home prices, relative to incomes we can explore at a broader level. In assessing rental affordability, it is noted that due to the high rate of ownership, the rental universe is quite small, so the analysis should be viewed with that caveat.

As noted above, the lower incomes in Vernon, especially for renters are a significant factor. While a generally lower rent level exists, the number of low rental units is insufficient relative to what is required, based on incomes.

First, comparing renter households by income band, and converting their income into an affordable rent range based on the 30% standard set by CMHC, we can estimate the number of units required (i.e. based on income) in each band, and compare this to the actual rent distribution that existed in 2016.

Available Required vs. Existing Rental Units, by Rent Range

 # Units

Chart legend: ■ Required ■ Existing

Y-axis: 0, 500, 1000, 1500, 2000, 2500

X-axis categories: < 500 (<20k), 500-750 (20k-30k), 750-1000 (30k-40k), 1000-1250 (40k-50k), 1250+ (50k+)

Rent range and equivalent income range ($)

This reveals a significant shortage of lower rent units – there are four times as many renters that can afford no more than $500 per month than there are units in that rent range, a shortage of over 1,000 units. Meanwhile there appears to be a "surplus' in the $500-750 per month range and especially in units above $750 per month, but because there are insufficient lower rent units, many lower income households unable to fund affordable rentals are living in these higher rent units. In doing so, these households will be paying well over 30% of their income on housing so will be captured in the count of renters in core housing need.

There is a (theoretical) shortage above $1,250 per month, (i.e. more units required than exist) but this appears only because higher income renter households have already found lower rent options, so this is not an issue.

It is also possible to examine the capacity of current renters to transition into ownership. Using the median income and the income distribution of renters that may aspire to become owners, we can determine what percentage of these renters can purchase. The median income is converted to a potential capacity to purchase (using 30% of income, and assuming a mortgage at 3.5% amortized over 25 years, with a 10% down payment) This calculates the maximum home price that the median renter could afford. This maximum price (here $183,200) is then compared to the price distribution of all homes to determine how many of the existing homes would be affordable.

Notwithstanding the lower median home values helped by small apartment type condominiums, in Vernon, the low renter income median means that the median income renter household can afford only the lowest 10% of homes, compared to 13% for the RDNO as a whole.

Core Housing Need [3]

As suggested above based on low renter incomes, the incidence of core housing need in Vernon (13.5%) is higher than the RDNO average where 12% of households are in need. Due to the much larger size of Vernon, the absolute count of need is concentrated here, especially for renters.

The majority of core need problems relate to affordability reflecting both low incomes and the noted insufficient stock of lower rent units. This slightly exceeds the RDNO average share at 84%. Adding those that experience a combination of problems including affordability raises the total facing an affordability problem to 97% of core need issues. A small proportion of households experience suitability (crowding) or adequacy (poor condition) issues only.

Distribution of Need by Problem
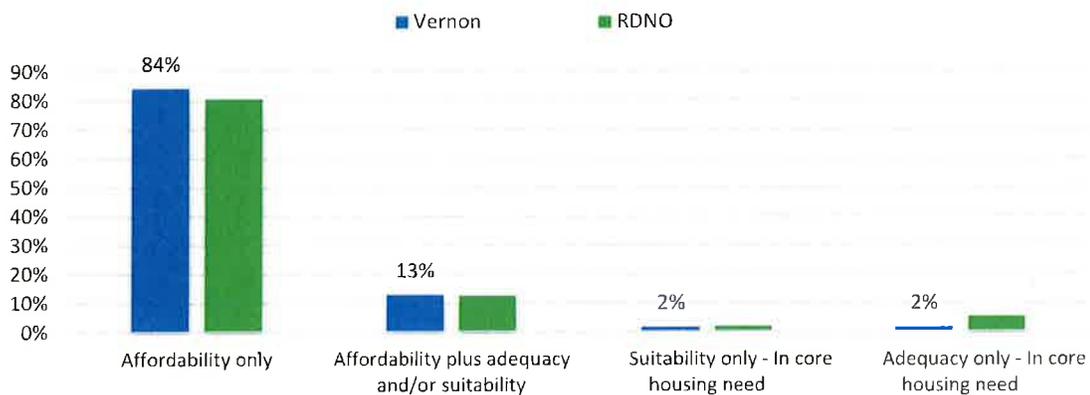
In total there are some 2,330 households in core housing need in Vernon. This represents 60% of total need across the region, a disproportionate share compared to the distribution of all households (52% in Vernon).

Across Canada and BC, core housing need tends to be most prevalent among renters (because most issues relate to affordability and renters typically have much lower incomes than owners) - this is very evident in Vernon as the absolute count of renters in need is triple that of owners. More significantly, the incidence of need is far higher for renters – one in three renters are in core need (33%), compared to one in 20 owners (5%).

---

[3] See main report for definition and discussion of the core need concept

Core Need: Vernon

Source: Census 2016

Core Need RDNO
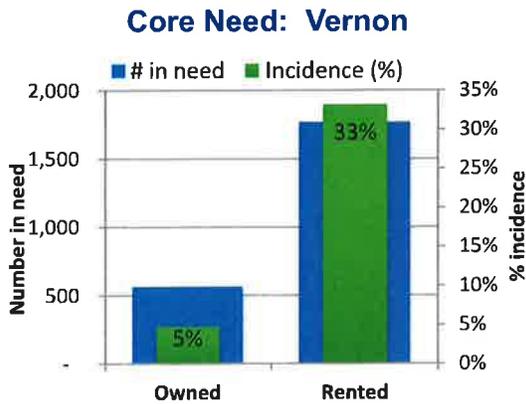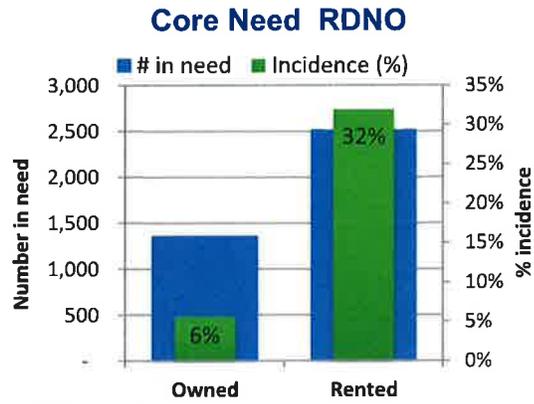
Source: Census 2016

Again reflecting incomes and related affordability challenges, the incidence of core need is greater among single income households – singles and especially lone parents. By contrast it is low for couples with and without children.

Incidence of Need (%) by Household Type
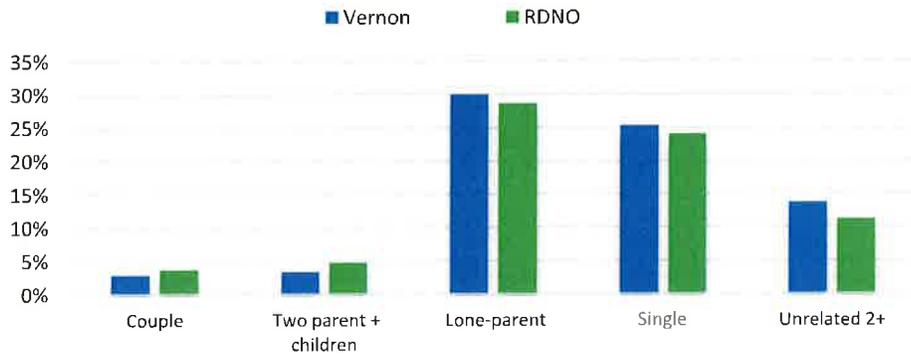
Incidence of Need (%) by Age
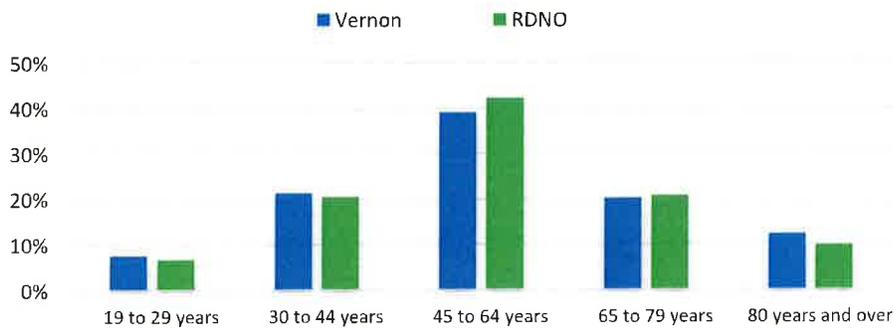
When examined based on the age of the primary household maintainer the incidence is highest for those aged 45-64 (39%), marginally below the incidence for the RDNO as a whole. The incidence for the adjacent age groups (30-44 and 65-79), is similar, at 20% in each. The incidence for seniors over age 80 is notably higher at 12% than the RDNO average.

Important to Look at Count Together with Incidence

The preceding charts display the *incidence of need* – that is the percent within each group in need. This can distort perception of core need, so it is critical to examine **both** incidence and absolute counts. It should also be noted that Statistics Canada rounds counts to the nearest 5, so in places with small counts, as is the case here, there can be some rounding effects.

As shown here, in Vernon, the high incidence for singles aged 45-65 is reinforced with the count in need, by age and household type. Singles aged 45-64 are the single largest count in need, followed by singles over 65. Singles over 80 are also prominent, and in this case some may require some form of supported independent living or care.

A high incidence among lone parents, as seen above, is also reflected across three age groups under 65. Meanwhile alongside a low rate of incidence, couples with and without children present a relatively low count.

Core Need by Household Type and Age
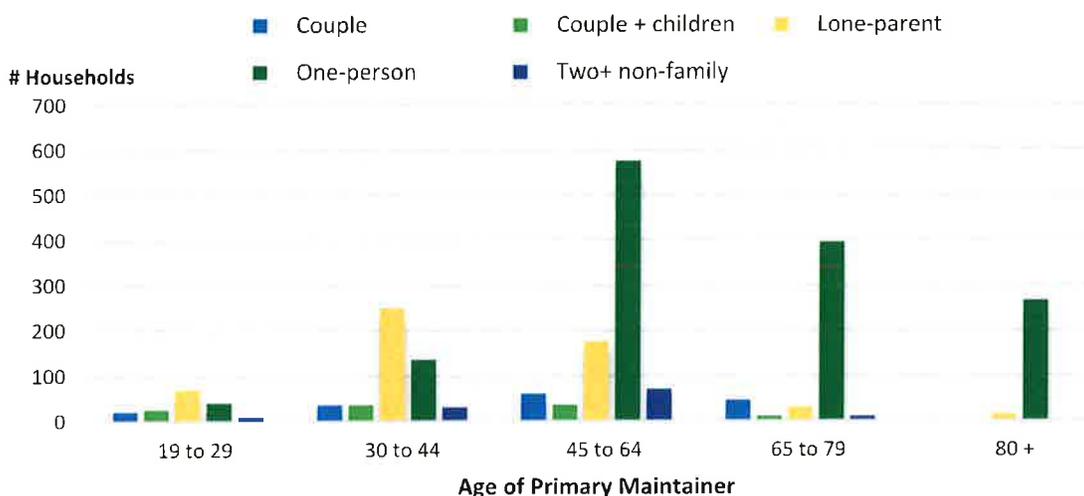
Existing Social Housing

As a result of past and current funding programs, a small social housing stock has been built across parts of the RDNO. As a large regional centre, of the majority of this has been constructed or funded in Vernon. Just over 640 of the region's 750 social housing units are located in Vernon. These are augmented by some 440 units of assisted and supportive living for seniors. Another 700 households receive rental allowances to help reduce high rent burdens.

The combined forms of social and assisted housing result in Vernon having a higher share (83%) of regional housing assistance and based on a regional share of existing resources, Vernon appears to be overserved (60% of need). However, based on the backlog of unmet need, all communities require additional assistance.

% Share of Need and Social Housing
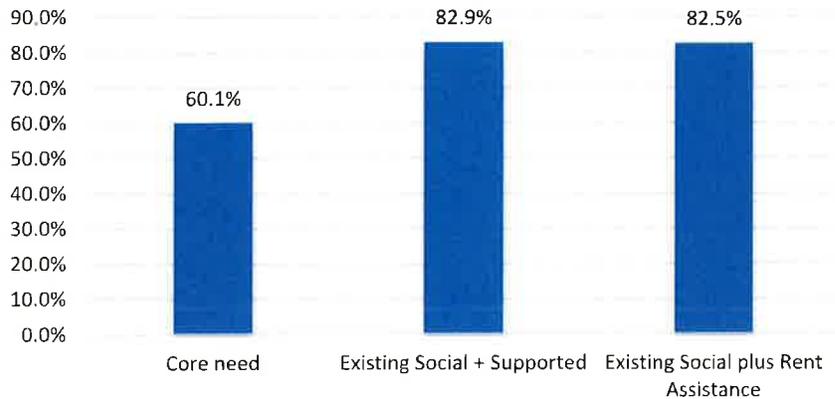
With over 80% of need associated with affordability only, this could be addressed through an expansion of rental assistance – it may not be necessary to construct new social housing, although that may be appropriate for special needs populations including frail seniors and formerly homeless with high acuity needs requiring permanent supportive housing to sustain housing stability.

Future Growth and Housing Requirements

Vernon's population is projected to continue to increase at 1.2% annually over 2016-26. Given the large existing population, this will add an additional 4,500 people in that decade.

Converting projected population growth into household growth suggests potential growth of around 200 households per year for a total of 2,130 between 2016-26, and another 2,375 households between 2026-36.

Household Growth (2016-26) Compared to Starts (2016-19)
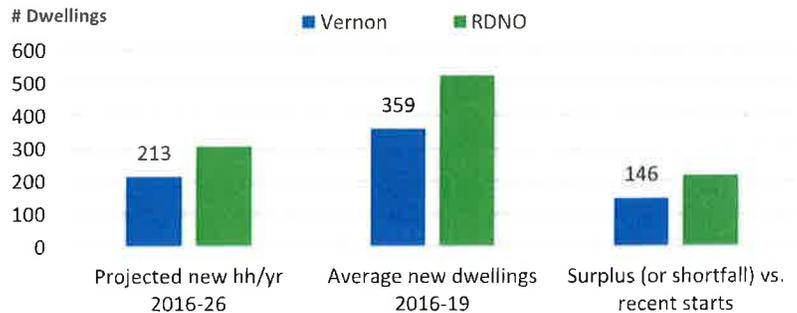
When new construction activity (average 359 units per year) is compared with recent and projected household growth (213 households per year), it appears that if the current rate of new building continued, there would be a surplus of new housing. This could potentially attract a high number of new households and thus a higher growth rate.

Moreover, this new construction in Vernon has been skewed in favour of smaller multiple unit structures, which is more consistent with the growth pattern – predominantly older, childless couples and singles.

As such, it may compensate for the lack of such housing opportunities in the surrounding smaller communities causing a pattern of increased urbanization centered on Vernon.

Future Core Need

We can assess how core housing need may increase, assuming the incidence of need across new households is similar to the incidence in 2016, and without accounting for any new assistance (new social housing or housing allowances). On this basis, it is estimated that core housing need will expand by a further 287 households in total (29 households annually) over the current decade, 2016-26.

While policies and initiatives should aim to minimize or negate any growth in core need, it is also necessary to reduce the substantial backlog of unmet need that remained in 2016 (2,330 households).

Backlog and Projected Growth in Need

Households

2,500	2,330
2,000	
1,500	
1,000	
500	287 320

Backlog (2016)   Growth in need 2016-26   Growth in need 2026-36
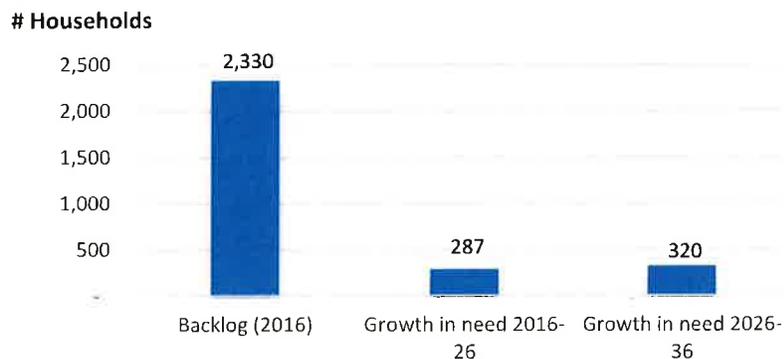
Considerations from Community Consultation

- A shift in the types of housing provided is dependent on the development community. The trend still is for larger single-family construction and the development community wants to focus on this. Currently most developers are saying the market is looking for >$800,000 houses. Most people living in Vernon do not want to live in an apartment, they want to live in a more affordable house. More 2- or 3-bedroom home options are needed. Existing smaller homes are older and require many upgrades.

- The chart on page 7 displaying rent-to income suggests that there are approximately 1,000 households looking for higher-end rental >$1500 / month. This is theoretical, as most have found lower rent options and may be happy with what they have. Despite this theoretical

shortfall, Vernon is not the high-income retirement community that it is perceived to be, it is actually closer to national demographic averages.

- There are a small number of developers buying lots in downtown Vernon with plans to build smaller multi-unit developments. There is a lack of housing that is between a single family dwelling and an apartment.

- There are many 55+ housing developments that offer maintenance-free living but the cost of the home is still high and the house is large. These do not serve the interests of those who may wish to downsize. There is a need to expand the inventory of senior housing types.

- It's important to note that while the majority of homeowners are residents, 15-20% of homes are used for vacation purposes (Adventure Bay, Predator Ridge, the Outback, Bella Vista).

- Building more affordable housing would allow for some renters to enter homeownership tenure status, however rental subsidies are needed to alleviate wait lists for housing. There are no rental supports for singles under the age of 65.

- Migration to Vernon is expected to increase. Many people are looking now at Vernon instead of Kelowna. This is largely from the following groups:

  o Retirees from the Lower Mainland and Alberta

  o Young families (housing is more affordable than Kelowna)

  o Entrepreneurs and remote workers who can work from home (Vernon is participating in the Rural and Northern Immigration Pilot Federal program to attract up to 300 skilled workers to the region)

  o Other features that make Vernon attractive are: the climate, recreational opportunities, hospital and health amenities, and proximity to the airport and Kelowna.

- It may be reasonable to obtain a larger community amenity contribution for the broader community from developers that build large, expensive, single detached homes.

Housing Need Community Summary:	Vernon	RDNO
Overview		
Population, 2016	40,116	84,354
Share of regional population	47.6%	100.0%
Change 2011to 2016	1.0%	0.7%
Projected 2016 to 2026	1.2%	0.9%
Tenure		
Number of Households, 2016	17,795	34,185
Owner	12,205	25,780
Renter	5,590	8,370
Ownership rate	68.6%	75%
Dwelling Mix		
Single detached	49%	64%
Semi, duplex	8%	6%
Row	10%	7%
Apartment	23%	14%
Moveable	0%	3%
Other	0%	0%
Household by Size		
1 person	33%	28%
2 persons	39%	41%
3 persons	13%	13%
4+ persons	15%	18%
Average Household size	2.2	2.3
Dwellings by Bed Count		
No bedrooms (bachelor)	1%	0%
1 bedroom	10%	9%
2 bedrooms	31%	28%
3 bedrooms	30%	31%
4 + bedrooms	28%	32%
Comparing Household Size and Dwelling Size		
Households with 2 or less people	72%	69%
Dwellings with 2 or fewer bedrooms	42%	37%

Household Type	Vernon	RDNO
Family		
Couple	30%	32%
Two parent + children	17%	20%
Lone-parent	9%	7%
Other family	6%	6%
Non-Census-Family Households		
One-person	33%	28%
Unrelated two + persons	5%	4%
Age Distribution of Household Primary Maintainer		
Under 19	0%	0%
20 to 29	7%	5%
30 to 44	20%	19%
45 to 64	38%	40%
65 to 74	18%	18%
75 to 84	13%	11%
85 and over	5%	4%
Population over 65	35%	32%
Median individual age (years)	48.4	49.5
Median Income by Tenure		
Owner income $	$73,232	$75,343
Renter income $	$32,976	$38,939
Housing Availability	**Vernon**	**RDNO**
Home Values and Rents		
Median value of dwellings ($)	$349,942	$380,900
Census median rent ($)/month	904	$903
CMHC average rent, 2019	947	947
CMHC rental vacancy rate (%), 2019	1.7%	1.7

Housing Construction (Average Annual Starts 2016-19)		
SFD	115	245
Multi-unit	244	277
Total	359	522
Starts per 1000 Households, 2016-19 average	20	15
Percent SFD	32%	47%
Future Housing Growth		
Number of Households, 2016	18,235	35,016
Household projected increase, 2016-26	2,128	3,055
Household projected increase, 2026-36	2,376	3,260
Anticipated Household growth rate, 2016-26	1.2%	0.9%
Projected new households/yr, 2016-26	213	306
Average new dwellings, 2016-19	359	522
Surplus (or shortfall) vs. recent starts	146	216
Core Need	**Vernon**	**RDNO**
Distribution of Need by Problem - Both Tenures		
Affordability only	84%	81%
Affordability plus adequacy and/or suitability	13%	12%
Suitability only - In core housing need	2%	2%
Adequacy only - In core housing need	2%	5%
Need by Tenure		
Total count of need	2,330	3,880
# Owners in core need	565	1,360
# Renters in core need	1,770	2,520
Renters share of need	76%	65%
Incidence (acuteness of need)	13.5%	12.0%
% Owners need	5%	6%
% Renters need	33%	32%

Incidence of Need by Age of Primary Household Maintainer		
19 to 29 years	8%	7%
30 to 44 years	21%	20%
45 to 64 years	39%	42%
65 to 79 years	20%	21%
80 years and over	12%	10%
Incidence of Need by Household Type		
Total	13%	12%
Couple	3%	4%
Two parent + children	3%	5%
Lone-parent	30%	29%
Single	25%	24%
Unrelated two +	14%	11%
Existing Social Housing		
Supportive and Assisted	443	558
Independent Social	643	752
Rent supplements and allowances	702	858
Existing Social Housing Compared to Need (Distribution)		
Core need	60.1%	100.0%
Existing Social + Supported	82.9%	0.4%
Existing Social plus Rent Assistance	82.5%	100.0%
Future Growth in Core Housing Need		
Backlog, 2016	2,330	3,880
Growth in need, 2016-26	287	368
Growth in need, 2026-36	320	393
Affordability Assessments		
Rent		
< $500 / month	290	720
$500-750 / month	1,303	1,860
$750-1000 / month	1,763	2,355
$1000-1250 / month	948	1,412
$1250+ / month	1,287	1,948

Income

Under $20k	1,340	1,905
$20k-30k	1,010	1,355
$30k-40k	630	990
$40k-50k	665	960
$50k+	1,940	3,080

Affordability to Buy (Max Price Affordable to Median Income Renter)

Median Home Price, 2016	$349,942	$380,900
Median renter income	$32,976	$38,939
Monthly @30%	$824	$973
Maximum price (3.5%, 25yrs, 10% down)	$183,201	$216,330
Percentage of homes affordable to the median renter (2016)	10%	13%

APPENDIX 6 – RDNO HOUSING STRATEGY

This page left intentionally blank

North Okanagan Regional Housing Strategy

REGIONAL DISTRICT NORTH OKANAGAN

CONTENTS

EXECUTIVE SUMMARY

Housing affordability was identified as the most significant challenge within the North Okanagan during the 2020 North Okanagan Regional Housing Needs Assessment development. Addressing affordability is complex and will require action from various levels of government, non-profits and the development community. This Regional Housing Strategy contains two parts: It summarizes and key findings of the North Okanagan Regional Housing Needs Assessment and identifies the objectives to address these challenges. The main objectives of the Regional Housing Strategy include:

1. Establish regional partnerships and a shared commitment to raise awareness and address the regional affordable housing challenges.
2. Increase the diversity, affordability, and supply of housing.
3. Promote, support, and protect rental housing.
4. Reduce barriers to developing and securing affordable housing.

The second part of the strategy consists of the Actions / Opportunities to address the above-noted objectives. The RDNO acknowledges that various partners may need to be involved, or some actions will best be pursued individually.   Accordingly, the Actions / Opportunities have been broken out by the four objectives noted above. The roles of the RDNO, Local Governments, the Non-Profit Sector and the Private Sector, have been identified in a RACI format (**R**esponsible / **A**ccountable / **C**onsulted and Informed).

INTRODUCTION

This strategy has been developed based on the Regional District of the North Okanagan Housing Needs Assessment findings, which was completed in 2020. The Assessment found that:

There needs to be a shared regional response to existing and emerging housing demands within the region.

A regional approach to housing is particularly beneficial when considering the needs across the housing continuum. It is unlikely that any single one of the 13 communities in the North Okanagan could address the full range of the region's housing needs, and a coordinated and regional housing supply should benefit all jurisdictions.

The purpose of the North Okanagan Regional Housing Strategy is to provide the platform for that regional response. It will enable all member jurisdictions to work together towards a diverse and affordable housing stock that supports regional growth in a way that responds to changes in population and housing trends. Consideration must also be given to the context of each community when determining the types of housing that are appropriate. Specifically, supportive housing should match the social supports that the occupants need to maintain their quality of life.

The Regional Housing Needs Assessment [1] can be found on the RDNO website, where both regional and community-specific data is available. Key excerpts from the Assessment are included in the Appendices of this strategy paper. Local governments are required to consider their most recent housing needs report and the housing information on which it is based when they develop or amend regional growth strategies or official community plans.

GOAL

This strategy aims to create a list of policies and actions for the region and local governments to consider to increase housing supply, diversity, and affordability.

The RDNO acknowledges that each community will have its own unique approach and capacity to addressing housing affordability; however, based on the findings of the Regional Housing Needs Assessment, now is the time to initiate dialogue on solutions and what tools may be available to address the backlog and future anticipated needs at the regional and local scale.

Further to this point, the North Okanagan Regional Housing Strategy contains two components:

---

[1] https://www.rdno.ca/sites/default/files/2021-06/RDNO_Housing_Needs_Assessment_FINAL_COMPLETE.pdf

1. The Regional Context, including Key Findings, Projected Demand, and Main Challenges in the Regional Housing Needs Assessment.

2. Identification of a range of potential actions / opportunities for the RDNO Board, Municipal Councils, First Nations, and the Electoral Areas to consider in response to the issues identified in the Assessment.

KEY FINDINGS

Affordable, accessible, and diverse housing options are required to meet North Okanagan residents' current and future anticipated needs.

In order to provide context to this strategy, some of the key findings from the Regional Housing Needs Assessment are presented below:

- Experiencing sustained population growth, with a moderate growth rate of (1.4%) which is expected to continue.
- There is an ageing population, with one-third of owners and one-quarter of renters over the age of 65.
- The single largest age group within the region are those aged 45-64; this speaks to the need to expand age-appropriate housing stock.
- There are persistently low rental vacancy rates (below a healthy rate of 3%).
- There is a significant and increasing gap between housing prices and household incomes needed to achieve homeownership.
- There is a growing number of households on waitlists for non-market/social housing; and
- A decreasing number of affordable, family-friendly housing options.

PROJECTED HOUSING DEMAND

The Regional Housing Needs Assessment includes a projection of future housing requirements and needs. This analysis was based on the RDNO population growth projections for 2016-2036, and the associated growth in households was estimated using age-specific 2016 headship rates.[2].

The consultants noted that "such projections are fraught with uncertainty. They typically draw on assumptions built from historic fertility and death rates and, in the case of households assumption that headship rate will mirror those in a base period (here 2016)". Due to the

---

[2] Headship rates are calculated by taking the number of individuals in a specific age range divided by the number of households headed by someone in the same age range.

limitations of this methodology, the *"household projections should be used as indicative of potential growth in demand averaged over each decade, rather than definitive estimates of household growth, demand and core need in any year."*

Overall, the number of households within the region is expected to increase by an average of 319 households per year. This projected growth compares well to the current level of new housing construction, which averaged 305 homes per year in the 2011-16 period but has averaged over 500 homes per year since 2016.

New Housing Construction, by Area - RDNO
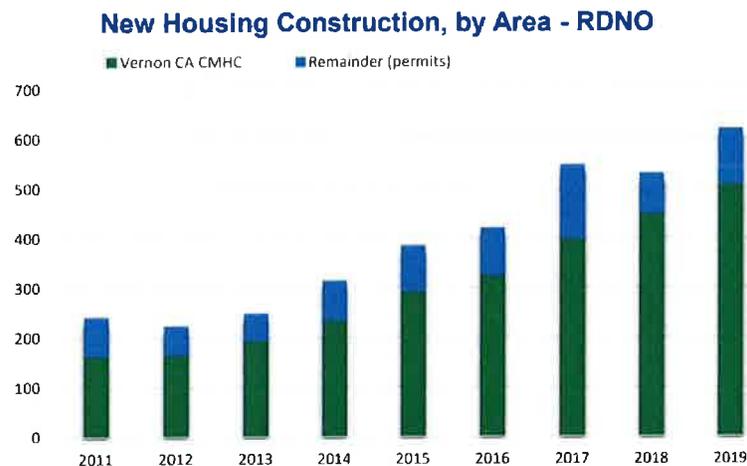
Source: CMHC for CA and Building Permits

MAIN CHALLENGES

1. Affordability

When examining the Regional Housing Needs Assessment results, affordability was the greatest challenge. The Canadian Mortgage and Housing Corporation (CMHC) deems housing units affordable when a household does not pay more than 30% of their gross income on housing. The priority groups facing the most significant affordability challenges are identified below:

- The largest age group in need are singles (renters) between the ages of 45-64.
- Families (renters)- (lone-parent families, couples with children and couples without children); and
- Low- and moderate-income earners (renters and owners).

The following graphs display core need by household type and tenure and the core need by household type and age.

Core Need by Household Type and Tenure

■ Owner   ■ Renter

Core Need by Household Type and Age

■ Couple   ■ Couple + children   ■ Lone-parent
■ One-person   ■ Unrelated two +

Age of Primary Maintainer
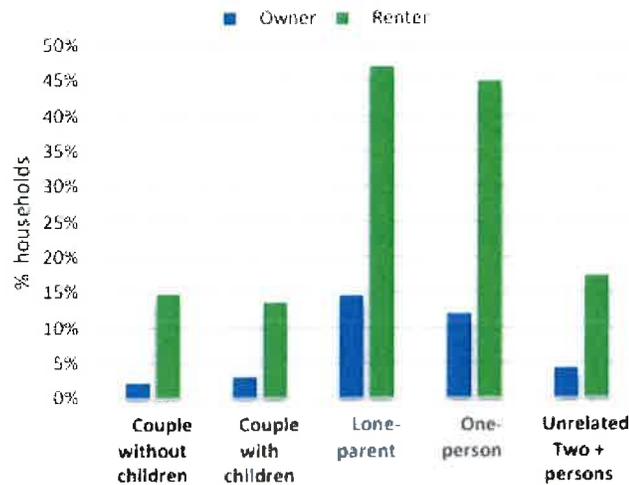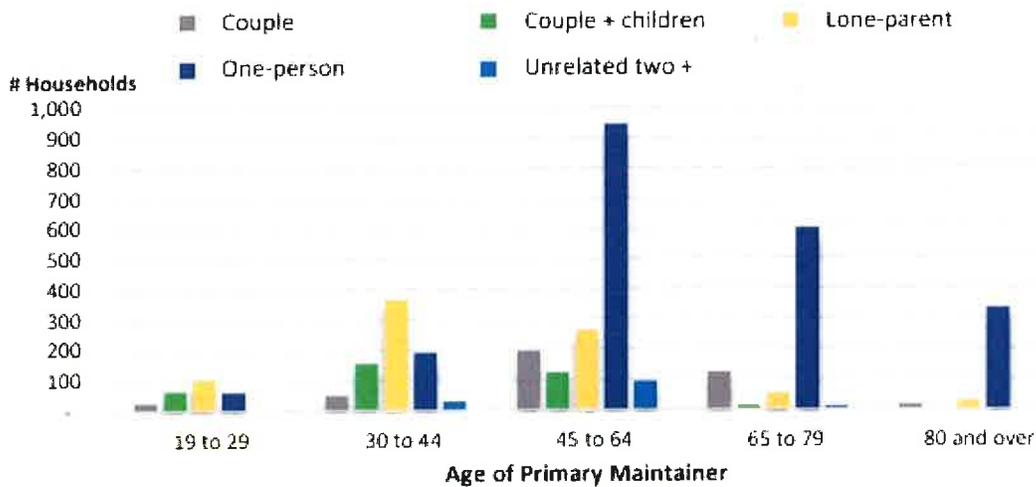
Almost 2,500 households receive housing assistance through ongoing provincially administered social and supportive housing. The existing stock (excluding emergency beds and rental allowances for those housed in the private market) of independent social housing represents 2.2% of all housing in the region. This is relatively low by provincial and national standards, which are closer to 5% of the total stock.

2. Homelessness

The Vernon Social Planning Council, together with the Turning Point Collaborative Society, have monitored homelessness and conducted an annual point in Time (PiT) count in October each year since 2016. The count has identified a small but growing homeless population of approximately 150 people, including people using emergency shelter services and those sleeping outside.

"The main cause of homelessness is low income, high rents and lack of available rentals. When rental vacancy rates are low, people with barriers (such as mental health and substance use issues) are pushed out of the rental market. Although, for many people with multiple barriers, supported housing is more appropriate than a private rental."[3].

No data is available for other communities within the region; however, there is anecdotal evidence of homelessness, including camping out and couch surfing.

The persistence of the number of homeless individuals indicates a need for a range of responses in the region. While an emergency shelter is necessary, in the same way that hospitals have an emergency function, the homeless serving system also requires a continuum of services to assist individuals and families, be rehoused, and achieve housing stability.

This service continuum includes emergency shelter space, homelessness prevention and diversion programs, housing-based options along the housing continuum from transitional, permanent supported housing, and a more general rental supply response to address rising rents and low vacancy rates. This array exists in the RDNO, but the development and implementation of the necessary range of responses would benefit from a regional approach to resource allocation. As part of this approach, it would be helpful to review the current status of the Coordinated Access program in the RDNO to ensure that Outreach Teams are serving smaller communities.

3. Market Housing Diversity

A diverse range of housing choices for individuals and families with varying incomes and circumstances is essential for creating a livable region and providing current and future residents options. Not everyone is looking to own their own home and will access different forms of housing throughout their lives.

Projected Dwelling Type Requirements:

---

[3] Our Homeless Count: Survey Results for Vernon BC October 2019 https://socialplanning.ca/wordpress/wp-content/uploads/2020/07/FINAL-REPORT-Our-Homeless-Count-Vernon-BC-October-2019.pdf

Apart from the City of Vernon, most housing starts within the region are single detached dwellings. The projected dwelling type requirements indicate a need for half of the new builds in either 2-bedroom apartments or small ranchers, one quarter in studio suites or 1-bedroom apartments, and the remaining quarter in 3 + bed single-family dwellings.

Estimated Dwelling Requirements by Type (RDNO)			
	2016-21	2021-26	2026-31
1 to 1.5-bed apt	545 - 607	452 - 503	451-502
2-bed apt, town or small house	854-952	708-789	706-787
3+bed SFD	524-584	434-484	433-483

Projected Dwelling Type Requirements 2021-26
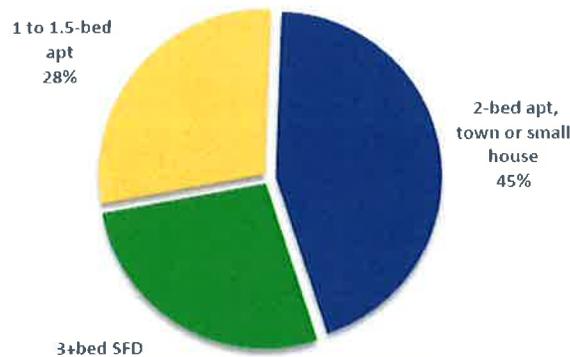
REGIONAL OBJECTIVES

The Regional Housing Strategy sets out a range of potential actions for evaluation and implementation that can only be accomplished with the involvement of all stakeholders.

The Regional District of North Okanagan will play a key role in coordinating regionally-based partnerships with the federal and provincial governments and information sharing by tracking and reporting on regional housing data to support all stakeholders, including the private and non-profit housing sectors.

Local Governments have a pivotal role in responding to the challenges identified in the Housing Needs Assessment through a broad range of progressive land-use policies for market and non-market housing.

This strategy is an action-oriented framework to guide the regional response and to provide the RDNO Board, Municipal Councils, First Nations, and Electoral Areas options to consider within their mandates to create and maintain the range of housing options needed to make the North Okanagan a livable region for current and future residents.

The objectives of the strategy are to:

1. Establish regional partnerships and a shared commitment to raise awareness and address the regional affordable housing challenges.
2. Increase the diversity, affordability, and supply of housing.
3. Promote, support, and protect rental housing.
4. Reduce barriers to developing and securing affordable housing.

The above objectives can be met through both regional and local government actions. These actions have been categorized in the tables below and have been identified in a RACI format (**R**esponsible / **A**ccountable / **C**onsulted and Informed). Examples of similar actions implemented by jurisdictions from across the province have been included for reference.

Legend:

R= Responsible: The entity or individual doing the actual work.

A= Accountable: The entity or individual who is accountable for the task and the decision maker.

C= Consulted: Typically, subject matter experts who needs to be consulted for information.

I= Informed: Who needs to be kept *informed* of major updates, typically senior leadership.

Objective #1: Establish regional partnerships and a shared commitment to raise awareness and address the regional affordable housing challenges.

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
1.1 Research and Data Collection Regional Housing Needs Assessment- Partner in researching and data collection to identify local housing needs and monitor the 'regions' ability to address existing gaps. Then provide the background information on housing affordability needs, current gaps, and existing backlog of housing within the region and each individual community.	C	C	R / A	R/A	North Okanagan Regional Housing Needs Assessment was completed in June 2020. https://www.rdno.ca/sites/default/files/2021-06/RDNO_Housing_Needs_Assessment_FINAL_COMPLETE.pdf Carrying out this assessment on a regional scale proved to be effective and efficient for the following reasons: • work was undertaken by one consultant providing consistency in the methodology, and format used to populate the reports. • reports were drafted at the same point in time allowing for the data to be analyzed on a regional scale instead of having various reports from different time intervals with different market and demographic context. • The data has been utilized in the boundary review of the Regional Growth Strategy assisting with demonstrating housing needs regionally, a key criteria when considering future growth needs.

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
					• Cost efficiencies for future required updates (five year intervals).
1.2 A Regional Housing Template: Through Regional Housing Roundtables and data collection and reporting, build awareness and consistent information sharing on housing achievements or challenges. The goal is to monitor the progress of affordable housing developments and to provide information on the changing housing affordability needs within our communities. This information is intended for both politicians and the general public to provide a clear picture on the progress being made.	C	C	R / A	R / A	The City of North Vancouver has been reporting out annually on the implementation of their Housing Action Plan through a "Report Card". The Report card provides a concise overview of the achievements made in both non-market and market developments along with an up-date to their housing indicators. https://www.cnv.org/city-services/planning-and-policies/housing Key Indicators Include: Type of Dwellings Tenure Market Rental Average Rent Number of Rental Units Household Income (Median) Benchmark House Prices Homelessness & Non-Market Housing

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
1.3 Community Engagement: Implement policies and processes that facilitate timely and efficient neighborhood engagement in housing development reviews.	C	C	C	R / A	BC Housing has developed a Guide "Gaining and Maintaining Community Acceptance" on how to mitigate potential concerns and develop non-market housing that integrates successfully into the community. https://www.bchousing.org/research-centre/library/community-acceptance
1.4 Housing Advocacy Resource: Consider the establishment of a North Okanagan Regional Housing Advocate Resource to support the implementation of the Regional Housing Strategy. This resource could: • Manage a regional rent bank. • Manage government relations (Federal, Province and First Nations) • Convene round tables with stakeholders for	C	C	R / A	C	The City of Vernon funds the Social Planning Council which employs a partners in action model. It is a solution-oriented, community driven committee that addresses crime prevention through social development (CPTSD). They work mainly in the areas of housing, homelessness, recreation, childcare, and neighbourhood capacity building but take on other topics as well. Their goal is to problem solve by bringing the right partners to the table and creating real change on a community level. https://www.socialplanning.ca/pa_overview.html This program is solely focused on the City of Vernon however a similar approach for the region would be beneficial.

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
information sharing, sharing successful case studies. • Produce a report card on inputs and outputs re housing issues. • Create and manage an inventory of municipal / regional / public / non-profit lands available for housing. • Identify and support regulations and incentive programs that preserve and protect existing rental housing. • Ensure that the current provincial Rent Supplement Programs including SAFER and RAP, are well publicized in all RDNO communities.					

Objective #2: Increase the diversity, affordability, and supply of housing

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
2.1 Promote Innovation: Build upon the research and information sharing to identify innovative policies and projects to address the regional housing challenges.	C	C	A	R/A	**Passive Home Apartments, Whistler-** more affordable construction and operation costs for housing organizations, renters and homeowners. Prefab and modular homes can often be built faster than onsite construction homes. Healthier and more comfortable homes, potential local economic development opportunity for local builders.
2.2 Land: Making Municipal and On Reserve lands available at a nominal cost for affordable housing purposes is a key component in creating non-market housing. This work can be done in conjunction with Land Trusts (non-profit, social-purpose real estate developers. Site selection considerations include proximity to transit, access to community services and employment alignment with OCP and	I	I	C	R / A	

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
availability of external funding opportunities.					
2.3 Land Inventory: The ability to identify land that may be made available for affordable housing projects is important information in order to create more affordable housing supply. A regional inventory of municipal, regional, and non- profit land could be used as the basis to explore the opportunity to develop a long- term funding strategy with . BC. Housing through a **Memorandum of Understanding (MOU)**.	I	C	R / A	R/A	In 2011, the Social Planning Council of the North Okanagan undertook an inventory of property owned by not-for-profit, service clubs, faith groups and government agencies in the North Okanagan. The primary objective was to identify if there were any organizations that owned land and that may be interested in facilitating affordable housing in the region. https://www.socialplanning.ca/pdf/housing/North%20Okanagan%20Affordable%20Housing%20Developers%20Package%20-%20Full%20January%202012.pdf

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
2.4 Inclusionary Zoning: Consider the use of inclusionary zoning provisions for affordable market and non-market rental housing during Official Community Plan renewals and rezoning applications. Incentive based inclusionary zoning is an effective tool that allows for increased density in exchange for a portion of the value of that density being used to create non-market housing and affordable homeownership. The additional density can be in the form of increased height / Floor Space Ratio in multi-family zones, small lot subdivisions and infill housing. Work with profit and non-profit organizations to highlight inclusionary zoning opportunities.	C	C	C	R / A	Port Moody's Zoning Bylaw includes density bonusing which is a type of incentive-based inclusionary zoning which allows increased density in exchange for amenity contributions. Amenity contributions can include the provision of affordable housing. https://www.portmoody.ca/common/Services/eDocs.ashx?docnumber=461917

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
2.5 Small Lot Subdivisions: Implement zoning amendments to permit Small Lot Subdivisions- consider a zone that would allow for lots as small as 350-450 square meters (3,767 to 4,844 square feet).	C	I	I	R / A	The City of Kelowna introduced the RU3- Small Lot Housing Zone. This zone allows for lots 290m² on serviced urban lots. https://apps.kelowna.ca/CityPage/Docs/PDFs/Bylaws/Zoning%20Bylaw%20No.%208000/Section%2013%20-%20Urban%20Residential%20Zones.pdf
2.6 Infill Housing: Implement zoning amendments to permit infill housing, laneway houses, coach houses or garden suites. These housing forms provide a means of creating additional rental housing units in existing neighborhoods or increased density in new subdivisions.	C	I	I	R / A	In October 2018, the Village of Lumby adopted amendments to its Zoning Bylaw to allow secondary detached dwellings (eg. garden suites, carriage houses) in single family, two family, and manufactured home residential zones. This allowed residential properties to add an additional dwelling unit. These secondary detached dwelling are permitted on lots that also contain secondary suites. Other regulations such as lot coverage and setbacks were amended to facilitate infill. https://lumby.civicweb.net/document/3335
2.7 Affordable Housing Reserve Fund: Through an allocation of Community Amenity Contributions, create an Affordable Housing Reserve Fund that will	C	C	C	R / A	Reserve funds can come from a number of sources: • Raised from property taxes • Donated to a city for the purpose of the Reserve Fund • Transferred from the sale of City owned land

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
provide grants for the development non-market rental housing. Affordable Housing Reserve Funds can be used to lever Federal and Provincial Funding					• Received as a percentage, from sale of market rate housing developed based on an applicable public / private partnership. The City of Kelowna has a Housing Opportunities Reserve Fund established by bylaw. The purpose of the fund is used to a) acquire lands which are to be leased from or sold by the City to non-profit groups, government bodies, or developers or to provide grants to developers to build affordable housing, secured by housing agreement. https://apps.kelowna.ca/CityPage/Docs/PDFs/Bylaws/Housing%20Opportunities%20Reserve%20Fund%20Bylaw%20No.%208593.pdf
2.8 Community Amenity Contributions: Amenity contributions agreed to by the applicant/developer and local government as part of a rezoning process. The agreed-to contribution would be obtained by the local government, if, and when, the local government decides to adopt the rezoning bylaw. These are	C	I	I	R / A	Many cities in BC have Community Amenity Contribution Policies that are used for rezoning application in order to provide guidance for negotiating amenity contributions. Smaller, rural communities also have similar policies. An example is the Squamish-Lillooet Regional District (SLRD) which has a Community Amenity Contribution Policy adopted in 2018: https://www.slrd.bc.ca/sites/default/files/pdfs/administration/Policies/12-2018%20Community%20Amenity%20Contributions%20Policy_1.pdf. The policy provides guidance for when community amenity contributions will be negotiated, and criteria to

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
separate and additional to those provisions of the Local Government Act that allow local governments to require new development to provide DCCs, money towards acquiring school sites, on-site services related to subdivision, excess capacity or extended services, 5% of land being subdivided for parkland or cash-in-lieu, or land for roadways.					determine whether a proposed community amenity contribution is appropriate for the proposed development. This policy includes consideration of the provision of affordable housing as a Community Amenity Contribution.
2.9 Secondary Suites: Implement zoning amendments to permit secondary suites in all single-family zones. This policy is intended to ensure gentle densification in single-family neighborhoods and to provide more rental options for low- and moderate-income households.	C	I	C	R / A	In November 2020, the City of Cranbrook adopted a Zoning Amendment Bylaw to allow secondary suites in all residential zones in the city and to allow secondary suites in buildings that may contain more than one dwelling unit. This allows secondary suites in single family dwellings, duplexes, rowhousing, and townhouses. It also eliminated minimum floor area requirements for suites. https://www.e-know.ca/regions/cranbrook/secondary-suites-now-allowed-in-residential-zones/ https://cranbrook.ca/our-city/city-departments/oic/secondary-suites/

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
					https://cranbrook.civicweb.net/document/53932/Zoning%20Amendment%20Bylaw%20No.%204002,%202020%20(Secondar.pdf?handle=E56BCF940180474FB07AA04B3A018F9B
2.10 Suite Ready: Require all new single-family homes to be "suite ready" by including rough in plumbing and wiring, to facilitate the future installation of a secondary suite.	C	I	I	R / A	In March 2019, the City of Burnaby required through their Zoning Bylaw that any cellar exceeding 345 ft^2 in certain zones must incorporate the minimum "suite-ready" requirements. This includes windows meeting the egress requirement, rough-in 3 piece bathroom, rough-in cooking facilities including wiring and gas supply, outside access and internal access, and an additional on-site parking space. https://pub-burnaby.escribemeetings.com/filestream.ashx?DocumentId=48562
2.12 Lock Off Units: Lock-Off Units are self-contained units that are smaller in size than typical units and are attached to larger units in multi-family housing projects. The goal of this policy is to increase the diversity and flexibility of unit	C	I	I	R / A	A lock-off suite is a dwelling unit within an apartment with a separate lockable entrance access to a shared common hallway which can be locked-off from the rest of the apartment. Lock-off suites add an affordable housing option for renters, while giving condo or townhouse owners a chance to generate extra revenue from renters to help pay their mortgage. Lock-off suites were pioneered at the University Development at Simon Fraser University and have become popular in the Lower Mainland including Burnaby, Surrey, Richmond and Vancouver. Lock-off

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
types that are available within the region and provide an affordable option in the private or rental market.					suites have also been adopted in smaller communities. Gibsons, BC has included lock-off suites in their Zoning Bylaw in 2020: https://gibsons.civicweb.net/document/89468 https://gibsons.ca/services/community-development/secondary-suites/

Objective #3: Promote, support, and protect rental housing

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
3.1 Rent Bank: Consider the feasibility of establishing a Regional Rent Bank to reduce the risk of evictions for vulnerable rental households.	C	R / A	I	I	The Kamloops & District Elizabeth Fry Society operates a rent bank which services various communities across the region Thomson-Nicola Regional District, Columbia-Shuswap Regional District and the Regional District of North Okanagan. A rent bank provides financial assistance in the form of a repayable loan to households at risk of eviction for reasons such as non-payment of rent or utilities due to an emergency that compromises their ability to pay. Rent banks can also aid by providing a damage deposit to make a move. https://kamloopsefry.com/ 2019 Stats: https://www.kamloopsthisweek.com/community/the-big-e/the-rent-bank-1.23768050
3.2 Renter Education: Promote educational opportunities to assist vulnerable renters in the private rental market including: Homelessness Prevention Toolkit: includes effective practices that can be adapted to and	I	R / A	I	I	RentSmart Education builds capacity and educates tenants on a variety of topics including their legal rights and responsibilities, financial management, communication and maintenance skills. https://rentsmarteducation.org/

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
complement existing community-based efforts to address housing instability and homelessness. RentSmart: a program run by Ready to Rent BC is an education model that promotes successful tenancies and housing stability including ways to maintain positive relationships between renters and landlords.					
3.3 Rent Supplement Program Enhancement: Consider advocating for enhancements to existing Provincial Rent Supplement programs (Shelter Aid For Elderly Renters and Rental Assistance Program) to include a rent supplement program that targets homeless and at risk of homeless	C	C	R	A	

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
households in smaller communities that do not have the population base or capacity to successfully compete for provincial and federal housing supply programs. Also need to advocate for a NEW rental supplement program for single individuals.					

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
3.4 Low End of Market Rental Contribution: LEMR units are secured as affordable in perpetuity through legal agreement on title, which restrict the maximum rents and tenant eligibility by income.

This policy is intended to support the development of mixed income communities and provide rental homes for low-moderate income households. | C | C | I | R / A | Through redevelopment of new multi-family projects, a percentage of the building area is required to be LEMR units. The units are secured as LEMR units through a Housing Agreement which restrict maximum rents and tenant eligibility.

In 2007, Richmond, BC adopted a LEMR program. In multi-family or mixed-use development containing more than 60 residential units, 10% of the total area of the building must be reserved for LEMR units. A Housing Agreement is registered on title through the rezoning process. In 2021, Richmond was considering increasing this requirement to 25%. The LEMR program also requires developments with fewer than 60 units to make cash-in-lieu contributions for rezoning application which are directed to the City's Affordable Housing Reserve and are used to provide financial support for standalone affordable housing developments.

https://dailyhive.com/vancouver/richmond-inclusive-rental-housing-policy
https://www.richmond.ca/_shared/assets/Affordable_Housing_Strategy_Bulletin54957.pdf
https://www.richmond.ca/_shared/assets/Rentalhousinglist45355.pdf
https://www.richmond.ca/_shared/assets/2_Low_End_Market_Rental_PLN_05042158434.pdf |

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
3.5 Residential Rental Tenure Zoning: The Local Government Statutes (Residential Rental Tenure Zoning) Amendment Act,2018, SBC 2018, c. 26 provides local governments with the authority to zone for residential rental housing. This gives local governments greater ability to preserve and increase the overall supply of rental housing in their communities.	C	I	I	R / A	In 2019, the City of New Westminster adopted a Zoning Amendment to introduce a Residential Rental Tenure zone and applied it to six rental properties in order to preserve the existing rental housing stock and twelve unoccupied city-owned properties to restrict occupancy of multiple-unit residential buildings at these properties to rental tenure. https://www.newwestcity.ca/housing/renovictions-tenant-protection-and-resources/sb_expander_articles/1563.php
3.6 Fast Track Rental Housing Projects: Reducing costs by streamlining approvals and other incentives-adopt policies or measures to help streamline application and approval processes for new purpose-built market and non-market rental housing.	C	I	I	R / A	The City of Kamloops has expedited the approval process and prioritized affordable housing applications over other in the approvals pipeline. A fast-track approvals process for affordable housing projects could be very effective planning instrument to advance the construction of new affordable line with the Ottawa's Official Plan and new 10 Year Housing and Homelessness Plan. https://www.kamloops.ca/sites/default/files/docs/homes-businesses/16-kamloopsaffordablehousingdeveloperspackage.pdf

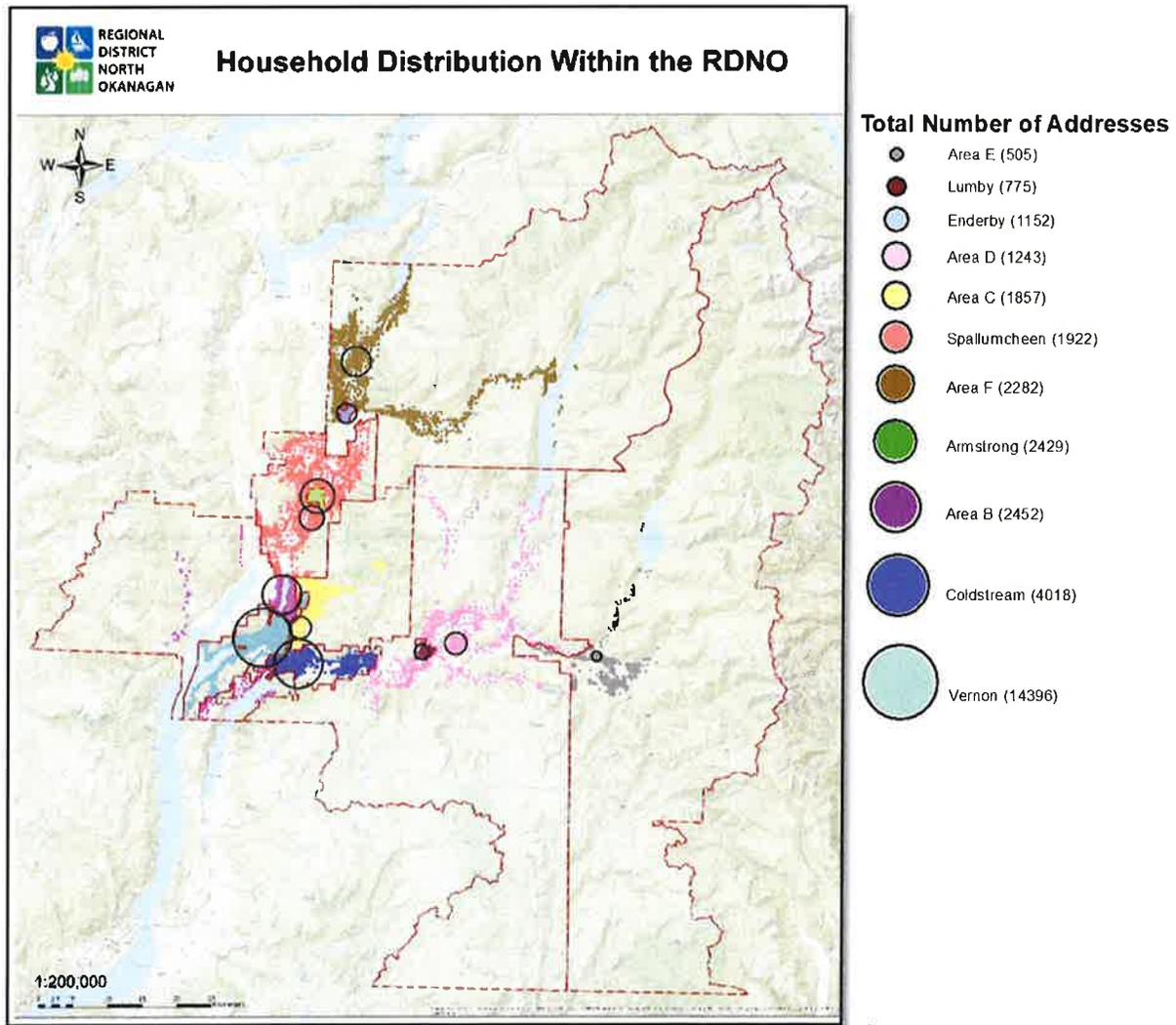| Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
3.7 Fees: Consider waiving, reducing, or deferring certain fees, and/or offer property tax forgiveness or exemptions as well as preferential rates to encourage the development of new **non-market rental** housing units. These fee waivers can also be used to enable people to transition from rental to **home ownership** through . C.B.C.' Housing's Affordable Home Ownership Program (AHOP)	I	C	I	R / A	The City of Vernon's Development Cost Charges (DCC) Bylaw contains a provision to waive City DCC's for "low income" housing projects. "Low Income Housing", refers to property owned, developed or operated by a non-profit society, Government of Canada, Province of British Columbia or the local government as rental units for persons living in the North Okanagan, where the income of such persons falls beneath the low income cut-off amounts published by Statistics Canada from time to time, or as otherwise determined or agreed to by the local government, and where a Housing Agreement and restrictive covenant are registered on title. https://www.vernon.ca/homes-building/construction-renovating/development-cost-charges

Objective #4 Reduce barriers to developing and securing affordable housing

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
4.1 Housing Agreements: Consider the use of Housing Agreements as a way of securing affordable housing units in both new housing developments and conversions. These agreements are usually established at the time of re-zoning and provide an important mechanism for helping to ensure ongoing affordability and tenure over time.	C	C	I	R / A	The Whistler Housing Authority has a number of sample Housing Covenants and Agreements for general resales and rental units. https://whistlerhousing.ca/pages/legal
4.2 Parking: Reducing parking requirements and exemptions from parking requirements particularly for developments in village or urban centers which have easy access to public transit or other alternative forms of transportation can greatly reduce the cost of housing.	C	C	R / A	R/A	

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
4.3 Buyers Education Organize/support First-Time Home Buyers Classes. Classes are designed to walk individuals through the entire home buying process to know what to expect and how to manage the costs.	C	I	R /A	R /A	Topics can include: Pros and cons of owning a home Knowing when you are ready to buy Planning for maintenance and other costs How to apply for a mortgage and choose a lender Basic personal finance topics like budgeting and credit.
4.4 Increase Financial Literacy Among Youth Encourage the School District to incorporate Financial Literacy into the curriculum. Support non-profits to offer Financial Literacy classes to the region's youth.	C	C	A	A	Junior Achievement British Columbia is a non-profit organization delivering a wide selection of educational programs focusing on financial literacy, work readiness and entrepreneurship. There is an opportunity for JA British Columbia to work within the School District system. They currently offer programs in the Central Okanagan but not currently within the North Okanagan. https://jabc.ca/
4.5 Financial Flexibility for Homebuyers Advocate to senior levels of government for increased flexibility for first-time homebuyers to enter the housing market.	C	I	R /A	R /A	• Stress Test criteria review • First Time Home Buyer Incentive review. Is the program still effective given market conditions. https://www.placetocallhome.ca/fthbi/first-time-homebuyer-incentive

This Regional Affordable Housing Strategy encompasses the Member Municipalities, Electoral Areas and First Nation communities within the RDNO. There are six incorporated communities, five electoral areas and two First Nations within the geographic boundaries of the RDNO. Together these communities are home to approximately 92,183 people (BC Stats 2020) living in 40,000 dwellings. Almost three-quarters (72%) of the population are clustered in and around the central city of Vernon (including Coldstream, Electoral Areas B & C, and the Okanagan Indian Band, which Statistics Canada delineates as the Census Area, CA).

Household Distribution Within the RDNO

Total Number of Addresses

- Area E (505)
- Lumby (775)
- Enderby (1152)
- Area D (1243)
- Area C (1857)
- Spallumcheen (1922)
- Area F (2282)
- Armstrong (2429)
- Area B (2452)
- Coldstream (4018)
- Vernon (14396)

1:200,000

---

[4] This map is a visual representation of household distribution based on RDNO address points. The total number of households is much higher than the number of address points and does not include addresses within OKIB and Splatsin.

Housing categories typically are viewed along a linear housing continuum, assuming that homeownership is the final destination. The City of Kelowna's Healthy Housing Strategy has adopted a new and innovative approach to understanding housing within their community.

The graphic below portrays the housing continuum as a Wheelhouse, acknowledging that people move across the categories throughout their lives and that homeownership is not the end goal for all residents. Acknowledging that the continuum is interconnected is essential as changes to one aspect of the system influence other parts. For example, if market housing prices continue to rise, fewer people will access homeownership, and there will be increased pressure on an already strained rental market. This additional demand for rental housing increases rental rates, which in turn displaces people who can no longer afford those prices, increasing the risk of homelessness and the need for more government-subsidized housing.

EMERGENCY & TRANSITIONAL SHELTER
Non-profit providers offer temporary shelter, food and other supportive services. Stays are typically 60 days or less.

TRANSITIONAL HOUSING
Non-profit housing providers offer stable housing as a step between shelters and long-term housing. Stays are typically 2-3 years, with supportive services aligned with need.

OWNERSHIP HOUSING
Home ownership can be fee simple, strata ownership or shared equity (ie. mobile home park, cooperatives) and includes multi-unit and single detached housing.

SUPPORTIVE HOUSING
Housing providers offer long-term housing with ongoing supports aligned with need. The level of support varies in this category from supportive (low support), to assisted living (minor support) to residential care (full support).

RENTAL HOUSING
Primary market: 5+ purpose built units constructed for the purpose of long-term rental tenure, typically in apartments or townhomes *Secondary market:* private housing also contributes to the rental market and can include many forms of housing such as apartments, townhomes, secondary suites, carriage homes and single-family dwellings.

SUBSIDIZED HOUSING
Operated by non-profit housing providers, BC Housing and cooperatives who provide supplemented rents through ongoing government subsidies for low income households.

= supportive services   = financial support

Most homes across the RDNO are single detached, especially in the smaller communities. Mobile and moveable homes account for only 3% of all housing but are most prominent in the more rural Electoral Areas (D, E, F) and on the two First Nations Reserves. The regional housing profile below indicates that most of the housing within the region are single detached dwellings. There is a broader diversity of dwelling types and more renters in the urban center of Vernon (as well as adjoining

Dwelling Types - RDNO, 2016

Electoral Areas B and C). There are few apartment structures, and those that exist are mainly in Vernon, and most of these are rentals.
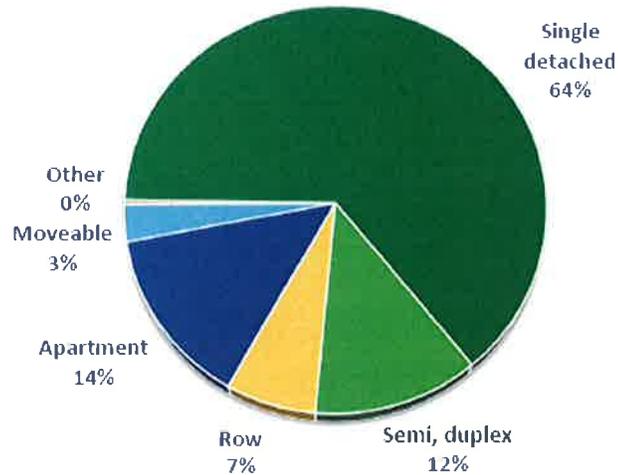
Dwellings by Type and Community
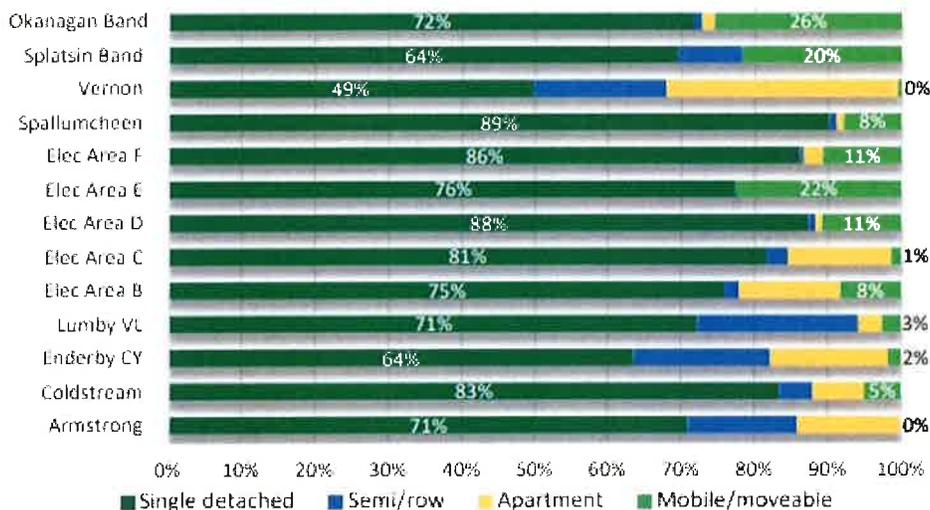
Vernon's diversity of dwelling types has substantially increased by the construction of townhomes and apartments over the last four years. Notably, in Vernon, the number of new multi-unit homes in 2018-19 exceeded the number of new single-family homes.

The vast majority occurs in the Vernon Census Area (CA) in terms of building activity and new housing construction. This CA accounts for more than three-quarters of new homes, and in the last two years, more than 80%. It was noted that part of this recent construction activity might also relate to people building a vacation home as a second residence, and while only occupied on a part-time basis, these contribute to housing starts.

APPENDIX 4 - HOUSING ROLES AND RESPONSIBILITIES

RDNO	• Facilitate partnerships and identify opportunities to increase affordable housing. • Build awareness and share information on housing achievements or challenges. • Partner in researching and data collection to identify local housing needs and monitor the 'regions' ability to address existing gaps.
Member Municipalities	• Facilitate partnerships to increase affordable housing. • Advocate to senior governments for funding and program support • Affordable housing policies, zoning, and development approvals • Monitors local housing needs.
Federal Government Canada Mortgage & Housing Corporation	• Funds construction of housing projects, operations, and services • Provides market information and mortgage loan insurance.
Provincial Government o BC Housing o Social Development & Poverty Reduction o Health o Children & Family Development o Seniors	• Funds construction and operation of housing projects and associated services • Provides rent subsidies to assist low-income households. • Provides employment and income assistance, including shelter allowance. • Operates health and social services, mental health, and addictions. • Delivers services that support the well-being of children, youth, and families, in coordination with provincially designated aboriginal agencies, aboriginal service partners and community social service agencies and foster homes, cross-government and social sector partners to deliver services that support the well-being of children, youth and families.
Interior Health Authority	• Planning for Healthier Communities • Plans funds, implement mental health, addiction prevention, and other health programs.

First Nations Health Authority	• Plans, designs, manages and funds First Nations health programs and services in . CBC in collaboration and coordination with the Ministry of Health and Interior Health Authority to achieve better health outcomes for BC First Nations.
RCMP	• Provides law enforcement and public safety.
Housing & Service Providers	• Initiates, sponsors, and operates projects. • Delivers services- counselling, employment assistance, health services/outreach. • Assist with provision for basic needs- meal programs, clothing, and housing.
Community	• Provide volunteer assistance with non-profit societies. • Financial donations help to fund community programs provided by the non-profit sector. • Assist with community acceptance of new housing projects.