The Vision ...

**HOMES 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**

**THESE COMMUNITY MINDED BUSINESSES HAVE CONTRIBUTED TO THE PUBLISHING OF THIS SUPPLEMENT.**
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.

HOMELESSNESS STRATEGY - MARCH 2007

RECOMMENDATIONS

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<tr>
<th>Permanent Shelter</th>
<th>Drop In Program</th>
<th>Downtown Health Centre</th>
<th>Housing Outreach Worker</th>
<th>Income Assistance Outreach Worker</th>
<th>Childcare Program for Parents at Risk</th>
<th>Employment Services</th>
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PROGRESS

- In Progress
- Ongoing
- ✔

ATTAINABLE HOUSING STRATEGY - JANUARY 2008

RECOMMENDATIONS

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<tr>
<th>Lower The Development Cost Charges (DCC)</th>
<th>And Other Permit Fees, On Secondary Suites</th>
<th>Strengthened the Srata Conversion Policy to Protect Existing Rental Housing</th>
<th>Restructure DCC’s</th>
<th>Waive DCC’s for Non-profits</th>
<th>Assist Land Trust to Acquire Land</th>
<th>Support Other Non Profits To Develop Non Market Units</th>
<th>Appoint Committee to Monitor Progress</th>
<th>Review Parking Requirements</th>
<th>Increase/Expand Permitted Types of Housing</th>
<th>Examine Mixed Use Developments and Revitalization Tax</th>
<th>Consider Inclusionary Zoning</th>
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PROGRESS

- ✔
- In Progress
- In Long Term

PARTNERS IN ACTION

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 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.

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 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
3305 31st Avenue
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www.communitylandtrust.ca

These community minded businesses have contributed to the publishing of this supplement.

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