



CITY OF WEST KELOWNA REGULAR COUNCIL AGENDA

Tuesday, August 25, 2020, IMMEDIATELY FOLLOWING THE PUBLIC HEARING AT 6:00 P.M.
COUNCIL CHAMBERS
2760 CAMERON ROAD, WEST KELOWNA, BC

Pages

1. CALL THE REGULAR COUNCIL MEETING TO ORDER

It is acknowledged that this meeting is being held on the traditional territory of the Syilx/Okanagan Peoples.

Procedural Motion:

WHEREAS the Minister of Public Safety and Solicitor General under the Emergency Program Act has issued Ministerial Order No. M192, dated June 17, 2020 in regards to "Local Government Meetings and Bylaw Process (COVID-19) Order No. 3", therefore be it resolved;

THAT Council does not allow members of the public to attend this open meeting, except for Item 5.1.1 (consideration of the 2019 Annual Report), as the meeting space will not accommodate members of the public in accordance with the requirements or recommendations under the *Public Health Act*; and

THAT Council hereby notifies the public that this meeting is being webcast live and will be archived on the City's website to ensure openness, transparency, accessibility and accountability in respect of this meeting.

2. INTRODUCTION OF LATE ITEMS

3. ADOPTION OF AGENDA

4. ADOPTION OF MINUTES

4.1 Minutes of the Regular Council Meeting held July 28, 2020 in the City of West Kelowna Council Chambers

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5. MAYOR AND COUNCILLOR'S REPORTS

5.1 Mayor Milsom

5.1.1 2019 Annual Report

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In accordance with Section 99 of the Community Charter, the public is invited to present submissions or questions to Council regarding the 2019 Annual Report.

Recommended Motion:

THAT Council consider the 2019 Annual Report, prepared in accordance with Sections 98 and 99 of the *Community Charter*.

5.1.2 Regional Economic Recovery Task Force - Update

6. DELEGATIONS

7. UNFINISHED BUSINESS

8. DIVISION REPORTS

8.1 CHIEF ADMINISTRATIVE OFFICER

8.1.1 Rose Valley Water Treatment Plant Progress Update

Verbal Update from the CAO

8.2 DEVELOPMENT SERVICES

8.2.1 CDP 14-01 and OCP 20-01, Comprehensive Development Plan and Official Community Plan Amendment Bylaw No. 0100.57 (3rd and adopt)

46

Recommended Motion:

THAT Council give third reading and adopt City of West Kelowna Official Community Plan Amendment Bylaw No. 0100.57, 2019; and

THAT Council endorse the Smith Creek Comprehensive Development Plan.

8.2.2 DVP 20-09, Development Variance Permit, 1491 Ross Road

121

Recommended Motion:

THAT Council authorize the issuance of a Development Variance Permit (DVP 20-09) for Lot A District Lot 506 ODYD Plan KAP79010 (1491 Ross Rd) in general accordance with the attached permit to vary Zoning Bylaw No. 0154 as follows:

- Section 3.26.5 to allow the carriage house roof to be 0.49 m higher than the peak of the roof of the principal detached dwelling;

- Section 10.2.5(f).2 to reduce the required siting from the rear parcel boundary from 3.0 m required to 1.0 m for an existing accessory building; and
- Section 10.2.5(f).3 to reduce the required siting from the interior side parcel boundary from 1.5 m required to 1.19 m for an existing accessory building.

8.2.3 DP 14-12.06 and LL 20-01.01, Development Permit Amendment with Variances and Liquor License, 835 Anders Road 138

Recommended Motion:

THAT Council authorize the issuance of a Development Permit Amendment (DP 14-12.05) to remove the variance for a brewery use located at 845 Anders Road (proposed building); and,

THAT Council authorize the issuance of a Development Permit Amendment (DP 14-12.06) with the following variance at 835 Anders Road (existing building):

- That the number of parking spaces be reduced from 40 to 7 (variance of 33 spaces) to accommodate a brewery and accessory uses; and,

THAT Council support the proposed Liquor and Cannabis Regulations Branch Lounge Endorsement application (LL 20-01.01) for Lakesider Brewing Company (835 Anders Road) in accordance with the information contained in this report.

8.2.4 City of West Kelowna Local Area Water Service Establishment (Westbank Irrigation District) Bylaw 2009 No. 0080.09, 2802 Smith Creek Local Area Service Inclusion 150

Recommended Motion:

THAT Council give first, second and third reading to “City of West Kelowna Local Area Water Service Establishment (Westbank Irrigation District) Amendment Bylaw No 0080.09 2020”.

8.2.5 City of West Kelowna Local Area Water Service Establishment (Westbank Irrigation District) Bylaw 2009 No. 0080.10, 2850 Dixie Local Area Service Inclusion 154

Recommended Motion:

THAT Council give first, second and third reading to “City of West Kelowna Local Area Water Service Establishment (Westbank Irrigation District) Amendment Bylaw No 0080.10

2020”.

8.2.6 Regional Housing Needs Assessment 158

Recommended Motion:

THAT Council receive the Regional Housing Needs Assessment dated November 2019 which includes detailed information about current and anticipated housing needs in West Kelowna.

8.2.7 P 20-16, Short Term Rentals 359

Council Report, with Decision Points, from the Planner II

8.3 ENGINEERING / PUBLIC WORKS / PARKS

8.4 FIRE RESCUE SERVICES

8.5 CORPORATE INITIATIVES

8.6 FINANCIAL SERVICES

8.6.1 2019 DRAFT Statement of Financial Information (SOFI) 392

Recommended Motion:

THAT Council approve the 2019 DRAFT Statement of Financial Information report for the City of West Kelowna.

8.7 CORPORATE SERVICES / RECREATION AND CULTURE

8.7.1 Lease Agreement – CWK and SD No. 23 Constable Neil Bruce Middle School Playing Fields 407

Recommended Motion:

THAT Council authorize the Mayor and Corporate Officer to execute a lease agreement for the Constable Neil Bruce Middle School Playing Fields with School District No. 23 for a term November 1, 2020 to July 1, 2024 for an annual sum of \$1.00.

8.7.2 Bylaw Notice Enforcement Amendment Bylaw No. 0093.45 and Ticket Information Utilization Amendment Bylaw No. 0095.42 415

Recommended Motion:

THAT “Bylaw Notice Enforcement Amendment Bylaw No. 0093.45, 2020” be adopted; and

THAT “City of West Kelowna Ticket Information Utilization

Amendment Bylaw No. 0095.42, 2020” be adopted.

9. CORRESPONDENCE AND INFORMATION ITEMS

**9.1 Correspondence received from Ken Macdonald, Executive Director,
National Programs and Business Development, Environmental and
Climate Change Canada, dated July 31, 2020, re Weatheradio Canada**

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10. NOTICE OF MOTION

11. ADJOURNMENT OF THE REGULAR MEETING

The next Council meeting is scheduled for 1:30 p.m., Tuesday, September 8, 2020.



CITY OF WEST KELOWNA
MINUTES OF THE REGULAR MEETING OF COUNCIL

Tuesday, July 28, 2020
COUNCIL CHAMBERS
2760 CAMERON ROAD, WEST KELOWNA, BC

MEMBERS PRESENT: Mayor Gord Milsom
Councillor Rick de Jong
Councillor Doug Findlater
Councillor Jason Friesen
Councillor Stephen Johnston
Councillor Carol Zanon
Councillor Jayson Zilkie

Staff Present: Paul Gipps, CAO
Tracey Batten, Deputy CAO / Corporate Officer
Warren Everton, Director of Finance / CFO
Sandy Webster, Director of Corporate Initiatives
Mark Koch, Director of Development Services
Brent Magnan, Planning Manager
Rob Hillis, Engineering Manager
Erin Goodwin, Facilities Manager
Brandon Mayne, Help Desk Assistant

1. CALL THE REGULAR COUNCIL MEETING TO ORDER

The meeting was called to order at 6:00 p.m.

It was acknowledged that this meeting was held on the traditional territory of the Syilx/Okanagan Peoples.

Procedural Motion:

It was moved and seconded

Resolution No. C191/20

WHEREAS the Minister of Public Safety and Solicitor General under the Emergency Program Act has issued Ministerial Order No. M192 dated June 17, 2020 in regards to "Local Government Meetings and Bylaw Process (COVID-19) Order No. 3", therefore be it resolved;

THAT Council does not allow members of the public to attend this open meeting as the meeting space will not accommodate members of the public in accordance with the requirements or recommendations under the Public Health Act; and

THAT Council hereby notifies the public that this meeting is being webcast live and will be archived on the City's website to ensure openness, transparency, accessibility and accountability in respect of this meeting.

CARRIED UNANIMOUSLY

2. INTRODUCTION OF LATE ITEMS

2.1 Regional District of Central Okanagan Highlights from the July 27, 2020 Regional Board Meeting (see Item 5.1.2 under Mayor and Councillor's Reports)

3. ADOPTION OF AGENDA

It was moved and seconded

Resolution No. C192/20

THAT the agenda be adopted as amended.

CARRIED UNANIMOUSLY

4. ADOPTION OF MINUTES

4.1 Minutes of the Special Council Meeting held July 14, 2020 in the City of West Kelowna Council Chambers

It was moved and seconded

Resolution No. C193/20

THAT the minutes of the Special Council Meeting held July 14, 2020 in the City of West Kelowna Council Chambers be adopted.

CARRIED UNANIMOUSLY

4.2 Minutes of the Regular Council Meeting held July 14, 2020 in the City of West Kelowna Council Chambers

It was moved and seconded

Resolution No. C194/20

THAT the minutes of the Regular Council Meeting held July 14, 2020 in the City of West Kelowna Council Chambers be adopted.

CARRIED UNANIMOUSLY

4.3 Minutes of the Special Council Meeting held July 21, 2020 in the City of West Kelowna Council Chambers

It was moved and seconded

Resolution No. C195/20

THAT the minutes of the Special Council Meeting held July 21, 2020 in the City of West Kelowna Council Chambers be adopted.

CARRIED UNANIMOUSLY

4.4 Minutes of the Public Hearing held July 21, 2020 in the City of West Kelowna Council Chambers

It was moved and seconded

Resolution No. C196/20

THAT the minutes of the Public Hearing held July 21, 2020 in the City of West Kelowna Council Chambers be adopted.

CARRIED UNANIMOUSLY

5. MAYOR AND COUNCILLOR'S REPORTS

5.1 Mayor Milsom

5.1.1 Regional Economic Recovery Task Force - Update

5.1.2 Regional District of Central Okanagan Highlights from the July 27, 2020 Regional Board Meeting

6. DELEGATIONS

7. UNFINISHED BUSINESS

8. DIVISION REPORTS

8.1 CHIEF ADMINISTRATIVE OFFICER

8.1.1 UBCM Community Excellence Awards Application

It was moved and seconded

Resolution No. C197/20

THAT the City of West Kelowna supports an application to the Union of British Columbia municipalities Community Excellence Awards in the

category of Service Delivery for the City of West Kelowna's response to COVID-19

CARRIED UNANIMOUSLY

8.1.2 Public Works Yard - Emil Anderson Agreement

It was moved and seconded

Resolution No. C198/20

THAT Council consider and resolve to waive purchasing policy and directly award the removal of approximately 180,000 m³ of material from the property located at 2015 Bartley Road to Emil Anderson Construction (EAC) Ltd for the net amount of \$1.85 per cubic meter to be paid by EAC to the CWK; and,

THAT Council authorize EAC to apply for a mining permit through the British Columbia Ministry of Energy, Mines & Petroleum Resources, on behalf of the City of West Kelowna (CWK); and,

THAT Council consider and resolve to waive purchasing policy and directly award the contract to complete earthwork associated with meeting the elevations related with the mining application and future public works yard to Emil Anderson Construction (EAC) at an estimated net cost to be paid by the CWK to EAC of approximately \$256,088.

CARRIED UNANIMOUSLY

8.2 DEVELOPMENT SERVICES

8.2.1 TUP 17-01.01, Temporary Use Permit (Extension), 2565 Main Street

It was moved and seconded

Resolution No. C199/20

THAT Council grant a three (3) year extension to Temporary Use Permit (TUP 17-01) to allow for an outdoor storage yard on the westernmost portion of 2565 Main Street (Lot 31, DL 486 ODYD Plan 761, Except Plan H18608, 38625, and H911) subject to the conditions outlined in the attached permit (*Attachment 1*).

CARRIED UNANIMOUSLY

8.2.2 Z 19-12, OCP Amendment Bylaw No. 0100.58 and Zoning Amendment Bylaw No. 0154.89 (Rescind 1st Reading), 1080 Devon Road

It was moved and seconded

Resolution No. C200/20

THAT Council rescind first reading to Official Community Plan Amendment Bylaw No. 0100.58, 2020 and abandon the bylaw; and,

THAT Council rescind first reading to Zoning Amendment Bylaw No. 0154.89, 2020 and abandon the bylaw.

CARRIED UNANIMOUSLY

8.3 ENGINEERING / PUBLIC WORKS / PARKS

8.4 FIRE RESCUE SERVICES

8.5 CORPORATE INITIATIVES

8.6 FINANCIAL SERVICES

8.7 CORPORATE SERVICES / RECREATION AND CULTURE

8.7.1 Bylaw Notice Enforcement Amendment Bylaw No. 0093.45 and Ticket Information Utilization Amendment Bylaw No. 0095.42

It was moved and seconded

Resolution No. C201/20

THAT Council give first, second and third reading to “Bylaw Notice Enforcement Amendment Bylaw No. 0093.45, 2020”; and

THAT Council give first, second and third reading to “City of West Kelowna Ticket Information Utilization Amendment Bylaw No. 0095.42, 2020”.

CARRIED UNANIMOUSLY

9. CORRESPONDENCE AND INFORMATION ITEMS

10. NOTICE OF MOTION

11. ADJOURNMENT OF THE REGULAR MEETING

The meeting adjourned at 6:25 p.m.

MAYOR

DEPUTY CAO/CORPORATE OFFICER



COUNCIL REPORT

To: Paul Gipps, CAO

Date: August 25, 2020

From: Kari O'Rourke, Communications Manager

File No:

Subject: **2019 Annual Report**

RECOMMENDATION

THAT Council consider the 2019 Annual Report, prepared in accordance with Sections 98 and 99 of the *Community Charter*.

STRATEGIC AREA(S) OF FOCUS

Strengthen Our Community

BACKGROUND

In accordance with Sections 98 and 99 of the *Community Charter*, the City of West Kelowna's 2019 Annual Report is presented for Council's consideration.

Earlier this year, the Ministry of Municipal Affairs and Housing extended the due dates for this year's financial reporting submissions, from June 30 to August 31, 2020, in response to COVID-19 pandemic.

The 2019 Annual Report reflects Council's previous Strategic Priorities up to the end of 2019. It also highlights activities and consolidated financial statements for the City ending December 31, 2019, in accordance with the statutory requirements outlined by the *Community Charter*.

Included is the independently audited financial statements, information on tax exemptions and summary of services and operations based on last year's objectives.

CONCLUSION

Additional outreach activities included a public service announcement on August 10 with an associated e-update to subscribers, and social media posts on City channels and subsequent social media posts on August 17.

The final requirement is for Council to consider public feedback, provide any additional inputs and endorse the report.

REVIEWED BY

Sandy Webster, Director of Corporate Initiatives
Warren Everton, Director of Finance/CFO
Tracey Batten, Deputy CAO/Corporate Officer

APPROVED FOR THE AGENDA BY

Paul Gipps, CAO

Powerpoint: Yes No

Attachments:
2019 Annual Report



City of West Kelowna

ANNUAL REPORT

2019



About West Kelowna

We love it here... and you will too!

West Kelowna's draw is undeniable. People are increasingly attracted to the community for its life balance, offering more affordable housing than the Lower Mainland, Fraser Valley and Capital Regions, shorter commute times and an abundance of recreational opportunities right in one's own backyard. Warm, sunny summers and short, mild winters also make the community an attractive place to live.



Population	35,818
Growth rate	1.3
Households	13,850
Businesses	2,100
Parks	139
Rec facilities	10
Area square km	123.5



Situated in the traditional territory of the Syilx People, on the central, western hillside of Okanagan Lake, the community is a gateway to a valley resplendent with orchards, vineyards, beaches, parks and trails.

People enjoy kayaking along the spectacular shores of Okanagan Lake, mountain biking, hiking and snowshoeing through centuries old pine forests, touring award-winning wineries, picking impeccable local produce at farms and farmers markets and exploring the treasure trove of unique shops, cafes and artist studios off the beaten paths.

The community offers more than 130 athletic fields, beaches, boat launches, parks, sports courts, and trails, two arenas, an air-supported multi-sport facility, indoor aquatic centre and five community centres. The family-friendly Westside Daze annual community festival and free, Friday night Music in the Park concert series, and annual Holiday Light Up in the City Centre draw thousands of residents and visitors throughout the year.

West Kelowna is at a pivotal point in its history. Although the community incorporated as a municipality only 12 years ago, it has a rich agricultural history. The City is steadily growing and rapidly modernizing and the municipality must balance these demands with preservation of its rural roots and protect the values that draw people here to begin with. Many of the City's goals and objectives reflect our efforts to achieve this balance.



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Disclaimer

Council's Strategic Priorities were updated for 2020 to 2022, and the 2019 Priorities do not entirely reflect Council's present goals and objectives. For Council's most up to date direction, please visit our Strategic Priorities web page at westkelownacity.ca/strategicpriorities.

Due to guidelines and restrictions to prevent the spread of COVID-19 we are presenting our annual report later than usual and in a reduced format. We appreciate your understanding and acceptance of our modified approach during these unprecedented times.

Message from the Mayor

On behalf of City Council, I am pleased to present the 2019 Annual Report to our community.

With the experience of our first full year of our term, West Kelowna Council engaged and listened to our community as we undertook our strategic priority review. We had good debate around the Council table and made many important decisions on behalf of our residents and community stakeholders. One of Council's most important decisions during 2019 was the hiring of Mr. Paul Gipps as our new Chief Administrative Officer. Council was clear that this is a transformative time that required strong leadership and exceptional delivery of our mandate.

As I reflect on the highlights from 2019, I am pleased with what we have accomplished so far. We focused on strengthening our relationships with our good neighbours and held our first Council-to-Council meeting together with Westbank First Nation and the District of Peachland. We understand that by working together we are better able to address the shared needs of the Greater Westside and contribute to the well-being of our communities. As a new Council, we met government representatives and decision makers throughout the year to discuss and advance issues of importance to West Kelowna.

I delivered my first State of the City address in spring 2019 hosted by the Greater Westside Board of Trade as we continued to support the outstanding businesses in our community. We also experienced significant development in Westbank Town Centre. Council is grateful for continued business investments and the support of our exceptional community to make West Kelowna truly a destination and a beautiful place to work and call home.

Our community also celebrated the exciting milestone of the grand opening of the new Multi-Sport Centre for kids of all ages to enjoy, bringing much needed sport facilities and programs to our residents and visitors.

Finally, Maclean's Magazine recognized West Kelowna as one of Canada's Best Communities ranking us 2nd in BC and 12th nationally.

As Council and I reflected back on a year of change, we were energized about what was accomplished and look forward to 2020 and beyond.

I remain grateful to be your Mayor and, on behalf of Council, we remain at your service.

Gord Milsom
Mayor, City of West Kelowna



Mission

Plan for the future while taking care of today as we develop and operate a modern, urban city that retains its rural character.

Vision

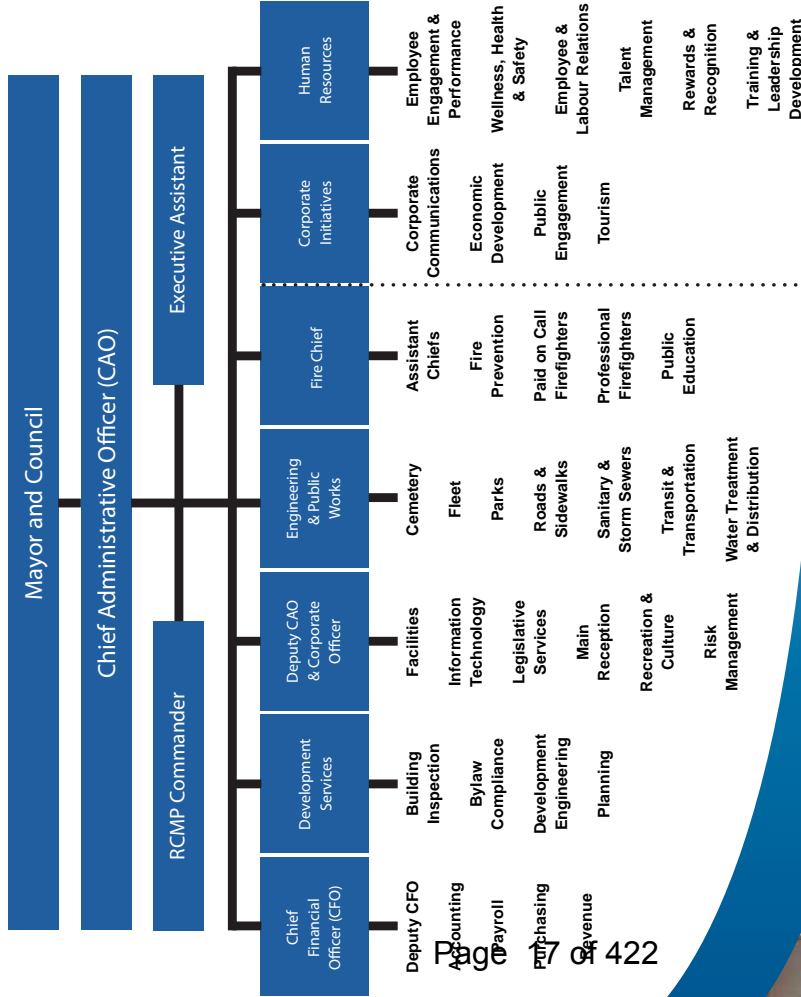
The City of West Kelowna is a responsive, solution-oriented local government that works in partnership with the community and others to create opportunities for growth and prosperity.

Objectives

As part of their Mission and Vision for the community, West Kelowna City Council directs Strategic Planning, which forms the municipality's goals and objectives. Council works with staff to review Strategic Priorities annually and confirm the City's operational plan each year. To learn more about West Kelowna's 2019 Strategic Priorities and the 2020 to 2022 Strategic Priorities, please visit westkelownacity.ca/strategicpriorities.

Photo, left to right: Coun. Jason Friesen, Coun. Jayson Zilkie, Coun. Carol Zanon, Mayor Gord Milsom, Coun. Doug Findlater, Coun. Rick de Jong, Coun. Stephen Johnston.

Organizational chart



Message from the CAO

I am pleased to reflect on the accomplishments presented in the City of West Kelowna's 2019 Annual Report.

In July 2019, I took the role as Chief Administrative Officer (CAO) and am humbled to lead an outstanding team. It quickly became evident that Council is unique and truly embodies a partnership approach while setting clear expectations for staff to deliver their priorities for the community. When I started with West Kelowna, Council's direction was clear – improve customer service delivery, move forward with major projects, refine our operations and enhance our relationships with the community and our partners.

We began by re-setting Council's Strategic Priorities for the remainder of their term, from 2020 through 2022, charting our way forward to enhanced program, service and infrastructure delivery. As we plan and celebrate our continued growth across the Greater Westside, strengthening our partnership with Westbank First Nation remained fundamental to our collective success. So, too, was strengthening relationships with community and regional partners, and all levels of government. We established a new way forward, with increased collaboration underpinning all we do. Seeking input early from the business community also resulted in streamlining our development services to create an improved way to do work with the City. We heard from community associations that we need to reduce operational impacts to those affected, increase our communication and engagement on our projects and programs, increase sidewalks and other infrastructure, make policy changes and improve our digital presence. We exchanged dialogue with sports groups to develop cooperative uses of our facilities, and coordinated a town hall meeting to invite community conversations with Interior Health, RCMP, BC Housing, and operators to address the challenges of people living without homes and community safety.

Above all, starting construction on Rose Valley Water Treatment Plant remained Council's top priority, as we work with users to deliver the project. Funding from Canada and BC remained in place and the City is on-track to provide clean, safe and reliable water in 2022.

Looking ahead, a community-centric approach will further shape the delivery of programs, services and infrastructure that our citizens value and enable better communications and community engagement to support sustainable decision making. I have a sense of excitement as we move forward in achieving a strong economic and vibrant community. I am very proud to be a part of that future.

Paul Gipps
Chief Administrative Officer

Utility Department staff joined Kelowna-Lake Country MP Stephen Fuhr, for the September 10 announcement of a grant extension under the Clean Water and Wastewater Fund for Rose Valley Water Treatment Plant.



Defining moments

Multi Sport Centre opened



Photo, left to right: Couns. Zilkie and Friesen, Mayor Milsom and Couns. Zanon, Findlater and de Jong during a Multi Sport Centre tour held in October.

A thankful community joined West Kelowna Mayor and Council November 16 for the official opening of the Multi-Sport Centre at 2139 McDougall Road, next to Mar Jok Elementary School and Rosewood Sports Field.

The all-seasons amenity is an air-supported and full lighted structure with a 60 x 42 metre artificial turf surface that can easily be divided into halves or thirds to accommodate a variety of indoor uses. Other amenities include accessible washrooms and free, paved parking.

Construction started in April 2019 and crews completed work in late October 2019. West Kelowna invested \$4.1 million in the year-round community sports facility including design, engineering, site preparation, construction, contingencies and commissioning. The City of West Kelowna thanks Westside Youth Soccer for providing \$667,000 toward the construction of the project.

The facility was constructed to accommodate Westside sports groups' requests for extended play and practice times into evenings in spring and fall and allow skills development and competitions over winter, or during inclement weather when outdoor fields must be closed.

As further proof of the community's appreciation for the amenity, bookings remained full during evenings and weekends for the remainder of the year. The public also attended in droves during the first indoor Parks Play Days held at the centre.



Site secured for water plant

The greatly anticipated and much needed Rose Valley Water Treatment Plant is being built on a 24-acre property at 2010 Bartley Road, which the City bought in March for \$915,000.

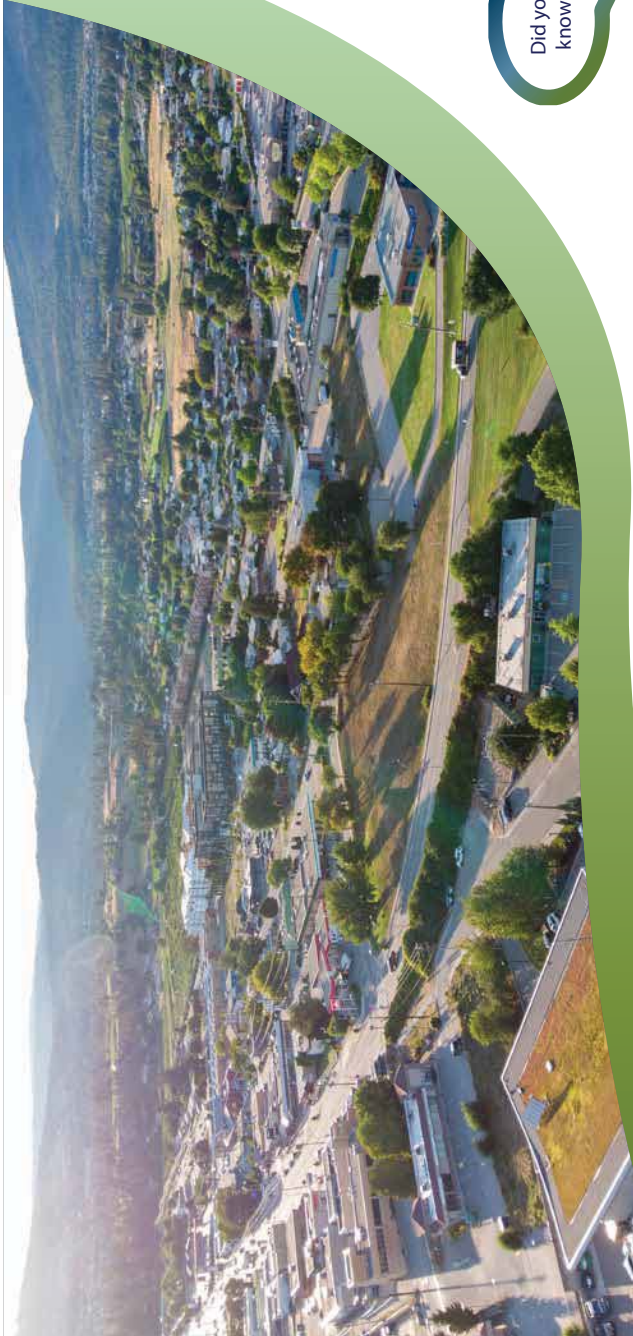
The Rose Valley water plant, which the City will complete in 2022, will be a high capacity facility that will provide multiple levels of treatment including filtration and UV disinfection bringing an end to continuous Boil Water Notices and Water Quality Advisories.

The infrastructure will benefit approximately 8,300 properties in the Lakeview (local Rose Valley), Pritchard, Sunnyside and West Kelowna Estates Systems. More than 18,000 people live in the local service area, which includes the City's arenas, Mount Boucherie Secondary School, Constable Neil Bruce Middle School, Hudson, Rose Valley, Mar Jok, Shannon Lake and Chief Tomat Elementary Schools and the West Kelowna Business Park. For more information on the project, visit westkelownacity.ca/rvwtp.

In September, Canada and British Columbia announced that they would extend deadlines for use of a \$41 million grant, awarded under the Clean Water and Wastewater Fund, for treatment plant construction. The original deadline required the City to complete construction before April 2020. The new deadline is March 31, 2023. Senior government extended the grant in recognition of unforeseen complexities, including site acquisition and historical flooding in 2017 and 2018, which occupied City resources for emergency response and recovery. Council thanked senior government officials for going above and beyond to ensure the grant extension.

"West Kelowna is humbled by their support and extremely grateful," said Mayor Gord Milsom.

Photo above, left to right: Couns. Zanon, Findlater, Friesen, de Jong and Johnston and Mayor Milsom unveiled a sign at end of Rosewood Drive in March as part of the City's announcement of a land purchase for the new Rose Valley Water Treatment Plant.



Building Department 2019

\$140 Million

Total construction value of the 588 building permits issued in 2019



4,011

Total Inspections completed during 2019



40 per cent

Percentage of building permits issued for residential projects like additions and secondary suites



442

New multi-family units built in 2019 including apartments and townhomes with a construction value of \$54.4 million



Did you know?

Subscribe to e-updates at westkelownacity.ca/news

Westbank Centre

Development continued at record pace

West Kelowna experienced a healthy year of building and development growth in 2019. Construction reached new heights in 2019 with residential construction in Westbank Centre climbing to six-stories. The taller, denser developments increased the total value in construction to a record \$140.3 million in 2019, 66 per cent greater than the \$84.3 million annual average.

The City remains committed to shaping the community as a destination of choice, in which to live and invest. With that goal top of mind, Council directed staff to work closely with respected organizations like the Canadian Home Builders' Association and the Urban Development Institute and forge ahead with ways of streamlining and improving the development and building permit application processes. Senior staff held one-on-one meetings with developers and builders in the City to hear their feedback on improvements. Staff began implementing feedback immediately and, as the City held further meetings throughout the year, processes continued to evolve into 2020.

The community remains an attractive place to live, work and play and the municipality and Council remain keen on working closely with the community and developers to create projects that balance growth and urbanization with the agricultural and natural attributes that draw so many people here. Westbank Centre, is an example of such balance, as developers construct low-rise towers adjacent to thriving farms and orchards.

While building and development remain key components of the City's economy, agriculture, logging, services and tourism are also important sectors. Active business licenses across all sectors in West Kelowna grew to a record 2,100 in 2019, proving that West Kelowna plays a key role in shaping, supporting and growing a diverse Okanagan Valley economy that creates numerous opportunities for residents and newcomers.

BC Statistics estimated that West Kelowna's population grew to 35,818 in 2019, a 1.3 per cent increase over 2018 and 31.5 per cent greater than when the City incorporated in 2007.

Pedestrian connections improved for students and transit users

Pedestrian and storm water improvements were completed on Ross Road between Brentwood Road and Riffington Place in summer 2019. The Pedestrian and Bicycle Plan listed the project among the City of West Kelowna's top priorities to improve accessibility for students attending Mt. Boucherie Secondary School, connections to the Boucherie Mountain Transit Exchange and connectivity to the Mt. Boucherie Community Centre.

The \$881,710 project included:

- 900 square meters of concrete sidewalk
- 900 linear meters of concrete curb
- 3500 square meters of new asphalt
- Storm water infrastructure
- Street lighting enhancements

Road and sidewalk improvements consistently rank highly in annual Citizens' Survey results and the Pedestrian and Bicycle Plan also recommended that the City strategically invest in improving connectivity around schools. The City's Road Development Cost Charge Program also contributes to upgrades throughout the community. In the past five years, the City has constructed approximately 3,400 linear metres of new sidewalks:

- Ross Road, Brentwood to Riffington, 2019, 650 m
- Boucherie Road, Stuart to Ogdan, 2018, 1.4 km
- Daimler Drive from Auburn Road to Old Okanagan Highway, 2018, 280m
- Webber Road from McRae to Malcolm, 2017, 400 m
- Olympus Way and Marathon Court, 2016, 150 m
- Gellatly Road from Carrington Road to Highway 97, 2016, 150 m
- Alhambra Drive, 2016, 85 m
- Sharon Ridge Drive West from Fieldstone Court to Lakeside Court, 2015, 350 m

Website receives international honours

West Kelowna's [website](#) stood toe to toe with impressive, international competition to win 2019 Webby Award honours.

The City received the Internet's highest recognition in the Government and Civil Innovation Category along with other notable honourees such as New York City Public Schools, the Massachusetts Bay Transit Authority and High Performance Sport New Zealand.

NYC Public Schools is one of the largest educational districts in the world, serving 1.1 million students and their parents; the MBTA serves 1.33 million transit users daily in the Greater Boston area; and, Sport New Zealand is the governing body for all athletics and recreation in the nation of 4.8 million people.

The City's website, [westkelownacity.ca](#), provides digital access to 50,000 people on the greater Westside, averages 18,000 unique users monthly and has more than 3,200 subscribers.

City staff worked with experts at Ontario-based eSolutions Group to modernize the website, making it more accessible, user friendly and searchable. The new site includes an Ask West Kelowna feature, more prominent Emergency Alert banner, when needed, more comprehensive service request portal, additional subscription options, and social media integration; and, it better highlights the community's events, people and places. Users can seamlessly access the site using cell phones, computers, tablets and smart TVs. The overhaul process included valuable internal and external consultation, a strategic review and reorganization of all content. The site launched in May 2018.

The Webby was the second industry accolade for [westkelownacity.ca](#), which also won a Government Standard of Excellence Award from the Web Marketing Association's 2018 WebAward Competition.

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[info@westkelownacity.ca](#)

778-797-1000



Hometown Hockey draws a multitude of fans

West Kelowna and Westbank First Nation co-hosted the Rogers Hometown Hockey Festival on January 19 and 20 at Mount Boucherie Community Centre. The community was one of 20 across Canada chosen to host the popular community booster celebration in 2019.

Residents and businesses helped build excitement in advance of the celebration by painting the town red, keeping up holiday lights in their stores, offices and homes and decking out their vehicles.

City of West Kelowna Mayor Gord Milson and Westbank First Nation Chief Roxanne Lindley hosted the official welcoming ceremony on Saturday, January 19 at noon, top photo right, kicking off the free, two day festival.

The celebration included live music from Shawn Lightfoot and Ben Klick, photo centre right. Fans enjoyed various games and activities, an interactive photo booth and a barbecue hosted by the West Kelowna Warriors. Fans were also treated to free pizza, coffee and hot chocolate.

NHL Alumni Kirk McLean and Jordin Tootoo were on hand to meet fans and sign autographs, and a community hockey rink gave the crowd a family-friendly outdoor venue where they could interact with NHL Alumni Josh Gorges. The rink also featured pickup games between West Kelowna Professional Firefighters, RCMP and NHL Alumni, with West Kelowna's RCMP Commander Staff Sgt. Duncan Dixon, a big hockey fan himself, on hand to play and help officiate.

Other main attractions included the Hockey Circus Show. Paz, the world-renowned hockey acrobat wowed the crowds, juggling everything from pucks to flaming hockey sticks all while standing on top of a hockey net.

The event wrapped up Sunday night with a community parade, photos bottom left and top right and a live outdoor viewing party with the game between the Maple Leafs and the Arizona Coyotes streamed live from Toronto on a giant screen in West Kelowna with local commentary courtesy of Ron MacLean and Tara Sloane. Rogers also presented the City of West Kelowna and Westbank First Nation with an honorary jersey in appreciation of serving as host community.



Below, Westbank First Nation and City of West Kelowna Councils join local MP Dan Albas and MLAs Ben Stewart and Steve Thomson, centre left, Chief Lindley and Mayor Milson for a Hometown Hockey jersey presentation in appreciation of co-hosting the festival.



Council priorities

Council's Strategic Priorities were updated for 2020 to 2022, and the 2019 Priorities do not entirely reflect Council's present goals and objectives. For Council's most up to date direction, please visit westkelownacity.ca/strategicpriorities.

Community Safety

Goal: Ensure West Kelowna is a safe place for all residents and visitors.

Priority	Start	Complete
Rose Valley Water Treatment Plant	Design in progress	2022
Rural RCMP Detachment review	May 2019	December 2019
RCMP municipal review	April 2019	October 2019
Glenrosa Road design	February 2019	December 2019
New main fire hall	January 2019	December 2023
Westbank Centre security and bylaw enforcement	June 2019	September 2019

Community Visioning and Involvement

Goal: Increase community involvement and develop long-range plans to meet residents' and visitors' needs.

Priority	Start	Complete
Long range community vision	May 2019	February 2021
Recreation Facilities Master Plan	March 2019	December 2019
Trails Plan review	April 2020	October 2020



Photos, clockwise from top left: Mayor Milsom delivers State of City address to Greater Westside Board of Trade April 4; Mayor welcomes Premier John Horgan at Municipal Hall March 13; Coun. Zanon listens to staff and students' ideas during roundtable discussions at the Mayor's Youth Forum at Mount Boucherie Secondary School January 15; Mayor and local MLA Ben Stewart (far right) join West Kelowna Fire Rescue members for the BC Fallen Fire Fighters Memorial March 4 in Victoria honouring Capt. Troy Russell who passed in 2018 of job related cancer.

Council priorities

Economic Growth			
Goal: Diversify the tax base in the City of West Kelowna and encourage economic prosperity.			
Priority	Start	Complete	
Implement Development Services Review	September 2018	December 2019	
Downtown revitalization	Ongoing	Ongoing	

Relationships			
Goal: Foster good relations with important community partners.			
Priority	Start	Complete	
Westbank First Nation relationship building	Ongoing	Ongoing	
Regional, provincial and federal relations building	Ongoing	Ongoing	

Health, Homelessness and Housing			
Goal: Provide support for efforts to address health, homelessness and housing in the community.			
Priority	Start	Complete	
Urgent and primary care centre	Ongoing	Ongoing	
Homelessness strategy for the Westside	March 2019	September 2019	
Affordable housing strategy	January 2020	September 2020	
Health advocacy	Ongoing	Ongoing	



City of West Kelowna held a Council Meeting with Westbank First Nation and District of Peachland on April 15, 2020 to foster relationship building and forge ways to work together to better the Greater Westside for the community as a whole. In attendance, from left to right were: Westbank First Nation Councillors Tom Konek and Christopher Derickson, West Kelowna Councillor Doug Findlater, Peachland Councillor Patrick Van Minsel, West Kelowna Councillor Jason Friesen, Westbank First Nation Councillor Fernanda Alexander, Peachland Mayor Cindy Fortin, West Kelowna Mayor Gord Millsom, Westbank First Nation Chief Roxanne Lindley, West Kelowna Councillor Carol Zanon, Westbank First Nation Councillor Brian Eli, West Kelowna Councillor Rick de Jong, Peachland Councillor Terry Condon and West Kelowna Councillor Stephen Johnson.

Department milestones

Key highlights

Chief Administrative Officer

Objective	Status	Completion
Rose Valley Treatment Plant grant extension	Completed	September 2019
Municipal policing costs	Ongoing	Ongoing
Urgent and primary care centre	Ongoing	Ongoing
Succession plan for exempt staff	Completed	June 2019
Staff review	Ongoing	Ongoing
Transit review	Ongoing	Ongoing

Deputy Chief Administrative Officer and Corporate Officer

Objective	Status	Completion
Digital agenda service	Completed	June 2019
Business licence fee review	Completed	December 2019
Firefighter recruitment and training	Completed	September 2019
Fire station renovations	Completed	November 2019
Online bidding and evaluation tool implementation	Completed	March 2019
E-billing implementation	Ongoing	2021

Council funded eight new career firefighters, whom, along with two replacement crew members, started with West Kelowna Fire Rescue in September. The additional staff ensure that the community's fire halls can be staffed without excessive overtime or extended tours of duty. West Kelowna Fire Rescue serves the City of West Kelowna and Westbank First Nation.

Development Services

Objective	Status	Completion
OurWK Community Vision initiative	In progress	2021
Housing needs assessment	In progress	2020
Zoning Bylaw housekeeping review	In progress	2020
Building Bylaw review; Step Code consideration	In progress	2020
Builders and Developers' round table meetings	Completed	December 2019
Parkland Acceptance Policy	In progress	2020
Development application fees review	In progress	2020
Westside homelessness strategy	In progress	2020
Establish Westside Situation Table	In progress	January 2020
Farm Loop way-finding sign improvements	In progress	2020
Wine Trail way-finding sign improvements	In progress	2020
Cell phone tower policy	Completed	January 2019



Department milestones

Engineering and Public Works

Objective	Status	Completion
Rose Valley Water Treatment Plant design, build	In progress	2022
Multi-Sport Centre construction	Completed	October 2019
Ross Road sidewalks, storm sewer construction	Completed	September 2019
Gellatly Road, Boucherie to Carrington design	Completed	December 2019
Glenrosa Road design	In progress	March 2020
Powers Creek Bridge design	Completed	November 2019
Road Rehabilitation Program construction	Completed	November 2019
Asset Management Plan update	In progress	December 2020
Flood recovery works	In progress	November 2020
Recreation Facilities Master Plan creation	Completed	November 2019
Westbank Lions Community Centre upgrades	Completed	October 2019
Public Works Yard pre-planning and design	In progress	2020
Westbank water storage upgrades	Completed	November 2019
Water meter replacements	Ongoing	Ongoing
Inverness Lift Station decommissioning	Completed	October 2019
Royal LePage Place and Jim Lind Arena upgrades	Completed	August 2019
Parks upgrades	Completed	November 2019



Get updates on Capital Projects at westkelownacity.ca/capitalprojects



Photos, clockwise from top left: Repairs were completed at Rotary Beach to mitigate damage from historic 2017 flooding; a first for West Kelowna was the unique obstacle course playground installed at Vineyard Park in the fall; a snapshot of Multi-Sport Centre construction at mid-point in July; a new playground was installed at McIver Park.

2019 timeline

Photo left: in December, Mayor Milsom and Santa Claus, join local elementary school carolers to turn on the festive display of holiday lights during City Centre Light Up on Brown Road.



January 19 and 20	Home Town Hockey festival held	July 3	Paul Gipps named City's new CAO
February 20	Council hosts Talk Budget open house	July 12	Cemetery parking lot gets pavement
March 25	Rose Valley Water Treatment Plant site secured	July 13 and 14	City participates in Westside Daze celebrations
April 1	Multi-Sport Centre construction starts	August 2	Powers Creek fish ladder reconstructed
April 2	Westside Hub Situation Table launched	September 4	Bylaw office relocates to Westbank Centre
April 3	Website wins international Webby Award honours	September 10	Canada, BC extend grant for Rose Valley water plant
April 15	Council meets with WFN and Peachland Councils	September 10	Flood mitigation completed on Rotary Beach
April 23	Council adopts 2019 to 2028 Financial Plan	September 11	Ross Road sidewalk, storm sewer project completed
May 4	FireSmart Family Day held at Station 31	September 23	RCMP recover stolen Westbank Cemetery plaques
May 28	Property Tax Notices mailed	September 26	UBCM endorsed City's vaping, photo radar resolutions
June 7	Flood repairs completed on CNR Wharf	September 30	Mclver, Shannon Woods Parks get new playgrounds
June 13	Wine Trail Phase II officially opened	October 8	Majors Park flood mitigation work completed
June 14	Westside FireSmart grant program launched	October 9	Council creates fund for cemetery plaque repairs
June 27	Town hall meeting on homelessness issues	October 17	8 new firefighters start at West Kelowna Fire Rescue
June 28	2019 Music in the Park season kicks off	October 22	City buys Harmon Road properties for future uses
July 2	Taxes due, Ross Road sidewalk project starts	October 24	Open house held on Gellatly Bridge replacement
		November 16	Multi-Sport Centre officially opened
		December 3 and 4	Firefighters hold holiday food bank drive
		December 6	Holiday Light Up celebrated

Citizens' Survey results

Summary

The 12th annual Citizens' Survey was conducted in June. For the first time, the survey was provided online and received a record 608 submissions. One thousand surveys were also mailed to randomly selected property owners in the City's 11 main neighbourhoods and 281 were returned.

The survey's aims were to determine if services were exceeding, meeting, or falling short of taxpayers' expectations and to identify any services that were wanted but not provided. Staff could also sort results demographically and geographically by neighbourhood, as needed.

Residents overwhelmingly indicated that water quality improvements should be the City's top priority, along with roads, road maintenance and sidewalks, while they felt the community had more than adequate parks and recreational amenities.

Top Five Services Not Meeting Expectations

2019 Mail Results	2019 Online Results	2018 Mail Results
Drinking water quality	Drinking water quality	Drinking water quality
Roads	Roads	Roads maintenance
Roads maintenance	Roads maintenance	Roads
Sidewalks	Waterways protection	Street lighting
Growth planning	Sidewalks	Sidewalks

Top Five Services Exceeding Expectations

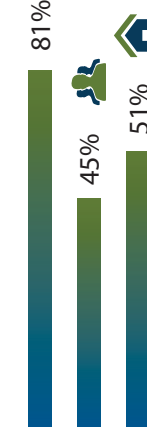
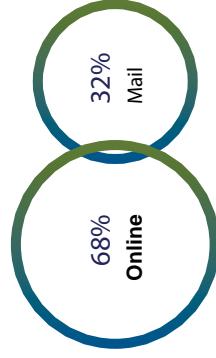
2019 Mail Results	2019 Online Results	2018 Mail Results
Swimming pool	Yard waste collection	Recreational trails
Arenas	Arenas	Swimming pool
Library	Library	Arenas
Soccer/football fields	Noise control	Library
City website	City website	Soccer/football fields

Key findings

For the first time, the City of conducted both online and mail in surveys and compared the respondents' demography and geography.

As expected, those who completed online surveys were younger and newer homeowners, while mail respondents were older and more of them had owned homes for over 10 years.

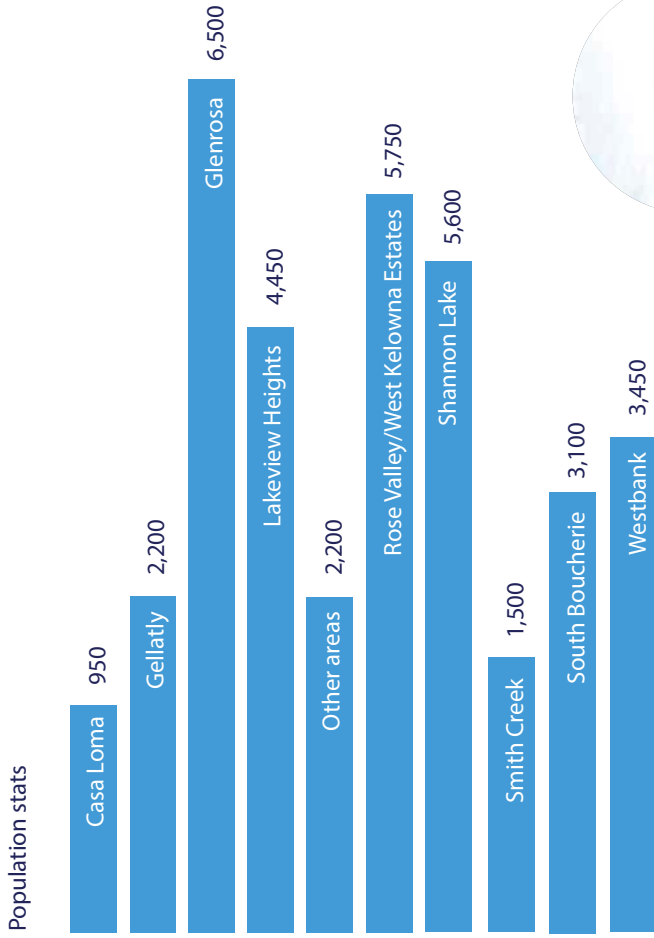
Noteworthy numbers



81 per cent of online respondents said life in West Kelowna is good or very good, 45 per cent said Council was doing a good job and 51 per cent felt the city was growing at the right pace.

- Forty per cent of MAILED and 41 per cent of ONLINE respondents supported a one per cent tax increase for their chosen investments, compared to 20 per cent of MAILED and 27 per cent of ONLINE who supported a five per cent increase.
- Both surveys showed above proportional responses from Shannon Lake, Lakeview Heights and Smith Creek and under proportional feedback from Glenrosa.
- Sixty-four per cent of MAILED respondents were 55 years or older, compared to 40 per cent of ONLINE respondents who were 55 years or older.
- Fifteen per cent of ONLINE respondents were 35 or younger compared with under three per cent of MAILED respondents.
- Of those who returned MAILED surveys – 46 percent were retired compared to 24 per cent of ONLINE respondents.
- Almost 60 per cent of MAILED respondents indicated they owned property for 10 or more years; compared to 45 per cent of ONLINE respondents.

Our neighbourhoods



Gellatly



Rose Valley



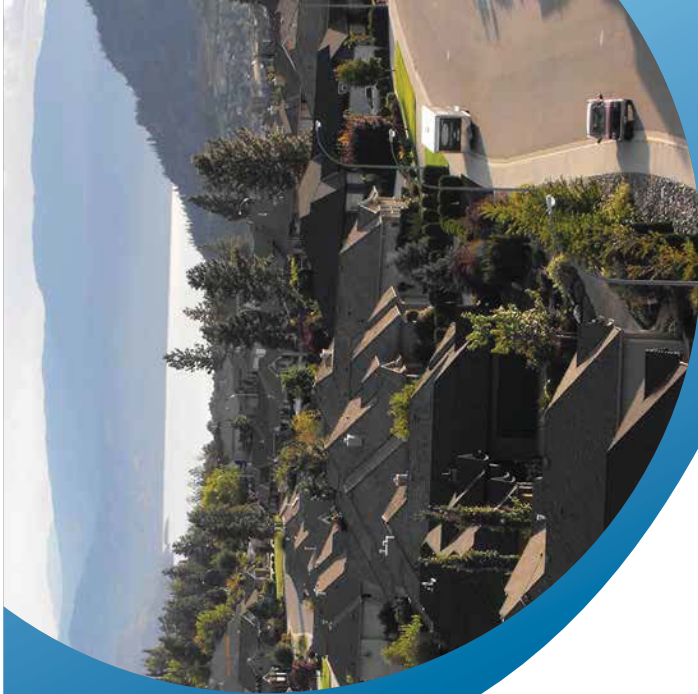
Glenrosa



Lakeview Heights



Westbank



South Boucherie





City Assets

1750	Streetlights
522	Lane km of roads
277	Linear km of water mains
222	Linear km of sewer pipes
139	Parks
139	Licensed vehicles and equipment
78	Km of sidewalks
64	Water pressure-reducing stations
30	Playgrounds
29	Sewer lift stations
21	Km of multi use trails
21	Unlicensed pieces of equipment
15	Dams
14	Water pump/booster stations
9	Reservoir lakes
6	Bridges
4	Community centres
3	Fire halls
2	Water intake and chlorination facilities
2	Arenas
2	Boat launches
1	Air supported multi-sport centre
1	Indoor aquatic centre
1	Water filtration, UV disinfection and chlorination plant








Boucherie Road



We list department numbers and emails online at westkelownacity.ca/services.

Online Services

We are here to help. Here are some helpful tips to make finding our services a little bit easier:

-  View property tax notices and utility bills at online.westkelownacity.ca.
-  Claim your homeowner grant at online.westkelownacity.ca.
-  Make an after hours road maintenance request at 1-866-353-3136.
-  Make service requests online at westkelownacity.ca/servicerequest.
-  Call us at 778-797-1000, or email us at info@westkelownacity.ca.

Grants in Aid

Cash grants awarded to not for profit groups in our community

Organization	Amount
Air Cadet League of Canada 909 Peregrine Sponsoring Committee	\$2,000
Central Okanagan Bursary & Scholarship Society	\$1,000
First Westside Scouts	\$1,500
Gellatly Bay Trails & Parks	\$2,000
Girl Guides (non Anders Hall)	\$1,000
Kelowna & District Safety Council	\$1,500
Kelowna Rowing Club	\$1,500
Kelowna Aqua Jets Swim Club (aka Liquid Lightning Swim Club)	\$12,250
Okanagan Boys and Girls Club - Youth Justice Program	\$5,000
Sukwemskwixw West Kelowna Arts Council	\$8,000
Telemark Nordic Club	\$3,500
Therapeutic Lake Cruises Society	\$1,200
West Kelowna Community Policing Society	\$7,000
West Kelowna Firefighters Association	\$4,000
West Kelowna Trail Crew Society	\$2,200
West Kelowna Yacht Club	\$6,000
West Kelowna Youth Ambassador Program	\$3,500
Westside Celebration Society	\$25,000
Westside Health Network Society	\$14,000
West Kelowna Shelter Society	\$20,000
TOTAL	\$122,150

Just as Council gives to the community, so do other organizations lend their support. The City sincerely thanks the West Kelowna Daybreak Rotary for their generous \$5,000 donation to West Kelowna KidSport, a not for profit organization, run through the municipality's Recreation Department, which helps families in need of assistance enrolling their children in local sports.

Non cash grants awarded to not for profit groups

Non-cash grants consist mostly of rental fees waived or partially subsidized for not-for-profit groups that use city facilities and fields.

Organization	Amount
First Lakeview Scouts	\$5,150
Girl Guides	\$3,275
Westside Daze Slow Pitch Tournament	\$1,459
Lakeview Heights Community Association	\$412
Lakeview Heights Thursday Niters' AA Group	\$2,394
Canadian Red Cross	\$12,900
Royal Canadian Legion	\$1,967
Mt. Boucherie Figure Skating Club	\$54,380
Westside Girls Softball	\$1,004
Westside Minor Baseball	\$9,565
Westside Minor Football	\$3,760
Westside Minor Hockey	\$180,670
Westside Ringette	\$31,164
Westside Youth Soccer	\$2,215
TOTAL	\$310,314



Permissive Tax Exemptions

Property Description	Other gov. Revenue	City Revenue	Total
BUILDINGS FOR PUBLIC WORSHIP AND/OR PRIVATE SCHOOLS			
Westbank United Church	\$570.29	\$586.63	\$1,156.92
St. George's Anglican Church	\$1412.79	\$1,453.26	\$2,866.05
Westbank Bible Chapel	\$619.96	\$634.84	\$1,254.80
Redeemer Lutheran Church	\$619.72	\$637.42	\$1,257.14
Our Lady of Lourdes Catholic Church	\$2,757.26	\$2,836.26	\$5,593.52
Private School	\$171.48	\$135.51	\$306.99
Total for Our Lady of Lourdes Catholic Church	\$2,928.74	\$2,971.77	\$5,900.51
Highway Gospel Hall	\$801.16	\$818.25	\$1,619.41
Sunridge Community Church	\$4,596.19	\$4,727.52	\$9,323.71
Lakeview Heights Baptist Church	\$1,656.36	\$1,702.25	\$3,358.61
Grace Lutheran Church of Westbank	\$2,482.14	\$2,540.55	\$5,022.69
Westside Alliance Church	\$1,211.14	\$1,245.85	\$2,456.99
Congregation of Jehovah's Witnesses	\$2,139.90	\$2,186.88	\$4,325.78
Powers Creek Community Church	\$880.68	\$900.59	\$1,781.27
Seventh-Day Adventist Church	1,419.42	\$1,446.71	\$2,866.13
Private School	\$3,068.99	\$2,426.50	\$5,495.49
Total for Westbank Seventh Day Adventist Church	\$4,488.41	\$3,873.21	\$8,361.62
Emmanuel Assembly	\$916.89	\$934.75	\$1,851.64

Property Description	Other gov. Revenue	City Revenue	Total
NOT FOR PROFIT ORGANIZATIONS			
Green Bay Bible Camp	\$41,361.15	\$37,598.16	\$78,959.31
1449 Green Bay Rd			
1449 Green Bay Rd	\$688.52	\$644.73	\$2,866.05
Total for Green Bay Bible Camp	\$42,049.67	\$38,242.89	\$80,292.56
Central Okanagan Community Foodbank Society	\$4,645.88	\$3,693.85	\$8,339.73
2545 Churchhill Rd			
Morning Star Bible Camp	\$15,554.24	\$14,522.00	\$30,076.24
3031 McIver Rd			
Central Okanagan School District #23 (Leased by Okanagan Boys and Girls Club)	\$12,434.85	\$9,850.20	\$22,285.05
2829 Inverness Rd			
Pathways Abilities Society	\$3,106.76	\$2,467.26	\$5,574.02
2476 Main St			
City of West Kelowna (leased by Greater Westside Board of Trade (Chamber of Commerce))	\$2,017.11	\$1,599.86	\$3,616.97
2372 Dobbin Rd			
MUNICIPAL PROPERTIES			
Nature Trust of BC (Park Leased by City of West Kelowna)	\$1,067.31	\$774.41	\$1,841.72
Westlake Rd			
Westbank First Nation	\$33.64	\$24.40	\$58.04
Casa Palmero Dr			
TOTAL PERMISSIVE TAX EXEMPTIONS			
	\$106,232.83	\$96,388.64	\$202,621.47



Grants in Aid applications can be made online at westkelownacity.ca/grantsinaid.



KPMG LLP
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Kelowna BC V1W 5K9
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Tel (250) 979-7150
Fax (250) 763-0044

Audited Financial Statements

City of West Kelowna
December 31, 2019

Management's Responsibility for Financial Reporting

The Council of the City of West Kelowna has delegated the responsibility for the integrity and objectivity of the financial information contained in the consolidated financial statements to the management of the City of West Kelowna. The consolidated financial statements which, in part, are based on informed judgments and estimates, have been prepared by management in accordance with Canadian public sector accounting standards, which have been applied on a basis consistent with that of the preceding year.

To assist in carrying out their responsibility, management maintains an accounting system and internal controls to provide reasonable assurance that transactions are executed and recorded in accordance with authorization, and that financial records are reliable for preparation of financial statements.

Mayor and Council oversee management's responsibilities for the financial reporting and internal control systems. Council annually reviews and approves the consolidated financial statements.

The City of West Kelowna's independent auditors, KPMG LLP, are engaged to express an opinion as to whether these consolidated financial statements present fairly the City's consolidated financial position, financial activities and cashflows in accordance with Canadian public sector accounting standards. Their opinion is based on procedures they consider sufficient to support such an opinion in accordance with Canadian generally accepted auditing standards.

The consolidated financial statements have, in management's opinion, been properly prepared within reasonable limits of materiality and in accordance with Canadian public sector accounting standards.

Warren Everton, CPA, CMA
Chief Financial Officer
June 9, 2020

INDEPENDENT AUDITORS' REPORT

To Mayor and Council of the City of West Kelowna

Opinion

We have audited the consolidated financial statements of the City of West Kelowna ("the City"), which comprise:

- the consolidated statement of financial position as at December 31, 2019
 - the consolidated statement of operations and accumulated surplus for the year then ended
 - the consolidated statement of changes in net financial assets (debt) for the year then ended
 - the consolidated statement of cash flows for the year then ended
 - and notes to the consolidated financial statements, including a summary of significant accounting policies
- (Hereinafter referred to as the "financial statements").

In our opinion, the accompanying financial statements present fairly, in all material respects, the consolidated financial position of the City as at December 31, 2019, and its consolidated results of operations, its consolidated changes in net financial assets (debt) and its consolidated cash flows for the year then ended in accordance with Canadian public sector accounting standards.

Basis for Opinion

We conducted our audit in accordance with Canadian generally accepted auditing standards. Our responsibilities under those standards are further described in the "Auditors' Responsibilities for the Audit of the Financial Statements" section of our auditors' report.

We are independent of the City in accordance with the ethical requirements that are relevant to our audit of the financial statements in Canada and we have fulfilled our other ethical responsibilities in accordance with these requirements.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with Canadian public sector accounting standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the City's ability to continue as a going concern, disclosing as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the City or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the City's financial reporting process.

Auditors' Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion.

Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Canadian generally accepted auditing standards will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the financial statements.

As part of an audit in accordance with Canadian generally accepted auditing standards, we exercise professional judgment and maintain professional skepticism throughout the audit.

We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion.

The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for

the purpose of expressing an opinion on the effectiveness of the City's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the City's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the City to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

KPMG LLP

Chartered Professional Accountants


Kelowna, Canada


June 9, 2020

City of West Kelowna
Consolidated statement of financial position
December 31, 2019

	2019	2018
Financial assets		
Cash and cash equivalents (Note 3)	\$ 56,060,232	\$ 52,328,208
Accounts receivable (Note 4)	18,361,175	21,280,191
	<u>74,421,407</u>	<u>73,608,399</u>
Liabilities		
Accounts payable and accrued liabilities (Note 5)	8,179,785	11,253,727
Security deposits	9,777,243	8,984,020
Deferred revenue (Note 6)	16,969,234	16,670,876
Deferred development cost charges (Note 7)	16,036,488	11,967,830
Debt (Note 8)	16,563,331	18,820,360
	<u>67,526,081</u>	<u>67,696,813</u>
Net financial assets	6,895,326	5,911,586
Non-financial assets		
Prepaid expenses and inventory	1,044,349	1,158,679
Tangible capital assets and work in progress (Note 9)	377,344,351	374,105,915
	<u>378,388,700</u>	<u>375,264,594</u>
Accumulated surplus (Schedule 2)	\$ 385,284,026	\$ 381,176,180

Contingent liabilities and commitments (Notes 13 and 14)
 Subsequent event (Note 17)


 Warren Everton, CPA, CMA
 Chief Financial Officer


 Gord Milsom
 Mayor, City of West Kelowna

City of West Kelowna
Consolidated statement of operations and accumulated surplus
Year ended December 31, 2019

	2019	2019 Budget (Note 16)	2018
Revenue			
Taxation - net (Note 10)	\$ 34,603,407	\$ 34,722,873	\$ 32,557,061
Sales of service and regulatory fees	23,145,843	23,404,579	21,828,684
Government transfers (Note 11)	3,134,271	43,263,793	2,537,243
Other (Note 12)	8,845,263	21,321,669	21,211,985
Total revenues	<u>69,728,784</u>	<u>122,712,914</u>	<u>78,134,973</u>
Expenses (Schedule 3)			
General government services	16,133,306	16,531,491	15,076,639
Protective services	16,762,986	14,577,668	18,449,910
Transportation services	5,723,434	5,132,242	5,650,858
Environmental & health development services	5,205,409	5,914,288	4,545,176
Recreation and cultural services	7,965,619	7,740,822	7,591,393
Water services	7,470,497	7,691,449	6,970,545
Sewer services	5,977,993	6,673,992	5,861,558
Storm drainage	381,694	350,500	333,859
Total expenses	<u>65,620,938</u>	<u>64,612,452</u>	<u>64,479,938</u>
Annual surplus	4,107,846	58,100,462	13,655,035
Accumulated surplus, beginning of year	381,176,180	381,176,180	367,521,145
Accumulated surplus, end of year	<u>\$ 385,284,026</u>	<u>\$ 439,276,642</u>	<u>\$ 381,176,180</u>

City of West Kelowna		2019	2018
Consolidated statement of cash flows			
Year ended December 31, 2019			
Cash provided by (used for)			
Operating activities			
Annual surplus	\$	4,107,846	\$ 13,655,035
Adjustment for non cash items		11,856,221	11,125,328
Amortization of tangible capital assets		(709,199)	(640,210)
Actuarial adjustment on debt		-	(3,563,812)
Acquisition of tangible capital assets through developer & donor contributions		12,289	8,100
Loss on disposal of tangible capital assets			
(Increase) decrease in			
Accounts receivable		2,919,016	(4,293,141)
Prepaid expenses and inventory		114,330	(230,969)
Increase (decrease) in			
Accounts payable and accrued liabilities		(3,073,942)	4,917,424
Security deposits		793,223	1,390,211
Deferred development cost charges		4,068,658	(4,750,279)
Deferred revenue		298,358	824,500
		<u>20,386,800</u>	<u>18,442,177</u>
Financing activities			
Repayment of debt		(1,547,830)	(1,519,847)
		<u>(1,547,830)</u>	<u>(1,519,847)</u>
Capital activities			
Acquisition of tangible capital assets and work in progress		(15,106,946)	(22,788,501)
		<u>(15,106,946)</u>	<u>(22,788,501)</u>
Increase (decrease) in cash and cash equivalents		<u>3,732,024</u>	<u>(5,866,171)</u>
Cash and cash equivalents, beginning of year		52,328,208	58,194,379
Cash and cash equivalents, end of year	\$	<u>56,060,232</u>	<u>52,328,208</u>
Supplementary cash flow information			
Interest paid	\$	965,472	1,100,207

City of West Kelowna		2019	2019 Budget	2018
Consolidated statement of changes in net financial assets (debt)				
Year ended December 31, 2019				
			(Note 16)	
Annual surplus (deficit)	\$	4,107,846	\$ 58,100,462	\$ 13,655,035
Acquisition of tangible capital assets and work in progress		(15,106,946)	(79,997,325)	(26,352,313)
Amortization of tangible capital assets		11,856,221	11,856,220	11,125,328
Loss on disposal of tangible capital assets		12,289	-	8,100
Net change in prepaid expenses and inventory		114,330	-	(230,979)
Increase (decrease) in financial assets		983,740	(10,040,643)	(1,794,829)
Net financial assets, beginning of year		5,911,586	5,911,586	7,706,415
Net financial assets, end of year	\$	<u>6,895,326</u>	<u>(4,129,057)</u>	<u>5,911,586</u>



You can request paper copies of the City's 2019 Annual Report by calling 778-797-1000.

**City of West Kelowna
Notes to the financial statements
December 31, 2019**

1. Nature of operations

The City of West Kelowna ("the City") is a local government situated in the province of British Columbia, Canada. The City is subject to the laws and regulations of the provincial statutes of the *Community Charter*, the *Local Government Act*. West Kelowna was officially incorporated as Westside District Municipality on December 6, 2007. In 2008, the name was changed to District of West Kelowna. On June 26, 2015, West Kelowna was reclassified from District to Municipality. At that time, the City had become British Columbia's 51st city. The City provides community services to its taxpayers and is responsible for creating and maintaining an infrastructure to serve a population in excess of the full time residents.

2. Summary of significant accounting policies

The following is a summary of the City's significant accounting policies:

a) Basis of consolidation

The City's resources and operations are segregated into General, Water, Sewer, Storm Drainage, Statutory Reserve and Non-statutory Reserve Funds for accounting and financial reporting purposes. The financial statements include all of the accounts of these funds. All interfund transactions and balances have been eliminated within the financial statements.

b) Basis of accounting

The financial statements are prepared using the accrual basis of accounting and are the responsibility of and prepared by management in accordance with Canadian public sector accounting standards ("PSAS"). The preparation of financial statements necessarily involves the use of estimates based on management's judgment, particularly when transactions affecting the current accounting period cannot be finalized with certainty until future periods.

c) Cash and cash equivalents

Management classifies all term deposits and highly liquid investments that are cashable on demand as cash equivalents.

**City of West Kelowna
Notes to the financial statements
December 31, 2019**

2. Summary of significant accounting policies (continued)

d) Tangible capital assets

Tangible capital assets are recorded at cost which includes all amounts that are directly attributable to the acquisition, construction, development or betterment of the asset. The cost, less residual value, of the tangible capital assets, excluding land, is amortized on a straight-line basis over their estimated useful lives according to an estimated useful life as follows:

Asset class	Estimated useful life
Buildings	25-50 years
Building improvements	5-30 years
Computer	3-25 years
Infrastructure	3-20 years
Machinery	10-20 years
Office furniture and equipment	10-25 years
Roads	40 years
Sewer infrastructure	20-100 years
Sidewalks	50 years
Small tools and equipment	5-25 years
Solid waste carts	25 years
Storm drain	10-50 years
Vehicles	10-20 years
Water infrastructure	15-100 years

Tangible capital assets received as contributions are recorded at their fair value at the date of receipt and are also recorded as revenue.

The City has numerous works of art located throughout the City which are not reflected in these financial statements due to the subjectivity as to their value.

Tangible capital assets constructed and contributed by developers are recorded at their fair value and are capitalized into tangible capital assets and reflected in the statement of operations and accumulated surplus as revenue.

e) Work in progress

Work in progress represents capital projects under construction but not yet completed and are recorded at cost. Work in progress is not amortized.

f) Prepaid expenses and inventory

Prepaid expenses consist of amounts paid related to future years' expenses. Inventory consists of supplies held for construction and are recorded at lower of costs or replacement cost.

**City of West Kelowna
Notes to the financial statements
December 31, 2019**

2. Summary of significant accounting policies (continued)

g) Debt

Outstanding debenture debt is reported net of applicable sinking fund balances.

Interest on debt is charged to current operations. Interest charges are accrued for the period from the date of the latest interest payment to the end of the year.

h) Municipal Finance Authority debt reserve deposits

The City issues its debt instruments through the Municipal Finance Authority. As a condition of these borrowings, a portion of the debenture proceeds are withheld by the Municipal Finance Authority as a debt reserve fund. The City also executes demand notes in connection with each debenture whereby the City may be required to loan certain amounts to the Municipal Finance Authority. These amounts are contingent in nature and are not reflected in these accounts. The details of the cash deposits and demand notes at year end are as follows:

	Demand notes	Cash deposits	2019	2018
General Fund	\$ 350,582	\$ 164,450	\$ 515,032	\$ 511,288
Water Funds	11,423	5,607	17,030	16,902
Sewer Fund	496,094	266,252	762,346	854,946
	<u>\$ 858,099</u>	<u>\$ 436,309</u>	<u>\$ 1,294,408</u>	<u>\$ 1,383,136</u>

i) Reserve funds

Non-statutory reserves represent an appropriation of surplus for specific purposes. Reserves for future expenses represent funds that are available to temporarily finance operations until planned revenues (i.e. property taxes, grants, etc.) are received, or for other operating or capital purposes as determined by Council. Statutory reserves have been established by bylaw in accordance with the *Community Charter* and their use is restricted by legislation.

j) Revenue recognition

Taxation revenues are recorded on the accrual basis and recognized in the year they are levied. Sale of services and regulatory fees are recognized when the service or product is provided by the City. Government transfers are recognized as revenue in the period that the transfer is authorized, eligibility criteria, if any, have been met by the City, and a reasonable estimate of the amount to be received can be made. Other revenue from own services is recorded as it is earned and measurable. Amounts that have been received in advance of services being rendered are recorded as deferred revenue until the City discharges the obligation that led to the collection of funds.

k) Budget figures

The budget figures are from the 10-Year Financial Plan Bylaw, adopted before May 15th of each year. Subsequent amendments have been authorized by Council to reflect changes in the budget as required by law. Such amendments are not reflected in the financial statement budget figures (Note 16).

**City of West Kelowna
Notes to the financial statements
December 31, 2019**

2. Summary of significant accounting policies (continued)

l) Use of estimates

The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts, and disclosure of, assets and liabilities at the date of the financial statements, and the reported amounts of revenues and expenses during the reporting period. Significant areas requiring the use of management estimates relate to the determination of payroll liabilities, the measurement of an allowance for doubtful accounts receivable, the existence and measurement of any contingent liabilities and tangible capital asset estimated useful life and related amortization expense. Actual results could differ from management's best estimates as additional information becomes available. Adjustments, if any, will be reflected in the financial statements in the period that the change in estimate is made, as well as the period of settlement if the amount is different.

m) Liability for contaminated sites

Contaminated sites are a result of contamination being introduced into air, soil, water or sediment of a chemical, organic or radioactive material or live organism that exceeds an environmental standard. The liability is recorded net of any expected recoveries. A liability for remediation of contaminated sites is recognized when all of the following criteria are met:

- an environmental standard exists;
- contamination exceeds the environmental standard;
- the City is directly responsible and accepts responsibility;
- it is expected that future economic benefits will be given up; and
- a reasonable estimate of the amount can be made.

The liability includes all costs directly attributable to remediation activities including post remediation operations, maintenance and monitoring.

n) Segmented disclosure

A segment is defined as distinguishable activity of group of activities of a government for which it is appropriate to separately report financial information to achieve the objectives of the standard. The City has provided definitions of segments as well as presented financial information in segmented format in Note 15 and Schedule 3.

**City of West Kelowna
Notes to the financial statements
December 31, 2019**

3. Financial assets - Cash and cash equivalents

Cash and cash equivalents held by the City include cash and term deposits with an average interest rate of 2.19%.

4. Financial assets - Accounts receivable

Accounts receivable are recorded net of an allowance for doubtful accounts and are comprised of the following:

	2019	2018
Property taxes	\$ 2,926,110	\$ 2,620,564
Federal government	422,705	1,040,888
Provincial government	4,515,245	6,680,491
Other governments	743	3,280
Sewer funds	6,037,871	6,484,315
Utilities	4,102,153	3,774,146
Other	356,348	676,507
	<u>\$ 18,361,175</u>	<u>\$ 21,280,191</u>

5. Liabilities - Accounts payable and accrued liabilities

	2019	2018
Trade	\$ 4,422,962	\$ 3,874,951
Wages and payroll	2,159,573	1,799,369
Accrued liabilities	673,012	1,811,210
Other governments	645,316	3,577,559
Other	278,922	190,638
	<u>\$ 8,179,785</u>	<u>\$ 11,253,727</u>

**City of West Kelowna
Notes to the financial statements
December 31, 2019**

6. Liabilities - Deferred revenue

Deferred revenue is comprised of the following:

	2019	2018
Property taxes	\$ 2,979,148	\$ 2,475,229
Recreation program fees	196,491	148,646
Cemetery perpetual care fund	148,106	135,201
Utility fees	171,456	150,118
Other	13,474,033	13,761,682
	<u>\$ 16,969,234</u>	<u>\$ 16,670,876</u>

As at December 31, 2019, other deferred revenue includes \$13,378,656 (2018 - \$13,041,600) in respect of the City's 2018-2022 water infrastructure project.

7. Liabilities - Deferred development cost charges ("DCC's")

Pursuant to the provisions of the Local Government Act, DCC's are held in statutory reserve funds for the purpose for which the charges have been imposed. When the related costs are incurred, the DCC's are recognized as revenue. Because these funds are restricted in nature they are shown as a liability.

	2019	2018
Balance, beginning of year	\$ 11,967,830	\$ 16,718,109
Contributions from developers	4,952,674	3,883,482
Interest on investments	270,728	263,475
Bylaw expenditures	(1,154,744)	(8,897,236)
Balance, end of year	<u>\$ 16,036,488</u>	<u>\$ 11,967,830</u>

DCC's are comprised of the following:

	2019	2018
Roads	\$ 8,158,718	\$ 6,590,408
Water	6,673,224	5,417,740
Parks	1,155,612	(200,141)
Sewer	48,699	45,325
Storm Sewer	235	114,498
	<u>\$ 16,036,488</u>	<u>\$ 11,967,830</u>

City of West Kelowna
Notes to the financial statements
December 31, 2019

8. Liabilities - Long-term debt (continued)

	2024	2025	2026	2027	2028	2029	2030	2031	2032	2033	2034
MFA issue #85	2.25	\$ 24,437	\$ -	\$ -	\$ 1,815	\$ -	\$ -	\$ -	\$ -	\$ 1,778	\$ 20,844
MFA issue #95	1.80	33,913	404,784	-	-	-	-	-	-	18,120	352,751
MFA issue #99	1.75	2027	9,731	-	660	-	-	-	-	396	8,675
MFA issue #101	1.75	2027	640,735	-	43,433	-	-	-	-	26,105	571,197
MFA issue #101	2.25	2027	1,420,831	-	87,212	-	-	-	-	47,047	1,286,572
MFA issue #101	2.25	2027	332,804	-	20,428	-	-	-	-	11,020	301,356
MFA issue #101	2.25	2027	430,954	-	26,452	-	-	-	-	14,270	390,232
Total long-term debt		\$ 5,831,269	\$ -	\$ -	\$ 553,456	\$ -	\$ -	\$ -	\$ -	\$ 220,465	\$ 4,757,348
		\$ 18,820,360	\$ -	\$ -	\$ 1,547,830	\$ -	\$ -	\$ -	\$ -	\$ 709,199	\$ 16,569,331

The requirements for future repayments of principal on existing debt for the next five years are as follows:

	2020	2021	2022	2023	2024
General Fund	\$ 398,310	\$ 398,310	\$ 398,310	\$ 398,310	\$ 398,310
Water Funds	625,456	656,330	688,760	722,825	758,607
Sewer Fund	494,879	439,938	359,886	301,971	242,707
	\$ 1,518,645	\$ 1,494,578	\$ 1,446,956	\$ 1,423,106	\$ 1,399,624

9. Tangible capital assets and work in progress

Tangible capital assets and work in progress are comprised of the following:

	2019	2018
General	Net book value	Net book value
Land	\$ 110,188,962	\$ 108,667,254
Buildings	29,826,398	26,469,711
Equipment	7,179,398	6,420,355
Engineering structures	112,709,871	115,646,150
	259,904,629	257,203,470
Water infrastructure	60,851,046	59,985,666
Sewer infrastructure	51,918,690	52,833,275
Tangible capital assets	\$ 372,674,365	\$ 370,022,411
Work in progress	\$ 4,669,986	\$ 4,083,501
Tangible capital assets and work in progress (Schedule 1)	\$ 377,344,351	\$ 374,105,912

City of West Kelowna
Notes to the financial statements
December 31, 2019

8. Liabilities - Debt

General fund	Current interest rate (%)	Year of Maturity	Balance, beginning of year	Additions	Sinking fund payments	Actuarial adjustment	Balance, end of year
MFA issue #95	1.80	2025	\$ 1,443,018	\$ -	\$ 120,896	\$ 64,596	\$ 1,257,526
MFA issue #105	2.25	2029	5,325,042	-	277,414	117,433	4,930,195
			6,768,060	-	398,310	182,029	6,187,721
Water funds							
MFA issue #101	2.25	2027	134,041	-	8,228	4,438	121,375
MFA issue #103	2.65	2028	83,878	-	4,720	2,267	76,891
Province of BC	4.95	2027	6,003,112	-	583,116	-	5,419,996
			6,221,031	-	596,064	6,705	5,618,262
Sewer fund							
MFA issue #70	2.10	2019	12,527	-	5,536	6,991	-
MFA issue #71	2.10	2019	38,255	-	16,906	21,349	-
MFA issue #71	2.10	2019	81,761	-	36,133	45,628	-
MFA issue #73	1.67	2020	11,108	-	2,516	2,916	5,676
MFA issue #73	1.67	2020	231,445	-	52,425	60,751	118,269
MFA issue #74	1.75	2021	139,417	-	19,295	24,929	95,193
MFA issue #74	1.75	2021	36,646	-	5,072	6,553	25,021
MFA issue #74	1.75	2021	43,049	-	5,958	7,698	29,393
MFA issue #74	1.75	2021	15,297	-	2,117	2,735	10,445
MFA issue #74	1.75	2021	16,498	-	2,283	2,950	11,265
MFA issue #74	1.75	2021	30,768	-	4,258	5,502	21,008
MFA issue #75	1.75	2021	5,681	-	786	1,016	3,879
MFA issue #75	1.75	2021	207,594	-	28,730	37,120	141,744
MFA issue #75	1.75	2021	83,475	-	11,553	14,926	56,996
MFA issue #77	1.75	2022	544,887	-	57,915	68,506	418,466
MFA issue #79	2.25	2023	680,797	-	59,265	63,942	557,590
MFA issue #85	2.25	2024	387,788	-	28,795	28,217	330,776

City of West Kelowna
Notes to the financial statements
December 31, 2019

10. Taxation - net	2019	2018
Taxation revenue comprises the following amounts collected less transfers to other governments:		
General municipal purposes	\$ 34,603,407	\$ 32,557,061
Collections for other governments		
Provincial Government - Schools	15,768,358	14,895,183
Central Okanagan Regional Hospital District	2,658,959	2,600,869
Regional District of the Central Okanagan	3,553,276	3,378,614
British Columbia Assessment Authority	436,254	422,112
Municipal Finance Authority	2,153	1,976
	<u>57,022,407</u>	<u>53,855,815</u>
Transfers to other governments		
Provincial Government - Schools	(15,768,358)	(14,895,183)
Central Okanagan Regional Hospital District	(2,658,959)	(2,600,869)
Regional District of the Central Okanagan	(3,553,276)	(3,378,614)
British Columbia Assessment Authority	(436,254)	(422,112)
Municipal Finance Authority	(2,153)	(1,976)
	<u>(22,419,000)</u>	<u>(21,298,754)</u>
	<u>\$ 34,603,407</u>	<u>\$ 32,557,061</u>

11. Government transfers	2019	2018
Provincial unconditional transfers (repayments)		
Sewer grants	-	(10,539)
Other	64,600	83,051
	<u>64,600</u>	<u>72,512</u>
Provincial conditional transfers		
Okanagan Basin Water Board grant	(25,730)	67,422
Other	50,000	143,900
	<u>24,270</u>	<u>211,322</u>
Federal unconditional transfers		
Traffic fine revenue sharing grant and Federal grants	578,691	450,205
Federal conditional transfers		
Gas tax community works fund	2,466,710	1,803,194
	<u>\$ 3,134,271</u>	<u>\$ 2,537,243</u>

City of West Kelowna
Notes to the financial statements
December 31, 2019

12. Revenue - other	2019	2018
DCC contributions (Note 7)	\$ 1,154,746	\$ 8,897,236
Cost recoveries	2,057,465	4,243,431
Development permits	1,614,732	1,301,231
Interest	970,280	874,386
Actuarial adjustment on long-term debt (Note 8)	709,197	640,212
Licenses and permits	281,949	257,875
Penalties and interest on taxes	525,502	482,924
Rentals	532,052	533,665
Donations	816,812	3,639,953
Other	182,528	341,072
	<u>\$ 8,845,263</u>	<u>\$ 21,211,985</u>

13. Contingent liabilities

Regional District of Central Okanagan

Regional District debt is, under the provisions of the Local Government Act, a direct, joint and several liability of the City and each member municipality within the Regional District, including the City of West Kelowna. The loan agreements with the Regional District of Central Okanagan and the Municipal Finance Authority provide that if at any time the scheduled payments provided for in the agreements are not sufficient to meet the Authority's obligation with respect to such borrowing, the resulting deficiency becomes a liability of the member municipalities. As at December 31, 2019, the City does not anticipate being required to assume any of the Regional District's debt.

Municipal Insurance Association

The City is a participant in the Municipal Insurance Association of British Columbia (the "Association"). Should the Association pay out claims in excess of premiums received, it is possible that the City, along with the other participants, would be required to contribute towards the deficit. Management does not consider external payments under this contingency to be likely and therefore no amounts have been accrued.

Legal actions

The nature of the City's operations are such that the City is subject to potential or ongoing litigation, the outcome of which is not determinable at this time. Accordingly, no provision has been made in the accounts for these actions. The amount of loss, if any, arising from ongoing litigation will be recorded in the accounts in the period in which the loss is realized. The City has insurance policies and financial reserves to offset associated risks.

Pension

The City and its employees contribute to the Municipal Pension Plan (a jointly trustee pension plan). The board of trustees, representing plan members and employers, is responsible for administering the plan, including investment of assets and administration of benefits. The plan is a multi-employer defined benefit

**City of West Kelowna
Notes to the financial statements
December 31, 2019**

13. Contingent liabilities (continued)

Pension (continued)

pension plan. Basic pension benefits provided are based on a formula. As at December 31, 2018, the plan has about 205,000 active members and approximately 101,000 retired members. Active members include approximately 40,000 contributors from local governments.

Every three years, an actuarial valuation is performed to assess the financial position of the Plan and adequacy of plan funding. The actuary determines an appropriate combined employer and member contribution rate to fund the plan. The actuary's calculated contribution rate is based on the entry-age normal cost method, which produces the long-term rate of member and employer contributions sufficient to provide benefits for average future entrants to the plan. This rate may be adjusted for the amortization of any actuarial funding surplus and will be adjusted for the amortization of any unfunded actuarial liability.

The most recent valuation for the Municipal Pension Plan as at December 31, 2018, indicated a \$2,866 million funding surplus for basic pension benefits on a going concern basis.

The City paid \$1,671,513 (2018-\$1,485,052) for employer contributions while employees contributed \$1,382,050 (2018-\$1,233,965) to the plan in fiscal 2019.

The next valuation will be as at December 31, 2021 with results available later in 2022.

Employers participating in the plan record their pension expense as the amount of employer contributions made during the fiscal year (defined contribution pension plan accounting). This is because the plan records accrued liabilities and accrued assets for the plan in aggregate, resulting in no consistent and reliable basis for allocating the obligation, assets and cost to the individual employers participating in the plan.

14. Commitments

The City has entered into various operating leases for equipment and payments under contracts for services with terms varying from one to five years. The total lease commitments payable in each of the next five years are as follows:

2020	\$ 883,032
2021	\$ 507,640
2022	\$ 279,797
2023	\$ 41,704
2024	\$ -
	<u>\$ 1,712,173</u>

**City of West Kelowna
Notes to the financial statement
December 31, 2019**

14. Commitments (continued)

Vacation pay and sick leave

Vacation pay, which may be accumulated up to 10 days, is charged to expense in the year earned. The ALGEU Collective Agreement allows for the accumulation of sick leave to a maximum of 100 days, it is expensed in the year it is accumulated. Earned sick leave vests after 10 years of employment and is paid to a maximum of 50 days. Accrued earned sick leave and vacation pay is included in wages and payroll liabilities.

Letters of Credit

The City is holding letters of credit in the amount of \$4,478,124 (2018-\$6,857,829), which are received as security related to performance deposits.

15. Segmented information

The City of West Kelowna is a diversified municipal government that provides a wide range of services to its citizens. The City's operations and activities are organized and reported by funds and departments. The General Fund reports on operations, funded primarily by property taxes, which include services provided by the City such as general government services, protective services, transportation services, environmental health and developmental services, and recreation and cultural services. The utility operations are comprised of the water, sewer and storm drainage systems, each accounting for its own operations and programs within their own funds. Operating results reported by the following segments are included in Schedule 3.

The various segments are described as follows:

a) General government services

This segment is responsible for a number of different functions including Legislative services, Administration, Finance and Information Services. Legislative services involves staff working closely with Council and community partners to coordinate the delivery of a wide range of functions and services. Administration is responsible for the Human Resources function, which oversees the recruitment and retention of people, management of labour relations, administration of collective agreements, employee compensation and benefit programs, staff training and development, employee health and safety and Work Safe BC regulations. Finance is responsible for the requisition of tax revenues from the Province and other taxing authorities and all treasury and accounting functions. Information Services includes an all-encompassing computer database and mapping system for properties in the City, which is used by City departments, other government agencies and members of the public.

b) Protective services

This segment is responsible for all the various services provided by the RCMP, Fire Services and Bylaw Enforcement designed to protect the lives and property of both citizens and visitors with a focus on emergency response, law enforcement, search and rescue, education and prevention.

**City of West Kelowna
Notes to the financial statements
December 31, 2019**

15. Segmented information (continued)

c) Transportation services

This segment is responsible for roads and maintenance, street lighting, traffic management and transit system.

d) Environmental health and development services

This segment is responsible for delivering health, planning and development services to the City. The specific functions include planning, building permits and inspections, business licensing, design and engineering services as well as tourism and economic development.

e) Recreation and cultural services

This segment is responsible for recreational program design, delivery and management, municipal facilities/parks development and maintenance and museum operations, as well as coordination of many recreational/sporting activities and groups.

f) Water services

This segment is responsible for the operation and maintenance of the five water systems that provide water services to the residents and businesses within the municipal boundaries of the City.

g) Sewer services

This segment is responsible for the operation and maintenance of the sewer collection system within the municipal boundaries of the City.

h) Storm drainage

This segment is responsible for the operation and maintenance of the storm drainage collection system within the municipal boundaries of the City.

**City of West Kelowna
Notes to the financial statements
December 31, 2019**

16. Budget

The budget amounts presented reflect the statutory financial plan as adopted by Council on April 23, 2019, adjusted for amortization and other items for comparability with the actual results. The following table reconciles the balanced statutory financial plan to the budget surplus reported on the statement of operations and accumulated surplus.

Surplus as per 10 year Financial Plan Bylaw No. 0263, 2019	\$	-
Adjust for non-operating items included in Financial Plan:		
Acquisition of tangible capital assets		79,997,325
Repayment of principal portion of long-term debt		1,547,830
Net transfers from reserves		<u>(11,588,472)</u>
		69,956,683
Adjust for operating items excluded in Financial Plan:		
Amortization (actual)		<u>(11,856,221)</u>
		(11,856,221)
Budget surplus/(deficit) as per the statement of operations and accumulated surplus	\$	<u>58,100,462</u>

17. Subsequent Event

Subsequent to December 31, 2019, the COVID-19 outbreak was declared a pandemic by the World Health Organization and has had a significant financial, market and social dislocating impact.

At the time of approval of these financial statements, the entity has experienced the following indicators of financial implications and undertaken the following activities in relation to the COVID-19 pandemic.

- Closure of civic facilities (City Hall, administrative buildings, recreation facilities, and playgrounds) from approximately March 17, 2020 to the date of the auditors' report based on public health recommendations
- Temporary layoff of employees
- Social distancing measures taken into account for spacing of work desks and traffic flow within City Hall and administrative buildings
- Experienced temporary decline in recreation revenues due to closing facilities
- Increased the City's available line of credit
- Reduced the planned increase for 2020 taxes from 4.8% to 2.8%, and extended the penalty date from July 3rd to October 1st
- Removed the interest charged on unpaid balances of utility accounts until the end of 2020
- Introduced electronic Council meetings to enable City business to continue while ensuring transparency, openness and engagement through the continued practice of webcasting the meeting live.

At this time these factors present uncertainty over future cash flows, may cause significant changes to the assets and liabilities and may have a significant impact on future operations. An estimate of the financial effect is not practicable at this time.

City of West Kelowna
Schedule 1 - Schedule of tangible capital assets and work in progress
December 31, 2019

	Engineering structures											Total			
	Equipment					Engineering structures									
	Buildings & Land Improvements	Computer Machinery	Office furniture & equipment	Small tools & equipment	Vehicles	Solid waste carts	Infrastructure	Roads	Sidewalks	Storm drains	Water Infrastructure	Sewer Infrastructure			
Cost, beginning of year	\$108,667,255	\$ 39,786,164	\$ 4,327,777	\$ 2,243,609	\$ 839,496	\$ 1,702,520	\$ 8,513,276	\$ 1,537,145	\$ 15,303,930	\$242,826,819	\$ 7,809,409	\$ 4,117,005	\$ 91,333,586	\$ 68,545,723	\$ 597,553,712
Additions	1,521,707	4,424,295	579,524	173,377	71,466	1,273,113	462,229	1,252,731	1,092,126	934,280	2,563,995	171,619	2,563,995	171,619	14,520,462
Disposals	-	-	(26,531)	-	(256,455)	-	-	-	-	-	-	-	-	-	(282,986)
Cost, end of year	110,188,962	44,210,459	4,907,301	2,390,455	839,496	1,773,986	9,529,934	1,537,145	15,766,159	244,079,550	8,901,535	5,051,285	93,897,581	68,717,341	611,791,188
Accumulated amortization, beginning of year	-	13,316,453	3,615,070	1,262,648	572,944	1,072,438	5,613,067	607,299	3,373,195	147,515,376	2,190,438	1,332,003	31,347,920	15,712,448	227,531,299
Amortization	-	1,067,608	450,592	185,996	18,403	149,546	460,126	61,486	851,452	5,398,891	158,005	269,298	1,698,615	1,086,203	11,856,221
Disposals	-	-	(14,242)	-	-	-	(256,455)	-	-	-	-	-	-	-	(270,697)
Accumulated amortization, end of year	-	14,384,061	4,065,662	1,434,402	591,347	1,221,984	5,816,738	668,785	4,224,647	152,914,267	2,348,443	1,601,301	33,046,535	16,798,651	239,116,823
Net book value, end of year	\$110,188,962	\$ 29,826,398	\$ 841,639	\$ 956,053	\$ 248,149	\$ 552,002	\$ 3,713,196	\$ 868,360	\$ 11,541,512	\$ 91,165,283	\$ 6,553,092	\$ 3,449,984	\$ 60,851,046	\$ 51,918,690	\$ 377,674,365
Work in progress	\$ -	\$ 500,474	\$ 319,515	\$ -	\$ -	\$ 168,370	\$ 425,262	\$ -	\$ 488,624	\$ 439,850	\$ 63,864	\$ 53,648	\$ 2,210,379	\$ -	\$ 4,669,986
Tangible capital assets and work in progress	\$110,188,962	\$ 30,326,872	\$ 1,161,154	\$ 956,053	\$ 248,149	\$ 720,372	\$ 4,138,458	\$ 868,360	\$ 12,030,136	\$ 91,605,133	\$ 6,616,956	\$ 3,503,632	\$ 63,061,425	\$ 51,918,690	\$ 377,344,351

City of West Kelowna
Schedule 2 - Schedule of accumulated surplus
December 31, 2019

	Balance, beginning of year	Transfer to	Transfer from	Interest	Balance, end of year
Reserves					
Capital - general	5,154,624	3,831,380	(4,410,878)	114,568	4,689,694
Capital - water	3,760,686	1,937,440	(2,486,078)	72,014	3,274,062
Capital - sewer	226,544	120,000	(139,166)	8,120	215,498
Community projects	2,434,312	1,420,117	(1,461,395)	48,484	2,441,608
Equipment replacement	4,145,761	1,160,000	(1,855,187)	65,018	3,515,592
Future expenses	2,006,463	702,803	(1,145,895)	45,244	1,608,615
Municipal facilities	4,696,139	700,000	-	100,419	5,496,558
Other	4,300,213	17,035,392	(15,237,454)	32,402	6,130,553
Policing	640,238	84,500	(182,939)	11,761	553,560
Property acquisition	1,636,612	-	(1,521,707)	17,428	132,333
Recreation	145,549	106,000	-	3,951	255,500
Road maintenance and snow clearing	630,929	-	-	12,555	643,484
Storm drainage	187,958	-	-	7,603	195,561
	<u>29,966,028</u>	<u>27,087,632</u>	<u>(28,440,609)</u>	<u>539,567</u>	<u>29,152,618</u>
Investment in non-financial assets	351,210,152	16,777,477	(11,856,221)	-	356,131,408
Investment in tangible capital assets					
Accumulated surplus	\$381,176,180	\$43,865,109	\$(40,296,830)	\$539,567	\$385,284,026

City of West Kelowna
Schedule 3 - Schedule of segment disclosure
December 31, 2019

	General government services	Protective services	Transportation services	Environmental health & development services	Recreation & cultural services	Water services	Sewer services	Storm drainage	2019 Totals	2018 Totals
Revenue	\$ 10,932,326	\$ 10,101,021	\$ 3,565,788	\$ 4,348,815	\$ 5,413,865	\$ -	\$ -	\$ 350,582	\$ 34,603,407	\$ 32,557,061
Taxation net	2,966,754	192,680	798,538	3,121,897	1,470,161	10,153,369	5,242,037	-	23,674,731	21,298,084
Sale of services and regulatory fees	3,129,555	911,741	952,635	1,653,227	1,394,598	14,455	586,451	201,600	11,818,211	11,711,911
Government transfers	17,019,635	33,165,283	5,308,538	9,024,939	8,678,624	10,098,728	8,881,805	552,182	88,845,263	21,211,985
Other	-	-	-	-	-	-	-	-	69,728,284	78,134,973
Total revenue	8,056,830	80,641	-	46,796	-	1,766,482	1,086,303	-	11,956,321	11,125,328
Expenses	331,516	80,641	-	46,796	347,346	203,977	96	-	963,276	426,308
Amortization of tangible assets	445,283	327,170	2,405,877	2,689,252	1,780,573	671,225	3,623,578	255,645	12,354,111	12,035,765
Building and grounds maintenance	600,791	259,761	77,274	13,565	791,886	267,198	343,753	-	965,472	1,100,207
Contract services	516,094	259,761	-	-	1,539,882	403,392	32,202	-	1,502,111	1,538,508
Equipment maintenance and fuel	-	1,806,527	-	-	-	-	-	-	4,475,211	4,475,211
Library	-	4,479,358	-	-	-	-	-	-	1,865,527	1,865,527
Recoverable Emergency Operations	451,411	378,629	107,623	132,322	320,581	833,318	79,816	34,295	2,339,995	2,448,025
MP E-Division Contract	185,775	125,482	2,040,955	5,574	659,100	514,691	77,459	-	2,040,995	2,039,461
Supplies, small tools and equipment	4,289,025	9,305,408	832,890	2,317,990	3,075,881	2,810,304	731,889	86,117	1,869,676	1,869,676
Utilities	16,133,306	16,762,265	5,723,434	5,205,400	7,965,818	7,470,497	5,977,993	381,624	65,639,338	64,479,937
Wages, benefits & professional development	-	-	-	-	-	-	-	-	170,488	170,488
Total expenses	\$886,302	\$1,907,021	\$414,856	\$3,814,530	\$713,005	\$2,628,284	\$(96,188)	\$170,488	\$107,846	\$13,654,036
Annual surplus (deficit) for the year									\$1,049,481	\$1,049,481

City of West Kelowna

Incorporated by Order of British Columbia's Lieutenant Governor in Council
December 06, 2007

2760 Cameron Road, West Kelowna, BC V1Z 2T

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info@westkelownacity.ca
westkelownacity.ca



COUNCIL REPORT

To: Paul Gipps, CAO

Date: August 25, 2020

From: Chris Oliver, Planner III

File No: CDP 14-01 and
OCP 20-01

Subject: **CDP 14-01 and OCP 20-01, Comprehensive Development Plan and Official Community Plan Amendment Bylaw No. 0100.57 (3rd and adopt)**

RECOMMENDATION

THAT Council give third reading and adopt City of West Kelowna Official Community Plan Amendment Bylaw No. 0100.57, 2019; and

THAT Council endorse the Smith Creek Comprehensive Development Plan.

STRATEGIC AREA(S) OF FOCUS

- Economic Growth and Prosperity

BACKGROUND

Proposal

The application is a proposal to amend the Official Community Plan (OCP) land use designations of the subject properties (Attachment 1) in conjunction with an associated Comprehensive Development Plan (CDP) for the Smith Creek neighbourhood (Attachments 2 & 3).

A Public Hearing was held in accordance with the *Local Government Act* on July 21, 2020 and this report is intended to highlight the comments received as well as provide responses to questions raised at the meeting.

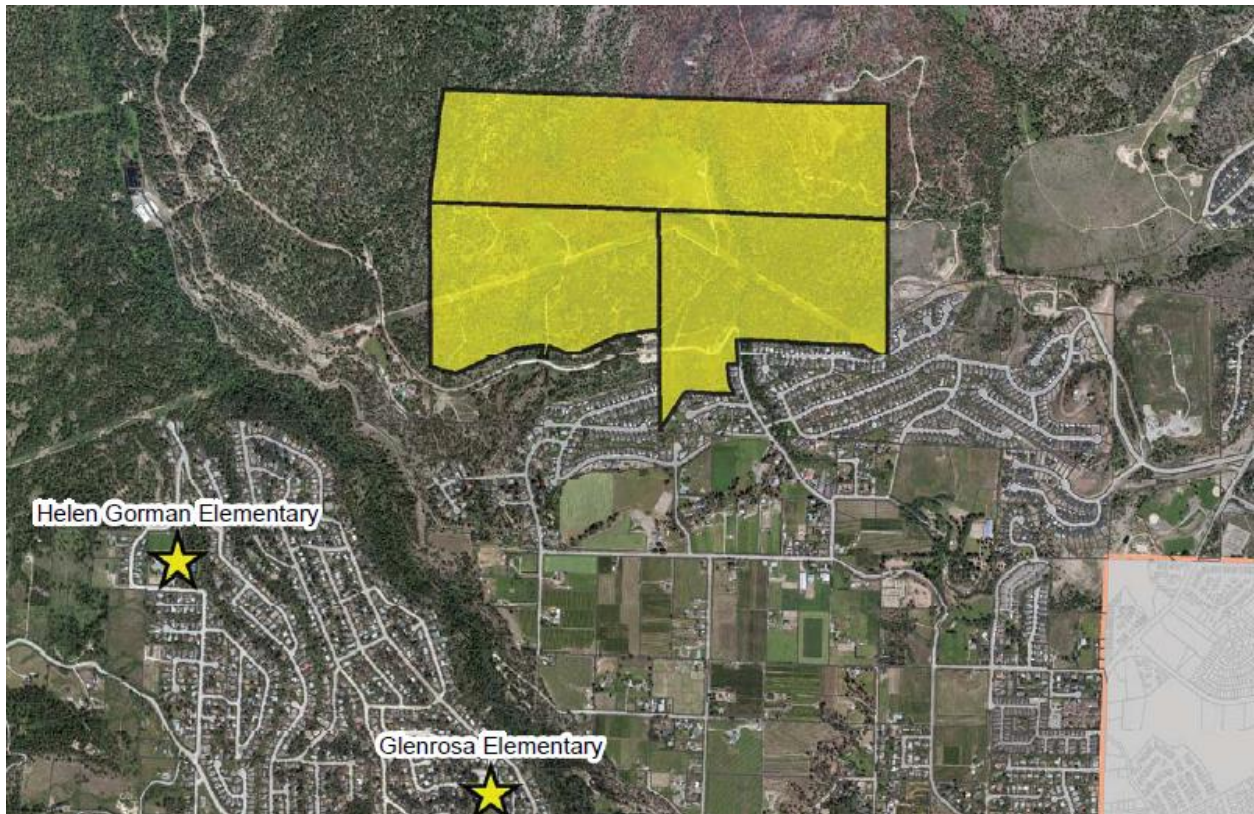
PROPERTY DETAILS	
Address	Smith Creek Road (unaddressed), 2850 Dixie Road
PID	003-397-564 (West), 011-344-709 (East), 011-347-147 (North)
Folio	36414694.000 (West), 36414695.000 (East), 36415184.000 (North)
Lot Size	154 ha (combined)
Owner	Multiple Owners (see CDP)
Agent	Protech Consulting 2012

Current Zoning	RU5 Rural Resource Zone	Proposed Zoning	N/A
Current OCP	Comprehensive Development Areas	Proposed OCP	Single Family Residential, Low-Density Multiple Family, Mixed-use, and Parks and Natural Areas.
Current Use	Vacant Land	Proposed Use	Comprehensively Planned Development Area
Development Permit Areas	Hillside, Terrestrial, Wildfire Interface, and Aquatic Ecosystem		
Hazards	Multiple (see CDP)		
Agricultural Land Reserve	No		

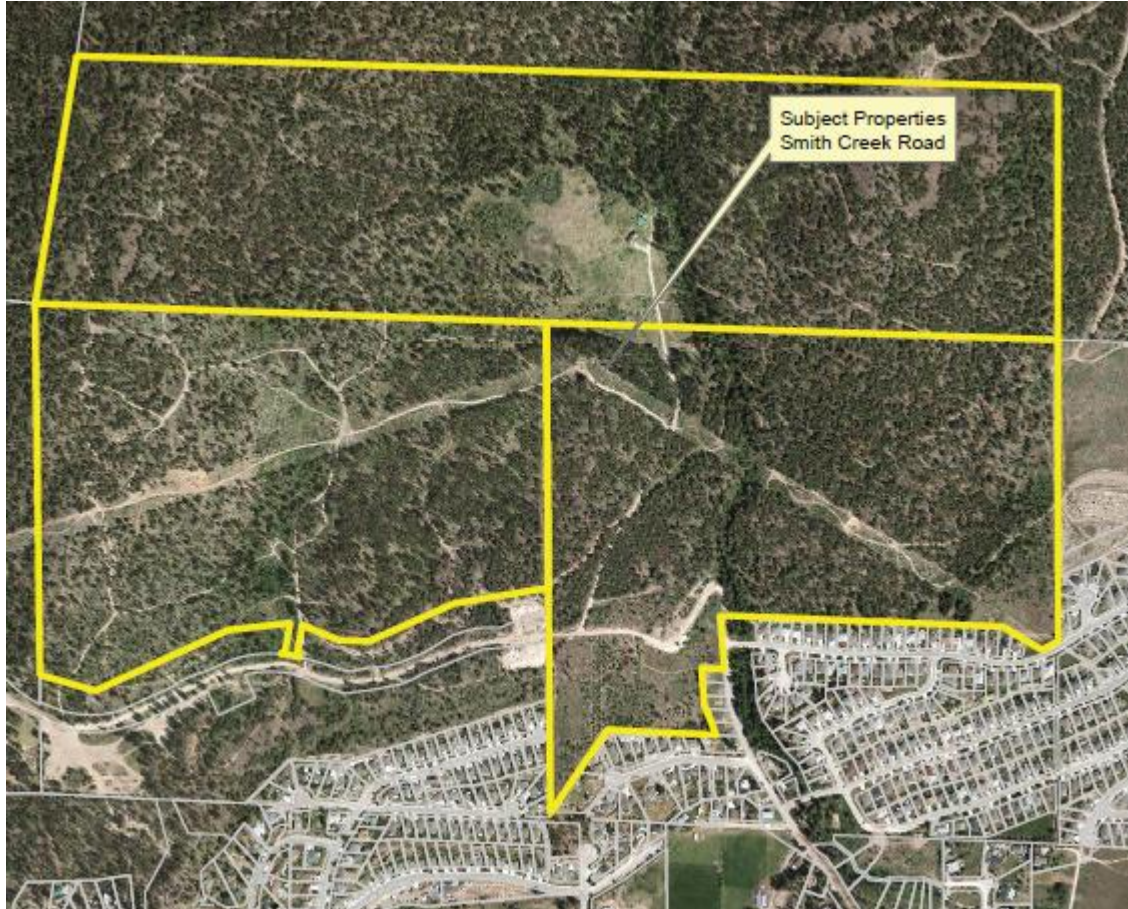
ADJACENT ZONING & LAND USES

North	^	Crown Land (F1- Forest Resource Zone)
East	>	Vacant, A1 – Agricultural and F1 – Forest Resource Zoned parcel
West	<	Crown Land (F1- Forest Resource Zone)
South	v	Smith Creek Subdivision (primarily zoned R1- Single Detached Residential)

NEIGHBOURHOOD MAP



PROPERTY MAP



DISCUSSION

Public Hearing Overview

Eleven letters were submitted as part of the Public Hearing for the application. These letters included both general support and opposition to the proposed CDP. In addition to the letters received, at the Public Hearing, two members of the public spoke. As part of these representations, both members showed support for the project but noted specific areas of concerns that were similar to those identified in the written submissions as part of the Public Hearing. Key highlights from these comments as well as the written submissions include:

- The need for additional pedestrian/equestrian connectivity within the plan between old and new subdivisions;
- Opposition to the proposed LDMF near Doucette Drive and proximity to existing residents;
- Concern regarding the current condition of Elliott/Smith Creek Roads;
- The need for an emergency response plan during roadway closures;
- Need for additional wildlife corridor between Smith Creek Road and Doucette Drive;

- Concerns regarding overland flow and stormwater management;
- Need for improvements to Glencoe Road;
- Concern regarding construction traffic and a proposal for a temporary construction road connecting to Asquith Road;
- Interface with existing residents (blasting, noise, dust, etc.);
- Hillside management and preservation;
- Tree canopy preservation; and
- The format of the CDP plan document.

Detailed comments on the concerns that arose during the Public Hearing are outlined in the remainder of this report.

Road Network and Improvements

As identified in the CDP, as part of future rezoning applications, additional review for traffic improvements will be required. As part of each future phase of development and corresponding rezoning application, additional review and discussion with Council and the public will occur.

Smith Creek/ Elliott Road Improvements

The CDP has been drafted based on the approach that the Smith Creek Road and Elliott Road will be improved based on the City's Transportation Master Plan and DCC Study. With additional development such as the proposed CDP, there are three main options available to Council for improving this section or road;

1. Proceed with the identified 10-20 year horizon in the Road DCC Study (initiated in 2016). This option would allow Council to continue to identify road related capital projects in conjunction with priorities.
2. If adopted, prioritize the improvement of Smith Creek road as part of capital project planning and Council priorities. This would result in the improvement of Smith Creek Road in advance of it being driven by the development of the CDP area. The cost associated with the improvement may eventually be recuperated through Road DCCs generated by the development of the CDP lands.
3. Require the applicant to complete the road improvements to Smith Creek Road. In doing so, the developer would receive DCC credits for the road construction. This option can be identified through future rezoning applications.

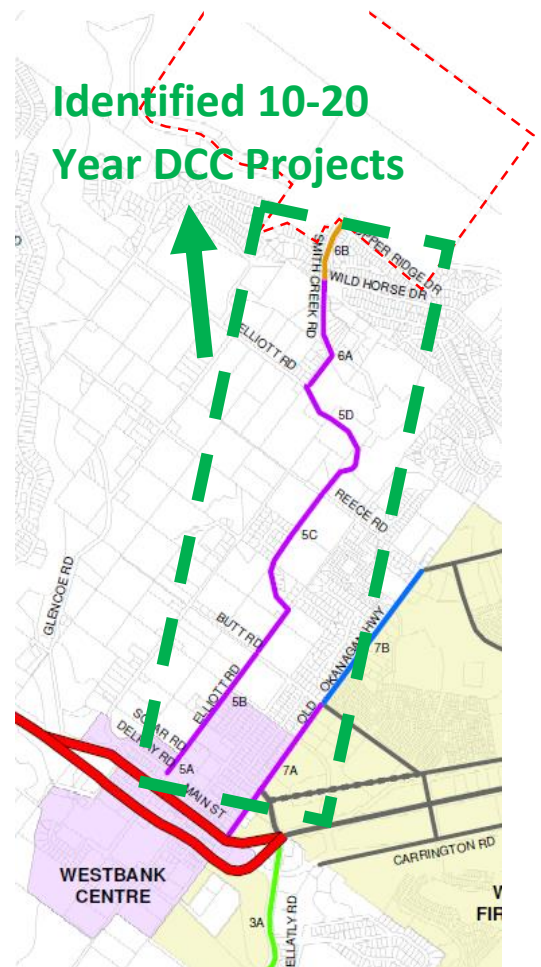


Figure 1. Road DCC Study Plan (Rural Arterial Road Standard)

Smith Creek Road Extension

One of the key areas of evaluation as development in the area progresses will be the future connection of Smith Creek Road to Tallus Ridge Drive and the Asquith Road connection to Shannon Lake Road (Figure 2):



Figure 2. Existing and Future Road Connections (solid lines indicated previously secured road ROW, dashed lines are future road connections with unsecured ROW).

With several existing homes fronting onto Tallus Ridge Drive, and additional review for an alternative access route to eliminate potential conflict with additional traffic on Tallus Ridge Drive may be warranted. To address this need for additional review in the future, the applicant has included the following policy:

S.4.5 – The Asquith Road connection will be reviewed in conjunction with other arterial road connections.

In addition to the policy included in the CDP, the City can review this potential connection to Asquith Road and the road standard through the upcoming Master Transportation Plan review process.

Based on the NFPA requirements, the need for a connection would not be required until 600 units were developed. The proposed CDP policies have been revised to include a reference to Council's ability to review the advance that requirement:

S.4.5 – The Tallus Ridge Drive connection will be advanced when and if deemed necessary by Council.

In order for this connection from Smith Creek Road to Tallus Ridge Drive or Asquith Road can be made, the following external conditions would need to be addressed:

1. A portion of the dedicated ROW would need to be improved;
2. Tallus Ridge Drive would need to continue to be built-out towards Smith Creek Road;
3. Road ROW would need to be secured to create a connection to Asquith Road; and
4. A crossing of Smith Creek would need to be constructed.

Copper Ridge Drive – Traffic Assessment

Copper Ridge Drive is a local road and is not identified as a primary intersection as part of the identified scope of the CDP's traffic impact assessment (TIA). The purpose of a TIA is primarily to analyze where key intersections (high-order roads such as collector and arterial road intersections) may fail due to additional traffic volumes created through additional development. While the forecasted additional traffic volumes resulted in the need to review priority intersections, as part of future road improvement to Smith Creek Road and Elliott Road, intersection sightlines and safety for all intersections will be evaluated.

In advance of larger road improvements, the Copper Ridge Drive intersection will be reviewed through subsequent rezoning processes as it is adjacent to Phase 1a of the CDP area. The current Copper Ridge Drive extension will also provide an alternative access route to bypass the existing narrow switchback on Smith Creek Road.

Neighbourhood Park Infrastructure

The proposed Neighbourhood Park areas were identified due to their benefit to the community and the future residents of the area (connectivity to the Flume Trail, access to Smith Creek, access to Crown Land trails, etc.). The Parks Master Plan that identifies that future parks in the CDP area should include neighbourhood park spaces and defines these spaces as:

Neighbourhood Park: *Neighbourhood parks respond to the local outdoor recreation needs of community residents. Features typically included in neighbourhood parks are: informal open space, playgrounds, picnic facilities, tot lots, and passive recreational amenities.*

These spaces types of parks differ from Community Parks and Athletic Parks that are identified as serving a larger benefit to the entire community:

Community Park: *Community parks are typically large spaces that benefit the entire community. Typical community park activities appeal to the broad community, as well as to visitors, and include elements such as urban plazas, cultural and historical features, community features, beautification initiatives, event gathering space, unprogrammed open space, and activities for children.*

Athletic Park: *The primary function of athletic parks is to provide outdoor recreational facilities that serve the community's needs for active recreation and organized outdoor*

sport. Athletic parks are often complementary to community parks, sometimes incorporating community-based facilities alongside field uses.

Despite the parks located in the CDP area not meeting the minimum criteria for a Community or Athletic Park, the Parks Master Plan identifies that Wild Horse Community Park (~300m to the East) has been acquired adjacent to a future school site and planning recognizes this site as a likely candidate for a future athletic park.

Additional Trail Connectivity to Harold Park

Following the comments from the members of the public at the Public Hearing, the applicant has proposed to create a trail connection from Harold Park to the proposed extension of Doucette Drive (Figure 3). The intent of this connection is to provide additional opportunities for residents to the south the access the proposed parks and trails as well as the extensive Crown Land trails beyond the CDP area.

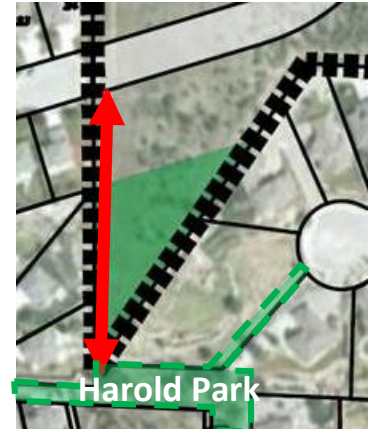


Figure 3. Trail Connection

School Site Planning and Development

School District 23 owns a property to the east of the subject CDP area that has been identified as a future elementary school site. As part of their anticipated Long Term Facility Plan review this Fall, SD 23 will identify the ten year Capital Plan direction for the Westside. SD 23 is aware of the proposed development and will continue to be kept up-to-date with the ongoing development occurring in the area.

Shetler Drive Sanitary Servicing

The development of the CDP lands will not impact or create opportunities for sanitary connections along Shetler Drive. Staff will continue to evaluate if there are additional lands outside the CDP area that influence feasibility and cost for connections to a municipal sanitary system.

Construction Management

In order to address the concerns raised by Council and members of the public at the Public Hearing, the applicant has proposed to include a new section in the CDP document that includes clear policy direction on construction management practices. While development in the CDP area will be ongoing, the intent of this section is to limit the impact to existing and future residents:

S.5 – Preliminary Construction Management Plans will be required as the developers proceed with rezoning each phase in efforts to give the public and council the opportunity to provide input. Construction Management Plans will show at a minimum planned construction traffic routes, construction access locations, temporary construction works, extents of grading/blasting work for each phase, and impacts to adjacent residents. Where financially and technically feasible, efforts will be made by the developer to carry out grading/earthworks for future adjacent phases as to limit the disturbance in the future on each phase being currently developed.

Multi-Family – Townhouses

The CDP proposes a Low-Density Multiple Family (LDMF) land use designation for a small area adjacent to Smith Creek Road and Doucette Drive. The LDMF designation permits semi-detached and attached townhouses that are supported through OCP policies when adjacent to existing single-family development. Unlike LDMF, medium and high-density multiple residential developments are not supported when access is through existing single-family areas on local roads (OCP 3.2.6.10):

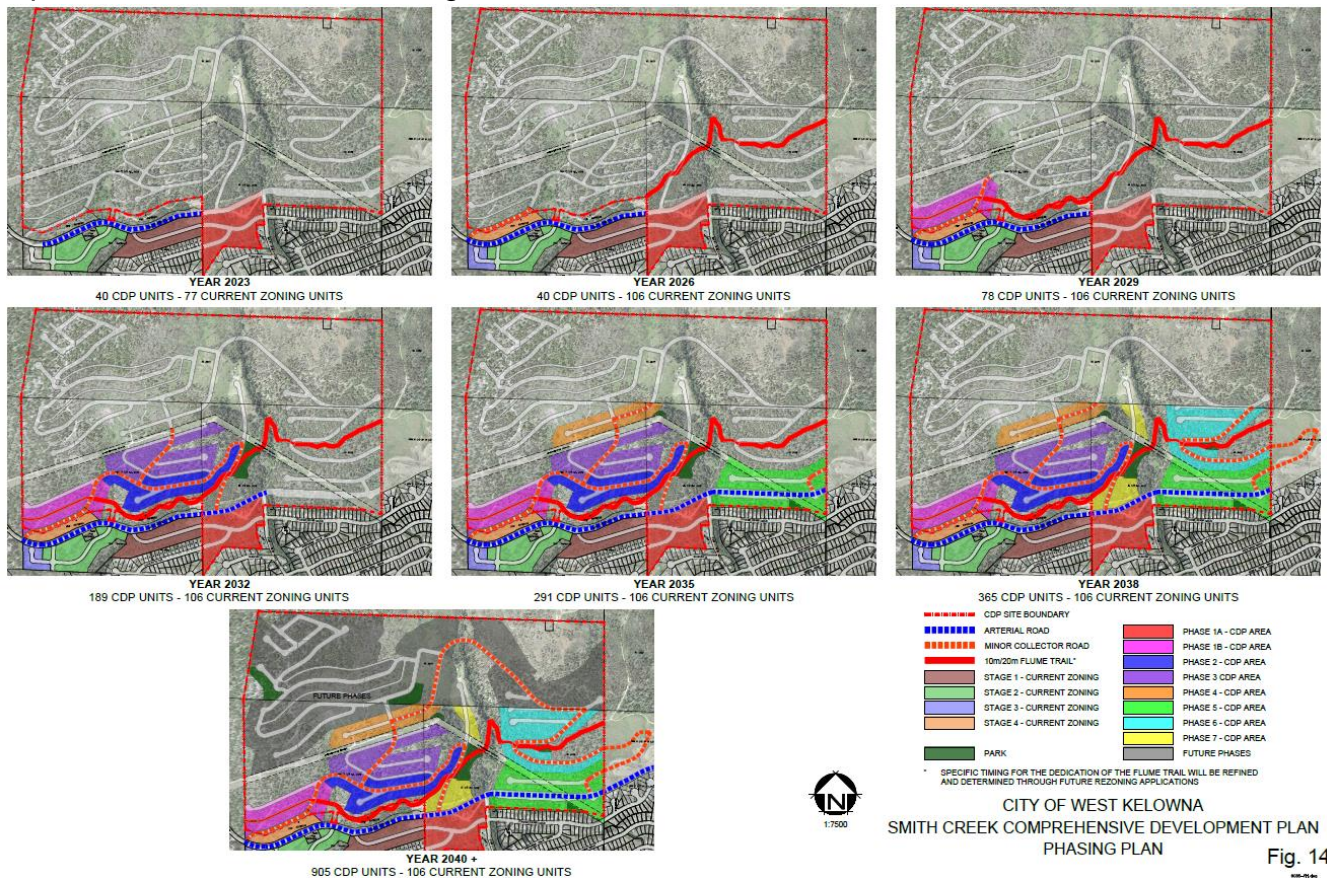
Encourage medium density multiple residential developments at the entrance points of a Neighbourhood, where there is access from collector and arterial roads. Discourage medium and high-density multiple residential development that requires access through existing single-family areas along local roads.

Cluster Housing Zone

It is anticipated that additional discussion and direction regarding a cluster housing zone will be presented to Council as part of future department work planning. The applicant has identified that based on the CDP's Phasing Plan the need for a cluster housing zone would be required by 2038.

Updated Phasing Illustration

At the Public Hearing, questions were raised regarding the detailed phasing of the CDP area. To highlight the anticipated build-out for development lands, road connections and parks areas a revised Phasing Plan has been included:



Summary of CDP Changes

In addition to the responses noted above, since the Public Hearing the applicant has completed several additional amendments to the draft CDP to reflect Council and community comments. These changes include (with corresponding section references):

- S.1.3.1 – Updated consultation section to include a summary of the discussion and comments provided at the public hearing.
- S.3.4.1 – Updated “Neighbourhood Parks” section to include the second park space identified when 2nd reading was re-read.
- Other administrative type changes to ensure the CDP is up-to-date with the changes that occurred when 2nd reading was re-read.

COUNCIL REPORT / RESOLUTION HISTORY

Date	Report Topic / Resolution	Resolution No.
July 21, 2020	Public Hearing Held	N/A
March 24, 2020	<p>THAT Council rescind second reading of City of West Kelowna Official Community Plan Bylaw No. 0100.57, 2020 and re-read a second reading as amended; and</p> <p>THAT Council direct staff to schedule the amendment bylaw for Public Hearing how and when appropriate.</p>	C091/20
February 11, 2020	<p>THAT Council give first and second reading to City of West Kelowna Official Community Plan Bylaw No. 0100.57, 2020; and</p> <p>THAT Council direct staff to schedule the amendment bylaw for Public Hearing.</p>	C047/20

CONCLUSION

The plan area is well suited to accommodate future growth in the City of West Kelowna. The subject lands are strategically located north of the City’s core area and the proposed development can be adequately and sequentially serviced. The proposed land use concepts and development policies are guided by principles of working with the topography of the land, preserving recreational amenities, and protecting natural features.

The developer has been responsive to concerns and input raised by staff, Council, and the community throughout the neighbourhood planning process. The proposed CDP and concurrent OCP Amendment Bylaw reflect this input and outline a policy framework for the future development of the area ensuring areas of concern can adequately be addressed.

Alternate Motion:

1. **THAT** Council postpone consideration of third reading of City of West Kelowna Official Community Plan Amendment Bylaw No.0100.57, 2019.

Should Council postpone consideration of the proposed amendment to the OCP, further direction to staff is required.

REVIEWED BY

Brent Magnan, Planning Manager

Mark Koch, Director of Development Services

Tracey Batten, Deputy CAO/Corporate Officer

APPROVED FOR THE AGENDA BY

Paul Gipps, CAO

Powerpoint: Yes No

Attachments:

1. Official Community Plan Amendment Bylaw No. 0100.57, 2020
2. Smith Creek Comprehensive Development Plan (August 2020)

CITY OF WEST KELOWNA

BYLAW NO. 0100.57

A BYLAW TO AMEND “WEST KELOWNA OFFICIAL COMMUNITY PLAN BYLAW 2011 NO. 0100”

WHEREAS the Council of the City of West Kelowna desires to amend “WEST KELOWNA OFFICIAL COMMUNITY PLAN BYLAW 2011 NO. 0100” under the provisions of the *Local Government Act*.

THEREFORE BE IT RESOLVED that the Council of the City of West Kelowna, in open meeting assembled, hereby enacts as follows:

1. Title

This Bylaw may be cited as “WEST KELOWNA OFFICIAL COMMUNITY PLAN BYLAW AMENDMENT NO. 0100.57, 2020”.

2. Amendments

“WEST KELOWNA OFFICIAL COMMUNITY PLAN BYLAW NO. 0100” is hereby amended as follows:

2.1 By changing the Land Use Designation on the following properties:

- 1) The East ½ of DL 3478, ODYD, Except Plans 6425, 10683, 12080, 15504, 40370, and KAP 56474 from Comprehensive Development Areas to Low Density Multiple Family, Single Family Residential, Mixed Use, and Parks and Natural Areas;
- 2) The West ½ of DL 3478, ODYD, Except Plan KAP56155 from Comprehensive Development Areas to Single Family Residential and Parks and Natural Areas; and
- 3) DL 3977 from Comprehensive Development Areas to Single Family Residential and Parks and Natural Areas.

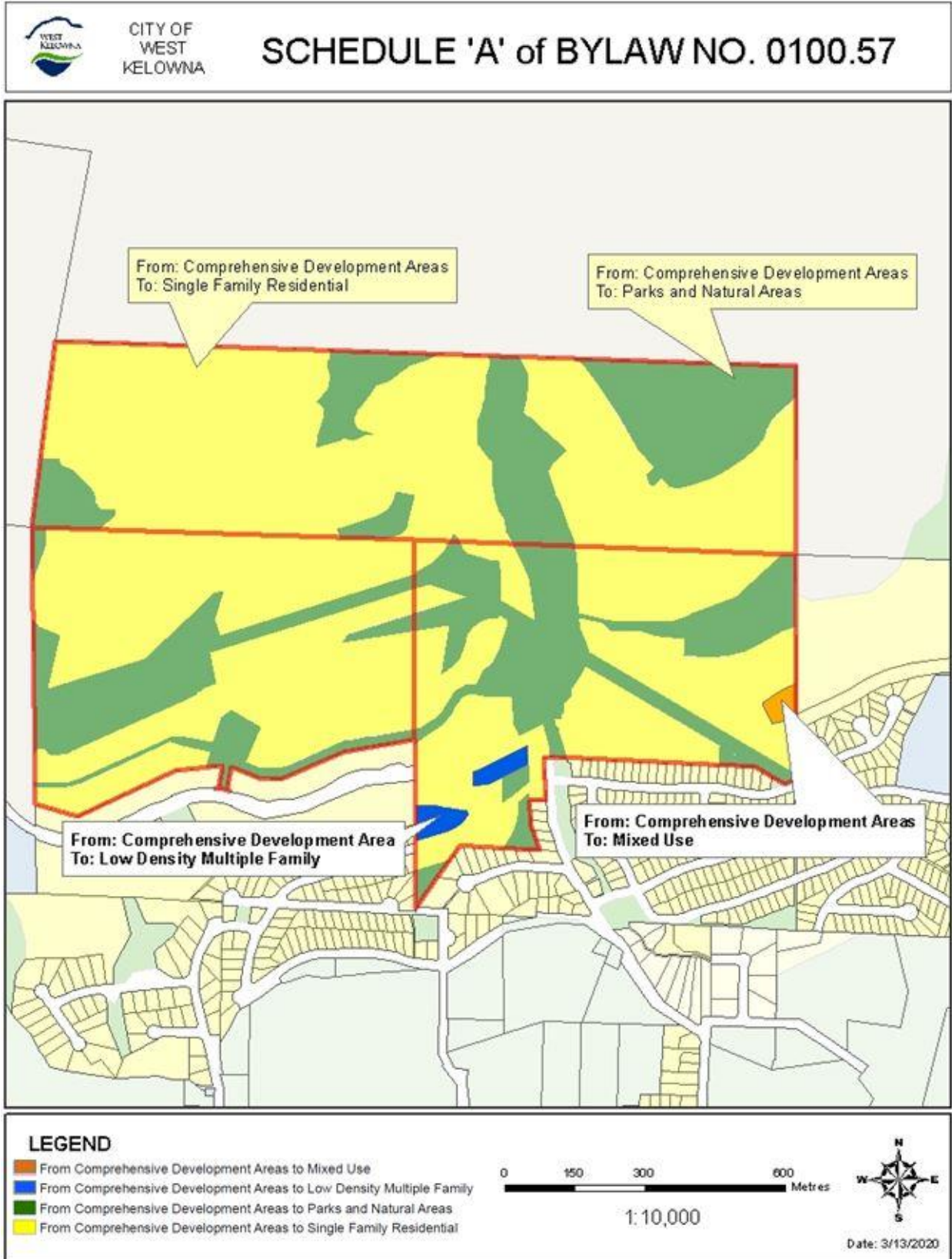
As shown on Schedule ‘A’ attached to and forming part of this bylaw.

2.2 By depicting the change on “WEST KELOWNA OFFICIAL COMMUNITY PLAN BYLAW NO. 0100 Schedule 1” (Land Use Plan).

READ A FIRST AND SECOND TIME THIS 11TH DAY OF FEBRUARY, 2020.
RESCINDED SECOND READING THIS 24TH DAY OF MARCH, 2020.
READ A SECOND TIME AS AMENDED THIS 24TH DAY OF MARCH, 2020.
PUBLIC HEARING HELD THIS 21ST DAY OF JULY, 2020
READ A THIRD TIME THIS _____ DAY OF _____, 2020
ADOPTED THIS _____ DAY OF _____, 2020

MAYOR

CITY CLERK



Smith Creek Comprehensive Development Plan



Protech Consulting (2012)

August 2020

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- D. Wildland/Urban Interface Assessment
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- G. Visual Impact Assessment
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Part 1 – Administration

Protech Consulting (2012) has been retained to prepare the *Smith Creek Comprehensive Development Plan* for the undeveloped lands located north of the existing Smith Creek neighborhood in the City of West Kelowna. This Comprehensive Development Plan details the opportunities and constraints of the area, community design, land uses, parks and open spaces and services and staging of development in the plan area. The Plan's policies seek to complement and enhance the strength of the surrounding neighborhoods, while creating a new neighborhood that looks to the future.

1.1 Comprehensive Development Plan Purpose

The purpose of the *Smith Creek Comprehensive Development Plan* is to ensure growth and development of the area progresses in a logical and integrated manner. The CDP will further ensure that the development is set within the context of the adjacent existing and developing neighborhoods and the City as a whole.

The plan is written to be consistent with the vision, principles, goals and objectives of the City of West Kelowna Official Community Plan.

1.2 Plan Authority

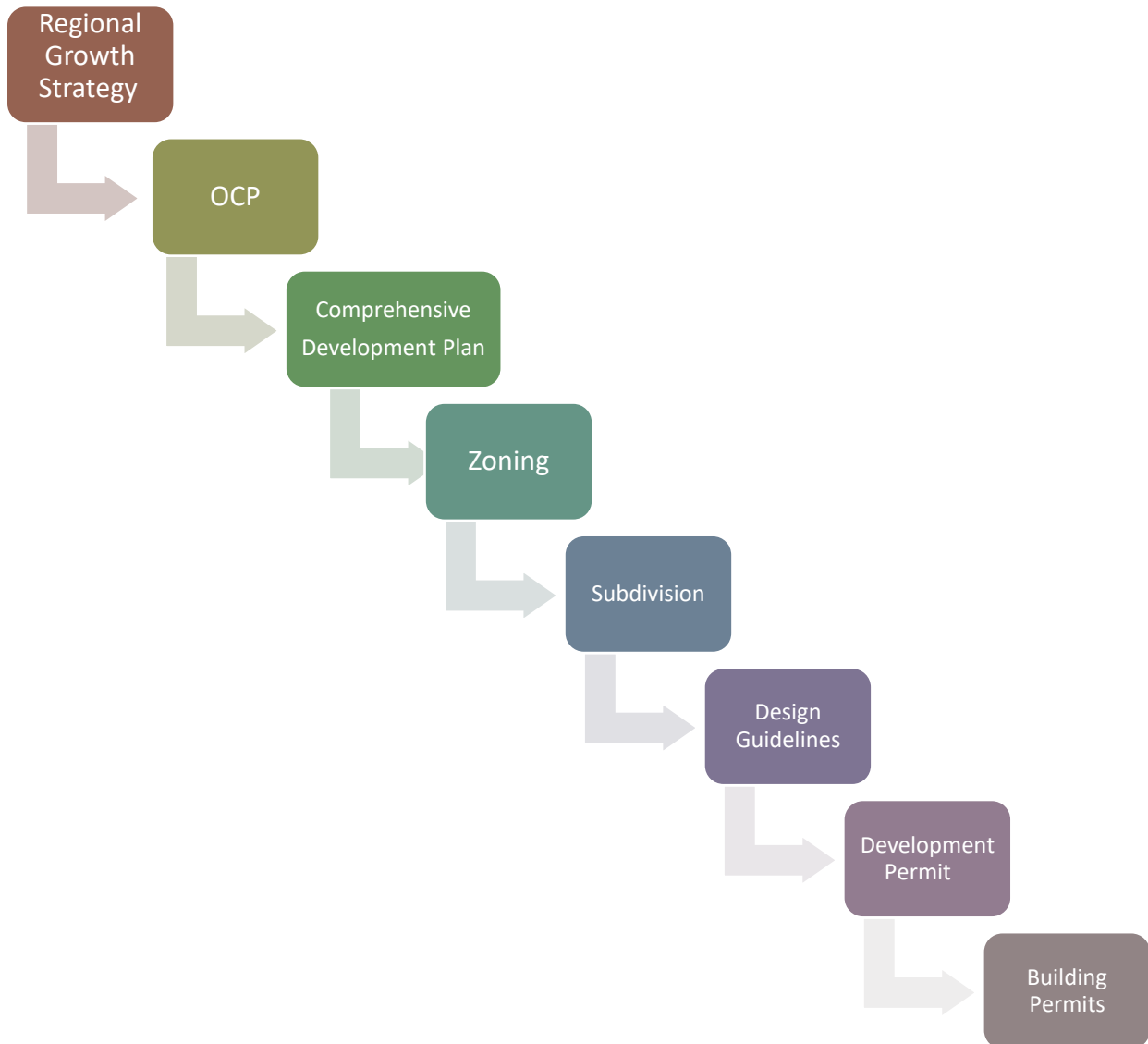
The authority which enables the City to consider a Comprehensive Development Plan (CDP) is outlined in the City's OCP Bylaw No. 0100. Section 3.1 Objectives and Policies Overview outlines the conditions under which a CDP shall be undertaken, Section 3.2.12 Comprehensive Development Areas discusses the objectives of the study and Section 4.1.1.9 General Policies and Objectives discusses the general components of the document.

Comprehensive Development Plans are non-statutory documents that must be endorsed by Council to become valid, and only specific OCP-related policy changes and Land Use Designation changes will be brought forward as an OCP amendment.

1.3 Plan Preparation Process

The City of West Kelowna has established a development approvals framework that is outlined in some areas of the community includes the establishment of a Comprehensive Development Plan. The following figure illustrates how the Comprehensive Development Plan relates to the other City planning documents.





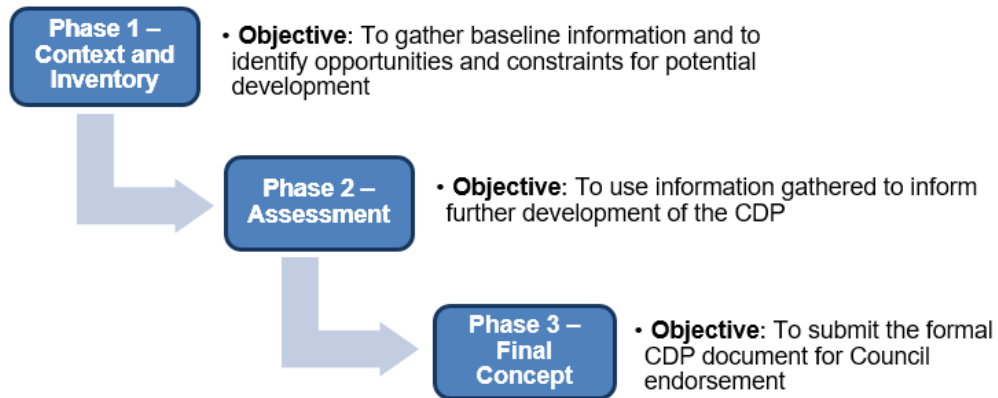
As illustrated above, a CDP provides an intermediate link between the OCP, and specific development applications. More specifically, CDPs provide policy and a generalized development concept for future development of a specific area.

A CDP must adhere to the spirit and intent of the Official Community Plan, and include primary development elements as it relates to the site. The primary elements addressed within a CDP include, but are not limited to land use, parks and open space areas, transportation, infrastructure servicing strategies, environment and ecology.



1.3.1 Smith Creek Process and Open Houses

The *Smith Creek Comprehensive Development Plan* was developed in consultation with a broad range of stakeholders including, various City of West Kelowna departments and interested citizens from the City of West Kelowna.



Phase 1 of developing this CDP created the foundation to support a concept plan for the site. This was done by completing the necessary technical reports to determine if the subject area could effectively accommodate additional land uses, as well as to gain an understanding of the opportunities and constraints of the site. As part of Phase 1, an initial consultation session was held to gather input from the public to provide a baseline for the community's priorities and inform the development of the CDP. As part of the consultation session, there was mixed feedback both in person and reflected in the exit surveys. Some residents felt that the density was adequate and the concept was generally accepted, but residents also voiced concerns and comments regarding:

- Too much density
- Wanted the flume protected as a hiking or natural area
- Inability of Smith Creek Road to handle additional traffic
- Housing form (do not want high density multi-family)
- Drainage from uplands

Phase 2 involved using the information gathered from the public and stakeholder engagement, as well as feedback from staff to further refine the CDP. Another key component to Phase 2 was to complete an additional public information meeting where the proposed CDP and accompanying plans were presented for additional feedback. As part of this consultation session, there was similar mixed feedback both in person and reflected in the exit surveys. As with the initial consultation session, residents generally accepted the idea of the area developing, however, there were concerns and comments regarding:

- Housing form (do not support townhouses along Smith Creek Road)
- Too much density (total number of units)
- Preservation of flume trail, existing trail network, and access to Crown Land trails
- Drainage and downstream impacts to Smith Creek (flooding)
- Impacts to existing road infrastructure (primarily Smith Creek Road and intersections)

- No neighbourhood park
- Preservation of additional greenspace (40-50% instead of 18%)
- Development and construction impacts (traffic, noise, etc.)

Part of Phase 3 included a formal Public Hearing which occurred July 21st, 2020 at the City of West Kelowna Municipal Hall. There were 4 public residents in attendance, with two speaking to Council and approximately a dozen written submissions, reiterating concerns related to potential flooding and traffic. In general, it was felt that some of the previous concerns of earlier open houses had been relieved from revisions to the plan.

1.4 Interpretation

Mapping and figures within the *Smith Creek CDP* including boundaries, lot locations and location of any symbols or areas shown on a map or figure in the CDP are conceptual and will be refined as the plan progresses through future application processes with additional consideration by staff and Council.

Where an introductory statement accompanies a policy, it is provided only to illustrate the purpose of and enhance the understanding of a policy. Should an inconsistency arise between the statement and the policy, the policy will take precedence. The purpose of this plan is not to replace City policy documents or bylaws, but to enhance and provide assistance to the public, staff, landowners and consultants as to the expectation of the development of lands.

1.5 Timeframe

The *Smith Creek CDP* is intended to review and consider the proposed future use and transportation patterns for the area and is without set timelines. There is no specific timeframe applied to this Plan as development is determined by multiple contributing factors not the least of which is the market's demand for additional housing and specific form. It is anticipated that build-out could take place within 20 years after the start of actual construction of the early phases.



Part 2 Context and Background

2.1 Location

The *Smith Creek CDP* area is located on the west side of Okanagan Lake approximately 12 kilometres southwest of the W.R. Bennett bridge within the City of West Kelowna, 3.5 kilometres north of the Westbank Centre.

The subject lands are bounded in the north by vacant Crown lands with a Rural Resource OCP designation, south by the existing Smith Creek neighborhood which is predominately developed as single family residential, east by the existing Shannon Lake West neighborhood and west by vacant Crown Lands, Powers Creek as well as Park and institutional lands.

See Location and Context Plan Figure 1.



2.2 Background

The Smith Creek lands are identified in the City of West Kelowna's OCP as having future development potential subject to the completion of further, more detailed review which could identify viable development opportunities. The most sustainable opportunity of the considered development options in the plan area is the provision of predominately a variety of single/two family lots. The OCP references anticipated that future development of the area is primarily single-family residential; however, provisions for duplex and triplex housing may be considered where appropriate.

In July 2014, the City provided the Terms of Reference (ToR) to Protech Consulting and the landowners that set the framework and guidelines for the CDP development and corresponding process. The proposed *Smith Creek Comprehensive Development Plan* is being prepared for formal application submission in accordance with the content and format requirements set out under the Terms of Reference.



2.3 Land Ownership

The *Smith Creek* CDP area encompasses three separate parcels owned by:

Land Owner	Legal Address
0999149 BC Ltd. 1109 Churchill Road, Kelowna, B.C. V1Y 8K9	East 1/2 of DL 3478
0746043 BC Ltd. 1109 Churchill Road, Kelowna, B.C. V1Y 8K9 E12 K Systems Inc. 200, 537 Leon Ave., Kelowna, B.C. V1Y 2A9 0746031 BC Ltd. 800 - 1708 Dolphin Ave., Kelowna, B.C. V1Y 9S4	West 1/2 of DL 3478
Astro Properties Ltd. 604 - 737 Leon Ave., Kelowna, B.C. V1Y 8L6	DL 3977

2.4 Site Context

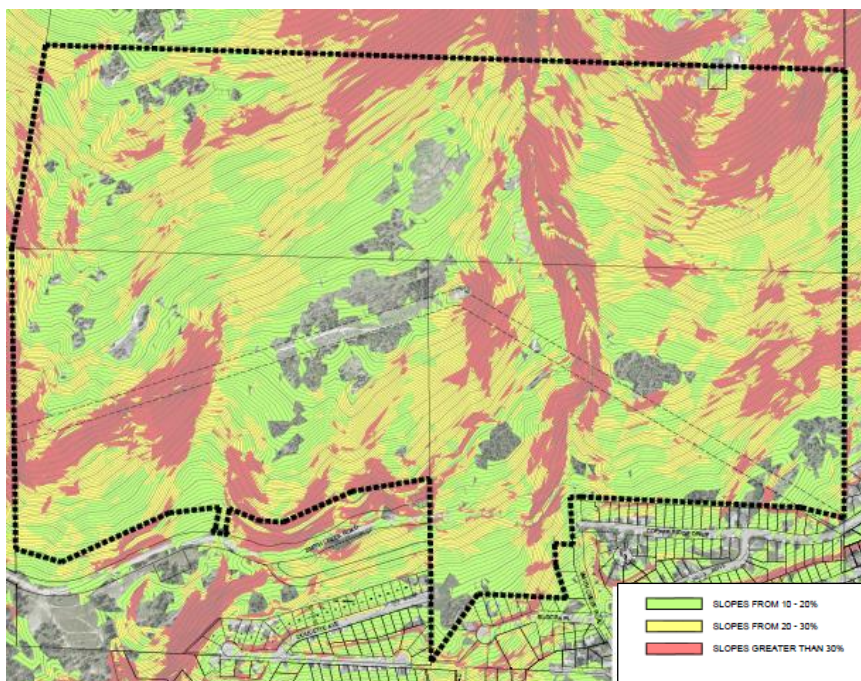
The following sections outline the key findings from previous studies completed as part of the development of the CDP. These findings represent the basis for the establishment of the policies and conceptual plans included in Part III and Part IV.

2.4.1 Geotechnical Conditions

Calibre Geotechnical completed a geotechnical review of the study area in 2007 and an updated assessment in 2015 and again in 2018. The later dealing specifically with the proposed reservoir and booster station. The purpose of the investigation was to prepare a geotechnical hazard assessment report which would identify any existing geotechnical hazards on the site and define safe developable areas. After the initial report a forest fire in 2014 burned a large area along the northern edge of the study area so a follow up report was prepared with the post fire condition under consideration.

The plan area topography is bedrock controlled and generally slopes down from north to south. The land is bisected by a BC Hydro power line right of way in the lower and mid-slope portion of the site and from north to south by Smith Creek.

Slopes on the site generally varied from 10 – 50%. Steeper slope gradients occur along Smith Creek channel, side slopes and in areas with bedrock outcrops. The area varies in elevation from approximately 600 metres in the lower portion of the site to approximately 850 metres in the upper northern portion of the site. The central portion of the plan area consists of gently sloping, undulating, benched terrain covered largely by glacial till.



The gentle slopes along the southern edge consist of sands and gravels. There is a raised glaciofluvial fan along the lower reaches of Smith Creek, upslope of Smith Creek Road and Copper Ridge Drive.

There are numerous ravines on the site however, there is no evidence of recent flow. It is thought that the ravines are either drainage relics from the previous period of glacial retreat or they have ephemeral flow.

The vegetation on the site predominately consists of mature coniferous trees, and indigenous scrub brush and grasses, typical associated with the arid environment of the Okanagan Valley. The plan area with the exception of a small area in the southeast corner cleared of trees is generally undisturbed.

No obvious signs of landslides, slumps or other instability features were observed during the site review on the properties under examination. The only potential geotechnical hazards identified on the study area were the potential for rock fall hazards associated with the bedrock outcroppings and the steep slope areas.

Although rockfall hazards exist on the property, it is felt that only a small number of proposed residential lots would be impacted and that minor scaling, protective fencing and or soil/rock berms would provide protection against rockfall during development of the affected lots.

With the Hillside development guidelines and building setbacks, it is anticipated that additional lands within the 30% slope range may be developed with more detailed site analysis and a custom designed architectural approach toward single family housing clusters and development nodes.

Recommendations – Geotechnical

The following recommendations form key considerations as part of the development of the Smith Creek CDP and the creation of the Development Policy included in Part 4 of this document. The recommendations highlighted below are supplemented by other recommendations made in the appended report and are intended to guide and inform future application processing:

- No development in areas identified in Calibre Geotechnical Report (Jan 16, 2016)
- Development below bedrock outcrops should include rock fall protection structures
- Given the post 2014 fire condition, monitoring of any significant erosion features to be carried out prior to and during development

More detail and specific recommendations can be found in the attached Geotechnical Assessment – Appendix A as well as a Topography Plan Figure 3 and Slope Analysis Figure 4.



2.4.2 Hydrological & Hydro-Geological Conditions

A groundwater and surface water assessment of the proposed *Smith Creek CDP* area was conducted in 2007 by Summit Environmental and updated by Western Water Associates, with the smaller area now being considered for development in late 2014. In addition to the changes in the development area from 2007, the City of West Kelowna has made amendments to bylaws, guidelines and policies, and a large forest fire occurred in the area in summer of 2014, both driving the needs for a revised assessment.

Evidence of shallow or deep groundwater was not prevalent in the project area. No springs or seeps were identified. The only evidence of possible shallow groundwater conditions were a faint draw with vegetation appearing slightly more green than surrounding areas on ortho-photo coverage, and two areas of hydrophilic vegetation at which shallow groundwater may discharge and collect following snowmelts. The study area does not overlie any provincially mapped aquifer systems and is unlikely that a shallow, surficial (overburden) aquifer is present at the site. It is unlikely that the proposed development (including stormwater management) will have a significant impact on local or regional groundwater quantity or quality.

Recommendations – Hydrological & Hydro-Geological Conditions

The following recommendations form key considerations as part of the development of the Smith Creek CDP and the creation of the Development Policy included in Part 4 of this document. The recommendations highlighted below are supplemented by other recommendations made in the appended report and are intended to guide and inform future application processing:

- Implement Best Management Practices during design and construction to minimize potential impacts to residence and roads from shallow groundwater
- Emphasize use of vegetated swales, ditches and existing natural areas to infiltrate routine storm runoff from roads
- Further geotechnical investigation for any potentially unstable terrain near Smith Creek
- Collect and convey surface runoff along natural drainage routes where possible

Detailed reporting and recommendations can be found in the Groundwater and Surface Water Hydrology reports attached in Appendix B.

2.4.3 Existing Terrestrial & Aquatic Ecology

In an effort to better understand the site's ecology and potential environmental sensitive areas, Makonis Consulting with assistance from Okanagan Wildlife Consulting completed a comprehensive environmental assessment. The original review was conducted in 2006 for the Regional District of Central Okanagan and has since been updated with and focuses on "content and inventory" with a distinct advantage to the other plans from previous inventories compiled in 2006 to utilize in comparison of updated inventory in the assessment and final concepts

presented. This, in light of the recent forest fire in 2014 that directly impacted the *Smith Creek CDP* and surrounding areas, has been taken into consideration within the updated inventory.

The plan area is located in the Okanagan very dry, hot, Ponderosa Pine, bio-geoclimatic subzone variant occurring at lower levels of the Okanagan Valley. This area is characterized as one of the warmest and driest forest variants for this subzone in British Columbia, due to its southerly latitude and the pronounced rain shadow. In general, plants encountered on the existing natural features of the area were typical given the dry forested conditions of the area. No rare or endangered plant species were noted in 2006 and again in 2014. An addendum to this report was completed again in July 2018 and noted that as long as the stormwater and overflow plan is followed and riparian setbacks maintained, downstream ecological effects on Smith Creek should be minimal.

2.4.3.1 Wildlife

All provincially Red and Blue listed vertebrate animals as well as Species-at-Risk Act vertebrates were assessed for possible occurrence in the proposal area. A short list of these species that could be on site was developed for a more detailed assessment. Habitat suitability was assessed for the wildlife species for which habitat models were prepared within the SEI project for the CDP area as part of the South Westside area, i.e., West Kelowna. The inventory was again reviewed in 2018 and found that there are no critical habitats for federally listed species at risk within or near the subject property.

2.4.3.2 Environmentally Sensitive Areas

The *Smith Creek* Environmental Assessment and subsequent Environmental Inventory identify environmentally sensitive areas (ESA's). The result of the surveys produced significance ratings for ESA's is an amalgamation of wildlife habitat and vegetation community ratings identified separately within the area.



Recommendations are provided through various stages of development, rezoning and subdivision that focus on healthy construction practices and development objectives found in the OCP.

Recommendations – Existing Terrestrial & Aquatic Ecology

The following recommendations form key considerations as part of the development of the Smith Creek CDP and the creation of the Development Policy included in Part 4 of this document. The recommendations highlighted below are supplemented by other recommendations made in the appended report and are intended to guide and inform future application processing:

- No development to occur in ESA-1 with exceptions related to crossing Smith Creek. Specific restrictions and permissions are found in Makonis Report July 2018.
- Smith Creek ESA-1 and Smith Creek will be incorporated into a minimum 100m corridor
- Recreational Trails in ESA-1 shall be kept to a minimum and outside riparian setbacks
- Open spaces shall be managed for wildlife and habitat. Wildlife trees (ie snags, dead standing, etc) should be retained.

A graphical representation of the ESA's identified on the subject lands can be found in Appendix C – Environmental Assessment Feb 2007, Environmental Inventory October 2014, Environmental Inventory Phase I March 2017, Environmental Inventory Phase I June 2017, Addendum to Phase Two Inventory for Future Phases July 2018, and Environmental Sensitive Areas mapping Figure 5.

2.5 Wildfire Hazard

Fire history and agricultural clearing have left much of the property in the low to moderate range for wildfire hazard. These areas coincide with the development areas as they lie on the gentler slopes of the property.

An update to the original Wildfire Hazard Report was conducted in 2014 by R.J.P. Holdings Ltd. The summary indicates that despite the history on the site, the assessment for the lands is still high. The prescribed treatments required will assist to reduce the wildfire hazard rating to low/moderate. The retention of these levels will be based on maintenance.

Recommendations – Wildfire Hazard

The following recommendations form key considerations as part of the development of the Smith Creek CDP and the creation of the Development Policy included in Part 4 of this document. The recommendations highlighted below are supplemented by other recommendations made in the appended report and are intended to guide and inform future application processing:



- Standard Treatment Prescription such as requiring removal of all dead and dying trees, thin out clumps of multi-aged trees and in areas where natural openings, or openings due to the removal of trees is greater than 5.0m spacing, a cluster retention system should be incorporated.
- Slash disposal should be implemented
- Adjacent Land Interface, including consideration to a mini fire break along North boundary.
- Housing construction should follow the Fire Smart program
- Ensure fuel breaks and defensible areas are maintained in a clean state

Specific site review and hazard ratings as well as recommendations from both reports can be reviewed in the Wildland/Urban Interface Assessment accompanying this report in Appendix D.

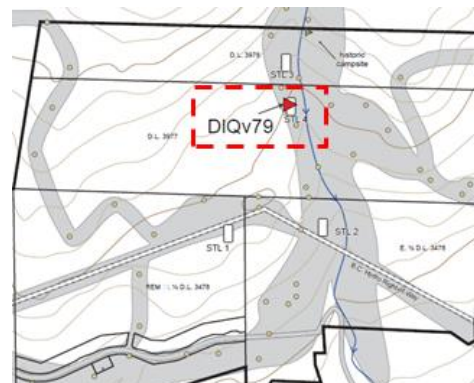
2.6 Archaeology

An initial review of the Ministry of Sustainable Resource Management Remote Access to Archaeological Data (RAAD) does not indicate any significant archaeological sites in the Neighborhood plan area.

According to Provincial records, archaeological site **DIQv-79** is recorded on DL 3977. **DIQv-79** consists of sub-surface lithics, meaning stone tools or flakes of stone created when making or modifying tools. **DIQv-79** is protected under the *Heritage Conservation Act* and must not be altered or damaged without a permit from the Archaeology Branch. Given the subsurface nature of archaeological deposits, boundaries of archaeological sites are difficult to determine without extensive subsurface testing. Therefore, any mapped boundaries are considered to be approximate and it is possible that the site is larger or smaller than currently mapped.

A further impact assessment was conducted by IR Wilson Consultants back in 2006 which identified one site of significance. DIQv 79 is situated within 20m of Smith Creek in D.L. 3977.

Given its proximity to Smith Creek, the Makonis Environmental Report of 2007 indicates the site could be within the riparian management zone, however, if impact to this site cannot be avoided, further archaeological investigation is recommended.



Recommendations – Archaeology

The following recommendations form key considerations as part of the development of the Smith Creek CDP and the creation of the Development Policy included in Part 4 of this document. The recommendations highlighted below are supplemented by other recommendations made in the appended report and are intended to guide and inform future application processing:

- D1Qv79 is within the boundaries of the proposed development, avoidance of this site is recommended.
- D1Qv80 is outside the project boundaries, however, if development occurs in the vicinity of this site further impact assessment is recommended.
- Should additional archaeological materials be uncovered outside site areas, all work in the vicinity should be stopped and the Archaeological Branch notified.

2.7 Landscape & Visually Significant Features

The Concept Development Plan area consists of a wide range of slope gradients ranging from gentle to steeply sloped tills with portions of exposed rock and incised gullies. Within the study area itself the elevation rises from 566 meters above sea level to the south to an elevation of 756 meters in the north.

Slopes range from 0% - 70% or greater with naturally occurring benches which lend themselves to environmentally sensitive design considerations which will reduce disturbance of the vegetation as well as the need for invasive cut and fill practices.

2.7.1 View Analysis

The Smith Creek CDP area is situated for the most part, north of Smith Creek Road. The site is made up of both southeast and southwest facing hillsides.

A Visual Impact Assessment (VIA) was conducted in 2018 to present and assess any potential visual impacts of the proposed development. Four viewpoints were examined in detail with results ranging from Moderate to Strong impact to Weak or None. Only 1 area (Viewpoint 1 – Ironridge Road) demonstrated Moderate to Strong impact simply due to the proximity of the existing neighborhood to the development.





Recommendations – View Analysis

The following recommendations form key considerations as part of the development of the Smith Creek CDP and the creation of the Development Policy included in Part 4 of this document. The recommendations highlighted below are supplemented by other recommendations made in the appended report and are intended to guide and inform future application processing:

- Natural vegetation and large stands of trees maintained in all areas outside of proposed development
- Maintain a close proximity of native trees to proposed development to help screen new homes
- Trees are to be planted where possible on exposed areas and within the pocket parks
- Architectural guidelines can assist with the development of varying building styles and heights to lower building impacts

Mitigation measures are discussed at length in the report and include, Siting and Earthworks; Finishes and Textures; Visual Screening ; Lighting and Construction Mitigation and if implemented will reduce the impact to Weak or None. The report can be found appended to this report as Appendix G.



2.8 Adjacent Neighborhoods

There are two neighborhoods in close proximity to the subject lands. Directly to the south and east is Smith Creek and further east is Shannon Lake West. Both of these neighborhoods are fully serviced with water, stormwater and sanitary.

These two areas are well established with some remaining development opportunities. Lots are mostly R-1 (Single Detached Residential) that permits a minimum parcel size of 550m² but average around the 750m² size. The architecture is a mix of craftsman style homes along with more modern west coast styles.



2.9 Existing Infrastructure

The CDP area is not serviced with any existing municipal water, wastewater or stormwater infrastructure. New infrastructure is discussed in more detail in the *Concept* section of this document.

2.9.1 Water

The subject lands are not currently serviced with a formal water supply connection. Future development in the area will require a water connection from the City of West Kelowna. Presently the existing Smith Creek area is serviced from the R-3 Smith Creek Reservoir located on Smith Creek Road at the 630.5m elevation. This reservoir has a maximum service elevation of 600m which will only service a very limited area within the Smith Creek Plan area.

Those areas above the 590m will be serviced by two booster stations and reservoirs. The Lateral1 – Shetler Road Pump Station will be decommissioned and replaced by a new booster station at the intersection of Harold Road and Elliot Road once the water demand from new development within the CDP area reaches the service capacity of the existing pump station. The internal Water Distribution System will be designed in accordance with the City of West Kelowna Works and Servicing Bylaw.

Recommendations – Water

The following recommendations form key considerations as part of the development of the Smith Creek CDP and the creation of the Development Policy included in Part 4 of this document. The recommendations highlighted below are supplemented by other



recommendations made in the appended report and are intended to guide and inform future application processing:

- Ensure that development follows the guidelines and principles laid out in the Aqua Consulting report.
- Replacement of the the Lateral 1 – Shelter Drive booster station at Harold Road when the existing capacity is exceeded.

More detailed water analysis has been completed and can be reviewed in the Aqua Consulting Water Servicing Report appended to this document as Appendix F

2.9.2 Storm Drainage

An original assessment of the surface and groundwater for the *Smith Creek CDP* was completed by Summit Environmental in 2006. A follow up assessment was completed in late 2014 by Western Water Associates Ltd.

The proposed development will occupy a significant portion of the project area with 27 ha of roads and right of ways and 77 ha of residential lots in the 149 ha development area. This is considered a low to medium density development with existing development of similar density already present downslope of the project site. There are several key factors to consider in the development of a stormwater management plan.

Firstly, direct discharge of stormwater to Smith Creek should be avoided. It has been established that under current conditions, stormwater infrastructure on Smith Creek is not adequate to accommodate current storm flows, as a result of both urbanization in the town core and residential development upstream of the highway (stormwater from which is often collected and directly discharged from the Creek). In light of this, conventional collection and discharge of stormwater from Smith Creek directly to the creek would only exacerbate the problem.

Secondly, the Smith Creek area appears to have some potential to incorporate in-ground stormwater management techniques to manage stormwater from minor-scale runoff events. In areas where soils and slopes are suitable, infiltration of stormwater via perforated piping, drywells and swales will help mimic pre-development conditions and distribute recharge across the site. Areas of the site have been identified where infiltration of stormwater will not be possible (e.g. areas of bedrock exposure or shallow bedrock) and stormwater from these areas will have to be collected and re-routed to areas where infiltration is feasible or detained to pre-development run off rates.

Soils at the site are not generally conducive to large-scale infiltration of stormwater through centralized facilities such as rapid infiltration basins. The fact that there is existing residential development downslope also needs to be considered, and together these factors point towards engineered collection and detention of stormwater resulting from major storm events. Where topographically possible, outflow from these facilities could be discharged to Smith Creek through staged/restricted outlets during the storm, or completely detained and released following the storm.

The only area where large scale infiltration of stormwater would be feasible is the broad, bench deposit above and east of Powers Creek, which follows Powers Creek to the northeast of the project site. Stormwater collected and routed to this area could potentially be infiltrated to ground through infiltration basins, from which stormwater would infiltrate and eventually emerge as discharge to Powers Creek. There is no development present downslope of this area, and surficial deposits in the area are inferred to be 10.2 metres thick. Detailed design of an infiltration facility would need to be supported by a sub-surface investigation (drilling) and informed by the opinion of a geotechnical engineer. The BC Hydro right of way leads from the centre of the project area into this area, and could potentially be utilized as a transmission corridor for stormwater.

Recommendations – Storm Drainage

The following recommendations form key considerations as part of the development of the Smith Creek CDP and the creation of the Development Policy included in Part 4 of this document. The recommendations highlighted below are supplemented by other recommendations made in the appended report and are intended to guide and inform future application processing:

- Direct discharge of stormwater to Smith Creek should be avoided.
- Engineered collection and detention of stormwater resulting from major storm events will likely be required.

Detailed recommendations can be found in the Western Water Associates Ltd Groundwater and Surface Water Hydrology report forming Appendix B.

2.9.3 Sanitary Sewer

Similar to water and storm drainage servicing, there is no formal sanitary sewer service within the CDP area. There are sanitary sewer connections presently at the boundary of the plan area at Smith Creek Road, Doucette Drive and Iron Ridge Drive.

The West Kelowna area is serviced by 3 main trunk systems; East side trunk, the Glenrosa trunk and the Westbank trunk. The Westbank trunk services the town centre into which the Shannon Lake trunk discharges.

Based on the initial review of the collection system there are two sections of the 250mm main that may require improvements in the future. These sections are on Reece Road and Broadview Road where the grades are 0.42% and 0.63%. The grades on the balance of the trunk main leading to Old Okanagan Highway are such that they provide the flow capacity for the project build out.

Main capacities will be identified during rezoning and detailed design will occur at time of subdivision.



2.9.4 Road Network

The westerly half of the Smith Creek plan area is bisected by Smith Creek Road which is in part a Section 42 road through the East ½ of DL 3478 and is a 30m dedicated right-of-way through the West ½ of DL 3478 as a requirement of the Major Road Network Plan.

As development proceeds in the Shannon Lake West Plan, Tallus Ridge Drive will be extended to the west, ultimately tying into Smith Creek Road at the point where Smith Creek Road turns from travelling north to west.



Smith Creek Road presently acts as a Minor Collector which ties into Elliott Road providing direct access to the business area of the City of West Kelowna. There are a number of side roads such as Reece, Butt and Bering that provide cross access to the major commercial area of IR#9.

Another minor point of access is Doucette Dr. which connects to Salish Road and Harold Road, thru to Elliott or Shetler to Elliott. Elliott also accesses Glencoe which

in turn ties into Lower Glenrosa Road to Westbank Centre.

The newly constructed Asquith Road will also provide ties from Wildhorse Drive and Tallus Ridge Drive to Shannon Lake Road which will provide access south to Town Centre area or East to the Stevens Road Industrial Area or Hwy 97.

Recommendations – Road Network

The following recommendations form key considerations as part of the development of the Smith Creek CDP and the creation of the Development Policy included in Part 4 of this document. The recommendations highlighted below are supplemented by other recommendations made in the appended report and are intended to guide and inform future application processing:

- CDP area will require a third access point before the number of units developed exceeds 600 in accordance with the NFPA emergency access requirements.
- An exclusive westbound right turn lane for Smith Creek Road (NS) at Elliot Road (EW) is required to achieve acceptable line of sight.
- Provision of Stop sign control for all project roads approaching Smith Creek Road
- Sight distance at the project access roads to Smith Creek Road and internal intersections should be reviewed with respect to City standards

Further detailed traffic information can be reviewed in the Smith Creek Transportation Impact Assessment found in Appendix I. Proposed Road Network and Classification are on Figure 9.

2.9.5 Existing Utility Corridors & Utility Rights of Ways

With the exception of the BC Hydro right-of-way, there are no known existing utility and utility rights of ways. However, as land development progresses, typical utilities, including hydro, telephone, cable, and fiber optic systems will service the site through underground systems.

It should be noted that BC Hydro has identified a portion of the CDP area as part of their study corridor. While a specific route for a new hydro line has not been determined it is important to recognize that these development lands are within their study area and could see impacts if a future line was determined there.

It is also anticipated that natural gas will be distributed throughout the CDP area.



Part 3 – Concept Plan

The City of West Kelowna Official Community Plan (OCP) identifies the Smith Creek CDP lands as an area for further investigation related to future development. With a predominant future land use of residential it is anticipated the area would be suitable for approximately 683 single/two family units and 222 units of clustered and/or townhomes.

The Official Community Plan Bylaw 0100 identifies project future requirements and objectives and policies for those activities that may affect neighborhood environments. Recognizing the unique qualities of Smith Creek, the goal is to create a high quality, comprehensive and well-designed neighborhood that is first and foremost, complementary to its natural setting.

The *Smith Creek Concept Development Plan* represents an opportunity to establish a framework to guide development that integrates with the long term social and environmental condition of the site. The vision for this neighborhood is founded on two fundamental principles; 1) the historical and background information outlined in Part 2.0 of this study and 2) the broader goals and objectives found in the City of West Kelowna formal policy documents.

Guiding Principles

- Recognize the importance of the City's goal of maintaining and enhancing the character and livability of neighborhoods
- Recognize the City's objective to protect, restore and integrate environmental features within neighborhoods, including, but not limited to the historic flume trail
- Encourage unique architectural forms that respect to the topography, view corridors and surrounding neighborhoods
- Ensure connectivity throughout the *Smith Creek* plan area to existing neighborhoods, for both vehicles and pedestrians
- Ensure future management and access to Crown Land

These principles will promote neighborhood design which integrates natural features and is respectful of the natural hillsides. The neighborhood includes single and two family housing forms in response to the City's area policies. The public areas are designed as interconnected parks, walkways, viewpoints, trails and pathways.

This plan respects the land in its raw state and will take advantage of eco-friendly design approaches wherever possible.

The development concept outlined below is intended to provide an overview of the development potential for the CDP area and highlight key recommendations that have been developed based on the appended reporting as well as direct input from City staff.

At completion, the *Smith Creek* area should have approximately 905 units (2114 residents at 2.3/unit) enjoying this Okanagan Valley gem. There will also be a small node identified as Mixed Use to provide for a future small scale commercial opportunity should it be warranted.

3.1 Single Family and Clustered Housing

The City of West Kelowna Official Community Plan envisions the dominant housing form being single family detached residential. The CDP identifies that a majority of the housing will be detached single family with opportunities for single family cluster housing which allows for smaller homes/compact housing on smaller lots allowing for a range of types and affordability on the site. While the site is planned for predominately single family housing, in some areas capable of development, clustering the housing will allow for preservation of steeper slopes.

As a result of increasing land and development costs (which puts home ownership out of reach of many young families) and changing housing preferences with higher priorities placed on leisure activities the development will provide cluster housing choices. Hillside development clusters can be easily incorporated into the hillside condition with less impact upon the natural environment than conventional fee simple lots, yet at densities comparable and compatible with single family detached housing. The ability to integrate these housing forms is yet another attribute of the comprehensive development approach toward land use regulation in *Smith Creek CDP area*

As identified above, cluster housing can be defined as smaller detached homes that each have their own parking areas and private outdoor areas but share a common entry space such as a courtyard or terrace but still considered single family.

Typically houses are developed on smaller lots which allow for larger areas of land to be protected for environmental reasons, attempts to maintain rural character and preservation of farmland. Total number of homes, or density on a given acreage do not increase, the same number of homes would be clustered on a small portion of the available land.

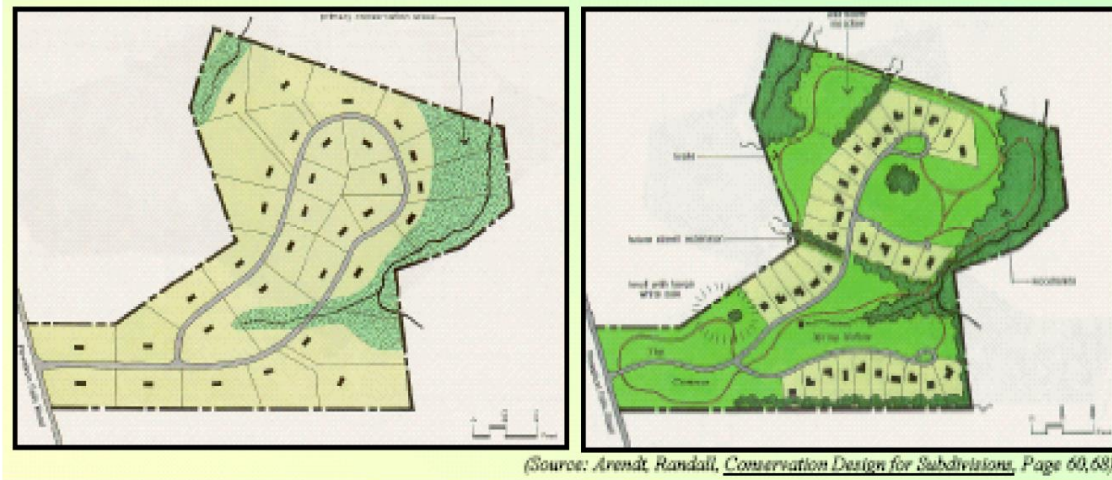
Given that a specific zone for *Cluster Housing* does not currently exist in the zoning bylaw, the landowners will work with the City of West Kelowna at the time of rezoning to adopt a new zone to address this housing form

Proposed Land Use Plan Figure 6 demonstrates the proposed residential development areas consisting of approximately 103 ha (262 acres). Approximately 42.5 ha (105 acres) are shown as conservation, including the BC Hydro right of way. BC Hydro continues to study a second transmission line location and at time of writing no location has been decided however, the CDP area does fall within their study area.



Conventional Model

Conservation (or Cluster Model)

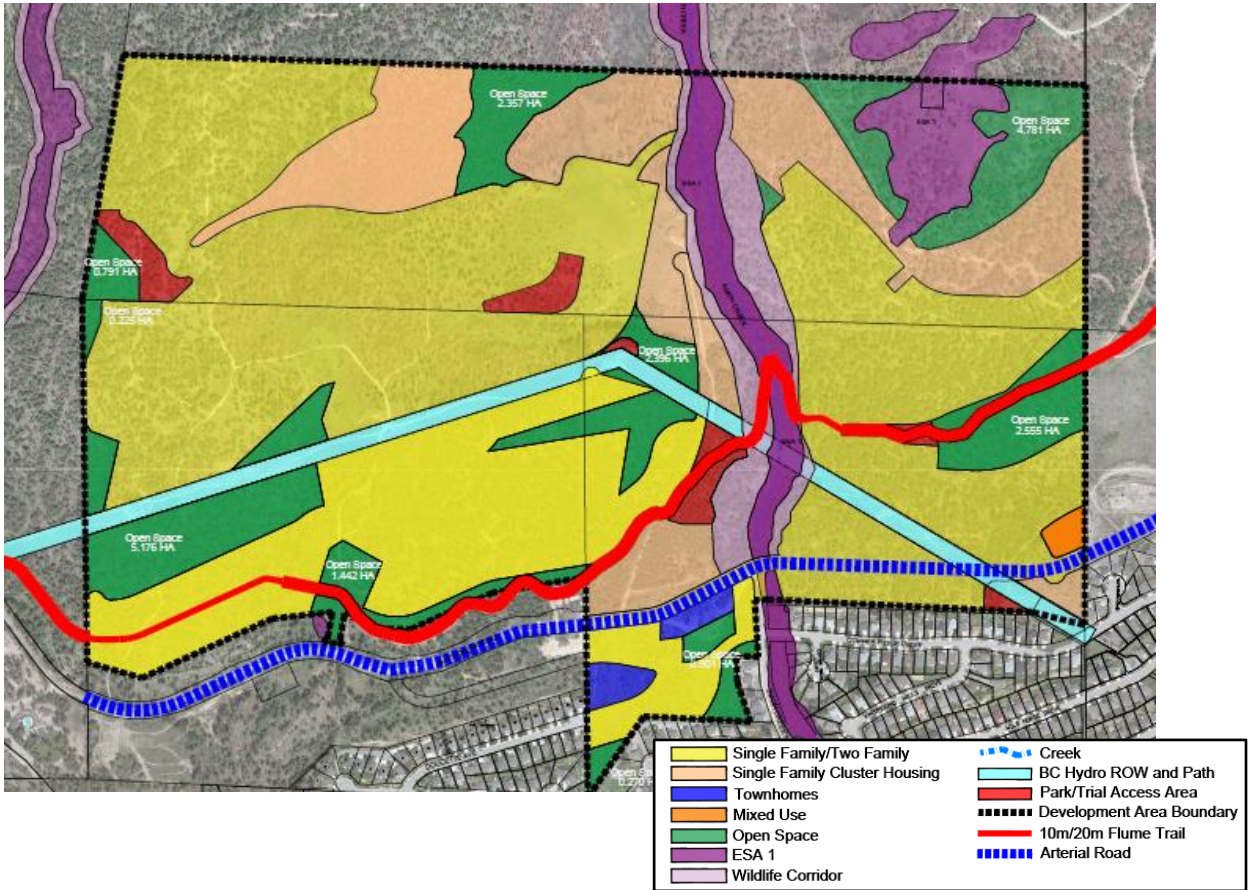


3.1.1. Potential Unit Count

Initial calculations based solely on removal of ESA 1 areas and areas with topography over 30% indicate that approximately 683 single family units and 222 single family cluster housing units could be achieved. These areas and calculations include DL 3977, assuming this land will be developed in the future. Without DL 3977 lands, the west and east ½ of DL 3478 area is 85.1 ha (210 Ac) there is an approximate potential of 454 single family and 124 comprehensive units. This number translates into a total overall density of approximately 6.8 units per ha. (2.7 units per acre). As noted in Part 1 of this CDP these are approximate figures and will be further refined as subsequent application process are evaluated.

The Smith Creek Comprehensive Development Area included DL 3977 within the plan boundary for a total area of 148.76 ha. Development will be focused on the west and east ½ of DL 3478 as it is not anticipated that DL 3977 will be developed in the foreseeable future.

Lot	DL 3977	W ½ of DL 3478	E ½ of DL 3478	Total Area
Size (ha)	63.63	42.01	43.12	148.76
Area under 30% Slopes	48.83	34.45	33.68	116.96
Area over 30% Slopes	14.80	7.56	9.44	31.80
BC Hydro Area	0	2.59	2.84	5.43
Flume Trail Area	0	0.86	2.18	3.04
Single Family Area	28.78	31.96	22.22	82.96
Comprehensive Area	16.87	0	3.59	20.46
Townhomes	0	0	1.10	1.10
Mixed Use	0	0	0.39	0.39
Park/Trail Access	1.33	0	1.01	2.34
Open Space	8.09	7.00	5.74	20.83
Riparian Area	8.39	0	3.82	12.21
Total Units				
SF Unit Count	229	277	177	683
Clustered/Townhomes	128	0	94	222



Proposed Land Use Plan Figure 6.

3.2 Mixed Use

As discussed in Section 3.3.2 of the Official Community Plan, a small area in the southeast corner of the E ½ pf DL 3478, on the future extension of Tallus Ridge Drive will be designated as Mixed Use. The area will provide an opportunity for a mixed use, small scale neighborhood commercial development with a residential component should densities warrant in future.

Ground floor commercial which could include, retail, office space and personal services would be combined with residential in this location. This will help to meet the needs of residents for basic shopping needs. This or any identified area would require surrounding densities to be at a level that a commercial component could be sustained.

During review with the City, it has been identified that should another more appropriate site be secured in the future, the City would be open to an amendment of the designation of this site.



3.3 Natural Environment

A large portion of the Neighborhood plan site is planned for Open Space. Approximately 42.5 ha (105 acres) is designated as open/green space. These areas were designated accordingly based on a number of factors including topography.

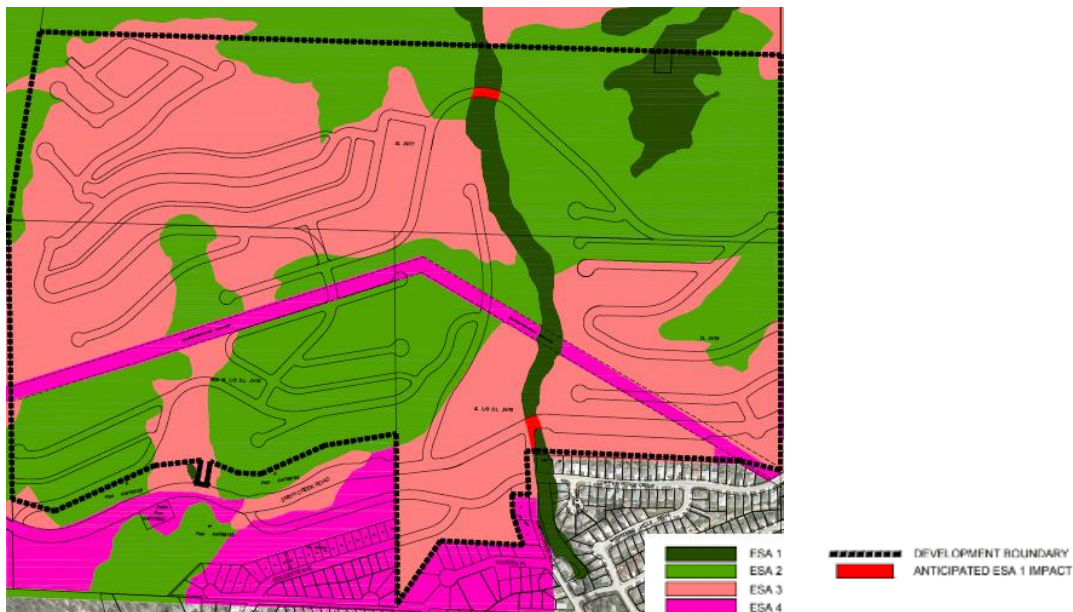
While there are pockets of flat and mildly sloping lands within the open space areas, they are predominately over 10% and upwards of 30% making residential and road development difficult. In addition, a portion of the open space areas are restricted from development as a result of the Environmental Assessment that was undertaken on the study area and designated such areas as ESA 1.

It is anticipated that these areas will provide greenbelts free from development but offer walking and hiking opportunities into, through and out of the development in order for residents and neighbors to enjoy the sweeping vistas and natural terrain.

3.3.1 No-Disturb Areas

Impacts on the *Smith Creek* CDP area will be significantly decreased through preservation and protection of environmentally sensitive areas and parks and open space and avoiding fragmentation. See Figures 5, 7 & 8.

These figures show the ESA's as well as the conceptual lot layout. While it may appear that the lots impact the vast majority of the subject lands, in fact, this is not so. The actual building envelope on the lots will be relatively small. Any and all site development will be regulated to ensure impacts with the sensitive areas are avoided or mitigated. Areas of high sensitivity will be protected with "no-disturb" covenants.



Open space areas and parkland may be dedicated to the City of West Kelowna, however, only those lands that qualify under s.10 of the *Local Government Act* will be considered as part of the 5% parkland dedication.

Additional information regarding the dedication of open space areas is included in the Remnant Lands section of this document.



3.4 Parks and Open Space

In consultation with staff, (the regulatory authority at the time), it was determined that the need for athletic and community park facilities were of low importance in the plan area due to the close proximity of the Smith Creek Wildhorse joint school and park site, the Kinsmen Athletic Park and the potential for the current landfill site to be decommissioned and developed as park. This continues to be the case in the 2010 Parks and Recreation Master Plan.

Figure 16 Parks and Trails Masterplan identifies two linear trail connections from the Shannon Lake Regional Park traversing through the site to an upper linear trail that runs southwest and northeast, connecting to the Shannon Woods neighborhood and *Smith Creek* neighborhood.

The City of West Kelowna Parks & Recreation Master Plan discusses the Smith Creek area and recognizes that there are 14 existing parks. Trail networks are well developed and there are several small neighborhood parks that have playgrounds and community amenities. Responses to the parks study showed that Smith Creek residents value their connections to Crown Land.

The development's intent is to allow large pockets of the native hillside to be retained for both recreation and a sense of place with some additions to enhance the communities experience through this native vegetation.

Figure 7 – Open Space, Parks & Schools

Figure 8 – Proposed Trails

Figure 16 – Parks and Trails Masterplan



3.4.1 Neighborhood Parks

The West Kelowna Parks and Recreation Master Plan 2010 discusses acquiring Neighborhood Parks in Recommendation 25 of the document. The goal of a parks system is to provide adequate recreation resources that meet the unique needs of a community. The objective of the recommendation is to *increase the City of West Kelowna's park base through parkland dedication at the time of subdivision.*

Three larger neighborhood park areas have been identified within the CDP area. The first area is located along the future Dixie Road at the crossing with the flume trail (see Fig.7). The 0.50 ha location is adjacent to the historic Smith Creek flume trail and provides a centralized, convenient access point to Smith Creek and many other trails in the area. Dedication of this neighborhood park would naturally best occur in Phase 2 or 3 of the Smith Creek CDP development. There are two other larger park areas identified in future phases which can be seen on Fig. 14 Phasing Plan.

The Smith Creek area also already has several community parks, specifically Aspen Park, a Natural Area and Wild Horse Community Park which is a Community Park that represents a future opportunity for athletic facilities. This new neighborhood park will provide a large contribution towards this development's requirement of meeting the parkland area dedication obligation. Details surrounding the parks will be furthered during the zoning process and park areas will be dedicated at the time of subdivision per the *Local Government Act.*



3.4.2 Linear Trails

In addition to the existing natural trails, approximately 7.1 ha (17.6 acres) has been shown as a trail system leading from the west boundary of Shannon Lake West neighborhood west through this plan area to the south. Efforts will be made to link trails to the Trail Society trail network. These trails will be dedicated to the City of West Kelowna. See Parks and Trails Masterplan -- Figure 16.

Currently, a number of natural trails weave their way from the northeastern corner of the plan area diagonally through to the southwest corner. This natural trail linkage provides an



important link from the Shannon Woods development down to the Smith Creek Ranch area. It is planned that these trails will remain in their natural form and allow for the continued enjoyment of those who currently use them.

Fine tuning of the trail locations and widths will be completed at the time of zoning and subdivision when final lot layouts are determined, however, area and location will remain in general accordance with the layouts shown in this plan document.

The Dobbin Flume was built during the period of 1922-1945 along with several new dams to meet the demand for water in the Westbank area and has become an integral part of West Kelowna's irrigation history.

The flume trail will be a minimum of 20m in width, the natural open space area trails 10m in width and 7.6m wide in residential areas. Crossings of the Flume trail will be limited. Trail difficulty is identified in Figure 16 as well and utilizes the ski terrain difficulty color scheme, with Green Circle being the easiest, Blue Square more difficult and Black Diamond the most difficult.

In Recommendation #25 (CR #25) of the West Kelowna Parks and Recreation Master Plan 2010, Smith Creek recommendations are specifically referenced as follows:

- Linear trail connections to other neighborhoods, notably Westbank Centre and Shannon Lake
- Develop trailheads that provide access to Crown Lands
- The Dobbin Flume Trail
- A trail link through the neighborhood that allows equestrian access to the Crown Lands.
- Three staging areas have been identified along the flume trail to allow for access to the trail and to carry on hiking on the trail or to Crown Lands. The staging areas are strategically placed and sized to allow for vehicular parking. There are 4 additional staging areas in various locations throughout the development as well. These areas are shown on the drawing entitled; Smith Creek Master Plan.



3.4.3 Open Space

In addition to the park space, considerable areas within the study boundary will remain as Open Space. Lands where slopes are in excess of 30% or there are significant wildfire hazards or rock outcroppings will be left as open space. Open space in the plan area results in approximately 21 ha (51.9 acres) which equates to 14% of the total plan area. Open space may become City land but not included in parkland dedication calculations.

Open space areas will be linked physically by either natural trails or pedestrian sidewalks to meet recreational hiking demands. These open spaces will be left in their natural state, subject to the provisions of the wildfire hazard assessment and the environmental recommendations.

Access to Crown Land which abuts the study area will be specifically addressed at the time of development through the *Land Title Act* requirement of Access to Lands Beyond.



As in most large concept area plans, once specific parks areas have been determined, there are left remnant lands which are comprised primarily of environmentally sensitive areas, undevelopable lands due to steep slopes, wildlife corridors and environmental buffers. These remnant land areas will be further reviewed and discussed during rezoning in order to determine how they will be protected, be it dedication, covenant or other mechanism.

3.5 Transportation Network

The following are objectives of the transportation plan:

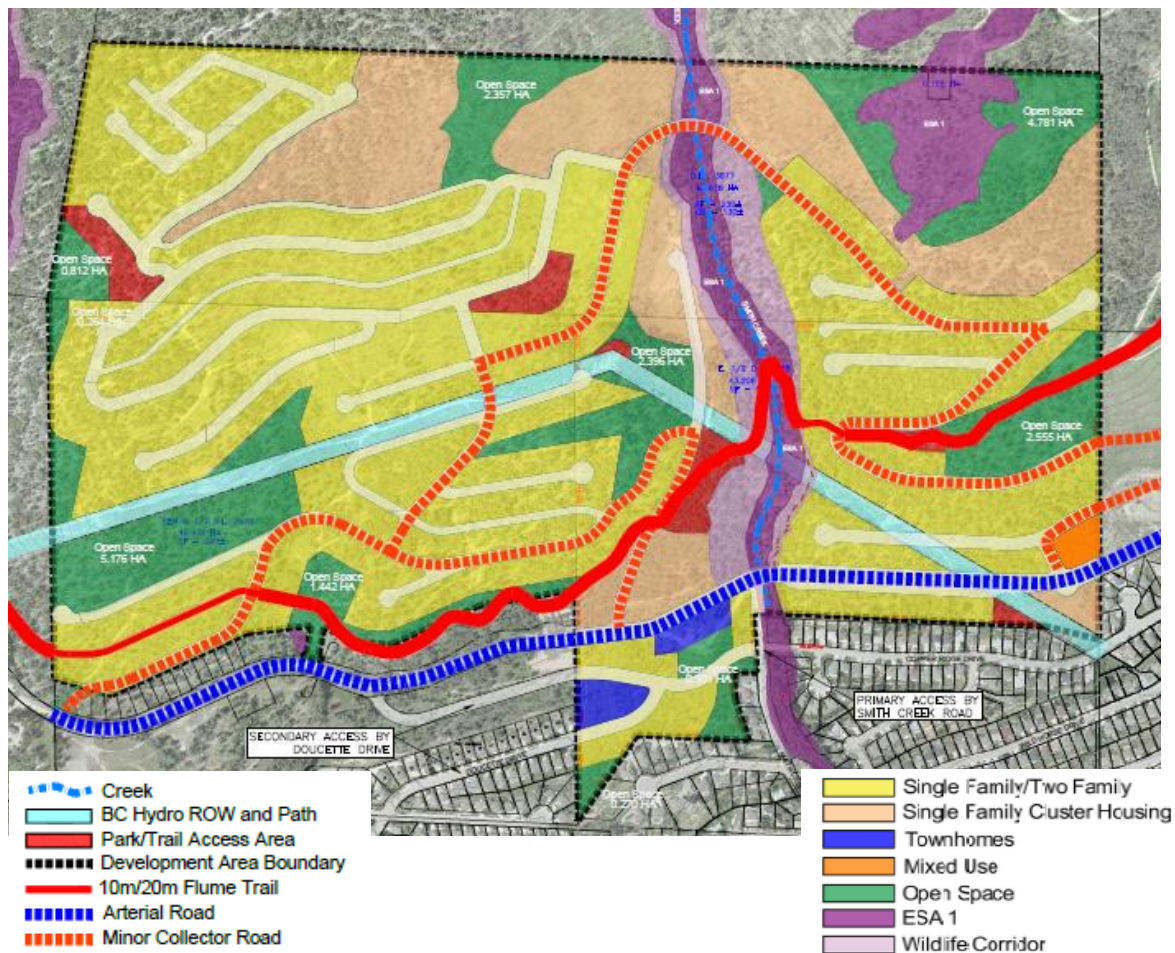
- Develop entry and connecting Smith Creek Road from adjacent neighborhoods
- Develop roadways that are pedestrian oriented
- Alternative modes of transportation be promoted and accommodated in support of West Kelowna's Transportation Master Plan
- Way finding signage identifying pathways and linkages
- Internal road network designed to accommodate interconnecting pedestrian systems within the residential neighborhood



- Internal road network should consider future transit stops and routes
- Roadway circulation should create opportunities for transit friendly development
- Connection to neighboring roads to provide principle route choices to destination points outside Smith Creek

Further specific intersection analysis and impacts will be done at the time of rezoning when plans are more finite and defined. Intersections that will require further review outside the current Traffic Impact Analysis will be determined in consultation with the City's traffic consultant.

As required by the *Land Title Act Sec 75(1)(b)* Access to Lands Beyond has been provided to all applicable adjoining parcels. Proposed Road Network and Classification Figure 9.



3.5.1 Traffic Impact Assessment

A Traffic Impact Assessment was undertaken to identify the potential impacts the proposed development will have on off-site roadways, as well as identification of necessary mitigation measures required to support development and to address any of the CWK's transportation related concerns. The study area identified by the City of West Kelowna as:

- Smith Creek Road (NS) at Wildhorse Drive (EW)
- Smith Creek Road (NS) at Elliot Road (EW)

- Elliot Road (NS) at Reece Road (EW)
- Shannon Lake Road (NS) at Asquith Road (EW)
- Tallus Ridge Drive (NS) at Asquith Road (EW)

Only one required improvement in the study area has been identified to achieve acceptable traffic operations; construction of a westbound turn lane for Smith Creek Road (NS) at Elliot Road (EW). Further discussion with City staff will be required to determine methods of financing this improvement on a fair share basis or through DCCs.

The TIA also concluded that the development area should have a third access point before the development reaches 600 units. It is important to note that the study concludes that the construction of the Tallus Ridge Drive extension will serve as an excellent parallel route which will assist in alleviating the projected eastbound capacity deficiencies along Asquith Road. There are no other major requirements for this development from a traffic perspective.

The detailed Traffic Impact Assessment, including all appendices can be found in Appendix I.

3.5.2 Pedestrians & Transit

This plan recognizes the importance of pedestrian connections to and from the development area. Such areas connect adjacent neighborhoods, parkland and Crown land. There are a variety of ways to ensure pedestrian connections are accommodated in developments. The Smith Creek Neighborhood plan aims to provide such connectivity both through open space trail opportunities and via constructed sidewalks through the development. A system of walking trails, walkways and sidewalks will provide access to the various nodes within the plan area as well as to the local parks and schools. A green belt corridor under the B.C. Hydro transmission line that traverses the site will provide an interconnecting corridor as well as a wildlife corridor. In keeping with the Shannon Lake West Plan the existing old flume alignment has also been identified as a trail corridor which is identified in the plan to extend through the site to the Crown lands in the west.

Currently transit exists in the lower Smith Creek area which serves the existing area neighborhoods with potential to expand into the more northerly proposed Smith Creek neighborhood. Roads within the Smith Creek plan area will be designed to accommodate transit if and when deemed necessary.

3.6 Infrastructure and Servicing

The CDP area is not serviced with any existing municipal water, wastewater or stormwater infrastructure. As new infrastructure will be required to connect and service the area by extending sewer trunk mains, water trunk mains and road networks, Protech Consulting (2012) has reviewed and evaluated the preliminary servicing needs to provide the *Smith Creek CDP* area with potable water, stormwater management and sanitary sewer servicing. Engineering review as well as environmental and geotechnical studies have determined that infrastructure servicing methods proposed are feasible.

As described in more detail in the Functional Servicing Report (FSR) appended to this document, detailed engineering review of the sanitary and storm systems, water distribution and transportation networks has occurred and confirms that with the improvements itemized in the report, the existing infrastructure can accommodate this development while meeting the standards of the City of West Kelowna Works and Service Bylaw 0249.

Details of the infrastructure needs are discussed in more detail in the Functional Servicing Report found in Appendix H

3.6.1 Water Supply

A portion of the plan area is presently within the servicing area of the City of West Kelowna as per the boundaries of the original water purveyor, Westbank Irrigation District. The area outside these boundaries was identified as future development lands.

To identify the servicing issues, Agua Consulting undertook a Water Servicing Study for the Smith Creek Development Area and the following is a summary of their findings.

Presently the Smith Creek Area is serviced by the Smith Creek Reservoir located on the boundary of the plan area on Smith Creek Road with a high water level of 630.5m as shown on Figure 11. The service area elevations range from 550 meters at the Lateral 1 pump station to elevations of 590 meters at the northern boundary of the service area.

The Smith Creek Plan Area rises to an elevation of 800m in the northwest quadrant, which will require 4 additional pressure zones. These pressure zones will be serviced via two Booster Pump Stations. The first is at the Smith Creek Reservoir (Elev. 630m) up to a new reservoir at the 735m elevation, which will service P2, 674m and 735m. The second Booster Station will be located at the 735 reservoir pumping to a future reservoir at the 835m elevation. These reservoirs will be sized to provide storage for domestic, fire flows plus 25% emergency storage. The Booster Station referred to as Lateral 1 (Shetler Drive) does not have the capacity to service the entire plan area. As water demands approach 75 L/s upgrades to the Lateral 1 booster station will be required, or this booster station will need to be decommissioned and a new booster station constructed at the corner of Harold Road and Elliot Road.

The internal Water Distribution System will be designed in accordance with the City of West Kelowna Works and Servicing Bylaw No., 0120.

Water – Future Infrastructure Works Figure 11.

3.6.2 Sanitary System

The lower Smith Creek area is fully serviced by gravity sewer and provides various connection points for the Smith Creek properties, which includes Smith Creek Road, Doucette Avenue and Ironridge Drive. These connection locations all flow to a 250mm dia. trunk main through rights of way to Broadview Road, Reece Road, then to the trunk main on Old Okanagan Highway (1st Ave N) and down to the treatment plant.

Based on the initial analysis of the existing collection system, there are two sections of the 250mm dia. main that may require improvements in the future. These sections are on Reece Road and Broadview Road, where the pipe grades are only 0.42% and 0.63%.

The collection system was modeled to reflect the projected flows from both the existing Smith Creek Area and future flows based on the estimated future number of units within the Smith Creek Plan Area, which identified the possible upsizing requirement

Sanitary Trunk Mains – Future Upgrades Figure 10.

3.6.3 Stormwater Management

In accordance with the Ministry of Environment's Best Management Practices (BMP) and City of West Kelowna's Stormwater Management General Conditions, Western Water Associates Ltd., consultants in Hydrology and Environmental Science were retained to update the preliminary report on groundwater and surface hydrology to assist in the development of an integrated Stormwater Management Plan (SMP).

The Western Water Report provides base line information on ground water and surface water hydrology and surface conditions within the Smith Creek Plan Area. The Study provides the basis for planning of the Smith Creek Neighbourhood and provides qualitative and quantitative data to aid in the development of the Stormwater Management Plan (SMP).

In high permeability areas the public road will provide for ground water recharge through a series of perforated piping and drywells. Infiltration systems can be installed in these high permeability areas to store and infiltrate the major storm events in order to achieve the stormwater management objectives.

The areas identified as low permeability will be piped to areas of moderate and high infiltration potential. The Western Water Report provides a table that summarizes percolation and infiltration rates for various areas within the Smith Creek Plan.

At the time of subdivision, Stormwater Management Plans will be developed utilizing the hydrology information from the Western Water Report or updated reporting as deemed necessary. In accordance with the recommendations in the appended documents, during rezoning, information will be provided to determine the necessity of stormwater improvement. In addition, the report also provides an estimate of post-development peak discharge and runoff volumes associated with 5 and 100 year return period rainstorms of various durations.

With the hydrophobic conditions left by the burn area of the wildfire that occurred in 2014 an interim increase in runoff was created, however, this will not be used to overstate the pre-development conditions for design of storm infrastructure. Since the fire 5 years ago, the area has naturally revegetated itself and the hydrophobic conditions are no longer as significant.

The approach to stormwater management for the area under review is to maintain post development drainage courses in their natural locations prior to development. With this in mind, the table below identifies the ultimate discharge locations of the main sub-basins identified on Figure 15.



Subbasin	Ultimate Discharge Location	Discharge Via
A	Powers Creek	Direct Over Crown Land
B1	Powers Creek	Black Canyon Park
B2	Smith Creek	Storm Sewer at Summerview Court
C	Smith Creek	Storm Sewer at Doucette Drive
D1	Smith Creek	Direct Overland
D2	Smith Creek	Direct Overland
E	Smith Creek	Storm Sewer at Copper Ridge Drive

Stormwater Management Plan Figure 15.

3.6.4 Shallow Utilities

3.6.4.1 Natural Gas

Natural Gas in the proposed development area is serviced by Fortis Gas.

3.6.4.2 Hydro

Electricity in the *Smith Creek Concept Development Plan* area is supplied by B.C. Hydro.

3.6.4.3 Telephone

Both Telus and Shaw provide phone service in this area. Both are available and will be determined by the individual residential owners.

3.6.4.4 Cable/Internet

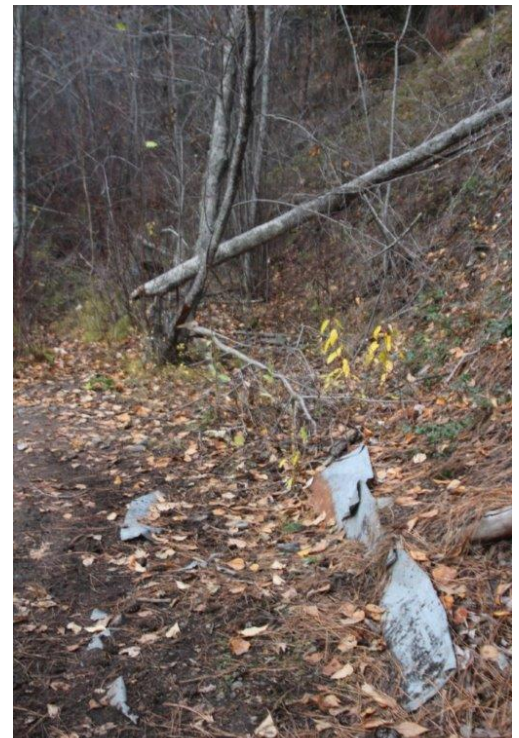
Currently this area is serviced by Shaw, however it is anticipated that in the near future Telus will have fibre optic television services available. As with telephone service, the provider will be determined by the individual property owner.

3.7 Wildfire Mitigation and Fire Protection

Under existing conditions, the risk of wildfire to the Smith Creek Property is considered high. Should a wildfire originate on, or immediately adjacent to the property in undeveloped forested land, there is a high probability that under the right conditions (dry, hot and windy) it could quickly grow in intensity and rate of spread.

As the property is proposed for residential development, the inherent risk of wildfire will be lowered by introducing roads, removing fuels, and adding landscaping. However, there will still be a risk to residences from adjacent lands and undeveloped portions of the property that remain forested.

Mitigative works focusing on fuel modification in remaining forested areas within and adjacent to proposed development on the property will lower the risk of wildfire moving from the forested landscape to adjacent residences. These works are not intended to remove all vegetation, but to focus on addressing the risk where it is the greatest, namely by reducing the density of the stand (the number of stems) where required and removing the ladder fuels. These works can be completed in a manner that leaves the treated areas



in an aesthetically pleasing, and natural-looking condition while lowering the inherent risk of wildfire.

Due to the fact that the land owner(s) has little, if any, influence on how adjacent land owners address wildfire risk, the risk of wildfire to the property from adjacent properties can best be addressed by ensuring mitigation works are completed around new residences and infrastructure within the property.

Safe access/egress and a buffering will be dealt with specifically at the time of development. This can be achieved through good subdivision design and park placement and controlled by restrictive covenant.



Part 4 Development Policy

The natural extension of the existing valley and mountain setting of the area carries on through the *Smith Creek* plan area and allows for an easily identifiable natural setting only a few minutes from downtown Westbank Centre. The following general planning principles should be observed in the development of this area as per the City of West Kelowna Comprehensive Development Areas Objectives/Policies:

- Development of this area should be in strict conformance with hillside development standards to develop the lands in a safe manner, while minimizing visual impacts to the surrounding community.
- Development proposals must include safe emergency access/egress.
- Potential development must address potential servicing requirements including location of water storage, connectivity and access considerations.
- Development proposals should protect and enhance the historic flume trail located within the area.
- Network road connections to adjacent neighbouring parcels must be secured.
- Future management and access to Crown land should be addressed.
- Should zoning amendments be contemplated for the CD Area, density transfer and bonusing concepts may be explored where it is in City's interest to achieve community goals through such things as the protection of environmentally sensitive areas and the provision of community amenities.

4.1 Land Use Policies

The overall objective of the Smith Creek CDP is to implement and adhere to the policies of the West Kelowna Official Community Plan. The overall goals and objectives of a Neighborhood Plan are to ensure for the orderly and timely provision of services and amenities to complement the evolution of a neighborhood that respects professional planning, landscape and engineering principles as well as City of West Kelowna policies as primarily expressed through the Official Community Plan, in this instance Bylaw 0100.

- Maintain and enhance the character and livability of existing neighbourhoods.
- Increase housing choice and neighbourhood amenities in a manner that complements existing neighbourhood character.
- Ensure parks and open space form an integral component of the land base in neighbourhoods.
- Single family housing will be built in siting clusters where appropriate to allow for protection of environmentally sensitive features, steep slopes and other hazard lands, and provide for natural open spaces within Neighbourhoods.
- Consider locating Neighborhood Centres along an arterial or collector road served by transit.
- Encourage development within Neighborhood Centres to utilize innovative, high quality design that integrates with and enhances the existing neighborhood character.

- The size of the proposed mixed-use component may be limited due to servicing constraints
- The identified archaeological site of significance (D1Qv79) will not be disturbed or impacted.

4.2 Environment Policies

While the environmental assessment identifies sensitive features and protection of some, the development is still carefully designed to minimize disruption of the land as a whole.

- Environmentally Sensitive Areas as identified will be protected in accordance with the recommendations included within the appended documents and any disturbance will be evaluated under the guidance of a Qualified Environmental Professional
- All ESA 1 areas shall remain free of development unless otherwise approved by a Qualified Environmental Professional and the City of West Kelowna. Specific consideration will be made for crossings associated with collector road alignments.
- Disturbed ESA areas shall be remediated per recommendations in the Environmental report and the City of West Kelowna
- Road crossings of Smith Creek will need to be assessed on an individual basis and restricted within this plan area to;
 - a maximum of two crossings; and
 - be designed to not impact hydrological functions and wildlife movement
- Smith Creek will be incorporated into a minimum 100 meter corridor
- Additional field surveys for proposed development areas during the appropriate field season will be required to determine the potential impact (probability of impact) of the development on the listed species at risk that may occur on site.

4.3 Parks, Trails and Open Space Policies

The open space system in the *Smith Creek CDP* area will enhance the existing trail network in the area and provide opportunities where not currently existing to adjacent neighborhoods beyond the CDP boundary. The development allocates approximately 21 ha (51.9 acres) of open space and dedicates approximately 5.4 ha (13.3 acres) of new park area.

- Respect the Goals of the Parks Master Plan 2010, specifically, protection of the environment, connecting the community and leaving a legacy for the future.
- Protect steep slopes where feasible.
- Actively promote walking trails to interconnect neighborhoods, thus lessening demands for street sidewalks on all but collector roadways.
- Minimize building footprints, driveways and extensive landscaping in order to creatively integrate hillside single family housing on sloped conditions.
- Best practices to mitigate the visual impact of the development will be incorporated into subdivision design.

- Maximize the amount of open space as a passive and visual amenity to contrast the built environment.
- Include geotechnical review for proposed trails at rezoning
- BC Hydro right of way will not be considered as parkland for the purposed of achieving 5% parkland dedication.
- Flume Trail crossings shall be limited to maintain the primary goal of enhancing this historic feature.
- Remnant land will be reviewed at rezoning.
- Consideration for a neighborhood park space may be made as part of the ongoing development of the CDP area.
- Future considerations will be made for potential off-site improvements on the lands directly west of the CDP area for Crown land trails.

4.4 Wildfire Mitigation and Fire Protection Policies

In order to reduce existing fire hazard indices on the areas where trees and forest will be retained, such as non-development clearing areas, the following policies should be adhered to:

- Through recommendations made by a professional arborist and Qualified Environmental Professional reduce the wildfire hazard rating to low with consideration for ongoing maintenance.
- Development will include implementation of Fire Smart principals.
- Construction should utilize fire safe building materials.
- Registration of a s.219 covenant outlining landscape and construction restrictions
- All accesses will be in compliance with the NFPA 1131 requirements.
- Wildfire buffering will be completed at each development phase where required to protect adjacent Crown Lands in accordance with wildfire reviews done at time of writing and future professional reviews completed at rezoning.

4.5 Transportation Policies

- Design the road networks based on the preliminary function of the roads, with local roads used as site access
- Major volume routes shall continue through the intersections so minor road approaches are two-way stop controlled.
- Asquith Road Connection will be reviewed in conjunction with other arterial road connections
- Consideration will be made for Arterial Road standard relaxations for Smith Creek Road.
- Directional signage to identify trails and linkages should be installed.
- Cycle paths shall be provided in accordance with the collector road standard.
- The design of internal road network shall accommodate future storm water management facilities.
- Development of appropriate roadway circulation should create opportunities for “transit friendly” development.



- Additional traffic review will be completed at time of rezoning which will include, but not be limited to intersection design, turn warrants, etc. Specific consideration will be made for the Old Okanagan Highway and Reece Road intersection.
- Construction of the Tallus Ridge Drive extension to the east will be triggered once Smith Creek has developed to 600 units unless otherwise warranted based on existing conditions and input from professional reporting.
- Accesses will be in accordance with NFPA access standards. This will include two accesses for up to 100 units and three for over 600 units.
- Tallus Ridge Drive connection will be advanced when and if deemed necessary by Council.
- All roads will be designed and constructed in accordance with the City of West Kelowna's Works and Services Bylaw.
- Required infrastructure and other costs related to the impacts of the development of the CDP area will be paid for by development in order to eliminate future costs to the taxpayer.

4.6 Servicing and Shallow Utility Policies

- All development will connect to a water distribution system, and a wastewater collection system.
- As part of the expansion of the water distribution system, the Shetler Drive Pump Station and Bridlehill Drive Pump Station will be decommissioned and replacement of a new booster station at Harold Road will be pursued. Cost sharing may be explored once the City better understands the benefits to existing users.
- Sanitary servicing improvements to Broadview Road and Reece Road will be evaluated as the population of the catchment area reaches 3,500 people.
- Required sanitary infrastructure improvements will include replacement of piping, not twinning.
- At time of rezoning, the downstream receiving areas will be reviewed to ensure that existing routes are safe and stable, particularly considering the increased duration of the runoff and impacts from the new development areas.
- Drainage and stormwater management infrastructure shall be designed in accordance with the Works and Services Bylaw and mitigate the downstream impacts to existing infrastructure.
- Stormwater management infrastructure will mitigate water quality impacts to Smith Creek through urban runoff and contaminants.
- Private Statutory Rights of Way required to facilitate proposed stormwater discharge will be secured at rezoning.
- Design of any services and utility corridors should utilize environmentally responsible practices.
- All utilities and services to be installed in compliance with the Works and Services Bylaw.
- Ensure all elements of the servicing design will enable efficient delivery of services to adjacent lands that will be developed in future.
- Required infrastructure and other costs related to the impacts of the development of the CDP area will be paid for by development in order to eliminate future costs to the taxpayer.



Part 5 Implementation

The Smith Creek CDP establishes a framework for land use, parks and open space areas, transportation, infrastructure servicing strategies, environment and ecology. The intent of this plan is to allow landowners, the City and public to build on this process and proceed with the next steps in order for development to occur on this site. These next steps will permit the City of West Kelowna, other government and servicing agencies and the public to provide further input.

5.1 Official Community Plan

The Official Community Plan will require amendment in order to reflect the guidelines and recommendations of this Concept Development Plan. The plan will, along with other policies and bylaws, be important input to any changes to be made to bylaws and any future decisions in the area.

5.2 Rezoning and Development Permits

Applications for rezoning and development permits will be required in order for development to occur. Some areas can be regulated through the use of existing zones in the *City of West Kelowna Zoning Bylaw No. 0154*, and in other areas it may be more appropriate to use a site-specific comprehensive development zone that will ensure that the proposed development conforms to the policies and guidelines of this document.

While every attempt will be made to zone land in strict accordance with the land uses proposed in this document, legal surveying and site reconnaissance completed at the time of the rezoning application may justify minor refinements to the OCP boundaries presented. At the time of rezoning, staff will determine if the revision is within general accordance and meets the intention of the approved plan and if not, may require an OCP amendment alongside the rezoning application.

The *Local Government Act (LGA)* grants authority to municipalities to designate Development Permit Areas. The City of West Kelowna has included seven Development Permit areas in the Official Community Plan Bylaw 0100.

The *Smith Creek CDP* area has several Development Permit areas identified on the lands shown on Schedules 4 and 5 of the City of West Kelowna Official Community Plan:

- Hillside
- Wildfire Interface
- Sensitive Aquatic and Terrestrial



Accordingly, development within the *Smith Creek CDP* will be subject to Development Permits. The development within these lands will be carried out in compliance with the applicable Development Permit guidelines.

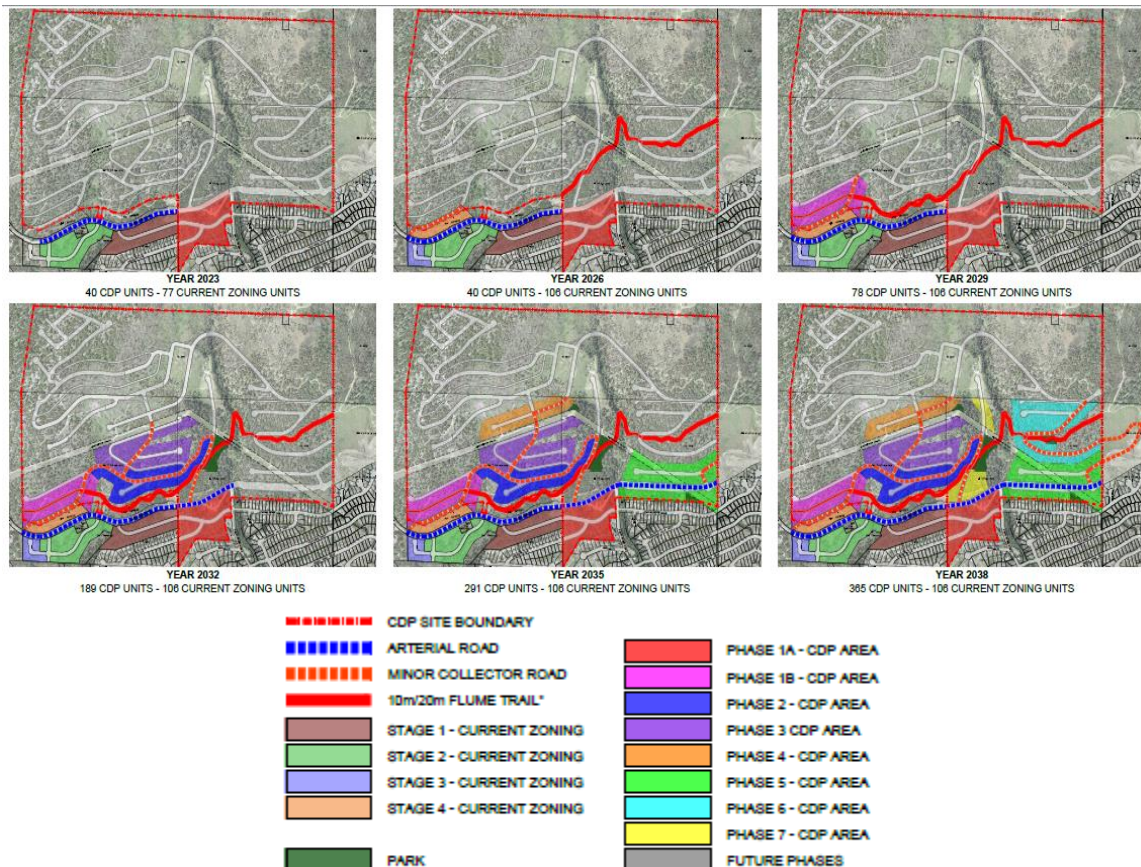


5.3 Subdivision

Subdivision applications will be required as the developers proceed to implement the development plans. The subdivision process will allow the City and other affected agencies the opportunity to review specific technical submissions to ensure they meet applicable requirements related to servicing, access and other considerations.

5.4 Phasing

Phase IA is planned in the southern most location of the plan area and consists of 40 units. Phase IB to follow is located in the southwest corner of the plan and also consists of 38 units. A detailed phasing plan can be found in Figure 14 with all remaining phases shown. All phasing has been determined through mindful expansion of servicing and infrastructure.

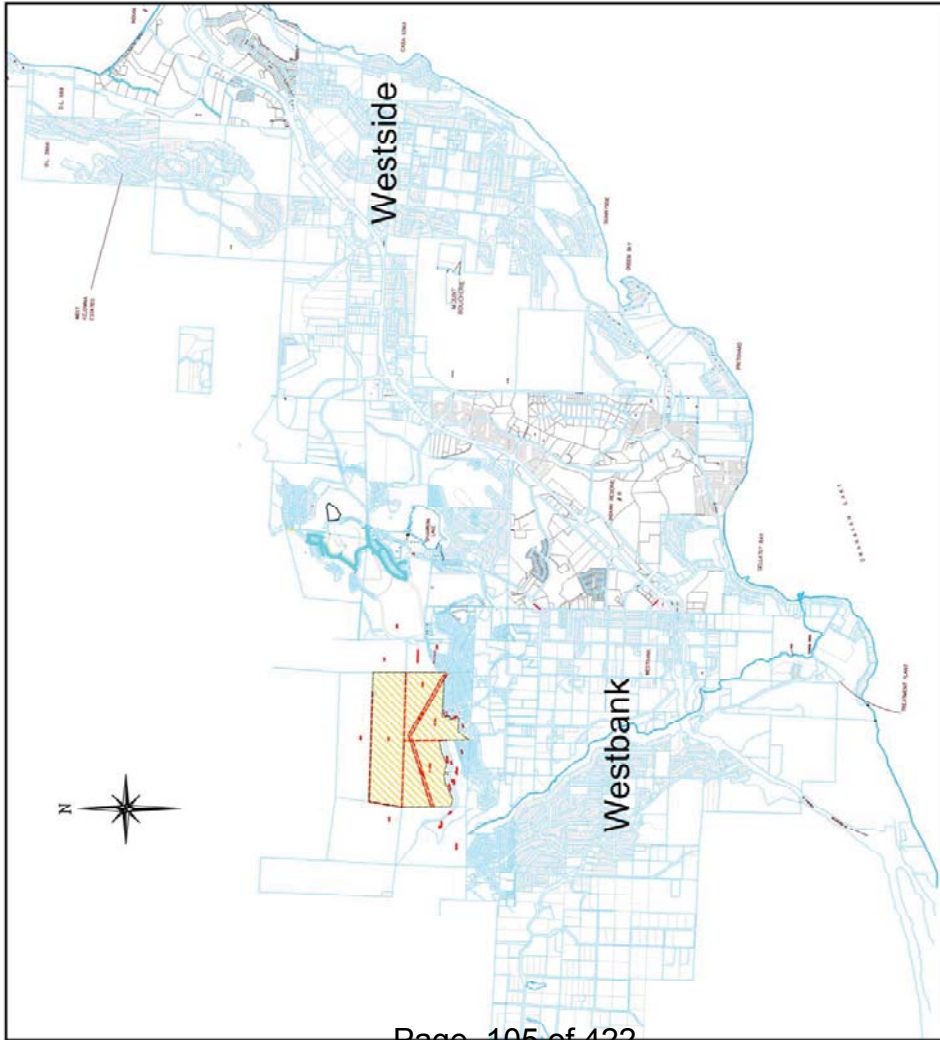


* SPECIFIC TIMING FOR THE DEDICATION OF THE FLUME TRAIL WILL BE REFINED AND DETERMINED THROUGH FUTURE DEVELOPER SUBMITTALS

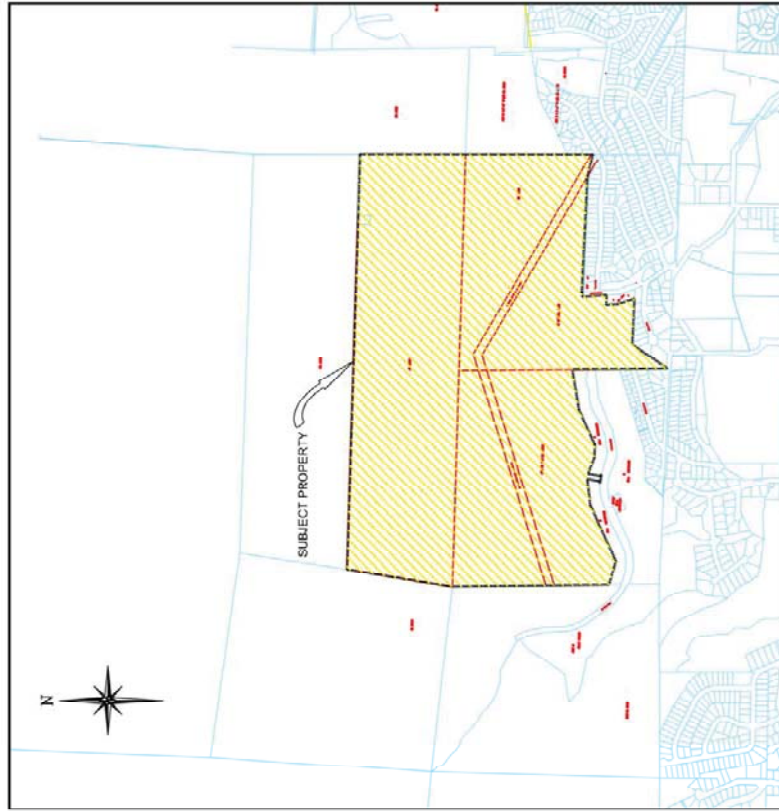
5.5 Construction Management

Preliminary Construction Management Plans will be required as the developers proceed with rezoning each phase in efforts to give the public and council opportunity to provide input. Construction Management Plans will show at a minimum planned construction traffic routes, construction access locations, temporary construction works, extents of grading/blasting work for each phase, and impacts to adjacent residents. Where financially and technically feasible, efforts will be made by the developer to carry out grading/earthworks for future adjacent phases as to limit the disturbance in the future on each phase being currently developed.





LOCATION PLAN
1:30,000

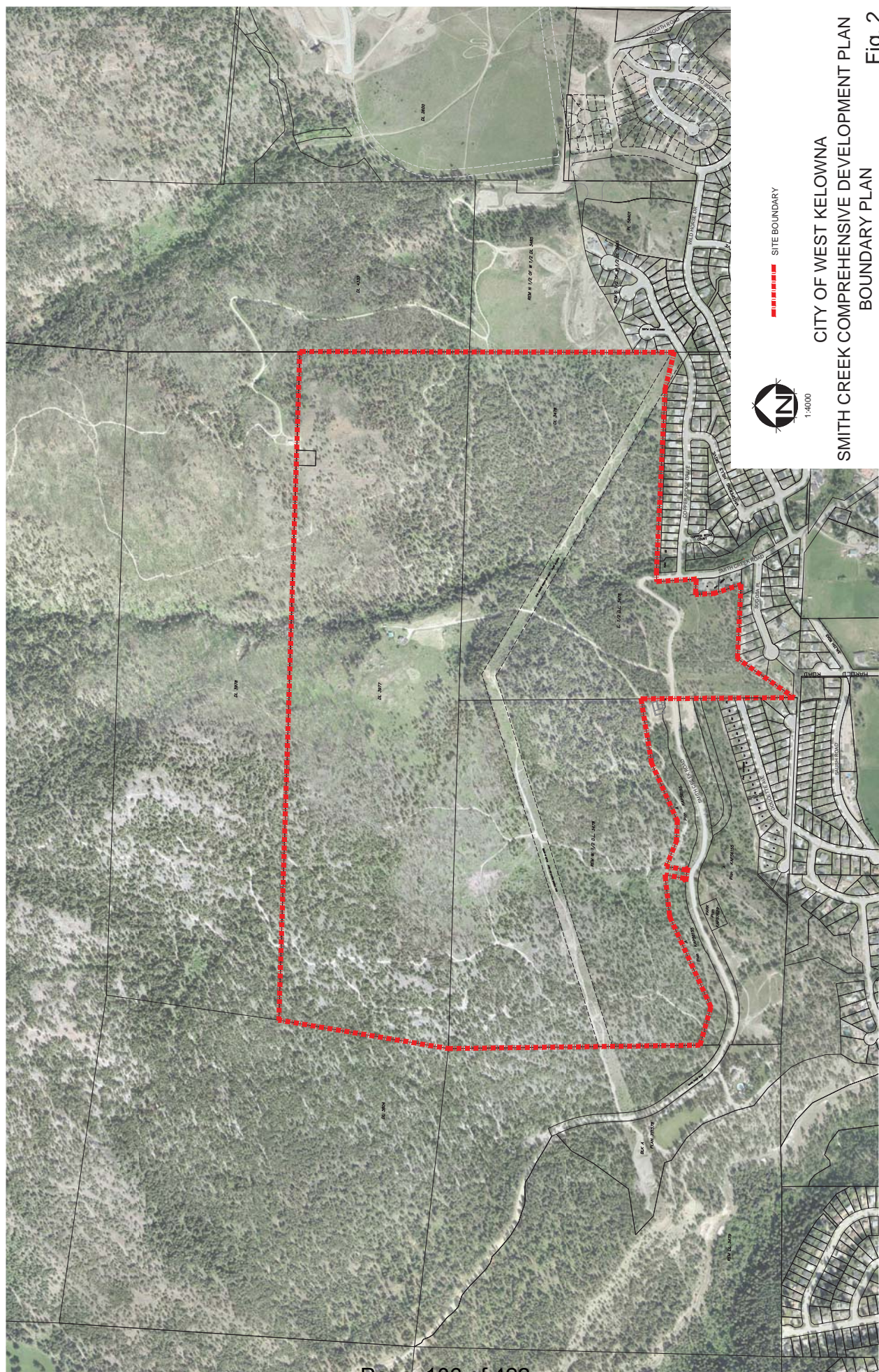


AREA DETAIL PLAN
0:60

CITY OF WEST KELOWNA
SMITH CREEK COMPREHENSIVE DEVELOPMENT PLAN
LOCATION AND CONTEXT PLAN

Fig. 1

5035-1-M-049



**SMITH CREEK COMPREHENSIVE DEVELOPMENT PLAN
 BOUNDARY PLAN**

CITY OF WEST KELOWNA

Fig. 2

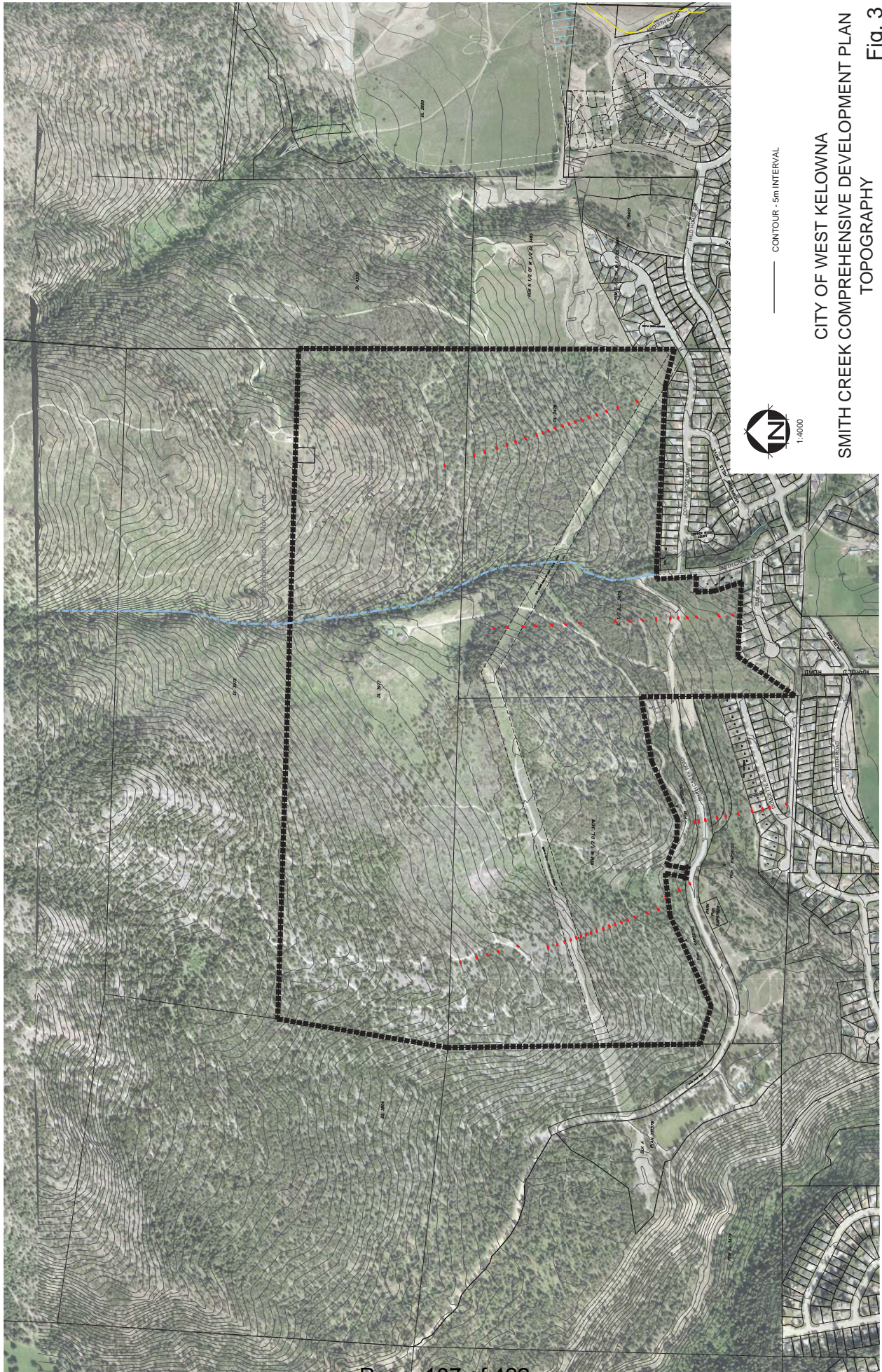
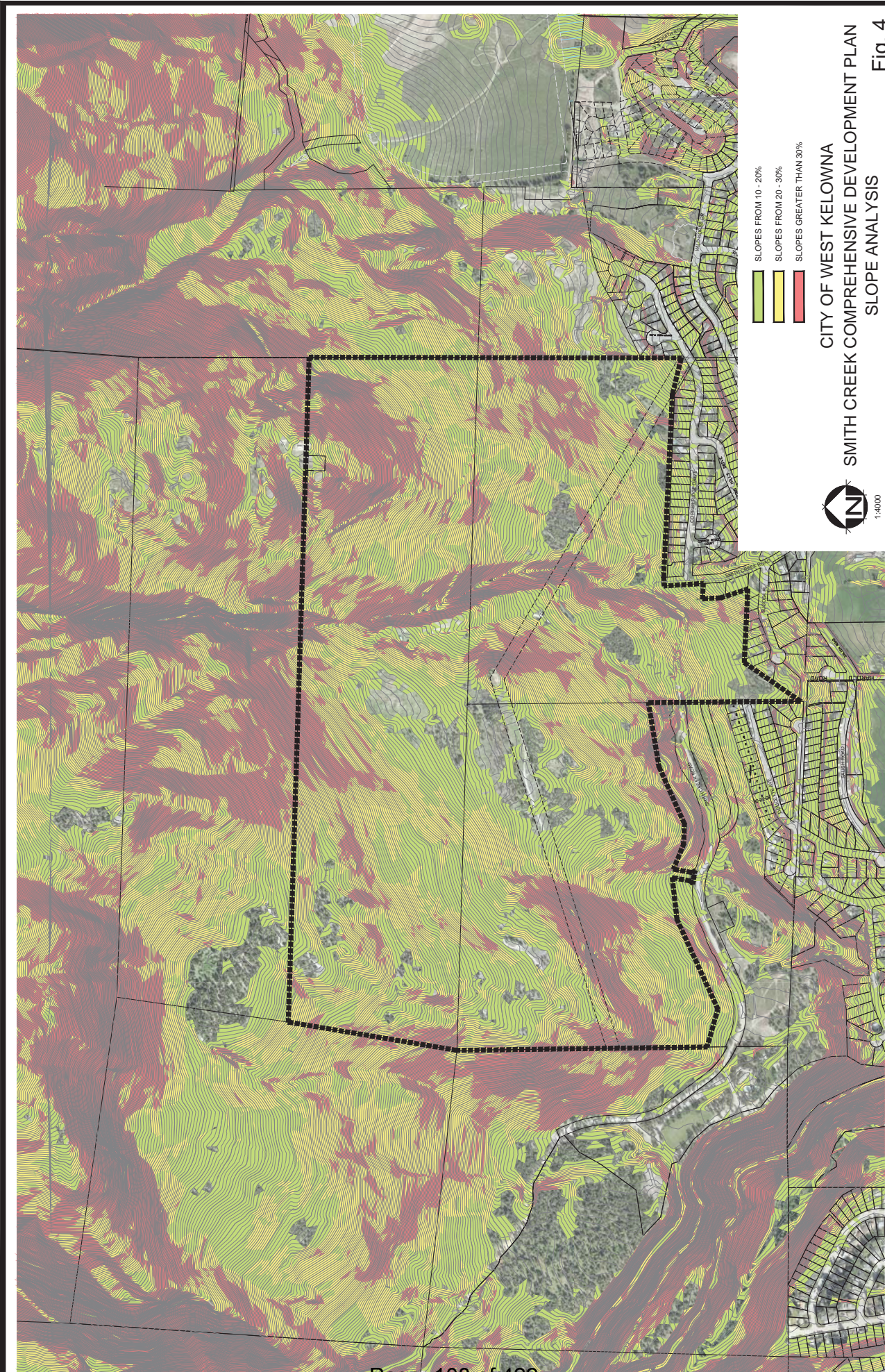


Fig. 3

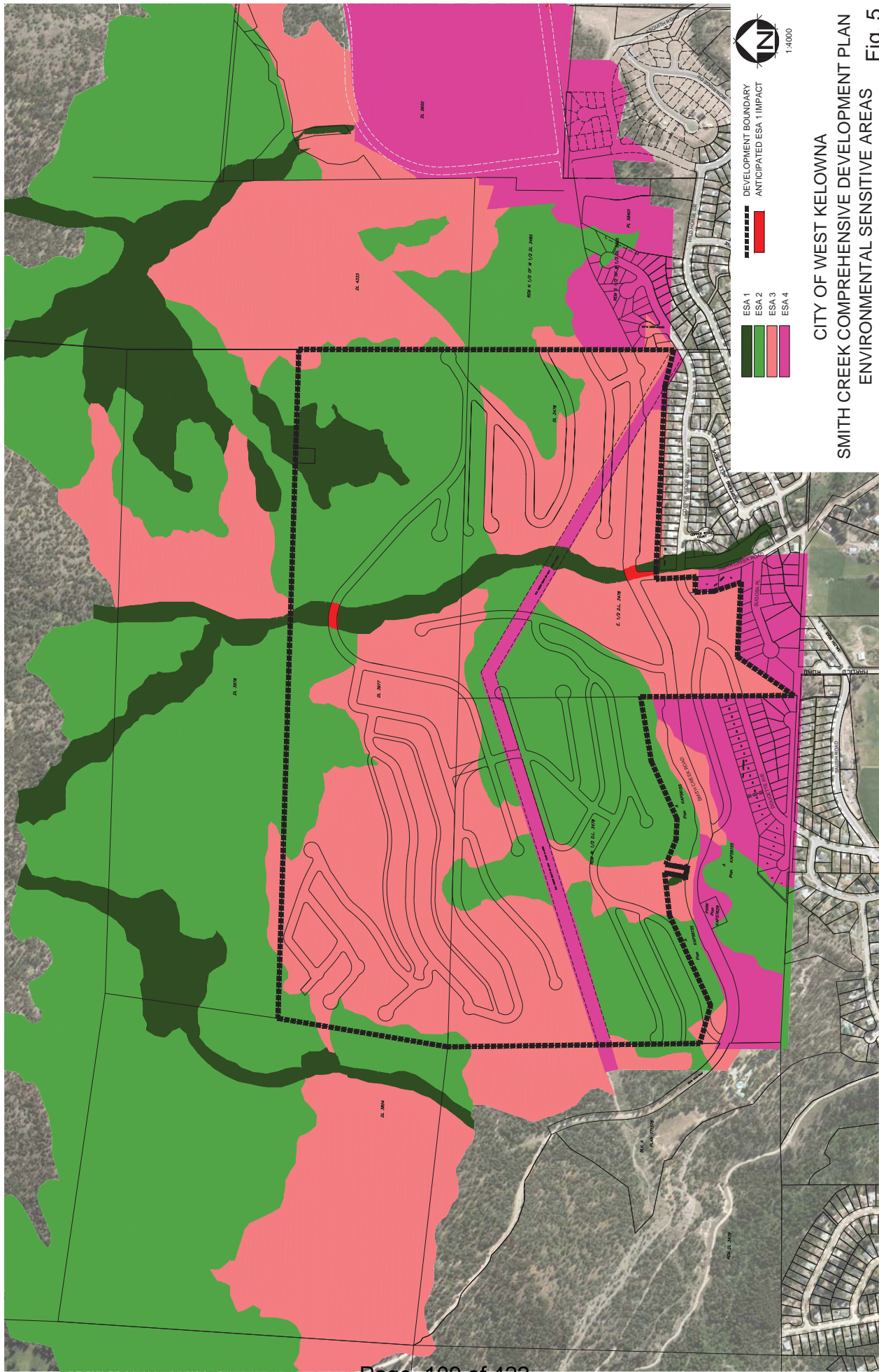


- SLOPES FROM 10 - 20%
- SLOPES FROM 20 - 30%
- SLOPES GREATER THAN 30%



CITY OF WEST KELOWNA
SMITH CREEK COMPREHENSIVE DEVELOPMENT PLAN
SLOPE ANALYSIS

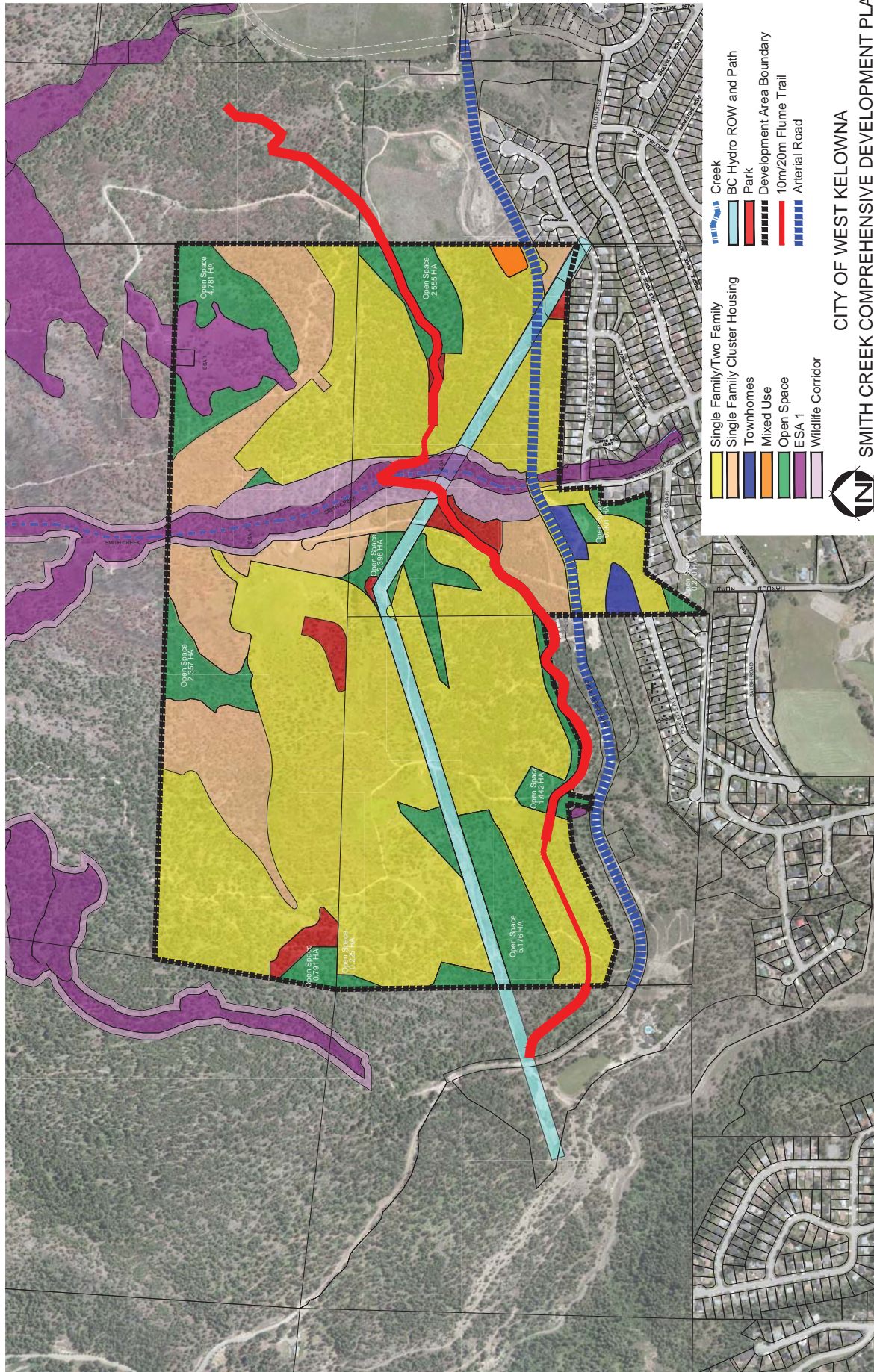
Fig. 4



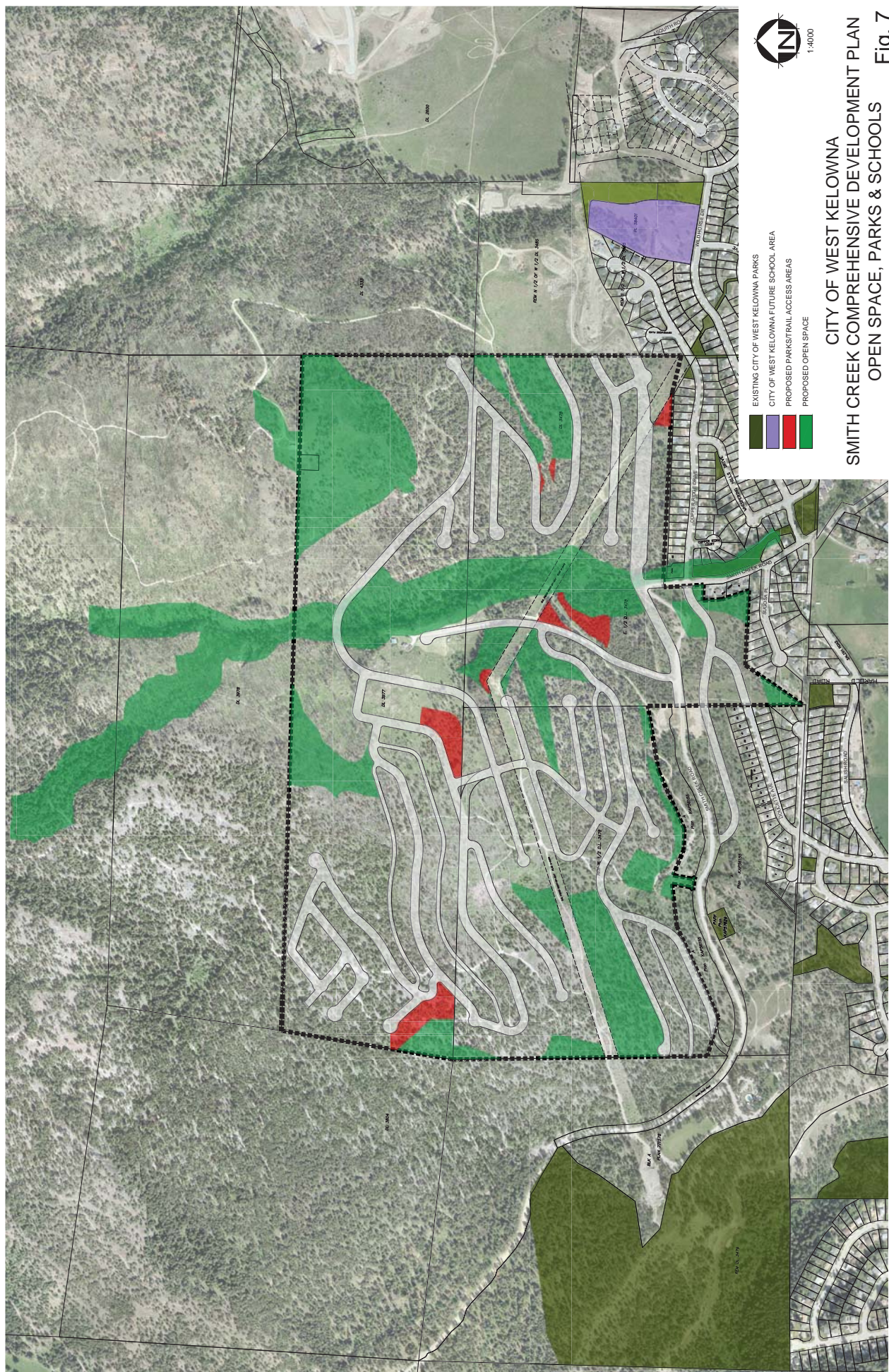
DEVELOPMENT BOUNDARY
 ANTICIPATED ESA 1 IMPACT
 1:4000

ESA 1
 ESA 2
 ESA 3
 ESA 4

CITY OF WEST KELOWNA
 SMITH CREEK COMPREHENSIVE DEVELOPMENT PLAN
 ENVIRONMENTAL SENSITIVE AREAS Fig. 5



CITY OF WEST KELOWNA
 SMITH CREEK COMPREHENSIVE DEVELOPMENT PLAN
 PROPOSED LAND USE PLAN **Fig. 6**



- EXISTING CITY OF WEST KELOWNA PARKS
- CITY OF WEST KELOWNA FUTURE SCHOOL AREA
- PROPOSED PARK/TRAIL ACCESS AREAS
- PROPOSED OPEN SPACE

CITY OF WEST KELOWNA
SMITH CREEK COMPREHENSIVE DEVELOPMENT PLAN
OPEN SPACE, PARKS & SCHOOLS **Fig. 7**

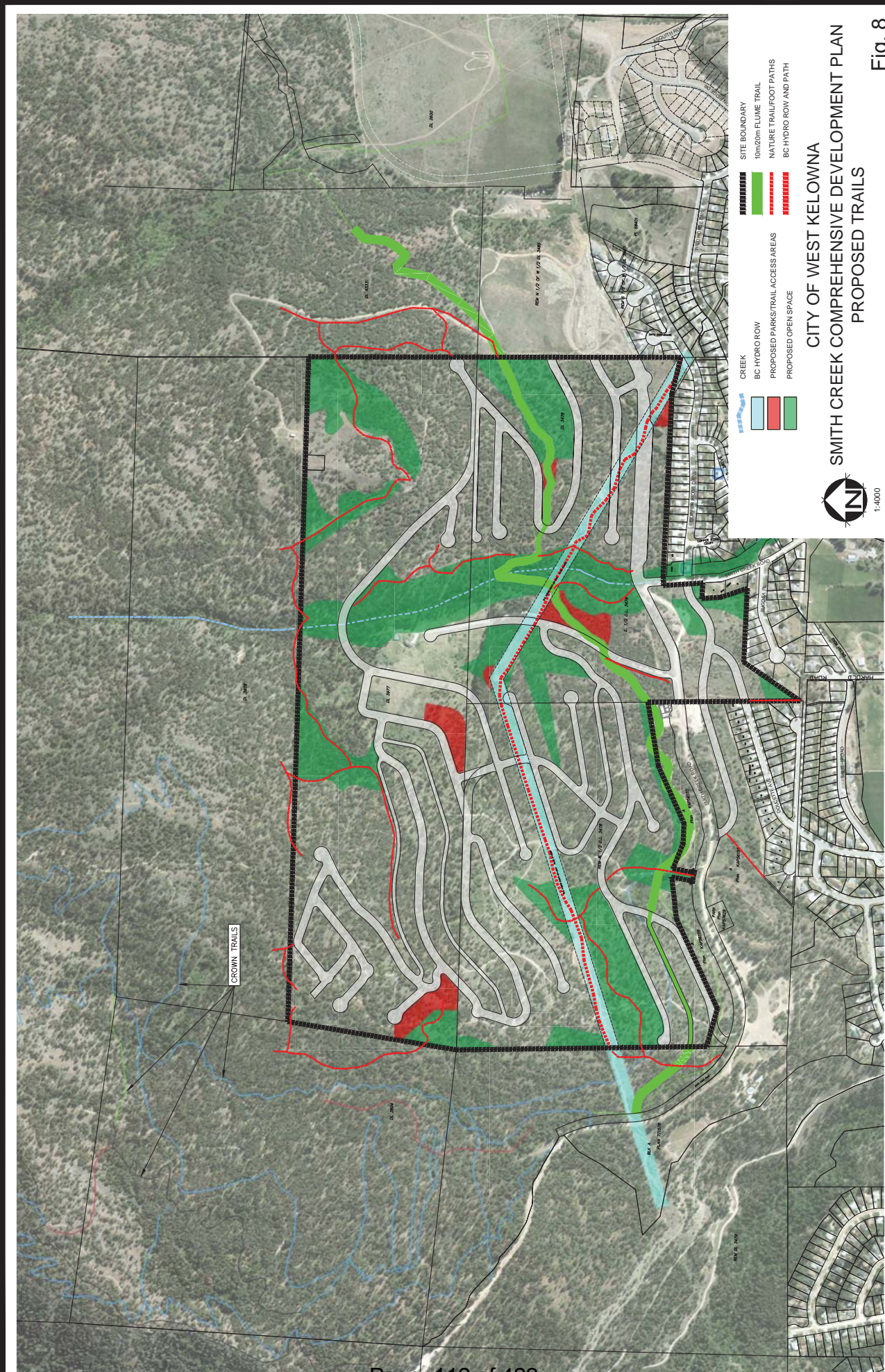
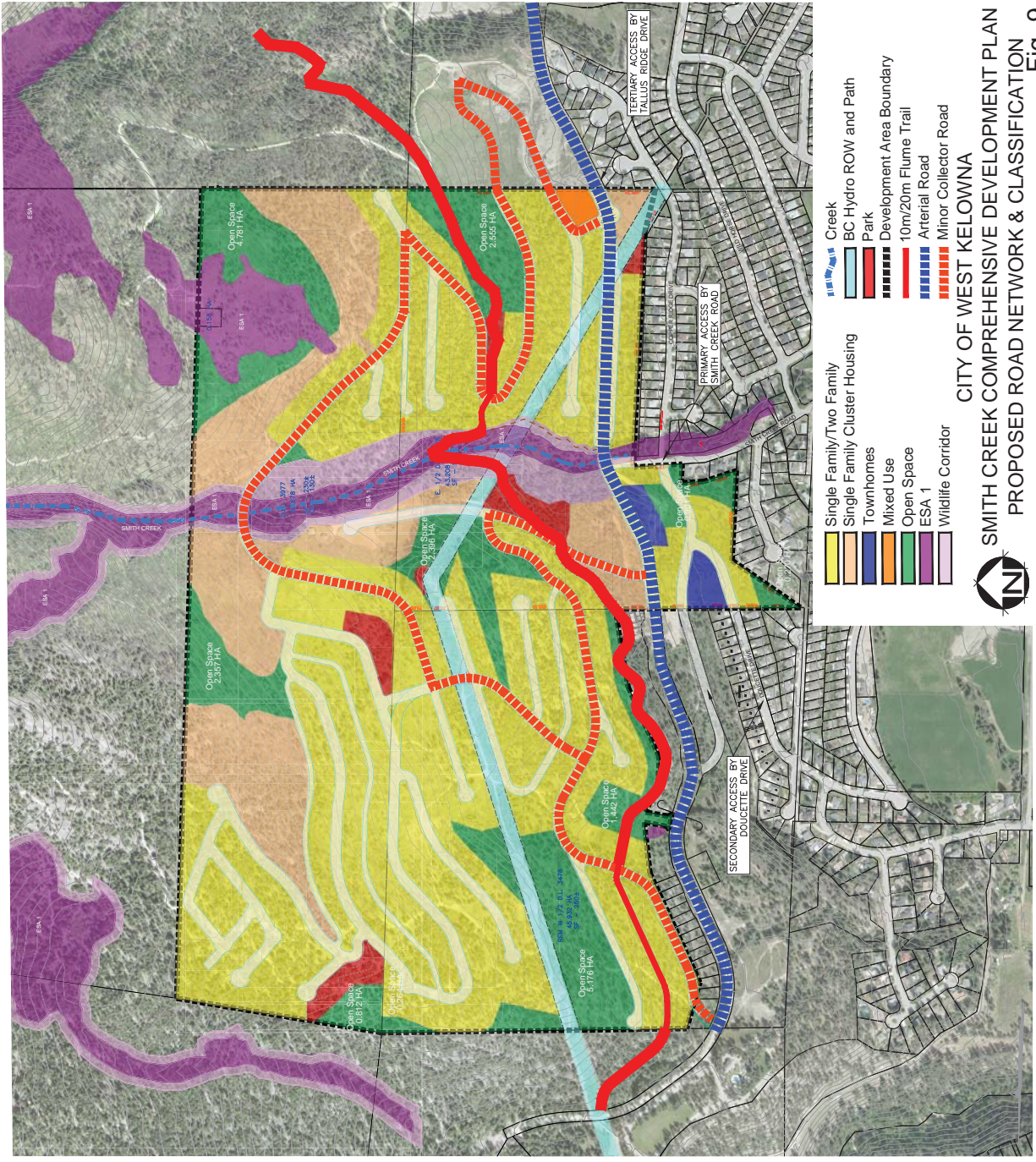
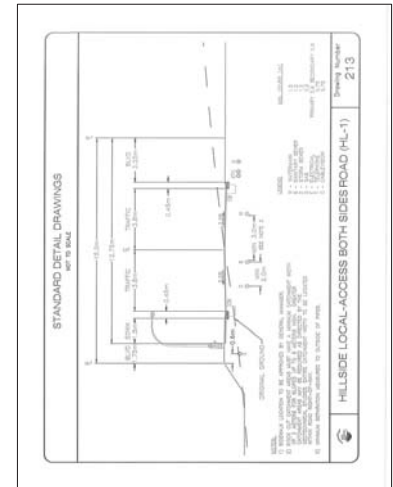
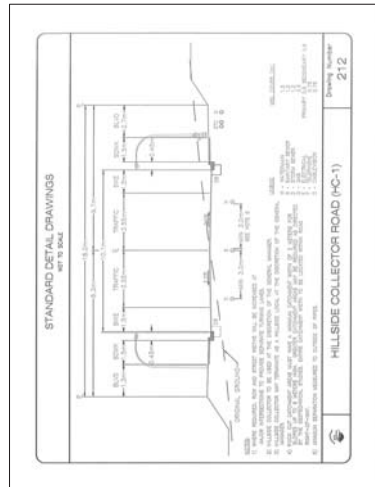
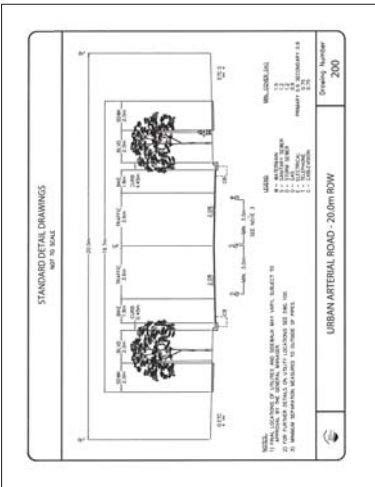
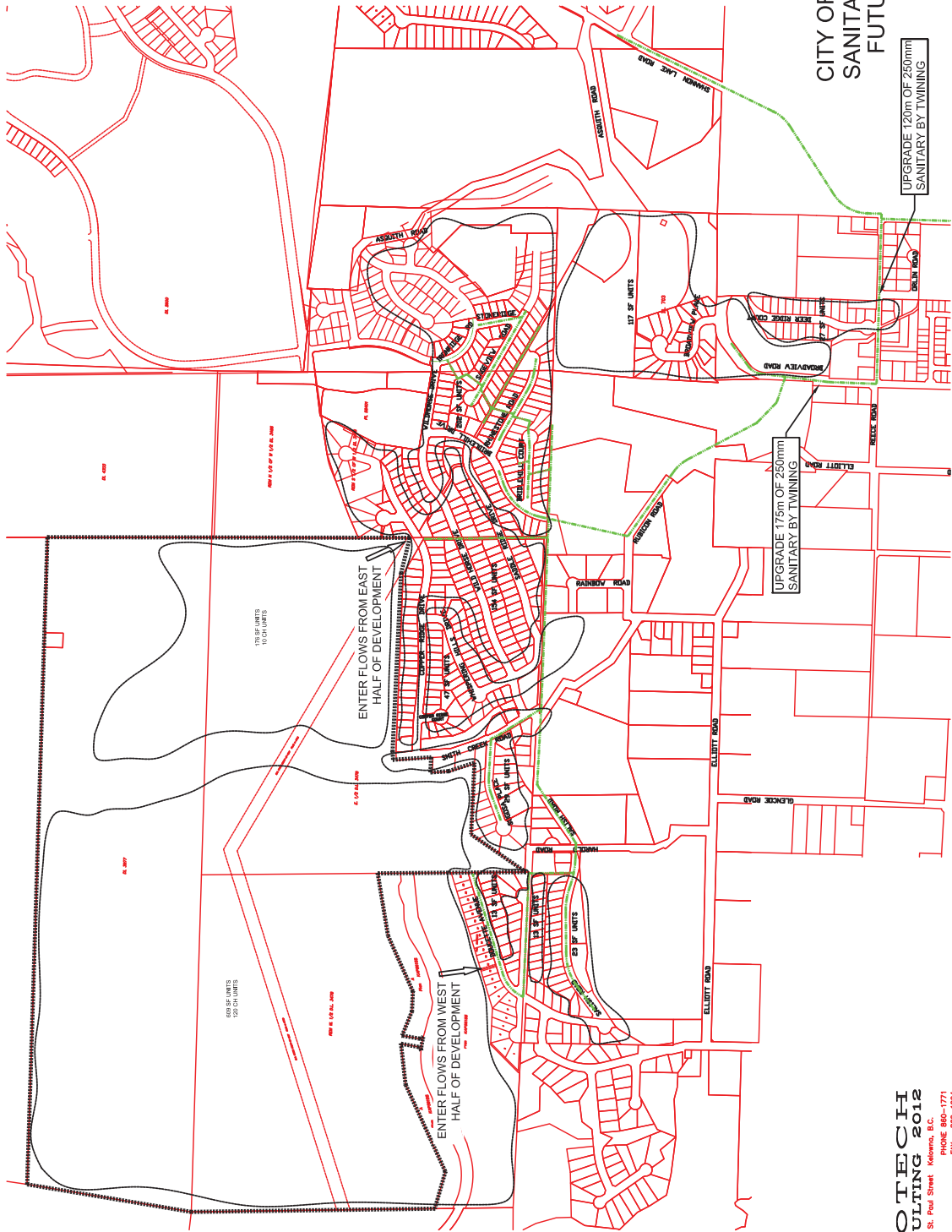


Fig. 8



- CITY OF WEST KELOWNA**
SMITH CREEK COMPREHENSIVE DEVELOPMENT PLAN
PROPOSED ROAD NETWORK & CLASSIFICATION
Fig. 9
- Single Family/Two Family
 - Single Family Cluster Housing
 - Townhomes
 - Mixed Use
 - Open Space
 - ESA 1
 - Wildlife Corridor
 - Creek
 - BC Hydro ROW and Path
 - Park
 - Development Area Boundary
 - 10m/20m Flume Trail
 - Arterial Road
 - Minor Collector Road



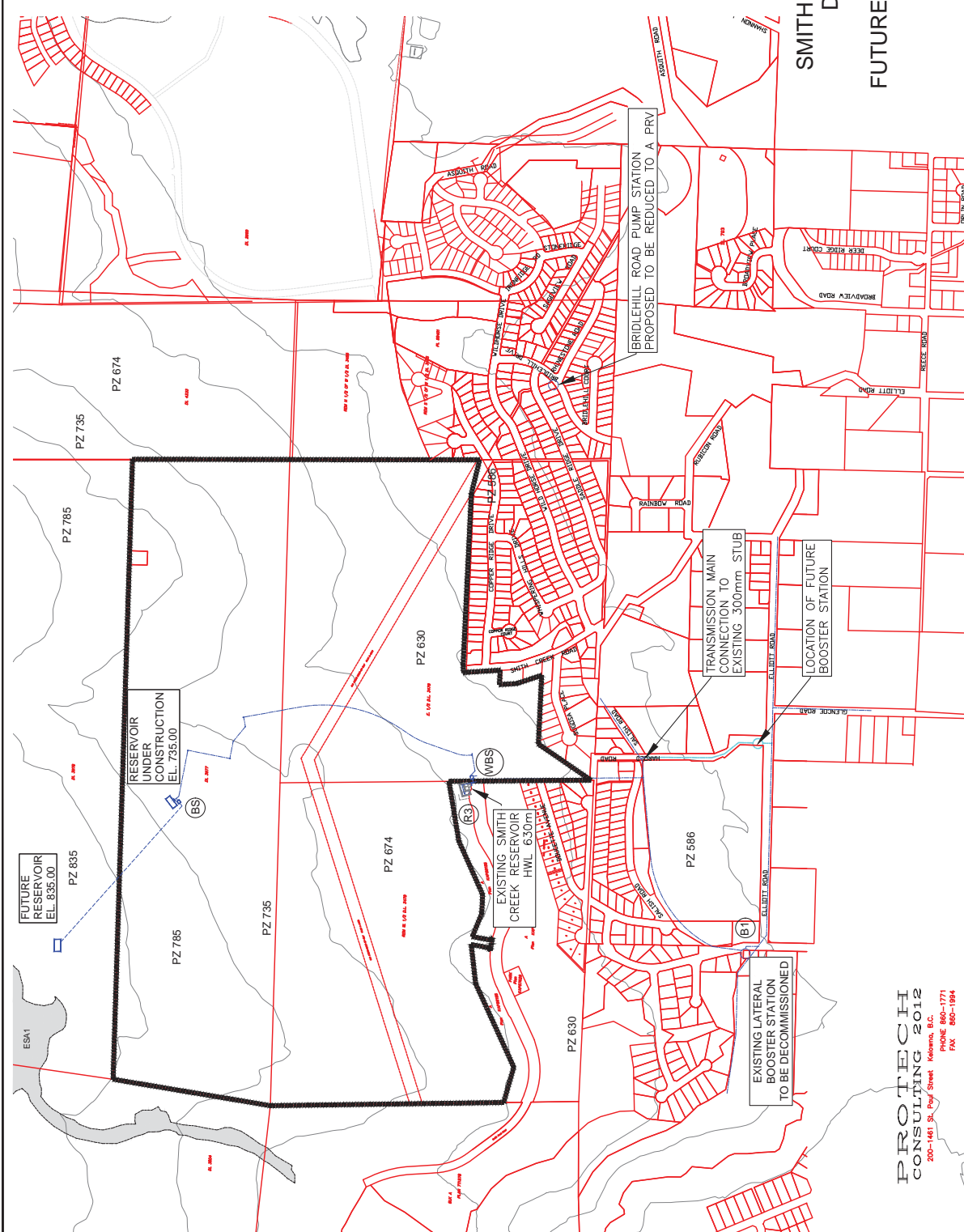
**CITY OF WEST KELOWNA
SANITARY TRUNK MAINS
FUTURE UPGRADES**

Fig. 10

SCALE 1:10,000

6085-SAN.dwg

PROTECH CONSULTING 2012
200-1461 St. Paul Street Kelowna, B.C.
V1Y 1T1
TEL: 800-1894



**SMITH CREEK COMPREHENSIVE
DEVELOPMENT PLAN
WATER
FUTURE INFRASTRUCTURE WORKS**

Fig. 11
SCALE 1:10,000

6035-WET.dwg

**PROTECH
CONSULTING 2012**
200-1661 St. Paul Street, Monrovia, B.C.
Tel: 905-882-1771
Fax: 905-882-1894

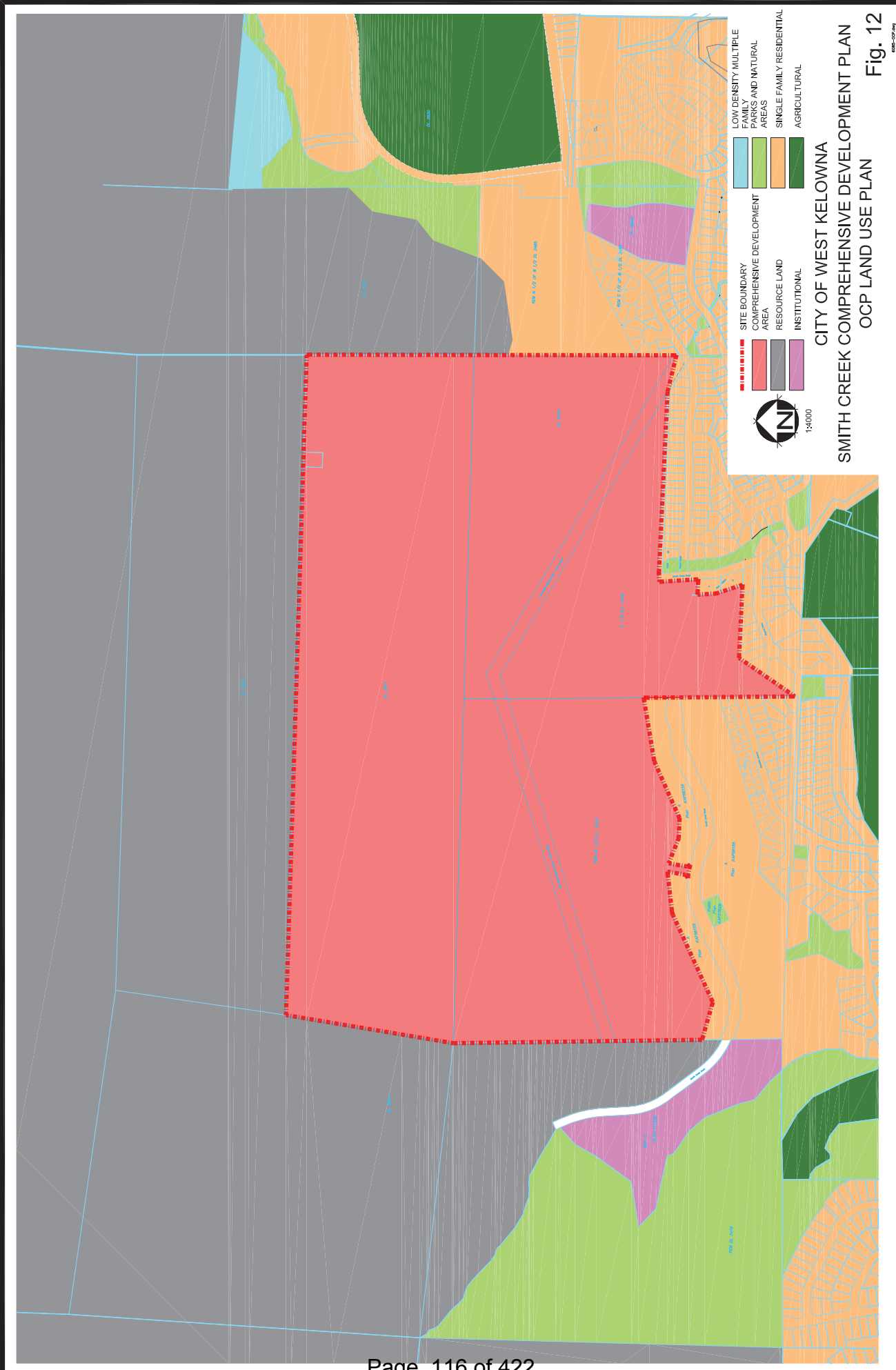
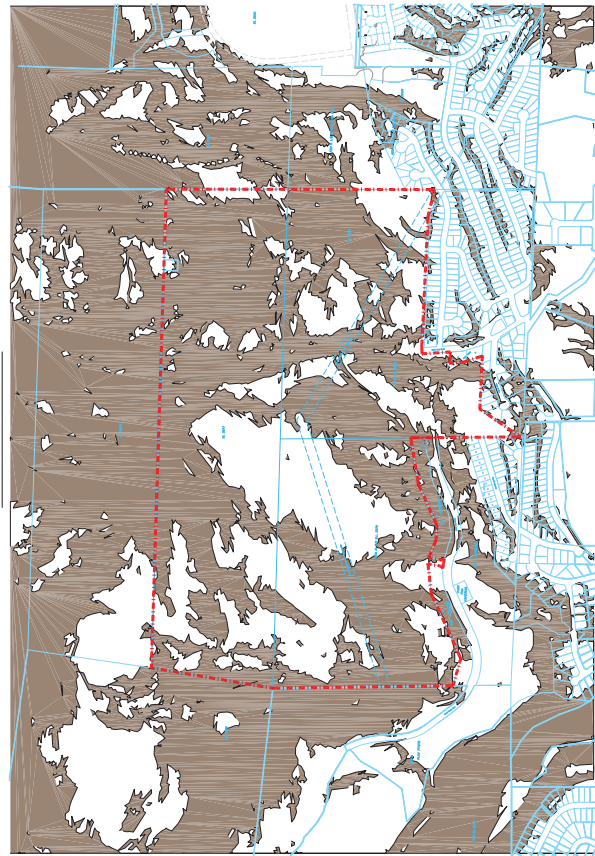
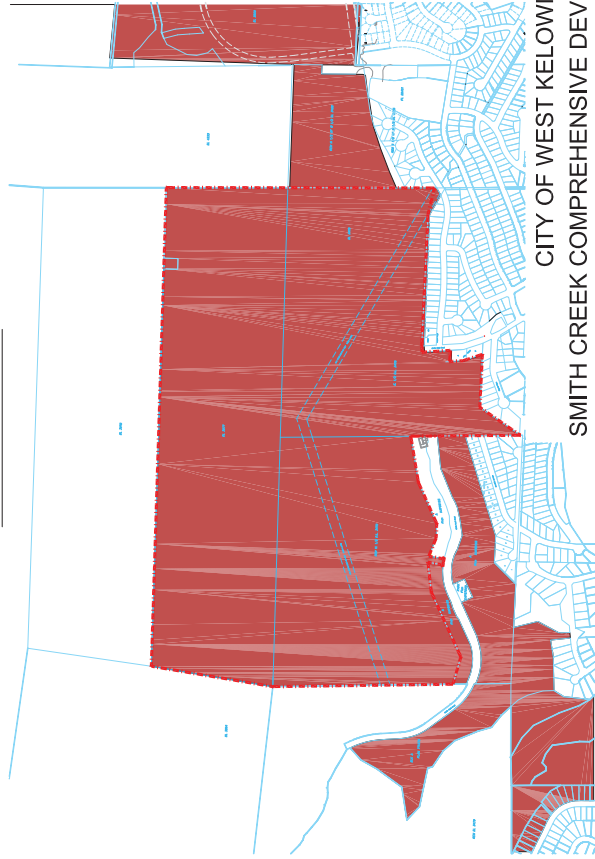
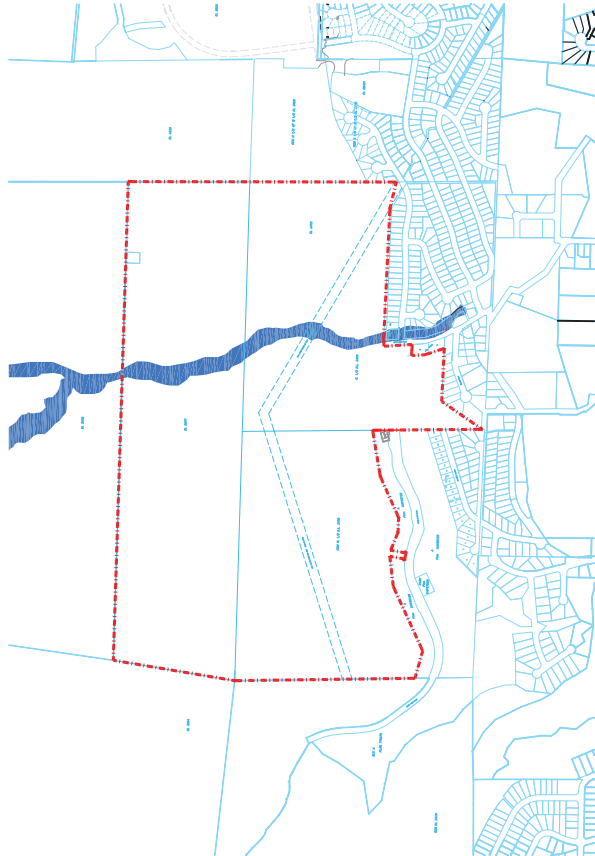
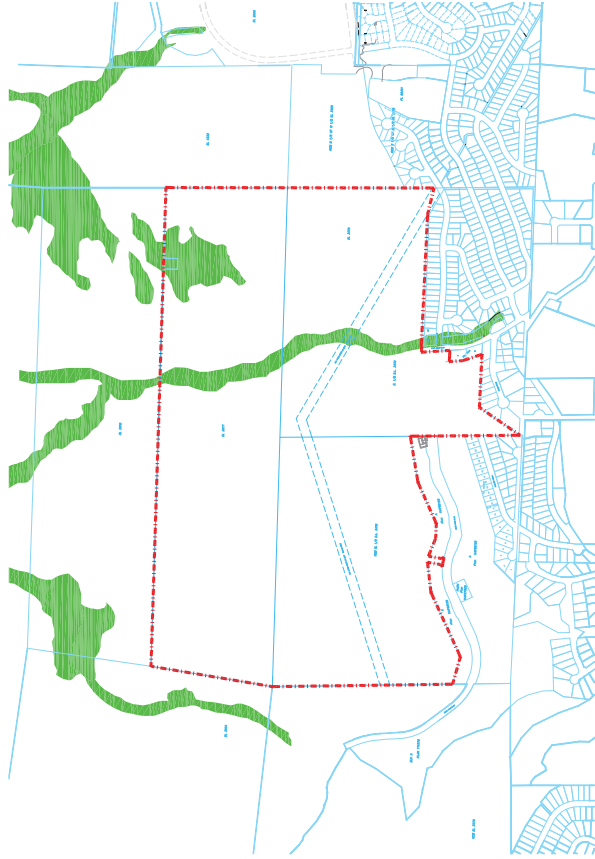


Fig. 12

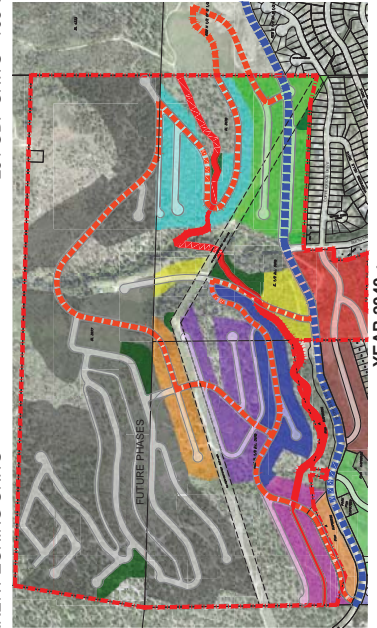
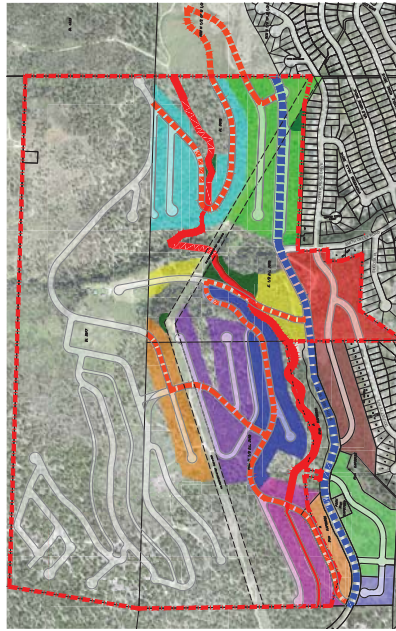
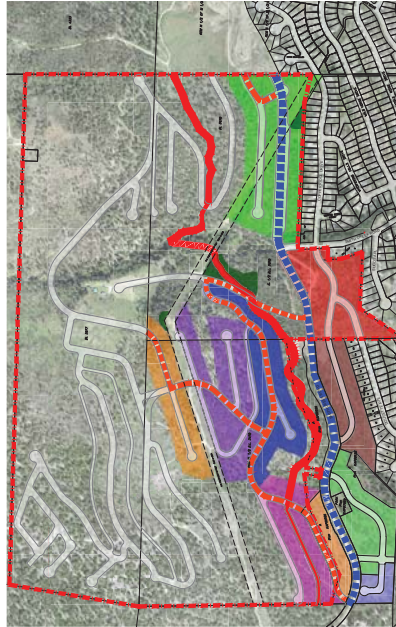
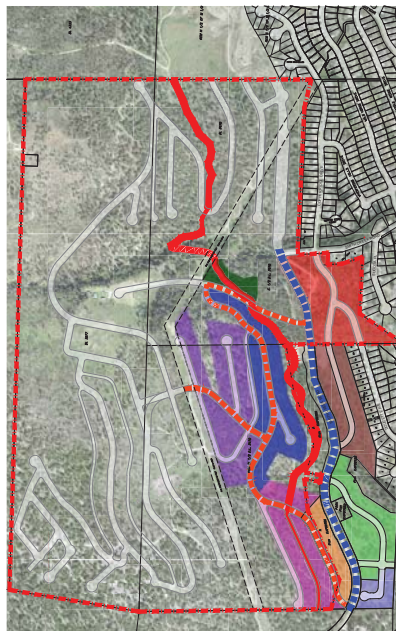


SITE BOUNDARY

CITY OF WEST KELOWNA
SMITH CREEK COMPREHENSIVE DEVELOPMENT PLAN

DEVELOPMENT PERMIT AREAS

Fig. 13



- CDP SITE BOUNDARY
- ARTERIAL ROAD
- MINOR COLLECTOR ROAD
- 10m/20m FLUME TRAIL*
- STAGE 1 - CURRENT ZONING
- STAGE 2 - CURRENT ZONING
- STAGE 3 - CURRENT ZONING
- STAGE 4 - CURRENT ZONING
- PHASE 1A - CDP AREA
- PHASE 1B - CDP AREA
- PHASE 2 - CDP AREA
- PHASE 3 CDP AREA
- PHASE 4 - CDP AREA
- PHASE 5 - CDP AREA
- PHASE 6 - CDP AREA
- PHASE 7 - CDP AREA
- PARK
- FUTURE PHASES



* SPECIFIC TIMING FOR THE DEDICATION OF THE FLUME TRAIL WILL BE REFINED AND DETERMINED THROUGH FUTURE REZONING APPLICATIONS

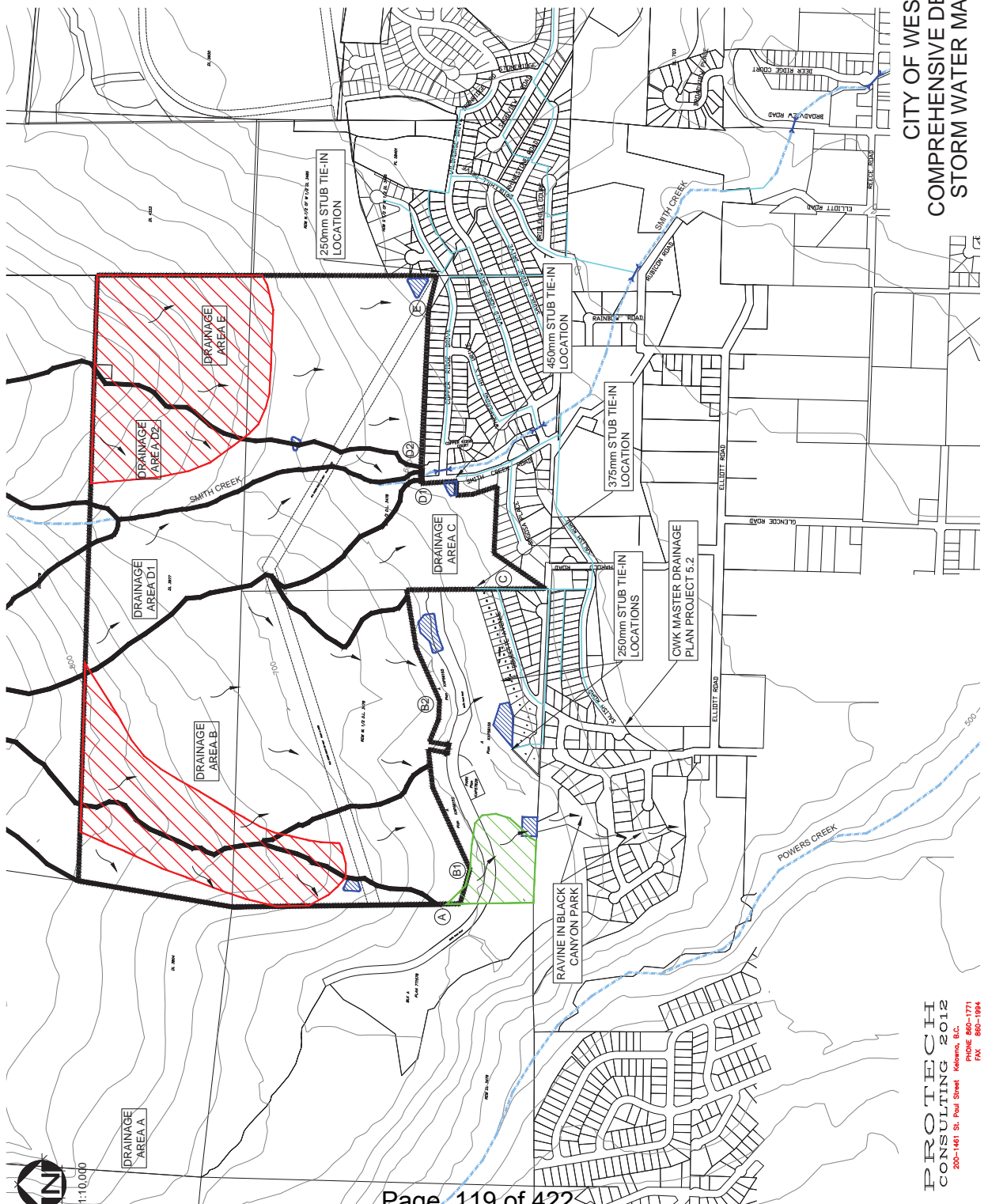
CITY OF WEST KELOWNA
SMITH CREEK COMPREHENSIVE DEVELOPMENT PLAN
PHASING PLAN

Fig. 14

STORM WATER MANAGEMENT NOTES

- DRAINAGE AREAS ARE SLIGHTLY ADJUSTED FROM BASINS SHOWN IN HYDROLOGY REPORT PREPARED BY WESTERN WATER ASSOCIATES LTD.
- STORM WATER TO BE MANAGED WITH THE USE OF SMALL SCALE INFILTRATION AND/OR DETENTION ON SITE WHERE APPROPRIATE
- CONTROLLED DISCHARGE OF DETAINED STORM WATER TO EXISTING INFRASTRUCTURE WITH ULTIMATE RELEASE TO SURROUNDING CREEKS IN COORDINATION WITH CWK WORKS AND SERVICES BYLAW NO. 0249
- RELEASE RATES TO CREEKS WILL BE SET TO REFLECT THE PEAK OF EXISTING CREEK FLOWS AS TO NOT IMPACT ANY DOWNS TREAM INFRASTRUCTURE. EACH PHASE OF DEVELOPMENT SHALL BE REVIEWED AND APPROVED PRIOR TO RELEASE RELATIVE TO THE LIMIT RAINFALL RATE (URR) APPLICABLE TO SUBBASIN WHERE THE PHASE IS LOCATED.
- DIRECT DISCHARGE TO SMITH CREEK SHOULD NOT RECEIVE ANY INCREASE IN PEAK FLOW THAT WHICH IS CONTRIBUTED BY DRAINAGE AREAS D1 & D2.
- DRAINAGE OUTLET A TO INFILTRATE WITH ULTIMATE RELEASE TO POWERS CREEK
- DRAINAGE OUTLET B1 TO INFILTRATION AREA SOUTH OF SMITH CREEK ROAD WITHIN FUTURE DEVELOPMENT WITH ULTIMATE DISCHARGE TO BLACK CANYON PARK AND POWERS CREEK
- DRAINAGE OUTLET B2 TO CONTRIBUTE PARTIALLY TO B1 INFILTRATION AREA AND/OR PARTIALLY TO EXISTING INFRASTRUCTURE ON DOUCETTE DR OR SUMMERVIEW CT WITH ULTIMATE DISCHARGE TO SMITH CREEK
- DRAINAGE OUTLET C TO EXISTING INFRASTRUCTURE ON DOUCETTE DR, HAROLD RD OR SMITH CREEK ROAD WITH ULTIMATE DISCHARGE TO SMITH CREEK
- DRAINAGE OUTLET D1 TO EXISTING INFRASTRUCTURE ON SMITH CREEK ROAD WITH ULTIMATE RELEASE TO SMITH CREEK
- DRAINAGE OUTLET D2 TO EXISTING INFRASTRUCTURE ON SMITH CREEK ROAD WITH ULTIMATE RELEASE TO SMITH CREEK
- DRAINAGE OUTLET E TO EXISTING INFRASTRUCTURE ON COPPER RIDGE DRIVE WITH ULTIMATE RELEASE TO SMITH CREEK
- ANY DIRECT STORM DISCHARGE TO SMITH CREEK WILL BE TREATED TO THE STANDARDS SPECIFIED IN CITY OF WEST KELOWNA'S WORKS AND SERVICES BYLAW 0249
- OFFSITE UPGRADES ARE REQUIRED AS REPORTED IN THE MASTER DRAINAGE PLAN WITH THE DOWNS TREAM INFRASTRUCTURE ARE EXISTING AND SHOULD BE REPAIRED BY THE CITY.

- SITE BOUNDARY
- EXISTING CREEK
- STORM CATCHMENT BOUNDARY
- EXISTING STORM PIPE
- DRAINAGE AREA OUTLET
- OVERLAND AND DITCH FLOW
- POTENTIAL STORM DETENTION FACILITY LOCATION
- AVOID INFILTRATION
- HIGH INFILTRATION POTENTIAL



**CITY OF WEST KELOWNA
COMPREHENSIVE DEVELOPMENT PLAN
STORM WATER MANAGEMENT PLAN**

Fig. 15
SCALE 1:10,000
6085-SWM.dwg

PROTECH CONSULTING 2012
200-1461 St. Paul Street Kelowna, BC
PHONE 800-1771
FAX 800-1984

SMITH CREEK MASTERPLAN



Trails and Trail Signage



Street and Nature Crossings



Viewing Decks



Viewing Decks



Boardwalks and Creek Crossings



Boardwalks and Creek Crossings



Park Furniture



LEGEND

Flame Trail:
 ●●●●● Easy - Green, Moderate - Blue, Difficult - Black

Hydro ROW and Path:
 ▲▲▲▲▲ Easy - Green, Moderate - Blue, Difficult - Black

Nature Trail / Footpaths:
 ■■■■■ Easy - Green, Moderate - Blue, Difficult - Black

Access Area
 ■ Landscape

Neural Hillside / Greenbelt
 ■ Rural Family Residential
 ■ Townhome Residential

Residential / Commercial

Property Boundary

BC Hydro ROW

Landscape Character:

The site is an established native hillside, with Ponderosa Pine, Gambel's Quercus, and a diverse understory of shrubs and grasses. The site is a natural hillside to be retained for both recreation and a sense of place, and then integrated with the surrounding residential development. The connectivity between the existing South Creek substation and the proposed development is important to create a sense of community and a sense of place. The hillside will be highlighted with interpretive signage and many connections to the existing and future trail network. Access along two boardwalks will allow homogeneity in the landscape and provide a sense of place. The multi-use path running east to west through the designated BC Hydro ROW.

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Fig. 16
December 2019
ecora



Parks



Streetscape and Pathways



Streetscape and Pathways



Streetscape and Pathways



Interpretive Signage



Trail Access Areas



Trail Access Areas



COUNCIL REPORT

To: Paul Gipps, CAO

Date: August 25, 2020

From: Hailey Rilkoff, Planner II

File No: DVP 20-09

Subject: **DVP 20-09, Development Variance Permit, 1491 Ross Road**

RECOMMENDATION

THAT Council authorize the issuance of a Development Variance Permit (DVP 20-09) for Lot A District Lot 506 ODYD Plan KAP79010 (1491 Ross Rd) in general accordance with the attached permit to vary Zoning Bylaw No. 0154 as follows:

- Section 3.26.5 to allow the carriage house roof to be 0.49 m higher than the peak of the roof of the principal detached dwelling;
- Section 10.2.5(f).2 to reduce the required siting from the rear parcel boundary from 3.0 m required to 1.0 m for an existing accessory building; and
- Section 10.2.5(f).3 to reduce the required siting from the interior side parcel boundary from 1.5 m required to 1.19 m for an existing accessory building.

STRATEGIC AREA(S) OF FOCUS

Economic Growth and Prosperity - Quality, innovative urban development (Council's 2020-2022 Strategic Priorities).

BACKGROUND

This application proposes a carriage house, attached to an existing detached garage. The proposed carriage house requires a variance to allow to roof to be higher than the roof of the principal dwelling. The existing garage also requires variances to the required setbacks, which was built to conform to the property's previous zone in Zoning Bylaw No. 871.

PROPERTY DETAILS	
Address	1491 Ross Road
PID	026-420-368
Folio	36412746.449
Lot Size	0.36 Acres (1,437 m ²)
Owner	Dale and Lisa Williams
Agent	-

Current Zoning	RC2 – Boucherie Centre Compact Residential	Proposed Zoning	-
Current OCP	SFR – Single Family Residential	Proposed OCP	-
Current Use	Residential	Proposed Use	-
Development Permit Areas	None		
Hazards	n/a		
Agricultural Land Reserve	No		

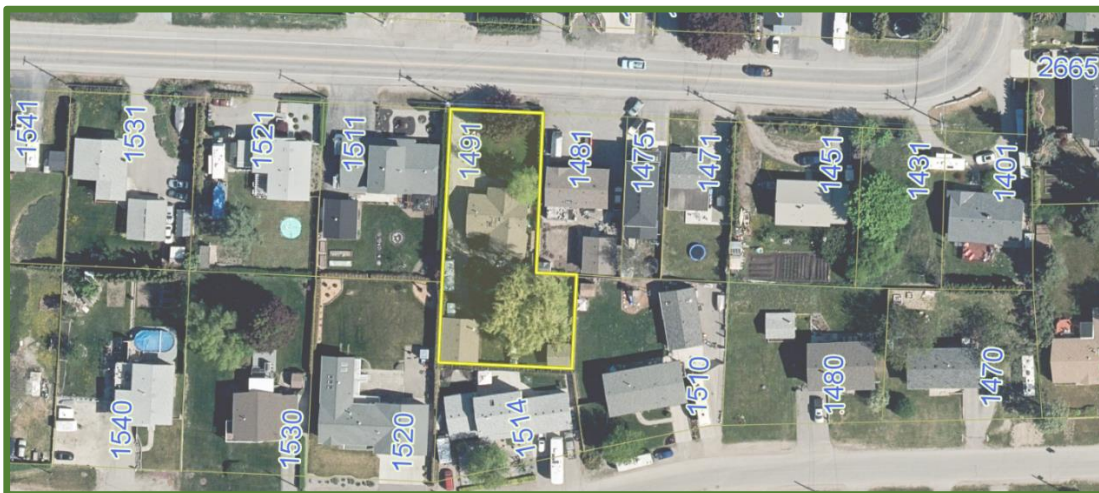
ADJACENT ZONING & LAND USES

North	^	RC2 – Boucherie Centre Compact Residential
East	>	RC2 – Boucherie Centre Compact Residential R1 - Single Detached Residential
West	<	RC2 – Boucherie Centre Compact Residential R1 - Single Detached Residential
South	v	R1 - Single Detached Residential

NEIGHBOURHOOD MAP



PROPERTY MAP



History

The property has been developed with a Single Detached Dwelling near the front of the property, a detached garage at the rear of the property as well as a small accessory building. At the time of construction, the detached garage met Zoning Bylaw No. 871 regulations for setbacks to the rear and side yards, which were a minimum of 1.0 m. At the time of adoption of Zoning Bylaw No. 0154 in 2014, the subject property's zoning was changed from R1 – Single Detached Residential to RC2 – Boucherie Centre Compact Residential, and the required setbacks from the rear property line increased to 3.0 m and to the interior side property line increased to 1.5 m. The detached garage is considered non-conforming to the current zoning.

Proposal

The owners propose to construct a carriage house on the subject property attached to the existing garage at the rear of the property.

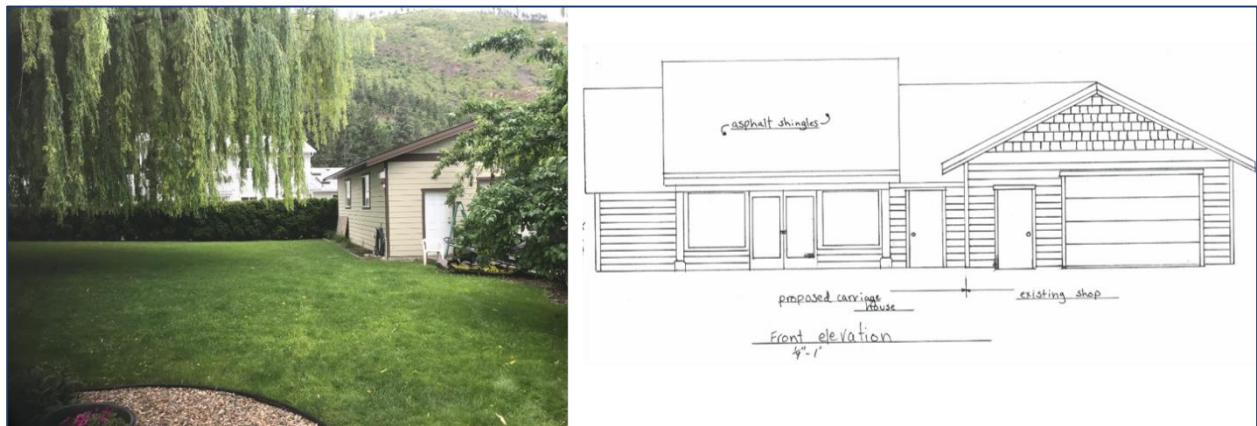


Figure 1 - Existing Shop (left), Proposed Carriage House Plan (Right)

Variations

As the existing garage is non-conforming to the existing Zoning Bylaw setbacks, and an addition of a Carriage House is proposed, variations are required to bring the property into conformance. Variations to reduce the side yard setback from 1.5m required to 1.19 m existing and to reduce the rear yard setback from 3.0 m required to 1.0 m existing are requested.

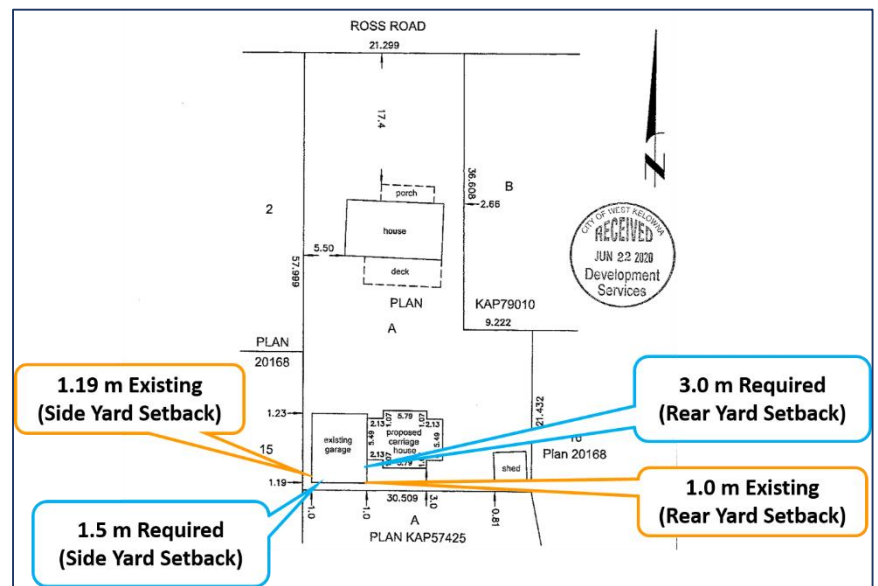


Figure 2 – Existing Detached Garage Setbacks

In addition, a variance is requested to allow the height of the roof of the proposed carriage house to be higher than the roof of the principal dwelling (0.49 m higher).

Applicant's Rationale

The owners have provided a letter which outlines their rationale for the proposed variances (*Attachment 2*). The owners have indicated

that attaching the carriage house to the existing garage, allows for a more compact development footprint. The owners have reached out to neighbours regarding the proposed variances and have submitted two letters of support from neighbouring properties (*Attachment 3*). The owners have also revised the design of the carriage house from the original submission, to reduce the number of windows facing to the rear property line to limit privacy impacts.

Policy & Bylaw Review

Zoning Bylaw No. 0154

Section 3.26 of the Zoning Bylaw regulates the development of carriage houses. Section 3.26.10 requires a solid screen, consisting of either fencing or a hedge with a minimum height at maturity of 2.0 m (6.6 ft), be provided and maintained along rear and interior side parcel boundaries. There is an existing cedar hedge along the rear property line is however as it is located on the neighbours property and may be maintained at a height less than 2.0m, a fence will be installed along to the rear of the proposed carriage house to meet this regulation.

Section 10.2.(e).3 regulates the height of a carriage house. A carriage house with at least one parking stall provided in the same building has a maximum height of 6.5 m (21.3 ft) to a maximum of 1.5 storeys. One parking stall must be provided and maintained in the existing accessory building. As the proposed carriage house has one bedroom and one parking space is accommodated in the existing detached garage, no other parking spaces are required to be provided on the subject property for the carriage house.

Legislative Requirements

Section 498 of the Local Government Act gives Council the authority to issue a Development Variance Permit that varies, in respect of the land covered in the permit, the provisions of the Zoning Bylaw.

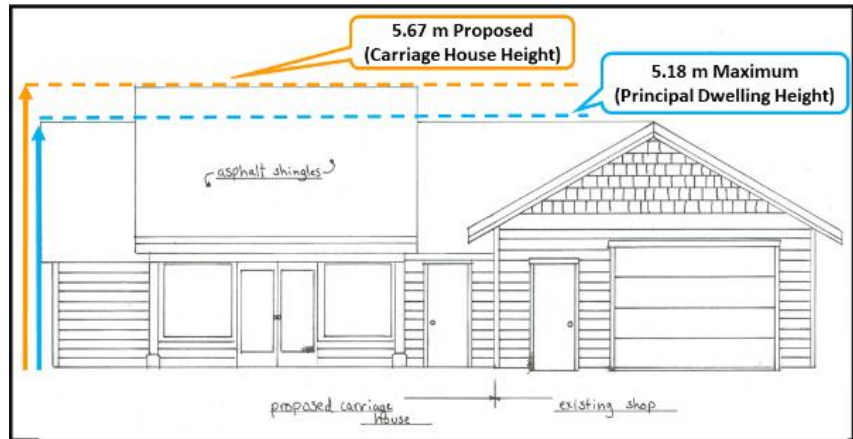


Figure 3 - Proposed Carriage house Height

Public Notification

In accordance with the Local Government Act, 53 notification letters were sent to all property owners and their tenants within 100 metres of the subject property (*Attachment 4*) and a notice of application sign has been placed on the subject property in accordance with the Development Applications Procedures Bylaw No. 0260. At the time of writing this report, no submissions from the public had been received.

DISCUSSION

The proposed development meets all of the Zoning Bylaw regulations in regards to siting, size, screening and parking for the carriage house. If the carriage house was not proposed to be attached to the existing garage, no variances to reduce required setbacks would be required as the garage could remain as existing non-conforming. However, in order to create a more compact development footprint, the owners wish to attach the carriage house to the existing garage.

Staff do not anticipate significant levels of negative impacts due to the increased height of the carriage house. The carriage house is below the maximum allowable height with one parking space included in the building (6.5 m). However, the proposed height would be higher than the principal detached dwelling on the property. The existing dwelling on the property is a single storey and is well below the maximum allowable height for the RC2 Zone. If the existing dwelling were two storeys, no variance for the height of the carriage house would be needed.

The owners have engaged with neighbours in regards to the proposed development and variances, and redesigned the carriage house during the application review process with staff in order to increase privacy between the carriage house and surrounding properties. Windows were relocated in the design to address potential privacy issues.

CONCLUSION

It is recommended that Council approve the proposed variance application DVP 20-09. The detached garage is existing and was constructed to meet the appropriate setbacks of Zoning Bylaw No. 871. The proposed carriage house meets the current required setbacks and the development is not proposed to create significant negative impacts.

Alternate Motion:

THAT Council deny the issuance of a Development Variance Permit (DVP 20-09) for Lot A District Lot 506 ODYD Plan KAP79010 (1491 Ross Rd) in general accordance with the attached permit to vary Zoning Bylaw No. 0154 as follows:

- Section 3.26.5 to allow the carriage house roof to be higher than the peak of the roof of the principal detached dwelling;

- Section 10.2.5(f).2 to reduce the required siting from the rear parcel boundary from 3.0 m required to 1.0 m for an existing accessory building; and
- Section 10.2.5(f).3 to reduce the required siting from the interior side parcel boundary from 1.5 m required to 1.19 m for an existing accessory building.

REVIEWED BY

Brent Magnan, Planning Manager

Mark Koch, Director of Development Services

Tracey Batten, Deputy CAO/Corporate Officer

APPROVED FOR THE AGENDA BY

Paul Gipps, CAO

Powerpoint: Yes No

Attachments:

1. Draft Permit (DVP 20-09)
2. Applicant's Rationale Letter
3. Applicant's Letters of Support
4. Public Notification Map



**CITY OF WEST KELOWNA
 DEVELOPMENT VARIANCE PERMIT
 DVP 20-09**

To: Dale & Lisa Williams
 1491 Ross Road
 West Kelowna, BC V1Z 1L5

1. This Development Variance Permit is issued subject to compliance with all of the Bylaws of the City of West Kelowna applicable thereto, except as specifically varied or supplemented by this Permit.
2. This Permit applies to and only to those lands within the City of West Kelowna described below, and any and all buildings, structures and other developments thereon:

Lot A District Lot 506 ODYD Plan KAP79010 (1491 Ross Road)

3. This Permit reduces the required setbacks for an existing detached garage in order to construct an attached carriage house in accordance with Schedule A. This permit also allows the carriage house to be constructed with a roof height higher than the roof of the principal detached dwelling on the subject property in accordance with Schedule B. Specifically, this permit varies the following sections of Zoning Bylaw No. 0154:
 - **Section 3.26.5** to allow the carriage house roof to be 0.49 m higher than the peak of the roof of the principal detached dwelling;
 - **Section 10.2.5(f).2** to reduce the required siting from the rear parcel boundary from 3.0 m required to 1.0 m for an existing accessory building; and
 - **Section 10.2.5(f).3** to reduce the required siting from the interior side parcel boundary from 1.5 m required to 1.19 m for an existing accessory building.
4. The land described herein shall be developed strictly in accordance with the terms and conditions of this Permit.
5. **This Permit is not a Building Permit.**

AUTHORIZING RESOLUTION NO. CXXX/XX PASSED BY THE MUNICIPAL COUNCIL ON AUGUST 25, 2020.

ISSUED ON _____ Signed on _____

 City Clerk

Schedules:

- A. Survey Plan, prepared by DA Goddard Surveys, dated June 16, 2020
- B. Construction Drawings, dated June 14, 2020

DRAFT



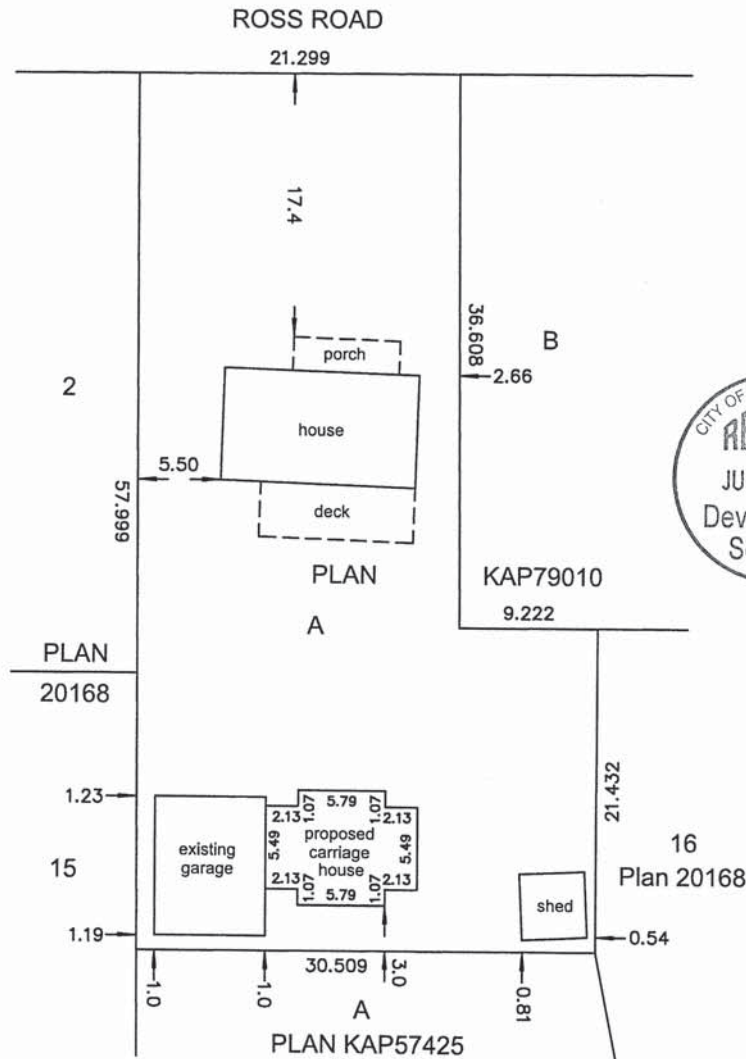
PROPOSED LOCATION OF NEW CONSTRUCTION
ON LOT A, DL 506, ODYD, PLAN KAP79010.

PID: 026-420-368
CIVIC ADDRESS: 1491 ROSS ROAD, WEST KELOWNA
CLIENT: WILLIAMS

All rights reserved. No person may copy, reproduce, transmit or alter this document in whole or in part, without the express written consent of DA Goddard Surveys.

Scale 1:400 Metric. Distances shown are in metres and decimals thereof.

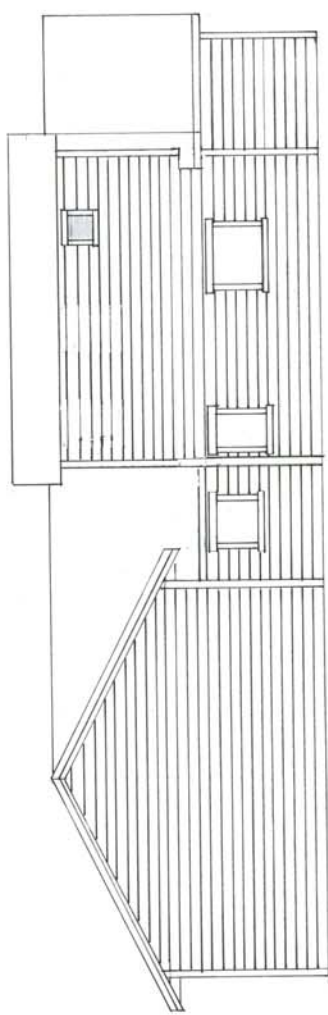
Area of Lot A based on Plan KAP79010 dimensions = 1,436 m².
Total area of house/porch, shed, garage & proposed carriage house = 266 m² (18.5% of lot area)



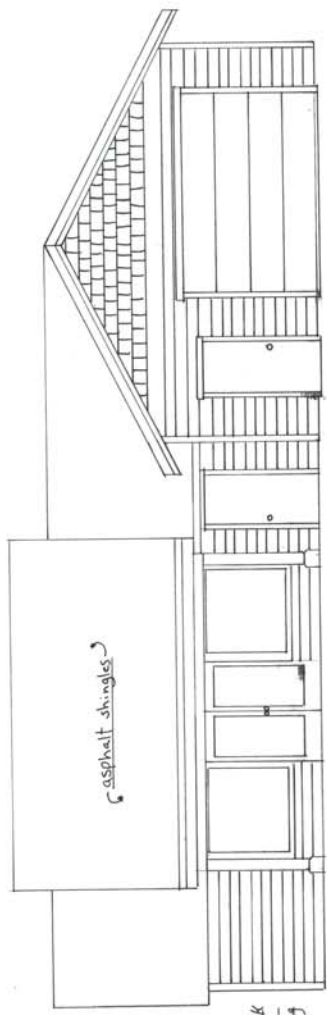
Copyright 2020 – DA Goddard Surveys
File: 420071
June 16, 2020.



1491 Ross Rd.
 APPROVED BY: [Signature]
 DRAWN BY: [Signature]
 DATE: 3/26/20
 REVIEWED:
 PROJECT NUMBER: Proposed Carriage house
 DRAWING NUMBER: 1084

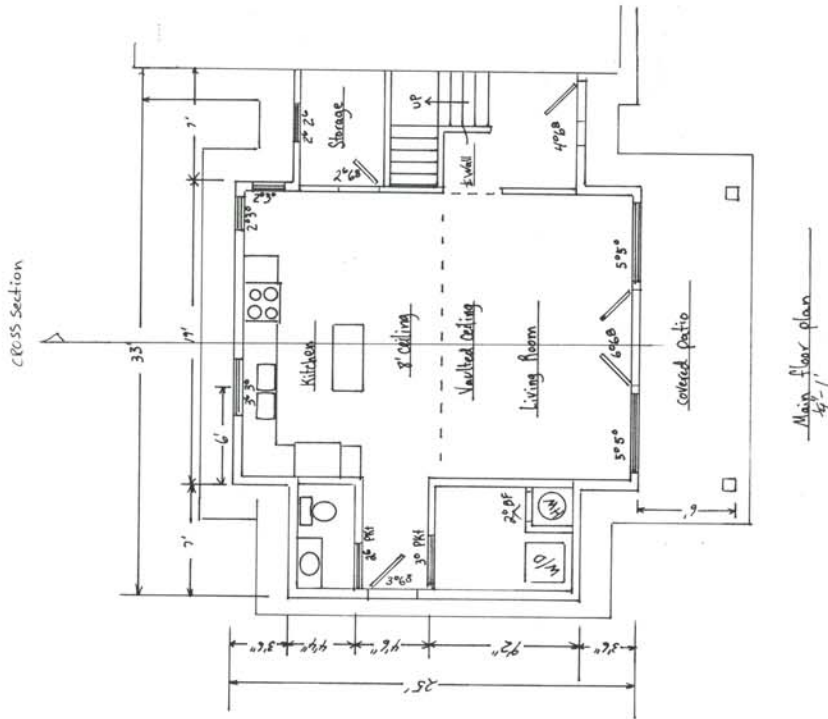
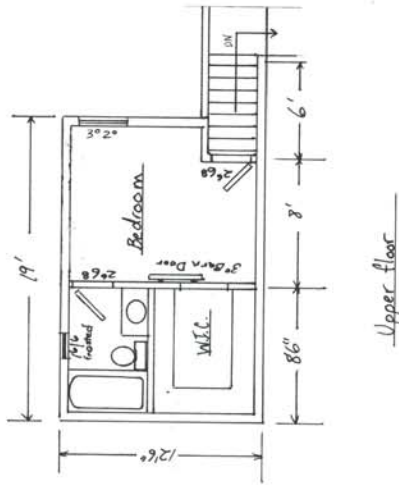


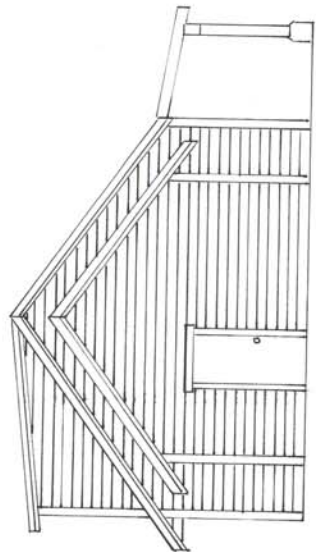
existing shop * proposed carriage house
 Rear elevation



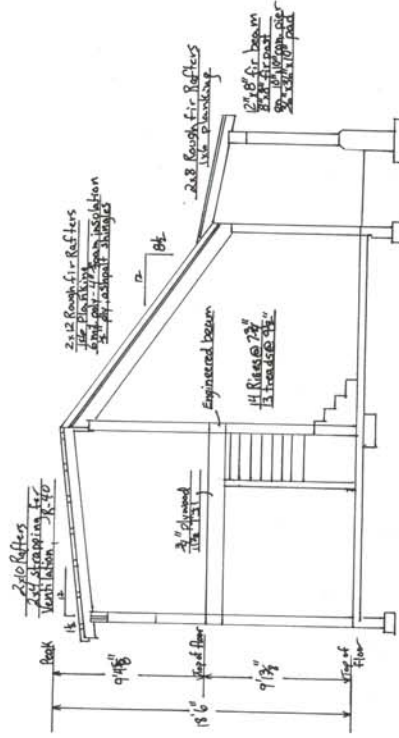
existing shop
 proposed carriage house
 Front elevation
 4"=1'

Horizontal plank siding to match existing shop



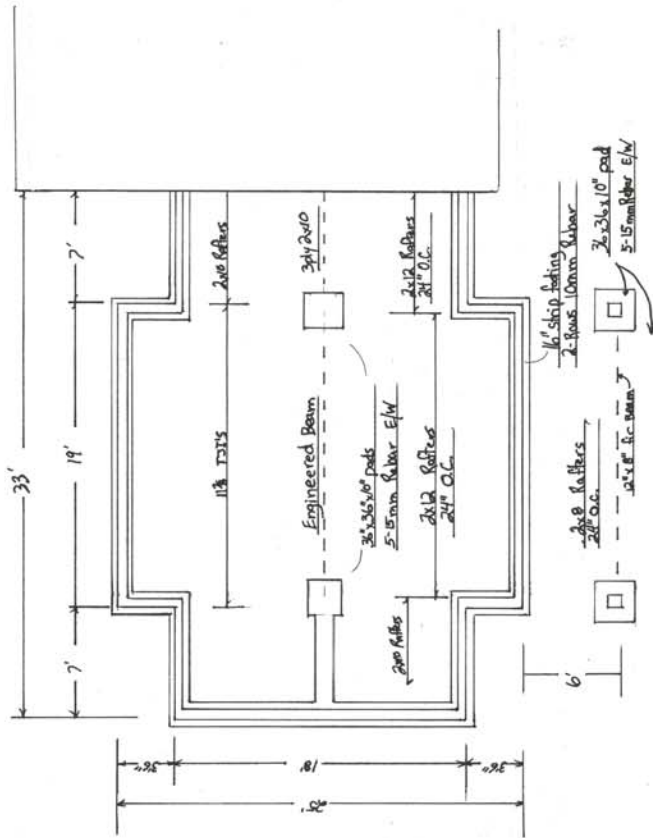


Left elevation
5'-0" / 1'-0"

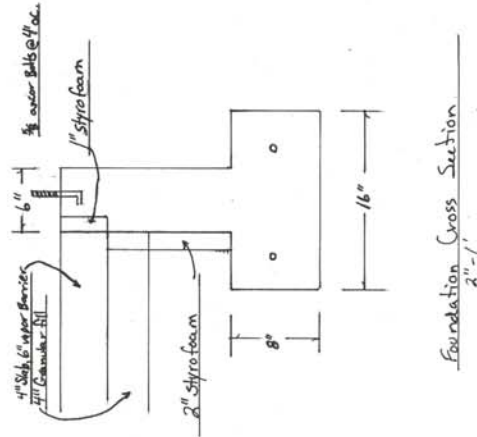


Cross Section





Foundation Plan
1/4" = 1'



Foundation Cross Section
1/4" = 1'

Rationale Letter for Development Proposal

A request to reduce the rear yard setback for an existing garage from 3.0m required to 1.0m and to increase the height of a proposed carriage house to be 0.49m higher than the principal single detached dwelling.

We live at 1491 Ross Road in West Kelowna and are seeking support from Mayor and Council for a variance application to build a carriage house in our backyard. The carriage house will be attached to our existing garage. The design of the existing garage does not allow for a carriage house to be added on top, but by utilizing the garage for the carriage house it allows us to create a more compact development footprint on our property and a more aesthetically pleasing design.

The proposed carriage house will be built the required 3m from the property line (new Compact Housing RC2 Zone). The existing garage built under the previous R1 Zone regulations does not meet the required 3m from the rear yard setback.

When designing the carriage house we took into consideration the overall size of the building, height and window placement as to not create a negative impact on the privacy of our surrounding neighbours. The first draft of carriage house plans we submitted to the City of West Kelowna had two windows in the loft and one small frosted window all facing the rear property line. We revised these plans to take into consideration the privacy of the neighbor directly behind our property. The revised plans now only have the one frosted window facing the rear of the property. There is a tall cedar hedge separating our property from the neighbor to the west side and the neighbor directly behind our property. A very large willow tree separates the properties to the southeast of our property.

We did speak with our surrounding neighbors to explain our proposal; however, some of our neighbors were unresponsive in our attempt to contact them. We submitted two letters of support from neighbors to the City of West Kelowna staff.

The purpose is for our 28 year old daughter to live in the home. We believe this carriage house will add overall value to our neighborhood and will be an asset to the community, filling a need for more affordable rental opportunities.

Thank you for your time and considering.

Dale & Lisa Williams



July 6th, 2020

City of West Kelowna
2760 Cameron Road
West Kelowna, BC

To Whom It May Concern,

I live at 1470 Ross Road in West Kelowna. Dale and Lisa Williams, who reside across the street from my house at 1491 Ross Road, have submitted an application for a variance to allow them to build a carriage house attached to their existing garage.

I understand the application is for the following variances:

To reduce the rear yard setback for the existing garage from 3.0m to 1.0m and to increase the height of the carriage house to be 0.49m higher than the principal dwelling.

I understand and support the Development Variance Permit.

Thank you,

A handwritten signature in black ink, appearing to read "Jaspreet Dhaliwal", with a long horizontal flourish extending to the left.

Jaspreet Dhaliwal

July 6, 2020

City of West Kelowna
2760 Cameron Road
West Kelowna, BC

To Whom It May Concern,

I live at 1511 Ross Road in West Kelowna. Dale and Lisa Williams, who reside next door to my house at 1491 Ross Road, have submitted an application for a variance to allow them to build a carriage house attached to their existing garage.

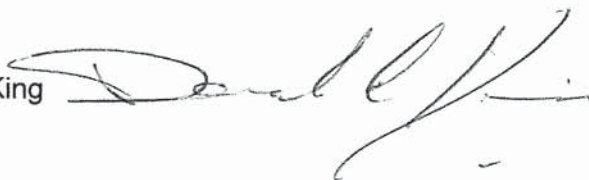
I understand the application is for the following variances:

To reduce the rear yard setback for the existing garage from 3.0m to 1.0m and to increase the height of the carriage house to be 0.49m higher than the principal dwelling.

I understand and support the Development Variance Permit.

Thank you,

Daniel King



GIS Notification Map DVP 20-09

- Legend**
- Landmarks
- Cemetery
 - City Hall
 - Community Centre
 - Dam
 - Fire Hall
 - Museum
 - RCMP
 - School
 - Tax Parcels

- Basemap Parcel Type
- Lease
 - Ownership
 - Land Strata
 - Building Strata
 - Common Property
 - Crown Land
 - Park
 - Road Right-Of-Way
 - Walkway
 - Common Access



Scale 1 : 2,500

Notes



This map has been produced by the City of West Kelowna's Geographic Information System. The data provided is derived from a variety of sources with varying levels of accuracy. The City of West Kelowna makes no warranty or representation, expressed or implied, with the regard to the correctness, accuracy and/or reliability of the information contained herein.



127 Meters



Map Projection: NAD_1983_UTM_Zone_11N

© City of West Kelowna

Map Produced on: 7/23/2020 9:22:26 AM



COUNCIL REPORT

To: Paul Gipps, CAO

Date: August 25, 2020

From: Chris Oliver, Planner III

File No: DP 14-12.06/ LL 20-01.01

Subject: **DP 14-12.06 and LL 20-01.01, Development Permit Amendment with Variances and Liquor License, 835 Anders Road**

RECOMMENDATION

THAT Council authorize the issuance of a Development Permit Amendment (DP 14-12.05) to remove the variance for a brewery use located at 845 Anders Road (proposed building); and,

THAT Council authorize the issuance of a Development Permit Amendment (DP 14-12.06) with the following variance at 835 Anders Road (existing building):

- That the number of parking spaces be reduced from 40 to 7 (variance of 33 spaces) to accommodate a brewery and accessory uses; and,

THAT Council support the proposed Liquor and Cannabis Regulations Branch Lounge Endorsement application (LL 20-01.01) for Lakesider Brewing Company (835 Anders Road) in accordance with the information contained in this report.

STRATEGIC AREA(S) OF FOCUS

- Economic Growth and Prosperity

BACKGROUND

Due to the challenges surrounding COVID-19, the property owner and their tenant Lakesider Brewing have decided to transfer their previously approved variance to accommodate a brewery from the proposed building (Building 5) to an existing building (Building 4) as shown on Figure 1. As part of this relocation to another building on the property, the LCRB is requiring that the previously approved Lounge Endorsement also be transferred to the new building through a motion of Council. The proposed occupancy and the total parking requirements are remaining as previously approved.

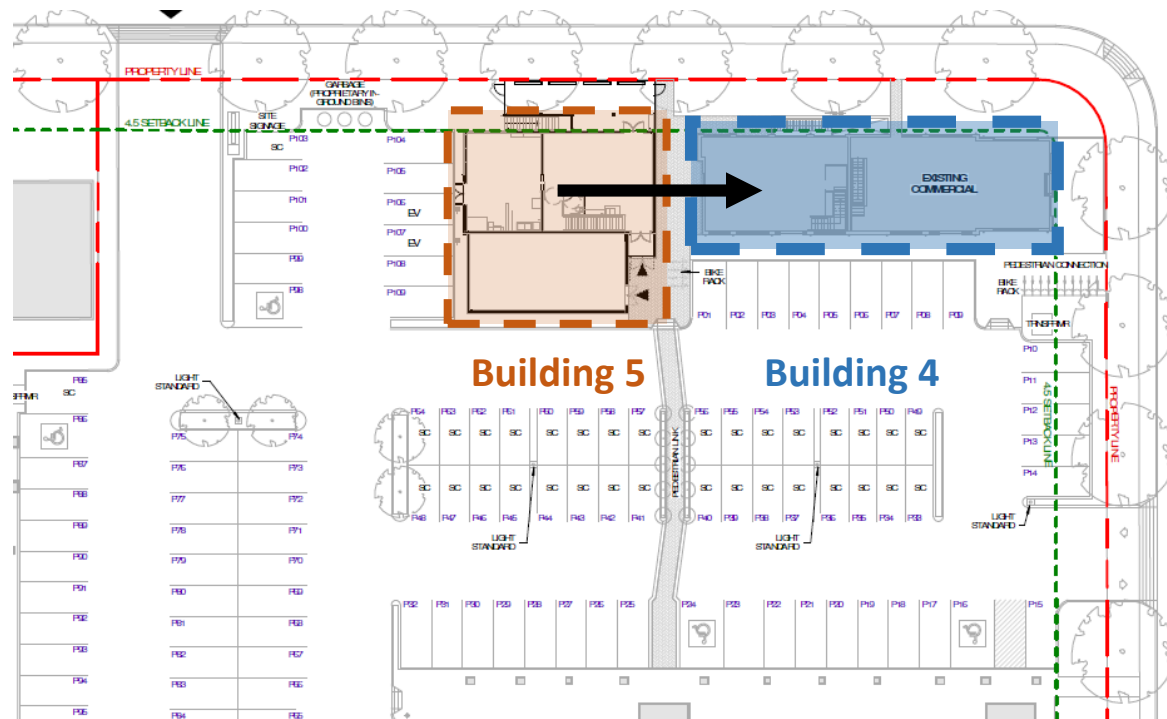


Figure 1. Proposed (Building 5) and Existing (Building 4) Buildings

PROPERTY DETAILS

Address	835 Anders Road		
PID	030-363-845		
Folio	36414180.003		
Lot Size	2.08 acres (8417.47 sqm)		
Owner	CERJ SHOPPING CENTERS LTD.	Agent	Pat McCusker (PMA)
Current Zoning	C1 – Urban Centre Commercial	Proposed Zoning	N/A
Current OCP	Mixed Use	Proposed OCP	N/A
Current Use	Commercial Shopping Centre	Proposed Use	Brewery
Development Permit Areas	N/A		
Hazards	N/A		
Agricultural Land Reserve	No		

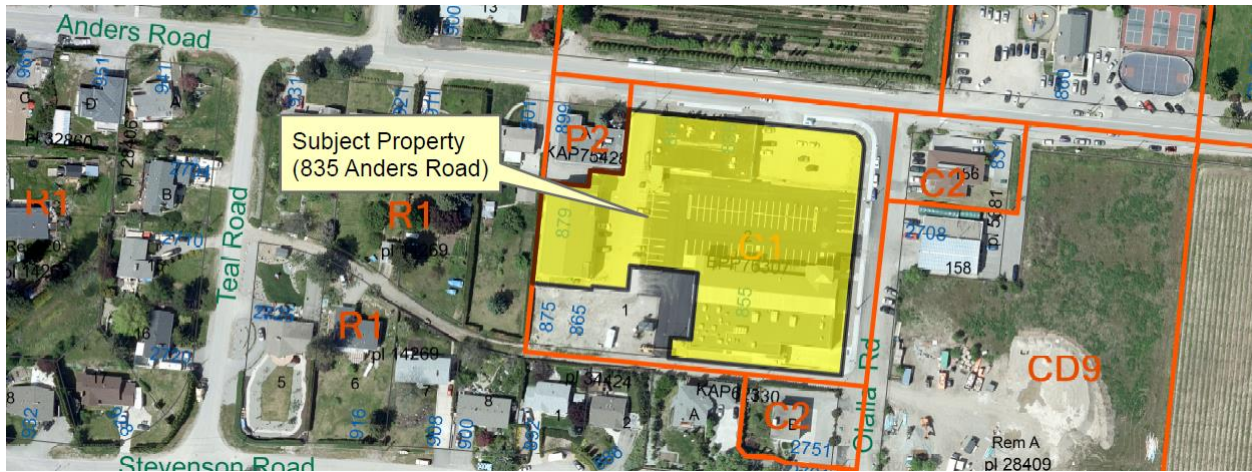
ADJACENT ZONING & LAND USES

North	^	Agricultural (A1 Zone)
East	>	East – Neighbourhood Commercial and Olalla CDZ (C2 and CD Zone)
West	<	Single Family Residential and Institutional (R1 and P2 Zones)
South	v	Single Family Residential and Institutional (R1 Zone)

NEIGHBOURHOOD MAP



PROPERTY MAP



DISCUSSION

Proposal

As part of relocating Lakesider Brewing from Building 5 (not constructed) to Building 4 (constructed), the proposed layout of the building is changing. Building 4 was originally intended to be a potential “coffee shop” and is comprised of a basement, main floor, and outdoor patio (Figures 1 & 2). Overall, the most significant difference between the two buildings is the absence of a rooftop lounge area. The buildings are of a similar size and appearance and can accommodate the previously approved 150 patrons in the lounge areas.



Figure 1. Proposed Main Floor Lounge

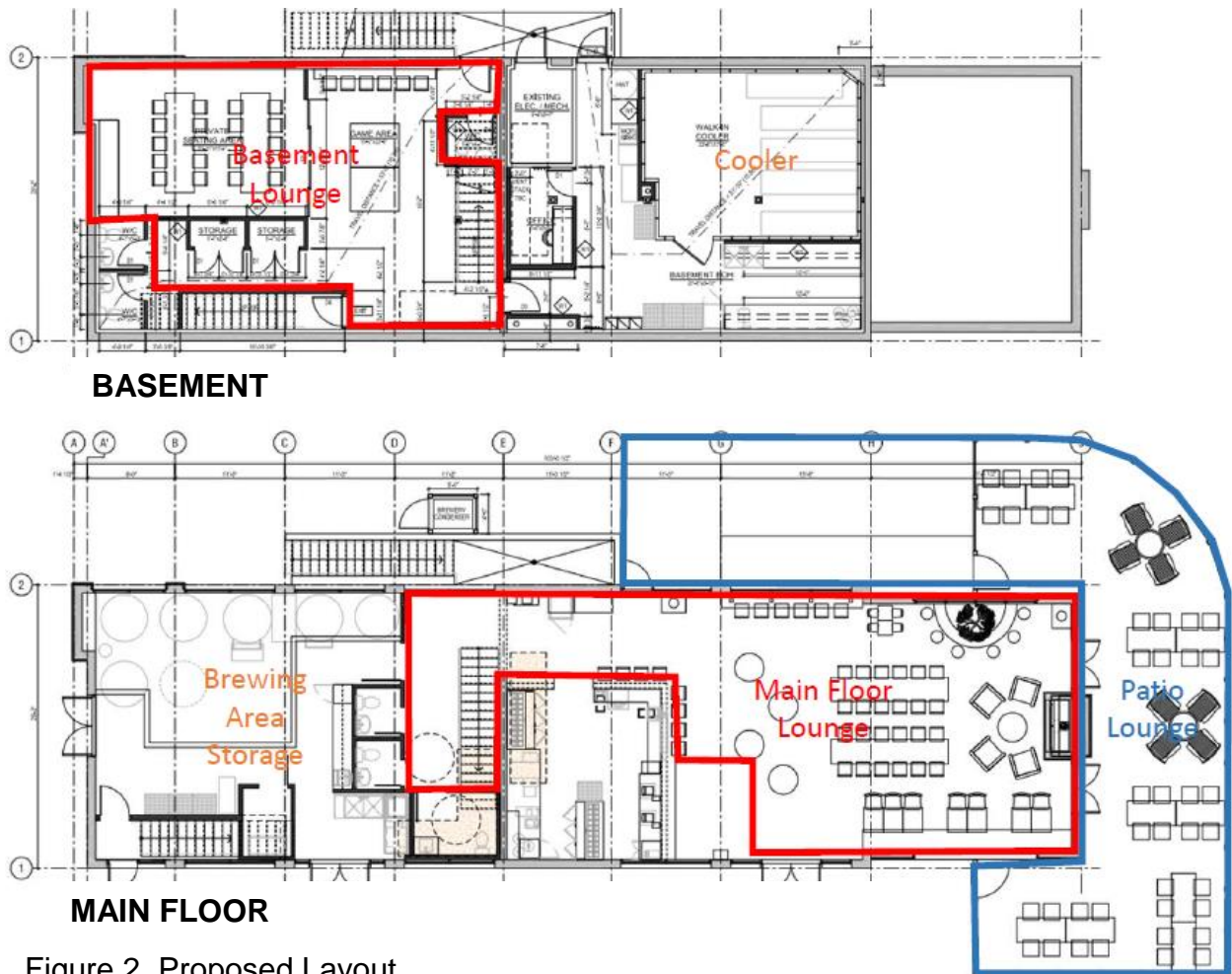


Figure 2. Proposed Layout

Development Permit Amendment and Variance Application

To facilitate the proposed relocation of Lakesider Brewing from Building 5 to Building 4, both development permits for the individual buildings need to be amended. In doing so, the parking variance for the brewery can be transferred to Building 4 ensuring only one brewery is permitted. Functionally the overall site will operate as currently approved. The applicant has not proposed any form and character changes to either building.

Policy Review

The Zoning Bylaw also includes two specific parking requirements for a brewery:

1. Units less than or equal to 100 m² (1,076.4 ft²) GFA tasting area: 2.0 per 100 m² (1,076.4 ft²) GFA

OR

Units greater than 100 m² (1,076.4 ft²) GFA tasting area: 4.0 per 100 m² (1,076.4 ft²) GFA

2. Food and Beverage Service Lounge: 1.0 per 4 seats (including patio seating)

Similar to the previous application, the applicant has proposed to have no tasting area and a combined lounge area that can accommodate 150 people. To accommodate the proposal, a variance of 33 parking spaces will be required.

Liquor License Endorsement Requirements

The Liquor Control and Licensing Act requires the Liquor and Cannabis Regulation Branch to consult local governments on requests for the issuance, amendment or renewal of certain liquor licenses. This gives local governments an opportunity to gather the views of residents within the application area, as well as consider potential implications of the proposal. Upon making a resolution, LCRB requests that the local government forward the applicable resolution, report, and meeting minutes.

The LCRB requests that all local governments consider and comment on specific criteria as outlined below:

Location

The subject property is located in the Lakeview Heights Neighbourhood. The subject property includes four existing buildings and includes a variety of existing tenants. The property is located 270 metres of the Westside Wine Trail.

Person Capacity

The person capacity of the proposed lounge areas totals a maximum of 150 occupants. The proposed occupancy is similar to wineries located within the area of the subject property as the Agricultural Land Commission regulates seating sizes and typically allow for up to 130 persons. The following is a comparison of other Lounge Endorsement Area operating in the area:

- Mt. Boucherie Winery (150 persons)
- Grizzli Winery (130 persons)
- Volcanic Hills (200 persons, non-farm use application for an oversized lounge)
- Frind Winery (130 persons)

Proposed Hours of Liquor Service

The applicant is proposing the following hours of operation:

MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY	SUNDAY
9: 00 AM	9: 00 AM	9: 00 AM	9: 00 AM	9: 00 AM	9: 00 AM	9: 00 AM
12: 00 AM	12: 00 AM	12: 00 AM	12: 00 AM	12: 00 AM	12: 00 AM	12: 00 AM

For context, the following are permitted hours of operation for liquor establishments along the Wine Trail:

- Mt. Boucherie from 10:00 AM to 11:00 PM (10:00 AM to 10:00 PM weekdays);
- Mission Hill from 11:00 AM to 11:00 PM; and
- Volcanic Hills from 11:00 AM to 11:00 PM.

Despite these being the permitted hours per each operator's license, not all of these operators choose to service during these hours and are instead are used as maximum limits for hours of operation. The applicant has indicated that similar to these other Lounge Endorsements, they do not intend to operate to the full extent of the proposed hours of operation and instead would like the ability to do so for some events throughout the year. The applicant has indicated they intend to typically operate from 11:00 AM to 10:00 PM, Monday to Sunday. Despite the applicant indicating these are their typical hours of operation, if approved, the applicant could operate from 9:00am to 12:00am daily.

Impact of Traffic, Noise & Parking

The proposed brewery is located within a commercial centre in the Lakeview Heights Neighbourhood. The proposed location is well suited to ensure there are little to no impacts on any residents in the area. The proposed outdoor lounge area is adjacent to the indoor lounge area and would allow for active monitoring by staff. The subject property includes a large shared parking area (100+ spaces) that is utilized by a variety of tenants, operating at different hours. The previous parking variance was well supported by the public as a whole and nearby residents.

Impact on the Community if the Application is Approved

The Wine Trail has become a major tourist attraction with positive economic benefits to the community. Lakesider Brewing is proposed between existing operators and will create a positive linkage for the Wine Trail, offering a variety of craft beers to patrons. Unlike Lounge Endorsements for wineries that are often adjacent to residential areas, the extended hours of operation and impacts from the Lounge Endorsement (noise, traffic, etc.) will likely be minimal as Lakesider is situated in the centre of an existing commercial development (Figure 3).



Figure 3. Subject Property and Building

Public Notification and Consultation

As per the *Liquor Control and Licensing Act*, and the *Local Government Act* the City has met applicable requirements to gather the comments and/or concerns of residents within the area of the proposal. As such, a sign was posted on the subject property notifying the surrounding neighbours of the proposal and a notice was mailed and hand delivered to all property owners or tenants within 100m of the subject property (31 mailed and 9 hand delivered notices). No correspondence from the public has been received.

COUNCIL REPORT / RESOLUTION HISTORY

Date	Report Topic / Resolution	Resolution No.
January 14, 2020	<p>THAT Council authorize the issuance of a Development Permit Amendment (DP 14-12.05) to construct a commercial building at 835 Anders Road, subject to the conditions outlined in the attached Development Permit; and</p> <p>THAT Council authorize a variance to City of West Kelowna Zoning Bylaw No. 0154 in accordance with the attached Site Plans, as follows:</p> <ul style="list-style-type: none">• That the number of loading spaces be reduced from 2 to 0;• That the number of parking spaces be reduced from 15 to 7 (variance of 8 spaces) to accommodate general commercial uses; and• That the number of parking spaces be reduced from 40 to 7 (variance of 33 spaces) to accommodate a brewery and accessory uses.	C010/20
February 25, 2020	<p>THAT Council support the proposed Liquor and Cannabis Regulation Branch Lounge Endorsement application (LL 20-01) for Lakesider Brewing Company (845 Anders Road) in accordance with the information contained in this report.</p>	C059/20

CONCLUSION

The proposal is very similar to the previous request that was supported by Council and the public. No additional correspondence from the public has been received as part of this DP amendment with variance or Lounge Endorsement. Lakesider Brewing Company would be adjacent to the Westside Wine Trail, and be well situated to support the ongoing success of other operators in the area.

ALTERNATE MOTION:

1. **THAT** Council postpone consideration of the proposed Development Permit Amendment with variance (DP 14-12.06) and Lounge Endorsement Liquor License (LL 20-01.01).

Should Council wish to postpone consideration of the application, it is requested direction be provided.

REVIEWED BY

Mark Koch, Director of Development Services

Tracey Batten, Deputy CAO/Corporate Officer

APPROVED FOR THE AGENDA BY

Paul Gipps, CAO

Powerpoint: Yes No

Attachments:

1. Draft Development Permit with Variances, 845 Anders Road (Building 5)
2. Draft Development Permit with Variances, 835 Anders Road (Building 4)



CITY OF WEST KELOWNA
DEVELOPMENT PERMIT AMENDMENT WITH VARIANCES
DP 14-12.05

To: CERJ Shopping Centre Ltd. c/o Patrick McCusker
3430 Benvoulin Road
Kelowna, BC
V1W 4M5

1. This Permit is issued subject to compliance with all of the Bylaws of the City of West Kelowna applicable thereto, except as specifically varied or supplemented by this Permit.
2. This Permit applies to and only to those lands within the City of West Kelowna described below, and any and all buildings, structures and other developments thereon:

Lot 2 District Lot 2689, ODYD, Plan EPP76307
(Multiple Addresses – Lakeview Village on Anders Road)

3. This amendment to an existing Development Permit (DP 14-12) allows for the construction of a two storey commercial building in the **Commercial Development Permit Area (DPA 1)** subject to the following conditions and related Schedules:

A. That the siting, exterior design, and finish of buildings are to be constructed in general accordance with the following attached Architectural Drawings prepared by Patrick McCusker Architecture Inc., dated December 2, 2019 within Schedule A:

- 1) Site Plan Drawings DP 0.01, 1.01, and 1.02
- 2) Floor Plans DP 2.01-2.05
- 3) Building Elevations and Sections DP 3.01, 3.02, 3.21, and 4.01-4.06
- 4) Colour and Materials Schedule DP 3.11

Other applicable DP requirements previously approved and outside the amendments attached in Schedule A must also be adhered to as per the respective Development Permit or Development Permit amendments.

The following variances to Zoning Bylaw No. 0154 are included as part of this Development Permit:

- i. Reduce the number of parking spaces from 15 to 7 (variance of 8 spaces) to accommodate general commercial uses (S.4.4.1(a)); and
 - ii. Reduce the number of loading spaces from 2 to 0 (S.4.10.1(a)).
5. The land described herein shall be developed strictly in accordance with the terms and conditions of this Permit and any plans and specifications attached to this Permit, which shall form a part hereof. Should any changes be required to this permit, please ensure that you obtain written approval from City of West Kelowna prior to making any changes.
6. If this Development Permit has not been issued within one year from approval, Development Permit DP 14-12.05 shall be deemed to have been refused and the file will be closed.

7. **This Permit is not a Building Permit.**

8. Subject to the terms of the permit, where the holder of a permit issued under the *Local Government Act* does not substantially commence any construction with respect to which the permit was issued within one year after the date it is issued, the permit lapses.

AUTHORIZING RESOLUTION NO. _____ PASSED BY THE MUNICIPAL COUNCIL ON _____.

Signed on _____

City Clerk

I hereby confirm that I have read and agree with the conditions of Development Permit amendment DP 14-12.05 with Variances and will ensure that copies of the Permit will be provided to onsite personnel at time of construction.

Signed on _____

Property Owner or Agent

ISSUED on _____

Schedules:

- A. Architectural Submission by Patrick McCusker Architecture Inc., dated December 2, 2019:
1. Site Plan Drawings DP 0.01, 1.01, and 1.02
 2. Floor Plans DP 2.01-2.05
 3. Building Elevations and Sections DP 3.01, 3.02, 3.21, and 4.01-4.06
 4. Colour and Materials Schedule DP 3.11

H:\DEVELOPMENT SERVICES\PLANNING\3060 Development Permits\3060-20 Permits\2014\DP 14-12.05 Anders Rd\Permit_Security\DP 14-12.05.docx



CITY OF WEST KELOWNA
DEVELOPMENT PERMIT AMENDMENT WITH VARIANCES
DP 14-12.06

To: CERJ Shopping Centre Ltd.
c/o Patrick McCusker
3430 Benvoulin Road
Kelowna, BC
V1W 4M5

1. This Permit is issued subject to compliance with all of the Bylaws of the City of West Kelowna applicable thereto, except as specifically varied or supplemented by this Permit.
2. This Permit applies to and only to those lands within the City of West Kelowna described below, and any and all buildings, structures and other developments thereon:

Lot 2 District Lot 2689, ODYD, Plan EPP76307
(835 Anders Road – Lakeview Village on Anders Road)

3. This amendment to an existing Development Permit (DP 14-12) allows for the construction of a commercial building in the **Commercial Development Permit Area (DPA 1)** subject to the following conditions and related Schedules:
 - A. That the siting, exterior design, and finish of buildings are to be constructed in general accordance with the following attached Architectural Drawings prepared by Patrick McCusker Architecture Inc., dated November 27, 2018 within Schedule A:
 - 1) Site Plan Drawings DP 1.01
 - 2) Floor Plans DP 2.01-2.03
 - 3) Building Elevations and Sections DP 3.01, 3.02, and 4.01

Other applicable DP requirements previously approved and outside the amendments attached in Schedule A must also be adhered to as per the respective Development Permit or Development Permit amendments.

The following variances to Zoning Bylaw No. 0154 are included as part of this Development Permit:

- i. Reduce the number of required parking spaces from 40 to 7 (variance of 33 spaces) to accommodate a brewery and accessory uses.
6. The land described herein shall be developed strictly in accordance with the terms and conditions of this Permit and any plans and specifications attached to this Permit, which shall form a part hereof. Should any changes be required to this permit, please ensure that you obtain written approval from City of West Kelowna prior to making any changes.
7. If this Development Permit has not been issued within one year from approval, Development Permit DP 14-12.06 shall be deemed to have been refused and the file will be closed.

8. **This Permit is not a Building Permit.**

9. Subject to the terms of the permit, where the holder of a permit issued under the *Local Government Act* does not substantially commence any construction with respect to which the permit was issued within one year after the date it is issued, the permit lapses.

AUTHORIZING RESOLUTION NO. _____ PASSED BY THE MUNICIPAL COUNCIL ON _____.

Signed on _____

City Clerk

I hereby confirm that I have read and agree with the conditions of Development Permit amendment DP 14-12.06 with Variances and will ensure that copies of the Permit will be provided to onsite personnel at time of construction.

Signed on _____

Property Owner or Agent

ISSUED on _____

Schedules:

- A. Architectural Submission by Patrick McCusker Architecture Inc., dated November 27, 2019:
1. Site Plan Drawings DP 1.01
 2. Floor Plans DP 2.01-2.03
 3. Building Elevations and Sections DP 3.01, 3.02, and 4.01

H:\DEVELOPMENT SERVICES\PLANNING\3060 Development Permits\3060-20 Permits\2014\DP 14-12.06 Anders Rd\Permit_Security\DP 14-12.06.docx



COUNCIL REPORT

To: Paul Gipps, CAO

Date: August 25, 2020

From: Catherine Snow, Senior Development Engineer

File No: SUB 17-19

Subject: **City of West Kelowna Local Area Water Service Establishment (Westbank Irrigation District) Bylaw 2009 No. 0080.09, 2802 Smith Creek Local Area Service Inclusion**

RECOMMENDATION

THAT Council give first, second and third reading to “City of West Kelowna Local Area Water Service Establishment (Westbank Irrigation District) Amendment Bylaw No. 0080.09, 2020”.

LEGISLATIVE REQUIREMENTS:

Sections 210, 211, 212, and 218 of the *Community Charter*

BACKGROUND

A local area service is a municipal service (ie. water, sewer, street lighting) that is to be paid for in whole or in part by a local service tax imposed only on the benefiting properties. A municipality must adopt a bylaw to establish a local area service. When a property located outside the local area service boundary wishes to be added or included in the service area, the property owner must petition the municipality to amend the boundary of the service area.

A Petition to amend the boundary of the Local Area Water Service (Westbank Irrigation District) was received from the owners of Lot A, Plan KAP56155, DL 3478, ODYD, Except Plan KAP56156 & KAP57629. The Petition for inclusion into the local service area is requested in order to provide 105 domestic water service connections to the community water system for the subject property. The current subdivision application proposes 33 new lots within the parent parcel, the remaining balance to be installed under later subdivision phases. These services would be installed under subdivision servicing and would connect to the new reservoir being installed for the community water system.

FINANCIAL IMPLICATIONS

The costs associated with the connection of the subject property to the community water system will be recovered in accordance with the cost recovery mechanism authorized under District of West Kelowna Local Area Water Bylaw No. 0080.

Water connection costs and fees will be paid at time of Building Permit in accordance with the City's Fees and Charges Bylaw No. 0028.

The Development Cost Charges (DCC's), to be collected under Bylaw 0190 at time of final subdivision, are estimated to be \$308,502.60 for water DCC's.

REVIEWED BY

Bob Dargatz, Development Engineering Manager

Mark Koch, Director of Development Services

Tracey Batten, Deputy CAO/Corporate Officer

APPROVED FOR THE AGENDA BY

Paul Gipps, CAO

Powerpoint: Yes No

Attachments:

Bylaw No. 0080.09, 2020

CITY OF WEST KELOWNA

BYLAW NO. 0080.09

A BYLAW TO AMEND THE LOCAL AREA WATER SERVICE ESTABLISHMENT
(WESTBANK IRRIGATION DISTRICT) BYLAW

WHEREAS the City of West Kelowna established “District of West Kelowna Local Area Water Service Establishment (Westbank Irrigation District) Bylaw 2009 No. 0080”, a local area service for the purpose of providing water service to Water System Local Area Service – Westbank Irrigation District; and

WHEREAS the Council of the City of West Kelowna wishes to amend the established local area service to include Lot A, Plan KAP56155, DL 3478, ODYD, Except Plan KAP56156 & KAP57629; and

WHEREAS the expansion of the service and its cost recovery methods have been proposed by a petition process in accordance with Section 212 of the *Community Charter*;

THEREFORE BE IT RESOLVED that the Council of the City of West Kelowna in open meeting assembled, hereby enacts as follows:

1. Title

This Bylaw may be cited as the “CITY OF WEST KELOWNA LOCAL AREA WATER SERVICE ESTABLISHMENT (WESTBANK IRRIGATION DISTRICT) AMENDMENT BYLAW NO. 0080.09, 2020”.

2. Amendments

“District of West Kelowna Local Area Water Service Establishment (Westbank Irrigation District) Bylaw 2009 No. 0080” is hereby amended as follows:

2.1 Boundaries

The boundaries of the local area service created under Bylaw No. 0080, cited as the “District of West Kelowna Local Area Water Service Establishment (Westbank Irrigation District) Bylaw 2009 No. 0080” are hereby extended to include Lot A, Plan KAP56155, DL 3478, ODYD, Except Plan KAP56156 & KAP57629, as shown on the shaded area on Schedule A, attached hereto and forming part of this Bylaw.

READ A FIRST, SECOND AND THIRD TIME THIS OF , 2020
ADOPTED

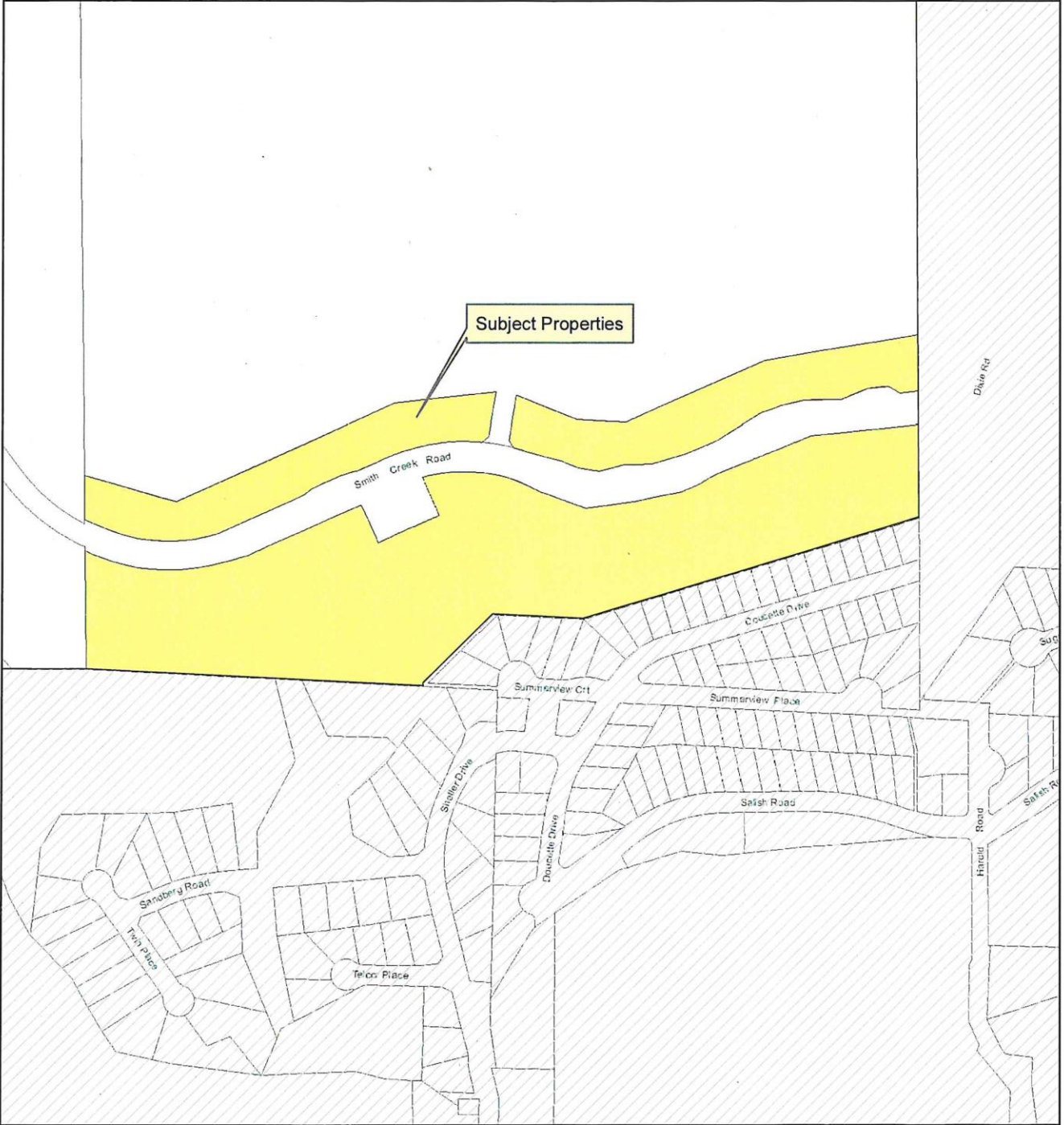
MAYOR

CITY CLERK



CITY OF WEST KELOWNA

SCHEDULE A



Subject Properties

Smith Creek Road

Duke Rd

Coupee Drive

Summerview Ct

Summerview Place

Saish Road

Shiller Drive

Double Drive

Sandberg Road

Twin Place

Telco Place

Hareid Road

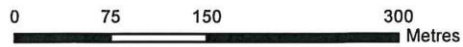
Salford Rd

File: Bylaw No. 0080.09

Legal Description: LOTA, DL 3478, PLAN KAP56155

WD Service Area

Subject Property



1:5,000



Date: 2020-04-30



COUNCIL REPORT

To: Paul Gipps, CAO

Date: August 25, 2020

From: Catherine Snow, Senior Development Engineer

File No: SUB 17-19

Subject: **City of West Kelowna Local Area Water Service Establishment (Westbank Irrigation District) Bylaw 2009 No. 0080.10, 2850 Dixie Local Area Service Inclusion**

RECOMMENDATION

THAT Council give first, second and third reading to “City of West Kelowna Local Area Water Service Establishment (Westbank Irrigation District) Amendment Bylaw No. 0080.10, 2020”.

LEGISLATIVE REQUIREMENTS:

Sections 210, 211, 212, and 218 of the *Community Charter*

BACKGROUND

A local area service is a municipal service (ie. water, sewer, street lighting) that is to be paid for in whole or in part by a local service tax imposed only on the benefiting properties. A municipality must adopt a bylaw to establish a local area service. When a property located outside the local area service boundary wishes to be added or included in the service area, the property owner must petition the municipality to amend the boundary of the service area.

A Petition to amend the boundary of the Local Area Water Service (Westbank Irrigation District) was received from the owner of DL 3977, ODYD. The Petition for inclusion into the local service area is requested in order to provide one domestic water service connection to the community water system for the subject property. The existing home is requesting a single water service, as the new watermain which is being constructed to the new reservoir is in close proximity to the existing residence. The service connection will be installed under Building Permit.

FINANCIAL IMPLICATIONS

The costs associated with the connection of the subject property to the community water system will be recovered in accordance with the cost recovery mechanism authorized under District of West Kelowna Local Area Water Bylaw No. 0080.

Water connection costs and fees will be paid at time of Building Permit in accordance with the City's Fees and Charges Bylaw No. 0028.

The New Water Connection Capital Fee for Properties and Existing Structures is to be collected under Bylaw 0028, at time of house connection under building permit, in the amount of \$2,938.12.

REVIEWED BY

Bob Dargatz, Development Engineering Managers

Mark Koch, Director of Development Services

Tracey Batten, Deputy CAO/Corporate Officer

APPROVED FOR THE AGENDA BY

Paul Gipps, CAO

Powerpoint: Yes No

Attachments:

Bylaw No. 0080.10, 2020

CITY OF WEST KELOWNA

BYLAW NO. 0080.10

A BYLAW TO AMEND THE LOCAL AREA WATER SERVICE ESTABLISHMENT
(WESTBANK IRRIGATION DISTRICT) BYLAW

WHEREAS the City of West Kelowna established “District of West Kelowna Local Area Water Service Establishment (Westbank Irrigation District) Bylaw 2009 No. 0080”, a local area service for the purpose of providing water service to Water System Local Area Service – Westbank Irrigation District; and

WHEREAS the Council of the City of West Kelowna wishes to amend the established local area service to include DL 3977, ODYD; and

WHEREAS the expansion of the service and its cost recovery methods have been proposed by a petition process in accordance with Section 212 of the *Community Charter*;

THEREFORE BE IT RESOLVED that the Council of the City of West Kelowna in open meeting assembled, hereby enacts as follows:

1. Title

This Bylaw may be cited as the “CITY OF WEST KELOWNA LOCAL AREA WATER SERVICE ESTABLISHMENT (WESTBANK IRRIGATION DISTRICT) AMENDMENT BYLAW NO. 0080.10, 2020”.

2. Amendments

“District of West Kelowna Local Area Water Service Establishment (Westbank Irrigation District) Bylaw 2009 No. 0080” is hereby amended as follows:

2.1 Boundaries

The boundaries of the local area service created under Bylaw No. 0080, cited as the “District of West Kelowna Local Area Water Service Establishment (Westbank Irrigation District) Bylaw 2009 No. 0080” are hereby extended to include DL 3977, ODYD, as shown on the shaded area on Schedule A, attached hereto and forming part of this Bylaw.

READ A FIRST, SECOND AND THIRD TIME THIS
ADOPTED

OF _____, 2020

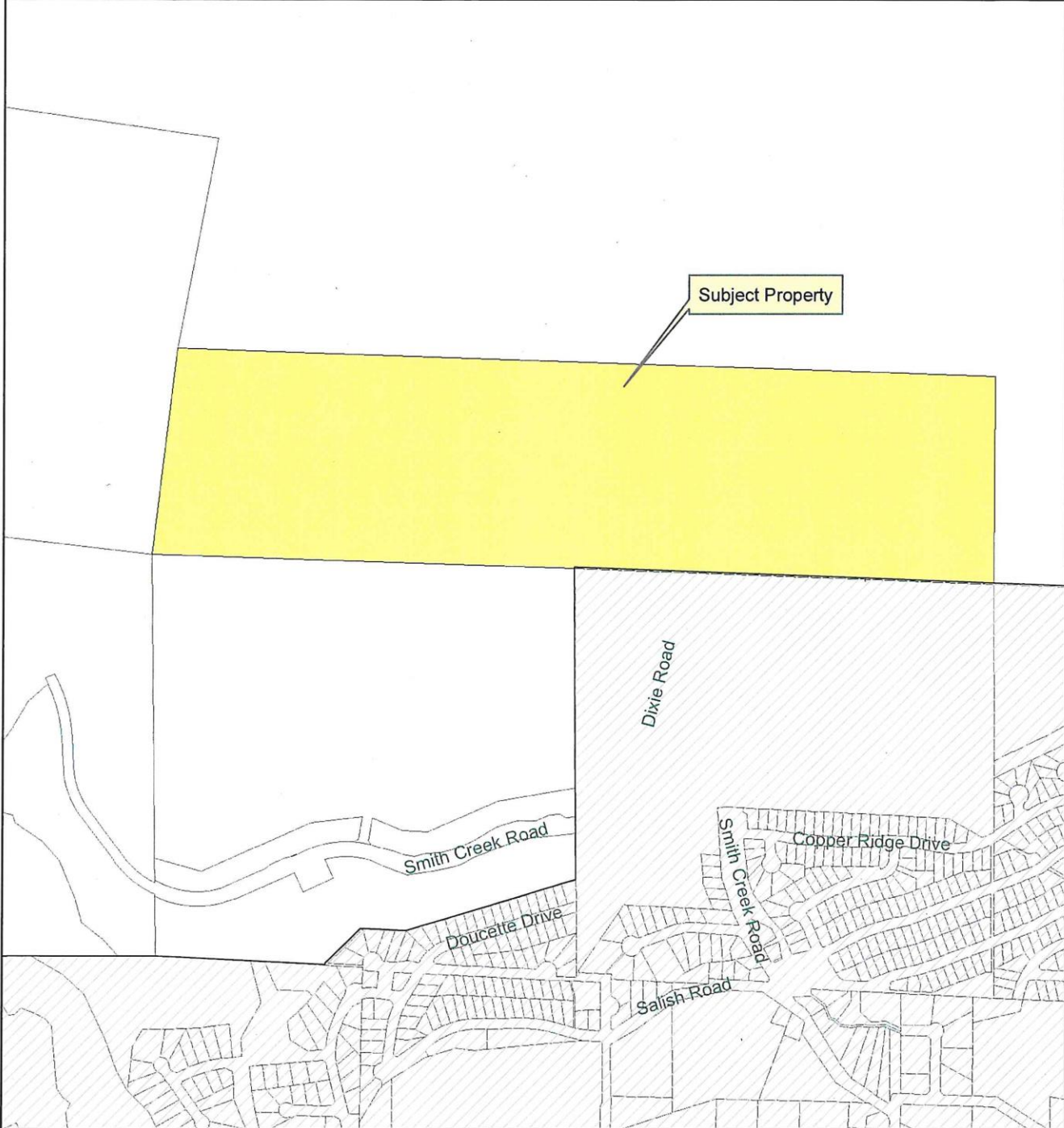
MAYOR

CITY CLERK





CITY OF WEST KELOWNA

SCHEDULE A



File: Bylaw No. 0080.10

Legal Description: DL 3977, PID 011-347-147

-  WID Service Area
-  Subject Property



1:10,000



Date: 2020-04-30



COUNCIL REPORT

To: Paul Gipps, CAO

Date: August 25, 2020

From: Dallas Clowes, Senior Planner

File No: P20-15

Subject: **Regional Housing Needs Assessment**

RECOMMENDATION

THAT Council receive the Regional Housing Needs Assessment dated November 2019 which includes detailed information about current and anticipated housing needs in West Kelowna.

STRATEGIC AREA(S) OF FOCUS

Strengthen Our Community – The development of a Regional Housing Needs Assessment (RHNA) is a result of a partnership between Westbank First Nation and local governments within the Regional District of Central Okanagan.

BACKGROUND

The Regional Board of the Regional District of Central Okanagan (RDCO) adopted the Regional Growth Strategy Bylaw No. 1336 (RGS) on June 23, 2014 following acceptance of the RGS by all member municipalities as per the *Local Government Act*.

In July 2017, the Regional Board endorsed the RGS Priority Projects Plan which represents a 5-year action plan outlining the priority initiatives to implement the RGS. The development of a Regional Housing Needs Assessment was identified within this Plan as Priority Project #3.

In April 2019, Division 22 of the *Local Government Act* was amended to include a requirement for all local governments to prepare and receive housing needs reports prior to April 2022. These reports must include information regarding both the current and projected population, household income, significant economic sectors, and housing units that are both currently available and anticipated to be available. The RDCO has received confirmation from the Province that the collaborative RHNA will meet this legislative requirement for each specific jurisdiction in the RDCO, once the report is received by each individual local government.

DISCUSSION

The Regional Housing Needs Assessment is a descriptive analysis of the current housing needs and issues in the Central Okanagan and includes information on: two electoral areas, six First Nation reserve lands (including Westbank First Nation and Okanagan Indian Band), the District of Peachland, the City of West Kelowna, the City of Kelowna, and the District of Lake Country. The RHNA is a product of regional consultation, an analysis of relevant housing statistics and ongoing input from the RDCO and regional partners.

The RHNA identifies that the Central Okanagan as a whole is experiencing challenges with growth, affordability and widespread gaps in housing needs, across all types of housing (ranging from shelter beds to subsidized units for seniors, to affordable homeownership options). The next phase of this project, the Regional Housing Strategy, will examine recommendations to address these housing needs.

Projected Population Growth and Housing Need:

The RHNA indicates that the Central Okanagan is one of the fastest growing areas of the Province and is anticipated to grow by approximately 60,000 people by 2036. The City of Kelowna is anticipated to accommodate the largest share of the projected population and housing growth, followed by West Kelowna. It is anticipated that West Kelowna will increase by 12,413 people by 2036. This projected growth represents an average annual growth rate of 1.6% for West Kelowna and it is anticipated that 4,491 housing units are needed to accommodate this growth. Table 1 below outlines the projected population and total housing units needed to accommodate this growth in West Kelowna.

Table 1: Projected Population and Housing Demand by Type, West Kelowna, 2016-2036

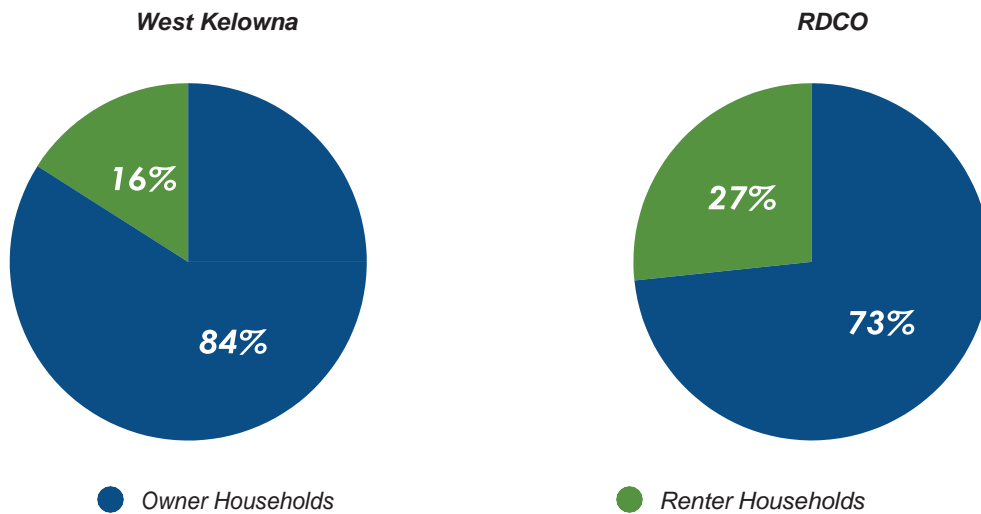
	2016	2026	2036	Growth (2016– 2036)	Average Annual Change, 2016– 2036	Average Annual Growth Rate
Population	33,751	40,338	46,164	12,413	621	1.6%
Total Housing Units	12,435	14,922	16,926	4,491	225	1.6%
No bedrooms	15	19	22	7	0	2.0%
1 bedroom	470	584	681	210	11	1.9%
2 bedrooms	2,438	2,995	3,455	1,017	51	1.8%
3 bedrooms	3,970	4,785	5,446	1,476	74	1.6%
4 or more bedrooms	5,542	6,540	7,322	1,780	89	1.4%

Source: Statistics Canada, Census (2016), Consultant Projections

Existing Housing Tenure in West Kelowna

The analysis of housing ownership for West Kelowna demonstrates that 84% of West Kelowna households are 'owner households' while 16% are 'renter households'. The ownership rate in West Kelowna is higher than the average in the RDCO, as depicted in Figure 1 below.

Figure 1: Housing Tenure, West Kelowna & RDCO, 2016

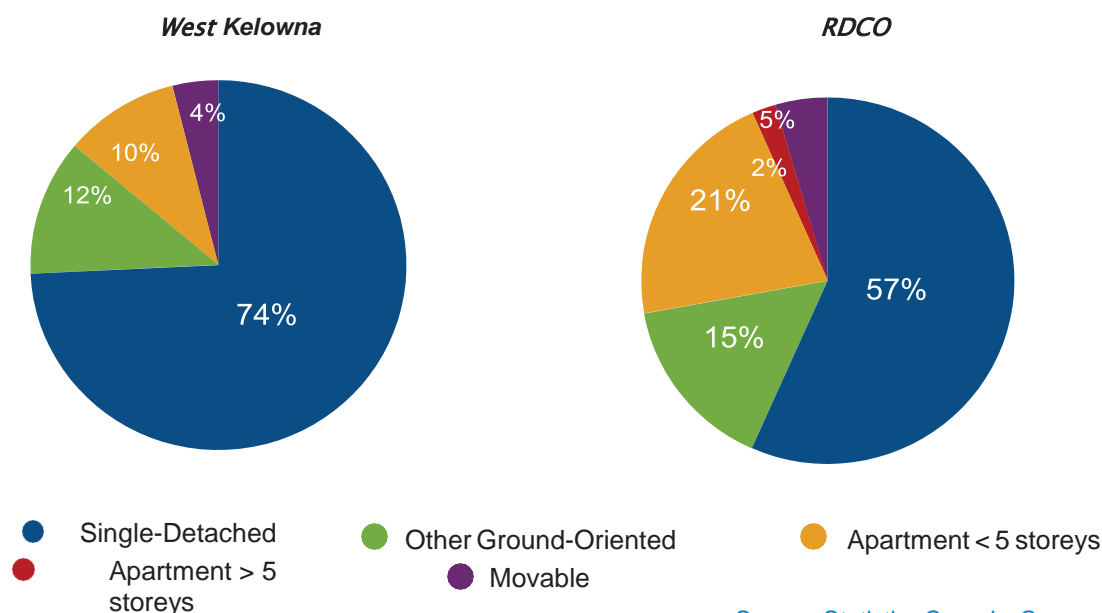


Source: Statistics Canada, Census (2016)

Existing Housing Stock in West Kelowna

In terms of existing housing mix by structure type, the 2016 Census demonstrated that West Kelowna has a significant proportion of single-detached dwellings at approximately 74% of the housing stock. This compares to the RDCO as a whole at approximately 57%, as depicted in Figure 2 below. It should also be noted that in the last 3 years, there has been a shift in market preferences towards multi-residential development in West Kelowna, including purpose built rentals in Westbank Centre. In addition, West Kelowna has recently adopted secondary suite and carriage house regulations to support infill housing opportunities. These recent changes will assist West Kelowna in offering a broader mix of housing types as our community grows. The data on these newer builds will be available following the 2021 Census.

Figure 2: Housing Mix by Structure Type, West Kelowna & RDCO, 2016



Source: Statistics Canada, Census (2016)

Housing Affordability in West Kelowna – Rentals

Table 2 below summarizes rental affordability by household type for West Kelowna, comparing how much households can afford to put towards rent per month (based on 30% of their gross income) against average rents by housing type. Couple households earning the median income have the greatest choice in the rental market and are able to afford the average rent, while lone parent and single person households experience the greatest challenges in the rental market, often unable to afford the average rent (highlighted in the red boxes).

Table 2: Rental Affordability by Household Type

Household Type	Median Annual Income	Median Monthly Income	Available for Rent (30% of income)	Average Rent for All Housing Types			
				Bachelor	1 Bedroom	2 Bedroom	3 Bedroom
Couple Households	\$90,889	\$7,574	\$2,272	\$892	\$1,014	\$1,300	\$1,380
Lone-Parent Households	\$45,380	\$3,782	\$1,135	\$892	\$1,014	\$1,300	\$1,380
Single Person Households	\$35,883	\$2,990	\$897	\$892	\$1,014	\$1,300	\$1,380

Source: CMHC Rental Market Report, 2018; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015

Throughout the RDCO, couple households are the least challenged in affording average rents based on median incomes. The challenges in the rental market for lone-parent and single-person households in West Kelowna are echoed throughout the RDCO, as depicted in Table 3 below:

Table 3: Summary of Rental Affordability in the RDCO

Community	Couples	Lone Parents	Singles	Average Monthly Rent (All Housing Types)
Peachland	\$2,308	\$1,052	\$803	\$1,147
West Kelowna	\$2,272	\$1,135	\$897	\$1,147
Kelowna	\$2,049	\$1,055	\$798	\$1,147
Lake Country	\$2,196	\$1,114	\$730	\$1,082
<i>RDCO</i>	<i>\$2,207</i>	<i>\$1,089</i>	<i>\$807</i>	<i>\$1,135</i>

Source: CMHC Rental Market Report, 2018; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015

Housing Affordability in West Kelowna – Ownership

The RHNA demonstrates that based on median incomes for West Kelowna, couple households are the only group that is able to purchase housing with an affordable purchase price as per Table 5 below (meaning no more than 30% of their gross income on mortgage and utilities, with a 10% down payment; boxes in red indicate that housing is unaffordable with more than 30% of income on housing).

Table 5: Homeownership Affordability by Household Type

Community	Purchase with 10% Down	Average Sale Price		
		APT	TH	SDH
Couple Households	\$411,315	\$340,681	\$482,772	\$705,773
Lone-Parent Households	\$144,912	\$340,681	\$482,772	\$705,773
Single Person Households	\$89,318	\$340,681	\$482,772	\$705,773

Source: Okanagan Mainline Real Estate Board, 2019; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015

Table 6 below compares how West Kelowna fares in the region for average sale price by housing type.

Table 6: Average Sale Price by Dwelling Type, RDCO & Sub-Areas 2018

Community	Average Sale Price by Type			Total Average Sale Price by Community	Number of Sales
	Apartment/Condo	Townhouse	Single-Detached		
Peachland	\$579,567	\$571,581	\$672,659	\$586,335	127
West Kelowna	\$340,681	\$482,772	\$705,773	\$549,871	1,072
Kelowna	\$354,177	\$546,769	\$778,971	\$583,144	2,868
Lake Country	\$327,342	\$493,481	\$738,516	\$566,410	415
Central Okanagan East	\$235,000	\$218,000	\$888,017	\$818,384	19
Central Okanagan West	\$120,250	\$437,208	\$732,978	\$348,473	95
Total RDCO	\$347,131	\$497,512	\$751,094	\$563,588	

Source: Okanagan Mainline Real Estate Board, 2019

Homelessness on the Westside

In 2018, West Kelowna and Westbank First Nation collaborated on a Point-in-Time count (PiT Count) to understand how many people were experiencing homelessness on the Westside. At the time of the count, 72 people were identified as experiencing homelessness on the Westside. The majority of the people surveyed fell within the age bracket of 25-44 (53% of respondents) and 61% of respondents experiencing homelessness identified as having Indigenous ancestry. The largest cohort of people experiencing homelessness were unsheltered (45%), while 18% per staying at someone else's place and another 6% were staying in a shelter or hotel.

Further Housing Highlights

The RHNA includes 'Housing Highlights' as an appendix for each specific jurisdiction to provide an overview of the current housing situation in each community. West Kelowna's Housing Highlights are provided in Attachment 2 and contain further detailed information on housing, population projections, vacancy rates and non-market housing in the community.

FINANCIAL IMPLICATIONS

The Regional Board approved a project budget of \$40,000 for the development of a Regional Housing Needs Assessment through the 2019 budget deliberation process.

The Regional Board has also approved a project budget of \$60,000 for the development of the Regional Housing Needs Strategy through the 2020 budget deliberation process. This project is anticipated to initiate in Fall 2020.

COUNCIL REPORT / RESOLUTION HISTORY

Date	Report Topic / Resolution	Resolution No.
March, 14 2017	THAT Council not support Project numbers 3, 5, 6, and 8.	C203/17
March, 14 2017	THAT Council not support Project number 9.	C204/17

CONCLUSION

Receiving the Regional Housing Needs Assessment will meet the requirements of the *Local Government Act*. Staff will continue to work with RDCO partners on the development of a Regional Housing Strategy, expected to commence in September 2020.

Alternate Motion:

THAT Council not receive the Regional Housing Needs Assessment dated November 2019 and direct staff to report back to Council on an option for a stand-alone West Kelowna Housing Needs Assessment.

REVIEWED BY

Brent Magnan, Planning Manager

Mark Koch, Director of Development Services

Tracey Batten, Deputy CAO/Corporate Officer

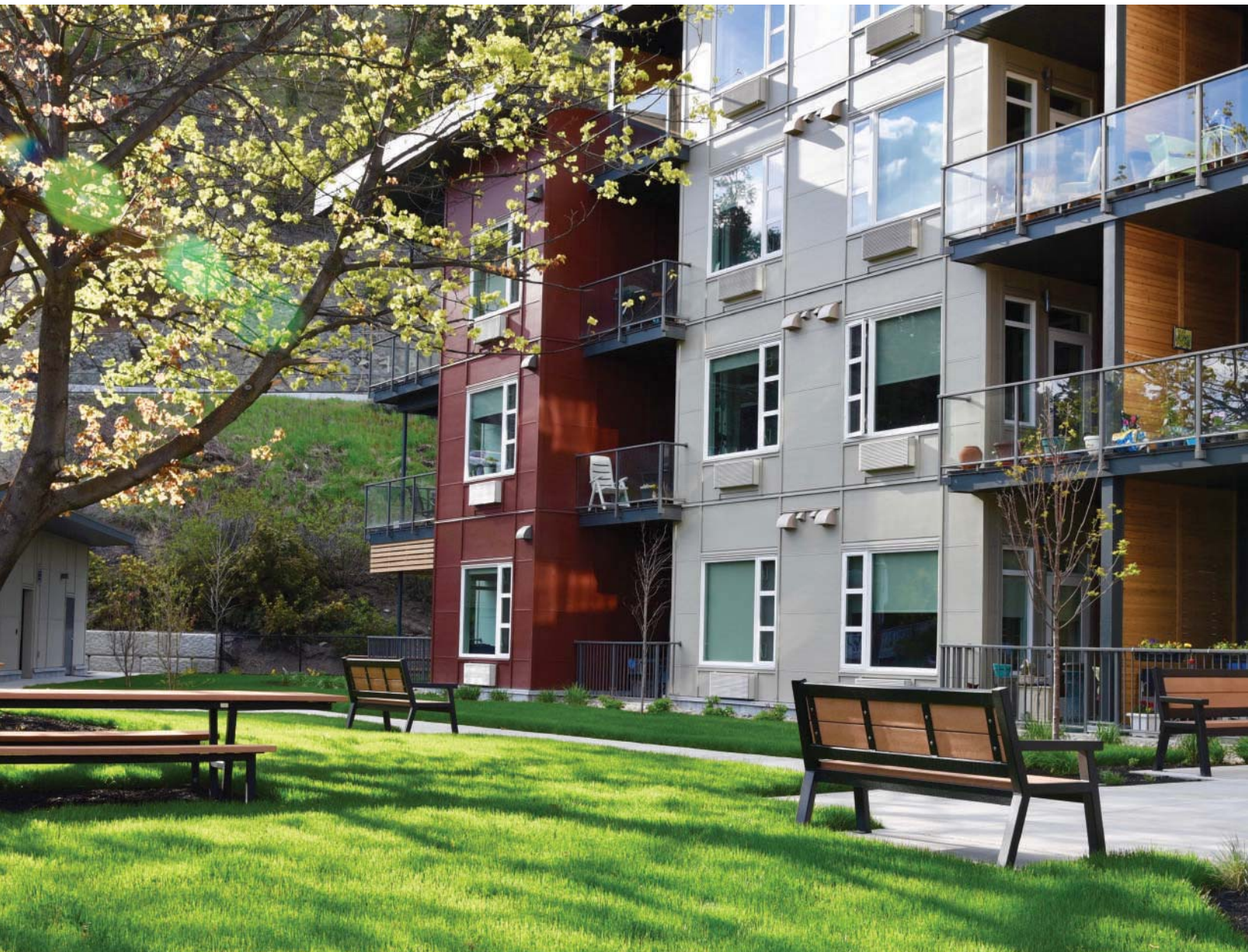
APPROVED FOR THE AGENDA BY

Paul Gipps, CAO

Powerpoint: Yes No

Attachments:

1. Regional Housing Needs Assessment
2. Appendix D – City of West Kelowna Housing Highlights



REGIONAL HOUSING NEEDS ASSESSMENT

REGIONAL DISTRICT OF CENTRAL OKANAGAN

NOVEMBER 2019

This report was prepared for the Regional District of Central Okanagan by
CitySpaces Consulting Ltd.

Sections of the report were co-authored by RDCO Staff and Regional Growth Strategy
Steering Committee Members.



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Acknowledgements

We would like to acknowledge and thank key stakeholders and members of the community who participated in the Regional Housing Needs Assessment consultation activities. Their input was an integral component of identifying housing issues and gaps in the Central Okanagan.

- ▶ District of Peachland
- ▶ City of West Kelowna
- ▶ City of Kelowna
- ▶ District of Lake Country
- ▶ Westbank First Nation
- ▶ Okanagan Indian Band
- ▶ Habitat for Humanity - Okanagan Chapter
- ▶ Urban Development Institute - Okanagan
- ▶ Interior Health - Okanagan Office
- ▶ Canadian Mental Health Association
- ▶ School Board District #23 (Central Okanagan)
- ▶ Childhood Connections
- ▶ Highstreet Ventures
- ▶ Society of Hope
- ▶ NOW Canada
- ▶ Kelowna Gospel Mission
- ▶ Members of the community at large

Executive Summary

This report is a descriptive analysis of the current housing needs and issues in the Central Okanagan: two electoral areas of the Regional District of Central Okanagan (RDCO), six First Nation reserve lands (including Westbank First Nation and Okanagan Indian Band), the District of Peachland, the City of West Kelowna, the City of Kelowna, and the District of Lake Country. It is a product of regional consultation, an analysis of relevant housing studies and statistics, and ongoing input from the RDCO and regional partners.

Context

- ▶ The Central Okanagan is one of the fastest growing regions in the province, and is anticipated to grow by approximately 60,000 people by the year 2036. The largest share of projected population and housing growth is expected to be concentrated in the City of Kelowna.
- ▶ The Central Okanagan is experiencing unintended consequences of growth – a lack of suitable, affordable housing, notably for workforce, family, seniors, and low-income households. Industry stakeholders believe that new construction in the secondary rental market is largely being used as short-stay accommodation, rather than alleviating the pressure on the rental stock intended for long-term renters. Efforts are being made to mitigate these issues, such as those in the City of Kelowna, which is introducing short-term rental policies and bylaws. Their effect, however, will not be known until implementation can be evaluated.
- ▶ The rapidly increasing cost of land has created challenges for the delivery of housing projects to the market for both the private development industry and the non-profit housing sector. The need for housing tools to reduce the cost of delivering all forms of housing – from acquiring land to the approvals process and construction costs – is becoming more of a necessity than an incentive to ensure project viability.
- ▶ Affordability extends beyond housing costs; child care, transportation, and good paying jobs/adequate fixed incomes are all factors for ensuring an affordable, livable region. The combined costs of living are leading households to make trade-offs to afford housing. For example, some households are choosing to live farther away to afford a new single-detached home, accepting the trade-off and financial burden of a longer commute. Other households are choosing to stay close to town to enjoy better transit, biking and walking access, accepting the trade-off of a potentially smaller type of housing or an older single-detached home.
- ▶ Transportation is often the second highest cost for a household after shelter. Households that live closer to town and transportation options could free up approximately \$7,056 per year by only requiring one vehicle per household. These savings could be diverted to shelter costs – \$588 monthly could be directed to a mortgage payment. With the additional income available for a mortgage payment, households could qualify for a mortgage of approximately \$129,077 more than they could by having two cars.
- ▶ The opioid epidemic, with its rising substance use issues and associated complex needs, is absorbing the capacity of the non-profit housing sector (particularly shelter providers), leading to operational stress.

Central to this issue is the lack of supportive housing in the region to help individuals recover from their substance use issues and related trauma.

- ▶ The conundrum for the region is the approach to managing growth. On the one side, concentrating housing in the core employment area (City of Kelowna) is an opportunity to create a regional centre, and to leverage land economics to create mixed-use, walkable streets and neighbourhoods, and concentrate growth where existing infrastructure, such as services and transportation, are established. On the other hand, market rental and homeownership prices are often more affordable outside the core, and are more aligned with the median income level of the local population.

Housing Needs

The following groups have the greatest housing challenges in Central Okanagan's housing market today:

- ▶ Persons experiencing homelessness;
- ▶ Persons experiencing mental health issues and/or substance use challenges;
- ▶ Low-income households, including low-income families and seniors;
- ▶ Seniors, including recently retired and mobile seniors to frail seniors;
- ▶ Youth and young adults; and
- ▶ Moderate-income households, or "workforce housing", including households trying to enter the homeownership market.

Housing Gaps

The following housing gaps have been identified for the Central Okanagan:

- ▶ Year-Round Emergency Shelter Beds;
- ▶ Transitional Housing with Support Services;
- ▶ Supportive "Recovery" Housing;
- ▶ Long-Term Supportive Housing;
- ▶ Supportive Housing for Youth Aging Out of Care;
- ▶ Subsidized Housing for Low-Income Households;
- ▶ Subsidized Housing for Seniors;
- ▶ Subsidized Housing for Moderate-Income Households;
- ▶ Rent Supplements in the Private Market;
- ▶ Purpose-Built Rental Units;
- ▶ Affordable Homeownership Options; and
- ▶ Affordable Ground-Oriented Housing.

Then & Now

In 2012, the RDCO completed a Housing Discussion paper to inform the Regional Growth Strategy. The Housing Discussion Paper identified emerging and anticipated key housing issues in the region. Key findings from indicator data at that time have been compared to the region's current housing situation.

- ▶ The economic recession led to a major slowdown in housing starts in the RDCO, averaging 800 units annually from 2009-2011. In 2017, there were 3,577 housing starts in the region. In 2017, much of the growth in the region's housing starts was seen in the "apartments and other" category, signalling a shift in market demand to smaller, denser, unit types, rather than single-detached homes.
- ▶ For both the rental and homeownership markets, the RDCO has seen an increase in housing prices from 2012 to 2018. Since 2013, the average sales price has increased by 56% for single-detached homes, 61% for townhouses, and 49% for apartments. The average rental rate has increased by 37% for both one-bedroom and two-bedroom units, and by 26% for three-bedroom units. Comparatively, the median household income increased by 20% between 2010 and 2015.
- ▶ Rental vacancy rates have decreased since 2012, from 4% to 1.8%, for all unit types across the region. This change in rates has most impacted two- and three-bedroom units, which have decreased to 0.9% and 1.4%, respectively, since 2012.
- ▶ While the Region has made efforts to address housing issues identified in 2012, many of the key housing needs and gaps persist in today's regional housing situation. Key issues identified both then and now include not enough affordable workforce housing, and the need to provide more certainty to the housing development process.

INTRODUCTION



Introduction

Project Overview

In December 2018, CitySpaces was engaged by the Regional District of Central Okanagan (RDCO) to undertake a Regional Housing Needs Assessment. The RDCO is completing this Assessment to provide staff, the Board, and member municipalities and First Nations with a better understanding of local housing issues. The Assessment will be used to guide policy formulation for the Regional Housing Strategy, and inform land use planning as part of the Regional Growth Strategy (RGS) review. As identified in the RGS Priority Projects Plan, this Assessment will be undertaken as Priority Project 3, due to the growing concern of housing affordability across the region, and to identify where current and future housing needs are located across the housing continuum and throughout the region. The overall objectives of this Regional Housing Needs Assessment are to:

- ▶ Outline where housing gaps exist for Central Okanagan communities, and how individual member communities' housing markets affect the regional housing market;
- ▶ Provide consideration of housing supply and demand parallel to the coordination of the Regional Transportation Plan;
- ▶ Review needs in terms of administrative, institutional, and governance functions related to the supply of housing; and,
- ▶ Meet the data collection requirements outlined in the *Local Government Statute (Housing Needs Reports) Amendment Act, 2018*.

Report Organization & Methodology

This report presents the housing situation in the region starting with demographic characteristics, including population growth, projected change in age distribution, and housing projections. The current supply of market housing, is then described, including the number of housing units by structure type and bedroom size, rental and ownership characteristics, housing conditions, and the type and availability of rental housing supply. A housing affordability analysis is also presented, demonstrating the amount local residents can afford to rent or buy, given median income levels and average rental prices and housing sales prices.

The report dedicated a section to the non-market housing supply in the RDCO, documenting the number of rent supplements, emergency and temporary beds for individuals experiencing homelessness, supported housing, and independent social housing in the region. Highlights from recent point-in-time homeless counts in the City of Kelowna, District of Lake Country, and the Westside communities (West Kelowna and Westbank First Nation) are also included.

The methodology for undertaking this research was as follows:

- ▶ Determining the need and demand for housing is framed by BC Housing’s Housing Need and Demand Study Template, and the preliminary legislative requirements outlined in *Bill 18 - Local Government Statutes (Housing Needs Reports) Amendment Act*, which focuses on obtaining statistical information to offer comprehensive insight into local housing needs.
- ▶ Quantitative sources presented in this report are supplemented by qualitative information obtained through stakeholder and community consultation. The report utilizes both the quantitative and qualitative information in order to identify housing needs and gaps within the region.
- ▶ The quantitative data highlighted in this report has been obtained from a variety of sources, where available. Research sources include the 2016 Census of Canada, the Canada Mortgage and Housing Corporation (CMHC), BC Housing, and the Okanagan Mainline Real Estate Board.

Legislative Requirements

Local governments have an increasingly important role to play in facilitating the creation of affordable market and non-market housing through policy, zoning, partnerships, financial incentives, and staff support. Their authority comes from Provincial legislation – the *Community Charter*, the *Local Government Act* and the *Local Government Statutes (Housing Needs Reports) Amendment Act*, and the *Strata Property Act*.

COMMUNITY CHARTER

This statute provides a municipality with:

- ▶ The use of “natural person powers”, which gives municipalities the flexibility to identify and provide any service that Council considers necessary or desirable;
- ▶ The ability to waive/reduce fees and charges when property is owned or held by a charitable, philanthropic, or other non-profit corporation;
- ▶ The authority to establish a tax exemption program for an area designated as a “revitalization area”. The program can stipulate the kinds of property eligible, the term of the exemption, and other conditions; and,
- ▶ The ability to establish a reserve fund for a specified purpose and direct that money be placed to the credit of the reserve fund.

LOCAL GOVERNMENT ACT

This statute gives municipalities and regional districts specific provisions related to housing:

- ▶ A Board may adopt a Regional Growth Strategy for the purpose of guiding decisions on growth, change, and development within each regional district. If adopted, the Regional Growth Strategy must cover a period of at least 20 years, and must include the following:
 - ▶ A comprehensive statement on the future of the region, including the social, economic, and environmental objectives of the Board;

- ▶ Population and employment projections;
 - ▶ Actions that provide for the needs of the projected population in relation to housing, transportation, regional services, parks and natural areas, and economic development; and
 - ▶ Targets for the reduction of greenhouse gas emissions, and policies and actions proposed to achieve the targets.
- ▶ Requires an Official Community Plan to include housing policies with respect to affordable housing, rental housing, and special needs housing;
 - ▶ Provides flexibility to allow higher density in return for the provision of community amenities, including affordable and special needs housing;
 - ▶ Enables a local government to enter into a housing agreement that is registered on the land's title, setting out specific conditions;
 - ▶ Provides authority to waive or reduce Development Cost Charges for not-for-profit rental housing, as well as for-profit affordable housing.

Housing Needs Reports Regulation

The *Housing Needs Report Regulation* within the Local Government Act is new legislation that includes transitional provisions to accommodate local governments who are already working on, or who have recently completed, a housing needs report. They will be considered to have met the legislated requirement for this first report. This regulation requires local governments to, at least every five years:

- ▶ Collect information¹ necessary to identify current and projected housing needs;
- ▶ Use that information to prepare and publish online a report, known as a *housing needs report*², showing current and projected housing needs for at least the next five years;
- ▶ Consider the most recently collected information and housing needs report when amending community and regional plans.

STRATA PROPERTY ACT

The *Strata Property Act* provides limited provisions related to housing:

- ▶ Provides authority for a Council or Board to decide on applications to convert an existing rental building into strata lots.

¹ A local government must collect: statistical information about current and projected population; statistical information about household income; information about significant economic sectors; and information about currently available housing units and housing units that are anticipated to be available, including information about types of housing units.

² At this time, and subject to the forthcoming regulations, a housing needs report must include, for each type of housing unit, the number of units required to meet current housing needs, and anticipated housing needs for at least the next five years.

FIRST NATIONS GOVERNMENT

The land throughout the Central Okanagan has been used by the Okanagan Syilx people since time immemorial. The RDCO acknowledges that the Regional District is situated within the Syilx People's traditional territory, and with that, encompasses natural, spiritual, cultural, language, and heritage values. Two separate Indian Bands, Westbank First Nation (WFN) and the Okanagan Indian Band (OKIB), have reserve lands within the RDCO's geographic boundaries.

Providing and managing housing on-reserve is the responsibility of each respective First Nation. Although not 'legislatively required' to address housing, both the WFN and OKIB continue to address current and long-term housing needs that enable housing production and maintenance for both band and non-band members on reserve lands.

Administration, Governance & Function

REGIONAL DISTRICT OF CENTRAL OKANAGAN

The Regional District of Central Okanagan maintains the Regional Growth Strategy to guide growth in the region and encourage the development of affordable housing. The Strategy is a consensus-based document in which all regional partners agree to be guided by the same set of principles. Although it typically does not directly provide tools or strategies for the provision of affordable housing, the Strategy does require regional partners to respond to the goal areas in their Official Community Plans, which are called Regional Context Statements. It can also require partners to prepare coordinated housing action plans or strategies to reach a regional vision for addressing housing needs.

MUNICIPALITIES

Shifting federal and provincial government roles have continued to place considerable pressure on municipalities to become more active in providing and facilitating affordable housing. These additional roles include:

- ▶ Various fiscal measures, such as the use of municipal land, direct funding, and relief from various fees and charges (e.g., development cost charges, community amenity charges);
- ▶ Regulatory policies to mandate affordable housing, such as an Inclusionary Housing Policy;
- ▶ Education and advocacy to help raise community awareness of local affordability issues, and to encourage an increased role and greater support by senior governments to address affordability challenges; and,
- ▶ Direct provision of affordable housing through a civic department or agency, such as a municipal housing authority.

PRIVATE SECTOR

This sector includes landowners, developers, builders, investors, and landlords, and is responsible for the development, construction, and management of a range of housing forms and tenures, including ownership and rental. The private sector works closely with local governments to provide a range of housing choices aimed at addressing short and longer term local housing needs and demand. Since other levels of

government have stepped away from providing housing directly, the private sector has been increasingly involved in providing the majority of market rental units across Canada. Secondary suites are one significant example of private rental housing.

NON-PROFIT SECTOR

The non-profit housing sector creates and manages housing units that rent at low-end of market and below market rates, and may include support services (e.g., life skills, employment training). The sector includes community-based non-profit organizations that typically receive some form of financial assistance from other levels of government to enable them to offer affordable rents. Currently, this financial assistance is in the form of reduced-rate mortgages and capital grants, and often includes ongoing operating subsidies.

The Housing Continuum

The Housing Continuum is a concept that demonstrates the full range of types and tenures of housing, from seasonal shelters to home ownership. As an illustration, the continuum has two purposes: 1) to provide readers with an “at a glance” look at what housing planners use as a basis for analysis, and 2) as a tool to identify gaps in the RDCO housing market. The non-market side of the continuum (left side) includes emergency shelters, safe houses, and transitional and supportive housing, which represent temporary and less stable housing situations. On this end of the continuum, housing forms typically include the greatest level of support services, and often require the most public funding.

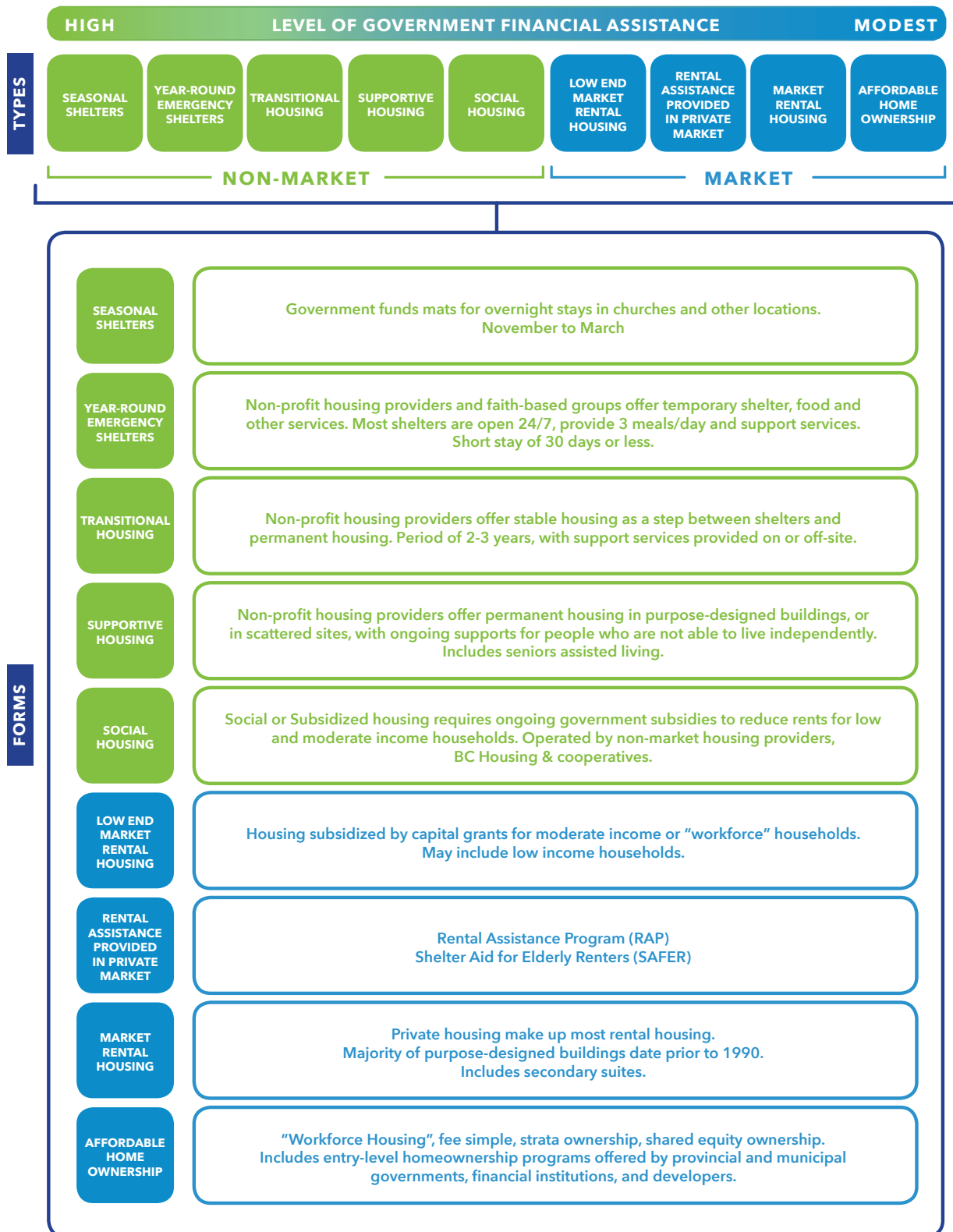
Next along the continuum is independent social housing for low-income households. While this type of housing is still government-subsidized, there is no additional support required for households to be able to live independently, and often fewer subsidies are needed to maintain these units.

On the right side of the continuum, rent supplements form a bridge across the non-market and market sides, with government assistance provided to individuals renting in the private market. The remaining tenures include rental and ownership housing forms that are available through the private market without any subsidy required. A representation of the housing continuum can be seen in Figure 1.

Housing is one of the key social determinants of health. People facing barriers to accessing healthy housing are more likely to also struggle with other determinants of health, such as accessing health care services, income, and food security. When housing is improved, the burden of the other determinants is reduced.

Having access to a full range of diverse housing types and tenures increases a household’s access to local, affordable, and diverse housing options, thus helping people stay in their communities longer, and improving their ability to afford other basic necessities while reducing stress.

Figure 1: Housing Continuum



Current Climate

FEDERAL & PROVINCIAL PROGRAMS

Among Canada's different levels of government, the federal government played the most significant role in social housing from the 1940s through to the early 1990s. Since then, its role has varied considerably in step with changing perspectives and the priorities of different administrations. In 2018, the federal government recommitted and increased Canada's involvement in housing through the National Housing Strategy, along with \$40 billion in funding over 10 years. The intended outcomes are to create 100,000 new units, and repair 300,000 existing units.

By contrast, the Province of British Columbia's role in housing expanded in the 1990s. BC Housing, first established in 1967, became the agency to fulfill the province's continuing commitment to developing and managing subsidized housing. BC also took steps to engage local governments in meeting local needs, beginning with an amendment to the Local Government Act, which makes it mandatory to include policies for affordable, rental, and special needs housing in Official Community Plans. As of early 2019, BC Housing's programs focused on providing:

- ▶ Financial supplements for low income seniors and working families renting units in the private market;
- ▶ Rental housing owned and operated by non-profit housing providers for low- and moderate income households;
- ▶ Capital and operating funding to build safe homes, transitional, and independent rental housing for women and their children fleeing violence;
- ▶ Capital and operating funding to build 2,500 new homes with 24/7 support over three years for people who are experiencing homelessness or at-risk of homelessness;
- ▶ Capital grants, interim and take-out financing, and an operational subsidies to create 1,750 new homes over 10 years for Indigenous people; and
- ▶ New opportunities for the private sector, local government, and non-profit societies by providing expertise and a centre for collaboration with partners in developing or redeveloping existing sites.

Providing housing to Indigenous peoples has become a federal and provincial priority to further advance reconciliation efforts with First Nations' communities. Within the National Housing Strategy, the Government of Canada committed to developing an Indigenous Housing Strategy to improve long-term housing outcomes for Indigenous Peoples. Funding commitments of \$554.3 million are also noted in the Strategy to address urgent housing needs on-reserve, including \$10 million to build capacity for on-reserve housing management. In addition to these targeted investments, an average of \$143 million per year is provided to First Nations for housing by Indigenous Services Canada, and approximately \$150 million per year is provided by CMHC to support a range of First Nations' housing needs.

In British Columbia, BC Housing works in partnership with the Aboriginal Housing Management Association (AHMA) and Indigenous housing providers to address the need for appropriate Indigenous social housing. Most recently, BC Housing's Building BC - Indigenous Housing Fund committed to investing \$550 million over the next 10 years to build and operate 1,750 new units of social housing for Indigenous Peoples both on and off reserve.

While both provincial and federal funding commitments have been more plentiful in the last few years, funding in all cases is predicated on partnerships with local governments or other funders to support development, and non-profits are typically expected to contribute land and/or make significant equity contributions to ensure project viability.

Stakeholders expressed concern about the requirements associated with building affordable housing while trying to deliver viable housing projects in the Central Okanagan. Specifically, the recent Speculation Tax, Property Transfer Tax increase, and CMHC's 'Stress Test' to qualify for a mortgage, as well as changes to the Residential Tenancy Act and BC's Step Code, were all identified as constraints to developing housing.

LOCAL GOVERNMENTS

Local governments have an increasingly important role to play in the creation of affordable market and non-market housing through policy, zoning, partnerships, financial incentives, and staff support. In addition to legislation outlined earlier in this report, local governments are increasingly taking a more active role in planning for and facilitating affordable housing development, including:

- ▶ Policy and regulatory measures, which include land use planning (e.g., Official Community Plans/ Comprehensive Community Plans, Neighbourhood Plans), regulatory and development approval tools to encourage the supply of housing (e.g., Zoning Bylaws), and standalone housing policies, such as tenant displacement prevention.
- ▶ Fiscal measures, such as direct funding (e.g., housing reserve funds), provision of land, and, at times, relief from development fees and charges.
- ▶ Education and advocacy to help raise community awareness of local affordability issues, and to encourage an increased role and support by senior governments in addressing affordability challenges.
- ▶ Direct service to provide affordable housing through a civic department or agency, such as a housing authority.

As a regional district-type of local government, the RDCO has opportunities to demonstrate leadership in the areas described above, including undertaking research and initiatives like this to identify housing issues, create implementation strategies to address them, and to share knowledge with member communities.

PRIVATE SECTOR

The private sector (landowners, developers, builders, investors, and landlords) is responsible for the development, construction, and management of a range of housing forms and tenures, including ownership and rental housing. This sector works closely with local governments to provide a range of housing choices aimed at addressing short- and longer term local housing need and demand. The private sector players, such as developers, can partner with non-profit housing societies to build and secure affordable housing units. Sometimes local governments require private sector developers to build a minimum number of affordable units as part of their projects, often in exchange for an incentive, such as extra density.

NON-PROFIT SECTOR

Non-profit and co-operative housing societies have become the primary operators of affordable housing development projects. This sector provides safe, secure, and affordable rental housing to households with low to moderate incomes. It is mainly comprised of community-based organizations that are able to secure senior levels of funding, and leverage existing assets to provide a greater number of affordable housing units and lower rents, often secured with public and private partnership. Non-profit housing providers often also provide a range of programming on- or off-site (e.g., employment readiness, childcare, legal services, and living supports) to help individuals and households that may experience barriers to housing. Non-profit mandates and expertise with tenant selection and occupancy management ensure that appropriate priority groups are connected to their affordable housing portfolios. The non-profit sector became the dominant affordable housing provider starting in the 1970s, when federal funding programs increasingly moved away from the provision of public housing to funding non-profits, churches, cooperatives, and local governments.

In 2018, the funding commitments described indicate the potential for a considerable number of new units to be created. However, in all cases, the programs have requirements for partnership and equity contributions that require a greater financial and administrative capacity of the sector than has been needed in the previous era of social housing development.

Stakeholders indicated that there is an opportunity to facilitate partnerships between the provincial government, the RDCO, and regional partners towards delivering more non-market housing in the region.

REGIONAL CONTEXT



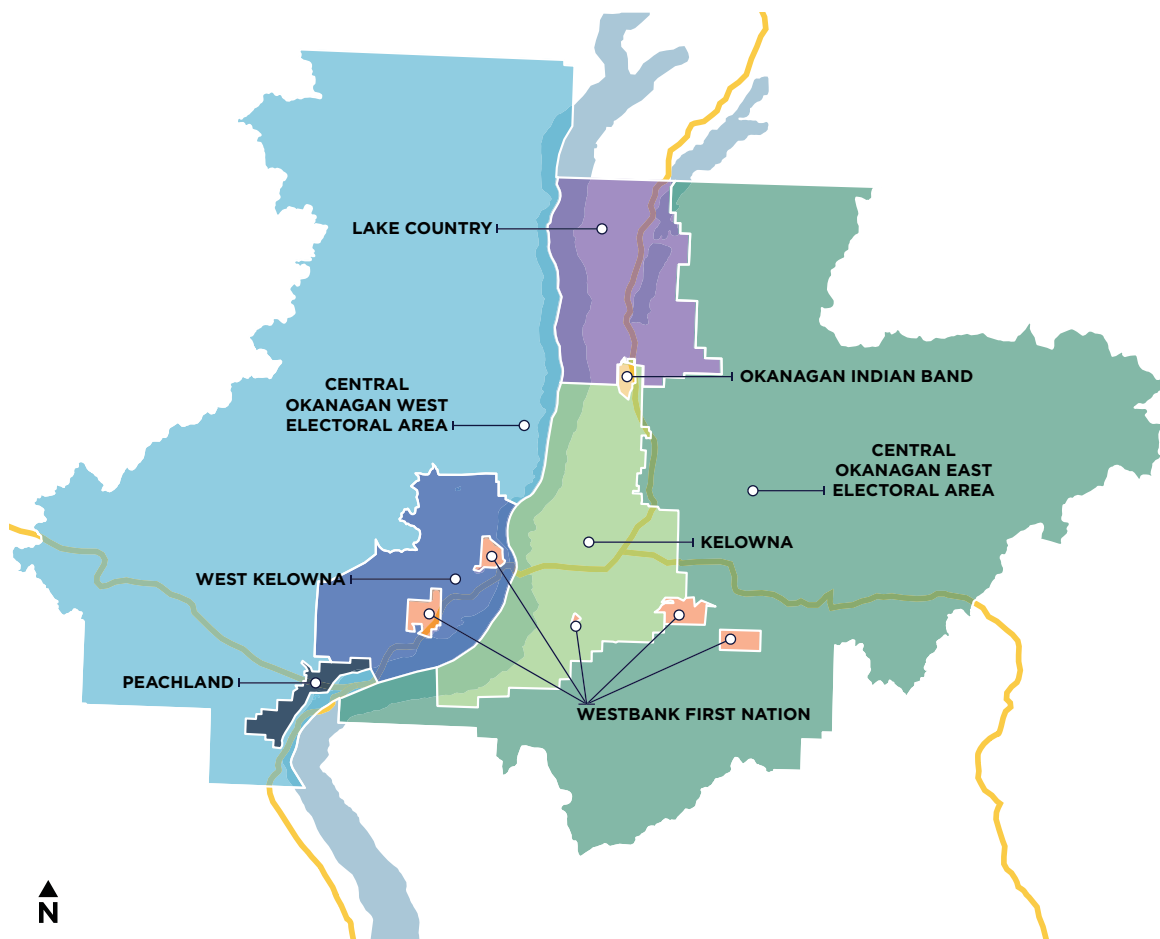
Regional Context

The Regional District of Central Okanagan

The Regional District of Central Okanagan is located in the centre of British Columbia’s Okanagan Valley. The 2016 Census identified the RDCO as the third largest urban centre in British Columbia with 194,882 people.

Established in 1967, the RDCO is one of 27 Regional Districts in the province, and is made up of two unincorporated electoral areas, four member municipalities, and six First Nation reserves. The communities that comprise the RDCO are the District of Peachland, City of West Kelowna, City of Kelowna, District of Lake Country, Central Okanagan East Electoral Area (henceforth referred to as “Central Okanagan East”), Central Okanagan West Electoral Area (henceforth referred to as “Central Okanagan West”), five First Nation reserve lands for Westbank First Nation (IR 8, 9, 10, 11 12), and one for the Okanagan Indian Band³ (IR 7), as seen in the map below.

Figure 2: Regional District of Central Okanagan & Member Communities



³ Five of the six reserve lands for the Okanagan Indian Band are located outside the RDCO’s jurisdiction. While the data presented in the following report is representative of the Okanagan Indian Band lands in the RDCO (IR 7 - Duck Lake), it does not represent findings in all of the Okanagan Indian Band’s land.

RDCO & Regional Partners' Involvement in Housing

The following studies and initiatives are in progress, or have recently been completed to inform other processes within the Central Okanagan, and provide additional context to supplement the Regional Housing Needs Assessment.

WESTBANK FIRST NATION HOUSING STRATEGY

Westbank First Nation (WFN) prepared a Housing Strategy in 2011 to ensure accessible, culturally relevant, good quality affordable housing for WFN Members. A total of 23 actions were outlined in the Strategy, including the need to create a housing reserve fund, support elders downsizing, prepare residential design guidelines, pursue higher density development projects (such as townhouses), develop a safe house or transitional housing centre, and incentivize private sector development. In the Strategy, it was recognized that WFN should explore policy options that enable them to act on housing needs with greater independence.

REGIONAL GROWTH STRATEGY

In 2014, the RDCO completed the Central Okanagan Regional Growth Strategy (RGS), a long-range planning strategy to help local governments, First Nations, and proximal regional districts to plan a coordinated future for growth. The Strategy strives to create a region that promotes sustainable growth and that is economically, environmentally, and socially healthy over its 20-year timeframe. The RGS' vision statement, below, showcases the Strategy's purpose.

"The Central Okanagan is a region of urban and rural communities that are interconnected, distinct, healthy, vibrant, and welcoming. The citizens, businesses, First Nations' Councils, and local governments understand and accept that they are individually and jointly responsible to effectively and efficiently manage the Region's future growth that ensures the health and well-being of its residents. Together, and from this time forward, the citizens and governments of the Central Okanagan will work in partnership to promote a complete healthy region with a sustainable and diversified economy that provides a range of economic opportunities while protecting the natural environment and water resources for today's and tomorrow's residents."

Within the RGS, housing was identified as an "Issue Area", with the associated goal of *improving the range of housing types and tenures to meet the social and economic needs of the region*. This goal directly aligns with the objectives of the Regional Housing Needs Assessment, as gaps in housing types and tenures will be identified for future implementation within the Regional Housing Strategy. Given previously identified regional commuting patterns, and the strong connection among Central Okanagan communities, a regional outlook to housing affordability and transportation is an essential priority.

Related to housing, transportation and health were also identified as "Issue Areas" within the RGS, with the associated goals of *enhancing the regional transportation system to ensure that it is accessible, affordable, and*

efficient, and improving community health, safety, and social well-being, respectively. The Regional Housing Needs Assessment, and subsequent Regional Housing Strategy, will have implications for transportation and health, as housing is an integral component of these areas.

The corresponding RDCO Regional Growth Strategy: Priority Projects Plan identifies actions for priority initiatives within the RDCO to fulfill the commitments of the RGS, and to collectively face the issues identified at the regional level. While housing policy exists in OCPs across the region, there is currently no overarching framework for a regional perspective of housing, and therefore was identified as a RGS priority issue.

CITY OF KELOWNA HEALTHY CITY STRATEGY

In 2014, the City of Kelowna and the Interior Health Authority developed a partnership to create Kelowna's Healthy City Strategy, a long-term, integrative plan that will focus on healthy places and spaces, community health, and quality of life for Kelowna residents. This strategy will promote integrated decision-making, and is proposed to be a companion document to the Official Community Plan, with implementable actions in six theme areas: Healthy Housing, Community for All, Healthy Neighbourhood Design, Healthy Natural Environments, Healthy Food Systems, and Healthy Transportation Networks.

High-level recommendations in this strategy focus on enhancing housing policies to increase the diversity and affordability of housing, prioritizing active transportation, and encouraging mobility for all residents. This strategy is now being implemented within Kelowna.

CITY OF KELOWNA HOUSING NEEDS ASSESSMENT

In 2017, the City of Kelowna completed its own Housing Needs Assessment to inform its Healthy Housing Strategy and Journey Home Strategy. The Housing Needs Assessment identified several housing gaps within the community, such as the need for greater housing diversity, the limited supply and high demand for purpose-built rentals, the lack of security of tenure and short-term rentals, and the increasing cost of housing relative to income. Several of these needs are outlined in further detail in either the Healthy Housing Strategy or the Journey Home Strategy, as outlined in the following sections.

CITY OF KELOWNA HEALTHY HOUSING STRATEGY

Within Kelowna's Healthy City Strategy, the Healthy Housing Strategy has also been completed. In the Healthy Housing Strategy, healthy housing is characterized by four components: affordability, quality, community, and location, with a focus on non-market subsidized housing, market rental, and market homeownership. The Healthy Housing Strategy identifies 19 actions across a broad spectrum of municipal responsibilities through four key directions:

1. Promoting and protecting rental housing;
2. Improving housing affordability and reducing barriers to affordable housing;
3. Building the right supply; and
4. Strengthening partnerships and aligning investments.

Regionally, the last focus area will have the largest implications for the RDCO, as there is growing recognition that Kelowna's housing system functions within a larger, regional system. As the regional hub, many people who work in Kelowna live in outlying communities within the RDCO. To this end, housing policy changes in Kelowna will have ripple effects throughout the region.

CITY OF KELOWNA JOURNEY HOME STRATEGY

The City of Kelowna's Journey Home Strategy works alongside the City of Kelowna's Healthy Housing Strategy to address the top priorities for counteracting homelessness. The Journey Home Strategy was developed using the Housing First approach, which emphasizes the belief that all people deserve housing and that anyone can move to housing with appropriate supports. Both strategies will guide the work and investment decisions required to address housing diversity and homelessness issues in Kelowna. This strategy suggests that, while Kelowna's organizations that support people experiencing homelessness are strong, they are disconnected. Individuals and families with lived experience of homelessness share how difficult their journeys have been in understanding and navigating through organizational systems, showcasing how an integrated and coordinated effort would be a more inclusive approach to delivering services. The Strategy has 35 actions to be implemented over a five-year period to end chronic and episodic homelessness that will introduce measures to prevent homelessness in the first place, and implement a coordinated systems approach to homelessness. The Strategy highlights the need to understand regional dynamics, and to develop a coordinated regional response to homelessness.

HOMELESSNESS COUNTS (CITY OF KELOWNA, WESTSIDE, LAKE COUNTRY)

The City of Kelowna, the Westside communities (City of West Kelowna and Westbank First Nation), and the District of Lake Country all conducted point-in-time homeless counts in 2018. While these counts provide an understanding of the number of people experiencing homelessness in a community, it should be noted that data from these counts only represents those actually interviewed during a 24-hour period, and are therefore typically undercounts.

The Kelowna Point-in-Time Homeless Count was conducted to capture sheltered and unsheltered people experiencing homelessness, the hidden homeless population, and people being temporarily housed (in interim or institutional care). On March 6, 2019, a total of 605 people were identified as experiencing homelessness in Kelowna, 286 of whom were considered "absolutely homeless" (234 sheltered and 52 unsheltered), and 319 as temporarily housed. At the time of the count, there were six homeless shelters (operating under capacity), 13 interim housing locations, and 10 institutional care providers.

The Westside Point-in-Time Count was conducted via a survey at 'magnetic events', which were designed to increase opportunities for engagement with people who may be experiencing homelessness, and through an outreach program. On July 23, 2018, three magnetic events took place, and 39 camps were surveyed throughout the Westside (Westbank First Nation and West Kelowna) by the outreach team. At the time of the count, 72 people were identified as experiencing homelessness on the Westside. The majority of temporary shelters or camps were seen in Westbank First Nation territory (22 out of 39).

In Spring 2018, a point-in-time count took place in Lake Country, and found no individuals experiencing homelessness on that particular evening. However, it is likely that hidden homelessness is more common in Lake Country, rather than long-term homelessness that may be more apparent in urbanized communities with shelters and other services.

DISTRICT OF LAKE COUNTRY HOUSING NEEDS ASSESSMENT

In 2018, the District of Lake Country completed a housing needs assessment outlining Lake Country's housing situation. Key findings from this report reveal that:

- ▶ Over the past ten years, the majority of multi-unit projects have been market condominiums and, while there is a historically low vacancy rate in the region, there has been limited construction of purpose-built rental units;
- ▶ The total value of residential building permits has increased significantly since 2013;
- ▶ The average value of a single-detached home has increased by approximately 30% since 2008, from \$582,000 to \$750,000;
- ▶ There is sufficient amount of land designated as residential to accommodate between 2,000 to 4,500 more housing units, depending on density; and,
- ▶ The greatest housing needs in Lake Country are: 1) multi-unit, transit-oriented development near the town centre; and 2) rental housing.

REGIONAL TRANSPORTATION PLAN

Transportation impacts all areas of the Central Okanagan, and is a vital component to economic prosperity and overall livability. In the Central Okanagan, 24% of all trips cross community boundaries, as people travel from one community to another to access services and employment. Due to the regional connectivity between RDCO's member communities, a partnership with the District of Peachland, City of West Kelowna, City of Kelowna, District of Lake Country, Westbank First Nation, and Regional District of Central Okanagan was formed as the Sustainable Transportation Partnership of the Central Okanagan (STPCO).

The STPCO is currently preparing the region's first Regional Transportation Plan (RTP) to help shape the future of the Central Okanagan by identifying transportation investments needed over the next 20 years. The consultation process for the RTP began in 2014, and will continue into the fall of 2019 to confirm the vision and goals for regional transportation, define the Regional Transportation Network, and identify and evaluate transportation policies, programs, and projects throughout the region. The RTP will be developed within the context of other local and regional planning initiatives, such as the Central Okanagan Planning Study, the City of Kelowna's Transportation Master Plan, the Regional Trails and Bicycling Plan, the Regional Disruptive Mobility Strategy, the Regional Household Travel Survey, and the Okanagan Gateway Transportation Study, as well as the anticipated Regional Affordable Housing Strategy.

The inherent relationship between housing and transportation is outlined on page 78 of this report.

Other Housing Initiatives

In response to various housing studies and initiatives in recent years, municipalities, First Nations, and community stakeholders have been taking a proactive approach to advocating and planning for affordable housing in the Central Okanagan. This work has translated into various housing priorities and policies throughout the region.

A scan of documents adopted by RDCO member municipalities and First Nation communities was completed to identify policies and bylaws related to the provision of housing in the region, as shown in Table 1 on the following page, which outlines the six partner local governments and First Nations, and their respective housing policies and initiatives. For details of each housing initiative/policy, readers should refer to the specific bylaws in each respective local government or First Nation.

Representatives from the development industry suggested that recent policies have enabled the development of housing across the region. The City of Kelowna's Property Tax Exemption Policy for rental housing projects, and reduction of Development Cost Charges and other fees were identified as examples of effective incentives to increase the affordable housing stock. Stakeholders also suggested that municipalities and First Nations could have a positive impact on housing by contributing to land costs, or donating land for non-profit housing.

Table 1: Summary of Housing Initiatives/Policies in the RDCO

Housing Initiative/Policy	Peachland	West Kelowna	Kelowna	Lake Country	Westbank First Nation	Okanagan Indian Band
Housing Strategy			✓		✓	
Housing policies in OCP/CCP & Area Plans	✓	✓	✓	✓	✓	✓
Housing form – freehold townhouses	✓	✓	✓	✓	✓	✓
Housing form – small lots	✓	✓	✓	✓	✓	
Housing form – secondary suites inside detached houses	✓	✓	✓	✓	✓	
Housing form – secondary suites outside detached houses	✓	✓	✓	✓	✓	
Amenity zoning for affordable housing (density bonus)	✓			✓		
Facilitating market rental housing – incentives & policies			✓			
Manufactured home park redevelopment policy (tenant assistance)	✓	✓	✓		✓	
Strata conversion policy	✓	✓	✓			
Land for housing	✓		✓		✓	✓
Partnerships to create affordable housing	✓	✓	✓		✓	
Housing reserve fund			✓			
Incentives (e.g., tax exemptions, reduced DCCs)	✓		✓			
Advisory affordable housing committee (or similar)					✓	
Regular monitoring & reporting on progress			✓	✓		
Information guides on policies, programs		✓	✓	✓		

Relevant Housing-Related Studies Outside the Region

NATIONAL HOUSING STRATEGY

In 2017, after decades of disinvestment in housing from the federal government, Canada's first ever National Housing Strategy was published as a 10-year, \$40 billion plan to build more housing across the country. The National Housing Strategy sets targets to ensure that investments and new programming deliver results that will give more Canadians a place to call home. These targets include: a 50% reduction in chronic homelessness, as many as 530,000 households being taken out of housing need, up to 100,000 new housing units, and 300,000 repaired or renewed housing units. The Strategy includes initiatives like CMHC's National Housing Co-Investment Fund and the Canada Community Housing Initiative to provide funding and support to create a new generation of housing in Canada in diverse communities, and build housing that is sustainable, accessible, mixed-income, and mixed-use. The Strategy signals Canada's reinvestment and commitment to creating and supporting more affordable housing throughout the country.

SHARED EQUITY HOMEOWNERSHIP STUDY

In 2017, the BC Rural Centre explored the opportunity of introducing an affordable homeownership program for moderate-income households in select communities across the Southern Interior of BC, including Kelowna. This high-level study focused on shared equity homeownership and community land trusts (CLTs) as the primary models for evaluation, with the following findings:

- ▶ Affordable homeownership complements rental and non-market housing along the housing continuum, and is an opportunity to meet the needs of moderate income households;
- ▶ Moving some moderate income households into homeownership can help alleviate pressure on the rental stock;
- ▶ Shared equity models and CLTs are promising practices in large markets, such as Kelowna, given the potential long-term asset appreciation of the housing market; and
- ▶ There is limited viability of applying a shared equity program in small and rural communities, given the risks of limited long term equity gains.

UNION OF BC MUNICIPALITIES HOUSING STRATEGY

In 2018, the Union of BC Municipalities (UBCM) set out to identify solutions to BC's affordable housing crisis through a set of practical recommendations to guide local governments as they engage with the federal and provincial governments on emerging changes to housing policy. Four key issues and recommendations are identified in the Strategy that impact the housing sector in BC:

- ▶ Too little rental housing is being built;
- ▶ Housing prices need to be stabilized;
- ▶ Too many people are becoming homeless and staying homeless for too long; and
- ▶ Governments (all tiers) have failed to fully gauge the magnitude of this issue that it has grown.

The UBCM Strategy identifies policy shifts as priority items for this approach in municipalities across BC:

- ▶ A rental housing strategy that substantially increases the amount of rental housing available to British Columbians over the next 10 years;
- ▶ A demand management strategy that stabilizes house prices so that British Columbians can realistically be able to own a home without incurring crippling debt;
- ▶ A comprehensive homelessness strategy to substantially reduce the number of people who are homeless by reducing pathways into homelessness and increasing pathways out of homelessness, while continuing to provide appropriate services to those who are currently homeless; and
- ▶ An all-government approach towards housing affordability, where each order of government works actively within its own sphere of responsibility, and collaborates at a community level to bring about community-appropriate change.

REGIONAL HOUSING CONTEXT



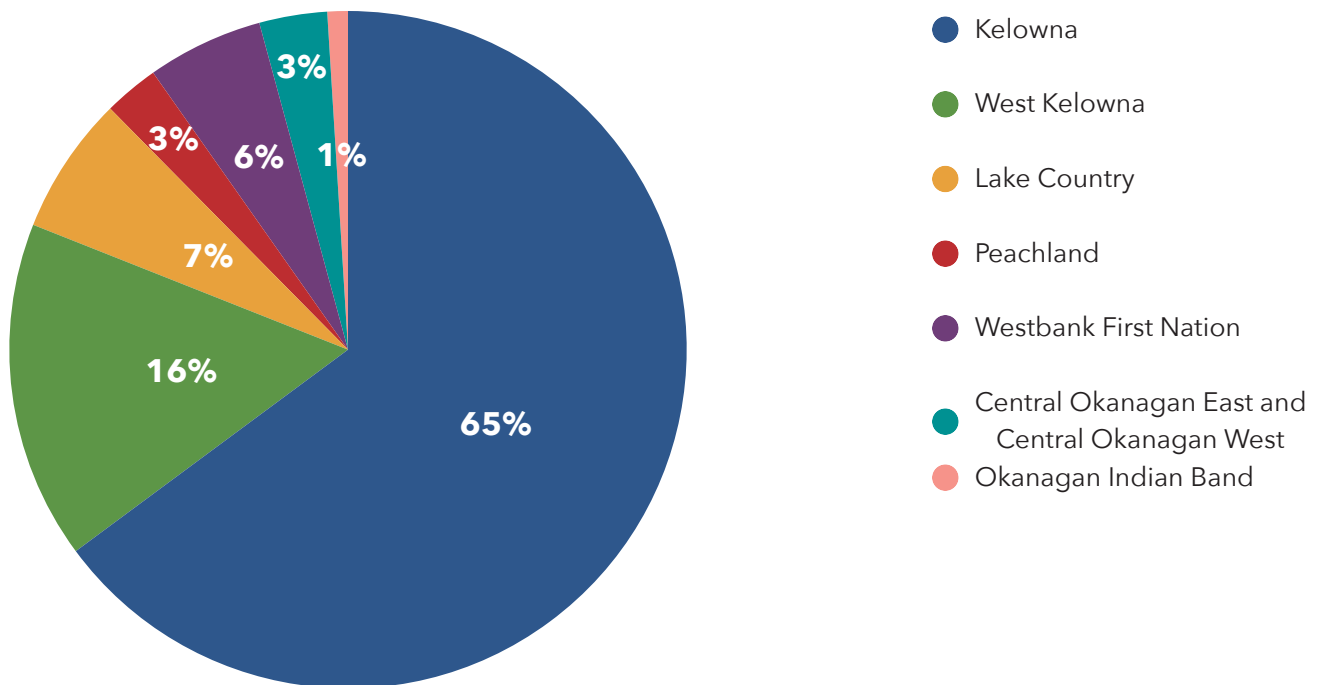
Regional Housing Context

While the main focus of this report is a descriptive analysis of the current housing needs and issues in the Central Okanagan, it is also instructive to look at the designated land capacity for development relative to projected housing demand to determine whether there is a shortfall in designated residential land in relation to projected demand.

This section of the report identifies highlights from the most recent municipal Official Community Plans and Westbank First Nation’s Land Use Plan in relation to future housing supply and demand. It is important to note that some communities consider capacity relative to demand in their plans; others do not. It may be worth considering undertaking a spatial land analysis as part of the Regional Growth Strategy review to further evolve this analysis (see *Key Considerations* section).

Drawing on the regional and sub-area housing projections (Tables 10 and 11), 65% of all new housing units between 2016 and 2036 are projected to be built in Kelowna, which continues to be the community that takes on the majority of the region’s growth, and therefore plays a dominant role in the regional housing market.

Figure 3: Projected Share of Housing Units Between 2016 & 2036



City of Kelowna | OCP 2040

The Council-endorsed growth scenario identifies where future residential growth – up to 25,000 units – is targeted between 2020 and 2040.

- ▶ Future Growth
 - ▶ Suburban Area – 33%
 - ▶ Core Area – 67%
- ▶ Additional Housing 2040
 - ▶ Multi-unit – 75%
 - ▶ Single/Two Units – 25%
- ▶ A major focus of the growth scenario is providing more four-plexes, townhouses, and rowhouses throughout the Urban Core. Another key tenet is that no additional greenfield or suburban neighbourhoods are identified for development.
- ▶ Using annual incremental growth rates and average household occupancy, approximately 25,000 homes will be needed for new residents by 2040. For planning purposes, it is anticipated that 6,250 single/two-unit homes, and 18,750 multiple unit homes (apartments, townhouses) will be needed.

District of Lake Country | OCP 2018-2038

- ▶ The direction of the plan is for Lake Country to continue pursuing the goal of a more compact, efficient, and sustainable community in core and nodal areas, which will in turn help protect and preserve the surrounding rural area.
- ▶ The District would like to provide a stock of diversified housing that consists of fewer than 70% single-unit and more than 30% multiple-unit housing. With an anticipated 1.5% to 3.1% population growth rate, about 2,100 to 5,100 new residential units will be required by 2038. To shift the proportions to a higher percentage of multiple family units, a substantial portion of these new units will need to be in multiple-unit buildings.
- ▶ A considerable amount of serviced property, or property with plans for future servicing, still exists within the Urban Containment Boundary and remains designated, but still undeveloped. Currently, there is sufficient land designated to accommodate approximately 6,300 additional dwelling units, based on vacant land designations and proposed development projects in the District.

City of West Kelowna | OCP 2011

The City's first Official Community Plan was adopted in 2011 following incorporation of the municipality and it is anticipated that a review of the OCP will occur in 2019/2020. The existing OCP utilizes Growth Management Designations to define growth priority areas. West Kelowna's overall Growth Management Policies include:

- ▶ Focus new growth and development in Boucherie and Westbank Centres, Gellatly Village, the Corridor, and Neighbourhoods.

- ▶ Discourage greenfield development outside of existing developed areas or approved Comprehensive Development Plan areas.

Assuming an average annual growth rate of 2% and average household occupancy of 2.3 persons per unit, West Kelowna's projected population and housing requirements for 2010 to 2030 are 13,732 new persons and an additional 5,970 residential units as per the 2011 OCP. These additional housing units are expected to be made up of a variety of housing forms, including single-detached homes, ground-oriented multiple family homes, and apartment units, and will also likely include variety in forms of tenure.

Note: Although the OCP presents demand projections, it does not compare them with projected residential land supply.

District of Peachland | OCP 2018

The OCP aims to focus growth on new commercial and residential growth in Downtown and three master planned new neighbourhoods:

- ▶ Ponderosa is a planned 2,310 unit, mixed-use development with residential, commercial, hospitality, and recreational uses.
- ▶ New Monaco is a new 125-acre master planned community overlooking Okanagan Lake. In 2011, Peachland Council adopted the New Monaco neighbourhood into the OCP, supporting 2,800 housing units and 250,000 sf of commercial, retail, and cultural development.
- ▶ Lower Princeton is being planned for 700 units.
- ▶ 50% of the units in these three developments are set aside for non-ground-oriented, multi-family housing.

The potential increase in growth associated with these large developments was added to Peachland's baseline growth rate, and an annual rate of 3.6% was established for the OCP. Projecting this growth rate to 2036, Peachland anticipates a population of approximately 11,011. Taken together, the three large developments have more than enough capacity to accommodate this population.

Westbank First Nation

The Land Use Plan 2007 was prepared to serve as a statement of objectives and policies to guide planning decisions on Westbank Lands. Growth Management encourages "smart" type development and, as such, WFN will:

- ▶ Prioritize development to support compact and complete communities;
- ▶ Enable Westbank Lands to grow while preserving open space areas;
- ▶ Encourage development that minimizes commuting;
- ▶ Consider smaller residential lots within single detached developments and more than one unit on the same lot;
- ▶ Encourage multiple unit residential developments, such as duplexes, triplexes, four-plexes, townhouses, and apartment buildings; and

- ▶ Where appropriate, allow mixed-use developments that combine housing with retail, office, or other uses.

Central Okanagan East

The area that comprises Central Okanagan East has two separate OCPs - Ellison (2017) and South Slopes (2012), and a Rural Land Use Bylaw - Joe Rich Rural Land Use Bylaw.

- ▶ Ellison OCP:
 - ▶ Given that a significant amount of land is located within the ALR, the OCP does not anticipate Ellison becoming a centre for urban growth in the immediate future and the goals do not consider adding large areas of urban development.
 - ▶ The plan sets goals to preserve agricultural land and rural character in Ellison by directing future urban development into appropriately serviced town centres in neighbouring communities.
 - ▶ The primary residential enclaves in the Ellison OCP areas are Scotty Creek (444 residential units) and Spencer Road (243 residential units). The remaining area with potential for residential development is Sunset Ranch which will contribute a potential maximum of 450 units.
- ▶ South Slopes OCP:
 - ▶ Little or no new housing development is anticipated within the OCP boundary.
 - ▶ There is currently no servicing or infrastructure for sewage disposal, potable water, or storm water. Key land use planning objectives include managing growth in an orderly manner and protecting the rural character of South Slopes.
 - ▶ There are approximately 40 properties with residential buildings in the South Slopes OCP area, mainly concentrated in two subdivisions: Lakeshore Road and June Springs Estates.
- ▶ Joe Rich Land Use Bylaw:
 - ▶ The Joe Rich area is rural in nature and has limited infrastructure. While some areas within the Joe Rich area are covered by fire protection and there are some small water utilities, the services and infrastructure available in Joe Rich reflect its rural nature.
 - ▶ Future land use goals generally support Joe Rich as a rural area largely reflecting current rural lot sizes and uses.

Central Okanagan West

The area that comprises Central Okanagan West has two separate OCPs - Brent Road - Trepanier (2012) and Rural Westside (2014).

- ▶ Brent Road - Trepanier OCP:
 - ▶ The land use planning approach aims to manage growth in an orderly manner and protect the rural character of the area within the OCP boundary. The OCP identified approximately 84 residential properties that were mostly self-servicing for potable water and sewage management. Fragmented,

under serviced development has been avoided and neighbouring communities areas are regarded as best able to service the growth of new housing development.

- ▶ To this end, the 2012 OCP anticipates little or no housing development in the Brent Road - Trepanier area within the 5 year horizon it planned for in 2012.
- ▶ The OCP addresses regional growth by containing urban growth and supporting growth and redevelopment in existing settlement areas with full urban services, and by supporting a range of housing types, densities and affordability options.
- ▶ Rural Westside OCP:
 - ▶ The area represents less than 1% of the population base of the RDCO, and the OCP recognizes that it will continue to remain a rural area with limited community services and infrastructure.

Commentary on Regional Housing Context

- ▶ Kelowna, Lake Country, and Peachland's OCPs include analysis of projected housing units in relation to designated land supply. All three communities have more than enough designated land to accommodate projected demand.
- ▶ West Kelowna and Westbank First Nation's plans do not directly compare future supply relative to demand. However, the policies of these plans do anticipate accommodating continuing growth.
- ▶ With Kelowna not planning any new suburban neighbourhoods in its OCP, later in the planning period there may be increased demand for detached homes in neighbouring communities. Kelowna will be largely insulated from the effects of what occurs in other municipalities and First Nations communities, due to its predominate position in the regional housing market.
- ▶ Peachland and Lake Country have identified a significant percentage of new multi-unit residential units, including apartments. These aspirations may not be achievable within the 20-year time horizon, as Kelowna is planning for more than 11,000 multi-family units.
- ▶ RDCO's rural areas have limited designated serviced land available for residential development and outline policies to concentrate growth in urban centres. These areas have less capacity to accommodate new housing and are not strong candidates for future growth given land use constraints (ALR) and site servicing constraints.

THE REGIONAL HOUSING MARKET

In summary, member municipalities, First Nations, and electoral areas within the Central Okanagan are inherently interconnected as a regional housing market. The population and housing unit projections demonstrate a potential future based on historic trends, with the large share of housing units expected to be concentrated in the City of Kelowna. This is logical given the existing location of services, transportation, places of employment, healthcare, and education. However, the region can influence growth by introducing land use

interventions, such as policies and strategies outlined in a Regional Growth Strategy. These interventions, when implemented successfully, can push or pull the market share of units throughout the region, subject to many factors, such as land economics, developable land, investment opportunities, etc. The following diagrams illustrate the baseline share of projected housing units, and an example of how an intervention could have implications on the rest of the regional housing market.

Figure 4: Projected Share of Housing Units between 2016 and 2036, Regional Housing Model

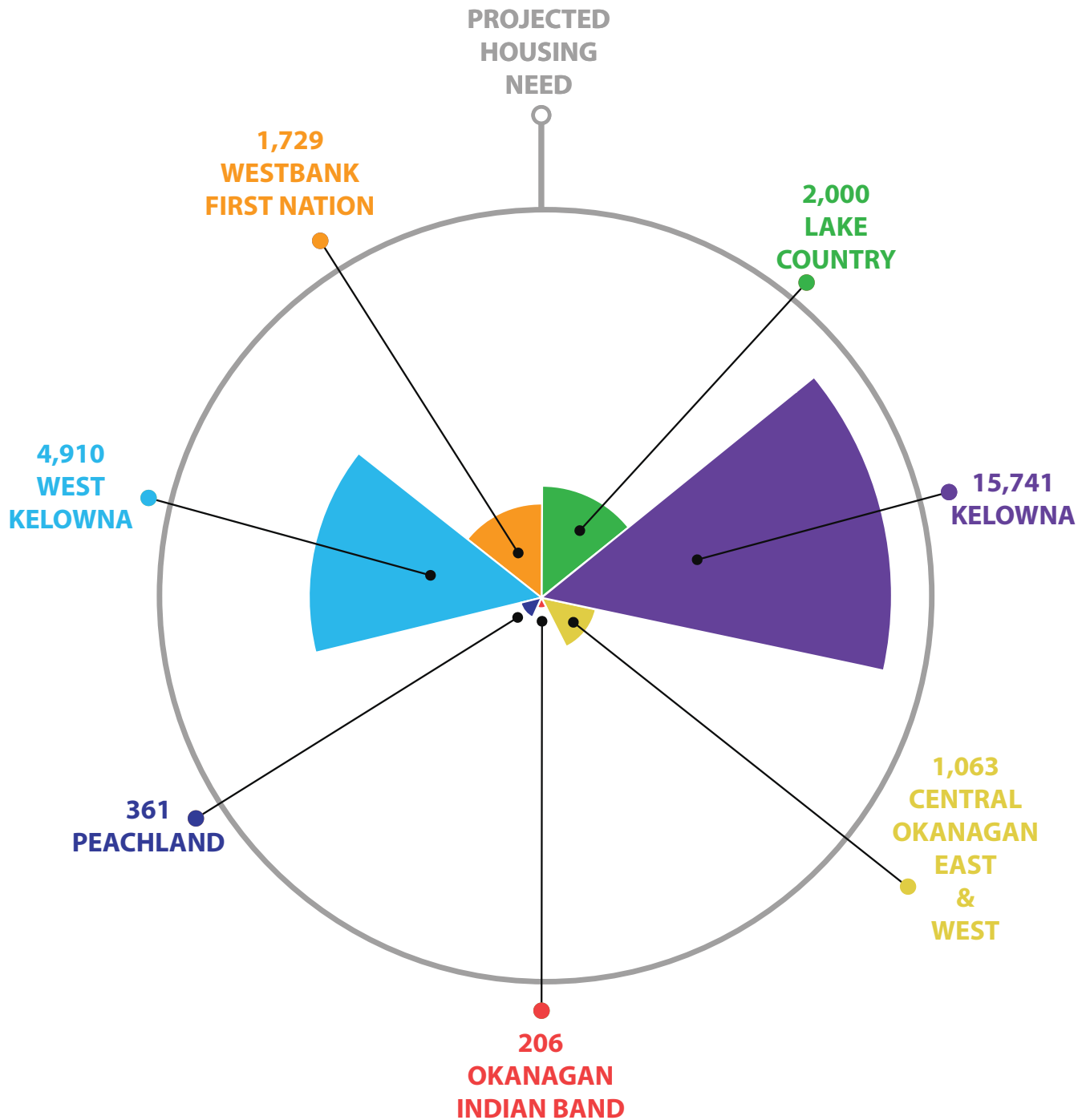
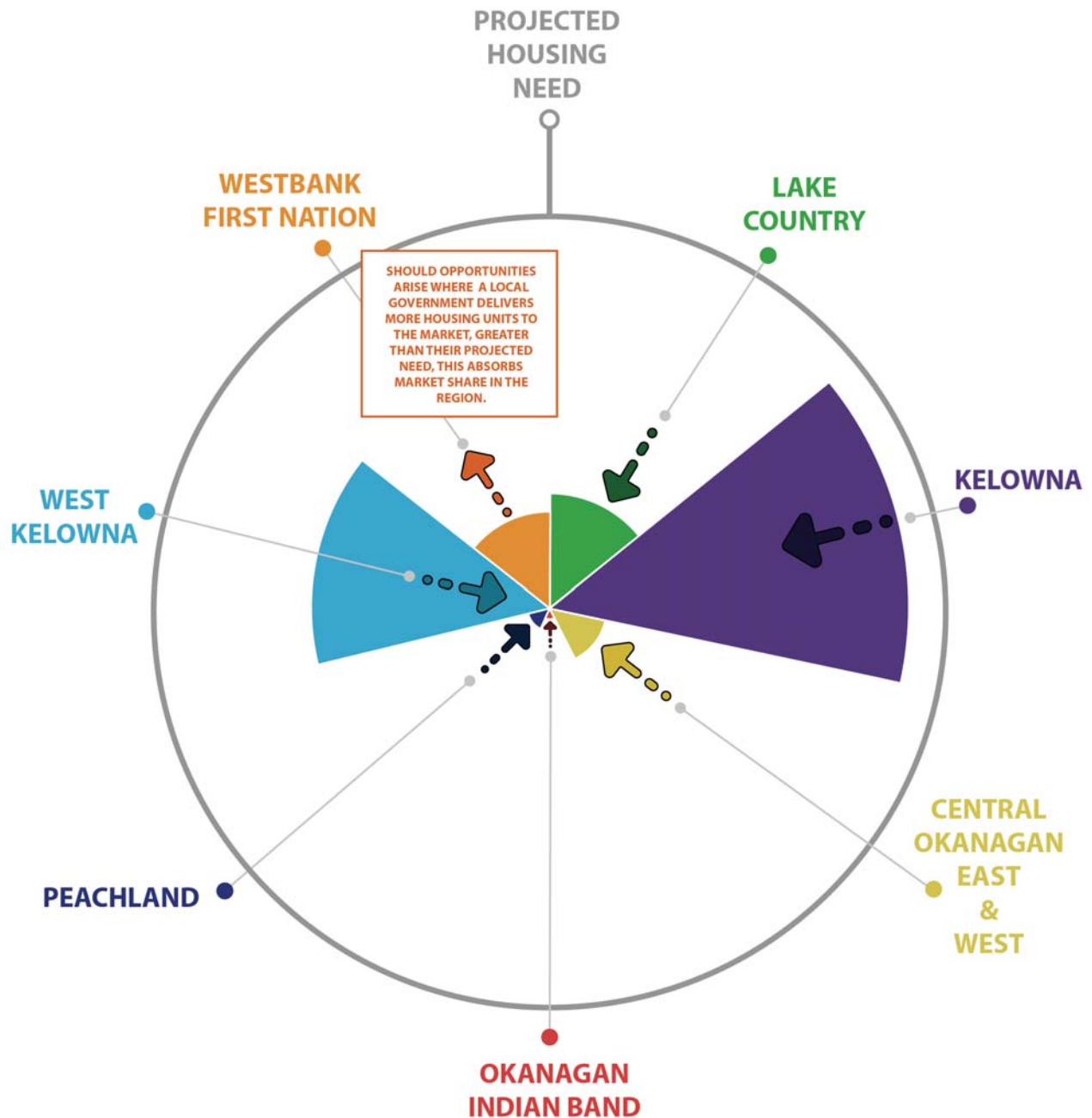


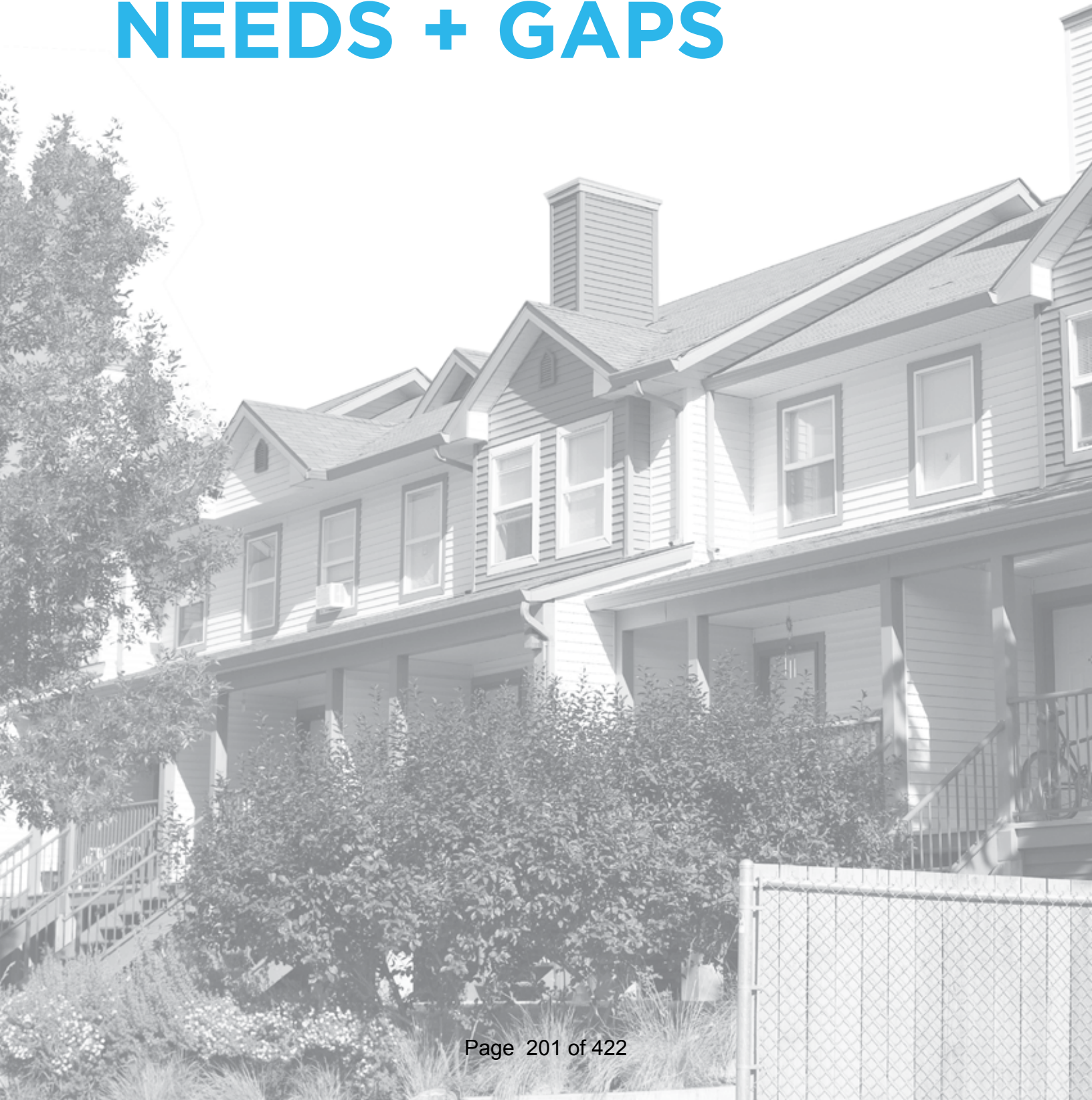
Figure 5: Projected Share of Housing Units Between 2016 and 2036, Regional Housing Model



Regional Definition of Housing Affordability

In the Regional District of Central Okanagan, affordable housing means that the price to rent or purchase a suitable and accessible home does not exceed 30% of a households' gross income, and is located in reasonable proximity to where people work, go to school, access services, recreate, and socialize.

SUMMARY OF REGIONAL HOUSING NEEDS + GAPS



Summary of Regional Housing Needs & Gaps

The following housing issues, needs, and gaps have been identified for the Central Okanagan. The subsequent Housing Indicators section provides evidence to support these key findings.

Priority Groups & Needs

The populations experiencing the greatest challenge finding affordable, suitable, and adequate housing in the Central Okanagan include:

- ▶ Persons experiencing homelessness;
- ▶ Persons experiencing mental health issues and substance use challenges;
- ▶ Low-income households, including low-income families and seniors;
- ▶ Moderate-income households, including households trying to enter the homeownership market;
- ▶ Seniors, including recently retired and mobile seniors to frail seniors; and
- ▶ Youth and young adults.

PERSONS EXPERIENCING HOMELESSNESS

The 2018 Point-in-Time (PiT) Counts found 358 people experiencing absolute homelessness in the region, an increase of 53 people since the regional 2016 PiT Count. The region's shelters are consistently over-capacity and experiencing operational stress. There is a need to provide safe and stable affordable housing for people transitioning out of homelessness, including housing with supports.

PERSONS EXPERIENCING MENTAL HEALTH ISSUES & SUBSTANCE USE CHALLENGES

Stakeholders suggested that a significant proportion of the region's population experiencing homelessness are also experiencing mental health and/or substance use challenges, which affect their ability to maintain or secure housing. Shelter providers share that the severity of substance use has increased substantially in recent years. Their observations suggest that the prevalence of more severe drugs and the opioid crisis are contributing factors to homelessness and health issues among the region's vulnerable populations.

Stakeholders and service providers indicate inadequate recovery programming and lack of recovery housing for community members seeking mental health support and recovery from substance use, limiting the ability for people to secure housing, placing them at-risk for continued homelessness or re-entry into a homelessness crisis. The Journey Home Strategy and its Housing First approach identifies housing as a pre-condition for recovery; highlighting the importance of adding new supportive housing units to respond to the 500 person wait list for supportive housing in Kelowna.

LOW-INCOME INDIVIDUALS, FAMILIES & SENIORS

As market housing prices continue to rise, low-income individuals, families, and households on fixed incomes, are challenged to afford housing in the region. Lone-parent and individual households earning the median income or less are priced out of most Central Okanagan communities in both the rental and homeownership markets. In some instances, households unable to afford the cost of housing rely on living with family members, in subsidized housing projects, or shelters.

BC Housing's waitlist for non-market housing is 259 applicants. Non-profit housing providers not registered with BC Housing maintain their own waitlists, which include 150 families for non-market rental housing, and 187 families for affordable homeownership options. There is a need for more affordable rental housing in the Central Okanagan to address these lists.

SENIORS

The population of seniors aged 65+ is projected to increase by 30,000 by 2036, comprising 52% of the region's growth over a 20-year time horizon. Many seniors, as they enter retirement, rely on savings or are on fixed incomes, both of which are largely impacted by the increase in rental prices in the region. Community consultation indicated that the prospect of seniors potentially losing their homes due to affordability was a major concern. Of the 259 applicants on BC Housing's non-market housing wait list, 42% are low-income seniors. The issue has led to shelter providers seeing a substantial increase in the number of seniors experiencing homelessness.

YOUTH + YOUNG ADULTS

A high proportion of the region's homeless population stems from youth aging out of foster care, and a lack of support services to aid in this transition. As seen by the Westside PiT Count, almost half of the people experiencing homelessness in that area have been in the foster care or group home system at some point, and almost 60% of youth were involved with the child welfare system. Community stakeholders bolster this evidence, indicating that preventative measures to youth homelessness need to occur, including improved coordination of services.

Many stakeholders feel that young adults entering the labour force do not have the means to afford housing in the region, and therefore are staying in precarious rental situations, continuing to live with their parents, or are leaving the region. This is further demonstrated by the affordability analysis, where median income households aged 24 and under, and lone parents and individuals aged 25 to 34, cannot afford homes in the private rental market. In the homeownership market, young adults under the age of 24, earning the median income, are priced out of the market entirely. Developers suggested that the region no longer has "starter home" options for young first-time homebuyers, preventing them from entering the market, or causing them to move outside of the region to afford housing that meets their needs.

MODERATE INCOME HOUSEHOLDS

Housing for people earning moderate incomes has become challenging in recent years. This group is often faced with the predicament of having incomes too high to qualify for non-market housing, but are stretched or priced out of the private housing market. Many stakeholders indicated they would like to see this group prioritized, as housing for this group is not being provided in current market and non-market conditions. In the region, “workforce housing” is defined by households with incomes that lie outside of BC Housing’s Housing Income Limits to qualify for non-market housing (ranging from \$33,000 for a studio to \$62,500 for a 4+ bedroom), and incomes below what is considered affordable in the private market (\$85,000 for an apartment, \$107,000 for a townhouse, and \$158,000 for a single-detached house).

Regional Affordability

RENTAL

The following table summarizes rental affordability across the Central Okanagan, comparing how much households can afford to rent per month (based on 30% of their gross income) against average rents in each community. Couple households earning the median income have the greatest choice in the rental market and are able to afford the average rent, while lone parent and single person households experience the greatest challenges in the rental market, often unable to afford the average rent in the RDCO.

Table 2: Summary of Rental Affordability in the RDCO⁴

Community	Couples	Lone Parents	Singles	Average Monthly Rent (All Housing Types)
Peachland	\$2,308	\$1,052	\$803	\$1,147
West Kelowna	\$2,272	\$1,135	\$897	\$1,147
Kelowna	\$2,049	\$1,055	\$798	\$1,147
Lake Country	\$2,196	\$1,114	\$730	\$1,082
RDCO	\$2,207	\$1,089	\$807	\$1,135

HOMEOWNERSHIP

Greater affordability challenges are felt for all household types in the homeownership market within the RDCO, as seen in Table 3. Couples earning the median income or more are the only household group in the region that can afford the average condominium apartment. Purchasing a townhouse or single detached home is out of reach for households earning the median income or less for all household groups in the region.

⁴ The colour markers illustrate the relative affordability of the average rent for households earning the median income, where green is affordable (less than 30% of income on rent), yellow is somewhat affordable (around 30% of income on rent), and red is unaffordable (more than 30% of income on rent).

Table 3: Summary of Homeownership Affordability in the RDCO⁵

Household Type	Affordable Purchase Price	Average Sale Price		
		Condo	Townhouse	Single Detached Home
Couples	\$395,943	\$347,131	\$497,512	\$751,094
Lone Parents	\$134,053			
Singles	\$68,250			

Housing Gaps

Housing gaps in the Central Okanagan exist at all levels across the housing continuum. Coinciding with the priority groups and affordability analysis, the housing gaps in the region are as follows:

NON-MARKET

- ▶ Year-Round Emergency Shelter Beds
- ▶ Transitional Housing with Support Services
- ▶ Supportive “Recovery” Housing
- ▶ Long-Term Supportive Housing
- ▶ Supportive Housing for Youth Aging Out of Care
- ▶ Subsidized Housing for Low-Income Households
- ▶ Subsidized Housing for Seniors
- ▶ Subsidized Housing for Moderate-Income Households

MARKET

- ▶ Rental Supplements in the Private Market
- ▶ Market Rental Housing – Purpose-Built Rentals, Particularly for Individuals, Families and Seniors
- ▶ Affordable Homeownership Options
- ▶ Affordable Ground-Oriented Housing

⁵ Affordable purchase price means a household spends no more than 30% of their gross income on mortgage and utilities, with a 10% Downpayment.

Table 4: Summary of Housing Needs & Gaps in the RDCO

Priority Group	Housing Gap/Issues
Persons Experiencing Homelessness	<ul style="list-style-type: none"> ▶ Year-Round Emergency Shelter Beds ▶ Transitional Housing with Support Services
Persons Experiencing Mental Health & Substance Use Challenges	<ul style="list-style-type: none"> ▶ Supportive “Recovery” Housing ▶ Long-Term Supportive Housing ▶ Transitional Housing with Support Services ▶ Rental Supplements in the Private Market
Low-Income Individuals, Families & Seniors	<ul style="list-style-type: none"> ▶ Subsidized Housing for Low-Income Households
Seniors	<ul style="list-style-type: none"> ▶ Subsidized Housing for Seniors ▶ Purpose-Built Rentals Appropriate for Seniors
Youth & Young Adults	<ul style="list-style-type: none"> ▶ Supportive Housing for Youth Aging Out of Care ▶ Purpose-Built Rentals for Individuals ▶ Rental Supplements to the Private Market ▶ Affordable “Starter Home” Options
Moderate Income Households	<ul style="list-style-type: none"> ▶ Rent Supplements in the Private Market ▶ Purpose-Built Rental Units ▶ Affordable Homeownership Options ▶ Affordable Ground-Oriented Housing

Other Challenges Related to Housing

TRANSPORTATION

After housing, transportation is considered one of the region’s largest concerns. The majority of people in Central Okanagan communities rely on personal vehicles to get around, placing a large burden on road infrastructure, especially on the bridge crossing between Kelowna and West Kelowna. Based on conversations with stakeholders and community members, many believe the region lacks transportation services and options, so households must rely on personal vehicle use, which is very costly. Stakeholders suggested that the limited alternative transportation infrastructure, such as transit, contributes to regional traffic congestion.

The cost of transportation is typically the second highest expenditure for households after the cost of housing. Combined, housing and transportation costs encapsulate a more fulsome picture of affordability challenges experienced by a regional population. The location, availability, affordability, and suitability of both housing and transportation provide options, or create limitations, to households in the region.

EMPLOYMENT

Employee Recruitment/Retention

Many stakeholders identified issues related to attracting families and individuals to move to the region because of the high cost of living, and specifically the high cost of housing. Several stakeholders stated that many employers do not have the resources to provide additional compensation to align with housing costs faced by moderate-income workers, leading to difficulty recruiting moderate-income workers, the inability to retain workers, and being less competitive compared to other regions.

Employment Areas

Community consultation revealed that areas outside Kelowna are considered “bedroom communities”, as they lack employment opportunities to enable people to work in the same community where they live. This situation has generated more commuter traffic between Kelowna and other RDCO communities, including the rural areas, as it is more affordable to purchase or rent a home farther from the core employment area.

Stakeholders suggested that, if economic development and job creation are enabled in communities outside Kelowna, where people can afford housing, some of the pressure on the transportation system might be alleviated.

TOURISM

As the Central Okanagan is a very desirable location, the region is highly influenced by the tourism and travel industry. The prevalence of AirBNB and other vacation rental homes has caused disruption in the housing market, as many units that could be used for secure long-term rentals for local residents are instead being rented to short-stay vacationers. While the region has seen an increase in the supply of secondary suites, stakeholders suggested that these units are prime candidates for AirBNB units. The secondary rental market in the region is insecure, and not widely available for long-term renters.

Stakeholders also described the impact that tourism has made on the homeownership market, suggesting that foreign buyers have been investing in vacation homes for intermittent summer use. They also commented on the Province’s recent Speculation Tax on foreign buyers in West Kelowna and Kelowna, which they believe is too early in its implementation to understand the effect on the regional market. Although there is limited data on this for RDCO communities, only 3.8% of properties were non-resident owned within BC in 2018.

CHILD CARE

Based on input from stakeholders and the community survey, it was revealed that many Central Okanagan families find it challenging afford basic necessities, such as food and child care, while prioritizing paying rent. Many families are unable to find affordable child care, and experience this as a significant barrier to return to work. Often, a significant proportion of their income is dedicated to child care costs. As child care, income, and housing are inherently linked, having more affordable child care options would help mitigate some housing related issues, such as reducing the risk of working families experiencing poverty.

PROVINCIAL REGULATIONS

Industry stakeholders shared that recent changes to BC's Step Code, the introduction of the Speculation Tax for Kelowna and West Kelowna, and modifications to the Residential Tenancy Act have created either more risky development environments, or have increased costs associated with developing housing. CMHC's recent introduction of "Stress Testing" for mortgages has led to many households being unable to qualify for private mortgages and, from their perspective, will affect projected absorption rates in all areas throughout the country, including the RDCO.

LAND COSTS

Land costs have increased substantially in recent years, directly influencing the cost to build housing in the Central Okanagan, and ultimately increasing housing costs to tenants and homebuyers. According to stakeholders, land costs exceeding \$1 to 2 million per acre are making housing projects less economically feasible for private market housing development. They suggested that the prospect of delivering affordable non-market housing projects would require donated land, or land provided at nominal costs to non-profit housing providers.

COORDINATING REGIONAL HOUSING POLICIES

The fundamental relationship between the RDCO and its member communities is an important consideration for the housing market. Many stakeholders commented on the complex relationship among different municipal and First Nations policies, and the navigation of various channels required to deliver housing projects.

Industry stakeholders suggested that developers will choose to build in communities where the development process is less risky, and where communities provide more certainty around the approvals process. Stakeholders presented ideas for a more holistic, regional approach to developing housing, including adopting similar bylaws, messages, and processes. From their perspective, aligning municipal and First Nations strategies, including housing policy, will ensure that regional growth is managed in a responsible and coordinated way.

HOUSING INDICATORS



Housing Indicators

Demographics

RECENT GROWTH

Population growth in the RDCO averaged 1.8% per year from 2006 to 2016, as measured by the national Census. This represents a population increase of 3,260 people per year. Growth was slightly faster from 2006 to 2011 (averaging 2.1% or 3,500 people per year) compared to 2011 to 2016 (averaging 1.6% or 3,000 people per year), as seen in Table 5.

Table 5: Historic Population Growth, RDCO & Sub-Areas, 2006-2016

Community	2006	2011	2016	Average Growth Rate, 2006 - 2016	Average Change, 2006 - 2016
Peachland	4,883	5,200	5,428	1.1%	55
West Kelowna	27,214	30,902	32,655	1.8%	544
Kelowna	107,035	117,312	127,380	1.8%	2,035
Lake Country	9,606	11,708	12,922	3.0%	332
Central Okanagan East	3,650	3,795	3,824	0.5%	17
Central Okanagan West	1,758	1,947	1,981	1.2%	22
Westbank First Nation	6,207	7,058	9,028	3.8%	282
Okanagan Indian Band	1,923	1,917	1,664	-1.4%	-26
Total RDCO	162,276	179,839	194,882	1.8%	3,261

Source: Statistics Canada, Census (2016)

According to population estimates from BC Stats, growth has accelerated since 2016, averaging more than 3,700 people per year in the last two years. This is consistent with housing starts reaching record or near record levels throughout the region since 2016.

POPULATION PROJECTIONS

Projections over a 20-year time horizon are uncertain, and may be influenced by a range of factors, both inside and outside the region. Statistics Canada prepares various growth scenarios at a national level, and the middle scenario projects 0.8% annual population growth for Canada from 2016 to 2036. As shown in Table 6, the RDCO is projected to grow by 1.3% per year, thus maintaining a faster growth rate than the national average, but somewhat slower than the period since 2006.

The projections are even more uncertain at the level of an individual community, as they do not consider, among other factors, the differing supply of developable land in each community. Individuals who choose to move to the Okanagan, whether for work or quality of life reasons, may have a range of broadly similar options for a given type of housing throughout the RDCO. Exactly where they land will depend, in part, on where new supply is constructed. High-rise apartments are the only housing type where location options are currently limited to Kelowna, but that may also change over the next 20 years.

Population and housing unit projections for the RDCO have been prepared for the region, as a whole as well as each individual community. The distribution of regional growth among regional communities was then adjusted, based on a 2015 analysis completed by Parsons as part of the Central Okanagan Planning Study. The Parsons study used BC Stats projections for the regional total, and allocated growth within the region based on each community's share of growth over the 1996 to 2014 period. Population projections have been prepared using a cohort component model, which is a standard approach to population projections. This model uses current population by age and sex as the starting point and, for each subsequent year, advances each person to the next age, with adjustments for births, deaths, and net migration. More specifically:

- ▶ The estimated **number of births** are based on fertility data for the Central Okanagan Local Health Area and reported by the BC Stats Vital Statistics Division. This data set measures the number of births to women at various ages, and can be used to estimate future births based on the age profile of the local female population. Fertility rates are projected forward based on the average of the previous five years, and given that fertility rates have been very consistent recently, rates are virtually unchanged over the 20-year projection period.
- ▶ The estimated **number of deaths** are based on mortality data for British Columbia⁶. This data set reports the probability of passing away for BC residents depending on their age, and can be used to estimate future deaths based on the local age and sex profile. Mortality rates have recently been declining in BC, and this trend is projected to continue, although at a more moderate pace. Taken together, births minus deaths is equal to the “natural increase” of the population.
- ▶ The level of **net migration**, which is the difference between the number of people who move into the region/community and those who move away, is the most important factor in determining the level of future growth and is the most uncertain. For this analysis, the projected level of net migration is based on past trends over the 2006 to 2016 period, with several adjustments:
 - ▶ Greater weight is placed on the most recent five-year inter-Census period (2011 to 2016) compared to the 2006 to 2011 period.
 - ▶ Migration in 2017 and 2018 is adjusted higher to match the BC Stats projected growth rates and to account for the rapid pace of recent residential development. This higher growth is assumed to be sustained for the 2019 to 2021 period.

⁶ Statistics Canada Data Table: 13-10-0114-01

- ▶ Migration over the entire 2016 to 2036 period is gradually scaled higher to reflect continued growth in both the Canadian and BC populations as these are the main source of Central Okanagan migrants. According to BC Stats data, 50% of total net migration to the RDCO from 2006 to 2016 was from the rest of BC, and 41% was from other Canadian provinces.
- ▶ Migration assumptions for each community within the RDCO were further adjusted to ensure the total population matches the projections shown in the 2015 Parsons analysis.

The baseline year for the projections is 2016, and this corresponds to the latest Census, which provides the demographic details for each community that are required for the analysis. Total population for 2016 is adjusted to account for net Census under-coverage, which is the estimated percentage of the population that was missed by the Census. Estimated net under-coverage for British Columbia in 2016 was 4.1%, significantly higher than national under-coverage of 2.4%. Coverage errors are not reported at a regional level, but based on the difference between the 2016 BC Stats population estimates and Census population, the RDCO under-coverage for 2016 is an estimated 3.4%. This means the “true” population of the region in 2016 is about 201,400 rather than the 194,882 reported by the Census. Under-coverage also varies by age. According to a 2011 study, it is highest among males from age 20 to 44 and females from age 20 to 34. The RDCO population is adjusted accordingly.

One final point to note is that the Parsons study used 2040 as the projection date, while this report uses 2036. The Parsons projections are therefore adjusted slightly lower by assuming annual growth was linear and removing the last four years of growth.

Table 6: Projected Population, RDCO & Sub-Areas, 2016-2036

Community	2016	2026	2036	Growth (2016-2036)	Average Annual Change, 2016 - 2036	Average Annual Growth Rate
Peachland	5,610	5,969	6,194	584	29	0.5%
West Kelowna	33,751	40,338	46,164	12,413	621	1.6%
Kelowna	131,654	151,680	169,228	37,574	1,879	1.3%
Lake Country	13,356	15,766	17,636	4,280	214	1.4%
Central Okanagan East & Central Okanagan West	5,998	6,693	7,448	1,449	72	1.1%
Westbank First Nation	9,331	11,827	12,897	3,566	178	1.6%
Okanagan Indian Band	1,720	1,710	1,644	-76	-4	-0.2%
Total RDCO	201,421	233,983	261,210	59,789	2,989	1.3%

Source: Statistics Canada, Census (2016), Consultant Projections

AGE COMPOSITION

The RDCO has a slightly older age profile than the rest of BC, with a 2016 median age of 45.5 compared to the BC median of 43.0. Kelowna is the youngest part of the region with a median age of 43.8, followed closely by Lake Country at 44.7, and West Kelowna at 45.2. The rest of the region is significantly older, as seen below.

Table 7: Median Age, RDCO & Sub-Areas, 2016

Community	Median Age
Peachland	57.3
West Kelowna	45.2
Kelowna	43.8
Lake Country	44.7
Central Okanagan East	50.2
Central Okanagan West	53.7
Westbank First Nation	55.1 (estimated)
Okanagan Indian Band	57.8
Total RDCO	45.5

Source: Statistics Canada, Census (2016)

The population group that is projected to grow at the highest rate between 2016 and 2036 is the 75 to 84 age group at 3.7% per year, followed by the 85+ age group at 3.4% per year.

Table 8: Projected Population by Age, RDCO, 2016-2036

Age Group	2016	2026	2036	Growth, 2016-2036	Average Annual Change, 2016-2036	Average Annual Growth Rate
Under 15 years	27,933	31,759	33,684	5,751	288	0.9%
15 to 24 years	23,823	23,912	26,569	2,746	137	0.5%
25 to 34 years	25,908	27,346	27,418	1,510	76	0.3%
35 to 44 years	23,244	31,109	32,539	9,295	465	1.7%
45 to 54 years	27,805	27,810	35,557	7,752	388	1.2%
55 to 64 years	30,486	32,176	32,238	1,752	88	0.3%
65 to 74 years	22,993	32,645	34,201	11,208	560	2.0%
75 to 84 years	13,368	19,815	27,582	14,214	711	3.7%
85 years and over	5,861	7,411	11,422	5,561	278	3.4%
Total	201,421	233,983	261,210	59,789	2,989	1.3%

Source: Statistics Canada, Census (2016), Consultant Projections

HOUSEHOLD ARRANGEMENT

The likelihood of forming and maintaining a separate household, and the required size of the home both change over the course of a person’s life. The preferred size of housing units also changes over a typical lifespan. Household maintainers who are young adults will have smaller homes, on average (measured by the number of bedrooms), larger homes in the child-rearing years, and smaller again in older age. These patterns can be used to project the number and size of housing units in the RDCO based on the population projections.

The table below shows “household maintainer”⁷ rates for the RDCO in 2016 (adjusted for Census undercount), as well as projected rates for 2036. The general pattern is for maintainer rates to increase with age. Young adults often live with roommates or parents, but as they age will increasingly live alone or with another adult as part of a family. Older adults are more likely to live alone due to marital separation or being widowed until the 85+ age range, when they become more likely to live with a caregiver or in a collective dwelling. Projected maintainer rates by age change very little from 2016 to 2036. The changes are based on moderating the trends observed in the region over the 2006 to 2016 period.

Table 9: Share of the Population That is a Household Maintainer, RDCO, 2016-2036

Age of Household Maintainer	Total for All Units	
	2016 Household Maintainer Rates	2036 (Projected) Household Maintainer Rates
15 to 24 years	12.3%	14.5%
25 to 34 years	40.4%	43.3%
35 to 44 years	50.6%	52.8%
45 to 54 years	53.4%	53.0%
55 to 64 years	56.4%	59.8%
65 to 74 years	57.8%	55.8%
75 to 84 years	59.8%	57.9%
85 years and over	49.1%	47.2%
Total Population (Age 15+)	40.4%	42.8%

Source: Statistics Canada, Census (2016), Consultant Projections

⁷ Statistics Canada defines the primary household maintainer as the first person in the household identified as someone who pays the rent or the mortgage, taxes, utility bills, etc., for the dwelling.

Market Housing

Market housing refers to housing that has no ongoing government subsidy. It may be rented or owned, and can be of any structural type. Market housing can be seen on the right side of the housing continuum, and is generally the housing type selected by moderate to high income households who are able to obtain housing in the private market.

HOUSING SUPPLY

According to the 2016 Census, there were 81,383 occupied dwellings⁸ in the RDCO, which represents an increase of 6,441 dwellings, or 7.9%, since 2011. This increase is less than the previous five-year period of growth of 8,017 dwellings, or 10.7%, between 2006 and 2011.

Single-detached homes comprise more than half (57%) of the total number of occupied dwellings in the region, as seen in Figure 6. Other ground-oriented dwellings⁹, such as duplexes and townhouses, total 12,600 units, or 15%, of the total number of occupied dwellings in the region. Within the other ground-oriented category, Census data indicates there were 3,960 dwellings that were semi-detached, 4,700 row houses, 3,740 apartments or flats in duplexes¹⁰ (“secondary suites”), and 200 other single-attached houses. While ground-oriented housing may appear structurally similar to single-detached housing, this typology achieves higher density and contributes a higher yield of housing, providing more housing options.

In the higher density categories, Census data shows that 17,290 dwelling units are in buildings with fewer than five storeys, and 1,695 dwellings are in buildings with five or more storeys. Another category worth noting is movable dwellings¹¹, which comprise 3,690 units, or 5%, of dwelling types in the RDCO, compared to only 3% across BC in 2016.

Housing composition in the RDCO is distinct from BC, with a greater proportion of residents living in single-detached housing or movable homes, and fewer residents residing in apartment buildings than in the rest of the province.

The majority of survey respondents (74%) thought housing growth should be concentrated in Kelowna, followed by Lake Country (50%).

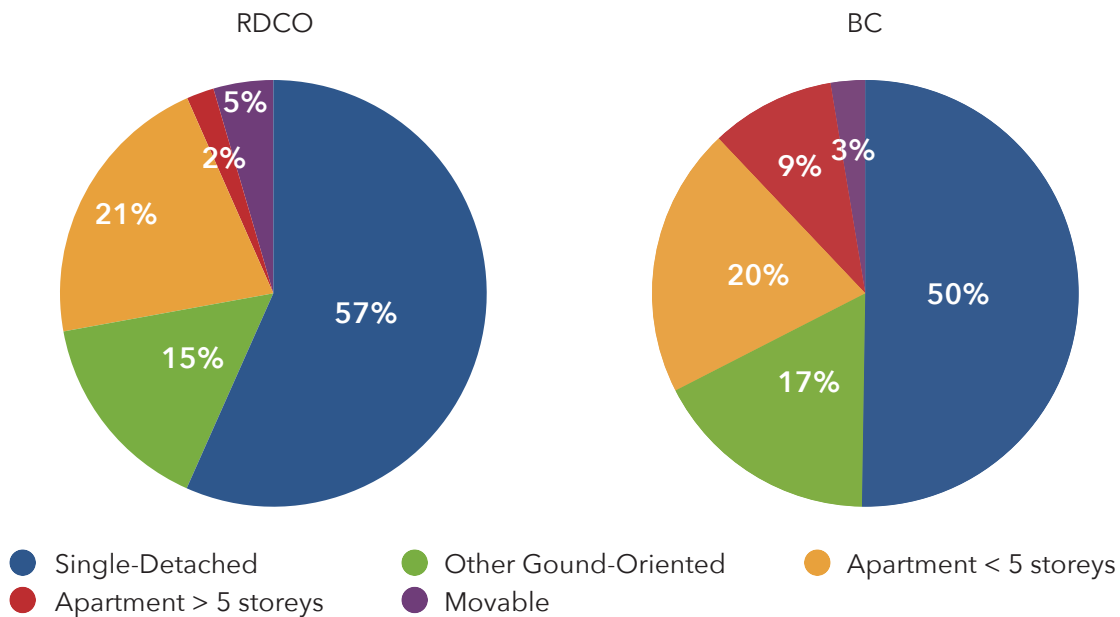
⁸ Statistics Canada defines “private dwelling occupied by usual residents” as a dwelling in which a person or a group of persons is permanently residing. It excludes collective dwellings, which include, for example, seniors homes and complex care facilities.

⁹ The category 'Other ground-oriented' comprises the following categories: semi-detached house (duplex), row house, apartment or flat in a duplex (secondary suite), and other single-attached house.

¹⁰ Dwellings in Statistics Canada’s “apartments or flats in a duplex” category are divided evenly between single-detached dwellings and dwellings in buildings with fewer than five storeys.

¹¹ Statistics Canada classifies mobile homes and other movable dwellings such as houseboats and railroad cars as “movable dwellings”

Figure 6: Housing Mix by Structure Type, RDCO & BC, 2016



Source: Statistics Canada, Census (2016)

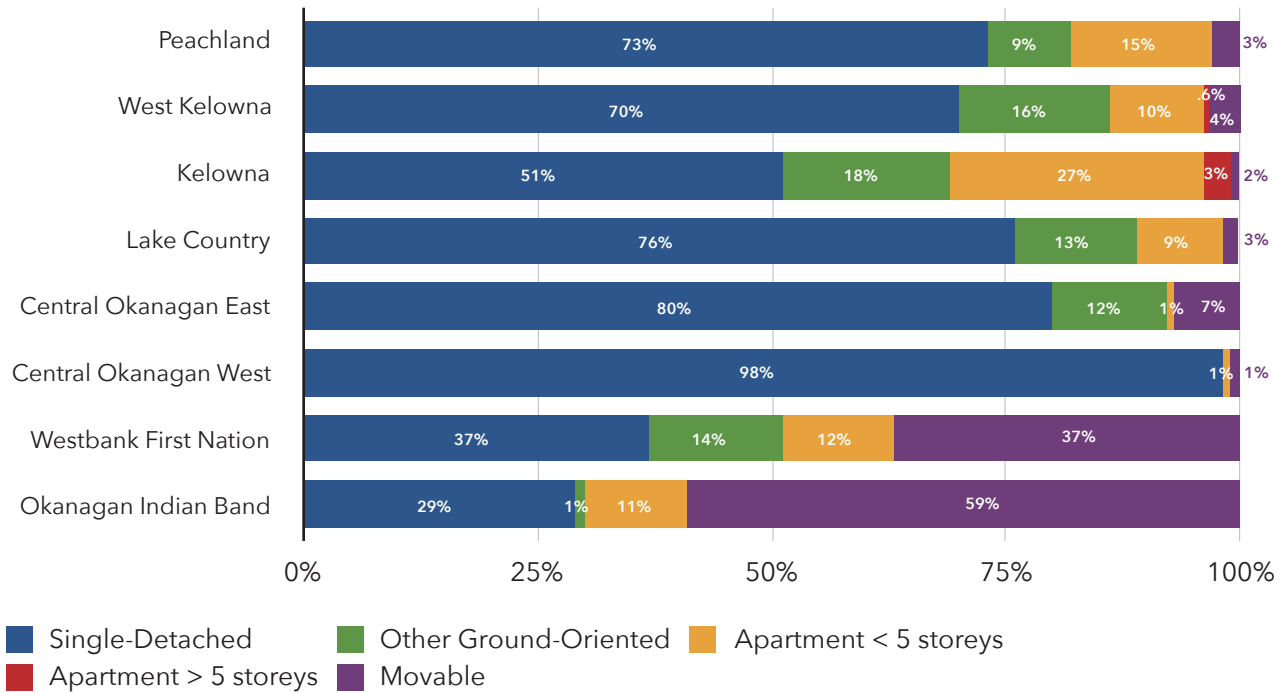
The District of Peachland, City of West Kelowna, and District of Lake Country all have similar housing stock compositions, as seen in Figure 7, the majority of which is single-detached housing, supplemented by other ground-oriented dwellings, apartment buildings with fewer than five-storeys, and some movable dwellings.

Kelowna is the only community within the RDCO that has dwelling units in apartments greater than five-storeys, with the exception of the City of West Kelowna that has one six-storey building. This housing type comprises 3% (1,690 units) of the housing stock within the City of Kelowna, which has a higher proportion (27%) of dwelling units in apartments with fewer than five-storeys. Kelowna also has more housing density and diversity compared to other RDCO communities. Contrastingly, the housing stock in Central Okanagan West is almost entirely ground-oriented, with 98% of dwellings as single-detached homes.

The First Nation communities have a much larger proportion of movable dwellings than other communities within the region. Within Okanagan Indian Band Reserve #7, the majority of the housing stock comprised movable dwellings in 2016, while Westbank Reserves #9 and #10 comprised equal numbers of movable dwellings and single-detached dwellings. Westbank reserves showed greater housing diversity within the First Nation communities, with 14% and 12% of dwellings as ground-oriented and apartments with fewer than five-storeys, compared to Okanagan Indian Band's 1% and 11%, respectively.

Although there was limited participation (57), almost half of survey respondents identified single-detached homes as being the least needed housing form in the region. Stakeholders and survey respondents indicated a need for more family-friendly apartments and townhouses in areas in close proximity to green spaces or play areas for children.

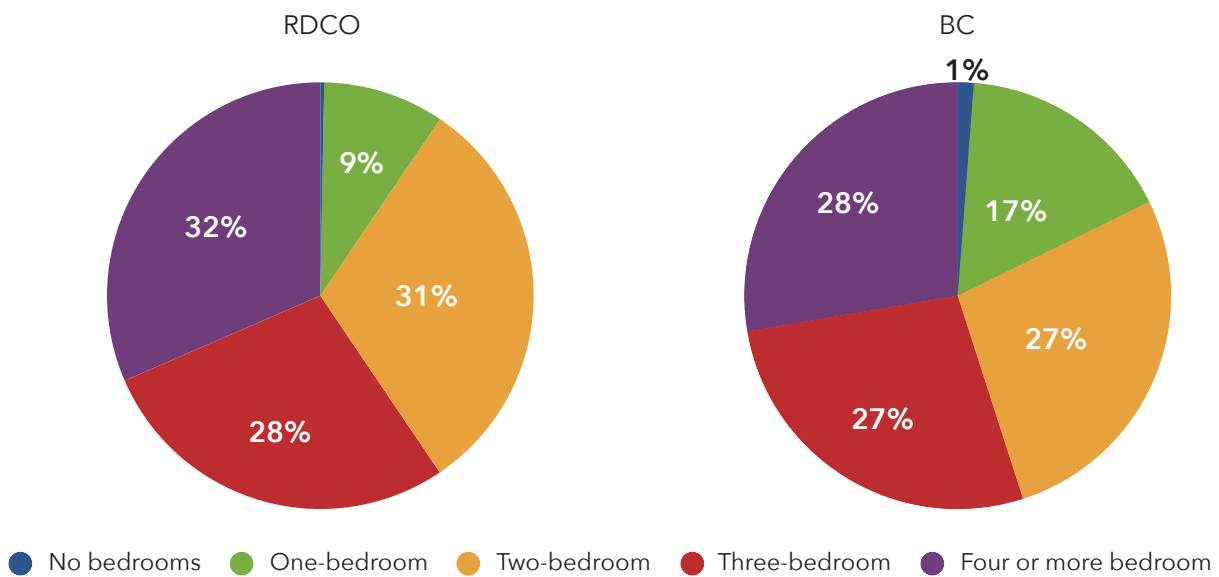
Figure 7: Housing Mix by Structure Type, RDCO Sub-Areas, 2016



Source: Statistics Canada, Census (2016)

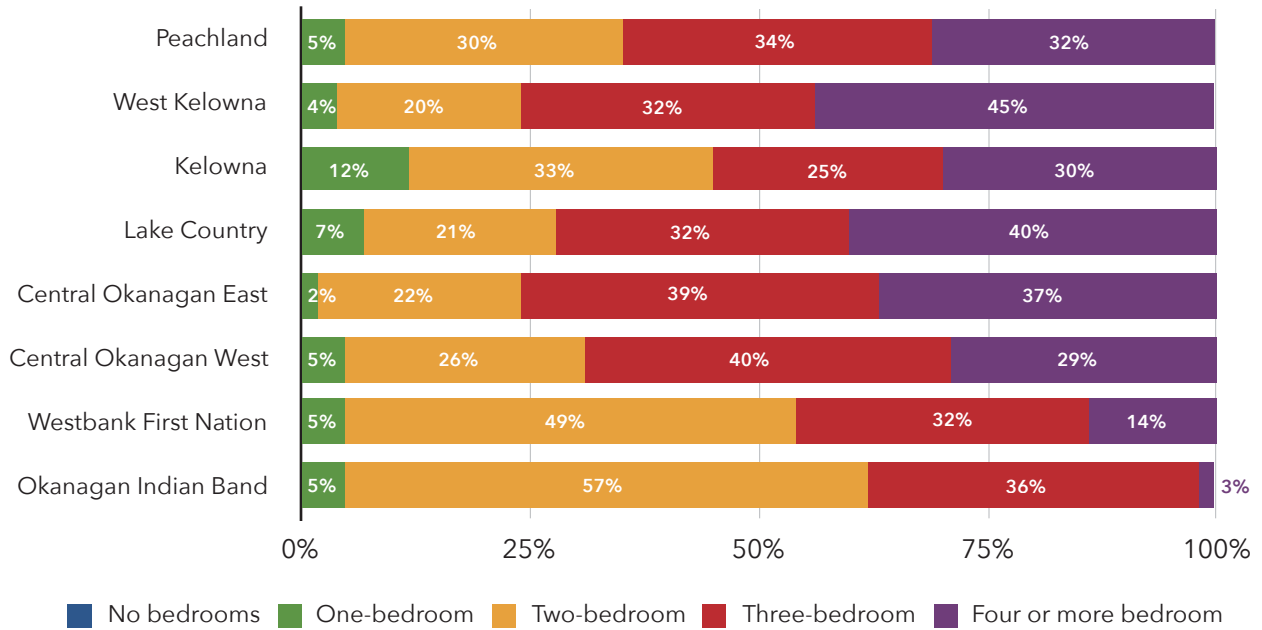
Housing composition by bedroom type in the RDCO is distinct from BC, with a greater proportion of residents living in two, three, and four+ -bedroom homes, and fewer residents residing in homes with one-bedroom or no bedroom than in the rest of the province. The RDCO has a greater proportion of larger homes than the rest of BC.

Figure 8: Housing Mix by Bedroom Type, RDCO & BC, 2016



Source: Statistics Canada, Census (2016)

Figure 9: Housing Mix by Bedroom Type, RDCO Sub-Areas, 2016



Source: Statistics Canada, Census (2016)

Within the region, the predominant bedroom type is three- and four+ -bedroom in all communities except for First Nation communities. Most significantly, 75% of the Central Okanagan East’s housing stock comprises three- and four+ -bedroom homes. Homes with fewer bedrooms are more predominant in First Nation communities than the rest of the region.

Key stakeholders’ input suggested there is a need for units with fewer bedrooms to accommodate individuals transitioning from precarious living situations into secure housing. This observation is supported by data, which demonstrates the smaller proportion of no bedroom and one-bedroom units in the RDCO compared to units with two or more bedrooms.

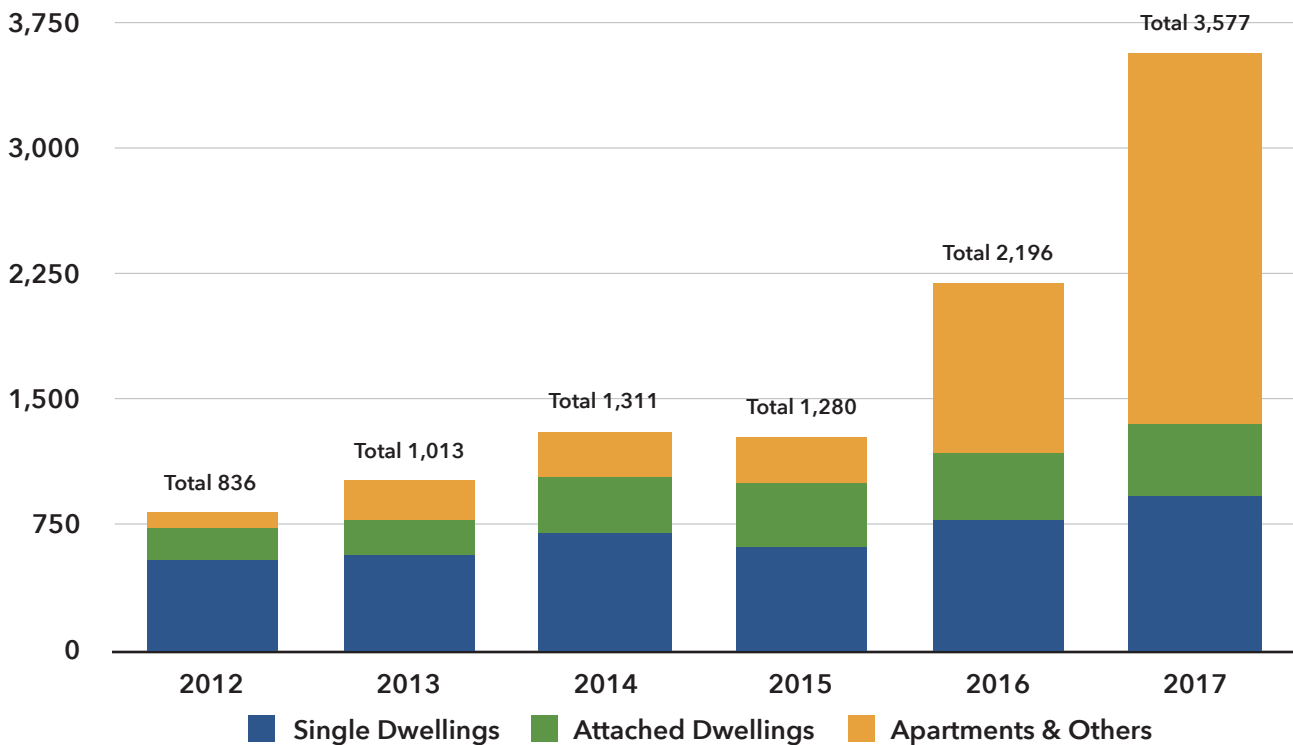
HISTORIC DEVELOPMENT

From 2012 to 2017, 11,049 housing units were constructed¹² in communities within the RDCO. Housing starts in 2017 were 3,577, compared to 836 housing starts in 2012, showing that the housing supply has increased substantially since then. Interestingly, construction in the “apartments and others” category has shown the most significant increase year by year, escalating from 269 starts in 2015 to 1,008 in 2016, and to 2,227 in 2017. This demonstrates more development occurring in the apartment category alone than in the single-detached and attached dwelling categories combined, indicating a possible shift in the housing market to higher density apartment living. Stakeholders suggest the rapid increase in housing starts has been driven by Central Okanagan’s economic growth in recent years. With an increase in population and employment opportunities, the region’s market has required more housing units to accommodate growth.

¹² CMHC enumerates “housing starts” as dwelling units in new structures only, designed for non-transient and year-round occupancy. Conversions and/or alterations within an existing structure are excluded from the survey, as are seasonal dwellings.

Stakeholders suggest that many new apartment units are high-end condominiums being purchased as vacation homes, or by households who are not living in the RDCO. The stakeholders' perspective is that while this new development appears to be alleviating pressure on rental supply, in reality the units do not become available to local renters. Stakeholders also indicated that secondary suites being constructed as a result of successful policy interventions are largely being rented as short-term AirBNB units, and do not contribute to the need for secure long-term rental housing.

Figure 10: Total Residential Housing Starts (Units) by Dwelling Type, RDCO, 2012-2017

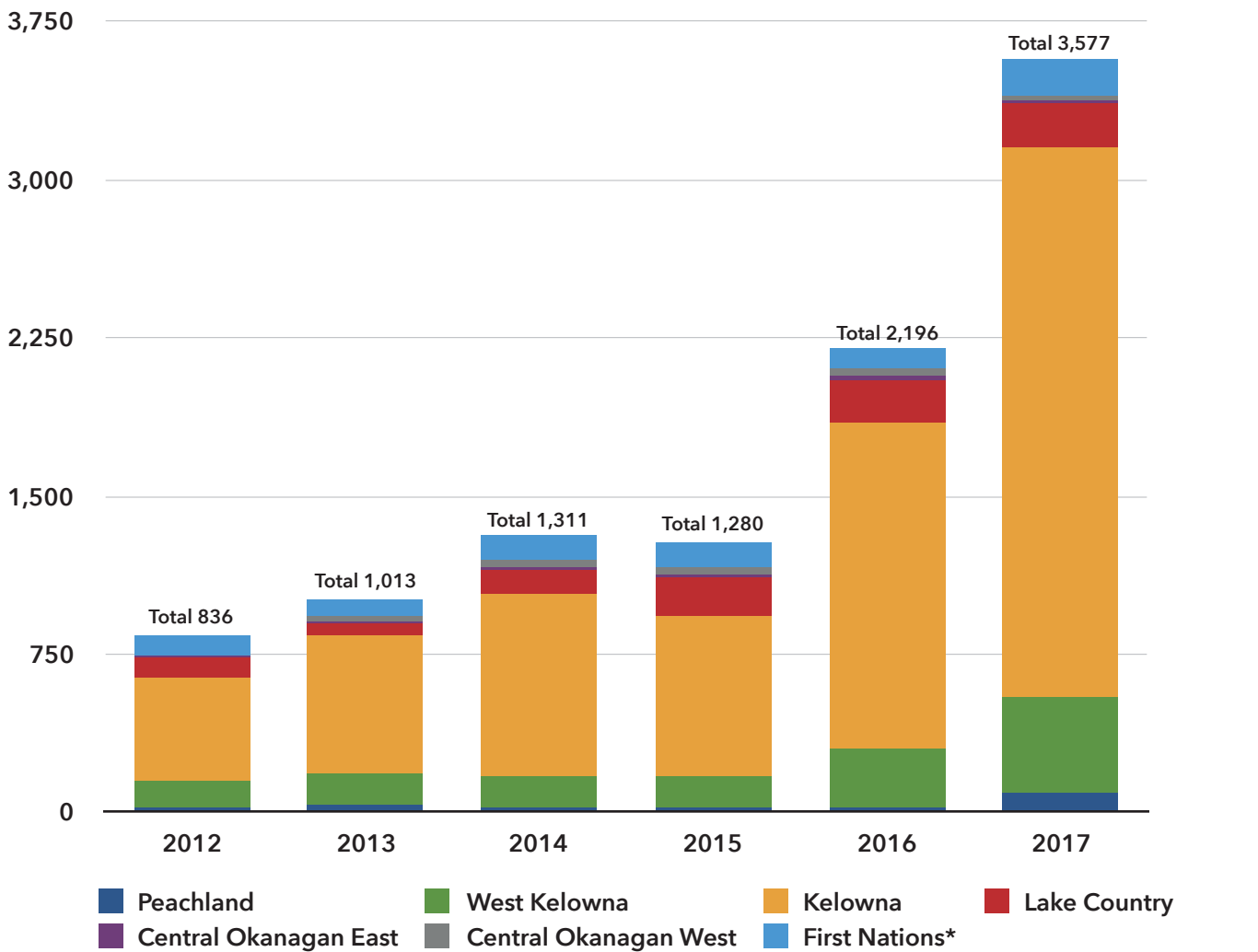


Source: CMHC, Housing Starts: By Dwelling Type, 2017

Historically, the City of Kelowna has seen the most housing starts since 2012, followed by West Kelowna and Lake Country, as seen in Figure 11. In 2017, Kelowna absorbed 2,607 housing units, or 73% of the housing starts within the region, followed by 13% in West Kelowna. Housing starts in the other communities has remained relatively consistent throughout the five-year period from 2012 to 2017.

Many stakeholders believe new housing development being concentrated in the Kelowna is the right approach. They suggest that Kelowna has more employment, amenities, services, and frequent transportation that complements housing development. From their perspective, stakeholders suggested it is better to densify the housing stock in Kelowna to accommodate the region's growth than to create sprawl in the other communities.

Figure 11: Total Residential Housing Starts by Sub-Area, RDCO, 2012-2017



* CMHC categorizes Westbank First Nation and Okanagan Indian Band communities into one category called "First Nations"

Source: CMHC, Housing Starts: By Dwelling Type, 2017

UNIT PROJECTIONS

Unfortunately, Statistics Canada does not provide a direct translation from age-based household maintainer rates to units by bedroom count, but this can be estimated through a triangulation method. The age-based maintainer rates are first converted into the number of households of each size (one-person, two-person, etc.)¹³, and then households by size can be converted into dwelling units by number of bedrooms¹⁴.

The results of this process for the entire RDCO are shown in the table below and for each individual community in the Housing Highlights Appendices. As a general observation, communities with an older and/or aging population will have a proportionally greater increase in demand for smaller housing units.

¹³ Statistics Canada Table 98-400-X2016231 from the 2016 Census.

¹⁴ Statistics Canada Table 98-400-X2016220 from the 2016 Census.

Table 10: Projected Population & Housing Projection by Type, RDCO, 2016-2036

	2016	2026	2036	Growth (2016-2036)	Average Annual Change, 2016-2036	Average Annual Growth Rate
Population	201,421	233,983	261,210	59,789	2,989	1.3%
Total Housing Units	81,380	96,130	107,421	26,041	1,302	1.4%
No bedrooms	236	279	317	81	4	1.5%
1 bedroom	7,445	8,847	10,013	2,569	128	1.5%
2 bedrooms	25,025	29,869	33,527	8,502	425	1.5%
3 bedrooms	22,878	27,017	30,115	7,237	362	1.4%
4 or more bedrooms	25,796	30,118	33,449	7,653	383	1.3%

Source: Statistics Canada, Census (2016), Consultant Projections

Note that these projections are based on the relationship in 2016 between household maintainer age, household size, and number of bedrooms in each unit. Trend data is not available, so no adjustment has been made to account for possible changes in household size preference over time, such as possible increasing demand for smaller units in response to high housing prices.

Table 11: Projected Population & Housing Projection, RDCO Sub Areas, 2016-2036

Community	2016	2026	2036	Growth (2016-2036)	Average Annual Growth Rate
Peachland					
Population	5,610	5,969	6,194	584	0.5%
Housing Unit Demand	2,465	2,691	2,883	418	0.8%
West Kelowna					
Population	33,751	40,338	46,164	12,413	1.6%
Housing Unit Demand	12,435	14,922	16,926	4,491	1.6%
Lake Country					
Population	13,356	15,766	17,636	4,280	1.4%
Housing Unit Demand	5,090	6,190	6,986	1,896	1.6%
Kelowna					
Population	131,654	151,680	169,228	37,574	1.3%
Housing Unit Demand	53,905	63,019	70,270	16,365	1.3%
Central Okanagan East and Central Okanagan West					
Population	2,047	2,286	2,861	815	1.7%
Housing Unit Demand	900	1,061	1,346	446	2.0%
Westbank First Nation					
Population	9,331	11,827	12,897	3,566	1.6%
Housing Unit Demand	4,220	5,438	6,006	1,786	1.8%
Okanagan Indian Band					
Population	1,720	1,710	1,644	-76	-0.2%
Housing Unit Demand	850	909	904	54	0.3%

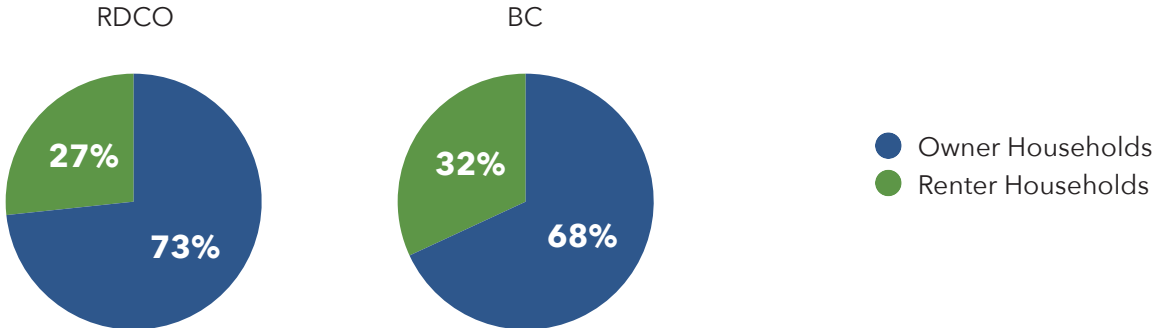
Source: Statistics Canada, Census (2016), Consultant Projections

Stakeholder input suggests that limitations to increasing the housing supply include the high cost of development fees, the high cost of land, escalating construction costs, lengthy/difficult approvals processes, and restrictive provincial building regulations. These limitations are also felt in many city centres across the province.

TENURE

According to 2016 Census data, 27% of households in the RDCO rent their homes, compared to 32% of households across BC, as shown in Figure 12. This figure represents a higher percentage of renter households than was exhibited in the 2011 and 2006 Census, at 24% and 23%, respectively, showing an increasing number of rented dwellings in the region since 2011. While the RDCO exhibits housing form diversity, this is not replicated to the same extent for housing tenure, as owner households represent a sizeable majority. This phenomenon is also observed across the province.

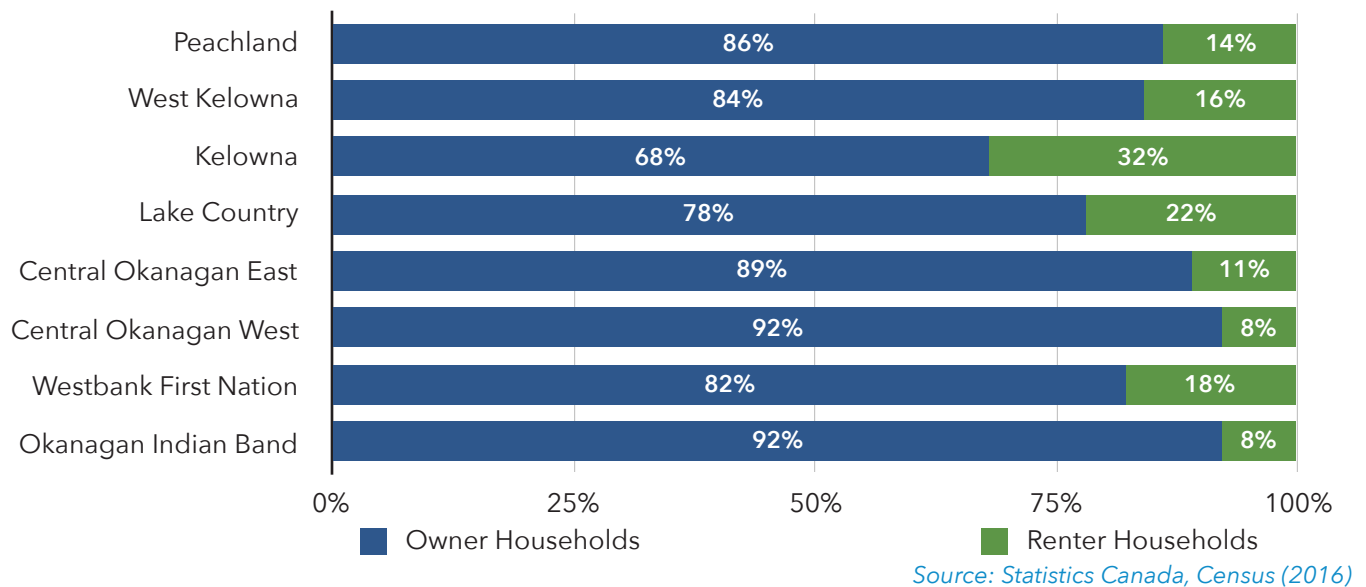
Figure 12: Housing Tenure, RDCO & BC, 2016



Source: Statistics Canada, Census (2016)

The communities of Central Okanagan East, Central Okanagan West, and Okanagan Indian Band had very high proportions of owner occupancy, ranging from 89 to 92% in 2016. The City of Kelowna was the main outlier with the smallest share of owner households at 68%, and a larger share of renter households at 32%. The District of Peachland, City of West Kelowna, and Westbank First Nation all exhibited similar tenure compositions, with 82 to 86% of households owning their homes and 14 to 18% renting their homes. Worth noting is the 20 units of Band Housing in the region, all located within Westbank First Nation. As it comprises less than 1% of housing tenure within Westbank First Nation communities, Band Housing was not considered as a type of tenure in this analysis.

Figure 13: Housing Tenure, RDCO Sub-Areas, 2016

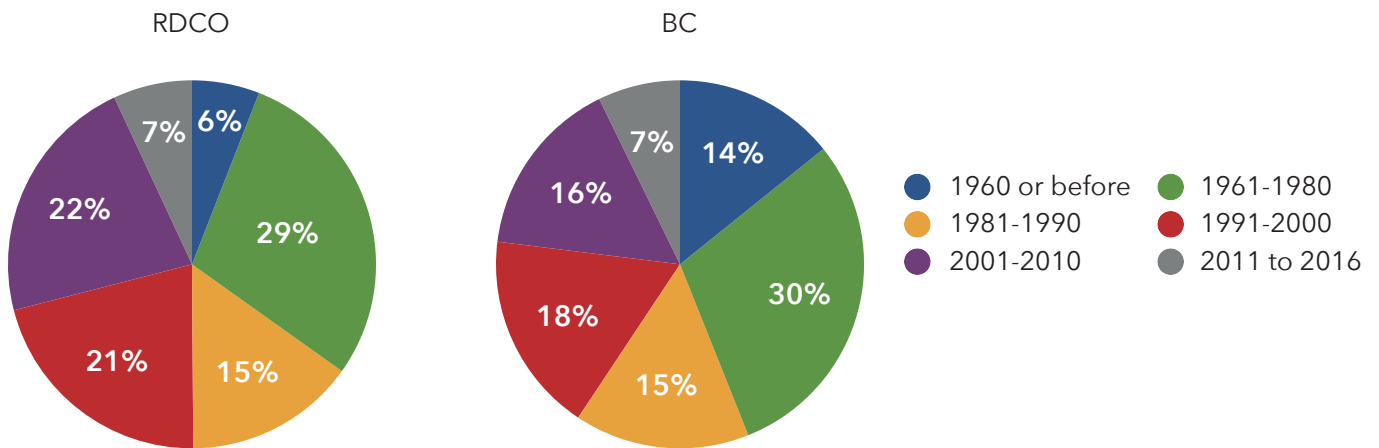


AGE OF HOUSING

Based on the 2016 Census, 6% of privately occupied dwellings in the RDCO were built before 1960, and 35% were built prior to 1981. Throughout BC, 44% of privately occupied dwellings were built before 1981, as seen in Figure 14. The RDCO has a slightly newer housing stock when compared to BC overall; 50% of privately occupied dwellings were built between 1991 and 2016, as compared to 41% across BC. While there has been substantial construction in recent years, older units in the region may be less suitable for families and senior residents, as previous construction standards did not always require elevators, or other building elements that are needed for families and those with accessibility considerations.

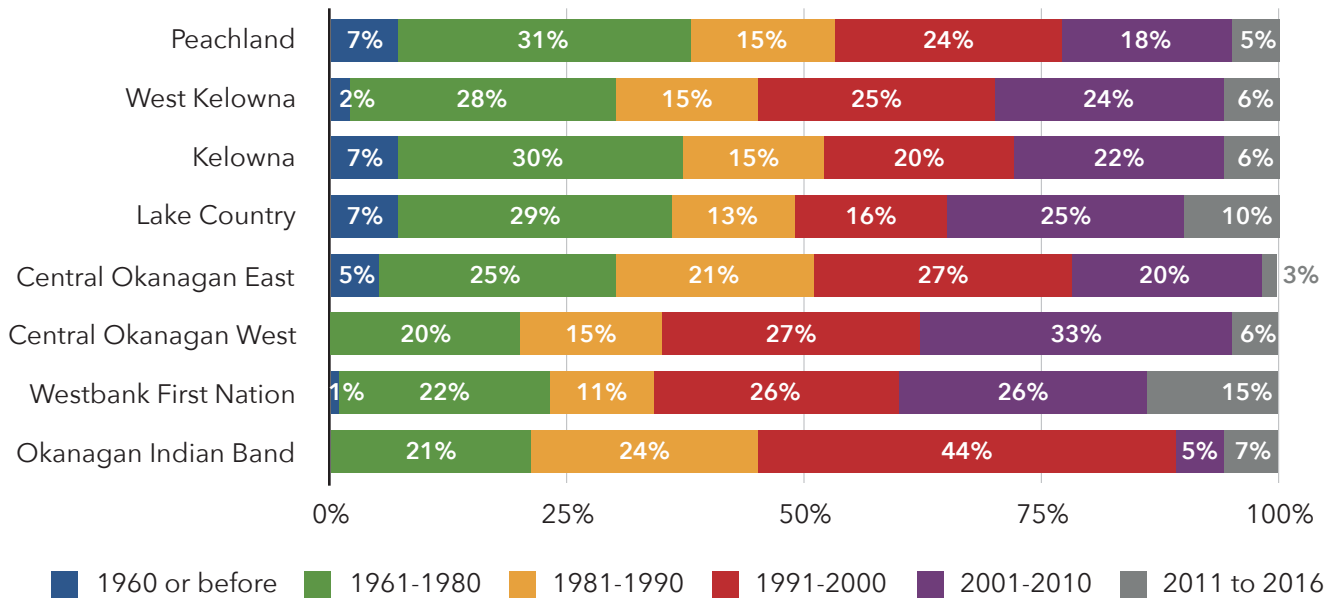
All communities within the region show a diversity in housing age. Noticeable outliers include Central Okanagan West, Okanagan Indian Band, and West Kelowna, which have no or very minimal housing stock constructed prior to 1960, and have the highest proportion of housing built between 1991 and 2000. Communities with the newest housing stock include the District of Lake Country, Central Okanagan West, and Westbank First Nation, which all include more than 35% of their housing stock built after 2006. The Okanagan Indian Band community shows the fewest number of dwellings constructed in the last 10 years within the region, with only 12%, or 40 dwelling units being built since 2006. While the age of dwellings is not necessarily a reflection of the quality or condition of the housing stock, it is another characteristic that helps with the overall understanding of housing form and choice in the region.

Figure 14: Age of Housing Stock, RDCO & BC, 2016



Source: Statistics Canada, Census (2016)

Figure 15: Age of Housing Stock, RDCO Sub-Areas, 2016



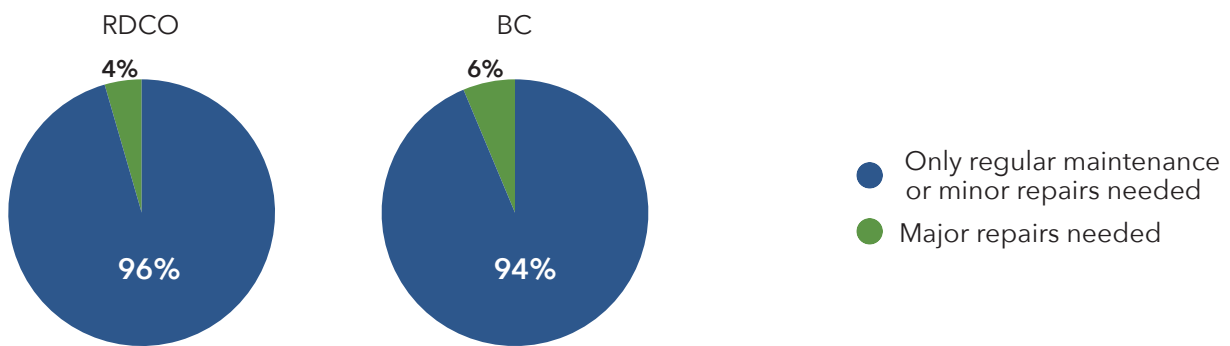
Source: Statistics Canada, Census (2016)

CONDITION OF HOUSING

The 2016 Census indicates that the RDCO has proportionately fewer occupied dwellings in poor condition compared to the rest of the province. Examples of “major repairs” include problems that compromise the dwelling structure (such as structural problems with the walls, floors, or ceilings) or the major systems of the dwelling (such as heating, plumbing, and electrical). Overall, most dwelling units in the RDCO are in good condition and not in need of major repairs.

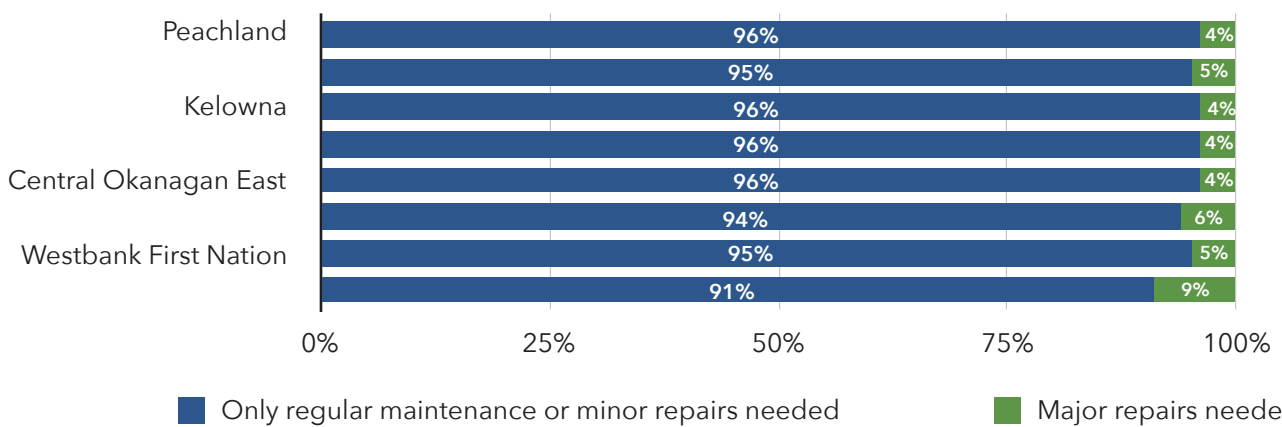
Another important consideration is housing suitability and the design of a home. Some citizens, including seniors and people with diverse abilities, may have special requirements in the design of their homes to ensure they are suitable for their needs, such as wheelchair accessibility and walk-in wash facilities.

Figure 16: Housing Conditions, RDCO & BC, 2016



Source: Statistics Canada, Census (2016)

Figure 17: Housing Conditions, RDCO Sub-Areas, 2016



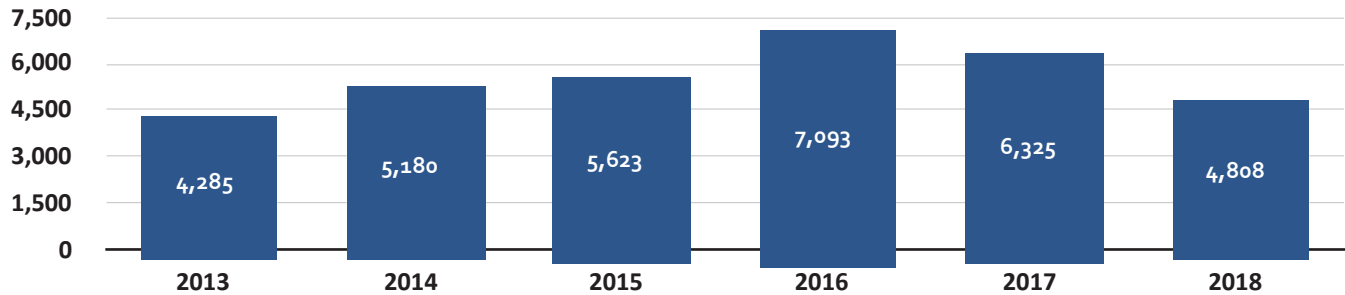
Source: Statistics Canada, Census (2016)

There was little variation in dwelling conditions noted across RDCO’s communities. The Okanagan Indian Band had the highest number of dwellings in need of major repairs (9%), while the District of Peachland, City of Kelowna, District of Lake Country, and Central Okanagan East shared the lowest number of dwellings in need of major repairs (4%).

Homeownership

In 2016, Statistics Canada observed 59,665 private households, or 73%, as owners within the RDCO. While the Okanagan Mainline Real Estate Board does not provide the number of homeownership units, they do collect data on the number of homes sold in the region, which can serve as an indicator of the net change in sales over time, as seen in Figure 18 below. Leading up to 2016, home sales increased, and have been decreasing since, which may be correlated to the increase in renters observed in the region.

Figure 18: Total Residential Housing Sales by Volume, RDCO, 2013-2018



Source: Okanagan Mainline Real Estate Board, 2019

AVERAGE VALUE

The Okanagan Mainline Real Estate Board's sales data is available in specific sub-areas, and when combined, encompass all communities except for the First Nation communities within the RDCO. As seen in Table 12, the average sales price for a single-detached home in the RDCO in 2018 was \$751,094, for a townhouse \$497,512, and for an apartment or condo \$347,131. Central Okanagan East had the highest reported average sale price at \$818,384, and is an outlier in the rest of the Central Okanagan. Central Okanagan West had the lowest average sale price at \$348,473, while the remaining communities had more similar average sale prices, ranging from \$566,410 in Lake Country to \$586,335 in Peachland.

Table 12: Average Sale Price by Dwelling Type, RDCO & Sub-Areas 2018¹⁵

Community	Average Sale Price by Type			Total Average Sale Price by Community	Number of Sales
	Apartment/Condo	Townhouse	Single-Detached		
Peachland	\$579,567	\$571,581	\$672,659	\$586,335	127
West Kelowna	\$340,681	\$482,772	\$705,773	\$549,871	1,072
Kelowna	\$354,177	\$546,769	\$778,971	\$583,144	2,868
Lake Country	\$327,342	\$493,481	\$738,516	\$566,410	415
Central Okanagan East	\$235,000	\$218,000	\$888,017	\$818,384	19
Central Okanagan West	\$120,250	\$437,208	\$732,978	\$348,473	95
Total RDCO	\$347,131	\$497,512	\$751,094	\$563,588	

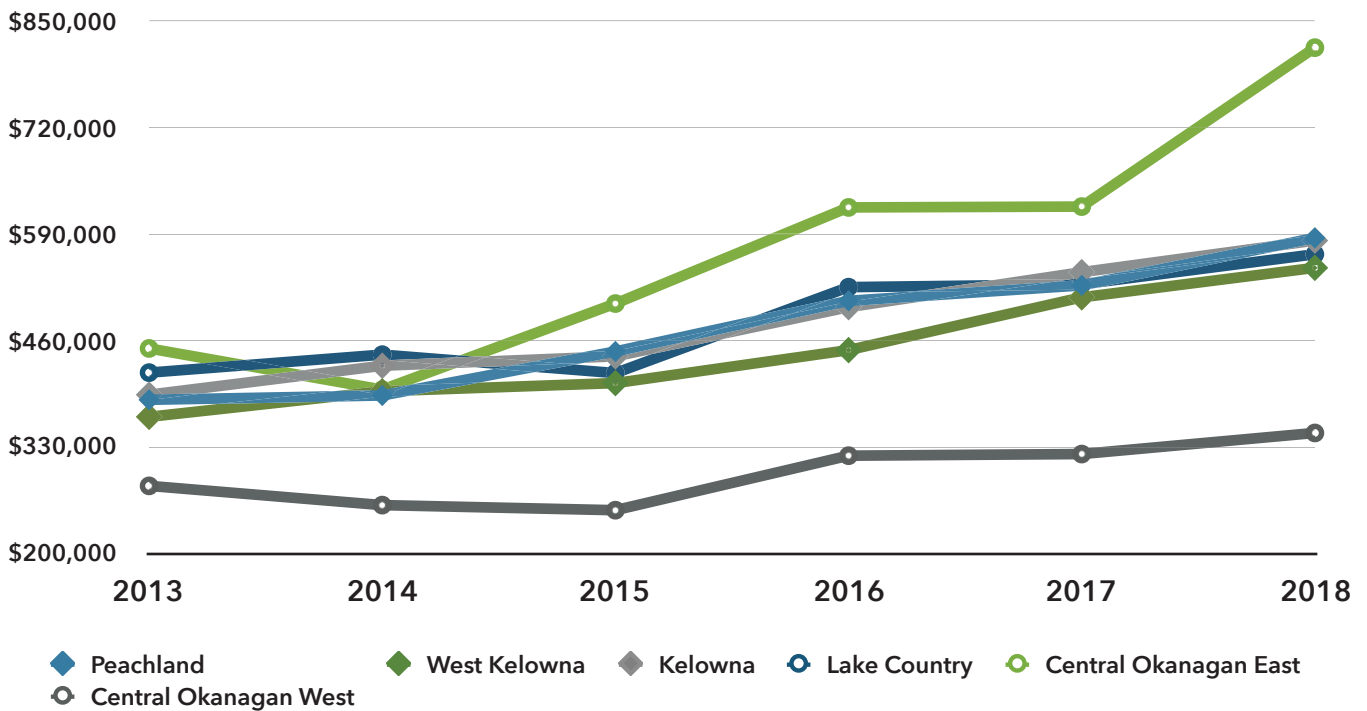
Source: Okanagan Mainline Real Estate Board, 2019

¹⁵ Average sale price by community was calculated by taking a weighted average approach; sales in all categories provided by the OMREB are considered in this data.

Figure 19 graphically represents changes in sales prices by community from 2013 to 2018 in the RDCO. Since 2013, Central Okanagan East has seen the highest increase, with prices escalating by 81% over the five-year period from \$451,538 to \$818,384¹⁶. Central Okanagan West has seen the lowest price escalation since 2013, with a 23% increase. On average, the RDCO has experienced a 45% increase in home prices since 2013, 32% of which has occurred since 2015.

Stakeholders indicate there are no longer any “starter home” options for households just entering the market, and this has become a challenge for attracting employees and younger people to the region.

Figure 19: Average Sales Price of Residential Dwellings by Sub-Area, 2013-2018

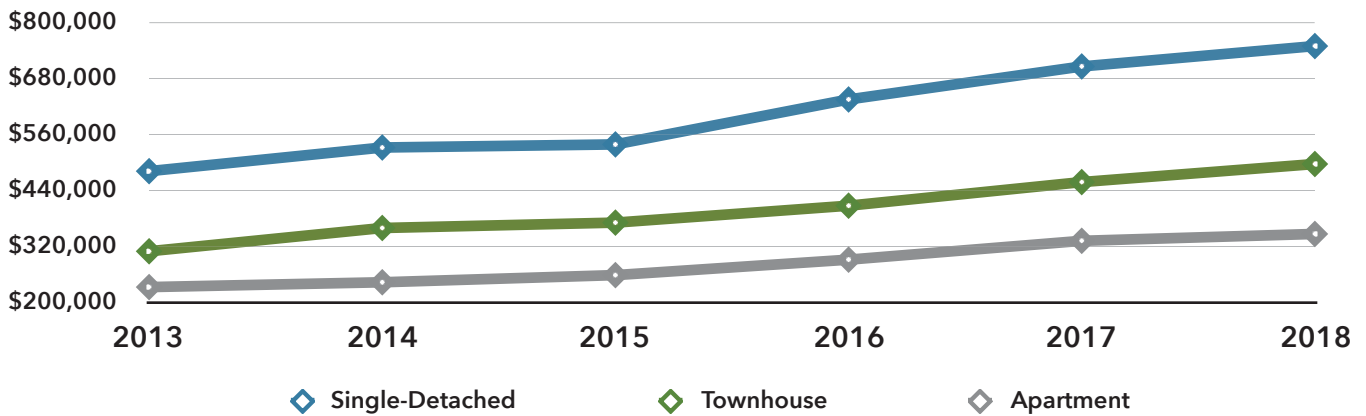


Source: Okanagan Mainline Real Estate Board, 2019

Figure 20 depicts changes in sales prices from 2013 to 2018 by type of home. Since 2013, single-detached homes have increased from \$482,122 to \$751,094, or by 56%. Similar price increases can be seen for other housing types as well; townhouses have increased by 61% to \$497,512, and apartments have increased 49% to \$347,131.

¹⁶ Includes single-detached properties with acreage to reflect the majority of single-detached sales in Central Okanagan East. The single-detached category in the other communities do not include single-detached properties with acreage.

Figure 20: Average Sales Price by Dwelling Type, RDCO, 2013-2018



Source: Okanagan Mainline Real Estate Board, 2019

Generally, average sale prices in the RDCO reflect a trend evident across BC – the cost of homeownership has risen significantly over the last five years, and particularly since 2015. The Affordability section will provide an analysis of prices compared to average incomes to understand homeownership affordability in the region.

Rental Housing

In 2016, Statistics Canada observed 21,700 households, or 27% of private households as renters within the region. Data provided from CMHC reports the total number of rental housing units in the primary market¹⁷ as 5,772, and in the secondary market¹⁸ as 10,073 (2016), for an estimated total of 15,845 rental units in the RDCO, as seen in Table 13. This estimate is a reflection of the varying types of rental housing options offered in the market, and includes more than traditional purpose-built rental buildings that are observed in the primary rental market.

As CMHC and Statistics Canada geographic data boundaries differ, a map has been included in Appendix A to illustrate the boundaries in which each dataset is collected. CMHC’s “Kelowna CMA” encompasses the entire geography of the RDCO¹⁹, but separates the communities in the RDCO into “Core Area” or “Rutland”. The “Core Area” delineates the communities of the District of Peachland, City of West Kelowna, Central Okanagan West, most of the City of Kelowna, and two Westbank First Nation reserves (IR 9 and 10), while the “Rutland” area includes the District of Lake Country, Central Okanagan East, a small part of the City of Kelowna, the Okanagan Indian Band, and three Westbank First Nation reserves (IR 8, 11, 12).

¹⁷ Includes rental units in privately-initiated apartment structures containing at least three rental units.

¹⁸ The secondary rental market covers rental dwellings that were not originally purpose-built for the rental market, including: rental condominiums, rented single-detached houses, rented double (semi-detached) houses (i.e. Two units of approximate equal size and under one roof that are situated either side-by-side or front-to-back), rented freehold row/townhouses, rented duplex apartments (i.e. one-above-other), rented accessory apartments (separate dwelling units that are located within the structure of another dwelling type), rented condominiums (can be any dwelling type but are primarily apartments), and one or two apartments which are part of a commercial or other type of structure.

¹⁹ CMHC’s “Kelowna CMA” data represents the same geography as the entire Regional District of Central Okanagan, and therefore will be labelled as “RDCO” data.

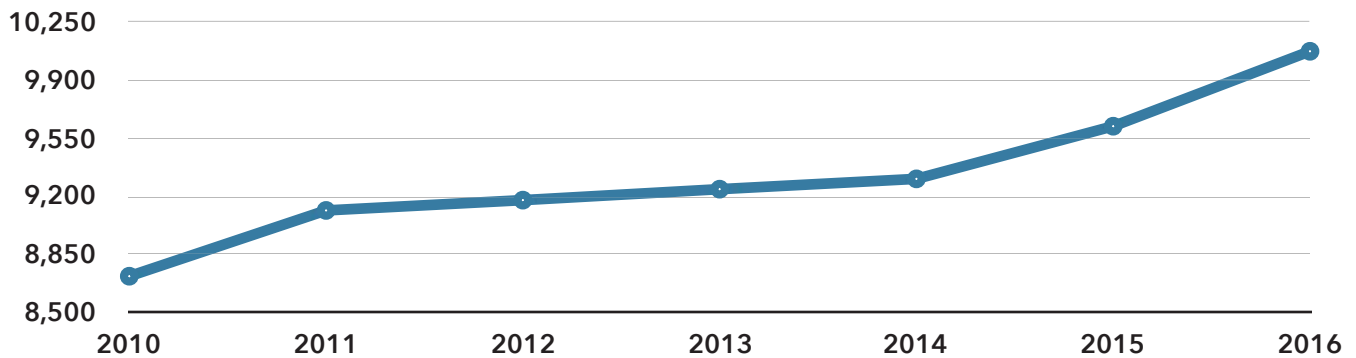
Table 13: Number of Primary & Secondary Rental Units in the Universe, Core Area, Rutland & RDCO

Primary Rental Market - Purpose Built Rental Housing					
Community	Type of Unit				Total # Units
	Bachelor	1 Bdrm	2 Bdrm	3+ Bdrm	
Core Area	468	1,833	2,266	159	4,726
Rutland	8	205	746	87	1,046
Total RDCO	476	2,038	3,012	246	5,772
Secondary Rental Market					
RDCO, 2016					10,073
Primary + Secondary Market					
Total Estimate - RDCO					15,845

Source: CMHC, 2018

In 2016, CMHC reported that the RDCO had 10,073 units in the secondary rental market, as seen in Figure 21, and estimates that 3,669 of these units are condominium units being used for rental housing. Rental units in the secondary rental market have been increasing since 2010, indicating a strong market for secondary units that supplement purpose-built rental units in the RDCO.

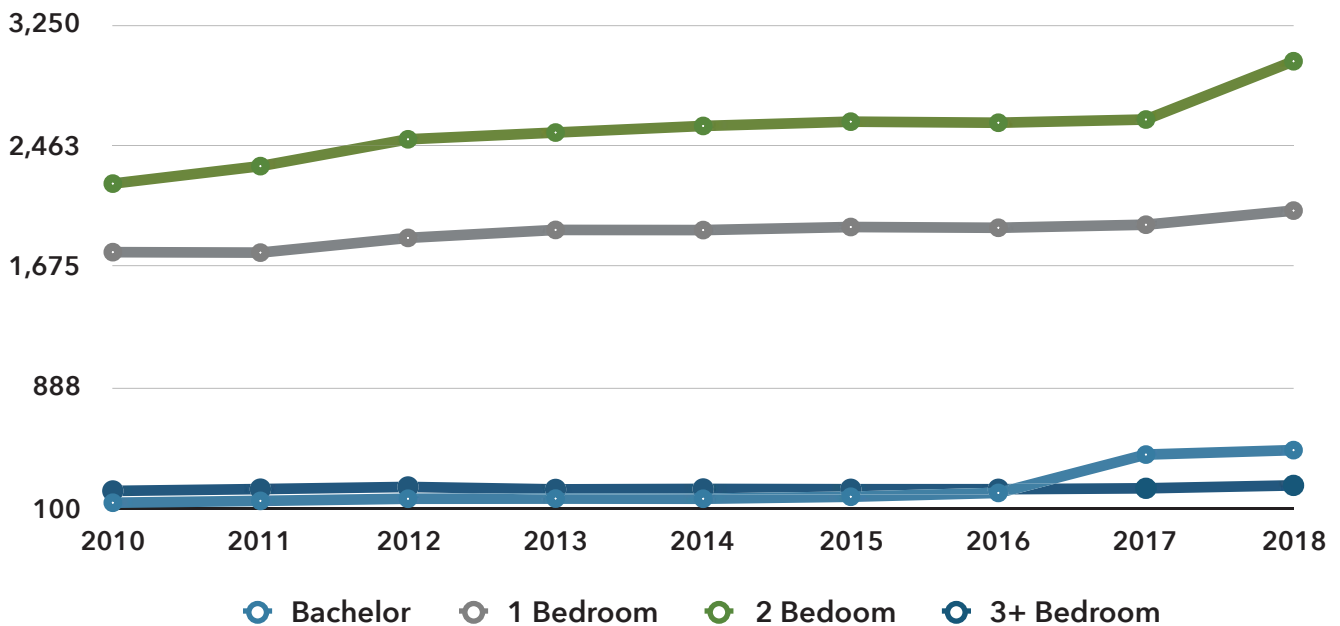
Figure 21: Number of Estimated Secondary Rental Units, RDCO, 2010-2016



Source: CMHC, Secondary Rental Market Survey, 2010-2018

Purpose-built rental stock is also increasing in the RDCO, as seen in Figure 22. Since 2017, there have been 520 new purpose-built rental units created in the region, of which, 380 have been two-bedroom units. One-bedroom and two-bedroom unit construction has been increasing more than bachelor and three+ bedroom units in the RDCO, and since 2010 have contributed 271 and 798 purpose-built rental units to the housing stock, respectively. While purpose-built rental unit construction has been increasing in the Core Area, production has remained relatively static in the Rutland area; since 2017, Rutland has absorbed only 24 purpose-built units, while the Core Area has absorbed 496 units.

Figure 22: Number of Purpose-Built Rental Units in the Universe by Type, RDCO, 2010-2018



Source: CMHC, Market Rental Reports, 2010-2018

To supplement this rental data, a scan of rental listings on Castanet was undertaken in January 2019. This review represents a snapshot of available units in the region. Due to the limited number of long-term listings in Central Okanagan East, Central Okanagan West and First Nation communities, the information presented in Table 14 is organized according to four sub-areas where long term listings were found: Peachland, West Kelowna, Kelowna, and Lake Country. There were 588 long-term rental listings found in the RDCO, 73% of which were located in Kelowna. The least frequent housing type available was bachelor units, having only 18 available in the region at the time of the scan, followed by 1 one-bedroom units at 128 listings. The fewest number of rental listings were in Peachland, having 17 rental units available, followed by Lake Country, with 34 units available.

Table 14: Snapshot of Long-Term Listings, RDCO & Sub-Areas, January 2019

Community	Number of Listings by Unit Type				Total Listings
	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	
District of Peachland	1	7	7	2	17
City of West Kelowna	1	31	47	44	123
City of Kelowna	16	88	182	145	431
District of Lake Country	1	9	14	10	34
Total RDCO	18	128	243	199	588

Source: Castanet, January 2019

A similar scan was completed for short-term rentals within the RDCO, categorized by rentals available for four months or less. Table 15 shows the available short-term listings within the RDCO from AirBNB posted on the Padmapper website. At the time of the scan, there were 348 short-term listings in the RDCO, the majority of which were one- and two-bedroom units. The majority (51%) of the short-term listings were located in Kelowna. Comparing both the long-term and short-term rentals in the RDCO at the time of the scan, it appears that while there are a fair number of long-term listings available, units that could be suitable for long-term, more secure, rental housing, are commonly being used for short-term rentals.

Table 15: Snapshot of Short-Term Listings, RDCO & Sub-Areas, January 2019

Community	Number of Listings by Unit Type				Total Listings
	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	
District of Peachland	1	4	14	5	24
City of West Kelowna	5	39	17	13	74
City of Kelowna	11	67	56	43	177
District of Lake Country	2	11	7	3	23
Central Okanagan East	-	7	4	2	13
Central Okanagan West	1	7	2	13	23
Westbank First Nation	-	7	5	-	12
Okanagan Indian Band	-	1	1	-	2
Total RDCO	20	143	106	79	348

Source: Padmapper, January 2019

Stakeholders suggested that adding more purpose-built rental housing will provide more options for moderate to high income households who can afford to move out of older and lower-cost apartments, increasing the availability of “affordable” units in the private market.

COST OF RENT

In the RDCO, the average rent for all units in 2018 reported by CMHC was \$1,135 per month. This represents a substantial increase since 2010, when average rental prices for all units was \$829. In 2018, the average rent in the Rutland area was \$1,082, compared to \$1,147 in the Core Area, indicating that rent is marginally more expensive in the Core Area communities.

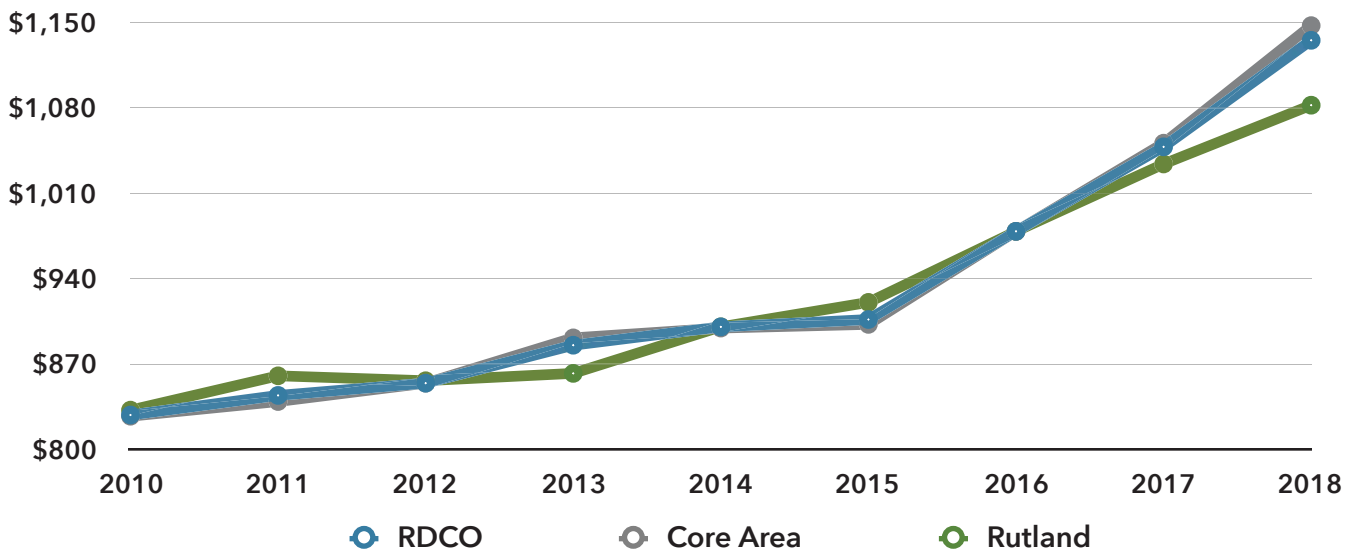
Table 16: Average Rental Rates by Type, RDCO & Sub-Areas, 2018

Sub-Area	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	Total Average Rent
Core Area	\$892	\$1,014	\$1,300	\$1,380	\$1,147
Rutland	-	\$896	\$1,116	\$1,287	\$1,082
RDCO	\$890	\$1,003	\$1,251	\$1,358	\$1,135

Source: CMHC, Market Rental Report, 2018

Over time, average rent in the RDCO can be seen in Figure 23, which illustrates the steady incline in rental prices from 2010 to 2018. Since 2010, the average price of a rental unit in the RDCO has increased by 36%. This increase has been felt more in the Core Area (39%) than in the Rutland area (30%). Generally, average rents in the RDCO reflect a trend evident across BC - the cost of rent has risen gradually over the last ten years, and beginning in 2015, has increased significantly.

Figure 23: Average Rental Prices for All Units, RDCO, Core Area & Rutland, 2010-2018

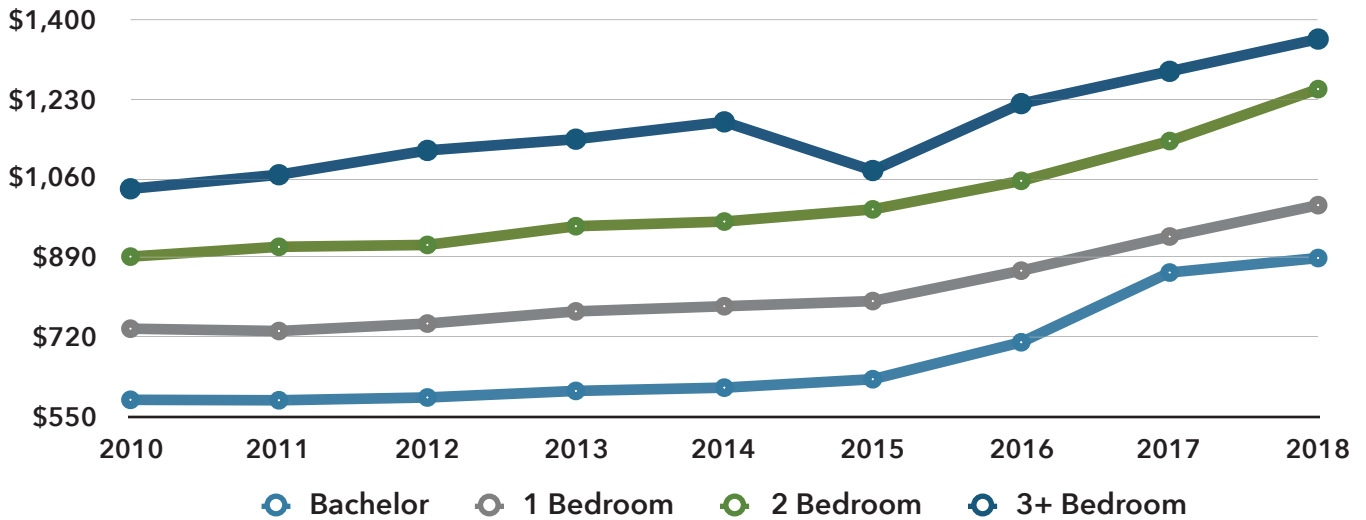


Source: CMHC, Market Rental Reports, 2010-2018

While all unit types have demonstrated rent increases since 2010, bachelor units have increased by the greatest margin of an additional \$303 per month, as shown in Figure 24. The majority of escalation for average rental prices has occurred since 2015. This increase in rental prices has been felt in the Central Okanagan community, and many people are now in worse financial situations. When survey respondents were asked if the rent increase has affected them, 58% of respondents answered “yes”, while 56% of respondents indicated that they were “very concerned” with the cost of renting in the region.

Development industry stakeholders indicate that recent price increases in Kelowna are enabling housing development, as they are able to offset the increased costs of land with higher home prices. As the cost of land continues to increase, this cost is ultimately transferred to the homeowner or tenant.

Figure 24: Average Rental Prices by Type, RDCO, 2010-2018



Source: CMHC, Market Rental Reports, 2010-2018

To supplement this rental data, a scan of rental listings on Castanet was undertaken in January 2019 to represent a snapshot of available units in the region. The total average rent of the available listings was \$1,701 for all unit types, \$566 more than CMHC’s latest reported average rent in the RDCO. The largest price discrepancy between the CMHC reported rental listings and Castanet was three-bedroom unit prices and market listings, which showed that average listed rentals were \$986 more per month than CMHC data. In this snapshot, the highest average rent in the region for all unit types was within West Kelowna at \$1,863, followed closely by Lake Country at \$1,839.

Table 17: Snapshot of Long-Term Listings, RDCO & Sub-Areas, January 2019

Community	Average Rent by Unit Type				Total Average Rent by Community
	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	
District of Peachland	-	\$1,286	\$1,386	\$1,900	\$1,524
City of West Kelowna	-	\$1,264	\$1,967	\$2,358	\$1,863
City of Kelowna	\$948	\$1,300	\$1,645	\$2,419	\$1,578
District of Lake Country	-	\$1,200	\$1,618	\$2,700	\$1,839
Total Average RDCO	\$948	\$1,263	\$1,654	\$2,344	\$1,701

Source: Castanet, January 2019

For short term listings, rental prices within the RDCO were also reviewed through Padmapper. All short-term data during the review period was obtained from AirBNB listings, in which Padmapper compiles average nightly, weekly, and monthly rates, and aggregates them into one monthly rental rate, as seen in Table 18. At the time of the scan, the average short-term rental price in the RDCO was \$919 more expensive than the long-term rental price at \$2,620. Compared to CMHC’s reported average rent in the RDCO, short-term rentals

are \$1,485 more expensive monthly. This price differential is the most apparent in three+ bedroom units, which, on average, are \$5,184 or 382% more expensive compared to rents reported by CMHC. AirBNB data, at the time of the scan, suggest that Central Okanagan West has the highest rent at \$4,557, while the other communities in the region show rents ranging from \$2,260 in West Kelowna to \$2,784 in Kelowna.

Table 18: Snapshot of Short-Term Listings, RDCO & Sub-Areas, January 2019

Community	Average Rent by Unit Type				Total Average Rent by Community
	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	
District of Peachland	-	\$1,851	\$2,686	\$7,702	\$2,686
City of West Kelowna	\$1,260	\$1,700	\$3,012	\$7,135	\$2,260
City of Kelowna	\$1,778	\$2,119	\$2,764	\$6,164	\$2,784
District of Lake Country	\$1,775	\$2,092	\$2,910	\$5,552	\$2,677
Central Okanagan East	-	\$2,696	\$2,542	\$5,883	\$2,643
Central Okanagan West	-	\$1,613	\$5,946	\$6,701	\$4,557
Westbank First Nation	-	\$1,956	\$3,110	-	\$2,523
Okanagan Indian Band	-	-	-	-	-
Total RDCO	\$1,814	\$2,000	\$2,887	\$6,542	\$2,620

Source: Padmapper, January 2019

While this data does not detail individual and family choices for short-term or long-term housing, it does suggest that short-term listings are capturing some of the housing stock, which could in turn mean there is less availability of rental units in the RDCO market as a whole. As the Central Okanagan has a large tourism industry, especially in the summer months, households listing rental units as short-term instead of long-term may generate more supplemental income.

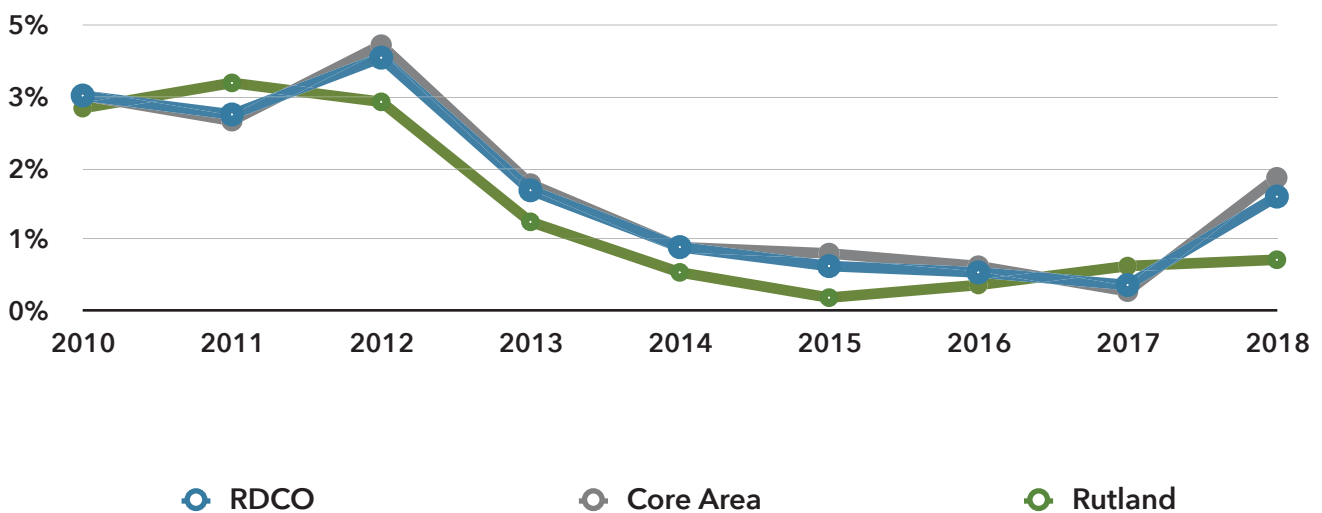
RENTAL VACANCY RATE

Typically, the rental market experiences pressure when vacancy rates are less than 1%, and over-supply when vacancy rates are greater than 3%. In 2010, the vacancy rate for apartments and rowhouses was 3.4% in the RDCO, which is indicative of a somewhat over-supplied rental market. Since then, the vacancy rate for apartments and rowhouses has fluctuated, and is currently resting at 1.8% in the RDCO, which is indicative of a healthy rental market. In the Rutland area, rental vacancy rates are significantly lower at 0.8%, indicating the rental market in this area is more stressed and has limited vacancies. Contrastingly, the vacancy rate in the RDCO as a whole and the Core Area are more reasonably sitting at 1.8% and 2.1%, respectively, indicating a healthier rental housing market with more choice.

One-bedroom units had the highest vacancy rate in 2018 with 3.5%, while units with no bedroom had the lowest vacancy rate at 0.03%. Since 2012, all bedroom types have experienced a substantial decrease in vacancy rates, but in recent years, have fluctuated less. The relatively high vacancy rate for one-bedroom units could mean the market has been producing many of these types of units, and signalling to the development community that units with no bedrooms, suitable for individuals, and units with two or more bedrooms, suitable for families, are in higher demand in the current Central Okanagan market.

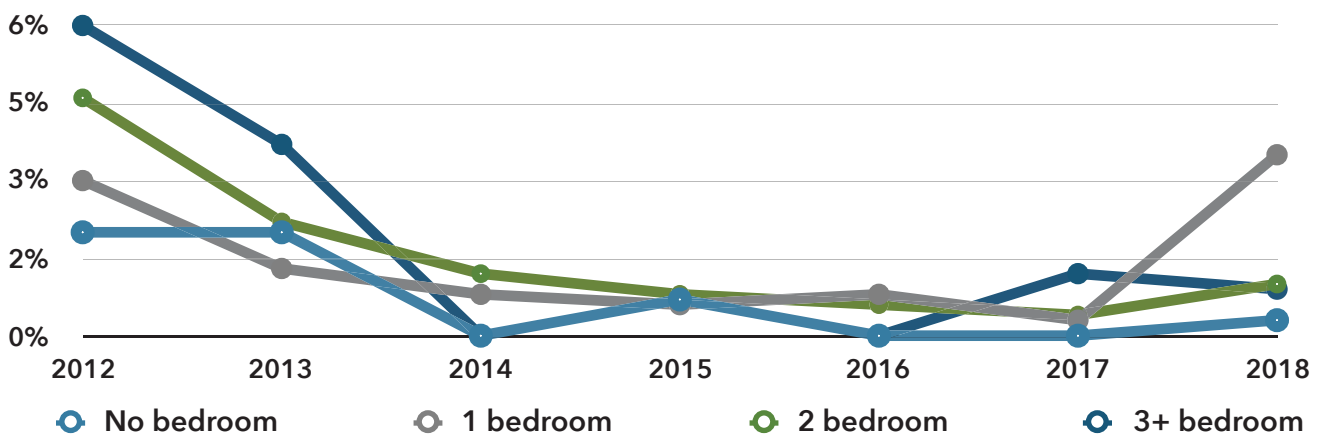
Given the past five years of absorption, the rental market should be monitored closely to continue to develop housing units that meet the needs of anticipated population growth. This is especially important considering the projected number of housing units needed to accommodate anticipated population growth will experience an average annual growth rate of 1.4% until the year 2036.

Figure 25: Vacancy Trends for All Primary Units, RDCO, Core Area & Rutland, 2010-2018



Source: CMHC, Market Rental Reports, 2010-2018

Figure 26: Vacancy Trends by Bedroom Type, RDCO, 2012-2018



Source: CMHC, Market Rental Reports, 2012-2018

Non-Market Housing

Affordable, non-market housing refers to housing below market rents or prices, ranging from emergency shelters through to supportive housing, rent-geared-to-income (RGI) housing, and housing co-operatives. The lower rents indicative of non-market housing are maintained as a result of ongoing government subsidy, or created through collecting rents and donations through a not-for-profit society model.

Non-market housing is on the left side of the housing continuum with varying levels of government financial assistance. The non-market end of the continuum serves lower-income households and individuals, persons who are unable to live independently, or people experiencing or who are at-risk of homelessness.

SUPPLY

BC Housing is the central provincial agency that supports and funds efforts to meet the housing needs of BC's residents through the provision of affordable housing. The statistics in this section were collected on March 31, 2018, and summarize waitlists and the number of units for emergency, supportive, and independent affordable housing in communities where there is subsidized housing across the RDCO. BC Housing does not have data for Westbank First Nation and Okanagan Indian Band. Since 2012, the number of non-market housing units in the RDCO has decreased by 2%, or 47 units, and the number of rent supplements has increased by 34%, or 413 recipients.

At the time of this study, the BC Housing statistics show that the City of Kelowna had the highest number and greatest proportion of non-market housing in the region with a total of 1,902 non-market units, or 85% of the total non-market housing inventory in the region, and 1,402 rent supplements, or 85% of rental supplements within the region. Separate City of Kelowna inventories estimate non-market units within Kelowna at 1,400 units, but will not be used for this analysis due to data discrepancies. The City of West Kelowna followed at 8% of the total non-market inventory at 185 units and 8% of the total rent supplements within the region, reaching 127 households. The District of Lake Country captured 5% of the non-market inventory at 122 units, and the District of Peachland 1% of the inventory at 30 units. There were very few or zero non-market housing units found in Central Okanagan East and Central Okanagan West, and therefore information from these communities has been suppressed for privacy reasons.²⁰

The rent supplements include individuals and families receiving subsidies through BC Housing's Rental Assistance Program (RAP), the Shelter Aid for Elderly Renters (SAFER), and the Homeless Rent Supplement. The RAP program is a housing subsidy provided to eligible low-income, working families with cash assistance to help with monthly rent payments in the private market. The SAFER program is a housing subsidy for seniors with low to moderate incomes to help make private market rents affordable. The Homeless Rent Supplement connects people who are homeless to housing, income assistance, and community-based support services, whereby rent supplements are given on a monthly basis based on available funding.

²⁰ The total number of non-market housing units in the RDCO may exceed the sum of the total non-market housing units from each community, as data has been suppressed in communities with limited non-market housing units.

Table 19: Total Number of Non-Market Housing Units, RDCO & Sub-Areas, 2018

Community	Emergency Shelter & Housing for the Homeless		Transitional Supported & Assisted Living			Independent Social Housing		Total
	Homeless Housed	Homeless Shelters	Frail Seniors	Special Needs	Women & Children Fleeing Violence	Low Income Families	Low Income Seniors	
District of Peachland	-	-	-	-	-	30	-	30
District of Lake Country	-	-	29	-	-	23	70	122
City of West Kelowna	-	-	62	-	-	83	40	185
City of Kelowna	307	80	210	105	16	628	556	1,902
RDCO	307	80	301	105	16	764	666	2,239

Source: BC Housing, 2018²¹

The Society of Hope, a non-market housing provider in the Central Okanagan, also has an inventory of 682 units for families and seniors. The Society’s stock is kept separate from BC Housing’s registry to ensure when units become available, locals have first priority, as BC Housing’s waitlist does not always guarantee this will happen. Not indicated in the table above is transitional or supportive housing for individuals with mental health or substance use challenges. Stakeholders indicated there is a severe lack of housing with recovery supports or to assist people transitioning from precarious living situations into housing, yet from their perspective these types of units are one of the largest needs in the region. This shortfall is partially due to the historic lack of funding for these types of units, and the increase of people at risk or experiencing homelessness in the region.

Table 20: Number of RAP, SAFER & Homeless Rent Supplement Recipients, RDCO & Sub-Areas, 2018

Community	Shelter Aid for Elderly Residents	Rental Assistance Program	Homeless Rent Supplements	Total
District of Peachland	25	10		35
District of Lake Country	29	22		51
City of West Kelowna	77	80		157
City of Kelowna	961	277	164	1,402
Total RDCO	1,092	389	164	1,645

Source: BC Housing, 2018²²

²¹ This table only reflects units where BC Housing has a financial relationship; there may be other subsidized housing units in the region. The number of units listed may have changed since the data has been reported, as units may have been constructed in this time frame. BC Housing defines “Homeless Housed” as longer-stay supportive housing, and “Homeless Shelters” as year-round emergency shelters.

²² This table reflects only units where BC Housing has a financial relationship. There may be other subsidized units in the community.

There were very few rent supplements found in both Central Okanagan East and Central Okanagan West, and information from these areas has therefore been suppressed for privacy reasons.²³

Also worth noting is BC Housing’s program to support homeownership through the BC Home Owner Mortgage and Equity Partnership. In 2018, BC Housing supported 131 households in the RDCO by approving and funding mortgage loans for first-time homebuyers, and repayable down payment assistance up to a maximum of 5% of the home’s purchase price. Although this provincial program is now closed, households that utilized this program until its end date in 2018 were located in Kelowna (88), Lake Country (13), West Kelowna (25), and Westbank (5). Stakeholders indicate a desire to build more non-market housing and suggested that it would be valuable for governments to be centrally involved by contributing land, streamlining the development process, and enabling partnerships with non-profit housing providers.

WAIT LISTS

BC Housing also maintains statistics on waitlists for non-market housing. In the RDCO, 37% of housing registry waitlist applicants are seeking seniors housing, 17% family housing, and 30% units for persons with disabilities and/or require wheelchair modified units. Since 2012, the number of applicants on waitlists for non-market housing has increased by 109%, from 124 to 259 applicants. The number of persons with disabilities on the waitlist has remained consistent, while the number of seniors has decreased. There are substantially more families seeking non-market units than in 2012. While the District of Lake Country and City of West Kelowna’s waitlist data have remained relatively constant, persons on the waitlist for non-market housing in the City of Kelowna increased by 122 applicants since 2012, and persons on the waitlist in the District of Peachland increased by seven people.

Table 21: Applicants on Waitlists for Non-Market Housing, RDCO & Sub-Areas, 2018

Community	Housing Registry					Total	Supportive+
	Family	People with Disabilities	Seniors	Wheelchair Accessible	Singles		
District of Peachland	data suppressed					10	
District of Lake Country	data suppressed					7	
City of West Kelowna	6	*	7	*	*	26	16
City of Kelowna	39	64	89	14	10	216	527
Total RDCO	data suppressed					259	543

Source: BC Housing, 2019

²³ The total number of housing subsidies in the RDCO may exceed the sum of the total housing subsidies from each community, as data has been suppressed in communities with limited rent supplements.

* data suppressed

+ BC Housing Supportive Housing Registry is separated from the rest of the categories in the Housing Registry

Outside of BC Housing’s waitlist data, Habitat for Humanity’s most recent waitlist contains 187 families, and the Society of Hope has a waitlist of 144 families and 269 seniors. It should be noted that not all people on the waitlist for housing are homeless; many are housed, but are on the waitlist because their current housing and/or supports are inadequate.

Stakeholders indicate that large waitlists for appropriate units have restricted people who are ready to move into housing from shelters, and has meant that many shelters are often over capacity.

Further, BC Housing has a standard Housing Income Limits (HILs - previously known as the Core Need Income Thresholds, or CNITs), which outline the income required for households to pay the average market rent by size of unit in the private market. Residents in the RDCO who earn less than the HILs shown in Table 22 may be eligible for non-market housing provided by BC Housing. Communities in the RDCO are all within the “Kelowna Planning Area” Housing Income Limit shown below.

Table 22: BC Housing Housing Income Limits, Kelowna Planning Area, 2018

Housing Income Limit	Type of Unit				
	Bachelor	1 Bdrm	2 Bdrm	3 Bdrm	4+ Bdrm
Kelowna Planning Area	\$33,000	\$39,000	\$47,000	\$55,000	\$62,500

Source: BC Housing, 2018

HOMELESSNESS

While data on homelessness for the entire RDCO is not available, there is recent data in the Westside communities (City of West Kelowna and Westbank First Nation), the City of Kelowna, and the District of Lake Country²⁶. All three studies were conducted in 2018 and followed the Point-in-Time Count (PiT Count) methodology. The PiT Count is a strategy used to help determine the extent of homelessness in a community at a single point in time, providing a snapshot of homelessness in a community, and allows the community to better understand the nature and extent of homelessness. This methodology includes a survey that provides information on the characteristics of the homeless population. In total, throughout the City of West Kelowna, City of Kelowna, District of Lake Country, and Westbank First Nation, 358 persons were identified as experiencing absolute homelessness in 2018 through PiT Counts.

Westside Point-in-Time Count²⁷

In 2018, the City of West Kelowna and Westbank First Nation coordinated with community agencies and volunteers to conduct the Westside’s first Point-in-Time Homeless Count. This PiT Count was a significant step towards better understanding homelessness on the Westside, and provided valuable information about the individuals experiencing or struggling with homelessness in the Westside communities.

²⁶ Lake Country conducted a PiT count in the spring of 2018. No individuals experiencing homelessness were identified.

²⁷ Statistics from Westside Point-in-Time Count - 2018 Report

The Westside PiT Count was conducted via a survey at 'magnetic events', which were designed to increase opportunities for engagement with people who may be experiencing homelessness, and through an outreach program. On July 23, 2018, three magnetic events took place and 39 camps were surveyed throughout the Westside by the outreach team. At the time of the count, 72 people were identified as experiencing homelessness. The majority of temporary shelters or camps were seen in Westbank First Nation territory (22 out of 39).

The largest demographic identified in this PiT Count was the 25 to 44 age group at 53% of respondents, followed by 29% of respondents in the 45 to 64 age group, and 11% of respondents as youth between the ages of 18 and 24. Straight men experiencing homelessness made up the majority of respondents at 62%, while 38% of respondents were female, of which 7% identified as bisexual. Almost half (48%) of the people experiencing homelessness in the Westside have been in the foster care or group home system at some point, and almost 60% of youth have had involvement with the child welfare system, indicating a significant link between young people aging out of care and homelessness.

Indigenous peoples were significantly over-represented in this PiT Count - 61% of respondents experiencing homelessness identified as having Indigenous ancestry (74% First Nations, 12% Metis, 2% other), although Indigenous peoples only comprise 2% of the Westside's total population. Almost half (47%) of Indigenous respondents identified as members of Westbank First Nation, and 13% identified as being a member of a Band or Nation within the Okanagan Syilx communities.

The largest cohort of people experiencing homelessness were unsheltered (45%), staying at someone else's place (18%), or in a shelter or hotel (6%). Five percent (5%) of the homeless population did not know where they would be staying the night of the Count. The majority of people experiencing homelessness were chronically homeless (over six months), while being episodically homeless (three or more times in the past year) was less common. The top five reasons survey respondents provided as to why they were homeless are: 1) addiction/substance use, 2) unable to pay rent/mortgage, 3) conflict with spouse, 4) job loss, and 5) having an illness or medical condition.

Stakeholders shared that there has been a substantial increase in substance use in shelters in recent years. Shelter providers estimate that between 50 to 80% of the people in shelters experience substance use issues. This recent increase in substance use causes operational and staffing stress due to the complexity of needs and specialization of support that is required for this group.

City of Kelowna Point-in-Time Count²⁸

The City of Kelowna Point-in-Time Count was funded by the Government of Canada's Homelessness Partnering Strategy through the Central Okanagan Foundation, and was completed in March of 2018. Under the federal program *Reaching Home*, Kelowna is included in the Designated Communities stream and conducts PiT Counts every two years, starting in 2016.

²⁸ Statistics from Community Report - Point-in-Time Count - Kelowna, British Columbia, 2018

The Kelowna PiT Count was conducted using a mixed-methods approach by collecting survey data, tally sheets, and systems data to capture four different homeless population groups: unsheltered homeless, sheltered homeless, hidden homeless, and temporarily housed (in interim or institutional care). A total of 605 persons were identified as experiencing homelessness on March 6, 2018 in Kelowna, 286 of which were considered “absolutely homeless” (234 sheltered and 52 unsheltered), and 319 temporarily housed. At the time of the Count, there were six Homeless Shelters (operating under capacity), 13 interim housing locations, and 10 institutional care providers.

A total of 132 individuals experiencing absolute homelessness completed PiT surveys to help characterize this population. The dominant population in this group was 25 to 64 year old men, with 26% of the population identified as having Indigenous ancestry (14% First Nations, 7% Metis, 5% other). The highest reported reason for housing loss for the absolutely homeless population was the inability to pay rent or mortgage (19%), followed by household conflict (17%) including spouse/partner, parent/guardian, and roommate conflict. The highest reported challenge to find housing was that rents were too high (24%), followed by low income (21%), discrimination (10%), and addiction (8%).

All of the temporarily housed homeless population completed PiT surveys, allowing more conclusive results to be drawn from this group. Of the temporarily housed homeless, 78% were between the ages of 25 and 64, 59% were male, 40% were female, and 1% were transgender. Twenty percent (20%) of the population identified as having Indigenous ancestry (11% First Nations, 7% Metis, 2% other). The highest reported reason for housing loss was addiction or substance use (42%), followed by household conflict (16%). The highest reported challenge to finding housing was that rents were too high (27%), followed by low income (16%) and addiction (11%).

Since the 2016 PiT Count, the overall population experiencing absolute homelessness increased from 233 individuals to 286, an increase of 23%. The number of individuals enumerated as unsheltered homelessness decreased from 69 to 52, or 11%. The number of people in emergency shelters increased by 43% (70 people). The percentage of women increased by 2%, while the male population decreased by 2%. The overall population experiencing temporarily housed homelessness increased from 273 individuals in 2016 to 319 individuals in 2018, representing an increase of 46 individuals or 17%. Notably, most categories compared to 2016 have increased in the absolute number of individuals. For the temporarily housed population, the representation of males in 2018 was 7% less than in 2016, corresponding to an increase of 7% for females. Those that identify as Indigenous represented 20% of the 2018 temporarily housed population, which is an increase of 6% from 2016.

Lake Country Point-in-Time Count

A Point-in-Time Count took place in Lake Country in Spring 2018, and found no individuals experiencing homelessness on that particular evening. However, it is likely that hidden homelessness is more common in Lake Country, rather than long-term homelessness that may be more apparent in urbanized communities with shelters and other services.

AFFORDABILITY ANALYSIS



Affordability Analysis

Affordability is the relationship between household median income and the estimated income available for either purchasing or renting a home. The relative affordability of housing in a community is determined by the relationship between average shelter costs (rent or monthly mortgage) and household income. Using CMHC's standards, housing is considered unaffordable if a household spends 30% or more of its gross income on shelter costs. Households spending greater than 50% of their gross income on shelter fall below the housing standard of affordability, and are considered to be in "core housing need".

For renters, shelter costs include rent and utilities. For owners, shelter costs include mortgage payments (principal and interest), property taxes, condominium/strata fees (if any), and any payments for electricity, water, and other local government services. Housing is one factor in the overall cost of living for individuals and families; other factors include the cost of groceries, transportation, and childcare, among others, but are not included in the following housing affordability analyses.

Thirty percent of respondents indicated their housing was not affordable, while 62% indicated they were "very concerned" with the cost of homeownership, and 56% were very concerned with the cost of renting. When asked to rate which groups have difficulties finding housing, respondents thought low income households had a "very difficult" time finding affordable housing in the region.

Rental Affordability Analysis

For rental affordability, median income levels were obtained through Statistics Canada, using a custom tabulation of tax-filer income data²⁹. Median income implies that half of the population is earning more than the median income, and half of the population is earning less than the median income. Table 23 illustrates couple households' median income levels in communities where data is available, the amount of rent they can afford at 30% of their gross household income, and the average rent by housing type.

As described in the Rental Housing section, CMHC rental information is only available for Kelowna's Core Area, Rutland Area, and the total RDCO (see Appendix A for map). The communities of West Kelowna, Peachland, and Kelowna are considered to be within the "Core Area", and as such, CMHC rental data for the Core Area will be used for these communities. For the Rutland Area, although somewhat on the outskirts of Kelowna, comprises Lake Country and other more rural areas of the RDCO, and therefore rental data for the Rutland Area will be used for Lake Country.

²⁹ Tax-filer data is not available for Central Okanagan East, Central Okanagan West, Westbank First Nation lands, and Okanagan Indian Band lands.

Table 23: Rental Affordability for Couple Households, RDCO & Sub-Areas

Community	Median Annual Income	Median Monthly Income	Available for Rent (30% of income)	Average Rent for All Housing Types			
				Bachelor	1 Bedroom	2 Bedroom	3 Bedroom
Peachland	\$92,339	\$7,695	\$2,308	\$892	\$1,014	\$1,300	\$1,380
West Kelowna	\$90,889	\$7,574	\$2,272	\$892	\$1,014	\$1,300	\$1,380
Kelowna	\$81,978	\$6,832	\$2,049	\$892	\$1,014	\$1,300	\$1,380
Lake Country	\$87,844	\$7,320	\$2,196	-	\$896	\$1,116	\$1,287
Total RDCO	\$88,263	\$7,355	\$2,207	\$890	\$1,003	\$1,251	\$1,358

Source: CMHC Rental Market Report, 2018; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015

Analyzing the table broadly, it appears that most couple households earning the median household income or more can afford average rental prices within 30% of their household income in every community. That said, the rental prices vary depending on several factors, and could be more or less affordable than the average price reported by CMHC. In fact, when comparing the supplementary Castanet rental data outlined in the Market Rental Housing section of this report, reported CMHC average rental prices are markedly lower than what is currently available in the market in communities within the RDCO. For example, if using the Castanet rental data, the average three-bedroom home in Kelowna, Lake Country, and West Kelowna becomes unaffordable for couple households.

The following table portrays the same affordability analysis with lone-parent households. Generally, it appears that lone-parent households earning the median household income or more can afford average rental prices for bachelor and one-bedroom units within 30% of their gross income in all RDCO communities. In all communities, lone-parent households would need to spend more than 30% of their incomes on rent to afford two- and three-bedroom homes, the most suitable housing type for families with children.

Table 24: Rental Affordability for Lone-Parent Households, RDCO & Sub-Areas

Community	Median Annual Income	Median Monthly Income	Available for Rent (30% of income)	Average Rent for All Housing Types			
				Bachelor	1 Bedroom	2 Bedroom	3 Bedroom
Peachland	\$42,060	\$3,505	\$1,052	\$892	\$1,014	\$1,300	\$1,380
West Kelowna	\$45,380	\$3,782	\$1,135	\$892	\$1,014	\$1,300	\$1,380
Kelowna	\$42,207	\$3,517	\$1,055	\$892	\$1,014	\$1,300	\$1,380
Lake Country	\$44,545	\$3,712	\$1,114	-	\$896	\$1,116	\$1,287
Total RDCO	\$43,548	\$3,629	\$1,089	\$890	\$1,003	\$1,251	\$1,358

Source: CMHC Rental Market Report 2018; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015

The following table illustrates rental affordability for single person households, based on median income levels and average rental rates. Within the RDCO, single people have the lowest median income compared to other household groups, and therefore have the least amount of choice in the rental market. At 30% of their incomes, single people earning the median income in the RDCO could afford \$807 towards rent, or \$1,345 towards rent if they spent 50% of their gross income on housing. Generally, single person households earning the median income or less cannot afford average rental prices at 30% of their gross income, with the exception of bachelor units in West Kelowna.

Compared to Castanet data, where the average rent for a 1one-bedroom ranges from \$1,200 to \$1,300 depending on the community, this type of unit becomes even more unattainable for single person households. Castanet also has several listings for private rooms in shared households in each community, with the average monthly rent ranging from \$500 in Peachland to \$780 in Lake Country. While private rooms in shared households are an unfavourable option for many households, they are an alternative form of accommodation that can temporarily meet the needs of some residents.

Table 25: Rental Affordability for Single Person Households, RDCO & Sub-Areas

Community	Median Annual Income	Median Monthly Income	Available for Rent (30% of income)	Average Rent for All Housing Types		
				Bachelor	1 Bedroom	2 Bedroom
Peachland	\$32,115	\$2,676	\$803	\$892	\$1,014	\$1,300
West Kelowna	\$35,883	\$2,990	\$897	\$892	\$1,014	\$1,300
Kelowna	\$31,934	\$2,661	\$798	\$892	\$1,014	\$1,300
Lake Country	\$29,202	\$2,434	\$730	-	\$896	\$1,116
Total RDCO	\$32,284	\$2,690	\$807	\$890	\$1,003	\$1,251

Source: CMHC Rental Market Report 2018; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015

The following table provides a summary of rental affordability for all RDCO households by age, comparing the ability to afford rent between couple households, lone-parent households, and single person households. The data indicates that average rental housing prices should be affordable for most couple households in the RDCO, except for 0 to 24 year olds. There is a significant decrease in the ability of single person households to afford average rent prices compared to couple households and lone-parent households. Most single person households would need to spend between 30 to 50% of their monthly income to afford average rental prices in the RDCO. Rental affordability is particularly challenging for younger households, as lone parent families and single persons under the age of 25 do not appear to be able to afford average rental prices even with 50% of their median gross income spent on rent.

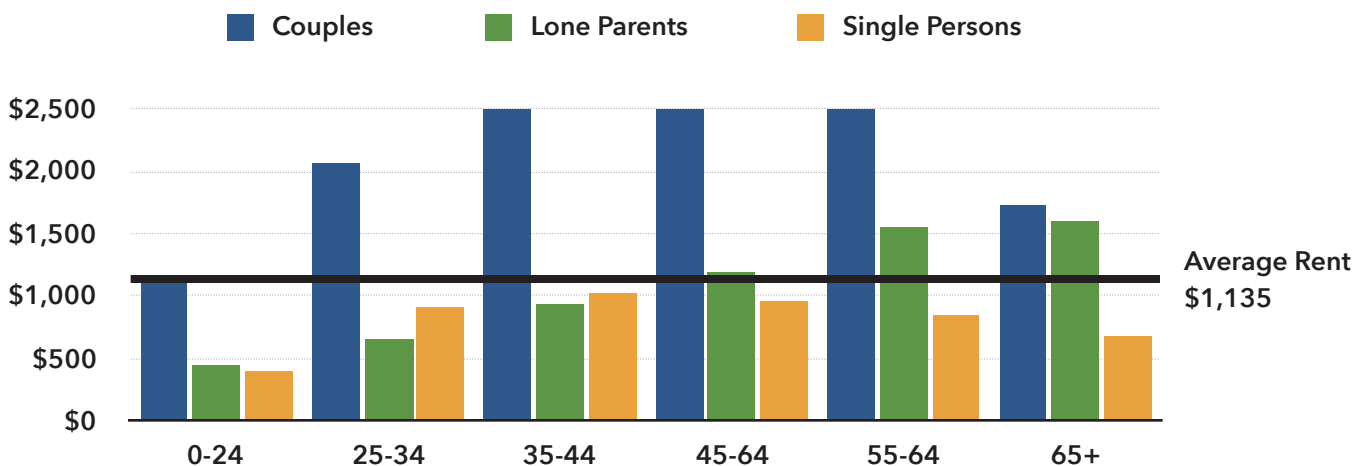
Table 26: Rental Affordability for RDCO Households by Age

Age Group	Available for Rent (30% of income)			Available for Rent (50% of income)			Average Monthly Rent
	Couple Households	Lone Parent Households	Single Person Households	Couple Households	Lone Parent Households	Single Person Households	All Units
0 to 24	\$1,100	\$455	\$410	\$1,833	\$758	\$683	\$1,135
25 to 34	\$2,058	\$658	\$924	\$3,430	\$1,096	\$1,541	
35 to 44	\$2,593	\$930	\$1,018	\$4,322	\$1,550	\$1,696	
45 to 54	\$2,908	\$1,196	\$949	\$4,847	\$1,993	\$1,582	
55 to 64	\$2,549	\$1,553	\$853	\$4,249	\$2,588	\$1,421	
65+	\$1,729	\$1,588	\$688	\$2,882	\$2,646	\$1,147	
ALL	\$2,156	\$1,063	\$807	\$3,594	\$1,772	\$1,345	

Source: CMHC Rental Market Report 2018; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015

While couple households and lone-parent households over the age of 65 appear to be able to afford rents within 30% of median gross incomes, lower incomes mean they are more challenged than other age groups with housing affordability. Many seniors in this category may have limited incomes and rely on income from federal government programs, such as Old Age Security (OAS) and Canadian Pension Plan (CPP), and may lack savings and other sources of financial support. At the same time, some seniors may have assets, may have paid off their mortgages, or have other wealth accumulation that is not accounted for in this analysis. Conversely, some seniors may have debt. These are all additional factors that influence an individual households' ability to afford rent that cannot be factored in with available aggregate data. Furthermore, when considering average monthly shelter costs, rental prices vary depending on condition and number of bedrooms, and could be more or less affordable than the typical listed price.

Figure 27: Summary of Rental Affordability (30% of income) for RDCO Households by Age & Median Income Levels



Source: Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015

Homeownership Affordability Analysis

Households pursuing homeownership require a mortgage, and must be qualified by a banking institution or a mortgage broker to obtain one. Basic home purchasing assumptions are made in order to determine the maximum purchase price and the maximum amount that households can borrow. For this report, assumptions were based on typical expenses and 2019 mortgage rates, including

- Gross Debt Service (GDS) Ratio at 32% (entire monthly debt, such as car loans and credit card payments, including the potential monthly mortgage payment, should be no more than 32% of a households' gross monthly income);
- Bank of Canada Reported 5-Year Fixed Rate (compounded semi-annually) at 3.63%;
- Amortization period of 25 years; and
- Monthly maintenance fees at \$200, property taxes at \$250, and utilities/heating at \$100.

Homeownership affordability can be estimated on the assumptions made about a household's ability to obtain a mortgage, and by using the median household income from Statistics Canada (tax-filer income data)³⁰. For the RDCO, the 2018 average sale prices for single-detached homes, townhouses, and apartments were \$751,094, \$497,512, and \$347,131, respectively. Kelowna had the highest average sales price for single-detached homes (SDH), and Peachland had the highest sale prices for townhouses (TH) and apartments (APT).

Table 27 below demonstrates the maximum purchase price a couple household earning the median income can afford with a 10% downpayment. In the RDCO, couple households can purchase a home for \$395,943. Given the average sales price for an apartment is \$347,131 in the Regional District, most couple households earning the median income and above should be able to find an apartment they can afford to purchase within 30% of their gross incomes, but not a townhouse or a single-detached house. For households in Peachland, however, homeownership is more challenging, and couple households in this community are more likely to rent than own their home.

Table 27: Homeownership Affordability for Couple Households, RDCO & Sub-Areas

Community	Purchase with 10% Down	Average Sale Price		
		APT	TH	SDH
Peachland	\$419,803	\$579,567	\$571,581	\$672,659
West Kelowna	\$411,315	\$239,755	\$417,350	\$455,986
Kelowna	\$359,151	\$354,177	\$546,769	\$778,971
Lake Country	\$393,490	\$327,342	\$493,481	\$738,516
Total RDCO	\$395,943	\$347,131	\$497,512	\$751,094

Source: Okanagan Mainline Real Estate Board, 2019; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015

³⁰ Tax-filer data is not available for Central Okanagan East, Central Okanagan West, or First Nations communities. The affordability analysis has been completed using median income levels in Peachland, West Kelowna, Kelowna, and Lake Country.

Contrastingly, most lone-parent and single person households would not be able to afford a home within 30% of their gross incomes with a 10% downpayment. As this analysis is based on median income levels, those households earning greater than the median income can afford more, as well as households that have saved large down payments, but in most communities, the disparity between qualifying for a mortgage and average sales prices is quite large.

Table 28: Homeownership Affordability for Lone-Parent Households, RDCO & Sub-Areas

Community	Purchase with 10% Down	Average Sale Price		
		APT	TH	SDH
Peachland	\$125,477	\$579,567	\$571,581	\$672,659
West Kelowna	\$144,912	\$239,755	\$417,350	\$455,986
Kelowna	\$126,338	\$354,177	\$546,769	\$778,971
Lake Country	\$140,024	\$327,342	\$493,481	\$738,516
Total RDCO	\$134,053	\$347,131	\$497,512	\$751,094

Source: Okanagan Mainline Real Estate Board, 2019; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015

Single individuals earning the median income are more drastically priced out of the homeownership market, as seen in Table 29. There may be occurrences where singles earn more than the median income and, with substantial savings, could possibly find a way to buy. For single person households, there is limited variation among RDCO communities, as singles across the region are unable to afford homeownership. As Peachland has the highest average sale price for apartments at \$579,567, single households earning the median income have a \$512,306 price discrepancy between qualifying for a mortgage and affording to buy an apartment.

Table 29: Homeownership Affordability for Single Person Households, RDCO & Sub-Areas

Community	Purchase with 10% Down	Average Sale Price		
		APT	TH	SDH
Peachland	\$67,261	\$579,567	\$571,581	\$672,659
West Kelowna	\$89,318	\$239,755	\$417,350	\$455,986
Kelowna	\$66,201	\$354,177	\$546,769	\$778,971
Lake Country	\$50,208	\$327,342	\$493,481	\$738,516
Total RDCO	\$68,250	\$347,131	\$497,512	\$751,094

Source: Okanagan Mainline Real Estate Board, 2019; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015

The following table demonstrates homeownership affordability for all RDCO households by age. This analysis illustrates that all households below the age of 25 and above the age of 65 are priced out of the homeownership market. While older households may not be able to afford to purchase homes in the Regional District, they may have already paid off their mortgages, or have accumulated savings sufficient to cover shelter costs. This analysis demonstrates that couple households between the ages of 25 to 64 are all able to afford the average apartment in the RDCO with 10% down, but only 45 to 54-year old couple households are able to afford townhouses, and no households earning the median income or lower are able to afford a single-detached home.

Table 30: Homeownership Affordability for RDCO Households by Age

Age Group	Purchase Price with 10% Down			Average Sale Price		
	Couple	Lone Parent	Single Person	APT	TH	SDH
0 to 24	\$136,843	unable to obtain mortgage	unable to obtain mortgage	\$347,131	\$497,512	\$751,094
25 to 34	\$361,129	\$33,308	\$95,730	\$347,131	\$497,512	\$751,094
35 to 44	\$486,417	\$97,001	\$117,585	\$347,131	\$497,512	\$751,094
45 to 54	\$560,181	\$159,335	\$101,541	\$347,131	\$497,512	\$751,094
55 to 64	\$476,186	\$242,928	\$78,918	\$347,131	\$497,512	\$751,094
65+	\$284,144	\$251,018	\$40,449	\$347,131	\$497,512	\$751,094
ALL	\$384,150	\$128,236	\$68,248	\$347,131	\$497,512	\$751,094

Source: Okanagan Mainline Real Estate Board, 2019; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015

HOMEOWNERSHIP AFFORDABILITY CASE STUDY

The previous affordability analyses do not include transportation costs, which often account for the second highest cost for households after shelter. The following case study paints a picture of the long-term transportation costs inherently associated with living farther away from regional employment centres assumes that most households require two cars if living outside of Kelowna. This analysis aims to quantify the cost savings associated with adopting a car-lite lifestyle that could be redirected to a households' shelter costs. For example, households that live within Kelowna could free up approximately \$7,056 per year by only requiring one vehicle per household. These savings could be diverted to shelter costs – \$588 monthly could be directed to a mortgage payment. With the additional income available for a mortgage payment, households could qualify for a mortgage of approximately \$129,077 more than they could by having two cars. For example, couple households earning the median income of \$81,978 in Kelowna could afford a house for \$488,229, instead of \$359,151.

Fixed Cost of Vehicle Ownership*	\$6,300	per year
Daily Vehicle Kilometres Travelled (VKT)**	18	km
Operating Cost of Vehicle Ownership*	\$0.14	per km
Expansion Factor (to annualize VKT - assumed 300 days of travel annually)***	300	days
Annual Vehicle Expense	\$7,056	
Monthly income diverted to shelter costs if one less car per household	\$588	
Associated increase in maximum mortgage qualification amount	\$129,077	

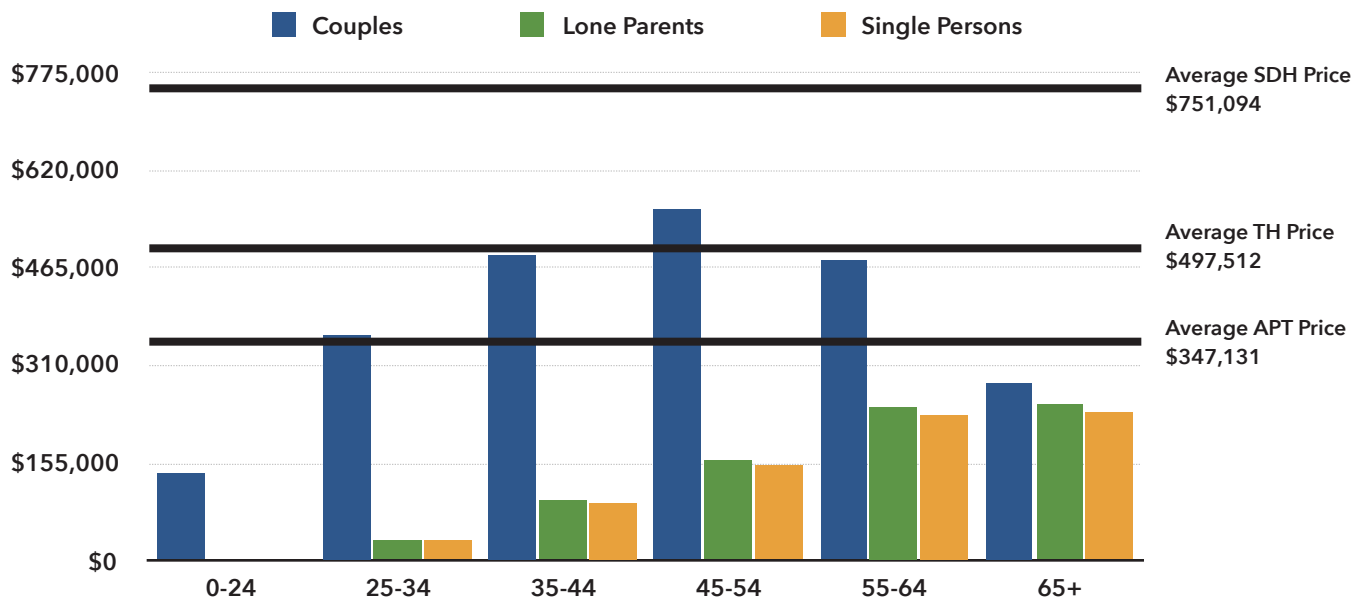
Due to the high cost of living, mostly reflected in the high cost of housing, many population groups now consider the region to be unaffordable. This increase in housing cost has impacted many other facets of the Central Okanagan economy, such as employment, the provision of child care, and disposable income for other economic spending. Both renters and homebuyers are restricted due to the high costs, leaving them unable to move in to the housing market, or living in housing that is inappropriate for their needs.

* from Metro Vancouver's Housing and Transportation Cost Burden Study, 2015

** from Central Okanagan Household Travel Survey, 2013

*** provided by City of Kelowna staff

Figure 28: Summary of Homeownership Affordability for RDCO Households by Age & Median Income Levels



Source: Okanagan Mainline Real Estate Board, 2019; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015

Based on median income data, it would appear market homeownership is increasingly out of reach for many lone-parent and single-person households in the RDCO. Consequently, these households may remain in rental housing. Affordability limitations mean that households “stuck” in rental housing create pressure on the rental housing stock, which contributes to the limited rental vacancy rates seen across the region. With rising rental and homeownership prices in the RDCO, municipalities and First Nations will likely continue to encounter affordability challenges in both rental and ownership markets. A potential solution for households unable to enter the homeownership market is exhibited in the Case Study on the previous page; by adopting a car-lite lifestyle, and therefore diverting transportation costs to a mortgage payment instead, households could potentially qualify for a higher mortgage, and therefore better afford housing that is located in proximity to employment and services.

HOUSING AND TRANSPORTATION



Housing & Transportation

Transportation impacts all areas of the Central Okanagan, and is a vital component to the overall livability of the region. How the region accommodates housing, and specifically where new housing development, infill, and redevelopment may occur, relates closely to the evolution of the region's economy, investment climate, and decision-making related to transportation planning.

In the Central Okanagan, 24% of all trips cross community boundaries, as people travel from one community to another to access services and employment. Due to the regional connectivity between the RDCO's member communities, a partnership with the District of Peachland, City of West Kelowna, City of Kelowna, District of Lake Country, Westbank First Nation, and Regional District of Central Okanagan was formed as the Sustainable Transportation Partnership of the Central Okanagan (STPCO). Concurrent to this Housing Needs Assessment, the STPCO is preparing the region's first Regional Transportation Plan (RTP), which will take into account the housing needs and gaps identified in this report as they relate to transportation.

As the Central Okanagan continues to grow, it will be important to address transportation issues as they relate to housing, and vice versa. In communities where there are fewer public transportation options, households tend to rely on personal vehicle use, which burdens the transportation network in the region as it grows. This burden is often observed the most heavily in employment centres, primarily Kelowna, as many households commute in and out of the city for work, and rely on personal vehicles due to dispersed land use and development patterns that are inherently car-dependent and make convenient transit service cost-prohibitive to provide. As housing prices in close proximity to employment centres increase, more low- and moderate-income households feel pressured to either move outside of this market to afford housing costs and make a longer commute as a trade-off, or consider smaller or older forms of housing.

Housing & Transportation Costs

The cost of transportation is typically the second highest expenditure for households after the cost of housing. Combined, housing and transportation costs encapsulate a more fulsome picture of affordability challenges experienced by a regional population. The location, availability, affordability, and suitability of both housing and transportation provide options, or create limitations, to households.

A healthy transportation network is safe, affordable, accessible to all levels of mobility, and prioritizes active transportation. The way street networks and communities are designed influence the specific routes and modes of transportation people use. Increasing opportunities and perceptions of safety for active transportation enable residents to be more physically active, less sedentary, more socially connected, and less dependent on vehicular transportation, thereby reducing congestion of the road networks. Health outcomes are affected by lowered rates of cardiovascular disease, diabetes, and some cancers, and improved mental health. In addition, decreased vehicular use reduces air pollution and greenhouse emissions. Poor air quality is linked to higher incidences of respiratory and cardiovascular illness, and extreme weather events from climate change have wide spread health impacts.

In 2015, the Metro Vancouver Regional District researched the inherent connection to housing and transportation through the *Metro Vancouver Housing and Transportation Cost Burden Study*. This study found that working households living in areas well served by transit or close to their job have relatively low transportation costs, whereas households in locations farther away from their jobs face higher transportation costs. This phenomenon is referred to as “location efficiency”, and alludes to the intimate relationship between the location of housing, the regional transit system, and private vehicle use. Location efficiency is particularly important for the Central Okanagan, as the connectivity of the region enables a large number of trips to be completed by crossing community boundaries, which put commuting costs on the regional transit network, personal finances, and provincial and local government infrastructure.

Maps of the RDCO, combined with transportation data and housing data, illustrate the inherent connection between housing, transportation, and affordability (please refer to Appendix B).

Renters earning \$51,948 or more annually can afford a one-bedroom apartment in Kelowna, while in Lake Country, renters earning \$47,952 or more annually can afford a one-bedroom unit. This analysis demonstrates that, generally, affordability increases outside of Kelowna. As renters move outside of Kelowna for affordability reasons, their commute lengthens.

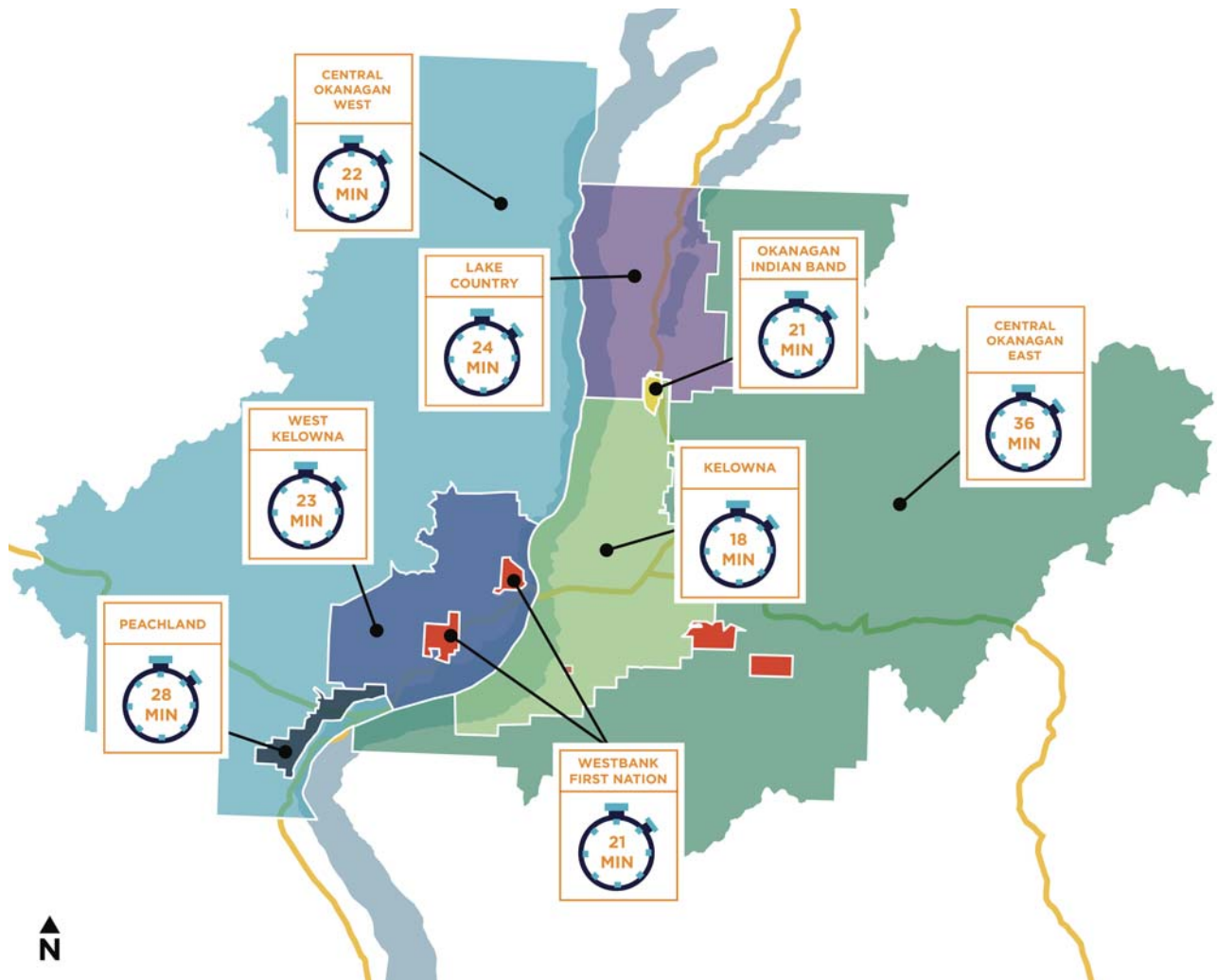
This increased affordability is experienced more substantially in the homeownership market. As households choose to move farther away from Kelowna for affordability reasons, there will be more congestion on the transportation network, which will be felt both publicly (infrastructure investment, pollution) and privately (commute time, increased transportation cost due to increased distance travelled). However, by living close to employment, a household may be able to reduce their personal vehicle use, and only have one car per household.

A large proportion of survey respondents answered “yes” when asked if they would consider moving outside of their current community to find affordable housing options – 33% would move outside of the region. Many respondents also commented on how transportation options influence their housing choices, a large number of which shared that due to the lack of transportation options, households are left to rely on personal vehicles, or are living in more costly homes due to their proximity to transit.

When paired with average commute times from a recent study, households moving to the region’s outer communities will have large-scale implications on the transportation network. Households living in Kelowna have the lowest average commute time, where Central Okanagan East and Peachland have the longest commute times. As households continue to relocate outside of Kelowna due to housing affordability issues, commute times within the region continue to grow, and further burden the already congested road network.

Maps in Appendix B highlight the importance of access to public transportation, as the congestion already felt in the region will continue to worsen as the region’s population grows if housing costs continue to increase. It is especially important to consider low-income households who do not have the means for private transportation. Looking forward, it is important to consider locating affordable and non-market housing along frequent transit networks instead of inaccessible, rural areas.

Figure 29: Commute Times in Member Communities



Stakeholders suggested that public transportation services in the Central Okanagan are inadequate for a many, especially low-income households who rely on public transportation, as they cannot afford private transportation. They are often subject to infrequent bus services that do not align with their working hours. For moderate-income households, many feel there are not enough public transportation routes to make taking public transportation favourable, and that existing routes are too time consuming or too infrequent to be practical. While community feedback regarding public transportation is valuable, it is also important to recognize the challenges of providing rapid transportation services within RDCO communities. The smaller populations and employment densities mean lower transit ridership, making providing high quality transit service cost-prohibitive.

KEY CONSIDERATIONS

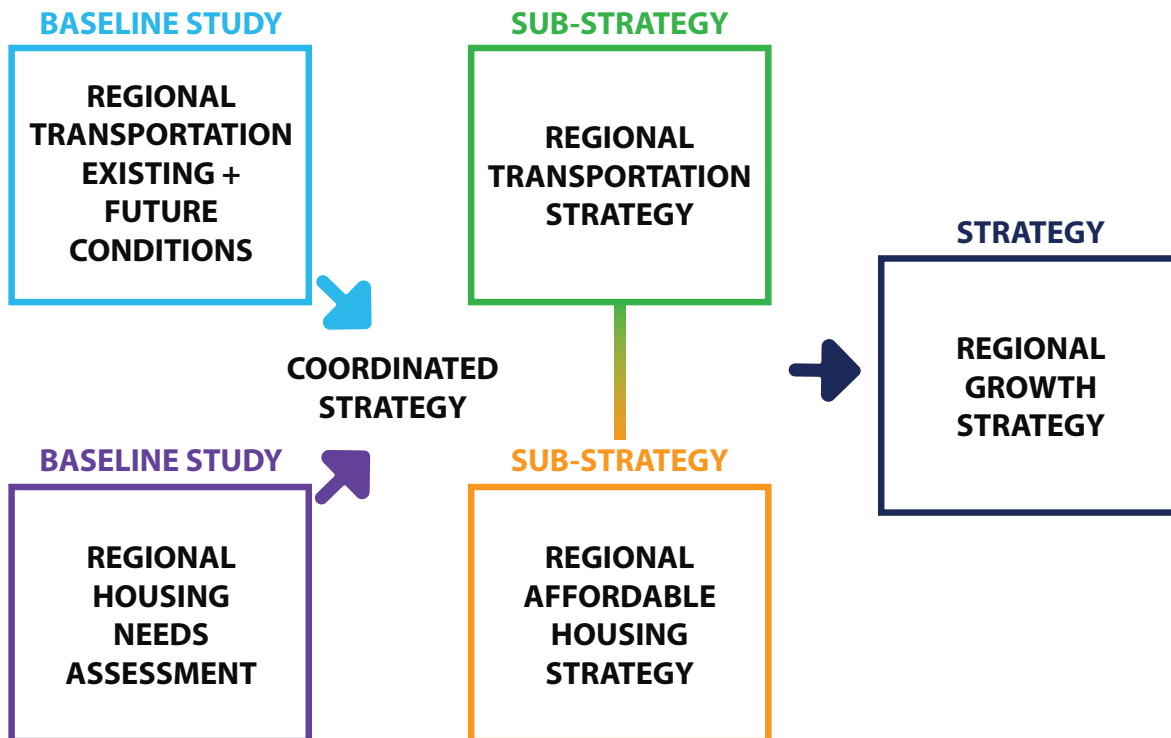


Key Considerations

Integrated Strategy Formulation Process

The Regional Housing Needs Assessment is a baseline report that demonstrates the current housing situation and anticipated housing needs. It is one such assessment that can inform subsequent planning processes, such as strategy formulation, including a Regional Affordable Housing Strategy. Another assessment being undertaken concurrently is the existing and future conditions study for regional transportation that will inform the anticipated Regional Transportation Plan. Together, the anticipated strategy processes can be integrated towards a coordinated approach to addressing housing and transportation issues and opportunities. Combined, both the anticipated Regional Affordable Housing Strategy and the Regional Transportation Plan will be key inputs to the anticipated Regional Growth Strategy review for the Central Okanagan.

Figure 30: Integrated Strategy Process



The following are key considerations to coordinate and integrate regional housing and transportation strategies, given the current processes:

- ▶ **Integrated Scenario Analysis:** There are many ways a region can manage growth. The population and housing unit projections presented in this report assume the status quo, and that future development will resemble historic development patterns. The RDCO and member municipalities and First Nations can test a number of land use interventions through scenario analysis; scenarios that both explore housing and transportation as levers for change, as well as implications of change on housing and transportation systems. The best opportunity to complete this analysis would be through the Regional Growth Strategy review.
 - ▶ Scenario analysis can range in complexity and scale. This process typically starts by undertaking a regional spatial analysis and identifying developable land. A framework would need to be created, and can include assumptions, such as vacant land, serviced land, under-utilized parcels, etc.
 - ▶ As a starting point, one approach is to identify communities that are desirable for growth, and experiment with increasing density/introducing alternative housing forms, and increasing transportation infrastructure to those areas. Analytical outputs can include: net yield of housing units (including unit absorption change and change to proportional market share in the region); trip forecasting (mode type, volume, congestion, commute time); fiscal impacts (e.g., infrastructure expansion and forecasting lifecycle costs); and sustainability and livability analysis.
 - ▶ The scenarios can be repeated in as many areas/communities and multiple configurations within scope (timeline, budget) and desirability of the RDCO and regional partners.
 - ▶ Given that peak volumes and work trips are generating cross-region commutes, it would be valuable to consider employment lands in relation to housing and transportation. As such, the RDCO may consider adding employment lands as a third tier to the integrated scenarios analysis: housing, transportation, and places of work.
- ▶ **Co-Development of Strategies:** When preparing the work plans/scopes for the respective strategy development processes, incorporate cross-departmental and/or consultant workshops to identify the linkages between housing and transportation needs, opportunities, and working directions. Draft housing strategies that complement transportation strategies, and vice versa. Cross-reference the draft strategies to eliminate potential conflict.

Regional Transportation Plan

While the Regional Transportation Plan is currently underway at the time of this study, there is an opportunity to consider housing needs during that strategy development process:

- ▶ Recognize that the Central Okanagan is a fluid and mobile region, and that the transportation system is essential for connecting people to the places where they live and work.
- ▶ Align the locations of the public transit network, cycling infrastructure, and accessible pedestrian infrastructure with high density locations or areas with high density potential, in order to reduce the overall transportation cost burden on households and move towards creating complete and accessible communities.
- ▶ Given the increasing frequency of commuting between the City of Kelowna, West Kelowna, and Westbank First Nation, and the projected increase in the number of housing units located west of Okanagan Lake, consider increasing the transportation options, such as public transit and cycling routes along this corridor/ across the William R. Bennett Bridge. The possibility of providing transportation services to residents in the outlying parts of the region would be greater if land uses are supportive of transit. New single-detached home developments in the hillsides will be inherently car-dependent. Consider any implications to the proposed integrated scenarios analysis (e.g. if the proportional market share of housing units were to increase in the Westside communities, then consider increasing the transportation infrastructure investment to those respective communities).
- ▶ Given the increasing frequency of commuting between the District of Lake Country and the City of Kelowna, as well as the projected increase in the number of housing units located in Lake Country, consider increasing the transportation options, such as public transit and cycling routes along this corridor/ along Highway 97 North. Consider any implications to the proposed integrated scenarios analysis (e.g., if the proportional market share of housing units were to increase in Lake Country, then consider increasing the transportation infrastructure investment to Lake Country).
- ▶ Consider opportunities to create transit-oriented development (TOD) nodes within the overall transportation system, particularly in areas of high density and concentration of mixed-uses, such as housing, services, education, recreation, health, and employment. The City of Kelowna will likely contain most of the opportunities where density can be leveraged to create mixed-use, multi-unit TOD nodes. Consider any implications to the proposed integrated scenarios analysis (e.g., investigate the implications of potentially shifting the proportional market share of housing units to concentrated TOD areas).

Regional Housing Strategy

A Regional Housing Strategy is an opportunity to explore tools and actions that can address the housing needs and gaps identified in this Assessment. The key to this process is coordinating with the Regional Transportation Plan. Additional considerations are outlined below, each of which should be researched, tested, and explored with staff, Councils/Board, community groups, stakeholders (including health agencies), and the public:

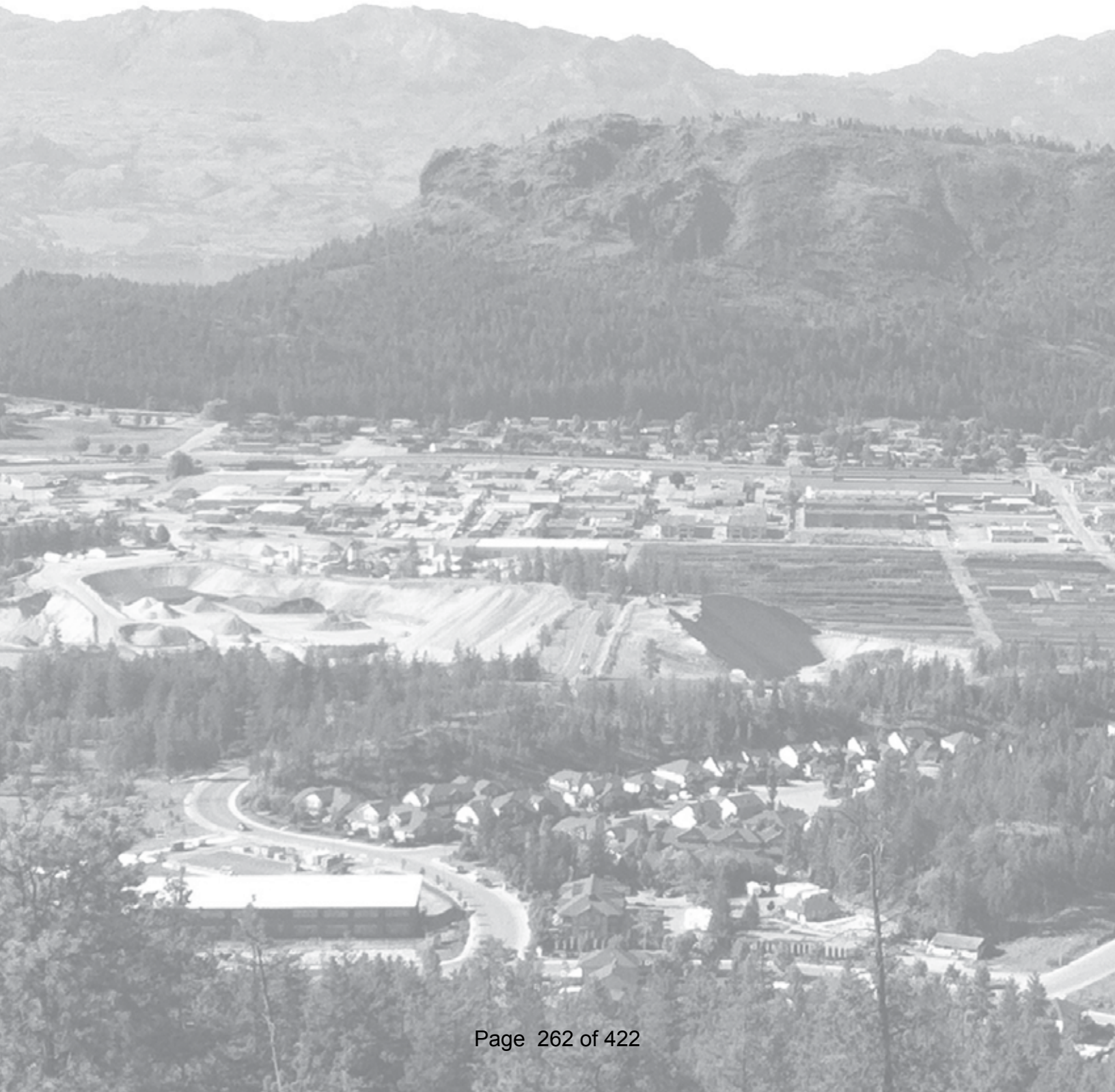
- ▶ Enable participation of multiple sectors by establishing an affordable housing strategy advisory committee.
- ▶ Provide an overarching guide to partners for a coordinated approach to addressing regional housing issues. Through implementation at the local government level, these can include considerations, such as:
 - ▶ Encourage affordable and rental housing along key transit corridors.
 - ▶ Consider family-friendly housing policies, such as minimum requirements for three+ bedroom units in multi-unit housing projects (e.g., apartments and townhouses) and/or flexible lock-off suites, to address the needs of workforce housing and moderate-income family households.
 - ▶ Consider seniors-oriented housing options that are age-friendly, accessible, adaptable, and affordable to this growing demographic.
 - ▶ Explore strategies and actions that will enable the development of affordable housing for low-income households, such as incentives for affordable housing projects that are led by non-profit housing providers, developers/builders, and/or agencies, such as BC Housing (e.g., fast tracking development applications, financial incentives/waived fees, inclusionary housing policies, land contribution, etc.).
 - ▶ Research opportunities to secure purpose-built rental units for long-term accommodation, such as restrictive covenants, short-term rental bylaw, etc.
 - ▶ Investigate strategies that encourage co-location of housing with social infrastructure, such as community centres, child care, and community services.
 - ▶ Consider strategies that support the development of affordable and accessible supportive housing projects for persons who are unable to live independently, such as those with mental health challenges, substance use issues, acquired brain injury, or with limited mobility.
 - ▶ Prioritize regional homelessness issues with strategies that support shelters, transitional housing, supportive housing, and long-term affordable rental housing.
 - ▶ Participate in regional, provincial, and national learning communities to share and learn best practices and champion preventing and ending homelessness.
 - ▶ Support the creation of a committee to coordinate a regional response to homelessness.
 - ▶ Explore strategies that can generate affordable homeownership opportunities, particularly through diverse multi-unit housing forms that offer livability and an alternative to single-detached housing.

Regional Growth Strategy

The Regional Affordable Housing Strategy and the Regional Transportation Plan are key inputs to planning for regional growth. The RDCO has identified a Regional Growth Strategy Five-year Review as part of the RGS Priority Projects Plan. It is the opinion of the consultant that an integrated scenario analysis could be valuable in the five-year review, including shedding light on growth management options for the region. Subject to the prioritized growth option, the following are key housing considerations for the RDCO when conducting the RGS five-year review:

- ▶ Encourage compact land use planning and urban settlement development, including use of containment boundaries and encouraging infill housing development, as well as acknowledging that the Agricultural Land Reserve (ALR) is not a suitable location to develop new housing, but rather more important to preserve for the regional food system.
- ▶ Concentrate new residential development in close proximity to existing infrastructure, services, amenities, transportation, and places of employment.
- ▶ Encourage a diverse range of housing typologies and tenures throughout the region, from non-market housing to market rental and market homeownership, and from ground-oriented low density housing forms to moderate and high density multi-unit housing projects.
- ▶ Consider requiring regional partners to provide a context statement or action plan that aligns with the Regional Affordable Housing Needs Assessment, and per the requirements of the Province's recent *Housing Needs Report Regulation*.
- ▶ Identify growth areas and areas that will be protected from development through a growth management spatial analysis.

APPENDICES



APPENDIX A

CMHC Geographic Boundaries

CMHC Geographic Boundaries

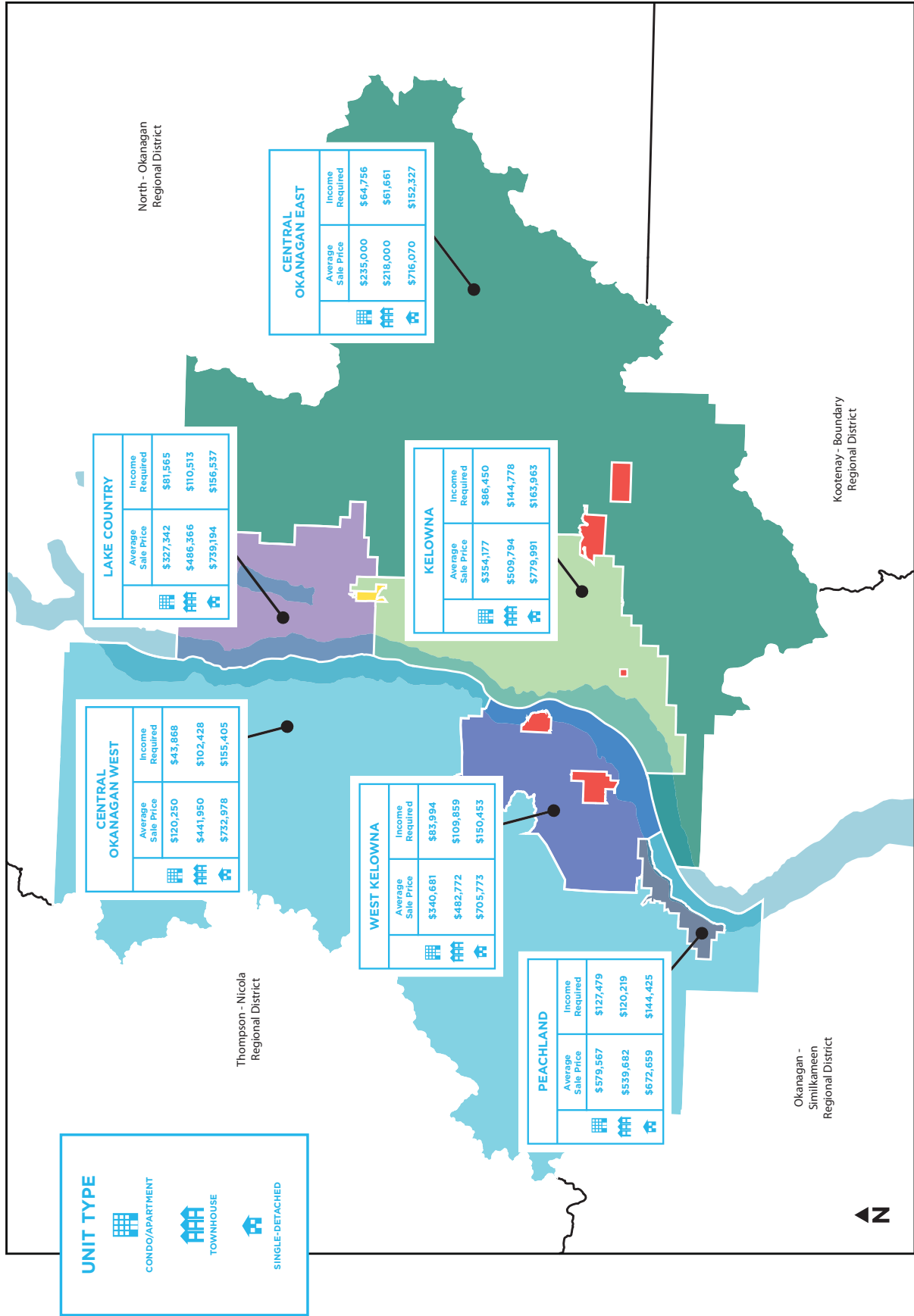
Core Area & Rutland Sub-Areas



APPENDIX B

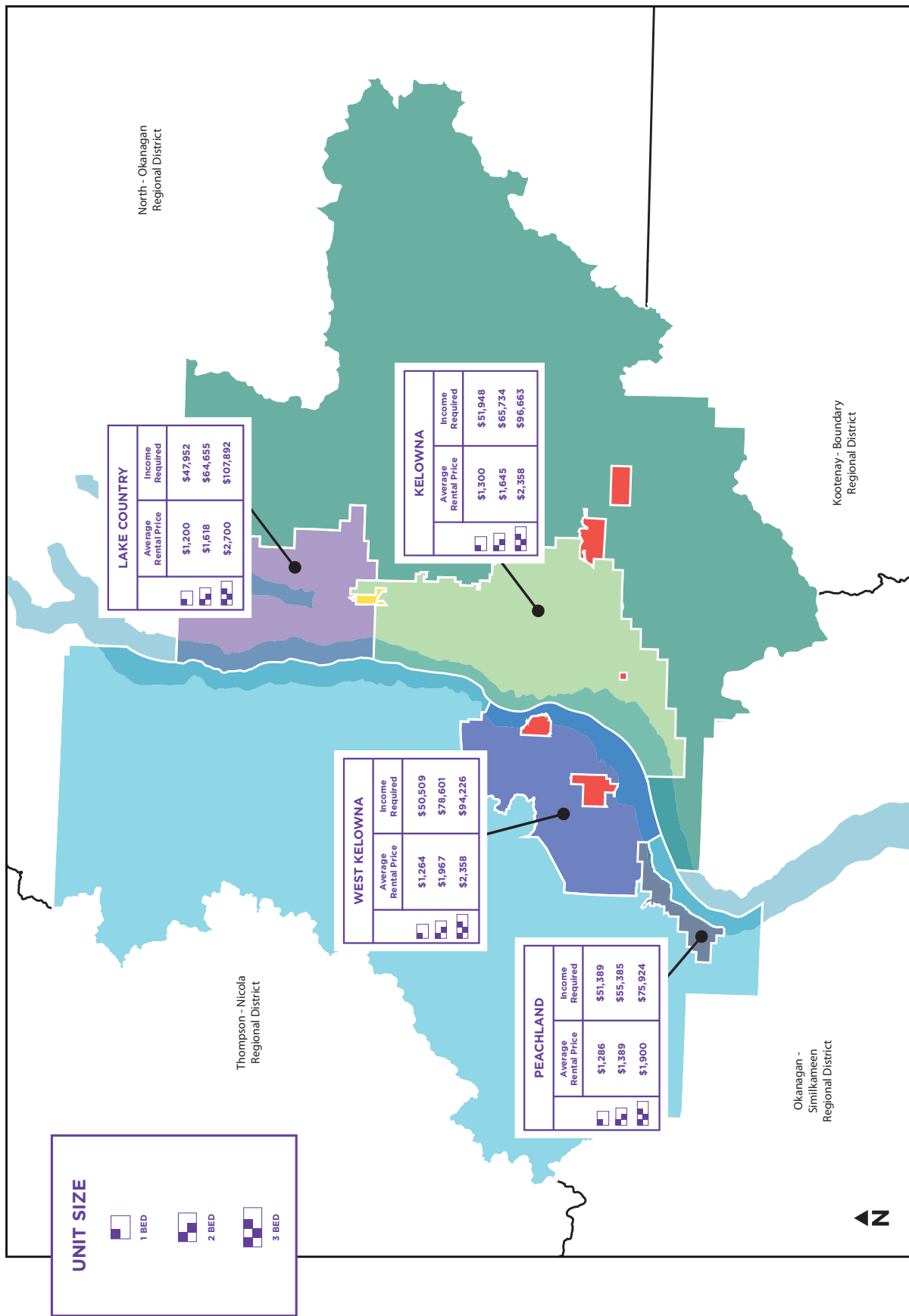
Housing & Transportation Maps

MEDIAN HOUSING SALES PRICES AND INCOME REQUIRED, BY TYPE (2018*)



*OMREB data

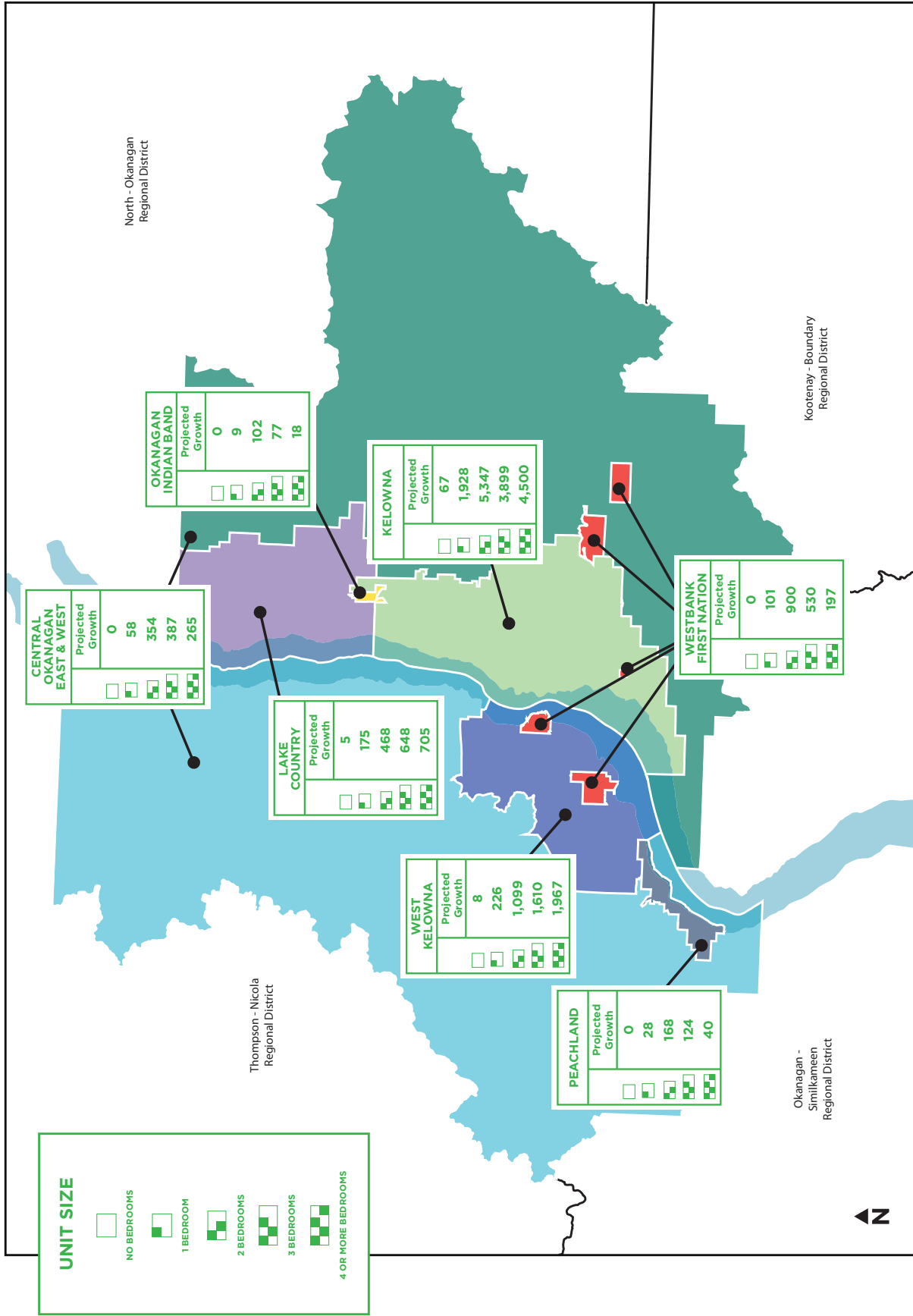
AVERAGE RENTAL PRICES AND INCOME REQUIRED, BY UNIT TYPE (JANUARY 2019)



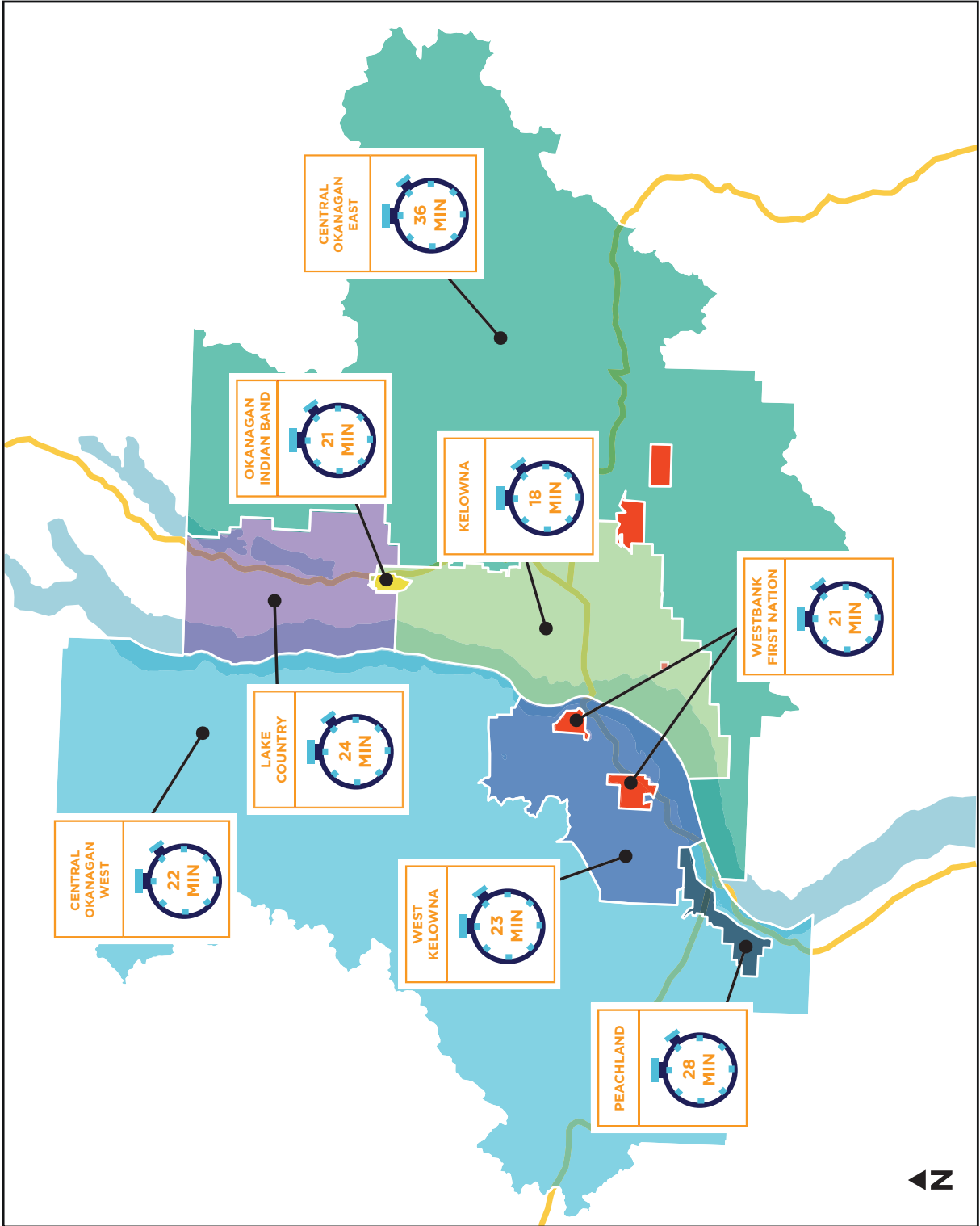
* CMHC data
** Castanet data



PROJECTED HOUSING UNIT TYPE GROWTH (2016 - 2036)



AVERAGE COMMUTE TIME



APPENDIX C

District of Peachland Housing Highlights

District of Peachland Housing Highlights

- ▶ Peachland is a small community of approximately 5,610 people. By 2036, Peachland is expected to grow by 359 people, with a corresponding growth in the housing supply by 226 units. The 65+ age group is projected to increase the most rapidly (1,110 people by 2036), while the population aged 25 - 64 are expected to decrease rather significantly (565 people by 2036), greatly shifting the demographic composition of Peachland. These changing demographics have large implications on housing supply, choice, and availability in the community.
- ▶ The majority of Peachland's housing stock is comprised of single-detached dwellings (73%), although this preference for single-detached dwellings is expected to decrease as development begins on denser housing forms. Currently, due to the limited supply of other housing typologies, there is significant demand for attached and multi-unit dwellings; when these units become available, there is significant competition (many offers) in the market.
- ▶ While there are many new units being approved by the District (upwards of 4,000), few units are actually being constructed. Units that are being developed are increasingly being marketed as "luxury" homes that are unaffordable for low- and middle-income earners in Peachland.
- ▶ Although couple households appear to be able to afford average rental rates for all unit types, lone-parent households are unable to afford to rent 2 and 3 bedroom units, while single person households are not able to afford the average rent for any type of unit in Peachland.
- ▶ Due to the high cost of homes in Peachland, couple, lone-parent, and single person households earning the median income or lower seem to be priced out of the homeownership market altogether.
- ▶ Limited affordable housing choices in Peachland and a lack of development creates few opportunities for families and first-time home buyers to enter the homeownership market.
- ▶ Due to Peachland's distance from care facilities and hospitals, seniors have a difficult time aging-in place in Peachland, and therefore eventually move to larger city centres to get the care they require. This poses a problem for the significantly aging population projected for Peachland.

Demographics

POPULATION BY AGE

Table 1: Projected Population by Age, Peachland, 2016-2036

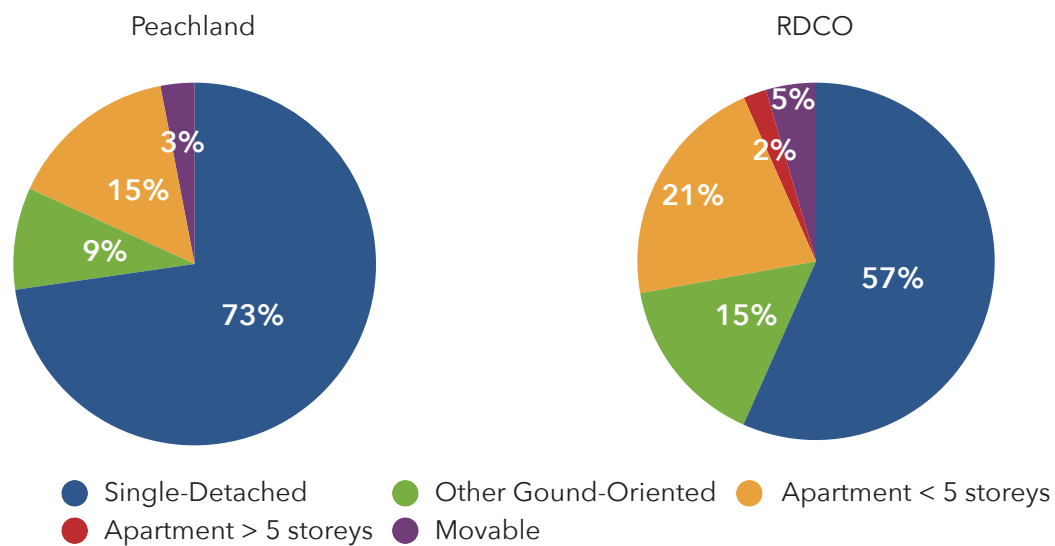
Age Group	2016	2026	2036	Growth, 2016 - 2036	Average Annual Change, 2016 - 2036	Average Annual Growth Rate
Under 15 years	581	607	574	-7	0	-0.1%
15 to 24 years	376	360	422	46	2	0.6%
25 to 34 years	448	307	310	-138	-7	-1.8%
35 to 44 years	485	569	452	-33	-2	-0.3%
45 to 54 years	699	564	668	-32	-2	-0.2%
55 to 64 years	1,266	1,012	903	-363	-18	-1.7%
65 to 74 years	1,137	1,540	1,327	190	10	0.8%
75 to 84 years	495	814	1,147	652	33	4.3%
85 years and over	122	196	390	267	13	6.0%
Total Population	5,610	5,969	6,194	584	29	0.5%

Source: Statistics Canada, Census (2016), Consultant Projections

Market Housing

HOUSING SUPPLY

Figure 1: Housing Mix by Structure Type, Peachland & RDCO, 2016



Source: Statistics Canada, Census (2016)

HOUSING PROJECTIONS

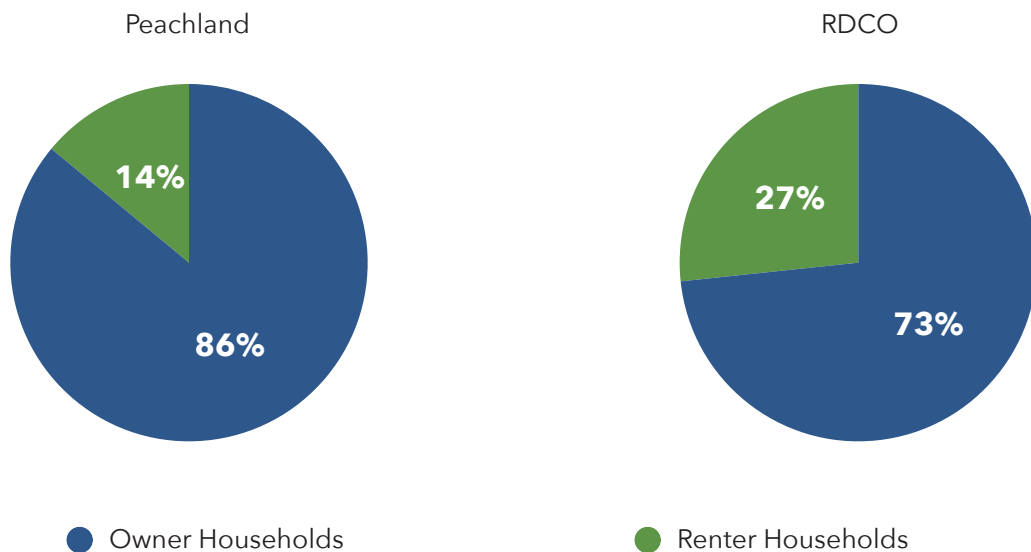
Table 2: Projected Population and Housing Demand by Bedroom Type, Peachland, 2016-2036

	2016 (Census)	2026	2036	Growth (2016-2036)	Average Annual Change, 2016-2036	Average Annual Growth Rate
Population	5,610	5,969	6,194	584	29	0.5%
Total Housing Units	2,465	2,691	2,883	418	21	0.8%
No bedrooms	0	0	0	0	0	0%
1 bedroom	109	125	140	30	2	1.2%
2 bedrooms	737	837	922	185	9	1.1%
3 bedrooms	837	918	981	144	7	0.8%
4 or more bedrooms	781	811	841	60	3	0.4%

Source: Statistics Canada, Census (2016), Consultant Projections

TENURE

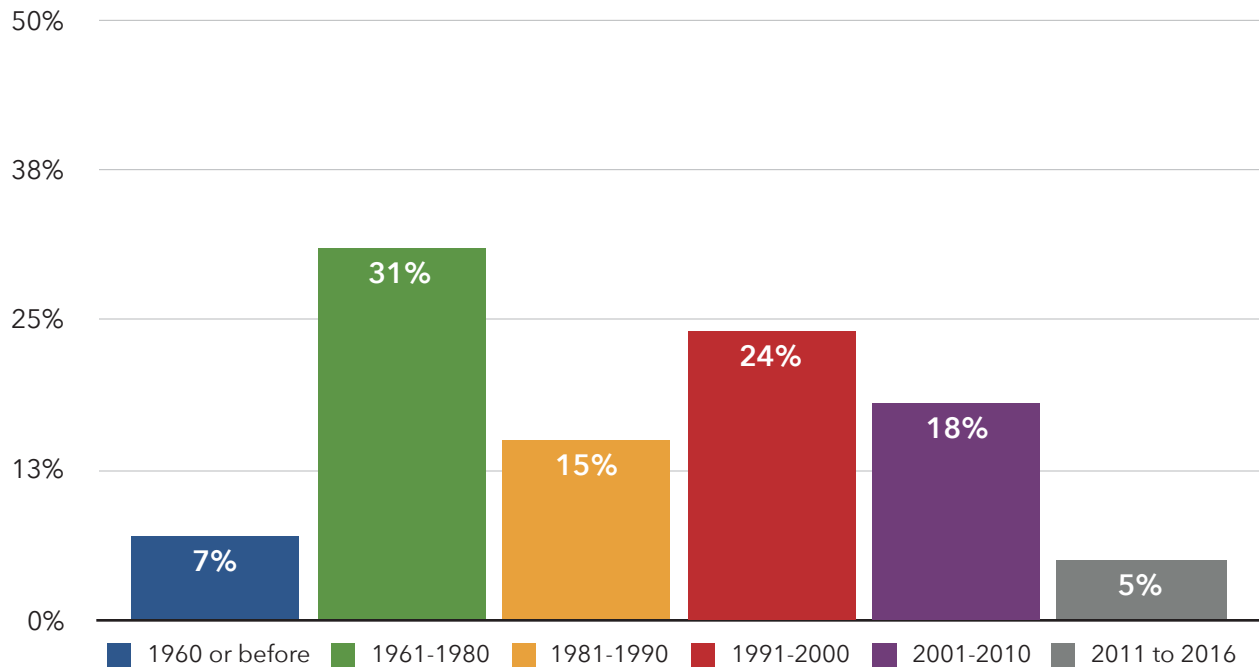
Figure 2: Housing Tenure, Peachland & RDCO, 2016



Source: Statistics Canada, Census (2016)

AGE OF HOUSING

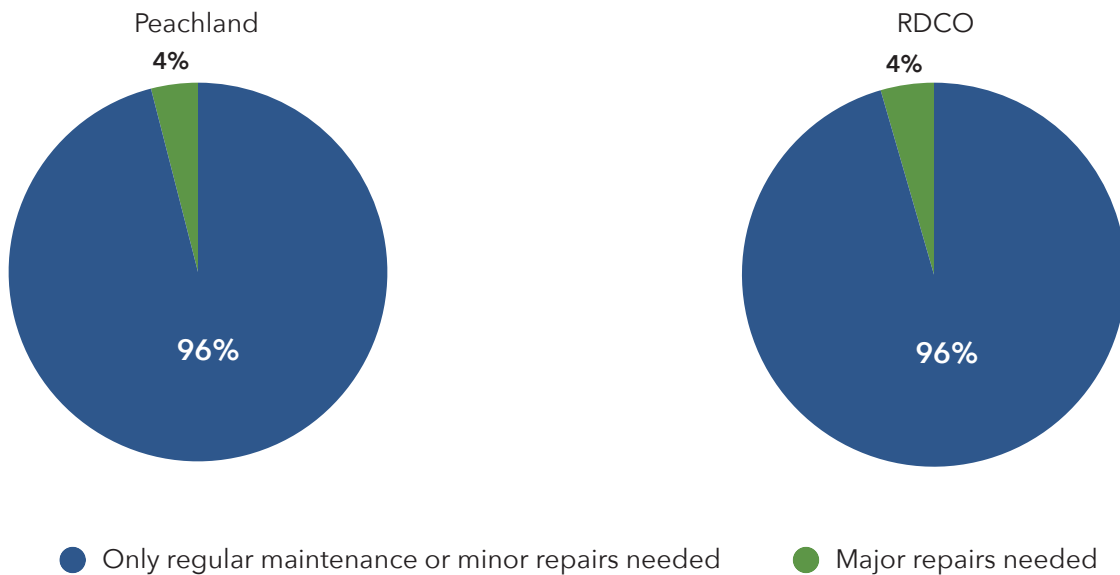
Figure 3: Age of Housing Stock, Peachland, 2016



Source: Statistics Canada, Census (2016)

CONDITION OF HOUSING

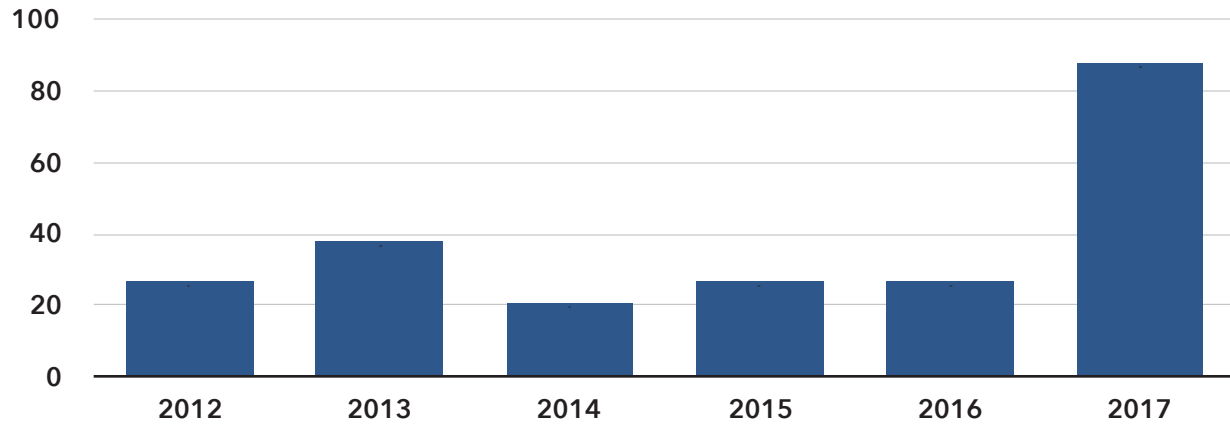
Figure 4: Housing Conditions, Peachland & RDCO, 2016



Source: Statistics Canada, Census (2016)

HISTORIC DEVELOPMENT

Figure 5: Total Residential Housing Starts, Peachland, 2012-2017



Source: CMHC, Housing Starts: By Dwelling Type, 2017¹

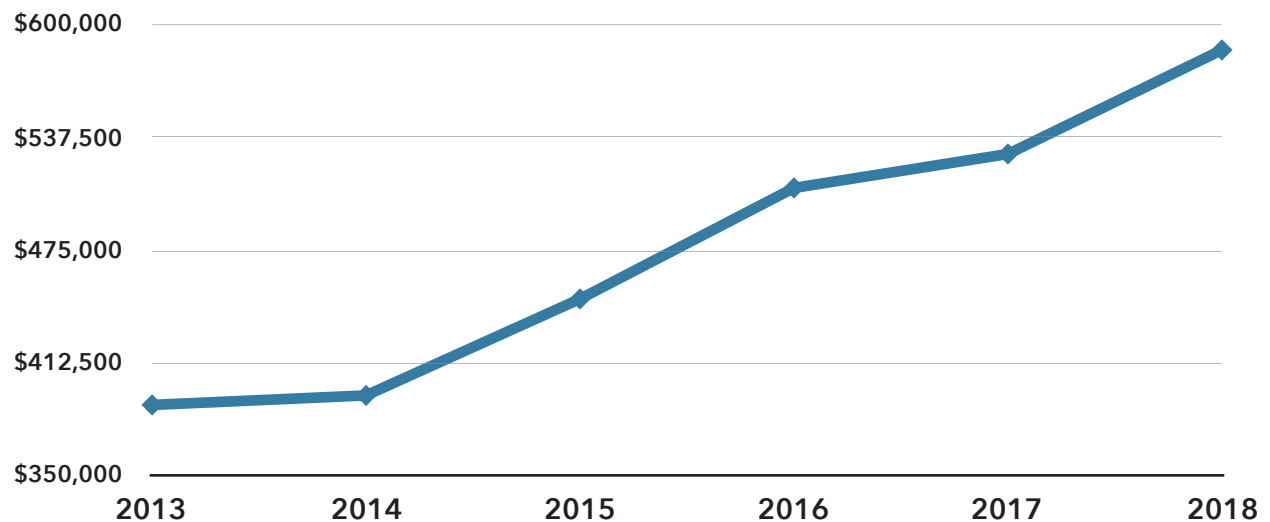
Ownership

Table 3: Average Sales Price of Residential Dwellings, Peachland, 2018

	Apartment/ Condo	Townhouse	Single- Detached	Total Average Sale Price
Average Sale Price by Dwelling Type	\$579,567	\$571,581	\$672,659	\$586,335

Source: Okanagan Mainline Real Estate Board, 2019

Figure 6: Average Sales Price of Residential Dwellings, Peachland, 2013-2018



Source: Okanagan Mainline Real Estate Board, 2019

¹ CMHC enumerates “housing starts” as dwelling units in new structures only, designed for non-transient and year-round occupancy. Conversions and/or alterations within an existing structure are excluded from the survey, as are seasonal dwellings.

Rental Housing

AVAILABILITY

Table 4: Snapshot of Available Listings, January 2019

	Number of Listings by Unit Type				Total Listings
	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	
Long-Term Listings	1	7	7	2	17
Short-Term Listings	1	4	14	5	24

Source: Casanet, Padmapper, January 2019

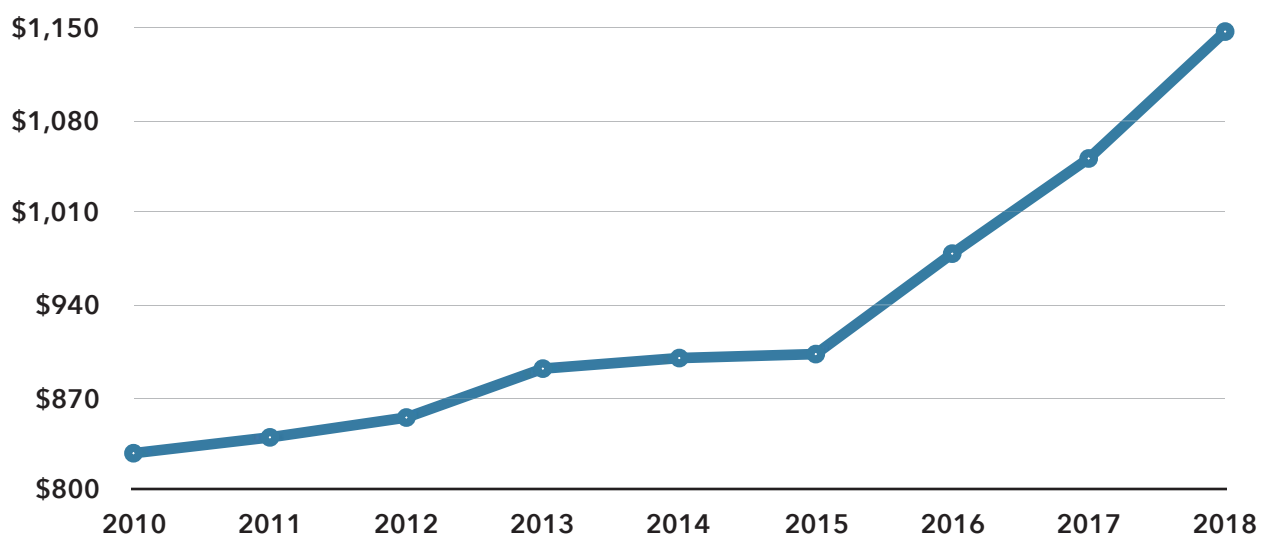
COST OF RENT

Table 5: Average Rental Rates by Type, Core Area² & RDCO, 2018

Sub-Area	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	Total Average Rent
Core Area (including Peachland)	\$892	\$1,014	\$1,300	\$1,380	\$1,147
RDCO	\$890	\$1,003	\$1,251	\$1,358	\$1,135

Source: CMHC, Market Rental Report, 2018

Figure 7: Average Rental Prices for All Units, Core Area, 2010-2018



Source: CMHC, Market Rental Reports, 2010-2018

² As specific CMHC average rental rates are not available for Peachland, Core Area results are shown. Core Area data encompasses the Peachland community.

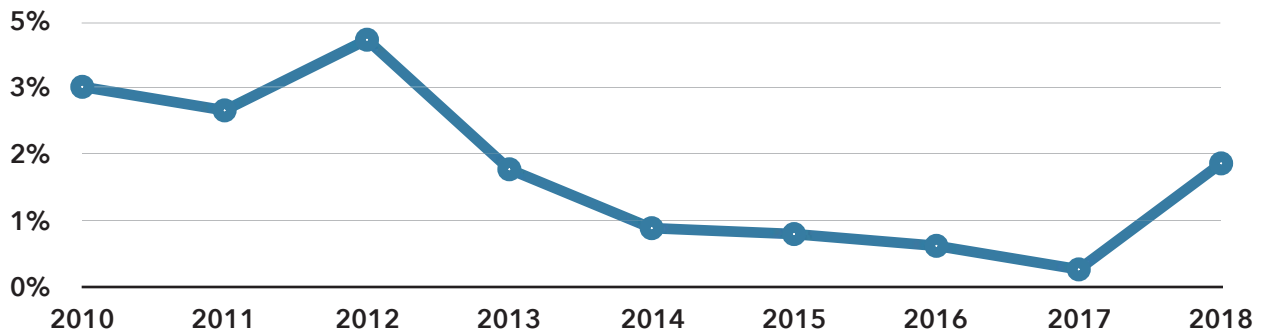
Table 6: Snapshot of Available Listings, January 2019

	Average Rent by Unit Type				Total Average Rent
	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	
Long-Term Listings	-	\$1,286	\$1,386	\$1,900	\$1,524
Short-Term Listings	-	\$1,851	\$2,686	\$7,702	\$2,686

Source: Casanet, Padmapper, January 2019

RENTAL VACANCY RATE

Figure 8: Vacancy Trends for Purpose-Built Rental Units, Core Area, 2010-2018



Source: CMHC, Market Rental Reports, 2010-2018

Non-Market Housing

SUPPLY

Table 7: Total Number of Non-Market Housing Units, 2018³

Community	Emergency Shelter and Housing for the Homeless		Transitional Supported and Assisted Living			Independent Social Housing		Total
	Homeless Housed	Homeless Shelters	Frail Seniors	Special Needs	Women and Children Fleeing Violence	Low Income Families	Low Income Seniors	
District of Peachland	-	-	-	-	-	30	-	30
RDCO	307	80	301	105	16	764	666	2,239

Source: BC Housing, 2018³

³ This table only reflects units where BC Housing has a financial relationship. There may be other subsidized housing units in the Region. The number of units listed may have changed since the data has been reported, as units may have been constructed in this time frame. BC Housing defines “Homeless Housed” as longer-stay supportive housing, and “Homeless Shelters” as year-round emergency shelters.

Table 8: Total Number of RAP, SAFER, & Homeless Rent Supplement Recipients, 2018

Community	Shelter Aid for Elderly Residents	Rental Assistance Program	Homeless Rent Supplements	Total
District of Peachland	25	10	-	35
Total RDCO	1,092	389	164	1,645

Source: BC Housing, 2018⁴

WAIT LISTS

Table 9: Applicants on Waitlists for Non-Market Housing, Peachland & RDCO, 2018

Community	Type of Unit					Total
	Family	People with Disabilities	Seniors	Wheelchair Modified	Singles	
District of Peachland	data suppressed					10
Total RDCO	data suppressed					259

Source: BC Housing, 2018

BC HOUSING INCOME LIMITS FOR SUBSIDIZED HOUSING

Table 10: BC Housing Housing Income Limits, Kelowna Planning Area, 2018

Housing Income Limit	Type of Unit				
	Bachelor	1 Bdrm	2 Bdrm	3 Bdrm	4+ Bdrm
Kelowna Planning Area	\$33,000	\$39,000	\$47,000	\$55,000	\$62,500

Source: BC Housing, 2018

⁴ This table reflects units where BC Housing has a financial relationship. There may be other subsidized units in the community.

Rental Affordability Analysis

Table 11: Rental Affordability by Household Type

Household Type	Median Annual Income	Median Monthly Income	Available for Rent (30% of income)	Average Rent for All Housing Types			
				Bachelor	1 Bedroom	2 Bedroom	3 Bedroom
Couple Households	\$92,339	\$7,695	\$2,308	\$892	\$1,014	\$1,300	\$1,380
Lone-Parent Households	\$42,060	\$3,505	\$1,052	\$892	\$1,014	\$1,300	\$1,380
Single Person Households	\$32,115	\$2,676	\$803	\$892	\$1,014	\$1,300	\$1,380

Source: CMHC Rental Market Report, 2018; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015⁵

Table 12: Rental Affordability by Age Group

Age Group	Available for Rent (30% of income)			Available for Rent (50% of income)			Average Monthly Rent
	Couple Households	Lone Parent Households	Single Person Households	Couple Households	Lone Parent Households	Single Person Households	All Units
0 to 24	-	-	\$447	-	-	\$744	\$1,147
25 to 34	\$2,037	\$557	\$963	\$3,394	\$928	\$1,605	
35 to 44	\$2,508	\$961	\$936	\$4,180	\$1,601	\$1,561	
45 to 54	\$2,828	\$1,009	\$899	\$4,713	\$1,681	\$1,498	
55 to 64	\$2,413	\$1,115	\$865	\$4,022	\$1,859	\$1,442	
65+	\$1,757	\$1,616	\$707	\$2,929	\$2,694	\$1,179	
ALL	\$2,308	\$1,052	\$803	\$3,787	\$1,753	\$1,338	

Source: CMHC Rental Market Report 2018; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015⁶

⁵ The markers illustrate the relative affordability of the average rent for households earning the median income. Sections marked with red indicate that housing is unaffordable (more than 30% of income on rent).

Homeownership Affordability Analysis

Table 13: Homeownership Affordability by Household Type

Household Type	Purchase with 10% Down	Average Sale Price		
		APT	TH	SDH
Couple Households	\$419,803	\$579,567	\$571,581	\$672,659
Lone-Parent Households	\$125,477	\$579,567	\$571,581	\$672,659
Single Person Households	\$67,261	\$579,567	\$571,581	\$672,659

Source: Okanagan Mainline Real Estate Board, 2019; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015⁷

⁷ Affordable purchase price means a household spends no more than 30% of their gross income on mortgage and utilities, with a 10% Downpayment. Sections marked with red indicate that housing is unaffordable (more than 30% of income on housing).

APPENDIX D

City of West Kelowna Housing Highlights

City of West Kelowna Housing Highlights

- ▶ West Kelowna is a mid-sized community of approximately 33,751 people. By 2036, West Kelowna is expected to grow by 12,413 people. The 65+ age group is projected to increase the most rapidly (5,782 people by 2036), while the population aged 25 - 34 is expected to increase by only 556 over the same period. These changing demographics, especially the large increase in seniors, have large implications on housing supply, choice, and availability in the community.
- ▶ The majority of West Kelowna's housing stock is comprised of single-detached dwellings (74%), although this preference for single-detached dwellings is expected to decrease slightly as development begins on denser housing forms. West Kelowna is projected to accommodate 4,491 more housing units within the next 20 years, 73% of which is anticipated to be in 3 and 4 or more bedroom units. Into the future, only 27% of West Kelowna's housing supply growth is projected to be in studio, 1, and 2 bedroom units.
- ▶ Since West Kelowna has introduced zoning that allows secondary suites, carriage houses, and small lot development, an increase in residential infill has been seen. There has been a shift in market preferences towards multi-residential development in the last three years, including purpose built rental units, which are a much needed housing form in the community.
- ▶ The Westside, including West Kelowna, reported 72 people experiencing homelessness in 2018, many of which are unsheltered due to a lack of shelter capacity.
- ▶ Although couple households appear to be able to afford average rental rates for all unit types, lone-parent households are unable to afford to rent 2 and 3 bedroom units, while single person households are not able to afford anything more than a bachelor unit in West Kelowna, even though West Kelowna households' median income is the highest in the region.
- ▶ Due to the high cost of homes in West Kelowna, lone-parent and single person households earning the median income or lower seem to be priced out of the homeownership market altogether, while couple households earning the median income or more seem to be able to afford an apartment in West Kelowna.
- ▶ The recent Speculation Tax, administered through the Province of BC, has been introduced in West Kelowna. Stakeholders have expressed concerns about the uncertainty and potential negative effects this tax may have on the residential real estate market. To date, available data does not indicate any effects.

Demographics

POPULATION BY AGE

Table 1: Projected Population by Age, West Kelowna, 2016-2036

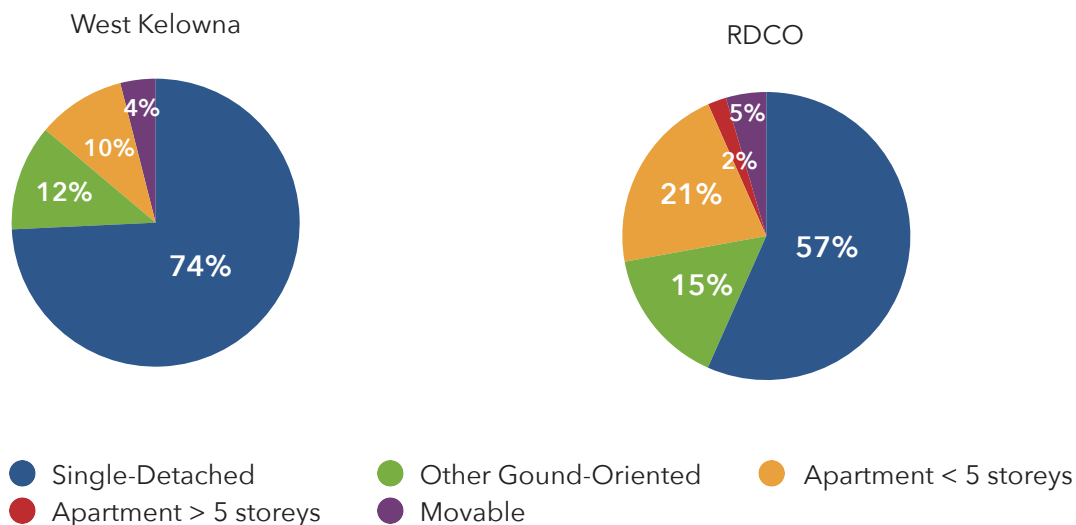
Age Group	2016	2026	2036	Growth, 2016 - 2036	Average Annual Change, 2016 - 2036	Average Annual Growth Rate
Under 15 years	5,472	6,361	6,565	1,092	55	0.9%
15 to 24 years	3,683	4,363	5,294	1,611	81	1.8%
25 to 34 years	3,725	3,585	4,281	556	28	0.7%
35 to 44 years	4,082	5,353	5,251	1,169	58	1.3%
45 to 54 years	4,874	5,106	6,396	1,522	76	1.4%
55 to 64 years	5,158	5,571	5,838	681	34	0.6%
65 to 74 years	3,828	5,592	6,009	2,181	109	2.3%
75 to 84 years	2,097	3,189	4,643	2,547	127	4.1%
85 years and over	833	1,219	1,887	1,054	53	4.2%
Total Projected Population	33,751	40,338	46,164	12,413	621	1.6%

Source: Statistics Canada, Census (2016), Consultant Projections

Market Housing

HOUSING SUPPLY

Figure 1: Housing Mix by Structure Type, West Kelowna & RDCO, 2016



Source: Statistics Canada, Census (2016)

HOUSING PROJECTIONS

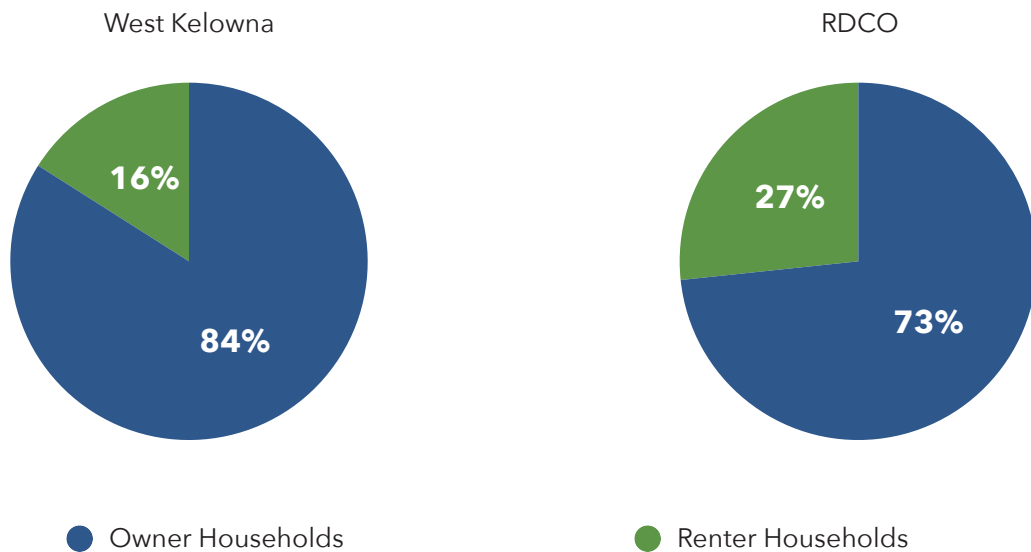
Table 2: Projected Population and Housing Demand by Type, West Kelowna, 2016-2036

	2016	2026	2036	Growth (2016-2036)	Average Annual Change, 2016-2036	Average Annual Growth Rate
Population	33,751	40,338	46,164	12,413	621	1.6%
Total Housing Units	12,435	14,922	16,926	4,491	225	1.6%
No bedrooms	15	19	22	7	0	2.0%
1 bedroom	470	584	681	210	11	1.9%
2 bedrooms	2,438	2,995	3,455	1,017	51	1.8%
3 bedrooms	3,970	4,785	5,446	1,476	74	1.6%
4 or more bedrooms	5,542	6,540	7,322	1,780	89	1.4%

Source: Statistics Canada, Census (2016), Consultant Projections

TENURE

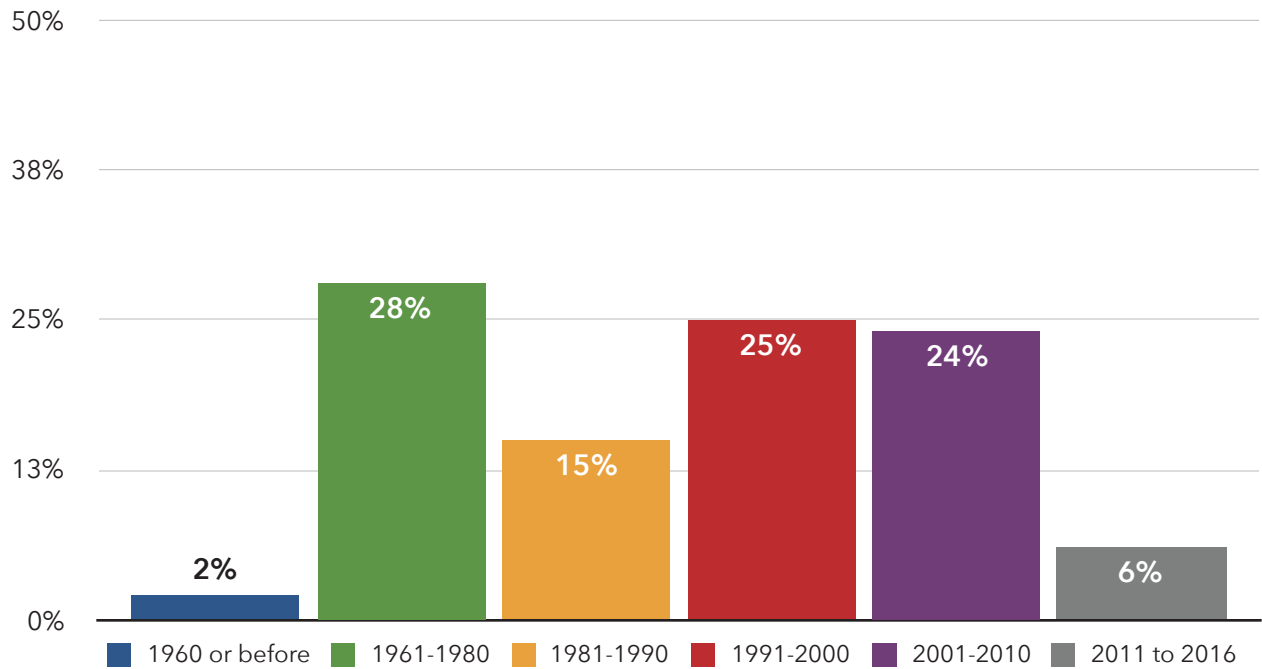
Figure 2: Housing Tenure, West Kelowna & RDCO, 2016



Source: Statistics Canada, Census (2016)

AGE OF HOUSING

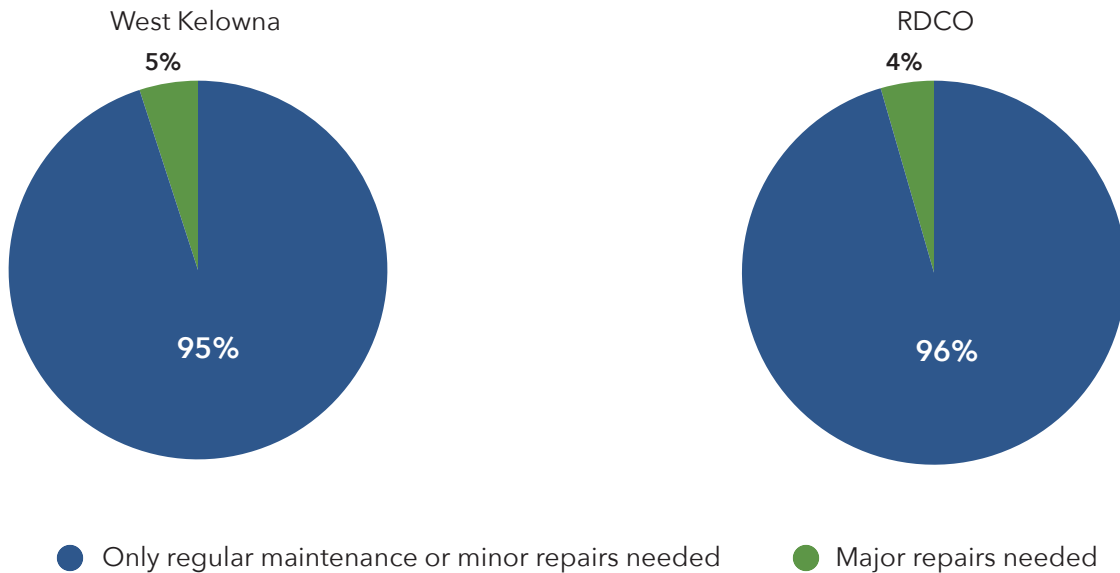
Figure 3: Age of Housing Stock, West Kelowna, 2016



Source: Statistics Canada, Census (2016)

CONDITION OF HOUSING

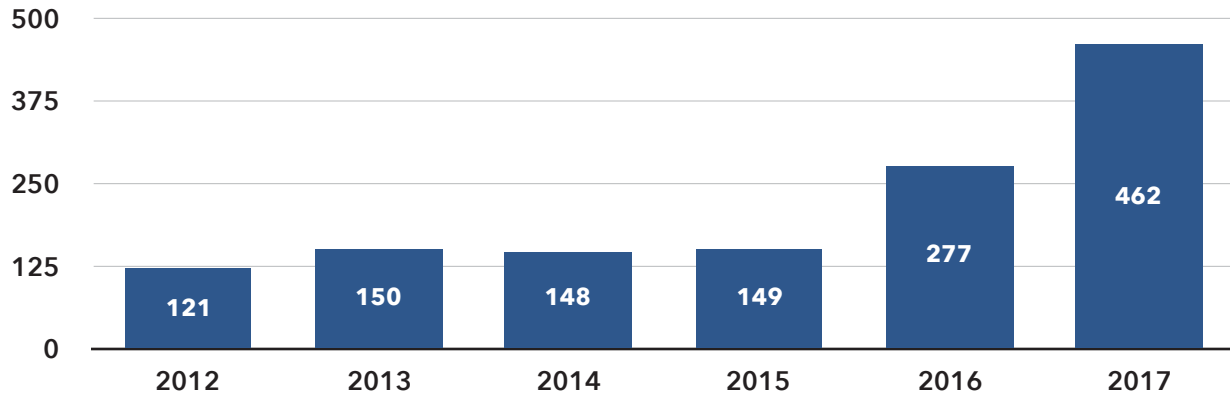
Figure 4: Housing Conditions, West Kelowna & RDCO, 2016



Source: Statistics Canada, Census (2016)

HISTORIC DEVELOPMENT

Figure 5: Total Residential Housing Starts, West Kelowna, 2012-2017



Source: CMHC, Housing Starts: By Dwelling Type, 2017¹

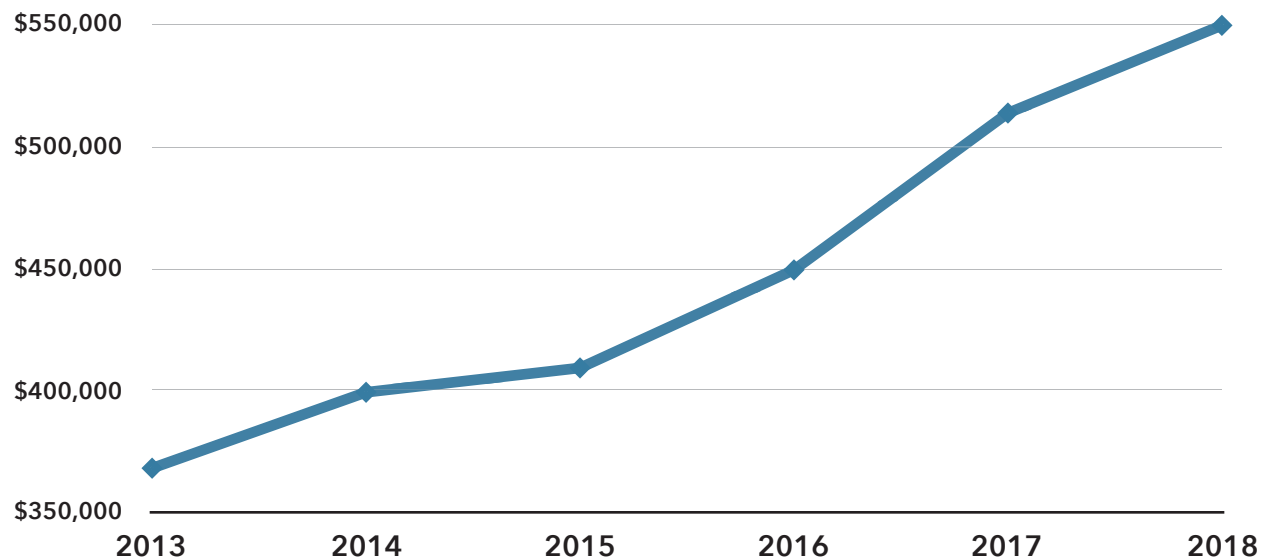
Ownership

Table 3: Average Sales Price of Residential Dwellings, West Kelowna, 2018

	Apartment/ Condo	Townhouse	Single- Detached	Total Average Sale Price
Average Sale Price by Dwelling Type	\$239,755	\$417,350	\$455,986	\$549,871

Source: Okanagan Mainline Real Estate Board, 2019

Figure 6: Average Sales Price of Residential Dwellings, West Kelowna, 2013-2018



Source: Okanagan Mainline Real Estate Board, 2019

¹ CMHC enumerates “housing starts” as dwelling units in new structures only, designed for non-transient and year-round occupancy. Conversions and/or alterations within an existing structure are excluded from the survey, as are seasonal dwellings.

Rental Housing

AVAILABILITY

Table 4: Snapshot of Available Listings, West Kelowna, January 2019

	Number of Listings by Unit Type				Total Listings
	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	
Long-Term Listings	1	31	47	44	123
Short-Term Listings	5	39	17	13	74

Source: Casanet, Padmapper, January 2019

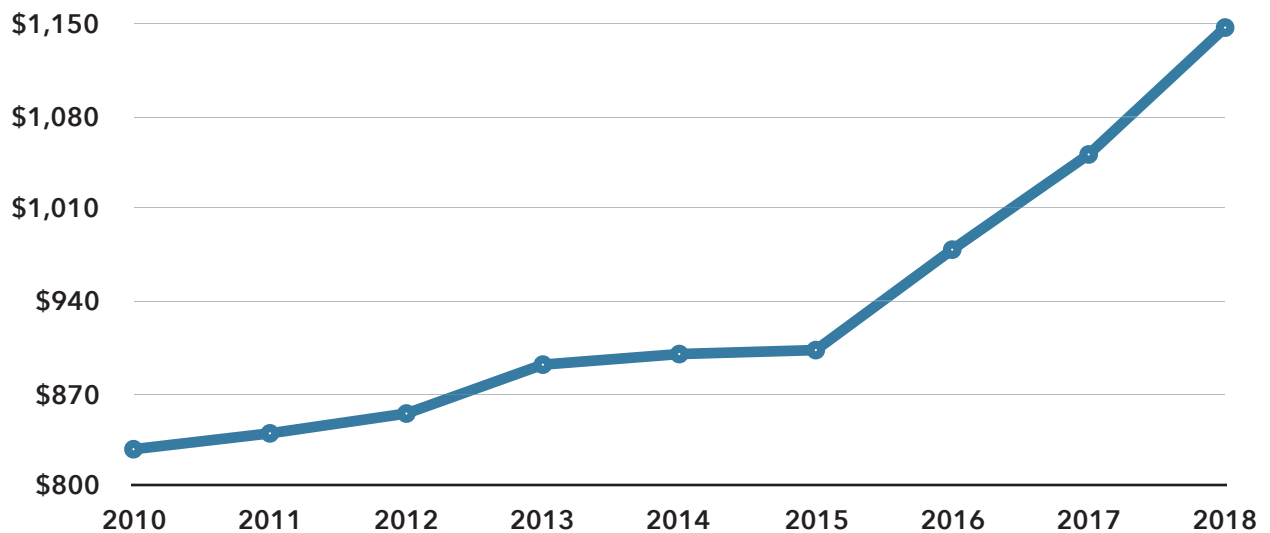
COST OF RENT

Table 5: Average Rental Rates by Type, Core Area² & RDCO, 2018

Sub-Area	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	Total Average Rent
Core Area (including West Kelowna)	\$892	\$1,014	\$1,300	\$1,380	\$1,147
RDCO	\$890	\$1,003	\$1,251	\$1,358	\$1,135

Source: CMHC, Market Rental Report, 2018

Figure 7: Average Rental Prices for All Units, Core Area, 2010-2018



Source: CMHC, Market Rental Reports, 2010-2018

² As specific CMHC average rental rates are not available for West Kelowna, Core Area results are shown. Core Area data encompasses the West Kelowna community.

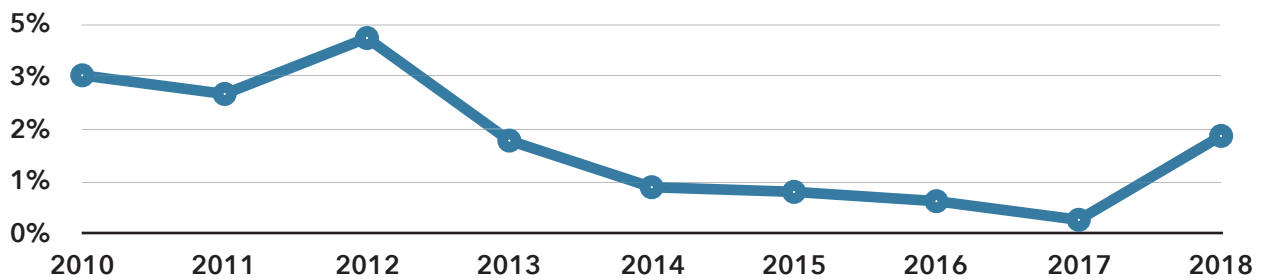
Table 6: Snapshot of Available Listings, West Kelowna, January 2019

	Average Rent by Unit Type				Total Average Rent
	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	
Long-Term Listings	-	\$1264	\$1967	\$2358	\$1,863
Short-Term Listings	\$1,260	\$1,700	\$3,012	\$7,135	\$2,260

Source: Casanet, Padmapper, January 2019

RENTAL VACANCY RATE

Figure 8: Vacancy Trends for Purpose-Built Rental Units, Core Area, 2010-2018



Source: CMHC, Market Rental Reports, 2010-2018

Non-Market Housing

SUPPLY

Table 7: Total Number of Non-Market Housing Units, 2018

Community	Emergency Shelter and Housing for the Homeless		Transitional Supported and Assisted Living			Independent Social Housing		Total
	Homeless Housed	Homeless Shelters	Frail Seniors	Special Needs	Women and Children Fleeing Violence	Low Income Families	Low Income Seniors	
City of West Kelowna	-	-	62	-	-	83	40	185
RDCO	307	80	301	105	16	764	666	2,239

Source: BC Housing, 2018³

³ This table only reflects units where BC Housing has a financial relationship; there may be other subsidized housing units in the region. The number of units listed may have changed since the data has been reported, as units may have been constructed in this time frame. BC Housing defines "Homeless Housed" as longer-stay supportive housing, and "Homeless Shelters" as year-round emergency shelters.

Table 8: Total Number of RAP, SAFER, & Homeless Rent Supplement Recipients, 2018

Community	Shelter Aid for Elderly Residents	Rental Assistance Program	Homeless Rent Supplements	Total
City of West Kelowna	59	68	-	127
Total RDCO	1,092	389	164	1,645

Source: BC Housing, 2018⁴

WAIT LISTS

Table 9: Applicants on Waitlists for Non-Market Housing, West Kelowna & RDCO, 2018

Community	Type of Unit					Total
	Family	People with Disabilities	Seniors	Wheelchair Modified	Singles	
City of West Kelowna	6	*	7	*	*	18
Total RDCO	<i>*data suppressed</i>					259

Source: BC Housing, 2018

BC HOUSING INCOME LIMITS FOR SUBSIDIZED HOUSING

Table 10: BC Housing Housing Income Limits, Kelowna Planning Area, 2018

Housing Income Limit	Type of Unit				
	Bachelor	1 Bdrm	2 Bdrm	3 Bdrm	4+ Bdrm
Kelowna Planning Area	\$33,000	\$39,000	\$47,000	\$55,000	\$62,500

Source: BC Housing, 2018

HOMELESSNESS

The Westside (West Kelowna and Westbank First Nation) PiT Count was conducted via a survey at 'magnetic events', which were designed to increase opportunities for engagement with people who may be experiencing homelessness, and through an outreach program. On July 23rd, 2018, three magnetic events took place and 39 camps were surveyed throughout the Westside by the outreach team. At the time of the count, 72 people were identified as experiencing homelessness on the Westside.

The largest demographic identified in this PiT Count was the 25-44 age group at 53% of respondents, followed by 29% of respondents in the 45-64 age group, and 11% of respondents as youth between the ages of 18-24. Straight men experiencing homelessness made up the majority of respondents with 62%, while 38% of respondents were female, of which 7% identified as bisexual. Almost half (48%) of the people experiencing homelessness in the Westside have been in the foster care or group home

⁴ This table reflects units where BC Housing has a financial relationship. There may be other subsidized units in the community.

system at some point, and almost 60% of youth have had involvement with the child welfare system, indicating a significant link between young people aging out of care and homelessness.

Indigenous peoples were significantly over-represented in this PiT Count - 61% of respondents experiencing homelessness identified as having Indigenous ancestry (74% First Nations, 12% Metis, 2% other), although Indigenous peoples only comprise 2% of the Westside's total population. Almost half (47%) of Indigenous respondents identified as members of the Westbank First Nation, and 13% identified as being a member of a Band or Nation within the Okanagan Sylix Territory.

The largest cohort of people experiencing homelessness were unsheltered (45%), staying at someone else's place (18%), or in a shelter or hotel (6%). 5% of the homeless population did not know where they would be staying the night of the Count. The majority of people experiencing homelessness were chronically homeless (over 6 months), while being episodically homeless (three or more times in the past year) was less common. The top 5 reasons survey respondents provided as to why they were homeless are addiction/substance use, unable to pay rent/mortgage, conflict with spouse, job loss, and having an illness or medical condition.

Rental Affordability Analysis

Table 11: Rental Affordability by Household Type

Household Type	Median Annual Income	Median Monthly Income	Available for Rent (30% of income)	Average Rent for All Housing Types			
				Bachelor	1 Bedroom	2 Bedroom	3 Bedroom
Couple Households	\$90,889	\$7,574	\$2,272	\$892	\$1,014	\$1,300	\$1,380
Lone-Parent Households	\$45,380	\$3,782	\$1,135	\$892	\$1,014	\$1,300	\$1,380
Single Person Households	\$35,883	\$2,990	\$897	\$892	\$1,014	\$1,300	\$1,380

Source: CMHC Rental Market Report, 2018; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015⁵

⁵ The markers illustrate the relative affordability of the average rent for households earning the median income. Sections marked with red indicate that housing is unaffordable (more than 30% of income on rent).

Table 12: Rental Affordability by Age Group

Age Group	Available for Rent (30% of income)			Available for Rent (50% of income)			Average Monthly Rent
	Couple Households	Lone Parent Households	Single Person Households	Couple Households	Lone Parent Households	Single Person Households	All Units
0 to 24	\$1,155	\$463	\$413	\$1,925	\$771	\$688	\$1,147
25 to 34	\$2,272	\$734	\$998	\$3,787	\$1,224	\$1,663	
35 to 44	\$2,781	\$939	\$1,347	\$4,635	\$1,566	\$2,245	
45 to 54	\$3,029	\$1,294	\$1,058	\$5,049	\$2,156	\$1,764	
55 to 64	\$2,684	\$1,810	\$851	\$4,473	\$3,016	\$1,419	
65+	\$1,712	\$1,567	\$716	\$2,853	\$2,612	\$1,193	
ALL	\$2,272	\$1,135	\$897	\$3,787	\$1,891	\$1,495	

Source: CMHC Rental Market Report 2018; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015

Homeownership Affordability Analysis

Table 13: Homeownership Affordability by Household Type

Community	Purchase with 10% Down	Average Sale Price		
		APT	TH	SDH
Couple Households	\$411,315	\$239,755	\$417,350	\$455,986
Lone-Parent Households	\$144,912	\$239,755	\$417,350	\$455,986
Single Person Households	\$89,318	\$239,755	\$417,350	\$455,986

Source: Okanagan Mainline Real Estate Board, 2019; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015⁶

⁶ Affordable purchase price means a household spends no more than 30% of their gross income on mortgage and utilities, with a 10% Downpayment. Sections marked with red indicate that housing is unaffordable (more than 30% of income on housing).

APPENDIX E

City of Kelowna Housing Highlights

City of Kelowna Housing Highlights

- ▶ Kelowna is the Central Okanagan's largest community with approximately 131,654 people. By 2036, Kelowna is projected take on the majority of the region's growth (63%), with a corresponding growth in the housing supply of 16,365 units. Similar to the rest of BC and the region, Kelowna's seniors population is expected to grow the most substantially (45%). Unlike the rest of the region, Kelowna's younger population (15 - 44 years) is also expected to grow considerably (25%).
- ▶ Kelowna's housing stock provides the most choice to households in the region, as it has considerably less single-detached housing than the rest of the region, which in-turn provides more ground-oriented and apartment choices, and is the only community that has apartment buildings with more than 5 storeys. Due to Kelowna's advocacy, research, and proactive measures to provide housing for the region's growing population, Kelowna has been successful in enabling the supply of purpose-built rental units in the region.
- ▶ While Kelowna has been making efforts to increase the purpose-built rental stock, there have been limited units becoming available for larger families (3+ bedrooms). In the future, as homeownership becomes more unaffordable for residents of Kelowna, families will look to rent their homes instead of own them.
- ▶ Kelowna has taken on the majority of the region's recent development (73% in 2017), and as such, has accommodated much the region's growth. Looking forward, this trend continues.
- ▶ In Kelowna's 2018 Point-in-Time Count, a total of 605 persons were identified as experiencing homelessness, 286 of which were considered "absolutely homeless" (234 sheltered and 52 unsheltered), and 319 temporarily housed. This is an increase since the last PIT Count.
- ▶ Although couple households appear to be able to afford average rental rates for all unit types, lone-parent households are unable to afford to rent 2 and 3 bedroom units, while single person households are not able to afford the average rent for any type of unit in Kelowna.
- ▶ Due to the high cost of homes in Kelowna, lone-parent and single person households earning the median income or lower seem to be priced out of the homeownership market altogether, while couple households are only able to afford apartments.
- ▶ Many stakeholders share that as land costs continue to increase in Kelowna, the market can no longer provide "affordable" homes. Recent partnerships with BC Housing will hopefully increase Kelowna's non-market housing stock, and continue to serve those who are not being provided for in the market; primarily persons experiencing homelessness, persons with substance use issues, and low-income families and seniors.

Demographics

POPULATION BY AGE

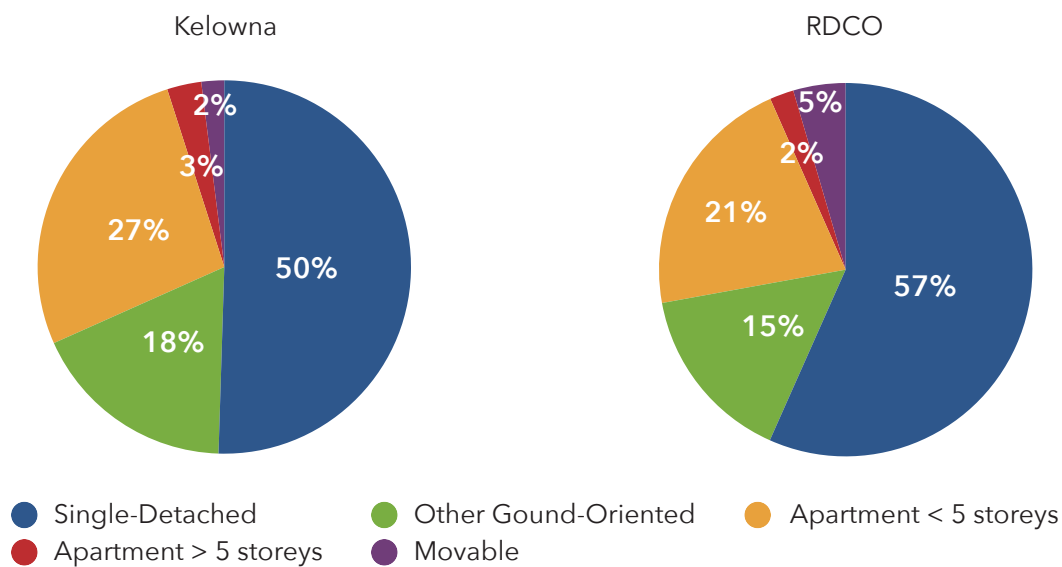
Table 1: Projected Population by Age, Kelowna, 2016-2036

Age Group	2016	2026	2036	Growth, 2016 - 2036	Average Annual Change, 2016 - 2036	Average Annual Growth Rate
Under 15 years	17,939	20,458	22,221	4,282	214	1.1%
15 to 24 years	16,897	16,172	17,570	673	34	0.2%
25 to 34 years	18,460	20,458	19,724	1,264	63	0.3%
35 to 44 years	15,395	20,912	22,878	7,483	374	2.0%
45 to 54 years	17,827	17,980	23,401	5,574	279	1.4%
55 to 64 years	18,391	19,656	19,824	1,434	72	0.4%
65 to 74 years	13,638	18,993	20,138	6,500	325	2.0%
75 to 84 years	8,795	12,099	16,405	7,610	381	3.2%
85 years and over	4,311	4,953	7,066	2,755	138	2.5%
Total Projected Population	131,654	151,680	169,228	37,574	1,879	1.3%

Source: Statistics Canada, Census (2016), Consultant Projections Market Housing

HOUSING SUPPLY

Figure 1: Housing Mix by Structure Type, Kelowna & RDCO, 2016



Source: Statistics Canada, Census (2016)

HOUSING PROJECTIONS

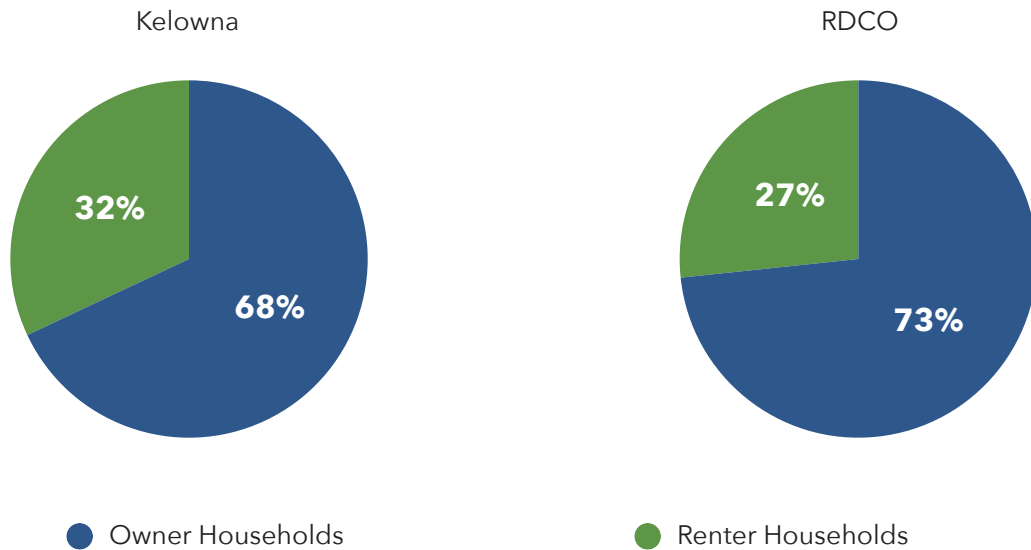
Table 2: Projected Population and Housing Demand by Type, Kelowna, 2016-2036

	2016	2026	2036	Growth (2016-2036)	Average Annual Change, 2016-2036	Average Annual Growth Rate
Population	131,654	151,680	169,228	37,574	1,879	1.3%
Total Housing Units	53,905	63,019	70,270	16,365	818	1.3%
No bedrooms	211	248	280	69	3	1.4%
1 bedroom	6,213	7,299	8,212	1,999	100	1.4%
2 bedrooms	17,956	21,063	23,510	5,554	278	1.4%
3 bedrooms	13,682	15,963	17,741	4,058	203	1.3%
4 or more bedrooms	15,842	18,446	20,527	4,685	234	1.3%

Source: Statistics Canada, Census (2016), Consultant Projections

TENURE

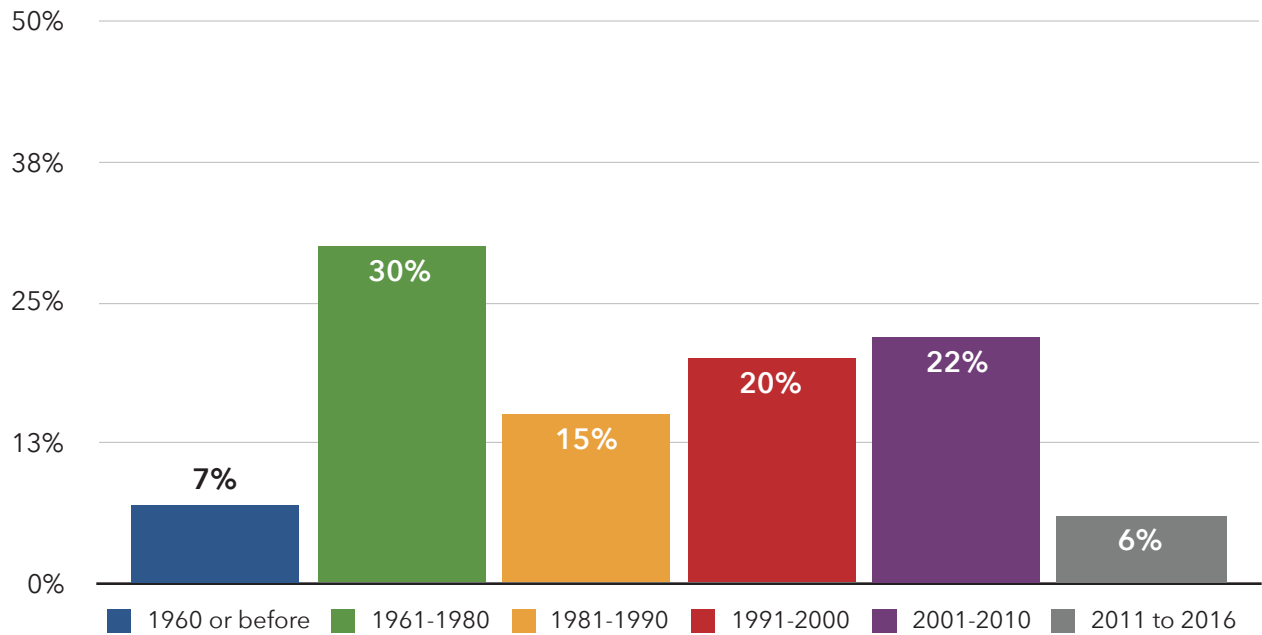
Figure 2: Housing Tenure, Kelowna & RDCO, 2016



Source: Statistics Canada, Census (2016)

AGE OF HOUSING

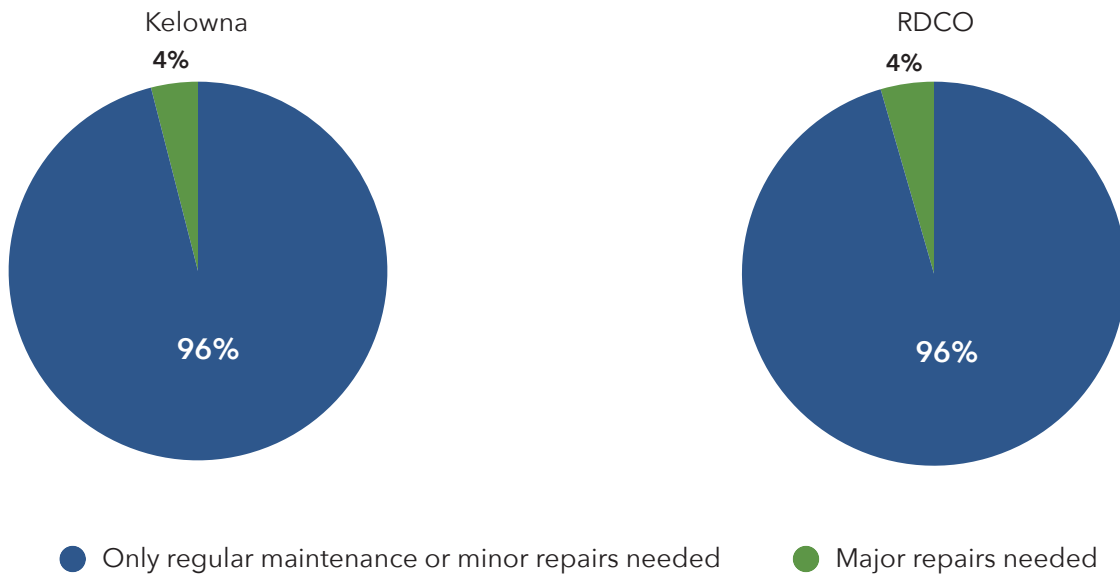
Figure 3: Age of Housing Stock, Kelowna, 2016



Source: Statistics Canada, Census (2016)

CONDITION OF HOUSING

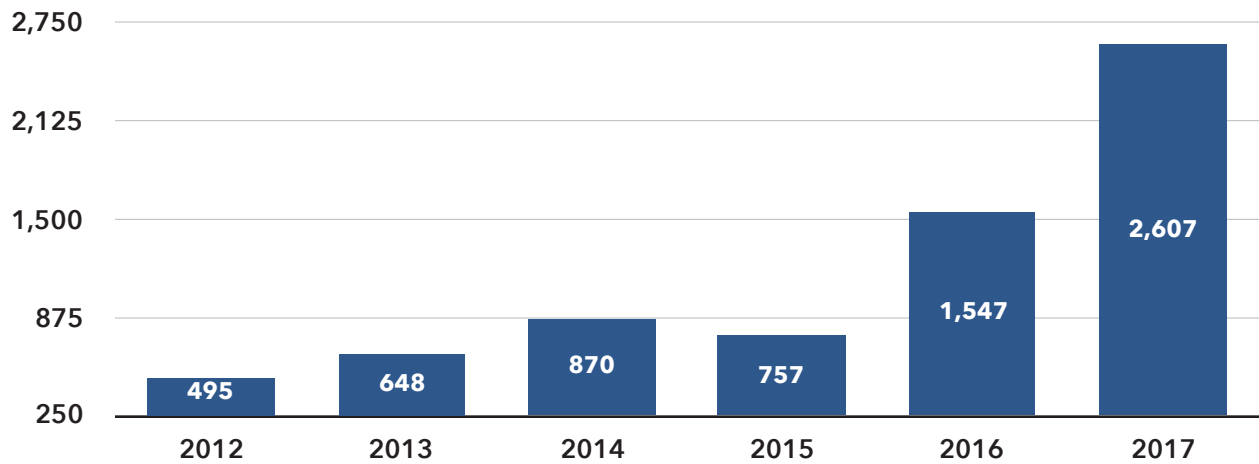
Figure 4: Housing Conditions, Kelowna & RDCO, 2016



Source: Statistics Canada, Census (2016)

HISTORIC DEVELOPMENT

Figure 5: Total Residential Housing Starts, Kelowna, 2012-2017



Source: CMHC, Housing Starts: By Dwelling Type, 2017¹

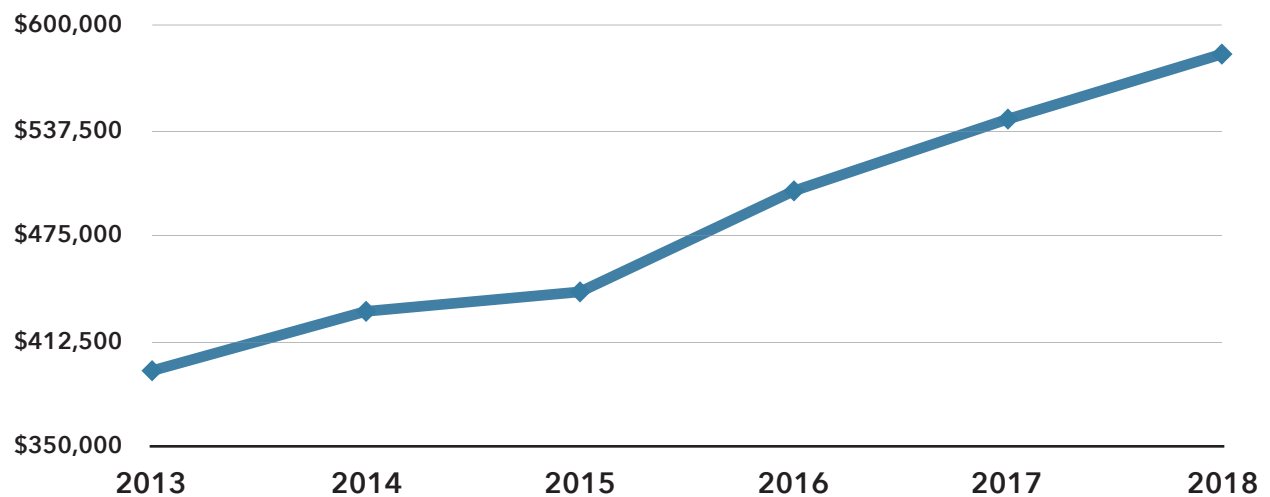
Ownership

Table 3: Average Sales Price of Residential Dwellings, Kelowna, 2018

	Apartment/ Condo	Townhouse	Single- Detached	Total Average Sale Price
Average Sale Price by Dwelling Type	\$354,177	\$546,769	\$778,971	\$583,144

Source: Okanagan Mainline Real Estate Board, 2019

Figure 6: Average Sales Price of Residential Dwellings, Kelowna, 2013-2018



Source: Okanagan Mainline Real Estate Board, 2019

¹ CMHC enumerates “housing starts” as dwelling units in new structures only, designed for non-transient and year-round occupancy. Conversions and/or alterations within an existing structure are excluded from the survey, as are seasonal dwellings.

Rental Housing

AVAILABILITY

Table 4: Snapshot of Available Listings, Kelowna, January 2019

	Number of Listings by Unit Type				Total Listings
	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	
Long-Term Listings	16	88	182	145	431
Short-Term Listings	11	67	56	43	177

Source: Casanet, Padmapper, January 2019

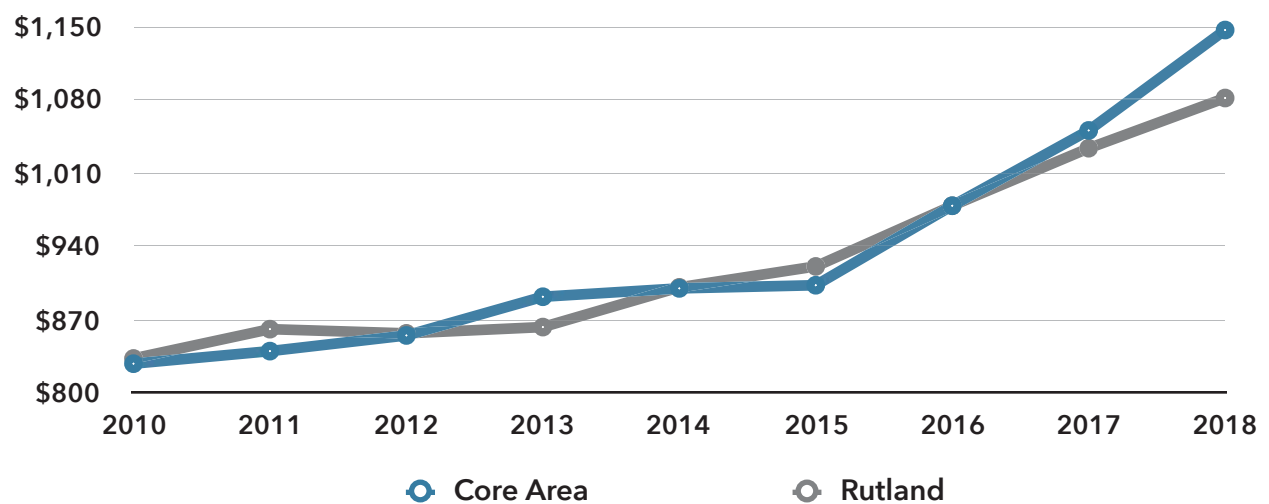
COST OF RENT

Table 5: Average Rental Rates by Type, Core Area & Rutland² & RDCO, 2018

Sub-Area	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	Total Average Rent
Core Area (including most of Kelowna)	\$892	\$1,014	\$1,300	\$1,380	\$1,147
Rutland Area (including a small portion of Kelowna)	-	\$896	\$1,116	\$1,287	\$1,082
RDCO	\$890	\$1,003	\$1,251	\$1,358	\$1,135

Source: CMHC, Market Rental Report, 2018

Figure 7: Average Rental Prices for All Units, Core Area & Rutland, 2010-2018



Source: CMHC, Market Rental Reports, 2010-2018

² As specific CMHC average rental rates are not available for just Kelowna, Core Area and Rutland results are shown. Core Area and Rutland data encompasses the entire Kelowna community.

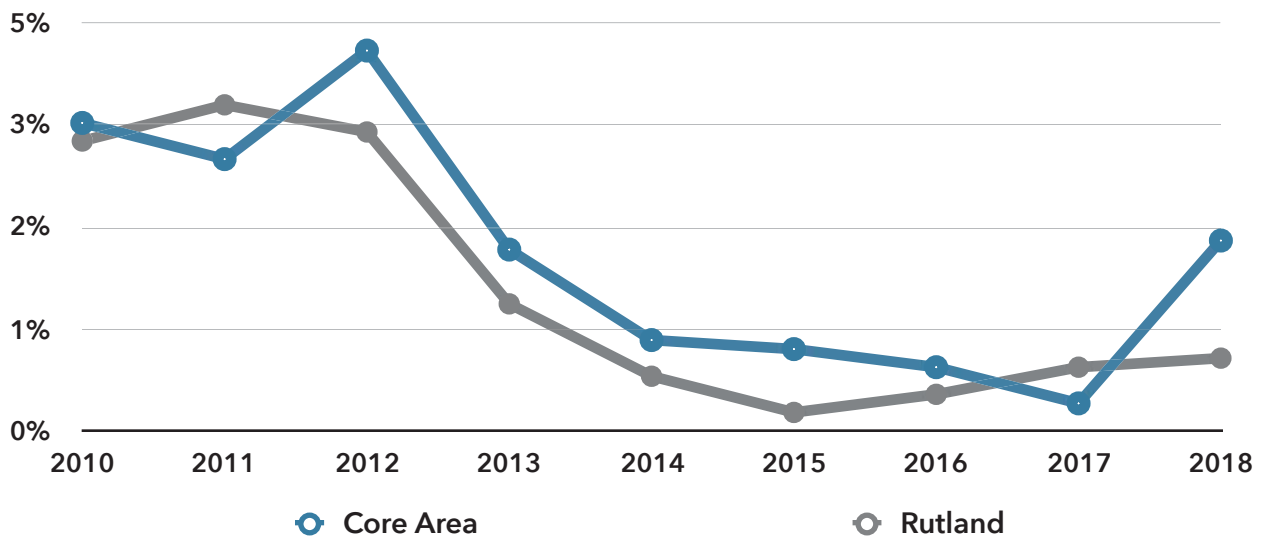
Table 6: Snapshot of Available Listings, Kelowna, January 2019

	Average Rent by Unit Type				Total Average Rent
	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	
Long-Term Listings	\$948	\$1,300	\$1,645	\$2,419	\$1,578
Short-Term Listings	\$1,778	\$2,119	\$2,764	\$6,164	\$2,784

Source: Casanet, Padmapper, January 2019

RENTAL VACANCY RATE

Figure 8: Vacancy Trends for Purpose-Built Rental Units, Core Area & Rutland, 2010-2018



Source: CMHC, Market Rental Reports, 2010-2018

Non-Market Housing

SUPPLY

Table 7: Total Number of Non-Market Housing Units, 2018

Community	Emergency Shelter and Housing for the Homeless		Transitional Supported and Assisted Living			Independent Social Housing		Total
	Homeless Housed	Homeless Shelters	Frail Seniors	Special Needs	Women and Children Fleeing Violence	Low Income Families	Low Income Seniors	
City of Kelowna	307	80	210	105	16	628	556	1,902
RDCO	307	80	301	105	16	764	666	2,239

Source: BC Housing, 2018³

Table 8: Total Number of RAP, SAFER, & Homeless Rent Supplement Recipients, 2018

Community	Shelter Aid for Elderly Residents	Rental Assistance Program	Homeless Rent Supplements	Total
City of Kelowna	961	277	164	1,402
Total RDCO	1,092	389	164	1,645

Source: BC Housing, 2018⁴

WAIT LISTS

Table 9: Applicants on Waitlists for Non-Market Housing, Kelowna & RDCO, 2018

Community	Type of Unit					Total
	Family	People with Disabilities	Seniors	Wheelchair Modified	Singles	
City of Kelowna	39	64	89	14	10	216
Total RDCO	<i>*data suppressed</i>					259

Source: BC Housing, 2018

³ This table only reflects units where BC Housing has a financial relationship. There may be other subsidized housing units in the region. The number of units listed may have changed since the data has been reported, as units may have been constructed in this time frame. BC Housing defines "Homeless Housed" as longer-stay supportive housing, and "Homeless Shelters" as year-round emergency shelters.

⁴ This table reflects units where BC Housing has a financial relationship. There may be other subsidized units in the community.

BC HOUSING INCOME LIMITS FOR SUBSIDIZED HOUSING

Table 10: BC Housing Housing Income Limits, Kelowna Planning Area, 2018

Housing Income Limit	Type of Unit				
	Bachelor	1 Bdrm	2 Bdrm	3 Bdrm	4+ Bdrm
Kelowna Planning Area	\$33,000	\$39,000	\$47,000	\$55,000	\$62,500

Source: BC Housing, 2018

HOMELESSNESS

A total of 605 persons were identified as experiencing homelessness on March 6, 2018 in Kelowna, 286 of which were considered “absolutely homeless” (234 sheltered and 52 unsheltered), and 319 temporarily housed. At the time of the Count, there were 6 Homeless Shelters (operating under capacity), 13 interim housing locations, and 10 institutional care providers.

The dominant population for people experiencing absolute homelessness was 25-64 year old men, while 26% of the population identified as having Indigenous ancestry (14% First Nations, 7% Metis, 5% other). The highest reported reason for housing loss for the absolutely homeless population was the inability to pay rent or mortgage (19%), followed by household conflict (17%) which includes spouse/partner conflict, parent/guardian conflict, and roommate conflict. The highest reported challenge to find housing was rents too high (24%), followed by low income (21%), discrimination (10%), and addiction (8%).

Of the temporarily housed homeless, 78% were between the ages of 25 and 64, 59% were male, 40% were female, and 1% were transgender. 20% of the population identified as having Indigenous ancestry (11% First Nations, 7% Metis, 2% other). The highest reported reason for housing loss was addiction or substance use (42%), followed by household conflict (16%). The highest reported challenge to find housing was that rents too high (27%), followed by low income (16%) and addiction (11%).

Since the 2016 PiT Count, the overall population experiencing absolute homelessness increased from 233 individuals to 286, an increase of 23%. The number of individuals enumerated as unsheltered homelessness decreased from 69 to 52, or 11%. The number of people in emergency shelters increased by 43% (70 people). The percentage of women increased by 2%, while the male population decreased by 2%. The overall population experiencing temporarily housed homelessness increased from 273 individuals in 2016 to 319 individuals in 2018, representing an increase of 46 individuals or 17%. Notably, most categories compared to 2016 have increased in the absolute number of individuals. For the temporarily housed population, the representation of males in 2018 was 7% less

than in 2016, corresponding to an increase of 7% for females. Those that identify as Indigenous represented 20% of the 2018 temporarily housed population which is an increase of 6% from 2016.

Rental Affordability Analysis

Table 11: Rental Affordability by Household Type

Household Type	Median Annual Income	Median Monthly Income	Available for Rent (30% of income)	Average Rent for All Housing Types			
				Bachelor	1 Bedroom	2 Bedroom	3 Bedroom
Couple Households	\$81,978	\$6,832	\$2,049	\$892	\$1,014	\$1,300	\$1,380
Lone-Parent Households	\$42,207	\$3,517	\$1,055	\$892	\$1,014	\$1,300	\$1,380
Single Person Households	\$31,934	\$2,661	\$798	\$892	\$1,014	\$1,300	\$1,380

Source: CMHC Rental Market Report, 2018; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015⁵

Table 12: Rental Affordability by Age Group

Age Group	Available for Rent (30% of income)			Available for Rent (50% of income)			Average Monthly Rent
	Couple Households	Lone Parent Households	Single Person Households	Couple Households	Lone Parent Households	Single Person Households	All Units
0 to 24	\$1,036	\$442	\$399	\$1,726	\$737	\$665	\$1,147
25 to 34	\$1,885	\$677	\$809	\$3,141	\$1,129	\$1,348	
35 to 44	\$2,459	\$898	\$1,042	\$4,099	\$1,497	\$1,737	
45 to 54	\$2,744	\$1,197	\$958	\$4,573	\$1,994	\$1,596	
55 to 64	\$2,488	\$1,568	\$875	\$4,147	\$2,613	\$1,459	
65+	\$1,685	\$1,549	\$707	\$2,808	\$2,582	\$1,178	
ALL	\$2,049	\$1,055	\$798	\$3,416	\$1,759	\$1,331	

Source: CMHC Rental Market Report 2018; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015

⁵ The markers illustrate the relative affordability of the average rent for households earning the median income. Sections marked with red indicate that housing is unaffordable (more than 30% of income on rent).

Homeownership Affordability Analysis

Table 13: Homeownership Affordability by Household Type

Community	Purchase with 10% Down	Average Sale Price		
		APT	TH	SDH
Couple Households	\$359,151	\$354,177	\$546,769	\$778,971
Lone-Parent Households	\$126,338	\$354,177	\$546,769	\$778,971
Single Person Households	\$66,201	\$354,177	\$546,769	\$778,971

Source: Okanagan Mainline Real Estate Board, 2019; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015⁶

⁶ Affordable purchase price means a household spends no more than 30% of their gross income on mortgage and utilities, with a 10% Downpayment. Sections marked with red indicate that housing is unaffordable (more than 30% of income on housing).

APPENDIX F

District of Lake Country Housing Highlights

District of Lake Country Housing Highlights

- ▶ Lake Country is a small community of approximately 13,356 people. By 2036, Lake Country is expected to grow by 4,280 people, with a corresponding growth in the housing supply by 1,896 units. The 65+ age group is projected to increase the most rapidly (2,472 people by 2036).
- ▶ The majority of Lake Country's housing stock is currently comprised of single-detached dwellings (76%). The share of homes with 3 or more bedrooms is expected to decrease to 67% by 2036, signifying that there will be more housing choice in the market in the future.
- ▶ 78% of households in Lake Country own their homes, as there are not many rental choices in the community. This is due to Lake Country's lack of purpose-built market rental housing, as most multi-unit construction has been condominiums. Developers suggest that this is due to Lake Country's high land costs, but low rental rates.
- ▶ Average rental rates and sales prices have increased steadily over the last 5 years, causing affordability challenges in the community.
- ▶ Although couple households appear to be able to afford average rental rates for all unit types, lone-parent households are unable to afford to rent 2 and 3 bedroom units, while single person households are not able to afford the average rent for any type of unit in Lake Country.
- ▶ Due to the high cost of homes in Lake Country, lone-parent and single person households earning the median income or lower seem to be priced out of the homeownership market altogether, while couple households are likely to afford apartments in Lake Country.
- ▶ Limited employment opportunities cause Lake Country to be seen as a bedroom community for Kelowna, causing strain on the transportation system.
- ▶ Due to Lake Country's distance from care facilities and hospitals, seniors have a difficult time aging-in place in Lake Country, and therefore eventually move to larger city centres to get the care they require. This poses a problem for the significantly aging population projected for Lake Country.

Demographics

POPULATION BY AGE

Table 1: Projected Population by Age, Lake Country, 2016-2036

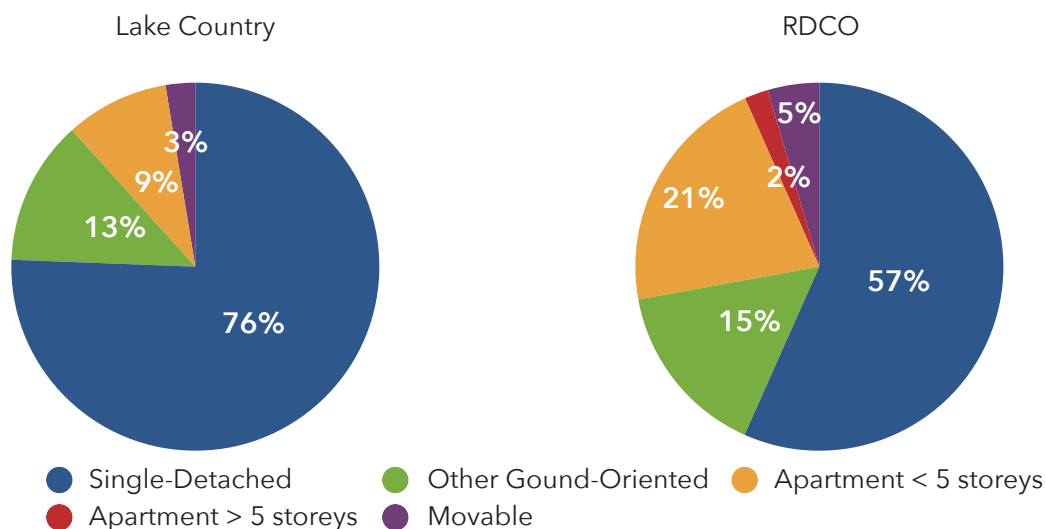
Age Group	2016	2026	2036	Growth, 2016 - 2036	Average Annual Change, 2016 - 2036	Average Annual Growth Rate
Under 15 years	2,049	2,261	2,285	236	12	0.5%
15 to 24 years	1,449	1,650	1,818	368	18	1.1%
25 to 34 years	1,625	1,435	1,618	-7	0	0.0%
35 to 44 years	1,678	2,275	2,078	401	20	1.1%
45 to 54 years	2,091	2,126	2,706	615	31	1.3%
55 to 64 years	2,278	2,444	2,474	195	10	0.4%
65 to 74 years	1,384	2,193	2,337	953	48	2.7%
75 to 84 years	573	1,072	1,713	1,140	57	5.6%
85 years and over	228	312	607	379	19	5.0%
Total Projected Population	13,356	15,766	17,636	4,280	214	1.4%

Source: Statistics Canada, Census (2016), Consultant Projections

Market Housing

HOUSING SUPPLY

Figure 1: Housing Mix by Structure Type, Lake Country & RDCO, 2016



Source: Statistics Canada, Census (2016)

HOUSING PROJECTIONS

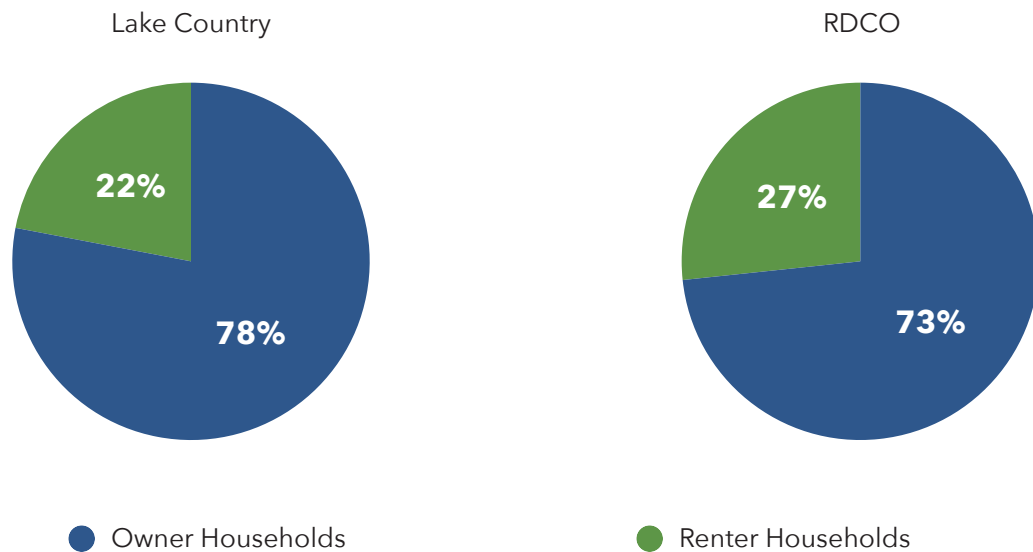
Table 2: Projected Population and Housing Demand by Type, Lake Country, 2016-2036

	2016	2026	2036	Growth (2016-2036)	Average Annual Change, 2016-2036	Average Annual Growth Rate
Population	13,356	15,766	17,636	4,280	214	1.4%
Total Housing Units	5,090	6,190	6,986	1,896	95	1.6%
No bedrooms	10	13	15	5	0	1.9%
1 bedroom	369	463	535	167	8	1.9%
2 bedrooms	1,069	1,324	1,514	446	22	1.8%
3 bedrooms	1,626	1,982	2,241	615	31	1.6%
4 or more bedrooms	2,017	2,409	2,681	664	33	1.4%

Source: Statistics Canada, Census (2016), Consultant Projections

TENURE

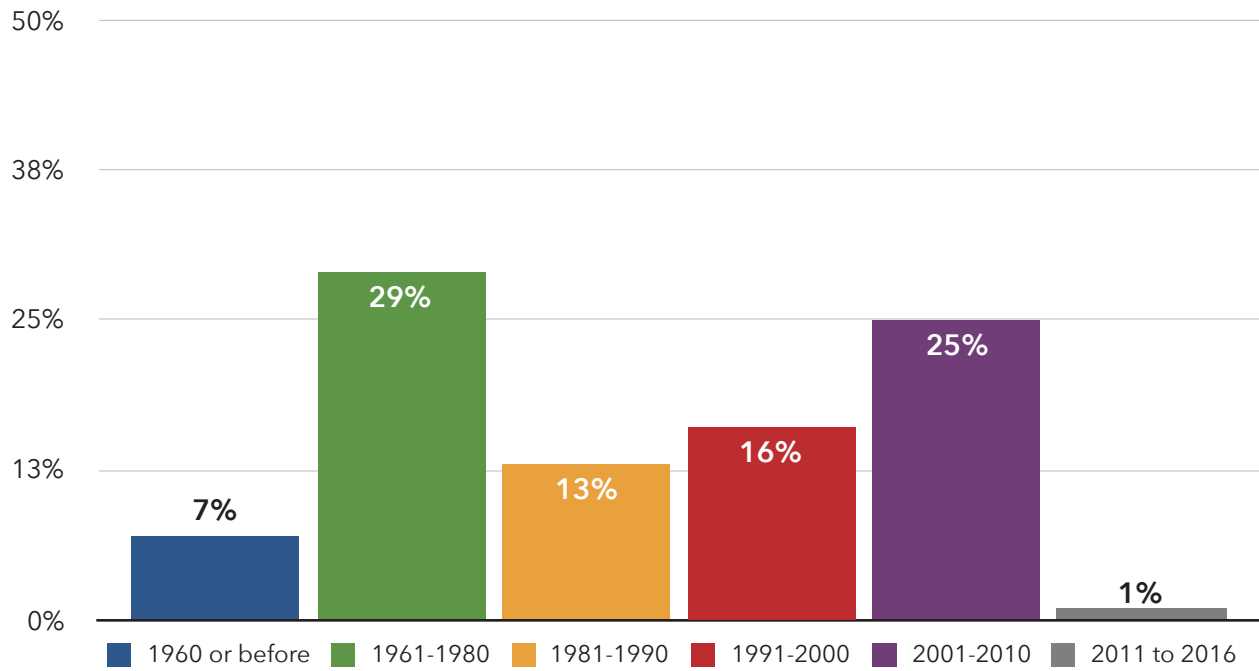
Figure 2: Housing Tenure, Lake Country & RDCO, 2016



Source: Statistics Canada, Census (2016)

AGE OF HOUSING

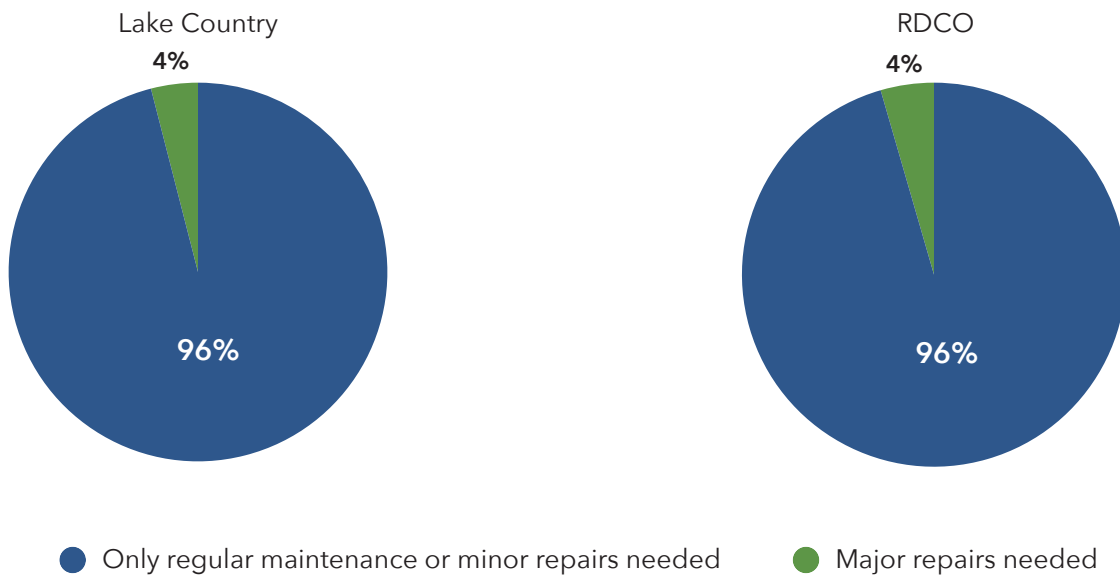
Figure 3: Age of Housing Stock, Lake Country, 2016



Source: Statistics Canada, Census (2016)

CONDITION OF HOUSING

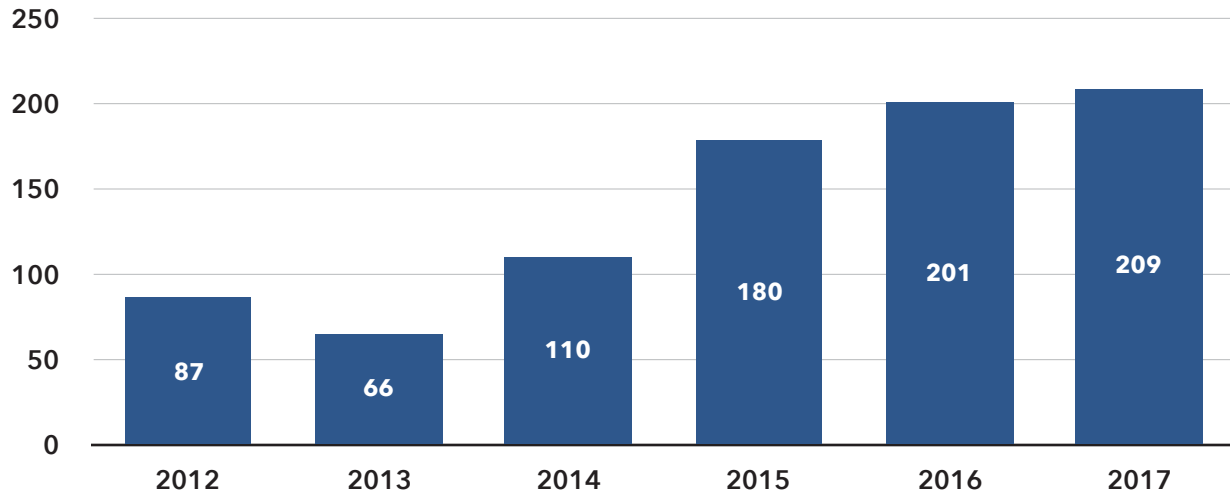
Figure 4: Housing Conditions, Lake Country & RDCO, 2016



Source: Statistics Canada, Census (2016)

HISTORIC DEVELOPMENT

Figure 5: Total Residential Housing Starts, Lake Country, 2012-2017



Source: CMHC, Housing Starts: By Dwelling Type, 2017¹

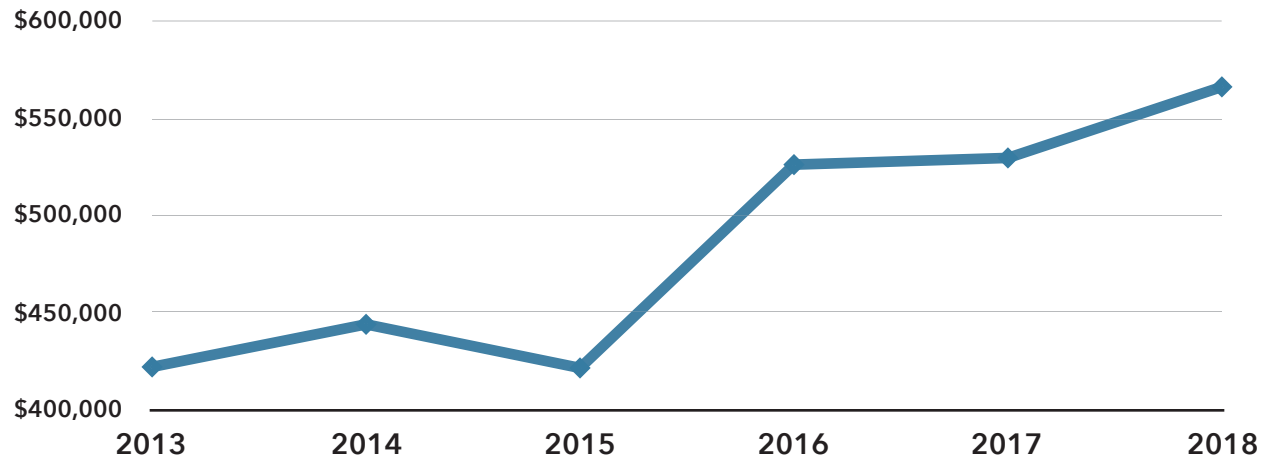
Ownership

Table 3: Average Sales Price of Residential Dwellings, Lake Country, 2018

	Apartment/ Condo	Townhouse	Single- Detached	Total Average Sale Price
Average Sale Price by Dwelling Type	\$327,342	\$493,481	\$738,516	\$566,410

Source: Okanagan Mainline Real Estate Board, 2019

Figure 6: Average Sales Price of Residential Dwellings, Lake Country, 2013-2018



Source: Okanagan Mainline Real Estate Board, 2019

¹ CMHC enumerates “housing starts” as dwelling units in new structures only, designed for non-transient and year-round occupancy. Conversions and/or alterations within an existing structure are excluded from the survey, as are seasonal dwellings.

Rental Housing

AVAILABILITY

Table 4: Snapshot of Available Listings, Lake Country, January 2019

	Number of Listings by Unit Type				Total Listings
	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	
Long-Term Listings	1	9	14	10	34
Short-Term Listings	2	11	7	3	23

Source: Casanet, Padmapper, January 2019

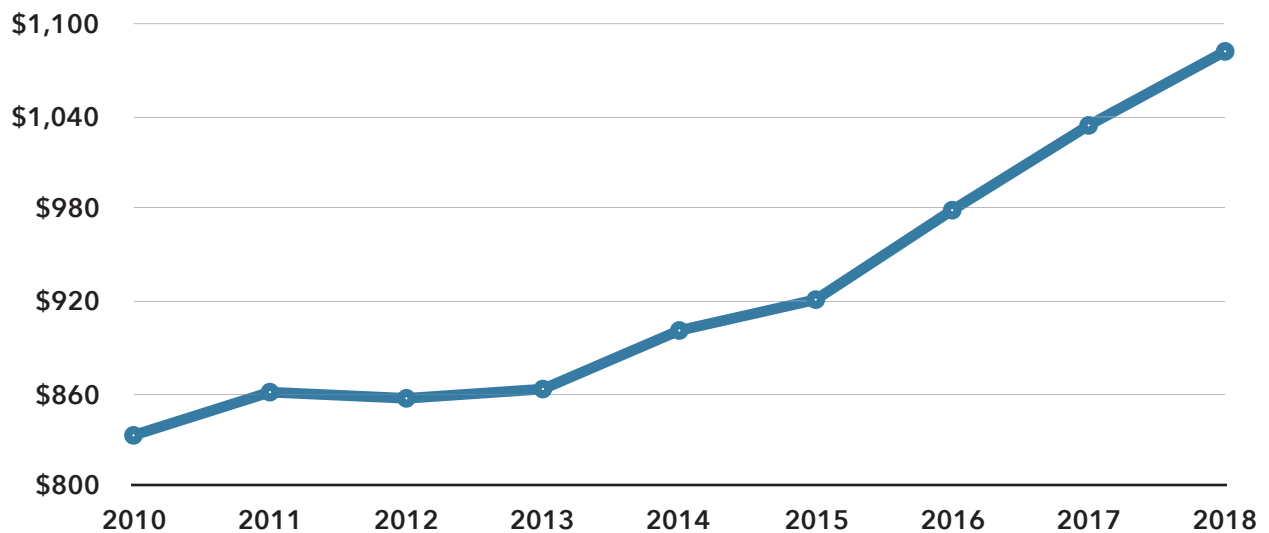
COST OF RENT

Table 5: Average Rental Rates by Type, Rutland² & RDCO, 2018

Sub-Area	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	Total Average Rent
Rutland (including Lake Country)	-	\$896	\$1,116	\$1,287	\$1,082
RDCO	\$890	\$1,003	\$1,251	\$1,358	\$1,135

Source: CMHC, Market Rental Report, 2018

Figure 7: Average Rental Prices for All Units, Rutland, 2010-2018



Source: CMHC, Market Rental Reports, 2010-2018

² As specific CMHC average rental rates are not available for Lake Country, Rutland results are shown. Rutland data encompasses the Lake Country community.

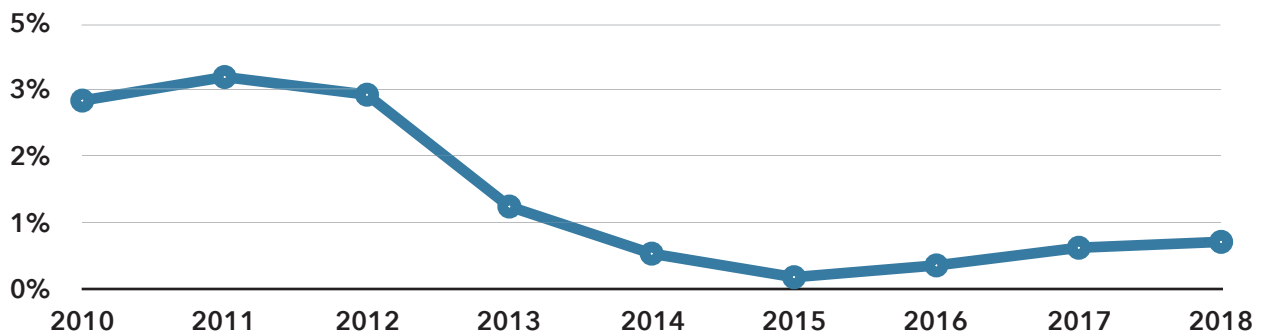
Table 6: Snapshot of Available Listings, Lake Country, January 2019

	Average Rent by Unit Type				Total Average Rent
	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	
Long-Term Listings	-	\$1,200	\$1,618	\$2,700	\$1,839
Short-Term Listings	\$1,775	\$2,092	\$2,910	\$5,552	\$2,677

Source: Casanet, Padmapper, January 2019

RENTAL VACANCY RATE

Figure 8: Vacancy Trends for Purpose-Built Rental Units, Rutland, 2010-2018



Source: CMHC, Market Rental Reports, 2010-2018

Non-Market Housing

SUPPLY

Table 7: Total Number of Non-Market Housing Units, 2018

Community	Emergency Shelter and Housing for the Homeless		Transitional Supported and Assisted Living			Independent Social Housing		Total
	Homeless Housed	Homeless Shelters	Frail Seniors	Special Needs	Women and Children Fleeing Violence	Low Income Families	Low Income Seniors	
District of Lake Country	-	-	29	-	-	23	70	122
RDCO	307	80	301	105	16	764	666	2,239

Source: BC Housing, 2018³

³ This table only reflects units where BC Housing has a financial relationship. There may be other subsidized housing units in the region. The number of units listed may have changed since the data has been reported, as units may have been constructed in this time frame. BC Housing defines “Homeless Housed” as longer-stay supportive housing, and “Homeless Shelters” as year-round emergency shelters.

Table 8: Total Number of RAP, SAFER, & Homeless Rent Supplement Recipients, 2018

Community	Shelter Aid for Elderly Residents	Rental Assistance Program	Homeless Rent Supplements	Total
District of Lake Country	29	22	-	51
Total RDCO	1,092	389	164	1,645

Source: BC Housing, 2018⁴

WAIT LISTS

Table 9: Applicants on Waitlists for Non-Market Housing, Lake Country & RDCO, 2018

Community	Type of Unit					Total
	Family	People with Disabilities	Seniors	Wheelchair Modified	Singles	
District of Lake Country	data suppressed					7
Total RDCO	data suppressed					259

Source: BC Housing, 2018

BC HOUSING INCOME LIMITS FOR SUBSIDIZED HOUSING

Table 10: BC Housing Housing Income Limits, Kelowna Planning Area, 2018

Housing Income Limit	Type of Unit				
	Bachelor	1 Bdrm	2 Bdrm	3 Bdrm	4+ Bdrm
Kelowna Planning Area	\$33,000	\$39,000	\$47,000	\$55,000	\$62,500

Source: BC Housing, 2018

HOMELESSNESS

Lake Country conducted a PiT count in the spring of 2018. No individuals experiencing homelessness were identified in the count. Although there were zero visible people experiencing homelessness in the community, municipal staff have identified that people who experience homelessness in Lake Country would likely relocate to Kelowna due to the homelessness services they offer.

⁴ This table reflects units where BC Housing has a financial relationship. There may be other subsidized units in the community.

Rental Affordability Analysis

Table 11: Rental Affordability by Household Type

Household Type	Median Annual Income	Median Monthly Income	Available for Rent (30% of income)	Average Rent for All Housing Types			
				Bachelor	1 Bedroom	2 Bedroom	3 Bedroom
Couple Households	\$87,844	\$7,320	\$2,196	-	\$896	\$1,116	\$1,287
Lone-Parent Households	\$44,545	\$3,712	\$1,114	-	\$896	\$1,116	\$1,287
Single Person Households	\$29,202	\$2,434	\$730	-	\$896	\$1,116	\$1,287

Source: CMHC Rental Market Report, 2018; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015⁵

Table 12: Rental Affordability by Age Group

Age Group	Available for Rent (30% of income)			Available for Rent (50% of income)			Average Monthly Rent
	Couple Households	Lone Parent Households	Single Person Households	Couple Households	Lone Parent Households	Single Person Households	All Units
0 to 24	\$1,109	\$460	\$382	\$1,849	\$767	\$636	\$1,147
25 to 34	\$2,038	\$663	\$929	\$3,397	\$1,105	\$1,548	
35 to 44	\$2,624	\$921	\$746	\$4,373	\$1,536	\$1,243	
45 to 54	\$3,032	\$1,286	\$883	\$5,053	\$2,143	\$1,471	
55 to 64	\$2,611	\$1,720	\$819	\$4,352	\$2,867	\$1,364	
65+	\$1,763	\$1,618	\$623	\$2,938	\$2,697	\$1,039	
ALL	\$2,196	\$1,111	\$730	\$3,660	\$1,852	\$1,217	

Source: CMHC Rental Market Report 2018; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015

⁵ The markers illustrate the relative affordability of the average rent for households earning the median income. Sections marked with red indicate that housing is unaffordable (more than 30% of income on rent).

Homeownership Affordability Analysis

Table 13: Homeownership Affordability by Household Type

Community	Purchase with 10% Down	Average Sale Price		
		APT	TH	SDH
Couple Households	\$393,490	\$327,342	\$493,481	\$738,516
Lone-Parent Households	\$140,024	\$327,342	\$493,481	\$738,516
Single Person Households	\$50,208	\$327,342	\$493,481	\$738,516

Source: Okanagan Mainline Real Estate Board, 2019; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015⁶

⁶ Affordable purchase price means a household spends no more than 30% of their gross income on mortgage and utilities, with a 10% Downpayment. Sections marked with red indicate that housing is unaffordable (more than 30% of income on housing).

APPENDIX G

Central Okanagan East & Central Okanagan West Housing Highlights

Central Okanagan East and Central Okanagan West Housing Highlights

- ▶ Central Okanagan East and Central Okanagan West comprise a large land area, but a small population within the region; in 2016, there were approximately 5,998 people in both communities. By 2036, Central Okanagan East and Central Okanagan West's populations are projected to increase by 1,449 people, and housing supply is expected to increase by 1,031 units.
- ▶ Within Central Okanagan East and Central Okanagan West, the population aged 34 and under are expected to decrease by 234 people, and the population between the ages of 45 and 64 is expected to decrease by 149 people. Although many population groups are decreasing, the population of seniors aged 65+ is expected to increase by 1,714. This will have an interesting affect on the housing stock; as seniors age, they will likely move to smaller-scale, more walkable areas and out of their larger homes. As the younger, family-creating population decreases, there will be less demand for single-detached housing as well. With this will likely come the increased preference in "other ground-oriented" units.
- ▶ Currently, 80% of Central Okanagan East's housing supply is single detached, and 98% in Central Okanagan West, indicating that these areas offer the least housing choice in the region.
- ▶ While Central Okanagan East and Central Okanagan West share similar characteristics, their housing values in the ownership market polarize the region; Central Okanagan East has the highest housing prices in the region, while Central Okanagan West has the lowest. The high sales prices in Central Okanagan East mostly reflect the sale of homes with acreage.

Demographics

POPULATION BY AGE

Table 1: Projected Population by Age, Central Okanagan East & Central Okanagan West, 2016-2036

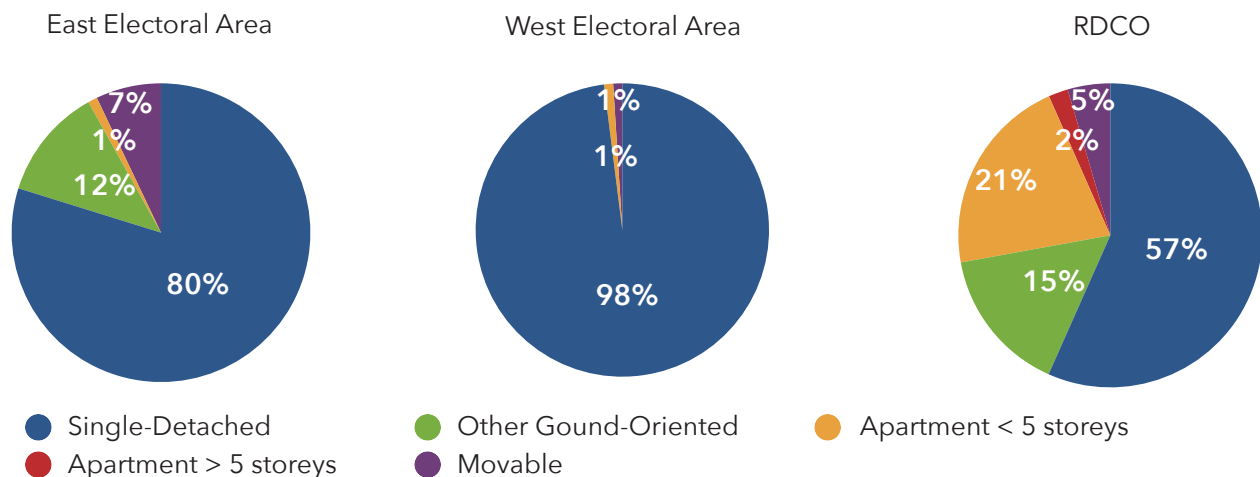
Age Group	2016	2026	2036	Growth, 2016 - 2036	Average Annual Change, 2016 - 2036	Average Annual Growth Rate
Under 15 years	686	674	693	6	0	0.0%
15 to 24 years	565	414	457	-108	-5	-1.1%
25 to 34 years	599	548	467	-132	-7	-1.2%
35 to 44 years	637	746	755	118	6	0.9%
45 to 54 years	951	757	916	-34	-2	-0.2%
55 to 64 years	1,304	1,314	1,189	-115	-6	-0.5%
65 to 74 years	896	1,430	1,497	601	30	2.6%
75 to 84 years	315	665	1,129	814	41	6.6%
85 years and over	46	144	344	298	15	10.6%
Total Projected Population	5,998	6,693	7,448	1,449	72	1.1%

Source: Statistics Canada, Census (2016), Consultant Projections

Market Housing

HOUSING SUPPLY

Figure 1: Housing Mix by Structure Type, Central Okanagan East, Central Okanagan West, and RDCO, 2016



Source: Statistics Canada, Census (2016)

HOUSING PROJECTIONS

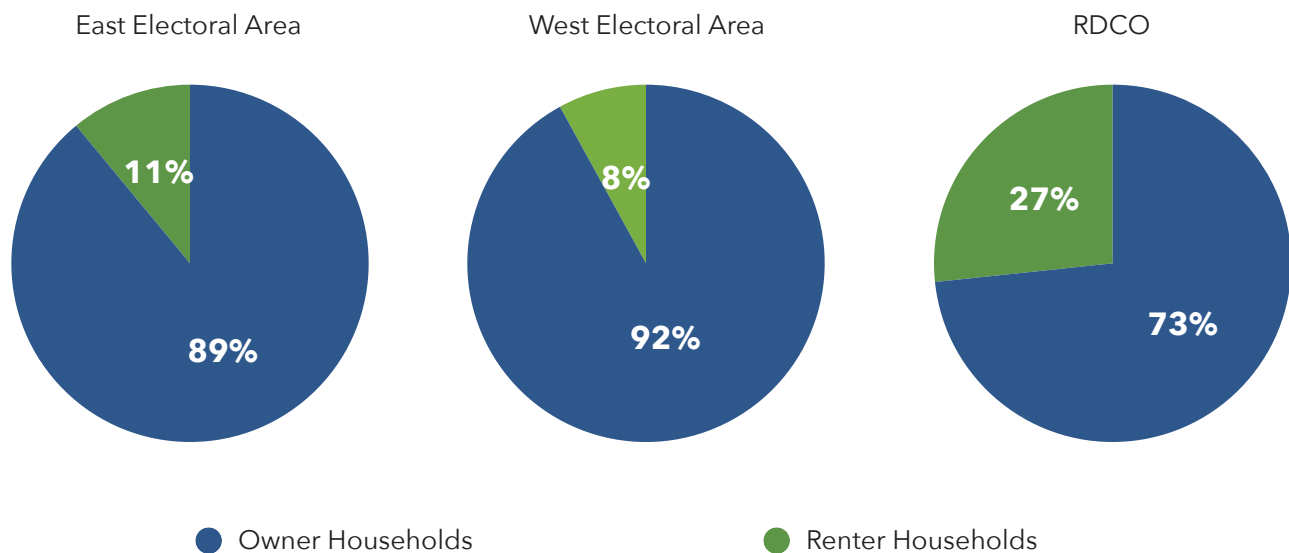
Table 2: Projected Population and Housing Demand by Type, Central Okanagan East & Central Okanagan West, 2016-2036

	2016	2026	2036	Growth (2016-2036)	Average Annual Change, 2016-2036	Average Annual Growth Rate
Population	5,998	6,693	7,448	1,449	72	1.1%
Total Housing Units	2,415	2,961	3,446	1,031	52	1.8%
No bedrooms	0	0	0	0	0	0.0%
1 bedroom	85	111	142	57	3	2.6%
2 bedrooms	570	742	915	345	17	2.4%
3 bedrooms	948	1,151	1,322	374	19	1.7%
4 or more bedrooms	812	956	1,067	255	13	1.4%

Source: Statistics Canada, Census (2016), Consultant Projections

TENURE

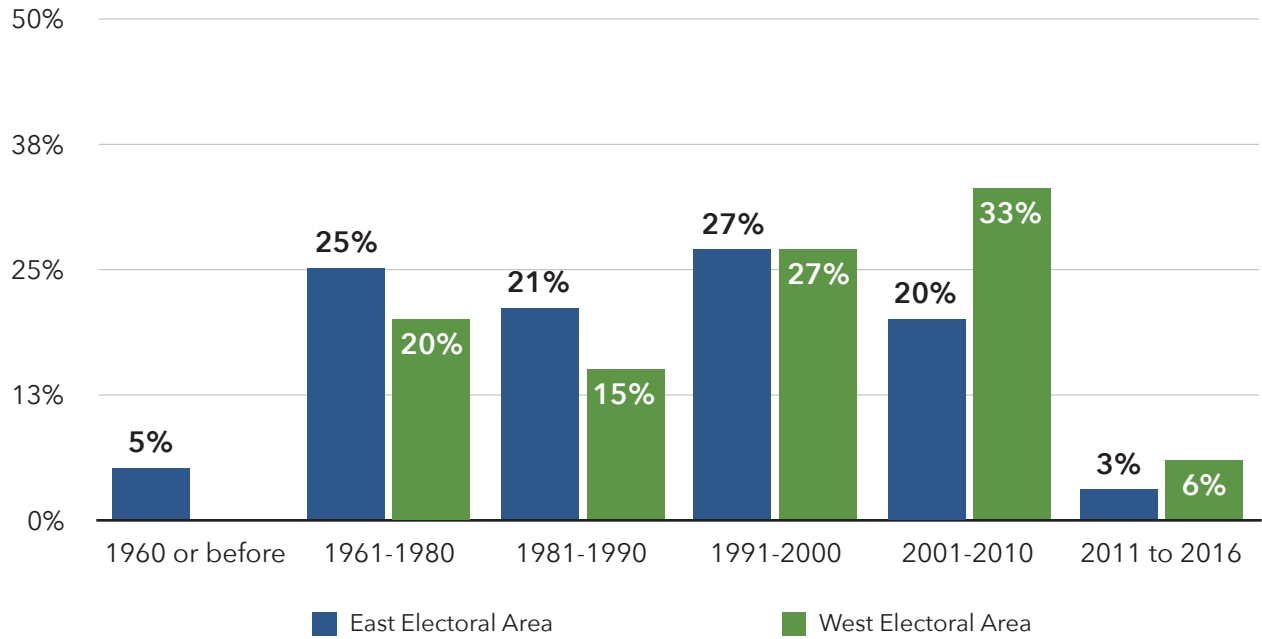
Figure 2: Housing Tenure, Central Okanagan East, Central Okanagan West & RDCO, 2016



Source: Statistics Canada, Census (2016)

AGE OF HOUSING

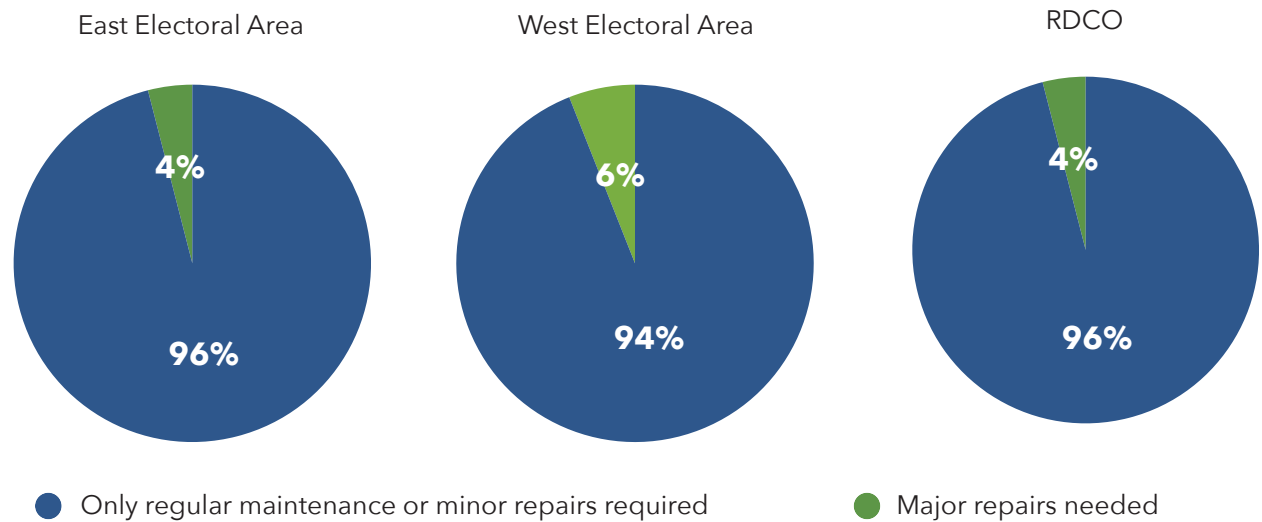
Figure 3: Age of Housing Stock, Central Okanagan East & Central Okanagan West, 2016



Source: Statistics Canada, Census (2016)

CONDITION OF HOUSING

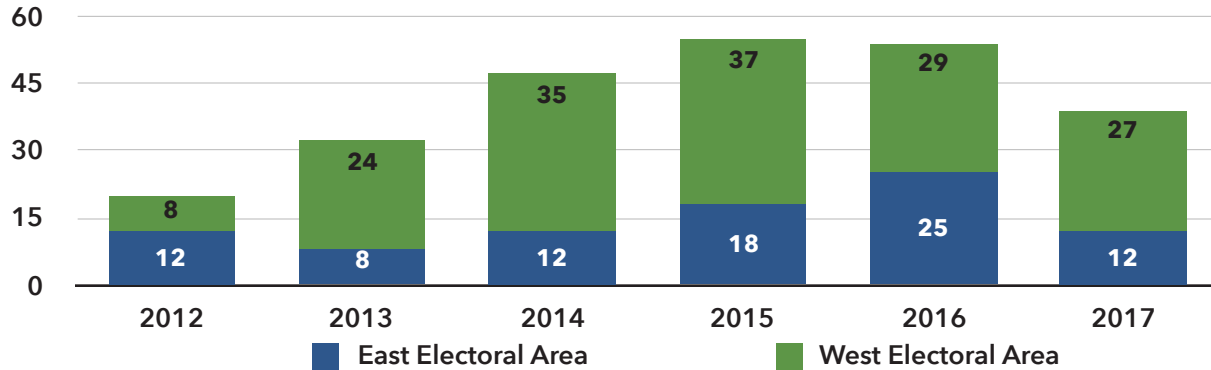
Figure 4: Housing Conditions, Central Okanagan East, Central Okanagan West, & RDCO, 2016



Source: Statistics Canada, Census (2016)

HISTORIC DEVELOPMENT

Figure 5: Total Residential Housing Starts, Central Okanagan East & Central Okanagan West, 2012-2017



Source: CMHC, Housing Starts: By Dwelling Type, 2017¹

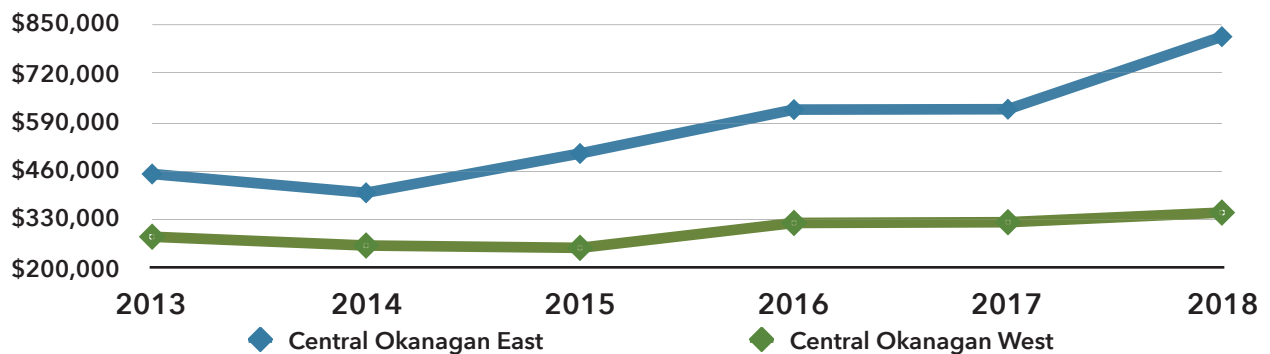
Ownership

Table 3: Average Sales Price of Residential Dwellings, Central Okanagan East & Central Okanagan West, 2018

Community	Apartment/Condo	Townhouse	Single-Detached	Total Average Sale Price
Central Okanagan East	\$235,000	\$218,000	\$888,017	\$818,384
Central Okanagan West	\$120,250	\$437,208	\$732,978	\$348,473

Source: Okanagan Mainline Real Estate Board, 2019

Figure 6: Average Sales Price of Residential Dwellings, Central Okanagan East & Central Okanagan West, 2013-2018



Source: Okanagan Mainline Real Estate Board, 2019

¹CMHC enumerates “housing starts” as dwelling units in new structures only, designed for non-transient and year-round occupancy. Conversions and/or alterations within an existing structure are excluded from the survey, as are seasonal dwellings.

Rental Housing

AVAILABILITY

Table 4: Snapshot of Available Listings², Central Okanagan East & Central Okanagan West, January 2019

	Number of Listings by Unit Type				Total Listings
	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	
Short-Term Listings					
Central Okanagan East	-	7	4	2	13
Central Okanagan West	1	7	2	13	23

Source: Castanet, Padmapper, January 2019

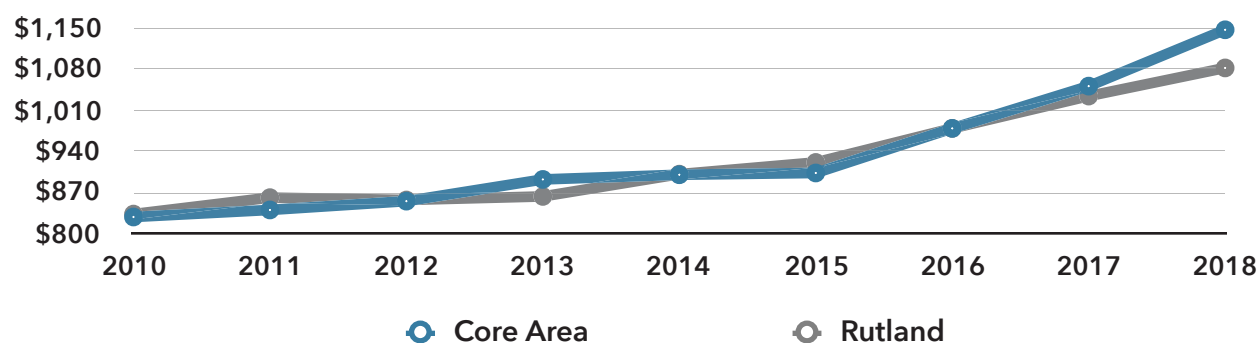
COST OF RENT

Table 5: Average Rental Rates by Type, Core Area & Rutland³ & RDCO, 2018

Sub-Area	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	Total Average Rent
Rutland Area (includes Central Okanagan East)	-	\$896	\$1,116	\$1,287	\$1,082
Core Area (includes Central Okanagan West)	\$892	\$1,014	\$1,300	\$1,380	\$1,147
RDCO	\$890	\$1,003	\$1,251	\$1,358	\$1,135

Source: CMHC, Market Rental Report, 2018

Figure 7: Average Rental Prices for All Units, Core Area & Rutland, 2010-2018



Source: CMHC, Market Rental Reports, 2010-2018

² No long-term rental listings were found in the East and West Electoral Areas at the time of the scan.

³ As specific CMHC average rental rates are not available for the East and West Electoral Areas, Core Area and Rutland results are shown. Core Area data encompasses the West Electoral Area and Rutland data encompasses the East Electoral Area.

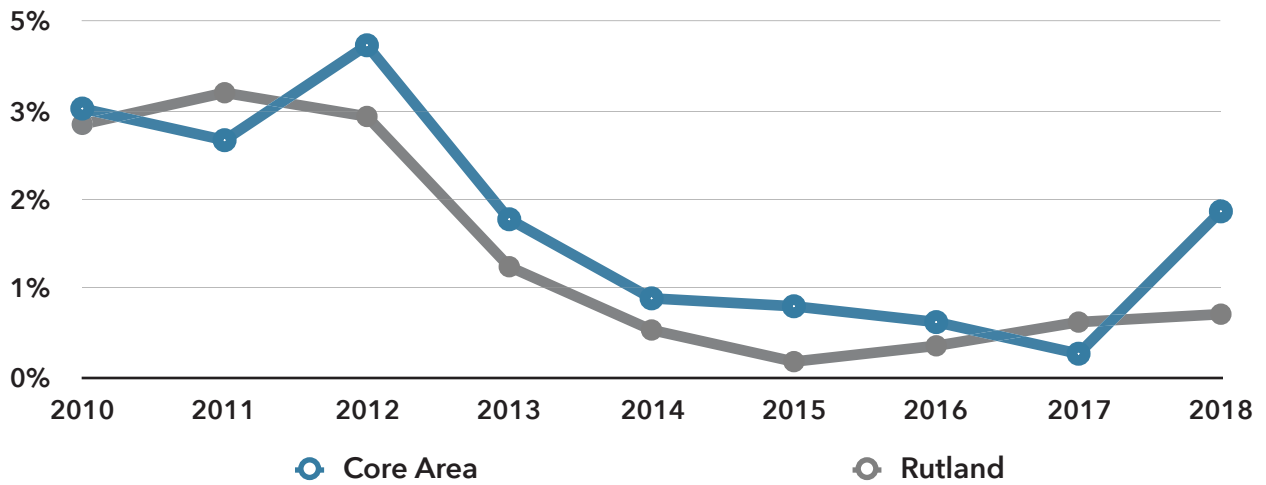
Table 6: Snapshot of Available Listings, Central Okanagan East & Central Okanagan West, January 2019

	Average Rent by Unit Type				Total Average Rent
	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	
Short-Term Listings					
Central Okanagan East	-	\$2,696	\$2,542	\$5,883	\$2,643
Central Okanagan West	-	\$1,613	\$5,946	\$6,701	\$4,557

Source: Casanet, Padmapper, January 2019

RENTAL VACANCY RATE

Figure 8: Vacancy Trends for Purpose-Built Rental Units, Core Area & Rutland, 2010-2018



Source: CMHC, Market Rental Reports, 2010-2018

APPENDIX H

Westbank First Nation Housing Highlights

Westbank First Nation Housing Highlights

- ▶ Westbank First Nation (WFN) has 5 reserves throughout the Central Okanagan, comprising approximately 9,331 people. By 2036, WFN is expected to grow by 3,566 people, with a corresponding growth in the housing supply by 1,786 units. WFN is expected to have the highest average annual growth rate in the region (shared with West Kelowna). The 65+ age group is projected to increase the most rapidly (3,020 people by 2036).
- ▶ A large proportion of WFN's housing stock is comprised of single-detached dwellings (37%), and mobile homes (37%). The high proportion of mobile homes provides the WFN community with many affordable housing options, although these parks are becoming increasingly ripe for development due to their desirable locations and high land values. Many of WFN's seniors live in these mobile home parks, often in precarious situations or in homes that are in need of major repair.
- ▶ Projected housing supply estimates an increase in 1 and 2 bedroom units in the community (58%), suggesting a market shift towards smaller, more dense units, and trending away from building more single-detached homes.
- ▶ Interestingly, WFN's population is mostly non-Westbank First Nation members, which sometimes causes challenging housing policy development scenarios to accommodate both band members and non-band members.
- ▶ Indigenous peoples were significantly over-represented in the Westside's PiT Count - 61% of respondents experiencing homelessness identified as having Indigenous ancestry, almost half of which identified as members of the Westbank First Nation.

Demographics

POPULATION BY AGE

Table 1: Projected Population by Age, Westbank First Nation, 2016-2036

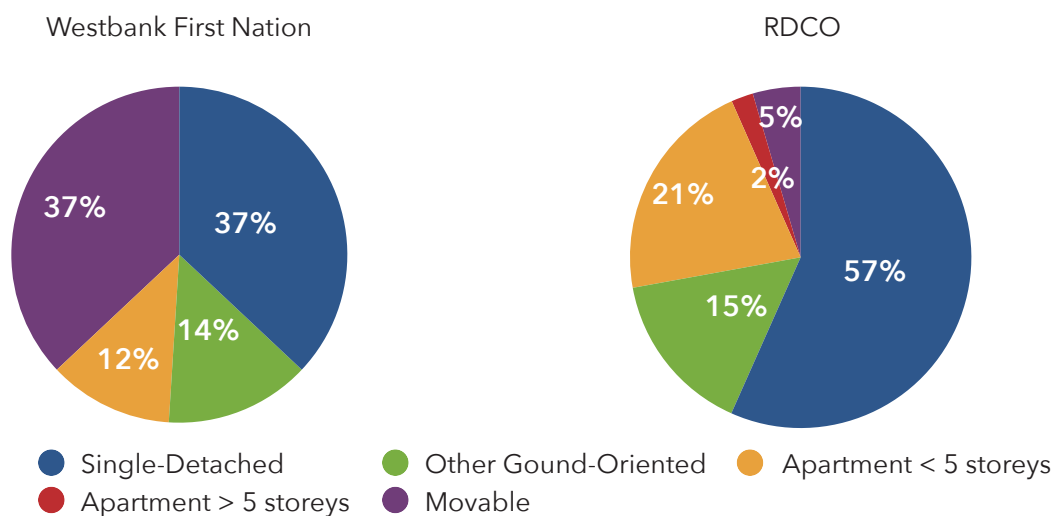
Age Group	2016	2026	2036	Growth, 2016 - 2036	Average Annual Change, 2016 - 2036	Average Annual Growth Rate
Under 15 years	1,027	1,224	1,178	151	8	0.7%
15 to 24 years	720	804	872	152	8	1.0%
25 to 34 years	926	886	882	-43	-2	-0.2%
35 to 44 years	831	1,112	986	156	8	0.9%
45 to 54 years	1,141	1,095	1,288	147	7	0.6%
55 to 64 years	1,732	1,840	1,715	-17	-1	-0.1%
65 to 74 years	1,755	2,513	2,533	778	39	1.9%
75 to 84 years	910	1,809	2,358	1,447	72	4.9%
85 years and over	290	544	1,085	795	40	6.8%
Total Projected Population	9,331	11,827	12,897	3,566	178	1.6%

Source: Statistics Canada, Census (2016), Consultant Projections Market Housing

Market Housing

HOUSING SUPPLY

Figure 1: Housing Mix by Structure Type, Westbank First Nation & RDCO, 2016



Source: Statistics Canada, Census (2016)

HOUSING PROJECTIONS

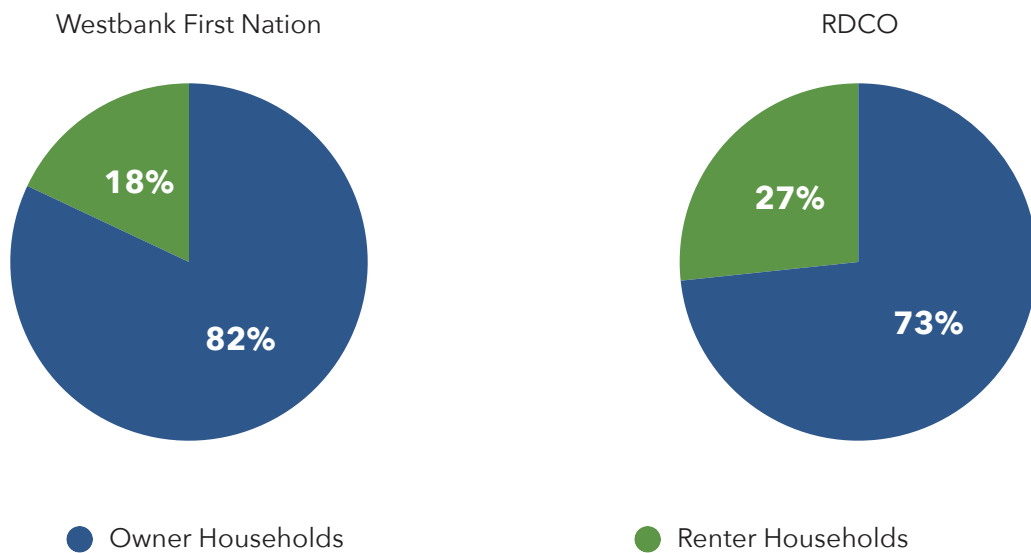
Table 2: Projected Population and Housing Demand by Type, Westbank First Nation, 2016-2036

	2016	2026	2036	Growth (2016-2036)	Average Annual Change, 2016-2036	Average Annual Growth Rate
Population	9,331	11,827	12,897	3,566	178	1.6%
Total Housing Units	4,220	5,438	6,006	1,786	89	1.8%
No bedrooms	0	0	0	0	0	0%
1 bedroom	165	228	267	103	5	2.5%
2 bedrooms	1,839	2,456	2,762	923	46	2.1%
3 bedrooms	1,488	1,871	2,039	551	28	1.6%
4 or more bedrooms	729	882	938	209	10	1.3%

Source: Statistics Canada, Census (2016), Consultant Projections

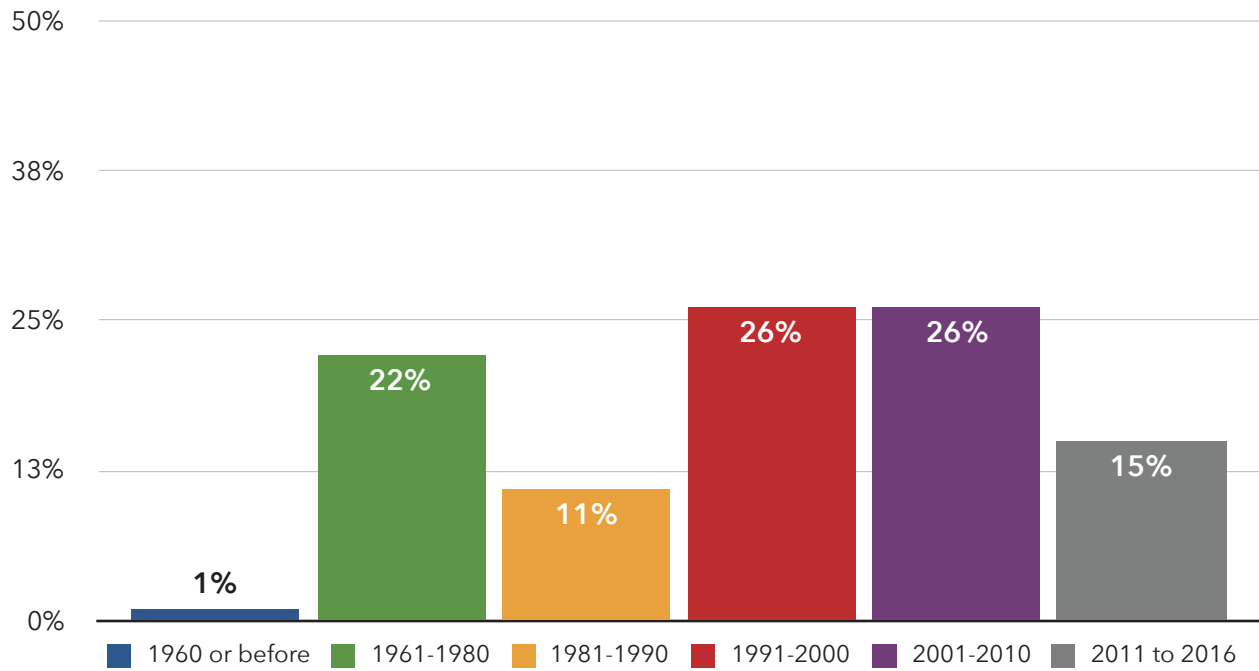
TENURE

Figure 2: Housing Tenure, Westbank First Nation & RDCO, 2016



Source: Statistics Canada, Census (2016)

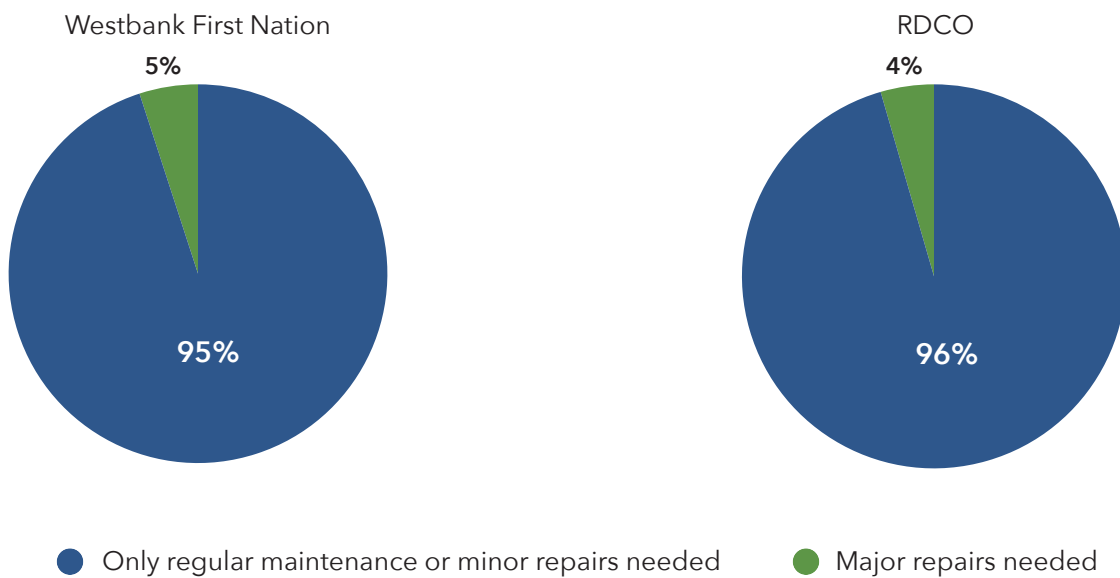
Figure 3: Age of Housing Stock, Westbank First Nation, 2016



Source: Statistics Canada, Census (2016)

CONDITION OF HOUSING

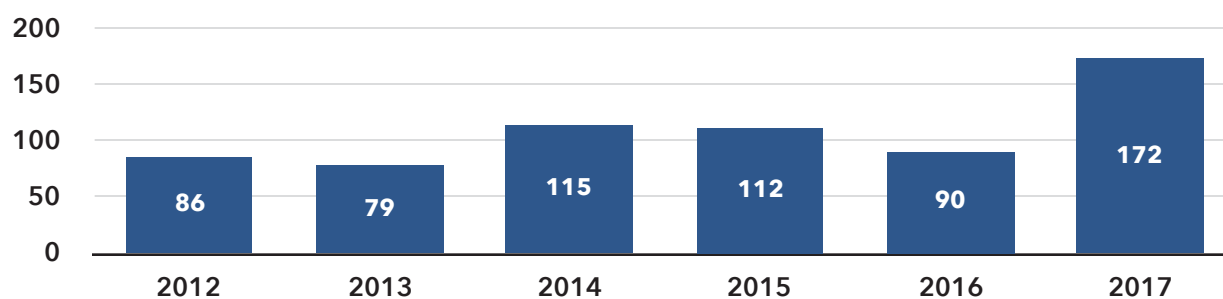
Figure 4: Housing Conditions, Westbank First Nation & RDCO, 2016



Source: Statistics Canada, Census (2016)

HISTORIC DEVELOPMENT

Figure 5: Total Residential Housing Starts, First Nations¹, 2012-2017



Source: CMHC, Housing Starts: By Dwelling Type, 2017

Rental Housing

AVAILABILITY

Table 3: Snapshot of Available Listings², Westbank First Nation, January 2019

	Number of Listings by Unit Type				Total Listings
	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	
Short-Term Listings	-	7	5	-	12

Source: Casanet, Padmapper, January 2019

COST OF RENT

Table 4: Average Rental Rates by Type, Core Area and Rutland³, 2018

Sub-Area	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	Total Average Rent
Core Area (includes Tsinstikeptum 9 and 10)	\$892	\$1,014	\$1,300	\$1,380	\$1,147
Rutland (includes Mission Creek 8, Medicine Hill 11 and Medicine Creek 12)	-	\$896	\$1,116	\$1,287	\$1,082

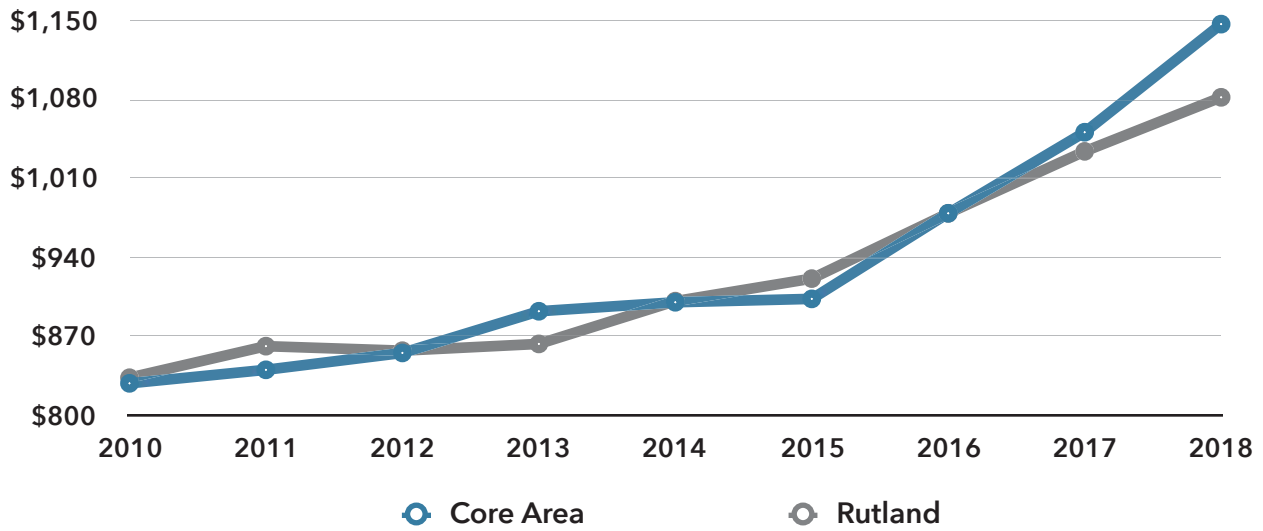
Source: CMHC, Market Rental Report, 2018

¹ CMHC enumerates “housing starts” as dwelling units in new structures only, designed for non-transient and year-round occupancy. Conversions and/or alterations within an existing structure are excluded from the survey, as are seasonal dwellings. CMHC categorizes Westbank First Nation and Okanagan Indian Band communities into one category called “First Nations”

² No long-term rental listings were found in Westbank First Nation at the time of the scan.

³ As specific CMHC average rental rates are not available for Westbank First Nation, Core Area and Rutland results are shown. Core Area and Rutland data encompasses Westbank First Nation.

Figure 6: Average Rental Prices for All Units, Core Area and Rutland, 2010-2018



Source: CMHC, Market Rental Reports, 2010-2018

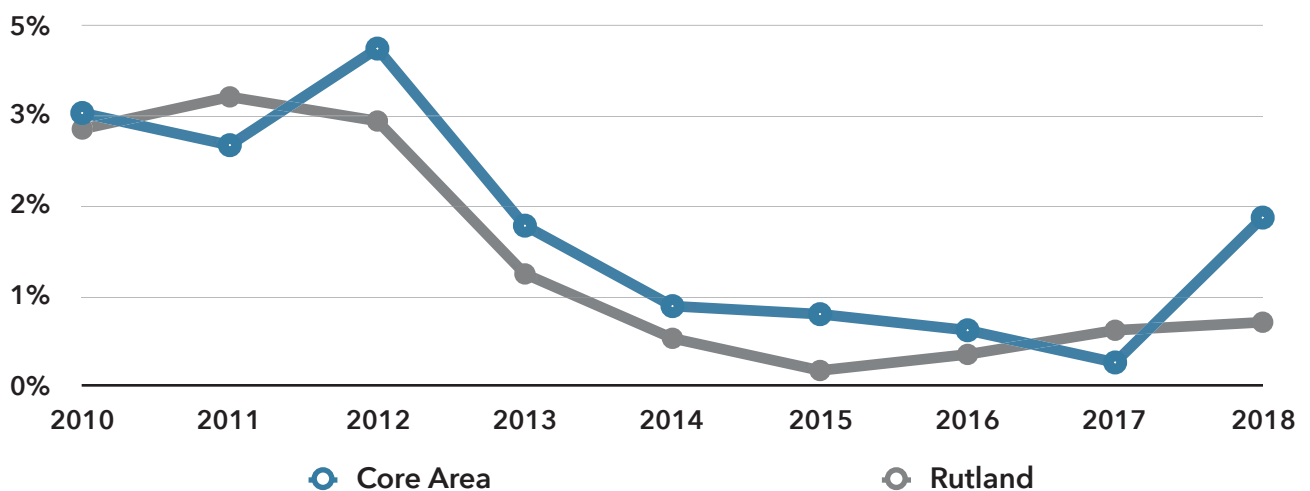
Table 5: Snapshot of Available Listings, Westbank First Nation, January 2019

	Average Rent by Unit Type				Total Average Rent
	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	
Short-Term Listings	-	\$1,956	\$3,110	-	\$2,523

Source: Padmapper, January 2019

RENTAL VACANCY RATE

Figure 7: Vacancy Trends for Purpose-Built Rental Units, Core Area, 2010-2018



Source: CMHC, Market Rental Reports, 2010-2018

Homelessness

The Westside (West Kelowna and Westbank First Nation) PiT Count was conducted via a survey at 'magnetic events', which were designed to increase opportunities for engagement with people who may be experiencing homelessness, and through an outreach program. On July 23rd, 2018, three magnetic events took place and 39 camps were surveyed throughout the Westside by the outreach team. At the time of the count, 72 people were identified as experiencing homelessness on the Westside.

The largest demographic identified in this PiT Count was the 25-44 age group at 53% of respondents, followed by 29% of respondents in the 45-64 age group, and 11% of respondents as youth between the ages of 18-24. Straight men experiencing homelessness made up the majority of respondents with 62%, while 38% of respondents were female, of which 7% identified as bisexual. Almost half (48%) of the people experiencing homelessness in the Westside have been in the foster care or group home system at some point, and almost 60% of youth have had involvement with the child welfare system, indicating a significant link between young people aging out of care and homelessness.

Indigenous peoples were significantly over-represented in this PiT Count - 61% of respondents experiencing homelessness identified as having Indigenous ancestry (74% First Nations, 12% Metis, 2% other), although Indigenous peoples only comprise 2% of the Westside's total population. Almost half (47%) of Indigenous respondents identified as members of Westbank First Nation, and 13% identified as being a member of a Band or Nation within the Okanagan Sylix Territory.

The largest cohort of people experiencing homelessness were unsheltered (45%), staying at someone else's place (18%), or in a shelter or hotel (6%). 5% of the homeless population did not know where they would be staying the night of the Count. The majority of people experiencing homelessness were chronically homeless (over 6 months), while being episodically homeless (three or more times in the past year) was less common. The top 5 reasons survey respondents provided as to why they were homeless are addiction/substance use, unable to pay rent/mortgage, conflict with spouse, job loss, and having an illness or medical condition.

APPENDIX I

Okanagan Indian Band Housing Highlights

Okanagan Indian Band - Duck Lake 7 Housing Highlights

- ▶ With a population of 1,720, the Okanagan Indian Band's Duck Lake 7 reserve is the smallest community within the region. The community is expected to decrease by 76 people over the next 20 years.
- ▶ The majority of homes in Duck Lake 7 are mobile homes, the largest proportion in the region. While the population is expected to decrease slightly, interestingly, an increase in the housing supply of 54 units is expected.

Demographics

POPULATION BY AGE

Table 1: Projected Population by Age, Okanagan Indian Band, 2016-2036

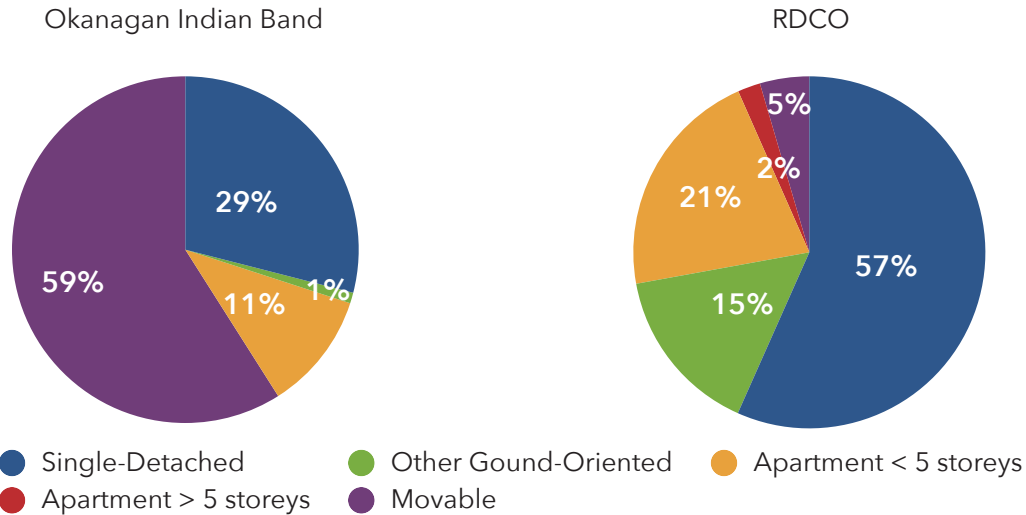
Age Group	2016	2026	2036	Growth, 2016 - 2036	Average Annual Change, 2016 - 2036	Average Annual Growth Rate
Under 15 years	178	174	168	-9	0	-0.3%
15 to 24 years	132	150	136	4	0	0.1%
25 to 34 years	125	128	135	10	0	0.4%
35 to 44 years	136	142	138	2	0	0.1%
45 to 54 years	222	181	182	-40	-2	-1.0%
55 to 64 years	357	339	295	-63	-3	-1.0%
65 to 74 years	356	385	361	5	0	0.1%
75 to 84 years	183	167	186	3	0	0.1%
85 years and over	30	44	43	12	1	1.7%
Total Projected Population	1,720	1,710	1,644	-76	-4	-0.2%

Source: Statistics Canada, Census (2016), Consultant Projections

Market Housing

HOUSING SUPPLY

Figure 1: Housing Mix by Structure Type, Okanagan Indian Band & RDCO, 2016



Source: Statistics Canada, Census (2016)

HOUSING PROJECTIONS

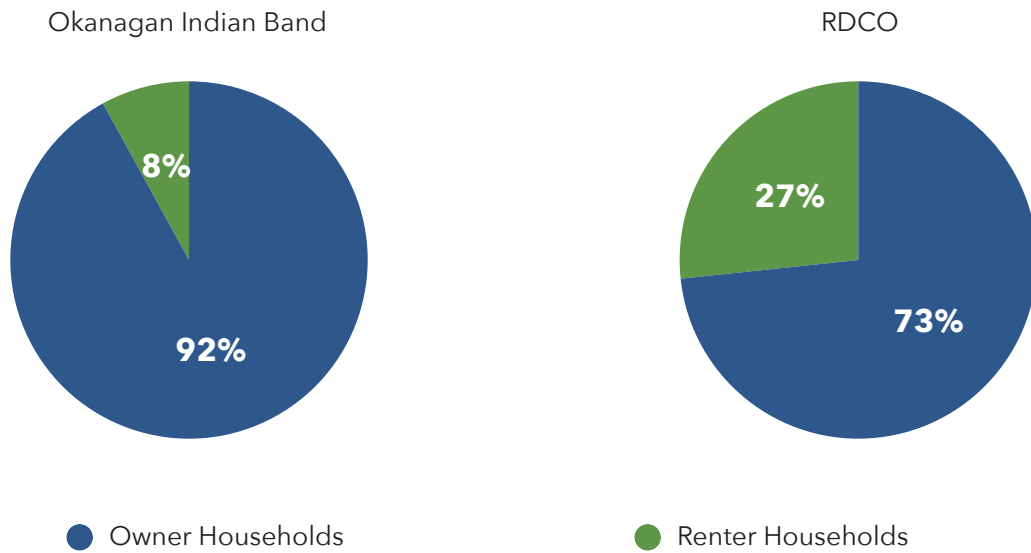
Table 2: Projected Population and Housing Demand by Type, Okanagan Indian Band, 2016-2036

	2016	2026	2036	Growth (2016-2036)	Average Annual Change, 2016-2036	Average Annual Growth Rate
Population	1,720	1,710	1,644	-76	-4	-0.2%
Total Housing Units	850	909	904	54	3	0.3%
No bedrooms	0	0	0	0	0	0.0%
1 bedroom	33	36	36	3	0	0.4%
2 bedrooms	417	450	449	32	2	0.4%
3 bedrooms	327	348	345	18	1	0.3%
4 or more bedrooms	73	74	73	0	0	0.0%

Source: Statistics Canada, Census (2016), Consultant Projections

TENURE

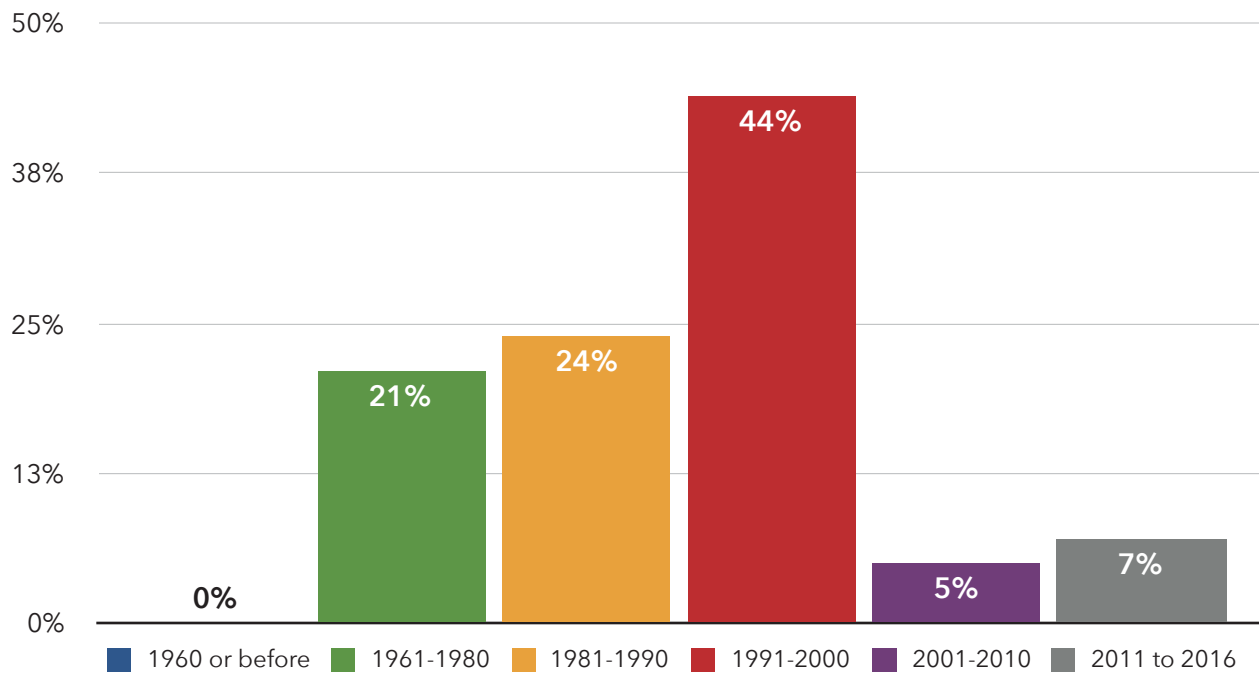
Figure 2: Housing Tenure, Okanagan Indian Band & RDCO, 2016



Source: Statistics Canada, Census (2016)

AGE OF HOUSING

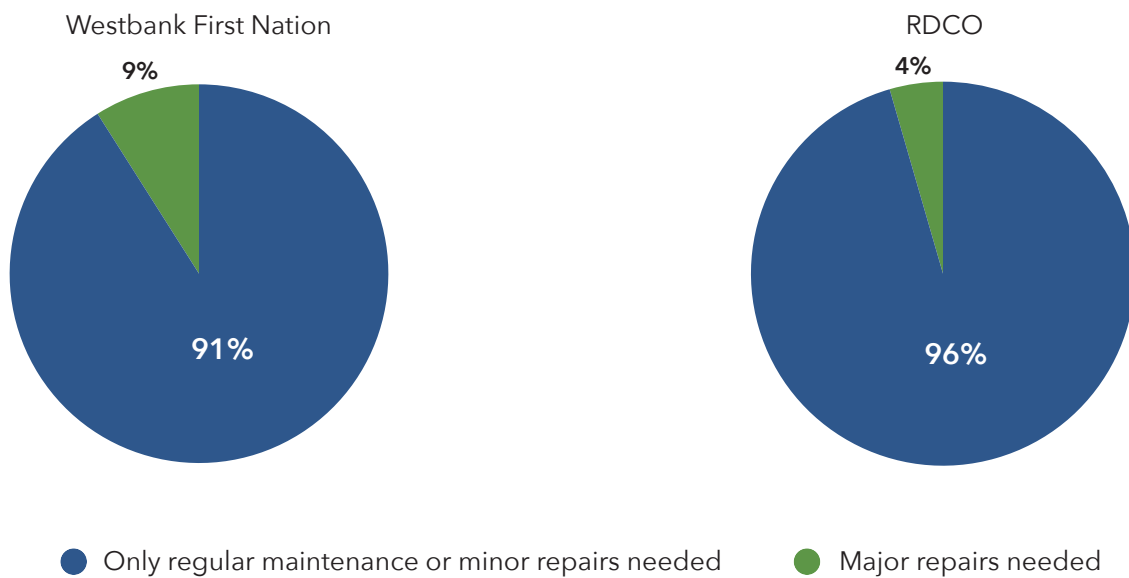
Figure 3: Age of Housing Stock, Okanagan Indian Band, 2016



Source: Statistics Canada, Census (2016)

CONDITION OF HOUSING

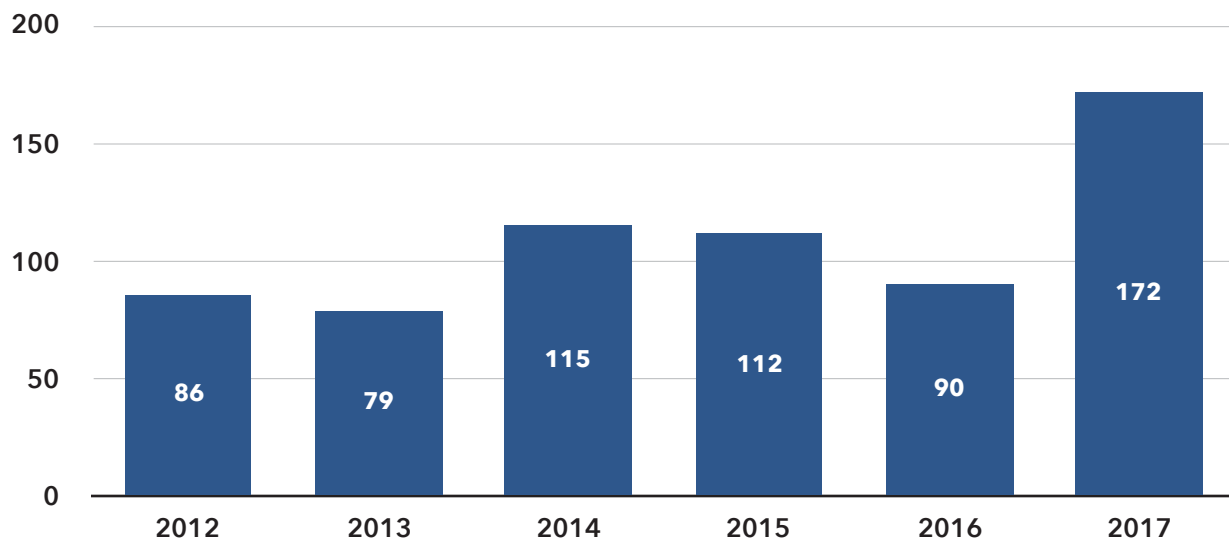
Figure 4: Housing Conditions, Okanagan Indian Band & RDCO, 2016



Source: Statistics Canada, Census (2016)

HISTORIC DEVELOPMENT

Figure 5: Total Residential Housing Starts, First Nations¹, 2012-2017



Source: CMHC, Housing Starts: By Dwelling Type, 2017

¹ CMHC enumerates "housing starts" as dwelling units in new structures only, designed for non-transient and year-round occupancy. Conversions and/or alterations within an existing structure are excluded from the survey, as are seasonal dwellings. CMHC categorizes Westbank First Nation and Okanagan Indian Band communities into one category called "First Nations"

Rental Housing

AVAILABILITY

Table 3: Snapshot of Available Listings², Okanagan Indian Band, January 2019

	Number of Listings by Unit Type				Total Listings
	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	
Short-Term Listings	-	1	1	-	2

Source: Casanet, Padmapper, January 2019

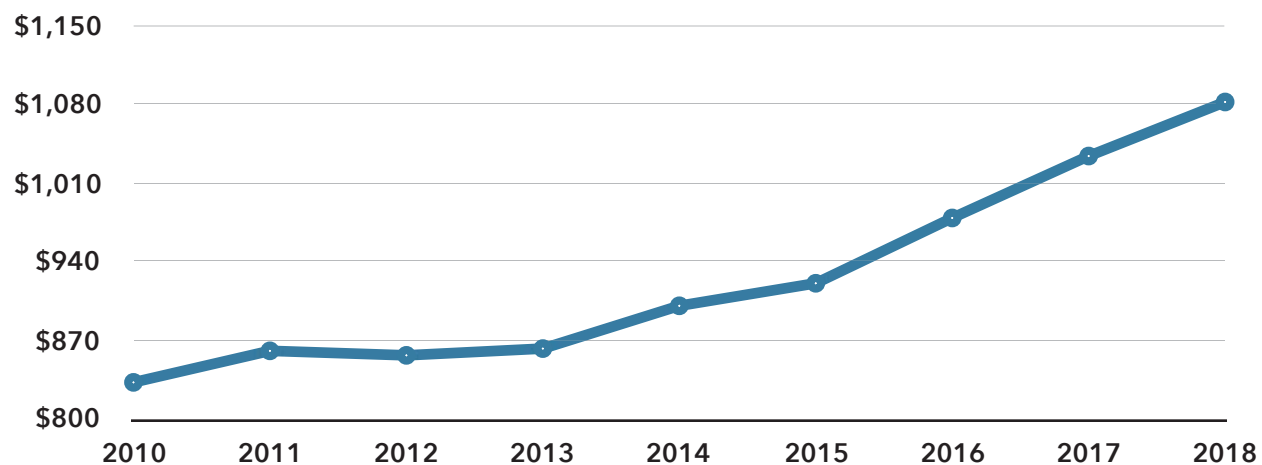
COST OF RENT

Table 4: Average Rental Rates by Type, Rutland³, 2018

Sub-Area	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	Total Average Rent
Rutland (includes Duck Lake 7)	-	\$896	\$1,116	\$1,287	\$1,082

Source: CMHC, Market Rental Report, 2018

Figure 6: Average Rental Prices for All Units, Rutland, 2010-2018



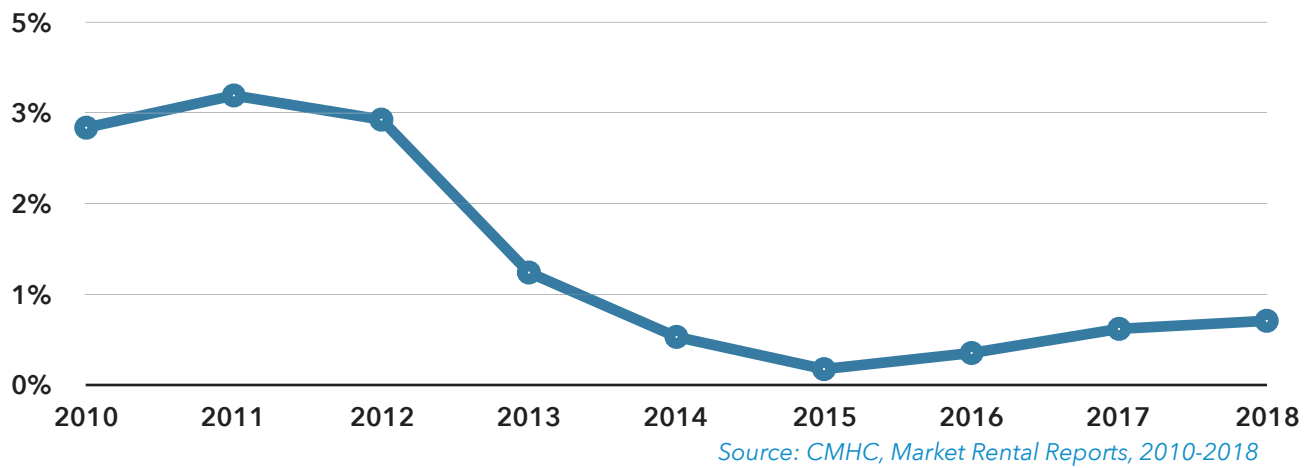
Source: CMHC, Market Rental Reports, 2010-2018

² No long-term rental listings were found in Okanagan Indian Band lands at the time of the scan.

³ As specific CMHC average rental rates are not available for Okanagan Indian Band, Rutland results are shown. Rutland data encompasses the Okanagan Indian Band's lands in the RDCO.

RENTAL VACANCY RATE

Figure 7: Vacancy Trends for Purpose-Built Rental Units, Rutland, 2010-2018



APPENDIX J

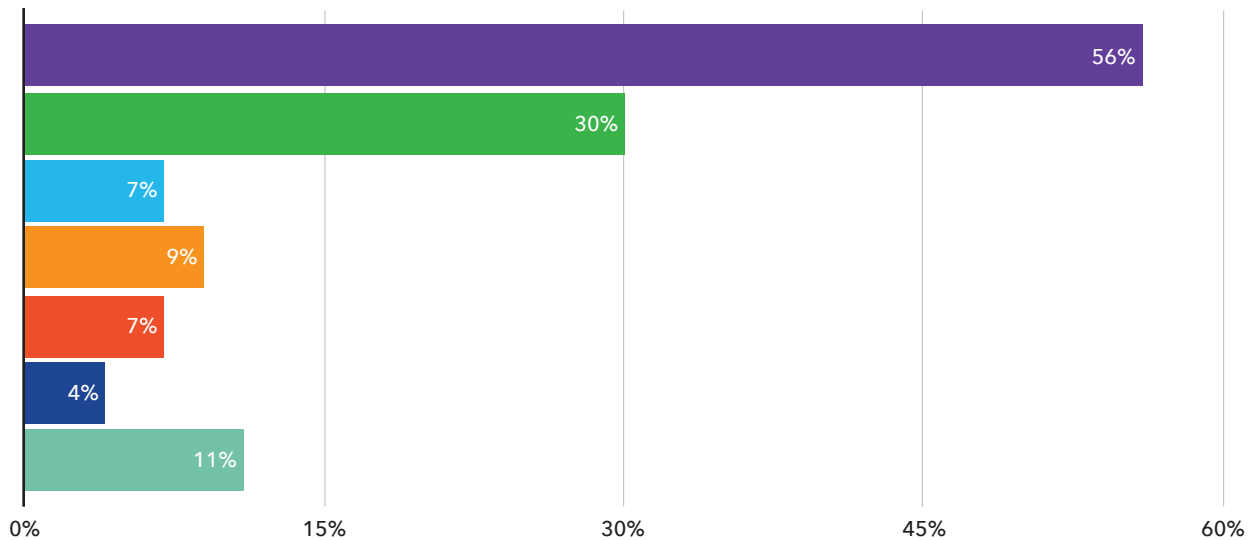
Survey Results

RDCO Regional Housing Needs Assessment Survey

Survey Summary

1) Which statement(s) best reflect your housing situation (select all that apply):

Number of respondents : 57



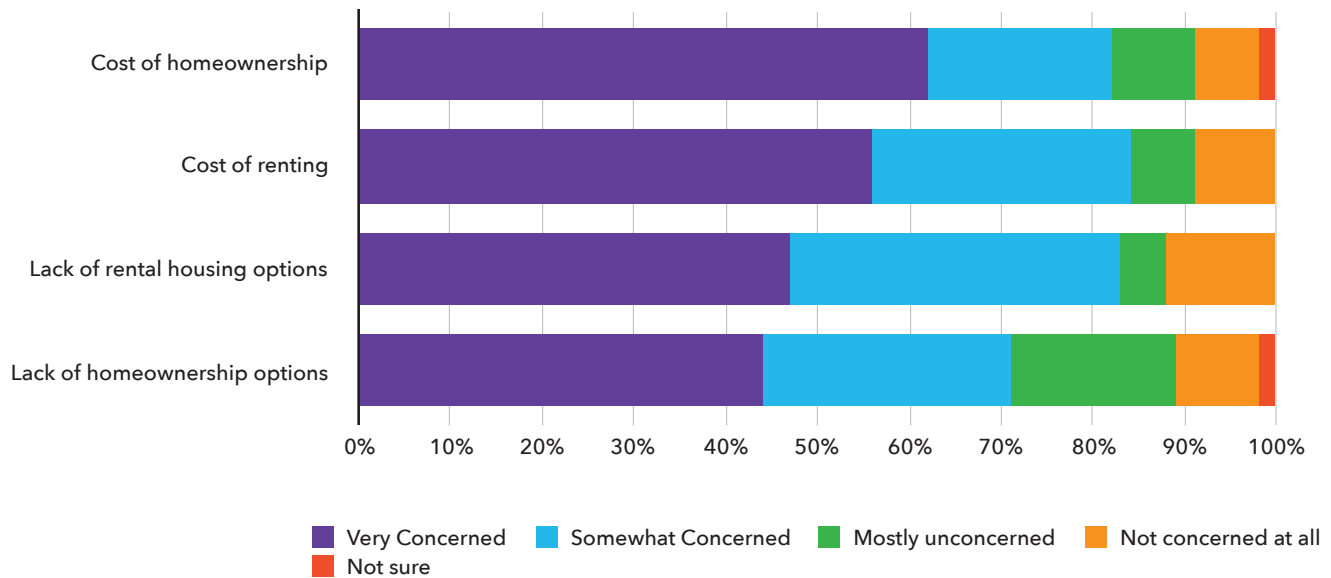
- I am satisfied with my housing situation
- My housing is not affordable (i.e. cost of accommodation is greater than 30% of my household income)
- My housing is not suitable (i.e. lack of bedrooms to adequately accommodate my household)
- My housing is not secure (i.e. length of accommodation is not long-term)
- My housing is not adequate (i.e. in need of major repair)
- My housing is not well-located for my current needs (i.e. proximity to transit, services, etc.)
- Other (please specify)

Other:

- I am satisfied with my housing BUT it is not very affordable
- I am a single parent who has an amazing deal in close proximity to downtown. I am in a place slated for redevelopment. Could be tomorrow or in 5 years. I'm happy where I am but if I have to move I'm very worried I will be paying at least \$400/month in rent and will have huge trouble finding a place to permit my dog.
- I am currently satisfied with my housing in Lake Country but I am wishing to relocate to Kelowna for my social needs
- Due to housing costs, I and many others live in RVs but the park owners in Kelowna gouge residents incredibly. Affordable parking for RVs or capping rates would help people immensely.

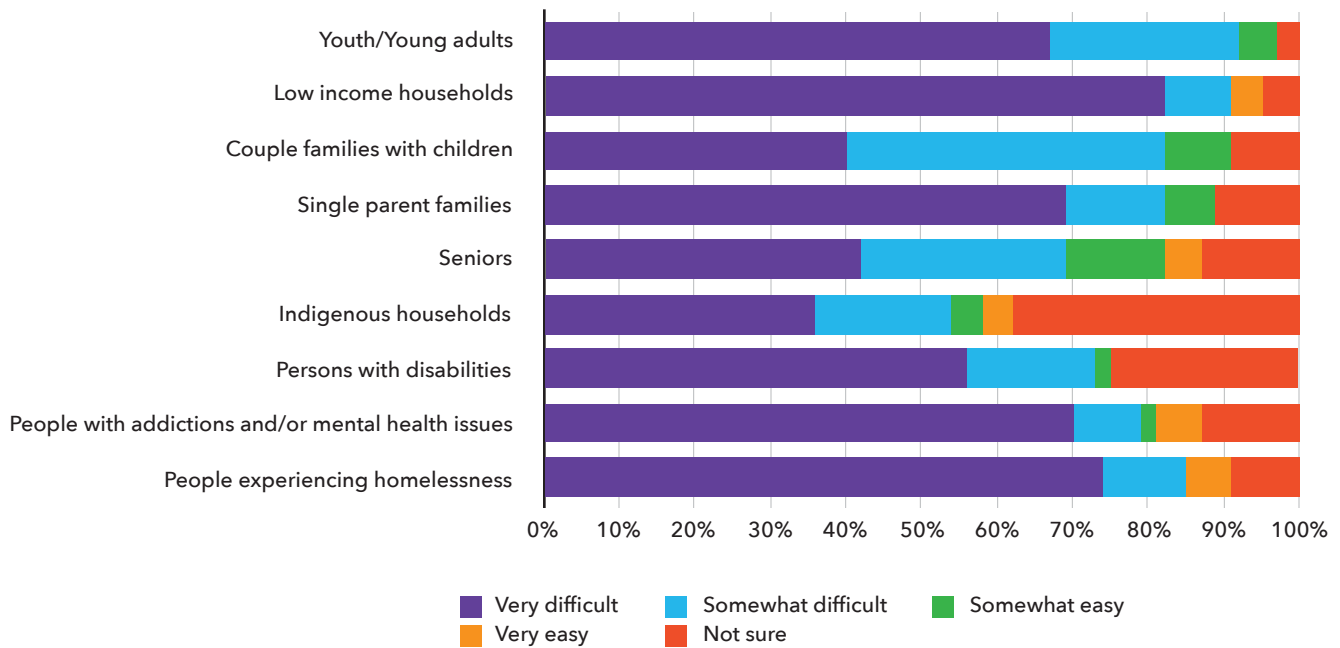
2) Which housing issues, if any, are you concerned about in the region?

Number of respondents : 56



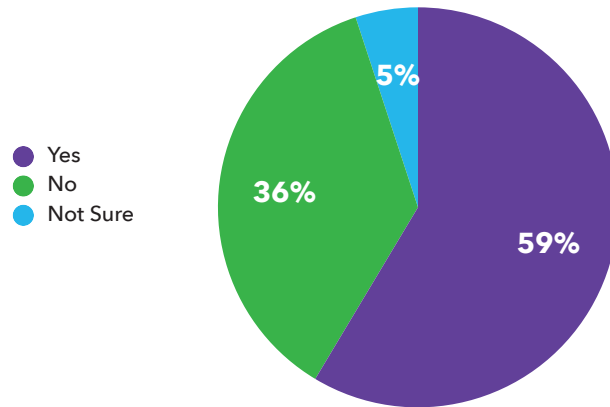
3) How would you describe the ease or difficulty of finding affordable housing within the region for the following groups?

Number of respondents : 55



4) Since October 2013, the average rent in the region has increased by \$249 per month, and the average home sales price has increased by \$204,776. Has this increase affected you?

Number of respondents : 55



Please Explain:

- Increased assessed value of house by 200000 in 6 years, increasing our property taxes.
- Has made homeownership unattainable.
- Homeownership simply is not possible and continually increasing rents that do not match cost-of-living wage increases make housing difficult.
- Due to the cost of rent we have our 2 sons, daughter in law & grandchild living with us.
- The idea of owning a place without dual income feels impossible.
- My mom’s rent has increased and this is a worry and concern for her and me.
- I pay more rent than I earn at my main job, have to work 2 jobs and have to move out every summer with my child.

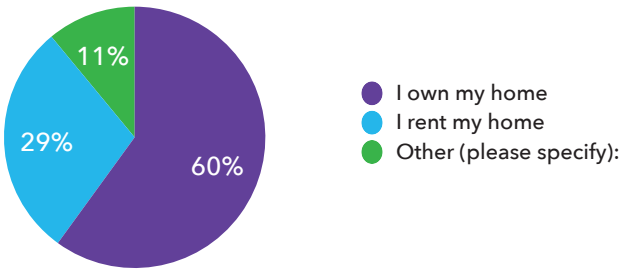
5) If you commute to work or school, how does housing affordability affect your commute?

Number of respondents : 41



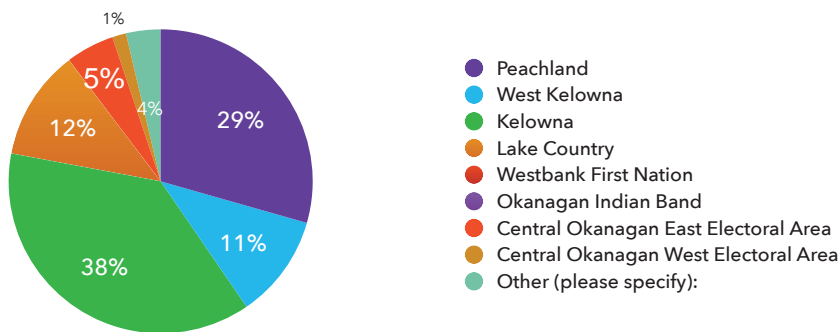
13) What is your current housing situation?

Number of respondents : 55



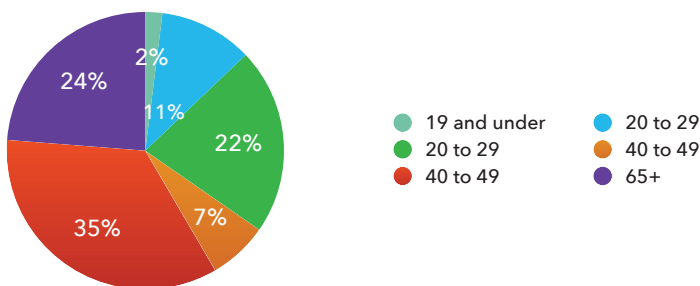
14) What community do you live in?

Number of respondents : 55



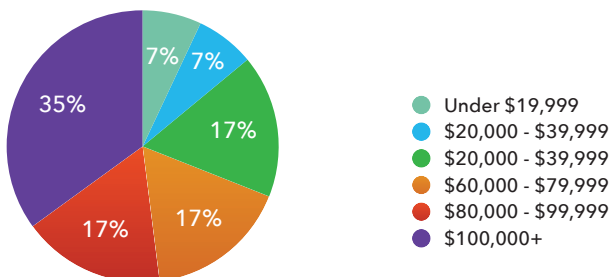
15) How old are you?

Number of respondents : 55



15) What's your average annual income?

Number of respondents : 54



Select Survey Commentary

- *“Rent in my old apartment increased so much that I could no longer afford to live there. I had to move to a much more run down area.”*
- *“Due to the cost of rent we have our 2 sons, daughter in law and grandchild living with us.”*
- *“When rental vacancy is low, tenants don’t want to complain to landlords about quality because they don’t want to get kicked out. It creates a really bad environment for them”*
- *“Many units lack the necessary support services to teach life skills before housing is considered appropriate. The Housing First approach is not very successful if not given the right supports first.”*
- *“As housing costs keep rising, [people with fixed incomes]’s rates do not, and are unable to keep up with housing costs. The shelter becomes their only option.”*
- *“It’s hard to go to work, pay rent, and buy food, if you don’t have affordable childcare options. They are all so closely linked. Not having affordable childcare is a huge barrier for people to go back to work”*
- *“I pay more rent than I earn at my main job. I have to work 2 jobs and have to move out every summer with my child.”*
- *“We’re having staffing issues because it’s even too expensive to live here for people with moderate-income jobs. Finding and retaining qualified staff is becoming a real challenge.”*
- *“Housing prices are escalating much faster than income levels, making the option of ownership non-existent for young buyers (even with great jobs)”*
- *“Affordable places can mean at least a 2 hour commute one way.”*
- *“We are now completely car dependent due to lack of suitable transit options.”*



APPENDIX D

City of West Kelowna Housing Highlights

City of West Kelowna Housing Highlights

- ▶ West Kelowna is a mid-sized community of approximately 33,751 people. By 2036, West Kelowna is expected to grow by 12,413 people. The 65+ age group is projected to increase the most rapidly (5,782 people by 2036), while the population aged 25 - 34 is expected to increase by only 556 over the same period. These changing demographics, especially the large increase in seniors, have large implications on housing supply, choice, and availability in the community.
- ▶ The majority of West Kelowna's housing stock is comprised of single-detached dwellings (74%), although this preference for single-detached dwellings is expected to decrease slightly as development begins on denser housing forms. West Kelowna is projected to accommodate 4,491 more housing units within the next 20 years, 73% of which is anticipated to be in 3 and 4 or more bedroom units. Into the future, only 27% of West Kelowna's housing supply growth is projected to be in studio, 1, and 2 bedroom units.
- ▶ Since West Kelowna has introduced zoning that allows secondary suites, carriage houses, and small lot development, an increase in residential infill has been seen. There has been a shift in market preferences towards multi-residential development in the last three years, including purpose built rental units, which are a much needed housing form in the community.
- ▶ The Westside, including West Kelowna, reported 72 people experiencing homelessness in 2018, many of which are unsheltered due to a lack of shelter capacity.
- ▶ Although couple households appear to be able to afford average rental rates for all unit types, lone-parent households are unable to afford to rent 2 and 3 bedroom units, while single person households are not able to afford anything more than a bachelor unit in West Kelowna, even though West Kelowna households' median income is the highest in the region.
- ▶ Due to the high cost of homes in West Kelowna, lone-parent and single person households earning the median income or lower seem to be priced out of the homeownership market altogether, while couple households earning the median income or more seem to be able to afford an apartment in West Kelowna.
- ▶ The recent Speculation Tax, administered through the Province of BC, has been introduced in West Kelowna. Stakeholders have expressed concerns about the uncertainty and potential negative effects this tax may have on the residential real estate market. To date, available data does not indicate any effects.

Demographics

POPULATION BY AGE

Table 1: Projected Population by Age, West Kelowna, 2016-2036

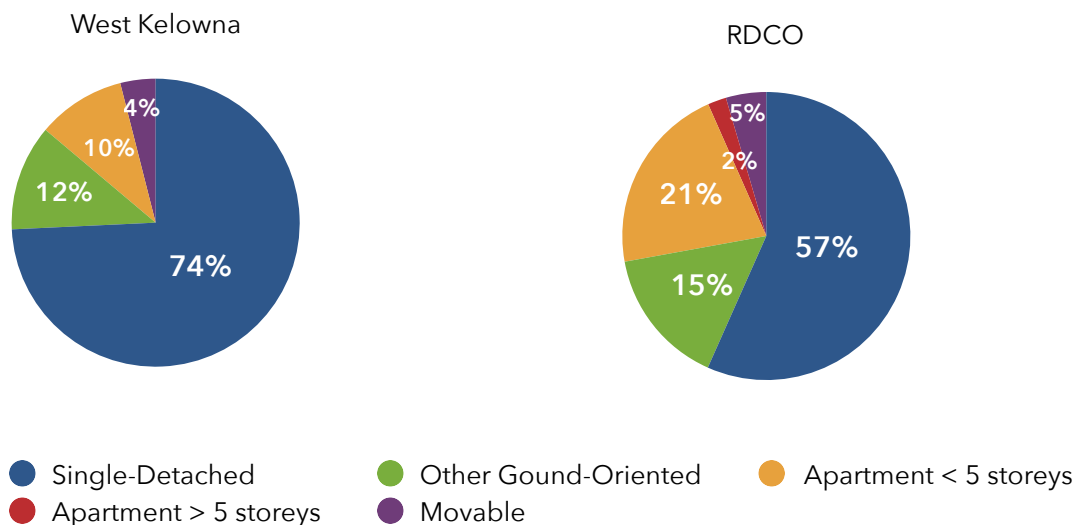
Age Group	2016	2026	2036	Growth, 2016 - 2036	Average Annual Change, 2016 - 2036	Average Annual Growth Rate
Under 15 years	5,472	6,361	6,565	1,092	55	0.9%
15 to 24 years	3,683	4,363	5,294	1,611	81	1.8%
25 to 34 years	3,725	3,585	4,281	556	28	0.7%
35 to 44 years	4,082	5,353	5,251	1,169	58	1.3%
45 to 54 years	4,874	5,106	6,396	1,522	76	1.4%
55 to 64 years	5,158	5,571	5,838	681	34	0.6%
65 to 74 years	3,828	5,592	6,009	2,181	109	2.3%
75 to 84 years	2,097	3,189	4,643	2,547	127	4.1%
85 years and over	833	1,219	1,887	1,054	53	4.2%
Total Projected Population	33,751	40,338	46,164	12,413	621	1.6%

Source: Statistics Canada, Census (2016), Consultant Projections

Market Housing

HOUSING SUPPLY

Figure 1: Housing Mix by Structure Type, West Kelowna & RDCO, 2016



Source: Statistics Canada, Census (2016)

HOUSING PROJECTIONS

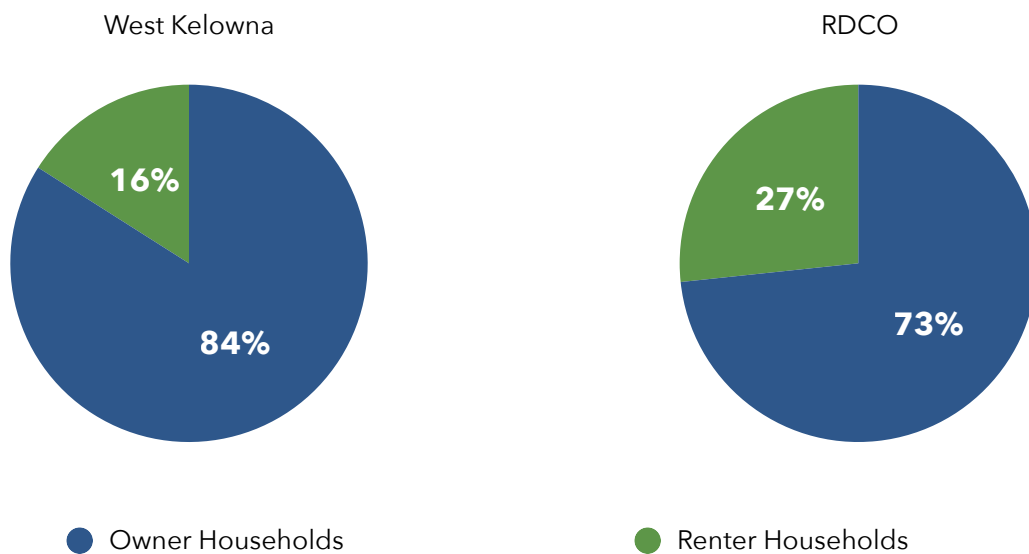
Table 2: Projected Population and Housing Demand by Type, West Kelowna, 2016-2036

	2016	2026	2036	Growth (2016-2036)	Average Annual Change, 2016-2036	Average Annual Growth Rate
Population	33,751	40,338	46,164	12,413	621	1.6%
Total Housing Units	12,435	14,922	16,926	4,491	225	1.6%
No bedrooms	15	19	22	7	0	2.0%
1 bedroom	470	584	681	210	11	1.9%
2 bedrooms	2,438	2,995	3,455	1,017	51	1.8%
3 bedrooms	3,970	4,785	5,446	1,476	74	1.6%
4 or more bedrooms	5,542	6,540	7,322	1,780	89	1.4%

Source: Statistics Canada, Census (2016), Consultant Projections

TENURE

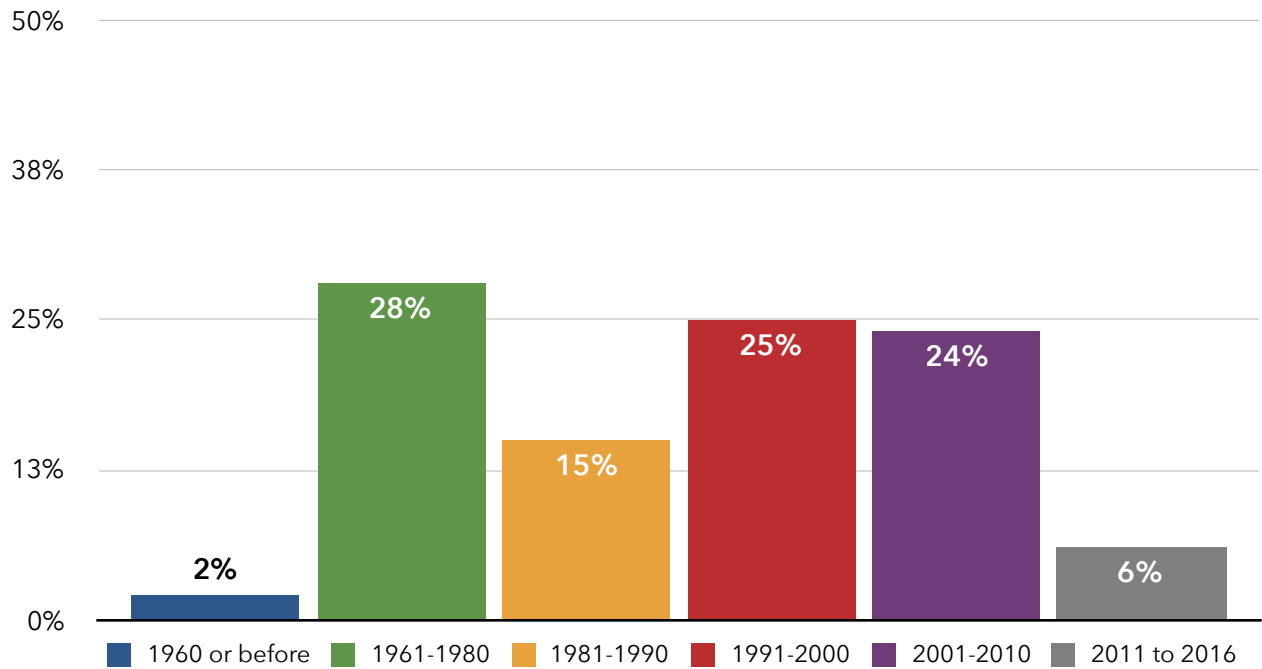
Figure 2: Housing Tenure, West Kelowna & RDCO, 2016



Source: Statistics Canada, Census (2016)

AGE OF HOUSING

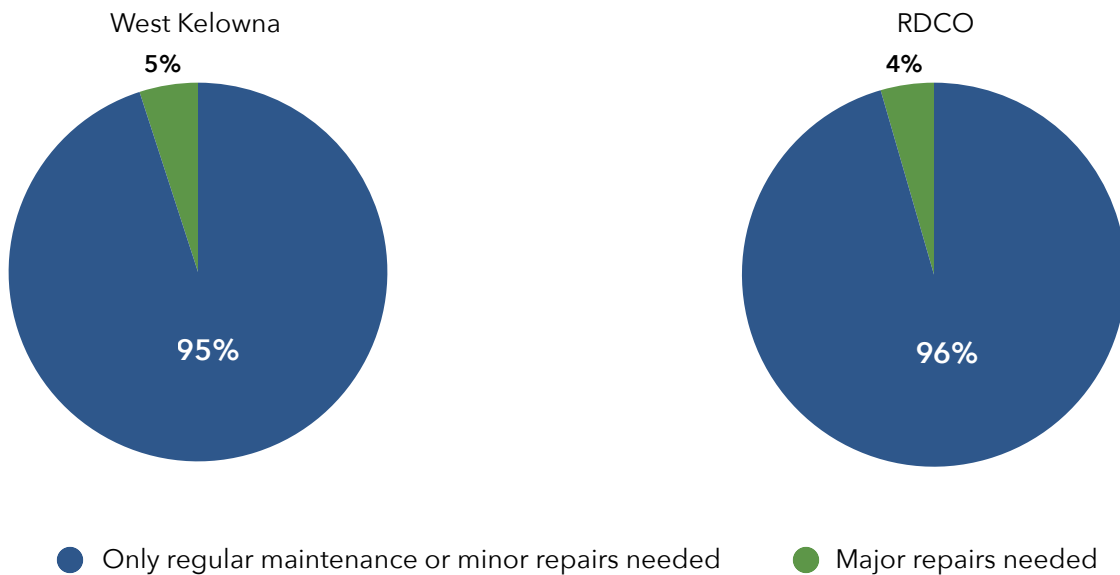
Figure 3: Age of Housing Stock, West Kelowna, 2016



Source: Statistics Canada, Census (2016)

CONDITION OF HOUSING

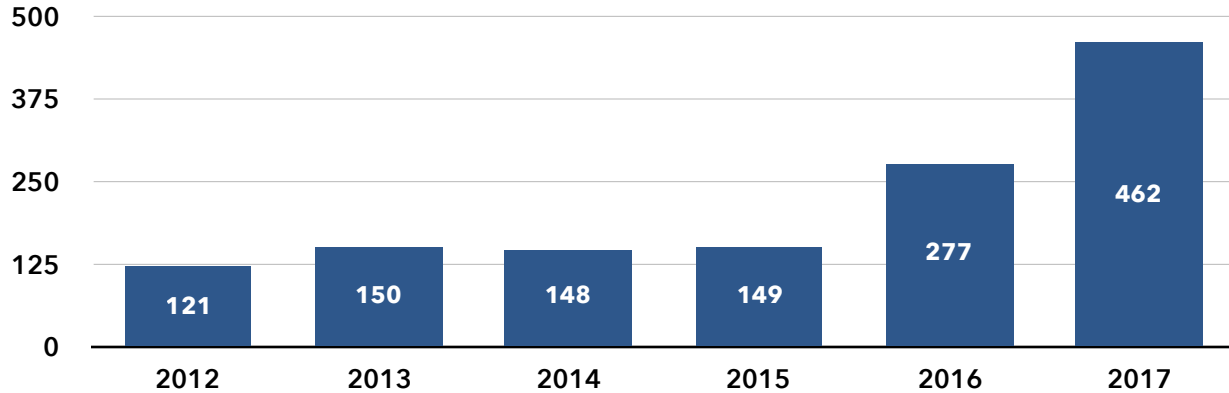
Figure 4: Housing Conditions, West Kelowna & RDCO, 2016



Source: Statistics Canada, Census (2016)

HISTORIC DEVELOPMENT

Figure 5: Total Residential Housing Starts, West Kelowna, 2012-2017



Source: CMHC, Housing Starts: By Dwelling Type, 2017¹

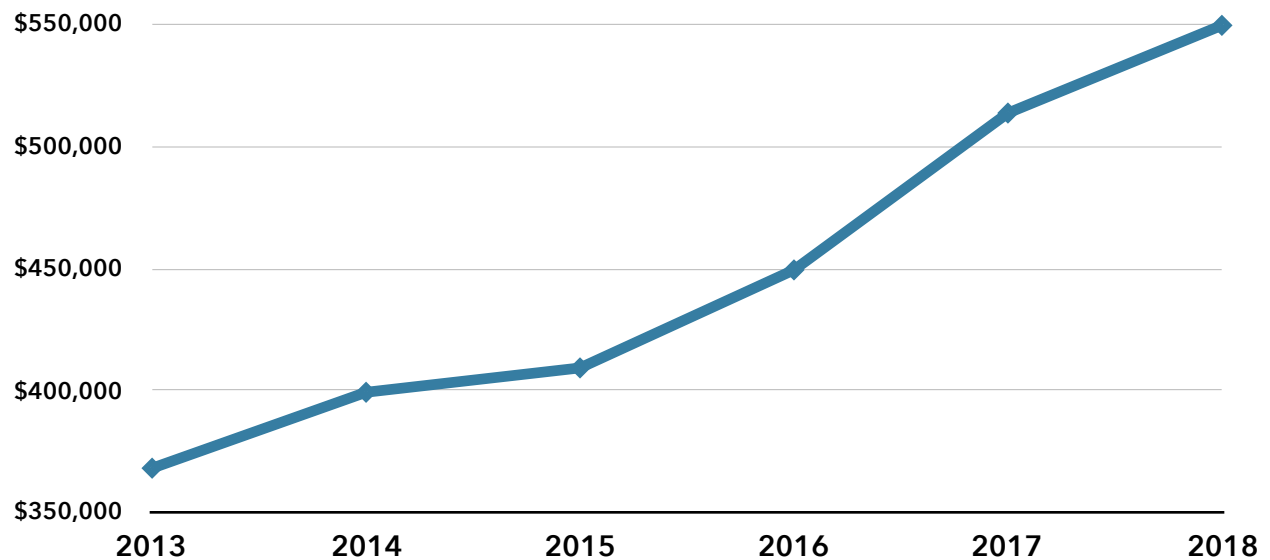
Ownership

Table 3: Average Sales Price of Residential Dwellings, West Kelowna, 2018

	Apartment/ Condo	Townhouse	Single- Detached	Total Average Sale Price
Average Sale Price by Dwelling Type	\$239,755	\$417,350	\$455,986	\$549,871

Source: Okanagan Mainline Real Estate Board, 2019

Figure 6: Average Sales Price of Residential Dwellings, West Kelowna, 2013-2018



Source: Okanagan Mainline Real Estate Board, 2019

¹ CMHC enumerates "housing starts" as dwelling units in new structures only, designed for non-transient and year-round occupancy. Conversions and/or alterations within an existing structure are excluded from the survey, as are seasonal dwellings.

Rental Housing

AVAILABILITY

Table 4: Snapshot of Available Listings, West Kelowna, January 2019

	Number of Listings by Unit Type				Total Listings
	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	
Long-Term Listings	1	31	47	44	123
Short-Term Listings	5	39	17	13	74

Source: Casanet, Padmapper, January 2019

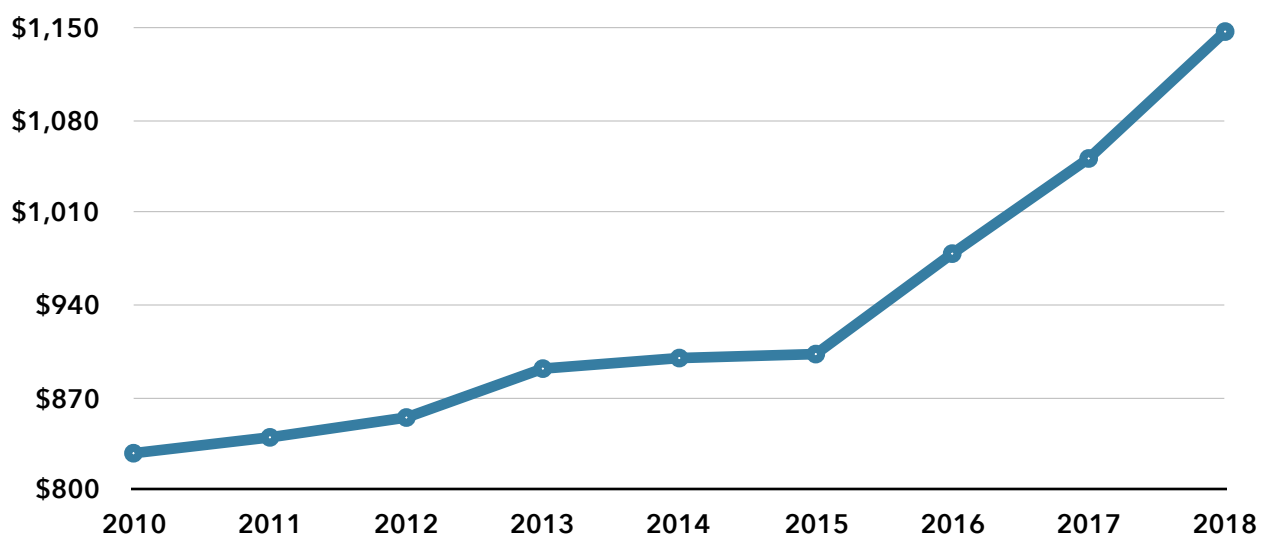
COST OF RENT

Table 5: Average Rental Rates by Type, Core Area² & RDCO, 2018

Sub-Area	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	Total Average Rent
Core Area (including West Kelowna)	\$892	\$1,014	\$1,300	\$1,380	\$1,147
RDCO	\$890	\$1,003	\$1,251	\$1,358	\$1,135

Source: CMHC, Market Rental Report, 2018

Figure 7: Average Rental Prices for All Units, Core Area, 2010-2018



Source: CMHC, Market Rental Reports, 2010-2018

² As specific CMHC average rental rates are not available for West Kelowna, Core Area results are shown. Core Area data encompasses the West Kelowna community.

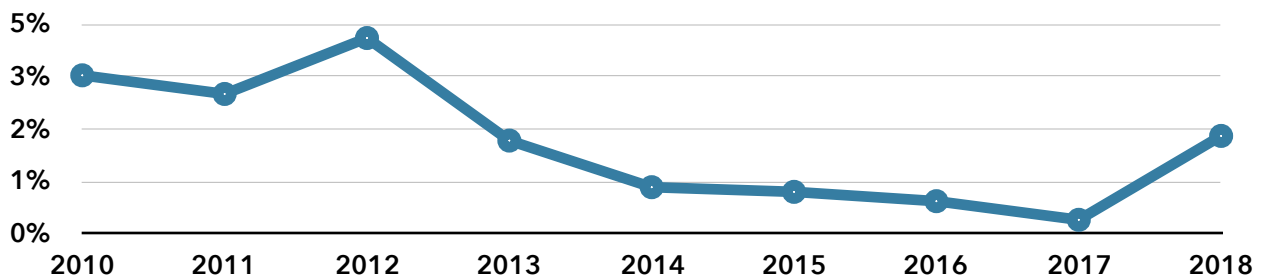
Table 6: Snapshot of Available Listings, West Kelowna, January 2019

	Average Rent by Unit Type				Total Average Rent
	Bachelor	1 Bedroom	2 Bedroom	3+ Bedroom	
Long-Term Listings	-	\$1264	\$1967	\$2358	\$1,863
Short-Term Listings	\$1,260	\$1,700	\$3,012	\$7,135	\$2,260

Source: Casanet, Padmapper, January 2019

RENTAL VACANCY RATE

Figure 8: Vacancy Trends for Purpose-Built Rental Units, Core Area, 2010-2018



Source: CMHC, Market Rental Reports, 2010-2018

Non-Market Housing

SUPPLY

Table 7: Total Number of Non-Market Housing Units, 2018

Community	Emergency Shelter and Housing for the Homeless		Transitional Supported and Assisted Living			Independent Social Housing		Total
	Homeless Housed	Homeless Shelters	Frail Seniors	Special Needs	Women and Children Fleeing Violence	Low Income Families	Low Income Seniors	
City of West Kelowna	-	-	62	-	-	83	40	185
RDCO	307	80	301	105	16	764	666	2,239

Source: BC Housing, 2018³

³ This table only reflects units where BC Housing has a financial relationship; there may be other subsidized housing units in the region. The number of units listed may have changed since the data has been reported, as units may have been constructed in this time frame. BC Housing defines "Homeless Housed" as longer-stay supportive housing, and "Homeless Shelters" as year-round emergency shelters.

Table 8: Total Number of RAP, SAFER, & Homeless Rent Supplement Recipients, 2018

Community	Shelter Aid for Elderly Residents	Rental Assistance Program	Homeless Rent Supplements	Total
City of West Kelowna	59	68	-	127
Total RDCO	1,092	389	164	1,645

Source: BC Housing, 2018⁴

WAIT LISTS

Table 9: Applicants on Waitlists for Non-Market Housing, West Kelowna & RDCO, 2018

Community	Type of Unit					Total
	Family	People with Disabilities	Seniors	Wheelchair Modified	Singles	
City of West Kelowna	6	*	7	*	*	18
Total RDCO	<i>*data suppressed</i>					259

Source: BC Housing, 2018

BC HOUSING INCOME LIMITS FOR SUBSIDIZED HOUSING

Table 10: BC Housing Housing Income Limits, Kelowna Planning Area, 2018

Housing Income Limit	Type of Unit				
	Bachelor	1 Bdrm	2 Bdrm	3 Bdrm	4+ Bdrm
Kelowna Planning Area	\$33,000	\$39,000	\$47,000	\$55,000	\$62,500

Source: BC Housing, 2018

HOMELESSNESS

The Westside (West Kelowna and Westbank First Nation) PiT Count was conducted via a survey at 'magnetic events', which were designed to increase opportunities for engagement with people who may be experiencing homelessness, and through an outreach program. On July 23rd, 2018, three magnetic events took place and 39 camps were surveyed throughout the Westside by the outreach team. At the time of the count, 72 people were identified as experiencing homelessness on the Westside.

The largest demographic identified in this PiT Count was the 25-44 age group at 53% of respondents, followed by 29% of respondents in the 45-64 age group, and 11% of respondents as youth between the ages of 18-24. Straight men experiencing homelessness made up the majority of respondents with 62%, while 38% of respondents were female, of which 7% identified as bisexual. Almost half (48%) of the people experiencing homelessness in the Westside have been in the foster care or group home

⁴ This table reflects units where BC Housing has a financial relationship. There may be other subsidized units in the community.

system at some point, and almost 60% of youth have had involvement with the child welfare system, indicating a significant link between young people aging out of care and homelessness.

Indigenous peoples were significantly over-represented in this PiT Count - 61% of respondents experiencing homelessness identified as having Indigenous ancestry (74% First Nations, 12% Metis, 2% other), although Indigenous peoples only comprise 2% of the Westside's total population. Almost half (47%) of Indigenous respondents identified as members of the Westbank First Nation, and 13% identified as being a member of a Band or Nation within the Okanagan Sylix Territory.

The largest cohort of people experiencing homelessness were unsheltered (45%), staying at someone else's place (18%), or in a shelter or hotel (6%). 5% of the homeless population did not know where they would be staying the night of the Count. The majority of people experiencing homelessness were chronically homeless (over 6 months), while being episodically homeless (three or more times in the past year) was less common. The top 5 reasons survey respondents provided as to why they were homeless are addiction/substance use, unable to pay rent/mortgage, conflict with spouse, job loss, and having an illness or medical condition.

Rental Affordability Analysis

Table 11: Rental Affordability by Household Type

Household Type	Median Annual Income	Median Monthly Income	Available for Rent (30% of income)	Average Rent for All Housing Types			
				Bachelor	1 Bedroom	2 Bedroom	3 Bedroom
Couple Households	\$90,889	\$7,574	\$2,272	\$892	\$1,014	\$1,300	\$1,380
Lone-Parent Households	\$45,380	\$3,782	\$1,135	\$892	\$1,014	\$1,300	\$1,380
Single Person Households	\$35,883	\$2,990	\$897	\$892	\$1,014	\$1,300	\$1,380

Source: CMHC Rental Market Report, 2018; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015⁵

⁵ The markers illustrate the relative affordability of the average rent for households earning the median income. Sections marked with red indicate that housing is unaffordable (more than 30% of income on rent).

Table 12: Rental Affordability by Age Group

Age Group	Available for Rent (30% of income)			Available for Rent (50% of income)			Average Monthly Rent
	Couple Households	Lone Parent Households	Single Person Households	Couple Households	Lone Parent Households	Single Person Households	All Units
0 to 24	\$1,155	\$463	\$413	\$1,925	\$771	\$688	\$1,147
25 to 34	\$2,272	\$734	\$998	\$3,787	\$1,224	\$1,663	
35 to 44	\$2,781	\$939	\$1,347	\$4,635	\$1,566	\$2,245	
45 to 54	\$3,029	\$1,294	\$1,058	\$5,049	\$2,156	\$1,764	
55 to 64	\$2,684	\$1,810	\$851	\$4,473	\$3,016	\$1,419	
65+	\$1,712	\$1,567	\$716	\$2,853	\$2,612	\$1,193	
ALL	\$2,272	\$1,135	\$897	\$3,787	\$1,891	\$1,495	

Source: CMHC Rental Market Report 2018; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015

Homeownership Affordability Analysis

Table 13: Homeownership Affordability by Household Type

Community	Purchase with 10% Down	Average Sale Price		
		APT	TH	SDH
Couple Households	\$411,315	\$239,755	\$417,350	\$455,986
Lone-Parent Households	\$144,912	\$239,755	\$417,350	\$455,986
Single Person Households	\$89,318	\$239,755	\$417,350	\$455,986

Source: Okanagan Mainline Real Estate Board, 2019; Statistics Canada, Income Statistics, Tax-filer Data, Annual Estimates for Census Families and Individuals, 2015⁶

⁶ Affordable purchase price means a household spends no more than 30% of their gross income on mortgage and utilities, with a 10% Downpayment. Sections marked with red indicate that housing is unaffordable (more than 30% of income on housing).



COUNCIL REPORT WITH DECISION POINTS

To: Paul Gipps, CAO

Date: August 25, 2020

From: Hailey Rilkoﬀ, Planner II

File No: P 20-16

Subject: **P 20-16, Short Term Rentals**

EXECUTIVE SUMMARY

West Kelowna is a growing tourism destination. Short term rental accommodations are a growing trend and there are a number of opportunities and challenges that surround this type of use, particularly in predominantly residential areas. This report outlines the current policy and regulations, short term rental listing numbers, and bylaw enforcement related to short term rentals in West Kelowna. A review of the regional approaches taken to regulating short term rentals is outlined and decision points for Council's consideration are presented.

STRATEGIC AREA(S) OF FOCUS

Economic Growth and Prosperity – Policies and advocacy to enhance economic prosperity; Continued growth in tourism.

BACKGROUND

Short term rentals, sometimes called vacation rentals, are a form of tourism accommodation, typically defined as renting a dwelling, or any part of a dwelling, for a period of less than 30 days. Long term rentals of over 30 days are regulated, in most cases, by the *Residential Tenancy Act*. Some short term rental platforms are often described as being a part of the “sharing economy”, which also includes other activities such as ride-sharing or co-working spaces. There are over 50 online platforms for short term rental listings. The company, AirBnB, has grown to be one of the most recognizable platforms, and is often use as a generic term for, and often used interchangeably with, the term short term rentals.

On September 5, 2017, Council received correspondence from the Greater Westside Board of Trade regarding unregulated home sharing and short term rentals. At that time, Council discussed the possibility of adding short term rentals to the list of strategic priorities however no resolution was passed at the meeting.

On September 17, 2019, Council received a delegation with a supporting information package (*Attachment 1*) in regards to short term rentals and Air BnB's in West Kelowna. Council directed staff to bring a report back within 6 months, however due to staff resources and the impacts of COVID-19 on priorities, this report was delayed. While the City's Zoning Bylaw currently defines this use with the term "vacation rental", the term "short term rental (STR)" will be used throughout this report.

Policy Overview

Zoning Bylaw No. 0154

The Zoning Bylaw defines "vacation rental" as "the rental of all or part of a dwelling for periods of less than 30 days". Section 3.3.1(b) prohibits vacation rentals in every zone. Bed and breakfasts, agri-tourism accommodations and the use of resort apartment and resort townhouse are separately defined or regulated in the Zoning Bylaw.

Section 3.17 regulates bed and breakfasts, which are only permitted in single detached dwellings and must be operated by the dwellings occupant. Bed and breakfasts are not permitted on parcels with secondary suites or carriage houses. Zones which permit bed and breakfasts as secondary uses include Agricultural (A1); Rural Residential (RU1-RU5), and Residential (R1 & R1L).

Section 3.20 regulates agri-tourism accommodations, which are only permitted in single detached dwellings and all or part of the parcel must be classified as a farm. Resort apartment or resort townhouse uses are permitted in the Tourist and Resort Commercial Zone and some Comprehensive Development (CD) zones which allow these units to be occupied for periods of less than 30 days.

Excerpts from the Zoning Bylaw as referenced above are provided in *Attachment 2*.

Economic Development Plan

West Kelowna is a managing partner of the Westside tourism initiative (between the City of West Kelowna and Westbank First Nation) and strengthening the City's role as a Tourism Destination Manager and Developer is one of West Kelowna's Economic Development Strategic Focus Areas¹. Efforts are focused on increasing visitor activities, supporting business growth and building tourism capacity within the Westside area.

DISCUSSION

Short Term Rental Opportunities and Challenges

There are a number of opportunities that short term rentals can bring to a community. They are a part of the tourism industry as they are create increased accommodation options for visitors to an area. Short term rentals, similar to rental income from secondary suites, are often viewed as a "mortgage helper" for home owners. For landlords who rent

¹ West Kelowna Economic Development Plan: Out approach to economic growth (2017)

to students, short term rentals can provide income during the summer months when students leave a community to return home, travel or seek work.

However, there are also a number of challenges short term rentals can bring to a community, particularly if they are unregulated. Issues such as noise and parking can negatively impact residential neighbourhoods and the conversion of long-term rentals into short term rentals contributes to challenges with an already low rental vacancy rate. Unregulated short term rentals are not meeting the same health and safety standards or inspections as traditional accommodation providers nor the same business licensing process. In addition, potential revenue to contribute to tourism marketing and affordable housing programs or projects from an accommodation tax is lost².

Current Accommodation Inventory

As of July 2020, there were approximately 378 short term rental units currently operating within the City of West Kelowna and 460 short term rental listings (as operators can list the same unit on multiple platforms)³. This has decreased since January of 2020 when there were 420 unique rental units and 500 listings (Attachment 3). This decrease could be attributed to a number of factors, including COVID-19. Most short term rental listings in West Kelowna are entire homes (82%) and single detached dwellings (76%). In comparison, there are 471 traditional accommodation units in West Kelowna which includes hotel/motel rooms (158), resort rooms (148) and bed and breakfasts (66)⁴.

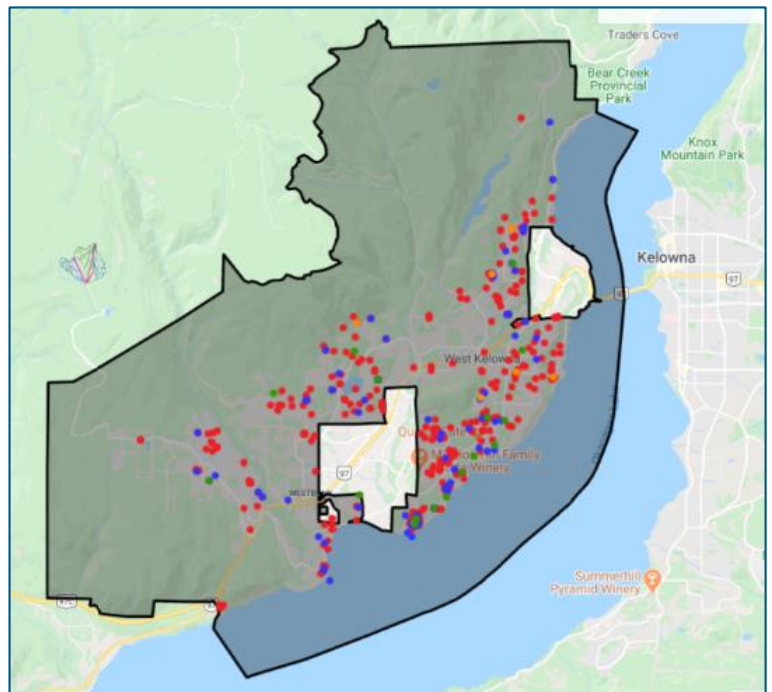


Figure 1 - Short Term Rental Listings in West Kelowna as of July 2020

Bylaw Enforcement

Council's Bylaw Enforcement Policy (Attachment 4) directs bylaw enforcement be conducted on a complaint basis and that discretion on a case-by-case basis to evaluate contraventions will be used. In 2018 at Council's direction, the City's Bylaw Department proactively enforced non-permitted short term rentals and were able to initiate an additional 25 proactive investigations over and above the 37 public complaints regarding

² Online Accommodation Platform (OAP) Municipal and Regional District Tax (MRDT) of up to 3% in designated accommodation areas.

³ STR data provided by Host Compliance, a third party monitoring company which is currently contracted by 10 BC municipalities to assist with STR monitoring and/or enforcement

⁴ Traditional accommodation data provided by the City's Economic Development and Tourism Department.

short term rentals. In 2019, the Bylaw Department's proactive priority of short term rentals was discontinued in favour of a more active community safety role in Westbank Centre.

Complaints regarding bylaw infractions from short term rentals have been steadily increasing (Figure 2), in 2020 to date 34 properties have short term rentals bylaw enforcement files, some of which have resulted from multiple complaints.

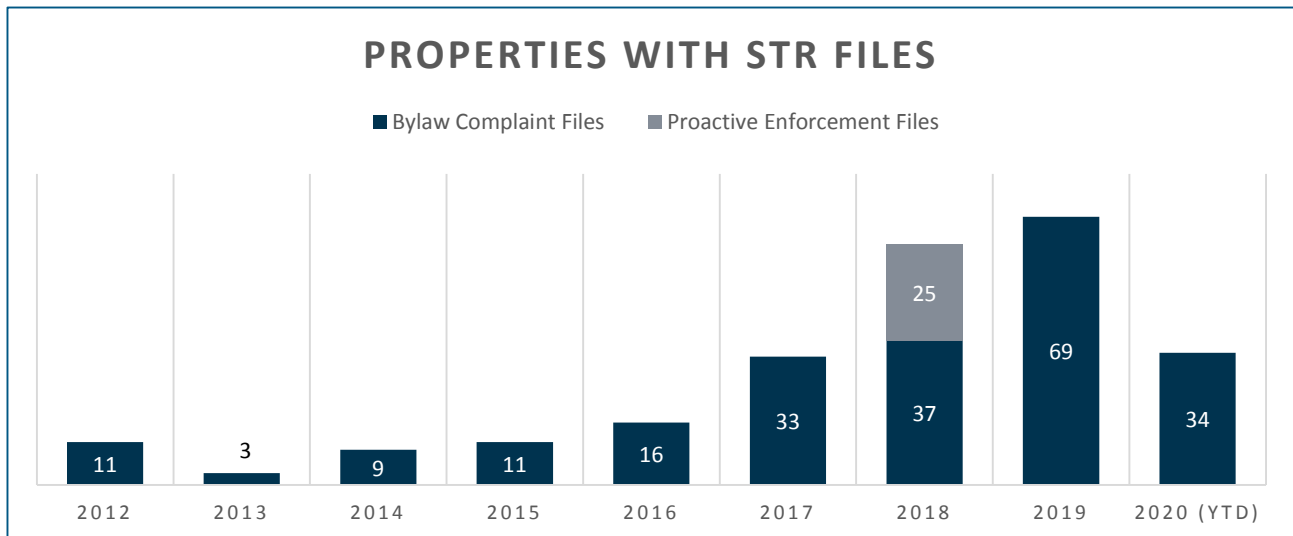


Figure 2 - Number of Properties with STR Bylaw Enforcement Files

Bylaw infractions are continuing and it is reasonable to expect them to continue to increase as the popularity of short term rentals expands. Short term rentals have proven to be challenging, time consuming investigations that create a strain on the current department's capacity. The City's Bylaw Department's current capacity to enforce bylaw infractions does not facilitate proactive enforcement.

Regional Approach

Many municipalities within the Okanagan region have implemented various regulations and licenses which address short term rentals. A Regional Planning Lab, led by the Regional District of Central Okanagan has identified the four Regional Short Term Rental Goals⁵:

1. *Preserve long term rental stock*
2. *Recognize vacation rentals are important to the Central Okanagan*
3. *Explore compliance monitoring partnerships*
4. *Implement consistent safety standards through business licensing*

The following is a brief breakdown of the various approaches to regulating short term rentals through licensing that are being taken regionally.

City of Kelowna⁶

- Began considering short term rental regulations in 2016

⁵ https://www.regionaldistrict.com/media/257325/Regional_Planning_2019_Winter_Bulletin.pdf

⁶ <https://www.kelowna.ca/business-services/permits-licences/short-term-rentals>

- Guiding Principles identified and extensive community engagement undertaken
- Short Term Rental Accommodation Business Licence and Regulation Bylaw adopted April 2019
- Short term rentals limited to no more than 6 persons, not permitted in secondary suites or carriage houses
- Business licence fees for short term rentals (\$345 if within a principal residence; \$750 if a non-principal residence)
- Approximately 600 units licensed within the first year of regulations
- Contracted a third party compliance monitor (Host Compliance) to assist with monitoring

*Lake Country*⁷

- Began considering short term rentals in 2015
- Zoning Bylaw amendments regarding short term rentals introduced in 2018
- Short term rentals not permitted in carriage houses; Strata properties would require a Temporary Use Permit for a short term rental
- Business licence fees for short term rentals (\$100 with no fee for the first year)
- Estimated only 10% of listed short term rentals have been licenced

*Penticton*⁸

- Adopted short term rental regulations in 2010
- Updated short term rental regulations in 2017
- Business licence fees for short term rentals
- Some types of short term rental licences require public notification
- Estimate between 400-570 short term rentals during peak tourism season

*Vernon*⁹

- Began considering short term rental regulations in 2019
- Community engagement this spring (2020) to identify issues, concerns, impacts, desires, and needs
- Guiding Principles to be identified and brought to Council for consideration
- Subsequently, draft regulations will be considered

Table 1 - Summary of Regional Approaches to Short Term Rental Regulations

Local Government	Business Licence Fee	Maximum Occupancy	Permitted in Secondary Suites	Permitted in Carriage Houses	Third Party Monitoring Contracted
Kelowna	\$345 - \$750	2-3 sleeping units (6 occupants)	No	No	Yes

⁷ <https://www.lakecountry.bc.ca/modules/news/index.aspx?newsId=f3952763-8784-4e01-8be3-cc0d46bc70c2>

⁸ <https://www.penticton.ca/business-building/business-licences/short-term-rentals>

⁹ <https://www.vernon.ca/business/business-licences-permits/short-term-rental-regulations>

Lake Country	\$100		4 sleeping units	No	Yes	No
Penticton	\$180 - \$400		6 occupants	Yes	Yes	Yes
Vernon	Short term rental regulations under development					

Decision Points for Council’s Consideration

At this time, staff are seeking Council’s preliminary feedback on the following eight decision points to help guide the City’s approach to short term rentals in the community. Council could choose to continue to prohibit short term rentals or choose to begin the development of a regulation program for short term rentals. Each of these decision points have a number of options for moving forward, based on Council’s direction. Figure 3 below (and Attachment 5) provides an overview of the decision point options.

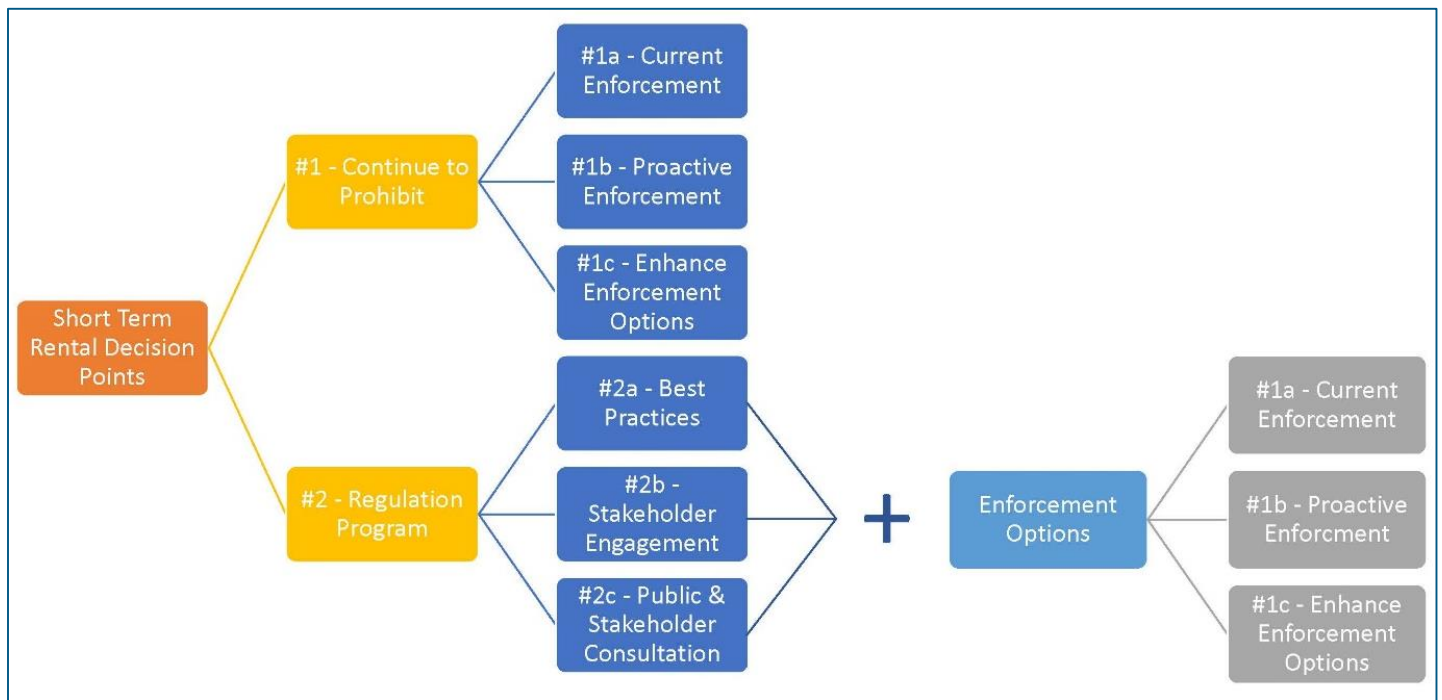


Figure 3 - Decision Points for Short Term Rentals

Decision Point #1: Does Council wish to continue to prohibit short term rentals in West Kelowna?

Council has the ability to prohibit a land use in a specified zone or within all zones in the community. If Council wishes to continue to prohibit short term rentals, staff believe there are three potential options for bylaw enforcement that would have varying degrees of impact on the Bylaw Enforcement Department.

Decision Point #1(a): Does Council wish to continue with complaint based enforcement?

Complaint based enforcement, which is currently the approach to addressing short term rentals operating within the City, first requires a complaint to be made from

the public regarding an operating short term rental. Bylaw then follows the following graduating levels of enforcement:

- ✓ Voluntary Compliance - Notification letter to cease non-compliant activity
- ✓ Issuance of a Bylaw Offence Notice Ticket – May be issued daily and can be mailed. \$500 for Prohibited Use.
- ✓ Issuance of a Municipal Ticket – May be issued daily but requires personal service (cannot be mailed). \$500 for Prohibited Use (Provincial legislation sets the maximum penalty at \$1,000).
- ✓ Offence Act Prosecution – Requires issuance of a court summons. Fines can be issued up to a maximum of \$10,000
- ✓ Injunction – Council may pass a resolution to proceed with an injunction application in BC Supreme Court

If Council wishes to maintain the current enforcement process, there would be no additional financial implications or additional staff resources required.

Decision Point #1(b): Does Council wish to proactively enforce prohibited short term rentals?

Proactive enforcement would require additional resources within the Bylaw Enforcement Department. The challenges with enforcement would still be present however more files would be actioned than with the complaint based enforcement. In 2018, proactive enforcement files made up 40% of the total number of bylaw enforcement files related to short term rentals. This option would have financial implications in that there may be increased court and legal fees for the additional proactive cases. Additional staff resources would be required to engage in proactive enforcement of short term rentals in addition to the current bylaw priorities.

Decision Point #1(c): Does Council wish to enhance enforcement options?

There is a potential to increase the Municipal Ticket fine for a prohibited use from \$500 to \$1,000, which is the maximum under Provincial legislation. This increased fine could apply to all Municipal Tickets for all prohibited uses, not just short term rentals or a new offence could be added specific to short term rentals. Additional offences to the Business Licencing and Regulation Bylaw could also be considered such as offences to advertise, solicit or promote without a valid business licence. This option would have financial implications by increasing the Municipal Ticket Fine amount however no additional staff resources would be required beyond preparing the required bylaw amendments.

Decision Point #2: Does Council wish to regulate short term rentals?

Council has the ability to allow a land use within one zone or all zones with or without certain restrictions. If Council wishes to regulate short term rentals, there are a number of options staff could consider in the development of proposed regulations or bylaw amendments, and a variety of factors including desired timeline, desired level of stakeholder and public engagement, and staff resources which would influence the development of a project work plan.

The development of guiding principles for the process of creating a framework to regulate short term rentals should reflect Council's priorities in addressing the various opportunities and challenges that short term rentals present. For example, the City of Kelowna's guiding principles that were developed after an initial public opinion survey were:

- *Ensure short-term rental accommodations do not impact the long-term rental housing supply in a negative way.*
- *Ensure short-term rental accommodations are good neighbours.*
- *Ensure equity among short-term accommodation providers.*

If staff were directed to develop a work plan to develop a regulation program for short term rentals, the following would be considered as a part of this project. In terms of regulating the use of short term rentals, similar regulations that apply to bed and breakfasts could be developed to address short term rentals through zoning and business licencing. These regulations could include further definition of the use of short term rentals, restrictions on the location and unit types permitted (ie. within a principle residence, secondary suite and/or carriage house), outline parking requirements, and establish occupant limits.

Types of licences could be established based on different sizes or operations, restrictions could be placed on the number of licenses in any one area of the City. The cost of licenses for short term rentals could be developed through cost recovery approach for licencing, monitoring and/or enforcement.

If short term rentals are regulated a program to achieve compliance and enforcement should also be considered. This could focus on voluntary compliance through education, awareness and notification or could prioritize proactive enforcement and may involve third-party monitoring. Decision points #1a - #1c can also be applied if Council wishes to regulate short term rentals to provide direction on the desired level of bylaw enforcement to accompany a short term rental regulation program.

There are a number of ways staff could prepare a proposed regulation program for short term rentals for Council to consider, with varying degrees of engagement, timelines and required staff resources. Each of the decision point options outlined below would require staff resources to develop the regulation program for short term rentals which could include changes to all or any of the following Bylaws:

- Zoning Bylaw No. 0154
- Business Licensing and Regulations Bylaw No. 0087
- Fees and Charges Bylaw No. 0028
- Bylaw Dispute Adjudication Bylaw No. 0093
- Municipal Ticket Information Utilization Bylaw No. 0095

The financial implications of regulating short term rentals could include increased business license revenues, additional funding through taxation for tourism and affordable housing, increased staff resources required for the development of the regulation program, costs associated with monitoring of short term rentals, increased staff resources required for the management of a short term rental regulation program and/or an education and awareness campaign.

Decision Point #2(a): Does Council wish to rely on best practices for short term rental regulation program development?

Regulation development based on best practices learned from other municipalities would be able to be accomplished with existing staff resources, however the timeline could be approximately six months based on current staff workloads and priorities such as the #OurWK visioning project. Council should provide staff with guiding principles for the development of a short term rental program and regulations.

Focusing on the local regional approaches taken and an internal referral to City departments, staff would prepare draft regulations for Council's consideration. The initial consideration report would outline specific financial implications for the proposed regulation program. After initial consideration, these proposed regulations and bylaw amendments would be scheduled for a public hearing, and following third reading could be adopted and implemented.

Decision Point #2(b) – Does Council wish to engage stakeholders prior to short term rental regulation program development?

Regulation development with some stakeholder engagement early on would be able to be accomplished with existing staff resources, however the timeline could be up to one year. Additional staff resources could reduce this timeline if Council desired this approach to be used with regulations developed within a shorter period of time. Council should provide staff with guiding principles for the development of a short term rental program and regulations.

This proposed process would begin with a detailed review of existing bylaws and policies, in depth comparisons of regional approaches to short term rental regulations and identified enforcement issues. Based on the results of the initial review staff would prepare an information report for Council to provide an update on the proposed approach for short term rental regulations.

Subsequently staff would engage stakeholders through a referral to relevant groups such as Council's Advisory Planning Commission, Economic Development Commission, and Neighbourhood Associations in addition to internal City departments. Once draft regulations have been finalized, Council would receive a report for initial consideration of the proposed regulations. After initial consideration the proposed regulations and bylaw amendments would be scheduled for a public hearing, and following third reading could be adopted and implemented.

Decision Point #2(c) – Does Council wish to engage in public consultation and stakeholder engagement prior to short term rental regulation program development?

A more comprehensive engagement process would engage the public and relevant stakeholder groups early on in the process. This proposed process would begin with staff developing a project work plan for proposed public and stakeholder consultation and subsequent regulation development. Staff would prepare a project work plan and bring an information report to Council to provide an update on the proposed process which would include identified methods of engagement. This work plan would also outline a more detailed timeline and the required staff resources for the project, however it is anticipated that this approach could take over one year, depending on available staff resources.

Proposed engagement could include public and stakeholder participation in the form of surveys, online stakeholder meetings or round tables, or a modified (online) open house for public feedback as a few potential examples. Concurrently, a detailed review of existing bylaws and policies, in depth comparisons of regional approaches to short term rental regulations and identified enforcement issues. Guiding principles for the development of proposed short term rental regulations would be identified based on the outcomes of the initial engagement process and initial review. A report would be brought to Council for endorsement of the guiding principles moving forward.

Once the guiding principles have been established a referral will be sent to internal departments and relevant agencies for comments prior to the development of draft regulations. Once draft regulations have been finalized, Council would receive a report for initial consideration of the proposed regulations. After initial consideration the proposed regulations and bylaw amendments would be scheduled for a public hearing, and following third reading could be adopted and implemented.

CONCLUSION

There are a number of decision points, outlined above, for Council to consider regarding short term rentals (*Figure 3 and Attachment 5*). Should Council provide direction to staff regarding continuing to prohibit short term rentals (decision point #1) and options for bylaw enforcement (decision points #1a - #1c), staff will proceed to implement the desired changes. Should Council provide direction to staff regarding regulating short term rentals (decision point #2) and options for regulation program development (decision points #2a – 2c), staff will proceed to develop a work plan based on Council's direction. A regulation program and bylaw amendments will be prepared for Council's consideration.

COUNCIL REPORT / RESOLUTION HISTORY

Date	Report Topic / Resolution	Resolution No.
September 17, 2019	THAT Council direct staff to investigate and report back to Council regarding Air BnB and short term rentals in West Kelowna within the next 6 months.	C327/19

REVIEWED BY

Mark Koch, Director of Development Services

Tracey Batten, Deputy CAO/Corporate Officer

APPROVED FOR THE AGENDA BY

Paul Gipps, CAO

Powerpoint: Yes No

Attachments:

1. Background information for Delegation to Council on September 17, 2019
2. Zoning Bylaw No. 0154 Excerpts
3. Excerpt of West Kelowna STR Data prepared by Host Compliance, January 2020
4. Council Policy – Bylaw Enforcement
5. Council Decision Points Overview

BACKGROUND INFORMATION FOR DELEGATION TO COUNCIL ON SEPTEMBER 17, 2019

Illegal Short Term Rentals in West Kelowna

AirBnBs are specifically prohibited in West Kelowna and yet a search on their site indicates there are over 300 listings. Illegal short term rentals are not a problem unique to West Kelowna, a quick search on the internet will indicate this, here are a few links:

- <https://www.vancouverisawesome.com/2019/09/06/violation-tickets-short-term-rentals-airbnb-vancouver-bc/>
- <https://www.cbc.ca/news/canada/newfoundland-labrador/bonavista-airbnb-taxes-1.5276285>
- <https://www.cbc.ca/news/business/biggest-airbnb-hosts-canada-corporations-1.5116103>
- <https://www.thetimes.co.uk/article/airbnb-is-a-monster-that-must-be-tamed-m0tjmxv65> (full article at bottom of this email)
- <https://www.cbc.ca/news/business/marketplace-airbnb-covert-listings-banned-units-1.5066673>
- <https://ottawa.ctvnews.ca/ottawa-s-byward-market-the-epicentre-of-airbnb-says-hotel-association-1.4512470>
- <https://ca.finance.yahoo.com/news/how-marriott-is-declaring-war-on-airbnb-151737523.html>
- <https://ottawacitizen.com/news/local-news/video-of-airbnb-homicide-victim-being-shot-multiple-times-circulating-on-snapchat>
- <https://thewalrus.ca/airbnb-versus-everyone/>
- <https://www.cbc.ca/news/canada/toronto/whitchurch-stouffville-fatal-shooting-bloomington-ninth-1.5121288>
- <https://www.cbc.ca/news/canada/toronto/bridle-path-shooting-life-threatening-injuries-man-police-1.5236065>
- <https://toronto.ctvnews.ca/gunpoint-arrests-made-outside-home-listed-on-airbnb-1.4544148>

Kelowna and Vancouver have recently updated their bylaws for short term rentals and much can be learned from their experiences. I have contacted the City of Kelowna and have been advised that a short term rental can be operated in any neighbourhood for 4 months from mid May to mid September without the occupier of the principal dwelling being present, in other words an unsupervised party house. There is a limitation to 6 adults however this could be very difficult for bylaw to enforce. Bylaw officers and local homeowners are extremely upset regarding the updated bylaws and the City of West Kelowna can learn from this. **I spoke recently to a Kelowna Bylaw Officer and her comment was “We have two party houses on our street and the Mayor of Kelowna needs two party houses on his street”**

Vancouver have worked extensively on their short term rental situation and are very transparent regarding their progress on enforcement. Their website updates statistics monthly: <https://vancouver.ca/doing-business/short-term-rentals.aspx> and as of August 30, 2019 there are the following:

- 5,866 active listings in Vancouver
- 4,025 business licences issued for 2019
- 3,373 case files opened
- 1027 licences flagged for investigations and audits
- 642 warning letters written
- 276 legal orders issued
- 660 violation tickets issued
- 203 units identified for inspection
- 116 listings referred to prosecution
- 117 business licences suspended

Cities with much bigger budgets have tried very hard to regulate short term rentals and the most effective tool is increased violation fees. **The ticket in West Kelowna is currently \$500**, below are examples of the violation fees for various cities:

**Kelowna Bylaw No. 11720 – Fines up to \$10,000**

<https://apps.kelowna.ca/CityPage/Docs/PDFs/Bylaws/Short%20Term%20Rental%20Accommodation%20Bylaw%20No.%2011720.pdf>

Penticton – up to \$10,000 <https://www.penticton.ca/EN/main/departments/building/vacation-rentals.html>

Victoria – up to \$10,000 <https://www.vicnews.com/news/short-term-rental-market-up-for-changes-april-1-in-victoria/>

Toronto - up to \$100,000 Section 28 a. <http://app.toronto.ca/tmmis/viewAgendaItemHistory.do?item=2017.LS23.1>

City of Ottawa Bylaw Fine – Up to \$25,000 <https://ottawa.ca/en/business/business-assistance-and-growth/permits-licences-and-permits-laws-and-garbage/laws-businesses/licensing-law-no-2002-189#offences-and-penalties>

<https://ottawasun.com/2016/08/12/landlord-licensing--enforce-existing-rules-first/wcm/55a69481-a4c7-491e-8e06-40d1a57f34a8>

Maui County up to \$20,000. [https://www.tripadvisor.ca/ShowTopic-g29220-i86-k12171839-](https://www.tripadvisor.ca/ShowTopic-g29220-i86-k12171839-Maui_cracks_down_on_illegal_rentals-Maui_Hawaii.html)

[Maui cracks down on illegal rentals-Maui Hawaii.html](https://www.tripadvisor.ca/ShowTopic-g29220-i86-k12171839-Maui_cracks_down_on_illegal_rentals-Maui_Hawaii.html)

Honolulu – up to \$10,000 <https://www.hawaiinewsnow.com/2019/06/18/city-council-poised-approve-tough-new-regulations-vacation-rentals/>

Miami Beach – up to \$100,000. <https://www.facebook.com/miamiherald/videos/302141620470985/>

Larger cities have demand for short term rentals 12 months of the year, in West Kelowna most of the demand is for four months from mid May until mid September. This causes additional complications to compliance and violators know that there is only a short window for bylaw to catch them.

Regulating short term rentals is a time consuming and expensive task and it is a bit like playing whack-a-mole. As soon as one is shut down another one shows up and once the city attempts to regulate short term rentals the operator figures out a way around the regulation. West Kelowna does have regulations for Bed & Breakfasts and anyone wanting to earn income from short term rentals has the opportunity to comply with the regulations and open a B&B.

A disturbing trend in West Kelowna is the increase in the number of houses purchased specifically to be operated as ‘party houses.’ Party houses accommodate 8 to 16 occupants, are unsupervised and often include a pool or hot tub and. **Buying party houses specifically for illegal short term rentals has more than doubled the inventory of these houses in the past 3 years alone. These houses are creating havoc all summer long in many neighbourhoods with loud parties, excessive garbage and parking issues.** Rental rates for these types of houses can be \$2,000 a night and more when taxes and fees are added and as the operator is not on site, the number of renters often exceeds the listing occupancy as it reduces the cost per person. These renters typically come from out of town for their stag and bachelorette parties with total disregard for the neighbours.

This house rents for \$2,000/night and was purchased for \$1,320,000 on March 15, 2018.

https://www.airbnb.ca/rooms/22614539?location=West%20Kelowna%2C%20British%20Columbia%2C%20Canada&adults=16&source_impression_id=p3_1564531086_kshhgY88AXaLU7m9&guests=16&sl_alternate_dates_exclusion=true&check_in=2020-07-10&check_out=2020-07-14

This house rents out for \$1,300/ night and was purchased for \$2,000,000 on January 11, 2017

https://www.airbnb.ca/rooms/18930335?location=West%20Kelowna%2C%20British%20Columbia%2C%20Canada&adults=10&source_impression_id=p3_1565028794_pW06hqKw4YSdx%2B4E&guests=10&sl_alternate_dates_exclusion=true&check_in=2020-07-14&check_out=2020-07-17

When to Bylaw Dept. receives a complaint regarding an illegal short term rental and attempts to issue tickets to the operator, many times the operator has coached renters to lie and tell bylaw that they are friends and staying for free. Operators will use every trick in the book to avoid paying violations fees. **Kelowna and Vancouver have added the advertising of illegal short term rentals as violations and can issue tickets without the requirement of attending the house and verifying renters are in occupation.**

Does the City check Bed & Breakfasts annually to ensure they are compliant with the bylaws? It appears many B&Bs that are licensed are offering accommodations for more than 8 people not in a principal residence and no supervision on site. There are B&B listings on the City Directory that it appears do not have a license. AirBnB have 306 listings in West Kelowna and Homes-To-Go have 667 which include multiple listing sites like VRBO, HomeAway, Expedia, Tripadvisor and it is possible some listings may be duplicated. **From research done so far comparing addresses provided by your licensing dept. to actual addresses found on line, it appears that the vast majority of short term rentals are operating illegally.** As the current policy is for bylaw to respond to complaints it is obvious that there are hundreds of illegal short term rentals flying under the wire knowing that the likelihood of getting caught is very small. As these illegal short term rentals are not playing by the rules, it makes it more difficult for those operators that are licensed and complying to compete.

The topic of illegal short term rentals was discussed at a council meeting on September 5, 2017 and it was agreed that the problem needed to be addressed. Has council been able to make any progress in the past 2 years? A recent Castanet article mentioned that the Bylaw Dept. opened files on 62 illegal short term vacation rentals in 2018, can we get an update on the progress they are making in enforcing the bylaws and obtaining compliance with any of these files?

FULL ARTICLE FROM THE TIMES BELOW

<https://www.thetimes.co.uk/article/airbnb-is-a-monster-that-must-be-tamed-m0tjmxv65>

Airbnb is a monster that must be tamed: Libby Purves

The offer of an airbed and breakfast has grown into a \$31bn beast that threatens to damage local communities

It was born 11 years ago in a San Francisco loft and grew to be worth \$31 billion. Its soft tentacles cover the world, invigorating or choking. It isn't the showiest of digital revolutions but a stealthily significant one, challenging the most intimate domestic sphere. Now, from Edinburgh to Oahu and Boston to Bath, communities are waking up and wondering how to control it. It is Airbnb.

An old idea was turbocharged by the IT age, when in 2007 young Brian Chesky and Joe Gebbia needed help with their rent, put an airbed in the living room and offered bed and breakfast. We've all done it, usually without charging. But another friend, Nathan Blecharczyk, was a tech wizard. Fancying "a few bucks" extra, they set up a website linking spare-room owners with business or holiday travellers who couldn't find a hotel or needed something cheaper. They branded and professionalised the idea of being a stranger's guest: the sharing economy was born.

Fed by bright venture capitalists Airbnb went global. Within three years more than a million nights were booked, rocketing to ten million a year later. Now it has offices in 11 world cities and plans more.

Airbnb is basically a harmless, friendly, sensible and economical idea, and savvy business because when it comes to sleeping, people are wary of relating to total strangers — foreign ones at that — but comfortable dealing with a company and a safe payment system. The website still sells itself on basic internationalist mateyness: François of Paris who met a Finnish interior decorator, Silvia and Mateo of London who enjoy guests who "often bring gifts from their country. . . sometimes they invite us to their home town". It is fashionably "woke" about non discrimination and a person's gender being whatever they identify as. But when a sweet little idea collides with a capitalist economy things tend to harden.

Despite the company's considerable commission, hosting is a good earner. The second "b" for breakfast soon eroded as people realised they didn't have to be there or feed anyone, but could use lets to pay for their holiday, with the first £1,000 a year tax free because UK law rightly encourages lodgers. Now a vast number of Airbnb properties are "entire House/cottage/apartment" rather than a room with a family. It becomes a self-catering let without paying a hotel's business rate (unless you exceed 140 nights a year and get found out). Crucially it is free from the stringent fire, electrical and safety regulations laid on real hotels and B&Bs.

Next, entrepreneurs realised that it needn't be your home at all, just a buy-to-let without the hassle of tenancy agreements. Some "hosts" are actually companies listing multiple properties, raising concern about the hollowing-out of desirable neighbourhoods. From Barcelona to Bath, concern rises about profit-seekers distorting the local housing market, dumping long-term tenants and disrupting the lives of those who stay.

In Bath last week councillors complained of their powerlessness against it. From across the world, alongside friendly, happy tales you hear neighbours appalled at suddenly living next to a "party house" where instead of the tolerable racket of occasional festivities perpetrated by familiar neighbours whose names they know, there are months of nonstop loud music, screaming rows, double parking, drug and barbecue smoke. Often small apartments are let to large groups, though Airbnb officially bans it. Some examples are preposterous and rare: one US let advertised as "The Love Shack" seemed to be housing porn shoots.

Others are just intensely annoying. One long-term bedsit tenant found that his absentee landlord had cavalierly put the rest of the house on Airbnb, listing personal property like the tenant's washer-dryer and fridge as "amenities". He was unwillingly sharing facilities with a series of messy strangers who let his cat escape and used his towels.

A parliamentary committee discussed Airbnb last year; the formal hospitality industry obviously hates it, since in London, Brighton and Bristol it has already swallowed over a quarter of the market in rooms. But there are wider reasons. Gordon Marsden, the chairman, observed: "There is an image that this is a lot of happy, jolly people with a spare room trying to make some pin money . . . That's true, but it's also true that there seem to be systematic attempts to do block booking on blocks of flats." Some are tall blocks. The risks are obvious.

Slowly authorities wake up and try to tame the beast. The mayor of Honolulu signed a bill to limit even rentals where the owner lives on site. From San Francisco to Edinburgh research shows that a local increase in Airbnb raises the neighbourhood's rents and house prices. New York has put limits on it, while Japan, Singapore and parts of Spain restrict or ban it. In Greater London you may only do 90 nights without planning permission. Even 90 nights can wreck a neighbour's peace.

As the committee said, the UK government is slow to take it seriously. Politicians love to boast about Britain's vibrant attractions, but maybe also it reflects the sentimental unease of an owner-occupier nation, reluctant to tell an Englishman what he can do with his castle. Apart from price inflation and nuisance there is something unhealthy in the idea that, just because a pleasant little scheme grew monstrously profitable, we accept that transients are more valuable than rooted residents. It's not how to build communities.



PARCEL COVERAGE means the percent of the surface area of a parcel that is covered by buildings or structures, measured to the outer surface of the exterior walls.

PARKING, NON-SURFACE means parking spaces provided entirely within the principal building or below grade, or a combination thereof. When located below grade, no portion of the parking structure shall extend more than 0.6 m (2.0 ft) above grade.

PARKING, SURFACE means parking spaces provided at grade or within an accessory building or structure, or a combination thereof.

PERSONAL SERVICE ESTABLISHMENT means premises that provide personal services to an individual which are related to the care and appearance of the body or the cleaning and repair of personal effects. Typical uses include hair salons, tattoo parlours and laundries.

PRINCIPAL USE, BUILDING OR STRUCTURE means a use, building or structure in the list of permitted uses in the zones of this bylaw which:

- typically occupies the major or central portion of a parcel;
- is the chief or main use, building, or structure on a parcel; and
- is the primary purpose for which the parcel is used.

PROCESSED FARM PRODUCTS means farm products that have been transformed by such means as fermentation, cooking, canning, smoking or drying.

RECREATIONAL VEHICLE, means a vehicle intended as a temporary accommodation for travel, vacation, or recreational use and includes travel trailers, motor homes, slide-in campers, chassis-mounted campers and tent trailers. Recreational vehicle also includes personal watercraft, all terrain vehicles, snowmobiles, and boats.

RECREATION SERVICES, INDOOR means facilities within an enclosed building used for sports, active recreation and performing and cultural arts. Typical uses include health and fitness facilities, skating rinks, bowling alleys, swimming pools, dance studios and yoga studios.

RECREATION SERVICES, OUTDOOR means facilities other than campgrounds which are used for sports and active recreation conducted outdoors. Typical uses include ball fields, soccer fields, go-cart tracks, drive-in theatres, batting cages, miniature golf courses and amusement parks.

RECYCLING DEPOT means premises used for the buying, collecting, sorting, and temporary storage of bottles, cans, newspapers and similar household goods for reuse.

RESORT APARTMENT OR RESORT TOWNHOUSE means apartments or townhouses that may be occupied for periods less than 30 consecutive days. This use typically includes as accessory uses restaurants, banquet and meeting facilities, recreation facilities and personal service establishments.

RETAIL, CONVENIENCE means premises that do not exceed 500 m² (5,381.9 ft²) in gross floor area, where goods are sold, and services are provided primarily to residents or workers in the immediate area.

RETAIL, GENERAL means premises where goods are sold and services are provided and in which exterior seasonal sales and storage areas do not exceed 10% of the gross floor area of the business premises. This use excludes wholesale sales and the sale or repair of heavy agricultural, construction and industrial equipment.

RETAIL, SERVICE COMMERCIAL means general retail except that exterior sales and storage areas are not limited and wholesale sales and the sale or repair of heavy agricultural, construction and industrial



VACATION RENTAL means the rental of all or part of a dwelling for periods less than 30 days.

VEHICULAR PARKING AREAS AND STRUCTURES means premises providing vehicular parking which is not primarily intended for the use of residents, employees, or patrons of premises on the same parcel. Typical uses include surface parking areas and parking structures located above or below grade.

WAREHOUSE means premises for the storage and distribution of large quantities of goods and typically includes wholesale sales and accessory office uses.

WINERY OR CIDERY means premises licensed under the *Liquor Control and Licensing Act* for the production of wine or other beverages from orchard products and may include as accessory uses office, warehousing, retail sales, tasting and seating areas and restaurants.

ZONE, AGRICULTURAL means the A1 Zone and any parcel within a Comprehensive Development Zone on which agricultural use is permitted as the principal use.

ZONE, COMMERCIAL means the C1, C2, C3, C4, C5, C6, and C7 Zones and any parcel within a Comprehensive Development Zone on which commercial use is permitted as the principal use.

ZONE, INDUSTRIAL means the I1, I2, I3, I4, I5 and I6 Zones and any parcel within a Comprehensive Development Zone on which industrial use is permitted as the principal use.

ZONE, FOREST RESOURCE means the F1 Zone.

ZONE, RESIDENTIAL means the Single or Duplex Residential Zone and the Multiple Residential Zone.

ZONE, SINGLE OR DUPLEX RESIDENTIAL means the RC1, RC2, RC3, RC4, R1, R1M, R1L, RMP, and R2 Zones and any parcel within a Comprehensive Development Zone on which single detached dwellings or duplexes are permitted as the principal use.

Bylaw No. 154.50

ZONE, MULTIPLE RESIDENTIAL means the R3, R4, and R5 Zones and any parcel within a Comprehensive Development Zone on which multiple residential buildings are permitted as the principal use.

ZONE, RURAL means the RU1, RU2, RU3, RU4 and RU5 Zones.

ZONE, PARK OR INSTITUTIONAL means the P1 and P2 Zones and any parcel within a Comprehensive Development Zone on which park or institutional uses are permitted as the principal use.

ZONE, WATER means the W1, W2, W3 and W4 Zones.

Bylaw No.
154.13



PART 3 – GENERAL REGULATIONS

3.1 APPLICATION

- .1 Except as otherwise specified by this Bylaw, Part 3 applies to all zones established under this Bylaw.

3.2 PERMITTED USES AND STRUCTURES

- .1 The following uses and structures are permitted in all zones:
 - (a) Air or marine navigational aids;
 - (b) Transit stops;
 - (c) Civic plazas;
 - (d) Community garden;
 - (e) Community mailboxes placed by Canada Post;
 - (f) Environmental conservation activities;
 - (g) Highways;
 - (h) Mobile vending;
 - (i) Parks, playgrounds and recreational trails;
 - (j) Public service facilities for community water or sewer systems (including pumphouses and sewage and water treatment plants), community gas distribution systems and similar public service facilities or equipment such as those required for the transmission of electrical power, telephone or television, communication towers and municipal works yards, but not including electrical substations, maintenance buildings or offices;
 - (k) Storage of construction materials on a parcel for which the construction of a building or structure has been authorized by the City, provided all surplus materials are removed within 20 days of final inspection of the building or structure;
 - (l) Temporary construction and project sales offices authorized by building permit as temporary buildings; and
 - (m) The temporary use of a building as a polling station for government elections or referenda, provided that the time period of use does not exceed 60 consecutive days.

3.3 PROHIBITED USES AND STRUCTURES

- .1 The following uses are prohibited in every zone:
 - (a) Outdoor storage of materials beneath electrical power distribution lines; and
 - (b) Vacation rentals other than bed and breakfast uses, agri-tourism accommodations, and the use of resort apartments and resort townhouses.



3.17 BED AND BREAKFAST

- .1 A bed and breakfast shall only be conducted within a principal single detached dwelling.
- .2 An occupant of the single detached dwelling shall be the operator of the bed and breakfast.
- .3 No more than 4 guest rooms are permitted in a bed and breakfast and no more than 8 guests are permitted in a bed and breakfast at any one time.
- .4 Guest rooms shall only be rented for rental periods of less than 1 month.
- .5 A bed and breakfast is permitted to have no more than 1 non-internally illuminated sign to a maximum size of 3000 m² (465 in²) that is attached to the principal single detached dwelling or located elsewhere on the parcel and a minimum distance of 1.5 m (4.9 ft) from any parcel boundary.
- .6 There shall be no exterior indication that a bed and breakfast is in operation on any parcel, except for permitted signage and required parking.
- .7 A bed and breakfast shall not be permitted without connection to a community sewer system unless:
 - (a) The parcel receives the written approval of a Registered Onsite Wastewater Practitioner (ROWP) for septic disposal capacity.
- .8 A bed and breakfast is not permitted on a parcel that contains a secondary suite or carriage house.

Bylaw No.
154.11

Bylaw No.
154.14

Bylaw No.
154.62

3.18 AGRICULTURAL WORKER DWELLING

- .1 Agricultural Worker Dwellings shall only be located on parcels or farm units where all or part of the parcel or farm unit where the agricultural dwelling is located is classified as a farm under the *Assessment Act* and the need for agricultural worker dwellings has been demonstrated to the City through documentation such as:
 - (a) a contract with the Federal government through a migrant worker program such as the Seasonal Agricultural Worker Program or Agricultural Stream Program;
 - (b) farm receipts;
 - (c) previous employment records; and/or
 - (d) a farm plan prepared by a professional agrologist.

- .9 Temporary agricultural worker dwellings in the form of permanent buildings (such as cabins or bunkhouses) or semi-permanent buildings (such as mobile homes) shall not be permitted without connection to a community sewer system unless:
 - (a) The parcel receives the written approval of a Registered Onsite Wastewater Practitioner (ROWP) for septic disposal capacity.

- .10 Temporary agricultural worker dwellings in the form of temporary accommodation (such as tents or recreational vehicles) shall provide unrestricted access to screened washrooms, screened showers with warm water, washbasins and a communal kitchen for agricultural workers on the same parcel where the temporary accommodation is located. The minimum number of fixtures provided shall meet either:
 - (a) Schedule 2 of the British Columbia *Public Health Act Industrial Camps Regulation*; or
 - (b) the Occupant Calculations provided in “Schedule F Housing Inspection Report, Seasonal Agricultural Worker Program and Agricultural Stream” (with portable toilets included in the calculation).

3.20 AGRI-TOURISM ACCOMMODATION

- .1 Agri-tourism accommodation shall only be conducted within a principal single detached dwelling.
- .2 All or part of the parcel on which the agri-tourism accommodation is located shall be classified as a farm under the *Assessment Act*.
- .3 Agri-tourism accommodation shall only be rented for rental periods of less than 1 month.
- .4 The maximum number of agri-tourism accommodation guest rooms is specified in Table 3.9.

Table 3.9 Maximum number of guest rooms.

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Parcel Size	Maximum Number of Guest rooms
Parcels less than 2.0 ha (4.9 ac)	0
Parcels equal to or greater than 2.0 ha (4.9 ac) and less than 7.6 ha (18.8 ac)	4
Parcels greater than 7.6 ha (18.8 ac)	10

- .5 When a bed and breakfast is located on the same parcel as an agri-tourism accommodation, the total number of guest rooms permitted on the parcel is the number specified in Table 3.9.



.6 Agri-tourist accommodation uses shall be setback a minimum of 30 m (98.4 ft) from adjacent Residential Zones.

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.7 For parcels equal to or greater than 2.0 ha and less than 7.6 ha the total GFA of guest rooms in an agri-tourism accommodation facility shall not exceed 120 m² (1292 ft²); a separate or ensuite washroom and common areas are not included as part of the area of guest rooms.

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.8 For parcels greater than 7.6 ha the total GFA of guest rooms in an agri-tourism accommodation facility shall not exceed 300 m² (3230 ft²); a separate or ensuite washroom and common areas are not included as part of the area of the guest rooms.

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3.21 SITING REGULATIONS AND BUFFERING FROM AGRICULTURAL LAND

.1 Siting Regulations

(a) Principal buildings and structures shall be a minimum distance of 15.0 m (49.2 ft) from land within the Agricultural Zone (A1) or land within the Agricultural Land Reserve (ALR).

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(b) In a Single or Duplex Residential Zone, the required minimum distance of principal buildings and structures from land within the Agricultural Zone (A1) or land within the Agricultural Land Reserve (ALR) is reduced to 9.0 m (24.6 ft) if a Level 1 buffer is provided and maintained.

.2 Measurement of Minimum Distance from Agricultural Land

(c) The minimum distance from land as specified in 3.21.1 shall be measured as follows:

- .1 From the parcel boundary abutting the A1 Zone or ALR land, whichever is closest to the non-farm use; or
- .2 For parcels separated from the A1 Zone or ALR by a highway, the highway will form part of the required minimum distance from the boundary of the A1 Zone or ALR land; or
- .3 For split zoned parcels or parcels located partially within the ALR, from the boundary of the A1 Zone or ALR land, whichever is closest to the non-farm use.

.3 Agricultural Buffers

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154.36

(a) A buffer shall be provided and maintained when non-farm buildings and structures are constructed on parcels abutting A1 zoned land or land in the ALR, as specified in Table 3.10 and the specifications below.

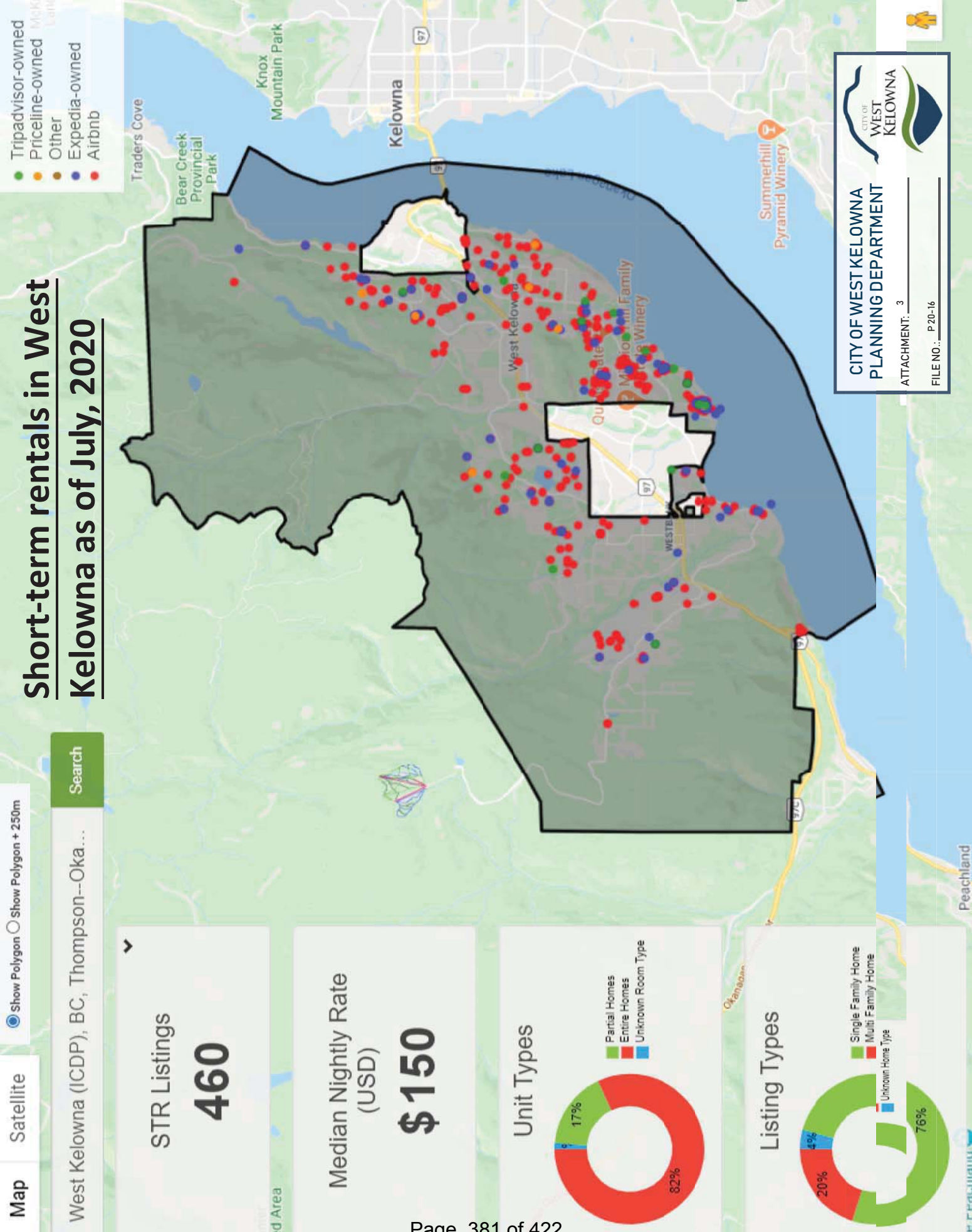


Bylaw No.
154.36

Table 4.1 – Required parking spaces.

USE	NUMBER OF REQUIRED PARKING SPACES
RESIDENTIAL AND RESIDENTIAL-RELATED	
Single detached dwelling, modular home, mobile home	2.0 per dwelling unit
Duplex	2.0 per dwelling unit
Secondary suite	1.0 per one bedroom dwelling 2.0 per two or more bedroom dwelling
Carriage house	1.0 per one bedroom dwelling 2.0 per two or more bedroom dwelling or 91 m ² (979.5 ft ²) of gross floor area or greater.
Townhouse	2.0 per dwelling unit
Apartment	
Bachelor or one bedroom	1.0 per dwelling unit
Two + bedroom	1.5 per dwelling unit
Congregate housing	0.5 per guest room
Group home	0.75 per guest room
Bed and breakfast / Agri-tourism accommodation	1.0 per guest room
Home based business	1.0 per employee and 1.0 per client (except a care facility, minor which shall have 1.0 per employee)
Live/work unit	1.0 per unit
Caretaker unit	1.0 per unit
RESIDENTIAL – SPECIFIC REQUIREMENTS FOR WESTBANK CENTRE PLAN AREA ONLY (as defined in the 2011 Westbank Centre Revitalization Plan)	
Apartment or Townhouse	
Bachelor	1.0 per dwelling unit
One bedroom	1.0 per dwelling unit
Two bedroom	1.25 per dwelling unit
Three + bedrooms	1.5 per dwelling unit
AGRICULTURE	
Agriculture, general / intensive	1.5 per 100 m ² (1,076.4 ft ²) GFA for any commercial packaging or processing buildings
Agricultural market / produce stand	2.0 per 100 m ² (1,076.4 ft ²) GFA
Agricultural worker dwelling	1.0 per unit
COMMERCIAL AND INDUSTRIAL	
All uses in a Commercial Zone other than those specifically listed in this table	3.0 per 100 m ² (1,076.4 ft ²) GFA
All uses in an Industrial Zone, other than those specifically listed in this table	1.5 per 100 m ² (1,076.4 ft ²) GFA

Short-term rentals in West Kelowna as of July, 2020



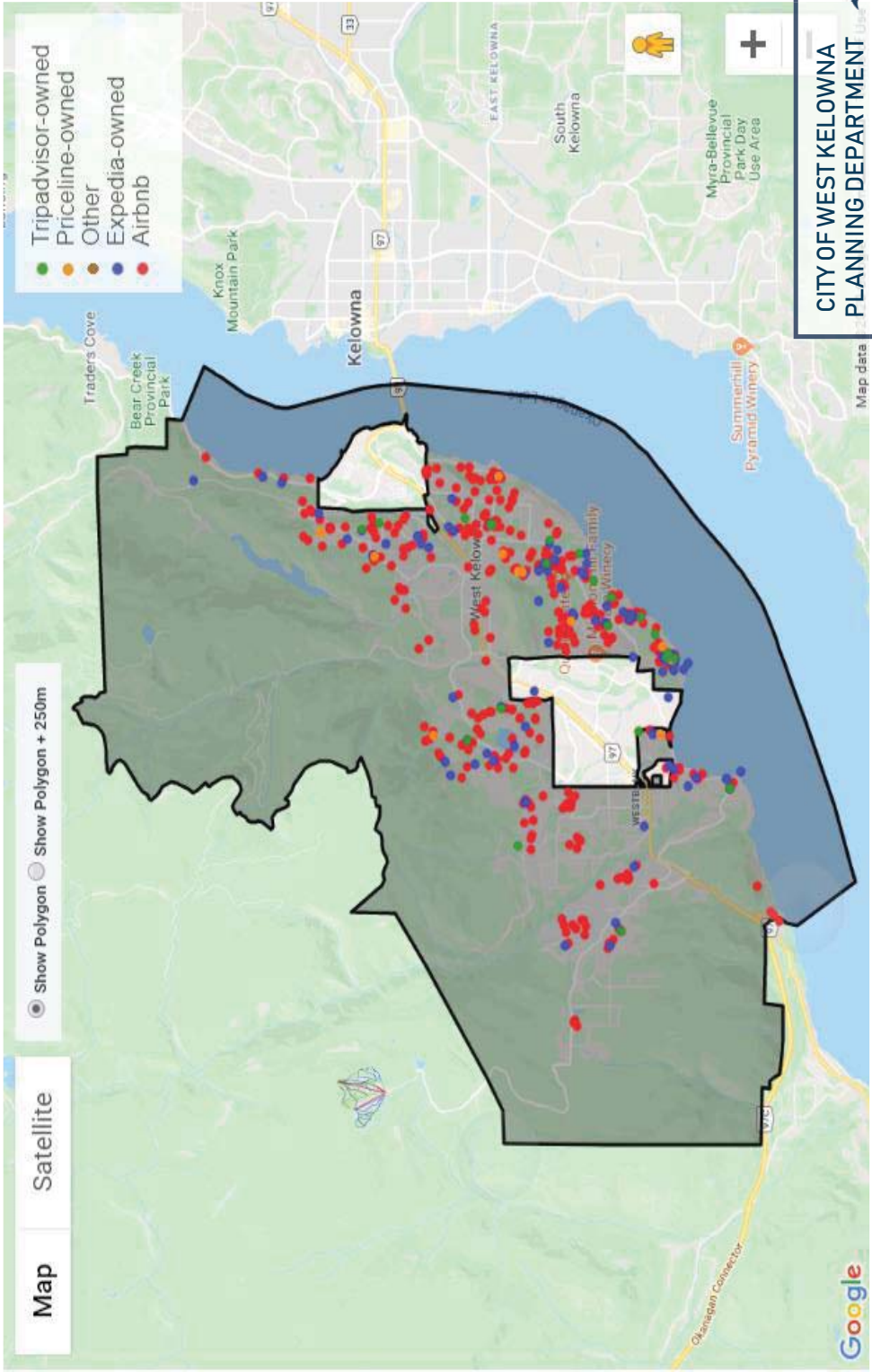
CITY OF WEST KELOWNA
PLANNING DEPARTMENT

ATTACHMENT: 3

FILE NO.: P 20-16

...and in West Kelowna we have identified 500 listings, representing 420 unique rental units*

Short-term rentals in West Kelowna as of January, 2020



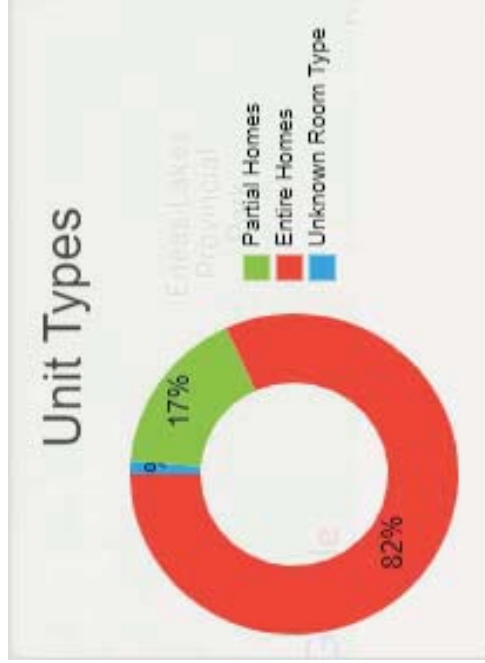
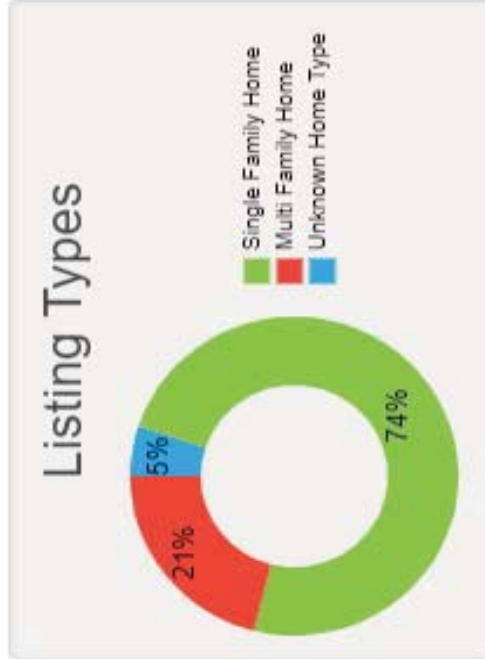
* Host Compliance's pricing is based on the count of listings and rental units that would not be in compliance. In terms of listings, this number is 533 as we will expand our search area by several hundred yards beyond the border of West Kelowna to capture all relevant listings. Source: Host Compliance Proprietary Data



CITY OF WEST KELOWNA
PLANNING DEPARTMENT

ATTACHMENT: sized and monitored for several hundred yards beyond the border of West Kelowna
FILE NO.: P20-16

West Kelowna Data Details

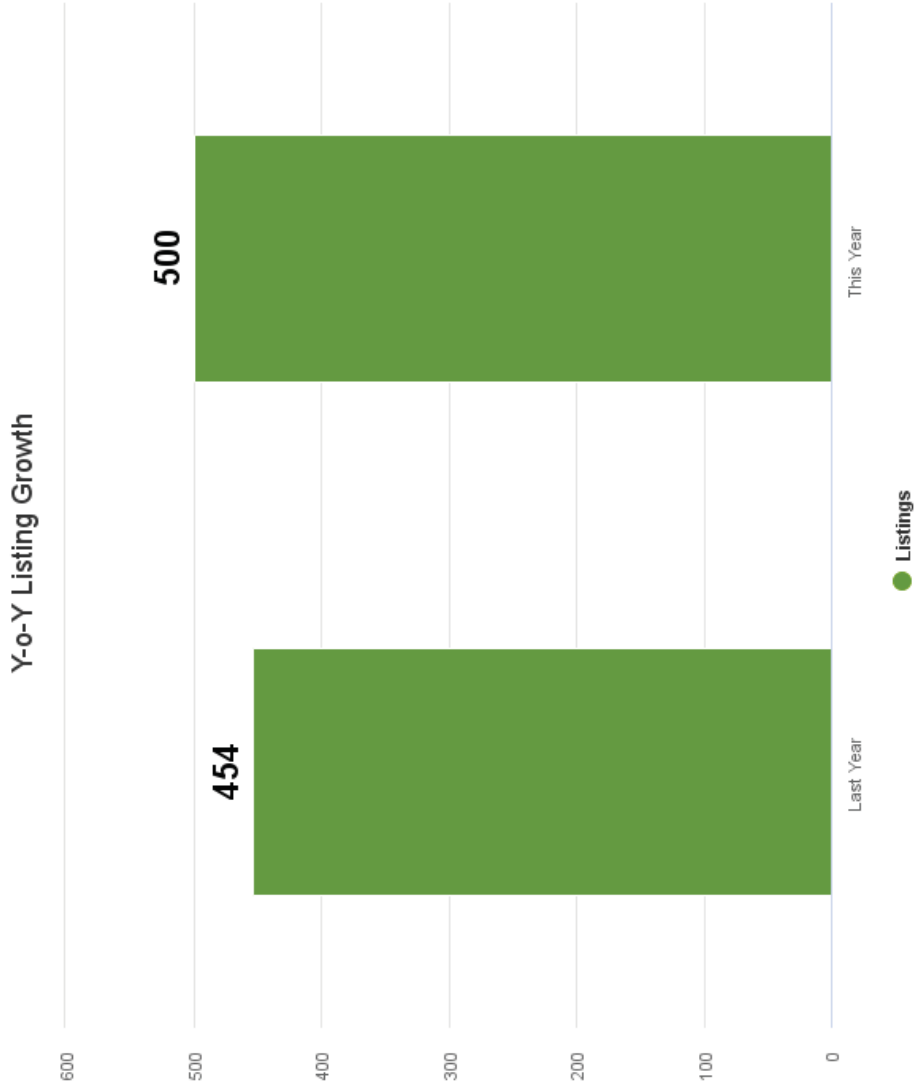


CITY OF WEST KELOWNA
PLANNING DEPARTMENT

ATTACHMENT: 3

FILE NO.: P20-16

The number of short-term rental listings has grown 10% in West Kelowna over the last year



10%
YoY Listing Growth



HOST COMPLIANCE

Source: Host Compliance Proprietary Data

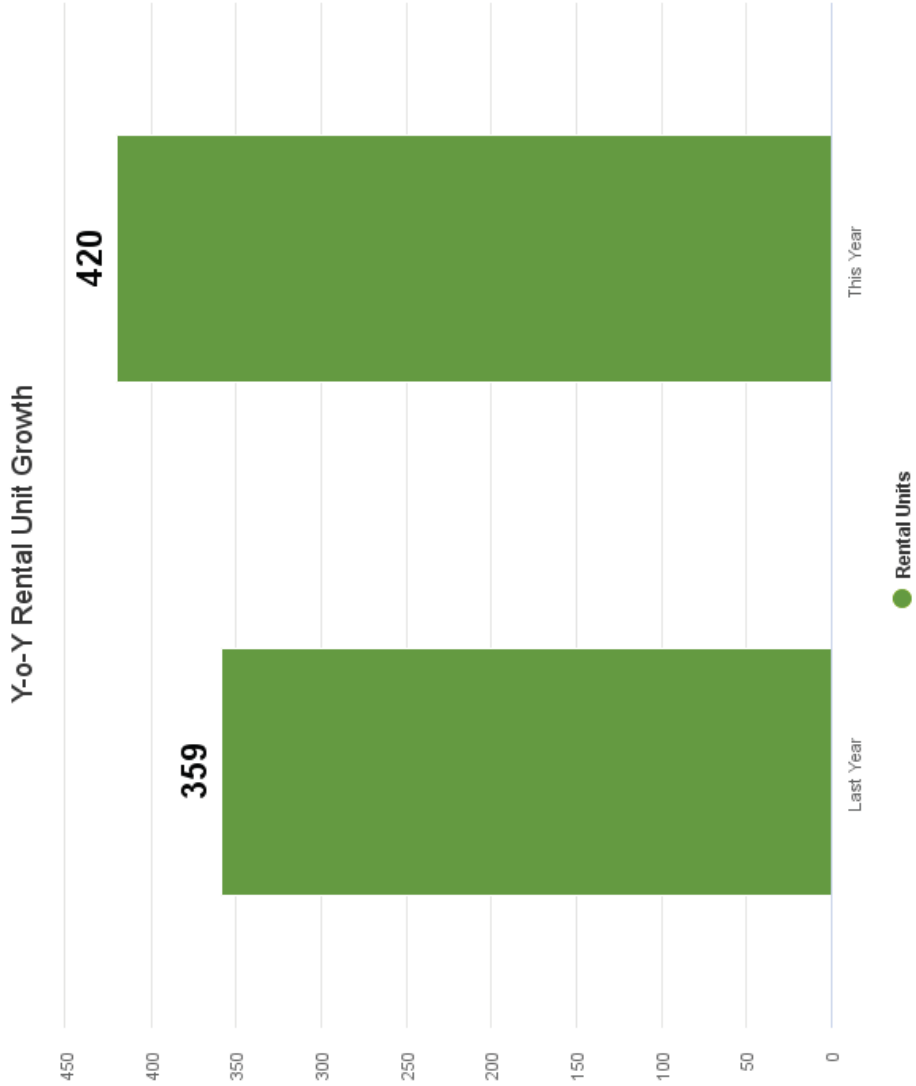
17

CITY OF WEST KELOWNA
PLANNING DEPARTMENT

ATTACHMENT: 3

FILE NO.: P20-16

Counting only unique rental units, West Kelowna has seen 17% growth since last year



17%
*YoY Rental
 Unit Growth*



HOST COMPLIANCE

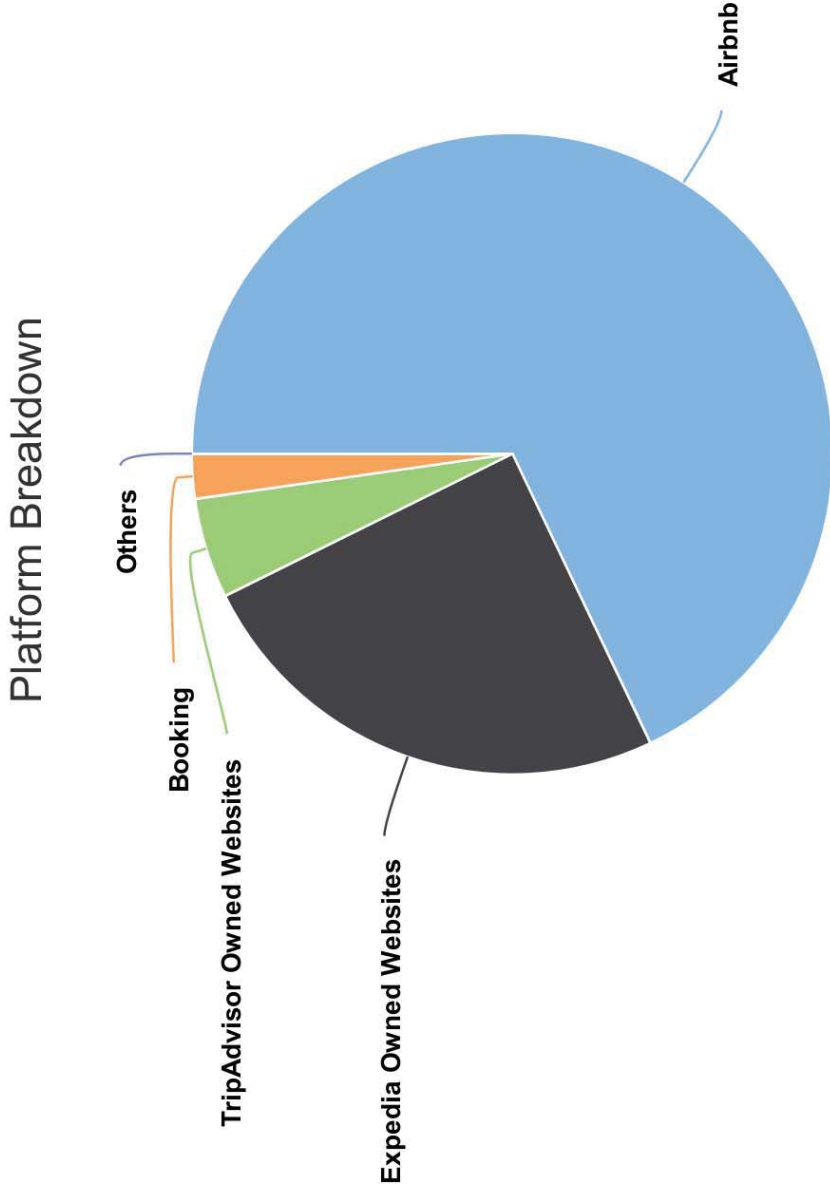
Source: Host Compliance Proprietary Data

18

CITY OF WEST KELOWNA
 PLANNING DEPARTMENT
 ATTACHMENT: 3
 FILE NO.: P20-16



West Kelowna's short-term rental listings are spread across a number of online platforms



Source: Host Compliance Proprietary Data

CITY OF WEST KELOWNA
PLANNING DEPARTMENT

ATTACHMENT: 3

FILE NO.: P20-16



CITY OF WEST KELOWNA

COUNCIL POLICY MANUAL

Pages: 1 of 4
Date: April 4, 2017

SUBJECT: Bylaw Enforcement Policy

Purpose:

To provide guidance to staff on the receipt of complaints and the initiation of investigation and enforcement proceedings related to contraventions of City bylaws.

The City of West Kelowna cannot take enforcement action with respect to every contravention of a bylaw that may occur within its jurisdiction. The City will use discretion on a case-by-case basis to evaluate contraventions, and take reasonable steps to investigate contraventions in accordance with this policy and operational guidelines of the City.

1. **Overview**

1.1 Bylaw Enforcement statistics, trends, fines, and categories of files including proactive vs. complaint basis files, shall be reported quarterly to Council in conjunction with the Strategic Priorities Quarterly Report.

1.2 Reporting statistics shall include, but not be limited to the following:

- Bylaw Enforcement files opened;
- New Business Licenses issued/declined;
- Parking/traffic files opened;
- Parks files opened;
- Total tickets issued;
- The amount of fines issued / collection efficiency;
- The number of pro-active files and the number of complaint files;
- Trends in enforcement activity (ie. parking issues, homelessness, graffiti, vandalism, vacation rentals, secondary suites, etc.);
- Tickets disputed in Court (and the outcomes);
- Tickets disputed through Bylaw Adjudication (and the outcomes);
- Number of staff hours spent in Court.

1.3 Priority setting for Bylaw Enforcement matters shall be undertaken annually through Council's strategic priority meetings. The priority settings are at Council's discretion, and may identify

enforcement goals for the year, focus on emerging bylaw enforcement trends, identify areas that may require greater proactive enforcement, or prioritize levels of proactive enforcement.

Council members are not involved in day-to-day bylaw enforcement decisions.

1.4 Bylaw Enforcement coverage shall be provided as follows:

May to September - 7:00 a.m. – 6:00 p.m., 7 days/week

October to April - 7:00 a.m. – 4:00 p.m., Monday – Friday

Enforcement matters occurring outside the above-noted coverage times shall be referred to the RCMP.

Additional enforcement coverage during the summer months is provided by seasonal bylaw enforcement officers and may include bike patrols for parks, beaches, and other areas of concern.

2. **General:**

2.1 For the purpose of this policy, a “Bylaw Officer” includes a peace officer, municipal officer, employee, agent, or any other person authorized by Council to enforce City bylaws.

2.2 Although the Bylaw Department operates on a complaint basis, a Bylaw Officer, acting in the regular course of his or her duties, may initiate investigations and conduct inspections to determine compliance with all regulations, prohibitions and requirements of City bylaws. Section 16 of the *Community Charter* allows a Bylaw Officer to enter onto private property for the following purposes:

- (a) To inspect and determine whether all regulations, prohibitions and requirements are being met in relation to any matter for which the Council, a municipal officer or employee or a person authorized by the Council has exercised authority under this or another Act to regulate, prohibit and impose requirements;
- (b) To take action authorized under section 17(1) [*municipal action at defaulter’s expense*];
- (c) In relation to section 18 [authority to discontinue providing a service], to disconnect or remove the system or works of the service;
- (d) To assess or inspect in relation to the exercise of authority under section 8 (3) (c) [*spheres of authority – trees*].

2.3 Investigations may be initiated in person, by written complaint (e-mail or letter), or by phone. A complaint with respect to an alleged contravention of a municipal bylaw must provide:

- a) The name, address and contact information of the complainant;
- b) A description of the nature and location of the alleged contravention.

2.4 Complaints will be investigated on a priority basis and will be based on the following criteria:

- Health, safety, and security of the public;
- Damage to the environment;
- The impact of the violation on the community;
- The impact of the violation on the complainant;
- The nature of the complaint and the allegation (ie. repeat offence).

2.5 All complaints will be acknowledged within 48 hours and shall be placed in priority sequence for additional follow-up.

- Details of the complaint will be recorded and assigned to a Bylaw Enforcement Officer for follow-up;
- The Investigating Officer will review the file details and determine an appropriate priority response;
- Depending on the nature of the complaint, the Investigating Officer may contact the complainant for additional detail and may provide expected timelines for the complaint to be addressed or provide reasons why the complaint will not be investigated;
- Not all types of complaints necessitate that an Officer contact the complainant to advise of the file outcome.

2.6 Complaints that are frivolous or become repeat complaints, will be referred to the CAO for a determination on the outcome and the complainant will be notified in writing on the reason for imposing the outcome.

3. **Confidentiality:**

3.1 The identity of a complainant is confidential and will not be disclosed to anyone for any purpose, except as required by law, and in accordance with the following provisions:

- a) The complainant's identity shall not be disclosed to the person under investigation or any member of the public;
- b) Bylaw enforcement investigations may not necessarily be discussed with a complainant subsequent to the initial submission of a complaint.
- c) Where a person submits a request pursuant to the *Freedom of Information and Protection of Privacy Act* for the disclosure of personal information contained in a bylaw enforcement file, it shall be the City's policy to release the records in accordance with the *Freedom of Information and Protection of Privacy Act*.
- d) Despite the foregoing, the City shall not guarantee the anonymity and confidentiality of complainants and may disclose personal information in bylaw enforcement files in the following circumstances:
 - i. If disclosure is required pursuant to the provisions of the *Freedom of Information and Protection of Privacy Act*;
 - ii. As otherwise required by law.

4. **Enforcement:**

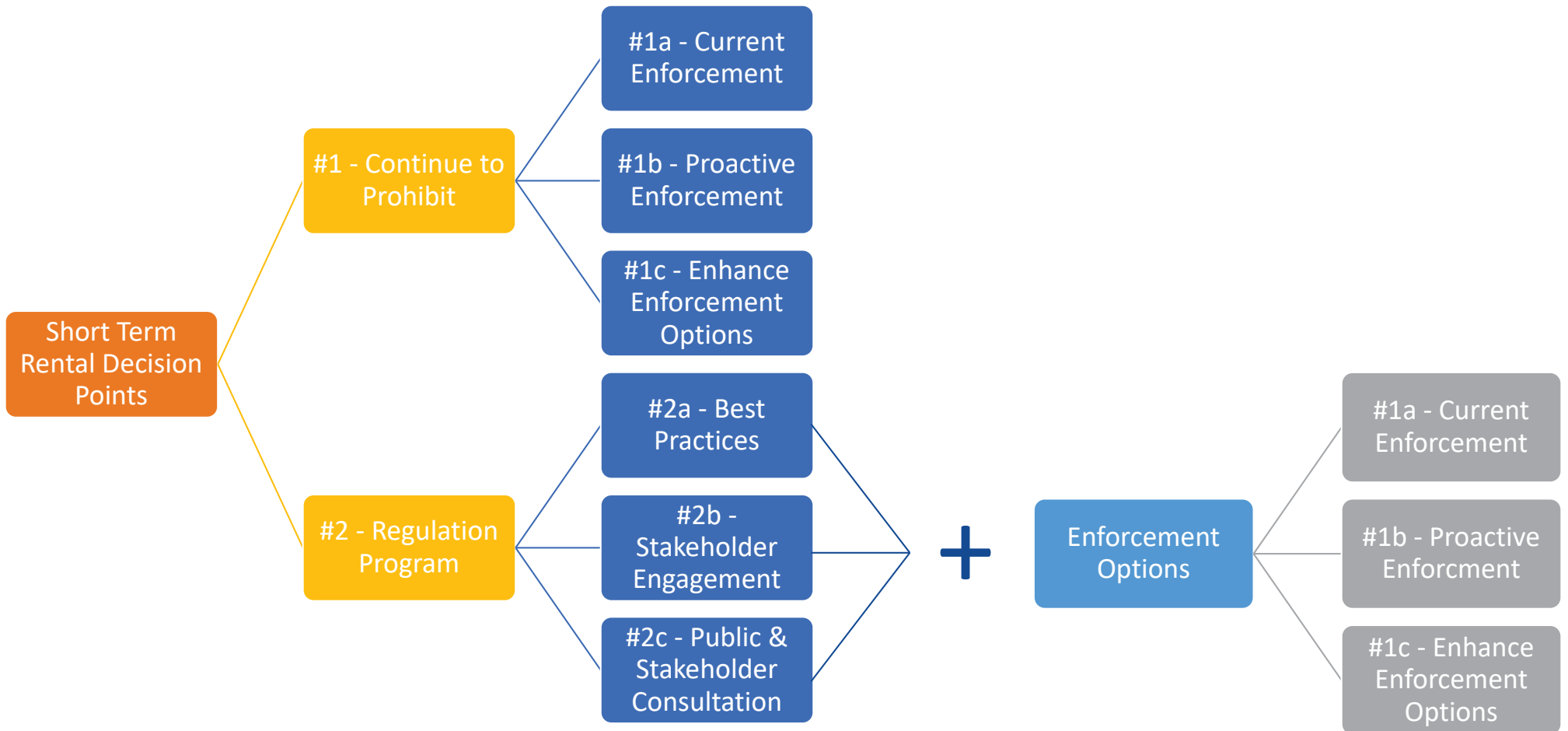
4.1 In determining whether to commence enforcement proceedings, the City may consider one or more of the following criteria:

- a) The scale, nature, and duration of the contravention;
- b) The amount of time that has lapsed since the contravention occurred;
- c) The impact of the contravention on the community;
- d) The resources available to resolve the matter;
- e) The costs associated with enforcement action;
- f) The probability of a successful outcome;
- g) The policy implications of the enforcement action and the potential for precedents;
- h) Whether public safety is at risk;
- i) Whether enforcement may be a deterrent in future cases.

4.2 The City's primary enforcement objective shall be to obtain voluntary compliance.

- 4.3 If voluntary compliance is not achieved, the City may exercise enforcement powers in accordance with the following remedies:
- a) The issuance of an Order to Comply;
 - b) The issuance of a Municipal Ticket or Bylaw Offence Notice;
 - c) Quasi-criminal proceedings in Provincial Court, including prosecutions under the *Offence Act*, and any other remedy as set out in Section 260 of the *Community Charter*;
 - d) Supreme Court injunction proceedings as set out in Section 274 of the *Community Charter*;
 - e) Remedial action and any other remedy as set out in Part 3, Divisions 5-12 of the *Community Charter*, and the City may further seek to fulfill those requirements at the expense of the person in contravention, in accordance with the provisions of Section 17 of the *Community Charter*.
- 4.4 The City retains the discretion to not commence enforcement proceedings in accordance with one or more of the criteria listed in Section 4.1 of this policy.
- 4.5 The Bylaw Officer shall maintain a written record of inspections and investigations undertaken and record the disposition of all complaints received.

Council Decision Points Overview – Short Term Rentals (P20-16)





COUNCIL REPORT

To: Paul Gipps, CAO

Date: August 25, 2020

From: Lisa Siavashi, Financial Services Manager
Andrea Mandau, Senior Accountant

Subject: **2019 DRAFT Statement of Financial Information (SOFI)**

RECOMMENDATION

THAT Council approve the 2019 DRAFT Statement of Financial Information report for the City of West Kelowna.

LEGISLATIVE REQUIREMENTS

The Statements of Financial Information (SOFI) report is a regulatory requirement for all British Columbian municipalities. It is submitted by June 30 each year to the Ministry of Municipal Affairs and Housing. The Financial Information Act (S.2) requires that the Statement of Financial Information be approved by Council. Due to COVID-19, Ministerial Order 0159/2020 has moved the required submission date for the 2019 SOFI report to August 31, 2020

BACKGROUND

The Statements of Financial Information (SOFI) report ensures municipal compliance with provincial reporting requirements. The purpose of the SOFI is to report the financial statements and report disbursements for employee remuneration and for goods and services. It is a regulatory requirement for all British Columbian municipalities that the SOFI report be submitted by June 30 each year and is available for public examination for 3 years once released. The schedules regarding remuneration include amounts paid to the Mayor and Council, and amounts paid to municipal employees who have remuneration over the threshold amount of \$75,000. The report for amounts paid to suppliers of goods and/or services details which vendors were paid a total of exceeding \$25,000 including GST and any other taxes during the year, as well as any grants awarded by the municipality to not-for-profit organizations for the reporting year over \$25,000.

The schedules are prepared for the provincial government, and are prepared according to the FIA (Financial Information Act) regulations. It should be noted that SOFI schedules are based on when payments were made rather than the accrual basis normally used for financial statement presentation.

A few key points regarding the attached statements and schedules:

Schedule of Employee Remuneration and Expenses

Employee Remuneration

The remuneration amounts disclosed in the SOFI report incorporate a number of inclusions: any form of:

- salary,
- wages,
- gratuities,
- taxable benefits, and
- payment into a trust or any form of income deferral paid by the City to the employee or on behalf of the employee during the fiscal year being reported upon. It also includes monies that the employee may not receive such as employee portion of Canada Pension Plan premiums and Employment insurance.

Depending on the year, in addition to regular pay, total remuneration may include:

- overtime pay (IAFF and ALGEU),
- overtime payments related to declared emergency situations,
- statutory holiday pay,
- payments of accrued vacation,
- sick time and banked overtime and
- retroactive pay rate changes but does not include anything payable under a severance agreement. With each of these variables changing year to year, the remuneration amounts will fluctuate annually.

Employee Expenses

The figures under expenses include employee costs such as:

- travel expenses,
- memberships,
- tuition,
- relocation,
- vehicle leases,
- extraordinary hiring expenses, and
- registration fees and similar amounts paid directly to an employee, or to a third party on behalf of the employee, and which has not been included in "remuneration". The FIA specifically states that expenses "... are not limited to expenses that are generally perceived as perquisites or bestowing personal benefit, and may include expenditures required for employees to perform their job functions"; but excludes benefits of a general nature applicable to all employees pursuant to an agreement such as medical, dental, counseling, insurance and similar plans.

Supplier of Payments to Suppliers of Goods and Services

For goods and services purchased by the City, the SOFI report includes a summary of payments made to outside organizations that total more than \$25,000 for the reporting year and is reported on a cash basis. In the case of the City of West Kelowna, this may include payments to such organizations as BC Hydro, the Receiver General of Canada and various other companies for goods and services. If applicable, the report also summarizes payments made as cash grants to not-for-profit organizations (grant-in-aid).

Recoveries/reimbursements

It is important to note that the report does not include any recoveries. For example, if a staff member or contracted service provider were paid any amount, and any portion of that amount was then reimbursed to the City, the reimbursed amount is not reflected in the report and does not reduce the amount reported as remuneration.

Schedule of FTE, Remuneration and Expense Changes

An employee and their equivalent FTE are reported on the SOFI if their earnings are \$75,000 or greater. In any particular year, the list of employees fluctuates based on many variables such as salary and reclassification changes, overtime, retro and onetime payments, and the timing of when positions are vacated and filled within the year.

The schedule below summarizes the changes by employee group for the Schedule of Employee Remuneration and Expenses. Total remuneration and expenses reported for City staff in 2019 is \$11,641,699, which is a \$1,485,683 or a 12.76% increase from 2018.

The schedule below reports FTE for 2019 at 98. This is a net increase of nine positions from 2018. Amongst the compensation, changes are the annualized salaries for some of the new positions that were added to the FTE compliment from the approved 2019 Financial Plan.

Compensation >\$75,000

	Number of Employees			Remuneration and Expenses		
	2019	2018	Change	2019	2018	Change
Management	34	30	4	\$4,237,070	\$3,633,462	\$603,608
IAFF	33	34	-1	4,691,179	4,391,998	299,181
ALGEU	31	25	6	2,713,449	2,130,376	583,073
Total	98	89	9	\$11,641,699	\$10,155,836	\$1,485,863

CONCLUSION

The Statements of Financial Information report is based on information that is all contained within the audited Annual Financial Statements, but provides more in depth details for payments made from the municipality. This is another method of provided

transparency to the public and for comparative and analytical measures. The report also provides information that the Province then uses for statistics.

Alternate Motion:

THAT Council **not** approve the 2019 DRAFT Statement of Financial Information report for the City of West Kelowna

REVIEWED BY

Warren Everton, Director of Finance/CFO

Tracey Batten, Deputy CAO/Corporate Officer

APPROVED FOR THE AGENDA BY

Paul Gipps, CAO

Powerpoint: Yes No

Attachments: 2019 DRAFT Statement of Financial Information



**City of West Kelowna
Statement of Financial Information
For the year ended December 31, 2019**



City of West Kelowna
December 31, 2019

STATEMENT OF FINANCIAL INFORMATION APPROVAL

The undersigned, as authorized by the Financial Information Regulation, Schedule 1, subsection 9(2), approves all the statements and schedules included in the Statement of Financial Information produced under the Financial Information Act.

Warren Everton, CPA
Chief Financial Officer

Date:

Gord Milsom
Mayor

Date:



City of West Kelowna
December 31, 2019

SCHEDULE OF GUARANTEES AND INDEMNITIES AGREEMENTS

There were no guarantees or indemnities under the Guarantees and Indemnities Regulation for the year ended December 31, 2019.

Warren Everton, CPA
Chief Financial Officer

Date:



City of West Kelowna

The Financial Statements contained in this Statement of Financial Information under the Financial Information Act have been prepared by management in accordance with Canadian Generally Accepted Accounting Principles or stated accounting principles, and the integrity and objectivity of these statements are management's responsibility. Management is also responsible for all the statements and schedules, and for ensuring that this information is consistent, where appropriate, with the information contained in the financial statements.

Management is also responsible for implementing and maintaining a system of internal controls to provide reasonable assurance that reliable financial information is produced.

The Mayor and Council is responsible for ensuring that management fulfills its responsibility for financial reporting and internal control.

The external auditors, KPMG LLP, conduct an independent examination, in accordance with Canadian Generally Accepted Auditing Standards, and express their opinion on the financial statements. Their examination does not relate to the other schedules and statements required in the Act. Their examination includes a review and evaluation of the organization's system of internal control and appropriate tests and procedures to provide reasonable assurance that the financial statements are free from material misstatement.

City of West Kelowna

Warren Everton, CPA
Chief Financial Officer

Date:

City of West Kelowna
Schedule of Council Remuneration and Expenses
for the year ended December 31, 2019



Name	Position	Remuneration	Expenses	Total
Gord Milsom	Mayor	70,750	7,577	78,327
DeJong, Rick	Councillor	23,770	8,921	32,692
Findlater, Doug	Councillor	23,770	7,990	31,760
Friesen, Jason	Councillor	23,770	3,726	27,496
Johnston, Stephen	Councillor	23,770	7,760	31,530
Zanon, Carol	Councillor	23,770	8,704	32,474
Zilkie, Jayson	Councillor	23,770	7,390	31,160
		\$ 213,372	\$ 52,068	\$ 265,440

**Prepared under the Financial Information Regulation, Schedule 1, Subsection 6 and the Financial Information Act, Section 2.*

Notes:

Remuneration includes any form of salary, wages, bonuses, gratuities, and taxable benefits.

Expenses includes travel expenses, memberships, tuition, relocation, vehicle leases, extraordinary hiring expenses, registration fees and similar amounts paid directly to an employee, or to a third party on behalf of the employee, and which has not been included in "remuneration". Expenses are not limited to charges that are generally perceived as perquisites or bestowing personal benefit and may include expenditures required for employees to perform their job functions.

City of West Kelowna
Schedule of Employee Remuneration and Expenses
for the year ended December 31, 2019
\$75,000 and over



Name	Position	Remuneration	Expenses	Total
ANDERSON, CHRIS	PUBLIC WORKS MANAGER	131,008	4,292	135,300
ARSENAULT, KYLE	UTILITY OPERATOR II	86,969	1,914	88,883
BATEMAN, LIONEL	ASSISTANT FIRE CHIEF	108,402	6,417	114,819
BATTEN, TRACEY	DEPUTY CAO / CORPORATE OFFICER	188,183	6,445	194,627
BECKER, TROY	FIREFIGHTER	129,402	1,618	131,020
BIDEWELL, BRIAN	UTILITY FOREMAN WASTEWATER COLLECTION	100,094	1,172	101,266
BLISS, RICHARD	FIREFIGHTER	147,867	30	147,897
BORBA, KEVIN	FIREFIGHTER	129,116	30	129,146
BOURCHIER, KEVIN	RECREATION SUPERVISOR	86,794	1,794	88,588
BREDIN, TREVOR	FIREFIGHTER CAPTAIN	176,771	30	176,801
BROLUND, JASON	FIRE CHIEF	156,959	4,750	161,708
BROWNIE, GEOFF	BUILDING SERVICES MANAGER	112,390	5,198	117,588
BRZEZYNSKI, KANDICE	BUILDING OFFICIAL II	81,385	2,100	83,484
CAIN, MIKE	BYLAW COMPLIANCE SUPERVISOR	106,275	1,517	107,793
CAMPBELL, DAN	SYSTEMS ANALYST	80,134	1,464	81,598
CHIOCCHETTI, MAURO	BYLAW COMPLIANCE AND ENFORCEMENT OFFICER III	81,141	4,120	85,261
CLARKE, TRAVIS	INFORMATION SERVICES MANAGER	80,084	4,245	84,329
COSTANZO, DALLAS	FIREFIGHTER	133,706	416	134,121
CUREATZ, NATHAN	FIREFIGHTER	115,610	30	115,640
DARGATZ, ROBERT	DEVELOPMENT ENGINEERING MANAGER	113,575	2,634	116,209
DAVID, AARON	FIREFIGHTER	139,920	30	139,950
DHALIWAL, JASPREET	BYLAW COMPLIANCE AND ENFORCEMENT OFFICER III	77,669	3,573	81,242
DUBE, CODY	WATER TREATMENT OPERATOR III	87,394	790	88,184
DUECK, ELROY	BUILDING OFFICIAL III	91,312	1,089	92,401
DURHAM, JASON	FIREFIGHTER CAPTAIN	146,695	60	146,755
ERICKSON, JAMES	UTILITY OPERATOR III	87,306	1,036	88,341
EVERTON, WARREN	DIRECTOR OF FINANCE / CHIEF FINANCIAL OFFICER	138,169	4,709	142,879
FERBEY, DUSTIN	FIREFIGHTER	138,250	496	138,746
FILLION, ALLEN	DIRECTOR OF ENGINEERING AND PUBLIC WORKS	172,770	354	173,124
FLETCHER, JEFFREY	FACILITIES SUPERVISOR	102,737	151	102,889
FOSTER, MICHAEL	SENIOR BUILDING OFFICIAL	94,751	2,195	96,946
FRASER, BRITTON	UTILITIES FOREMAN - WATER DISTRIBUTION	116,258	1,914	118,172
FRASER, CLINT	FIREFIGHTER	141,199	30	141,229
GALBRAITH, JAMES	UTILITY OPERATOR III	88,249	1,115	89,364
GARTRELL, CHAD	ASSISTANT FIRE CHIEF	142,044	2,143	144,187
GATES, TREVOR	FIREFIGHTER	122,202	30	122,232
GERRITSEN, NATALIE	PARKS PLANNER	76,146	375	76,521
GIPPS, PAUL	CHIEF ADMINISTRATIVE OFFICER	104,696	14,923	119,619
GOODWIN, ERIN	FACILITIES MANAGER	112,758	1,384	114,143
HALL, DENNIS	FIREFIGHTER	135,116	1,423	136,539
HARDING, STACEY	PARKS AND FLEET OPERATIONS MANAGER	105,796	2,954	108,749
HARMATA, PATRICK	FIREFIGHTER CAPTAIN	159,264	30	159,294
HENDERSON, NANCY	GENERAL MANAGER OF DEVELOPMENT SERVICES	196,791	7,445	204,236
HILLIS, ROBERT	ENGINEERING MANAGER	142,379	2,577	144,956
HOULT, LISA	HEALTH & SAFETY ADVISOR	89,554	1,015	90,569
HROMADNIK, JASON	FIREFIGHTER	144,054	1,423	145,477
HUDON, JEROME	BUILDING OFFICIAL II	76,381	4,974	81,355
HURST, JARED	FIREFIGHTER	140,727	1,385	142,112
IKLE, RYAN	FIREFIGHTER	130,547	30	130,577
JONES, KIRSTEN	COMMUNICATIONS SUPERVISOR	97,749	2,085	99,834
KAUTH, RALF	PARKS OPERATION FOREMAN	80,199	2,326	82,525
KAY, MICHAEL	FIREFIGHTER	136,534	30	136,564
KNAITNER, ENIKO	HUMAN RESOURCES ADVISOR	89,194	2,349	91,543
KOCH, MATTHIAS	INFORMATION SERVICES MANAGER	150,405	5,942	156,347
KUSCH, ROBERT	RECREATION AND CULTURE MANAGER	111,412	3,556	114,968
LIEBEL, TYLER	FIREFIGHTER	128,197	30	128,227
LINDSAY, MARK	FIREFIGHTER	145,464	30	145,494
MAGNAN, BRENT	PLANNING MANAGER	117,356	2,206	119,563
MARTENS, JASMINE	UTILITY OPERATOR II	78,102	1,365	79,467
MARTIN, CURTIS	SENIOR MECHANIC	92,702	645	93,347
MASSON, JULIANNA	FORENSIC VIDEO ANALYST	80,992	-	80,992
MAXSON, MARK	WATER TREATMENT PLANT FOREMAN	93,400	688	94,088
MCCARTHY, CONAN	FIREFIGHTER	152,870	30	152,900
MCEWAN, BRYCE	FIREFIGHTER	133,176	30	133,206
MINCHIN, SEAN	FIREFIGHTER	139,285	1,423	140,707
MITCHELL, DAVID	FIRE INSPECTOR	114,093	4,684	118,777
MOORE, TODD	FIREFIGHTER CAPTAIN	172,623	623	173,245

City of West Kelowna
Schedule of Employee Remuneration and Expenses
for the year ended December 31, 2019
\$75,000 and over



Name	Position	Remuneration	Expenses	Total
MOSS, CURTIS	UTILITY OPERATOR II	81,849	2,989	84,838
NEIL, STEVE	LAND AGENT	90,666	359	91,025
NEWMARCH, ROBERT	PLUMBING/HVAC OFFICIAL	86,846	932	87,778
OLIVER, CHRISTOPHER	PLANNER III	83,607	3,637	87,244
ONYSCHUK, RYAN	FIREFIGHTER	137,680	1,330	139,010
PARRO, TRAVIS	FIREFIGHTER	136,641	34	136,676
PARSONS, ROBERT	NETWORK ANALYST	79,752	3,165	82,917
PEARSON, MATTHEW	MECHANIC	83,529	977	84,506
PEDERSEN, TEHLANE	UTILITY OPERATOR III	89,951	2,556	92,507
PENNINGTON, SARAH	UTILITIES TECHNICAL COORDINATOR	81,015	586	81,601
PERROTT, FREDERICK JOHN	ECONOMIC DEVELOPMENT AND TOURISM MANAGER	106,084	7,649	113,734
PETERS, BOB	FIREFIGHTER CAPTAIN	171,426	30	171,456
PIKE, NATHAN	FIREFIGHTER CAPTAIN	179,969	164	180,133
REESE, KYLE	ROADS & DRAINAGE SUPERVISOR	93,942	1,145	95,087
RICCIUTI, DANIEL	UTILITIES SUPERVISOR	108,643	3,477	112,121
ROBERTS, MARK	PROJECT MANAGER	87,225	3,791	91,016
SANDBERG, JASON	DEVELOPMENT ENGINEER	84,946	3,971	88,916
SAVIN, TERRY H	FIRE PREVENTION OFFICER	132,866	910	133,776
SCHNITZLER, BRADLEY	FIREFIGHTER	128,905	165	129,070
SCHNITZLER, SHELLEY	LEGISLATIVE SERVICES MANAGER	105,403	358	105,761
SIAVASHI, LISA	FINANCIAL SERVICES MANAGER / DEPUTY CFO	110,003	2,051	112,054
SNOW, CATHERINE	SENIOR DEVELOPMENT ENGINEER	80,534	1,310	81,844
STORK, DAVID	FACILITIES OPERATOR III	76,389	2,122	78,511
STRATYCHUK, COLIN	BUSINESS SYSTEMS ANALYST	78,947	1,734	80,681
TRACY, PATTY	HUMAN RESOURCES MANAGER	142,799	7,977	150,777
UMMENHOFER, MICHAEL	PURCHASING MANAGER	106,873	3,314	110,187
VISSCHER, JOSH	UTILITY FOREMAN - MAINTENANCE	97,022	1,649	98,670
WATSON, BRENT	ASSISTANT FIRE CHIEF	141,544	2,210	143,754
WEILL, JASON	FIREFIGHTER	140,001	955	140,956
YOUNG, LYLE	FIREFIGHTER CAPTAIN	177,681	947	178,627
ZAFFINO, JIM	CHIEF ADMINISTRATIVE OFFICER	170,655	7,153	177,808

Subtotal for Over \$75,000 in remuneration & expenses	\$ 11,434,148	\$ 207,551	\$ 11,641,699
Under \$75,000 in remuneration & expenses	7,069,599	201,408	7,271,007
Total	\$ 18,503,747	\$ 408,959	\$ 18,912,705

Employers portion of Employment Insurance and Canada Pension Plan - Receiver General	\$ 817,130
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**Prepared under the Financial Information Regulation, Schedule 1, Subsection 6 and the Financial Information Act, Section 2.*

Notes:

Remuneration includes any form of salary, wages, bonuses, gratuities, and taxable benefits.
Expenses includes travel expenses, memberships, tuition, relocation, vehicle leases, extraordinary hiring expenses, registration fees and similar amounts paid directly to an employee, or to a third party on behalf of the employee, and which has not been included in "remuneration".
Expenses are not limited to charges that are generally perceived as perquisites or bestowing personal benefit and may include expenditures required for employees to perform their job functions.

City of West Kelowna
Schedule of Payments to Suppliers of Goods and Services
for the year ended December 31, 2019



Supplier Name	Total
1067083 B.C. LTD.	45,730
1105875 BC LTD.	47,488
5 POINT OPERATIONS INC.	155,898
AARDVARK PAVEMENT MARKING SERVICES	70,660
ACTIVE LIVING ENT. LTD.	620,711
AECOM CANADA LTD.	325,651
ALBRECHT JACE	48,278
ALL ELEMENTS DESIGN MANAGE BUILD	51,582
ALLIANCE TRAFFIC GROUP	30,026
ALLNORTH CONSULTANTS LTD.	338,379
ALLTERRA LAND SURVEYING LTD.	29,326
ALTOW REALTY GROUP LTD. IN TRUST	86,105
AMAZON.COM	25,686
APPROVED SERVICES (DBA TOMAU HLDG LTD)	323,490
AQUA-BILITY PROJECTS LTD.	53,268
ARCRIDGE LTD.	163,406
ARTECH MACHINE & FABRICATION LTD.	31,890
ASSOCIATED ENGINEERING (B.C.) LTD.	160,092
ASSOCIATION OF LOCAL GOVERNMENT EMPLOYEES	57,453
ATLAS POWER SWEEPING LTD.	151,501
BC ASSESSMENT AUTHORITY	436,270
BC GENERAL CONTRACTING INC.	608,278
BC HYDRO	1,248,315
BC TRANSIT	1,773,617
BELL MOBILITY INC.	27,286
BRENNTAG CANADA INC.	100,943
CAMBER HEIGHTS DEV LTD PARTNERSHIP	179,611
CANADA POST CORPORATION	66,518
CANADA SAFETY EQUIPMENT LTD.	51,380
CANTEX-OKANAGAN CONSTRUCTION LTD.	33,907
CAPRI INSURANCE - HARDY ST	193,642
CARO ANALYTICAL SERVICES (KELOWNA)	92,641
CDW CANADA CORP	41,069
CENTRAL OKANAGAN REGIONAL HOSPITAL DISTRICT	2,658,959
CENTRIX CONTROL SOLUTIONS LTD PARTNERSHIP	110,895
CIMCO REFRIGERATION	49,086
CITY OF KELOWNA	929,129
CITYVIEW	35,091
CLAYMORE CLOTHES (1982) LTD.	43,867
COMMISSIONAIRES BC	29,423
COPCAN CIVIL LTD.	3,063,168
CR DIRECT CONTRACTING SERVICES INC.	104,472
CREATIVE OKANAGAN ARTIST &	31,576
CULLEN DIESEL POWER LTD	175,550
ECO ELECTRICAL SOLUTIONS LTD.	84,627
ECORA ENGINEERING & RESOURCE GROUP LTD.	36,368
EMCON SERVICES INC.	2,106,837
EMPS ELECTRIC MOTOR & PUMP SERVICE LTD.	76,606
ENVIRONMENTAL 360 SOLUTIONS LTD	848,398
ESRI CANADA LIMITED	92,314
EXPEDITION MANAGEMENT CONSULTING LTD.	61,170
FLYNN CANADA LTD.	30,173
FORTIS BC - NATURAL GAS	199,280
FRED SURRIDGE LTD	137,954
GLEN EAGLES HOLDINGS LTD.	244,385
GLOBAL NETWORK FOR COMMUNITY SAFETY CANADA	27,160
GREAT-WEST LIFE ASSURANCE COMPANY	1,311,108
GREEN EARTH HYDRO VAC LTD.	211,058
GUILLEVIN INTERNATIONAL	108,170
HACH SALES & SERVICE CANADA LTD	25,943
HOME DEPOT	67,210
HOULE ELECTRIC LIMITED	58,359
IAFF LOCAL 4457	67,704
ICINFRASTRUCTURE	64,767
ICONIX WATERWORKS LP	32,422
INTERIOR INSTRUMENT TECH SERVICES LTD.	144,216
INTERIOR PORTABLE RENTALS LTD.	43,468
INTERRA SOLUTIONS INC	34,175

City of West Kelowna
Schedule of Payments to Suppliers of Goods and Services
for the year ended December 31, 2019



Supplier Name	Total
JOHN BROOKS COMPANY LIMITED	28,893
KAL TIRE	36,988
KARA VISTA DEVELOPMENT LTD.	51,679
KELOWNA DAILY COURIER	55,708
KELOWNA KIA	80,651
KENDRICK EQUIPMENT (2003) LTD.	184,373
KENT-MACPHERSON APPRAISALS INC.	35,340
KIMCO CONTROLS LTD.	72,166
KN FALL PROTECTION SERVICES LTD.	34,715
KONSTANTOPOULOS MONIKA	160,975
KPMG LLP T4348	44,205
L & J DIAMOND MAINTENANCE CORP	109,641
LAFARGE CANADA INC.	634,014
LANDMARK SOLUTIONS LTD.	492,309
LARRATT AQUATIC CONSULTING LTD.	31,408
LEADERS INTERNATIONAL EXECUTIVE SEARCH	104,672
LEONARD H. MARRIOTT "IN TRUST"	50,000
LONG VIEW SYSTEMS CORP	54,214
LULU ISLAND WINE GROUP LTD.	114,225
M & M PERFORMANCE MOTORSPORTS CORP.	36,822
MACDONALD REALTY "IN TRUST"	60,000
MACKINLEY-CLARK PAVING LTD	59,660
MANCHESTER SIGNS PRINTING & GRAPHICS LTD	54,485
MANDRAX ENTERPRISES LTD.	34,661
McELHANNEY CONSULTING SERVICES LTD.	28,991
MEARL'S MACHINE WORKS LTD.	95,444
METRO MOTORS LTD	253,439
MICROSOFT CORPORATION	115,016
MIND SMART HEALTH INC.	32,527
MINISTER OF FINANCE	7,001,670
MJI CONTRACTING	43,691
MUNICIPAL FINANCE AUTHORITY	1,672,221
MUNICIPAL INSURANCE ASSOCIATION OF B.C.	246,896
MUNICIPAL PENSION PLAN	1,826,478
NAPA WESTBANK #254	44,574
NEPTUNE TECHNOLOGY GROUP LIMITED	390,581
NEW HORIZON PRODUCTIONS	43,719
NORTHERN COMPUTER	77,329
NOR-VAL RENTALS LTD	35,042
OK ENVIRONMENTAL WASTE SYSTEMS LTD.	700,561
OKANAGAN REGIONAL LIBRARY	1,529,052
OMEGA COMMUNICATIONS LTD.	43,660
ORCA HEALTH & SAFETY CONSULTING INC.	26,370
PALADIN SECURITY GROUP LTD.	86,562
PETRO-CANADA	238,277
PIHL LAW CORPORATION (IN TRUST)	60,000
PJS SYSTEMS INC	262,235
PLANET CLEAN KELOWNA	57,811
POSTNET	30,740
PREMIUM TRUCK & TRAILER INC.	31,887
PRESTIGE LAWN & LANDSCAPE LTD.	79,783
PRICE'S ALARM SYSTEMS LTD.	42,566
PROFIRE EMERGENCY EQUIPMENT INC.	152,502
PROJECT ELECTRIC INC.	26,458
PYRAMID EXCAVATION CORPORATION	1,125,835
QUANTA TELECOM CANADA LTD.	26,444
QUANTUS ELECTRIC LTD.	273,260
R & L EXCAVATING	30,687
RECEIVER GENERAL	11,059,463
REGIONAL DISTRICT OF CENTRAL OKANAGAN	9,603,309
ROCKY MOUNTAIN PHOENIX	103,250
ROSE VALLEY VENTURES LTD.	67,504
ROYALE LANDSCAPING LTD.	260,055
RYSER DEVELOPMENTS LTD	35,572
SALINA CURTIS	27,010
SCHOOL DISTRICT #23	202,694
SCOTT CONTRACTING & EXCAVATING	30,417
SCR CONTRACTING SERVICES LTD.	33,311

City of West Kelowna
Schedule of Payments to Suppliers of Goods and Services
for the year ended December 31, 2019



Supplier Name	Total
SEAL TEC INDUSTRIES LTD.	51,933
SHANNON HEIGHTS DEVELOPMENTS JOINT	193,171
SITEONE LANDSCAPE SUPPLY	30,343
SOFTCHOICE LP	248,069
SOURCE OFFICE FURNISHINGS	53,072
SPARTAN CONTROLS LTD.	77,868
SPORT SYSTEMS CANADA INC.	34,902
STANTEC CONSULTING LTD.	787,053
STAPLES	51,003
STEEVES & ASSOCIATES INC.	28,626
TALLUS DEVELOPMENTS LTD.	40,767
TCC THE CLEANING CO. LTD.	51,965
TELUS COMMUNICATIONS INC.	328,553
TERRACOM SYSTEMS LTD	47,617
THE LODGING COMPANY	34,748
TKI CONSTRUCTION LTD.	4,158,175
UNIFIRST CANADA LTD.	25,961
URBAN SYSTEMS LTD.	533,447
VADIM COMPUTER MANAGEMENT GROUP	52,406
VAN HOUTTE COFFEE SERVICES INC.	25,229
VDA ARCHITECTURE LTD.	256,241
VERGUNST EDWIN	320,920
WASTE CONNECTIONS OF CANADA INC.	153,059
WATERHOUSE ENVIRONMENTAL SERVICES CORP	200,243
WATT CONSULTING GROUP LTD.	84,113
WESCO DISTRIBUTION CANADA LP	27,808
WEST KELOWNA PROFESSIONAL FIREFIGHTERS	25,229
WESTBANK MUSEUM & ARTS AND CRAFTS SOCIETY	115,316
WESTCANA ELECTRIC INC.	62,882
WESTSIDE BOYS & GIRLS CLUB	135,000
WOLFE ANNE	66,974
WOLSELEY CANADA INC.	74,569
WOODLAND SPIRIT CONTRACTING LTD.	361,267
WORKSAFE BC	118,017
YOUNG ANDERSON	353,014
YOUNG ANDERSON IN TRUST	2,303,543
Total for suppliers paid over \$25,000	\$ 73,304,983
Grants and Contributions over \$25,000	
WESTSIDE CELEBRATION SOCIETY	25,035
Total of grants and contributions over \$25,000	25,035
Total for suppliers paid under \$25,000	3,852,444
Total	\$ 77,182,462

**Prepared under the Financial Information Regulation, Schedule 1, Subsection 7 and the Financial Information Act, Section 2.*

Notes:

Debt payments payable to Municipal Finance Authority (MFA) are paid to an intermediary, Regional District of Central Okanagan (RDCO), who in turn make payments to MFA on behalf of the City of West Kelowna. For purposes of the schedule above, these payments are excluded from RDCO payments and are included in MFA payments.

**City of West Kelowna
Statement of Severance Agreements*
for the year ended December 31, 2019**



There were two severance agreements under which payment commenced between the City of West Kelowna and its non-unionized employees during fiscal year 2019. These agreements represent from six to eleven months of compensation.

** Prepared under the Financial Information Regulation, Schedule 1, subsection 6(7)*



COUNCIL REPORT

To: Paul Gipps, CAO

Date: August 25, 2020

From: Tracey Batten, Deputy CAO/Corporate Officer

File No:

Subject: **Lease Agreement – CWK and SD No. 23 Constable Neil Bruce Middle School Playing Fields**

RECOMMENDATION

THAT Council authorize the Mayor and Corporate Officer to execute a lease agreement for the Constable Neil Bruce Middle School Playing Fields with School District No. 23 for a term November 1, 2020 to July 1, 2024 for an annual sum of \$1.00.

STRATEGIC AREA(S) OF FOCUS

Strengthen Our Community through building partnerships with School District No. 23 and creating recreation opportunities for our residents.

BACKGROUND

In November of 2000, the Regional District of Central Okanagan entered into a lease agreement for playing fields located at Constable Neil Bruce Middle School (CNB) for a twenty year term ending October 31, 2020.

The proposed lease is unchanged from the previous lease however is for a shorter period of time to coordinate its expiry with the City's and School District Master Joint Use Agreement which expires on July 1, 2024. The master agreement recognizes "a strategic alliance to provide reciprocal recreational, educational and cultural opportunities for students and the public, through shared use of Joint Facilities". The Master Joint Use Agreement and the CNB playing field lease comprise elements an overall cooperative recreation and culture approach in West Kelowna.

DISCUSSION

The leased lands consist of three fields (two soccer fields and a soccer/multi-purpose field), a field house and parking. CWK would continue to maintain the fields and schedule use as per the agreement with no change in requirements from previous years.

FINANCIAL IMPLICATIONS

The rental payable by the City for the Leased Lands is \$1.00 annually.

The operating costs for field maintenance and staff resource for bookings are currently included in the City's budget.

CONCLUSION

School District No. 23 Board has approved the continuance of the leasing agreement and have executed it. This arrangement is a benefit to both parties and the residents of West Kelowna.

Alternate Motion:

THAT Council postpone consideration of the CNB Middle School Playing Fields Lease.

APPROVED FOR THE AGENDA BY

Paul Gipps, CAO

Powerpoint: Yes No

Attachments:

Lease Agreement for Recreational Playing Fields at CNB Middle School

LEASE AGREEMENT

THIS AGREEMENT made as of the ____ day of _____, 2020.

BETWEEN:

**THE BOARD OF EDUCATION OF
SCHOOL DISTRICT NO. 23 (CENTRAL OKANAGAN)**
1040 Hollywood Road South, Kelowna, British Columbia V1X 4N2

(hereinafter called the "Board")

OF THE FIRST PART

AND:

CITY OF WEST KELOWNA
2760 Cameron Road, West Kelowna, British Columbia V1Z 2T6

(hereinafter called the "City")

OF THE SECOND PART

WHEREAS

A. The Board is the registered owner of certain lands and improvements known as the Constable Neil Bruce Middle School situate at or near the City of West Kelowna, Province of British Columbia and legally described as:

Parcel Identifier: 024-367-745
Lot A, District Lot 2601
Osoyoos Division Yale District
Plan KAP63632
(the "Lands");

B. The parties have entered into a Joint Development and Joint Use Agreement as of even date (the "Joint Use Agreement") whereby the parties have agreed to jointly undertake the development and joint use of recreational playing fields and other facilities on the Lands (the "Joint Use Lands");

C. The Board has agreed to lease to the City a portion of the Joint Use Lands consisting of three recreational playing fields including two soccer fields, one soccer/multi- purpose field, a field house and parking areas as shown on the site plan attached hereto as Schedule A (the "Leased Lands");

D. Pursuant to section 96(3) of the School Act the Board, with the Minister's prior approval, may enter into a lease agreement;

NOW THEREFORE in consideration of the mutual promises contained in this Lease Agreement and other good and valuable consideration, the receipt and sufficiency of which is hereby acknowledged, the parties agree as follows:

1.0 LEASE

- 1.01 The Board hereby leases to the City that portion of the Lands shown outlined in bold and described as Leased Lands on the site plan attached hereto as Schedule A (the "Leased Lands").
- 1.02 The term of this Lease shall be for a term commencing the 1st day of November, 2020 and terminating the 1st day of July, 2024.

2.0 RENT

- 2.01 The rental payable by the City for the Leased Lands shall be the sum of \$1.00 annually.

3.0 CITY COVENANTS

The City covenants with the Board:

- 3.01 **Maintenance** - To maintain the Leased Lands and the Joint Use Lands throughout the term of this Lease in a neat and tidy condition including mowing and fertilizing all grassed areas and maintaining improvements. The Leased Lands shall be maintained to a standard agreed upon annually between the Board and the City.
- 3.02 **Utilities** - To pay promptly as the same become due, all utilities of whatever description that may at any time during the term of this Lease be lawfully payable in connection with the Leased Lands, which share of the City shall be determined pro rata in the proportion that the area of the Leased Lands bears to the total area of the Lands.
- 3.03 **Nuisance and Negligence** - Not to do, suffer or permit any act which may in any manner directly or indirectly, cause injury or damage to the Leased Lands or to any fixtures or improvements, including but not limited to, any sidewalk, curb, gutter, road surface and/or landscaped boulevard bordering the Leased Lands, nor any act which may be or become a nuisance to or interference with any one who occupies or has access to any part of the Leased Lands, or which may render the Leased Lands or any part thereof less desirable or injure the reputation thereof.
- 3.04 **Assignment** - Not to assign or sub-let in whole or in part the Leased Lands without the prior written consent of the Board, which consent may be arbitrarily withheld.
- 3.05 **Abide by Laws** - To abide by and comply with at its expense all laws, rules and regulations of all authorities having jurisdiction which in any manner relates to or affects the Leased Lands, or the use of the Leased Lands by the City, and to indemnify and save harmless the Board from all costs, charges or damages which may occur by reason of any breach by the City of any such laws, rules or regulations.

4.0 INSURANCE

- 4.01 **General Insurance Provisions** - The City agrees to maintain and keep in force during the term of this Lease, the insurance coverage listed in this article.
- 4.02 **Proof of Insurance** - The City shall at the time the contract is signed, submit to the Board, certificates for all insurance policies required under this article and shall also provide to the Board from time to time, as may be required, satisfactory proof that such policies are still in full force and effect.
- 4.03 **Notice of Change or Cancellation** - Each insurance policy required under this article shall contain an endorsement to provide all named insureds with prior notice of changes and cancellations. Such endorsement shall be in the following form:
- "It is understood and agreed that the coverage provided by this policy will not be changed or amended in any way or cancelled until thirty days after written notice of such change or cancellation shall have been given or sent by registered mail to all insureds."
- Whenever the word "Board" is to appear in the insurance policies, the legal name shall be inserted.
- 4.04 **Liability Insurance** - The City shall be responsible for a policy of public liability and property damage insurance in an amount of no less than two million dollars (\$2,000,000.00) against liabilities or damages in respect of injuries to persons (including injuries resulting in death) and in respect of any damage arising out of the exercise of the rights granted by this Lease.
- 4.05 **Additional Insured** - The Board shall be an additional insured on the policy. The policy shall preclude subrogation claims by the insurer against anyone insured thereunder. In addition, such insurance policy shall include the following 'Cross Liability' clause:
- "The insurance afforded by this policy shall apply in the same manner as though separate policies were issued to any action brought against any of the named insured by or on behalf of any other named insured."
- 4.06 **Automotive Insurance** - The City shall license and insure for business purposes insurance coverage of a minimum of two million dollars (\$2,000,000.00) public liability and property damage, for all automotive equipment used by the City in the conduct of the City's activities provided for in this Lease.
- 4.07 **Not to Void Insurance** - The City agrees not to do or permit anything to be done which would render any policy of insurance maintained by either party or any part thereof void or voidable, or which would cause an increase in the insurance premiums. In the event that the City does anything that would cause an increase in the insurance premiums, the City shall pay to the Board that amount which represents the increase in the insurance premium by virtue of the City's use or occupation of the Leased Lands.

5.0 CLEANLINESS

5.01 The City agrees not to permit the Leased Lands to become untidy, unsightly or hazardous or to permit unreasonable quantities of waste or refuse to accumulate on the Leased Lands.

6.0 USE OF THE LEASED LANDS

The City agrees:

6.01 Not to use the Leased Lands for any purpose other than three recreational playing fields including two soccer fields, one soccer/multi-purpose field, a field house and parking areas, for use by the parties to this Lease, and the general public in accordance with any conditions as may from time to time be agreed upon between the parties including, without limitation, the Joint Use Agreement.

6.02 To pay for all works and improvements associated with the Joint Use Lands including all maintenance and repair that may be required from time to time.

6.03 Not to use the Leased Lands between the hours of 8:00 a.m. through 3:30 p.m. during school days, and for special events scheduled by the Board, and except for days that may, upon request of the Board, be agreed upon in writing by the City.

7.0 CONSTRUCTION OF IMPROVEMENTS

7.01 The parties agree that the City shall at all times consult with and seek the agreement of the Board as to the design and specifications of construction on the Joint Use Lands, and all improvements, and not to initiate any construction without the prior written approval of the Board.

8.0 ENTIRE AGREEMENT

8.01 The parties agree that this Lease, the Joint Use Agreement and any agreements made pursuant to the Joint Use Agreement, are the only agreements between the parties concerning the Leased Lands and the Joint Use Lands, and that there are no other terms, conditions, warranties or representations. Amendments to the agreements must be in writing and agreed to by both parties.

9.0 BOARD COVENANTS

9.01 The Board covenants with the City that the City shall enjoy quiet enjoyment of the Leased Lands during the term of this Lease.

10.0 EXCLUSION OF LIABILITY

10.01 The City shall not be liable for and shall not be required to indemnify and save harmless the Board, its officials, officers, employees, agents, students or other persons using the Joint Use Lands or the Leased Lands at the invitation or with the express or implied permission of the Board as to any property or injury or damage, including death, caused by the negligence of the Board, its officials, officers, employees, agents or other representatives.

11.0 IMPROVEMENTS VESTING

11.01 That parties agree that at the expiry of this Lease all improvements to the Leased Lands shall become the property of the Board.

12.0 ENUREMENT

12.01 This Lease shall enure to the benefit of and be binding upon the parties hereto and their respective permitted assigns and successors at law. Wherever the singular or masculine is used the same shall be construed as meaning the plural or feminine or body corporate or politic as the context may require.

IN WITNESS WHEREOF the parties have executed this Agreement by their duly authorized signing officers on the day and year first above written.

Board of Education of School District No. 23 (Central Okanagan)

Ryan Stierman, Secretary-Treasurer/CFO

Date: _____

City of West Kelowna

Gord Milsom, Mayor

Date: _____

Tracey Batten, Deputy CAO/Corporate Officer

Date: _____

SCHEDULE "A"





COUNCIL REPORT

To: Paul Gipps, CAO Date: August 25, 2020
From: Shelley Schnitzler, Legislative Services Manager File No: 93.45 & 95.42
Subject: **Bylaw Notice Enforcement Amendment Bylaw No. 0093.45 and Ticket Information Utilization Amendment Bylaw No. 0095.42**

RECOMMENDATION

THAT “Bylaw Notice Enforcement Amendment Bylaw No. 0093.45, 2020” be adopted; and

THAT “City of West Kelowna Ticket Information Utilization Amendment Bylaw No. 0095.42, 2020” be adopted.

BACKGROUND

This is a housekeeping amendment to Schedule 12 (Ticket Offences for Parks and Public Spaces Bylaw No. 0184) of Bylaw Notice Enforcement Bylaw No. 0093 and Ticket Information Utilization Bylaw No. 0095 (the City’s two ticketing bylaws) to remove a ticketing offence, as the offence is not referenced in the Parks and Public Spaces Bylaw.

Parking in a disabled area is addressed in the City’s Traffic Bylaw and the associated fine is in Schedule 16 of the ticketing bylaw. As such, the Parks and Public Spaces Bylaw does not reference ‘parking in a disabled area’ as noted in Section 3.13 g) of the bylaw, thereby the ticket offence should be removed from Schedule 12.

At the July 28, 2020 regular Council meeting, Council gave three readings to Bylaw No. 0093.45 and Bylaw No. 0095.42. The bylaws are now before Council for consideration of adoption.

COUNCIL REPORT / RESOLUTION HISTORY

Date	Report Topic / Resolution	Resolution No.
July 28, 2020	THAT Council give first, second and third reading to “Bylaw Notice Enforcement Amendment Bylaw No. 0093.45, 2020”; and	C201/20

THAT Council give first, second and third reading to “City of West Kelowna Ticket Information Utilization Amendment Bylaw No. 0095.42, 2020”.

Alternate Motion:

That Council postpone adoption of “Bylaw Notice Enforcement Amendment Bylaw No. 0093.45, 2020”; and

That Council postpone adoption of “City of West Kelowna Ticket Information Utilization Amendment Bylaw No. 0095.42, 2020”.

Additional direction from Council would be requested.

REVIEWED BY

Tracey Batten, Deputy CAO/Corporate Officer

APPROVED FOR THE AGENDA BY

Paul Gipps, CAO

Powerpoint: Yes No

Attachments:

- Bylaw Notice Enforcement Amendment Bylaw No. 0093.45, 2020
- City of West Kelowna Ticket Information Utilization Amendment Bylaw No. 0095.42, 2020
- Schedule 12 of the City’s Ticketing Bylaw (for the Parks and Public Spaces Bylaw)
- Schedule 16 of the City’s Ticketing Bylaw (for the Traffic Bylaw)

CITY OF WEST KELOWNA

BYLAW NO. 0093.45

A BYLAW TO AMEND THE BYLAW NOTICE ENFORCEMENT BYLAW

WHEREAS the Council of the City of West Kelowna desires to amend the Bylaw Notice Enforcement Bylaw No. 0093;

THEREFORE BE IT RESOLVED that the Council of the City of West Kelowna in open meeting assembled, hereby enacts as follows:

1. Title

This Bylaw may be cited as the "BYLAW NOTICE ENFORCEMENT AMENDMENT BYLAW NO. 0093.45, 2020."

2. Amendments

"Bylaw Notice Enforcement Bylaw No. 0093" is hereby amended as follows:

2.1 By deleting the following line from Schedule 12 of Bylaw No. 0093:

Park in disabled area	3.13 g)	\$100.00
-----------------------	---------	----------

READ A FIRST, SECOND AND THIRD TIME THIS 28TH DAY OF JULY, 2020
ADOPTED

MAYOR

CORPORATE OFFICER

CITY OF WEST KELOWNA

BYLAW NO. 0095.42

A BYLAW TO AMEND THE TICKET INFORMATION UTILIZATION BYLAW

WHEREAS the Council of the City of West Kelowna desires to amend the City of West Kelowna Ticket Information Utilization Bylaw No. 0095;

THEREFORE BE IT RESOLVED that the Council of the City of West Kelowna in open meeting assembled, hereby enacts as follows:

1. Title

This Bylaw may be cited as the "CITY OF WEST KELOWNA TICKET INFORMATION UTILIZATION AMENDMENT BYLAW NO. 0095.42, 2020."

2. Amendments

"City of West Kelowna Ticket Information Utilization Bylaw No. 0095" is hereby amended as follows:

2.1 By deleting the following line from Schedule 12 of Bylaw No. 0095:

Park in disabled area	3.13 g)	\$100.00
-----------------------	---------	----------

READ A FIRST, SECOND AND THIRD TIME THIS 28TH DAY OF JULY, 2020
ADOPTED

MAYOR

CORPORATE OFFICER

Bylaw No. 0095.16, adopted September 24, 2013, amended Bylaw No. 0095 by adding the following to Schedule 12:
 Exceed 15 minute moorage 13(5) \$100.00.
 Bylaw No. 0095.21, adopted January 28, 2014, amended Bylaw No. 0095 by deleting "Exceed 15 minute moorage, 13(5), \$100.00" from Schedule 12 and inserting "Moor contrary to posted signage, 13(5), \$100.00" into Schedule 12.
 Bylaw No. 0095.24, adopted September 29, 2015, deleted Schedule 12 in its entirety and replaced it with the following:
 Bylaw No. 0095.26, adopted November 24, 2015, deleted Schedule 12 in its entirety and replaced it with the following:
 Bylaw No. 0095.34, adopted November 28, 2017, deleted Schedule 12 in its entirety and replaced it with the following:
 Bylaw No. 0095.40, adopted October 9, 2018, deleted Schedule 12 in its entirety and replaced it with the following:
 Bylaw No. 0095.41, adopted September 3, 2019 amended Bylaw No. 0095 by deleting 3.9 a) and replacing with new wording:

SCHEDULE 12 OF BYLAW NO. 0095

Ticket Offences for Parks and Public Spaces Bylaw No. 0184

Ticket Offence	Section #	Fine
Enter a park or public space when prohibited	3.1 b)	\$ 500.00
Use contrary to regulations	3.1 c)	\$ 75.00
Person or vehicle in Parks between dusk & 6 am	3.1 d)	\$ 75.00
Person in closed park	3.1 e)	\$ 500.00
Access without permit	3.1 f)	\$ 250.00
Interfere or feed birds/wildlife	3.2 a)	\$ 75.00
Permit dog at large in park or public space	3.2 b)	\$ 100.00
Permit dog in park	3.2 c)	\$ 100.00
Fail to dispose of feces	3.2 e)	\$ 100.00
Permit animal in beach or swim area	3.2 f)	\$ 100.00
Prohibited animal in park or public space	3.2 h)	\$ 75.00
Damage park or public space	3.3 a)	\$ 500.00
Damage vegetation or City asset	3.3 b)	\$ 500.00
Damage park or public space signs	3.3 c)	\$ 100.00
Drain or redirect water	3.3 d)	\$ 100.00
Litter not in receptacle	3.4 a)	\$ 50.00
Leave garbage in park or public space	3.4 b)	\$ 250.00
Swing a golf club or propel a golf ball	3.5 a)	\$ 100.00
Prohibited weapon	3.5 b)	\$ 100.00
Explode material	3.5 c)	\$ 250.00
Fight in park or public space	3.5 d)	\$ 500.00
Urinate or defecate	3.5 f)	\$ 100.00
Operate remote control devices	3.5 g)	\$ 100.00
Vehicle outside of designated area	3.5 h)	\$ 75.00

Loitering in park or public space	3.5 i)	\$ 75.00	
Place or remove apparatus	3.5 j)	\$ 100.00	
Use structure contrary to regulations	3.6 a)	\$ 50.00	
Erect tent, building, or structure in park or public space	3.6 b)	\$ 50.00	
Use of electrical or utility service without a permit	3.6 d)	\$ 50.00	
Play without permission	3.7 a)	\$ 100.00	
Use contrary to regulations	3.7 b) & c)	\$ 50.00	
Assembly	3.8 a)	\$ 100.00	
Obstruct or interfere with public	3.8 b)	\$ 100.00	
Unlawful mooring or beaching	3.9 a)	\$ 100.00	
Watercraft in swim area	3.9 b)	\$ 200.00	
Illegal watercraft use	3.9 c)	\$ 100.00	
Launch or load a watercraft where prohibited	3.9 d)	\$ 100.00	
Liquor in park or public space	3.10 a)	\$ 100.00	
Smoke in park or public space	3.10 b)	\$ 100.00	
Smoke cannabis not on private parcel	3.10 c)	\$ 500.00	
Drug paraphernalia	3.10 d)	\$ 500.00	
Make fire in park or public space	3.11 a)	\$ 500.00	
Place burning material	3.11 b)	\$ 500.00	
Operate non-propane BBQ without permit	3.11 c)	\$ 250.00	
Sell in park	3.12 a)	\$ 100.00	
Conduct business in park	3.12 b)	\$ 100.00	
Advertise in a park	3.12 c)	\$ 75.00	
Service vehicle in a park	3.13 a)	\$ 100.00	
Park in closed park	3.13 b)	\$ 75.00	
Unsafe use of vehicle	3.13 c)	\$ 100.00	
Fail to stop	3.13 d)	\$ 100.00	
Drive contrary to signage	3.13 e)	\$ 100.00	
Obstruct or interfere with public	3.13 f)	\$ 100.00	
Park outside of designated area	3.13 g)	\$ 100.00	
Park in disabled area	3.13 g)	\$ 100.00	Item to be removed
Damage trees	3.14 a), b) & c)	\$ 500.00	
Unauthorized encroachment	3.15	\$ 75.00	

Bylaw No. 0095.01 adopted 2010-JAN-26 replaced Schedule 16 with the following Schedule 16:
 Bylaw No. 0095.03 adopted August 10, 2010 amended Bylaw 0095 by adding 12.1(ab) and 12.1 (ac):
 Bylaw No. 0095.15, adopted August 27, 2013, amended Bylaw No. 0095 by deleting 12.1(a) of Schedule 16 in its entirety and replacing with the following 12.1(a):
 Bylaw No. 0095.31 adopted September 18, 2018, deleted Schedule 16 in its entirety and replaced it with the following:
 Bylaw No. 0095.35 adopted October 2, 2018, added Section 12.1(ad) to Schedule 16:

Schedule 16

Ticket Offences for City of West Kelowna Traffic Bylaw No. 0092.

<u>Section</u>	<u>Prohibition</u>	<u>Fine</u>
3.1	Disobey traffic control device	100.00
3.2	Deface traffic control device	100.00
3.3	Remove notice placed on vehicle	100.00
3.4	Disobey person directing traffic	100.00
4.1(a)	Deposit substance on highway	100.00
4.1(b)	Fail to safeguard obstruction/excavation	100.00
4.1(c)	Interfere with traffic control device	100.00
4.1(d)	Unlawful use of highway	100.00
4.1(e)	Interfere with vehicle	100.00
4.1(f)	Interfere with parade/funeral	100.00
4.1(g)	Occupy trailer on highway	100.00
4.1(h)	Repair vehicle on highway	100.00
4.1(i)	Unauthorized vehicle entry	100.00
4.1(j)	Operate motor vehicle on trail	100.00
4.2	Operate truck off Highway 97	100.00
4.3	Fail to follow road hierarchy	100.00
5.1	Fail to remove debris	100.00
6.1(a)	Place material on highway	100.00
6.1(b)	Deposit material on highway	100.00
6.1(c)	Debris from property on highway	500.00
6.1(d)	Drag anything on highway	500.00
6.1(e)	Excavation of highway/tree removal	500.00
6.1(f)	Change level of highway	500.00
6.1(g)	Disrupt flow of drain/sewer/culvert	500.00
6.1(h)	Unauthorized work on highway	500.00
6.1(i)	Effluent causing damage or injury	500.00
6.1(j)	Deface highway or structure	500.00
6.1(k)	Drive over curb, sidewalk, ditch, boulevard	100.00
6.1(l)	Damage trees, plants on boulevard	500.00
6.1(m)	Oversize vehicle	500.00
7.1	Construct/alter crossing without permit	100.00
9.3(a)	Park in disabled zone without permit	250.00
9.3(b)	Park in disabled zone	250.00

This is the current (correct) ticketing schedule for parking in a disabled zone



July 31, 2020

Mayor Gord Milsom
City of West Kelowna
2760 Cameron Road
West Kelowna, British Columbia
V1Z 2T6

Weatheradio Canada

Dear Mayor:

Environment and Climate Change Canada (ECCC) operates a national network of VHF radio transmitters, known as Weatheradio, which broadcast weather alerts and forecasts on a continuous 24/7 basis to Weatheradio receivers and some FM radios. We are currently reviewing the network for usage and efficiency to best target our service.

The weatheradio transmitter that serves your area is being considered for decommissioning later this year. If the decommissioning proceeds, this means listeners will no longer receive weather information via this broadcast channel.

Over the coming few months, there will be messages broadcast on the Weatheradio transmitter about its anticipated decommissioning.

Before final decisions are taken regarding this transmitter, we are interested in hearing from you and people in your community. Specifically:

- Do you or your staff have any concerns or questions regarding this change?
- Are you aware of any particular dependencies on weatheradio within your community?
- Would you be interested in discussing a collaborative approach to sustain the service?

Please forward any feedback to Tom Shalansky (tom.shalansky@canada.ca).

Weatheradio was introduced in the 1970s. At the time, it was a unique "push" technology for weather alerts and expanded across Canada over the next 25 years. This was an era when access to weather information was more limited (pre-internet and mobile phones). Today, there are many free alternate systems for alerting the public to hazardous weather such as Alert Ready Canada, wireless public alerting, and mobile apps like "WeatherCAN."

For weather information any time, you can always check weather.gc.ca or download our (free) mobile app "WeatherCAN" from the Apple App Store or Google Play.

Sincerely,

Ken Macdonald
Executive Director, National Programs and Business Development
Meteorological Service of Canada
Ken.macdonald2@canada.ca / Tel. 1-819-938-4446