

# THE HOUSING CONTINUUM

## Affordable Housing - Non Market (Subsidized)

The low income cut off for non market housing: individual \$18,260 - family \$48,024

### EMERGENCY/TRANSITIONAL

Provides temporary accommodation to individuals who would otherwise sleep in the streets.

### SUPPORTED UNITS

Provides accommodation and a mix of supportive services for people with additional needs.

### LOW COST UNITS

Provides permanent non market housing to low income individuals and families who cannot afford market rentals or ownership.

## Attainable Housing - Market (Not Subsidized)

Median income level for the North Okanagan: individual \$24,050 – family \$55,000

### MARKET RENTALS

Vernon has a vacancy rate of less than 1%. The average advertised rent in 2007 was \$654 (one bedroom), \$902 (two bedroom) and \$1000 (3 bedroom). Household incomes required to afford these units would be \$29,000, \$39,000 and \$43,500.

### LOWER/ MODERATE OWNERSHIP

The majority of people with moderate incomes in Vernon have been priced out of the local market. In 2007, an income of \$98,000 was required to purchase the median price of a single-detached home of (\$375,000).

### HIGH END OWNERSHIP

In 2007, 10% of single family homes purchased in the Vernon area were sold for more than \$600,000.

A HEALTHY COMMUNITY CONTAINS A RANGE OF HOUSING OPTIONS (TYPE, SIZE, AND COST).

HOUSEHOLDS AT VARIOUS INCOME LEVELS CAN FIND AND SECURE HOUSING AND HAVE OPPORTUNITIES TO ADVANCE TO A DIFFERENT LEVEL.

### WHO ARE THE HOMELESS?

As of March 2007, there were at least 200 people sleeping outside in Vernon. Two thirds of homeless have a mental health issue, as well as an addiction. Shelters are reporting an increase in homelessness amongst employed individuals and families. According to local Shelter statistics, 75% of people using services are from the North Okanagan. The rest come from Northern BC, Ontario and Quebec and tend to be transient. Very few are from Vancouver! This debunks the myth that Vernon is being sent homeless people from the lower mainland or that having services attracts homeless people from other communities.

### WHO NEEDS SUPPORTED HOUSING?

The most common type of supported housing is provided to seniors who need additional health services but cannot afford private facilities. Approximately 6% of all seniors will access supported housing during their final years rather than remain independent. Other types of supported housing include accommodation for people with mental health issues, addictions or developmental disabilities. Tenants are provided with staffing and programming in addition to housing.

### WHO NEEDS LOW COST HOUSING?

Non market housing is provided to people who have a source of income but cannot afford market rents. This includes seniors on pensions, people with disabilities, and individuals and families who are employed but on a limited income (for example, employees in the service, retail and tourism sectors). There are no direct programs or services attached to these units.

## The Strategies...

Multi family units cost less to rent and to own than single family dwellings. More townhouses, condos, apartments and secondary suites are needed in the community. The following are ways that city policies can encourage more multi family units:

### ZONING

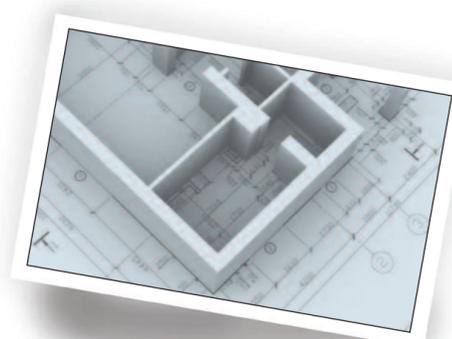
Applying for a change in zoning for multi family units is time consuming, costly and risky for a developer. Changing zoning regulations to allow a broad variety of housing types in a variety of zones reduces cost and risk. The new Official Community Plan supports this strategy. When deciding zoning, city planners take into consideration the impact on infrastructure and neighbourhood character.

### RESTRUCTURE DCC'S

Development Cost Charges (DCC's) are charged to developers to help pay for infrastructure (roads and sewers). Up until recently, Vernon charged the same rate throughout the community regardless of the size of the project or distance from the downtown core. Changes are being made to the DCC's to promote growth in the downtown core and neighbourhood centres.

### REVIEW PARKING REQUIREMENTS

The City's new Official Community Plan promotes traffic initiatives that encourage the use of transit rather than vehicles with just one person. Parking requirements will be appropriate to the type, use and location of a building. In some case, such as a senior's complex, not as many parking spots may be needed.



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