

7.0 Residential

Goals

Explore innovative ways of supporting the provision of attainable housing.

Provide housing options for a broad array of forms and densities in the City Centre District.

Provide medium density multiple family housing options in and around designated neighbourhood centres.

Provide greater opportunities for ground oriented multiple family development.

Support the provision of rental units in strata developments, purpose built rental developments and the provision of secondary suites.

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.

Provide housing options that meet the needs of young adults and families.

Ensure adequate opportunities are provided for resort and lakeview residential developments.

Guiding Principles Met

Foster prosperity for people, business and government

Ensure housing meets the needs of the whole community

Create a culture of sustainability

Create strong, compact and complete neighbourhoods

Provide alternative transportation

Revitalize the Downtown

Create a youth friendly city

Context

Housing costs have risen considerably in many cities in the last ten years. While housing prices have declined in Vernon since 2009 from an average of \$391,657 to \$369,881 in 2012, housing prices are still significantly higher than they were in 2001. A household making the median household income in Vernon (\$50,644) would likely be able to afford a home valued at approximately \$200,000, based on a down payment of 10% over 25 years at a 4.19% interest rate. This is well below the median value of homes in Vernon at \$348,871. Government backed mortgages, where the buyer has less than a 20% down payment, can now only be 25 years. Clearly, housing costs present a significant challenge for more and more Vernon families.

Housing security is affecting a larger proportion of the population. Young families can no longer assume that owning a single family home is part of their future, which is telling in a community like Vernon that prides itself on being a good place to raise a family. It is recognized that housing affordability needs to include consideration for those families that are trying to enter the housing market and graduate to successively higher levels of that market. This is called attainable housing, and many of the policies introduced in this OCP are intended to provide greater opportunities for more families to enter the local housing market.



Vernon has a significant amount of land available for residential development. According to the City of Vernon Residential Land Inventory and Capacity Assessment, prepared in 2007, there are between 10,200 and 17,630 residential units of existing capacity throughout the city, enough to serve a population growth of an additional 23,500 to 37,800 people. As the number of homes constructed has slowed since 2008, these estimates are still considered valid. Of this available capacity, approximately 8,700 units are currently permitted in Development District #3 without any additional Council approval or public input. These units are allocated predominantly in neighbourhood plan areas that are only partially built out, resulting in significant infrastructure being maintained to service few residents.

The intent of the growth strategy and land use plan is to accommodate significant new residential development in the City Centre and Neighbourhood Districts. Development in these areas maximizes existing infrastructure and provides viable residential opportunities for more Vernon households. Within the commercial areas of the City Centre and the neighbourhood centres, apartments are designated above ground floor commercial development. Adjacent to the commercial areas of the City Centre, the North Vernon neighbourhood plan area and neighbourhood centres (Polson, Okanagan Landing, Waterfront and the Foothills), areas of ground oriented multiple family development are designated, as well as locations for apartment development. Ground orientation serves not only as an appropriate interface with lower density residential development, but serves to provide additional family-oriented housing options. This approach will serve to support the efficient provision of public transit, as well as provide additional opportunities for residents to walk or cycle to local services and amenities.



In 2008, the rental vacancy rate in Vernon was 0.3%. The conversion of existing rental buildings to strata developments and the elimination of federal

policies which supported the development of purpose built rental housing have long served to erode the market rental stock in the community. (By policy, strata conversions are not permitted when the rental vacancy rate for Vernon is less than 4%, with limited exceptions.) Rental units play an important role for many people at different stages of their lives, and an effort must be made to ensure more rental units are brought into the local market.

Secondary suites can play an important role in both the provision of rental units and as a mortgage helper for the owner. Recent steps to facilitate legalizing existing suites are important in this regard. Additional rental units can be secured in new strata titled multiple family developments through the use of housing agreements, which is encouraged in both the City Centre and Neighbourhood Districts.

As Vernon’s population of seniors continues to grow into the future, it is important to ensure that a wide range of housing options are available to them. Some may prefer to remain in their homes or neighbourhoods, and adaptive housing and secondary suite provisions can help to facilitate this. Others are looking for smaller dwelling units near amenities and services. Still others prefer developments just for seniors. The growth strategy and land use plan look to accommodate all of these needs.

Single family neighbourhoods will continue to play a significant role in Vernon’s housing stock. It is important to protect the character of an established neighbourhood as redevelopment occurs. Often this redevelopment process is a gradual one, in which newer building styles gradually displace older building stock. Conflicts can occur when the size and setbacks of new homes are out of scale and context with existing homes. The residential zoning districts should be examined to determine where, when and how this process should be more carefully regulated to minimize these potential conflicts. Where new opportunities for significant densification are proposed, a neighbourhood-wide planning process should be undertaken to ensure that pressures for change are addressed, appropriate areas are identified and any potential impacts are mitigated.



Vernon is also a popular destination for seasonal and resort homeowners. Lakeview properties and stunning vistas, combined with the Okanagan climate and recreational opportunities, make Vernon an attractive destination. Many lakeview properties are seasonally occupied, though may be intended for full time retirement living. The City recognizes the role of these dwelling types in the community, and has designated an area for Hillside Residential – Reserve to ensure that an appropriate supply is maintained for current and future development, with due consideration to other planning and infrastructure priorities in the community.

Supporting Policies

- 7.1 Explore innovative ways of supporting attainable housing, including:
- Review parking requirements
 - Increase/expand permitted types of housing
 - Consider inclusionary zoning
 - Support mixed-use developments and promotion of the revitalization tax program
- 7.2 Support the Affordable Housing Committee in its role of monitoring progress towards providing attainable and affordable housing.
- 7.3 Support 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.
- 7.4 No new low density residential zones are to be created or permitted in areas designated as high density residential.
- 7.5 The following housing forms and maximum densities are associated with each density classification:

	Form	Maximum Density
Low Density	Single family detached Semi detached Duplex Row housing	30 units/ha (12 units/acre)
Medium Density	Townhouse Apartments (up to 16.5 metres in height) <i>Bylaw 5667</i> Mixed use	110 units/ha (44.5 units/acre)
High Density	Apartments Mixed use	170 units/ha (69 units/acre)
Rural Residential	Single family detached	1 unit/2 ha (1 unit/5 acres)
Residential Small Lot Single and Two Family Dwelling	Single family detached Semi detached	87 units/ha (35.2 units/acre)
Hillside Residential	Single family detached Semi detached Duplex Row housing Townhouse Apartments (up to 16.5 metres in height) <i>Bylaw 5667</i>	25 units/ha (10 units/acre) 55 units/ha (22 units/acre) 110 units/ha (44.5 units/acre)

*More detail on associated housing forms and densities for the Hillside Residential designation can be found in applicable neighbourhood plans.

It is noted that these are maximums, and are not necessarily appropriate or achievable in all areas. Consideration is given to the density of surrounding development, designation of the land and optimizing infrastructure provision. In zoning district where Floor Space Ratio is used as a measure of density, the maximum unit per hectare (acre) limit shall not apply. The form and character of the development will be determined by the housing form identified within each density classification in the table contained within this section. (*Bylaw 5667*)

- 7.6 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.
- 7.7 Utilize density bonusing in the City Centre, neighbourhood centres and designated multiple family areas for the provision of rental units.
- 7.8 Continue efforts to accommodate secondary suites.
- 7.9 Where redevelopment of a property will displace existing residents that fall under the low income cut off, as defined by Statistics Canada, the applicant will be informed of the *Developer's Compensation for Displaced Low Income Rental Housing Tenants Policy* and be required to follow the necessary procedures outlined in that policy.
- 7.10 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. These options include projects that employ SAFERhome standards that provide greater safety and comfort in homes for seniors. 55+ complexes should not be discouraged, but designed with due consideration for adjacent uses and the streetscape.
- 7.11 Mobile home parks are recognized as an 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*.
- 7.12 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.
- 7.13 Undertake development of policies with regard to carriage houses, with due consideration of the issues faced in neighbouring jurisdictions with this housing form.
- 7.14 Future lakeview and/or resort-oriented development will be identified through the Hillside Residential – Reserve designation, subject to policies 5.9, 5.10 and 5.11 of this plan.

- 7.15 Medium and high density residential areas and any sites where multiple family housing (with four or more units) is developed are designated as Development Permit Areas and are potentially subject to guidelines stipulated in Sections 26, 27, 28 and 29 of this plan.
- 7.16 Local convenience retail outlets (retail uses designed to serve the surrounding neighbourhood) may be permitted in any residential designation if the following conditions are met:
- a. Commercial zoning is limited to a corner parcel;
 - b. The zoned site does not exceed an area larger than 2,000 sq. m. (21,500 sq. ft.); and
 - c. At least one side of the parcel abuts an existing or proposed collector or similar principal road.