

# HOMES FOR EVERYONE

## CHALLENGES TO AFFORDABLE HOUSING

### The Vision ...

#### ► HOUSING FOR EVERYONE

It is important for Vernon's economic and social wellbeing that our community can provide a range of housing options to:

- employees of all income levels from service workers to professionals
- young people and families in order to encourage them to stay in the community
- seniors who are on a fixed income and may need health services attached to housing
- vulnerable people who are in need of shelter and support

### The Challenges ...

#### ► HOME OWNERSHIP CHALLENGE

In 2007, the median price for a single detached home was \$375,000 which would require a household income of \$98,000 to purchase.

In Vernon, the median income is \$24,050 for an individual and \$55,000 for a family. This means that the average income earner is priced out of the market. For many people, access to home ownership is a prerequisite to remaining in a community. Even with the recent price adjustments, home ownership is still out of reach for many households.

#### ► THE RENTAL CHALLENGE

According to Stats Canada over 50% of renters in Vernon and area are in core need.

CMHC deems people to be in "Core Housing Need" when a household is required to spend more than 30% of its gross income on housing costs. The more an individual or family spends on rent, the less money they have to spend on food, education, recreation and health care. In this scenario, a household that experiences a job loss or an injury becomes at risk of homelessness. Non profit agencies are reporting that there is a rising number of employed people accessing emergency housing in Vernon.

### The Realities ...



#### HOUSING AND THE ECONOMY

The lack of affordable housing poses a significant problem for the BC economy.

BC CHAMBER OF COMMERCE

Affordable housing is frequently viewed as a social and health issue, but the fact of the matter is that it runs deeper than that. An inadequate housing supply can be a roadblock to business investment and growth.

TD BANK REPORT ENTITLED  
AFFORDABLE HOUSING IN CANADA:  
IN SEARCH OF A NEW PARADIGM



#### HOUSING AND HEALTH

Being homeless can shorten life expectancy by 20 years. Individuals and families who are forced to spend a disproportionate amount of their income on rent often face food insecurity and possible malnutrition... There is little or no money left for transportation to work and for clothing and school supplies.

PUBLIC HEALTH  
AGENCY OF CANADA



#### HOUSING AND CRIME

Public Safety Canada lists "poor housing and neighbourhoods that lack recreational, health, and educational facilities," as some of the root causes for criminal behaviour. Increasing the availability and quality of housing will help to reduce many of the root causes of crime.

PUBLIC SAFETY  
CANADA REPORT



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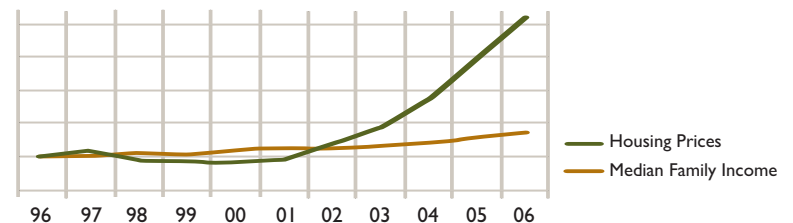
vancouver  
foundation

Community  
Foundation  
of the Okanagan

“ Of all the municipalities in the Valley, Vernon appears to be addressing the issue (of affordable housing) the best.

Okanagan Home Magazine Aug/Sept 2008 ”

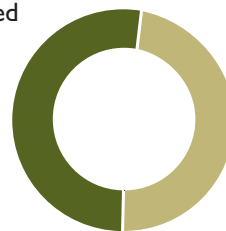
#### Growing Gap Between Income and Housing Prices



Housing Prices - Okanagan Mainline Real Estate Board (OMREB)  
Income - Statistics Canada (StatsCan)

#### Percentage of Renters in Core Need

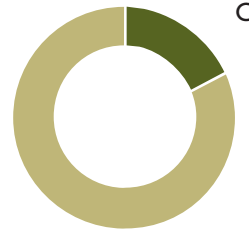
3,005 Renters in  
Core Need  
52%



2,775 Renters  
48%

#### Percentage of Owners in Core Need

8,192 Owners  
80%



2,047 Owners in  
Core Need  
20%

# HOMES FOR EVERYONE

SOLUTIONS TO HOUSING

## The Strategies...

### ► GOING FORWARD

THE PARTNERS IN ACTION COMMITTEE have set a target of securing 200 non market units over the next three years.

The committee is working with non profit agencies, government officials, BC Housing and the business community to achieve this goal. The units will be available to a wide range of people including: people on a disability, seniors on pensions, and working individuals and families earning low incomes.

THE AFFORDABLE HOUSING COMMITTEE'S main goal is to increase the percentage of multifamily developments to 60 percent by 2012.

It is understood that higher density, multi-family units are the key to attainable housing in Vernon. The Committee will continue to implement the strategy and monitor its success.

Partners in Action COMMITTEE Community Based PARTNERS IN ACTION Homelessness Strategy - March 2007		City of Vernon's AFFORDABLE HOUSING COMMITTEE AFFORDABLE HOUSING COMMITTEE Attainable Housing Strategy - January 2008	
RECOMMENDATIONS	PROGRESS	RECOMMENDATIONS	PROGRESS
Permanent Shelter	✓	Lower The Development Cost Charges (DCC's) And Other Permit Fees, On Secondary Suites	✓
Drop In Program	✓	Strengthened the Strata Conversion Policy to Protect Existing Rental Housing	✓
Downtown Health Centre	✓	Restructure DCC's	✓
Housing Outreach Worker	✓	Waive DCC's for Non-profits	✓
Income Assistance Outreach Worker	✓	Assist Land Trust to Acquire Land	✓
Childcare Program for Parents at Risk	✓	Support Other Non Profits To Develop Non Market Units	✓
Employment Services	✓	Appoint Committee to Monitor Progress	✓
Creation of Land Trust Society	✓	Review Parking Requirements	In Progress
Increased Community Awareness	✓	Increase/Expand Permitted Types of Housing	In Progress
More Supported Housing For People with Addictions/Mental Health	Ongoing	Examine Mixed Use Developments and Revitalization Tax	Longer Term
More Affordable Housing for Individuals and Families	In Progress	Consider Inclusionary Zoning	Longer Term



### The Vernon and District Community Land Trust

serves all communities located in the North Okanagan Regional District including Armstrong, Cherryville, Coldstream, Enderby, Lumby, Oyama, Spallumcheen, and Vernon.

#### Contact Us At:

### The Vernon and District Community Land Trust

c/o Social Planning Council of the North Okanagan

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Vernon, BC V1T 2H2

Phone: 250-545-8572

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[www.communitylandtrust.ca](http://www.communitylandtrust.ca)

A community land trust is a non-profit organization that owns land on behalf of the community for the long term benefit of the community.

The purpose of THE VERNON AND DISTRICT COMMUNITY LAND TRUST is to secure donations of land for affordable housing for families and individuals. Once land is acquired, partnerships are created with non-profit and community groups to build and manage the housing developments. Under this model, the housing remains permanently affordable.

The Community Land Trust is a not-for-profit society governed by a Board of Directors consisting of persons who represent the North Okanagan region's real estate, financial, legal, and business community and who are interested in furthering the affordable housing goals of the region.

**Donating to the Community Land Trust is a generous and forward thinking investment in your community that:**

- creates a permanent community legacy
- is a gift that keeps on giving
- is a contribution to safe, stable, affordable homes for low and moderate income families
- makes a significant positive difference for families and future generations
- supports a housing cause of your choice
- allows for naming recognition
- provides a charitable tax receipt.

The Vernon and District Community Land Trust Society would like to thank the Rock Development Corporation for their generous donation of \$50,000. The Rock Development Corporation was created to fill a gap in the affordable housing market and provide opportunities for first time and average income buyers. In addition, the Rock Development Corporation has committed to donating a portion of their profits to local and international charitable organizations. The Vernon and District Community Land Trust will use this donation to purchase land for generations to come.

**There are several opportunities for you to provide support and we would welcome your interest.**

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