

- 1. Please provide a brief history of how housing in the community has been shaped by forces such as employment growth and economic development, transportation, and migration. Please include any long-term housing challenges the community has faced.**

Employment Growth and Economic Development:

Vernon shifted from its agricultural-forestry base to a more diversified economy in manufacturing, construction, health care, tourism and professional services. Total jobs grew about 14% between 2011-2021, with the biggest gains in construction (+52%), health care (+40%) and retail (+10%).

- Early resource and farm jobs supported single-detached housing on larger lots.
- Post-WWII housing initiatives resulted in Vernon's 100 homes, built between 1945-1958 in the East Hill neighbourhood, ranging from 800 to 1,000 square feet.
- Service-sector and health-care expansion (e.g. Vernon Jubilee Hospital) drew workers who preferred smaller rental or starter-ownership units near jobs.
- Recently, investors in new housing units are using homes as part of the secondary rental market instead of owner-occupation, adding to the secondary rental market inventory

Transportation and Land-Use

Historically, the City grew along the Okanagan Lake/River corridor, the rail corridor, and later the Highway 97 corridor. Vernon is currently updating its Transportation Plan in tandem with its Official Community Plan to align land use with sustainable transportation such as future transit, walking and cycling networks.

- Early rail access contributed to economic growth and the establishment of a downtown.
- Early road access encouraged low-density expansion.
- Highway accessibility attracted highway-oriented retail and jobs, reinforcing demand for nearby workforce housing.
- Recent community engagement encourages policy to emphasis "building up, not out" and locating housing near services and transit, steering new supply toward apartments and mixed-use projects Downtown (TOA), Uptown (TOA) and along transit corridors.

Migration and Demographics

Population grew 24% from 2006-2021; growth accelerated to 2.1% annually in 2016-2021, fueled by in-migration from elsewhere in B.C. and Canada for climate, lifestyle and jobs. The city is also aging and 44% of residents are now over the age of 55.

- Net in-migration of retirees increased demand for single storey, adaptable, and accessible units.

- Young in-migrants and students boosted rental demand; 68% of renter households rely on the secondary (not purpose-built) market.
- More one- and two-person households (now 72% of all households) shifted demand toward smaller 1- and 2-bedroom homes.

Long-Term Housing Challenges

Vernon's housing landscape has evolved from rural, car-oriented, single-family roots into a city experiencing rapid growth, an aging population, and a changing job base. The interplay of jobs, mobility, and newcomers has created sustained demand and persistent affordability and rental-supply challenges that the City's current planning and zoning initiatives aim to address.

- Affordability gap: Median resale prices almost doubled between 2014-2024 (townhomes +114%; detached houses +100%), far outpacing incomes. By 2021, 22% of all households and 38% of renters spent more than 30% of income on housing.
- Rental supply lag: 2011-2021 saw 1,759 new ownership completions but only 351 purpose-built rentals, meaning approximately two-thirds of renters depend on the secondary rental market which can be unstable and uncertain.
- Homelessness and supportive-housing shortfall: Point-in-time counts suggest 254-332 people were unhoused in 2023, a 66% rise since 2017, and services after 4 pm remain limited. Since the pandemic, there are no longer enough emergency shelter beds (even with additional mat programs) to shelter the unhoused during a cold weather event.
- Mismatch between existing stock and emerging needs: A significant number of single-family homes in Vernon were built before 1980 and are larger units on larger parcels of land. The anticipated demand for 2021 – 2031 is predominantly for 1- and 2-bedroom homes, reflecting a trend toward smaller households, apartments, and condominiums.
- Growth management pressure: Over the next 20 years, Vernon anticipates needing over 11,000 new homes to accommodate 20,000 new residents. To grow sustainably, the new housing should be accommodated in urban areas where infrastructure, transit, and services already exist. Neighbourhood resistance and servicing constraints can slow this type of infill housing. Additionally, Vernon's hillsides remain desirable places for larger homes with views, and resort-style living. The pressure for outward and hillside expansion creates challenges for infrastructure sustainability, wildfire mitigation, and greenhouse gas emissions.

2. Please detail the existing municipal housing policy and regulatory context, including approved housing strategies, action plans and policies within Official Community Plans (OCPs).

Official Community Plan (OCP) Bylaw 6200 (2025):

The Official Community Plan Bylaw 6200, 2025 (OCP) was adopted on December 15, 2025, as a long-term strategic document to guide the growth of Vernon to accommodate an additional 20,000 residents and over 11,000 new homes over the next 20 years. This OCP has a strong theme of affordable, diverse, and accessible housing that is communicated through the community values, vision, growth strategy, and the housing chapter. This is further supported by housing specific policies in each land use designation that provide guidance for built form, sensitive height transitions, and encourage adaptive reuse of heritage buildings. The following highlights and summaries provide an overview of housing policy in the OCP:

Community Values for Housing:

- Balanced growth is promoted by focusing development where infrastructure already exists, near urban services, vibrant community spaces, and multimodal transportation networks.
- Housing is diverse, affordable, sustainable, and guided by inclusive policies that address the needs of residents at every stage of life.

Community Vision for Housing:

Vernon offers people choices in how and where they want to live, and how they want to experience the community. Housing is abundant, affordable, attainable, and supportive of those who need assistance. A variety of housing types and tenures are available in neighbourhoods across the city, and Vernon has met the housing targets identified in the Housing Needs Report to provide for all residents. Greater densities, including apartments and rentals, are concentrated in areas that have the infrastructure, facilities, and services to support it.

Growth Strategy:

The City of Vernon's growth strategy is to promote balanced, sustainable growth by:

1. Increasing housing in designated areas where infrastructure exists or is planned (Urban and Village Centres, and Urban, Suburban, and Resort Neighbourhoods);
2. Discouraging growth in Limited Growth Areas and Preservation Areas; and
3. Protecting natural features (steep slopes, rock outcrops, wetlands, creeks, lakes, and sensitive ecosystems) that contribute to the beauty, health, and resilience of Vernon.

Chapter 4.1 Housing Objectives:

- 4.1.1 Streamline processes for development applications to deliver more homes faster.

- Includes policies to foster a culture of collaboration with the development community; to support small-scale and first-time developers; and to review existing bylaws and plans to streamline development applications.

4.1.2 Embrace innovative solutions to increase the housing supply and encourage energy efficiency and reduced carbon emissions.

- Includes policies to support innovative and non-traditional construction methods; to support small lot subdivisions; to encourage land assemblies near transit routes; and to support underused government lands for housing development.

4.1.3 Prioritize affordable, accessible, healthy, and special needs housing to meet the housing needs of the community.

- Includes policies to encourage the development of affordable, rental, and special needs housing by offering regulatory flexibility; to support the equitable distribution of emergency shelters and supportive housing developments; and to support diverse housing tenures.

4.1.4 Achieve a balanced rental market of 3% to 5% vacancy

- Includes policies to discourage stratification of existing rental housing developments; to monitor how short-term rentals affect the long-term rental market; and to support the retention of mobile home parks as a source of rental housing.

4.1.5 Public benefit is realized through development.

- Includes policies to consider regulatory flexibility, such as increased height, in exchange for public benefit that could include rental or affordable rental housing.

Regional & Provincial Alignment

The Official Community Plan policies and Regional Context Statement is consistent with the Regional Growth Strategy of the North Okanagan by encouraging a diversity of housing options within an Urban Containment Boundary, while protecting rural and agricultural lands.

The Official Community Plan policies and Zoning Bylaw Regulations are consistent with Provincial Housing Statutes Acts to implement small-scale multi-unit housing and transit-oriented areas.

Zoning Bylaw 6000 (2024):

In June 2024, Vernon adopted a new Zoning Bylaw to implement small-scale multi-unit housing and transit-oriented areas. Highlights of regulations that support housing in the Zoning Bylaw are:

- secondary suites and accessory dwelling units permitted city-wide
- small-scale multi-unit housing zone with low minimum parking requirements
- FAR based density for medium- and large-scale residential and mixed-use zones with no minimum density
- no minimum parking requirements in transit-oriented areas
- short term rental regulations consistent with the provincial STR Act

Housing Action Plan (2022):

Vernon's Housing Action Plan is focused on providing attainable housing while continuing to support the provision of affordable and supportive housing in the community. The Plan focuses on five strategic directions:

1. Increase the supply of rental housing
2. Increase diversity and affordability of market housing
3. Acquire land for affordable and attainable housing
4. Partner in the delivery of affordable and attainable housing
5. Educate, communicate, and strengthen relationships

Age- & Dementia-Friendly Community Plan (2024):

The Age- & Dementia-Friendly Community Plan supplements the Official Community Plan and is used to guide land use and design decisions to be more accessible and inclusive to aging adults.

The Housing & Transportation theme calls for more studio and 1-bedroom units, adaptable designs, protection against displacement of low-income seniors, and land acquisition near amenities for supportive and assisted housing.

Youthful Vernon Strategy (2018):

The Youthful Vernon Strategy supplements the Official Community Plan and provides a framework to address youth and family needs in decision-making, land use planning, and transportation planning. It includes a recommendation to update the Attainable Housing Strategy (2006) to reflect current market trends and emerging issues housing, and to review and improve bike parking in the Zoning Bylaw to support family affordability and mobility (*bike parking regulations amended for improvements in June 2025*).

Development Cost Charges Bylaw (2009):

The Development Cost Charge Bylaw is currently under review to align with the 20-Year Servicing Plan and the new Official Community Plan.

Revitalization Tax Exemption Bylaw (2012):

The Revitalization Tax Exemption Bylaw is currently under review to align with the new Official Community Plan. The objective of the RTE Bylaw is to encourage and incentivize specific types of revitalization and renewal in the downtown core, including rental and mixed-use projects.

3. How have population changes in your community impacted your housing market?

The following table provides an overview of population change and the housing market in Vernon.

Population Change	Community Impact
Rapid in-migration and accelerated growth between 2016 and 2021 (4,403 residents), compared to slower growth between 2006 and 2015 (4,172).	<p>Demand for all forms of housing has outpaced construction, keeping rental vacancy below 2% and pushing rents and sales prices upward.</p> <p>The Housing Needs Report estimates Vernon needs 3,300 dwellings in the next 5 years and nearly 6,000 in next 10 years.</p>
Trends toward smaller and more numerous households with 4,100 new households formed between 2006 and 2021 with 82% of them being one- or two-person households.	<p>New household formation means Vernon needs more dwellings than population growth alone implies.</p> <p>A mix of smaller apartments, condos, or town homes are needed as 85% of the estimated future need is for one- and two- bedroom homes.</p>
An aging population where the median age rose from 43.8 to 48.0 years old between 2006 and 2021 and people aged 55 and over now make up 44% of residents.	<p>Growing demand for accessible, single-storey or elevator-served homes, supportive and independent living rentals oriented toward seniors, and smaller ownership units suitable for downsizing.</p> <p>Pressure to retrofit existing stock and build senior-friendly housing close to services and transit.</p>
Investor-driven ownership and low rental vacancy rates of less than 2% for the past ten years.	Investor purchases of homes as secondary homes or short term rentals have reduced long-term rental supply and increased the number of vacant homes. Persistently low vacancy rates are leading to an escalation of rental rates, adding to affordability stress.
Vernon's growth is primarily driven by people moving to the community, rather than through natural increase, with large numbers of retirees and lifestyle-seeking families.	Demand toward both senior-oriented and "missing-middle" family housing. Without policy action to diversify the local wage base and accelerate supply, rising prices could deter younger workers essential to the regional economy from moving to Vernon.

Overall Impact

- Supply/demand imbalance: Population and household growth have consistently been greater than housing completions, producing high resale prices and steep rent inflation.
- Shift toward multi-unit forms: Developers are now starting to respond to the change of form from single detached housing to apartments, but the delay means housing shortages persist. Local developers are more experienced with small-scale infill and townhome developments. Vernon needs to attract new developers that are more suited to large scale multi-unit developments and apartment buildings.
- Need for smaller, more affordable units: Aging population, shrinking household sizes, and lower-income residents mean most future demand is for one- and two-bedroom rental or attainable ownership units. However, gaps also exist for families seeking three- and four-bedroom units at affordable price points in relation to their earning capacity.
- Increased demand for subsidized non-profit units: Local housing non-profits have extensive waitlists, and it can take years for units to become available.
- Policy implications: Meeting the forecasted demand in the Housing Needs Report will require streamlined approvals, zoning regulations that provide incentives for higher density purpose-built rentals, and financial incentives for purpose-built rental and non-market housing, especially for seniors and low- to moderate-income renters.

In short, Vernon's strong in-migration, aging demographics, and growing share of small households have tightened the housing market, elevated prices, and shifted demand toward compact, accessible and rental housing. Strategic policy and accelerated supply are needed to restore balance and keep the city affordable for its changing population.

4. How have employment and labour conditions in your community (e.g. prevalence of precarious employment, temporary or seasonal workforces, reliance on less predictable sectors such as natural resources, agriculture, tourism, etc.) impacted housing supply and demand?

This table summarizes how Vernon's employment and labour conditions have impacted housing supply and demand.

Labour-Market Factor	Vernon's Context	Effect on Housing
Economy weighted to lower-paying service and retail jobs	In 2021 the city had 3,405 retail-trade jobs and 1,690 accommodation-and-food jobs, versus only 450 in agriculture and 1,450 in manufacturing; health care is the single largest sector (3,155 jobs). These four service industries together account for approximately 52% of all employment.	Median renter income (\$50,800) is behind owner income by 75% and cannot keep pace with rental market prices, leaving 38% of renter households spending more than 30% of their monthly income on housing. Demand is concentrated in the lower-cost rental market and smaller ownership units.
Seasonal tourism and agricultural workforce	Tourism, agritourism, and agriculture jobs rely on short-term or seasonal workers.	Workers need flexible, temporary housing; landlords often favour short-term rentals, reducing long-term rental stock resulting in vacancy rates below 2% for the past 10 years. Short-term rental investors convert some ownership and rental units into visitor accommodation, contributing to low vacancy for year-round rentals.

Precarious and part-time employment prevalence	Retail, hospitality, arts, and tourism roles offer variable and part-time hours and with limited benefits. The 2021 unemployment rate was 8.2% which was higher than the provincial average.	Households struggle to save down payments due to high rental rates, and have difficulty securing large mortgages; 61% of new households formed since 2011 are renters rather than owners. Increased demand for attainable rentals and attainable ownership units.
Labour shortages in trades and construction industry	Construction employment grew from 1,365 (2011) to 2,070 (2021), yet industry feedback notes “labour shortages and high costs” are now delaying projects and increasing the length of time to complete a project, which raises prices.	Slower project delivery widens the gap between supply and demand leading to upward pressure on prices.
Below-average incomes relative to provincial averages	Median household income for rental households is \$50,800 (2020), and median homeowner household income is \$89,000 (2020).	One in three renters, and one in seven owners, are in core housing need, increasing the demand for supportive housing.

Overall Impact

- Persistent rental pressure: Low-wage, part-time retail and service jobs leave many workers with rental housing as their only option, while tourism demand leads to some long-term rental units being converted to short-term rentals. Individuals and families who are eligible for subsidized rentals are faced with long waitlists.
- Demand for flexible and seasonal beds: Agriculture and tourism jobs create a demand for a temporary seasonal workforce each year, leading to a demand for purpose-built seasonal housing.
- Affordability gap for ownership: Precarious employment and modest wages make it hard for those workers to purchase, heightening demand for entry-level condos, townhomes, and innovative ownership models.

- 5. Please describe the housing needs and challenges of priority populations in your community, specifically for the 13 groups identified by CMHC: women and their children fleeing domestic violence; women-led households (especially single mothers); seniors 65+; young adults aged 18-29; Indigenous peoples; people with physical health or mobility challenges; people with developmental disabilities; people dealing with mental health and addiction issues; veterans; 2SLGBTQIA+; racialized groups; recent immigrants (including refugees); and people experiencing homelessness.**

The table below summarizes the housing needs and challenges of the priority populations in Vernon.

CMHC Priority Group	Vernon Context	Housing Needs and Challenges
Women and children fleeing violence	Short supply of transition or second-stage housing (25 units city-wide)	Emergency beds are almost always full; survivors often remain in, or return to, unsafe situations while searching for suitable rental accommodation with low vacancy rates; affordable or subsidized long-term rentals that accept families and pets are needed
Women-led households (especially single mothers)	Significant portion of Vernon renter households spend 30% or more of their income on shelter; long wait lists for subsidized rental units	Single-income budgets rarely meet the current two-bedroom market rent prices or entry-level ownership prices; subsidized two- and three-bedroom units are needed.
Seniors aged 65 +	27% of Vernon residents are aged 65 and up; many live in housing that is unsuitable, in need of repair, or unaffordable; fixed incomes make rising strata fees and rents a concern.	Increasing demand for apartment units with elevator access, and single-storey multi-unit homes near services; increased accessible, adaptable, and supportive units are required.
Young adults aged 18-29	Official Community Plan engagement showed that many youth want to stay or return to Vernon, but have limited options for attainable housing or careers opportunities.	Low vacancy rates, lack of purpose-built rentals; entry level ownership starts above \$400k; housing needs are for studio/1 bedroom rentals, rent-

		to-own models, co-living suites suitable for youth.
Indigenous peoples	At the 2023 point-in-time homeless count, Indigenous people comprised 40%, which is an overrepresentation of their share of the City's population.	Need for culturally safe supportive housing within Vernon; expanded partnership projects with Okanagan Indian Band for on-reserve housing; need to address systemic issues affecting poverty, homelessness, and impacts of colonialism.
People with physical health or mobility challenges	Waitlists for special needs housing with BC Housing has doubled; requests for wheelchair accessible dwellings also rose.	Most older housing units have stairs and narrow halls; new buildings should meet adaptable guidelines; incentives and financial support is needed to retrofit existing rental housing.
People with developmental disabilities	125 units of special needs housing exists (2024), but demand is rising faster than supply.	Affordable, deeply subsidized units with on-site life-skills support are limited; many adults remain with aging parents or in costly market rentals.
People facing mental-health or substance use issues	448 supportive units city-wide include mental-health and addictions housing, yet unsheltered homelessness rose 75% between 2021-23.	Additional 24-hour staffed supportive housing and sober-safe homes were identified in OCP engagement sessions as urgent needs
Veterans	The HNR notes no veteran-specific data. Provincial studies suggest 3-5% of BC homeless identify as veterans.	A local "veterans' village" or priority access agreements with non-profits could provide assistance.
2SLGBTQIA+	No disaggregated housing data collected, but the Age- & Dementia-Friendly Plan stresses the need for welcoming, safe,	Reports of discrimination in the rental market point to a need for designated safe-home

	inclusive housing and community spaces.	options and anti-bias landlord education.
Racialized groups	Vernon has a small but growing racialized population; e.g. 300 visible-minority seniors.	Groups report higher rejection rates when applying for rentals. Outreach, multilingual tenancy support and anti-racism education for housing providers are recommended.
Recent immigrants (including refugees)	Net migration (3,265 movers 2016-21) drives growth; many newcomers settle first in Vernon's lowest-cost rentals. Refugee-family service agencies note crowding and frequent moves.	Affordable three-bedroom rentals and newcomer-oriented co-operative housing would relieve pressure; language-appropriate tenancy information is lacking.
People experiencing homelessness.	The 2023 point-in-time count was 279 people, with 29% sleeping outside, and longer durations without housing. Shelter beds, transitional, and supportive spaces rose by 130 + since 2019, yet need keeps climbing.	More low-barrier, pet-friendly units; increased shelter capacity; rapid-rehousing pathways; housing first options; and rent subsidies are required.

Summary

- Low vacancy and high rents affect almost every priority group; A significant proportion of renters already spend more than 30% of income on housing.
- The largest quantified gaps are in 1- and 2-bedroom non-market rentals (85% of the 10-year need) and deeply subsidized or supportive units (638 over ten years).
- Data gaps for veterans, 2SLGBTQIA+ residents, and racialized communities make it difficult to target resources; future surveys should collect voluntary self-identification to monitor unmet need.
- The point-in-time homeless count provides some data for the unhoused population. In 2023, 14% of people surveyed identified as 2SLGBTQIA+ and 4% identified themselves as belonging to a racialized community.

- 6. How has your community engaged with priority populations? Please provide an overview of the methodology and assumptions used to conduct engagement with priority groups. Please provide a description of who was engaged, the type of engagement that took place, and the nature of the engagement (e.g. interviews, consultations). If a private individual has been engaged, please anonymize and remove any identifying features from the narrative.**

Overview

Vernon’s engagement program for the Official Community Plan update was built using the IAP2 Spectrum of Public Participation and an equity-and-inclusion lens.

Core assumptions were that:

- some residents (e.g. people experiencing homelessness, newcomers, elders, youth, people living with dementia, 2SLGBTQIA+ seniors) face higher barriers to typical “town-hall” processes;
- multiple channels (digital, in-person, and partner-led) were needed so everyone can participate in ways that feel safe and convenient;
- feedback must be reported back quickly and transparently to build trust; and
- the process had to fit a Provincially mandated timeline for updating the OCP.

The table below summarizes the engagement with priority populations in Vernon.

Type & Method of Engagement	Nature of Engagement	Accessibility Features	Who Was Engaged
Invitational workshops	Facilitated, face-to-face dialogue	Held at partner venues; honorariums given to non-organization community attendees; plain language materials; outreach teams	People experiencing homelessness; people dealing with mental health & addiction issues; recent immigrants (VDICSS & RNIP); seniors’ service agencies; youth and family resources staff
Community pop-ups	“Go-to-them” outreach at markets, fairs, public events, parks	Held at public spaces, outdoor spaces, accessible spaces, evenings and weekends; interactive	Young Adults; Seniors; Women-led households

		boards; take-away items	
Online and paper surveys	To appeal to tech-savvy and paper-preferred audiences	Mobile friendly; printable; variety of formats; available in partner offices	Diverse cross-section of population including Youth and Seniors
Open Houses	For drop-in, station-based input	Afternoon-evening hours (1 pm to 8 pm); interactive boards; accessible location	Diverse cross-section of population including Youth and Seniors
Council Committees (Affordable Housing Committee, Advisory Planning Committee, Climate Action Advisory Committee)	To receive feedback from community through Council committees (special interest groups)	Accessible location; afternoon-evening; visual and verbal presentation; parking available	Representatives on Affordable Housing Committee interact regularly with variety of priority-population groups including people experiencing homelessness, Indigenous peoples, young adults, etc.

7. Please describe local factors that are believed to contribute to homelessness in your community (e.g. the closing of a mental health facility, high numbers of refugee claimants, etc.).

The table below summarizes the local factors that are believed to contribute to homelessness in Vernon.

Factor	Vernon Context
Escalating housing costs outpacing incomes	<p>Median home prices almost doubled (2014-2024); townhomes up 114%, apartments up 78%.</p> <p>Median market rents rose 72% in roughly the same period.</p> <p>4,340 households (22%) were already paying more than they could afford in 2021; 38% of renters spent more than 30% of income on housing.</p>
Low vacancy rental market and limited non-market options	<p>Purpose-built rental construction has not kept pace with renter-household growth; most new renters rely on secondary market units.</p> <p>Gap of ~1,175 affordable units for moderate-income renters in 2021.</p> <p>Only 448 supportive and 97 transitional units are available and demand is rising BC Housing's registry and point-in-time counts.</p>
Low-wages and precarious employment profile	<p>Vernon's economy leans heavily on retail trade, accommodation & food services, and seasonal tourism, which are sectors with lower, less stable wages.</p> <p>Median family income (\$50,644) is below the BC average.</p>
Population growth and demographic shifts	<p>Population grew 17% between 2011-2021 and is projected to keep climbing.</p> <p>Over half of new households in the last 10 years were renters, increasing demand.</p>
Gaps in mental health, substance-use, and after-hours supports	<p>Engagement participants highlighted the absence of services for unhoused people after 4 p.m. and a shortage of detox beds, sober safe homes, and crisis-response space.</p> <p>Need for mental-health facilities features prominently in community feedback and housing-needs analysis.</p>

Insufficient supportive housing & service coordination	Despite recent additions, shelter and supportive-housing beds have not grown fast enough to match a homeless population estimated at 279 as per the 2023 point-in-time count. 80% of those counted in 2023 had been homeless >1 year, indicating chronic housing barriers.
Stigma & planning hurdles for new projects	Community feedback points to neighbourhood opposition and slow approvals for affordable or supportive housing projects, delaying supply that could prevent homelessness.

Summary

- Cost pressure & low wages: A growing share of renters cannot afford market rents, leading to evictions or couch-surfing that can lead quickly into homelessness.
- Population growth & tight vacancy: Adverse life events such as job loss, divorce, or illness leave households with no units to move into.
- Service gaps: People with untreated mental health or substance-use issues remain unsheltered longer, increasing chronic homelessness.
- Project delays & stigma: Non-market projects have difficulty securing funding, facing rising land and construction costs, neighbourhood opposition and supply does not catch up with demand.

Taken together, Vernon's homelessness is less the result of a single event (e.g. one facility closure) than a convergence of housing-market pressure, low-wage employment, and shortfalls in supportive health and housing infrastructure.

- 8. Please identify temporary and emergency relief resources available for individuals experiencing homelessness in your community (e.g. number of shelter beds, resource centres, transitional beds available). If possible, please indicate whether capacity levels are commensurate with need.**

Emergency Shelter Beds

Resource	Beds	Notes
Vernon Shelter	63	Year-round emergency shelter for men and women
Our Place Shelter	26	Year-round emergency shelter for men and women
Upper Room Mission Shelter	15	Seasonal capacity (winter only)
Youth Safe House	4	Year-round emergency shelter youth
Transition House	25	Year-round emergency shelter for women and children

Total Emergency Shelter Capacity: Approximately 133 beds (including seasonal capacity).

Capacity levels do not commensurate with need. The 2023 Point-in-Time Count identified 279 individuals experiencing homelessness and given that at Point-in-Time Count is always an undercount, this suggests a shortfall of at least 145–200 beds even at peak winter capacity.

Supported Housing Units

Resource	Beds	Notes
Various complexes funded by BC Housing	220	Supported housing for people who have experienced homelessness
Various complexes funded by BC Housing	306	Supported housing for seniors

Supportive housing is extremely limited. Many residents must remain in emergency shelters or cycle back into homelessness due to a lack of next-step options.

Drop-In and Resource Centres

Resource	Services	Notes
The Upper Room Mission	Meals, showers, laundry, emotional support and referrals	Focus on individuals experiencing or at risk of homelessness.
NexusBC Community Resource Centre	Seniors' outreach, income and housing navigation	Serves older adults with high housing vulnerability; maintains the Seniors Housing Guide
Turning Points Collaborative	Employment programs, housing navigation, life skills	Works closely with justice-involved and vulnerable individuals

Cammy LaFleur Street Clinic	Harm Reduction Supplies, emotional support, referrals	Work with people who are most vulnerable, likely sleeping outside, may not be as connected to other services.
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These centres play a vital role, but they are often under-resourced relative to the need and rely heavily on external funding and limited staff.

Other Resources

- Food programs: Vernon Upper Room Mission, Salvation Army (Food Bank), Vernon Alliance Church (Common Threads), First Baptist Church (Sunday Street Lunch), Anglican Church (Saturday Lunch)
- Overdose Prevention Services: Turning Points Collaborative Shelters, Street Clinic and Interior Health
- Outreach services from various organizations: harm reduction supplies including naloxone distribution, health outreach, wellness checks, snacks, bedding and clothing (as needed)
- BC Housing's Homelessness Prevention Program (HPP): provides rent supplements to prevent eviction or support transitions to housing.
- BC Housing's Homelessness Outreach Program (HOP): helps individuals and families who are homeless or experiencing housing insecurity secure housing

Summary

- Emergency shelters do not meet demand, especially during extreme weather.
- Transitional options and supported housing are very limited, causing bottlenecks in the housing continuum.
- Support services are valuable but strained, especially for individuals with concurrent mental health and addiction challenges.
- No 24/7 centralized resource hub currently exists to coordinate access across the system. People in shelters receive support but people sleeping outside have limited access.
- Lack of storage for tents and possessions for people sleeping outside (they are required to dismantle tents/camps during the daytime in public spaces).

The temporary and emergency shelter system in Vernon is not commensurate with current need, and significant capacity, service, and coordination gaps persist across the housing and homelessness continuum.

- 9. Some groups, including students, those in congregate housing, and temporary foreign workers, may be excluded from publicly available core housing need data sources. Communities are encouraged to use this section to describe the housing needs of these respective populations to ensure that all groups are represented in their HNR.**

Students (particularly post-secondary and high school age)

Context:

- Okanagan College Vernon Campus is located in Coldstream (adjacent municipality) and several alternative high school programs are offered in Vernon.
- Okanagan College opened student housing in the Fall of 2024 with 100 units available to students. Due to the reduction in international students, there is currently space available in the student housing. Other partnerships are being developed for community housing needs, until student demand increases.

Housing Needs & Challenges:

- Although there is now student housing available, students still face rental affordability challenges due to low- or no-income during study periods.
- Many young people who are leaving high school and can no longer live with their parents rely on shared housing, informal sublets, or secondary suites, increasing their vulnerability to housing instability.

Data Gap:

- Post-secondary students are often missing in Core Housing Need data if they live in group settings or are not classified as primary household maintainers.

Congregate Housing Residents (e.g. long-term care, group homes, shelters, correctional recovery programs)

Context:

- Vernon has several congregate facilities: long-term care homes, group homes for people with disabilities, mental health recovery residences, and shelters.

Housing Needs & Challenges:

- Residents of congregate housing are often in institutional or transitional living arrangements, with limited autonomy.
- Many residents wish to transition to independent or semi-independent housing with support, but there are few options.

- Older adults with dementia, people with developmental disabilities, and individuals with complex health needs often face long waits for appropriate housing options.

Data Gap:

- Residents of institutions are excluded from private household data, meaning their needs are underrepresented in Census-based analyses and Core Housing Needs analysis.

Temporary, Seasonal, and Temporary Foreign Workers

Context:

- Vernon's economy includes agriculture and tourism, which rely on temporary or seasonal workers.

Housing Needs & Challenges:

- Workers face overcrowded, low-quality living conditions, with limited privacy or autonomy.
- These accommodations are often not regulated to the same standards as permanent housing.
- Workers are vulnerable to eviction or exploitation, particularly if housing is tied to employment status.
- Difficulty finding temporary housing.

Data Gap:

- This population is often not included in the Census or rental market data.

10. How have average rents changed over time in your community? What factors (economic, social, national, local, etc.) have influenced these changes?

Rental rates in Vernon have increased significantly over the past 10 years, particularly since 2016. This trend reflects local, regional, and provincial trends, placing increasing pressure on low- and middle-income renters.

Average Rents (2014–2023)

Year	Average Rent (All Units)	Change from 2014
2014	\$750/month	–
2016	\$860/month	15%
2021	\$1,125/month	50%
2023	\$1,295/month	72%

- One-bedroom units increased from \$650 to over \$1,100 between 2014 and 2023.
- Two-bedroom units increased from \$875 to \$1,400 in the same period.
- Rent for newer units or those in the secondary market (e.g. condos, suites) is often higher.

Source: CMHC Rental Market Reports and Vernon Housing Needs Report.

The following table summarizes the factors in Vernon affecting rental prices.

Factor	Vernon Context
Local Economic	Vernon's population grew 17% (2011–2021), outpacing rental supply. Tourism and seasonal employment boost short-term rental demand.
Provincial/National Trends	BC's broader housing supply shortage affects all communities. In-migration from higher-cost areas (e.g. Lower Mainland) increases demand in Vernon. Construction costs and inflation affect housing production and maintenance costs.
Housing Market	Most new rentals come from the secondary market (e.g. basement suites, investor-owned condos), which is more volatile and less regulated. Low vacancy rates allow landlords to raise rents quickly upon turnover.
Social	Seniors aging in place and young adults delaying homeownership keep pressure on the rental market. Rising cost of living reduces household flexibility to move or buy.

11. How have vacancy rates changed over time? What factors have influenced this change?

Vacancy Rates in Vernon - CMA

(CMHC, Fall Surveys, Purpose-Built Rentals)

Year	Vacancy Rate (%)
2013	3.6%
2016	0.7%
2018	1.2%
2021	0.9%
2023	1.4%

Vernon CMA has been below the healthy rental market benchmark of 3% vacancy since 2016.

Factors Influencing Vacancy Rates

Factor Type	Description
Population Growth	Vernon's population grew by 17% between 2011–2021, with a significant share of new households being renters. This placed increasing pressure on the rental stock.
In-Migration	Vernon has attracted new residents from more expensive BC markets (e.g. Lower Mainland, Kelowna), and other Provinces, especially during and after COVID-19, due to remote work and lifestyle shifts.
Rental Supply Constraints	Very few purpose-built rental buildings were constructed between 2010–2020. Most new rental stock has come from the secondary market (e.g. basement suites, carriage houses), which are less stable.
Short-Term Rentals & Seasonal Demand	Tourism and seasonal employment increase demand for temporary accommodation in both the summer and winter months. Some long-term rental units are diverted to short-term use.
Affordability Barriers to Ownership	Rising home prices and mortgage costs have delayed homeownership, keeping more households in the rental market longer.

Impacts

Low vacancy rates have made it difficult for renters to find units, leading to:

- Increased competition and increased rent.
- Reduced mobility for renters wanting to downsize, upsize, or relocate.
- Heightened risk of homelessness, especially for low-income renters and vulnerable groups.

12. How have trends in core housing need changed over time between both tenant and owner-occupied households?

Core Housing Need by Tenure (2016 vs. 2021)

Tenure Type	2016 CHN Rate	2021 CHN Rate	Change
Renter households	36.1%	37.7%	+1.6%
Owner households	5.2%	4.3%	-0.9%

In 2021, 2720 renter households and 1625 owner households in Vernon were in core housing need, representing 22% of all households which is above the BC provincial average of 15%.

Tenant Households

The rate of core housing need among renters increased, with unaffordability (spending more than 30% of income on housing) being the primary driver.

Owner Households

Core housing need among owners declined slightly, likely due to income growth among homeowners and equity gains from property value increases. However, affordability issues persist for lower-income owners, particularly seniors on fixed incomes.

Priority Groups

Women-led households, seniors 65+, recent immigrants, and people with physical disabilities face higher rates of core housing need, particularly within the rental market.

Contributing Factors

Factor	Vernon Context
Affordability	Rents rose faster than incomes, especially for low- and moderate-income renters.
Supply limitations	Lack of new or affordable rental options (particularly family-sized and accessible units).
Demographic shifts	Aging population, youth delaying homeownership, and growing single-person households have increased demand for smaller, affordable units.
Wage stagnation	Many renters work in low-wage service sectors or in seasonal employment with minimal income growth.

13. In the last five years, how many affordable units for low and very low-income households have been built, and how many have been lost? If data is not available, please describe how the loss of affordable housing units may have impacted your community.

Affordable Housing Units Built and Lost in Vernon

Units Built (2018–2023)

Between 2018 and 2023, approximately 393 units of affordable housing for low- and very low-income households were created in Vernon, primarily through BC Housing and non-profit partnerships.

Project Name & Year	Units	Type	Target Group
My Place (2021)	52	Transitional housing	Individuals transitioning from homelessness
Blair Apartments (2019)	38	Supportive housing	People experiencing or at risk of homelessness
Victoria Gardens (2020)	38	Supportive housing	People with complex needs
Crossroads (2021)	52	Supportive housing	Formerly homeless individuals
McMechan Manor (2023)	13	Seniors housing	Low-income seniors
Creekside Village (2023)	100	Affordable rental	Mixed-income families and individuals
Other BC Housing funded projects	189	Varies	Low-income families, seniors, and singles

Total Units: 393

Source: Vernon Housing Action Plan, BC Housing Reports

Units Lost or At Risk

While hard data on unit losses is not tracked systematically, several trends point to the erosion of existing affordable rental stock, especially in the secondary market.

Mechanism of Loss	Description
Demolition or redevelopment of older rentals	Aging purpose-built rental buildings are being redeveloped into higher-end units, reducing low-rent supply.
Conversion to short-term rentals	Some long-term rental units have shifted to short-term rentals or seasonal accommodation, especially downtown and near Lake Okanagan.

Rent cost increases in the secondary market	Basement suites and investor-owned condos, which were previously affordable options, have seen steep rent hikes upon turnover.
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Although precise counts are unavailable, Vernon’s Housing Needs Report suggests the loss of low-rent units has outpaced gains, especially for those earning less than \$30,000/year.

Impacts on the Community

- Increased core housing need: Over 2,700 renter households now face affordability stress.
- Growing homelessness: Emergency shelter demand exceeds capacity; the 2023 Point-in-Time Count identified 254–332 unhoused individuals, up from previous years.
- Displacement pressures: Low-income seniors, families, and individuals face fewer options and longer wait times for non-market housing.
- Widening affordability gap: The supply of units affordable to those earning <\$30,000/year is shrinking, with a 1,175-unit shortfall identified as of 2021.

Summary

While Vernon has added over 393 supportive and affordable housing units in the last five years, it has not offset the loss of deeply affordable units due to redevelopment, conversions, and rent increases in the secondary market. The community continues to experience rising housing unaffordability, especially for low-income renters.

14. Please describe available affordable and community housing options and needs/gaps currently in your community.

Examples can include:

- a) Are any of these affordable housing units accessible or specifically designed for seniors, including long-term care and assisted living?
- b) Does your municipality provide rent supplements or other assistance programs that deepen affordability for households?
- c) Is your community in need of supportive housing units with wrap-around supports, such as for those with disabilities?

Affordable and Community Housing in Vernon

Vernon has a range of affordable and community housing options delivered through BC Housing, non-profit partners, Indigenous housing providers, and local supports. The supply does not meet the scale or diversity of the need, especially for low-income renters, seniors, and people requiring support services.

Accessible and Seniors Housing

Available Options:

Vernon has several non-profit and subsidized housing projects designated for seniors:

- Creekside Village: 75 units for low-income seniors.
- Vernon Native Housing Society also targets accessible units to seniors and Elders.
- Assisted Living & Long-Term Care: Vernon offers supportive senior living through facilities such as Noric House, Heritage Square, and other that area primarily delivered by Interior Health and private operators.

Gaps:

- Many senior-focused buildings are older stock with limited accessibility upgrades (e.g. no elevators, narrow doorways and hallways).
- There is an identified need for more fully accessible units in all tenures
- Waitlists for subsidized senior housing are long and growing, especially for those living alone on fixed incomes.

Rent Supplements and Affordability Assistance

Available Options:

BC Housing Programs active in Vernon include:

- Rental Assistance Program (RAP) for working low-income families.
- Shelter Aid for Elderly Renters (SAFER) for low-income seniors.
- Homelessness Prevention Program (HPP) supports at-risk individuals with rent subsidies and housing navigation.
- BC Housing's Homelessness Outreach Program (HOP) - supports individuals and families who are homeless or experiencing housing insecurity secure housing with rent subsidies.

Emergency rent supplements have been issued via non-profit partners like Turning Points and VDICSS.

Gaps:

- Supplement values have not kept pace with rising market rents, limiting their effectiveness.
- Availability is capped by program quotas and funding, leaving many eligible households without support.
- Many renters in the secondary market (e.g. suites, sublets) may be excluded from formal programs.

Supportive Housing with Wrap-Around Services

Available Options:

Vernon has added several supportive housing projects in recent years, such as:

- My Place (52 units)
- Crossroads (52 units)
- Blair Apartments (38 units)
- Complex Care for Indigenous Clients (10 beds)

These offer on-site supports for residents dealing with mental health, substance use, or long-term homelessness. Turning Points Collaborative and Vernon Native Housing Society play key roles in delivering these supports.

Gaps:

- High demand has outpaced supply: waitlists are long, and chronic homelessness is growing.
- Specialized supportive housing is lacking for key groups:

- People with cognitive/developmental disabilities.
 - 2SLGBTQIA+ seniors and youth.
 - People leaving institutional care (e.g. hospital, corrections).
- No 24/7 drop in centre or safe sobering space currently exists, limiting housing stability for those with acute needs.

15. This final section aims to determine how your community anticipates using the results and findings captured in the HNR to inform long-term planning, as well as concrete actions that can address identified needs. Please use the following questions to describe how those linkages will be made.

- a) How will this HNR inform your OCP, housing policies and/or actions going forward? For example, if the HNR identifies specific needs in your community across the housing spectrum – such as housing needed for priority populations, units for large households in denser form factors, more diverse structural types such as missing middle housing, or more affordable and higher-density housing near transit – how could actions and changes in policy and planning help address those needs?**

Vernon's Official Community Plan has been informed by the Housing Needs Report by creating specific objectives, policies, and actions to address the specific housing needs identified in our community. The values, vision, growth strategy, and housing objectives are outlined in the response to Question 2 of this Questionnaire.

- b) How will data collected through the HNR help direct those plans and policies as they aim to improve housing locally and regionally, and how will this intersect with major development patterns, growth management strategies, as well as master plans and capital plans that guide infrastructure investments?**

The data collected through the Housing Needs Report and public consultation on the Official Community Plan was used to direct the regional context statement, growth strategy, housing objectives, policies, and actions to encourage, support, and incentivize the types of housing identified in the HNR. The OCP was created in conjunction with a new Transportation Plan to coordinate efficient land use planning with sustainable transportation planning. In addition, the 20-year servicing plan and associated Development Cost Charge Bylaw are nearing completion to align the OCP growth strategy with necessary infrastructure investments.

- c) Based on the findings of this HNR, and particularly the projected housing needs, please describe any infrastructure gaps that may potentially limit the ability of your community to support forecasted growth unless they are addressed, or that could facilitate more complete and resilient communities. This can relate to any type of enabling infrastructure needed for housing, including fixed and non-fixed assets, as well as social, community or natural infrastructure. Communities are encouraged to illustrate how infrastructure gaps impact their housing systems and growth. Examples of types of enabling infrastructure may include:**

i. Public Transit

Although two Transit Oriented Areas were designated by Provincial Bill 46, the current transit services in Vernon do not meet the frequency outlined in the provincial definition of a Transit Oriented Area. Further, the transit frequency throughout the core area of Vernon does not meet the threshold for the implementation of Bill 44. However, the new Official Community Plan combined with the new Transportation Plan includes objectives and policies to encourage residential density and mixed-use projects along transit corridors in an effort to reach the population density necessary for transit improvements. Currently, transit service in Vernon is heavily supplemented by taxation of the residents of Vernon. We are exploring intergovernmental relationships and partnerships to address these issues.

A social obstacle to increasing density in these areas is that a cultural shift from car-centric design to transit-oriented design is necessary among residents and decision-makers. There is often resistance to certain built forms, heights, and reduced parking in existing neighbourhoods. More education is needed on how increasing residential density near transit routes supports improved transit service.

ii. Water/Wastewater Systems

There are significant areas of Vernon within core neighbourhoods that do not have enough water capacity to support increased density. In the new Official Community Plan, these areas have been given a designation of Suburban Limited, suggesting that as water infrastructure improves, additional density could be accommodated.

Water service is provided by the Regional District of North Okanagan through Greater Vernon Water. The system is currently underfunded and does not have the financial ability to provide the increased reservoir capacities at this time.

Wastewater is managed by the City of Vernon, and capacity studies are currently underway as part of the 20-year Servicing Plan and DCC review.

We are exploring intergovernmental relationships and partnerships to address these issues.

iii. Roads and Bridges

Vernon is bisected by 2 highway corridors (Hwy 97 and Hwy 6). These present a significant hinderance to redevelopment of the City's core areas as Hwy 97 runs through both Urban Centres (transit-oriented areas), along with an active rail line. These high-volume roads and rail line create an uninviting and unsafe pedestrian experience that presents an obstacle to creating a vibrant mixed-use transit oriented area. Highway beautification, reduced turning movements, and pedestrian movements are required to connect one side of the community to the other. This is particularly true in the Jubilee Village Centre near Vernon Jubilee Hospital. We are exploring intergovernmental relationships and partnerships to address these issues.

iv. Schools, Parks, Community or Recreational Centres

A transit-oriented area near the Village Green Mall was designated by the province, and the new OCP has correspondingly designated this area as the Uptown Urban Centre. This area was initially envisioned to be a commercial and industrial area, and therefore does not have schools, parks, community amenities, or recreational opportunities currently. While the OCP encourages the types of housing identified in the HNR in this area such as apartments and smaller units, it may not be a healthy housing option as residents would not have easy access to schools, parks, or community amenities. The City is currently reviewing the DCC program to determine how and where we can increase the livability of this area to create a vibrant mixed-use centre. We are also exploring intergovernmental relationships and partnerships to address these issues.

v. Broadband Service and Access

No concerns.

vi. Climate Risks/Impacts

Vernon is at risk for climate change related impacts such as flooding, wildfire, ember casting, forest fire smoke, extreme heat, and draught. In addition, our agricultural industry faces challenges with a changing climate that is altering growing seasons and supporting the spread of invasive plant and tree species.

During the public consultation on the new OCP, reducing climate risk and mitigating and adapting to a changing climate was raised as a primary concern. The new OCP has responded by incorporating a climate lens into every chapter of the OCP and integrating the actions from the Climate Action Plan into the OCP. However, climate risks are a much broader issue than can be addressed in our OCP alone, and we are looking at intergovernmental relationships and partnerships to rise to this challenge regionally and provincially.