

North Okanagan Regional Housing Strategy



REGIONAL
DISTRICT
NORTH
OKANAGAN

December, 2021

CONTENTS

Executive Summary.....	2
Introduction	3
Goal	3
Key Findings	4
Projected Housing Demand	4
Main Challenges.....	5
Regional Objectives	8
Action Plan / Opportunities.....	10
Appendix 1 - Regional Profile	30
Appendix 2 - Housing Wheelhouse.....	31
Appendix 3 - Dwelling Types	32
Appendix 4 - Housing Roles and Responsibilities	34

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 **I**nformed).

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

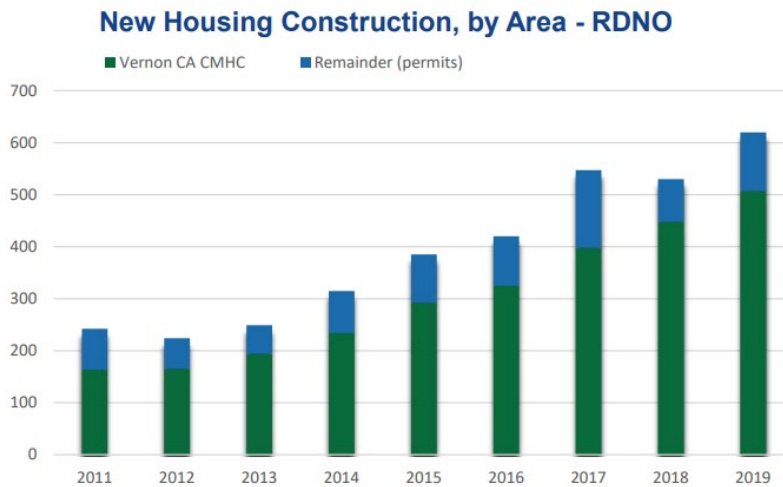
The Regional Housing Needs Assessment includes a projection of future housing requirements and needs. This analysis was based on the RDNO population growth projections for 2016-2036, and the associated growth in households was estimated using age-specific 2016 headship rates.²

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.



Source: CMHC for CA and Building Permits

MAIN CHALLENGES

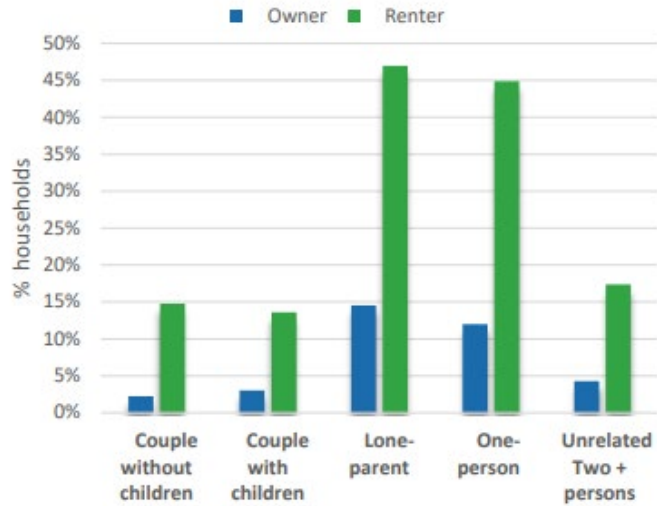
1. Affordability

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:

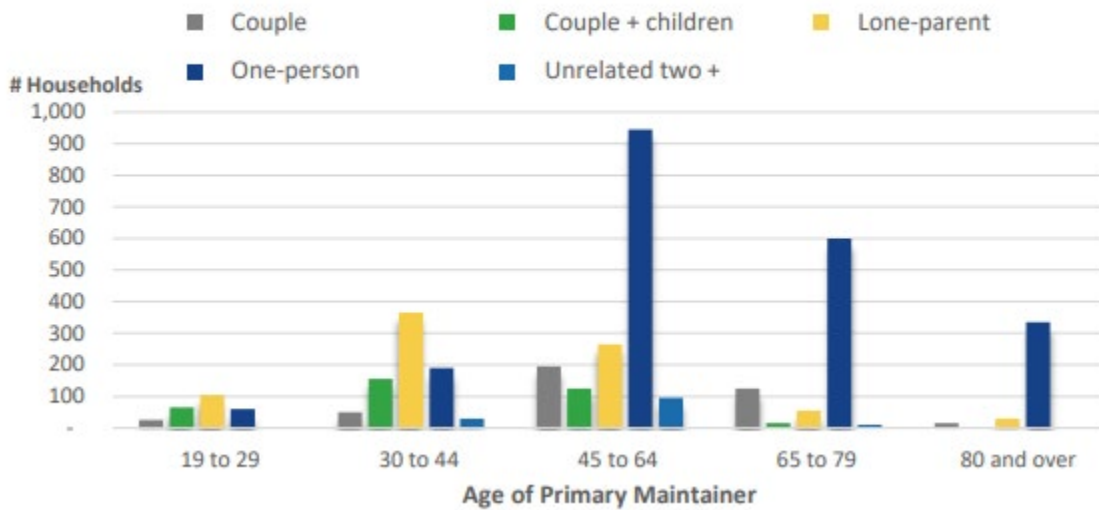
- The largest age group in need are singles (renters) between the ages of 45-64.
- Families (renters)- (lone-parent families, couples with children and couples without children); and
- Low- and moderate-income earners (renters and owners).

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



Core Need by Household Type and Age



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.

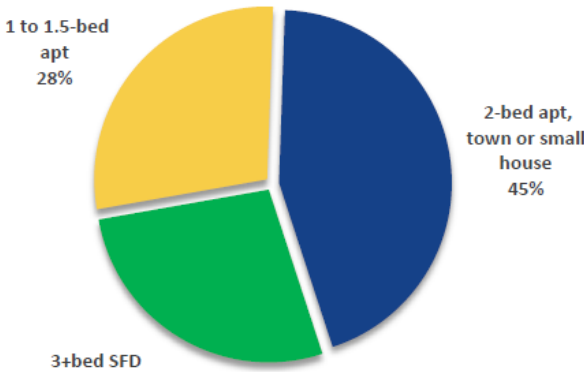
Projected Dwelling Type Requirements:

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 **I**nformed). Examples of similar actions implemented by jurisdictions from across the province have been included for reference.

ACTION PLAN / OPPORTUNITIES

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
<p>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.</p>	C	C	R / A	R/A	<p>North Okanagan Regional Housing Needs Assessment was completed in June 2020.</p> <p>https://www.rdno.ca/sites/default/files/2021-06/RDNO_Housing_Needs_Assessment_FINAL_COMPLETE.pdf</p> <p>Carrying out this assessment on a regional scale proved to be effective and efficient for the following reasons:</p> <ul style="list-style-type: none"> • 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
					<ul style="list-style-type: none"> • Cost efficiencies for future required updates (five year intervals).
<p>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.</p>	C	C	R / A	R / A	<p>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 update to their housing indicators.</p> <p>https://www.cnv.org/city-services/planning-and-policies/housing</p> <p>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</p>

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
<p>1.3 Community Engagement: Implement policies and processes that facilitate timely and efficient neighborhood engagement in housing development reviews.</p>	C	C	C	R / A	<p>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.</p> <p>https://www.bchousing.org/research-centre/library/community-acceptance</p>
<p>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:</p> <ul style="list-style-type: none"> • Manage a regional rent bank. • Manage government relations (Federal, Province and First Nations) • Convene round tables with stakeholders for 	C	C	R / A	C	<p>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.</p> <p>https://www.socialplanning.ca/pa_overview.html</p> <p>This program is solely focused on the City of Vernon however a similar approach for the region would be beneficial.</p>

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
<p>information sharing, sharing successful case studies.</p> <ul style="list-style-type: none"> • 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
<p>2.1 Promote Innovation: Build upon the research and information sharing to identify innovative policies and projects to address the regional housing challenges.</p>	C	C	A	R/A	<p>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.</p>
<p>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</p>	I	I	C	R / A	

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
availability of external funding opportunities.					
<p>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.</p> <p>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).</p>	I	C	R / A	R/A	<p>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.</p> <p>https://www.socialplanning.ca/pdf/housing/North%20Okanagan%20Affordable%20Housing%20Developers%20Package%20-%20Full%20January%202012.pdf</p>

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
<p>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.</p>	C	C	C	R / A	<p>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.</p> <p>https://www.portmoody.ca/common/Services/eDocs.aspx?docnumber=461917</p>

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
<p>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).</p>	C	I	I	R / A	<p>The City of Kelowna introduced the RU3- Small Lot Housing Zone. This zone allows for lots 290m² on serviced urban lots.</p> <p>https://apps.kelowna.ca/CityPage/Docs/PDFs/Bylaws/Zoning%20Bylaw%20No.%208000/Section%2013%20-%20Urban%20Residential%20Zones.pdf</p>
<p>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.</p>	C	I	I	R / A	<p>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.</p> <p>https://lumby.civicweb.net/document/3335</p>
<p>2.7 Affordable Housing Reserve Fund: Through an allocation of Community Amenity Contributions, create an Affordable Housing Reserve Fund that will</p>	C	C	C	R / A	<p>Reserve funds can come from a number of sources:</p> <ul style="list-style-type: none"> • 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					<ul style="list-style-type: none"> Received as a percentage, from sale of market rate housing developed based on an applicable public / private partnership. <p>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.</p> <p>https://apps.kelowna.ca/CityPage/Docs/PDFs/Bylaws/Housing%20Opportunities%20Reserve%20Fund%20Bylaw%20No.%208593.pdf</p>
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	<p>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:</p> <p>https://www.slrld.bc.ca/sites/default/files/pdfs/administration/Policies/12-2018%20Community%20Amenity%20Contributions%20Policy_1.pdf.</p> <p>The policy provides guidance for when community amenity contributions will be negotiated, and criteria to</p>

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
<p>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.</p>					<p>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.</p>
<p>2.9 Secondary Suites: Implement zoning amendments to permit secondary suites in all single-family zones.</p> <p>This policy is intended to ensure gentle densification in single-family neighborhoods and to provide more rental options for low- and moderate-income households.</p>	C	I	C	R / A	<p>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.</p> <p>https://www.e-know.ca/regions/cranbrook/secondary-suites-now-allowed-in-residential-zones/</p> <p>https://cranbrook.ca/our-city/city-departments/oic/secondary-suites/</p>

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
<p>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.</p>	C	I	I	R / A	<p>In March 2019, the City of Burnaby required through their Zoning Bylaw that any cellar exceeding 345 ft² 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.</p> <p>https://pub-burnaby.escribemeetings.com/filestream.ashx?DocumentId=48562</p>
<p>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.</p> <p>The goal of this policy is to increase the diversity and flexibility of unit</p>	C	I	I	R / A	<p>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.</p> <p>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</p>

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
<p>3.1 Rent Bank: Consider the feasibility of establishing a Regional Rent Bank to reduce the risk of evictions for vulnerable rental households.</p>	C	R / A	I	I	<p>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.</p> <p>https://kamloopsefry.com/ 2019 Stats: https://www.kamloopsthisweek.com/community/the-big-e/the-rent-bank-1.23768050</p>
<p>3.2 Renter Education: Promote educational opportunities to assist vulnerable renters in the private rental market including:</p> <p>Homelessness Prevention Toolkit: includes effective practices that can be adapted to and</p>	I	R / A	I	I	<p>RentSmart Education builds capacity and educates tenants on a variety of topics including their legal rights and responsibilities, financial management, communication and maintenance skills.</p> <p>https://rentsmarteducation.org/</p>

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
<p>complement existing community-based efforts to address housing instability and homelessness.</p> <p>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.</p>					
<p>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</p>	C	C	R	A	

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
<p>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.</p>					

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
<p>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.</p> <p>This policy is intended to support the development of mixed income communities and provide rental homes for low-moderate income households.</p>	C	C	I	R / A	<p>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.</p> <p>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.</p> <p>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</p>

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
<p>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.</p>	C	I	I	R / A	<p>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.</p> <p>https://www.newwestcity.ca/housing/renovictions-tenant-protection-and-resources/sb_expander_articles/1563.php</p>
<p>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.</p>	C	I	I	R / A	<p>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.</p> <p>https://www.kamloops.ca/sites/default/files/docs/homes-businesses/16-kamloopsaffordablehousingdeveloperspackage.pdf</p>

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
<p>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)</p>	I	C	I	R / A	<p>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.</p> <p>https://www.vernon.ca/homes-building/construction-renovating/development-cost-charges</p>

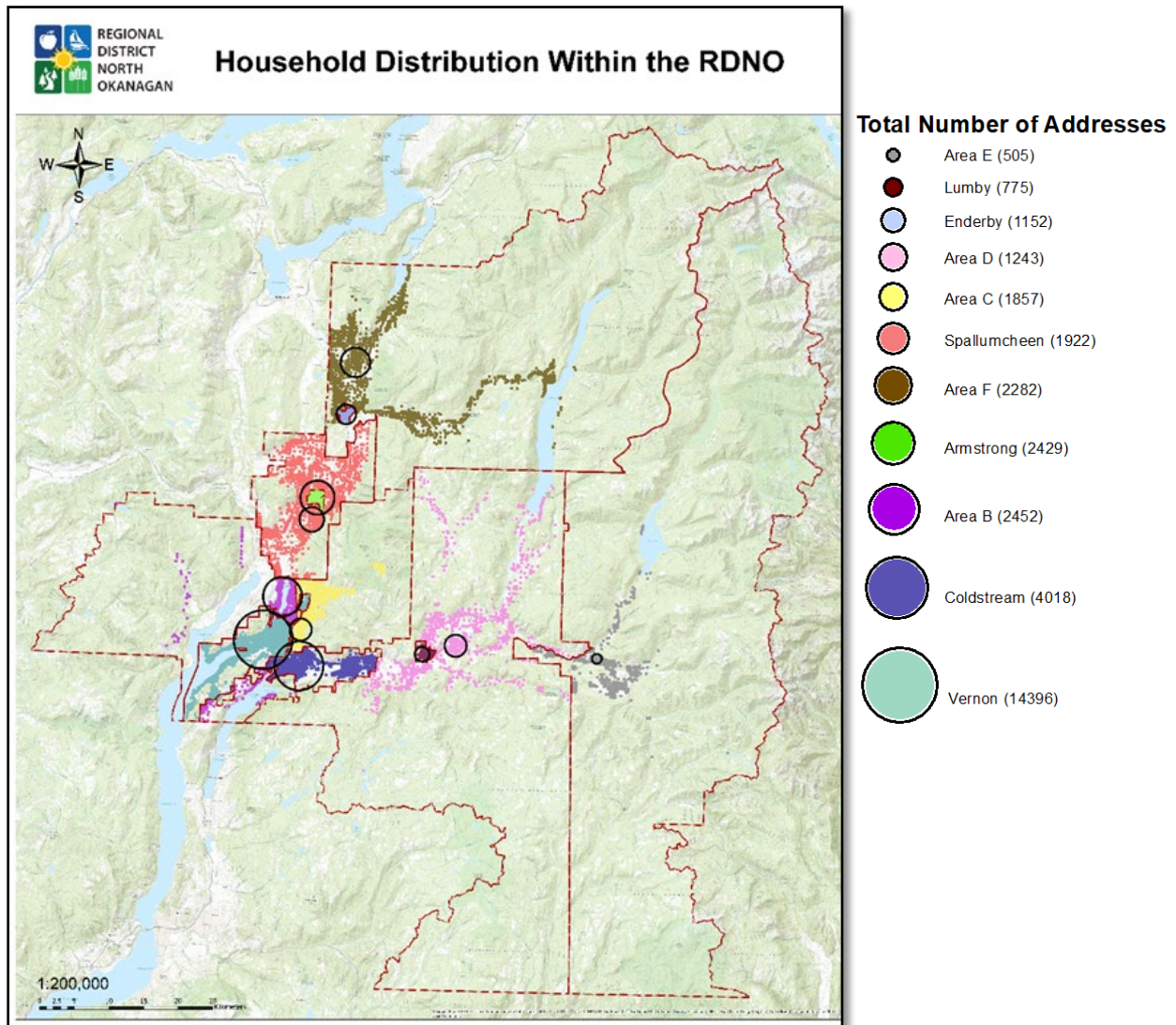
Objective #4 Reduce barriers to developing and securing affordable housing

Action	Market Housing	Non Market Housing	Regional District of North Okanagan	Local Government	Examples
<p>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.</p>	C	C	I	R / A	<p>The Whistler Housing Authority has a number of sample Housing Covenants and Agreements for general resales and rental units.</p> <p>https://whistlerhousing.ca/pages/legal</p>
<p>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.</p>	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	<ul style="list-style-type: none"> • 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

APPENDIX 1 - REGIONAL PROFILE

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).



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.

APPENDIX 2 - HOUSING WHEELHOUSE

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.

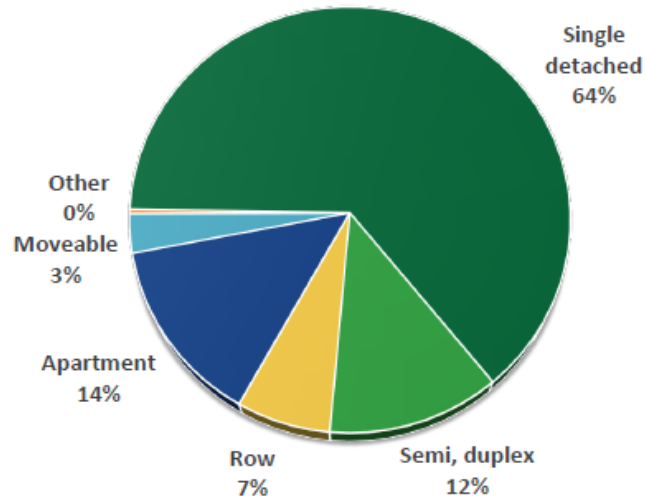
The graphic below portrays the housing continuum as a Wheelhouse, acknowledging that people move across the categories throughout their lives and that homeownership is not the end goal for all residents. Acknowledging that the continuum is interconnected is essential as changes to one aspect of the system 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.



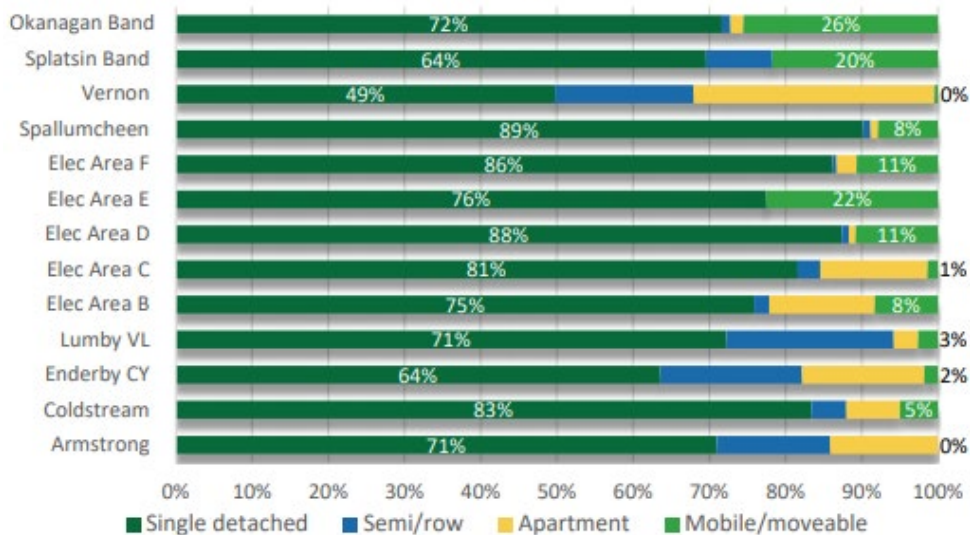
APPENDIX 3 - DWELLING TYPES

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 Electoral Areas B and C). There are few apartment structures, and those that exist are mainly in Vernon, and most of these are rentals.

Dwelling Types - RDNO, 2016



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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Funds construction of housing projects, operations, and services • Provides market information and mortgage loan insurance.
Provincial Government <ul style="list-style-type: none"> ○ BC Housing ○ Social Development & Poverty Reduction ○ Health ○ Children & Family Development ○ Seniors 	<ul style="list-style-type: none"> • 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	<ul style="list-style-type: none"> • Planning for Healthier Communities • Plans funds, implement mental health, addiction prevention, and other health programs.

<p>First Nations Health Authority</p>	<ul style="list-style-type: none"> • 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.
<p>RCMP</p>	<ul style="list-style-type: none"> • Provides law enforcement and public safety.
<p>Housing & Service Providers</p>	<ul style="list-style-type: none"> • Initiates, sponsors, and operates projects. • Delivers services- counselling, employment assistance, health services/outreach. • Assist with provision for basic needs- meal programs, clothing, and housing.
<p>Community</p>	<ul style="list-style-type: none"> • 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.