



CORPORATION OF THE CITY OF VERNON

AFFORDABLE HOUSING ADVISORY COMMITTEE

MAY 11, 2023, AT 3:00 PM

OKANAGAN LAKE ROOM (COUNCIL CHAMBER) CITY HALL

A G E N D A

1) **CALL TO ORDER**

2) **LAND ACKNOWLEDGEMENT**

As chair of the City of Vernon's Affordable Housing Advisory Committee, and in the spirit of this gathering, I recognize the City of Vernon is located in the traditional territory of the Syilx people of the Okanagan Nation.

3) **ADOPTION OF AGENDA**

4) **ADOPTION OF MINUTES**

a) September 9, 2022 (attached)

5) **NEW BUSINESS**

- a) Orientation
- b) Election of Chair and Vice Chair
- c) Administration update
- d) UBCM Housing Summit Presentation

6) **INFORMATION ITEMS**

There are no information items.

7) **NEXT MEETING**

The next meeting will be at the call of the Chair.

8) **ADJOURNMENT**



THE CORPORATION OF THE CITY OF VERNON

MINUTES OF THE

AFFORDABLE HOUSING ADVISORY COMMITTEE

HELD FRIDAY, SEPTEMBER 9, 2022

COUNCIL CHAMBERS (OKANAGAN LAKE ROOM) CITY HALL

PRESENT: Councillor Fehr, Council Appointed Rep., Chair
Councillor Gares, Council Appointed Rep.
Zuni England, Community at Large Rep.
Megan Thorne, Interior Health Rep.
Annette Sharkey, Social Planning Council of North Okanagan Rep.
Nanette Drobot, BC Housing Rep.
Glory Westwell, Habitat for Humanity Rep.
Jayme McKillop, Community at Large Rep.

GUESTS:

Neil Smith, Co-CEO, Habitat for Humanity Okanagan (*via zoom*)

ABSENT: Chuck Winn, Builder Rep.
Catherine Lord, Seniors Rep.

STAFF: Barbara Everdene, Long Range Planner
Jennifer Pounder, Committee Clerk
Roy Nuriel, Economic Development Planner

ORDER

The meeting was called to order at 3:05 p.m.

LAND

ACKNOWLEDGEMENT

As Chair of the City of Vernon's Affordable Housing Advisory Committee, and in the spirit of this gathering, I recognize the City of Vernon is located in the traditional territory of the Syilx people of the Okanagan Nation.

**ADOPTION OF THE
AGENDA**

Moved by **Councillor Gares**, seconded by **J. McKillop**:

THAT the agenda of the Affordable Housing Advisory Committee meeting for September 9, 2022, be adopted:

CARRIED

ADOPTION OF THE MINUTES

Moved by **A. Sharkey**, seconded by **G. Westwell**:

THAT the minutes for the Affordable Housing Advisory Committee meeting of August 10, 2022, be adopted.

CARRIED**DELEGATION PRESENTATION**

G. Westwell, Habitat for Humanity Representative, and **N. Smith, Co-CEO, Habitat for Humanity**, were in attendance to provide a Current Focus and Update power point presentation on behalf of Andrea Manifold, Habitat for Humanity Okanagan. (Delegation Presentation attached to these minutes as Appendix "A").

The following comments / questions were posed by members of the Committee:

- The Committee clarified with N. Smith that the percentage of financing the credit union offers varies based on the family income.
- In response to a question from the Committee, N. Smith clarified that the 42% total debt ratio consists of a combination of the family's debt, as well as the mortgage, and totals approximately 15-18% of the overall cost of the home.
- The Committee inquired as to what a successful timeline would look like for a family. N. Smith confirmed that families exit the program depending on the condition of the family, approximately the eight to twelve-year mark.

DRAFT HOUSING ACTION PLAN

B. Everdene, Long Range Planner, was in attendance and provided a presentation overview of the draft Housing Action Plan (HAP).

The draft HAP was presented, and the Committee was asked to endorse the recommendation within the staff report:

Moved by **Councillor Fehr**, seconded by **Councillor Gares**:

THAT the Affordable Housing Advisory Committee recommend that Council endorse the Housing Action Plan;

AND FURTHER, that Affordable Housing Advisory Committee recommend that Council support the creation of a Housing Planner to implement policy changes and streamline and accelerate the review of affordable and attainable housing projects;

AND FURTHER, that Affordable Housing Advisory Committee recommend that Council refer the Housing Action Plan to the Regional District of North Okanagan Board of Directors for information.

CARRIED

NEXT MEETING The next meeting will be at the call of the Chair.

MOTION TO ADJOURN Moved by **A. Sharkey**, seconded by **Councillor Gares**:

THAT the meeting of the Affordable Housing Advisory Committee be adjourned.

CARRIED

ADJOURNMENT The meeting of the Affordable Housing Advisory Committee adjourned at 4:38 p.m.

CERTIFIED CORRECT:

_____ Chair



April 4–5
2023



Summit Opening: Working Together to Boost Supply

Indigenous Housing Partnerships and Opportunities

Labour Shortages and Supply Chain Disruptions

Densification and Upzoning

Tackling Homelessness

Speculation - Progress & Challenges

Expediting Development Approvals

Housing and Local Government Finance

Regulation of Short Term Rentals

Immigration & the Demand for Housing

Comment and Interview with the Premier, the Honourable David Eby

Working Together to Boost Supply Accommodating Rapid Growth



HOUSING
ACCELERATOR
FUND

- ❖ The Housing Accelerator Fund provides incentive funding to local governments encouraging initiatives aimed at increasing housing supply. It also supports the development of complete, low-carbon and climate-resilient communities that are affordable, inclusive, equitable and diverse.
- ❖ \$4 billion initiative that will provide funding for local governments to fast track the creation of 100,000 new homes across Canada.
- ❖ The Fund will help cities, towns, and Indigenous governments unlock new housing supply by speeding up development and approvals, like fixing out-of-date permitting systems, introducing zoning reforms to build more density, or incentivizing development close to public transit.

Working Together to Boost Supply Accommodating Rapid Growth



Homes for People

An action plan to deliver more homes for people, faster

StrongerBC
for everyone

the Homes for People action plan, starting with more than \$4 billion over three years and a commitment to invest \$12 billion over the next 10 years to deliver more homes for people, faster.

The actions in Homes for People include:

- delivering more middle-income small-scale, multi-unit housing that people can afford, including town homes, duplexes and triplexes through zoning changes and proactive partnerships;
- offering forgivable loans for homeowners to build and rent secondary suites below market rates to increase affordable rental supply quickly;
- building thousands more affordable homes for renters, Indigenous Peoples on and off reserve, women and children leaving violence, and building thousands more on-campus student housing units;
- delivering thousands of new homes near public transit, and launching BC Builds to use public land to deliver affordable homes for people;
- introducing a flipping tax to discourage short-term speculation;
- providing an annual income-tested tax credit of up to \$400 per year for renters;
- providing more homes and supports for people experiencing or at risk of homelessness;
- streamlining and modernizing permitting to reduce costs and speed up approvals to get homes built faster; and
- strengthening enforcement of short-term rentals.

Densification and Upzoning

Communities across the province are taking a variety of innovative approaches to incorporate 'missing middle' housing, secondary suites and other forms of higher density housing in residential areas in response to affordability pressures, climate change and an evolving provincial policy framework.



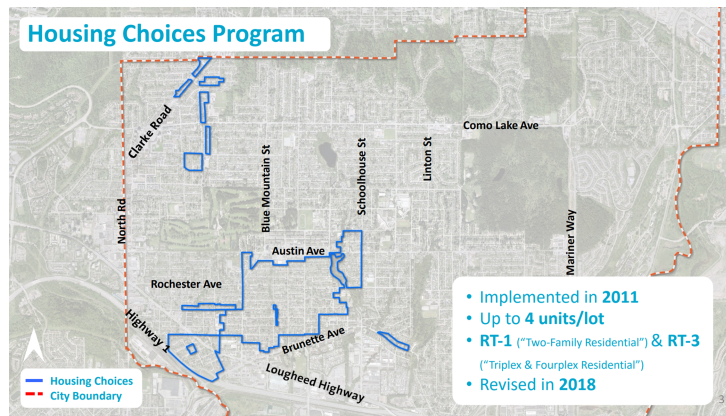
HCR GOAL	APPROVED AMENDMENT OPTIONS
1. Increase & Diversify Housing Choices Applications	1. Reduce minimum lot dimensions
	2. Limit single-family house size in NAR
	3. Encourage attached units
	4. 'Rightsize' parking requirements
2. Streamline Approvals & Ensure Neighbourhood Fit	5. Introduce 'flexible' zoning (revised RT-1)
	6. Develop new 'multiplex' zone (revised RT-3)
	7. 'Prezone' 2,000 NAR designated lots (to revised RT-1)
	8. Develop pre-approved standard plans



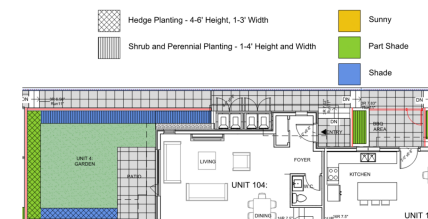
Fourplex – façade option 1



Fourplex – façade option 2



Stock Plans



- City-wide zoning update
- Diverse housing options added to single-family zones
- Missing Middle design guidelines
- Development permit approvals delegated to staff

Menu of Housing Options

Houseplexes



Corner townhouses



Heritage conserving Infill

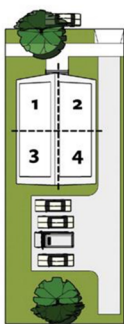


Competing Objectives and Trade-Offs

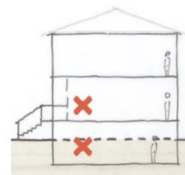
Parking and green space with minimal housing



Housing and 1:1 parking with minimal green space



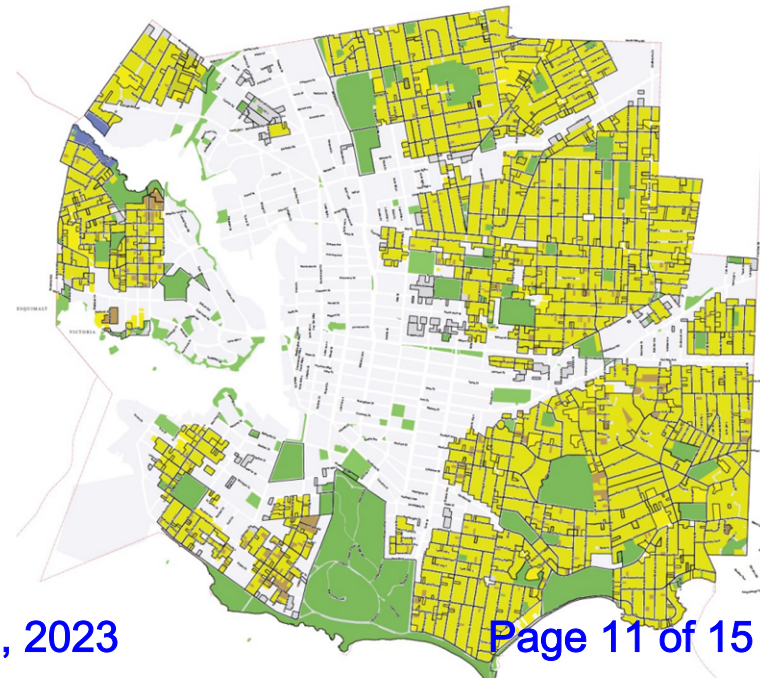
Housing and green space with minimal parking



Two Storeys



Three Storeys
Facilitates requirement for an adaptable unit at-grade



Regulation of Short Term Rentals

The Problem

- CMHC reported rental vacancy rates in B.C. for Purpose Built Rentals current average **1.3%** in BC for communities over 10,000
- Research from McGill University indicates that at the end of 2021, STRs were removing almost **14,000 units** from BC's long-term rental market
- The ministry estimates this is equivalent to about **2%** of the 670,000 units in the long-term rental market in BC
- ~50 local governments have by-laws and ~25 of those have business licencing to restrict STRs, but **compliance/enforcement is often not successful** or even feasible for smaller communities
- **Final Note:** McGill reports that in 2021, the top 10% of hosts in B.C. earned about half of the total STR revenue, and commercial operators are becoming a much more significant presence



Regulation of Short Term Rentals

Key Recommendations of the Advisory Group

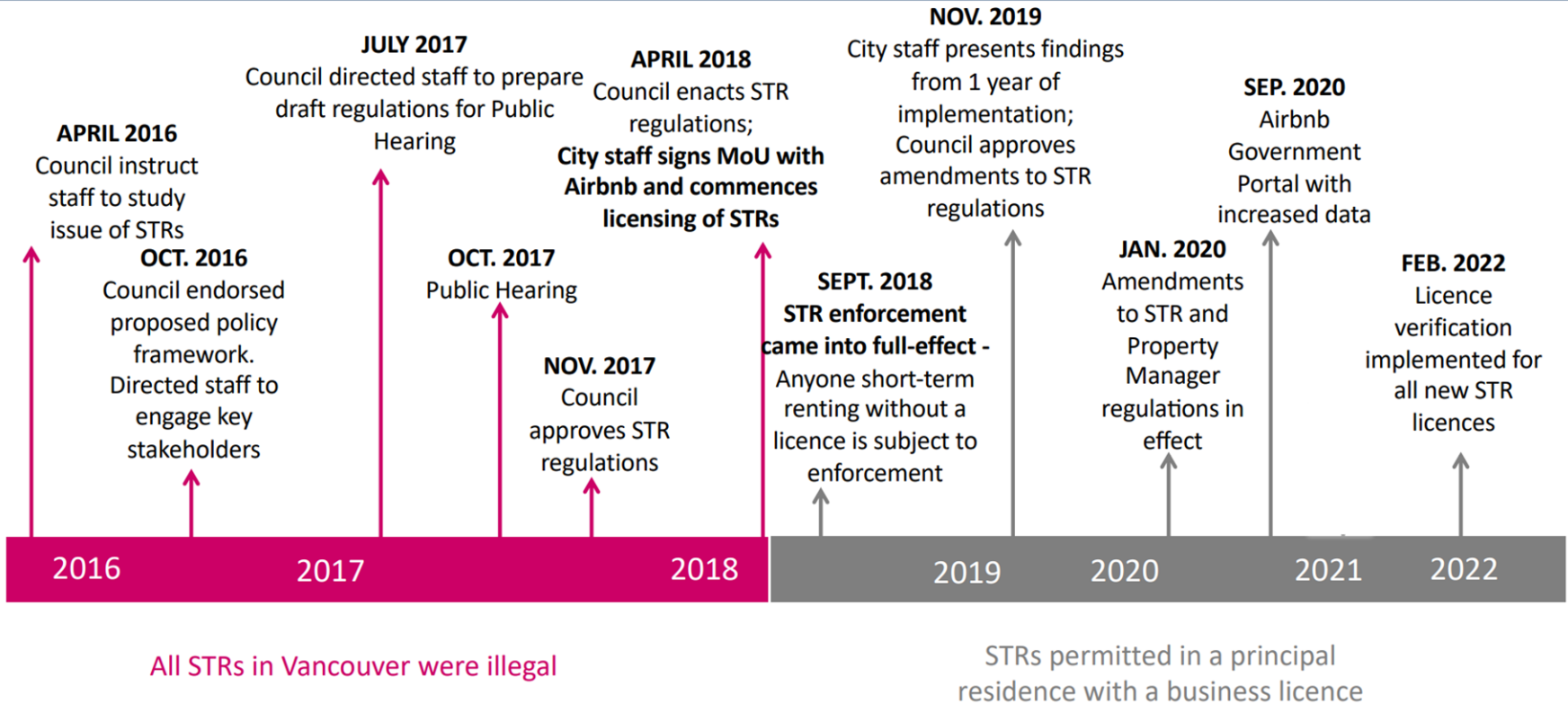
- Introduce a **provincial regulatory framework to increase** “platform accountability”. In other words make the platforms accountable to the Province do certain things such as only accept listings with valid local government business licenses
- Require STR platforms to **share data** so local governments have the information needed (such as names and address) for more effective local government by-law compliance
- Provide Regional Districts with their own authority to issue **business licenses**
- **Increase the allowable fines** that local governments can levy against short-term rental hosts operating out of compliance
- **Collect tax at the point of booking** for all online accommodation platforms (Done!)
- **Various other tax measures**, aimed in part at raising revenue for compliance and enforcement



Regulation of Short Term Rentals



How did we get here?





April 4–5
2023

