

Homelessness and Housing



Social Planning Council
for the North Okanagan

Presentation by:

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Housing Challenges

People without homes sleeping in parks and public spaces

Long and lengthy waitlists for non-profit subsidised housing units

Rental vacancy rate at less than 2% rate since 2015

Rental rates that have far outreached average incomes

Renovictions and/or rental properties that are sold and tenants cannot find new accommodation and/or are cannot afford the “new” market rates

Latest trends include families who are homeless and/or living in motels due to lack of affordable units and people living in their vehicles

DEMOGRAPHICS: Homeless Population April 2021

224 people identified (as homeless compared to 151 in 2019). **54** were sleeping outside.

64% were male and **33%** were female; **3%** indicated transgender/other

30% of respondents indicated they had been in the foster care system

40% identified as Indigenous or having Indigenous ancestry

11 % identified with the 2SLGBTQIA+ community

35% reported an acquired brain injury

63% reported a mental health issue

85% reported a substance abuse issue

16% had lived in Vernon for less than one year (the majority of people have lived in Vernon more than one year)

42% had been in the community 10 years or more



Housing Resources in the Non-profit Housing Sector

CHALLENGE:
Person has
stable housing
but needs
assistance with
rent

BC Housing RENTAL SUBSIDY:



Rental Assistance Program (RAP)

- provides eligible low-income working **families** with monthly assistance to help with their monthly rent payments.
- To qualify, families must have a total before-tax household income of \$40,000 or less, were working at some point in the last year, and have at least one dependent child.

Shelter Aid For Elderly Renters (SAFER)

- provides monthly cash payments to subsidize rents for eligible BC residents who are **age 60 or over**.
- You pay more than 30% of your gross, before tax, monthly household income towards rent for your home

CHALLENGE:
Person is
seeking more
affordable
rental unit

Non-Profit Housing Units:



- Since 2018, an additional 297 units of affordable housing projects were approved by BC Housing and are under various stages of construction.
- Range of Rents: Market, Under Market and Deep Subsidy



CHALLENGE:
Person has
stable housing
but
experiences a
short-term
financial
emergency

North Okanagan Rent Bank:



- Low to moderate income renters who are unable to pay rent or utilities due to a short-term financial emergency (e.g. unexpected car repair)
- This is a LOAN, not a grant or subsidy
- Must have income sufficient to cover other living expenses
- Able to demonstrate a temporary financial need or crisis
- Hosted by CMHA – Vernon Branch



CHALLENGE:
Person has
been given an
eviction notice

Homelessness Prevention Program:



- Supports individuals and families who are at risk of losing their housing.
- The program develops relationships with landlords, acts as mediators, and provides short-term financial subsidies to eligible clients.
- Maintains an email distribution list that provides weekly updates on current rental accommodation; employers are welcome to join the list.
- Hosted by Turning Points Collaborative Society

Questions:

