

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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- ▶ 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.

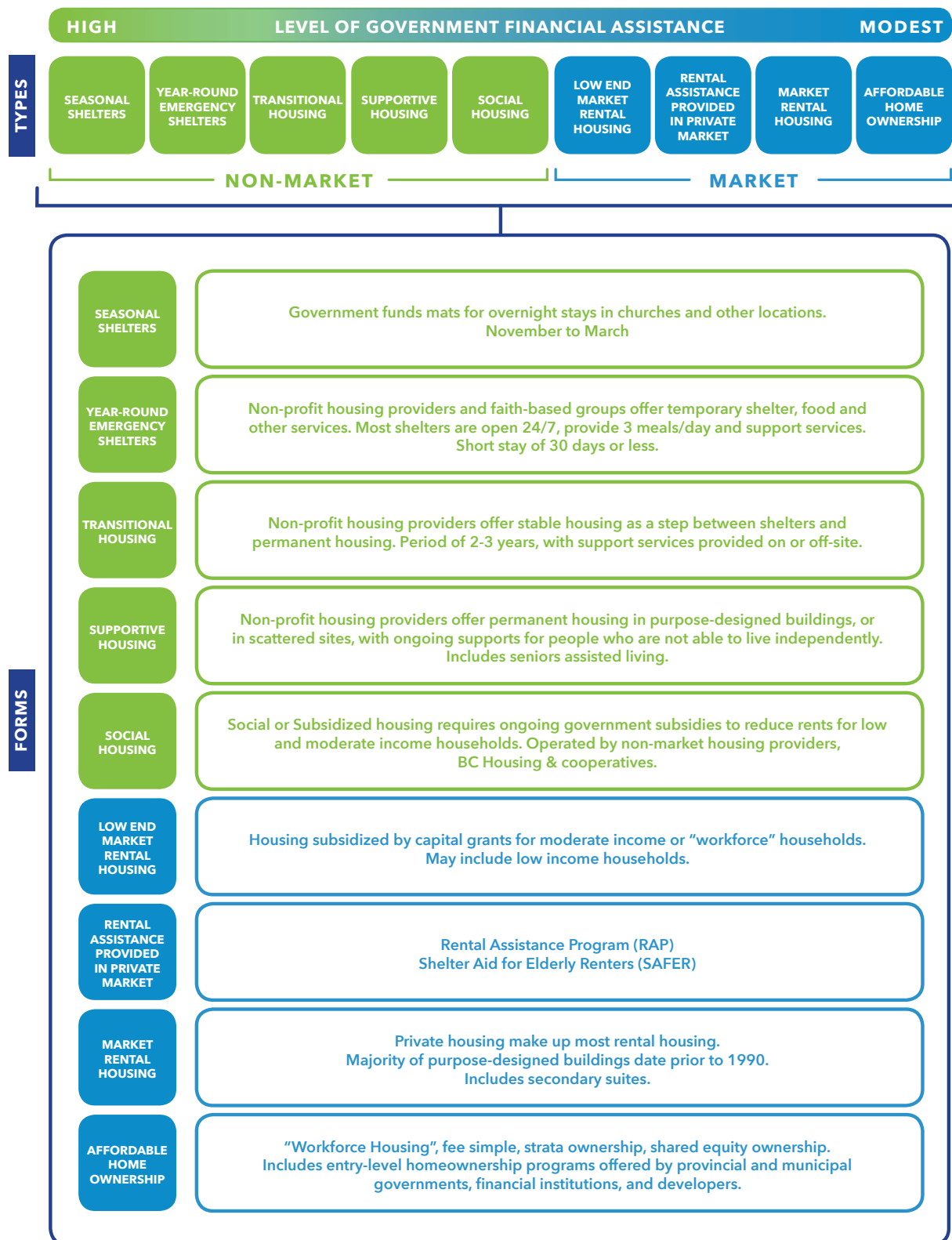
Next along the continuum is independent social housing for low-income households. While this type of housing is still government-subsidized, there is no additional support required for households to be able to live independently, and often fewer subsidies are needed to maintain these units.

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



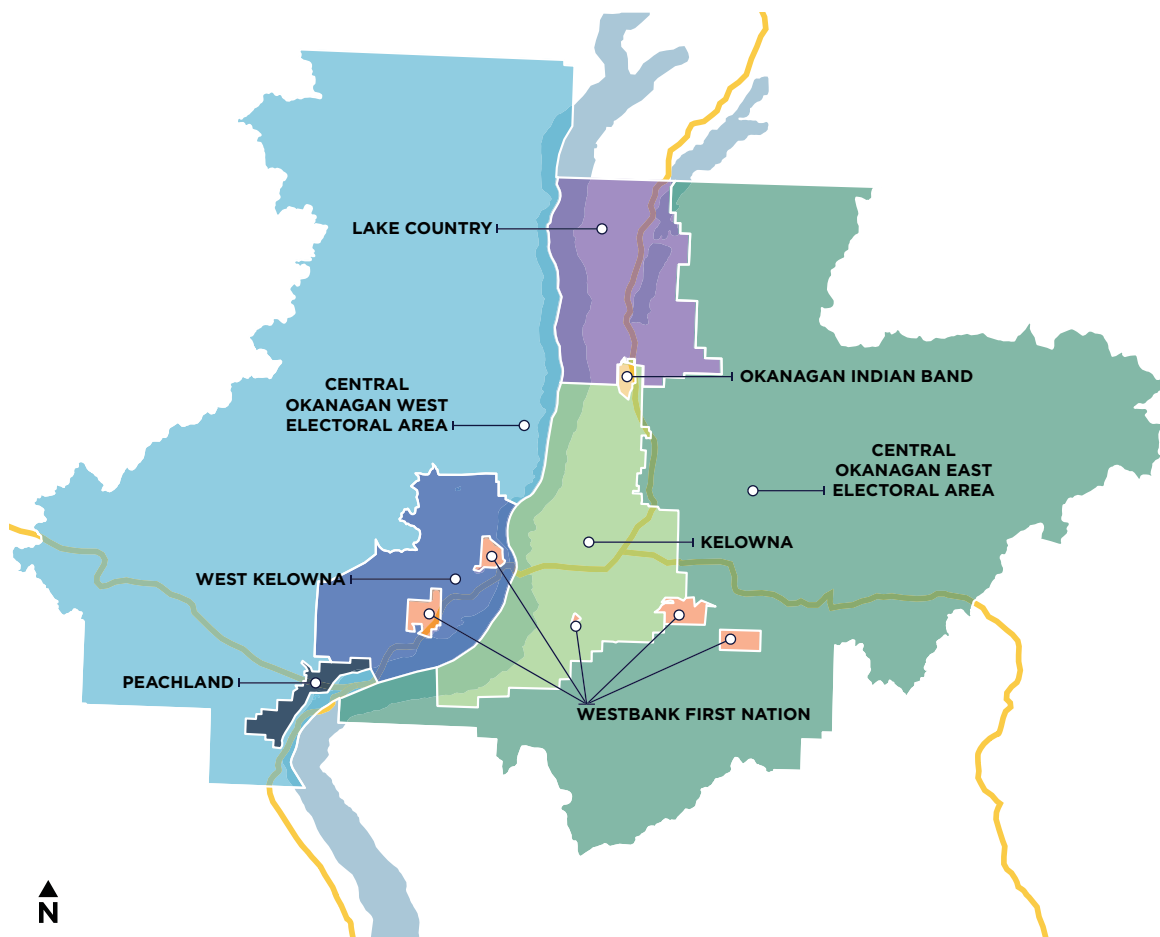
Regional Context

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



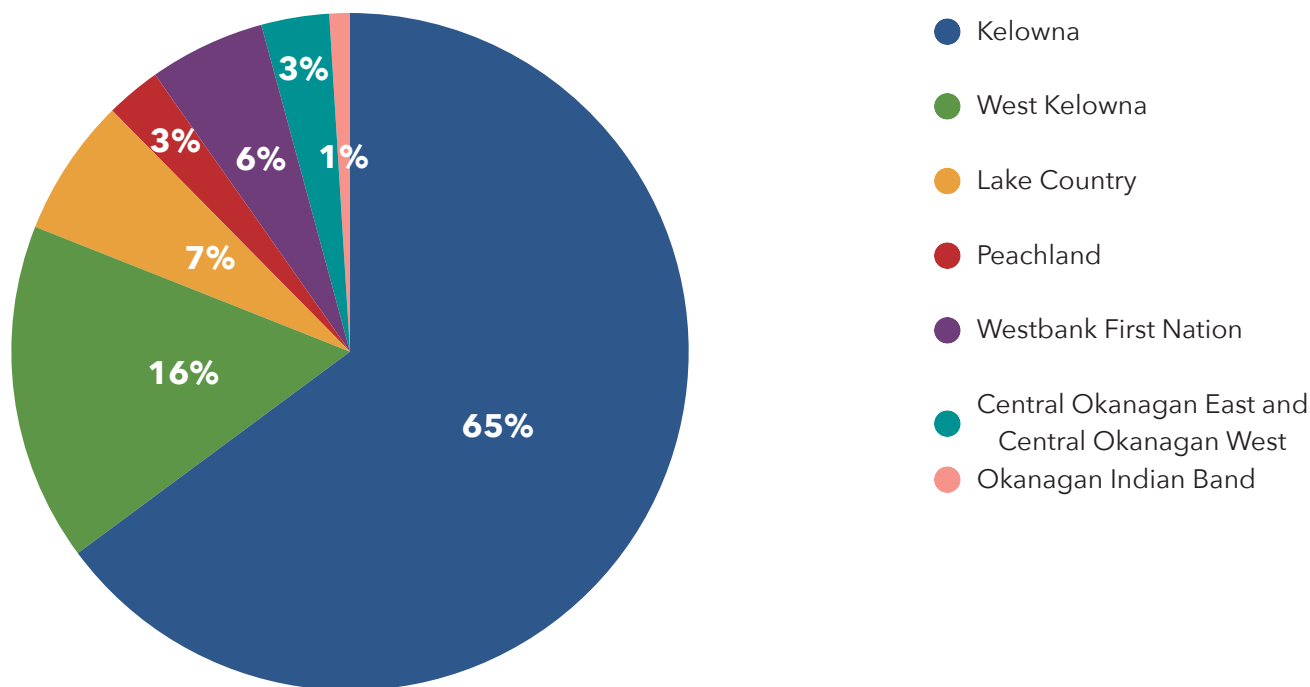
Regional Housing Context

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

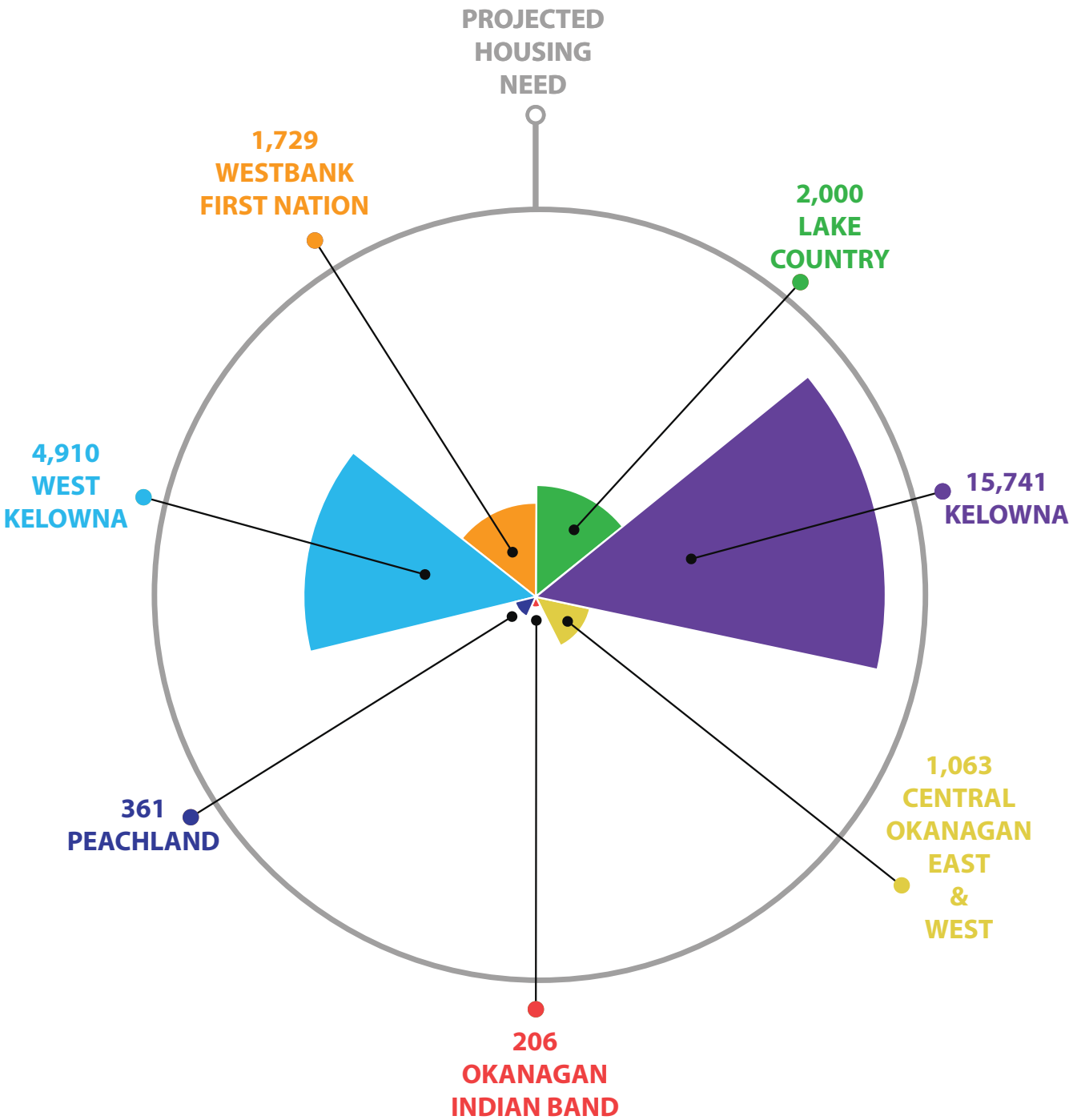
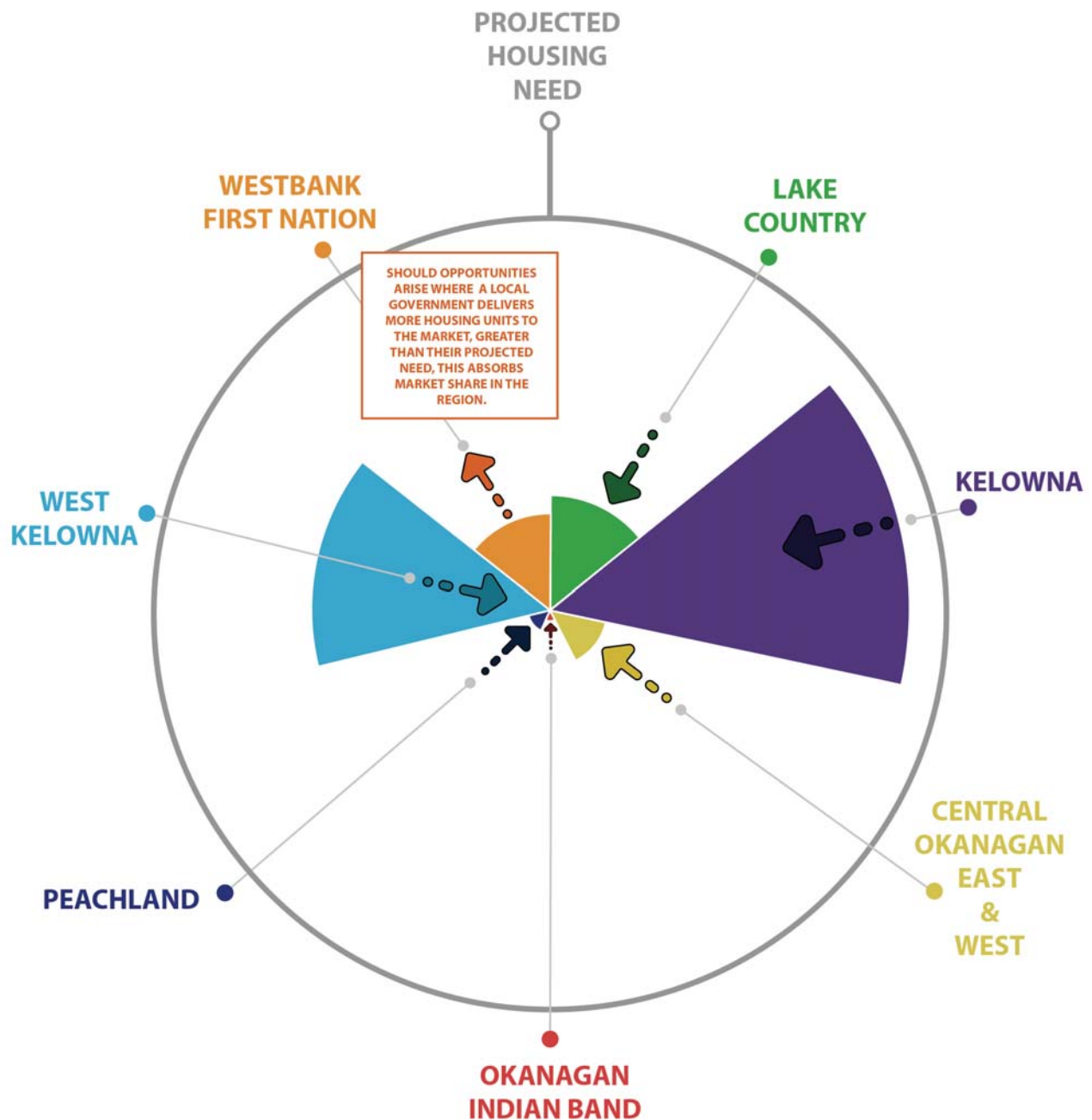


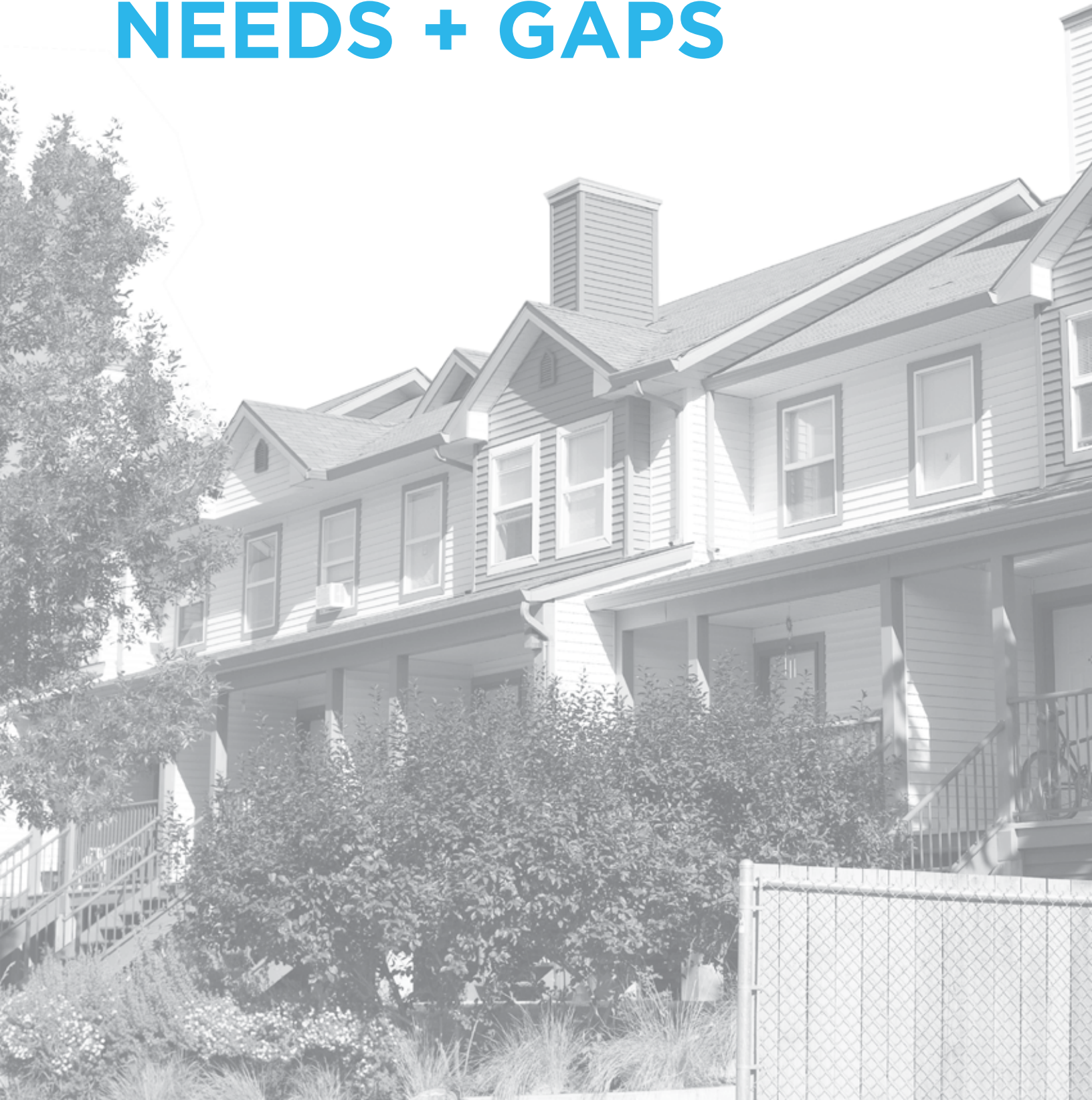
Figure 5: Projected Share of Housing Units Between 2016 and 2036, Regional Housing Model



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%).

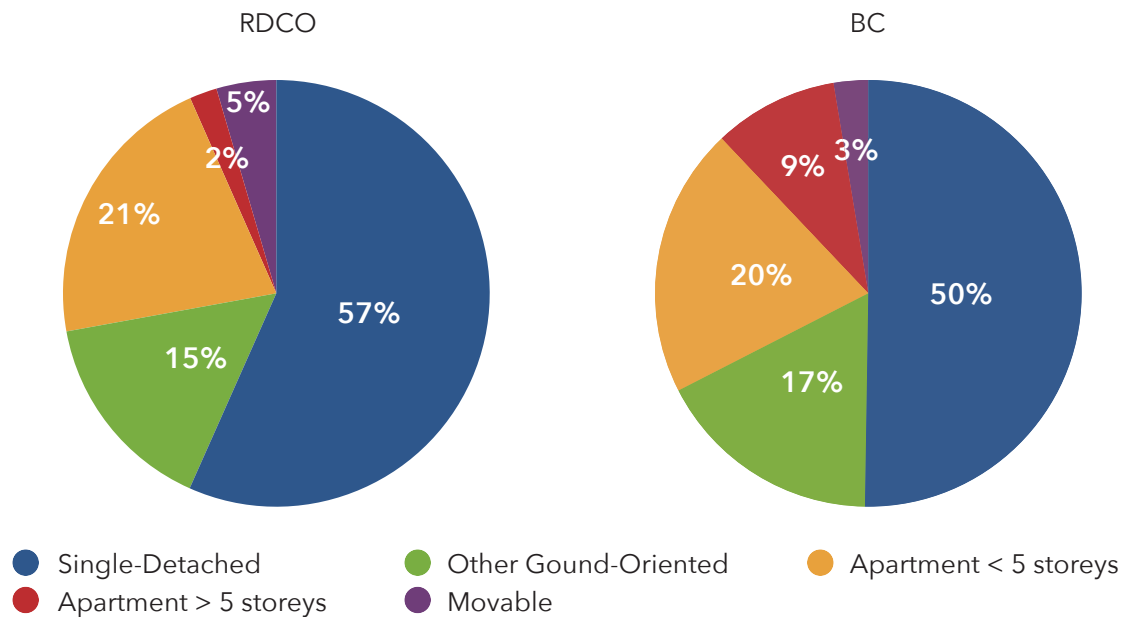
⁸ Statistics Canada defines "private dwelling occupied by usual residents" as a dwelling in which a person or a group of persons is permanently residing. It excludes collective dwellings, which include, for example, seniors homes and complex care facilities.

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



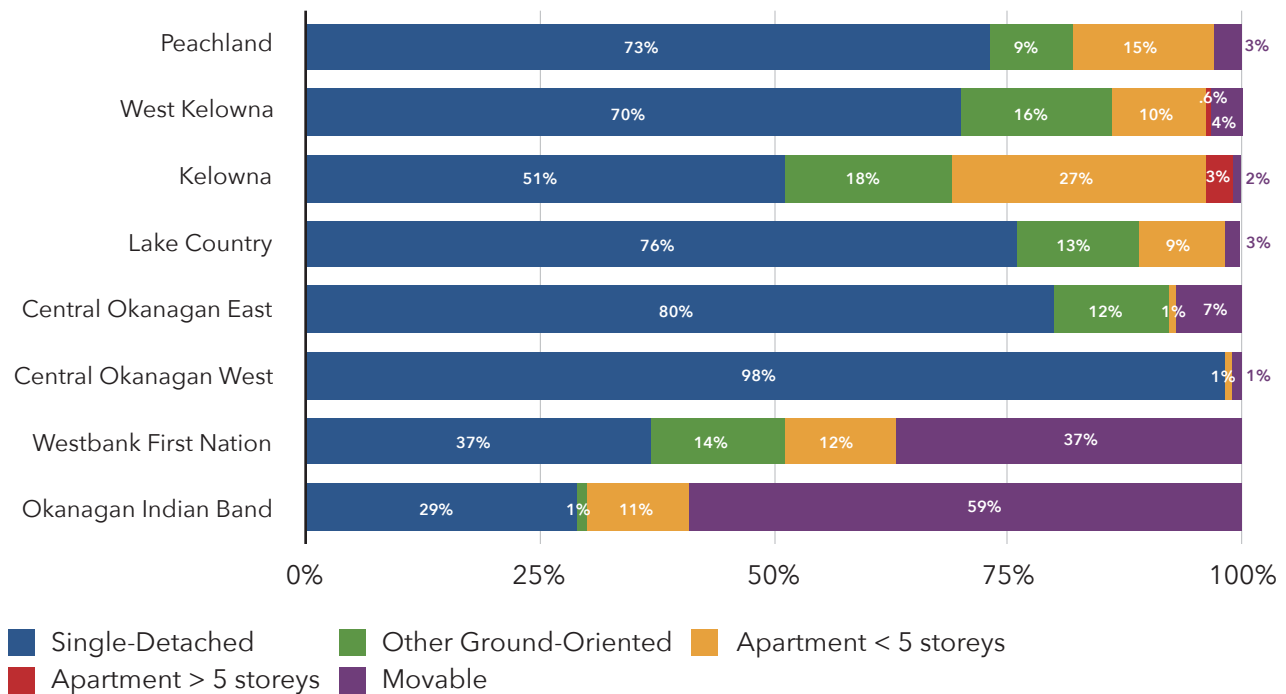
Source: Statistics Canada, Census (2016)

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.

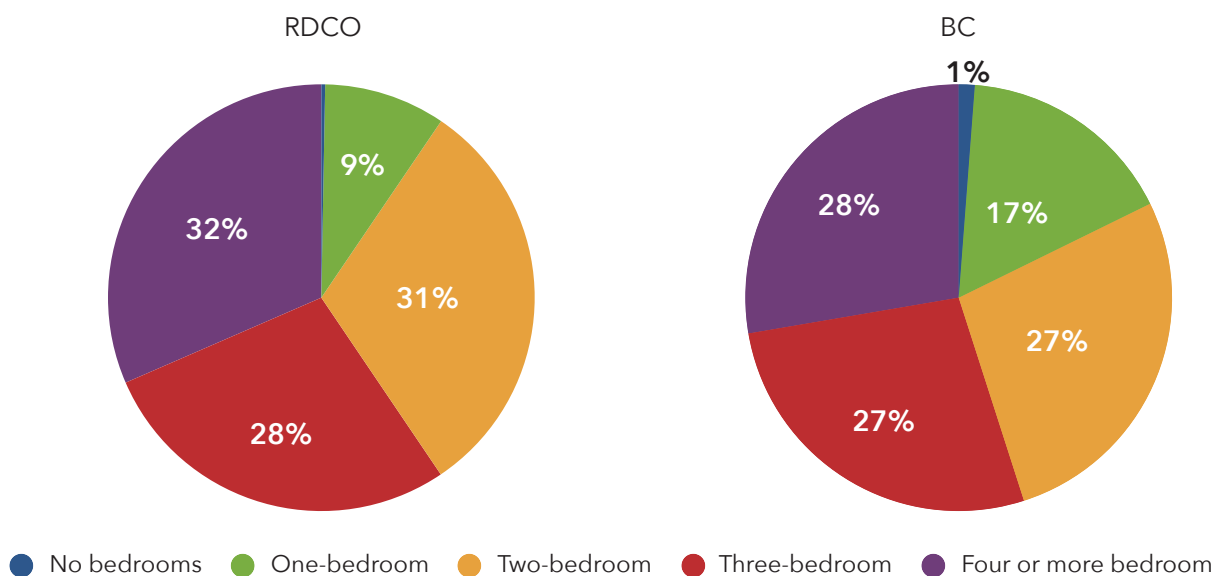
Figure 7: Housing Mix by Structure Type, RDCO Sub-Areas, 2016



Source: Statistics Canada, Census (2016)

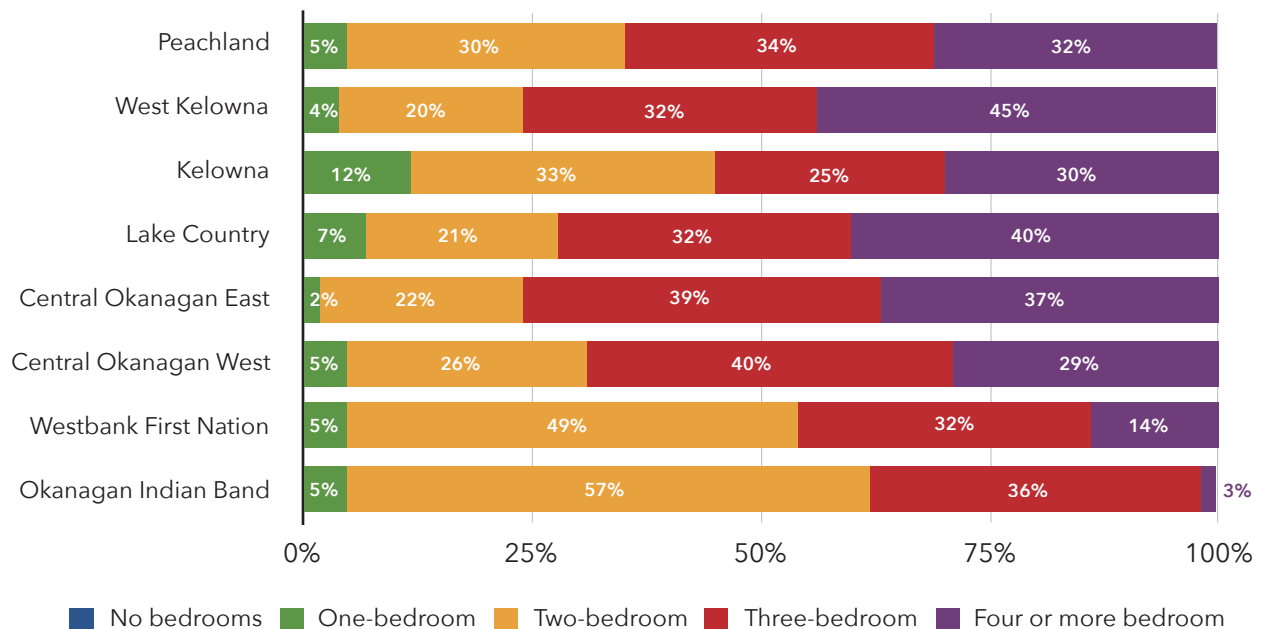
Housing composition by bedroom type in the RDCO is distinct from BC, with a greater proportion of residents living in two, three, and four+ -bedroom homes, and fewer residents residing in homes with one-bedroom or no bedroom than in the rest of the province. The RDCO has a greater proportion of larger 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.

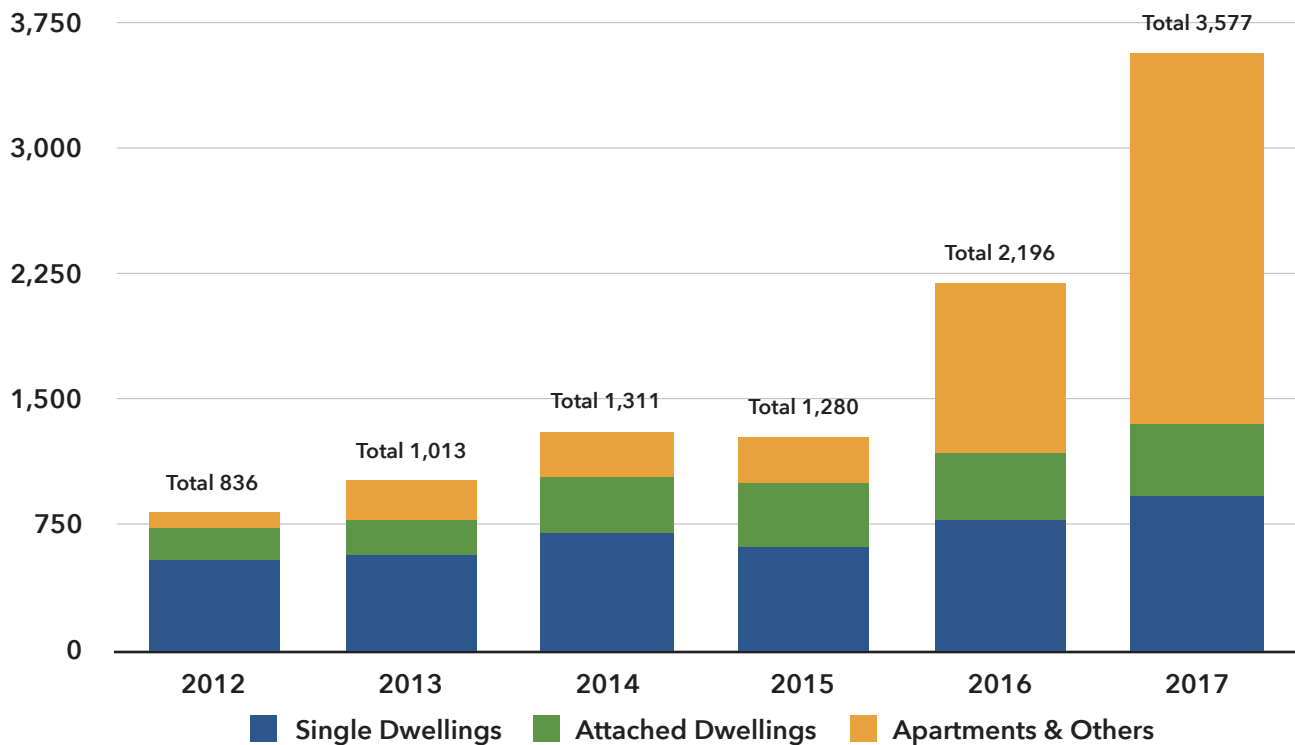
HISTORIC DEVELOPMENT

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

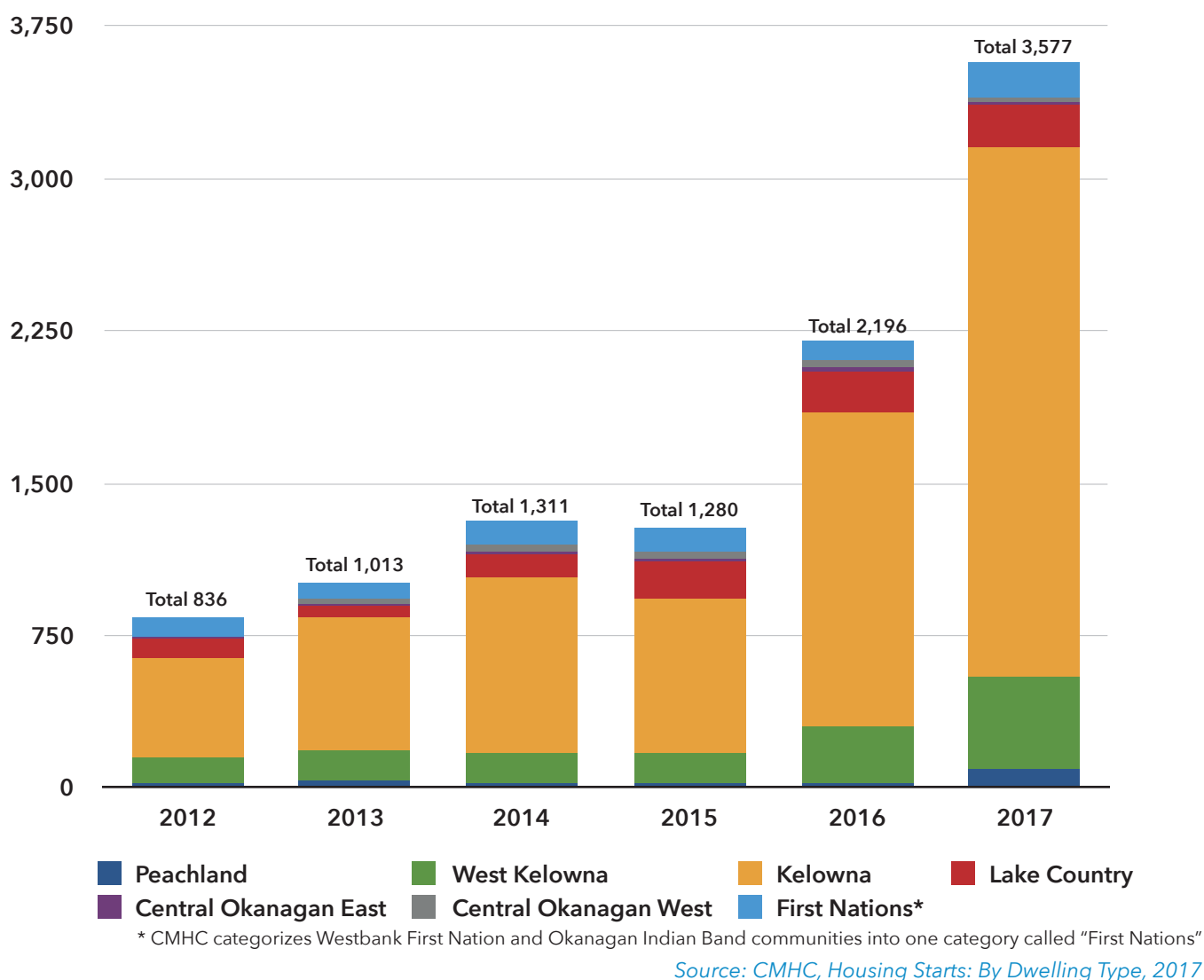


Source: CMHC, *Housing Starts: By Dwelling Type, 2017*

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



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%

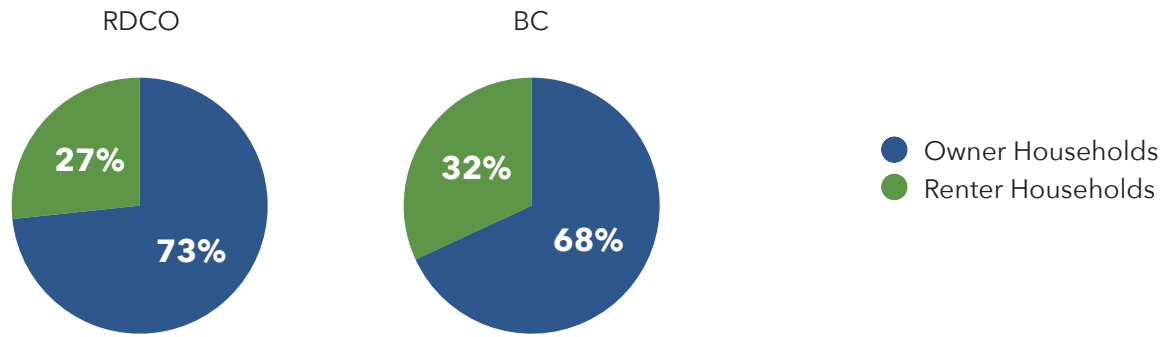
Source: Statistics Canada, Census (2016), Consultant Projections

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.

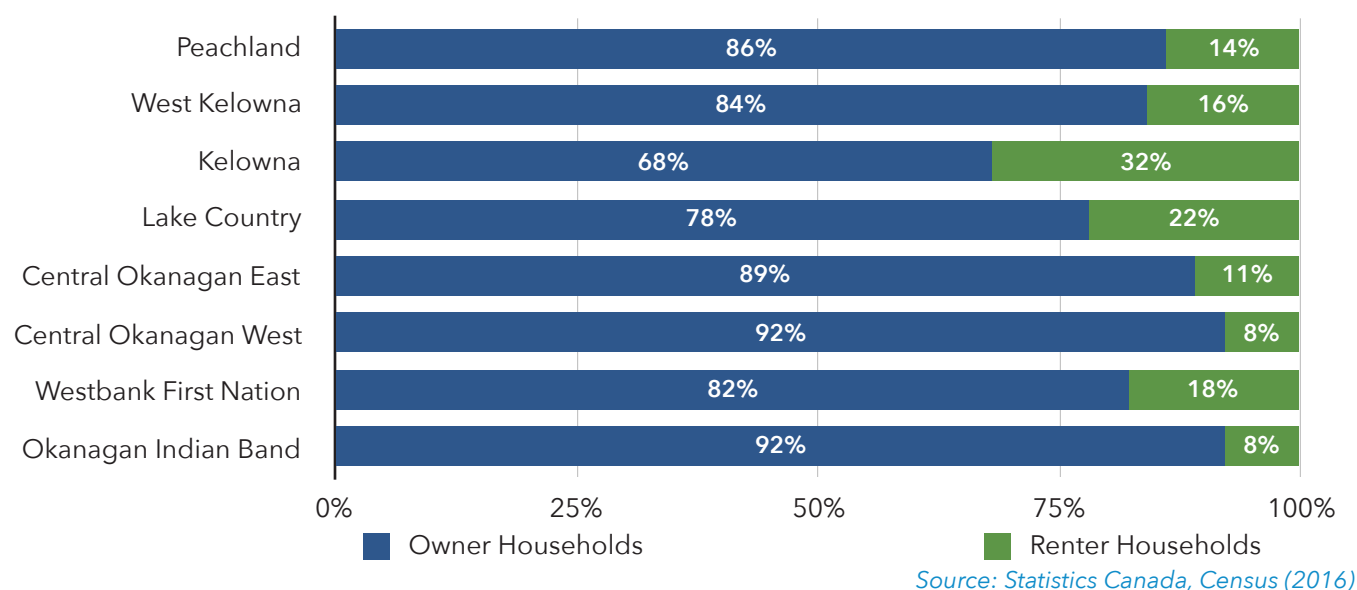
Figure 12: Housing Tenure, RDCO & BC, 2016



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

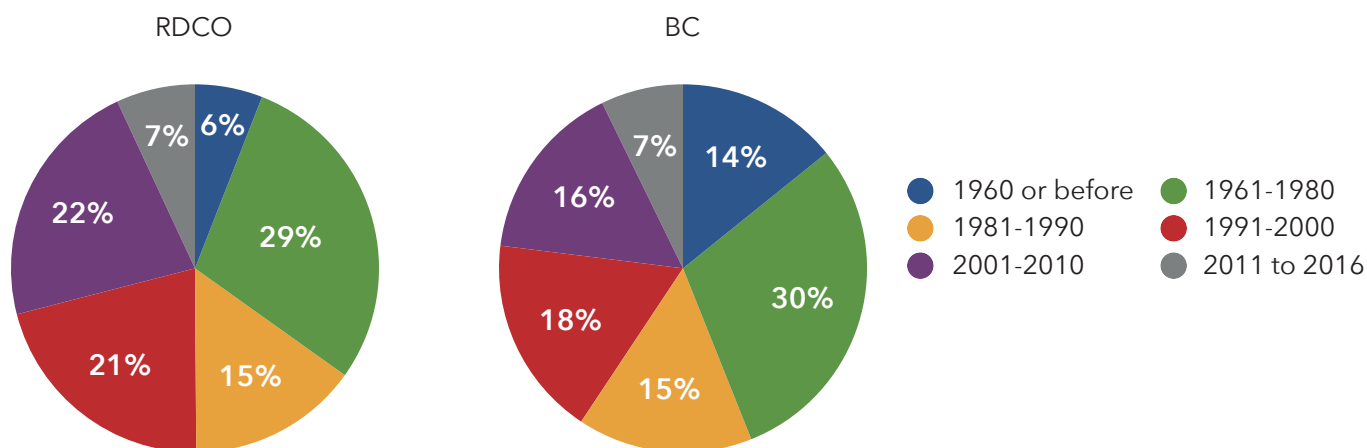


AGE OF HOUSING

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.

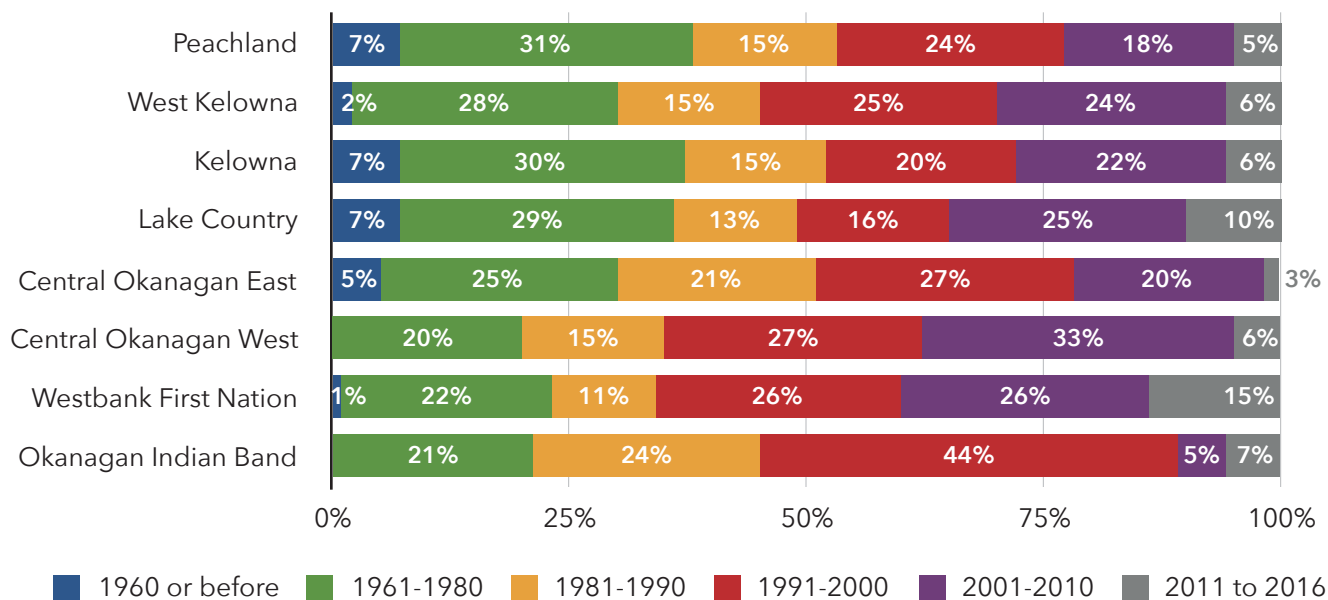
All communities within the region show a diversity in housing age. Noticeable outliers include Central Okanagan West, Okanagan Indian Band, and West Kelowna, which have no or very minimal housing stock constructed prior to 1960, and have the highest proportion of housing built between 1991 and 2000. 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



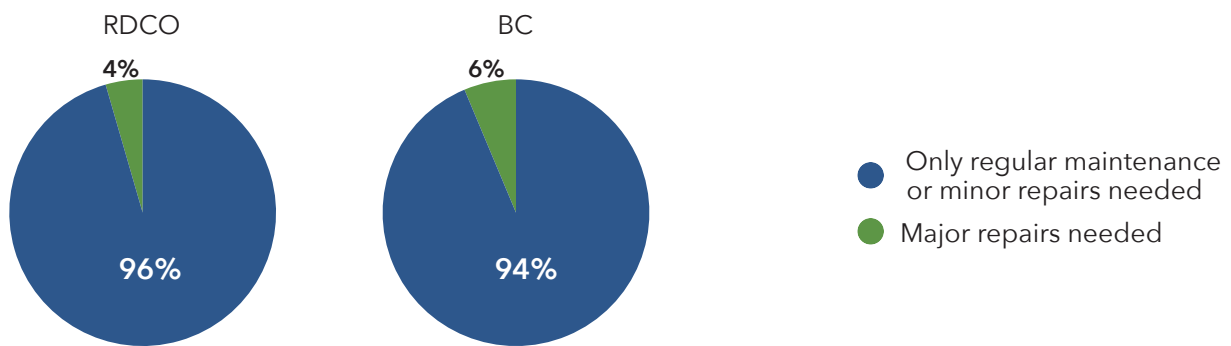
Source: Statistics Canada, Census (2016)

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.

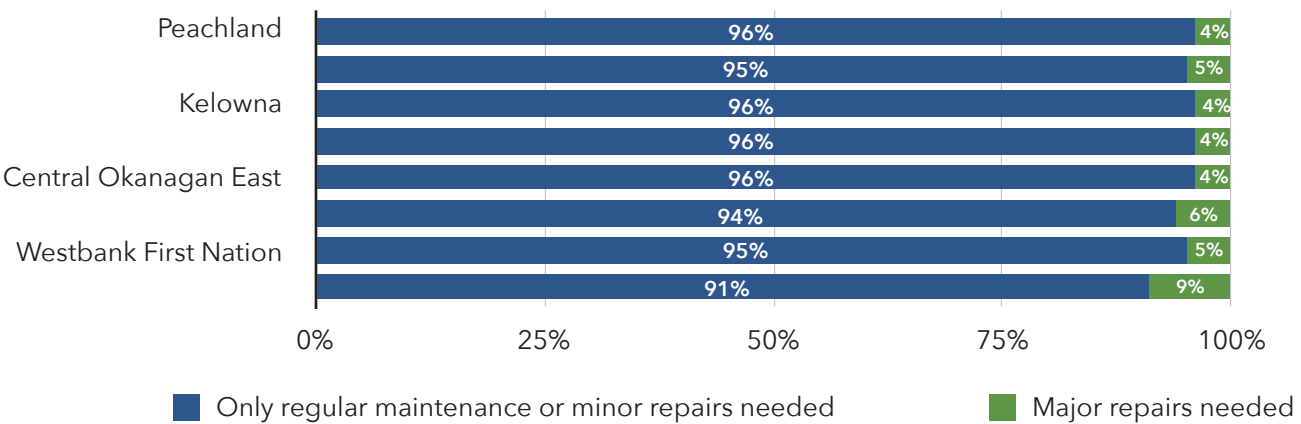
Another important consideration is housing suitability and the design of a home. Some citizens, including seniors and people with diverse abilities, may have special requirements in the design of their homes to ensure they are suitable for their needs, such as wheelchair accessibility and walk-in wash facilities.

Figure 16: Housing Conditions, RDCO & BC, 2016



Source: Statistics Canada, Census (2016)

Figure 17: Housing Conditions, RDCO Sub-Areas, 2016



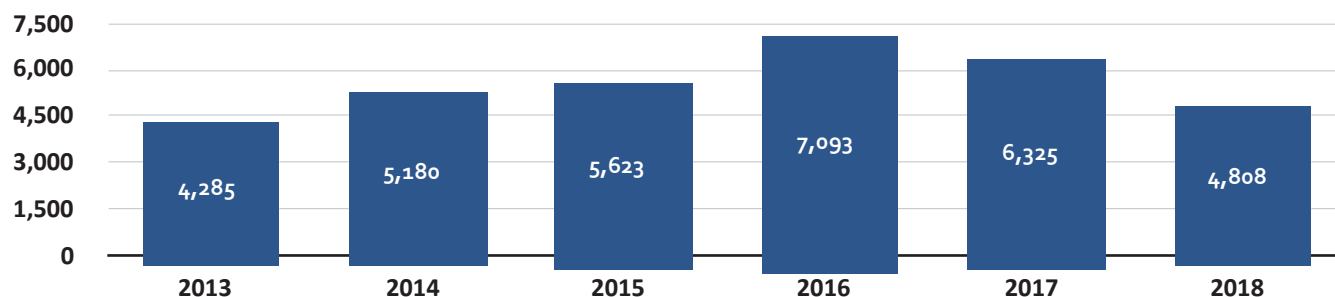
Source: Statistics Canada, Census (2016)

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	

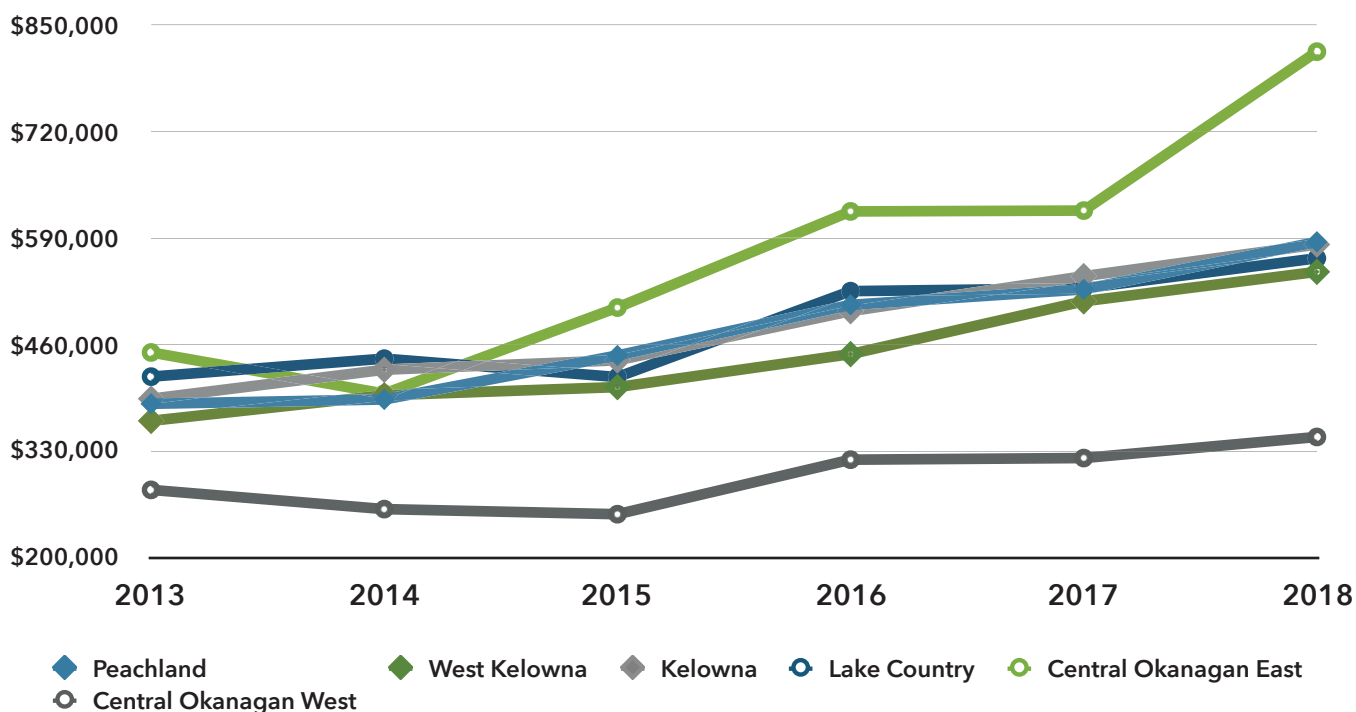
Source: Okanagan Mainline Real Estate Board, 2019

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

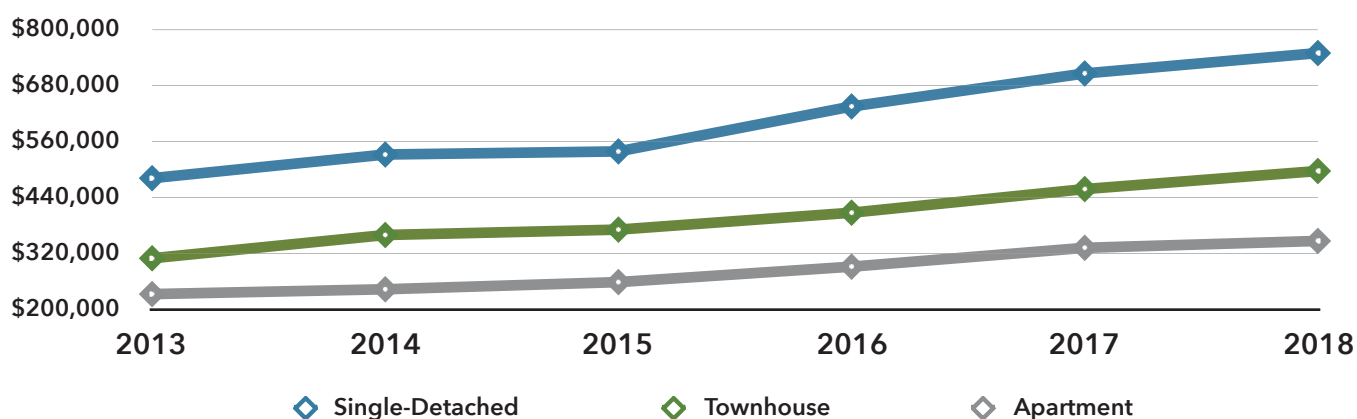


Source: Okanagan Mainline Real Estate Board, 2019

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.

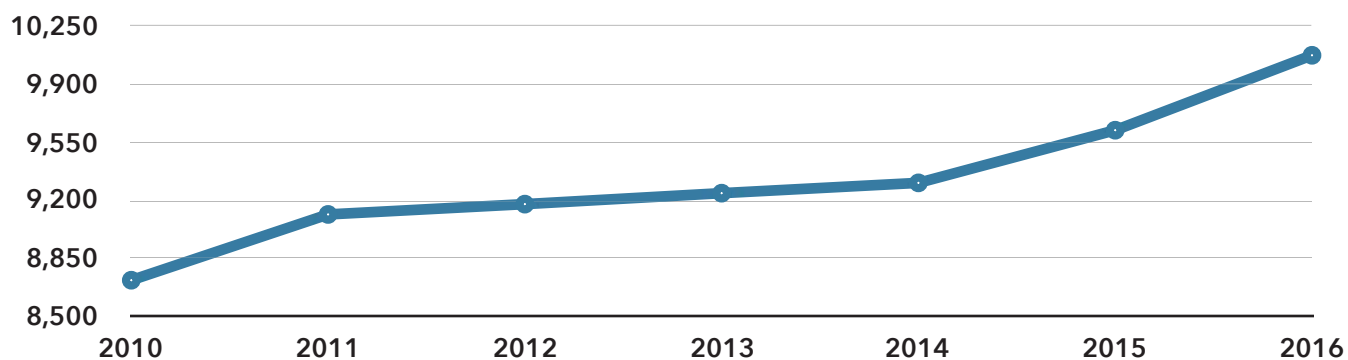
Table 13: Number of Primary & Secondary Rental Units in the Universe, Core Area, Rutland & RDCO

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.

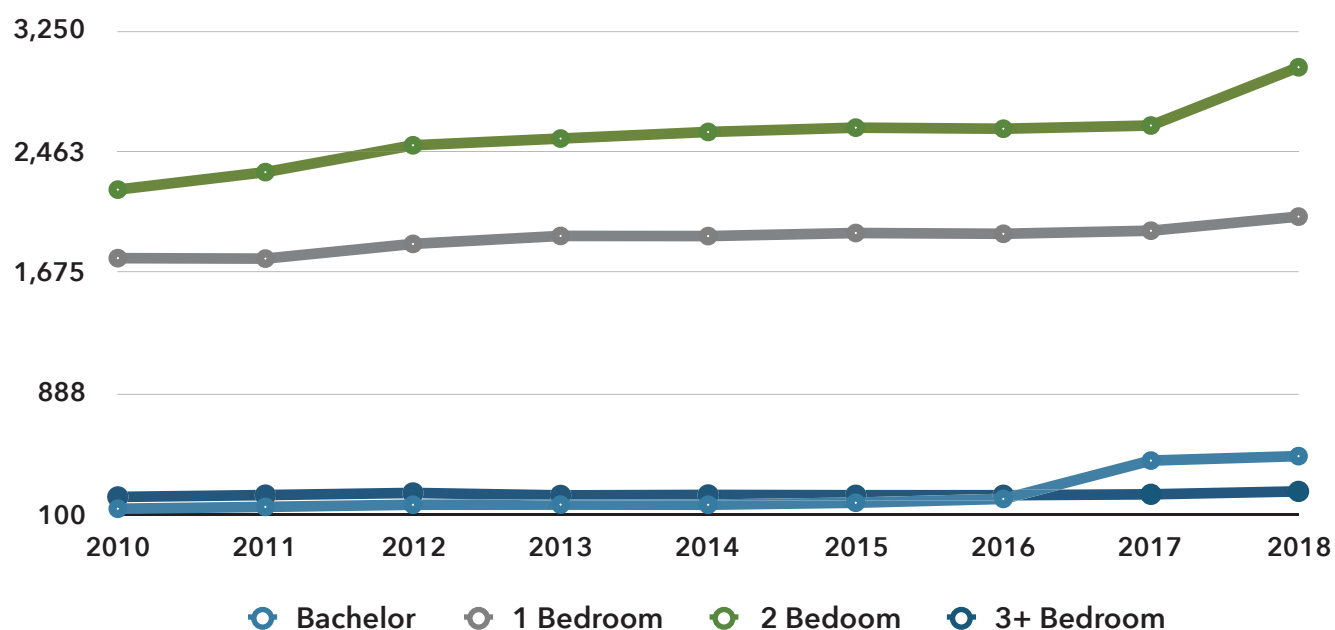
Figure 21: Number of Estimated Secondary Rental Units, RDCO, 2010-2016



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 1one-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.

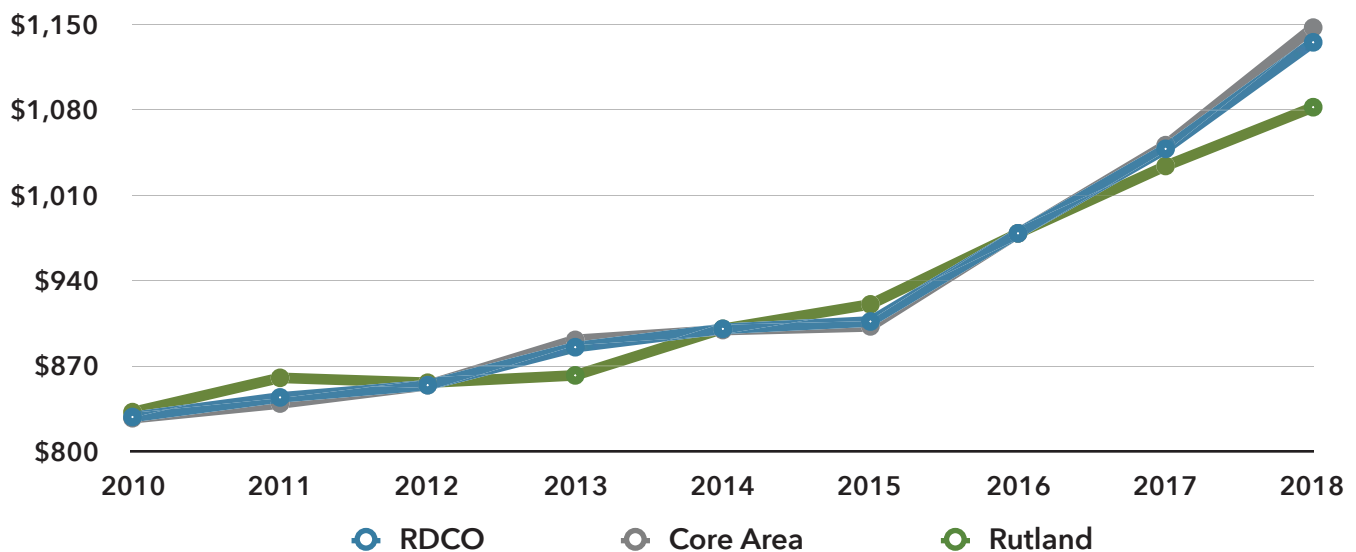
Table 16: Average Rental Rates by Type, RDCO & Sub-Areas, 2018

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

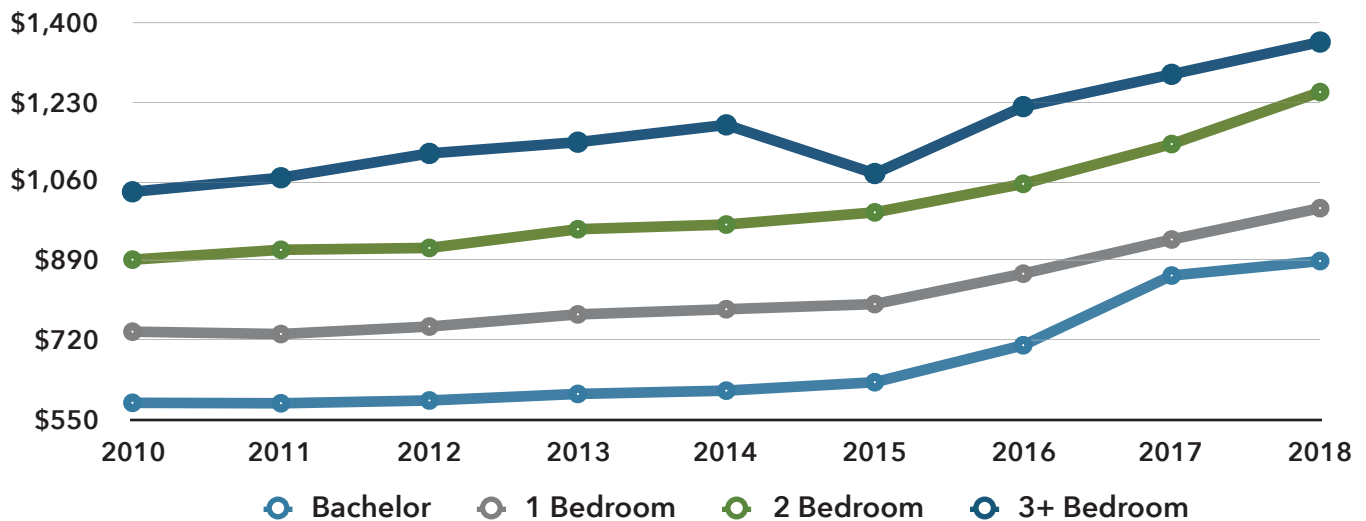


Source: CMHC, Market Rental Reports, 2010-2018

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.

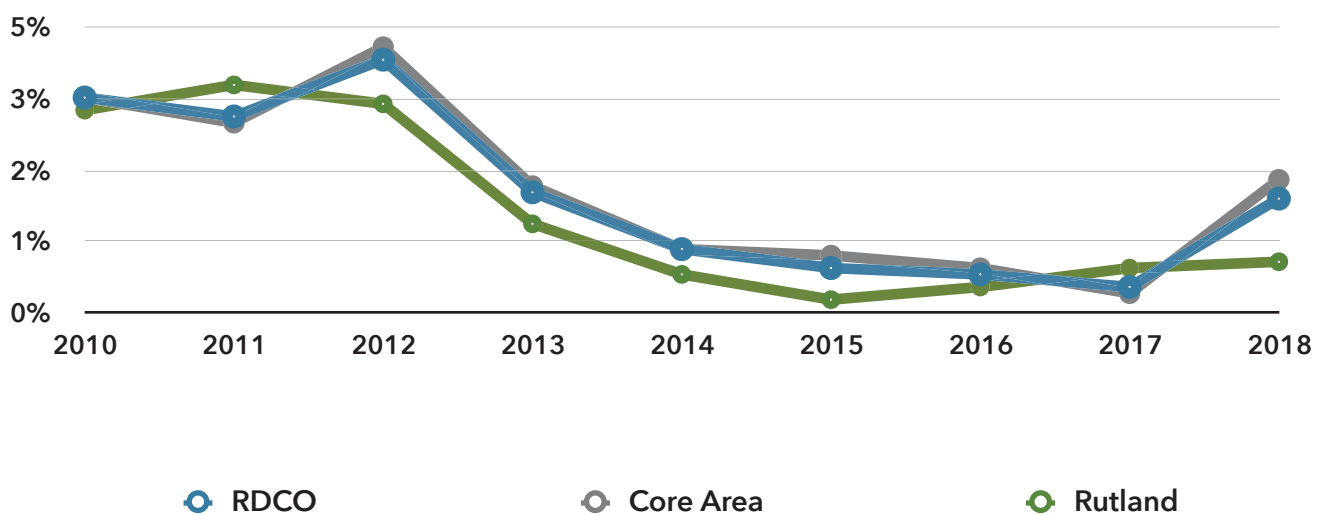
RENTAL VACANCY RATE

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.

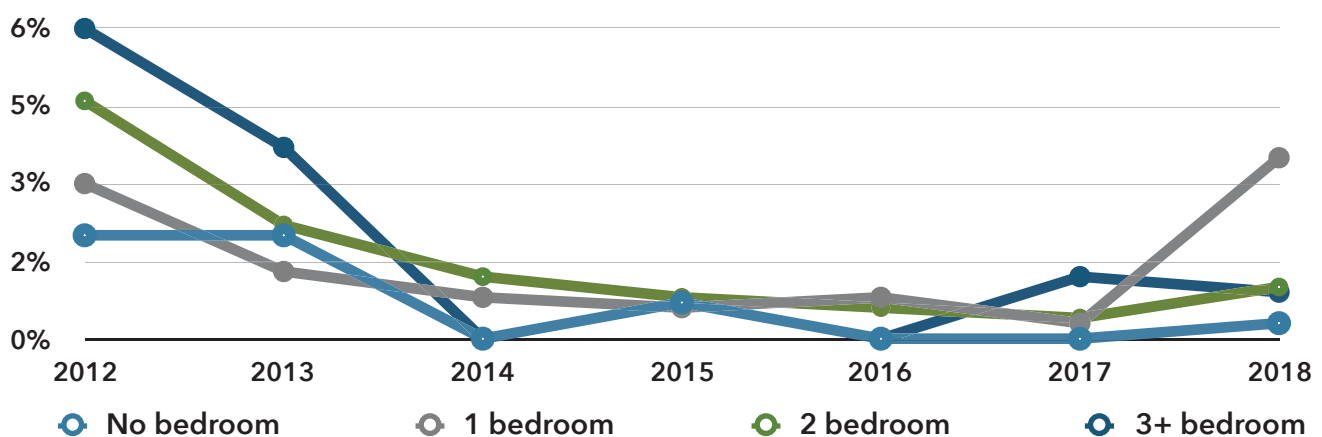
Given the past five years of absorption, the rental market should be monitored closely to continue to develop housing units that meet the needs of anticipated population growth. This is especially important considering the projected number of housing units needed to accommodate anticipated population 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.

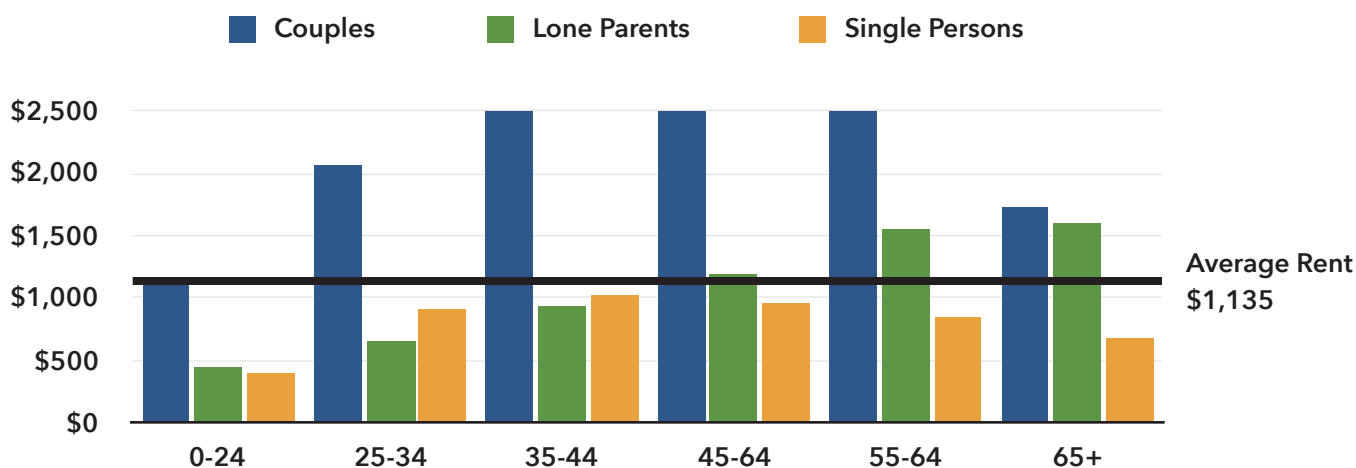
Table 26: Rental Affordability for RDCO Households by Age

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	

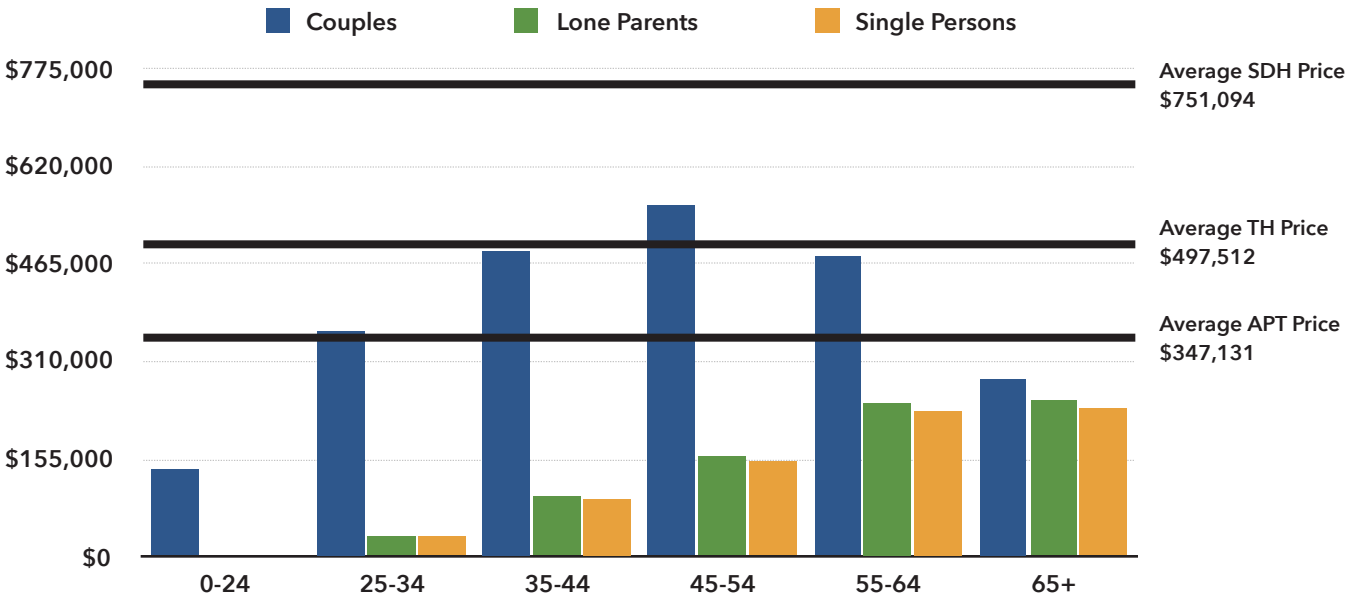
Due to the high cost of living, mostly reflected in the high cost of housing, many population groups now consider the region to be unaffordable. This increase in housing cost has impacted many other facets of the Central Okanagan economy, such as employment, the provision of child care, and disposable 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.

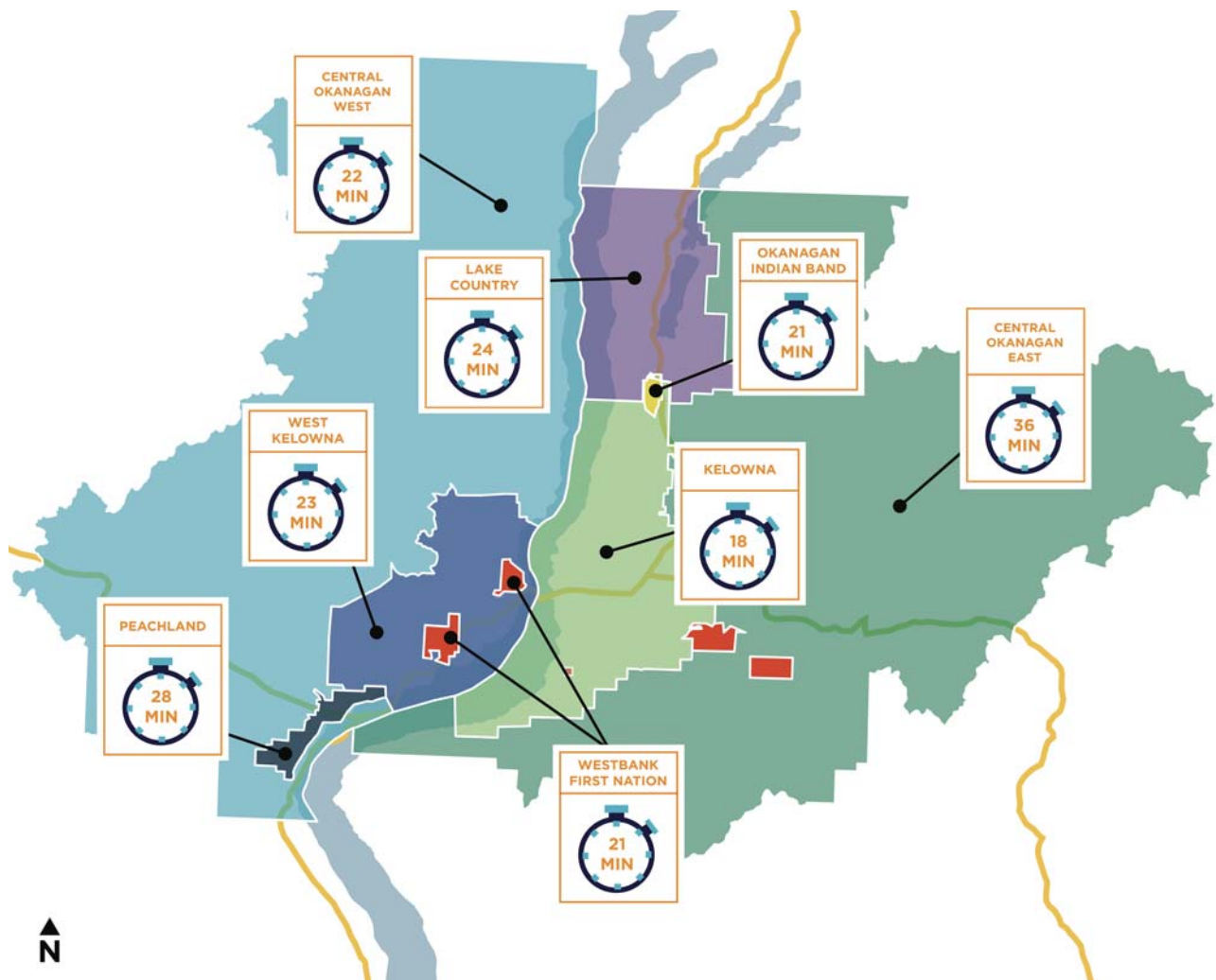
This increased affordability is experienced more substantially in the homeownership market. As households choose to move farther away from Kelowna for affordability reasons, there will be more congestion on the transportation network, which will be felt both publicly (infrastructure investment, pollution) 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

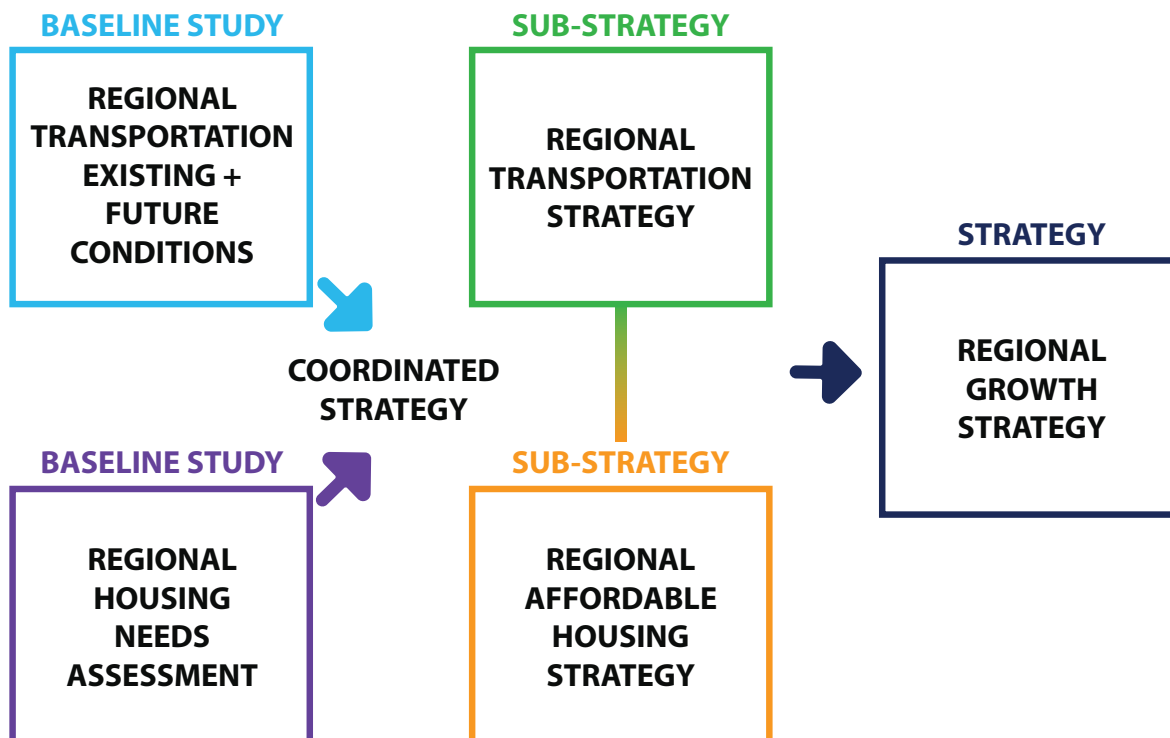


Key Considerations

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:

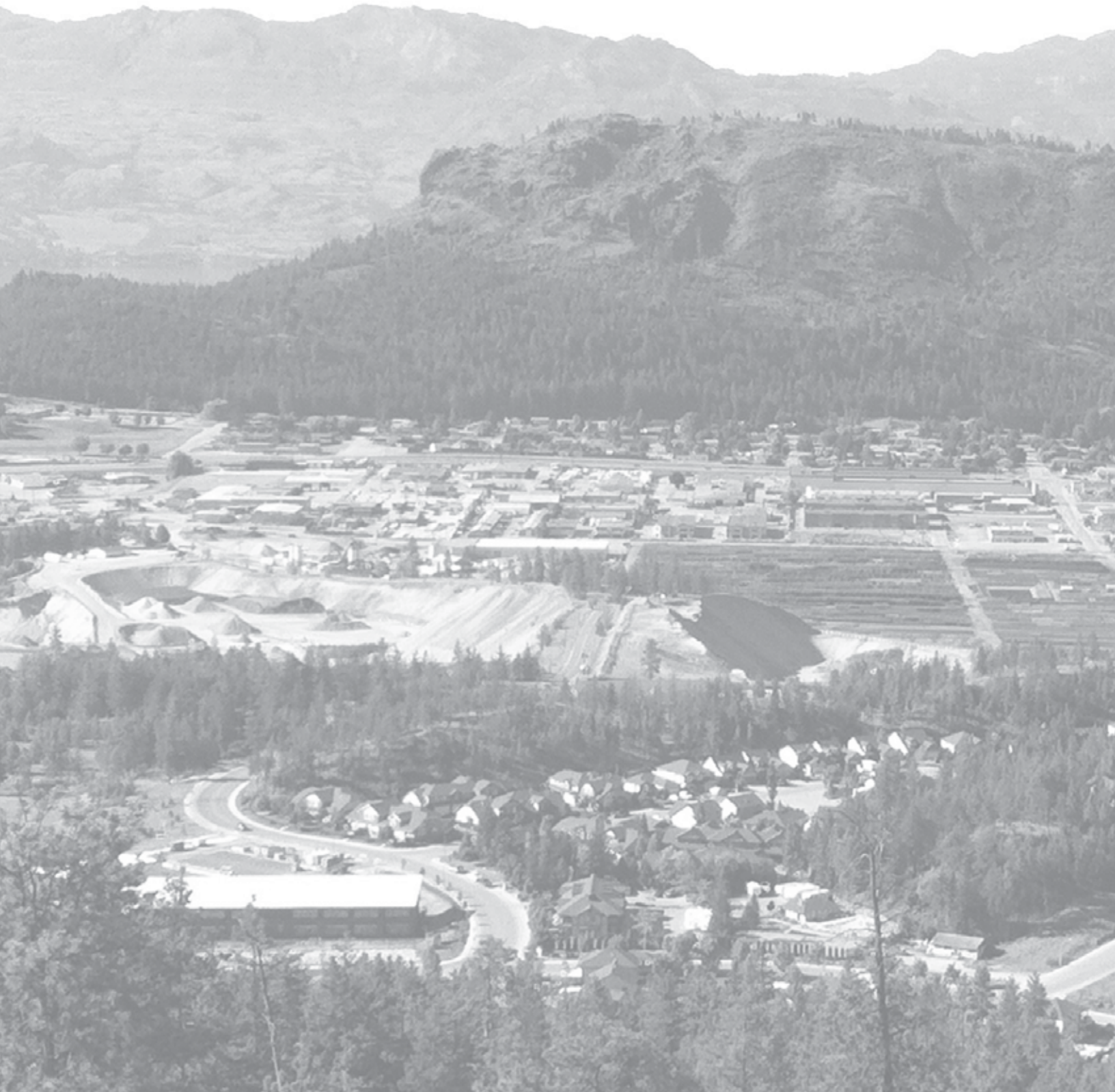
- ▶ Enable participation of multiple sectors by establishing an affordable housing strategy advisory committee.
- ▶ Provide an overarching guide to partners for a coordinated approach to addressing regional housing issues. Through implementation at the local government level, these can include considerations, 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

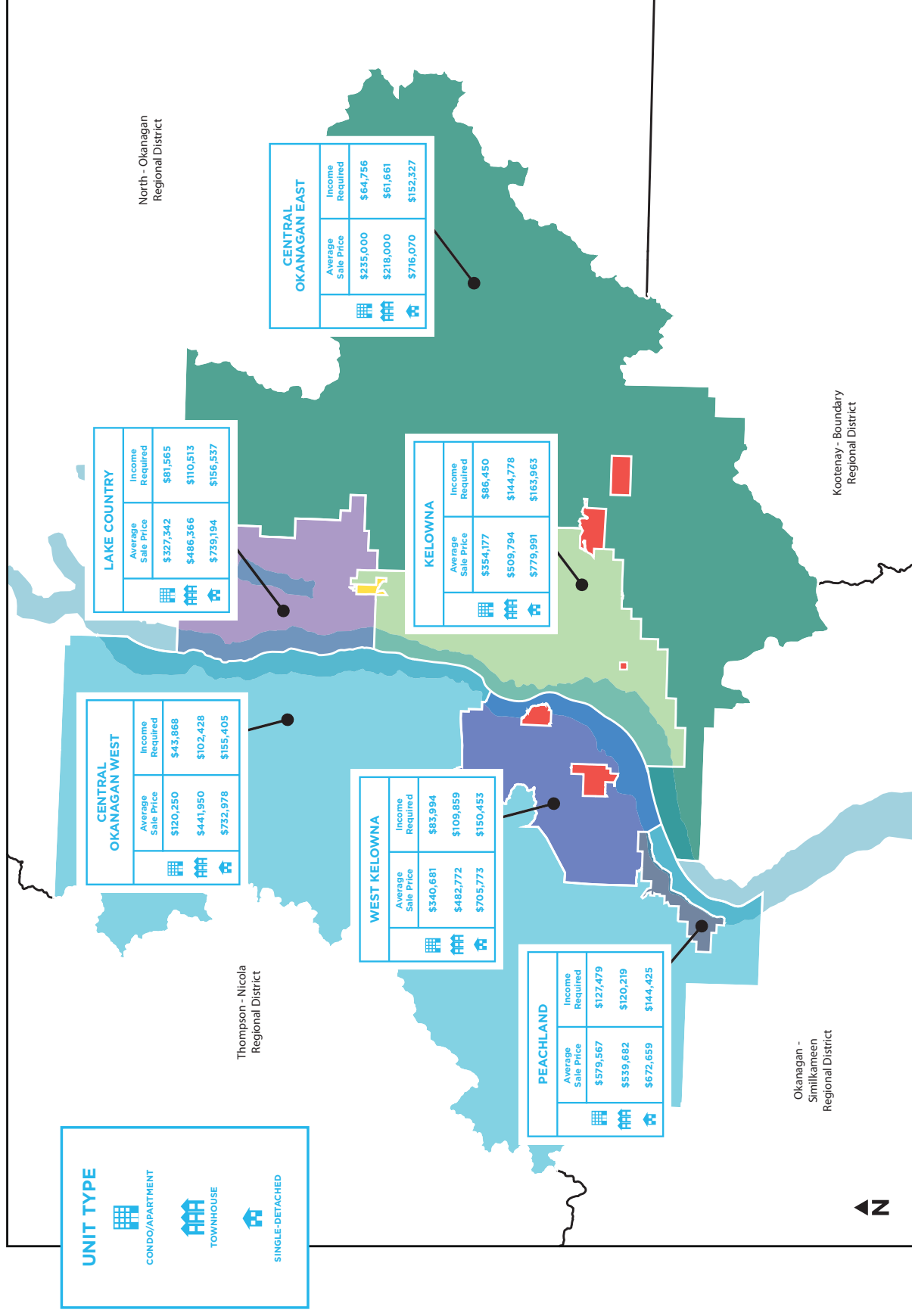
Core Area & Rutland Sub-Areas



APPENDIX B

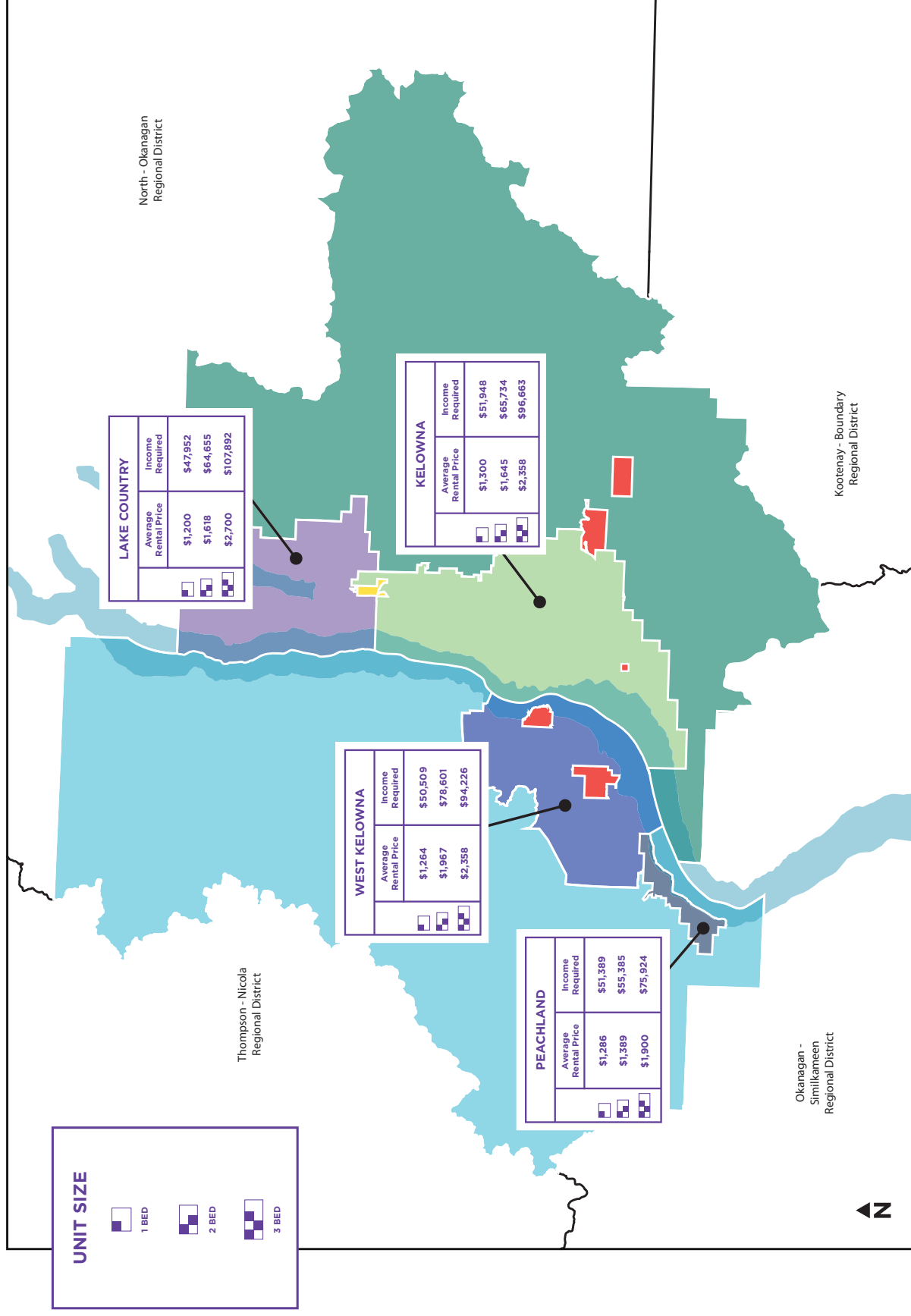
Housing & Transportation Maps

MEDIAN HOUSING SALES PRICES AND INCOME REQUIRED, BY TYPE (2018*)



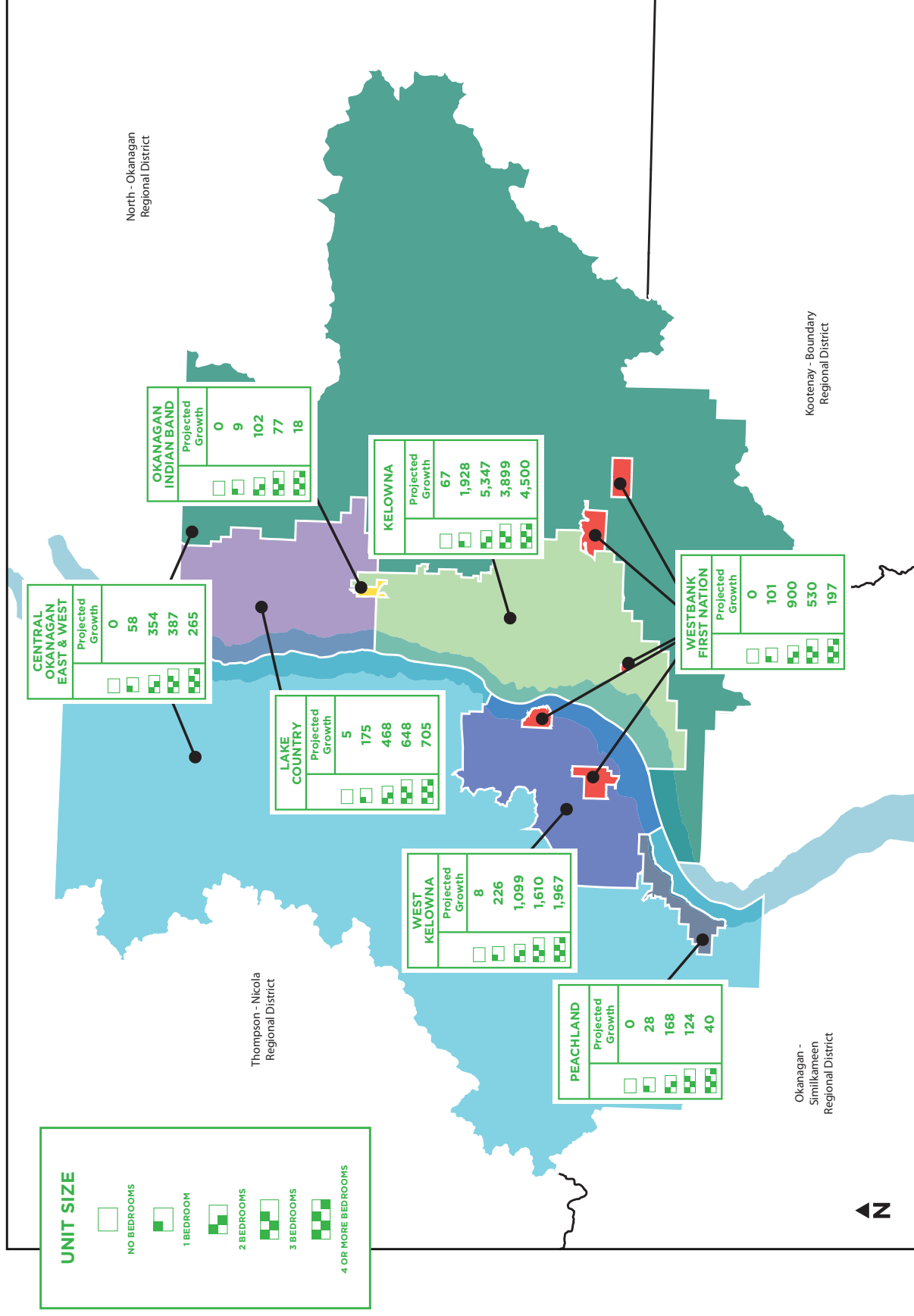
*OMREB data

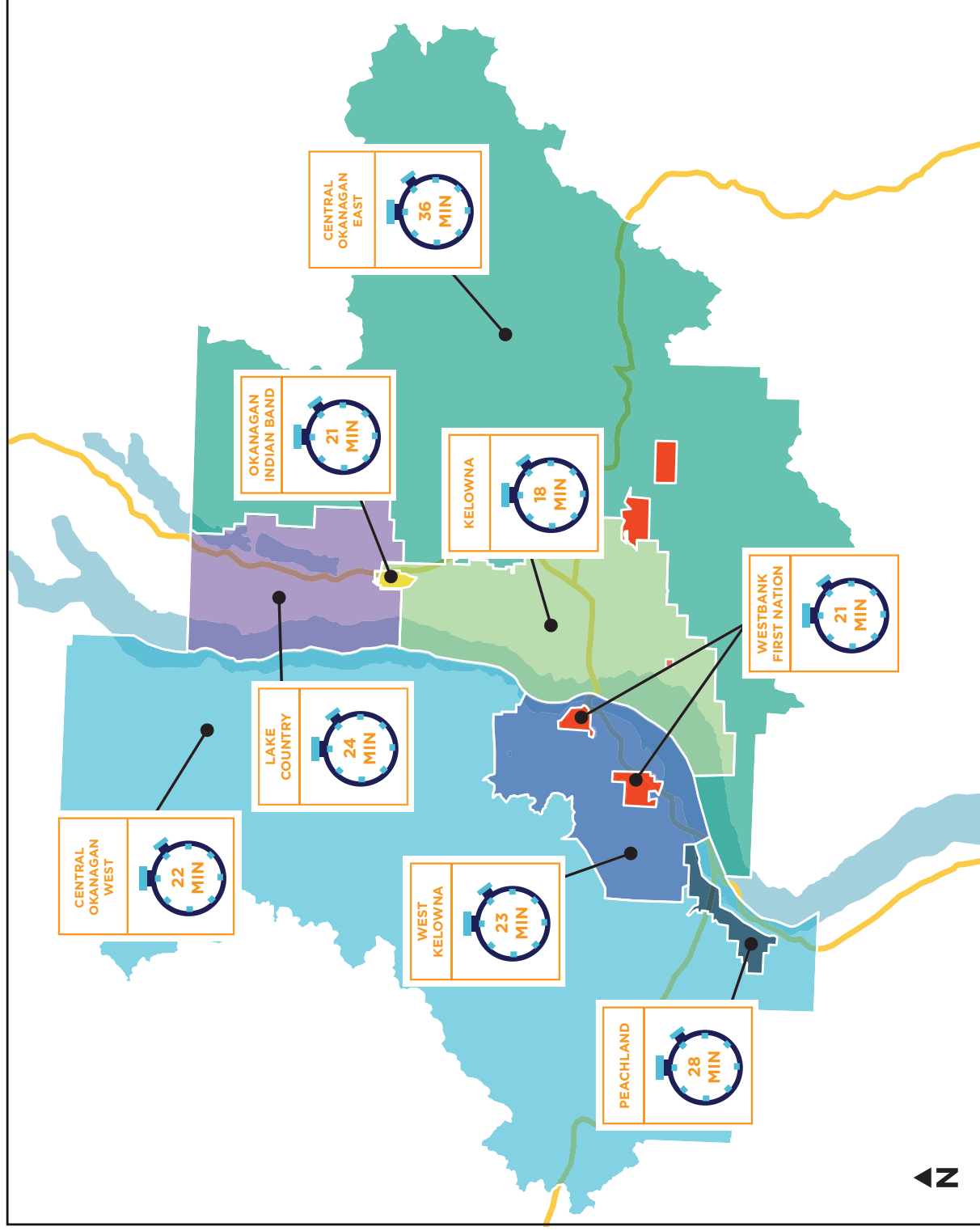
AVERAGE RENTAL PRICES AND INCOME REQUIRED, BY UNIT TYPE (JANUARY 2019)



* CMHC data
** Castanet data

PROJECTED HOUSING UNIT TYPE GROWTH (2016 - 2036)





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

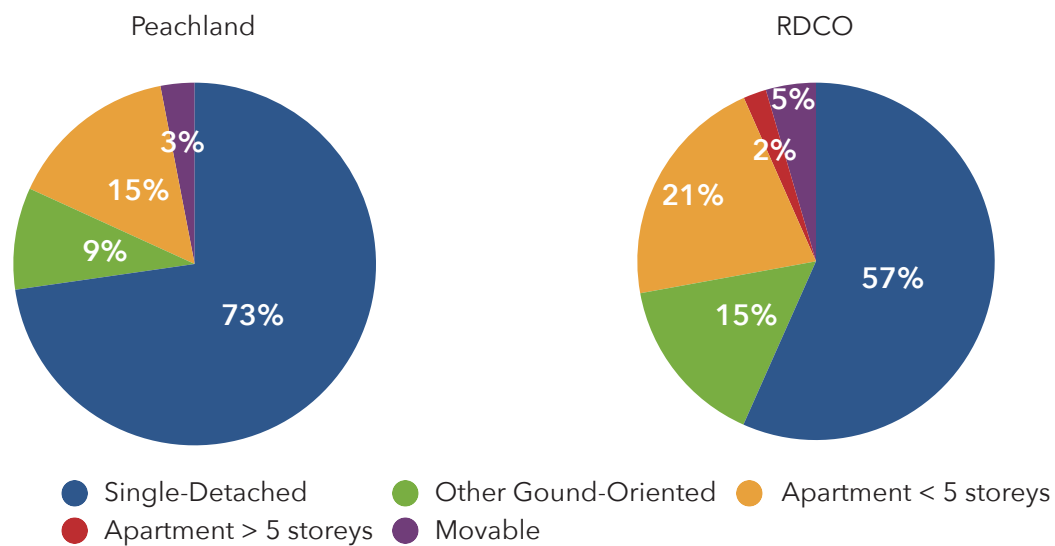
Age Group	2016	2026	2036	Growth, 2016 - 2036	Average Annual Change, 2016 - 2036	Average Annual Growth Rate
Under 15 years	581	607	574	-7	0	-0.1%
15 to 24 years	376	360	422	46	2	0.6%
25 to 34 years	448	307	310	-138	-7	-1.8%
35 to 44 years	485	569	452	-33	-2	-0.3%
45 to 54 years	699	564	668	-32	-2	-0.2%
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

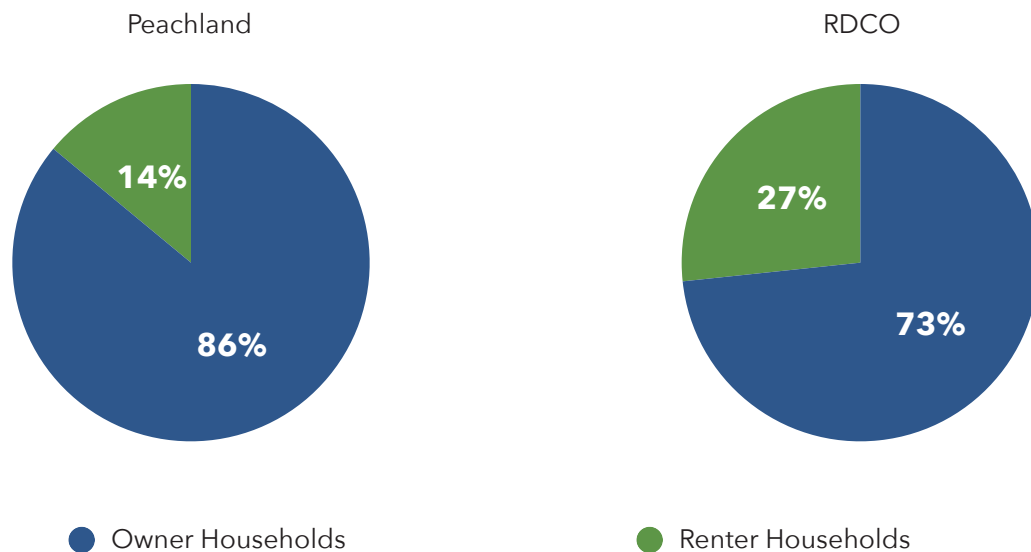
Table 2: Projected Population and Housing Demand by Bedroom Type, Peachland, 2016-2036

	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

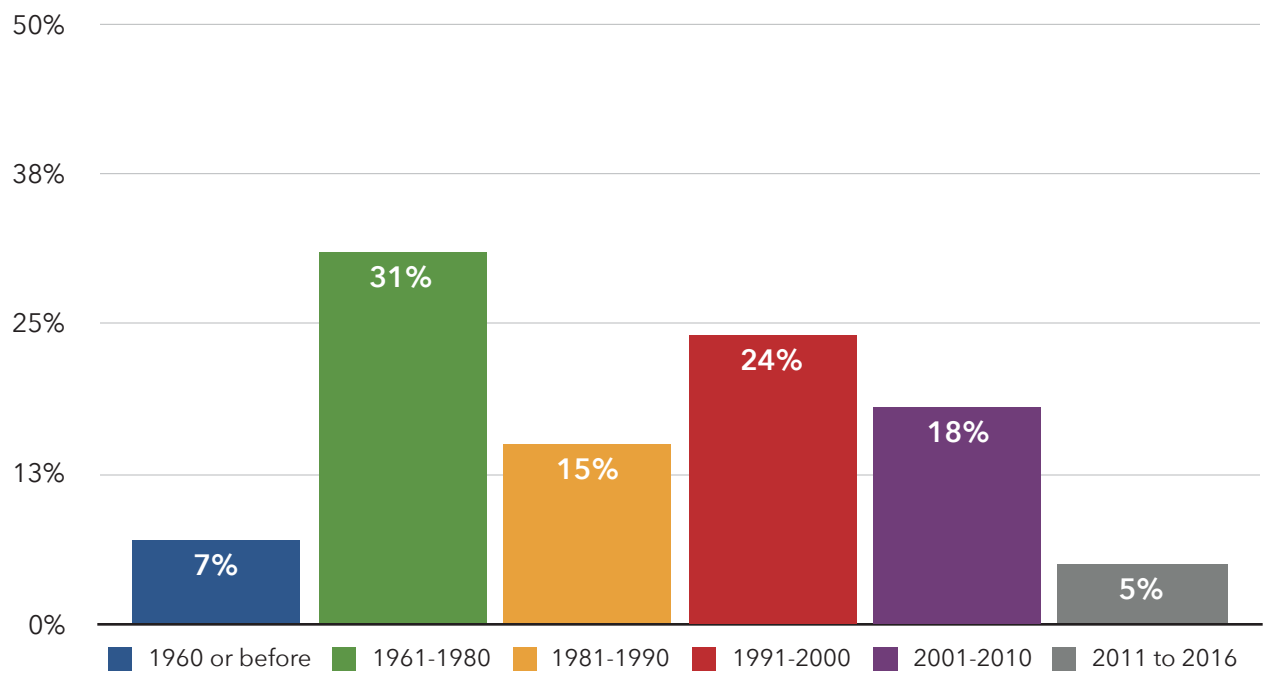
Figure 2: Housing Tenure, Peachland & RDCO, 2016



Source: Statistics Canada, Census (2016)

AGE OF HOUSING

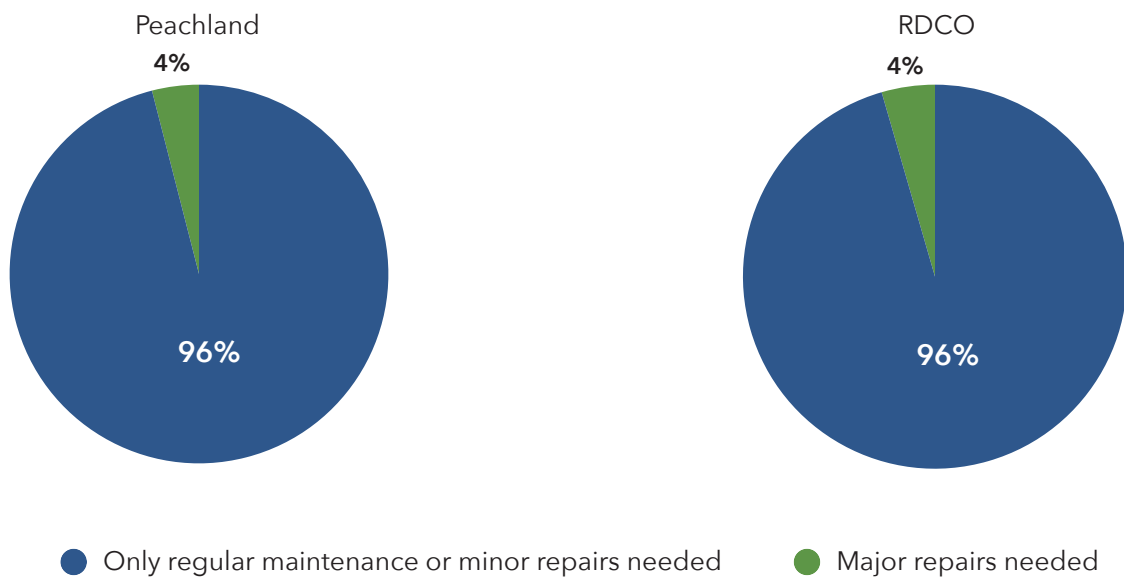
Figure 3: Age of Housing Stock, Peachland, 2016



Source: Statistics Canada, Census (2016)

CONDITION OF HOUSING

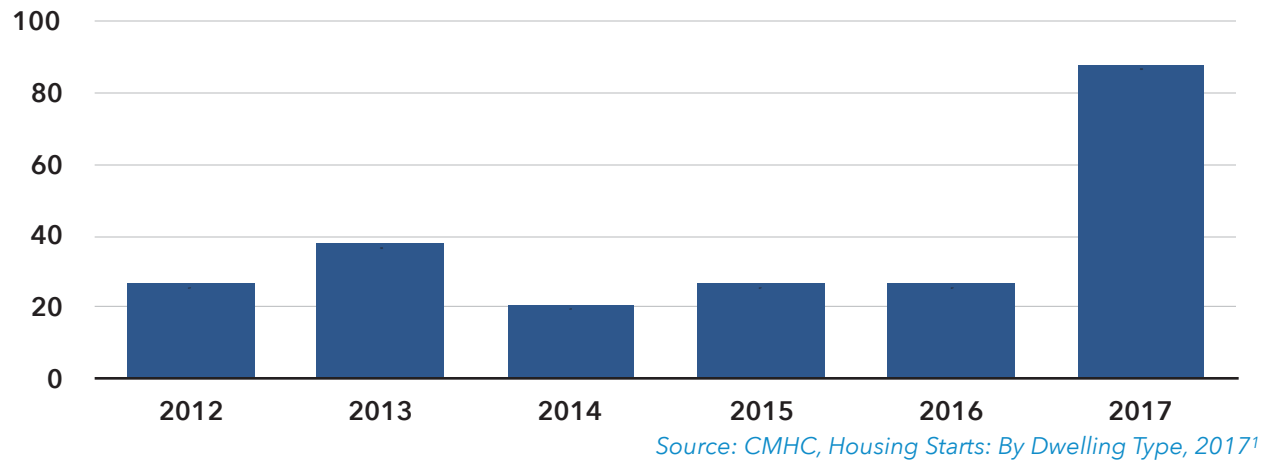
Figure 4: Housing Conditions, Peachland & RDCO, 2016



Source: Statistics Canada, Census (2016)

HISTORIC DEVELOPMENT

Figure 5: Total Residential Housing Starts, Peachland, 2012-2017



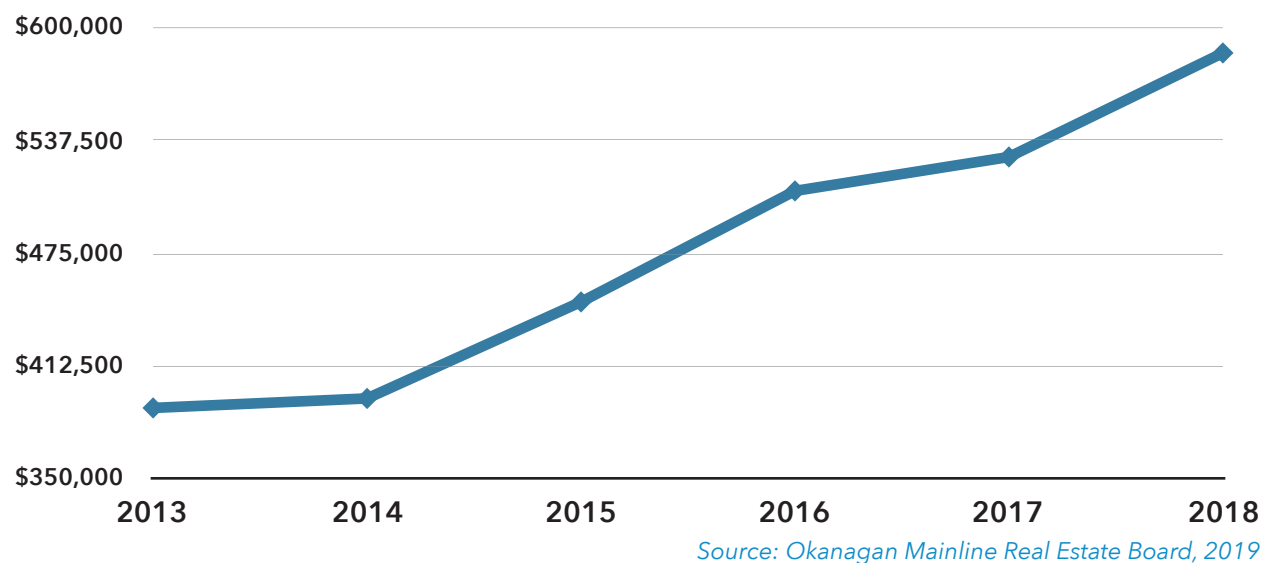
Ownership

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



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

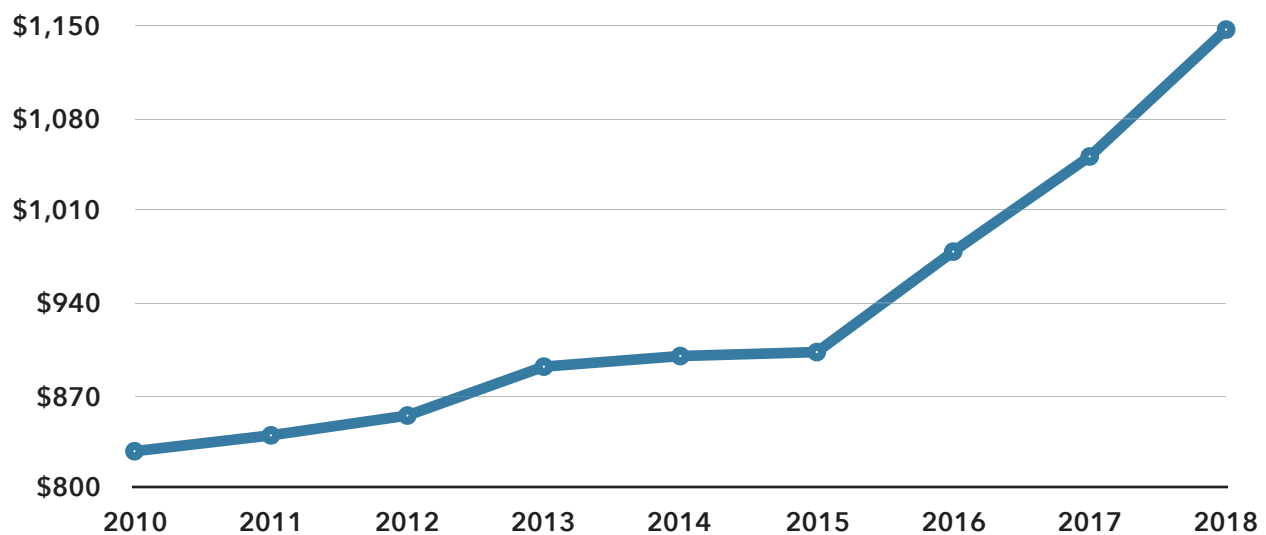
COST OF RENT

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.

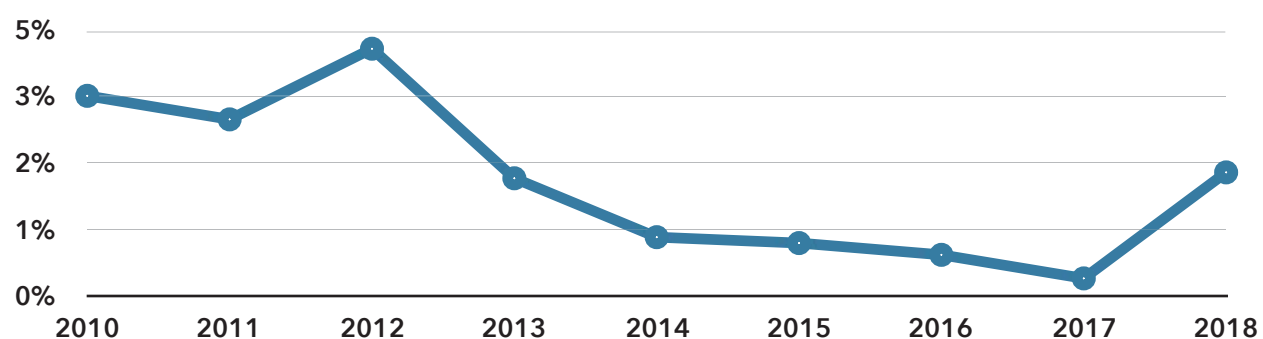
Table 6: Snapshot of Available Listings, January 2019

	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, 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 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

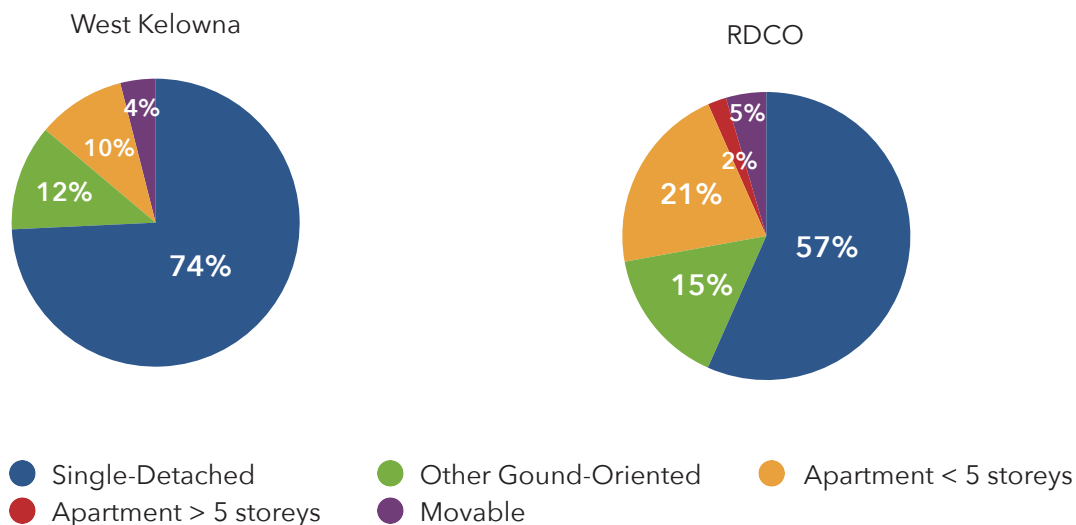
Age Group	2016	2026	2036	Growth, 2016 - 2036	Average Annual Change, 2016 - 2036	Average Annual Growth Rate
Under 15 years	5,472	6,361	6,565	1,092	55	0.9%
15 to 24 years	3,683	4,363	5,294	1,611	81	1.8%
25 to 34 years	3,725	3,585	4,281	556	28	0.7%
35 to 44 years	4,082	5,353	5,251	1,169	58	1.3%
45 to 54 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

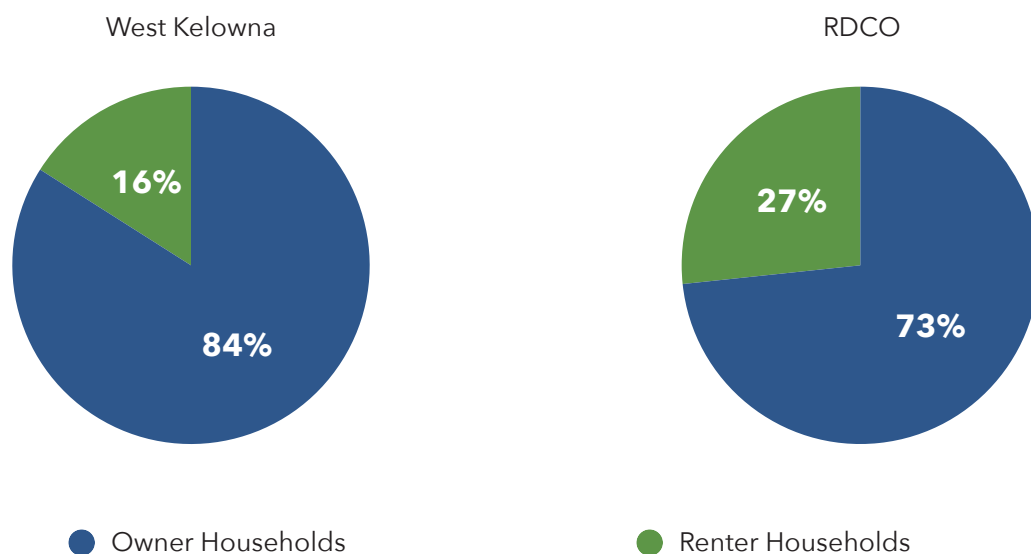
Table 2: Projected Population and Housing Demand by Type, West Kelowna, 2016-2036

	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

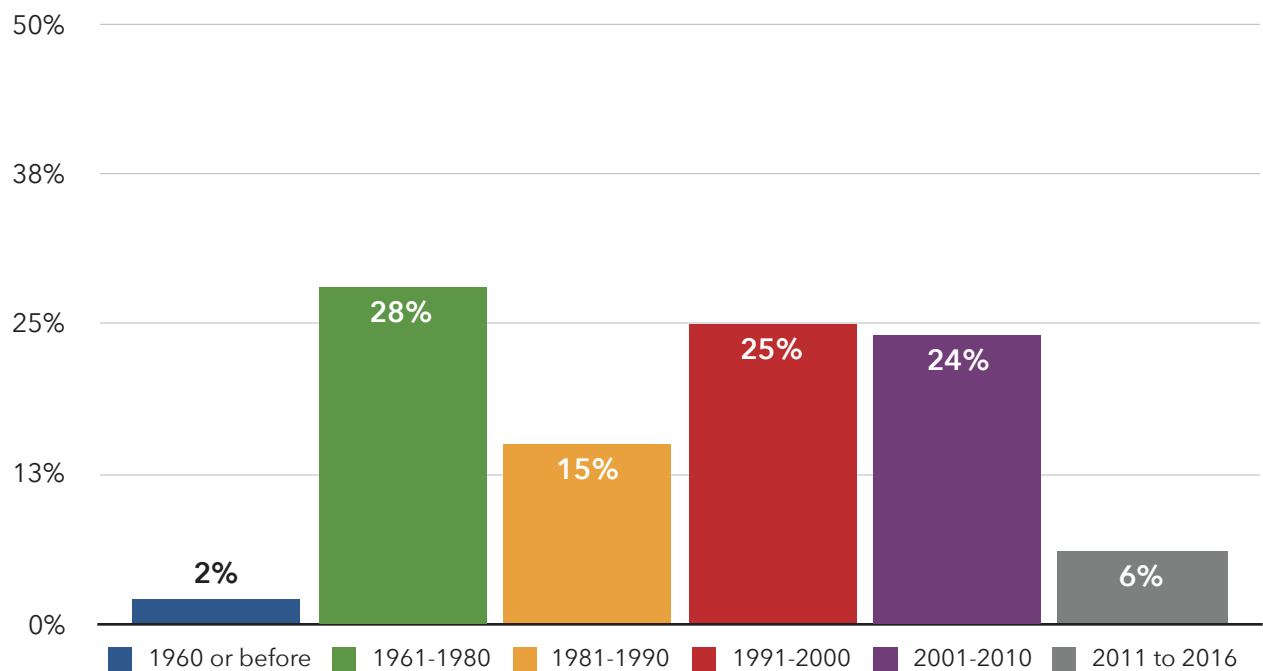
Figure 2: Housing Tenure, West Kelowna & RDCO, 2016



Source: Statistics Canada, Census (2016)

AGE OF HOUSING

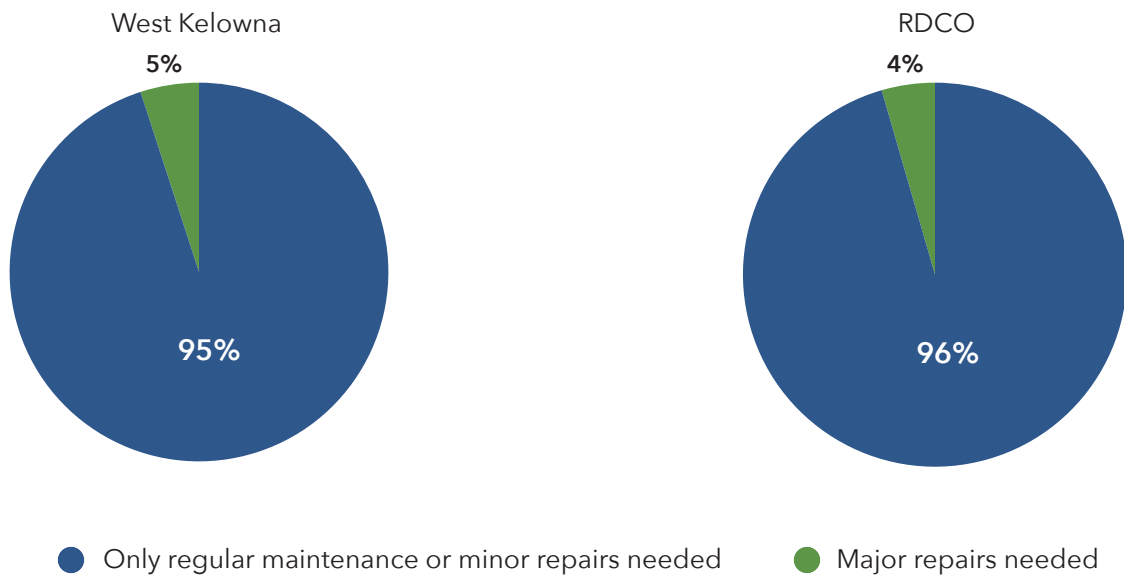
Figure 3: Age of Housing Stock, West Kelowna, 2016



Source: Statistics Canada, Census (2016)

CONDITION OF HOUSING

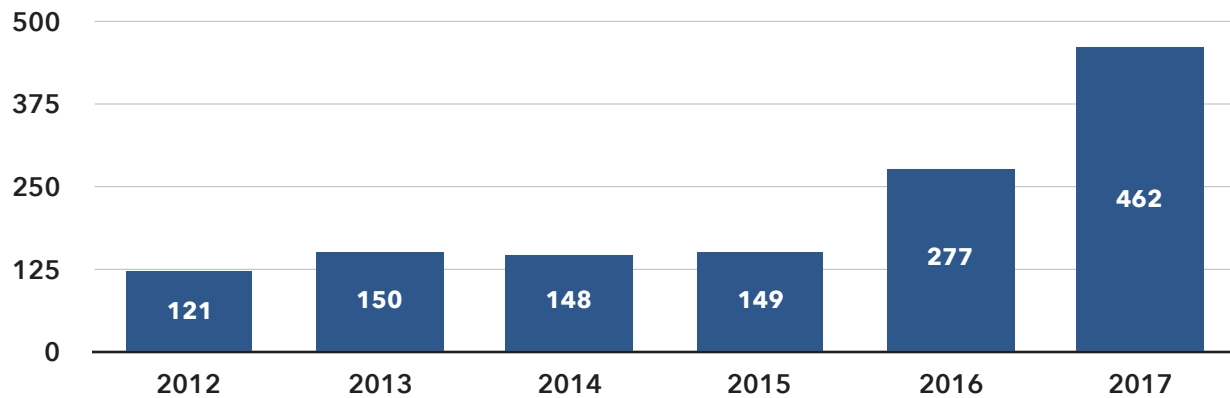
Figure 4: Housing Conditions, West Kelowna & RDCO, 2016



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

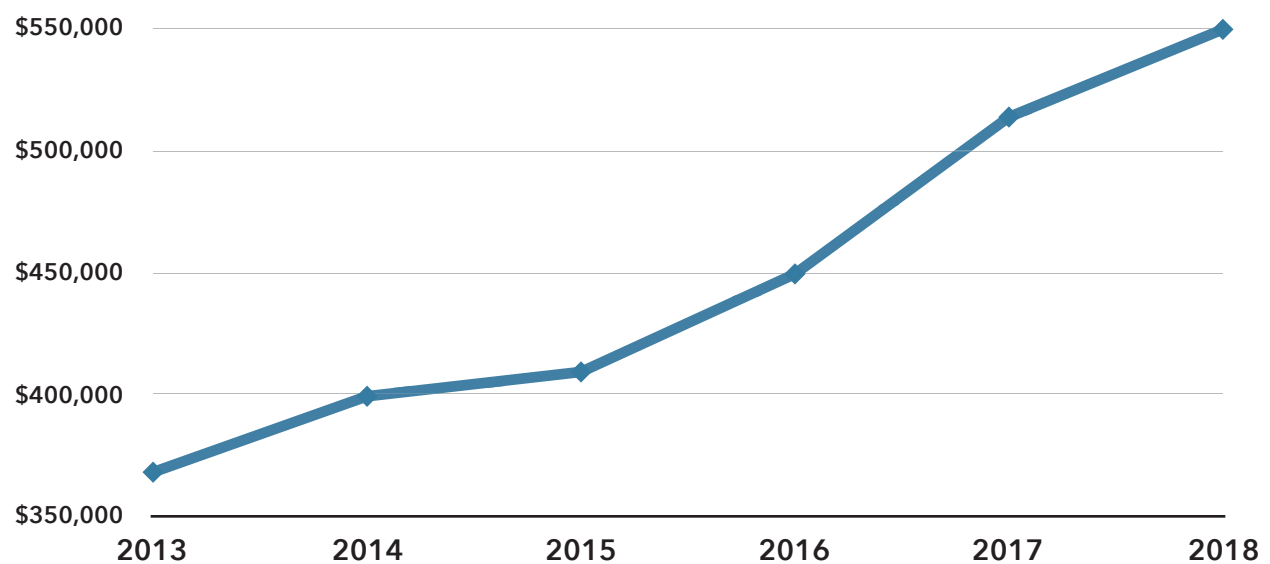
Ownership

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

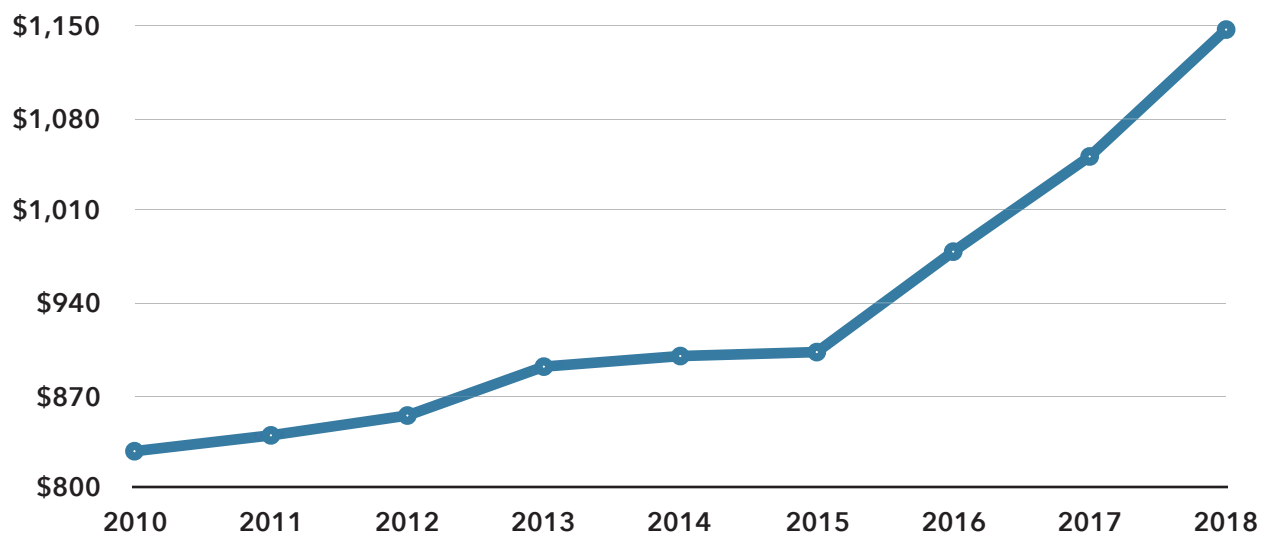
COST OF RENT

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.

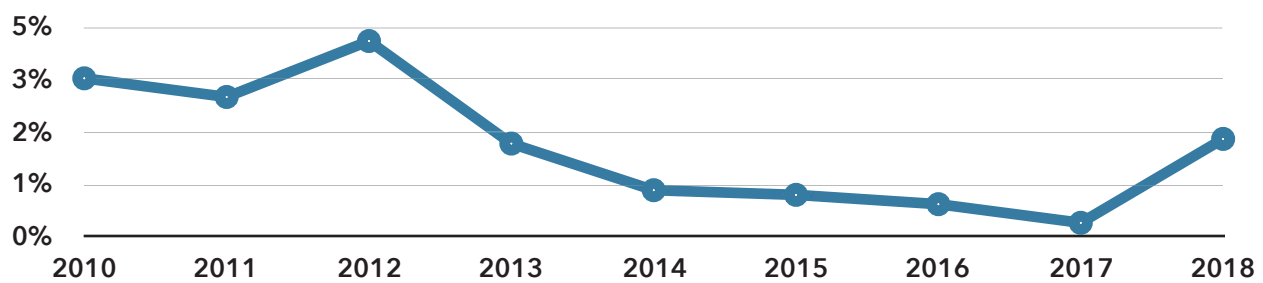
Table 6: Snapshot of Available Listings, West Kelowna, January 2019

	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

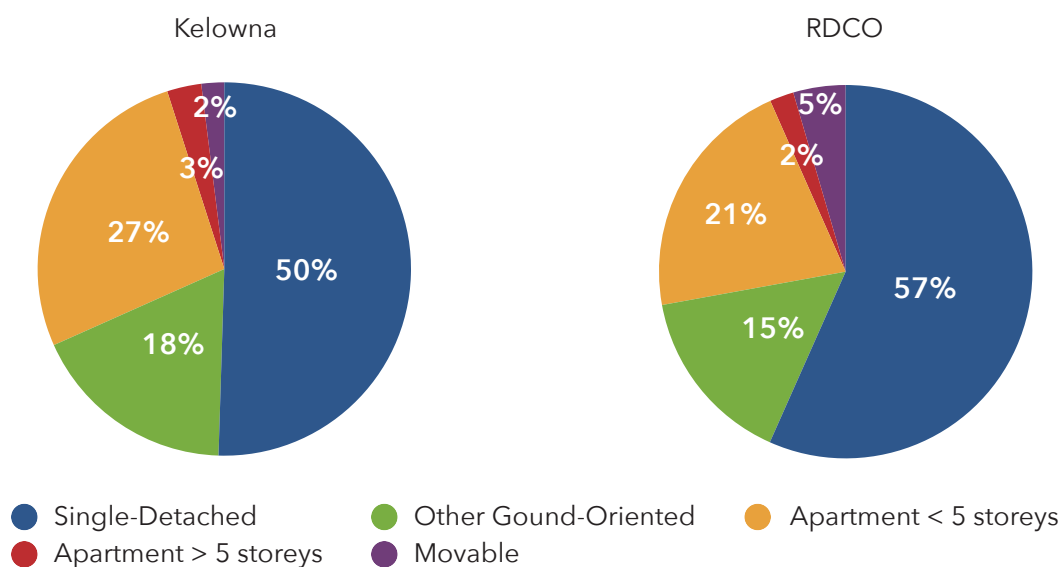
Table 1: Projected Population by Age, Kelowna, 2016-2036

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

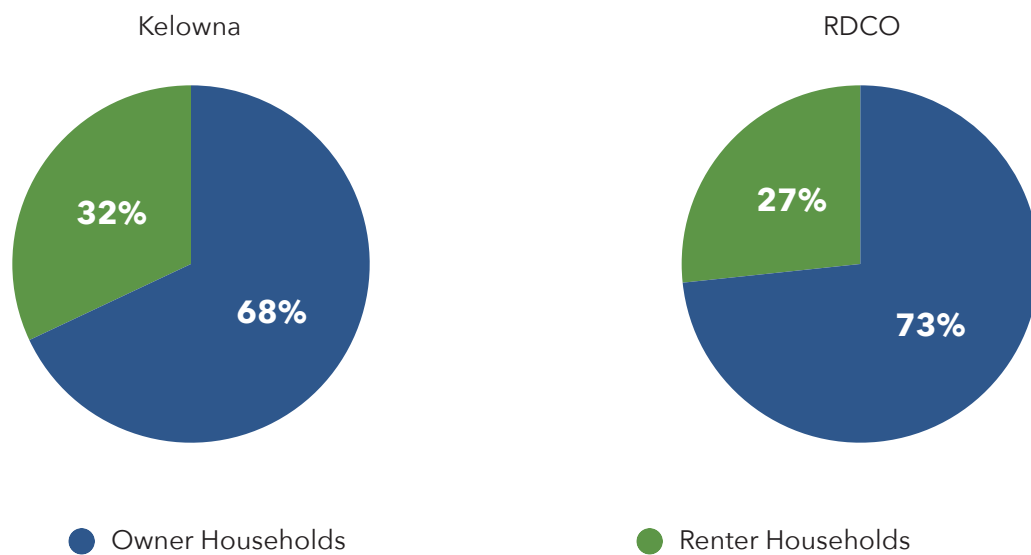
Table 2: Projected Population and Housing Demand by Type, Kelowna, 2016-2036

	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

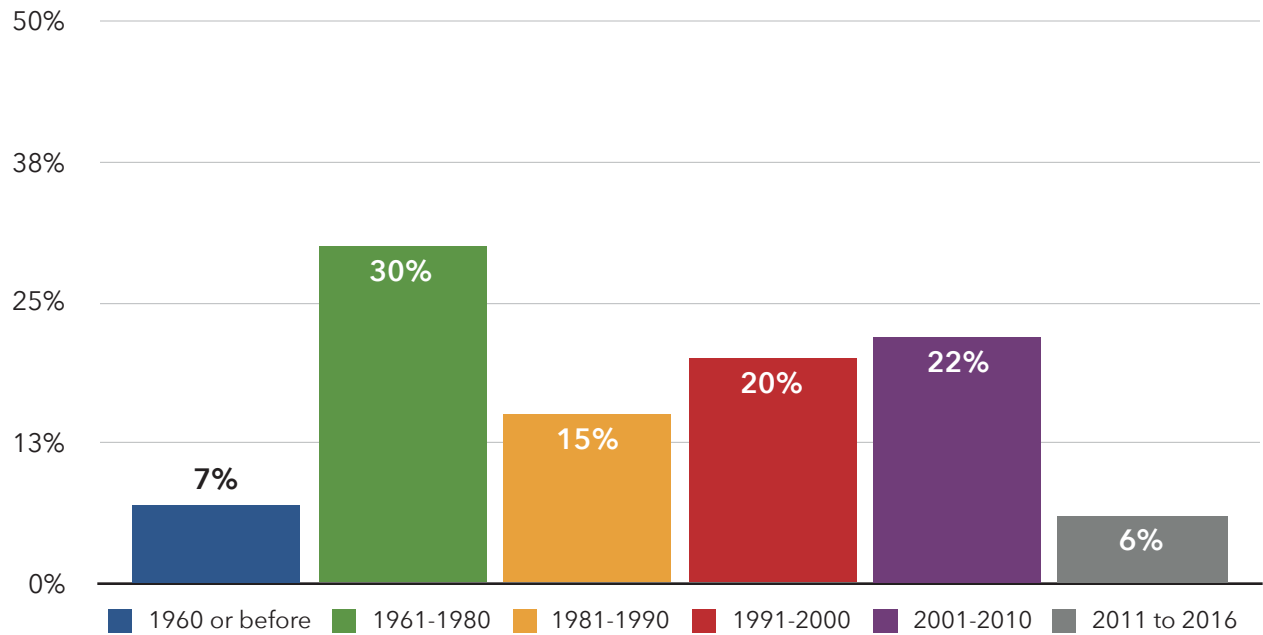
Figure 2: Housing Tenure, Kelowna & RDCO, 2016



Source: Statistics Canada, Census (2016)

AGE OF HOUSING

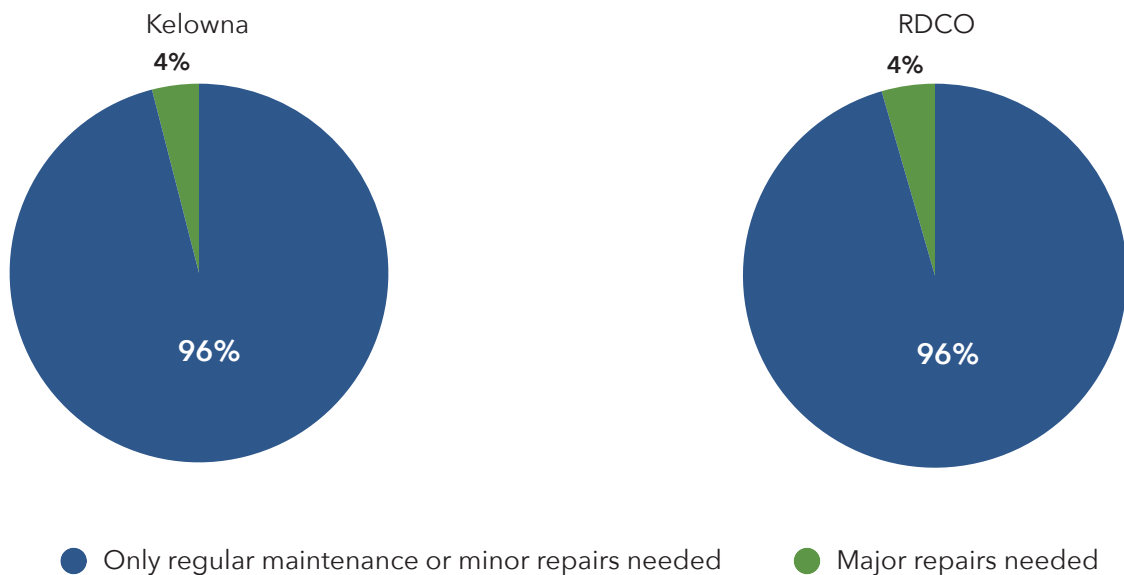
Figure 3: Age of Housing Stock, Kelowna, 2016



Source: Statistics Canada, Census (2016)

CONDITION OF HOUSING

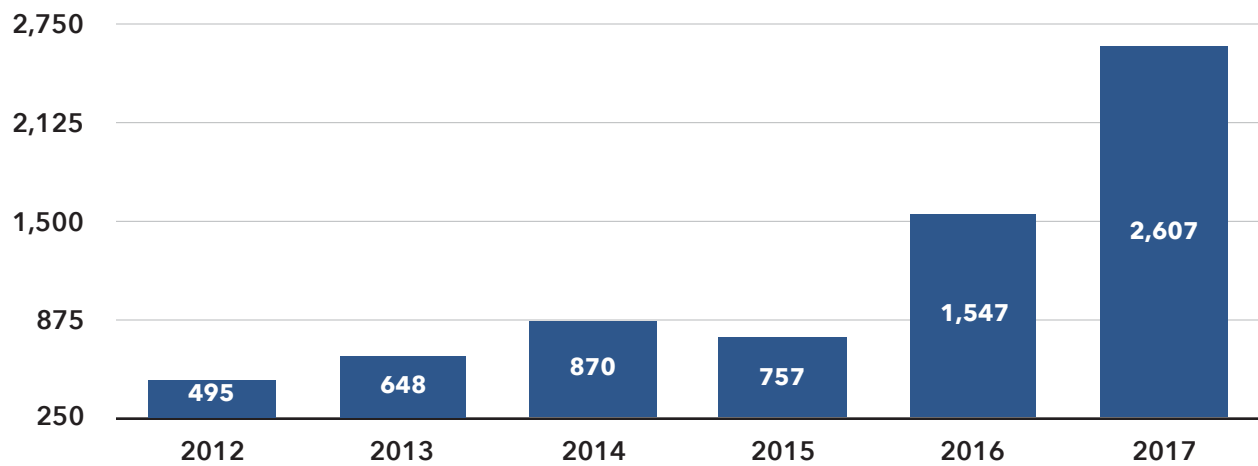
Figure 4: Housing Conditions, Kelowna & RDCO, 2016



Source: Statistics Canada, Census (2016)

HISTORIC DEVELOPMENT

Figure 5: Total Residential Housing Starts, Kelowna, 2012-2017



Source: CMHC, Housing Starts: By Dwelling Type, 2017¹

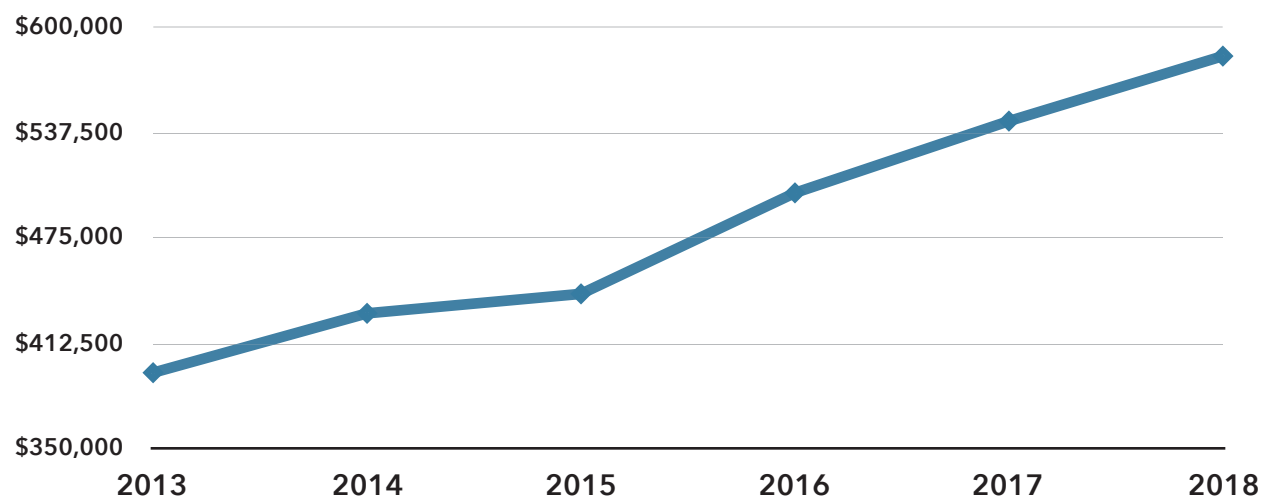
Ownership

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

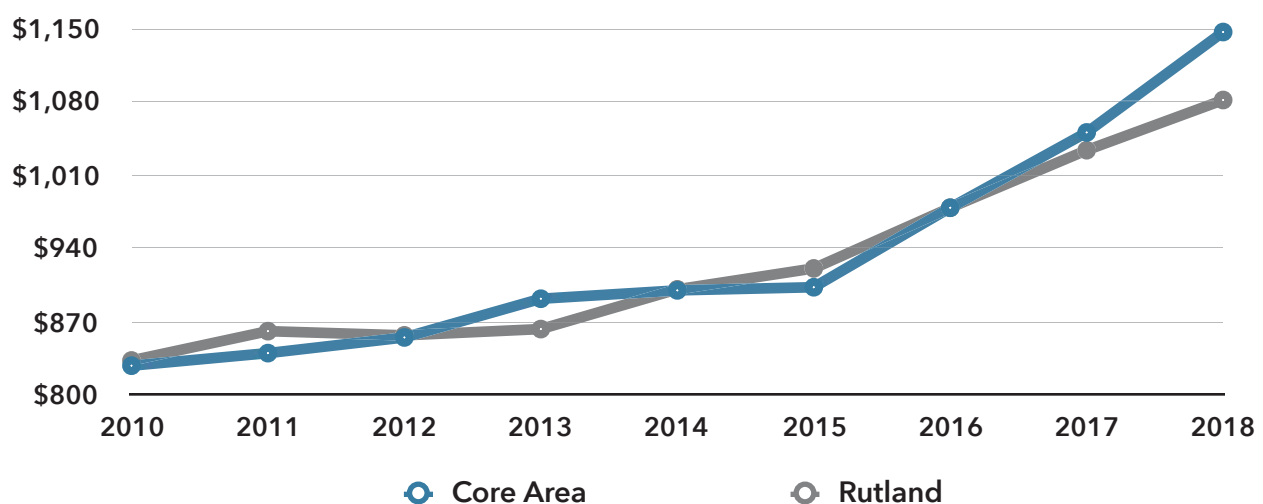
COST OF RENT

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.

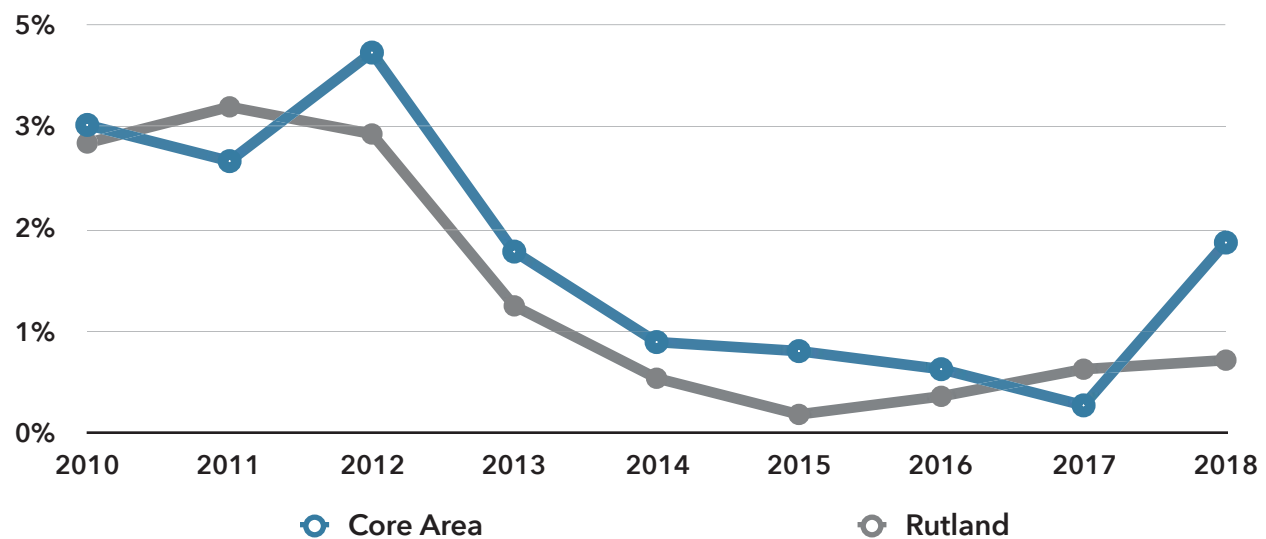
Table 6: Snapshot of Available Listings, Kelowna, January 2019

	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

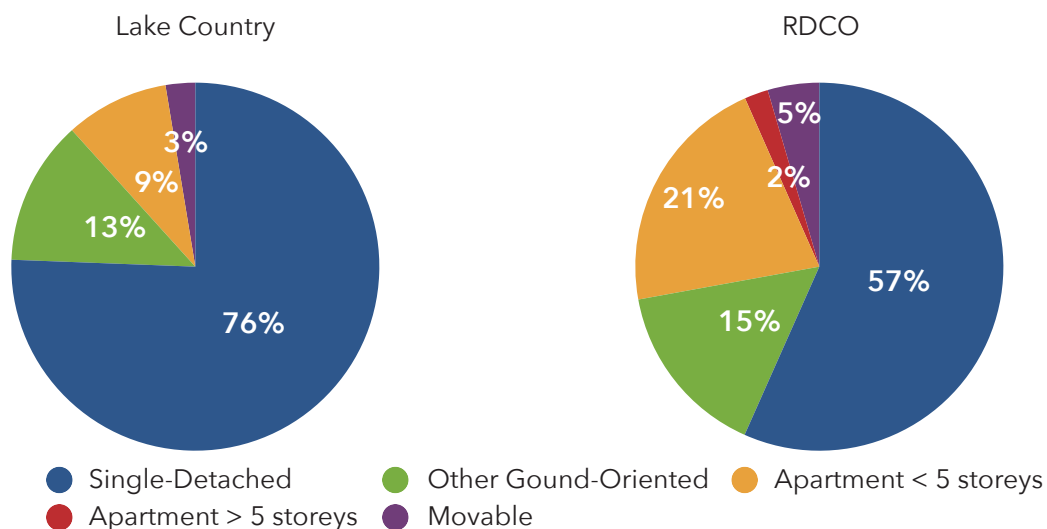
Age Group	2016	2026	2036	Growth, 2016 - 2036	Average Annual Change, 2016 - 2036	Average Annual Growth Rate
Under 15 years	2,049	2,261	2,285	236	12	0.5%
15 to 24 years	1,449	1,650	1,818	368	18	1.1%
25 to 34 years	1,625	1,435	1,618	-7	0	0.0%
35 to 44 years	1,678	2,275	2,078	401	20	1.1%
45 to 54 years	2,091	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

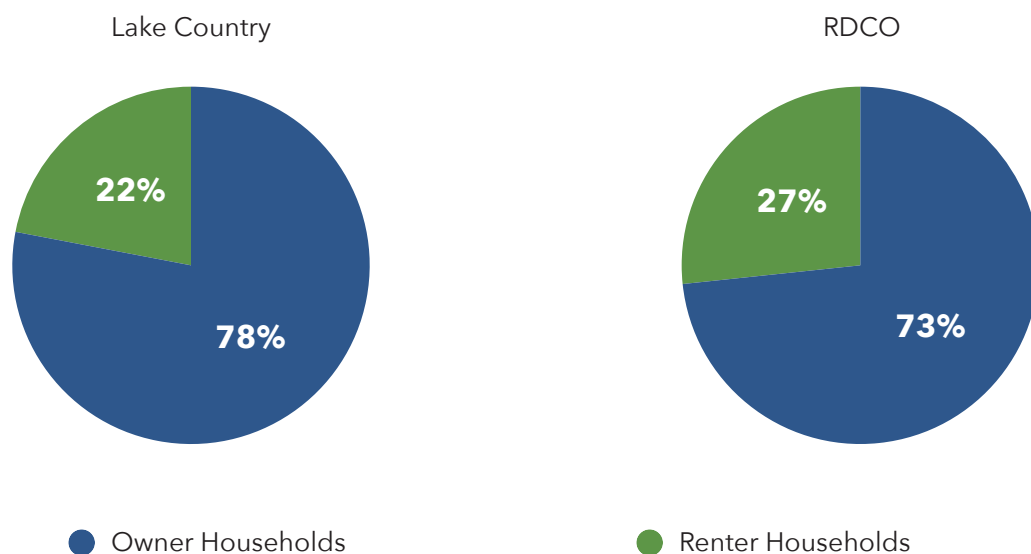
Table 2: Projected Population and Housing Demand by Type, Lake Country, 2016-2036

	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

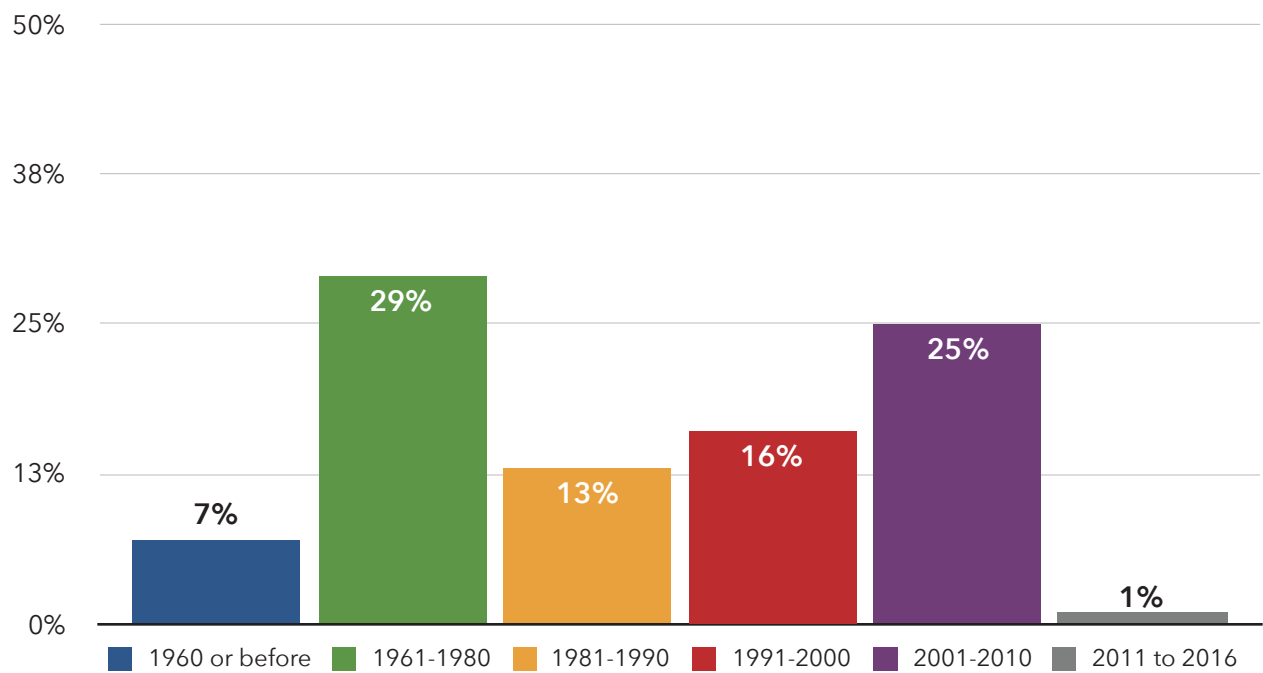
Figure 2: Housing Tenure, Lake Country & RDCO, 2016



Source: Statistics Canada, Census (2016)

AGE OF HOUSING

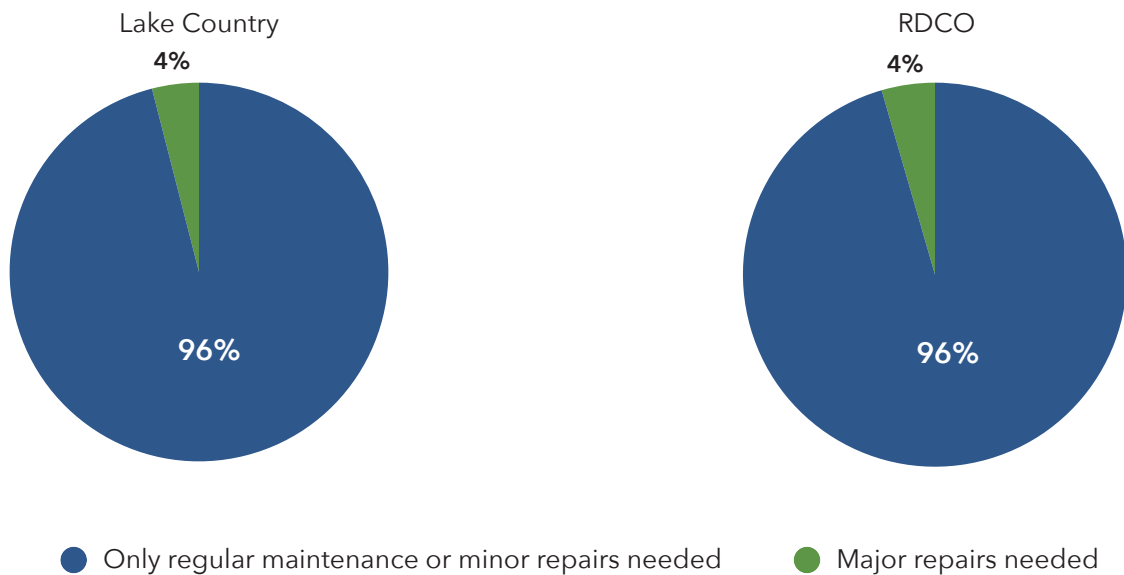
Figure 3: Age of Housing Stock, Lake Country, 2016



Source: Statistics Canada, Census (2016)

CONDITION OF HOUSING

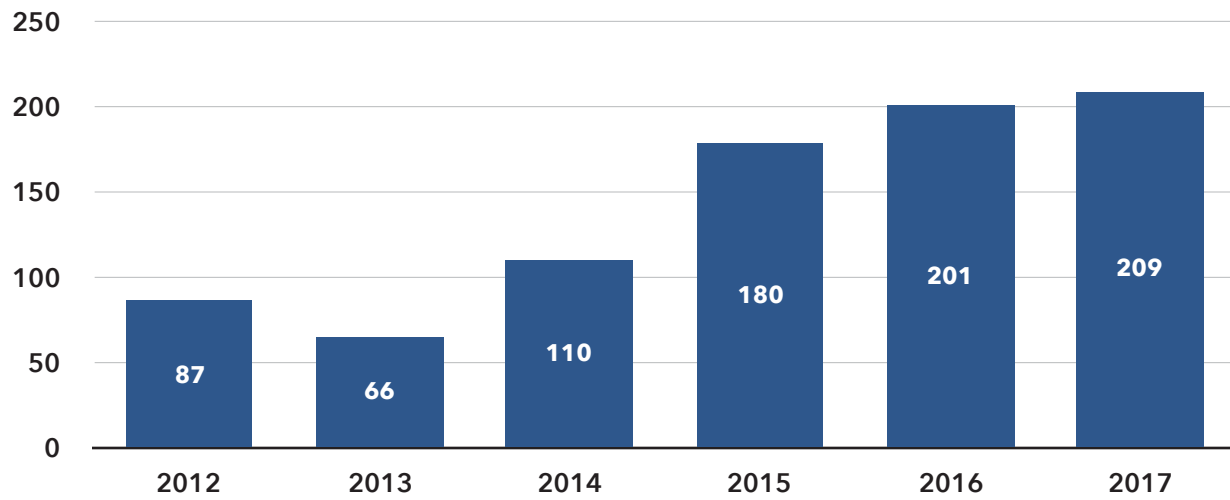
Figure 4: Housing Conditions, Lake Country & RDCO, 2016



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

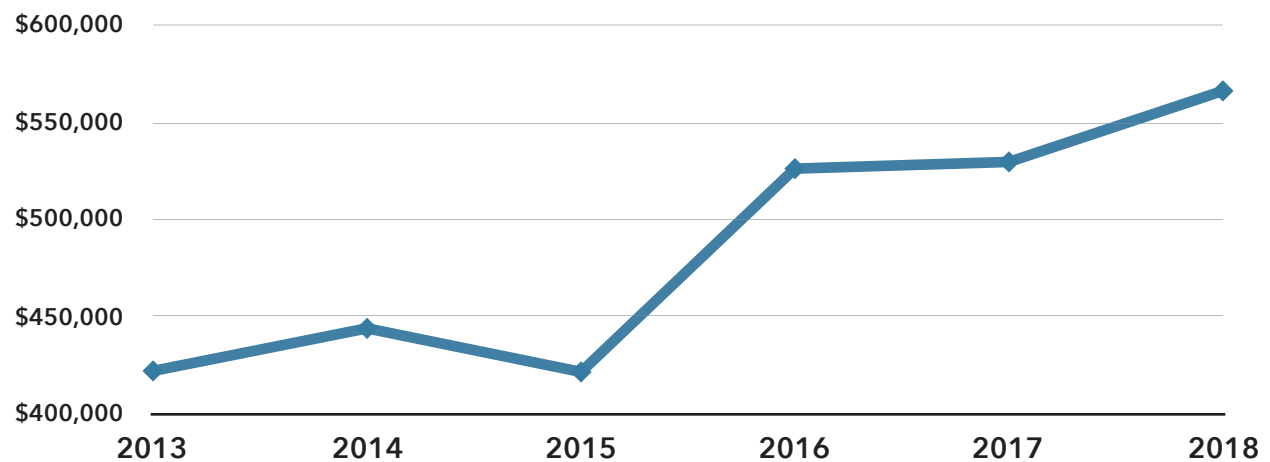
Ownership

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

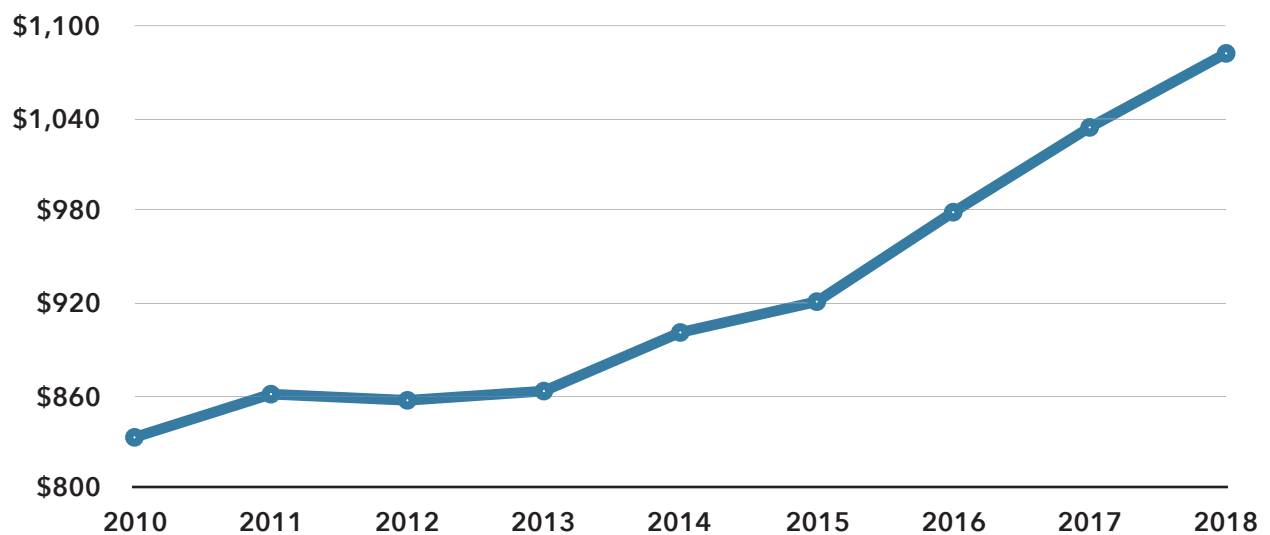
COST OF RENT

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.

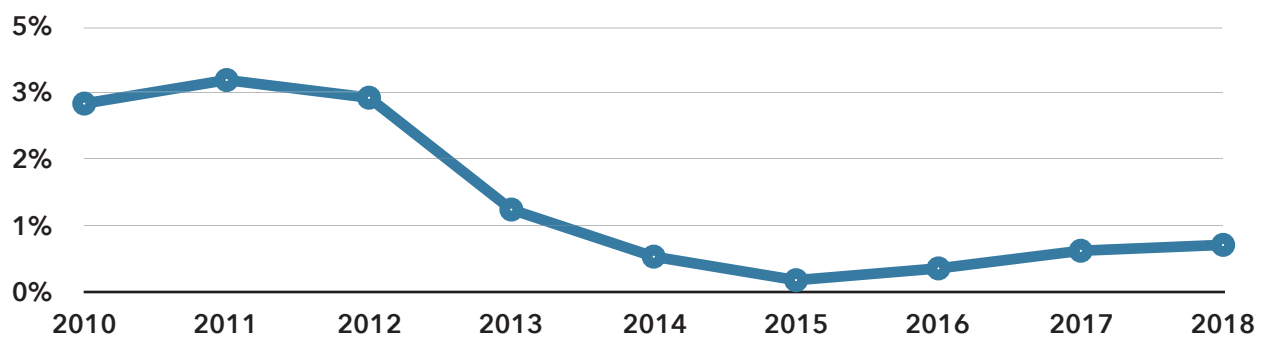
Table 6: Snapshot of Available Listings, Lake Country, January 2019

	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

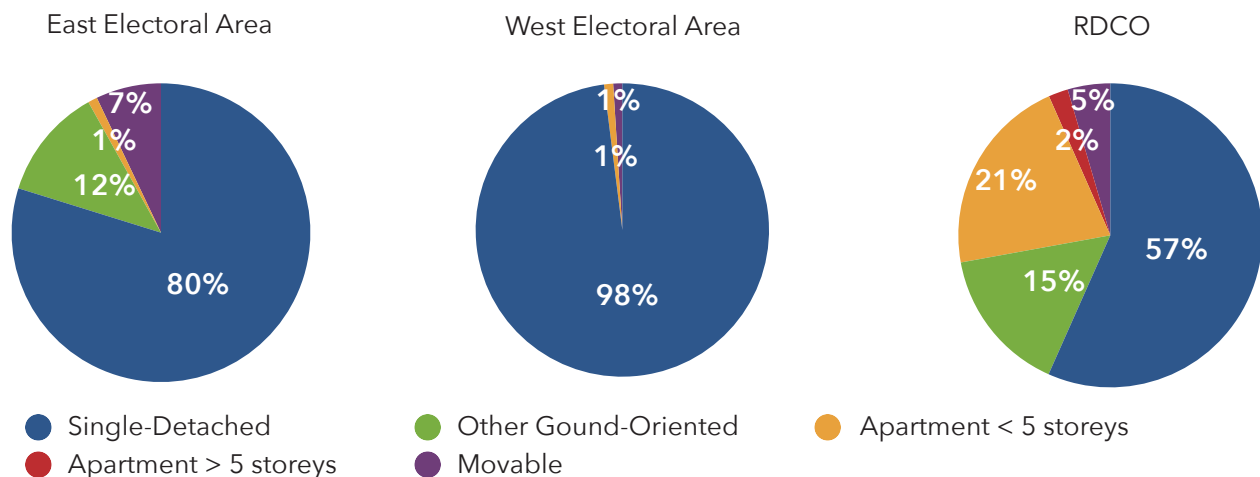
Age Group	2016	2026	2036	Growth, 2016 - 2036	Average Annual Change, 2016 - 2036	Average Annual Growth Rate
Under 15 years	686	674	693	6	0	0.0%
15 to 24 years	565	414	457	-108	-5	-1.1%
25 to 34 years	599	548	467	-132	-7	-1.2%
35 to 44 years	637	746	755	118	6	0.9%
45 to 54 years	951	757	916	-34	-2	-0.2%
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

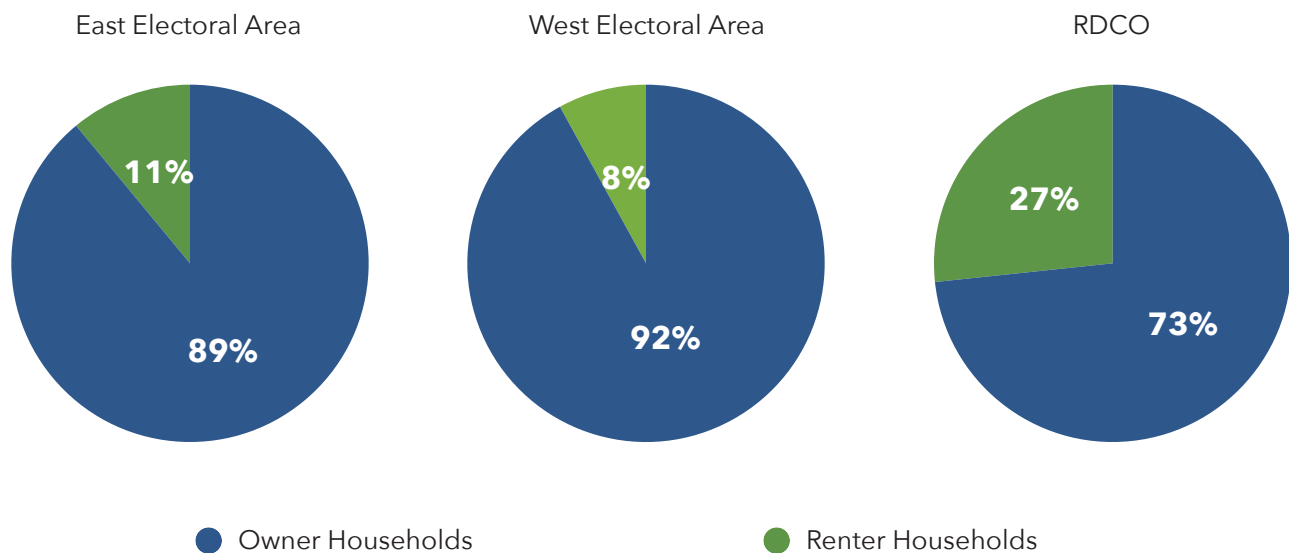
Table 2: Projected Population and Housing Demand by Type, Central Okanagan East & Central Okanagan West, 2016-2036

	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

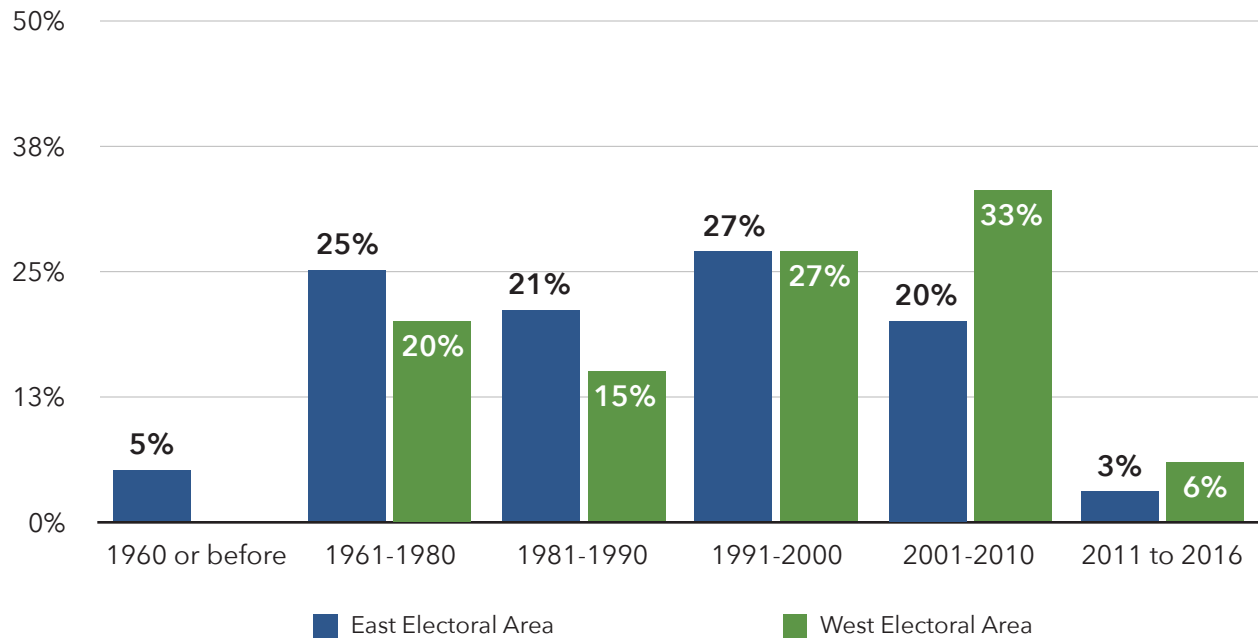
Figure 2: Housing Tenure, Central Okanagan East, Central Okanagan West & RDCO, 2016



Source: Statistics Canada, Census (2016)

AGE OF HOUSING

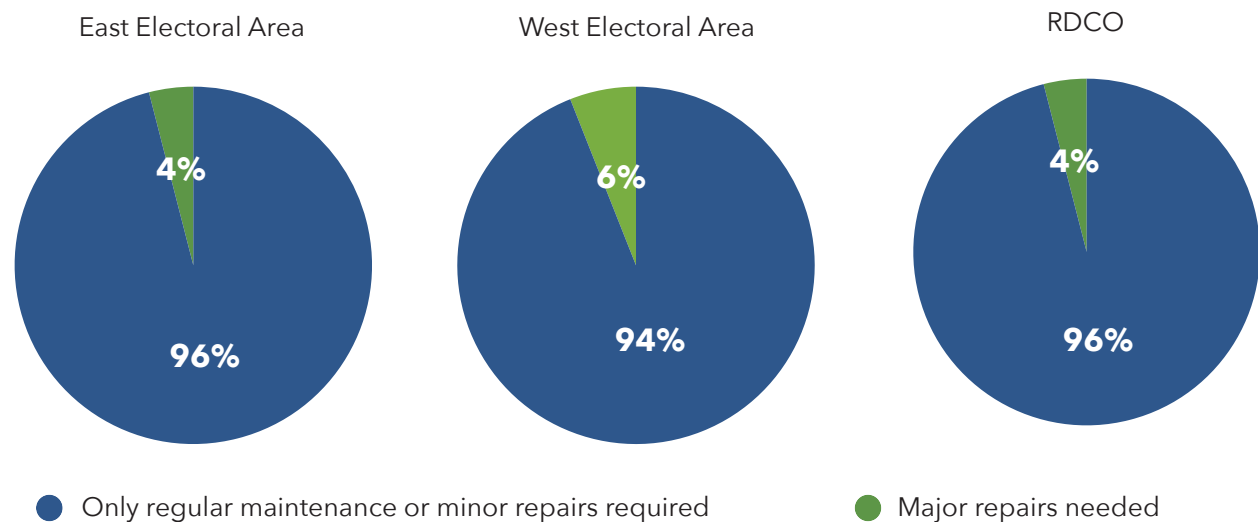
Figure 3: Age of Housing Stock, Central Okanagan East & Central Okanagan West, 2016



Source: Statistics Canada, Census (2016)

CONDITION OF HOUSING

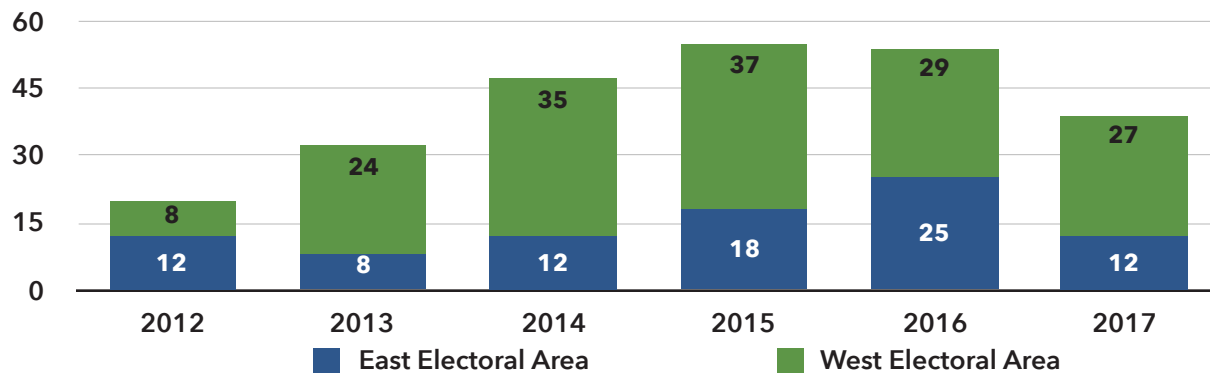
Figure 4: Housing Conditions, Central Okanagan East, Central Okanagan West, & RDCO, 2016



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

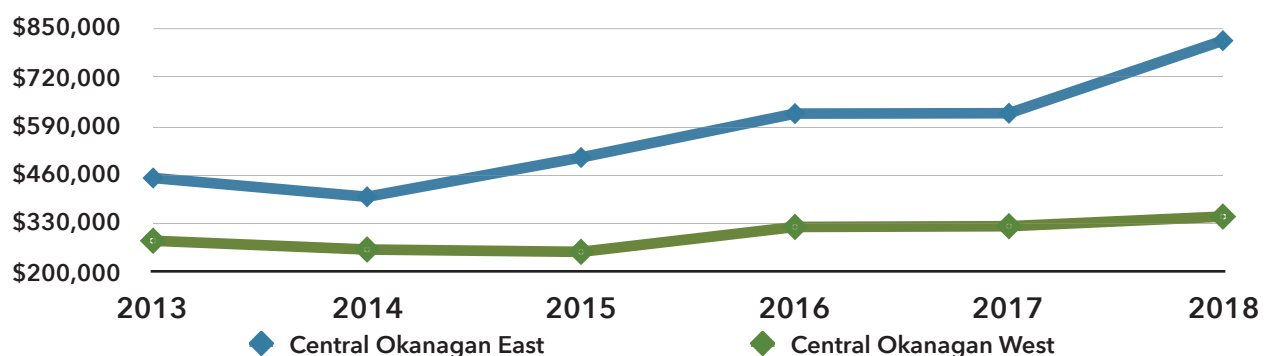
Ownership

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

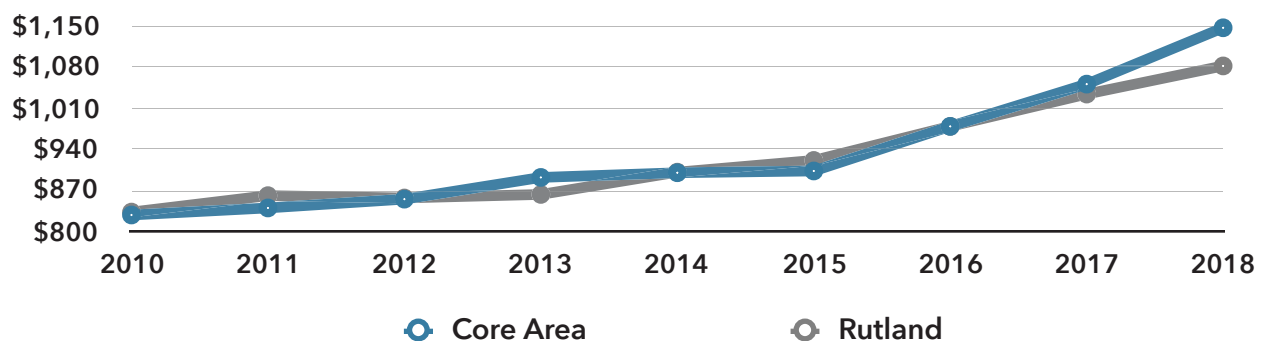
COST OF RENT

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.

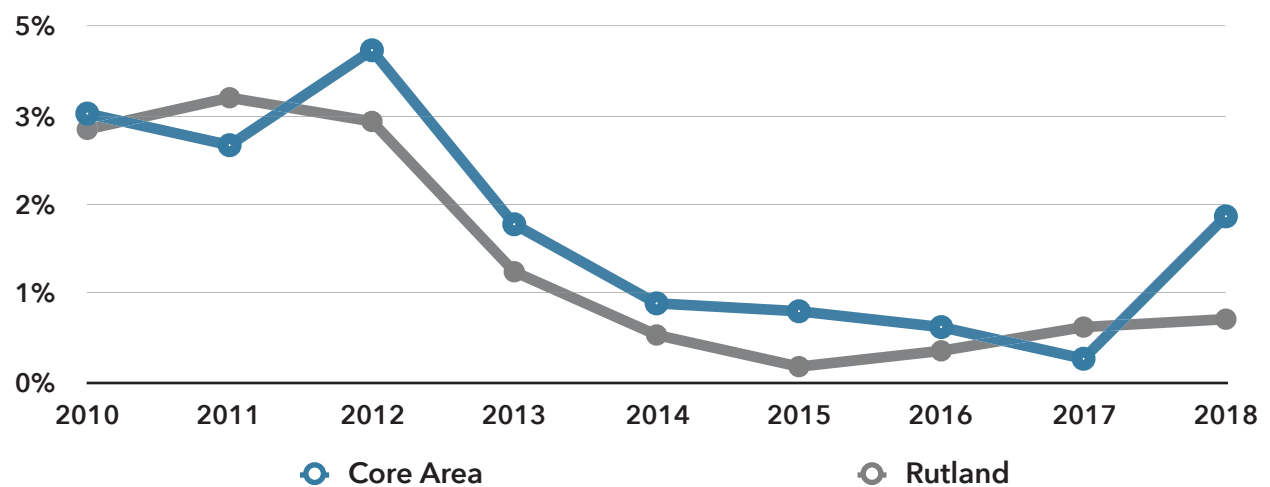
Table 6: Snapshot of Available Listings, Central Okanagan East & Central Okanagan West, January 2019

	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

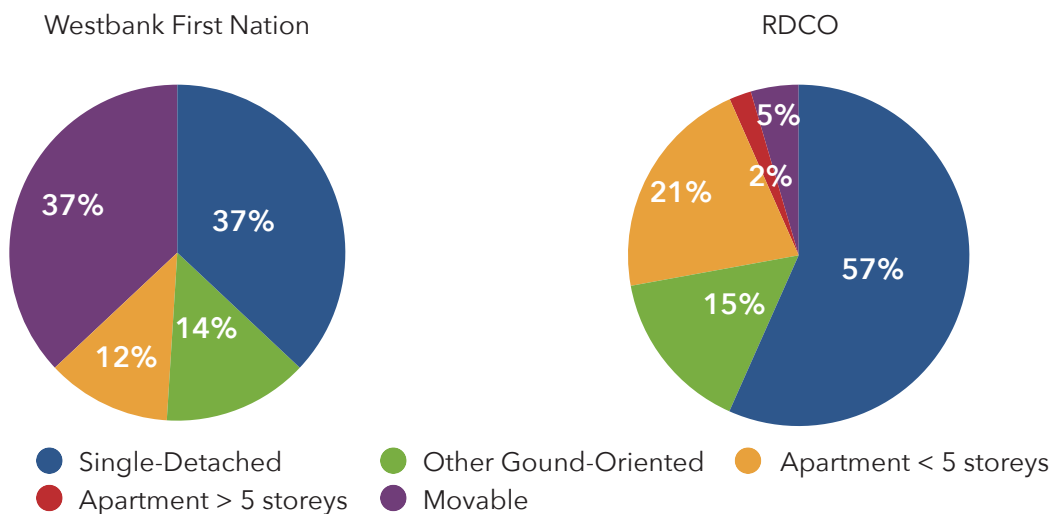
Age Group	2016	2026	2036	Growth, 2016 - 2036	Average Annual Change, 2016 - 2036	Average Annual Growth Rate
Under 15 years	1,027	1,224	1,178	151	8	0.7%
15 to 24 years	720	804	872	152	8	1.0%
25 to 34 years	926	886	882	-43	-2	-0.2%
35 to 44 years	831	1,112	986	156	8	0.9%
45 to 54 years	1,141	1,095	1,288	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

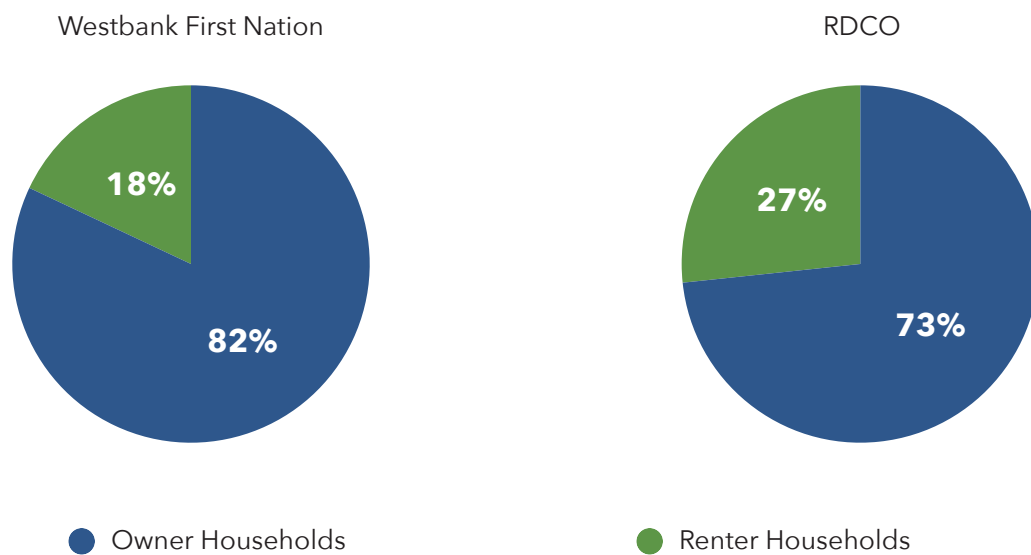
Table 2: Projected Population and Housing Demand by Type, Westbank First Nation, 2016-2036

	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

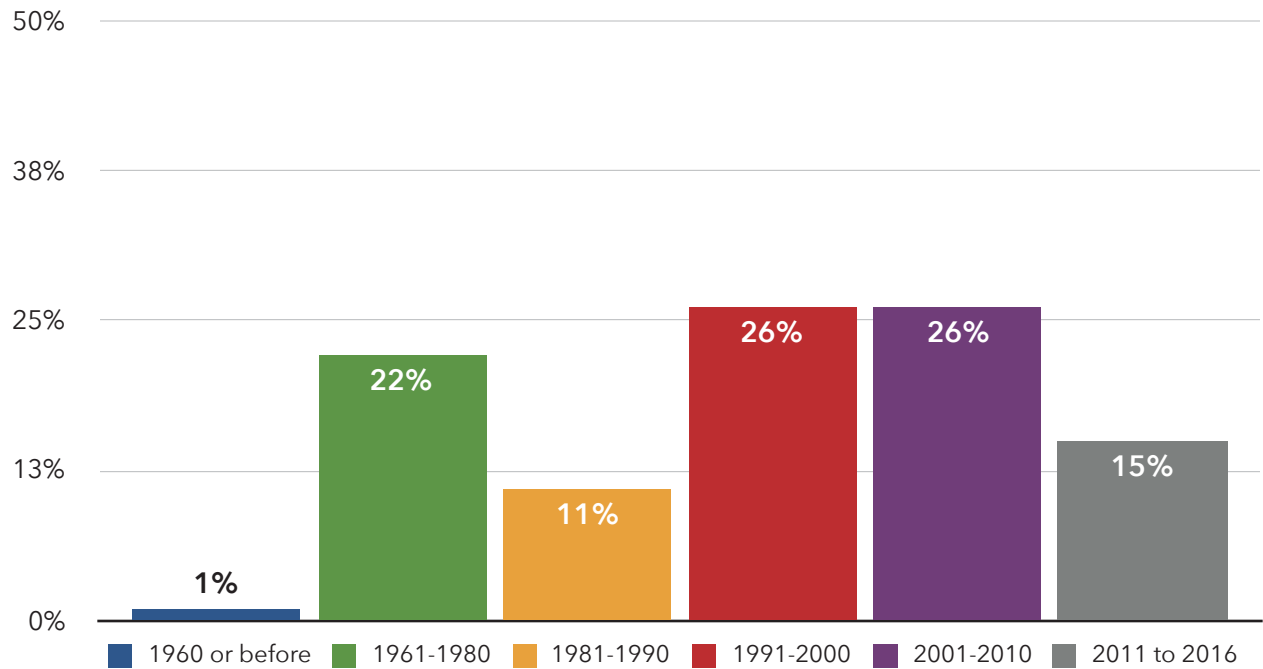
TENURE

Figure 2: Housing Tenure, Westbank First Nation & RDCO, 2016



Source: Statistics Canada, Census (2016)

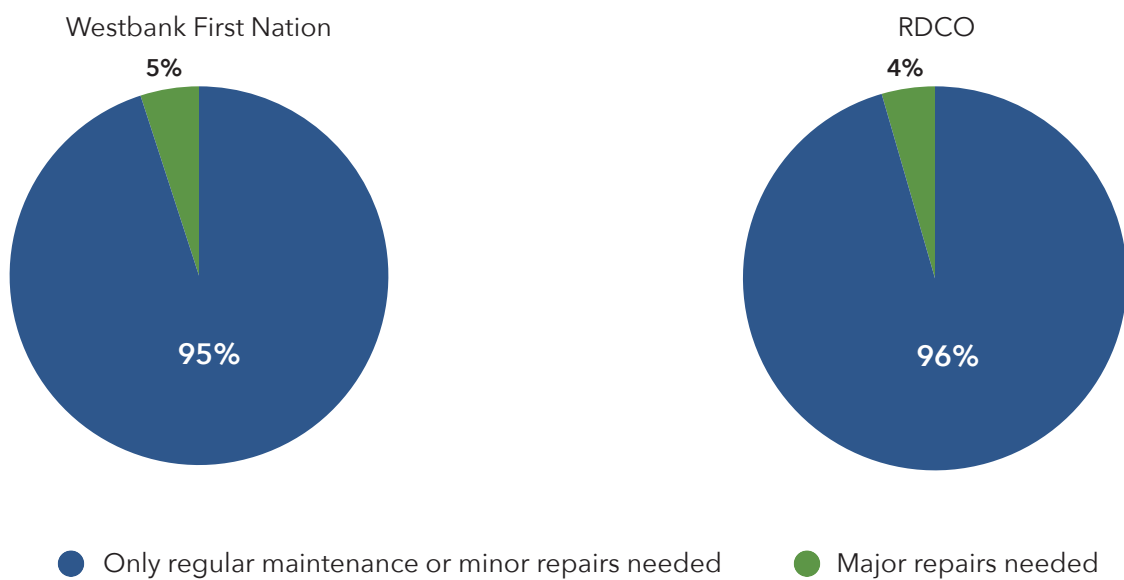
Figure 3: Age of Housing Stock, Westbank First Nation, 2016



Source: Statistics Canada, Census (2016)

CONDITION OF HOUSING

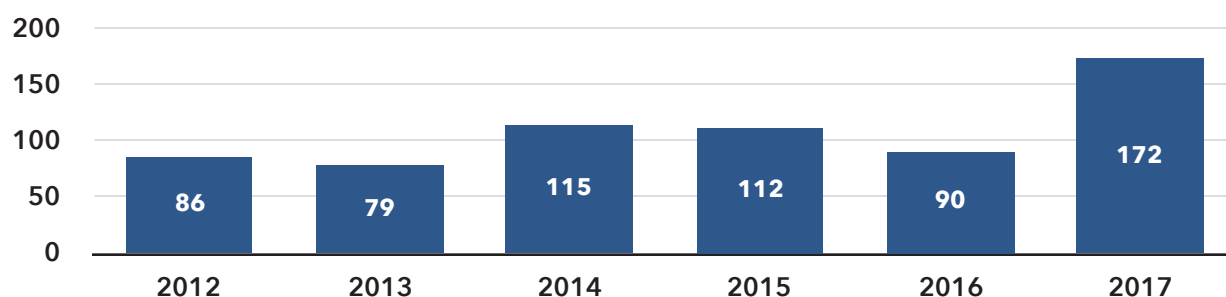
Figure 4: Housing Conditions, Westbank First Nation & RDCO, 2016



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

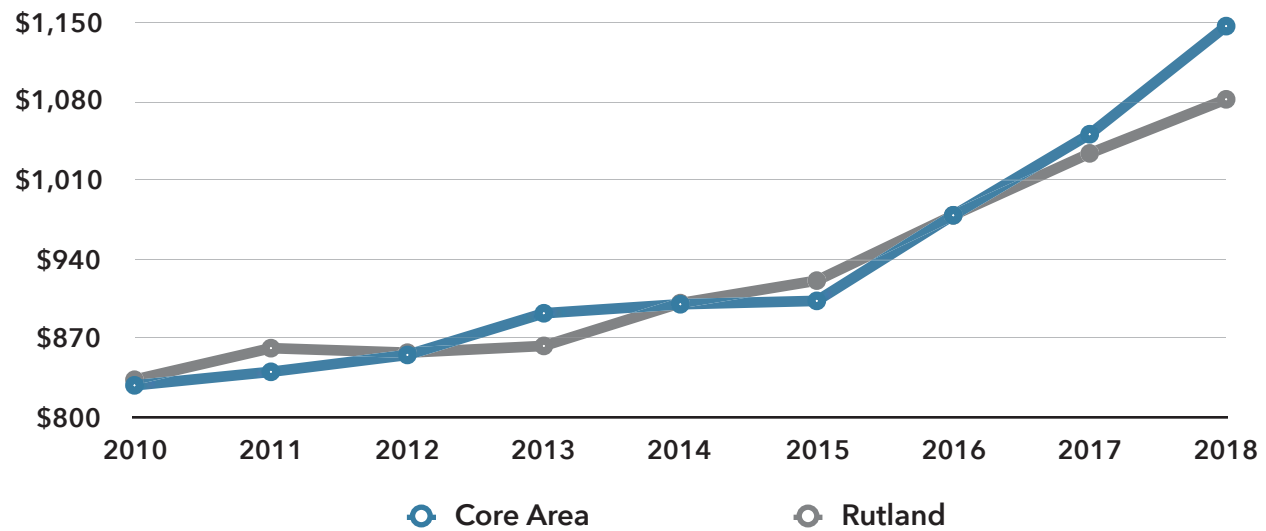
Source: CMHC, Market Rental Report, 2018

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

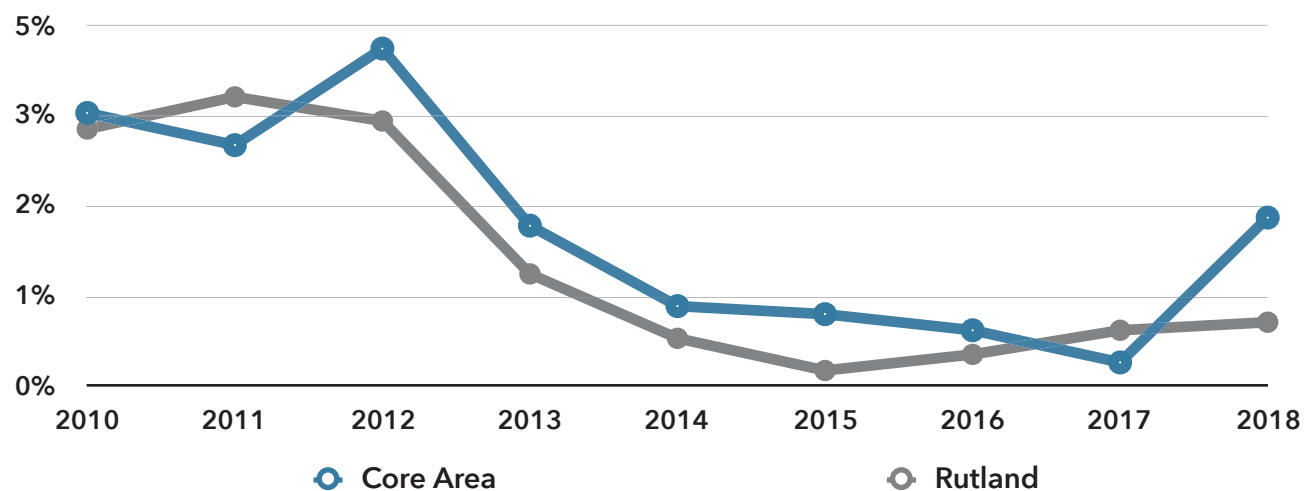
Table 5: Snapshot of Available Listings, Westbank First Nation, January 2019

	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

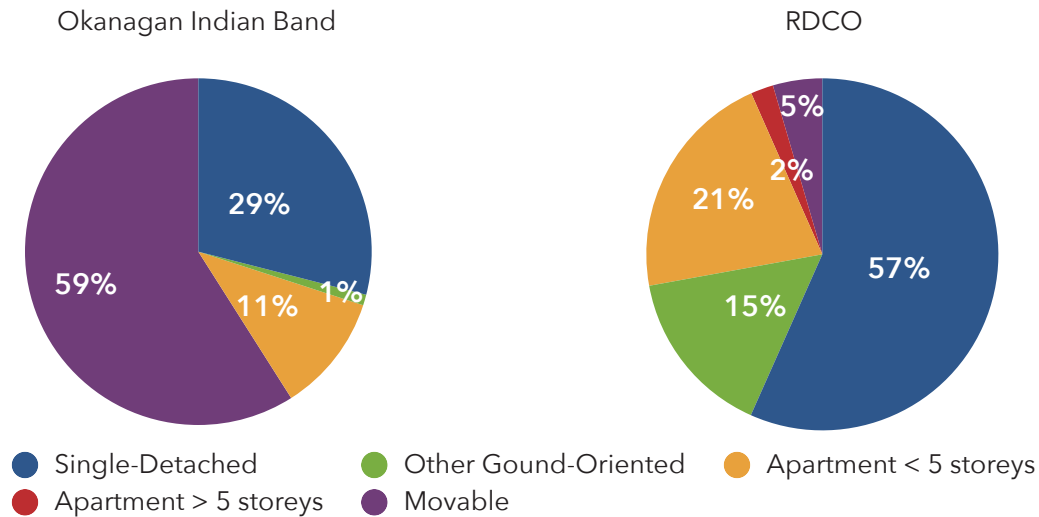
Age Group	2016	2026	2036	Growth, 2016 - 2036	Average Annual Change, 2016 - 2036	Average Annual Growth Rate
Under 15 years	178	174	168	-9	0	-0.3%
15 to 24 years	132	150	136	4	0	0.1%
25 to 34 years	125	128	135	10	0	0.4%
35 to 44 years	136	142	138	2	0	0.1%
45 to 54 years	222	181	182	-40	-2	-1.0%
55 to 64 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

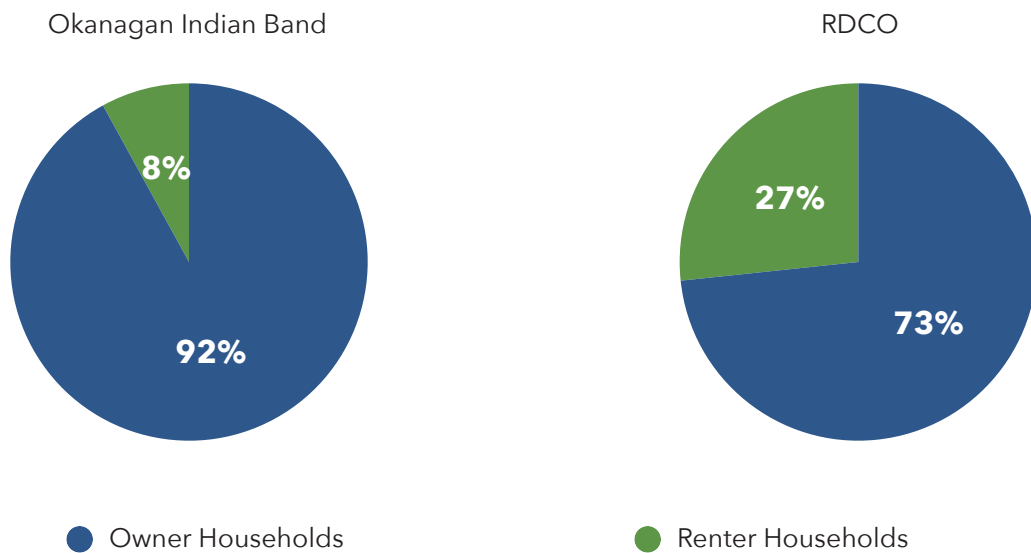
Table 2: Projected Population and Housing Demand by Type, Okanagan Indian Band, 2016-2036

	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

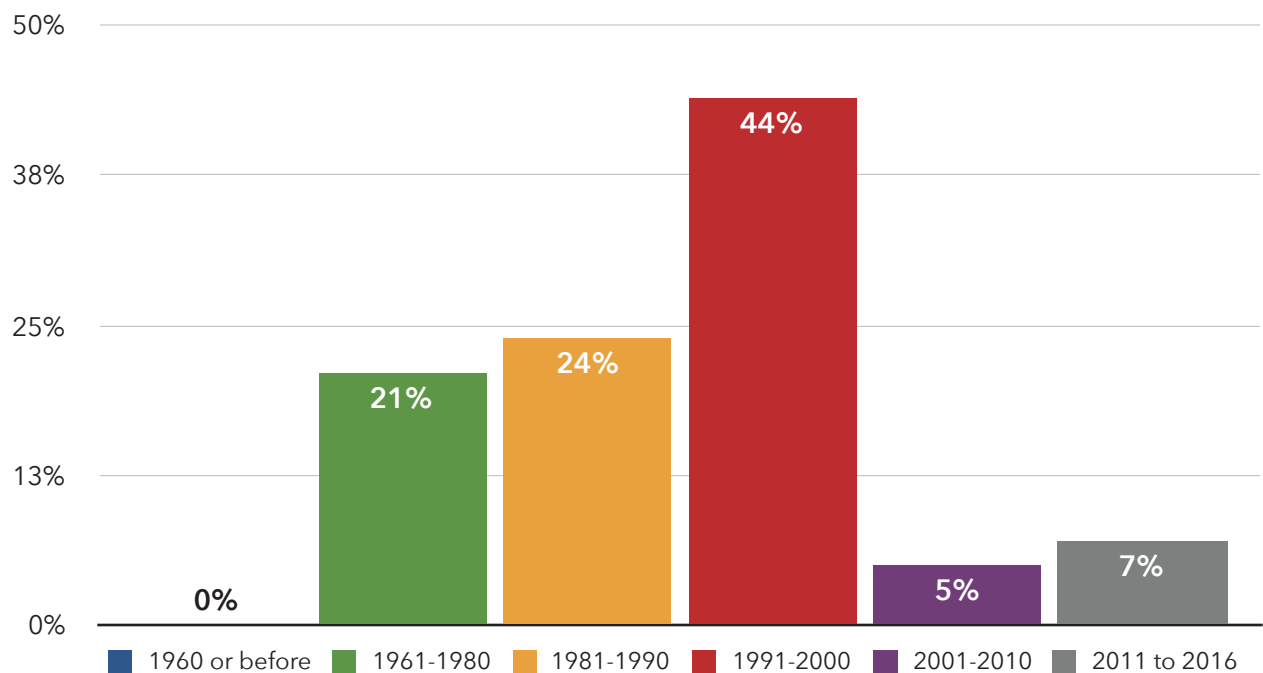
Figure 2: Housing Tenure, Okanagan Indian Band & RDCO, 2016



Source: Statistics Canada, Census (2016)

AGE OF HOUSING

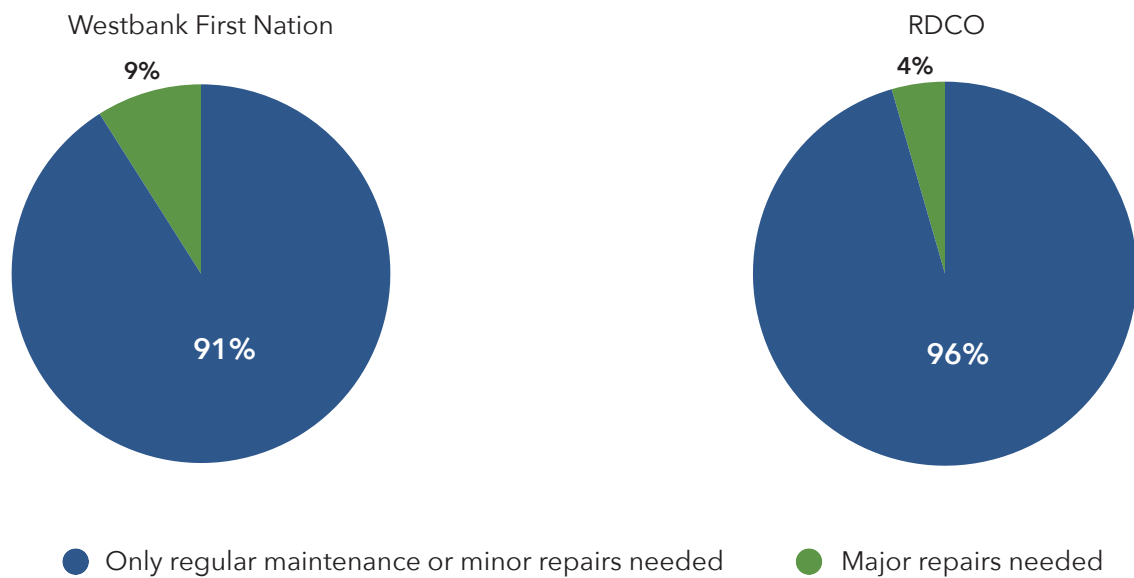
Figure 3: Age of Housing Stock, Okanagan Indian Band, 2016



Source: Statistics Canada, Census (2016)

CONDITION OF HOUSING

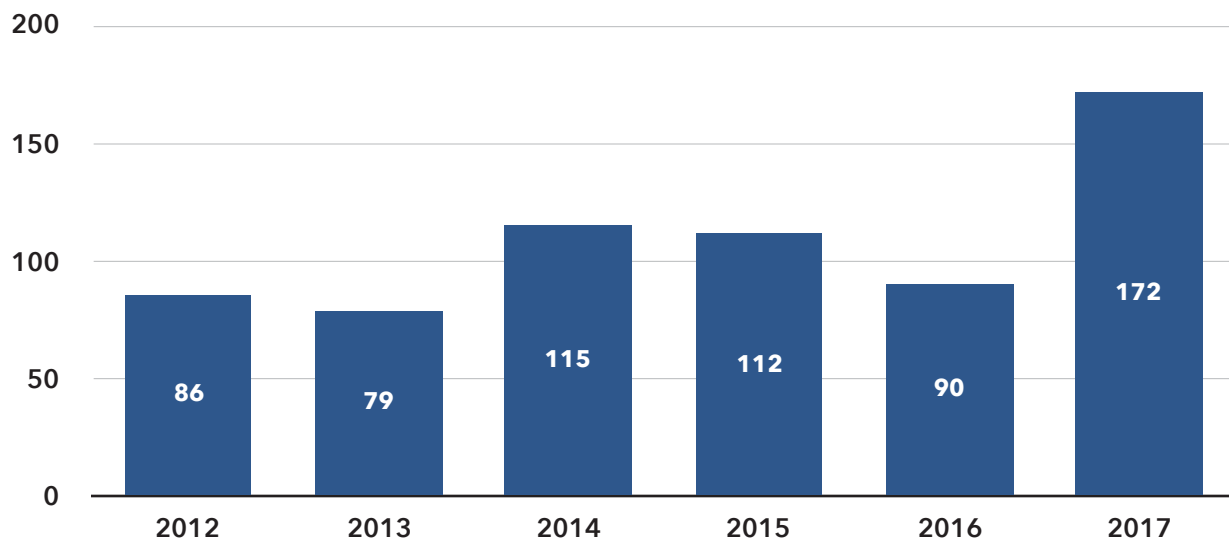
Figure 4: Housing Conditions, Okanagan Indian Band & RDCO, 2016



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

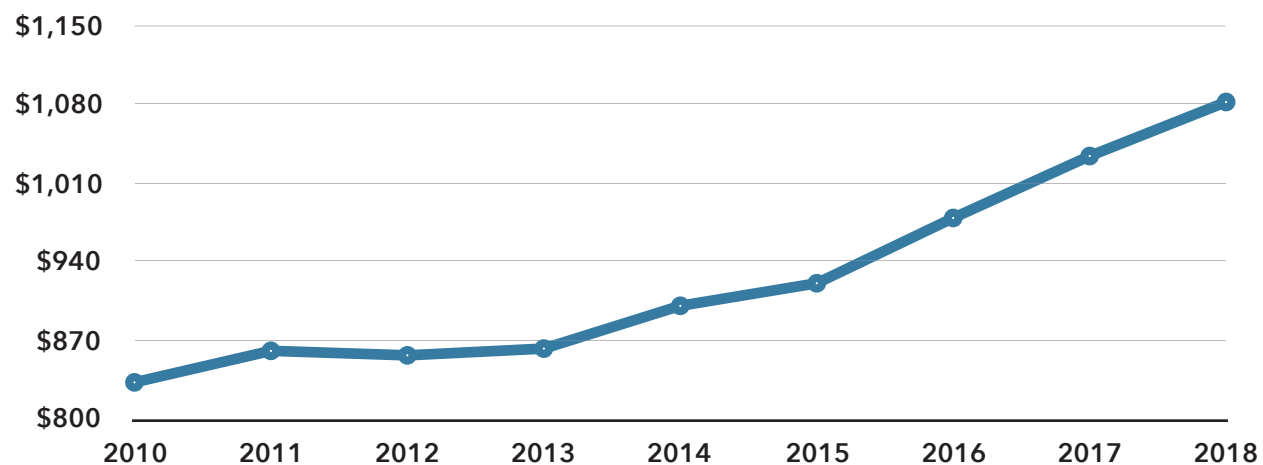
COST OF RENT

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



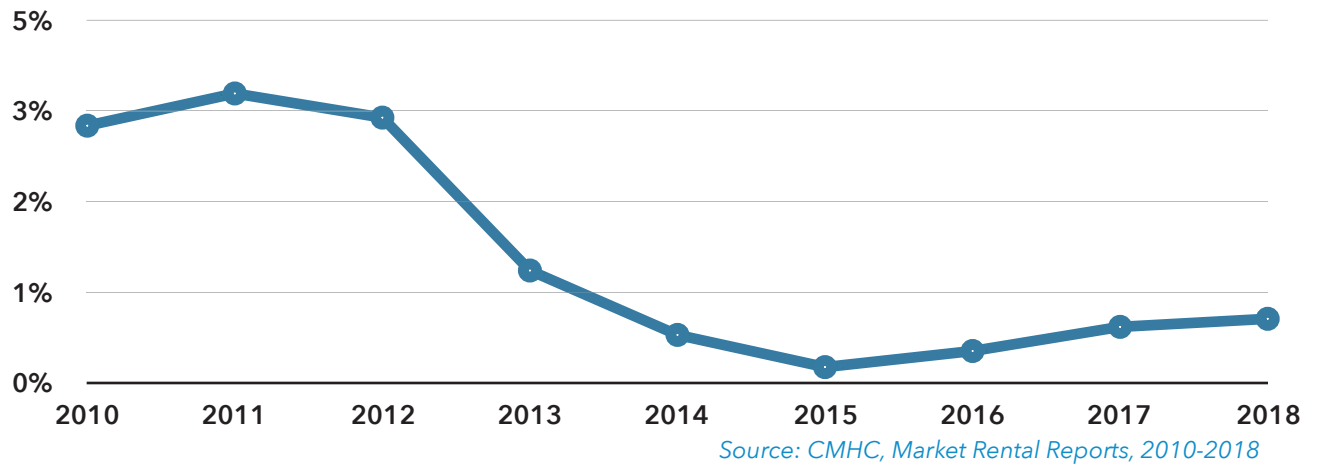
Source: CMHC, Market Rental Reports, 2010-2018

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

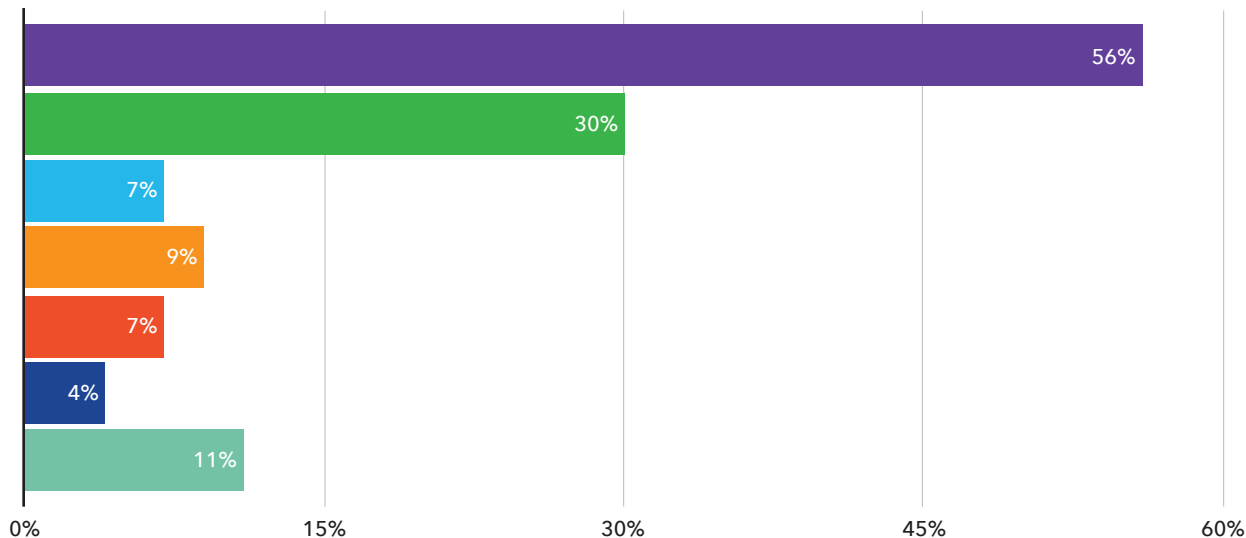
Survey Results

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



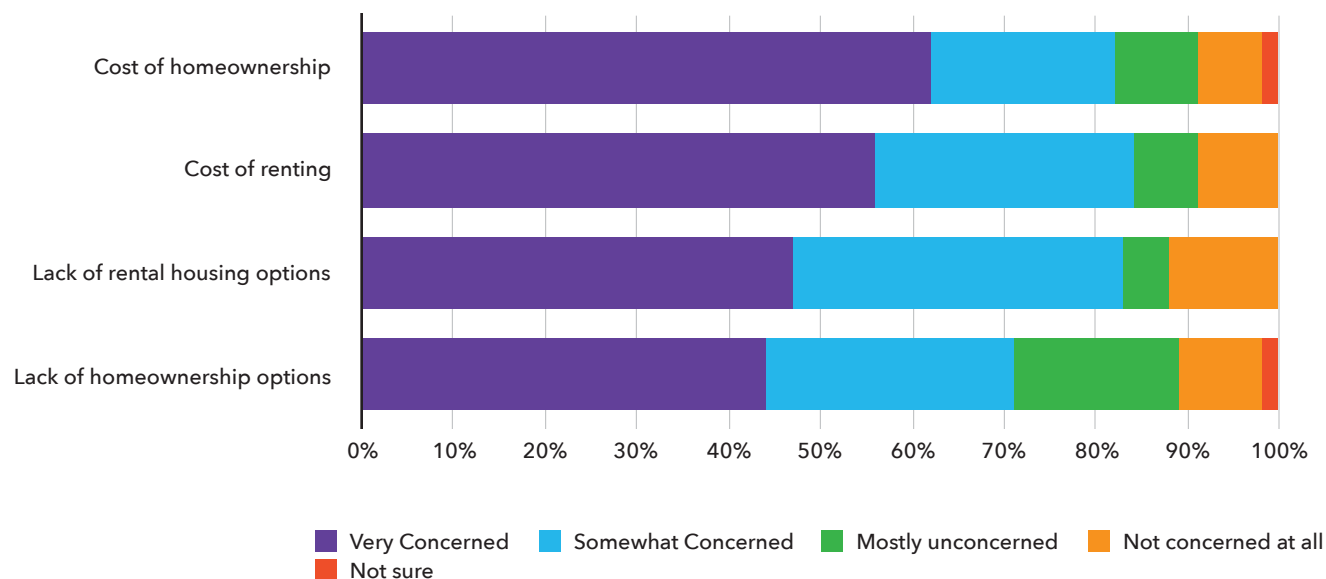
- I am satisfied with my housing situation
- My housing is not affordable (i.e. cost of accommodation is greater than 30% of my household income)
- My housing is not suitable (i.e. lack of bedrooms to adequately accommodate my household)
- My housing is not secure (i.e. length of accommodation is not 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.

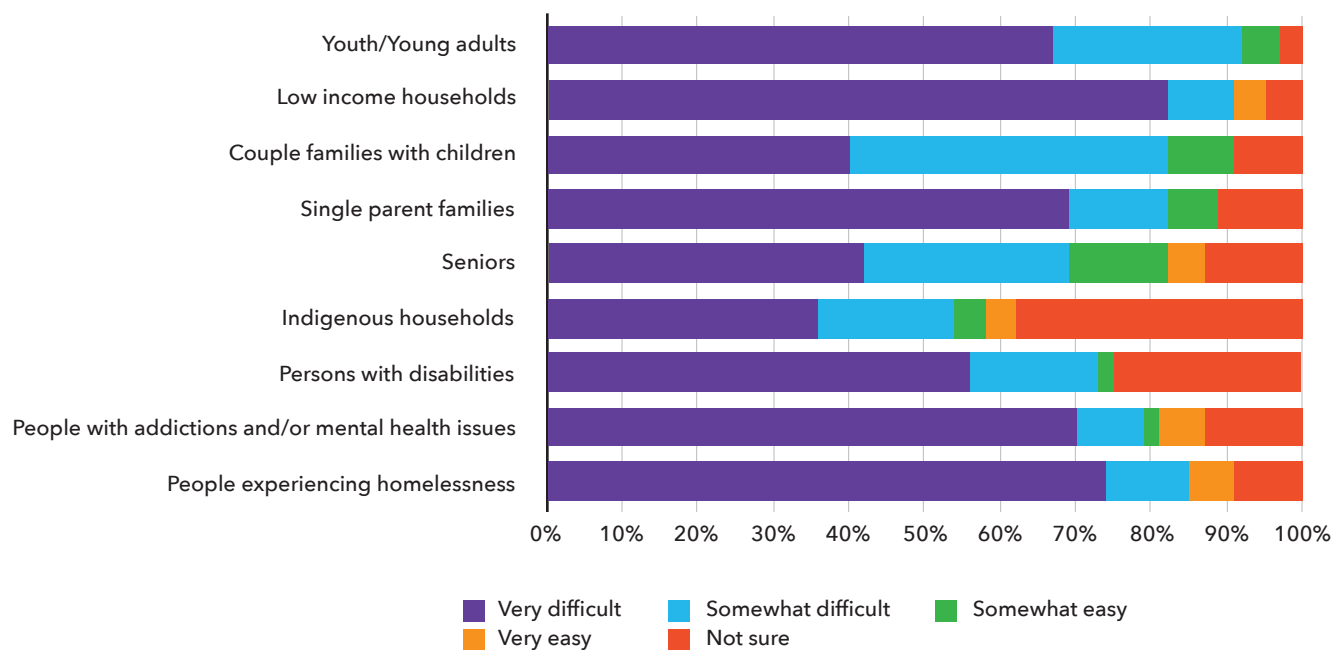
2) Which housing issues, if any, are you concerned about in the region?

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



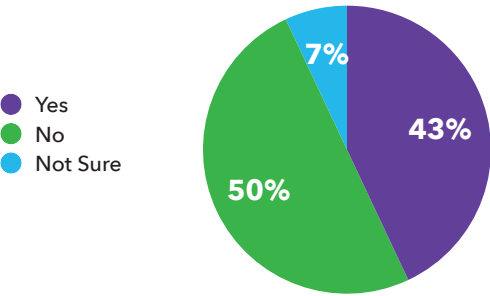
6) How do transportation options influence the location of your current housing?

Number of respondents : 45



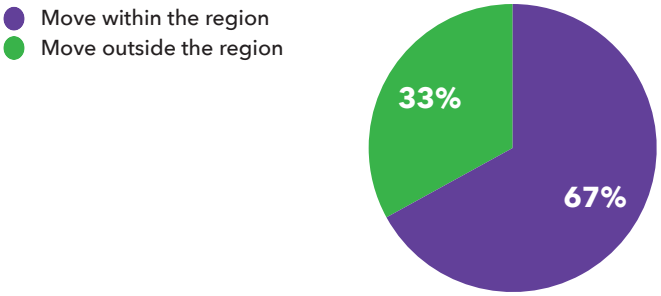
7) Would you consider moving outside your current community to find affordable housing options that better meet your needs?:

Number of respondents : 54

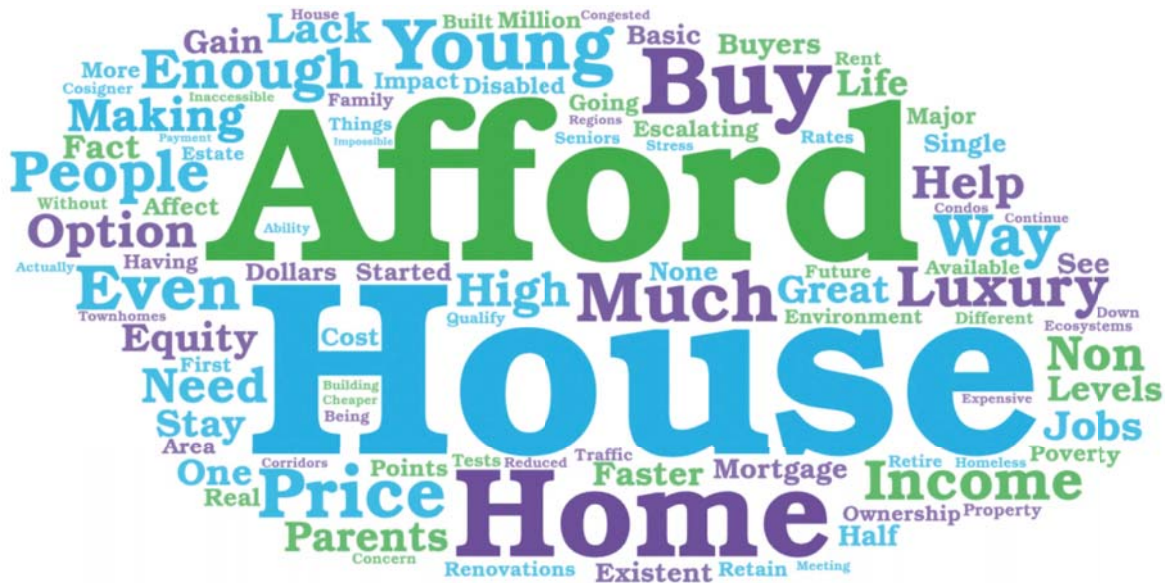


8) If you answered "Yes" to the above question, would you:

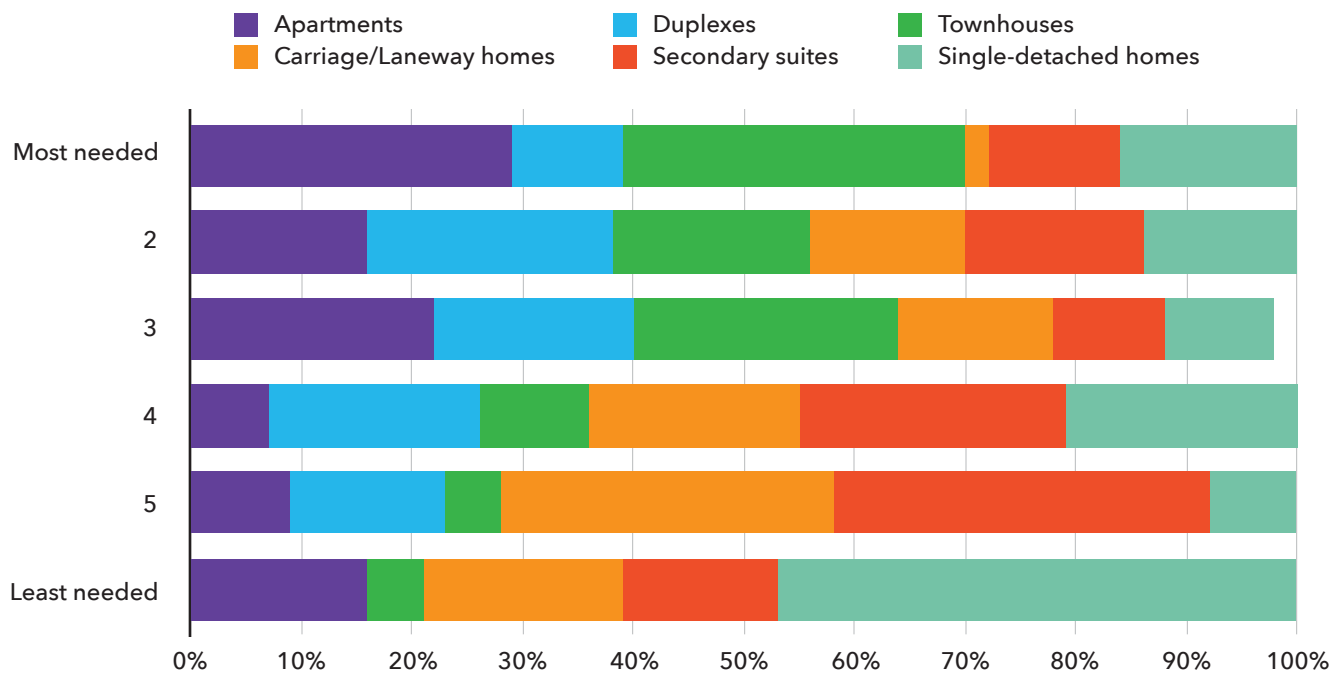
Number of respondents : 24



Number of respondents : 52



Number of respondents : 55

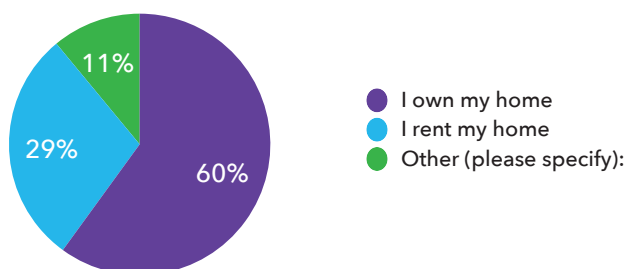


Number of respondents : 54



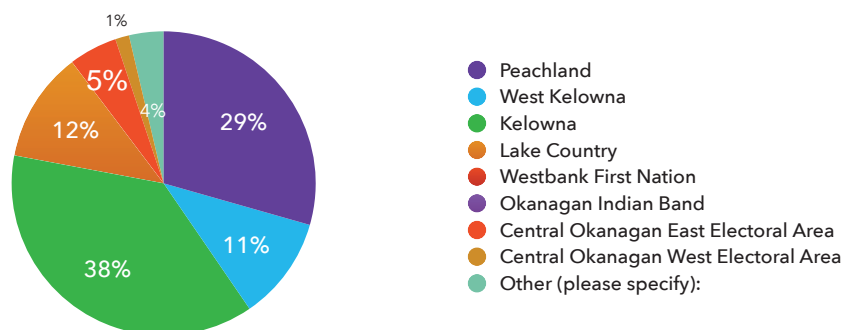
13) What is your current housing situation?

Number of respondents : 55



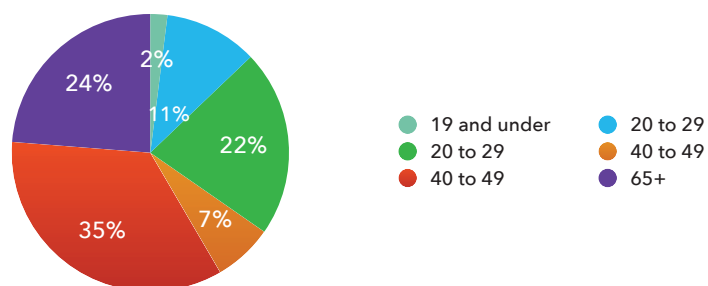
14) What community do you live in?

Number of respondents : 55



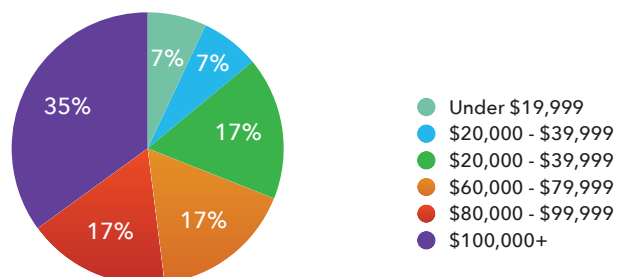
15) How old are you?

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."*

