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Affordability and Choice Today

ACT Solutions

Removing Barriers to Low-Cost Housing in Vernon, BC Social Planning Council for the North Okanagan, Vernon, BC

Issue

A large number of families in the North Okanagan Regional District of BC spend a disproportionate amount of their incomes on housing. Throughout the region there is very little affordable housing for lower income families, single persons and persons with disabilities. Not only is housing expensive, but average income is significantly lower than the average for the province as a whole.

In the fall of 2000, the City of Vernon, one of nine communities in North Okanagan, embarked on a review of its Official Community Plan (OCP). Compared to the rest of BC, Vernon has a much higher percentage of seniors and lone-parent families, as well as a higher incidence of people living on low incomes.

Plan

The City asked the Social Planning Council for the North Okanagan (SPCNO) to lead a community process in drafting housing policies for inclusion in the revised OCP.

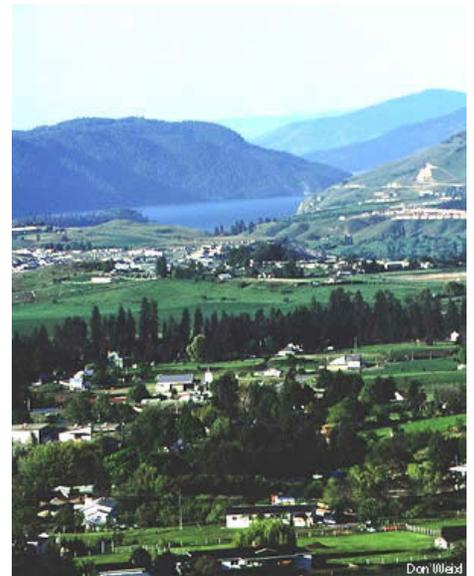
The policies were to be aimed at reducing or eliminating financial and other barriers to affordable housing. A grant from ACT enabled SPCNO to proceed.

Project team

Social Planning Council for the North Okanagan
City of Vernon – municipal planner;
Councillors
BC Housing
Representatives from the local Home Builders' Association and non-profit housing groups

Results

When Vernon's new OCP was released in March 2002 it included a number of affordable housing provisions. By employing a combination of research and direct community consultation, SPCNO concluded it had "succeeded in strengthening the policies and provisions within the OCP that support the development of affordable housing" in the community.



Housing affordability is an issue in Vernon, BC where a high percentage of seniors and lone-parent families live on very low incomes

Source: NORD

The Social Policy section of the OCP includes discussion of affordable, rental and special needs housing, including 10 policy statements regarding the City's role in supporting the development of such housing.

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Key among the City's commitments are those to explore incentives that would reduce development cost charges and municipal taxes for affordable housing units and a promise to provide open access to existing housing data and technical information. Other points include:

- having a definition of affordable housing;
- acknowledgement that the municipality is committed to constructing affordable housing; and
- recognition of the importance of secondary suites to housing affordability

The OCP's definition of affordable housing ties household income to the amount spent on shelter. It states that low- or moderate-income households should not be required to spend more than 30 per cent of their total gross income on shelter costs, which include rent, heating, gas, water, utilities and telephone.

The OCP makes broad commitments to involve stakeholders including provincial and federal governments, the business community and non-profit organizations in finding ways to improve housing affordability. There is also a commitment to look at ways to reduce costs for qualifying non-profit organizations and for private contractors building long-term affordable housing units.

More ambitious elements of the SPCNO's proposal were not included in the OCP. Vernon decided not to proceed with recommendations for a Housing Trust Fund, fast-tracking development approvals for affordable housing, a Community Housing Needs advisory board, having the City act as a mortgage guarantor and setting a precedent for reduced-cost land sales for affordable housing.

Related reports

North Okanagan Affordable Housing Initiatives Project (Social Planning Council for the North Okanagan, 2002)

This report is available from the ACT website. See "ACT projects & solutions".

Contact

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