

# REFUGEE RESPONSE TEAM

Thompson Okanagan & Kootenays

## Central Okanagan Creative Long-Term Housing Meeting Minutes

### Summary of Meeting Objectives

The objectives of the meeting include:

- Develop a coordinated response to the housing crisis in the Central Okanagan
- Discuss ongoing housing initiatives in the Central Okanagan
- Communicate potential creative housing solutions and share housing resources

### Welcome and Land Acknowledgment

**Katelin Mitchell**, Kelowna Community Resources (KCR), welcomed participants to the Central Okanagan Creative Long-Term Housing meeting and provided a territorial acknowledgment.

**Pamela Barnes**, Westbank First Nations syilx Elder and Knowledge Keeper, welcomed participants to the Central Okanagan Creative Long-Term Housing meeting and provided a territorial welcome.

**Grouse Barnes**, Westbank First Nations syilx Elder and Knowledge Keeper, blessed the Central Okanagan Creative Long-Term Housing meeting and its participants.

### Introductions and Participant Stakeholders

Katelin Mitchell introduced the Refugee Response Fund (RRF) and the Refugee Response Team (RRT) in collaboration with the Ministry of Municipal Affairs (MUNI). A description of humanitarian crises around the world, specifically in Afghanistan and Ukraine, was given. Supports provided to Afghani refugees and displaced Ukrainians across BC under the RRT program were detailed. An acknowledgment of the funding provided by MUNI was offered.

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Katelin Mitchell, Director of Services at KCR  
Sabrina Schoch, Project Coordinator at KCR, Thompson-Okanagan & Kootenays RRT  
Pamela Barnes, Westbank First Nations syilx Elder and Knowledge Keeper  
Grouse Barnes, Westbank First Nations syilx Elder and Knowledge Keeper  
Myrna Kalmakoff, Resettlement Assistance Program Housing Contractor at KCR



We gratefully acknowledge the financial support of the Province of British Columbia through the Ministry of Municipal Affairs.



Mostafa Shoranick, Director of the Kelowna Islamic Association, Developer, Landlord  
Sue Manzuk, Interior Savings  
Carol Archie, Human Resources Support at Ki-Low-Na Friendship Society, Canoe  
Creek Indian Band  
Leigh-Anne Pausch, Interior Savings  
Iona Baban, Co-operative Housing Federation of BC  
Carmen Remple, Executive Director at Kelowna Gospel Mission  
Dani Moretto, Director of Programs and Services at CMHA  
Rania Hossam, Settlement Worker and Case Manager at KCR  
Hunter Boucher, Vice President of Operations at LandlordBC  
Emma Lee, Public Legal Education Coordinator at Tenant Resource and Advisory  
Centre  
Alina Makariuk, Volunteer Coordinator at Kelowna Welcomes Ukrainians  
Dan Weiner, Canadian Home Builders Association of the Central Okanagan  
Kelly Miller, Associate Vice President Regional Operations, BC Housing  
Yifat, Co-operative Housing Federation of BC

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### **Obstacles to long-term housing**

- Cost
- Availability
- Demand
- Zoning, city planning
- Land concerns

### **Rania Hossam – Barriers to the target audience**

Immigrants with work permit find it increasingly hard to find long-term housing

- These individuals don't have references in Canada and the expectations placed on refugees and immigrants is shocking
- Acquaintance have acted as a references in many cases

### **Participants' experience in the past 6 months:**

- Seniors feel they have to live with families in multigenerational housing as they cannot afford housing for themselves. There is a waiting list for senior housing and it is long. This target audience is usually low income and can't even afford a studio apartment. Other barriers include culture shock and language barriers, the noise of grandchildren, and the difficulty to stick to their cultural or religious diet in BC
- Reference issues are another big obstacle faced by new BC residents. Many can't find references and can't bring reference from their homeland. They are expected to find a reference within weeks of arriving so they can apply for their own housing

- High rent; there are additional costs of larger houses for families with multiple children; many parents with young children feel that their children don't need their own bedrooms
- Seeking other options away from Rutland or downtown areas (high demand areas), other neighbourhoods don't have enough transportation – requires them to have a car, get a license, insurance etc
- Unhygienic conditions of housing they have to accept because of the lower cost; they cannot afford housing with better conditions

### **KCR's general observations**

- New arrivals in BC also struggle to provide credit checks without previous Canadian employment
- These participants have lower English language skills which limit new arrivals' ability to find stable and secure employment to support themselves and their families
- Language barriers, cultural differences, and familiarity with BC's housing rights for tenants and landlords are another obstacle for newcomers to BC
- KCR attempts to provide services to our participants, but some new arrivals (such as displaced Ukrainians) arrive under different visa programs and aren't eligible for all the same services as government assisted and privately sponsored permanent residents
- Racism and sexism are other obstacle new arrivals face in finding suitable and safe housing

### **Housing figures in the Kelowna area**

- Based on 2021 Canada Housing and Mortgage Appropriation Data
- The average 3 bedroom suite is \$1699 and that is not reflected in our current rental market—the data is outdated
- Government Sponosred Refugees (GSRs) have been in transition for a long time; a family of 4 will receive for 12 months from the federal Government, an allowance of \$1726/month; \$27 for all the other expenses; obviously this is not doable, and rental rates have gone even higher than than 2021 data
- Under the CUAET visa program, there was no government support at the beginning; community members were providing support; since then, policy changes allow displaced Ukrainians support for the first 12 months. This is not available for every family, but only for families faced with severe hardships. An eligible family of 4 receives \$2500 for 12 months; 67% of the support goes to rent alone; incidentals, food, utilities cost have all increased
- As of September 2022, the average 2-bedroom suite was \$2400; that is reflective of a 5.7% increase in one month alone
- In 2022, Canada welcomed the highest number of immigrants ever; there is a 3-year plan to continue to see progressive immigration support numbers

### **Creative discussion about options to support housing in our area**

**Emma:** TRACK educates tenants on tenancy law and commit to providing the education portion. TRACK is already working with Ukrainian groups in the Lower Mainland and for us, the education component is key for advising new arrivals on their rights and responsibilities as tenants

- Information, education, representation; there is an information line available Monday-Friday
- The website is available to self-educate and resources for tenants in claim disputes with landlords
- TRACK can work with settlement workers to provide education and information in other languages

**Mostafa:** KCR and other settlement agencies have limited authority; as a landlord, developer and Muslim Association president, I have lots of experience with refugees.

- Is it an option for KCR to provide reference and credit checks to new arrivals and become liable for missed rent payments?
- It's difficult for a landlord to see large families living in 2-bedroom apartments because parents can't afford to rent a larger housing
- Affordability needs to be tackled; it's hard to build new housing because development housing costs are also high
- Is subsidized housing available for new arrivals? They have these programs for seniors

**Katelin:** KCR doesn't receive that allowance funding, the allowances go directly to the family; the risk is very high for settlement organizations to provide credit and reference checks; KCR can't take on the financial risk as a non-profit organization

**Myrna:** One possible option forward is to have more landlords like Mostafa; there are many generous landlords and property managers who can help to work around the obstacles new arrivals face; Myrna is aware of individuals willing to provide reference checks for new arrivals

- How to bring likeminded landlords and property managers together? How can we provide a positive experience in this community and provide educational information and resources to bring more landlords and property management companies on board?

**Mostafa:** How can we provide educational training or skills training for new arrivals so they can find stable jobs? I've heard of engineers who are working menial, dead end jobs because their qualifications aren't recognized here in Canada, and that has an impact on their ability to find housing; we have to increase our educational programs to show new arrivals how they can contribute to the community

**Sabrina:** Proposed the idea of providing a certificate for new arrivals which acts as a reference or credit check to help new arrivals in finding housing in BC; AMSSA recently provided a cultural sensitivity and awareness workshop for landlords in the Lower

Mainland; does anyone think these two ideas might be relevant, practical or useful here in the central Okanagan?

**Mostafa:** It's just a piece of paper; what weight does it carry? How do we enforce rent payments and who is responsible for being the enforcer?

**Dan:** We need more housing supply; regional community mixed-used doors in the Central Okanagan are charged \$32,000 in municipal fees for community parks and water supply etc; the fee is the same, regardless of the size of the property and its use; the fees are not equitable to those in lower income brackets in the middle of a housing crises; housing developers have suggested a fee based on a square foot basis so that homes are built in proper alignment with housing needs based on family size; there is also a lack of available land; community policy has a permanent growth boundary; new arrivals to Canada need to live in places with access to services and transportation, amenities.

Urban sprawl wouldn't solve this problem due to distance from services; density bonus—how do we allow for more high rises in rental units for upward growth rather than outward growth?; the province has taken great initiatives, David Ebby wants to build three residential units on each property lot in British Columbia, but what if we don't have the trades workers to build them, and what if the trades builders can't afford to live here?; Immigration and Northern Workers Program allows people to emigrate if they have a skill, a fast track to citizenship for 1 year of skilled work; this program is necessary BC-wide with a more holistic view; within industry, if you want to build the most expensive affordable housing you build it with BC Housing because of the procurement process—needs to be ways to streamline this process, or provide non-profit providers where there is funding in place for social housing, coop housing; right now the process is slow and lengthy.

We need to incentivize the process for landlords and drop the cost of living for people who want to call Canada home, and subsidize the housing process and offset the market rate cost of housing to incentivize landlords to take on new arrivals in Canada; PST exemptions for essential goods, and during a housing crisis, construction materials should be considered an essential good; the high cost of construction materials and the \$32,000 per door fees are some of the largest barriers to building new residential units and housing affordability in our region

**Hunter:** LandlordBC advocates for supply of rental units, and the development of purpose built construction across the province; Landlord BC advocates to multiple levels of government but having other voices echo that need is important to streamline to municipal processes; there is a housing crisis across Canada, in Ontario there are vacancy rates of between 2-4%, and here in BC, the vacancy rate is 0%; Landlord BC does a fair amount of residential and tenancy education with our members, publish articles from organizations like MOSAIC; supply is the biggest barrier we're going to face; there are solutions to other obstacles, but we can't provide more housing than is available

**Myrna:** the long-term solutions are an important focus; some short-term more attainable solutions, in North America, we have enough bedrooms in existing housing that we are not utilizing properly; there is a lot of red tape for homeowners to build legal suites in their basements; Hunter, a question: is there an association for landlords or homeowners to connect, to entertain the thought of renting out units within their homes?

**Hunter:** there isn't a local organization, but LandlordBC is the provincial organization; but we deal with residential tenancy rather than room or home share situations

**Carmen:** Dani @ CMHA: is there any designated housing for newcomers to Canada? Specifically designated suites?

**Dani:** Not that I am aware of

**Carmen:** Katelin, I understand that KCR is not a designated housing provider. Are you looking to find a housing provider to provide services?

**Katelin:** we're not looking to get into the housing sector, there are many of you already providing housing services. But we are looking for creative solutions to solve these problems, and we are willing to try to support and provide advocacy to benefit all target groups in our community. I wonder if there are ways for our target group to fit in the systems we already have in place?

**Carmen:** I'm hearing that there are a few larger families, which means our housing options are not appropriate. But I will see if anyone in our network would be interested in putting a purpose-built proposal together for that target group. KGM has two homes specifically for seniors with transportation options. It's a cohabitation program, but it may be a good fit for some of your senior clients.

**Dani:** David Ebby has recently announced a rental housing acquisition fund. It's a \$500M capital funding pot that can be used by non-profit housing providers to purchase affordable housing buildings that are listed for sale that would typically be purchased and redeveloped by a developer. There is also a new law that gives right of first refusal for these buildings to be purchased and reallocated away from affordable housing models.

**Sue:** A few communities in the BC Interior have mentioned that they would like to see a financial incentive to create legal suites or carriage houses on their property to help increase supply. Is that a viable solution to affordability? Would it be enough for a financial institution to get involved and reduce mortgage rates for those that do want to create rental space?

**Mostafa:** I think it's a good idea, but I would be skeptical about most individuals making this investment for profit. They need someone to tie the price increase to the rental



market. Most landlords would need some sort of guarantee for a return on their investment.

**Dan:** One more local solution...there is a lot of local ALR land, and the owners have been trying to get it out of the ALR for years, it makes no sense that this land is on ALR land. Of course, we need food security, but we also need to address the dramatic need for rapid, modular housing. We need to look forward for this target demographic of immigrants and refugees, but we also need to consider all the people who will be displaced because of the climate crisis. Could ALR land be temporarily leased for rapid modular housing, to support the workers that we need to build more housing for the current housing crisis?

**Sue:** Loans are another option to address the issue at hand. There would have to be some sort of check-in place to make sure the homes realized from a financial rebate are being used as rental units and not turned into Airbnb properties or the like.

**Carol:** I want to address an earlier comment about some tenants not paying their rent on time and give a perspective from the flip side. Speaking as a single mom, and at one time having a low-income job, you're constantly playing catch up. As renters we're not only looking at paying our rent, paying our children, and our bills, and the fees attached to providing our children with a fulfilling life. When you're living on low income as a parent, you're constantly stressed about paying bills and rent—even accessing the food banks or providing our children with medication for their medical issues. Speaking from experience, with the cost of everything going up, there is a race for the limited availability of rental units.

And there is a racism piece at play, if there are ten families and nine of them are of colour, those nine are constantly going to be pushed out; because there is automatic judgment of who you are, where you come from, what kind of financial background you come from. We must look at not just new immigrants, but also the people who already are in Canada and experience hardships in the housing markets. People of colour are constantly in the low-income level, and we need to be aware of that as well.

On another note, the Ki-Low-Na Friendship Society offers a 3-month rental subsidy each year to those in need of \$450 a month that goes directly to the landlord. Currently it is supplied in hard copy cheques, but we are moving toward e-transfers. We have another program that is not indigenous-specific but is open to everyone.

**Pamela:** I am not downplaying the importance of generosity toward refugees and people coming from very troubled places. But I must be honest in that I struggle with the generosity of government and Canadians with our land and our resources that have are not settled and have not been paid for. You're being generous with resources that you don't own. And have not paid the debt yet and have caused incredible trauma to the Indigenous population who opened their doors for yourselves and for your ancestors so that Canadians can be the richest people in the world. But we as Indigenous people are the poorest people in our homeland. I do struggle with that.

In moving forward there needs to be some very immediate attention to these long outstanding issues. Because that is the reality. It's great to be generous but be generous with that which is yours in the first place. So let's fix this, because the programs and solutions you're talking about, are not available to a lot of Indigenous people because we fall into this black hole, where the federal and provincial governments fight, as our children die, over who is responsible, and the bottom line is that neither have paid their debt yet. We welcome people and have welcomed people, even though they were not invited. It's not a matter of not being generous, the world could take a lesson from us, but at the same time, it is not appropriate for our children, our grandchildren, our great grandchildren to be trampled into the ground in our home homeland.

Very contrary to our worldview, this system compartmentalizes groups into who is worthy. That is not our way. I would like to see that we really look at the bigger picture. Like was mentioned earlier, the conversation should be about poverty, and making sure that single parents, Indigenous people, are all looked after in the long term. I'm not at all saying I don't support all of these ideas, I do, but it cannot be at the expense of our own people, our Indigenous people, where here is another group that is going to come before us and continue to displace us. This has gone on too long without being addressed. The public purse? We own the public purse, quite frankly. So lim-lim.

**Mostafa:** The housing sector is expensive for everyone, but you're right, for single parents and Indigenous especially. So maybe we need to lobby the government to start spending the money that is going around the world on the people here who need it. Maybe we need to lobby the government for more sustainable and affordable housing for all groups, and increase the surplus, not just the affordability of what is already available.

**Dan:** Pamela, thank you for what you're sharing. Much of it resonates with me. Why isn't there a northern employment program to employ Indigenous workers and make these very profitable and rewarding programs in the trades available for Indigenous peoples. More than that, I think our Indigenous Canadians are probably going to be the leaders in solving the housing crisis especially here in BC. If you look at what the Squamish people are doing with the development in their community, and the Okanagan Indian Band with what they're doing with purchase of O'Keefe ranch lands, and anything that starts with housing equitability starts with unlocking that economic lens first and then the wider economic lens after that.

**Katelin:** Thank you, everyone, for your comments and suggestions today. I'd like to quickly go over next steps and what we are going to do with this information from this meeting as well as other regional meetings behind held across the Thompson, Okanagan and Kootenays areas. We will be sharing this information with all of you, also sharing with our government counterparts. I was madly writing notes to go back and have conversations on these complex issues, and it needs to be address, Pamela, for all.



We are looking to continue this conversation. We'd like to know if there is more that we can do to see that everyone is housed. If you could respond to the poll that Sabrina just put in the chat, that would be appreciated.

Many of you have shared programs and opportunities, and if you have anything prepared, please send it to Sabrina so she can record it for the report and share it with the relevant stakeholders.

Thank you for your time and input. Just very grateful for your participation today. Have a wonderful day, everyone.