

# NORTH OKANAGAN

## AFFORDABLE HOUSING

## DEVELOPERS' PACKAGE

JANUARY 2012



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## Background

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Since 2006, a number of community stakeholders have been working on the issue of affordable housing in response to the steep rise in housing costs in the North Okanagan Region. Various programs and policies have been developed in order to encourage both private and non-profit developers and organizations to build more affordable and attainable units. The purpose of this package is to provide a potential developer of affordable or attainable housing with a guide to the programs and incentives available to them in the North Okanagan.

The following resource is funded by the [Community Foundation for the North Okanagan](#) and the [Vancouver Foundation](#). The community partners that created this package include the [Land Trust](#), [Community Futures North Okanagan](#) and the [Social Planning Council for the North Okanagan](#). The [City of Vernon](#) was also key to the development and promotion of this resource.

## Goals of the North Okanagan Affordable Housing Developers' Package

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Access to affordable and attainable housing continues to be a significant challenge for many residents in the North Okanagan. This gap in the housing inventory has a negative impact for communities, both socially and economically. As such, stakeholders in the housing sector want to encourage both non-profit and private developers to contribute to the inventory of affordable and attainable units. It is understood that developers need to make a profit (or in the case of a non-profit agency, at least meet their costs) before pursuing an affordable or attainable project.

With this in mind, the goals of this package are to:

- Define affordable and attainable housing and provide targets and price points for affordable rentals and attainable home ownership.
- Provide concrete information, tools and resources to assist developers in reaching these targets with a financially viable business plan.
- Encourage the development of more affordable and attainable housing units in the North Okanagan.

## **Market Outlook and Current Situation**

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Overall, significant affordable housing challenges still exist in the North Okanagan. Low to moderate income earners are not able to afford homes at the current market values. The gap between housing affordability/attainability and employment/wages continues to impact a household's ability to pay for housing costs and still maintain adequate quality of life in other areas such as food, transportation, health and recreation.

Housing prices, while somewhat stable, still remain higher than the pre-housing boom before the economic downturn. In November 2011, the average market price of a home in the North Okanagan was approximately \$387,802. Although the current vacancy rate for rental properties in the North Okanagan is 7.4%, rents have not significantly decreased in the last few years and still remain high when compared to the wage of average income earners.

Industry experts are predicting that the average house price in British Columbia will rise 3% by the end of 2011 and again grow by 1% in 2012 and 4% in 2013.<sup>1</sup> These predictions extend to the Thompson-Okanagan Region where the median price of houses is expected to rise 5% by 2013.

## **What is the Difference Between Affordable and Attainable Housing?**

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### **Affordable Housing**

In the North Okanagan, affordable housing is targeted to people who are 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. Generally, in this category, the annual family income level will be below \$35,000 and the annual individual income will be less than \$20,000.

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<sup>1</sup> "Average BC House Price to Hit Record" *The Province*, March 3, 2011

## **Attainable Housing**

Attainable housing focuses on average/medium income households who have been priced out of the market or are struggling with higher rents. For this segment of the population, the cost of housing in the local market is the major challenge. As of the most recent statistics, the median family income for the North Okanagan is approximately \$55,000 and the median individual income of the Region is \$25,315.

The table below outlines the housing continuum for both affordable and attainable housing.

## THE HOUSING CONTINUUM

| Affordable Housing       |                                                                                                                                               |                                                                                                                                                 | Attainable Housing                                                                            |                                                                                             |                                                                                                        |
|--------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|
|                          | Emergency / Transitional                                                                                                                      | Supported Units                                                                                                                                 | Low Cost / Below Market                                                                       | Market Rentals (Moderate)                                                                   | Market Ownership (Moderate)                                                                            |
| Income Range             | Little to no income                                                                                                                           | Below low-income cut-off*                                                                                                                       | Below low-income cut-off*                                                                     | \$40,000 to \$80,000                                                                        | \$40,000 to \$80,000                                                                                   |
| Profile Example          | Person living on the street with addiction or mental health issues;<br><br>Woman leaving an abusive relationship                              | Senior in assisted living;<br><br>Person with mental health/addiction attending support programs                                                | Entry level employee in the service industry;<br><br>Parent on government assistance          | Mid-level employee in service industry;<br><br>Two income family                            | Young professional families                                                                            |
| Challenge                | Person has no income and may not be connected with government assistance;<br><br>Most likely person is experiencing trauma or hardship        | Most likely on income assistance or disability pension;<br><br>In need of extra supports and services                                           | Cannot afford market housing and are challenged by higher rents to meet basic needs           | Priced out of the real estate market                                                        | Moderate to high income earner without equity or down payment;<br><br>Cannot afford to purchase a home |
| Social / Economic Impact | People are vulnerable to health issues and criminal activity;<br><br>This is a huge expense to the system for health and enforcement services | Without supported services people become vulnerable to living on the streets;<br><br>Emergency housing is more expensive than supported housing | Many tourist/service industries rely on workers being able to live reasonably on a lower wage | The local economy depends on the community's ability to attract and retain working families | Attracting young professionals and families is vital to economic growth and starting new businesses    |
| Current Situation        | An number of shelters operate in the community; main gap is youth                                                                             | Numerous gaps and waitlists for supported housing; seniors, women and in particular for youth                                                   | Long waitlist for BC Housing supported units; families are the main focus                     | Majority of middle income earners in Greater Vernon are priced out of the market            | Young professionals and families find it challenging to get into the real estate market                |

**Source:** [\*Housing in Greater Vernon: Analysis and Strategies for Affordability Throughout the Housing Continuum\*](#)

\*For low income cut-off for the North Okanagan, please see page 68, Appendix F.

## Targets for Affordable and Attainable Housing

### Affordable Housing - Rental Targets

The [Canada Mortgage and Housing Corporation](#) (CMHC) defines affordable housing as “the cost of adequate shelter that should not exceed 30% of a household income.” As can be seen in the charts below, the current average rents generally exceed the recommended 30% allocation that individuals receive from various forms of government assistance. For a single parent earning minimum wage, it is also extremely challenging to find family units that meet the affordability criteria.

| Income Level                                                         | \$7,000.00<br>(Regular Income Assistance) | \$10,000.00<br>(Old Age Security) | \$15,000.00 | \$20,000.00<br>(Full-time minimum wage) | \$25,000.00 | \$30,000.00 | \$35,000.00 |
|----------------------------------------------------------------------|-------------------------------------------|-----------------------------------|-------------|-----------------------------------------|-------------|-------------|-------------|
| Affordable Target for Housing Costs Per Month based on 30% of income | \$175.00                                  | \$250.00                          | \$375.00    | \$500.00                                | \$625.00    | \$750.00    | \$875.00    |

There are government grants that provide subsidies for certain target populations such as seniors and low income families. Generally, individuals on government programs need to access subsidized housing to receive safe affordable units. Most subsidized housing complexes have extensive waitlists.

Twice a year, the [Canada Mortgage and Housing Corporation](#) releases the Rental Market Reports for British Columbia. [CMHC's Rental Market Survey](#) provides a snapshot of vacancy and availability rates, and average (as opposed to market) rents in both new and existing structures with more than three units. It is generally accepted that if a project's target rents are close to the rents listed in the survey, then they are under the current market rate.

| Private Apartment Average Rents by Bedroom Type in Vernon<br>CMHC Rental Market Report - Fall 2011 <sup>2</sup> |             |              |                  |
|-----------------------------------------------------------------------------------------------------------------|-------------|--------------|------------------|
| Bachelor                                                                                                        | One Bedroom | Two Bedrooms | Three bedrooms + |
| \$512.00                                                                                                        | \$636.00    | \$776.00     | \$847.00         |

In February 2010, a project supported by the Vancouver Foundation provided a review of what has been accomplished and provided a framework for Greater Vernon to focus

<sup>2</sup> CMHC Rental Market Report 2011, Table 31, page 8

with regard to housing affordability and attainability. The [“Housing in Greater Vernon: Analysis and Strategies for Affordability Throughout the Housing Continuum”](#) report included recommendations based on the strategic plans from various community committees as well as interviews with individual housing organizations. This report also included information and recommendations about partnership development for affordable and attainable housing for the community.

Using low income cut-off (LICO) thresholds provided by BC Housing and Statistics Canada as per the time of the report, the following chart outlines affordable rents for different types of units based on income levels. These rents are based on the assumption that the income level is close to the maximum threshold.

For Low Income Cut-Off Levels, please see page 68, Appendix F.



## Affordable Rental Units

| RENTAL OF UNITS - NON-PROFIT ORGANIZATION DEVELOPS                              |                    |                    |                     |                     |                     |
|---------------------------------------------------------------------------------|--------------------|--------------------|---------------------|---------------------|---------------------|
| BC Housing LICO* levels                                                         | Bachelor           | 1 bedroom          | 2 bedroom           | 3 bedroom           | 4 bedroom           |
|                                                                                 | \$18,500.00        | \$22,500.00        | \$28,000.00         | \$32,000.00         | \$35,000.00         |
| Statistics Canada LICO* levels                                                  | 1 person           | 2 people           | 3 people            | 4 people            | 5 people            |
|                                                                                 | \$17,784.00        | \$22,139.00        | \$27,217.00         | \$33,046.00         | \$37,480.00         |
|                                                                                 |                    |                    |                     |                     |                     |
| <b>Rent @ 30% of gross income</b>                                               | <b>\$462.50</b>    | <b>\$562.50</b>    | <b>\$700.00</b>     | <b>\$826.15</b>     | <b>\$937.00</b>     |
| less maintenance/strata                                                         | \$150.00           | \$175.00           | \$200.00            | \$225.00            | \$250.00            |
| Balance                                                                         | \$312.50           | \$387.50           | \$500.00            | \$601.15            | \$687.00            |
| <b>Minus a debt ratio of 1.2 = Cash available for Mortgage/month</b>            | <b>\$260.42</b>    | <b>\$322.92</b>    | <b>\$416.67</b>     | <b>\$500.96</b>     | <b>\$572.50</b>     |
|                                                                                 |                    |                    |                     |                     |                     |
| Mortgage available on cash Available (BMO November 2009)                        | \$51,936.44        | \$64,401.00        | \$83,098.00         | \$99,916.00         | \$114,275.00        |
|                                                                                 |                    |                    |                     |                     |                     |
| Size in square feet                                                             | 450                | 600                | 900                 | 1100                | 1300                |
|                                                                                 |                    |                    |                     |                     |                     |
| Building Cost per Square Foot                                                   | \$210.00           | \$210.00           | \$210.00            | \$210.00            | \$210.00            |
|                                                                                 |                    |                    |                     |                     |                     |
| Cost to Build                                                                   | \$94,500.00        | \$126,000.00       | \$189,000.00        | \$231,000.00        | \$273,000.00        |
| Cost per sq ft from Mortgage Payment                                            | \$115.41           | \$107.34           | \$92.33             | \$90.83             | \$87.90             |
| Amount to be raised through fundraising to cover building costs per square foot | \$94.59            | \$102.67           | \$117.67            | \$119.17            | \$122.10            |
| <b>Total amount required to be fundraised per unit</b>                          | <b>\$42,563.56</b> | <b>\$61,599.00</b> | <b>\$105,902.00</b> | <b>\$131,084.00</b> | <b>\$158,725.00</b> |

*Source: Housing in Greater Vernon: Analysis and Strategies for Affordability Throughout the Housing Continuum, February 2010.*

\*For Low Income Cut-Off Levels, please see page 68, Appendix F.

Below is a table that outlines the cost analysis of a non-profit project for development of rental units for income ranges between \$40,000 and \$80,000.

## Attainable Rental Units

| RENTAL OF UNITS - NON-PROFIT ORGANIZATION DEVELOPS                                |                    |                    |                    |                    |                    |                    |                    |                    |                    |
|-----------------------------------------------------------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| Annual Family Income                                                              | \$40,000.00        | \$45,000.00        | \$50,000.00        | \$55,000.00        | \$60,000.00        | \$65,000.00        | \$70,000.00        | \$75,000.00        | \$80,000.00        |
|                                                                                   |                    |                    |                    |                    |                    |                    |                    |                    |                    |
| Household hourly wage based on 35 hours a week                                    | \$21.98            | \$24.73            | \$27.47            | \$30.22            | \$32.97            | \$35.71            | \$38.46            | \$41.21            | \$43.96            |
| Rent @ 30% of gross income                                                        | \$1,000.00         | \$1,125.00         | \$1,250.00         | \$1,375.00         | \$1,500.00         | \$1,625.00         | \$1,750.00         | \$1,875.00         | \$2,000.00         |
| less maintenance/strata                                                           | \$350.00           | \$350.00           | \$350.00           | \$350.00           | \$350.00           | \$350.00           | \$350.00           | \$350.00           | \$350.00           |
| Balance                                                                           | \$650.00           | \$775.00           | \$900.00           | \$1,025.00         | \$1,150.00         | \$1,275.00         | \$1,400.00         | \$1,525.00         | \$1,650.00         |
| <b>Minus a debt ratio of 1.2 = Cash available for mortgage</b>                    | <b>\$541.67</b>    | <b>\$645.83</b>    | <b>\$750.00</b>    | <b>\$854.17</b>    | <b>\$958.33</b>    | <b>\$1,062.50</b>  | <b>\$1,166.67</b>  | <b>\$1,270.83</b>  | <b>\$1,375.00</b>  |
|                                                                                   |                    |                    |                    |                    |                    |                    |                    |                    |                    |
| Mortgage potential based on cash available (BMO November 2009 at 5% for 35 years) | \$107,893.00       | \$128,834.00       | \$149,575.00       | \$170,515.00       | \$191,058.00       | \$211,898.00       | \$232,739.00       | \$253,480.00       | \$274,220.00       |
|                                                                                   |                    |                    |                    |                    |                    |                    |                    |                    |                    |
| Size in square feet                                                               | 850                | 900                | 950                | 1000               | 1100               | 1200               | 1300               | 1400               | 1500               |
|                                                                                   |                    |                    |                    |                    |                    |                    |                    |                    |                    |
| Building Cost per Square Foot                                                     | \$210.00           | \$210.00           | \$210.00           | \$210.00           | \$210.00           | \$210.00           | \$210.00           | \$210.00           | \$210.00           |
|                                                                                   |                    |                    |                    |                    |                    |                    |                    |                    |                    |
| Cost to Build                                                                     | \$178,500.00       | \$189,000.00       | \$199,500.00       | \$210,000.00       | \$231,000.00       | \$252,000.00       | \$273,000.00       | \$294,000.00       | \$315,000.00       |
| Cost per sq ft to from Mortgage Payment                                           | \$126.93           | \$143.15           | \$157.45           | \$170.52           | \$173.69           | \$176.58           | \$179.03           | \$181.06           | \$182.81           |
| Amount to be raised through fundraising to cover building costs per square foot   | \$83.07            | \$66.85            | \$52.55            | \$39.49            | \$36.31            | \$33.42            | \$30.97            | \$28.94            | \$27.19            |
| <b>Total amount required to be fundraised per unit</b>                            | <b>\$70,607.00</b> | <b>\$60,166.00</b> | <b>\$49,925.00</b> | <b>\$39,485.00</b> | <b>\$39,942.00</b> | <b>\$40,102.00</b> | <b>\$40,261.00</b> | <b>\$40,520.00</b> | <b>\$40,780.00</b> |

Source: Housing in Greater Vernon: Analysis and Strategies for Affordability Throughout the Housing Continuum, February 2010.

### **Attainability - Home Ownership Price Targets**

Currently, the average family income in Greater Vernon is approximately \$55,000. The target price for attainability to purchase a home at this income level is around \$224,000. In order to meet the attainable needs of the community, the average house price ideally needs to be close to this amount.

A cost comparison was developed that outlines the cost analysis for the purchase of homes for income ranges of \$40,000 to \$80,000.

For the subsequent table the following points apply:

- Selling price is based on mortgage plus 5% down payment amount
- VantageOne Credit Union GDS Maximum is 32% and Total Debt Service Ratio (TDS) is 40%
- CHMC's GDS Requirement is 32% and TDS is 40% however in some cases, CMHC will do TDS at 44%
- Other housing costs include strata, heat/hydro, taxes
- Other debt monthly payment refers to another required payment i.e. car loan

## Purchase of Homes for Income Ranges of \$40,000 to \$80,000

| PURCHASE OF HOUSING UNITS                                                                              |            |            |            | Average<br>Income |            |            |            |            |            |
|--------------------------------------------------------------------------------------------------------|------------|------------|------------|-------------------|------------|------------|------------|------------|------------|
| Annual family Income levels                                                                            | \$40,000   | \$45,000   | \$50,000   | \$55,000          | \$60,000   | \$65,000   | \$70,000   | \$75,000   | \$80,000   |
|                                                                                                        |            |            |            |                   |            |            |            |            |            |
| Household hourly wage based on 35 hours a week                                                         | \$21.98    | \$24.73    | \$27.47    | \$30.22           | \$32.97    | \$35.71    | \$38.46    | \$41.21    | \$43.96    |
|                                                                                                        |            |            |            |                   |            |            |            |            |            |
| Buyer has a 5% down payment (by buyer or through an assistance program) but must borrow CMHC Insurance |            |            |            |                   |            |            |            |            |            |
| Mortgage                                                                                               | 135,725.10 | 164,809.05 | 193,893.00 | 213,281.25        | 242,366.25 | 271,450.20 | 295,686.30 | 319,923.45 | 349,077.75 |
| CMHC                                                                                                   | 4,071.75   | 4,944.27   | 5,816.79   | 6,398.44          | 7,270.99   | 8,143.51   | 8,870.59   | 9,597.70   | 10,472.33  |
| Total                                                                                                  | 139,796.85 | 169,753.32 | 199,709.79 | 219,679.69        | 249,637.24 | 279,593.71 | 304,556.89 | 329,521.15 | 359,550.08 |
| Monthly Mortgage Payment                                                                               | 700.00     | 850.00     | 1,000.00   | 1,100.00          | 1,250.00   | 1,400.00   | 1,525.00   | 1,650.00   | 1,800.00   |
| Additional Housing costs                                                                               | 350.00     | 350.00     | 350.00     | 350.00            | 350.00     | 350.00     | 350.00     | 350.00     | 350.00     |
| Total                                                                                                  | 1,050.00   | 1,200.00   | 1,350.00   | 1,450.00          | 1,600.00   | 1,750.00   | 1,875.00   | 2,000.00   | 2,150.00   |
| % of Income (GDS)                                                                                      | 32%        | 32%        | 32%        | 32%               | 32%        | 32%        | 32%        | 32%        | 32%        |
| Other debt monthly payment                                                                             | 250.00     | 250.00     | 250.00     | 350.00            | 350.00     | 350.00     | 350.00     | 350.00     | 350.00     |
| Total Debt Payments                                                                                    | 1,300.00   | 1,450.00   | 1,600.00   | 1,800.00          | 1,950.00   | 2,100.00   | 2,225.00   | 2,350.00   | 2,500.00   |
| % of gross income (TDS)                                                                                | 39%        | 39%        | 38%        | 39%               | 39%        | 39%        | 38%        | 38%        | 38%        |
| Selling Price of the Home**                                                                            | 142,511.36 | 173,049.50 | 203,587.65 | 223,945.31        | 254,484.56 | 285,022.71 | 310,470.62 | 335,919.62 | 366,531.64 |

Source: Housing in Greater Vernon: Analysis and Strategies for Affordability Throughout the Housing Continuum, February 2010.

## **Is My Project/Site Suitable for Affordable Housing?**

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Affordable housing units should be located close to the city centre or in the surrounding neighbourhoods where basic services and amenities are easy to access as many of the households may not own a vehicle. Access to bus routes, recreation, grocery stores, banking, schools and other amenities is vital. Zoning should allow for multi-family as density will be key in determining the financial viability of the project. Planning for ground level accessible units is also important, in particular if the target group for the project is seniors or people with disabilities.

## **The Challenges to Building Affordable/Attainable Housing**

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One of the main reasons for the lack of development of new affordable/attainable units in the Region is the challenge to making a project financially viable. Once land prices, construction costs and the developer's profit margin have been factored in, it becomes clear that the rental and home ownership targets, as outlined in the previous tables, are extremely difficult to meet. Even in the case of a non-profit agency, the land and construction costs for new development typically exceed the revenue generated from rental income.

There are government programs and policies that can assist to make these plans more financially viable. However, accessing these programs and incentives can be somewhat complicated and time consuming. A non-profit organization and/or a private developer should factor in more time for meeting with potential funders and providing additional information. For example, the creation of housing agreements that ensure affordability/attainability for an agreed upon period of time should be considered. Developers must also recognize that the return on investment may not be at a rate traditionally enjoyed in market priced projects.

In addition, many of the programs and policy incentives are relatively new. It has only been in the last ten years that the North Okanagan's housing challenges have reached a crisis point. It is still debatable which programs and incentives are working to encourage the development of more affordable units and what more needs to be offered to truly address the challenges. This package is designed to provide more detailed information on what is currently available and how local developers have accessed some of the programs and incentives.

## Government Programs and Policy Incentives

There are three potential government sources of funding or policy incentives to assist with affordable/attainable housing projects. Developers would need to work with each funding source to assess if they are eligible for the programs, grants and/or policy incentives. Each level of government would require assurance that the project guarantees affordability / attainability for a certain period of time and may require housing agreements or other contracts to be put in place.

| Level of Government                                                                                                                  | Available to a Private Developer or Non Profit Agency                                                                                                             | Available to Non Profit Organizations only                                                                                                                            |
|--------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Municipal</b><br><br>(See Appendix C for specific incentives and programs for each municipality for the North Okanagan)           | Examples include:<br><br>Fast Track Processing<br><br>Density Bonus<br><br>Variances<br><br>Reduced Parking Requirements                                          | Examples include:<br><br>Exemption of City Development Cost Charges<br><br>Property Tax Exemptions (not all projects are eligible)<br><br>Potential Land Partnerships |
| <b>Provincial</b><br><br>BC Housing<br><br>(See Appendix D for specific incentives and programs with BC Housing)                     | Access to Construction Financing for Projects Targeting Income Levels under \$65,000<br><br>Online tools and resources for affordable housing project development | Access to Construction and Take Out Financing<br><br>Grant Programs (not currently available due to funding limitations)                                              |
| <b>Federal</b><br><br>Canada Mortgage and Housing Corporation<br><br>(See Appendix D for specific incentives and programs with CMHC) | Seed Funding for Project Planning<br><br>Project Development Funding (PDF) Loans<br><br>Affordable Housing Centre - online tools and resources                    | Mortgage Loan Insurance with Flexibility                                                                                                                              |

**Note:** Details and information links about the above programs are included in Appendix D - Provincial and Federal Programs and Incentives

## **Advantages of Non-Profit / Private Partnership for Affordable Housing Development**

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In many communities, non-profit housing providers are diversifying into the low end of market rental housing where demand significantly exceeds supply. Establishing partnerships with non-profit agencies and organizations can provide a developer with a number of advantages. Over time, non-profits have played a rapidly expanding role in the provision and operation of affordable housing. While non-profits are often organized specifically to undertake activities that benefit specific segments of the population, they are often short on the funds and skills to directly develop affordable housing. A non-profit / private partnership can be mutually beneficial for both sides of the collaboration as each can bring different, but complementary, strengths to the table.

While a non-profit may not have the capital to take on an affordable housing initiative by itself, these organizations often have the ability to bring a number of advantages to a potential partnership. Non-profits have the ability to garner community and volunteer support, navigate the financial and non financial contributions through organizations that support the facilitation of affordable housing and finally avail themselves to various incentives offered through municipalities for development of affordable housing. Most importantly, if a non-profit organization accesses funding support to purchase units within a market project, it can provide pre-sales that can assist with securing financing for a project.

## **North Okanagan Non-Profit Land Inventory**

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In 2011, an initiative to collect an inventory of the property owned by not-for-profit, service clubs, faith groups, and government agencies in the North Okanagan was funded by the Vancouver Foundation. 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.

Part of this initiative was to contact all of the tax exempt property listings throughout the region and invite them to participate in an online survey. Through this project, the listing of current non-profit housing organizations was also contacted and is available in Appendix B of this package. Also included is information about waitlists for these housing options as provided by the organizations themselves<sup>3</sup>. Finally, a listing of

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<sup>3</sup> This waitlist information is purely anecdotal but demonstrates the need for more affordable/attainable housing inventory for the region.

organizations and contacts that support and have resources to facilitate affordable housing is also provided as part of this land inventory. Results of the survey and additional details are available in Appendix B of this package.

For more information about the land inventory or a copy of the full document, please contact:

The Social Planning Council of the North Okanagan  
3105 33<sup>rd</sup> Street  
Vernon, BC V1T 9P7  
Phone: (250) 540-8572  
Email: [info@socialplanning.ca](mailto:info@socialplanning.ca)

## **The Advantages to Becoming a Developer of Affordable/Attainable Housing**

Despite the challenges to developing affordable/attainable units in the North Okanagan, it is worth pursuing these types of projects. For the non-profit housing sector, providing safe affordable housing falls within their mandate. For the private sector, affordable and attainable housing provides a wider market that remains relatively stable even during tougher economic times.

If models continue to be developed that provide the private sector with a return on investment, the region is more likely to significantly increase the affordable and attainable housing stock. The non-profit housing sector cannot meet this demand alone. However, for a sustainable solution to the housing crisis, private developers must be able to build these types of units with a reasonable profit.

In recent years, a number of affordable housing initiatives have been undertaken in the North Okanagan, primarily the community of Vernon. Ultimately the benefit of having pioneers in the community is there are projects, tools and resources, much like those included in this package, that are easily replicated to save time and effort for anyone who follows.

Maintaining an adequate supply of affordable and attainable housing units benefits the whole community. It is important that all residents have access to safe affordable units. For economic development, it is also vital that average income earners can afford to rent or own a home in order that they remain within the community.



## Next Steps

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Stakeholders in the affordable housing sector realize that there is still more that needs to be done in order to encourage the construction of affordable and attainable units. Two additional resources have been requested by potential developers of affordable and attainable housing:

- A housing needs assessment for the Region that outlines the number and type of units that will be required to meet the needs of the growing population.
- A waitlist (or some other indicator) of the number of households interested in purchasing attainable homes.

In response to these requests, additional funding sources are being explored to provide these resources to the development community.

# APPENDICES

## APPENDIX A

### CASE STUDIES AND PROJECT MODELS

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#### Under One Roof - Vernon

In September 2008, the Vernon and District Community Land Trust requested that the City of Vernon purchase a parcel of property at 4100-25<sup>th</sup> Avenue. This property was very conveniently located to the downtown core, transportation routes and local amenities and as such, was very suited for affordable housing.

The [Under One Roof Project](#) is viewed as an innovative and creative partnership between a group of non-profit organizations with the goal of providing a mix of ownership and rental opportunities for low income families in the Vernon area. A partnership was established to create a feasible business plan for an affordable housing complex in the City of Vernon. Partners on this initiative included:

[City of Vernon](#)

[Vernon and District Community Land Trust](#)

[Kindale Development Association](#)

[Habitat for Humanity - Vernon Chapter](#)

[Okanagan College - Residential Construction Program](#)

[Heartwood Homes Ltd.](#)

A six-plex of townhouses was constructed in 2009 and this property provided both home ownership and rental for low income families and individuals with developmental disabilities. Not only did this initiative attract support from the community organizations involved, local businesses and Okanagan College provided assistance for the project. Students of the local Residential Construction Program of Okanagan College provided free, supervised labour for this project. These students provided up to 70% of the foundation and framing of the building.

The [Vernon and District Community Land Trust](#) was established in 2009 and is a non profit, charitable association with a mandate to develop an inventory of housing for the community's "forgotten population" including minimum wage and entry level working individuals and their families.

Kindale Development Association is a non-profit society that provides services to people with developmental disabilities in the North Okanagan. Kindale is also involved in

projects and initiatives that maximize independence and participation in community life for this segment of the community.

Heartwood Homes Ltd and MQN Architects provided corporate sponsorship and were key to the completion of this pioneering project for the community.

For [Habitat for Humanity](#), this partnership with other community agencies was a national first for the organization and is recognized as a progressive and innovative method to develop affordable housing opportunities.

The financial targets for this project are included in the table below.

| FUNDING SOURCES                                                                                                                                                                              |                    |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------|
| BC HOUSING GRANT                                                                                                                                                                             |                    |
| <b>Capital Costs - BC Housing</b><br>Housing Endowment Fund - Innovative Projects                                                                                                            | \$600,000          |
| FUNDRAISING                                                                                                                                                                                  |                    |
| <b>Other Grants</b><br>Real Estate Foundation, Kalamalka Rotary Club                                                                                                                         | \$125,000          |
| <b>Business Community Cash / In-kind / Discounts</b><br>Local Building Supply Companies, Architects, Landscapers                                                                             | \$120,000          |
| <b>Okanagan College Construction Program / Heartwood Homes</b><br>Okanagan College provided free labour and tools<br>Heartwood Homes significantly reduced their construction management fee | \$65,000           |
| FINANCING                                                                                                                                                                                    |                    |
| Low interest loan through BC Housing / local lending institution                                                                                                                             | \$300,000          |
| <b>TOTAL</b>                                                                                                                                                                                 | <b>\$1,200,000</b> |

As the Under One Roof project can be used as a “model” for future projects, a full copy of this business plan can be attained through contacting the Vernon and District Community Land Trust.

The Vernon and District Community Land Trust  
c/o The Social Planning Council of the North Okanagan  
3105 33<sup>rd</sup> Street  
Vernon, BC V1T 9P7  
Phone: (250) 540-8572  
Email: [info@communitylandtrust.ca](mailto:info@communitylandtrust.ca)

## **City of Vernon Housing Agreements/CMHC Funded Projects**

A private developer in the City of Vernon has completed two projects to date designed to facilitate affordable housing units through purchase and renovation of existing buildings into smaller units and rooming houses. Application for development was made to access some of the incentives available through the City of Vernon. The Affordable Housing Advisory Committee has supported these applications making recommendations to provide this developer with the opportunity to reduce the development cost charges as well as reduction in off-site works costs as support for the provision of these affordable housing units.

This developer accessed financing assistance through the Canada Mortgage and Housing Corporation to help with the construction costs and has signed Housing Agreements with the City of Vernon to ensure these units will remain affordable for a duration of time dependent on the life of the building.

Specifically one project included purchasing an existing building and renovating it into a 10-bed rooming house. The developer entered into an agreement with CMHC and received some financial support for this project in exchange for providing some of these beds for tenants with disabilities. The developer signed a housing agreement with the City of Vernon for 15 years as a condition of rezoning the property and agreed to maintain affordability for the tenants. DCCs were applied for this project as the developer was a for profit investor, however the Development Agreement for off-site works was removed as a condition of rezoning.

For the second project, the developer renovated a single family dwelling internally into five self-contained units. The developer entered into a 10 year housing agreement with the City of Vernon as a condition of a development variance permit. Rental amounts are set to be affordable and only increase with the provisions outlined in the Residential Tenancy Act for the duration of the agreement. A density bonus was received for this

project in return for the housing agreement. A credit for the single family dwelling was applied for one unit and the remaining four units were less than 29 square meters therefore DCCs could not be applied as per the Local Government Act.

Samples of these housing agreements are available through the City of Vernon's Developer's Package.

## **Life Lease Project**

The [Schubert Centre Society](#) in Vernon is currently in the process of developing seniors housing with a life lease program. The Schubert Centre is one of the largest and most active seniors' centres in the province. The downtown location is ideal for seniors and has good proximity to other amenities. Although the Centre generates revenues through its catering and thrift shop operations, it needs to expand and diversify its revenue sources in order to remain sustainable. The Society has determined that development of life lease housing units on its current site will help to achieve the goal of sustainability and at the same time result in the creation of an excellent residential environment for seniors in a perfect location.

Almost all life lease housing projects in BC are owned and operated by non-profit organizations. The cost of building the projects is paid for by resident entrance fees that are returned (less a small deduction for refurbishing and remarketing) when people vacate the unit. Life lease as a model can be effective as many people are looking for a lifestyle, not a real estate investment. Extensive research indicates an extremely high level of resident satisfaction in life lease projects throughout Canada.

For more information, interested parties can contact:

Kate Mancer, Terra Lumina Life Lease Inc.  
Toll Free: 1-877-432-9393

## **Life Lease Background**

Life lease is a housing program that offers the occupants the flexibility of a rental unit with the stability of home ownership. Occupants generally pay one lump sum to occupy the unit for life (or until no longer able). The initial investment, as well as the interest earned, is used to stabilize rent and pay for any home adaptations that may be necessary as the occupant ages.

Units are most often sponsored by non-profit society, who then operates the unit on the occupant's behalf. The official definition of a life lease is a legal agreement that permits its purchaser to occupy a dwelling unit for 'life' in exchange for a lump sum payment (entrance fee) and a monthly payment to cover the project management fees and maintenance and operating costs. Most life lease projects are sponsored by community based non-profit organizations. Residents in life lease projects are generally aged 55+.

The first life lease projects in Canada were developed in Manitoba and Saskatchewan in the late 1980s, encouraged in part by government programs that resulted in the creation of joint life lease/rent supplement projects. In BC there are approximately 14 life leases including one in the community of Vernon through the Good Samaritan Society at Heron Grove. The City of Armstrong's Heaton Place also offers life lease opportunities for purchase.

The most common forms of life leases in Canada currently are "No Gain", "Price Index" and "Market Value".

***No Gain Life Lease*** is when the outgoing resident (or their estate) will receive the initial amount paid when they moved in possibly less anything paid for refurbishing etc. Incoming residents pay the same amount as the outgoing resident paid initially. This model is used by organizations wanting to create and maintain affordable seniors housing in their communities. In this type of lease, if the prices increase the organization can use the gain for additional objectives, however if the prices fall, the organization will need to fund the difference from other sources.

***Price Index Life Lease*** is when the redemption value increases based on the Consumer Price Index or another type of index. Typically there are no examples of this type of life lease in BC however, there is an example in Abbotsford where the unit value is tied to the value of condominiums in the local market.

***Market Value Life Lease*** is a model where units change hands throughout the life of the building at whatever the market will bear. Typically this model is mostly used in Ontario and Manitoba but there are exceptions in BC. In these examples, outgoing residents and the life lease organization share in any capital gain and the organization use their share of the gain to buy additional units that are subsequently rented to low income seniors utilizing rent levels that are deemed affordable.

In BC the legislation affecting the development and operation of life leases is the Real Estate Development Marketing Act. This act primarily governs the pre-occupancy period and security of tenure provisions continue throughout the duration of the life lease project.

Living in a life lease community can provide many advantages: the units are less expensive to buy and maintain, they can offer a solid return on investment and they often provide access to future support services. However, the main benefit is the strong and cohesive sense of community.



## APPENDIX B

### LAND INVENTORY

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In 2011, an initiative to collect an inventory of the property owned by not-for-profit, service clubs, faith groups, and government agencies in the area was funded for the North Okanagan Region. 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. As well, the opportunity to identify any non-profit organizations that may be interested in collaborating with other stakeholders, including private sector developers, to further affordable housing development was also a project goal.

#### Methodology

In order to identify the potential non profit organizations to be surveyed, a listing of all the tax exempt properties was identified throughout the City of Vernon, the surrounding municipalities and the Regional District. Each organization was assessed for suitability, personally contacted and invited to participate in an online survey. This survey was primarily designed specifically to identify those that currently own land in the North Okanagan, manage affordable housing units in the area and identify what potential projects may be in place for the owned land. A total of 140 organizations were contacted by phone and invited to participate in this survey.

#### Project Results Overview

A total of 20 organizations completed the survey. Primary survey results included:

- 89.5% of the respondents that own land responded that the land is currently developed. The type of structures that the property have include church and related buildings, halls and larger buildings along with current housing structures such as apartment, houses and six-plex housing
- 38.9% of the respondents stated that they may consider affordable housing projects as possible use for their property
- One organization that did not own land but indicated interest in supporting and assisting in the affordable housing issues in the Region
- Of the two organizations that are involved in affordable housing projects one is in the planning phase and one is currently sourcing funding

- Of the organizations that described their target populations, the following responses were collected:
  - Three indicated seniors, low income seniors and 55+
  - One indicated family units, mental health and homeless at risk
  - One organization indicated family units for ages 15 to 24
- Of the organizations that indicated they have a waitlist, the following information was collected:
  - “One couple and two single persons”
  - “44 people”
  - “11 people”
  - “Usually sits around 75 to 100 people”

Overall through this process it was determined that while there are a number of land parcels owned by not-for-profit organizations, there are limited lots that do not currently have structures or are not being currently utilized. Examples of responses include:

- “there is no space on our property for anything else”
- “both properties are at full capacity providing services to children and youth with special needs”
- “we have a larger building and/or house renovations would be needed”
- “our property and building are in full use for our youth and literacy programs and services”

Also, many non-profits that are interested or have constituents that may benefit from affordable housing projects do not have the capacity to plan, develop or independently fund projects without assistance. Of the five respondents that provided feedback on current challenges that are affecting the potential projects the following responses were collected:

- Two organizations indicated a need for partnerships
- Four organizations indicated a need for planning assistance
- Four organizations indicated a need or lack of financing/funding
- One organization indicated that the capacity to manage the project and fundraise are their issues/challenges

Part of this land inventory was the development of categorized maps based on the tax exempt properties for the various municipalities of the North Okanagan. These maps, while smaller in size, are available in this package in Appendix G.

## Seniors Housing

In July of 2006, the Social Planning Council of the North Okanagan was contracted to collect data on the existing seniors housing stock and engage seniors and other stakeholders in the issue of affordable housing for seniors. A result of this project was the [Seniors Housing Listing Report](#) that is available on the Social Planning Council of the North Okanagan website. Also, North Okanagan Senior's housing options including private care homes, independent living and supportive housing units are listed in the [2012 50+ Living](#) Publication.

As part of the land inventory project, the seniors housing listings for the North Okanagan were contacted. Through this process, waitlist information as well as changes to any current information were identified and updated.

The following tables outline:

- various not-for-profit organizations that currently own property and manage affordable housing units in the Region who have provided their permission to be included in this inventory,
- non-profit seniors housing listing with contact information,
- other seniors housing providers including private sector and private home care<sup>4</sup>,
- organizations/agencies that provide resources and facilitate affordable housing.

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<sup>4</sup> Please note that these lists are not inclusive of all the housing options available in the North Okanagan but are those found through current listings available and who have provided updated information at the time of this report.

## Non Profit Organization Housing in the North Okanagan

| NON PROFIT / AGENCY                                         | TYPE OF HOUSING/<br>TARGET GROUP                                                                                                                                                      | NUMBER OF UNITS                                                                                                                                                                                                                                                                              | WAITLIST                                                                                                                                                                                                                                                                                                                                                                                                  | CONTACT INFORMATION                                                                                                                    |
|-------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|
| Canadian Mental Health Association                          | Mental health and concurrent issues - combination of transitional and permanent housing                                                                                               | 2 residential complexes with 80 units<br><br>55 units throughout the community                                                                                                                                                                                                               | Waitlist is ongoing. Applicants are asked to resubmit every six months and the agency consistently receives applications.                                                                                                                                                                                                                                                                                 | (250) 542-3114 - will be directed appropriately                                                                                        |
| First Nations Friendship Centre                             | Youth Safe House - short term, transitional<br>Kekuli House - residential for youth up to age 29                                                                                      | 4 beds (safe house)<br>20 units/apartments                                                                                                                                                                                                                                                   | Receives many enquiries and ongoing applications are submitted for the housing units.                                                                                                                                                                                                                                                                                                                     | Wendy Antoine (250) 542-1247<br><a href="http://fnfcvernon.com/">http://fnfcvernon.com/</a>                                            |
| Habitat for Humanity                                        | Independent housing program that builds homes in partnership with working families in need                                                                                            | 1 unit - Under One Roof                                                                                                                                                                                                                                                                      | Will advertise for target when the organization has a build                                                                                                                                                                                                                                                                                                                                               | <a href="mailto:vernonhabitat@yahoo.ca">vernonhabitat@yahoo.ca</a><br><a href="http://www.vernonhabitat.com">www.vernonhabitat.com</a> |
| John Howard Society of the North Okanagan / Kootenay Region | Provides emergency/high barrier shelter for men and emergency/low barrier shelter for man and women as well as transitional housing for men. Also provides supportive recovery rooms. | 9 - supportive recovery rooms<br><br>15 - shelter beds for low barrier women<br><br>13 shelter beds for low barrier men<br><br>Average 3 people per night for the Extreme Weather Response program.<br><br>25 shelter beds for high barrier men<br><br>19 transitional housing rooms for men | Transitional housing always has a continual waitlist. The shelter is run at an average of 98% (minimum) capacity<br>In 2011 the Gateway shelter provided shelter for approximately 746 unique individuals, Howard House served 579 unique individuals<br><br>In, 2010 40% of clients secured housing.<br><br>One major barrier to securing housing reported by 37% of clients was lack of damage deposit. | Kelly Fehr,<br>Manager of Shelter Services<br>(250) 542-4041 ext 226<br><a href="http://www.jhsnok.ca/">http://www.jhsnok.ca/</a>      |

| NON PROFIT / AGENCY                   | TYPE OF HOUSING/<br>TARGET GROUP                                                                              | NUMBER OF UNITS                                                                                                                                                                                                                                    | WAITLIST                                                                                                                                                                                                                      | CONTACT INFORMATION                                                                                                                             |
|---------------------------------------|---------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|
| Kindale Development Association       | Permanent housing for people with developmental and physical disabilities                                     | Armstrong:<br>Warner House - space for 5 adults<br>Rosewood House - space for 5 adults (triplex)<br>Van Kleeok House - space for 4 adults<br><br>Vernon:<br>Middleton House - space for 6 adults - one two storey home<br>Under One Roof - 3 units | Waitlists fluctuate based on time of year and demand for unit size etc.                                                                                                                                                       | <a href="mailto:kindale@kindale.net">kindale@kindale.net</a><br><a href="http://www.kindale.net/">http://www.kindale.net/</a>                   |
| Native Housing Society                | Open to native and non-native population - permanent housing for low income families with some rent subsidies | 40 units - Kikanee Estates<br><br>40 units - Kickwillie Place<br><br>22 units - various locations                                                                                                                                                  | Constantly receiving applications and currently have 2-3 year waitlist                                                                                                                                                        | (250) 542-2834<br><a href="http://www.vernonnativehousing.ca/">http://www.vernonnativehousing.ca/</a>                                           |
| North Okanagan Community Life Society | Permanent housing for people with developmental disabilities                                                  | Has one home with space for four people but is moving to the person centered planning model to place people in housing in the community with support provided - has been involved in 12 persons "moves" to date                                    | Does not have a current waitlist however does anticipate need for units/spaces for a minimum of 15 more people in the next 2-3 years.<br><br>Has experience working with developers and is open to partnership opportunities. | <a href="mailto:garry.molitwenik@nocls.co">garry.molitwenik@nocls.co</a><br><a href="http://www.nocls.com/home/">http://www.nocls.com/home/</a> |

| NON PROFIT / AGENCY                               | TYPE OF HOUSING/<br>TARGET GROUP                                                                                                                                                                                                                  | NUMBER OF UNITS                                                                                                                                                            | WAITLIST                                                                                                                                                                                                        | CONTACT INFORMATION                                                                                                                                                                  |
|---------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| North Okanagan Youth and Family Services (NOYFSS) | <p>Currently provides residential home spaces for children and youth at risk aged 6 to 16</p> <p>Also offers a Residential Clinical Consulting program that works with children and youth with conduct disorder at the family/caregiver home.</p> | <p>Mara House - 8 beds</p> <p>Community Care Program - capacity for 6 beds</p> <p>Can have up to 12 additional spaces in the community through foster parent placement</p> | <p>Many spaces are accessed through the Ministry of Children and Family referral only and largest need for spaces is for youth at risk and people connected through the Cammy Lafleur Street Nurse program.</p> | <p><a href="mailto:john@noyfss.org">john@noyfss.org</a><br/> <a href="mailto:jan@noyfss.org">jan@noyfss.org</a><br/> <a href="http://www.noyfss.org/">http://www.noyfss.org/</a></p> |
| The Salvation Army                                | <p>Do not have any housing units presently but manage a community food bank in the House of Hope</p>                                                                                                                                              | <p>Interested in transitional/permanent housing for street involved; has considerable assets in terms of land/fundraising</p>                                              | <p>Working with many people in the community and it is extremely difficult to find housing situations that work.</p>                                                                                            | <p>David McBain<br/>(250) 549-4111</p>                                                                                                                                               |
| Vernon and District Community Land Trust          | <p>Goal is to facilitate affordable housing options for low income families and seniors.</p>                                                                                                                                                      | <p>2 units - Under One Roof</p>                                                                                                                                            | <p>Does not currently maintain a waitlist</p>                                                                                                                                                                   | <p><a href="mailto:info@communitylandtrust.ca">info@communitylandtrust.ca</a><br/> c/o The Social Planning Council of the North Okanagan</p>                                         |

| NON PROFIT / AGENCY                     | TYPE OF HOUSING/<br>TARGET GROUP                                                                                                                                                             | NUMBER OF UNITS                                                                                                                                                                             | WAITLIST                                                                                                                                                                              | CONTACT INFORMATION                                                                                                                    |
|-----------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------|
| Vernon Women's Transition House Society | Transitional Housing for women leaving abusive relationships                                                                                                                                 | 8 units for pregnant and parenting teens with their children<br><br>No residential units for second stage housing for women but would be very interested in developing residential housing. | There is a great demand for second stage housing for women leaving transitional housing. Lack of stable housing is the biggest obstacle for women to move on from abusive situations. | <a href="mailto:debbyhamilton@shaw.ca">debbyhamilton@shaw.ca</a>                                                                       |
| Upper Room Mission                      | Provides support to homeless persons in the community. Offers hot meals and chapel service as well as some short term programs for literacy, life skills, computer skills and typing skills. | Do not have any housing units presently<br>Interested in transitional/permanent housing for couples;<br>owns an empty lot behind their facility                                             | Working with many people in the community and it is extremely difficult to find housing situations that work.                                                                         | <a href="mailto:lisa@vernonurm.org">lisa@vernonurm.org</a><br><a href="mailto:admin@vernonurm.org">admin@vernonurm.org</a>             |
| Habitat for Humanity                    | Independent housing program that builds homes in partnership with working families in need of affordable home ownership                                                                      | 1 unit - Under One Roof                                                                                                                                                                     | Will advertise when the organization has a build opportunity                                                                                                                          | <a href="mailto:vernonhabitat@yahoo.ca">vernonhabitat@yahoo.ca</a><br><a href="http://www.vernonhabitat.com">www.vernonhabitat.com</a> |

## Non-Profit Seniors Housing Organizations

| NON PROFIT / AGENCY                                    | TYPE OF HOUSING FOR SENIORS                                                                                                                                                                          | NUMBER OF UNITS                                                                                                                                          | WAITLIST                                                                                                                                                                                                                            | CONTACT INFORMATION                       |
|--------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|
| Abbeyfield Houses of Vernon Society - Vernon/Armstrong | Affordable seniors independent yet supportive housing                                                                                                                                                | 10 rooms - Vernon<br>11 rooms - Armstrong                                                                                                                | Generally has a waitlist that ebbs and flows but vacancies are filled without issue. Reported that they hear about other facilities having extensive waitlists, especially when looking for the assisted and extended care options. | Sherry Jee, Coordinator<br>(250) 308-2148 |
| Creekside Landing - Vernon                             | Complex care, assisted living                                                                                                                                                                        | 24 assisted living suites<br>14 private pay suites<br>70 complex care rooms                                                                              | Placements for all units except for private pay suites go through Interior Health Authority.                                                                                                                                        | (250) 549-9550                            |
| City of Armstrong                                      | Currently owns units in Heaton Place - targeted for affordable housing options for seniors                                                                                                           | 6 - units                                                                                                                                                |                                                                                                                                                                                                                                     |                                           |
| Enderby Seniors Housing Society                        | Managers Enderby Memorial Terrace - low income housing for seniors and persons with disabilities                                                                                                     | 15 bachelor suites                                                                                                                                       | No waitlist at this time, has to house clients from BC Housing Registry. Is interested in developing assisted living housing in the community.                                                                                      | Barry Fawcett<br>(250) 517-0805           |
| Good Samaritan Society                                 | Manages Heron Grove, providing complex/long term care, assisted/supportive living and other specialized health and community care services for the elderly and those with developmental disabilities | 40 assisted living suites<br>6 - 12 bed complex care cottages (Dementia)<br>2 - 14 bed complex care cottages<br>15 - independent apartments (life lease) | No information available at this time.                                                                                                                                                                                              | (250) 542-6101                            |



| NON PROFIT / AGENCY                              | TYPE OF HOUSING FOR SENIORS                                                                                                                                               | NUMBER OF UNITS                                                                                                                                                 | WAITLIST                                                                                    | CONTACT INFORMATION                                                                          |
|--------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------|
| Kiwanis Village - Vernon                         | Affordable housing for low income 60+ seniors capable of self care                                                                                                        | 50 bachelor/studio units<br>8 - 1 bedroom                                                                                                                       | No information available at this time                                                       | (250) 542-8923                                                                               |
| Lumby & District Senior Citizens Housing Society | Manages Saddle Mountain Place, a low income independent living, level entry seniors complex.                                                                              | 20 - bachelor units<br>20- 1 bedroom units                                                                                                                      | No information available at this time.                                                      | (250) 547-2060<br><a href="http://www.saddlemountainplace.ca">www.saddlemountainplace.ca</a> |
| Monashee Mews - Lumby                            | Interior Health Authority residential care facility to be open late 2012                                                                                                  | To be confirmed                                                                                                                                                 | No information available at this time.                                                      | To be confirmed                                                                              |
| Oakside Manor - Enderby                          | Residential care facility licensed under Interior Health Authority                                                                                                        | Space for 41 residents                                                                                                                                          | Needs to be assessed by a long term care assessor through Interior Health Authority         | (250) 832-6777                                                                               |
| Okanagan Commemorative Pioneer Cultural Society  | Manages Columbus Court I (provides full subsidized units for seniors) and Columbus Court II (which provides a mix of subsidized and market rate rental units for seniors) | Columbus Court I:<br>32 - 1 bedroom units<br>4 - 1 bedroom wheelchair accessible units<br><br>Columbus Court II:<br>32 - 1 bedroom units<br>3 - 2 bedroom units | Has continual waitlist and uses the BC Housing Registry for occupants when vacancies arise. | (250) 545-5388<br><a href="mailto:columbuscourt@telus.net">columbuscourt@telus.net</a>       |
| Pleasant Valley Manor - Armstrong                | Complex care facility (long term care) and has one room for respite care                                                                                                  | 40 rooms with bathrooms<br><br>Rosedale - opened 2009: has 40 to 42 rooms with bathroom                                                                         | Needs to be assessed by a long term care assessor through Interior Health Authority         | (250) 546-4707                                                                               |

| NON PROFIT / AGENCY                      | TYPE OF HOUSING FOR SENIORS                                                                                                                                                    | NUMBER OF UNITS                                      | WAITLIST                                                                                                                                                             | CONTACT INFORMATION                                                |
|------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|
| Schubert Centre Society - Vernon         | Currently building a new housing development in Vernon.                                                                                                                        | Plans to build supported housing - 54 units in total | This project has been in development for a number of years and had a large waitlist at the onset of project idea. From their experience, there is a definite demand. | <a href="mailto:schubertcentre@shaw.ca">schubertcentre@shaw.ca</a> |
| Spallumcheen Housing Society             | Manages low cost housing for independent seniors age 55+. The housing is aging and they would be interested in partnering on a rebuild as well as potential other developments | 12- bachelor/studio units<br>6 - 1 bedroom units     | Continually has a waitlist for their units.                                                                                                                          | Marilyn Wittner<br>(250) 546-8455                                  |
| Sunnyvale Association - Vernon           | Manages the Sunnyvale Restholm - self contained apartments for independent seniors                                                                                             | 14 - 1 bedroom units<br>6 - 2 bedroom units          | Has a continual waitlist with wait times reaching up to a year.                                                                                                      | (250) 542-0619                                                     |
| Sunset Housing Society - Armstrong       | Provides independent, low cost seniors self care. Assistance from outside sources is available. Doctor's certificate is required                                               | 20 units                                             | Currently has no waitlist but is operating at full capacity and has no issues filling openings when they arise.                                                      | (250) 546-8832                                                     |
| Three Links Lodge - Armstrong            | Subsidized housing for seniors                                                                                                                                                 | 14- Bachelor/studio units<br>6 - 1 bedroom units     | Information not available currently.                                                                                                                                 | (250) 546-8236                                                     |
| Ukrainian Village - Vernon               | Affordable housing for seniors                                                                                                                                                 | 38 - bachelor/studio units<br>38 - 1 bedroom units   | Currently has a waitlist and has no issues filling vacancies.                                                                                                        | (250) 545-6475                                                     |
| Vernon Pensioner's Accommodation Society | McCulloch Court - affordable seniors housing for 55+ low income, independent living                                                                                            | 80 bachelor/studio units<br>33 - 1 bedroom units     | Currently have an ongoing waitlist.                                                                                                                                  | (250) 542-1154                                                     |

### Additional Seniors Housing Providers - Other<sup>5</sup>

| ORGANIZATION/COMPANY             | TYPE OF HOUSING FOR SENIORS                                                                                                                                                         | NUMBER OF UNITS                                                                           | WAITLIST                                                                                                            | CONTACT INFORMATION                       |
|----------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|-------------------------------------------|
| Alexis Park Manor - Vernon       | Adult/senior oriented housing, near Schubert Centre, all residents are independent seniors and some have subsidization through SAFER.                                               | 66 units                                                                                  | Currently has vacancies.                                                                                            | (250) 549-2770                            |
| Arlington Apartments - Vernon    | Adult/senior housing                                                                                                                                                                | 54 units                                                                                  | Has one vacancy at this time                                                                                        | (250) 275-8066                            |
| Brentwood Apartments - Vernon    | Adult/senior oriented building close to Schubert Centre                                                                                                                             | 47 units                                                                                  | No information available at this time.                                                                              | (250) 545-0963 or (250) 503-7977          |
| Century Apartments - Vernon      | Adult/senior housing, near Schubert Centre a few tenants are subsidized by SAFER                                                                                                    | 48 units, mostly bachelor units, but have 2 bedroom units as well.                        | Has three vacancies at this time                                                                                    | (250) 275-8066                            |
| Columbia Apartments - Vernon     | Adult/Senior oriented housing 90% of residents are retired seniors and some have subsidization through SAFER.                                                                       | 3 - bachelor units<br>45 - 1 bedroom units<br>15- 2 bedroom units<br>10 - 3 bedroom units | No waitlist, one vacancy.                                                                                           | (250) 545-1519                            |
| Comforts of Home - Armstrong     | Private home care                                                                                                                                                                   | 5 single rooms with bathroom                                                              | Has vacancies.                                                                                                      | Barb (Owner) or Heather<br>(250) 546-3426 |
| Country Suite - Vernon           | Private home care                                                                                                                                                                   | 1 suite                                                                                   | Has a long term tenant but knows there is a limited amount of housing for seniors and so options are quite limited. | (250) 542-4364                            |
| Coldstream Meadows               | Has two buildings on property, the Lodge (supportive living facility) and the Views (independent living). Neither facilities are subsidized however, residents can apply for SAFER. | Lodge - 57 units<br>Views - both rental and sale units                                    | No waitlists for either facility at this time.                                                                      | Rob Borden<br>(250) 542-5661              |
| Embers Apartments - Vernon       | Adult/senior housing, (55+ building) close to Schubert Centre. No units are subsidized, some residents receive SAFER payments.                                                      | 25 units - combination of bachelor, 1 and 2 bedrooms                                      | No waitlist, one suite available.                                                                                   | (250) 275-8066                            |
| Green Valley Estates - Armstrong | Market value housing for independent seniors.                                                                                                                                       | 62 units                                                                                  | No waitlist, there have been more vacancies these last couple years.                                                | (250) 546-3933                            |

<sup>5</sup> Other seniors housing providers include private sector apartments, private home care facilities and purchased apartments/ condominiums

| ORGANIZATION/COMPANY                         | TYPE OF HOUSING FOR SENIORS                                                                                         | NUMBER OF UNITS                                                                                                                          | WAITLIST                                                                                                                                         | CONTACT INFORMATION              |
|----------------------------------------------|---------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|
| Heaton Place - Armstrong                     | Seniors independent living, term and strata ownership options                                                       | 76 suites - majority are for purchase and a few are for rental. The City of Armstrong owns 6 units for subsidized housing.               | Just opened and is currently conducting tours.                                                                                                   | (250) 546-3353<br>1-877-546-3353 |
| Horizon - Vernon                             | Adult/Senior housing                                                                                                | 20 units - Mainly 1 and 2 bedroom units                                                                                                  | No wait list, it has been awhile since they have had a waitlist.                                                                                 | (250) 503-7315                   |
| Maple Ridge Gardens - Vernon                 | Adult/Senior housing including one building and an eight -plex. Units are individually owned in Maple Ridge Gardens | Maple Ridge - 32 units<br>Eight - plex have 2 bedroom, 1 bath                                                                            | Maple Ridge - has usually about 5-8% vacancy rate<br><br>Eight-plex is full no waitlist.                                                         | (250) 309-2000                   |
| Morris Manor / Windsor Vernon                | Adult/Senior housing - both are 55+. All independent residents, a few residents subsidized by SAFER.                | Morris - 56 units with a blend of bachelor, 1 and 2 bedrooms.<br><br>Windsor - 40 units with a small bachelor suite and 1 and 2 bedrooms | No wait list for either has not been a wait list for years.                                                                                      | (250) 542-8989                   |
| Orchard Valley Retirement Residence - Vernon | Independent retirement living                                                                                       | 2 - bachelor units<br>25 - 1 bedroom units<br>19 - 2 bedroom units                                                                       | Currently has a waitlist and gets calls regularly for openings                                                                                   | (250) 545-0455                   |
| Nora's Care Home                             | Private home care                                                                                                   | 3 units                                                                                                                                  | Receives many calls from people who want to get on a waitlist but has very slow turnover at her home so she does not really maintain a waitlist. |                                  |
| Northland Apartments - Vernon                | Adult/Senior housing for independent residents. A couple of residents are subsidized by SAFER.                      | 29- 1 bedroom units                                                                                                                      | No waitlist but is usually full.                                                                                                                 | (250) 260-1162                   |
| Pioneer Place - Enderby                      | Private housing for seniors                                                                                         | 17 - 1 bedroom units<br>7 - 2 bedroom units                                                                                              | No information available at this time                                                                                                            | (250) 838-0372                   |

| ORGANIZATION/COMPANY                         | TYPE OF HOUSING FOR SENIORS                                                                                         | NUMBER OF UNITS                                                                                                                      | WAITLIST                                                                                               | CONTACT INFORMATION              |
|----------------------------------------------|---------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------|----------------------------------|
| Pioneer Villa - Vernon                       | Independent seniors living                                                                                          | 21 - 1 bedroom units                                                                                                                 | Has a small waitlist but has no issues filling vacancies                                               | (250) 309-3763                   |
| Rainbows End Ranch - Armstrong               | Private home care                                                                                                   | 3 units                                                                                                                              | No information available at this time                                                                  | (250) 308-7964                   |
| Rickford Manor - Vernon                      | Adult/Senior housing. Adult oriented, no children. Some subsidized tenants.                                         | 72 units - mixed 1 and 2 bedroom with and without a den.                                                                             | Currently has five vacant units.                                                                       | (250) 545-5773                   |
| Rochester Apartments                         | Affordable housing for seniors                                                                                      | 6 - bachelor/studio units<br>18 - 1 bedroom<br>2 - 2 bedroom                                                                         | Not available at this time                                                                             | (250) 558-0073                   |
| Royal Anne Apartments - Vernon               | Adult/Senior housing, mostly independent residents with a few subsidized.                                           | 24 Units<br>12 - 1 bedroom<br>12 - 2 bedroom                                                                                         | Currently an opening for a couple 2 bedroom units, but normally no openings.                           | (250) 545-6810                   |
| Schaffer Residences - Enderby                | Seniors' facility with independent, meds assistance and full care options. Have subsidized and independent clients. | 38 private units (furnished and unfurnished)                                                                                         | Sometimes a waitlist - but not currently.                                                              | Renee Gauthier<br>(250) 832-6767 |
| Silver Springs Retirement Residence - Vernon | Seniors supportive housing                                                                                          | 89 - studio units<br>18 - 1 bedroom units<br>1 - 2 bedroom units                                                                     | Currently has vacancies for studio units but has a waitlist for the 1 and 2 bedroom units              | (250) 545-3351                   |
| Valleyview - Vernon                          | Adult/Senior housing, mostly independent clients, only a couple are subsidized.                                     | 49 units                                                                                                                             | Currently no waitlist                                                                                  | (250) 503-7315                   |
| Vernon Restholm - Vernon                     | Supportive care for seniors                                                                                         | 44 - bachelor/studio units<br>3 - 1 bedroom units                                                                                    | Always has a waitlist and very few vacancies. 4 - 6 months is the estimated wait time for any openings | (250) 542-7636                   |
| The Victorian - Vernon                       | Independent housing for seniors - not listed as affordable housing                                                  | 3 - bachelor/studio units<br>11 - 1 bedroom units<br>4 - 2 bedroom units<br>1 - large bedroom & den<br>2 - cottages (3-bed and 2 bed | Prepaid leases on a waitlist but has only had two vacancies in the last year.                          | (250) 545-0470                   |
| Westridge Care Residence - Vernon            | Complex care for seniors                                                                                            | 16 bedrooms                                                                                                                          | Currently has vacancies but it is extremely rare. Demand ebbs and flows.                               | (250) 545-6636                   |

## Other Related Housing Programs

| AGENCY/ORGANIZATION                     | ROLE                                                                                                                                                                                                                                                                                                                              | REPRESENTATIVE                                                     | CONTACT INFORMATION                                                                                                                   |
|-----------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| BC Housing                              | Partners with private and non profit housing providers, other levels of government, health authorities and community groups to increase affordable housing options for British Columbians                                                                                                                                         | Danna Locke, Regional Director Development Services                | <a href="mailto:DLocke@bchousing.org">DLocke@bchousing.org</a>                                                                        |
| BC Housing Registry                     | The Housing Registry is a centralized database for housing providers that contains current applicant information. Housing providers can use this information to find tenants when housing units become available.                                                                                                                 | The Housing Registry<br>1701-4555 Kingsway<br>Burnaby, BC, V5H 4V8 | Tel: 604-439-4159<br>Fax: 604-439-4729<br><a href="mailto:thehousingregistry@bchousing.org">thehousingregistry@bchousing.org</a>      |
| BC Non Profit Housing Association       | The BC Non-Profit Housing Association provides leadership and support to members in creating and supporting a high standard of affordable housing throughout British Columbia. BCNPHA members are primarily non-profit housing providers. Other members include individuals and organizations that care about affordable housing. | Suite 303 - 3680 E. Hastings St.<br>Vancouver, BC V5K 2A9          | Tel: 604-291-2600<br>Toll free within BC: 1-800-494-8859<br>Fax: 604-291-2636<br><a href="mailto:admin@bcnpha.ca">admin@bcnpha.ca</a> |
| Canada Mortgage and Housing Corporation | A National housing agency committed to helping Canadians access a wide variety of quality, affordable homes to assist communities to become vibrant and healthy.                                                                                                                                                                  | Debra Yip, Corporate Representative, Affordable Housing Centre     | <a href="mailto:dyip@cmhc-schl.gc.ca">dyip@cmhc-schl.gc.ca</a>                                                                        |

| AGENCY/ORGANIZATION                                                                       | ROLE                                                                                                                                                                                                                                                                                                                                                                               | REPRESENTATIVE                                                                             | CONTACT INFORMATION                                                                                                                        |
|-------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|
| <a href="#">The Co-operative Housing Federation of BC</a> (CHF BC)                        | A co-operative association made up of member housing co-ops and related organizations in British Columbia. Members send delegates to federation meetings to represent their co-op, elect (or run for) the board of directors at the annual general meeting, and/or to serve on CHF BC committees. This member direction helps CHF BC focus on meeting the needs of housing co-ops. | Co-operative Housing Federation of BC<br>200 - 5550 Fraser Street<br>Vancouver, BC V5W 2Z4 | Phone: 604.879.5111<br>Toll-free (in BC): 1.866.879.5111<br>Fax: 604.879.4611<br>Email: <a href="mailto:info@chf.bc.ca">info@chf.bc.ca</a> |
| Homeless Out Reach Program<br>(John Howard Society of the North Okanagan/Kootenay Region) | Provides outreach assistance to help men, women and families seeking affordable, safe housing with local landlords to build long term tenancy relationships and assist with housing needs; whether it be seeking new accommodation or helping retain current accommodations. This program bridges the gap between homelessness and successful long term tenancy.                   | Shelley Hill, Case Manager                                                                 | (250) 307-6678                                                                                                                             |
| Okanagan College - Trades                                                                 | Residential Trades Program - can provide assistance with construction through the trades programs i.e. Under One Roof                                                                                                                                                                                                                                                              | Rob Kjarsgaard, Okanagan College                                                           | <a href="mailto:rkjarsgaard@okanagan.bc.ca">rkjarsgaard@okanagan.bc.ca</a>                                                                 |
| North Okanagan Child Care Society                                                         | Interested in partnering with housing agencies to provide on site childcare                                                                                                                                                                                                                                                                                                        | Lynne Reside, Executive Director                                                           | <a href="mailto:noccs@telus.net">noccs@telus.net</a>                                                                                       |
| Seniors Information & Resource Bureau - Vernon                                            | Provides a seniors' housing guide                                                                                                                                                                                                                                                                                                                                                  | Dayle Drury, Manager                                                                       | (250) 545-8572                                                                                                                             |

| AGENCY/ORGANIZATION                                        | ROLE                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | REPRESENTATIVE                                                    | CONTACT INFORMATION                                                                                                     |
|------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------|
| <a href="#">Smart Growth BC Affordable Housing Toolkit</a> | <p>This toolkit focuses on the tools and strategies that local governments can use to supply non-market affordable housing. In most communities, government subsidized housing is undertaken by non profit housing and service providers while the development sector continues to build market housing. The toolkit includes discusses a number of strategies communities can consider to support affordable housing strategies as well as provide examples of best practices.</p> | <p>319 West Pender Street Suite 310<br/>Vancouver, BC V6B 1T3</p> | <p><a href="mailto:info@smartgrowth.bc.ca">info@smartgrowth.bc.ca</a><br/>604.681.7002<br/>866.941.1184 (toll free)</p> |

In addition, some local community credit unions, financial institutions and service clubs may support capital projects in the community.



## Project Conclusions

It is clear from this process, that anecdotally, a number of organizations currently have waitlists for the limited units they manage and while many would love the opportunity to further develop more affordable units inventory, these non profit organizations are not able to independently undertake affordable housing projects. Finally, while throughout the region there are non profit organizations that own land, the actual suitability and applicability for development is limited.

For a copy of the full land inventory report, information about the maps or to recommend an organization for inclusion in this inventory, please contact:

The Vernon and District Community Land Trust  
c/o The Social Planning Council of the North Okanagan  
3105 33<sup>rd</sup> Street  
Vernon, BC V1T 9P7  
Phone: (250) 540-8572  
Email: [info@communitylandtrust.ca](mailto:info@communitylandtrust.ca)

## APPENDIX C

### MUNICIPAL AND REGIONAL POLICIES AND INCENTIVES

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#### CITY OF VERNON

The City of Vernon is one of the most progressive municipalities for affordable and attainable housing development in the North Okanagan Region. The Official Community Plan for Vernon supports affordable and attainable housing initiatives providing opportunity to increase the inventory of affordable and attainable units in the City.

For the [City of Vernon Community Development Department](#) contact:

Kim Flick, Community Development Manager  
3400 30 Street  
Vernon, BC V1T 5E6  
Phone (General Enquiries) 250-550-3634

#### The Attainable Housing Strategy

Approved in January of 2008, the Attainable Housing Strategy produced by the City of Vernon focuses on policy changes that encourage the development of multi-family housing. While the actual construction and management of supported housing is not part of the City's role, through this strategy the City of Vernon can support the development of affordable and attainable housing in the community. Assistance to the non-profit sector in specific housing goals and negotiating partnerships with senior levels of government can ensure the community is able to connect with funding opportunities that facilitate affordable housing.

The purpose of the [Attainable Housing Strategy](#) is to set measures that the City of Vernon and the community can pursue in an effort to increase the supply of market housing units that are attainable to households at a range of incomes, particularly those at the lower and moderate levels.

Specific recommendations of the Attainable Housing Strategy include:

- Lowering the development cost charges (DCCs) and other permit fees on secondary suites
- Strengthening the strata conversion policy to protect existing rental housing
- Restructuring DCCs
- Waiving DCCs for non-profit organizations developing affordable housing projects
- Assisting the Community Land Trust to acquire land for affordable housing project development
- Supporting other non-profits to develop non market units
- Appointing a committee to monitor the progress of affordable/attainable housing development in the community
- Reviewing parking requirements
- Increasing and expanding permitted types of housing
- Examining mixed use developments and revitalization tax
- Considering inclusionary zoning

### **City of Vernon Development**

The City of Vernon has implemented a program where builders can follow the progress of their building permit application online. Through “My City”, builders can log on and see exactly where their building permit application is in the process. Builders can read the notes to file applied by the various departmental staff that review and sign off on each application. The objective of this service is to provide the builders with a transparent process that enables timely information availability. The intent is to enlarge this service to cover a majority of the other development and land use related applications i.e. rezoning, development permit, development variance permit, OCP amendment, subdivision, annexation, etc. The City’s Community Development Department has also created a Developer’s Information Package that includes information on the following tools, resources and processes:

- Building Permit Process
- Council Policy - “Rezoning Bylaw Consideration - Developer’s Compensation for Displaced Low Income Rental Housing Tenants”
- Development Agreement Template (for off-site works)
- Development Cost Charge Table (for City and RDNO rates)
- Development Permit Process
- Development Variance Permit Process

- Good Neighbour Agreement Template (for secondary suite)
- Housing Agreement Template (ownership housing)
- Housing Agreement Template (rental housing)
- Neighbourhood Plan Amendment Process
- Public Hearing Process
- Secondary Suite Information
- Secondary Use Development Permit Process (for secondary suite)
- Works Contribution Agreement Process
- Works Contribution Agreement Template (for off-site works)
- Zoning Bylaw Text Amendment or Rezoning Bylaw Process

For a copy of the City of Vernon's Developers' Package, contact the [City of Vernon Community Development Department](#).

### **City of Vernon Official Community Plan**

Goals specific to the development of attainable housing in the [City of Vernon's OCP](#) and include:

- To explore innovative ways of supporting the provision of attainable housing.
- To provide housing options for a broad array of forms and densities in the City Centre District.
- To provide medium density multiple family housing options in and around designated neighbourhood centres.
- To provide greater opportunities for ground oriented multiple family development.
- To support the provision of rental units in strata developments, purpose build rental developments and the provision of secondary suites.
- To provide housing options that enable seniors to age in place, including adaptive housing and 55+ only opportunities in both the City Centre and Neighbourhood Districts.

The City of Vernon's OCP includes policies that support the development of affordable housing in the community. These policies include:

- Exploring innovative ways of supporting attainable housing, including the investigation of recommendations brought forth by the Affordable Housing Committee Attainable Housing Strategy including:
  - Restricting DCCs
  - Reviewing parking requirements
  - Increasing/expanding permitted types of housing

- Considering inclusionary zoning
- Examining mixed-use developments and revitalization tax program
- Supporting the development of the City Centre District, neighbourhood centres and designated multiple family areas to the densities outlined in the OCP to build compact, complete neighbourhood areas within the community and to achieve the maximum use of municipal infrastructure.
- No new low density residential zones are to be created or permitted in areas designated as high density residential.
- The housing forms and maximum densities associated with each density classification are as follows:

| Density           | Form                                                                   | Maximum Density                |
|-------------------|------------------------------------------------------------------------|--------------------------------|
| Low density       | Single family detached<br>Two family detached<br>Duplex<br>Row housing | 30 units/ha (12 unites/acre)   |
| Medium density    | Townhouse<br>Apartments<br>Mixed use                                   | 110 units/ha (44.5 units/acre) |
| High density      | Apartments<br>Mixed use                                                | 170 units/ha (69 units/acre)   |
| Rural residential | Single family detached                                                 | 1 unit/ha (1 unit/5 acres)     |

(It is noted that these are maximums and are not necessarily appropriate or achievable in all areas. Consideration will be given to density of surrounding development, designation of the land and optimizing infrastructure provision.)

- Ground oriented multiple family developments are strongly encouraged in designated areas in the City Centre and Neighbourhood Districts. Higher density development should strive to incorporate ground orientation with at grade, private entrances and pedestrian scale detailing and forms.
- Utilize density bonusing in the City Centre, neighbourhood centres and designated multiple family areas for the provision of rental units.
- Continue efforts to accommodate secondary suites.

- Identify opportunities for appropriate housing options for seniors, including within the City Centre District, and opportunities to age in place throughout residential neighbourhoods in the community. 55+ complexes should not be discouraged, but designed with due consideration for adjacent uses and the streetscape.
- Mobile home parks are recognized as attainable housing form, and the rezoning of existing mobile home parks will be considered in light of the Council adopted policy, Rezoning Applications Existing Mobile Home Parks.
- Undertake a review of residential zoning districts to determine measures to be incorporated to ensure the scale of new development is compatible with existing dwellings.
- Undertake development of policies with regard to carriage houses with due consideration of the issues faced in neighbouring jurisdictions with this housing form.
- Medium and high density residential areas and sites where multiple family housing (with four or more units) are developed are designated as Development Permit Areas and are potentially subject to guidelines stipulated in Sections 23, 24, 25, and 26 of the OCP.

### **Role of the Affordable Housing Advisory Committee**

The mandate of the [Affordable Housing Advisory Committee](#) includes making recommendations on municipal policy that encourages construction of both affordable and attainable housing in the City of Vernon. The Committee also researches and promotes innovative strategies and practices that increase density and lower costs.

The objectives of the Affordable Housing Committee include monitoring and providing the City of Vernon Council with milestone achievements of the implementation of the City's Attainable Housing Strategy and to provide advice on affordable housing matters for the community. This committee acts as a liaison between the City Council and any community organization concerned with the provision of affordable housing.

## REGIONAL DISTRICT OF NORTH OKANAGAN

The Regional District of the North Okanagan does not have any affordable housing incentive programs and the District is not involved with municipal affordable housing programs. The Regional District is responsible for the development services and land use planning for the unincorporated Electoral Areas as well as the municipalities of Armstrong, Enderby, Lumby and Spallumcheen.

The [Development Services Department](#) Staff of the Regional District will be able to assist developers to determine the correct zoning of properties within the Regional District's area of responsibility.

Please contact:

Jennifer DeGroot, Planning Assistant  
9848 Aberdeen Road  
Coldstream, BC V1B 2K9  
Email: [jennifer.degroot@rdno.ca](mailto:jennifer.degroot@rdno.ca)  
Phone: (250) 550-3736

### Regional Growth Strategy - Affordable Housing Recommendations

The North Okanagan Regional District Board of Directors recently adopted the [Regional Growth Strategy](#) Bylaw on September 21, 2011. Housing choice and affordability was identified as one of the significant challenges facing the communities of the Region. According to the 2006 Census, 26% of North Okanagan households were spending more than 30% of their income on housing. As per the Regional Growth Strategy, a diversity of safe and secure housing opportunities can help a community retain working families and attract new businesses and provide residents with housing options that will keep people in the North Okanagan.

The goal outlined in the Regional Growth Strategy with regards to housing is:

*"To support and encourage a variety of housing options to meet the diverse housing needs of all the residents of region."*

Through this strategy, the communities of the region have agreed to work as partners and individually to<sup>6</sup>:

- Identify the core housing needs in each community to better understand and collectively address regional housing characteristics and encourage the creation and retention of a variety of housing options for all residents, acknowledging that no one community can solve the region's housing challenges.
- Explore options, beyond government subsidies, that provide affordable housing opportunities including employer subsidized housing and the development of principles of private-public partnerships.
- Encourage a diversity of housing options in growth areas close to amenities, services and transit networks to meet community needs throughout the region through regional municipal policy including:
  - amending existing bylaws to increase density in appropriate areas to encourage affordable ownership and rental housing;
  - incorporating smaller, more affordable property sizes, housing designs and increased densities in neighbourhood planning and policy development;
  - adopting inclusionary housing policies and density bonus provisions as a means of expanding affordable rental and ownership residential stock, and;
  - identifying local government owned sites which are appropriate for affordable housing that could be developed in partnership with non-profit organizations.
- Encourage initiatives that enhance regional awareness and education on housing related issues, challenges and successes and increase opportunities for collaboration through the formation of a Regional Housing Network.
- Work cooperatively with the development community to provide affordable housing options.
- Encourage energy efficient retrofits of older buildings, including both residential and commercial buildings.
- Explore opportunities to establish financial and other incentives to encourage energy efficient development.

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<sup>6</sup> Excerpt from the North Okanagan Regional Growth Strategy



- Encourage the use of local materials and green building techniques in new and retrofitted developments.

Finally, the strategy includes the encouragement of the federal and province governments and their respective agencies to support, provide policy for and collaborate on housing initiatives in the region.

## **RURAL AREAS (ELECTORAL 'B' AND 'C')**

With respect to residential lands, the Regional District supports the policy that residential developments for urban-type uses and special needs housing should be in a municipality where proper servicing, more comprehensive design standards and social infrastructure facilities are readily available and therefore, the Regional District does not support the designation of any additional land in the OCP of these areas for the Residential designation for urban-type uses.

In addition, to respond to affordable and rental housing needs, the Regional District supports the development of secondary suites and the use of manufactured homes as permitted in the “zoning bylaw” and the BC Building Code.

## **RURAL AREAS (ELECTORAL 'D' AND 'E')**

These areas of the North Okanagan include the following community goals and objectives in their respective OCP.

Social objectives include:

- Encouraging an adequate supply of safe, affordable housing.
- Supporting developments that allow residents and their families to continue to live in the community.
- Supporting a spectrum of housing choices including mobile homes and secondary suites.

In regard to the residential land use policies of these areas, the Regional Board supports the provision of affordable housing and as such, the Regional District Zoning Bylaw may be amended (through an Implementation Strategy) to allow secondary suites in this area. Finally, manufactured homes are recognized as another source of affordable housing and will be treated equivalent to site built homes with respect to

where they are permitted and their siting on a lot, but with restrictions as may be established by the Zoning Bylaw of the area.

## **RURAL AREAS (ELECTORAL 'F')**

The Regional District recognizes the need for safe and appropriate housing and to play a role in providing access for residents of this plan area. With regard to residential needs, this Electoral Area has the following policies and considerations in the OCP. Traditionally, this area has primarily had single family homes, it is recognized that diversity of housing types is necessary to accommodate the various incomes and housing preferences of the future population. As such, this region recognizes that row housing, multi-family and other forms of compact housing should be provided for in addition to single family dwellings.

This area recognizes that space to accommodate the additional dwelling types can be provided by:

- redevelopment of lands that are suitable for housing but are not highly used (in the City of Enderby)
- in-filling lands that are not completely occupied, and,
- expansion onto lands that are vacant or not highly utilized.

As this area is primarily rural in nature, the provision for affordable and special needs housing can be challenging and it is recognized that flexibility and creativity is necessary. It is also recognized that often manufacturing and mobile homes are the main forms of affordable housing in rural areas.

## **COLDSTREAM**

As part of the [District of Coldstream's OCP](#), Section 4.10 outlines Council's policies with regard to affordable, rental and special needs housing. Council aims to encourage the construction of affordable and rental housing as part of new housing developments and the integration of affordable, rental and special needs housing with other forms of housing.

The OCP also has specific policies with regard to seniors' residential development including recognizing the unique needs and preferences of the seniors' population and encouraging the construction of innovative, affordable housing directed at seniors. All development must fit with the rural characteristics of the District of Coldstream.

At this time, the District of Coldstream has reviewed a suite of incentives to attract development to the Town Center area. On February 28<sup>th</sup>, 2011, the [Neighborhood Plan](#) was approved by Council. Currently development in the Town Centre can include affordable housing provisions and those types of development would be encouraged as part of an overall development proposal. The District's sustainability checklist includes provisions about affordability.

The District of Coldstream will work with any individuals or groups interested in providing affordable housing to provide solutions that fit with the community and development.

Currently secondary suites are permitted within the Agriculture Land Reserve and are proposed to be allowed in all rural zones. In 2012, staff will be bringing forth discussion and consideration on the topics of suites, carriage houses and infill development as part of the strategic review for Council.

Development cost charges are lower for multi-family development but are not available as an incentive for affordable housing development incentives.

District of Coldstream Planning Department Contact Information:

Craig Broderick, MCIP  
Director of Development Services / Approving Officer  
Phone: 250-545-5304  
Fax: 250-545-4733  
Email: [planner@district.coldstream.bc.ca](mailto:planner@district.coldstream.bc.ca)

## **ARMSTRONG**

In August of 2011, the [City of Armstrong](#) Municipal Council established a bylaw to establish a reserve fund for the purposes of attainable housing. Bylaw No. 1695 will allow the City "to segregate and appropriate funds solely for the creation of attainable housing projects and their operation."

These funds are sourced through avenues such as net operating revenue generated through rental of City-owned attainable housing units, proceeds from sale of property and other applicable transfers. This fund will be used for transfers to cover net

operating deficits of City-owned attainable housing rental units and tangible capital assets and operating expenses related directly to the establishment of new attainable housing projects with the municipality.

This step is an important move towards the City supporting the creation and development of attainable housing for the local community residents.

Development services for the City of Armstrong are handled through the Regional District of the North Okanagan.

As part of the City's [OCP](#), the municipality has included a flexible framework to facilitate future Council actions based on assessed needs. Specifically, alternatives built into the City of Armstrong OCP include the following:

- Density Bonusing - provides for increased densities in return for the provision of affordable or special needs housing
- Comprehensive Zoning - offers the flexibility to negotiate with developers about large, complex, multi-use sites and customize zoning to arrive at mutually satisfactory solutions
- Secondary Suites - amendments to the Zoning Bylaw to allow for suites in existing and new single family homes subject to public approval and other conditions
- Accessibility and Support Services - ensuring physical access and protecting against discrimination through the development approval process, and supporting support services by senior government and other agencies.
- Other Solutions - amendments to the Zoning Bylaw could allow for alternative housing forms such as carriage homes, small lot subdivisions, zero-lot line development and other approaches. Council has the ability to enter into housing agreements as it sees fit.

Planning services for the City of Armstrong are done through the Regional District Planning Services Department. Many applications are available [online](#) through the City of Armstrong.

Initial inquiries should be made directly at City Hall:

City of Armstrong  
3750 Bridge Street  
PO Box 40  
Armstrong BC, V0E 1B0  
Phone: (250) 546-3023  
Email: [info@cityofarmstrong.bc.ca](mailto:info@cityofarmstrong.bc.ca)

## LUMBY

Similar to Armstrong, Enderby and Spallumcheen, land use planning and development services for the [Village of Lumby](#) are provided through the Regional District of North Okanagan. Specifically regarding Affordable Housing, applicable the [Village of Lumby OCP](#) seeks to encourage a housing mix and broad range of housing choice throughout the Village including multiple family housing and affordable housing.

As part of the OCP, the Village will provide financial assistance to Affordable Housing projects by:

- Exempting the requirement to pay development cost charges (DCCs) for non profit rental housing as provided under Section 933 (12) of the Local Government Act;
- Considering the waiving of building permit fees and other development fees for affordable housing projects upon application.

The Village may partner with the non-profit sector on affordable housing project by:

- Identifying surplus Village owned land which could be used for affordable housing, including the closure of surplus road rights of way or lanes where appropriate.
- Deferring payment for Village-owned lands or making them available at below market rates, and;
- Other mechanisms that may be suitable to increase the supply of affordable housing.

The Village will encourage affordable or non profit housing providers to locate projects in or near downtown and consider partnership opportunities on the basis of developed evaluation criteria, which may be amended from time to time.

Finally, secondary suites are identified as an alternative form of affordable rental housing and the Village will therefore continue to encourage the appropriate use of secondary suites throughout all residential properties.

The Village of Lumby also endeavours to incorporate integrated development that includes a variety of housing types, densities and local service commercial development will be encouraged in expanding neighbourhoods.

Residential land policies of the Village of Lumby include:

- To encourage a diversified range of housing types and tenures for people with low, moderate and high incomes, varying age structures, different family sizes and housing preferences. Special housing needs for seniors are recognized and development of a variety of appropriate housing forms is encouraged.
- To encourage and support the development of special needs housing (ground oriented or elevator accessible) by building and maintaining positive relationships with outside agencies interested in adding to the special needs housing stock.
- Secondary suites will be permitted under specific conditions and requirements to be specified in secondary suite guidelines or through provisions of the zoning bylaw. Secondary suite provisions will be consistent with the following:
  - only one secondary suite will be permitted in a single family dwelling
  - the single family dwelling must be owner-occupied
  - to ensure modest housing, the size of the suites will be restricted to ensure they are secondary to the main use
  - the suite shall be completely contained within the principle building
  - appropriate municipal fees will be charged to capture the added use of municipal infrastructure (water, sewer, waste collection) and,
  - acceptable parking must be made available.

Overall, affordable housing development will be supported where appropriate.

Planning services for the Village of Lumby are done through the Regional District Planning Services Department. An online [development application](#) is available through the Village of Lumby. For other inquiries, please contact:

Jennifer DeGroot, Planning Assistant  
9848 Aberdeen Road  
Coldstream, BC V1B 2K9  
Email: [jennifer.degroot@rdno.ca](mailto:jennifer.degroot@rdno.ca)  
Phone: (250) 550-3736

## ENDERBY

The Official Community Plan for Enderby includes an outline of Council's philosophy and strategy with regard to affordable housing development. The Council recognizes that the access to safe, clean, and affordable housing is a basic need and reflects the social health and development of a community.

The [City of Enderby](#) has also include affordable housing objectives as part of it's OCP, specifically "to recognize the need for safe, clean, appropriate and affordable housing and to play a key role in ensuring access for all residents of Enderby."

Policies around affordable housing include:

- monitoring the stock of rental units in the City on an ongoing basis to ensure that adequate levels are maintained through the development approval process and in considering applications pursuant to the Land Title Act and Condominium Act.
- assessing, on an ongoing basis, the need for affordable housing and special needs housing and given a clearly established demand may seek to secure its provision through the development approval process.
- potentially applying the Density Bonusing provisions set out in Sections 9 and 10 of the City's OCP to secure affordable or special needs housing.

In addition to Section 4 of the OCP, the City of Enderby has a [Development Procedure Manual](#) that has been prepared for convenience and includes the procedures outlined in a basic form. As each application is unique and may require information or additional tasks that are not considered in this guide, specific reference should be made to the appropriate bylaws, statutes and policies of the City of Enderby.

The City of Enderby will also be undertaking a Western Sector Plan which will review affordable housing options as one of the key objectives.

Planning services for the City of Enderby are done through the Regional District Planning Services Department. Applications are available online through [Development Procedure Manual](#) the City of Enderby. For further information, please contact:

City of Enderby  
619 Cliff Ave  
Enderby, BC V0E 1V0  
Phone: (250) 838-7230  
Email: [enderbycity@shaw.ca](mailto:enderbycity@shaw.ca)

## SPALLUMCHEEN

Development services for the Township of Spallumcheen are provided through the Regional District of North Okanagan. These services include implementation of the OCP, zoning bylaws, processing of development permits and development variance permits, building inspection and mapping.

The [Township of Spallumcheen](#) is a very rural region and as such, the OCP guidelines are appropriate to the nature of the area. Specific to affordable and attainable housing the following points are included in the [Township of Spallumcheen's OCP](#):

The Southeast Sector Comprehensive Planning Area Social Principles include:

- Working to create diverse housing opportunities to allow people in different family types, life stages and income levels to afford a home in the Southeast Sector.
- As development proceeds, provide opportunities for residents to age in place.

Residential Land General Policies include:

- Supporting the establishment of secondary suites as permitted by the OCP and the Zoning bylaw as they are recognized as a form of affordable and rental housing in the community. Except for dwellings within the Residential Mobile home Park Zone, secondary suites will be allowed in areas designated Residential, Small Holdings, County Residential, and Large Holdings and within areas designated as Agriculture Land Commission Act.



- Manufactured homes, including both modular and mobile homes, will be treated equivalent to site-built homes with respect to where they are allowed to be located and in terms of how they are regulated in the Zoning Bylaw.

Planning services for the Township of Spallumcheen are done through the Regional District Planning Services Department. Please contact:

Jennifer DeGroot, Planning Assistant  
 9848 Aberdeen Road  
 Coldstream, BC V1B 2K9  
 Email: [jennifer.degroot@rdno.ca](mailto:jennifer.degroot@rdno.ca)  
 Phone: (250) 550-3736

## **SPLATS'IN INDIAN BAND**

Development services for the [Splats'in First Nations](#) are handled by the Band Office. To discuss potential development projects and partnership opportunities, please contact:

Loretta Eustach, Band Administrator  
 Splats'in First Nations  
 104 - 204 Vernon St.  
 PO Box 460  
 Enderby, BC V0E 1V0  
 Phone: 250-838-6496 ext 216

## **OKANAGAN INDIAN BAND**

The [Operations, Land and Housing Division](#) of the Okanagan Indian Band is responsible for construction, administration and management of Social housing units, the administration of the Individual Housing Subsidy and the administration of renovation projects for private homeowners. To discuss potential development projects and partnership opportunities please contact:

Joe Johnson, Director of Operations, Land and Housing  
 The Okanagan Indian Band Operations, Land and Housing Division  
 12420 Westside Rd.  
 Vernon, BC V1H 2A4  
 Phone: 250-542-3444

## APPENDIX D

### PROVINCIAL AND FEDERAL PROGRAMS AND INCENTIVES

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#### BC HOUSING

##### Organization Purpose

[BC Housing](#) develops, manages and administers a variety of subsidized housing options across the province. BC Housing partners with private and non-profit housing providers, other levels of government, health authorities and community groups to increase affordable housing options for British Columbians. BC Housing also helps facilitate improvements in the quality of residential construction in the province and strengthens consumer protection for buyers of new homes through the Homeowner Protection Act.<sup>7</sup>

BC Housing Contact for the Interior Region:

Danna Locke, Regional Director, Development Services  
BC Housing Management Commission  
Interior Region  
Telephone: 604-493-4193  
Email: [DLocke@bchousing.org](mailto:DLocke@bchousing.org)

#### Tools and Resources

##### Procurement Guidelines for Non Profit Housing

BC Housing provides a detailed document, [Procurement Guidelines for Non Profit Housing](#), which provides procurement guidelines for development of non-profit housing. This resource provides information about the procurement processes for non-profit societies to either build new social housing or undertake renovations of existing social housing funded by BC Housing. This document helps non-profit organizations better

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<sup>7</sup> In April 2010, BC Housing became responsible for many aspects of the Homeowner Protection Act. Specific responsibilities include residential builder and building envelop renovator licensing, owner builder authorization, and research and education benefiting the residential construction industry and consumers.

understand as well as identify typical issues and recommendations on how to deal with them. This document can be found on the BC Housing website.

### **Social Housing Cost Target Framework**

The [Social Housing Cost Target Framework](#) generates a target costing for a project based on the project data and allows for organizations to assess the project cost against the target. This excel spreadsheet tool is to be used during the early design of a project development.

### **Housing Need and Demand Study Document**

This [Housing Need and Demand Study Document](#) ensures the need identification process is consistent, and the resulting project evaluations and decisions are fair to all need groups and across all regions of the Province. This document was developed to assist project sponsors in developing need and demand studies.

### **Lending Criteria Guide**

BC Housing provides interim and/or arranges long-term financing for non-profit societies to create self-sustaining, affordable housing developments under the Community Partnership Initiatives program. The [Lending Criteria Guide](#) contains general guidelines for borrower eligibility.

### **Capital Budget Form**

This form is used to create a draft capital budget for submission to BC Housing for review. This template helps to ensure that all budget items are identified at the beginning of a project. This [Capital Budget Form](#) is seen as a key element in planning and efficient functioning of a successful project.

In addition, BC Housing provides all of the tools and templates necessary to ensure timely and complete reporting for projects and claims.

## **Community Partnership Initiatives**

Through the [Community Partnership Initiatives](#) (CPI) program, BC Housing provides advice, referrals to partnership opportunities and interim financing, and arranges long-term financing for non-profit societies to create self-sustaining, affordable housing developments. This program does not include any funding such as capital grants or operating subsidies. Initiatives considered to be self sustaining must not require funding from BC Housing.

## **Shelter Aid for Elderly Renters (SAFER)**

The [Shelter Aid for Elderly Renters](#) (SAFER) Program helps make rents affordable for BC Seniors with low to moderate incomes. This program provides monthly cash payments to subsidize rents for eligible BC residents who are 60 years or over and who pay to rent their homes. BC Housing provides SAFER payments to over 15,000 seniors households renting apartments in the private market, including singles, couples and people sharing a unit.

## **Rental Assistance Program (RAP)**

The [Rental Assistance Program](#) (RAP) helps make rents affordable for eligible low-income, working families with cash assistance to help with their monthly rent payments. To qualify, families must have a gross household income of \$35,000 or less, have at least one dependent child and have been employed at some point over the past year.

## **The BC Housing Registry**

The BC Housing Registry is a centralized, single point of entry database for housing providers that contains current applicant information. Housing providers can use this information for tenants when units become available. Individuals searching for subsidized housing can complete one application to be considered for vacancies in housing units managed by Housing Registry members.

This Registry was developed in partnership with:

- BC Housing,
- the [BC Non-Profit Housing Association](#),
- the [Co-operative Housing Federation of BC](#),

- non profit housing providers,
- housing co-operatives,
- municipalities,
- information and referral services groups and,
- other community-based organizations.

## CANADA MORTGAGE AND HOUSING CORPORATION

### Organization Purpose

[Canada Mortgage and Housing Corporation](#) (CMHC) is a national housing agency committed to helping Canadians access a wide variety of quality, affordable homes, to assist communities to become vibrant and healthy. CMHC provides a number of tools and resources for the development of affordable housing in Canada.

CMHC works to enhance the country's housing finance options, assist those who cannot afford housing in the private market, improve building standards and housing construction and provide policy makers with the information and analysis needed to sustain a vibrant housing market in Canada.

Specific to affordable housing development, CMHC works with provincial, territorial and non governmental partners and the private sector to deliver the federal government's housing agenda.

Contact Person for the North Okanagan:

Debra Yip/Karen Ungerson  
BC Regional Business Centre  
200 - 1111 West Georgia Street  
Vancouver, BC V6E 4S4  
Phone: (604)731-5733  
TTY: 1-800-309-3388

## Tools and Resources

### CMHC's Market Analysis Centre

The [CMHC Market Analysis Centre](#) provides a myriad of detailed local, provincial, regional and national housing market resources including forecasts and analysis and statistics and data. Developers can gain detailed future oriented information about housing trends and housing market activities including housing starts, rents, and vacancy rates on a local, regional, provincial and national basis.

### CMHC Affordable Housing Centre

CMHC has an [Affordable Housing Centre](#) that has a team of affordable housing experts who provide guidance and expertise to help make housing projects a reality. These experts can provide consultations to connect organizations with resources and ideas, checklists and viability assessment tools.

Financial assistance is obtainable to help get an affordable housing project started, and increase the affordable housing supply available in a community.

### Seed Funding Program

The [Seed Funding Program](#) offers financial assistance to housing proponents who are in the early stages of developing an affordable housing project. Proponents need to be organized, and must know how to evaluate housing need and demand in their community, and how to obtain the money and other resources to make their proposed housing project a reality. CMHC Seed Funding provides proponents with financial assistance to carry out these initial activities. Eligible organizations must intend to produce a rental housing project in which most of the units will have rents within CMHC's Affordability Criteria (see page 65) or produce a homeowner project in which the units will be modest and the purchase prices will be below the market for units of a similar type, size and number of bedrooms in the subject housing market.

Seed Funding may be made available to any proponent of a housing project that will be affordable. For example, the proponent may be:

- a not-for-profit organization

- a housing cooperative
- a First Nation
- a private entrepreneur
- a group of individuals who may or may not intend to become incorporated

Seed Funding may be used to pay for a variety of activities in the early stages of developing a housing project proposal. These activities must be directly related to the development of the housing project proposal. Eligible items include:

- housing market studies to evaluate need and demand for the proposed project
- development of a business plan
- exploration of funding sources or options
- evaluation of procurement options
- preliminary financial viability analysis
- environmental site assessment
- preliminary design of the housing project (new construction, renovation or conversion)
- incorporation of a not-for-profit organization

### **Proposal Development Funding (PDF)**

These repayable interest free loans ([Proposal Development Funding](#)) provide assistance up to \$100,000 for the upfront expenses incurred during the process of developing an affordable housing project proposal by non-profit or private sector proponent. These proponents must demonstrate that the intended housing project is affordable based on CHMC's affordability criteria (see page 65). This funding enables housing proponents to carry out the activities needed to bring a proposal to a point where mortgage financing can be applied for.

CHMC also provides a Housing Development Checklist and a number of Fact Sheets for first time affordable housing providers. These tools help organizations identify the necessary steps involved in getting organized and guiding through the development process. These resources take into account the individuality and uniqueness of each project but help identify the common steps all organizations should take into account to realize project vision.

The [Housing Development Checklist](#) helps organizations determine if it is ready to undertake a new housing development initiative, ensure the critical steps are considered and link to additional online resources that can help assist in the process. This interactive tool is available online at the CMHC website.

CHMC's Fact Sheets include resources for the following topics:

### **Generating Community Support**

The [Generating Community Support](#) fact sheet examines the four key elements for community involvement that can assist in developing a successful affordable housing project.

### **Building a Project Team**

The [Building a Project Team](#) resource provides information on building partnerships and developing a strong team with diverse skills and experience, that will enable organizations to accomplish more in collaboration than independently.

### **Writing a Business Plan**

This [Writing a Business Plan](#) checklist provides guidance on considerations to convince the funders and financial institutions that the proposed project is viable to gain financing.

### **Assessing Housing Need or Demand**

This [Assessing Housing Need or Demand](#) fact sheet will lead organizations through the main steps involved in doing a need and demand analysis for affordable housing projects.

### **Need and Demand Checklist**

This [Need and Demand](#) checklist is designed to help put together a need and demand study that has all the information required to support a proposal for an affordable housing project.

### **Building and Site Selection and Design**

This [Building and Site Selection and Design](#) fact sheet helps an organization determine how the location, dimensions and condition of a site, as well as the design of a building and units have an impact the construction and operation costs of a project



## **Local Planning Process and Approvals**

This [Local Planning Process and Approvals](#) factsheet outlines the process of getting an affordable housing development approved by a local municipality.

## **Equity Funding and Financing**

This [Equity Funding and Financing](#) fact sheet outlines how an affordable housing project is financed and some of the key terms used by the financing industry.

## **Project Costing and Construction Process**

This [Project Costing and Construction Process](#) checklist provides information on how skilled and diligent management and coordination are necessary to ensure accurate costing and a timely, efficient construction or renovation process.

## **Viability Assessment Tool**

CMHC offers an online or printable tool to help organizations assess proposed affordable housing projects and determine the financial requirements to ensure their viability. The [Viability Assessment](#) model allows the opportunity to run different financial scenarios by providing some information regarding the proposed project, such as costs, financing and sources of equity. This tool also allows clients to become more informed of the options available to them. While a much more complex outline is required when an application is formally submitted to CMHC, this tool gives organizations sufficient information to explore possible alternatives which they can discuss with the Affordable Housing Centre representatives.

## **Case Studies**

The Affordable Housing Centre also provides a collection of concepts and [case studies](#) that may help organizations develop a plan of action to address local housing issues. These studies present a range of strategies, illustrated by projects and concepts, that have been used by private, non-profit and public sectors in varied contexts and for diverse purposes.

The [Capital Replacement Planning Manual](#) is a useful tool created in collaboration with CMHC and the Canadian Housing and Renewal Association for all housing providers including cooperative and non-profit organizations to help take a long-term view of their physical and financial needs of housing properties. This manual can be a valuable tool for plan and budget development for capital replacement projects associated with housing portfolios.

[Capital Replacement Planning Software](#) is a complementary tool for the planning manual that helps organizations create capital replacement plans that identify necessary funds, timing and affordability of capital replacements while ensuring rents remain stable for the tenants of the housing in consideration. This software is an interactive program designed specifically for preparing and reviewing plans for long-term capital asset replacement. This tool allows for entering and editing data, calculating annual reserve requirements and run what-if scenarios for quality reports.

### **CMHC Flexible Mortgage Solutions**

To support the development of affordable housing units, CMHC provides the opportunity for lenders to offer even more financing flexibilities to home buyers as well as developers of rental projects, beyond those available for the financing of market housing.

CMHC offers publications and resources to help developers understand the programs available for the development of affordable housing.

1. Reference Guide for [CMHC Mortgage Loan Insurance for Multi-Unit Properties \(5+ units\)](#) provides information about the fees, premiums, underwriting norms and documentation required for the insurance.
2. [Reference Guide to Homeowner Mortgage Loan Insurance Flexibilities for Affordable Housing](#) provides information on how a homebuyer may receive greater flexibility with respect to eligible sources for down payments, borrower qualifications and extended amortization periods when a home is financed with a CMHC insured mortgage.

**CMHC Affordability Criteria - [Maximum Rent Levels for Vernon BC 2009 - 2010](#) (Last Survey April 2011)**

The three rent levels below are derived from the most recent data gathered through CMHC's rental market survey conducted in October 2011. The rent levels represent the percentile results of the survey and refer to the following levels:

- Level 1 - 80<sup>th</sup> percentile
- Level 2 - 65<sup>th</sup> percentile
- Level 3 - 50<sup>th</sup> percentile

To be considered affordable, rents for the majority of units in the housing project must be within the levels specified below.

| Maximum Rent Levels for Vernon, BC 2009 - 2011 |         |         |           |         |         |            |         |         |            |         |         |
|------------------------------------------------|---------|---------|-----------|---------|---------|------------|---------|---------|------------|---------|---------|
| Bachelor Studio                                |         |         | 1 Bedroom |         |         | 2 Bedrooms |         |         | 3 Bedrooms |         |         |
| Level 1                                        | Level 2 | Level 3 | Level 1   | Level 2 | Level 3 | Level 1    | Level 2 | Level 3 | Level 1    | Level 2 | Level 3 |
| \$580                                          | \$580   | \$525   | \$700     | \$680   | \$650   | \$850      | \$805   | \$775   | \$925      | \$900   | \$800   |

## APPENDIX E

### VERNON AND DISTRICT COMMUNITY LAND TRUST

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#### Organization Purpose

The [Vernon and District Community Land Trust](#) was established in 2009 and is a non-profit, charitable association with a mandate to develop an inventory of housing for the community's "forgotten population" including minimum wage and entry level working individuals and their families. A volunteer Board of Directors consists of representatives from the real estate, financial, legal and business community and the Community Land Trust looks for opportunities to advance the development of affordable housing inventory in the North Okanagan.

The Community Land Trust seeks donations (including land) and partners with non-profit housing societies to build and manage affordable housing units in the Region.

#### Tools and Resources

The Community Land Trust works in partnership and brings a variety of expertise and passion to the development of attainable and affordable housing. This developers' package and the information contained within, are tools and resources provided to the development community.

The Vernon and District Community Land Trust  
c/o The Social Planning Council of the North Okanagan  
3105 33<sup>rd</sup> Street  
Vernon, BC V1T 9P7  
Phone: (250) 540-8572  
Email: [info@communitylandtrust.ca](mailto:info@communitylandtrust.ca)

## APPENDIX F

### TERMINOLOGY AND DEFINITIONS

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There are a number of definitions and terminology with regards to affordable housing development. While for the purpose of many documents and reports prepared over the recent years, the terms affordable and attainable are often blended and interchangeable. These terms are consequently defined in this section of the package to provide a broader understanding of the semantic differences between the two.

A number of different definitions are included in this package to provide a clearer understanding of terminology used by organizations and stakeholders in affordable housing development.

#### Healthy Vacancy Rate

A vacancy rate is defined as one where there are options for both renters and a reasonable amount of tenants for landlords. A healthy vacancy rate for a community should be estimated at 4 to 5 percent.

#### Affordable Housing

The [Canada Mortgage and Housing Corporation](#) defines affordable housing as “the cost of adequate shelter that should not exceed 30% of a household income.” Housing that costs less than this percentage is considered affordable, however, consumers, housing providers and advocacy organizations tend to use a broader definition of affordability.

In the North Okanagan, affordable housing is targeted to people who are considered more difficult to house, for example those who earn minimum wage or individuals who are receiving government assistance such as seniors or people with a disability. Generally in this category, the annual family income level will be below \$35,000 and the annual individual income is less than \$20,000.

See Housing Continuum Example on page 4 for further specifics regarding the above housing examples.

## Low Income Cut-Off

The low income cut-offs (LICOs) are income thresholds below which a family will likely devote a larger share of its income on the necessities of food, shelter and clothing than the average family. The low income cut-off as established by [Statistics Canada for 2010](#) were as follows:

|                     | Rural Areas <sup>8</sup> | Census Agglomeration (CA) |                           |
|---------------------|--------------------------|---------------------------|---------------------------|
| Size of Family Unit |                          | Less than 30,000          | Between 30,000 and 99,000 |
|                     | Income                   |                           |                           |
| 1 person            | \$ 12,271                | \$14,044                  | \$15,666                  |
| 2 persons           | \$14,936                 | \$17,094                  | \$19,069                  |
| 3 persons           | \$18,598                 | \$21,283                  | \$23,744                  |
| 4 persons           | \$23,202                 | \$26,554                  | \$29,623                  |
| 5 persons           | \$26,421                 | \$30,237                  | \$33,732                  |

*Source: Statistics Canada Low Income Lines, 2009-2010 Released June 2011*

## Affordable Housing Applicant Income Requirements

To be eligible for subsidized housing, applicants must have a gross income that is below certain income limits. The Canada Mortgage and Housing Corporation (CMHC) is the federal government agency that sets the income limits for subsidized housing each year. The income limits vary and will depend on the community as well as the number of bedrooms in the unit. Seniors rental housing units and low-end market units are the exception to this outline.<sup>9</sup> For Vernon the following income limits are in place.

| Region | Bachelor | 1 bedroom | 2 bedroom | 3 bedroom | 4 bedroom |
|--------|----------|-----------|-----------|-----------|-----------|
| Vernon | \$23,000 | \$27,000  | \$35,000  | \$39,000  | \$42,000  |

## Attainable Housing

Attainable housing focuses on those individuals or families who have been priced out of the market or are struggling with higher rents. For this segment of the population, the cost of housing in the local market is the major challenge. These people can be

<sup>8</sup> Includes rural areas outside of census agglomeration and census metropolitan areas.

<sup>9</sup> These exceptions are based on the regional location. For Southern BC the Seniors Rental Housing Limit is \$57,000

professionals earning an income that does not quite facilitate the purchase of a home in the Region.

### **Subsidized Housing**

Subsidized housing encompasses all types of housing where the provincial government provides some form of subsidy or rental assistance. This housing includes public, non-profit, and co-operative housing as well as rental assistance for persons who live in private market housing. In BC, subsidized housing includes all properties managed by BC Housing and buildings operated by non-profits and housing co-operatives. In 2011/2012, subsidized housing provided homes to approximately 95,000 households in 200 communities across BC.

More than 800 housing providers (non-profits and housing co-operatives) manage 59,300 of these units and BC Housing manages an additional 7,200 public housing units. The remaining households receive rental supplements administered through programs such as Shelter Aid for Elderly Renters (SAFER) and the Rental Assistance Program. Tenants who reside in subsidized housing generally pay rent that is lower than market value.

### **Core Need Income Threshold (CNIT)**

Canada Mortgage and Housing Corporation produces annual Core Need Income Threshold tables (CNITs) for each community. CNITs set maximum income levels for different sized units in different areas of the province. These incomes represent the most people can earn and remain eligible for a rent subsidy. Below these income levels, it is difficult for people to find uncrowded housing in good repair, without spending more than 30 per cent of their income for rent.

### **Market Rent**

Market rent means the amount a unit could be rented for on a monthly basis in the private market, based on an appraisal. Even though the economic, or break even, rent for operating a unit may exceed the market rent, an individual's rent contribution will not exceed the market rent.

## **Non-Profit Housing**

Rental housing that is owned and operated by community-based non-profit societies is considered non-profit housing. The mandates of these societies are to provide safe, secure, affordable accommodation to households with low to moderate incomes. Most non-profit housing societies receive some form of financial assistance from government to enable them to offer affordable rents. Each society operates independently under the directions of a volunteer board of directors.

## **The Housing Continuum**

The housing continuum runs the gamut from emergency shelter to moderate market ownership housing. A table outlining this continuum in specific relation to the North Okanagan is included on page 4 of this package.



## APPENDIX G

### LINKS

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A number of links are included throughout this document. The following list is a snapshot of the various links and documents for improved accessibility.

#### Contributing Partners

[Community Foundation for the North Okanagan](#)  
[Vancouver Foundation](#)  
[Vernon and District Land Trust](#),  
[Community Futures North Okanagan](#)  
[Social Planning Council for the North Okanagan](#)  
[City of Vernon](#)

#### Studies and Reports

[Housing in Greater Vernon: Analysis and Strategies for Affordability Throughout the Housing Continuum](#)  
[Attainable Housing Strategy](#)

#### Models and Case Studies

[Under One Roof Project](#)

#### Municipal and Regional Development

[City of Vernon Community Development Department](#)  
[City of Vernon's OCP](#)  
[Affordable Housing Advisory Committee](#)  
[District of Coldstream's OCP](#)  
[District of Coldstream Neighborhood Plan](#)  
[Armstrong Planning online applications](#)  
[Village of Lumby OCP](#)  
[Village of Lumby Development Application](#)  
[City of Enderby Development Procedure Manual](#)  
[Township of Spallumcheen's OCP](#)  
[Splats'in First Nations](#)  
[Okanagan Indian Band Operations, Land and Housing Division](#)

#### BC Housing

[BC Housing](#)  
[Procurement Guidelines for Non Profit Housing](#)  
[Social Housing Cost Target Framework](#)  
[Housing Need and Demand Study Document](#)  
[Lending Criteria Guide](#)  
[Capital Budget Form](#)

[Community Partnership Initiatives](#)  
[Shelter Aid for Elderly Renters](#)  
[Rental Assistance Program](#)

#### Other

[BC Non-Profit Housing Association](#)  
[Co-operative Housing Federation of BC](#)

#### Canada Mortgage and Housing Corporation

[Canada Mortgage and Housing Corporation](#)  
[CMHC's Rental Market Survey](#)  
[CMHC Market Analysis Centre](#)  
[CMHC Affordable Housing Centre](#)  
[Seed Funding Program](#)  
[Proposal Development Funding](#)  
[Housing Development Checklist](#)  
[Generating Community Support](#)  
[Building a Project Team](#)  
[Writing a Business Plan](#)  
[Assessing Housing Need or Demand](#)  
[Need and Demand](#)  
[Building and Site Selection and Design](#)  
[Local Planning Process and Approvals](#)  
[Equity Funding and Financing](#)  
[Project Costing and Construction Process](#)  
[Viability Assessment](#)  
[CMHC Case Studies](#)  
[Capital Replacement Planning Manual](#)  
[Capital Replacement Planning Software](#)  
[CMHC Mortgage Loan Insurance for Multi-Unit Properties \(5+ units\)](#)  
[Reference Guide to Homeowner Mortgage Loan Insurance Flexibilities for Affordable Housing](#)  
[Maximum Rent Levels for Vernon BC 2009 - 2010](#)  
[Statistics Canada for 2010 - Low Income Cut-off](#)

## APPENDIX H

### MAPS FOR LAND INVENTORY

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GOVERNMENT OWNED AND TAX EXEMPT LANDS WITHIN THE CITY CENTRE AND NEIGHBOURHOOD DEVELOPMENT DISTRICTS

LAST UPDATE: 2012-01-04

| NON-PROFIT OWNED |                          |                                                                                   |
|------------------|--------------------------|-----------------------------------------------------------------------------------|
| MAP #            | PROPERTY ADDRESS         | OWNER NAME                                                                        |
| 1                | 107-2200 53 AVE          | HIGH FIELD VENTURES LTD - RDNO HERONRY                                            |
| 2                | 108-2200 53 AVE          | HIGH FIELD VENTURES LTD - RDNO HERONRY                                            |
| 3                | 109-2200 53 AVE          | HIGH FIELD VENTURES LTD - RDNO HERONRY                                            |
| 4                | 4904 20 ST               | GOOD SAMARITAN CANADA (LUTHERAN SOCIAL SERVICE ORGANIZATION) INC                  |
| 5                | 4900 20 ST               | GOOD SAMARITAN CANADA (LUTHERAN SOCIAL SERVICE ORGANIZATION) INC                  |
| 6                | 4506 29 ST               | VERNON CHRISTIAN FELLOWSHIP                                                       |
| 7                | 4507 29 ST               | VERNON CHRISTIAN FELLOWSHIP                                                       |
| 8                | 2500 46 AVE              | ARMY NAVY & AIR FORCE VETERANS                                                    |
| 9                | 2400 46 AVE              | NORTH OKANAGAN COMMUNITY LIFE SOCIETY                                             |
| 10               | 2001 45 AVE              | KEBZEH FOUNDATION INC                                                             |
| 11               | 4312 25 ST               | THE CANADIAN MISSION BOARD OF THE GERMAN CHURGH OF GOD OF THE DOMINION            |
| 12               | 2601 43 AVE              | CHRISTIAN & MISSIONARY ALLIANCE-CANADIAN PACIFIC DISTRICT                         |
| 13               | 4305 27 ST               | CHRISTIAN & MISSIONARY ALLIANCE - CANADIAN PACIFIC DISTRICT                       |
| 13               | 4301 27 ST               | CHRISTIAN & MISSIONARY ALLIANCE - CANADIAN PACIFIC DISTRICT                       |
| 14               | 4203 PLEASANT VALLEY RD  | NEW APOSTOLIC CHURCH CANADA                                                       |
| 15               | 4106 PLEASANT VALLEY RD  | VERNON GOSPEL CHAPEL                                                              |
| 16               | 4102 PLEASANT VALLEY RD  | NORTH OKANAGAN COMMUNITY LIFE SOCIETY                                             |
| 17               | 4107 PLEASANT VALLEY RD  | VERNON CHURCH OF CHRIST                                                           |
| 18               | 2210 40 AVE              | UKRAINIAN CATHOLIC CHURCH                                                         |
| 19               | 2306 40 AVE              | TRUSTEES OF THE CONGREGATION OF SLAVIC CHRISTIANS OF EVANGELICAL FAITH IN CANADA  |
| 20               | 4109 27 ST               | NORTH OKANAGAN YOUTH AND FAMILY SERVICES SOCIETY                                  |
| 20               | 4107 27 ST               | NORTH OKANAGAN YOUTH AND FAMILY SERVICES SOCIETY                                  |
| 21               | 4105 27 ST               | UKRAINIAN GREEK ORTHODOX CHURCH                                                   |
| 22               | 3909 28 ST               | FAITH BAPTIST CHURCH OF VERNON                                                    |
| 22               | 3910 27A ST              | FAITH BAPTIST CHURCH TRUSTEES                                                     |
| 23               | 3502 19 ST               | VERNON WOMEN'S TRANSITION HOUSE SOCIETY                                           |
| 24               | 1507 35 AVE              | KIWANIS VILLAGE SOCIETY                                                           |
| 24               | 1507 35 AVE              | KIWANIS VILLAGE SOCIETY                                                           |
| 25               | 3605 12 ST               | CHRISTIAN REFORMED CHURCH OF VERNON                                               |
| 26               | 1406 32 AVE              | FIRST BAPTIST CHURCH VERNON BC                                                    |
| 27               | 1204 30 AVE              | PEACE LUTHERAN CHURCH                                                             |
| 28               | 3307 26 ST               | VERNON AND DISTRICT ASSOCIATION FOR COMMUNITY LIVING                              |
| 29               | 3205 27 ST               | SYNOD DIOCESE OF KOOTENAY C/O ALL SAINTS ANGLICAN CHURCH                          |
| 30               | 3305 27 ST               | CANADIAN MENTAL HEALTH ASSOCIATION                                                |
| 31               | 3104 37 AVE              | LITERACY & YOUTH INITIATIVES SOCIETY OF THE NORTH OKANAGAN                        |
| 32               | 3100 32 AVE              | NORTH OKANAGAN YOUTH AND FAMILY SERVICES SOCIETY                                  |
| 33               | 3102 29 AVE              | GOVERNING COUNCIL OF THE SALVATION ARMY IN CANADA C/O BRITISH COLUMBIA DIVISION A |
| 34               | 3100 28 AVE              | CANADIAN MENTAL HEALTH ASSOCIATION                                                |
| 35               | 2904 29 AVE              | FIRST NATIONS FRIENDSHIP CENTRE INC                                               |
| 35               | 2902 29 AVE              | FIRST NATIONS FRIENDSHIP CENTRE INC                                               |
| 36               | 2603 26 ST               | VERNON WOMEN'S TRANSITION HOUSE SOC                                               |
| 37               | 1340 POLSON DR           | KINDALE DEVELOPMENTAL ASSOCIATION                                                 |
| 38               | 2802 34 ST               | NORTH OKANAGAN NEUROLOGICAL ASSOC                                                 |
| 39               | 3403 27 AVE              | VERNON UPPER ROOM MISSION SOCIETY                                                 |
| 39               | 3405 27 AVE              | VERNON UPPER ROOM MISSION SOCIETY                                                 |
| 40               | 3402 27 AVE              | PEOPLE PLACE SOCIETY                                                              |
| 40               | 3400 27 AVE              | PEOPLE PLACE SOCIETY                                                              |
| 41               | 3502 27 AVE              | VERNON UKRAINIAN SR CITIZENS HOUSING SOCIETY                                      |
| 42               | 3506 27 AVE              | NORTH OKANAGAN HOSPICE SOCIETY                                                    |
| 43               | 3601 27 AVE              | NORTH OK FOUNDATION FOR THE MENTALLY HANDICAPPED                                  |
| 44               | 3511 27 AVE              | ABBIEFIELD HOUSES OF VERNON SOCIETY                                               |
| 45               | 2808 35 ST               | VERNON RESTHOLM ASSOCIATION                                                       |
| 46               | 2803 39 ST               | VERNON AND DISTRICT ASSOCIATION FOR COMMUNITY LIVING                              |
| 47               | 3003 GATEBY PL           | OK COMMEMORATIVE PIONEER CULTURAL SOCIETY                                         |
| 48               | 3601 36A ST              | NORTH OKANAGAN FOUNDATION FOR THE MENTALLY HANDICAPPED                            |
| 50               | 3303 32 AVE              | GOV COUNCIL SALVATION ARMY CAN WEST                                               |
| 51               | 3300 ALEXIS PARK DR      | TRINITY UNITED CHURCH TRUSTEES                                                    |
| 52               | 3701 32 AVE              | KNOX PRESBYTERIAN CHURCH (VERNON)                                                 |
| 53               | 3016 37 ST               | PRIESTLY SOCIETY OF ST PIUS X                                                     |
| 54               | 3508 25 AVE              | PENTECOSTAL ASSEMBLIES OF CANADA C/O VERNON FAMILY CHURCH                         |
| 55               | 3605 24 AVE              | CANADIAN MENTAL HEALTH ASSOCIATION                                                |
| 56               | 3405 OKANAGAN AVE        | CANADIAN MENTAL HEALTH ASSOCIATION                                                |
| 57               | 3414 17 AVE              | VERNON MUSLIM ASSOCIATION                                                         |
| 58               | 1506 35 ST               | PRESIDENT OF LETHBRIDGE STAKE                                                     |
| 59               | 3412 15 AVE              | EMMANUEL FELLOWSHIP BAPTIST CHURCH                                                |
| 60               | 1424 MISSION RD          | JEHOVAHS WITNESS CHURCH OK ASSEMBLY                                               |
| 61               | 3800 COMMONAGE CRES      | NORTH OKANAGAN SIKH CULTURAL SOC                                                  |
| 62               | 19-2200 40 ST            | TRUSTEES VERNON CHRISTADELPHIAN                                                   |
| 63               | 2307 43 ST               | JOHN HOWARD SOCIETY OF BC                                                         |
| 64               | 3906 35A ST              | ELIM TABERNACLE                                                                   |
| 65               | 1802A-1802 45 AVE        | BC CORP SEVENTH DAY ADVENTIST CHURCH (PLEASANT VALLEY CHRISTIAN ACADEMY)          |
| 66               | 4402 27 ST               | SALVATION ARMY CARE / SHARE - THRIFT STORE                                        |
| 67               | 2711 38 ST               | VERNON & DISTRICT ASSN FOR COMMUNITY LIVING - DOROTHY ALEXANDER CTR               |
| 68               | 2607 27 ST               | CATHOLIC INDEPENDENT SCHOOL OF KAMLOOPS DIOCESE - ST JAMES SCHOOL                 |
| 69               | 4300 BELLA VISTA RD      | CHURCH OF GOD OF PROPHECY OF CANADA                                               |
| 70               | 4895 BELLA VISTA RD      | VERNON JAPANESE CULTURAL SOCIETY                                                  |
| 71               | 5871 OKANAGAN LANDING RD | VERNON FULL GOSPEL TABERNACLE INC                                                 |
| 72               | 6525 OKANAGAN LANDING RD | LIVING WORD LUTHERAN CHURCH                                                       |
| 73               | 4305 19 AVE              | VERNON NATIVE HOUSING SOCIETY                                                     |
| 74               | 4240 ALEXIS PARK DR      | NORTH OK FOUNDATION FOR THE MENTALLY HANDICAPPED                                  |
| 75               | 1307 40 AVE              | NORTH OKANAGAN COMMUNITY LIFE SOCIETY                                             |

| FEDERAL GOVERNMENT OWNED |                  |                                       |
|--------------------------|------------------|---------------------------------------|
| MAP #                    | PROPERTY ADDRESS | OWNER NAME                            |
| 76                       | 1900 29 ST       | CROWN FEDERAL-NATIONAL DEFENCE CANADA |
| 77                       | 3202 31 ST       | CROWN FEDERAL-CANADA POST CORPORATION |

| PROVINCIAL GOVERNMENT OWNED |                     |                                                                           |
|-----------------------------|---------------------|---------------------------------------------------------------------------|
| MAP #                       | PROPERTY ADDRESS    | OWNER NAME                                                                |
| 78                          | 2201 53 AVE         | PROVINCIAL RENTAL HOUSING CORP / CANADIAN MENTAL HEALTH ASSOCIATION       |
| 79                          | 2600 41 AVE         | PROVINCIAL RENTAL HOUSING CORP                                            |
| 80                          | 4206 ALEXIS PARK DR | PROVINCIAL RENTAL HOUSING CORP / CANADIAN MENTAL HEALTH ASSOCIATION       |
| 81                          | 3508 42 AVE         | PROVINCIAL RENTAL HOUSING CORP                                            |
| 82                          | 3011 35 AVE         | BC BUILDINGS CORPORTION (BC AMBULANCE)                                    |
| 83                          | 3001 27 ST          | BC BUILDINGS CORPORTION (LAW COURTS)                                      |
| 84                          | 3002 27 ST          | BC BUILDINGS CORPORTION (JUSTICE COURT PARK)                              |
| 85                          | POTTERY RD          | BC TRANSPORTATION FINANCING AUTHORITY                                     |
| 86                          | 1440 14 AVE         | BC BUILDINGS CORPORTION (NORTH OKANAGAN HEALTH UNIT)                      |
| 87                          | 2800 33 ST          | PROVINCIAL RENTAL HOUSING CORP                                            |
| 88                          | 3400 COLDSTREAM AVE | PROVINCIAL RENTAL HOUSING CORP / VERNON PENSIONER'S ACCOMMODATION SOCIETY |
| 89                          | 3610 25 AVE         | PROVINCIAL RENTAL HOUSING CORP / CANADIAN MENTAL HEALTH ASSOCIATION       |
| 90                          | A3520B-3520 24 AVE  | PROVINCIAL RENTAL HOUSING CORP                                            |
| 91                          | 5304 BELLA VISTA RD | PROVINCIAL RENTAL HOUSING CORP                                            |

| OKANAGAN REGIONAL LIBRARY OWNED |                  |                           |
|---------------------------------|------------------|---------------------------|
| MAP #                           | PROPERTY ADDRESS | OWNER NAME                |
| 190                             | 2800 30 AVE      | OKANAGAN REGIONAL LIBRARY |

| INTERIOR HEALTH AUTHORITY OWNED |                  |                                                                       |
|---------------------------------|------------------|-----------------------------------------------------------------------|
| MAP #                           | PROPERTY ADDRESS | OWNER NAME                                                            |
| 191                             | 2101 32 ST       | INTERIOR HEALTH AUTHORITY (VERNON JUBILEE HOSPITAL)                   |
| 192                             | 1808 30 ST       | INTERIOR HEALTH AUTHORITY (WILLOWVIEW)                                |
| 193                             | 1400 MISSION RD  | INTERIOR HEALTH AUTHORITY (NORIC HOUSE)                               |
| 194                             | 1316 MISSION RD  | INTERIOR HEALTH AUTHORITY                                             |
| 195                             | 4505 25 ST       | INTERIOR HEALTH AUTHORITY (VERNON COMM. CARE SERVICES)                |
| 196                             | 3000 GATEBY PL   | INTERIOR HEALTH AUTHORITY (GATEBY INTERMED CARE)                      |
| 196                             | 3000 GATEBY PL   | INTERIOR HEALTH AUTHORITY (GATEBY INTERMED CARE)                      |
| 197                             | 4000 25 AVE      | INTERIOR HEALTH AUTHORITY (LIFELINE EMERG RESP / DAYBREAK ADULT CARE) |
| 198                             | 4007 24 AVE      | INTERIOR HEALTH AUTHORITY (OKANAGAN HOUSE)                            |

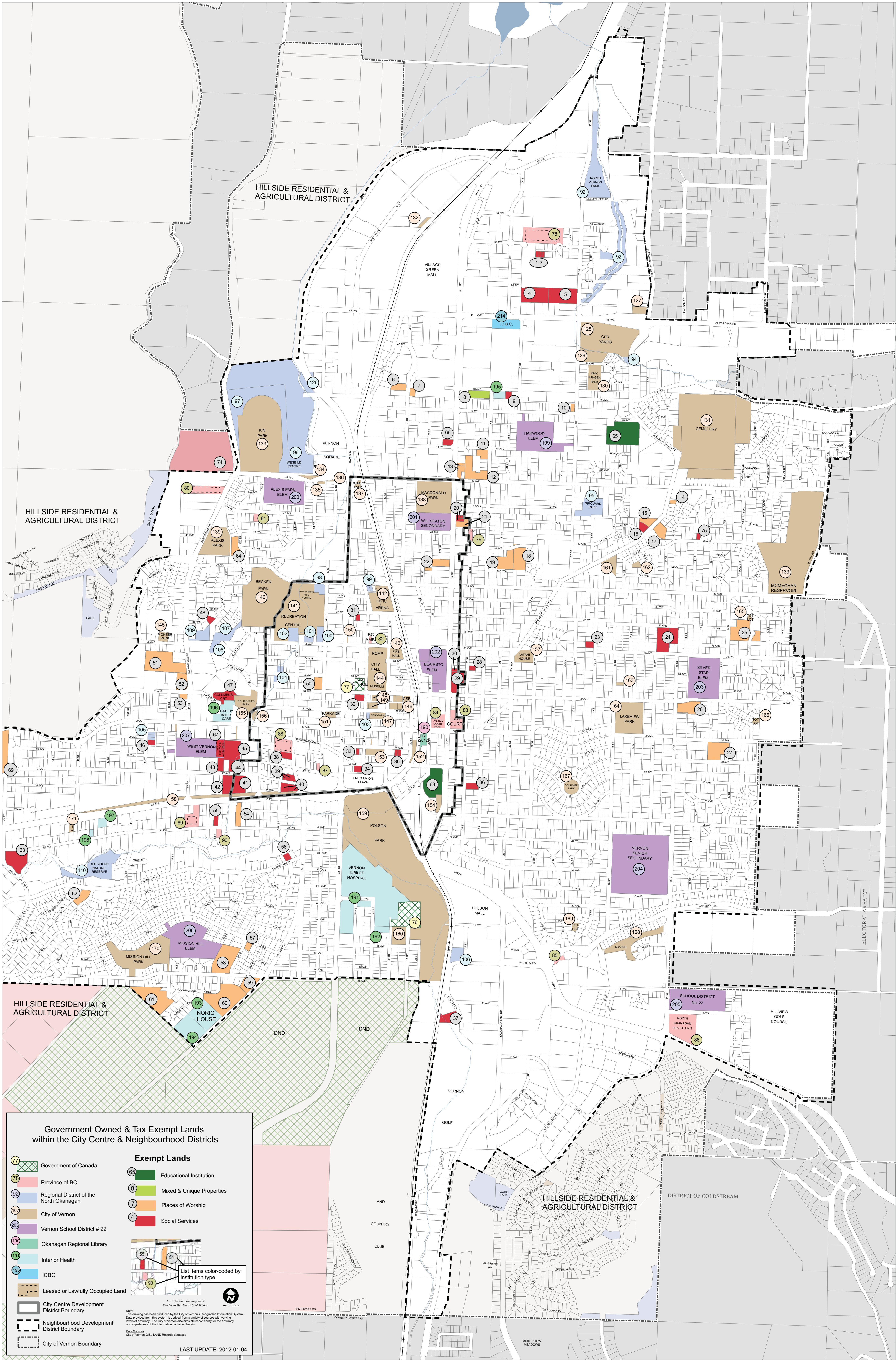
| SCHOOL DISTRICT #22 OWNED |                          |                                                                |
|---------------------------|--------------------------|----------------------------------------------------------------|
| MAP #                     | PROPERTY ADDRESS         | OWNER NAME                                                     |
| 199                       | 4320 20 ST               | VERNON SCHOOL DISTRICT #22 (HARWOOD ELEM)                      |
| 199                       | 2206 45 AVE              | VERNON SCHOOL DISTRICT #22 (HARWOOD ELEM)                      |
| 200                       | 4205 35 ST               | VERNON SCHOOL DISTRICT #22 (ALEXIS PARK ELEM)                  |
| 201                       | 2701 41 AVE              | VERNON SCHOOL DISTRICT #22 (SEATON SECONDARY)                  |
| 202                       | 3302 27 ST               | VERNON SCHOOL DISTRICT #22 (BEAIRSTO ELEM)                     |
| 202                       | 2800 35 AVE              | VERNON SCHOOL DISTRICT #22 (BEAIRSTO ELEM)                     |
| 202                       | 2711 32 AVE              | VERNON SCHOOL DISTRICT #22 (BEAIRSTO ELEM)                     |
| 203                       | 1404 35 AVE              | VERNON SCHOOL DISTRICT #22 (SILVER STAR ELEM)                  |
| 204                       | 2303 18 ST               | VERNON SCHOOL DISTRICT #22 (VERNON SECONDARY)                  |
| 205                       | 1401 15 ST               | VERNON SCHOOL DISTRICT #22 (SD BOARD OFFICE)                   |
| 206                       | 1510 36 ST               | VERNON SCHOOL DISTRICT #22 (MISSION HILL ELEM)                 |
| 207                       | 2711 38 ST               | VERNON SCHOOL DISTRICT #22 (WEST VERNON ELEM)                  |
| 208                       | 2709 38 ST               | VERNON SCHOOL DISTRICT #22 (EMPTY LOT)                         |
| 209                       | 2301 FULTON RD           | VERNON SCHOOL DISTRICT #22 (FULTON SECONDARY)                  |
| 210                       | 2400 FULTON RD           | VERNON SCHOOL DISTRICT #22 (ELLISON ELEM)                      |
| 211                       | 7322 OKANAGAN LANDING RD | VERNON SCHOOL DISTRICT #22 (OK LANDING ELEM)                   |
| 212                       | HERITAGE DR              | VERNON SCHOOL DISTRICT #22 (DOG PARK NORTH OF HERITAGE PARK)   |
| 213                       | 7001 LAKERIDGE DR        | VERNON SCHOOL DISTRICT #22 (EMPTY LOT AT END OF LAKERIDGE CRT) |
| 213                       | 6901 AMBER DR            | VERNON SCHOOL DISTRICT #22 (EMPTY LOT AT END OF AMBER DR)      |

| ICBC OWNED |                  |                              |
|------------|------------------|------------------------------|
| MAP #      | PROPERTY ADDRESS | OWNER NAME                   |
| 214        | 2302 48 AVE      | INSURANCE CORPORATION OF B C |

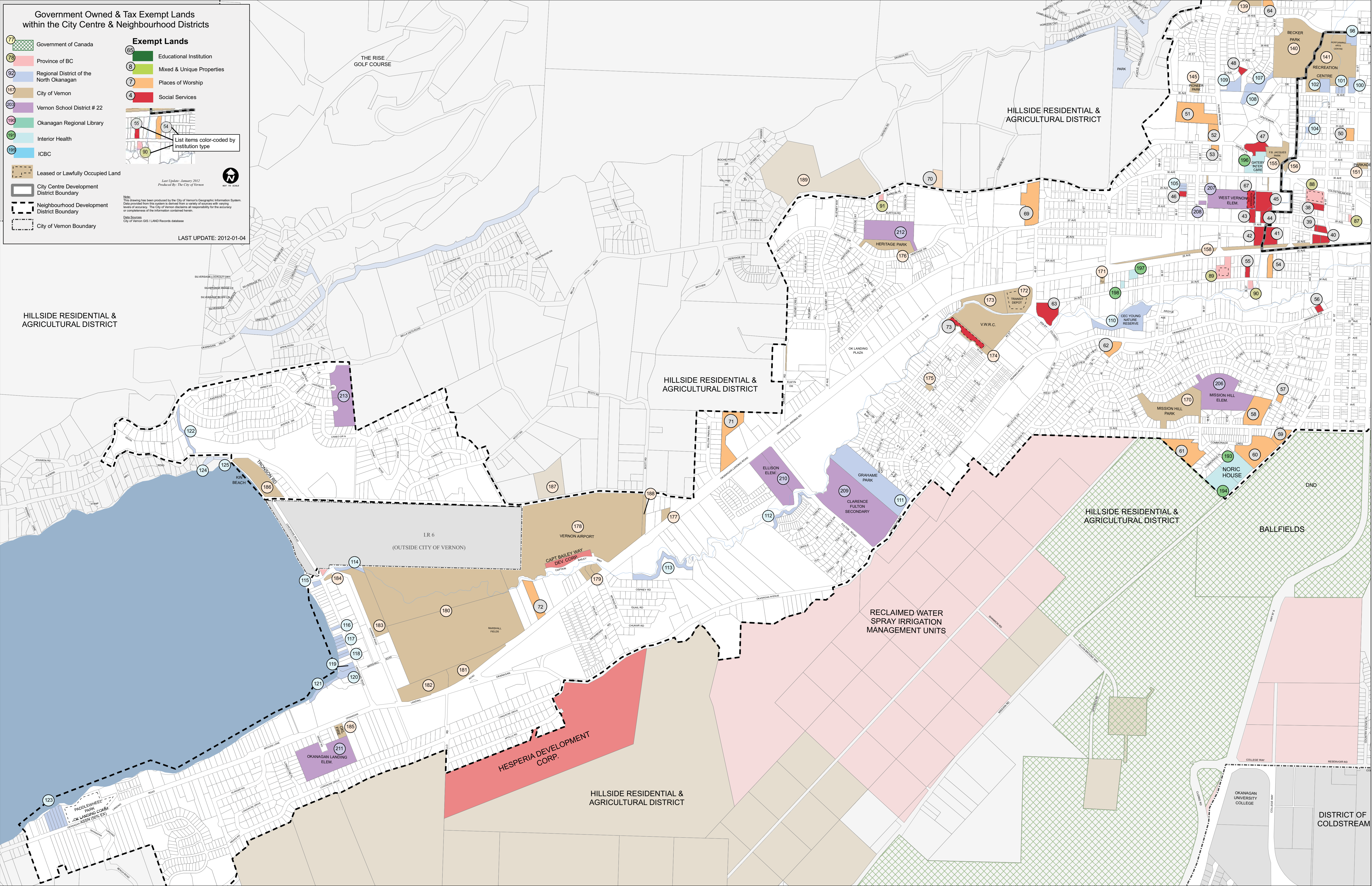
| REGIONAL DISTRICT OF THE NORTH OKANAGAN OWNED |                          |                                                                    |
|-----------------------------------------------|--------------------------|--------------------------------------------------------------------|
| MAP #                                         | PROPERTY ADDRESS         | OWNER NAME                                                         |
| 92                                            | 5601 20 ST               | REGIONAL DISTRICT OF NORTH OKANAGAN (NORTH VERNON PARK)            |
| 93                                            | 1800 53 AVE              | REGIONAL DISTRICT OF NORTH OKANAGAN (BX CREEK TRAIL)               |
| 93                                            |                          | REGIONAL DISTRICT OF NORTH OKANAGAN (BX CREEK TRAIL)               |
| 93                                            | 49 AVE                   | REGIONAL DISTRICT OF NORTH OKANAGAN (BX CREEK TRAIL)               |
| 94                                            | PLEASANT VALLEY RD       | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 95                                            | 4115 20 ST               | REGIONAL DISTRICT OF NORTH OKANAGAN (GIROUARD PARK)                |
| 96                                            | 3445 43 AVE              | REGIONAL DISTRICT OF NORTH OKANAGAN (WESBILD CENTRE)               |
| 97                                            | OLD KAMLOOPS RD          | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 98                                            | 3300 33 ST               | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 99                                            | 3805 31 ST               | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 99                                            | 3008 39 AVE              | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 100                                           | 3500 33 ST               | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 101                                           | 3305 35 AVE              | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 101                                           | 3307 35 AVE              | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 101                                           | 3309 35 AVE              | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 102                                           | 3401 35 AVE              | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 103                                           | 3010 31 AVE              | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 104                                           | 3407 33 AVE              | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 104                                           | 3409 33 AVE              | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 104                                           | 3412 33 AVE              | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 105                                           | 2807 39 ST               | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 105                                           | 2903 39 ST               | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 105                                           | 2901 39 ST               | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 106                                           | 1700 26 ST               | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 107                                           | 38 AVE                   | REGIONAL DISTRICT OF NORTH OKANAGAN (CENTENNIAL DR TRAILS)         |
| 108                                           | ALEXIS PARK DR           | REGIONAL DISTRICT OF NORTH OKANAGAN (CENTENNIAL DR TRAILS)         |
| 109                                           | 3497 ALEXIS PARK DR      | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 110                                           | 3909 ARGYLE AVE          | REGIONAL DISTRICT OF NORTH OKANAGAN (CEC YOUNG NATURE RESERVE)     |
| 111                                           | 5701 OKANAGAN AVE        | REGIONAL DISTRICT OF NORTH OKANAGAN (GRAHAME PARK)                 |
| 112                                           | FULTON RD                | REGIONAL DISTRICT OF NORTH OKANAGAN (VERNON CREEK RESERVE)         |
| 112                                           | FULTON RD                | REGIONAL DISTRICT OF NORTH OKANAGAN (VERNON CREEK RESERVE)         |
| 113                                           | 6200 OKANAGAN LANDING RD | REGIONAL DISTRICT OF NORTH OKANAGAN (VERNON CREEK RESERVE)         |
| 114                                           | CUMMINS RD               | REGIONAL DISTRICT OF NORTH OKANAGAN (VERNON CREEK RESERVE)         |
| 115                                           | 2694 LAKESHORE RD        | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 116                                           | 2606 LAKESHORE RD        | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 117                                           | 2598 LAKESHORE RD        | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 117                                           | 2596 LAKESHORE RD        | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 117                                           | 2588 LAKESHORE RD        | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 117                                           | 2592 LAKESHORE RD        | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 118                                           | 2580 LAKESHORE RD        | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 118                                           | 2574 LAKESHORE RD        | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 119                                           | 2554 LAKESHORE RD        | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 120                                           | 2548 LAKESHORE RD        | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 121                                           | CUMMINS RD               | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 122                                           | TRONSON RD               | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 123                                           | 7861 OKANAGAN LANDING RD | REGIONAL DISTRICT OF NORTH OKANAGAN (ADJACENT TO PADDLEWHEEL PARK) |
| 123                                           | 7885 OKANAGAN LANDING RD | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 123                                           | 7889 OKANAGAN LANDING RD | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 123                                           | 7875 OKANAGAN LANDING RD | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 123                                           | 7877 OKANAGAN LANDING RD | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 123                                           | 7881 OKANAGAN LANDING RD | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 124                                           | 7284 TRONSON RD          | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 125                                           | 7210 TRONSON RD          | REGIONAL DISTRICT OF NORTH OKANAGAN                                |
| 126                                           | 3405 45 AVE              | REGIONAL DISTRICT OF NORTH OKANAGAN                                |

| CITY OF VERNON OWNED |                          |                                                     |
|----------------------|--------------------------|-----------------------------------------------------|
| MAP #                | PROPERTY ADDRESS         | OWNER NAME                                          |
| 127                  | 4800 PLEASANT VALLEY RD  | CITY OF VERNON                                      |
| 128                  | 1900 48 AVE              | CITY OF VERNON (CITY YARDS)                         |
| 129                  | 1905-1901 47 AVE         | CITY OF VERNON (EMPTY LOT & ST JOHN AMBULANCE BLDG) |
| 130                  | 1900 47 AVE              | CITY OF VERNON (BMX RANGER PARK)                    |
| 131                  | 4311 PLEASANT VALLEY RD  | CITY OF VERNON (PLEASANT VALLEY CEMETERY)           |
| 131                  | 4311 PLEASANT VALLEY RD  | CITY OF VERNON (PLEASANT VALLEY CEMETERY)           |
| 131                  | 4311 PLEASANT VALLEY RD  | CITY OF VERNON (PLEASANT VALLEY CEMETERY)           |
| 131                  | 4311 PLEASANT VALLEY RD  | CITY OF VERNON (PLEASANT VALLEY CEMETERY)           |
| 132                  | ANDERSON SUBD RD         | CITY OF VERNON                                      |
| 133                  | 3501 43 AVE              | CITY OF VERNON (KIN RACE TRACK PARK)                |
| 133                  | 901 39 AVE               | CITY OF VERNON (KIN RACE TRACK PARK)                |
| 134                  | 43 AVE                   | CITY OF VERNON                                      |
| 135                  | 3302 43 AVE              | CITY OF VERNON                                      |
| 136                  | 4220 33 ST               | CITY OF VERNON                                      |
| 137                  | 3100 43 AVE              | CITY OF VERNON (ROTARY PARK)                        |
| 137                  | 43 AVE & 32 ST           | CITY OF VERNON (ROTARY PARK)                        |
| 138                  | 2700 43 AVE              | CITY OF VERNON (MACDONALD PARK)                     |
| 139                  | 3951 ALEXIS PARK DR      | CITY OF VERNON (ALEXIS PARK)                        |
| 140                  | 3700 33 ST               | CITY OF VERNON (BECKER PARK)                        |
| 141                  | 3700 33 ST               | CITY OF VERNON (RECREATION CENTRE)                  |
| 142                  | 2904 39 AVE              | CITY OF VERNON (CIVIC ARENA)                        |
| 142                  | 3001 37 AVE              | CITY OF VERNON (CIVIC ARENA)                        |
| 142                  | 37 AVE                   | CITY OF VERNON (CIVIC ARENA)                        |
| 142                  | 3004 39 AVE              | CITY OF VERNON (CIVIC ARENA)                        |
| 143                  | 3401 30 ST               | CITY OF VERNON (FIRE HALL)                          |
| 144                  | 3402 30 ST               | CITY OF VERNON (CIVIC GROUNDS)                      |
| 145                  | 3501 38 ST               | CITY OF VERNON (PIONEER PARK)                       |
| 146                  | 2905 31 AVE              | CITY OF VERNON (FORMER COLDSTREAM HOTEL SITE)       |
| 146                  | 2900 32 AVE              | CITY OF VERNON (CORPORATE SERVICES BLDG)            |
| 146                  | 2917 31 AVE              | CITY OF VERNON (FORMER COLDSTREAM HOTEL SITE)       |
| 146                  | 2901 31 AVE              | CITY OF VERNON (FORMER COLDSTREAM HOTEL SITE)       |
| 146                  | 2910 32 AVE              | CITY OF VERNON (FORMER COLDSTREAM HOTEL SITE)       |
| 146                  | 2910 32 AVE              | CITY OF VERNON (FORMER COLDSTREAM HOTEL SITE)       |
| 147                  | CENOTAPH PK              | CITY OF VERNON (CENOTAPH PK)                        |
| 148                  | 3004 32 AVE              | CITY OF VERNON                                      |
| 149                  | 3007 31 AVE              | CITY OF VERNON                                      |
| 149                  | 3011 31 AVE              | CITY OF VERNON                                      |
| 150                  | 32 ST                    | CITY OF VERNON                                      |
| 151                  | 3204 31 AVE              | CITY OF VERNON (PARKADE)                            |
| 152                  | 2901 29 ST               | CITY OF VERNON (OPEN DOOR LEARNING BLDG)            |
| 153                  | 3006 29 AVE              | CITY OF VERNON (BENNET PARKING LOT)                 |
| 154                  | 2500 27 ST               | CITY OF VERNON                                      |
| 155                  | 3210 CENTENNIAL DR       | CITY OF VERNON (F.B. JACQUES PARK)                  |
| 156                  | 3001 35 ST               | CITY OF VERNON (GIROUARD CABIN SITE)                |
| 157                  | 3401 PLEASANT VALLEY RD  | CITY OF VERNON (CATANI HOUSE)                       |
| 158                  | 25 AVE                   | CITY OF VERNON (25 AVE LINEAR PARK)                 |
| 159                  | 2704 HWY 6               | CITY OF VERNON (POLSON PARK)                        |
| 159                  | 2600 HWY 6               | CITY OF VERNON (POLSON PARK)                        |
| 159                  | 2311 32 ST               | CITY OF VERNON (POLSON PARK)                        |
| 160                  | 2901 18 AVE              | CITY OF VERNON (ARMORY PARK)                        |
| 161                  | 4005 PLEASANT VALLEY RD  | CITY OF VERNON                                      |
| 162                  | 17 ST & 40 AVE           | CITY OF VERNON                                      |
| 163                  | 1705 32 AVE              | CITY OF VERNON (CARRIAGE HOUSE BEHIND MUSIC SCHOOL) |
| 164                  | 1705 32 AVE              | CITY OF VERNON (LAKEVIEW PARK)                      |
| 165                  | 3800 11 ST               | CITY OF VERNON (11 ST TOT LOT)                      |
| 166                  | 3009 11 ST               | CITY OF VERNON (11 ST TOT LOT)                      |
| 167                  | 28 CRES                  | CITY OF VERNON (COURSIER / CIRCLE PARK)             |
| 168                  | 15 ST                    | CITY OF VERNON (RAVINE)                             |
| 169                  | 19 AVE                   | CITY OF VERNON (19 AVE TOT LOT)                     |
| 170                  | 3901 15 AVE              | CITY OF VERNON (MISSION HILL PARK)                  |
| 171                  | 1-4100 25 AVE            | CITY OF VERNON (KINDALE DEVELOPMENT ASSN)           |
| 172                  | 2400 43 ST               | CITY OF VERNON (TRANSIT DEPOT)                      |
| 173                  | 2100 43 ST               | CITY OF VERNON (VERNON WATER RECLAMATION PLANT)     |
| 174                  | 1910 43 ST               | CITY OF VERNON (19 AVE TOT LOT)                     |
| 175                  | 1604 44 ST               | CITY OF VERNON (44 ST TOT LOT)                      |
| 176                  | 5121-5025 HERITAGE DR    | CITY OF VERNON (HERITAGE PARK)                      |
| 177                  | 6063 OKANAGAN LANDING RD | CITY OF VERNON                                      |
| 178                  | 411-6250 TRONSON RD      | CITY OF VERNON (VERNON AIRPORT)                     |
| 179                  | 6321 OKANAGAN LANDING RD | CITY OF VERNON                                      |
| 179                  | 6335 OKANAGAN LANDING RD | CITY OF VERNON                                      |
| 179                  | 6309 OKANAGAN LANDING RD | CITY OF VERNON                                      |
| 180                  | TRONSON RD               | CITY OF VERNON (MARSHALL FIELDS)                    |
| 181                  | OKANAGAN LANDING RD      | CITY OF VERNON                                      |
| 181                  | OKANAGAN LANDING RD      | CITY OF VERNON                                      |
| 183                  | 7000 CUMMINS RD          | CITY OF VERNON (FORMER LAKERS GOLF COURSE)          |
| 184                  | 2691 LAKESHORE RD        | CITY OF VERNON                                      |
| 185                  | 7210 OKANAGAN LANDING RD | CITY OF VERNON (OK LANDING FIRE HALL)               |
| 186                  | 7150 LAKESHORE RD        | CITY OF VERNON (KIN BEACH)                          |
| 187                  | 6401 TRONSON RD          | CITY OF VERNON                                      |
| 188                  | TRONSON RD               | CITY OF VERNON (STRIP OF LAND ADJACENT TO AIRPORT)  |
| 189                  | 3097 DAVISON RD          | CITY OF VERNON                                      |











North Okanagan Regional District - Tax Exempt Property Listings

| City/Town | Organization                               | Address                |
|-----------|--------------------------------------------|------------------------|
| Enderby   | Pioneer Place Society                      | Box 472 Stanley Avenue |
| Enderby   | Royal Canadian Legion                      | 909 Belvedere Street   |
| Enderby   | Enderby Fraternal Hall Society             | 507 Mill Avenue        |
| Enderby   | Enderby & District Senior Citizens Society | 606 Stanley Avenue     |
| Enderby   | St. Andrews United Church                  | 606 Regent Avenue      |
| Enderby   | St. Andrews United Church                  | 1110 Belvedere Street  |
| Enderby   | Enderby Evangelical Chapel                 | 104 Meadow Crescent    |
| Enderby   | Evangelical Chapel                         | 706 Mill Avenue        |
| Enderby   | Synod Diocese of Kootenay                  | 602 Knight Avenue      |
| Enderby   | Synod Diocese of Kootenay                  | 808 Knight Avenue      |
| Enderby   | Enderby Jehovah Witnesses                  | 115 George Street      |
| Enderby   | Roman Catholic Bishop of Kamloops          | 1406 George Street     |

Reference - Annual Report for the City of Enderby

|       |                                                  |                             |
|-------|--------------------------------------------------|-----------------------------|
| Lumby | Lumby & District Senior Citizens Housing Society | 1751 Glencaird Street       |
| Lumby | Royal Canadian Legion                            | 2016 Miller Street          |
| Lumby | Lumby Chamber of Commerce                        | 1882 Vernon Street          |
| Lumby | Lumby Anglican Church                            | 2193 Park Avenue            |
| Lumby | Lumby Christian Church                           | 1962 Maple Street           |
| Lumby | Lumby United Church                              | Vernon Street & Park Avenue |
| Lumby | Roman Catholic Church Hall                       | 2133 Glencaird Street       |

Reference Schedule 2 - Tax Exemption Property Detail Listing

|           |                                                    |                                |
|-----------|----------------------------------------------------|--------------------------------|
| Armstrong | Armstrong Boys and Girls Club                      | 3385 Pleasant Valley Road      |
| Armstrong | Masonic Lodge                                      | 2570 Pleasant Valley Road      |
| Armstrong | Royal Canadian Legion                              | 2526 Pleasant Valley Boulevard |
| Armstrong | Armstrong Old Timers Activity Centre               | 2520 Patterson Avenue          |
| Armstrong | Kindale Development Association                    | 2675 Patterson Avenue          |
| Armstrong | Armstrong Spallumcheen Lawn Bowling Club           | 2745 Wolfenden Terrace         |
| Armstrong | Citizens on Patrol                                 | 3201 Smith Drive               |
| Armstrong | Sunset Housing Society - Three Links Lodge         | #21, 3700 Highland Park Road   |
| Armstrong | Armstrong Spallumcheen Healthcare Auxiliary        | 3445 Pleasant Valley Road      |
| Armstrong | Sunset Coronation Hall Society                     | 3005 Wood Avenue               |
| Armstrong | Abbeyfeild House of Armstrong Spallumcheen Society | 3725 Wood Avenue               |
| Armstrong | Armstrong-Enderby Mentally Handicapped - Kindale   | 2755 Patterson Ave             |
| Armstrong | Faith Baptist Church                               | 3185 Becker Street             |
| Armstrong | Zion United Church                                 | 2315 Pleasant Valley Boulevard |
| Armstrong | St. Andrew's Presbyterian Church                   | 3020 Wright Street             |
| Armstrong | Armstrong Bible Chapel                             | 2145 Rosedale Avenue           |
| Armstrong | St. Joseph's Parish                                | 3335 Patterson Street          |
| Armstrong | Glad Tidings Pentecostal Church                    | 2570 Pleasant Valley Road      |
| Armstrong | St. James Anglican Church                          | 2315 Patterson Avenue          |
| Armstrong | Seventh Day Adventists                             | 3745 Patten Drive              |
| Armstrong | Armstrong-Spallumcheen Community Service Centre    | 3459 Pleasant Valley Road      |
| Armstrong | Armstrong-Spallumcheen Chamber of Commerce         | 3550 Bridge Street             |

Reference - bylaw 1518 City of Armstrong

|              |                                                              |                              |
|--------------|--------------------------------------------------------------|------------------------------|
| Spallumcheen | Seventh Day Adventists                                       | 4699 Grandview Flats Road S. |
| Spallumcheen | Seventh Day Adventists                                       | 4678 Grandview Flats Road N. |
| Spallumcheen | Monastery of the Carmel of St. Joseph                        | 4815 Salmon River Road       |
| Spallumcheen | Bill Miner Society of Cultural Advancement - Caravan Theatre | 4886 Salmon River Road       |
| Spallumcheen | Okanagan Boys and Girls Club - Camp ArrowFlight              | 4684 Salmon River Road       |
| Spallumcheen | Hullcar & Deep Creek Hall                                    | 4194 Hullcar Road            |
| Spallumcheen | O'Keefe Ranch - City of Vernon                               | 9380 Hwy 97                  |

Reference Public Notice - Township of Spallumcheen website

|            |                                     |                                |
|------------|-------------------------------------|--------------------------------|
| Coldstream | Kalmalka Beach Properties           | N/A                            |
| Coldstream | Vernon Creek Control Gate           | N/A                            |
| Coldstream | Westkal Beach                       | N/A                            |
| Coldstream | City of Vernon Water Reservoir      | N/A                            |
| Coldstream | Kal Lake Pump House                 | N/A                            |
| Coldstream | Lavington Community Association     | 9775, School Road              |
| Coldstream | Canadian Mental Health Association  | 9604 Shamanski Drive           |
| Coldstream | Coldstream Women's Institute Hall   | 9909 Kalmalka Road             |
| Coldstream | Kindale Development Association     | 10306 Middleton Drive          |
| Coldstream | Mackie Lake House                   | 7804 Kidston Road              |
| Coldstream | Coldstream Christian Church         | 9904 Kalamalka Rd              |
| Coldstream | Ukrainian Episcopal                 | 1011 and 10114 Middleton Drive |
| Coldstream | Lavington Fellowship Baptist Church | 9681 School Rd                 |
| Coldstream | Roman Catholic Church               | 10102 Middleton Road           |
| Coldstream | Bishop Wild Bird Foundation         | 12408 Coldstream Creek Road    |
| Coldstream | Vernon and District Riding Club     | 84098 Aberdeen Road            |

Reference District of Coldstream Bylaw 1596, 2011

Area F

Area F

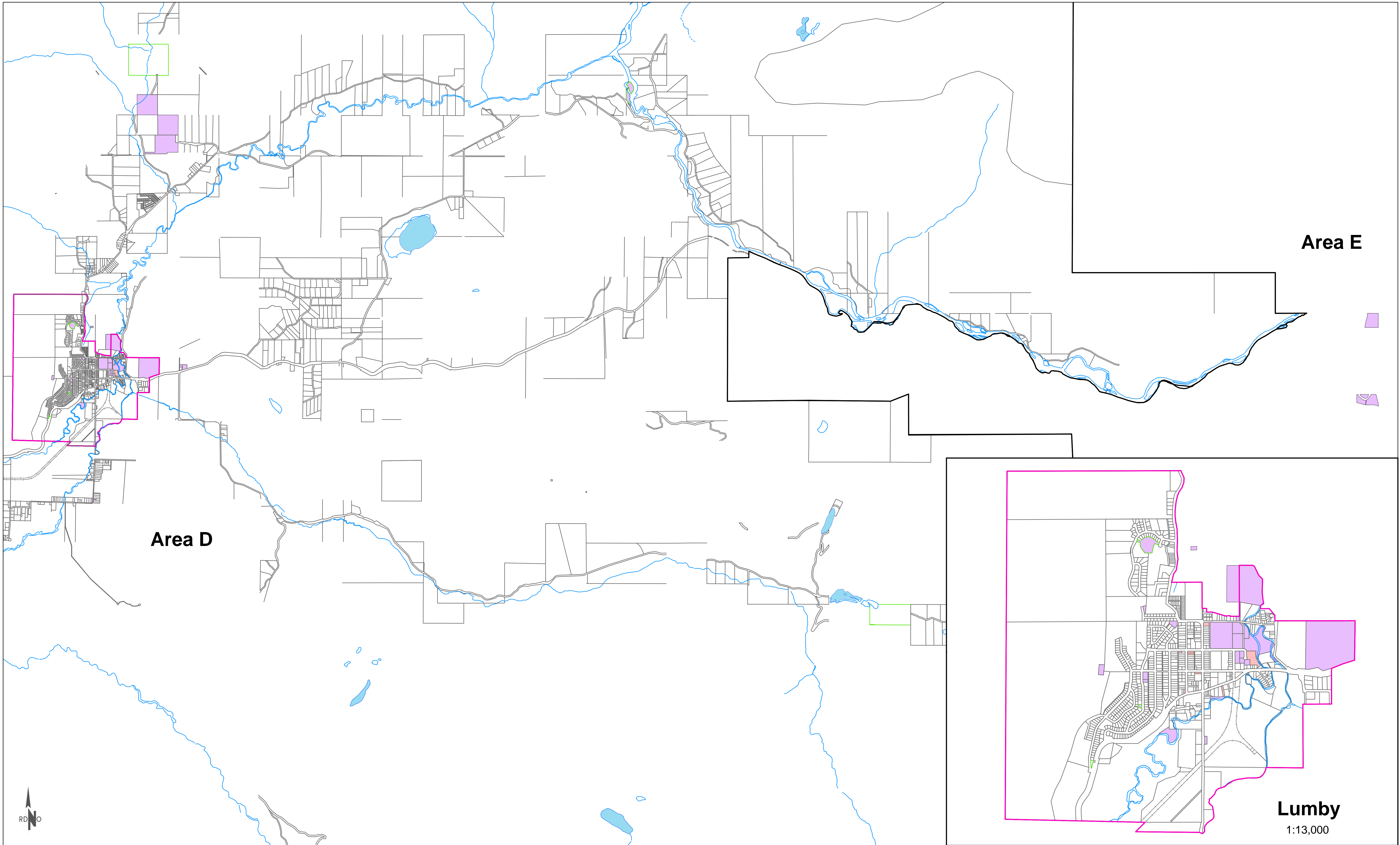


Municipal Owned & Tax Exempt Lands  
within the City of Enderby

SCALE - 1:4,000

- Tax Exempt
- Municipal Owned





This document is a composite legal drawing. Several information sources have been used to create this drawing including the B.C. Land Titles Office, the Regional District, local Municipal Governments, and a number of Provincial ministries. As such the Regional District of North Okanagan assumes no responsibility for the accuracy or completeness of this drawing. The original data sources should be contacted to verify information as needed.

## Municipal Owned & Tax Exempt Lands within Area D, Area E, and Lumby

SCALE - 1:31,000

- Tax Exempt
- Municipal Owned



Columbia-Shuswap Regional District

Area F

Area C

Area B

Vernon

Armstrong

1:9,000

Municipal Owned & Tax Exempt Lands  
within Armstrong and Spallumcheen

SCALE - 1:30,000

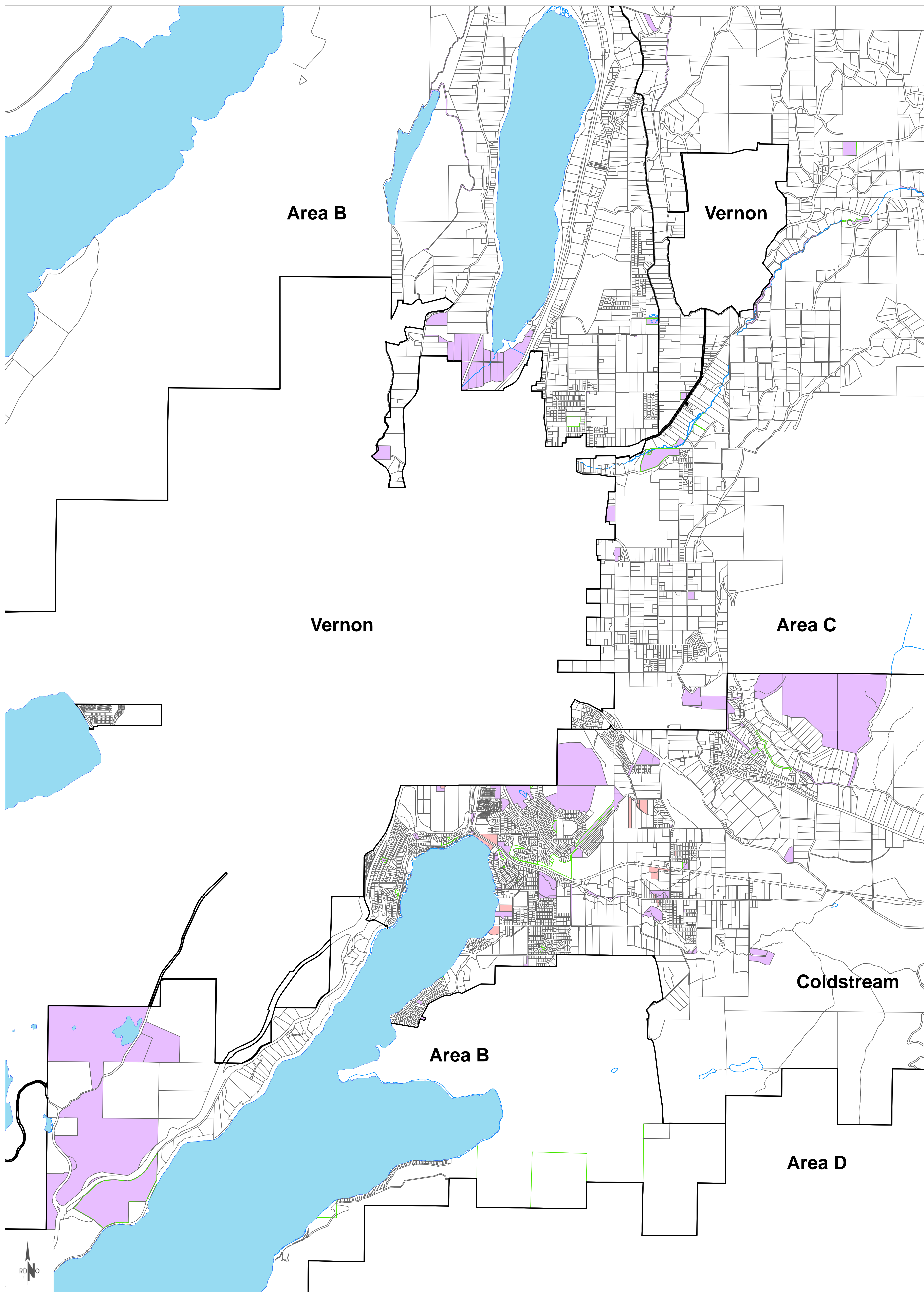
- Tax Exempt
- Municipal Owned

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# Municipal Owned & Tax Exempt Lands within Area B, Area C, and Coldstream

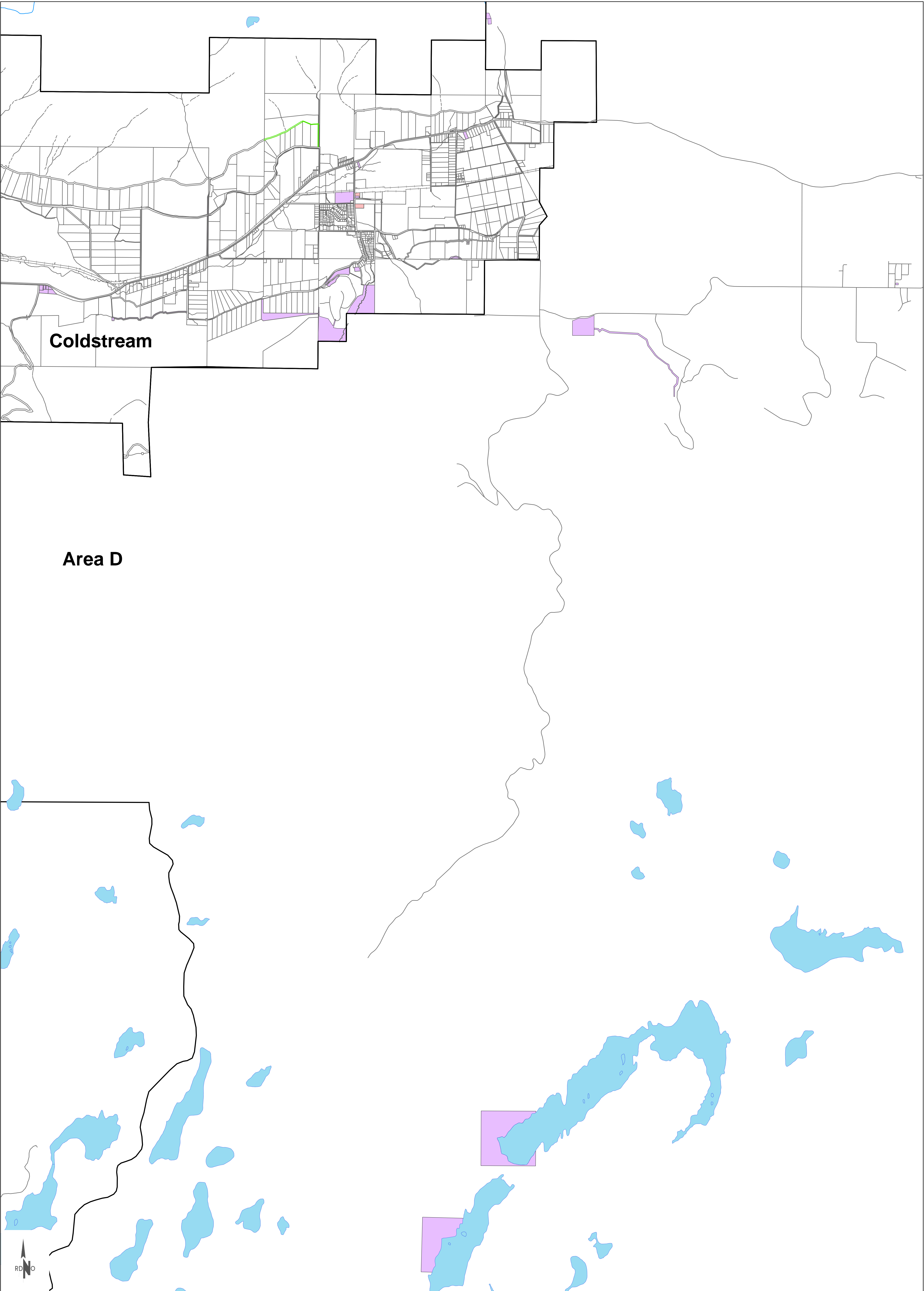
SCALE - 1:22,000

UPDATED: JANUARY 2012      PRINTED : JANUARY 2012

 Tax Exempt

 Municipal Owned





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F:\RDNO\_Data\GIS\PROJECTS\MiscProjs\CommFutures\CFAreaDColdLayout.mxd

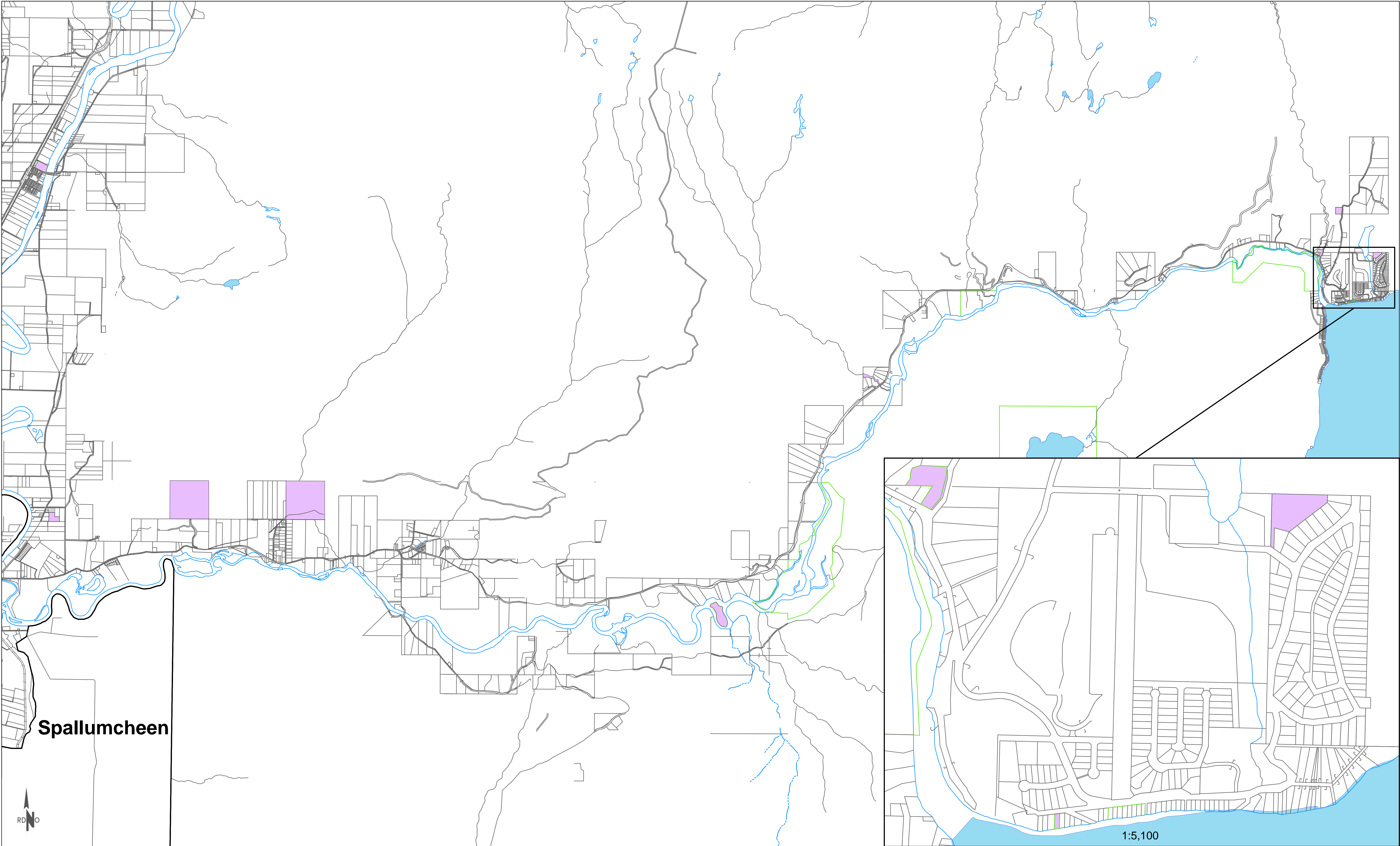
# Municipal Owned & Tax Exempt Lands within Area D and Coldstream

SCALE - 1:22,500

UPDATED: JANUARY 2012      PRINTED : JANUARY 2012

- Tax Exempt
- Municipal Owned





Spallumcheen



1:5,100

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## Municipal Owned & Tax Exempt Lands within Area F

SCALE - 1:33,000

 Municipal Owned