



Regional Housing Needs Summary

June 2025



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Introduction

In late 2024, the Regional District of Central Okanagan's (the Central Okanagan) Electoral Areas and member municipalities completed Interim Housing Needs Reports (IHNRs) in accordance with provincial legislation. Following the completion of the interim assessments, the RDCO engaged CitySpaces Consulting to prepare a full Housing Needs Report for Electoral Area East, Electoral Area West, Westbank First Nation (Tsinstikeptum 9 and 10), and Okanagan Indian Band (Duck Lake 7). The full Housing Needs Report builds from the work completed in the IHNR and provides a more comprehensive understanding of housing needs and gaps, including statements about seven key areas of local need. The IHNRs and recently completed *Housing Needs Report* (HNR) for the RDCO Electoral Areas and First Nation communities represent a summary of housing needs across the region.

To ensure this information is readily accessible, the Central Okanagan has prepared a Regional Housing Needs Summary, which provides a brief overview of regional demographic and housing trends, and includes IHNRs from member municipalities and the HNR for the RDCO Electoral Areas and First Nation communities as appendices (Appendices A through E). The purpose of this Regional Housing Needs Summary is to communicate aggregated data to support a shared understanding of regional housing needs based on data and analysis of local and regional trends. The findings of these reports equip regional staff and elected officials with a better understanding of housing needs and gaps across the region, as well as housing unit need estimates on a community-by-community level. Building on a framework established in the 2022 Regional Housing Strategy, this Regional Housing Needs Summary provides the Central Okanagan with the information necessary to consider next steps alongside member municipalities.

Regional Trends

Population

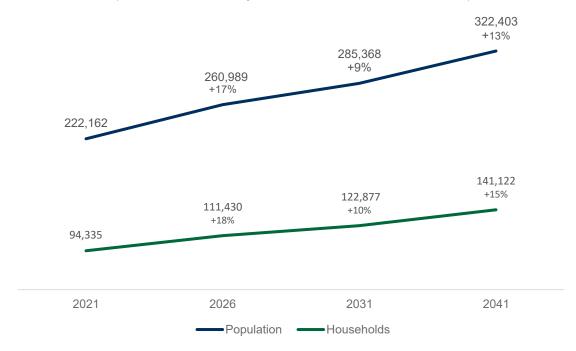
The Central Okanagan experienced steady population growth between 2006 and 2021, increasing by 37% (+59,886) at an average annual rate of 2.1%.

- The region's growth rate is nearly twice the provincial average of 1.3% over the same period, indicating that the Central Okanagan is growing more rapidly than the rest of British Columbia. This trend was especially evident during the 2016–2021 Census period, when the Central Okanagan's population increased by 14% double what was seen across the province (7%).
- Additionally, the average Central Okanagan resident is slightly older than the provincial average.
 In 2021, the median age in the Central Okanagan was 44.4, compared to 42.8 in British
 Columbia; this may point to a trend of residents aging in place and choosing to remain in their communities as they grow older. Interviews with key informants emphasized the Central

- Okanagan's appeal to both older couples and young families, with a wide range of demographic groups being attracted to the Central Okanagan and contributing to its population growth.
- Figure 1 includes population and household data from the 2021 Census as well as projected population and household growth for 2026, 2031, and 2041, based on BC Stats. This aligns with the 5- and 20-year timeframes used in the HNRM. From 2021 to 2041, the population is projected to grow by 45% with an average growth rate of 2.5%, which is slightly higher than what was seen between 2006 and 2021.

Figure 1: Projected Population & Household Growth, Central Okanagan, 2021-2041

Source: BC Stats, Population Estimates & Projections; Statistics Canada, Census of Population

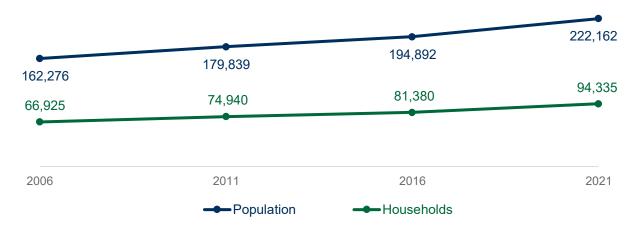


Households

From 2006 to 2021, the number of households in the region increased by 41%, outpacing the 37% growth in population, indicating that household formation is likely influenced more by factors within the existing population than by population growth alone. Possible explanations for this trend include children leaving their parents' homes or roommates choosing to live separately.

Figure 2: Historic Population and Household Growth, Central Okanagan, 2006-2021

Source: Statistics Canada, Census of Population



In 2021, the proportion of Central Okanagan renter households was lower than the provincial average, with 29% of households renting compared to 33% across British Columbia. However, there are regional differences: urban areas like Kelowna have a significantly higher share of renter households, while the RDCO Electoral Areas primarily comprise owner-occupied homes.

Income

As of 2021, median household income in both the region and province was \$85,000.

 With the same median household income, the breakdown of income groups across the region reflects provincial trends, as demonstrated in Figure 3.

Figure 3: Median Household Income by Income Range, Central Okanagan & British Columbia, 2021 Source: Statistics Canada, Census of Population



Renters and Owners

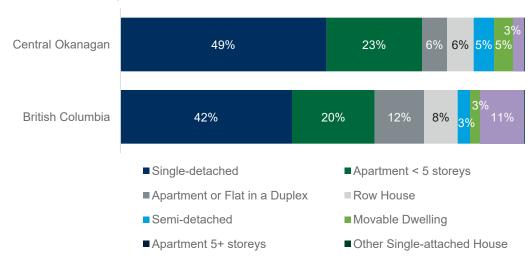
Both Central Okanagan renter and owner households earned less than their counterparts across the province (renters: \$61,200 vs. \$63,200; owners: \$98,000 vs. \$100,000). The income trends for homeowners in the Central Okanagan align with those in the median homeowner income data, indicating a balanced income distribution, suggesting the region is not experiencing a disproportionate influx of either high- or low-income homeowners.

Housing Units & Mix

According to the 2021 Census, the Central Okanagan had a total of 94,340 housing units, nearly half of which were single-detached homes (49%, or 46,340 units). Compared to provincial trends, the Central Okanagan has a higher share of single-detached houses and a lower proportion of apartments with more than five storeys.

Figure 4: Housing Units, Central Okanagan & British Columbia, 2021



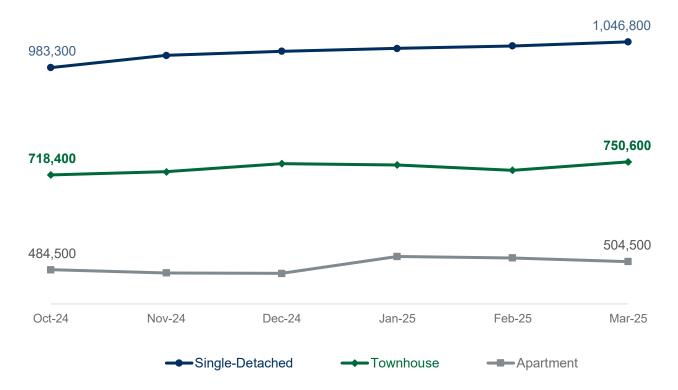


Rents & Benchmark Prices

Between 2006 and 2021, the median monthly rent in the Central Okanagan rose by 77%, from \$730 to \$1,290. As of March 2025, the benchmark prices in the region were \$1,046,800 for a single-detached home, \$750,600 for a townhouse, and \$504,500 for an apartment; these prices have remained relatively stable since October 2024.

Figure 5: Benchmark Prices, Central Okanagan, October 2024 to March 2025

Source: Association of Interior Realtors, Market Statistics, October 2024 to March 2025



Housing Needs Report Method

Context

The Housing Needs Report Method (HNRM) requires calculating five- and 20-year projections for the number of additional dwellings needed to meet both existing unmet housing needs and anticipated future growth. The HNRM consists of six components – five of which are applicable to electoral areas – each with a defined calculation method. It is important to note that the five-year estimate is not simply one-quarter of the 20-year figure. All estimates are anchored to 2021 to align with most recent Census data. The next update will use newer data following the release of the 2026 Census in 2021. The five-year period covers 2021-2026 and 20-year spans 2021-2041.

For regional districts, the HNRM results will help guide future updates to official community plans within electoral areas. The results are not intended as housing targets, but rather as projections of anticipated housing needs offering valuable context – helping to limit urban sprawl and encourage development within municipalities that already have the infrastructure and services needed to support additional population.

The HNRM does not apply to, nor is it legally required for, First Nations communities. The housing units in the following tables do not account for housing needs in First Nations communities within the Central Okanagan, including Okanagan Indian Band and Westbank First Nation. This is because the

necessary data for the HNRM is not available for reserve communities; Statistics Canada does not collect or provide the option to collect rental housing data or core housing information from reserves. Given the limitations of the HNRM for reserve communities, it is important to review Housing Needs Reports and Strategies produced by First Nations using distinct methodologies to determine unit need estimates (i.e., Westbank First Nation Housing Strategy).

Central Okanagan HNRM Summary

The HNRM was created to provide local governments with an understanding of the total number of housing units their communities will need for over 5 and 20 years. While it is important to review housing needs by community, it is also beneficial to understand these trends at a regional level. Given that housing needs are not limited by jurisdictional boundaries, amalgamating this information provides a fulsome picture of housing needs and gaps across the Central Okanagan. Regional trends are also part of the HNRM analysis: for instance, the household growth projection (which represents most of the housing need) is based on an average of regional and local household growth rates; and, homelessness data was determined on a regional level and then distributed to each community (HNRM Component B). For ease of reference, the HNRM results from Central Okanagan member municipalities and electoral areas are summarized in the following tables to illustrate housing needs across the region. This information has been sourced from each jurisdiction's Interim Housing Needs Report.

Table 1: Summary of 5- and 20-Year HNRM All Components, Kelowna, West Kelowna, Peachland, Lake Country, EA East, EA West¹

All Components	5-Yr (2026)	%	20-Yr (2041)	%
Kelowna	13,863	70%	44,571	70%
West Kelowna	3,169	16%	10,290	16%
Peachland	494	3%	1,650	3%
Lake Country	1,485	8%	5,162	8%
EA East	381	2%	1,245	2%
EA West	304	2%	1,004	2%
Total	19,696	100%	63,922	100%

Between 2021 and 2041 the Central Okanagan is projected to grow from 94,335 to 141,122 households. This reflects a projected increase of 50% (or 46,787 households).

However, based on the provincial HNRM methodology, the Central Okanagan is estimated to need an additional 63,922 housing units over the same time period. The additional housing units needed beyond the projected household increase reflects the intent of the HNRM methodology to ensure existing housing needs and gap are not built into future projections.

¹ The HNRM guidelines state values should remain unrounded until the final total, which is to be rounded to the nearest whole number. Component subtotals may not sum to component totals due to rounding.

The methodology developed by the Province includes the following components:

- Supply of units to reduce extreme core housing need (those paying more than 50% of income for housing)
- Supply of units to reduce homelessness
- Supply of units to address suppressed household formation
- Supply of units needed to meet household growth over the next 5 or 20 years
- Supply of units needed to meet at least a 3% vacancy rate; and
- Supply of units needed to meet local demand. This component is only included for municipalities.

As noted the anticipated housing need exceeds the household growth projection, which is intentional as the household growth projection forms just one component of housing need estimates. The components of regional housing need are outlined in the table below. These components assume that underlying housing needs will be addressed over the 20-year time horizon, with additional supply targeted to areas of need, such as housing for people experiencing homelessness.

Table 2: Components of Regional Housing Need, Central Okanagan, 2021 to 2041²

Components of Housing Need	5-Yr (2026)		20-Yr (2041)	
Component A: Extreme Core Housing Need	985	5%	3,945	6%
Component B: Homelessness	585	3%	1,174	2%
Component C: Suppressed Household Formation	542	3%	2,167	3%
Component D: Anticipated Household Growth	16,303	83%	51,532	81%
Component E: Rental Vacancy Rate	165	1%	660	1%
Component F: Demand Buffer³	1,111	6%	4,446	7%
Total	19,691	100%	63,924	100%

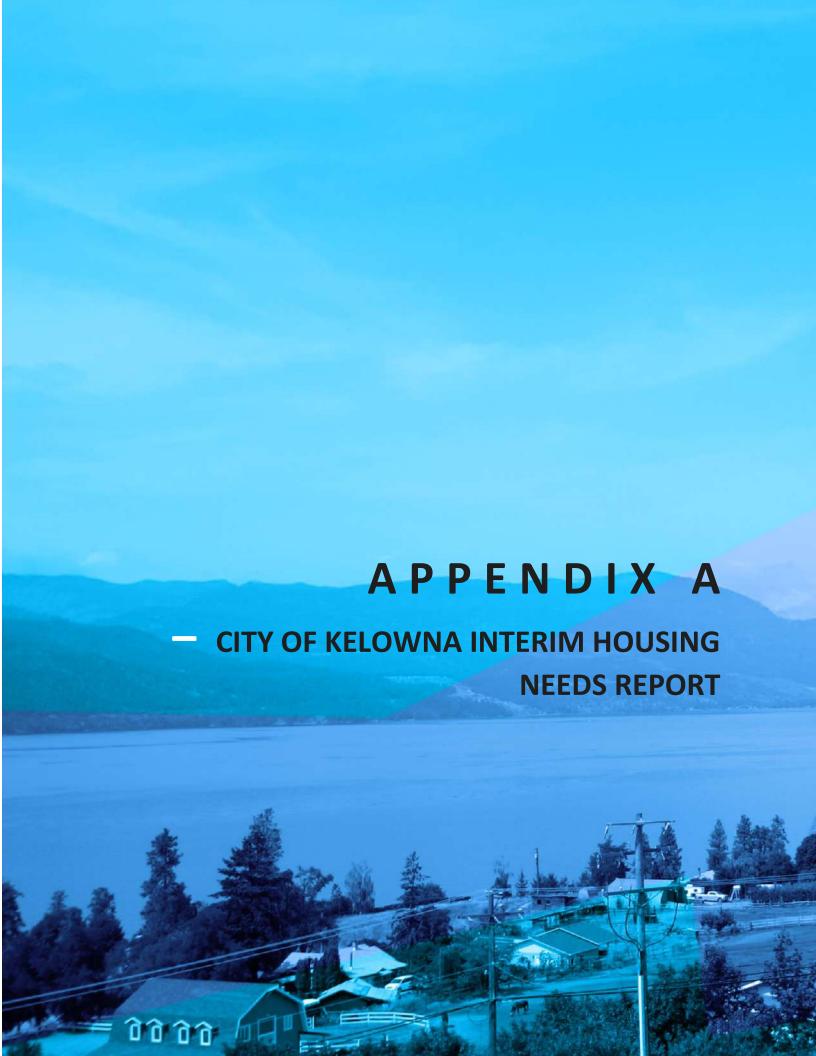
³ The Demand Buffer is only included for municipalities and is not applicable to Electoral Areas.



² The totals in Table 2 are slightly distinct from the totals in Table 1 due to rounding. The HNRM guidelines state values should remain unrounded until the final total, which is to be rounded to the nearest whole number. The IHNRs from member municipalities provide whole numbers for each HNRM component which results in minor discrepancies between Table 2 and 1 totals.

Closing Comments

As the Central Okanagan faces challenges common to many communities across British Columbia, there is an opportunity to assess housing needs and identify coordinated strategies across its member municipalities, Electoral Areas, and First Nation communities. The detailed reports provided in the appendices highlight housing demand and unit estimates throughout the region, offering a valuable data baseline for decision-makers. Given the diverse mix of urban and rural areas within the Central Okanagan, it will be important to focus new housing development near amenities, services, and transit. Moving forward, collaboration with member municipalities, Electoral Areas, and First Nation communities can help illustrate how policy and regulatory tools can support more affordable, accessible, and sustainable housing across the region.





Interim Housing Needs Report

Housing Needs Report Method Technical Memo

City of Kelowna | November 2024

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Introduction

This technical memorandum introduces the new legislatively mandated 'HNR Method' (referred to in legislation as the 'Applicable Method') to estimating current and future housing need in British Columbia. The first section describes a brief history of housing needs report requirements and estimating housing unit need in Kelowna, followed by the mandatory calculations results. The remaining sections explore a more complex analysis of the results to understand the estimated need by housing tenure and type, household income, household size, and bedroom count.

Housing Needs Report History and the Housing Needs Report Method

Initial Legislative Requirements (2019)

Since 2019, local governments in British Columbia have been legislatively required to undertake a housing needs assessment process every five years, with the first report due by 2022. While the requirements included stating an estimated number of additional housing units needed over the next five years to meet demand, there was no guidance or methodology for producing the estimate. As a result, most communities simply projected forward the last five years of household growth into the future, resulting in perpetuating any pre-existing undersupply or mismatch in the housing system. Similarly, there was no enforcement mechanism or requirement to implement policy to meet the likely underestimated housing need.

City of Kelowna's 2023 Housing Needs Assessment (HNA) aimed to address this typical shortcoming with a new methodology for estimating current unmet need and future demand by housing type and household income. The project won a 2024 Planning Institute of British Columbia Silver Award for Research & New Directions in Planning and may have supported or inspired the new mandatory methodology since introduced by the Province.

Legislative Amendments (2023)

In Fall 2023, shortly after the completion of the 2023 HNA, new legislation was introduced to significantly amend a broad range of planning and land use tools, regulations, and requirements for local governments. Key changes include a shift to more proactive planning, the requirement to estimate 5- and 20-year housing need with a specific HNR Method (HNRM), and implementation of sufficient residential capacity through Official Community Plan (OCP) amendments to accommodate the HNRM identified need. An interim housing needs report (IHNR) with the results of the HNRM calculation must be received by all local governments no later than January 1, 2025, with OCPs amended to accommodate the need no later than



December 31, 2025. The analysis, and associated OCP updates, must be completed every five years going forward. IHNRs have two additional components beyond the HNRM calculation (see **Appendix A** for all three required components).

With the release of the HNRM guidelines in June 2024, an IHNR can now be prepared. The six components of unmet need and demand applied by the HNR method directly parallel many of the need factors considered in the City of Kelowna's 2023 HNA. There are methodological or conceptual differences between the application of the different components, but the overall results are similar: the HNR Method results in a total housing need near to mid-point of the range presented in the 2023 HNA.

This Interim Housing Needs Report serves to present the findings of the required HNRM analysis, alongside additional breakdowns of the results for a 10-year timeframe, by housing type and tenure, income group, household size, and bedroom count for 5- and 10-years.² The additional components are supplemental to the basic requirements and provide City of Kelowna with a more nuanced understanding of housing need.

HNR Method Legislatively Required Results

The legislatively required 5- and 20-year estimates are for 13,863 and 44,571 additional units respectively (see Table 1 for breakdowns by component). Revised OCPs must accommodate this amount of housing. Table 1 includes a supplemental 10-year estimate for 25,647 units.

The methodology includes six components³, each with a prescribed calculation method and data source. It should be noted the five-year result is not simply one quarter of the 20-year result.

^{3.} Refer to the Ministry of Housing's 'Guidelines for Housing Needs Reports – HNR Method Technical Guidance' document for further detail on the specific components, what they represent, and why they were included in the methodology.



^{1.} For example, suppressed household formation is a component in both City of Kelowna's 2023 HNA and the new HNR Method calculation. However, the HNRM provides a much lower result than the 2023 HNA as it uses 2006 as the reference year to test the suppression against, while the 2023 HNA looked back further than 2006. The number calculated for the 2023 HNA is likely stronger, however, the Demand Buffer component of the HNRM fills the gap and covers a similar need concept. There is potentially meaningful variation when comparing similar components of the two approaches, but the overall final result is not significantly different.

^{2.} The HNR Method only requires 5- and 20-year breakdowns of the calculations, however, most new housing units realized over the next five years will be from underway projects, and it may be challenging for local governments to meaningfully shape outcomes on this timescale. The 20-year timeframe has the opposite challenge with the timeline being so long, the context will likely change. Ten years is a middle point where the need estimated today may still be relatively accurate, with the ability for local governments to implement policy with the capacity to impact development outcomes. The 10-year calculation follows the same logic and approach as described for 5- and 20-years in the HNRM guidelines, however, this is not an officially mandated methodology and some discretion around how to distribute the different components over time was required.

Table 1: 5-, 10-, and 20-Year HNR Method Housing Need Estimates, City of Kelowna

Component	Detail	5-year	10-Year	20-Year
Α	Extreme Core Housing Need	797	1,595	3,190
В	Person Experiencing Homelessness	403	605	807
С	Suppressed Household Formation	275	549	1,099
D	Anticipated Household Growth	11,690	21,504	36,689
Е	Rental Vacancy Rate Adjustment	142	284	569
F	Demand Factor	554	1,109	2,218
	Total	13,863	25,647	44,571

For Kelowna, the biggest driver of the difference over time is from BC Statistics' projection slowly shifting from higher growth rate in the first five-years (3.6% annual growth) to a lower growth rate by 2026 (2.5%) and through 2041 (1.7%). Similarly, with the urgency in addressing the needs of people experiencing homelessness (Component B), the HNRM intends for half of the need to be addressed in five years, while the 10-year number represents 75% of the 20-year need for persons experiencing homelessness.

Component D (Anticipated Household Growth) could be described as estimated future demand, while the other components are considerations of pre-existing unmet need regardless of future population growth. Most of the estimated need is from projected growth (84% of the need over 5-years and 82% of the need over 20-years).

Given most development seen over the next five years (2021-2026) will be projects already underway, it is unlikely the short-term estimate is achievable in most municipalities. However, as local policies and plans are amended to accommodate other legislative changes to support additional housing development and diversity, it may become more realistic to achieve these 5-year estimates over time; these changes establish a new framework for land use and housing regulation, and it may take time to be fully operational.

Values presented in Table 1 provide the minimum requirements of the HNRM calculation for IHNRs, however, more nuance could be provided to understand the type, size, and price-point required to meet the needs of local households. The remainder of this technical memo will explore additional complexity for the 5- and 10-year breakdowns of the HNRM calculation.

Distribution of HNR Method by Price-Point, Housing Type and Tenure, and Bedroom Count

While an estimate of the overall unit need for housing is important to understand, there are a wide range of housing needs requiring different solutions. More advanced analysis of the basic HNRM results can provide a more complete understanding of housing need in the community. A key aspect of distributing overall estimated housing need to housing type, tenure, or price-point is considering the amount household can afford paying for their housing.

Income Group Concept

The University of British Columbia's Housing Research Collaborative received funding through Canada Mortgage and Housing Corporation's (CMHC) Housing Supply Challenge to develop standardized, replicable, and equity-focused Housing Assessment Resource Tools (HART) to support better housing supply decision-making. The Housing Assessment Tool introduced an income group concept allowing for the distribution of future demand (household projections) and unmet need (core housing need) into five income groups. The key innovation of this work is the custom dataset allowing for crosstabulation of census data by these five income groups.

Kelowna was used as a pilot city when first developing this new concept, but staff felt there were additional concepts of unmet need to consider beyond core housing need. For the 2023 HNA, CitySpaces Consulting and rennie advisory services worked with staff to further develop the income group concept to incorporate additional conceptualizations of unmet need, which closely paralleled the concepts now introduced through the HNRM. This customized approach included applying a revised version of the custom dataset to allow for additional considerations and adaptability to local concerns or trends. A new version of this dataset has been procured to support more advanced analysis within the new HNRM framework, and previous approaches have now been adapted to build upon the individual HNRM components.

INCOME GROUPS

Table 2 provides a high-level description of the basis for the income groups by type of income, the resulting percentage of the area median (household) income they would earn, with the share of households falling into each group (national average distribution). With the groups defined by a percentage of the area median income each household earns, the exact income thresholds will vary by community, but the overall share of households falling into each group is generally consistent across all geographies.

^{4.} UBC Housing Research Collaborative. HART Housing Need Assessment Tool Methodology Guide. 2024



Table 2: Income Groups by Income Type, Percent of Area Median Income, and National Average Distribution (%)

Income Group	Income Type or Source	Percent of AMI	2021 National Average Distribution
Very Low	Social Assistance	< 20%	3%
Low	Minimum Wage Worker	20% – 49%	18%
Moderate	Entry-Level Professional Job	50% – 79%	18%
Average	Middle Class	80% – 120%	21%
Above Average	High-Income	> 120%	40%

Table 3 provides the resulting income ranges, affordable monthly housing cost, and number and share of households in each income group for City of Kelowna based on the median household income of \$83,000 (2021).

Table 3: Income Range, Monthly Affordable Housing Cost, and Number of Households by Income Group, City of Kelowna

Income Group	Income Range	Maximum Monthly Housing Cost	Number of Households	Share of Households
Very Low	<\$15,000	<\$376	1,780	3%
Low	\$15,000 to \$39,999	\$376 to \$1,000	11,165	18%
Moderate	\$40,000 to \$64,999	\$1,001 to \$1,625	11,395	18%
Average	\$65,000 to \$99,999	\$1,626 to \$2,500	12,955	21%
Above Average	\$100,000+	\$2,500+	24,405	40%

Table 3 shows there is the same share of households in each income group in Kelowna compared to the national average (2021). Applying the income group distribution to the HNRM results will support allocating by affordable price-point, and therefore by tenure based on an affordability analysis of local housing.

Allocation of HNRM – Housing Type + Tenure Categories

To provide a deeper understanding of the high-level results, the HNRM calculation has been allocated to four different housing types or tenures to estimate the potential demand for housing:

- Market rental is rental housing with rents set by the market, and in this context could include both secured primary rental and secondary rental. The need would ideally be met with purpose-built secured market rental, which generally offers superior security of tenure. However, apartments or secondary suites rented by individual owners would also address the need. Based on analysis of local market rents, renter households who can spend between \$1,500 and \$3,125 per month are allocated to this category.
- Non-market rental is purpose-built subsidized rental housing with a range of below-market rents; this category could include a range of price-points above the housing component of social assistance. Based on analysis of market rents, it is assumed most renter households who can spend between \$500 and \$1,500 would likely need non-market rental.
- Deep subsidy and supportive rental represent two conceptual categories, including those on social assistance with rents affordable to those earning less than the "deep subsidy income limits" as defined by BC Housing programs. This category also includes supportive housing for people experiencing homelessness and those requiring on-going supports with their housing. Based on analysis of market rents and current non-market housing programs, renter households who can spend no more than \$500 per month are allocated to this category.
- Ownership describes housing owned and occupied by individual households; this category is broad, representing a range of households, and does not identify a specific structure type. Based on an affordability analysis of local ownership housing, it is assumed 12% of renter households could potentially purchase a condo at the benchmark price (those with household incomes of \$125,000+, who can spend more than \$3,125 per month on housing).

There is some discretion in this allocation and the assumptions to apply will change over time as the local dynamics of rental and ownership housing prices evolve. For example, if ownership prices decrease, a larger share of renter households could be assumed to successfully purchase in the future. Similarly, if market rents were reduced due to the rebalancing of vacancy rates, a smaller share of households could be allotted to non-market rental housing. As the HNRM analysis must be updated every five-years, there will be frequent opportunities to reconsider the allocation of current and future demand to different housing types or tenures.

Table 4 (on the following page) provides the resulting distribution of the four housing categories for 5- and 10-years, while the following sections further explain how the HNRM components have been allocated to the four housing type and tenure categories.



Table 4: 5-Year and 10-Year HNR Method Type and Tenure Allocation, City of Kelowna

TIMEFRAME		MARKET RENTAL	NON-MARKET RENTAL	DEEP SUBSIDY + SUPPORTIVE RENTAL	OWNERSHIP	TOTAL
5-Years	#	2,822	3,281	1,098	6,662	13,863
	%	20%	24%	8%	48%	100%
10-Years	#	5,265	6,146	1,917	12,318	25,647
	%	21%	24%	8%	48%	100%

Allocation of HNR Method – Distribution of Components

Table 5 broadly summarizes how the HNRM components have been allocated to the four housing type and tenure categories. The allocation of the HNRM components to housing type utilizes detailed income data to undertake an affordability analysis of market and non-market rental (based on current affordable housing programs), and ownership prices.

Table 5: HNR Method Component and Associated Housing Type + Tenure

Component	Detail	Type + Tenure Allocation
Α	Extreme Core Housing Need	Rental Based on Income of Households in ECHN
В	Persons Experiencing Homelessness	Deep Subsidy + Supportive Rental
С	Suppressed Household Formation	Market Rental + Ownership⁵
D	Anticipated Household Growth	Distribute by Income ⁶
Е	Rental Vacancy Rate Adjustment	Market Rental
F	Demand Factor	Distribute by Income

income group compared against current market rents, and non-market programs. For owners, the trend of new households (2006-2021) who rent or own has been considered, alongside current household and demographic modeling being undertaken by the City, and applied to the overall household projection. For Component D and F, 48% of new households are assigned to ownership, while 52% is assigned to the rental categories (for 2021-2031). It is assumed some new households will own in the future regardless of income to accommodate for inheritance, assistance from family members, existing equity, or other novel circumstances allowing for purchase without a high income.



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^{5.} Suppressed household formation units allotted to ownership proportionally by the share of renter households earning over \$125,000/year with the remainder assigned to market rental. 6. Estimated future renter households are assigned to market, non-market, and deep subsidy rental by

The assumptions for how each HNRM component is distributed to housing type or tenure are described below.

Component A - Extreme Core Housing Need

It is assumed households in Extreme Core Housing Need (ECHN) will require non-market rental housing to meet needs for adequate and affordable housing. 23% of ECHN is allocated to **Deep Subsidy + Supportive Rental**, based on the share of renter households experiencing ECHN with incomes below \$20,000, while the remainder is allocated **Non-Market Rental** (77%). Of the households in ECHN those in the Very Low income group are allocated to **Deep Subsidy + Supportive Rental** and those in the Low and Moderate income group are allocated to **Non-Market Rental**.

Component B – Persons Experiencing Homelessness

It is assumed all persons experiencing homelessness require Deep Subsidy + Supportive Rental.

Component C – Suppressed Household Formation

It is assumed suppressed households will generally require Market Rental, except for the 12% of renter households earning over \$125,000/year, which are instead allocated to Ownership.

Component D – Anticipated Household Growth

Anticipated household growth has been allocated based on an affordability analysis of rental and ownership housing compared against renter and owner incomes.

- Market Rental: based on the share of renter households could spend between \$1,500 and \$3,125 per month, which is equivalent to households earning \$60,000 - \$124,999 (all the Average income group, 31% of the Moderate Income group, and 43% of the Above Average income group).
- Non-Market Rental: based on the share of renter households who can spend between \$500 and \$1,500 per month, or those earning \$20,000 \$59,999 (69% of the Moderate income group, and 87% of the Low income group).
- Deep Subsidy + Supportive Rental: based on the share of renter households in who can spend no more than \$500 per month, or those earning less than \$20,000 (all of the very low-income group and 13% of the Low income group).
- Ownership: based on 48% of new households being owner-occupiers, in addition to the 12% of renter households earning over \$125,000/year.⁷

⁷ Based on the minimum income required (\$121,495) to qualify for the benchmark priced condo (\$505,600, Sept 2024) with a 20% down payment (\$101,120) at 4.74% for 25 years with a gross debt service ratio of 32% and \$425 of relevant housing costs per month for qualification at the stress test rate at 4.74%+2%.



Component E – Rental Vacancy Adjustment

It is assumed all rental vacancy adjustment is **Market Rental**, as this component seeks to achieve a 3% market rental vacancy rate.

Component F – Demand Factor

Component F seeks to describe the required buffer, or extra room in the housing system, to achieve a 'healthy' supply-demand balance. It is assumed this component will represent a range of housing types and is broadly allocated with the same method as Component D.

While the distribution of Component D and F are framed as shares of the five income groups, the affordability analysis to assign units to housing type is based on finer grain income ranges, as available in the census. This has resulted in some of the income groups being split into multiple categories as their ranges do not align with the current housing costs associated with the four housing categories. The next section explores the income group and household size distributions for owners and renters represented by Components D and F.



Income Group + Bedroom Count Allocation

This section explores the distribution of Components D and F by income group and household size, with a final breakdown by income group and number of bedrooms required to meet the National Occupancy Standards⁸. The allocations have been calculated for both 5- and 10-year breakdowns of HNRM results. The distribution of renter and owner households by income group was used to inform the allocation of the results by housing type and tenure. See **Appendix B** for a full set of the tables in this section and the 5-year distributions, alongside supplemental breakdowns with proportions (%) rather than unit counts.

10-YEAR ALLOCATION OF PROJECTED GROWTH + DEMAND BUFFER

Table 6 provides the distribution of all households by income group and household size (2021 Census) applied to Components D and F combined.

Table 6: Estimated 10-Year Future Demand by Income Group and Household Size, All Households, City of Kelowna⁹

Income Group	Very Low	Low	Moderate	Average	Above Average		
% AMI	<20%	20 – 49%	50 – 79%	70 – 119%	>120%		
Household Income	<\$15,000	\$15,000 – \$39,999	\$40,000 - \$64,999	\$65,000 – \$99,999	\$100,000+		
Monthly Affordable Housing Cost	<\$376	\$376 to \$1,000	\$1,001 to \$1,625	\$1,626 to \$2,500	\$2,500+	TOTAL	%
1-person	597	3,397	1,945	1,054	549	7,542	33%
2-person	103	984	1,891	2,408	3,022	8,408	37%
3-person	38	200	409	759	1,585	2,991	13%
4+person	21	59	209	643	2,740	3,672	16%
TOTAL	759	4,640	4,454	4,864	7,896	22,613	100%
%	3%	18%	18%	21%	40%		

Table 7 provides the distribution of **owner households** by income group and household size (2021 Census) applied to Components D and F.

^{9.} Future demand as presented includes Components D and F.



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^{8.} Bedroom count allocation is based on the Kelowna household composition distribution in the 2021 Census by income group. The distribution has been applied to the combined projected growth and demand buffer from the HNR Method calculation for all households, renters, and owners.

Table 7: Estimated 10-Year Future Demand by Income Group and Household Size, Owner Households, City of Kelowna

Income Group	Very Low	Low	Moderate	Average	Above Average		
% AMI	<20%	20 – 49%	50 – 79%	70 – 119%	>120%		
Household Income	<\$15,000	\$15,000 – \$39,999	\$40,000 - \$64,999	\$65,000 – \$99,999	\$100,000+		
Monthly Affordable Housing Cost	<\$376	\$376 - \$1,000	\$1,001 - \$1,625	\$1,626 - \$2,500	\$2,500+	TOTAL	%
1-person	154	997	757	525	341	2,774	26%
2-person	30	333	795	1,126	2,093	4,377	40%
3-person	11	54	109	276	988	1,438	13%
4+person	5	19	66	238	1,938	2,266	21%
TOTAL	200	1,403	1,727	2,165	5,360	10,855	100%
%	2%	13%	16%	20%	49%		

Table 8 provides the distribution of **renter households** by income group and household size (2021 census) applied to Components D and F.

Table 8: Estimated 10-Year Future Demand by Income Group and Household Size, Renter Households, City of Kelowna

Income Group	Very Low	Low	Moderate	Average	Above Average		
% AMI	<20%	20 – 49%	50 – 79%	70 – 119%	>120%		
Household Income	<\$15,000	\$15,000 – \$39,999	\$40,000 - \$64,999	\$65,000 – \$99,999	Above \$100,000		
Monthly Affordable Housing Cost	<\$376	\$376 - \$1,000	\$1,001 - \$1,625	\$1,626 - \$2,500	\$2,500+	TOTAL	%
1-person	443	2,400	1,188	529	208	4,768	41%
2-person	73	651	1,096	1,282	929	4,031	34%
3-person	27	146	300	483	597	1,553	13%
4+person	16	40	143	405	802	1,406	12%
TOTAL	559	3,237	2,727	2,699	2,536	11,758	100%
%	5%	28%	23%	23%	22%		

This approach results in exact unit estimates to keep the final total aligned with the results of the HNRM calculation; however, the ultimate focus should be on the general distribution of units across the income groups rather than the precise number. See **Appendix B** for versions of the above tables for a five-year timeframe, and with the proportion of units (%) by household size and income group for reference.

For renters, there is a clear and direct relationship between household income and the housing cost they can afford. However, many owners can purchase despite incomes being too low to qualify at first glance. Many owners have existing equity in their homes to leverage, assistance from family, or inheritances, to support accessing ownership housing. As a result, there may be new owner households in the bottom four income groups who are able to purchase despite their incomes.

10-Year Bedroom Allocation

There is not a completely direct and consistent relationship between the number of people in a household and number of bedrooms required to meet their housing need due to variations in household composition. For example, a three-person household comprising one couple with one child requires two bedrooms to meet the National Occupancy Standards; however, a three-person household with three unrelated roommates would require three bedrooms. While larger households typically need more bedrooms, it is not always the case.

This distribution method is based on meeting the minimum basic needs of households, however, many households prefer having an extra bedroom for visitors, storage, office space, or other uses. When financially able, many households will seek out larger dwellings than required to meet their needs, but this analysis does not contemplate this factor (which largely comes down to personal choice and financial capacity rather than housing need).

Allocation by Income Group

This analysis has been undertaken on an income group basis, as shown in Table 9 and Table 10. Filtering the data by the additional income group variable may increase the impacts of low overall values, data suppression, and census rounding. As a result, the need for larger unit sizes is potentially underestimated, particularly for the income groups with fewer households overall.¹⁰ It may be helpful to understand the distribution of bedroom needs by income group and ability to afford housing rather than by household size alone.

^{10.} Especially the very low income group, which is the smallest group overall; although, this group usually has smaller households, and the need for 3- and 4-bedroom units is higher than typically expected, so the impact of census rounding or suppression may be minimal.



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Table 9: Estimated 10-Year Future Demand Minimum Bedrooms Required by Income Group, Units, City of Kelowna

UNIT SIZE	Very Low	Low	Moderate	Average	Above Average	TOTAL	
1-bedroom	548	3,521	3,003	2,768	3,278	13,118	
2-bedroom	67	417	794	1,138	2,768	5,184	
3-bedroom	30	128	299	593	1,649	2,699	
4+bedroom	9	25	80	249	1,249	1,612	
TOTAL	654	4,091	4,176	4,748	8,944	22,613	

Table 10 provides the percent allocation of unit sizes by income group, with the values representing the share of each income group estimated to need a dwelling with a given number of bedrooms.

Table 10: Estimated 10-Year Future Demand Minimum Bedrooms Required by Income Group Distribution, Share by Income Group, City of Kelowna¹¹

	INCOME GROUP							
UNIT SIZE	Very Low	Low	Moderate	Average	Above Average			
1-bedroom	84%	86%	72%	58%	37%			
2-bedroom	10%	10%	19%	24%	32%			
3-bedroom	5%	3%	8%	15%	28%			
4+bedroom	1%	0%	1%	2%	3%			
TOTAL	100%	100%	100%	100%	100%			

^{11.} Describes the share of future demand by bedroom count and income group. For example, 84% Very Low income households are estimated to require at least a 1-bedroom unit, while 72% of Moderate income households are estimated to require a 1-bedroom unit and 19% require a 2-bedroom unit.



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Interpreting These Results + Housing System Affordability

The housing estimates describe the potential demand for new housing units of various types, tenures, and price ranges to address estimated current and future housing needs.

Accurately estimating current and future housing need is complex, and addressing any estimated need can be even more challenging for local governments, which do not typically construct housing. Addressing the housing needs of the community relies on the construction of new housing by individual private and non-profit actors. Local governments can use regulations and incentives to encourage outcomes, but do not directly control what is developed. Meeting need also comes down to the choices households make about where to live, whether to move, how much space they want or can afford, and other factors.

All new households will not necessarily require a new dwelling to meet their needs because existing homes may become available when a current household moves into a new unit. This means the actual number of new units needed may vary from the assessed demand. An important consideration for addressing housing need is the impact of these moves, the resulting vacancies, and how it drives filtering of prices in the housing system. Filtering describes the way units become available to lower income households as they age, allowing households to meet their needs by sorting themselves into housing they can afford.

As a household's need or income changes, they may decide to move into a larger or more expensive dwelling, thereby freeing up their existing (and potentially more affordable) home for another household. These moves can trigger a chain of moves and available units, where each vacated unit allows another household to move into it. As households access bigger, newer, or otherwise more desirable dwellings over time, and as incomes increase, priorities change and/or families grow, these chains of moves can create room for lower income households in existing and relatively more affordable housing.

Where there is a sufficient supply of new housing to meet demand, older units should filter down in price. In contrast, if supply is insufficient, older units may filter up in price. A key aspect of the current housing challenge is most dwellings have been filtering up in price, regardless of age or physical depreciation. In some high-demand areas, the rent for older dwellings is similar to new dwellings, despite clear differences in quality, due to insufficient supply driving up prices of the entire housing system over time.



In a balanced market, older homes should become relatively more affordable. This means the needs of a low- or moderate-income household could be met by a new market-priced unit being created, not because they move into it, but due to an opening created within the existing housing stock. In this way, addressing all housing need or demand will not necessarily rely on the construction of new units for all households. **Protecting the existing stock of older, relatively more affordable housing is important as it allows for downward price filtering as new dwellings are added.**

All else being equal, adding a significant number of market-rate units can therefore have a positive impact for lower income households, as long as it is not replacing dwellings that could otherwise be affordable to those households. Although it may seem counterintuitive, new market-rate homes can enhance overall affordability by absorbing the higher-income households who can afford them. Without other options, these households would bid up the price of existing lower cost housing. Nonetheless, it is unlikely the needs of very low- and low-income households can be effectively met by the market. Non-market housing options will also be needed, especially for the foreseeable future while existing supply imbalances are being addressed; any efforts to support lower prices in new housing construction will be vital to meeting the needs of these households.

These dynamics are more complicated when considering ownership housing. While the same patterns generally apply, where households will sort themselves into housing based on their needs and means, there can be extra costs and effort involved in changing dwellings for owners. Additionally, while owner households can be distributed into the five income groups, as seen in Table 7, more than 50% of new owner households projected over the next 10-years likely could not purchase a dwelling today based on incomes alone. Many owners have existing equity they can use when purchasing a new home or, in the case of first-time buyers, they often receive support from parents or use an inheritance. Senior owners may have a significantly reduced income from when they first purchased.

Most newly built ownership housing will be at the upper end of the price spectrum, but when an existing owner moves into a new dwelling, the previous unit becomes available, likely at a lower price-point than a new dwelling. Ownership housing will still filter down in price as supply increases relative to demand, but it is difficult to understand or predict exactly how households are purchasing, or what they will be able to purchase, compared to renter households where the relationship between incomes and the cost of affordable housing is clearer.

Key Takeaways

- The housing type demand estimates are based on a set of current assumptions, which may vary over time or by data source.
- The housing demand estimates represent how current unmet and projected future need could be accommodated through new dwellings. However, not all households will need new dwellings to meet their needs because vacancy may be created when an existing household moves into a new dwelling.
- In general, all net additional housing improves the affordability of the housing system at a
 high level. In existing urban areas, the greatest impact will be when low-density, relatively
 expensive housing is replaced by higher density, relatively more affordable housing. Some
 households will need non-market options to afford their housing, and supporting its
 development will have the highest impact on affordability.
- If the estimated demand for market rental or ownership housing has been met, it does not mean the local government should stop allowing more to be built. If higher cost housing is not added, higher income households will simply pay more for existing lower cost homes, thereby bidding-up the price until lower income households have been priced-out. Historical lack of market supply to absorb high-income households is a key driver of current housing prices.
- Policies or incentives to shift development to non-market options would be positive and necessary to meet the needs of some households. Protecting the existing, relatively more affordable housing is also key, this may often be older market rental and other multi-unit housing forms.
- Regular five-year updates to the estimates will help determine how effectively recent
 development has addressed the identified needs within the complexity of household choice,
 the diversity of ways first time buyers purchase, and how filtering can address the needs of
 some lower income households without building a new dwelling for them.



Conclusion

This Interim Housing Needs Report and technical memo provides the legislatively required content for an Interim Housing Needs Report with additional supplemental analysis. **Appendix A** includes all Interim Report requirements as per Part 14 of the *Local Government Act*:

- 1. "The number of housing units needed currently and over the next 5- and 20-years, calculated using the HNR Method provided in the Regulation;
- 2. A statement about the need for housing in close proximity to transportation infrastructure that supports walking, bicycling, public transit or other alternative forms of transportation; and
- 3. A description of the actions taken by the local government, since receiving the most recent housing needs report, to reduce housing needs."12

The supplemental analysis in this memo provides a finer grain understanding of the total number of estimated units required to meet local need as per the HNR Method and will support crafting effective housing policies and land use regulations in City of Kelowna, particularly for required updates to the Official Community Plan by the end of 2025.

^{12.} Requirements as described in the Ministry of Housing's Guide to Requirements for Housing Needs Reports (June 2024).



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APPENDIX A

Interim Housing Needs Report Legislative Requirements

Interim Housing Needs Report Legislative Requirements

Table 1 provides the required results of the HNR Method calculation as per the Ministry of Housing's **Guidelines for Housing Needs Reports – HNR Method Technical Guidance** to estimate housing need for 5- and 20-years.

Table 1: 5- and 20-Year HNR Method Housing Need Estimates, City of Kelowna

Component	Detail	5-year	20-year
А	Extreme Core Housing Need	797	3,190
В	Person Experiencing Homelessness	403	807
С	Suppressed Household Formation	275	1,099
D	Anticipated Household Growth	11,690	36,689
Е	Rental Vacancy Rate Adjustment	142	569
F	Demand Factor	554	2,218
	Total	13,863	44,571

STATEMENT ON HOUSING NEED IN PROXIMITY TO ALTERNATIVE TRANSPORTATION INFRASTRUCTURE

The City of Kelowna's Growth Strategy generally supports building housing in central areas of the city that are in close proximity to transportation infrastructure that supports walking, bicycling, public transit or other alternative forms of transportation. This is exemplified by several of the pillars of Kelowna's 2040 Official Community Plan (OCP) including: prioritize sustainable transportation & shared mobility, focus investment in urban centres, target growth along transit corridors, and stop planning new suburban neighbourhoods.

The OCP specifically focuses growth in the five Urban Centres and along major transit corridors that connect them with a goal of putting more people and more jobs within easy walking distance of reliable, direct transit service. As an initiative under the Housing Accelerator Fund, the city of Kelowna is currently exploring pre-zoning properties along select Transit Supportive Corridors to facilitate housing in a more consistent and expedited manner.

DESCRIPTION OF ACTIONS TAKEN BY LOCAL GOVERNMENT TO REDUCE HOUSING NEED

The City of Kelowna is committed to taking action on housing. Since 2023, the City has undertaken several initiatives to reduce housing needs including:

- Being the first municipality in the province to change regulations in response to recent legislative changes (Bills 44 & 47).
- Successfully applying for funding under the federal Housing Accelerator Fund
- Launching the Infill Fast Track Program, which significantly shortens the approval process and time on new infill projects.
- Expanding the City's Rental Housing Grant Program which has helped incentivize the development of 314 new affordable housing units in Kelowna.
- Acquiring land through a new Middle Income Housing Partnerships Program for future affordable housing projects.
- Advancing our work in Al Digital permitting to make it easier and faster for building permits to be approved.
- Working to develop a new Housing Action Plan.



APPENDIX B

HNR Method Results+ Supplemental Tables

5-YEAR ALLOCATION OF PROJECTED GROWTH + DEMAND BUFFER

All Households

Table 11: Estimated 5-Year Future Demand by Income Group and Household Size, All Households, City of Kelowna

Income Group	Very Low	Low	Moderate	Average	Above Average		
% AMI	<20%	20 – 49%	50 – 79%	70 – 119%	>120%		
Household Income	<\$15,000	\$15,000 – \$39,999	\$40,000 - \$64,999	\$65,000 – \$99,999	\$100,000+		
Monthly Affordable Housing Cost	<\$376	\$376 - \$1,000	\$1,001 - \$1,625	\$1,626 - \$2,500	\$2,500+	TOTAL	%
1-person	276	1,609	988	577	325	3,775	31%
2-person	49	482	982	1,293	1,869	4,675	38%
3-person	17	92	191	378	942	1,620	13%
4+person	13	33	100	322	1,707	2,175	18%
TOTAL	355	2,216	2,261	2,570	4,843	12,245	100%
%	3%	18%	18%	21%	40%		

Table 12: Estimated 5-Year Future Demand by Income Group and Household Size, All Households, Percent Allocation, City of Kelowna

HOUSEHOLD SIZE						
	Very Low	Low	Moderate	Average	Above Average	TOTAL
1-person	2.6%	15.0%	8.6%	4.7%	2.4%	33.3%
2-person	0.4%	4.3%	8.4%	10.6%	13.4%	37.1%
3-person	0.2%	0.9%	1.8%	3.4%	7.0%	13.3%
4+person	0.1%	0.3%	0.9%	2.9%	12.1%	16.3%

Owner Households

Table 13: Estimated 5-Year Future Demand by Income Group and Household Size, Owner Households, City of Kelowna

Income Group	Very Low	Low	Moderate	Average	Above Average		
% AMI	<20%	20 – 49%	50 – 79%	70 – 119%	>120%		
Household Income	<\$15,000	\$15,000 – \$39,999	\$40,000 - \$64,999	\$65,000 – \$99,999	\$100,000+		
Monthly Affordable Housing Cost	<\$376	\$376 - \$1,000	\$1,001 - \$1,625	\$1,626 - \$2,500	\$2,500+	TOTAL	%
1-person	83	540	410	284	185	1,502	26%
2-person	16	180	431	610	1,133	2,370	40%
3-person	6	29	59	149	536	779	13%
4+person	3	10	35	129	1,050	1,227	21%
TOTAL	108	759	935	1,172	2,904	5,878	100%
%	2%	13%	16%	20%	49%		

Table 14: Estimated 5-Year Future Demand by Income Group and Household Size, Owner Households, Percent Allocation, City of Kelowna

		ļ!	NCOME GROU	P			
HOUSEHOLD	Very Low	Low	Moderate	Average	Above Average	TOTAL	
1-person	1.4%	9.2%	7.0%	4.8%	3.1%	25.5%	
2-person	0.3%	3.1%	7.3%	10.4%	19.3%	40.4%	
3-person	0.1%	0.5%	1.0%	2.5%	9.1%	13.2%	
4+person	0.1%	0.2%	0.6%	2.2%	17.9%	21.0%	

Renter Households

Table 15: Estimated 5-Year Future Demand by Income Group and Household Size, Renter Households, City of Kelowna

Income Group	Very Low	Low	Moderate	Average	Above Average		
% AMI	<20%	20 – 49%	50 – 79%	70 – 119%	>120%		
Household Income	<\$15,000	\$15,000 – \$39,999	\$40,000 - \$64,999	\$65,000 – \$99,999	\$100,000+		
Monthly Affordable Housing Cost	<\$376	\$376 – \$1,000	\$1,001 - \$1,625	\$1,626 - \$2,500	\$2,500+	TOTAL	%
1-person	240	1,300	643	287	113	2,583	41%
2-person	39	352	593	694	503	2,181	34%
3-person	15	79	162	262	323	841	13%
4+person	9	22	77	220	434	762	12%
TOTAL	303	1,753	1,475	1,463	1,373	6,367	100%
%	5%	28%	23%	23%	22%		

Table 16: Estimated 5-Year Future Demand by Income Group and Household Size, Renter Households, Percent Allocation, City of Kelowna

HOUSEHOLD							
HOUSEHOLD	Very Low	Low	Moderate	Average	Above Average	TOTAL	
1-person	3.8%	20.4%	10.1%	4.5%	1.8%	40.6%	
2-person	0.6%	5.5%	9.3%	10.9%	7.9%	34.2%	
3-person	0.2%	1.2%	2.5%	4.1%	5.1%	13.1%	
4+person	0.1%	0.3%	1.2%	3.5%	6.8%	11.9%	

Bedroom Allocation by Income Group

Table 17: Estimated 5-Year Future Demand Minimum Bedrooms Required by Income Group, Units, City of Kelowna

UNIT SIZE	Very Low	Low	Moderate	Average	Above Average	TOTAL
1-bedroom	296	1,906	1,625	1,499	1,775	7,101
2-bedroom	37	226	430	617	1,499	2,809
3-bedroom	17	70	162	321	893	1,463
4+bedroom	5	14	43	134	676	872
TOTAL	355	2,216	2,260	2,571	4,843	12,245

Table 18: Estimated 5-Year Future Demand Minimum Bedrooms Required by Income Group Distribution, Share of All Units, City of Kelowna

UNIT SIZE	Very Low	Low	Moderate	Average	Above Average	TOTAL
1-bedroom	2.4%	15.6%	13.3%	12.2%	14.5%	58.0%
2-bedroom	0.3%	1.8%	3.5%	5.0%	12.2%	22.9%
3-bedroom	0.1%	0.6%	1.3%	2.6%	7.3%	11.9%
4+bedroom	0.0%	0.1%	0.4%	1.1%	5.5%	7.1%
TOTAL	3%	18%	18%	21%	40%	

Table 19: Estimated 5-Year Future Demand Minimum Bedrooms Required by Income Group Distribution, Share by Income Group, City of Kelowna

		I	NCOME GROU	P	
UNIT SIZE	Very Low	Low	Moderate	Average	Above Average
1-bedroom	83.7%	86.0%	71.9%	58.3%	36.6%
2-bedroom	10.3%	10.2%	19.0%	24.0%	31.0%
3-bedroom	4.7%	3.1%	7.2%	12.5%	18.4%
4+bedroom	1.4%	0.6%	1.9%	5.2%	14.0%
TOTAL	100%	100%	100%	100%	100%

10-YEAR ALLOCATION OF PROJECTED GROWTH + DEMAND BUFFER

All Households

Table 20: Estimated 10-Year Future Demand by Income Group and Household Size, All Households, City of Kelowna

Income Group	Very Low	Low	Moderate	Average	Above Average		
% AMI	<20%	20 – 49%	50 – 79%	70 – 119%	>120%		
Household Income	<\$15,000	\$15,000 – \$39,999	\$40,000 - \$64,999	\$65,000 – \$99,999	\$100,000+		
Monthly Affordable Housing Cost	<\$376	\$376 - \$1,000	\$1,001 - \$1,625	\$1,626 - \$2,500	\$2,500+	TOTAL	%
1-person	597	3,397	1,945	1,054	549	7,542	33%
2-person	103	984	1,891	2,408	3,022	8,408	37%
3-person	38	200	409	759	1,585	2,991	13%
4+person	21	59	209	643	2,740	3,672	16%
TOTAL	759	4,640	4,454	4,864	7,896	22,613	100%
%	3%	21%	20%	22%	35%		

Table 21: Estimated 10-Year Future Demand by Income Group and Household Size, All Households, Percent Allocation, City of Kelowna

HOUSEHOLD SIZE	Very Low	Low	Moderate	Average	Above Average	TOTAL	
1-person	2.6%	15.0%	8.6%	4.7%	2.4%	33.3%	
2-person	0.5%	4.4%	8.4%	10.6%	13.4%	37.3%	
3-person	0.2%	0.9%	1.8%	3.4%	7.0%	13.3%	
4+person	0.1%	0.3%	0.9%	2.8%	12.1%	16.2%	

Owner Households

Table 22: Estimated 10-Year Future Demand by Income Group and Household Size, Owner Households, City of Kelowna

Income Group	Very Low	Low	Moderate	Average	Above Average		
% AMI	<20%	20 – 49%	50 – 79%	70 – 119%	>120%		
Household Income	<\$15,000	\$15,000 – \$39,999	\$40,000 - \$64,999	\$65,000 – \$99,999	\$100,000+		
Monthly Affordable Housing Cost	<\$376	\$376 - \$1,000	\$1,001 – \$1,625	\$1,626 - \$2,500	\$2,500+	TOTAL	%
1-person	154	997	757	525	341	2,774	26%
2-person	30	333	795	1,126	2,093	4,377	40%
3-person	11	54	109	276	988	1,438	13%
4+person	5	19	66	238	1,938	2,266	21%
TOTAL	200	1,403	1,727	2,165	5,360	10,855	100%
%	2%	13%	16%	20%	49%		

Table 23: Estimated 10-Year Future Demand by Income Group and Household Size, Owner Households, Percent Allocation, City of Kelowna

		ll I	NCOME GROU	IP			
HOUSEHOLD SIZE	Very Low	Low	Moderate	Average	Above Average	TOTAL	
1-person	1.4%	9.2%	7.0%	4.8%	3.1%	25.5%	
2-person	0.3%	3.1%	7.3%	10.4%	19.3%	40.4%	
3-person	0.1%	0.5%	1.0%	2.5%	9.1%	13.2%	
4+person	0.1%	0.2%	0.6%	2.2%	17.9%	21.0%	

Renter Households

Table 24: Estimated 10-Year Future Demand by Income Group and Household Size, Renter Households, City of Kelowna

Income Group	Very Low	Low	Moderate	Average	Above Average		
% AMI	<20%	20 – 49%	50 – 79%	70 – 119%	>120%		
Household Income	<\$15,000	\$15,000 – \$39,999	\$40,000 - \$64,999	\$65,000 – \$99,999	\$100,000+		
Monthly Affordable Housing Cost	<\$376	\$376 - \$1,000	\$1,001 - \$1,625	\$1,626 - \$2,500	\$2,500+	TOTAL	%
1-person	443	2,400	1,188	529	208	4,768	41%
2-person	73	651	1,096	1,282	929	4,031	34%
3-person	27	146	300	483	597	1,553	13%
4+person	16	40	143	405	802	1,406	12%
TOTAL	559	3,237	2,727	2,699	2,536	11,758	100%
%	5%	28%	23%	23%	22%		

Table 25: Estimated 10-Year Future Demand by Income Group and Household Size, Renter Households, Percent Allocation, City of Kelowna

HOUSEHOLD INCOME GROUP						
SIZE	Very Low	Low	Very Low	Average	Very Low	TOTAL
1-person	3.8%	20.4%	10.1%	4.5%	1.8%	40.6%
2-person	0.6%	5.5%	9.3%	10.9%	7.9%	34.2%
3-person	0.2%	1.2%	2.6%	4.1%	5.1%	13.2%
4+person	0.1%	0.3%	1.2%	3.4%	6.8%	11.8%

Bedroom Allocation by Income Group

Table 26: Estimated 10-Year Future Demand Minimum Bedrooms Required by Income Group, Units, City of Kelowna

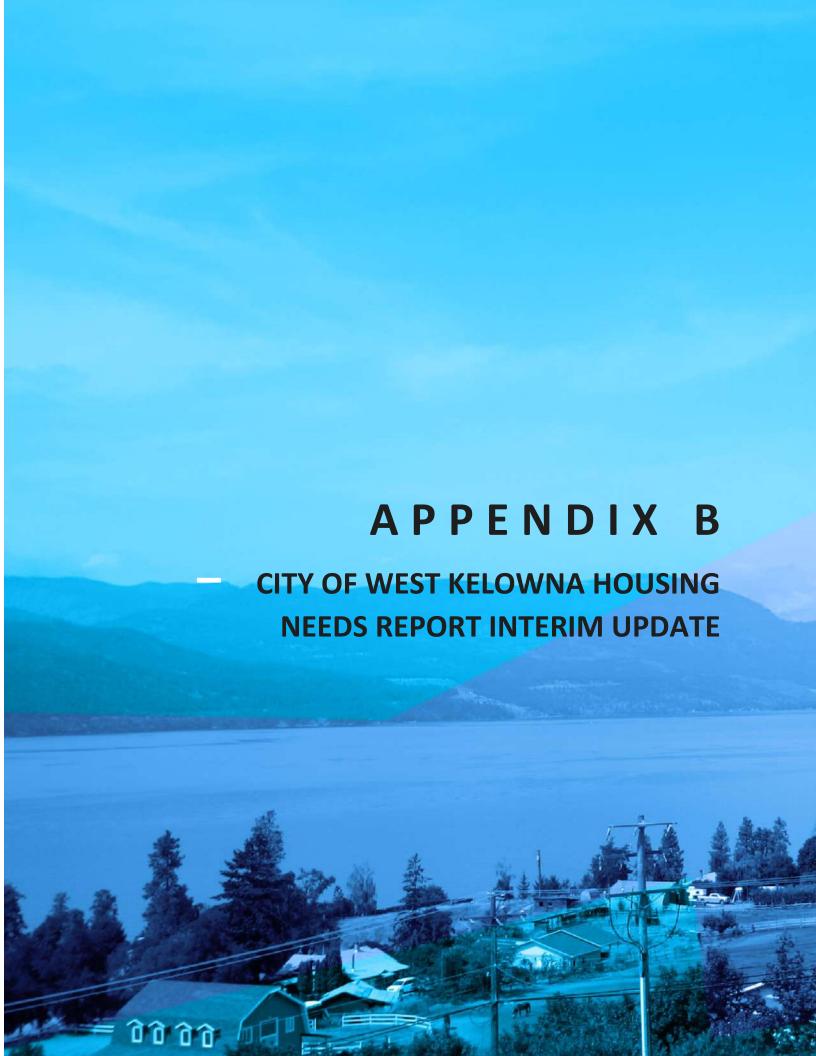
INCOME GROUP						
UNIT SIZE	Very Low	Low	Moderate	Average	Above Average	TOTAL
1-bedroom	548	3,521	3,003	2,768	3,278	13,118
2-bedroom	67	417	794	1,138	2,768	5,184
3-bedroom	30	128	299	593	1,649	2,699
4+bedroom	9	25	80	249	1,249	1,612
TOTAL	654	4,091	4,176	4,748	8,944	22,613

Table 27: Estimated 10-Year Future Demand Minimum Bedrooms Required by Income Group Distribution, Share of All Units, City of Kelowna

	INCOME GROUP					
UNIT SIZE	Very Low	Low	Moderate	Average	Above Average	TOTAL
1-bedroom	2.4%	15.6%	13.3%	12.2%	14.5%	58.0%
2-bedroom	0.3%	1.8%	3.5%	5.0%	12.2%	22.9%
3-bedroom	0.1%	0.6%	1.3%	2.6%	7.3%	11.9%
4+bedroom	0.0%	0.1%	0.4%	1.1%	5.5%	7.1%
TOTAL	3%	18%	18%	21%	40%	

Table 28: Estimated 10-Year Future Demand Minimum Bedrooms Required by Income Group Distribution, Share by Income Group, City of Kelowna

	INCOME GROUP								
UNIT SIZE	Very Low	Low	Moderate	Average	Above Average				
1-bedroom	83.9%	86.1%	71.9%	58.3%	36.7%				
2-bedroom	10.2%	10.2%	19.0%	24.0%	31.0%				
3-bedroom	4.6%	3.1%	7.2%	12.5%	18.4%				
4+bedroom	1.3%	0.6%	1.9%	5.2%	14.0%				
TOTAL	100%	100%	100%	100%	100%				



Housing Needs Report Interim Update

December 2, 2024

Presented to: City of West Kelowna

Presented by: Colliers Strategy & Consulting

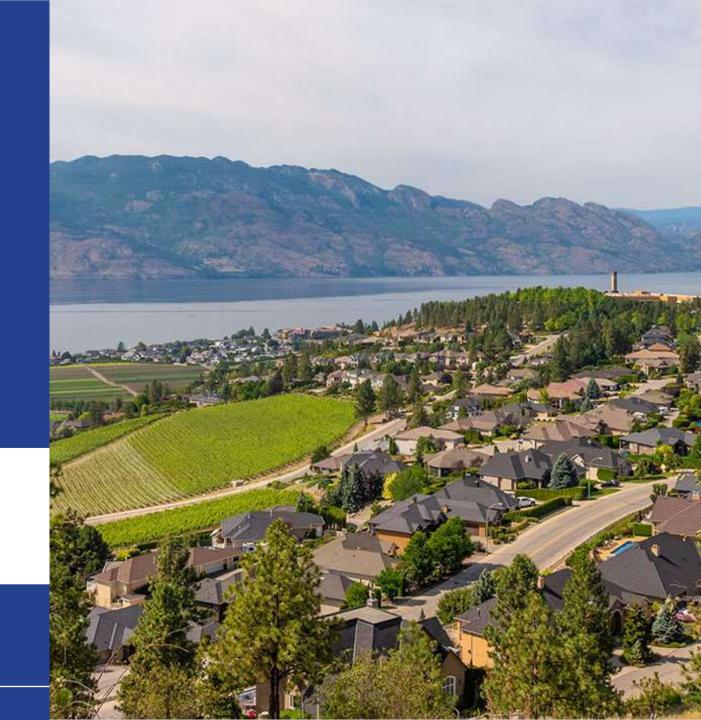


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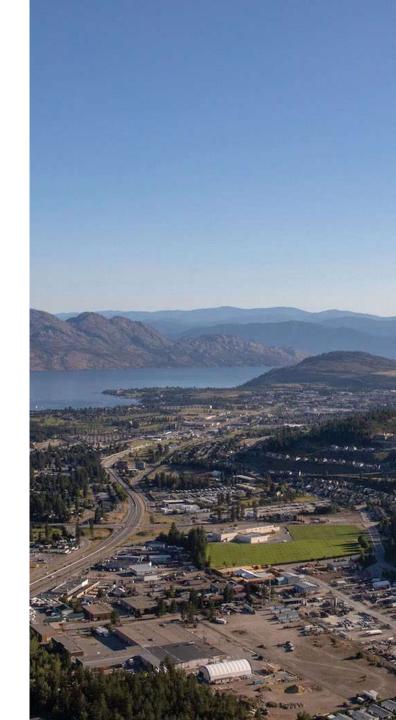
Introduction Housing Needs Report Interim Update Requirements

A Housing Needs Report (HNR) is a standardized report mandated by the BC provincial government to help communities better understand their current and future housing needs, positioning them to adequately meet demand in coming years.

All local governments are required to complete Interim HNRs by January 1, 2025. These interim reports are only required to include three new items in addition to those included in the previous Housing Needs Assessment (HNA):

- 1. The number of housing units needed currently and anticipated over the next 5 and 20 years, calculated using the HNR Method provided in the Regulation;
- 2. A statement about the need for housing in close proximity to transportation infrastructure that supports walking, bicycling, public transit, or other alternative forms of transportation; and,
- 3. A description of the actions taken by the local government, since receiving the most recent housing needs report, to reduce housing needs.

This interim report identifies these required items, while also providing general updates from the previously completed HNA that have become available from Statistics Canada and/or CMHC since the previous HNA was published in 2022.





Update 1 Methodology Review

The first required Interim Update requires local governments to employ the HNR Method to calculate the total number of housing units their communities will need over the next 5 or 20 years.

The HNR Method consists of six components with corresponding calculations, which produce a figure of units that will be in demand associated with each component.

The six components calculated identify:

- 1. Supply of units needed to reduce extreme core housing need (those paying more than 50% of income for housing);
- 2. Supply of units needed to reduce homelessness;
- Supply of units needed to address suppressed household formation;
- 4. Supply of units needed to meet household growth over the next 5 or 20 years;
- 5. Supply of units needed to meet at least a 3% vacancy rate; and,
- 6. Supply of units needed to meet local demand. This component is only included for municipalities.

Combined, these components **equal the total number of units that are estimated to be required to meet the 5- and 20 -year demand** for housing in the City of West Kelowna.

The detailed calculations that produced the required units associated with each component are detailed on the subsequent pages of this report which outline the process to calculate the 20-year demand.

The 5-year unit demand calculations follow the methodology outlined by the Province. While in some cases (Components A, C, E, and F) the calculation was simply dividing the 20-year demand by 4 to evenly distribute the long-term demand over the years, other components were calculated with a unique process. Component B which address homelessness identified the 5-year demand by dividing the 20-year demand by two to reflect the more urgent need for substantial supply to address the most dire impact of insufficient housing. Component D followed the same calculations for both the 5- and 20-year demand with BC stats population data that aligned with those time periods.

Update 1 Housing Demand Summary

Based on the HNR Method calculations, it was determined that a total of ~3,169 new housing units will be needed over the next 5 years and~10,290 will be needed over the next 20 years.

Of the total additional units required over the next 5 years, 2,561 will be **in response to anticipated population growth, and 8,066 new units will be needed over the next 20 years.** The previous housing needs report identified a need for 5,353 new houses to accommodate population growth by 2041*.

The remaining housing units identified as being in demand over the coming years are specifically flagged as units needed to address key components indicative of housing challenges (i.e., high housing costs relative to household incomes, homelessness and core housing need, and low vacancy rates).

Finally, the HNR Method also factors in a buffer of additional local demand which is intended to account for market dynamics that can impact the housing market in irregular and sometimes unpredictable ways.

Additional Local Housing Demand

Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	95	378
B. Persons Experiencing Homelessness	102	204
C. Suppressed Household Formation	90	358
D. Anticipated Growth	2,561	8,066
E. Rental Vacancy Rate Adjustment	14	56
F. Additional Local Demand	307	1,229
Total New Units Required	3,169	10,290

While new housing will be needed to address population growth, the City of West Kelowna will also require new units to address components of housing demand tied to macrolevel economic and social factors that have resulted in affordability, accessibility, and homelessness concerns.

^{*}Note that while the previous Housing Needs Assessment report (2022) identified a need for significantly fewer new housing units to meet demand resulting from population growth (5,353 units by 2041), the new standardized methodology, introduced by the Province, has altered the previous calculation method used for both projecting the population and projecting the housing units allocated to that population. This methodology change has resulted in the variance of this data point.

Component A Housing Units and Extreme Core Housing Need

Total New Units Required to Meet ECHN

20 years	378 Units
5 years	95 Units

- The households identified as being in Extreme Core
 Housing Need (ECHN) are the private households that
 have fallen below at least one of the indicators of
 housing adequacy, affordability, or suitability as
 defined by Statistics Canada. These are households
 that would need to spend 50% of more of their
 total pre-tax income to pay the median local rent
 in West Kelowna.
- This calculation assumes that all households in ECHN would require a new unit, though it is possible that repairs and refurbishments to existing units could be sufficient to improve their adequacy and suitability.

Average Extreme Core Housing Need Rates Calculations

Total Households		2006		2011		2016		2021	
Owners		8,945		9,990		10,430		11,545	
Renters		1,215		1,810		2,015		2,430	
Extreme Core Housing Need	#	% of total	Average ECHN Rate						
Owners with a Mortgage	n/a	n/a	n/a	n/a	n/a	n/a	155	1%	1%
Renters	125	10%	165	9%	190	9%	190	8%	9%

Extreme Core Housing Need Calculations

Total Households	2021 Households	Average ECHN Rate	Households in ECHN			
Owners	11,545	n/a	n/a			
Owners with a Mortgage	11,545	1%	155			
Renters	2,430	9%	223			
Total	378					
Total	95					

Source: 2006, 2011, 2016, 2021 Census Statistics Canada

Component B Housing Units and Homelessness

Total New Units Required for Homelessness Needs

20 years 204 Units
5 years 102 Units

- It can be difficult to confirm the accuracy of data related to homelessness due to challenges associated with the collection and comprehensiveness of information, and for the purposes of this calculation data is derived from the Integrated Data Project- a provincial data collection program.
- This calculation assumes that one permanent housing unit is required for each identified person experiencing homelessness, though there may be solutions to provide multi-bedroom units to help address this demand for units (particularly on an interim basis).

Integrated Data Project (IDP) 2021 Homeless Cohort Data

	Number of People who Experienced	Census Divisions	Percent
	Homelessness	Population 2021	Population
Central Okanagan (Region)	1,244	222,162	0.56%

People Experiencing Homelessness Calculations

Central Okanagan Population	City of West Ke	lowna Population	Population Experiencing Homelessness		
	#	% of Region	Regional	Proportional City of West Kelowna Estimate	
222,162	35,750	16.36%	1,244	204	

Component C Housing Units and Suppressed Household Formation

2006 & 2021 Primary Household Maintainers by Age Cohort

2006						
2006 Categories	Owner	Renter				
Under 25 Years	45	105				
25 to 34 years	790	285				
35 to 44 years	1,770	245				
45 to 54 years	2,165	245				
55 to 64 years	1,710	125				
65 to 74 years	1,435	70				
75 years and over	1,030	145				

2021						
2021 Categories	Owner	Renter				
15 to 24 years	45	200				
25 to 34 years	905	625				
35 to 44 years	1,900	470				
45 to 54 years	2,090	350				
55 to 64 years	2,660	305				
65 to 74 years	2,305	220				
75 to 84 years	1,235	155				
85 years and over	400	115				

- The Component C calculation is based on the primary household maintainer trends observed in 2006 based on age and housing tenure. This is contrasted with the primary household maintainer trends observed in 2021.
- A comparison of 2006 and 2021 Census years and affiliated primary maintainer trends was reviewed as required by the Province's HNR calculation methodology.

2006 & 2021 Household Maintainer Age Categories - Summary

Household Maintainers Age Categories	Population Age Categories	2006 All Age Categories	2006 Summed Categories	2021 All Age Categories	2021 Summed Categories	
15 to 24 years	15 to 19 years	1,955	3,295	2,020	2 690	
15 to 24 years	20 to 24 years	1,340	5,295	1,660	3,680	
25 to 24 years	25 to 29 years	1,140	2 505	1,795	4.000	
25 to 34 years	30 to 34 years	1,455	2,595	2,295	4,090	
25 to 11 years	35 to 39 years	1,785	2.050	2,540	4,725	
35 to 44 years	40 to 44 years	2,165	3,950	2,185		
15 to 51 years	45 to 49 years	2,335	4 270	2,250	4 E 0 E	
45 to 54 years	50 to 54 years	2,035	4,370	2,335	4,585	
FF to CA veers	55 to 59 years	1,870	2 415	_ 2,620 _		
55 to 64 years	60 to 64 years	1,545	3,415	2,755	5,375	
CE to 74 years	65 to 69 years	1,405	2.665	2,425	4.425	
65 to 74 years	70 to 74 years	1,260	2,665	2,010	4,435	
	75 to 79 years	1,000		1,335		
75 years and over	80 to 84 years	495	1,775	945	2,975	
75 years and over	85 years and over	280	1,//3	695	2,313	

Source: 2006, 2021 Census Statistics Canada, Comparison years dictated by Province's HNR Calculation Method

Component C Housing Units and Suppressed Household Formation

2006 & 2021 Primary Household Maintainer Rates Based on Population by Age Cohort

Household Maintainers Age Categories	2006 Ho	useholds	2006 Population		eadship ite	2021 Population	2021 Po House	
	Owner	Renter	Total	Owner	Renter	Total	Owner	Renter
15 to 24 years	45	105	3,295	1%	3%	3,680	50.26	117.27
25 to 34 years	790	285	2,595	30%	11%	4,090	1,245.13	449.19
35 to 44 years	1,770	245	3,950	45%	6%	4,725	2,117.28	293.07
45 to 54 years	2,165	245	4,370	50%	6%	4,585	2,271.52	257.05
55 to 64 years	1,710	125	3,415	50%	4%	5,375	2,691.43	196.74
65 to 74 years	1,435	70	2,665	54%	3%	4,435	2,388.08	116.49
75 years and over	1,030	145	1,775	58%	8%	2,975	1,726.34	243.03

- Shown in the table to the left, 2006 Headship Rates (household maintainers as a proportion of the total population for each age group) are applied to the 2021 population for each age cohort.
- This calculation identifies how many households would have been formed by 2021 if the 2006 rates/trends had continued, based on the 2021 population. It identifies households that have been unable to form in the same household patterns observed in 2006, generally due to the constrained housing environment in West Kelowna.
- This follows the assumption that due to the housing crisis some residents may be required to form a larger household to split the cost of housing, or have faced challenges owning a home thus continuing to rent.

Component C Housing Units and Suppressed Household Formation

Total New Units to Meet Suppressed Housing Need

20 years 358 Units 5 years 90 Units

- It is estimated that, based on the trends of suppressed households in 2021, about 358 households have been unable to form in the same household patterns observed between 2006 and 2021 due to the constrained housing environment in West Kelowna. This follows the logic that due to the housing crisis, some residents may be required to form a larger household to split the cost of housing, or have faced challenges owning a home, and as a result.
- The sum of suppressed households was then calculated and identified that there were 950 fewer owner households and 767 more renter households that previous proportions would have anticipated.

2006 & 2021 Primary Household Maintainers Comparison Summary

Household Maintainers	2021 Po House	otential Pholds	2021 Ho	useholds	2021 Տսթլ	pressed Ho	ouseholds
Age Categories	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	50.26	117.27	45	200	5.26	-82.73	0.00
25 to 34 years	1,245.13	449.19	905	625	340.13	-175.81	164.32
35 to 44 years	2,117.28	293.07	1,900	470	217.28	-176.93	40.35
45 to 54 years	2,271.52	257.05	2,090	350	181.52	-92.95	88.57
55 to 64 years	2,691.43	196.74	2,660	305	31.43	-108.26	0.00
65 to 74 years	2,388.08	116.49	2,305	220	83.08	-103.51	0.00
75 years and over	1,726.34	243.03	1,635	270	91.34	-26.97	64.37
Total Suppressed	d Househol	ds Based o	n Tenure	- 20 years	950	-767	358

Where the sum of suppressed households by age cohort resulted in a negative figure, a value of "0" was used instead.

Source: 2006, 2021 Census Statistics Canada, Comparison years dictated by Province's HNR Calculation Method

Component D Housing Units and Anticipated Household Growth

Total New Units to Meet Household Growth Needs

20 years	8,066 Units
5 years	2,561Units

- Growth rates were collected from BC Stats, based on anticipated local and regional population and household growth.
- The growth rates identified both locally and regionally were then applied to the 2021 total household count of 13,970 for the City of West Kelowna.
- The combination of these growth rate scenarios was averaged to produce a household projection determined to be most likely per the HNR Method.
- The difference between the total projected households and the 2021 household count provided the total units needed to address anticipated growth.

5- and 20- Year Household Growth Rate Calculations

Household Projections	2021 Households	2026 Projected Households	2021-2026 5-year Growth Rate	2041 Projected Households	2021-2041 20-year Growth Rate
Central Okanagan	94,335	111,658	18.36%	149,431	58.40%
West Kelowna	13,970	16,526	18.30%	21,943	57.74%

New Units Required based on Projected Household Growth

Household Growth Scenarios	Projected Total Households 2026	New Units Required by 2026	Projected Total Households 2041	New Units Required by 2041
Local Based	16,526	2,556	21,943	7,973
Regionally Based	16,535	2,565	22,129	8,159
Growth Scenarios Average	16,531	2,561	22,036	8,066

Component E Housing Units and Rental Vacancy

Total New Rental Units Required to Reach 3.0% Vacancy

20 years	56 Units
5 years	14 Units

- The adequacy of rental housing supply is indicated by the market vacancy rate. A very low vacancy rate suggests there isn't enough rental housing, while a high rate suggests an over-supply of housing. The Province defines a "healthy market" as one where there is a vacancy rate of ~3%.
- To identify the number of units needed to achieve a healthy rental market, the difference between the estimated units currently allocated as rentals (occupied and available to rent), and the total units that would be required to achieve a 3% vacancy rate based on the current occupied rental units is calculated. This found that, there are likely 2,450 units available to rent, however 2,505 are needed to achieve a healthy rental market.

West Kelowna Rental Vacancy Rates by Unit (2021,CMHC)

	Bachelor	1 Bedroom	2 Bedroom	3 Bedroom +	Total Average
2021	n/a	1%	0.7%	n/a	0.8%

Target and Current Rental Units Calculation

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Rental Units
Target Vacancy Rate	3.0%	97.0%	2.420	2,505
Local Vacancy Rate	0.8%	99.2%	2,430	2,450
(Dif	56			
	14			

Note that while the HNR methodology required the use of the 2021CMHC identified rental market vacancy rate (averaged to 0.8%), more recently, CMHC estimated that the 2023 vacancy rate in West Kelowna was 4.2%, suggesting the rental market is becoming less constrained.

Source: CMHC 2021 & 2023, Data years used dictated by Province's HNR Calculation Method

Component F Housing Units and Demand

Total New Units to Meet Demand Buffer

20 years 1,229 Units
5 years 369 Units

- Finally, beyond the minimum number of housing units to support current and future residents, a buffer is deemed necessary to accommodate additional demand and help maintain a healthy market that is responsive to market shifts.
- The demand buffer also helps in managing demand that might be disproportionate geographically or by dwelling structure type.
- To calculate the demand buffer, the Province has assigned a 'Demand Factor' (a ratio of housing price to housing density), to each municipality. For West Kelowna, this is 1.2348.
- Multiplying the total new units in demand by this factor results in the total units required to create a healthy market.

Additional Local Housing Demand

Component	5-Year Need	20-Year Need
A. Extreme Core Housing Need	95	378
B. Persons Experiencing Homelessness	102	204
C. Suppressed Household Formation	89	358
E. Rental Vacancy Rate Adjustment	14	56
Total New Units In Demand	299	944
Demand Factor	1.23	48
Total New Units with Demand Factor	369	1,229

Source: Demand factor calculated by Ministry of Housing, Government of British Columbia



Update 2 The Need for Housing Near Transportation Infrastructure

Council Support

The need for housing in proximity to public transportation and other transportation infrastructure is known and supported by City of West Kelowna Council. This understanding and support in part led to the Memorandum of Understanding (MOU) between the City of West Kelowna and BC Transit which was put in place in September 2024 for a proposed three-year Transit Improvement Plan (2025 to 2028). The MOU details a financial commitment for one year of expenditures and calls for transit improvements that will enhance transit service delivery within the City of West Kelowna. These improvements will include **key upgrades to the Rapid Bus Route on Highway 97**, a goal that aligns with and is outlined in Council's Strategic Priorities and the Transit Master Plan.

The City of West Kelowna recognizes that **encouraging the location of transportation infrastructure (public, active, etc.) near housing** has many benefits to the City as a whole. Investing in high ridership routes in West Kelowna, such as Highway 97, as well as continuing to invest in active transportation corridors, will provide the most immediate benefits by supporting the highest number of residents. This is reflected in public engagement feedback collected to date that generally supports increases to the frequency and reliability of transit service.

The recognition of the importance of housing near transportation is further exemplified by the draft Zoning Bylaw that is being presented to Council for consideration, which includes **Urban and Neighbourhood Centre Zones with increased building heights and densities in areas supported by transit and transportation infrastructure**, alongside other aspects that support Density Bonusing.

Resident Support

West Kelowna residents also understand the importance of creating infill or higher-density housing near existing transit services and amenities in West Kelowna. This has been identified as a priority for residents through various engagement work completed, included public engagement for the new Infill Housing Strategy. With respect to building infill housing within walking distance of transit hubs and amenities, the vast majority of survey respondents agreed or strongly agreed with this, as outlined in the What We Heard summary report.

Transportation Master Plan

An update to the Transportation Master Plan (TMP) is currently underway. The Plan, once completed and approved, will also provide strategic direction around future community needs including supporting additional housing in close proximity to transportation infrastructure within the City of West Kelowna.

As part of the creation of the existing TMP, consultation with the public was completed, further highlighting community recognition around the need for housing in areas with transportation infrastructure. **Traffic that can result from an increase in private automobile use associated with greater residential density was a primary concern amongst residents**, which can be alleviated by co-locating or locating density in proximity to transit.

Update 2 The Need for Housing Near Transportation Infrastructure

Official Community Plan

The City of West Kelowna's current OCP supports the alignment of housing density with transportation infrastructure through several policy items. More specifically, a key action item in the OCP that aligns with this objective is the **proposal to develop mobility hubs at Westbank and Boucherie Mountain transit exchanges with the intent to increase transportation options for residents as well as increase transit ridership**. Boucherie Urban Centre is identified as a transit-oriented area where taller buildings (commercial and/or residential) are intended to be located near the Highway 97 and Ross Road transit hub and be supported by transit-oriented and active transportation design elements.

Other general support for transit-oriented development, which includes higher density housing built forms, is highlighted specifically where it aligns with the goals of BC Transit and the Kelowna Regional Transit System.

Infill Housing Strategy

The City's Infill Housing Strategy provides **guidance on how infill development can be supported and where it should be located, identifying priority locations with an intent to support housing density proximal to public transportation infrastructure**. This Strategy will further support ongoing efforts to introduce housing near transportation infrastructure as part of a holistic overall approach.

As identified in the Infill Housing Strategy, a significant proportion of West Kelowna residents live within 800 metres of an existing transit stop, suggesting an adequately functional transportation network to support residents. Currently, only the areas of Glenrosa, Westside Road / Bear Creek Road, Bartley North, and Goats Peak / Gellatly are not directly or adequately serviced by public transportation. Despite this, the strategy notes that the existing transit network is functional and can support increased housing density through infill housing.

One of the barriers faced by the introduction of infill housing to a community is existing residents' concerns around the possibility of increased parking demand. By ensuring neighbourhoods across West Kelowna have strong and reliable transit service, residents can be less dependent on private vehicles, helping alleviate concerns related to parking.

Transportation Improvement Investments

Further indicative of the support for locating housing near transportation infrastructure are the recent commitments to improve these assets. As a result of collective engagement and collaboration with BC Transit, investment in transit improvements to support improved access and delivery across the city will be implemented. In particular, **improvements to the Highway 97 Rapid Bus route should create a more robust and interconnected movement network** and improve connectivity for households in lower-density residential neighbourhoods.



Update 3 Actions Taken to Reduce Housing Needs

Since the most recent Housing Needs Assessment was received by City of West Kelowna Council (July 2022), several actions have been taken to address housing challenges and reduce housing needs for local residents. Some of the key actions the City has taken are summarized as follows:

Reduced Red Tape and Improved Efficiency

- Amendments to the Development Applications Procedures Bylaw (Development Applications Procedures Bylaw No. 0260) first in September 2022 to increase the number and types of applications allowed under delegated authority, then again in June 2023 by removing public hearing requirements for applications consistent with the OCP.
- Following the devastating wildfires that impacted many homeowners in August 2023, a fast-track building permit application process for those seeking to rebuild as a result of the fires was introduced in September 2023 and is ongoing.
- The City has also allowed for concurrent development permit and building permit applications to be reviewed, supporting streamlined processing.
- Development permit guidelines were updated to reduce instances where a development permit was triggered.
- Supportive policy and development permit guidelines are now in place in the new OCP to allow for increased height and density in specific Urban and Neighbourhood Centres.

Short Term Rental Policies & Retaining Housing for Residents

- In April 2024, Council adopted regulations **restricting the prevalence of Short- Term Rental (STR) units** to create a greater supply of long-term housing.
- Information bulletins related to housing were then updated in June 2024 with respect to Short Term Rentals, Carriage Houses, and Secondary Suites. These updates outlined support for the development of accessory dwelling units by educating the public on new processes and regulations put in place.

Official Community Plan (Updated 2023)

- With the adoption of the OCP, several goals and objectives were put in place to support additional housing and improve housing attainability.
- Notably, the OCP reviews housing trends observed in West Kelowna which then informed the identified locations (Centres) where population growth will occur and thus where the need for housing density will need to occur. Housing types within the centres are anticipated primarily as apartments, and townhouses, whereas housing types within the remaining areas of the City are likely to consist of single detached dwellings, low-rise apartments, townhouses and duplexes.
- The OCP also recommends over planning anticipated growth, so that the City is better positioned for future housing demand as well as increase the housing diversity and attainability. The adoption of this approach supports progressive policy development and actions that can be implemented by the City aligns with the Provincial direction to look at over-planning to meet fluctuations in market conditions (e.g., demand factor).

Update 3 Actions Taken to Reduce Housing Needs

Housing Strategy

- The 2023 Strategy identifies four key directions to address the current and anticipated housing needs of West Kelowna. The Housing Strategy complements the direction set out in the OCP by providing high level guidance towards future policy and bylaw development to accommodate growth that meets our community's diverse housing needs.
- Within each direction are strategies and actions that are currently informing bylaw changes as highlighted on the next page. These directions include:
 - 1. Create more opportunities for non-market housing
 - 2. Protect and increase market rental housing
 - 3. Create more opportunities for housing for under-served demographic needs (especially seniors, people with disabilities, people experiencing homelessness, diverse household sizes, and others)
 - 4. Create more housing diversity

The housing continuum as identified in the Housing Strategy, where the unit types most needed are on the left, followed by the less vital unit types to the right:



- The Housing Strategy reviews the role local government plays and the tools it has to inform and impact the housing market. Highlighted is the regulatory power, incentive options, and investment abilities, amongst others which can influence how housing development occurs.
- Through identifying the tools available to local government, the Strategy is able to then list key actions that are readily available and possible to be taken.
- In addition to action items underway, several actions have been completed including the identification of higher density development areas, as demonstrated in the OCP update.

Update 3 Proposed Actions to Reduce Housing Needs

Additional actions are planned and proposed to be taken by Council to further address housing needs in the community. These include:

Tentative Zoning Bylaw

Tentative updates to the City's Zoning Bylaw are proposed, including the following:

- Zoning Bylaw No. 0320 Consistent with the OCP and Housing Strategy, a Density Bonus program has been proposed which would offer developers the opportunity to build denser projects by committing to building priority housing types or by paying cash in lieu of construction. This supports the provision of priority housing types as identified in the Housing Strategy (i.e., purpose-built rental, non-market rental, smaller housing units, units that are more attainable for home ownership, complex care housing, and/or emergency shelter).
- The City will offer an exemption from the Density Bonus program for housing initiatives led by non-profit and government-led facilities, such as affordable nonmarket rental, diverse, and accessible housing and housing for persons at risk of or experiencing homelessness.

Infill Housing Strategy

As noted in the previous section, the Infill Housing Strategy was endorsed in Fall 2024. In addition to supporting the efforts of locating housing near transportation infrastructure, the Strategy notably details the importance of introducing diverse and denser housing options in established neighbourhoods. **Infill housing is a sustainable and cost-effective built form to introduce new housing units to residents and reduce the overall need for housing in the community.**

The Strategy identifies key neighbourhoods where the introduction of infill housing is best suited, creating a targeted approach that is more likely to be effectively actioned and helping facilitate opportunities for policy refinements to occur as needed. Lakeview Heights, Boucherie Centre, Westbank Centre and Glenrosa have been identified as the priority neighbourhoods. These neighbourhoods generally have larger lots which positions them well to introduce a variety of infill housing forms, such as carriage houses, or accommodate multi-plex redevelopments.

The Strategy lists 33 potential actions over 6 main categories that are recommended to be completed over the next 3-5 years. The action categories include:

- 1) Zoning Bylaw amendments
- 2) OCP amendments
- 3) Other land use and related regulatory changes
- 4) Infrastructure, servicing, and capital upgrades
- 5) Strategic considerations and operational changes
- 6) Strategic actions (incentives, parking management strategies, etc.)



Update 4 Overview

This section of the report consists of the chapters pulled from the 2022 Housing Needs Assessment report and have been updated with data that has become available in the years since the previous report was published. 2021 Census data was added in applicable sub-sections to update findings with respect to West Kelowna's demographic profile, economic profile, and housing supply trends both for ownership and rental housing. Pages where data and/or commentary has been updated are identified with the same yellow 'flag' that is shown in the upper right hand corner of this page.

Notable changes identified include:

- New migration data that identifies a large increase in new migrants between 2016 and 2021, informing the cause for the previously identified population increase.
- Growth in overall employment in the City, with particularly strong growth in the sector of company or enterprise management.
- Commuting data demonstrating an increase in employees remaining in their Census Subdivision, and a significant drop in those going to another Census Subdivision, reflecting the work-from-

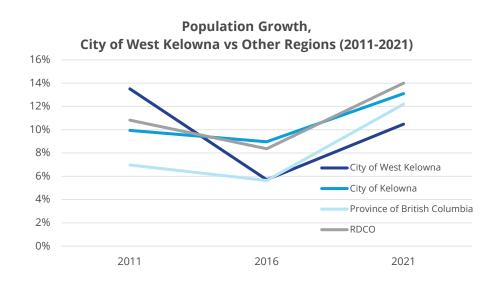
- home trend and suggesting fewer West Kelowna residents are commuting to Kelowna.
- A significant increase in high income earners residing in homes they are renting rather than the previous trend of high rates of home ownership amongst high-income residents.
- A surge in new bachelor units constructed and introduced to the market as a unit option amongst new residential developments.

- A continuation of the previously observed trend of a reduced proportion of residents owning their home and more residents renting them.
- Increased rental vacancy, estimated at about 4.2% in 2023, potentially suggesting a relatively healthy rental market (which is generally defined in BC as a vacancy rate of approximately 3%).



Current Population, City of West Kelowna Population Characteristics

- Between 2016 and 2021, the City of West Kelowna's population increased by 10.5%, or a total of 3,423 additional residents. This equates to an average annual growth rate of approximately 2.1%.
- Population growth between 2016 and 2021 was substantially higher percentage-wise than between 2011 and 2016, during which time the population increased by only 5.7% (or 1.1% annually). This indicates a recent uptick in growth and a heightened need for new development to accommodate new residents in West Kelowna.
- Over the past 5 years ,the rate of population growth in the City of West Kelowna was less than the neighbouring City of Kelowna and the Regional District of Central Okanagan (both greater than 12%), as well as slightly less than the average annual population growth rate exhibited across all of British Columbia approximately 12%.

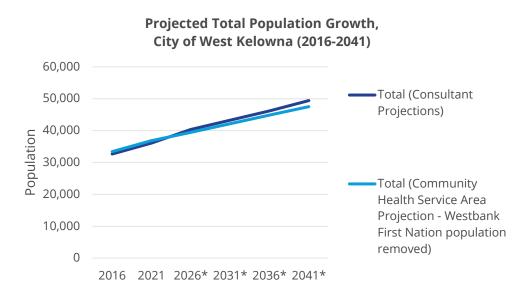


Population Growth, City of West Kelowna vs Other Regions (2011-2021)							
Year	City of West Kelowna	City of Kelowna	Province of British Columbia	RDCO			
2006	27,215	106,707	4,113,487	162,276			
2011	30,892	117,312	4,400,057	179,839			
2016	32,655	127,830	4,648,055	194,882			
2021	36,078	144,576	5,214,805	222,162			

RDCO: Regional District of Central Okanagan

Projected Population Growth to 2041 Population Characteristics

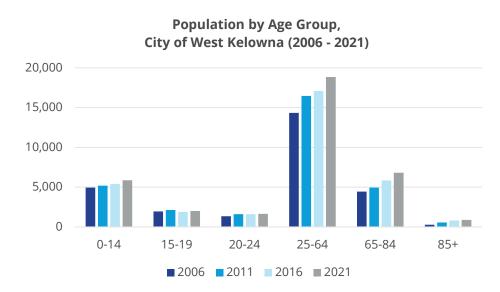
- The City of West Kelowna's population is projected to grow substantially over the next 20 years to 49,419 residents by 2041.
- Accurately projecting the future population of an urban area is a complex exercise due to the interplay of a number of factors such as migration, birth rates, and regional capacity to accommodate additional growth. Therefore, these trends should be monitored over time and projections should be updated to account for any notable changes that might significantly impact growth.
- Two different projection models were utilized for this analysis: the BC Statistics database population projections (Community Health Service Area Projections), and population growth figures as a percentage of growth projected for the City of West Kelowna (Consultant Projections).
- The BC Statistics Community Health Service Area projections incorporate population projections for Westbank First Nation. On average, over previous Census periods, the population of Westbank First Nation accounts for approximately 22% of the West Kelowna Census Division, although reporting over Census periods is inconsistent.
- The Consultant projections are slightly higher, forecasting an additional 3,533 residents by 2041 in comparison to the Community Health Service Area Projections.



Projected Total Population Growth, City of West Kelowna (2016-2041)						
	Consultant Projections	Community Health Service Area Projection (Westbank First Nation Population removed)				
2016	32,655	32,655				
2021	36,078	36,080				
2026*	40,339	38,507				
2031*	43,252	41,049				
2036*	46,164	43,477				
2041*	49,419	45,886				

Historic Age Distribution Trends Population Characteristics

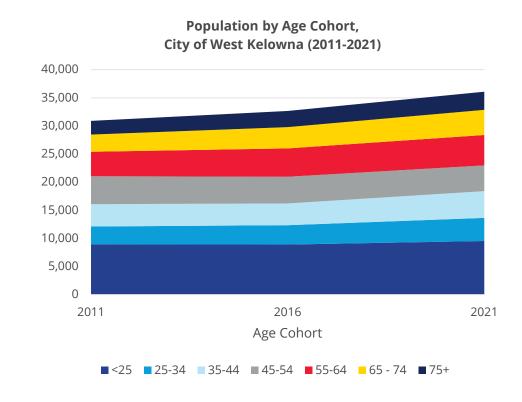
- Since 2006, the population of the City of West Kelowna has aged overall, with the most significant average growth occurring in the age 85+ demographic.
- While the population of residents under age 25 has grown, this
 has occurred at a significantly slower pace than other, older age
 categories. The working-age demographic (25-64) has consistently
 increased at a pace of approximately 9.66% between Census
 periods.
- The median age of the City's population has been increasing slowly since 2006; however, a decrease was observed between 2021 and 2016 which may indicate a slight uptick in population growth amongst younger individuals in the working-age demographic during this period.
- Overall, the average age in the City of West Kelowna has increased to 43.3 (2021), up from 40 in the 2006 Census.
- The median age, on the other hand, has fallen from 45.2 in 2016 to 44 in 2021. This suggests a possible levelling out of age demographics and a less pronounced trend toward aging than seen when focusing on the average age figures, which can be more influenced by 'outliers'.



Age Cohort Breakdown, City of West Kelowna (2006-2021)						
	2006	2011	2016	2021		
0-14	18.29%	16.82%	17.50%	16.30%		
15-19	7.24%	6.89%	6.13%	5.59%		
20-24	4.96%	5.18%	5.20%	4.55%		
25-64	53.05%	53.31%	55.34%	52.23%		
65-84	16.46%	15.99%	18.95%	18.89%		
85+	1.04%	1.85%	2.57%	2.45%		

Historic Age Group Distribution Population Characteristics

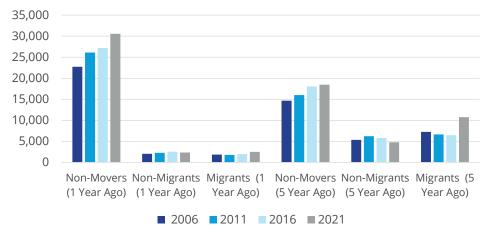
- In the short-term, as the population grows, it is anticipated that the most substantial growth will be in older age cohorts similar to trends experienced across BC and in recent Census years in the City of West Kelowna.
- Since 2011, the proportion of the working-aged population aged 25-64 has been modestly decreasing, down from 82% in 2011 to 79% in 2021. The decrease in the proportion of this age group to the overall population may have implications on the workforce.
- The proportion of retirees in the City of West Kelowna, generally those aged 65+, has increased from 18% in 2011 to 21% in 2021.
- As the population ages, it is anticipated that there will be impacts on the housing market as different age cohorts historically have demanded different types of housing.



Movement Trends for City of West Kelowna households Mobility and Migration

- In the broader context of urban areas in BC, the City of West Kelowna is a highly desirable place to live with a wide variety of housing and employment opportunities both within the City and the surrounding region.
- A "non-mover" is a person who is living at the same address as the one at which they resided in the previous Census period (recorded at 1- and 5-year intervals).
- A "non-migrant" is a person who did not live in the same residence within the reporting timeframe, but still lived in the City of West Kelowna.
- A "migrant" describes internal migrants (who lived in a different municipality or province) and external migrants who did not live in Canada within the reporting timeframe.
- The percentage of non-movers in the City of West Kelowna has been increasing consistently since 2006, suggesting 'staying power' with residents establishing long-term homes in West Kelowna.
- There was a significant increase in migrants to West Kelowna in the five years between 2016 and 2021, possibly reflective of low interest rates in 2020 and 2021, in addition to new 'work-from-home' trends, that supported internal migration from the Lower Mainland.

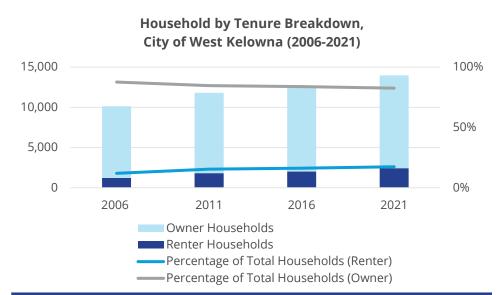




Migration and Mobility Trends, City of West Kelowna (2006-2021)								
	2006	2011	2016	2021				
Non-Movers (1 Year Ago)	22,765	26,125	27,185	30,580				
Non-Migrants (1 Year Ago)	2,070	2,325	2,560	2,375				
Migrants (1 Year Ago)	1,875	1,810	1,995	2,545				
Non-Movers (5 Year Ago)	14,690	16,035	18,075	18,490				
Non-Migrants (5 Year Ago)	5,375	6,270	5,825	4,800				
Migrants (5 Year Ago)	7,294	6,670	6,495	10,790				

Historic Household Tenure Trends 2006-2021 Household Trends

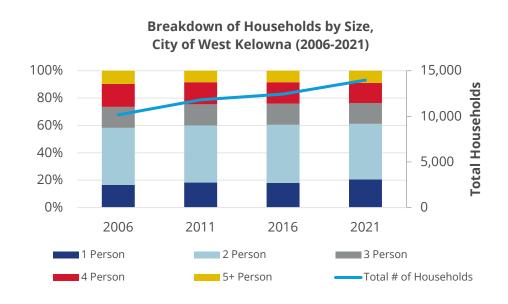
- Over time, West Kelowna has experienced a consistent increase in the total number of households, demonstrating a total growth rate of ~37.4% between 2006 and 2021. This trend is further explored on the next page.
- The majority of households in the City of West Kelowna own their homes, although there has been modest growth in the number of renter households.
- West Kelowna's ownership rate (82.6%) is significantly higher than
 the neighbouring City of Kelowna and Provincial rates of 64.7%
 and 66.8% respectively that were observed in 2021. This signifies
 that a more substantial proportion of West Kelowna's population
 own the home they reside in compared to these other reference
 areas.
- With a historic trend of lower rates of new purpose-built rental housing being developed annually in West Kelowna compared to new free-hold (owned) housing, there is more pressure on older rental properties or homes in the secondary rental market to meet the needs of the rental households in the city.



Household by Tenure Breakdown, City of West Kelowna (2006-2021 Census)								
Renter Households	2006	2011	2016	2021				
#	1,215	1,815	2,015	2,430				
%	11.95%	15.37%	16.20%	17.4%				
Owner Households	2006	2011	2016	2021				
#	8,910	9,990	10,430	11,450				
%	87.65%	84.63%	83.84%	82.6%				

Historic Household Size Trends 2006-2021 Household Trends

- The City of West Kelowna has 13,975 households as of the 2021 Census, representing an increase of 12.3% since 2016.
- Average household size in the City of West Kelowna has remained consistent since 2006, sitting at 2.6 over the past 4 census periods, which is greater than the Provincial average (2.4) and adjacent City of Kelowna (2.3) but largely consistent with the RDCO.
- The total number of households has increased directly in proportion to the rising population of the City of West Kelowna.
- Two-person households remain the most prevalent household type in the City of West Kelowna. This trend is anticipated to continue.



Breakdown of Household by Size %, City of West Kelowna (2006-2021)								
	2006	2011	2016	2021				
1 Person	16.48%	18.30%	18.01%	20.51%				
2 Person	41.76%	41.68%	42.44%	40.73%				
3 Person	15.35%	15.50%	15.64%	15.10%				
4 Person	16.87%	16.09%	15.51%	14.82%				
5+ Person	9.54%	8.43%	8.40%	8.91%				



Updated 2024

Main Employers and Employment Industries **Economic Trends**

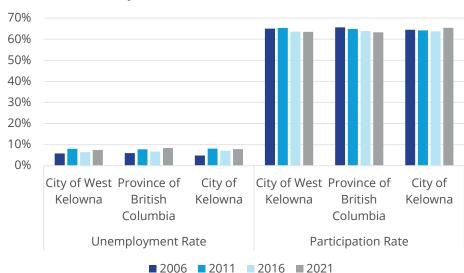
- Stable employment is crucial for continued growth and to ensure households can thrive and survive in the City of West Kelowna.
- Over the past 5 years, the total number of workers in West Kelowna increased by just over 13%, with the most notable increase occurring in the construction, professional services, management, administration, education, and public administration sectors.
- Health care is the sector that employs the highest number of West Kelowna residents, followed by those working in retail.
- With rising housing prices being experienced across all unit types in the City of West Kelowna, stable and sufficient employment is critical to ensuring local residents can afford adequate shelter and sufficiently support their households. This might involve focusing on attracting more employers that fall within the NAICS sectors that have shown the most growth in recent years to create additional jobs.
- It is understood that a significant proportion of households in West Kelowna travel to neighbouring municipalities for work, predominantly to the City of Kelowna.

Employment Trends in the City	of Wes	t Kelown	ıa (2006-2	016 Censu	s)
	2006	2011	2016	2021	2016-21 Δ
Total Number of Workers	14,220	16,090	16,755	18,695	13.2%
Number of workers by industry (NAICS)					
11 Agriculture, forestry, fishing and hunting	390	285	395	280	-29.1%
21 Mining, quarrying, and oil & gas extraction	165	145	315	270	-14.3%
22 Utilities	95	125	120	140	16.7%
23 Construction	1800	1,550	1,880	2,330	23.9%
31-33 Manufacturing	1290	1,020	1,065	995	-6.6%
41 Wholesale trade	595	840	500	540	8.0%
44-45 Retail trade	1900	2,295	2,300	2,405	4.6%
48-49 Transportation and warehousing	555	505	630	690	9.5%
51 Information and cultural industries	250	435	325	300	-7.7%
52 Finance and insurance	510	625	575	680	18.3%
53 Real estate and rental and leasing	365	335	430	460	7.0%
54 Professional, scientific & technical services	935	1,205	1,080	1,515	40.3%
55 Management of companies and enterprises	0	-	25	45	80.0%
56 Administrative and support, waste management and remediation services	720	630	695	870	25.2%
61 Educational services	685	870	945	1,280	35.4%
62 Health care and social assistance	1450	2,105	2,155	2,510	16.5%
71 Arts, entertainment and recreation	305	285	405	380	-6.2%
72 Accommodation and food services	1035	1,205	1,370	1225	-10.6%
81 Other services (except public administration)	840	850	865	915	5.8%
91 Public administration	335	805	690	860	24.6%

Historic Employment Characteristics 2006-2021 Economic Trends

- Significant regional economic changes can have cascading effects on the supply and demand of housing, as they might impact the ability of households to locate in the City and/or sufficiently fulfill household needs.
- 2021 unemployment (7.5%) and participation (63.5%) rates have largely followed province-wide trends (8.4% and 63.3% respectively in 2021) and have also generally aligned with trends in the neighbouring City of Kelowna (7.9% and 65.4% respectively in 2021), with no particularly significant changes seen since 2006.
- Employment conditions in the City of West Kelowna and the City of Kelowna are anticipated to remain aligned moving forward, given the close proximity and complementary nature of the two economies in the context of the region.
- Furthermore, West Kelowna has a unique relationship with the City of Kelowna, contributing a portion of its workforce to the larger neighbouring municipality (with some Kelowna residents also working in West Kelowna).

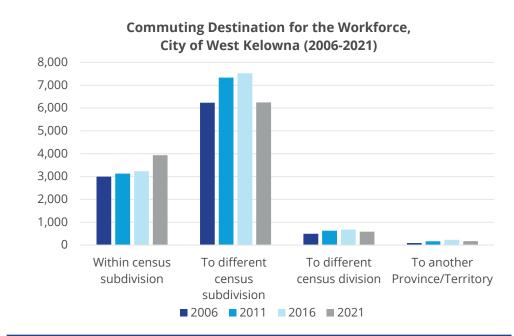




Employment Characteristics, City of West Kelowna (2006-2021 Census)							
	2006	2011	2016	2021			
Total Number of Workers	14,220	16,090	16,755	18,695			
Unemployment Rate	5.8%	8.0%	6.4%	7.5%			
Participation Rate	65.0%	65.3%	63.6%	63.5%			

Commuting and Transportation Trends 2006-2021 **Economic Trends**

- The proximity of a household to places of employment, services, and amenities can have a significant impact on quality of life. For example, the cost of commuting can comprise a significant percentage of annual household spending which may impact a household's ability to access suitable housing.
- The proportion of West Kelowna residents commuting to a different Census Subdivision dropped significantly between **2016 and 2021**, likely a reflection of "work-from-home" trends which might, in turn, have escalated internal migration and provided quality of life benefits for residents no longer having to commute.
- It is assumed that the largest proportion of those commuting to a different Census Subdivision work in the City of Kelowna to maximize the greater number of employment opportunities in the larger city.
- These commuting trends can have a significant impact on local and regional infrastructure, with population growth expected to further contribute to infrastructure capacity issues and traffic congestion.

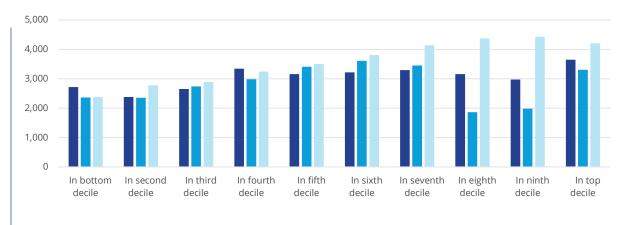


Commuting Destination, City of West Kelowna (2006-2021 Census)							
	2006	2011	2016	2021			
Within census subdivision	3,000	3,130	3,235	3,935			
To different census subdivision	6,235	7,335	7,520	6,245			
To different census division	495	630	680	585			
To another Province/Territory	90	165	230	170			

Household Income Characteristics 2011-2021 Economic Trends

- In the City of West Kelowna, average and median household incomes have been rising steadily since 2011.
- In 2021, the average and median household income in the City of West Kelowna was reported to be \$119,500 and \$98,000 respectively.
- Average household gross incomes grew approximately 15% across both owner and renter household types between 2016 and 2021, while more precisely incomes grew by 20% for renter households and 15% for owner households. This rate is lower than the 23% growth rate observed between 2011 and 2016.
- The number of households in the upper income brackets (sixth decile and higher) has grown substantially between 2016 and 2021, suggesting that while average incomes might not be rising as quickly as they did in the last Census period, a greater proportion of residents have become high income earners.
- In 2021, households that were owner-occupied had significantly higher average and median incomes than rental households, with average incomes of \$128,000 vs. \$77,000 and median incomes of \$108,000 vs. \$65,000 respectively.

Households Income Brackets, City of West Kelowna (2011-2021)



Average and Median Household Income, City of West Kelowna (2011-2021)

2016

2011

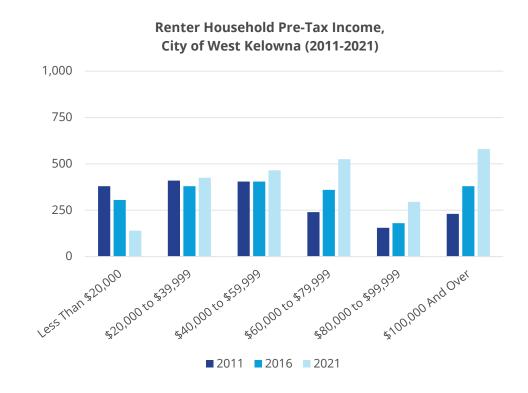
2021



Updated 2024

Renter Household Income Trends 2011-2021 **Economic Trends**

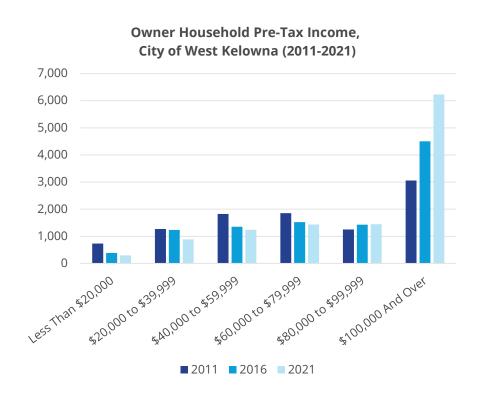
- Proportionally, renter households have lower household average and median incomes than owner households, despite their total income increasing consistently over the past 10 years.
- Between 2011 and 2021, the number of renter households earning more than \$100,000 annually increased by approximately 152%, the greatest change amongst the Census income categories.
- The total number of renter households earning below \$40,000 was reduced by 28% (225 households) from 790 in 2011 to 565 in 2021.
- Average and median pre-tax incomes for renter households in 2021 were \$77,400 and \$65,000 respectively. Adjusted for inflation, the average and median renter household income is approximately \$88,834 and \$74,603 respectively for 2024.



Updated 2024

Owner Household Income Trends 2011-2021 Economic Trends

- There are significantly more homeowner households than renter households in the City of West Kelowna. Additionally, owner households are disproportionately higher-income earners than rental households with the majority earning about \$100,000 annually.
- Since 2011, the proportion of owner households earning greater than \$100,000 annually has grown by 104%. While 31% of all owner households earned \$100,000 or more in 2011, 54% of owner households earned in this income bracket in 2021.
- In the same 2011 to 2021 time period, the total number of owner households earning below \$40,000 a year decreased from 2,005 households to 1,180, a decrease of 41%.
- Average and median pre-tax income for owner households in 2021 were \$128,400 and \$108,000 respectively. Adjusted for inflation, the average and median owner household income is approximately \$147,369 and \$123,955, respectively, for 2024.





Number of Housing Units by Structural Type Existing Dwelling Units

- Historically, the City of West Kelowna's housing market has
 predominantly been comprised of large single detached housing
 units, although this trend is slowly beginning to shift towards a
 larger offering of multi-family and attached housing formats.
- As the City of West Kelowna's population increases, there may be a desire to accommodate new residential housing demand in the form of higher-density developments. This is being incorporated into future policy currently in development by Planning staff at the City of West Kelowna to house a growing population.
- The City of West Kelowna's OCP allows for new residential development in the form of mid to high-rise apartments up to 19-storeys in height in certain locations.
- At this time, it is understood that no high-rise residential developments are currently proposed. This trend is expected to continue until development pressure necessitates the need for denser urban forms.
- Note: The 2021 reporting of housing units by structural type does not fully align with the total housing units reported in 2016 + housing completions between 2016 and 2021 in part due to rounding by Stats Canada to maintained anonymity.

Housing Units by Structure Type, City of West Kelowna (2016-2021 Census)							
Unit Type	201	16	20	21			
	#	%	#	%			
Total Occupied Dwelling Units	12,445	100	13,970	100			
Single Detached House	8,730	70	9,505	68			
Apartment in a Building that has Five or More Storeys	0	0	0	0			
Semi-Detached House	475	3.8	525	3.8			
Row House	385	3.1	465	3.3			
Apartment or Flat in a Duplex	1,110	8.8	1,280	9.2			
Apartment in a Building that has Fewer than Five Storeys	1,205	9.7	1,695	12.1			
Other Single-Attached House	40	0.3	30	0.2			
Movable Dwelling	495	3.9	470	3.4			

Number of Housing Units by Structural Type Existing Dwelling Units

- The 2021 Census characterized the City of West Kelowna's housing market as predominantly consisting of owned units, accounting for approximately 82.6% of all housing units.
- Lakeview Pointe, a purpose-built rental building on Elliott Road completed in July 2021, has set a new height precedent for developments greater than 5-storeys in height in West Kelowna. This building was not captured in the 2021 Census which was completed in May of 2021.
- Residential buildings greater than 6-storeys in height require alignment of economic conditions that balance the additional cost of building with concrete (a requirement for buildings of this height) and the achievable lease or sales rates. Tall buildings such as those seen in Downtown Kelowna are not anticipated to be built in the short-to-medium term future in West Kelowna due to current market trends.
- It is anticipated that market conditions will eventually shift to a point where there is demand for this type of high-density housing. It is difficult to model with accuracy the timeline of demand for high-density urban residential development in West Kelowna.

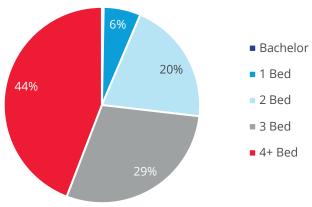
Housing Units by Structural Type, City of West Kelowna (2021 Census)								
	Ow	ned	Rented		То	tal		
Unit Type	#	%	#	%	#	%		
Single Detached House	8,640	61.8%	860	6.2%	9,510	68.1%		
Apartment in a Building that has Five or More Storeys	0	0.0%	0	0.0%	0	0.0%		
Semi-Detached House	440	3.1%	85	0.6%	525	3.8%		
Row House	280	2.0%	165	1.2%	445	3.2%		
Apartment or Flat in a Duplex	715	5.1%	545	3.9%	1255	9.0%		
Apartment in a Building that has Fewer than Five Storeys	1,005	7.2%	695	5.0%	1,695	12.1%		
Other Single-Attached House	10	0.1%	25	0.2%	30	0.2%		
Movable Dwelling	450	3.2%	60	0.4%	510	3.6%		
Total	11,545	82.6%	2,435	17.4%	13,975	100.0%		

Percentages shown are of the Total Units (13,975).

Existing Housing Conditions and Characteristics Existing Dwelling Units

- The supply of housing in West Kelowna predominantly consists of units that have three or more bedrooms, with the greatest proportion (about 44%) of units having four or more bedrooms.
- The proportion of units with many bedrooms generally aligns with the dwelling type trends observed in West Kelowna, as most single-detached dwellings (the predominant dwelling type in the city) generally consist of three or more bedrooms.
- From 2016 to 2021, the rate of growth amongst smaller-unit residences was much higher than units with more than 2 bedrooms. This growth was especially pronounced amongst bachelor suite units which grew by about 300%.
- This finding suggests residents' shifting needs and preferences, favouring the development of smaller units that can house 1 or 2 person families as West Kelowna grows and evolves.





Breakdown by Unit Size	e, City of West K	elowna (2016-2	2021Census)
Unit Size	2016	2021	% Change
Bachelor	10	40	300%
1-bed	470	855	82%
2-bed	2,435	2,855	17%
3-bed	3,970	4,055	2%
4+ bed	5,560	6,170	11%

Number of Housing Units by Structural Type Existing Dwelling Units

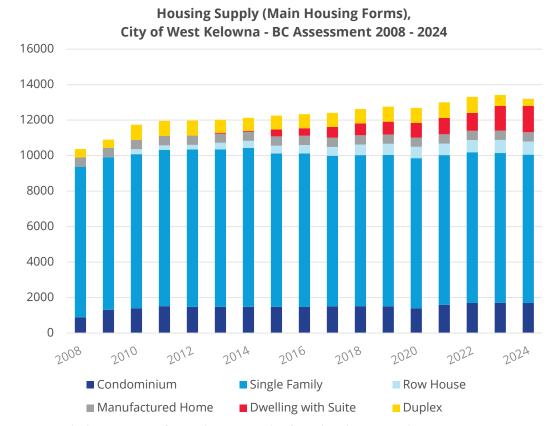
- For the purposes of this Housing Needs Assessment, the most common housing forms in the City of West Kelowna are analyzed in relation to their impact on supply, demand, and overall value trends. These housing forms are the most impactful on the housing market as they are disproportionately where West Kelowna residents reside.
- The reported supply of housing units in the City of West Kelowna published by BC Assessment vs. the 2021 Census may differ for a variety of potential reasons including utilizing different reporting boundaries, double counting of units, or rounding as a way to protect anonymity.
- The main housing forms identified include single-detached dwellings, strata condominiums, residential dwellings with suites, duplexes, and manufactured homes.
- There are an estimated total of 78 apartment rental residential properties which are not evaluated by BC Assessment based on number of bedrooms, but rather as an entire property. For the purposes of this analysis, they have been included in the rental housing supply analysis but not as individual properties.

Supply of H	ousing Uni	ts, BC Assessment (2024)	
Main Housing Forn	ns	Other Housing Forn	ns
Form	Units	Forms	Units
Single Detached Dwelling	8,362	Vacant Residential Less than 2 Acres	0
Strata Condominium	1,695	Property Subject to Section 19(8)	25
Residential Dwelling with Suite	1,478	Residential Out Building Only	0
Duplex	409	Seasonal Dwelling	0
Row House	740	Fourplex	9
Manufactured Home	521	Multi-Family (Vacant)	0
		Multi-Family (Garden Apartment & Row Housing)	50
		2-Acre + Single Family Dwelling, Duplex	198
		2-Acre + Vacant	0
		2-Acre+ Manufactured Home	6
		Bed & Breakfast Less than 4 Units	0
		Multi-Family (rental)	78

- Section 19(8) of the Assessment Act allows certain residential land to be assessed at less than market value where the owner qualifies and provided the property has potential for development for a more valuable use than its current use.
- Fourplex generally refers to a property comprised of four units attached units, frequently rental units.
- Multi-Family generally refers to a rental property comprised of more than one rental unit. As BC Assessment has a fourplex housing category, it is assumed that "multi-family" comprises properties larger than 4 units.

Supply of Housing Existing Dwelling Units

- The supply of the West Kelowna's housing (in main housing forms), has been increasing on average by 1.54% annually since 2008.
- According to BC Assessment data, the supply of single-family homes in the City of West Kelowna has largely remained stagnant since 2008, with most new supply being introduce in other forms such as condominiums, row houses, single-family homes with suites, as well as duplexes.
- It is understood that some older single-detached homes are increasingly being replaced by medium density (duplex, fourplex) type units in some areas of the City.
- There are 81 fewer single detached homes in 2024 compared to 2023 which is estimated to be derived from a combination of replacements to other housing forms, and potentially from homes lost in the McDougall Creek Wildfires in the summer of 2023.
- The supply of condominiums in the City of West Kelowna has grown relatively slowly, at a rate of approximately 2% annually since 2009.
- The supply of manufactured homes has remained stable since 2008.

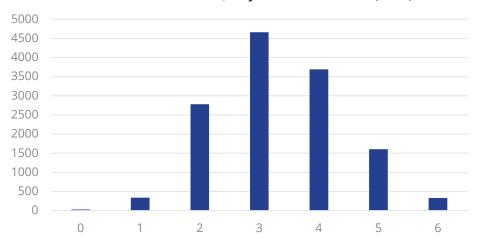


Detailed unit counts for each year can be found in the appendix.

Supply of Housing by Bedrooms Existing Dwelling Units

- Focusing on West Kelowna's main housing forms, the number of assessed properties has been steadily increasing since 2008, which is in alignment with new housing construction data tracked by the CMHC.
- Other housing types in the City of West Kelowna identified include single-family homes on properties larger than 2 acres in size, bed & breakfasts with less than 4 units, and seasonal dwellings. These housing forms do not house a substantial subset of the City's population and are therefore largely insignificant for this study.
- BC Assessment Data, like the Statistics Canada data previously referenced, indicates that the City of West Kelowna's housing market is disproportionately comprised of units with a greater number of bedrooms, with 2-, 3-, and 4-bedroom units accounting for 80.9% of all housing citywide.

Housing Supply (Main Housing Forms) Unit Bedroom Count - BC Assessment, City of West Kelowna (2024)



Housing Supply of Main Housing Forms by Bedroom Count - City of West Kelowna (BC Assessment 2022)							
Bedrooms	0	1	2	3	4	5	6
#	28	337	2,782	4,660	3,693	1,604	330
%	0%	3%	21%	35%	27%	12%	2%

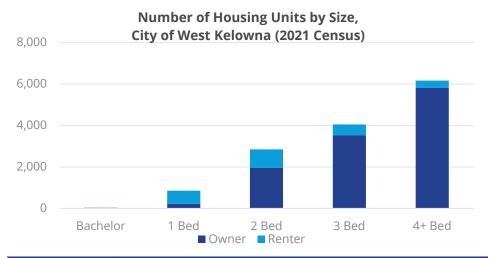
Housing Units by Date of Construction Existing Dwelling Units

- 12.7% of the dwelling units that currently exist in the City of West Kelowna were constructed between 1961 and 1980, with the second highest proportion (11.4%) built between 1991 and 2000, as reported in the 2021 Census.
- This signifies a somewhat aging housing stock, with modest but consistent ongoing supply being constructed in recent decades.
- Until 2017, most of the rental housing supply was built between 1961-1980 with a comparatively modest introduction of new rental units in the years that followed

Dwelling Units by Construction Date, City of West Kelowna (2021 Census)								
Construction	Ow	ned	Ren	ited	ted Tota			
Date	#	%	#	%	#	%		
Pre-1960	175	0.6%	75	0.3%	255	0.9%		
1961-1980	2,795	10.1%	715	2.6%	3,505	12.7%		
1981-1990	1,550	5.6%	300	1.1%	1,850	6.7%		
1991-2000	2,790	10.1%	350	1.3%	3,145	11.4%		
2001-2005	1,200	4.3%	155	0.6%	1,360	4.9%		
2005-2010	1,290	4.7%	325	1.2%	1,615	5.8%		
2011-2016	630	2.3%	95	0.3%	720	2.6%		
2017-2021	850	3.1%	515	1.9%	1360	4.9%		

Number of Housing Units by Size Existing Dwelling Units

- In the City of West Kelowna, there is a significant supply of residences that consist of 2, 3, and 4+ bedrooms per unit. This coincides with the historic supply of larger, single-detached homes in the City.
- As reported in 2021, there is a limited supply of small units (Bachelor and 1-bedroom), however, with new development expected to occur in higher-density formats (row houses and apartments for example), this proportion is expected to increase.
- With regards to the correlation with tenure, studio, 1-bed, and 2-bedroom units are more likely to be rented than owned, a trend that is anticipated to continue as purpose-built rental supply will generally consist of smaller units in apartment buildings.



Unit Size	Owned		Re	nted	Total		
	#	%	#	%	#	%	
Bachelor	20	0.1%	20	0.1%	40	0.3%	
1-Bedroom	220	2%	635	5%	855	6%	
2-Bedroom	1,950	14%	900	6%	2,855	20%	
3-Bedroom	3,535	25%	515	4%	4,050	29%	
4+ Bedroom	5,815	42%	355	3%	6,175	44%	
	11540	83%	2425	17%	13975	100%	

Housing Starts New Home Construction

- New housing construction in the past 10 years has largely been in the form of new condominium / rental apartments in low-rise (5 storeys or fewer) buildings, with significant development occurring from 2017 to 2020.
- Over the past decade approximately 80% of new apartment construction has been in purpose-built rental developments.
- The shift to higher density forms of residential development is roughly in alignment with trends exhibited across most urban areas in British Columbia which respond to a lack of available development land and mandates of densification of core neighbourhoods.
- New multi-family development dropped significantly in 2023, potentially tied to the high cost of construction that started in summer of 2022 with a rise in interest rates most significantly impacting the financial feasibility of new construction.



New Housing Construction by Unit Type, City of West Kelowna (2013 – 2023 CMHC)											
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Single	122	126	79	172	142	114	72	75	203	164	78
Semi-Detached	12	14	10	10	26	8	12	10	8	4	22
Row	8	4	53	48	40	5	0	18	57	93	99
Apartment	8	4	7	47	254	218	194	302	87	125	31
All	150	148	149	277	462	345	278	405	355	386	230

Housing Completions by Tenure Type New Home Construction

- In the decade between 2013 and 2023 there were approximately 2,840 new residential units constructed in West Kelowna.
- The proportion of new housing construction as rental housing rose steadily from 2011 to 2021, with a decrease in purpose-built housing completed in 2022 and 2023.
- The substantial new rental supply introduced in 2019, 2020 and 2021 has contributed to the increase in rental vacancy rates observed in 2022, 2023 and early 2024.
- New rental housing is disproportionally found in the apartment housing form, a trend that is expected to continue. This will likely impact mostly families that may require larger unit types with rental tenure, as there is very little stock of this housing type.



New Housing Completions by Tenure Type, City of West Kelowna (2011 – 2023 CMHC)													
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Owner	94	103	100	120	90	79	139	151	109	88	96	150	95
Rental	1	2	1	7	5	12	18	101	171	335	219	70	62
Condo	12	0	19	25	58	56	57	80	103	22	12	154	3

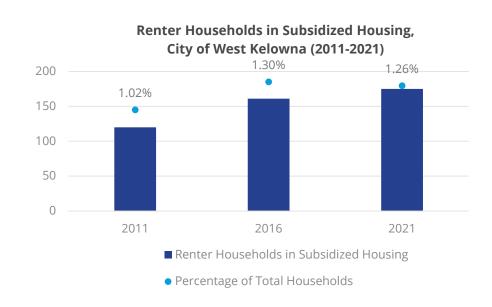
New Housing Completions 2017 – 2021 New Home Construction

- The majority of new housing construction in the City of West Kelowna is in the apartment development form.
- The CMHC indicates that the majority of rental units in the City of West Kelowna are rental apartments although population data indicates that the secondary rental housing market accommodates the most residents.
- With a limited supply of new rental units in larger housing formats (rental single-detached and semi-detached housing), there may be a lack of new supply of larger units that can better accommodate larger households.
- As the City of West Kelowna residential housing market has no high-rise development buildings constructed to date, it is possible that the market doesn't present the financial precursors to build higher-density forms.

New Housing Completions by Structural Type and Tenure, City of West Kelowna (Difference between 2016 and 2021 Census)								
	O	wned	Re	ented	Total			
	#	%	#	%	#	%		
Single Detached House	26	9.5%	30	3.6%	56	5.0%		
Semi-Detached House	30	10.9%	0	0.0%	30	2.7%		
Row House	107	39.1%	0	0.0%	107	9.6%		
Apartment	111	40.5%	814	96.4%	925	82.7%		

Affordable and Subsidized Housing Rental Housing Trends

- A relatively small proportion of total households in the City of West Kelowna are living in subsidized rental housing, approximately 1.26% according to the 2021 Census.
- This proportion is lower than that of the neighbouring City of Kelowna, where 3.5% of households are residing in subsidized rental housing
- The 2021 Census rate for West Kelowna is a slight decrease from the 2016 percentage of total households of 1.30%, although the total number of households identified as being in subsidized housing increased by 14 between 2016 and 2021 (161 to 175 households).
- The population living in subsidized rental housing are generally the households most vulnerable amongst all household types to changing economic conditions, such as inflation, and changes to the overall housing market.



Renter Households in Subsidized Housing, City of West Kelowna (2011 – 2021 Census)								
	2011	2016	2021					
Renter Households in Subsidized Housing	120	161	175					
Percentage of Total Households	1.015%	1.296%	1.257%					

Social, Subsidized, and Affordable Housing Rental Housing Trends

- Social housing in Canada comes in many forms including public housing, non-profit housing, co-operative housing, and rent supplemented housing.
- Subsidized housing is a type of housing where the government provides financial support or rent assistance.
- In Canada, the CMHC defines housing as affordable if it costs less than 30% of a household's pre-tax income on housing.
- The purpose of social and subsidized housing is to ensure that vulnerable households are housed safely and sustainably to prevent homelessness, support individual health and wellbeing, provide stability, and act as a stepping stone to other forms of housing.
- The City of West Kelowna has a significantly smaller supply of affordable housing units than the neighbouring City of Kelowna.

- Housing that accommodates those experiencing or at risk of experiencing homelessness in the Central Okanagan area is generally concentrated in the City of Kelowna. For example, in the Spring of 2024, BC Housing opened 60 temporary homes in the Trailside Transitional Housing program in Kelowna.
- Given the substantial population of lower-income rental households, the City of West Kelowna should likely prioritize incentivizing and approving new, permanent affordable housing to house those in precarious living situations.

Social, Subsidized, and Affordable Housing Rental Housing Trends

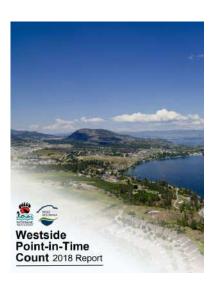
- As noted in the 2023 Housing Strategy, BC Housing reported that as
 of 2022 there were 123 BC Housing-affiliated non-market housing
 units in West Kelowna, as well as 109 rental subsidies in the private
 market, and 64 transitional supported and assisted living units.
- The City of West Kelowna has approximately 152 purpose-built affordable housing units, which does not necessarily include units that are leasing at below-market rates.
- The official inventory of affordable housing units does not include older rental housing that charges below-average rents as they are not as secure for tenure as purpose-built affordable housing.
- The 2021 census reported 175 households living in subsidized housing, up from 120 households in 2011. If the number of households living in subsidized housing continues to increase, there will be demand for additional affordable and subsidized housing units given the existing inventory of units.
- The total number of households that live in subsidized housing may be underrepresented due to a lack of subsidized housing options in the City of West Kelowna.
- There are no post-secondary housing units in the City of West Kelowna.

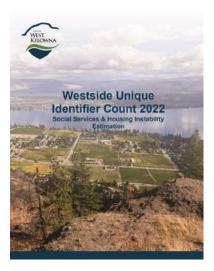
Affordable Housing Supply								
Name	Туре	Address	Note	Units				
Central Okanagan Co- Operative	Co- operative	2421 Last Road	Senior Building 55+	34				
The Lions	Non-profit	3715 Gellatly Road	Subsidized independent housing for seniors with low income	40				
Providence Vista	Non-profit	3737 Gellatly Road	Adult day centre for people at risk of losing their independence.	40				
Bartley Road Shelter	Temporary Shelter	2515 Bartley Road	Temporary Modular	38				

Homelessness and Social/Subsidized Housing Rental Housing Trends

- The City of West Kelowna completed a Point-In-Time (PIC) count in 2018 and identified 72 individuals experiencing homelessness. The PIC is a strategy used to help determine the extent of homelessness in a community at a single point in time. This allows the community to better understand the nature and extent of the unhoused population.
- In 2021, 38-beds were introduced to the City of West Kelowna on Bartley Road through a partnership between BC Housing and Turning Points Collaborative Society to assist people experiencing homelessness. It is understood that the modular housing project has helped alleviate those in precarious housing situations.
- Of the 72 individuals identified to be experiencing homelessness in 2017, the largest age cohort identified from the respondents were aged 25-44 (52.8%) followed by those aged 45-64 (29.2%).
- Of the 72 respondents, 62% of those identified as male.
- 3 in 5 of the respondents identified as having indigenous backgrounds which is a significant over-representation compared to the overall population.

- Expanding on the 2018 PIC, a Unique Identifier Count (UIC) was completed in 2022 which spoke to 279 respondents. An update to the UIC is also currently underway.
- The survey found that at least 56% or approximately 157 responded yes to the question: "Do you consider your housing situation to be unstable or feel you could lose your housing?"





Short-Term Rental Accommodation Rental Housing Trends

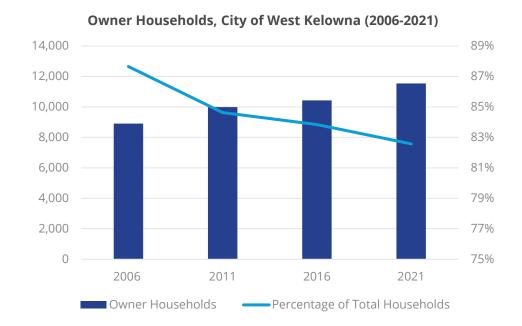
- Short-term accommodations (STAs) are a form of accommodation where part of a principal residence (such as a suite in a single-detached house) is rented to visitors for a period of time less than a month.
- New STA regulations came into effect on July 13, 2021 limiting the ability for housing units to be rented for durations less than 30 days.
- In the City of West Kelowna, short-term rental accommodations must only operate out of a single-detached house, secondary suite, or carriage house. All other building and structure types can not be rented as an STA.
- 2024 data from short-term accommodation websites such as Airbnb and VRBO estimate that there are on average 500 units actively listed each month for short-term rental, with a blended average occupancy rate across the whole year of 54%, peak occupancy of 73% in July and low occupancy in January at 32%.

- With a significant proportion of the renter household population living in secondary suites and the secondary rental market, shortterm rental units may continue to remove housing from the general rental housing pool and reduce the overall supply of available rental housing in the City of West Kelowna.
- As of Fall 2024, is it estimated that the average rate for an STA in West Kelowna is \$397 a night across all rental unit types.
- Assuming the revenue achievable with a \$397 nightly rate for 54% average annual occupancy, revenue before taxes and fees could generate as much as \$6,520 monthly, substantially more than the average rent reported in the City of West Kelowna.
- As a result of the revenue achievable in a short-term rental unit exceeding the rental rates achievable in a dedicated long-term rental housing unit, homeowners may continue to decide to pursue this housing model despite the existing legal framework.



Owner Households 2006-2021 Homeownership

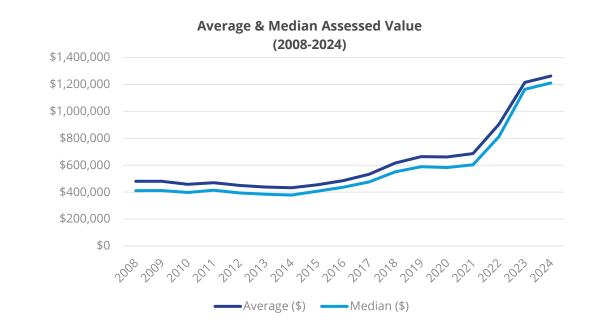
- Although total households have been increasing in the City of West Kelowna, as a result of an increase in new supply developed and the overall population increases experienced in the City, the proportion of owner households has been decreasing as rental households increase in prevalence.
- At a rate of approximately 82.6% homeownership in West Kelowna is significantly higher than the provincial rate of 66.8% as of the 2021 Census.
- Despite this decrease, owner households are expected to remain the dominant household type for the coming years in the City.
- Until other factors such as a substantial increase in the supply of new rental housing or household housing preference in the region change, owner households are anticipated to remain the dominant household type for the projection period.

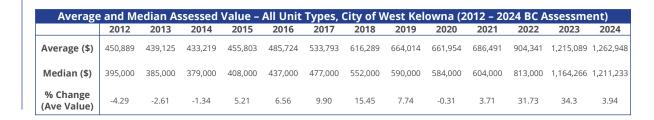


Owner Households, City of West Kelowna (2006-2016 Census)									
	2006	2011	2016	2021					
#	8,910	9,990	10,430	11,540					
%	87.65%	84.63%	83.84%	82.58					

Assessed Value – All Housing Forms Housing Values

- BC Assessment housing values are used by municipal tax authorities to determine ownership and how much a homeowner must pay in tax for ownership. BC Assessment appraisers must value every property across British Columbia which can result in value discrepancies.
- BC Assessment has tracked assessed housing data in the City of West Kelowna beginning in 2008, which is illustrated in the graph to the right, while detailed values are highlighted below in the table from 2012.
- Average assessed value in the City of West Kelowna had remained relatively stagnant between 2008 and 2016 increasing an average of 0.18% annually.
- Since 2016, the average assessed value has increased year over year, on average at a rate of 11.8%.
- Since the pandemic (2020-2024 assessed years), the average annual increase year over year was 14.7%, with significant increases of 31.7% and 34.3% between 2021 and 2022, and then from 2022 to 2023 respectively.

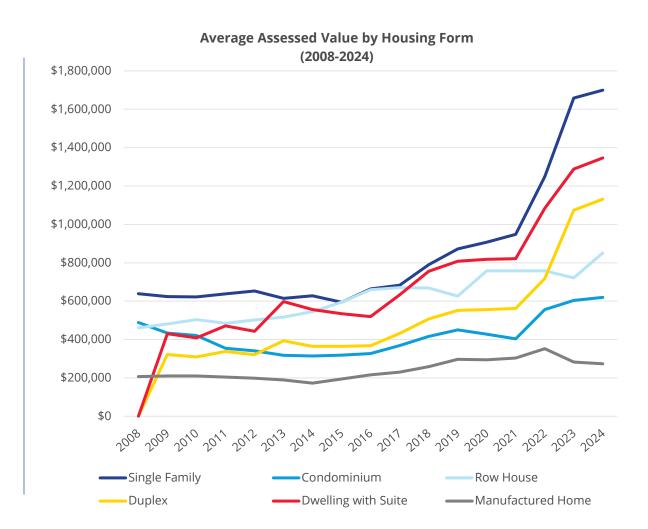




Updated 2024

Assessed Value – All Housing Forms Housing Values

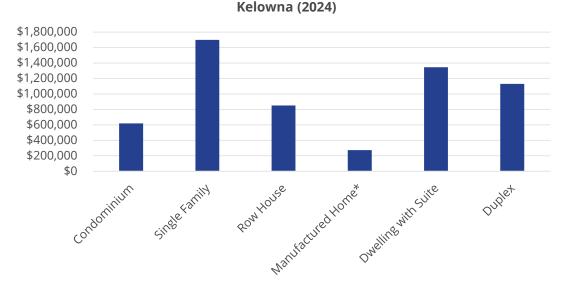
- Average assessed values in the City of West Kelowna have generally increased across all structure types consistently since 2008.
- Average year over year assessed value growth rate across all unit types between 2008 and 2024 is approximately 5.5%, which has outpaced the average annual inflation rate of about 1.6%.
- The average rate of growth in assessed value from 2020 to 2024 is approximately 9.5%, which again outpaces the annual inflation rate during that time period of approximately 3.14%
- The average assessed value of Single Family homes have experienced the quickest increase in recent years, with a 31.8% increase between the average 2021 and 2022 values, then a subsequent 32.8% increase between 2021 and 2022.



Updated 2024

- In the City of West Kelowna, the largest housing units generally have the highest assessed value.
- Generally, the majority of assessed value for properties in British Columbia is largely land value compared to structure and improvement value.
- Given the City of West Kelowna's historic building trends focused on larger housing types such as duplexes and single-family houses, the supply of newer condominium units was generally comprised of older units.
- Assessed value assigned to an individual property may differ substantially from a transaction value due to a number of factors such as market pressure and buyer emotion which are not considered by BC Assessment.

Average Residential Assessed Value by Housing Type, City of West

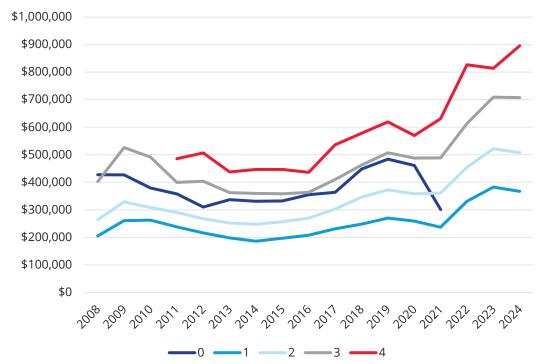


Average Residential Assessed Value by Housing Type, City of West Kelowna (2024 Assessment Year)								
Condominium	Single Family	Row House	Manufactured Home	Dwelling with Suite	Duplex			
\$619,687	\$1,699,721	\$851,633	\$273,477	\$1,346,463	\$1,131,525			

Condominium Apartment Market Housing Values

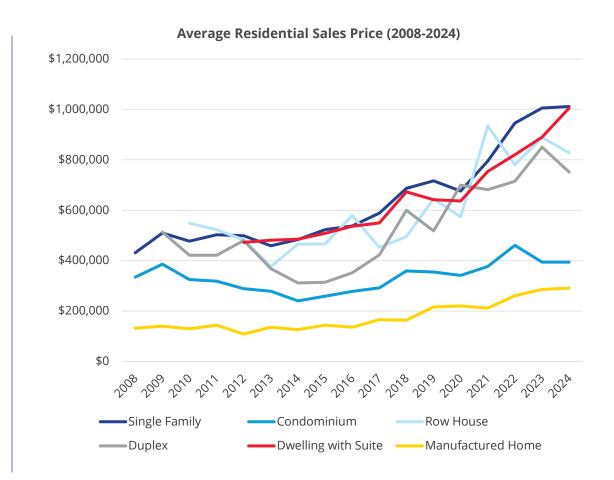
- In general, the assessed value of condominium apartments has increased significantly since 2008 with higher value units corresponding to number of bedrooms.
- Assessed condominium apartment values in the City of West Kelowna have largely grown at a slower pace than other types of housing units.
- Given the relatively small inventory of condominium apartments in the City of West Kelowna, there are significant discrepancies between assessed values by unit size. This is most relevant to studio (0 bedroom) apartments, where the high price is the result of few units in the market, and generally found within newer residential developments.
- Further, the significant dip in value observed by BC Assessment for studio units is likely also a result of a lack of supply of small condominium units. As a result, a decrease in the value of a small set of units may disproportionally impact the average value of the entire supply.





Transaction Trends for all Housing Types Housing Values

- The 2024 sales data provided by BC Assessment included transaction completed from January to October 2024 and additional sales data from the remainder of the year may result in different values.
- Similar to most urban areas in Canada, the average residential sale price for housing as a trend has been increasing steadily since 2008. This has resulted in significant affordability challenges for households all across the country.
- Since 2008, there have been a total of 17,300 property transactions in the City of West Kelowna, approximately 60% of which were for single-family dwellings.
- The second most transacted housing form in the City of West Kelowna are condominium units which account for approximately 20% of all transactions over the 2008-2024 period.
- Residential transaction values (excluding manufactured homes) increased approximately 5.05% annually between 2008 and 2023 across all main housing forms, with decreases in transaction values in 2024 reducing the average to 4.6% annually.
- Since 2008, the average transaction value of a housing unit in the City of West Kelowna has increased by 105%.



Transaction Values - All Housing Types Housing Values

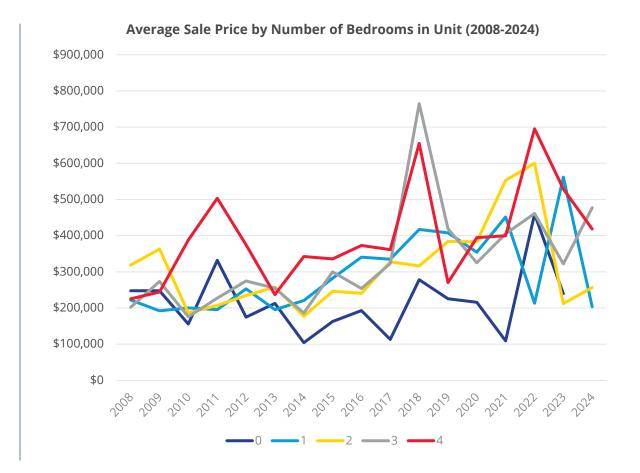
- Similar to what was identified in the previous Housing Needs Assessment Report (2022), single-family houses have been transacting for almost the same value as row houses and dwellings that have a suite.
- Historically, single-family homes are the most transacted dwelling type in the City of West Kelowna, with this trend continuing in 2024.
- Although single-family dwellings have so far been transacting for similar values as row houses, for every row house sold in West Kelowna, approximately 6 single-family dwellings are transacted.
- Dwellings with suites are typically larger single-detached homes that feature a basement or other form of suite. It is understood that because these homes are larger, they fetch a higher average sale price than standard single detached units without an additional suite.
- Between January 1 and November 1 there have been about 68 residential transactions, the top three being 18 of which have been for single-detached homes, 11 for homes with a suite, and 10 for duplexes.



Average Residential Transaction Value by Housing Type, City of West Kelowna 2024									
Single Family	Condominium Apartment	Row House	Manufactured Home	Dwelling with Suite	Duplex				
\$1,011,256	\$394,221	\$827,928	\$291,225	\$1,005,231	\$751,666				

Transaction Value by Number of Bedrooms Housing Values

- The data in the graph to the right shows the average transaction value of units across the main housing forms, categorized by the number of bedrooms in each unit that was sold in those years.
- All unit types being categorized together by bedroom count means that the quality of the housing type, and the other factors that would influence price blended together, resulting in very inconsistent transaction patterns.
- In general, like most urban areas across British Columbia, the more bedrooms a housing unit has, the greater the average transaction price, meaning 3- and 4-bedroom units have generally had a higher sale price historically.



Homeownership Affordability Analysis Home Ownership Trends

- A housing affordability analysis was conducted to determine how a typical ownership household could allocate income to home ownership in the present City of West Kelowna housing market.
- Assumptions:
 - Adjusted for inflation from 2021, an average annual owner household income of \$130,661.
 - A maximum of 30% of monthly pre-tax income is to be spent on housing.
 - Purchase price with 20% down payment.
 - Amortization period of 25 years.
 - 5-year fixed Closed Mortgage Rate of 6.6% (November 2024 average of range of available bank rates).
 - Monthly fees for maintenance (\$200), property tax (\$250), utilities/heating (\$100).

Average Incom	e (2021 Census, Adju	sted for 2024 Inflation)
Average Annual Owner Household Income	Average Monthly Income	Monthly Income Available for Housing Payments (pre-tax)
\$130,661	\$10,888	\$3,266

	Average Sale Price (2	2024) BC Assessment	
Single-Family Dwelling	Condominium Apartment	Manufactured Home	Duplex
\$1,011,256	\$394,221	\$291,225	\$751,666

Minimum Annual Household Income Required to Spend Less than 30% of Monthly Pre-tax Income on Housing Fees											
	Single-Family Dwelling	Condo Apartment	Manufactured Home	Duplex							
Household Income	\$216,000	\$92,500	\$69,900	\$171,000							

Homeownership Affordability Analysis Homeownership Trends

- Average transaction values were compiled from BC Assessment data across the main housing forms in the City of West Kelowna and compared to income brackets of households in the City.
- For a household to purchase a single-family home for the average transaction price found in 2024, a household needs to earn at least \$216,000 annually to ensure servicing housing fees, taxes, interest, and debt payments are under 30% of monthly income.
- One of the most significant challenges for households aiming to enter the homeownership market is the 20% down payment requirement. Particularly for households spending more than 30% of monthly income on housing, the savings required are extremely prohibitive.
- For the average single-detached home sale price of \$1,011,256 a 20% down-payment is \$202,251.

Households with Income Ranges able to Spend 30% of Monthly Gross Income on Ownership Housing Costs (2024)

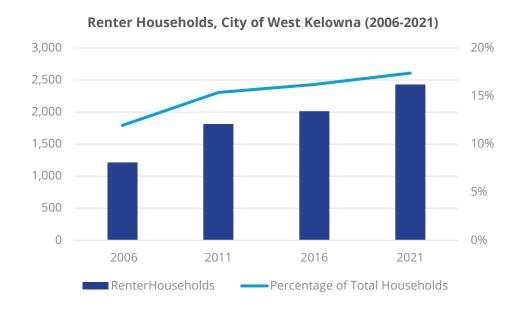




Updated 2024

Renter Households 2006-2021 Rental Housing Trends

- The Canadian Mortgage and Housing Corporation (CMHC) tracks a wide range of housing data across Canada's urban areas to report on data and trends for rental housing.
- The share of renter households in the City of West Kelowna has been increasing both in terms of absolute renter households but also increasing as a proportion of total households in the City.
- As the total number of renter households grows in the City of West Kelowna, without a sufficient supply of adequate rental housing, there may be an exodus of households to other housing markets.
- Conversely, if supply is not sufficient to meet rental housing demand, households may be forced to increasingly pay more for adequate housing or may be forced to live in inadequate housing situations.



Renter Households, City of West Kelowna (2006-2021 Census)									
	2006	2011	2016	2021					
#	1,215	1,815	2,015	2,430					
%	11.95%	15.37%	16.20%	17.39%					

Rental Housing Vacancy Trends 2013-2023 Rental Housing Trends

- The rental vacancy rate in the City of West Kelowna has averaged at approximately 3% vacancy between 2013 and 2023. This is higher than neighbouring Kelowna which has averaged a 1% vacancy during the same time period.
- CMHC does not report sufficient data on available rental housing units to accurately report vacancy rates for Bachelor, 1-, and 3bedroom units.
- Low rental vacancy rates are one of the main factors driving monthly rental rate increases as it is an indicator of substantial demand for rental housing and a lack of supply of available or suitable units. If rental vacancy is too high, it may indicate there is an oversupply of units (or units may not be suitable) and this can cause property owners to forgo maintenance and upkeep.
- Fluctuations exhibited in the rental housing market data are potentially a result of the relatively small inventory of monitored rental units.
- The neighbouring City of Kelowna has a significantly larger rental housing supply and has experienced consistently low rental vacancy rates across all unit types and sizes.

Rental Vacancy Rate, City of West Kelowna (2013-2023)



	Rental Vacancy Rate (2013-2023 CMHC)													
	City of West Kelowna													
	2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 20													
1-Bed	-	-	-	-	-	-	-	1%	1%	6.2%	4.7%			
2-Bed	3%	0%	0%	2%	2%	0%	9%	2%	1%	1.8%	4.1%			
3-Bed	-	-	-	-	-	-	-	0%	-	6.4%	-			
Total	6%	1%	0%	1%	2%	1%	9%	2%	1%	3.4%	4.2%			
				Cit	y of Ke	lowna								
Bachelor	2%	0%	1%	0%	0%	0%	0%	6%	0%	0.1%	0.2%			
1-Bed	1%	1%	1%	1%	0%	4%	4%	2%	1%	1.1%	0.7%			
2-Bed	2%	1%	1%	1%	0%	1%	2%	1%	1%	0.9%	1.2%			
3-Bed	2%	0%		0%	1%	1%	1%	2%	1%	1.4%				
Total	2%	1%	1%	1%	0%	2%	2%	2%	1%	0.9%	1.0%			

Rental Housing Supply Rental Housing Trends

- As monitored by the CMHC, the City of West Kelowna's primary-market rental housing supply has remained relatively stagnant between 2011 and 2017 and although data has not been tracked prior to 2011, it is expected that the supply of rental housing was consistent at 2011-2017 levels.
- Between 2017 and 2023 the supply of purpose-built rental units has increased by approximately 744 units, an increase of 930%. Amongst the newly introduced rental supply, 2-bedroom units have become most prominent with an increase of 463 2-bedroom units over the same 2017 to 2023 time period, a 747% increase.
- With an estimated supply of 824 rental housing units as of 2023 and over 2,400 rental households (2021), it is assumed that the majority of rental households in the City of West Kelowna are housed in the secondary rental housing market.

Primary Rental Market Supply by Bedroom Type, City of West Kelowna (2013-2023)



Rental Su	pply b	y Bed	room	Туре,	City o	f Wes	t Kelo	wna (2011-2	2023 C	МНС)
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
Bachelor	-	-	-	-	-	-	-	-	2	2	2
1-Bed	6	6	6	6	6	46	81	151	197	251	251
2-Bed	61	65	62	62	62	98	223	289	428	517	525
3-Bed+	12	12	12	12	12	12	12	19	19	46	46
Total	79	83	80	80	80	156	316	459	629	816	824

Secondary Rental Housing Supply Rental Housing Trends

- The secondary rental housing market is generally comprised of rented properties that are not necessarily intended for rental housing. This may include individually owned properties and housing units such as rented single-family houses, rented condominium units, and rented strata duplex homes.
- In general, housing units in the secondary rental market are considered to be less secure as they are more easily removed from the long-term rental housing market, the unit may be sold to another household, or an owner may choose to occupy the unit.
- While not specifically tracked by Statistics Canada or CMHC, given the large number of observed renter households in the 2011, 2016, and 2021 census period and the reported supply of rental housing units by the CMHC in the respective years, it can be assumed that the majority of the renter population is accommodated in secondary suites, whether officially permitted (legal suites) or otherwise. Effectively, it is understood that a large amount of the supply of secondary rental market supply is located within basement suites or secondary suites.

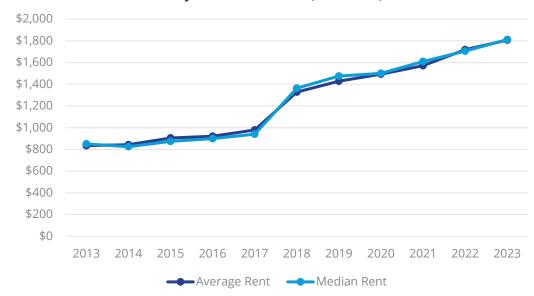
- The City of West Kelowna's secondary suites policy recognizes that these unit types are an important form of affordable rental housing with benefits for homeowners, tenants, and the community.
- In the City, secondary suites are typically self-contained secondary dwelling units with separate cooking facilities and at least one bathroom attached. They must be located only within a principal single detached dwelling.

Updated 2024

Average and Median Rent Trends Rental Housing Trends

- Likely due to a lack of supply in the City of West Kelowna rental housing market, there is limited data on average and median rents.
- As indicated in the figures to the right, the most consistently tracked rental market in the City of West Kelowna is the 2bedroom unit which most significantly impacts average and median rent across all unit types in the City. There is limited rental data for 1-bedroom and 3-bedroom units.
- As observed in urban areas across British Columbia, it can be generally expected that average and median rent for new rental housing units increases with each additional bedroom in the City of West Kelowna.
- Note: The CMHC has not reported average rents for studio units in the City of West Kelowna.

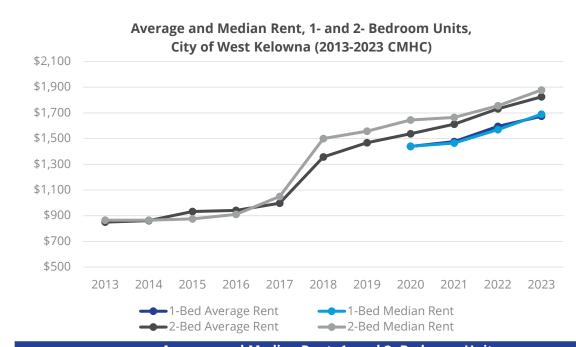
Average and Median Rent - All Unit Types, City of West Kelowna (2013-2023)



Average and Median Rent - All Unit Types, City of West Kelowna (2013 – 2023 CMF												
	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
Average	\$835	\$844	\$905	\$922	\$979	\$1,328	\$1,429	\$1,493	\$1,571	\$1,719	\$1,807	
Median	\$850	\$825	\$875	\$900	\$940	\$1,363	\$1,476	\$1,500	\$1,610	\$1,706	\$1,812	

Average and Median Rent Trends Rental Housing Trends

- The CMHC has very limited rental data on 1-bedroom rental housing units in the City, most likely due to a lack of supply resulting.
- Average monthly rental rates across a given market are typically impacted by a wide variety of factors including inflation, supply, demand, and unit availability.
- Between 2018 and 2023, average rent increases have significantly outpaced inflation. Inflation rates in this 5 year period ranged from 0.7% to 6.9% while the average rent for 2-bedrooms increased by 34% in that period.
- Monthly rents for a 2-bedroom rental unit have increased substantially between 2017 and 2021 with the greatest year-overyear increase occurring between 2017 and 2018 when average rent increased 36.11% from \$997 to \$1,357. The average annual rate increase has been approximately 6.1% between 2018 and 2023.
- New apartments generally command higher monthly rents than older existing apartments and this may be a significant reason why average/median rents have increased substantially for 2bedroom units since 2017 with the new supply being introduced in the City of West Kelowna's market.



	Average and Median Rent, 1- and 2- Bedroom Units, City of West Kelowna (2013-2023 CMHC)												
	2013 2014 2015 2016 2017 2018 2019 2020 2021 2022 20												
1-Bed	Ave.	-	-	-	-	-	-	-	\$1,439	\$1,476	\$1,595	\$1,674	
I-Deu	Med.	-	-	-	-	-	-	-	\$1,440	\$1,465	\$1,570	\$1,690	
2-Bed	Ave.	\$850	\$862	\$933	\$941	\$997	\$1,357	\$1,468	\$1,537	\$1,612	\$1,732	\$1,825	
2-Deu	Med.	\$865	\$865	\$875	\$910	\$1,050	\$1,500	\$1,558	\$1,645	\$1,665	\$1,756	\$1,878	

Rental Housing Affordability Analysis Rental Housing Trends

- According to the CMHC, housing is considered affordable when a household is able to spend less than 30% of pre-tax income on adequate and sustainable shelter.
- Households that are spending more than 30% of their income on shelter are considered to be in core housing need, while households that are spending 50% or more of their gross income on shelter are considered to be in severe housing need.
- The 2021 Census estimated that a total of 3,020 households in West Kelowna were in housing that was unaffordable based on their income. Of those, approximately 1,965 were owners of their housing while 1,060 were renters.
- The average rental rate across all units has increased at an average rate of 6% annually, with the most significant increase occurring between 2021 and 2022 where the average rental rate rose by 9% from about \$1,571 to \$1,719.

	Average Rent, City of West Kelowna (CMHC 2023)											
	All Units	1-Bedroom	2-Bedroom	3-Bedroom								
2020	\$1,493	\$1,439	\$1,537	\$1,254								
2021	\$1,571	\$1,476	\$1,612	-								
2022	\$1,719	\$1,595	\$1,732	\$2,290								
2023	\$1,807	\$1,674	\$1,825	\$2,361								

Housing Affordability, West Kelowna (2021 Census, Adjusted for Inflation to 2024 Estimate)										
	Average Household Income	Average Monthly Income	Monthly Income Available for Housing Payments (rent/mortgage, assuming max 30% of pre-tax income)							
Total Households	\$128,060	\$10,671	\$3,201							
Renter Households	\$88,834	\$7,403	\$2,220							

Rental Housing Affordability Analysis Rental Housing Trends

- Based on average rent across all unit type in West Kelowna in 2023 (\$1,807), households would need to earn a minimum of \$65,052 annually, pre-tax, for the rental market to be considered generally affordable.
- If household income is less than \$43,368 annually, households will be required to spend more than 50% of monthly income to find a rental housing unit at average market rents.
- The large volume of households that are required to spend more than 30% of monthly income on rent highlights the need for additional affordable rental housing to ensure households have sufficient funds for other essentials such as food and transportation.

Renter Households by Annual Pre-Tax Income, City of West Kelowna (Census 2021)





Appendix Definitions

Adequate housing is reported by their residents as not requiring any major repairs.

Affordable housing has shelter costs equal to less than 30% of total before-tax household income.

Attainable housing is housing that is affordable for households earning around the median income in a community.

Bedrooms refers to rooms in a private dwelling that are designed mainly for sleeping purposes. Also included are rooms used as bedrooms now, even if they were not originally built as bedrooms, such as bedrooms in a finished basement. One-room private dwellings such as bachelor or studio apartments have zero bedrooms.

Core housing need refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds).

Extreme core housing need is considered the same as core housing need with the exception that the household has shelter costs for housing that are more than 50% of total before-tax household income.

Household means a person or a group of persons who occupy the same housing unit.

Primary household maintainer is identified as the main or first person in a household who pays the rent or mortgage, or the taxes, or other maintenance costs.

Primary rental market consists of the conventional rental housing stock, mainly of purpose-built rental apartments.

Private dwelling and/or residential unit refers to a separate set of living quarters with a private entrance either from outside the building or from a common hall, lobby, vestibule or stairway inside the building. The entrance must be one that can be used without passing through the living quarters of some other person or group of persons, i.e. not a bedroom.

Secondary rental market consists of rentals that were introduced onto the housing market initially as free-hold stratified dwellings, then rented. This includes rented houses, secondary suites, individually rented condo units, and units in multiple conversion dwellings. Generally the landlord is the owner of the single unit.

Suitable housing has enough bedrooms for the size and composition of resident households according to the National Occupancy Standard (NOS), conceived by the Canada Mortgage and Housing Corporation and provincial and territorial representatives.

Appendix Historical BC Assessment Data

	Housing Supply (Main Housing Forms), City of West Kelowna (2008 – 2024 BC Assessment)																
	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Condominium	883	1,307	1,403	1,521	1,477	1,477	1,479	1,479	1,476	1,511	1,515	1,510	1,389	1,594	1,702	1,704	1,695
Single Family	8,493	8,605	8,677	8,802	8,866	8,880	8,954	8,637	8,647	8,481	8,513	8,528	8,470	8,432	8,489	8,443	8,362
Row House	0	0	286	257	260	366	396	445	470	501	592	627	641	652	685	739	740
Manufactured Home	518	520	518	520	519	515	517	522	523	521	523	524	524	521	522	522	521
Dwelling with Suite	20	20	22	22	122	138	986	1,100	1,100	1,624	1,804	2,000	2,224	2,476	2,694	1,391	1,478
Duplex	468	464	846	850	848	728	730	785	793	793	817	843	841	883	909	623	409
Total	10,372	10,906	11,740	11,960	11,980	12,018	12,132	12,255	12,340	12,408	12,627	12,760	12,685	13,000	13,310	13,422	13,205







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EXECUTIVE SUMMARY

This Interim Housing Needs Report (IHNR) is prepared pursuant to the *Local Government Act* (LGA), *Housing Needs Report Regulation* (HNRR) and utilizes data provided by the B.C. HNR Calculator. This IHNR updates and supplements the current 2023 Housing Needs Assessment "2023 HNA". The Province requires that an IHNR be received by January 1, 2025.

Pursuant to Section 790 of the *Local Government Act (LGA)*, the Interim Housing Needs Report is required to include three components:

- The number of housing units required to meet the current and anticipated need for the next 5 and 20 years;
- A statement about the need for housing in close proximity to transportation infrastructure that supports walking, bicycling, public transit or other alternative forms; and
- A description of the actions taken by the District of Peachland since receiving the previous HNR.

Table 1 below shows the District's 5-year and 20-year housing needs which have been generated using the B.C. HNR Calculator¹ and in accordance with the Technical Guidelines provided by the Province (and which are prescribed by the *Housing Needs Report Regulation*). Raw data tables produced by the HNR Calculator that inform the need are provided in Appendix A: HNR Calculator Data Tables.

Information and housing needs identified in this report shall amend the <u>2023 District of Peachland Housing Needs Assessment Report</u>, with which this report shall be read in conjunction. This Interim Housing Needs Report includes the above-required items as well as additional context and discussion of discrepancies between the calculations completed for the 2023 HNA and those completed using the new provincial HNR Method.

5-YEAR AND 20-YEAR HOUSING NEED

- The anticipated number of new housing units needed within the next 5 years is 494
- The anticipated number of new housing units needed within the next 20 years is 1,650

Table 1. IHNR Summary of Estimated New Units Needed; 5 and 20-Year Need (Table 13)

Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	19	76
B. Persons Experiencing Homelessness	16	33
C. Suppressed Household Formation	25	102
D. Anticipated Growth	377	1217
E. Rental Vacancy Rate Adjustment	2	8
F. Additional Local Demand	54	215
Total New Units – 5 years	494	
Total New Units – 20 years		1,650 ²

¹ The <u>BC HNR Calculator</u> is hosted by Housing Assessment Resource Tools (HART), which is a non-governmental research group with a team of researchers from numerous Canadian universities. HART is government and grant funded. The B.C. HNR Calculator follows the Provincial Guidelines exactly.

² Estimated unit needs have been rounded to the nearest whole number.

Within the body of this report is the list of actions taken since receipt of the 2023 HNA, as well as a statement on the importance of alternative transportation options near housing.

Section 481.7 of the *LGA* requires that Zoning Bylaws be amended by December 31, 2025, to accommodate, at minimum, the 20-year number of estimated housing units identified in the IHNR. Section 585.3 of the *LGA* further requires that municipalities again update the HNR by December 31, 2028, and every five years thereafter, with corresponding zoning updates (and Official Community Plan, if necessary) to follow.

The new standardized approach enables consistent comparisons across municipalities and incorporates new methods to quantify estimated need that may result from unmet housing need due to previously unmeasured latent demand in the market. As a result, the IHNR identifies higher housing needs than those outlined in Peachland's 2023 HNA.

The differences between the IHNR and the 2023 HNA can be attributed to variations in methodology, the incorporation of updated and alternative data sources required by the HNR Method, and the introduction of new components that were not considered by the 2023 HNA. Further discussion on these differences is contained within this report.

1.0 INTRODUCTION AND BACKGROUND

In 2019, in response to growing housing challenges across the province, the Provincial government introduced changes to the *Local Government Act (LGA)* requiring local governments to complete Housing Needs Reports (HNRs). This new requirement involved collecting housing data, analyzing trends and presenting reports that described current and anticipated housing needs throughout B.C. communities. The intent of HNRs is to provide an evidence-based approach to understanding growth in the context of planning for various types and tenures (and costs) of future housing needs. New legislation required local governments to prepare HNRs initially in 2019 and every five years thereafter. HNRs inform local plans and policies and provide publicly available information on housing.

In November 2023, through the passage of Bill 44 *The Housing Statutes Amendment Act*, the Provincial government adopted a suite of new legislation intended to streamline the delivery of housing and implement proactive planning tools to remove regulatory barriers to housing development. As of June 2024, the Province has updated legislative requirements for HNRs. This includes requiring all local governments to complete an HNR, or Interim Housing Needs Report (IHNR) with specific content (see below) by January 1, 2025.

HNRs must now include a 5 and 20-year housing need that is calculated using a standardized method as prescribed by the *Housing Needs Report Regulation* (HNRR)(LGA S.585.3). All local governments must then complete "regular" HNRs by December 31, 2028, and every 5 years thereafter (LGA S. 585.31). Some of the content of HNRs/IHNRs can be applied by using the HNR Calculator, an online tool developed by UBC's Housing Assessment Resource Tools (HART) which exactly follows the methodology prescribed by the HNRR.

The District only recently completed a HNR in September 2023. The Province has accounted for such situations and implemented requirements for IHNRs which are to contain more limited content and must amend or be appended to an existing HNR (LGA S.790). Three (3) items are required to be incorporated into an IHNR:

- The number of housing units needed currently and over the next 5 and 20 years, calculated using the standard HNR Method;
- A statement about the need for housing in close proximity to transportation infrastructure that supports walking, bicycling, public transit, or other alternative forms of transportation; and,
- A description of the actions taken by the local government to reduce housing needs since receiving the most recent housing needs report.

This report provides an IHNR that is to be appended to the District's September 2023 HNA. It includes the above-required items as well as additional context and discussion of discrepancies between the calculations completed for the September 2023 HNA and those completed using the provincial HNR Method.

1.1 IMPLICATIONS FOR OCP AND ZONING

The new provincial legislation requires local governments to review and update their Official Community Plans (OCPs) and Zoning Bylaws (ZBL) by December 31, 2025, following completion of the IHNR, to incorporate land use regulation permissions enabling the 20-year housing need identified by the HNR Method (LGA S.481.7). A subsequent HNR is due by December 31, 2028, and a corresponding OCP and Zoning Bylaw update by December 31, 2030 (LGA S.585.3).

The intent of this change is to ensure that statements, maps, and associated land use designations in both ZBLs and OCPs anticipate and accommodate the identified number of estimated housing units needed over the next 20 years. The requirement to update ZBLs is further intended to provide a "zoning buffer" for the anticipated housing growth, which can theoretically avoid the need for land use regulation changes (i.e. rezoning) to meet minimum housing growth demand.

1.2 IMPLICATIONS FOR THE EXISTING 2023 HOUSING NEEDS REPORT

The IHNR <u>supplements</u> but does not replace the existing 2023 HNA. The existing 2023 HNA is still a valid document with important statements of local housing need alongside reliable data sources. The two documents use different methods and accordingly arrive at different results. Ways to interpret the differences between those results are discussed throughout this report, as appropriate. The HNR Method will reflect higher numbers, as it represents a 20-year need, while the District's 2023 HNA will reflect lower numbers as it projects needs until 2031. Amongst the components of estimated need (described in subsequent sections), of most importance is the total estimated housing units needed for 20 years, the number to be required by zoning. The remainder of the components of estimated need should be used to inform policy and decision-making, alongside the existing HNR, in the context of types, tenures, size and associated target demographics for new housing within the District. Of note, the "Key Areas of Local Need" in the 2023 HNA remain critically important as they should still be used to inform the makeup (type/tenure/target demographic) of new housing.

2.0 IHNR REQUIRED COMPONENTS

2.1 COMPONENTS OF 5 AND 20-YEAR HOUSING CAPACITY

As described in Section 1, local governments are now required to follow a standardized approach to identifying housing need which informs 5 and 20-year housing needs that must be accommodated in ZBLs. HNRs must follow the methodology identified in the *Housing Needs Report Regulation*, which has been colloquially referred to as the "HNR Method".

The HNR Method is a multi-component assessment of housing needs and is applied to municipalities of all sizes. By using a consistent method, the Province intends that municipalities can create assessments of housing needs that are comparable across locations. Technical guidance for the HNR Method is available on the Province's website.³

The HNR Method consists of six components, which are added together to provide the total number of housing units needed in a municipality or regional district electoral area (methods for Regional Districts vary slightly). The components are as follows:

- Component A: The number of housing units for households in extreme core housing need
- Component B: The number of housing units for individuals experiencing homelessness
- Component C: The number of housing units for suppressed households
- Component D: The number of housing units for anticipated household growth
- Component E: The number of units required to increase the rental vacancy rate to 3%
- Component F: The number of housing units that reflect additional local demand

For the purposes of calculating 20-year housing need using the HNR Method, the total number of new housing units for the applicable municipality or regional district electoral area is the sum of the six components rounded to the nearest whole number. For calculating the 5-year housing need, components A, C, E, and F are straightforward; the total number of housing units for each is distributed over 20 years, so the 20-year total is divided by 4 to get the 5-year figure. However, for components B and D, the calculation is not as simple as dividing by 4 as these components may require a higher number of units in the first 5 years to address more urgent needs. Please see the following sections for more information on each component.

B.C. HNR Calculator and Data Outputs

Inputs used for HNR calculations utilize publicly available datasets. They include census data, CMHC data, and other sources that are compiled and made available by the Province. In some cases, while publicly available, the required datasets necessitate custom orders from Statistics Canada. To facilitate a more streamlined process, a research group based out of the University of British Columbia has produced a calculator that automates data collection including the required custom datasets and produces raw data for each municipality and regional district

³ hnr method technical guidelines.pdf (gov.bc.ca)

census division (The B.C. HNR Calculator⁴). This calculator has been used to generate the figures contained in the District of Peachland IHNR.

Comparisons Between 2023 HNA Data and 2024 IHNR Data

For many communities, including the District of Peachland, the HNR Method may calculate a different number of housing units needed than the housing needs identified in existing HNRs. This is due to the introduction of new components of estimated housing need, such as additional household demand and an estimation of households that have not formed due to unaffordability "suppressed household formation". These are discussed further in the following sections.

Differences between methods should not be interpreted as correct or incorrect. The HNR Method is an estimate, following a standardized approach intended to be applicable across many different geographics. The intention of identifying components of need across different types and tenures of housing for different target demographics is critical to informing housing policy. Policies and practices should support the intention of the calculator and method, which is to inform the effort and focus of action towards specific housing need.

Table 2 below shows the results of the HNR Method for each component and the most comparable data point from the 2023 HNA for reference. The following sections include a (1) description of each IHNR required component, (2) the estimated number of new units calculated using the HNR Method, and (3) a discussion of any discrepancies between the 2023 HNA and 2024 IHNR.

Table 2. 2023 HNA and 2024 IHNR Data Compared

Component	HNR (2023)		(2024) ed Need⁵ 20-Year
A. Extreme Core Housing Need	Not included (245 households/9.3% in Core Housing Need)	19	76
B. Persons Experiencing Homelessness	Not included	16	33
C. Suppressed Household Formation	Not included	25	102
D. Anticipated Growth	294 (by 2026)	377	1,217
E. Rental Vacancy Rate Adjustment	Not included	2	8
F. Additional Local Demand	Not included	54	215
Total New Units - 5 years	294	494	
Total New Units - 20 years	n/a		1,650

For more information on alternative estimates, please refer to

⁴ BC HNR Calculator | Housing Assessment Resource Project (HART)

⁵ The estimates are rounded to the nearest whole number.

APPENDIX B: POPULATION AND DWELLING UNIT and Dwelling Unit Summary Figures, which summarizes alternative population and dwelling unit estimates based on data from the 2023 HNA, 2024 IHNR, and recent regional estimates developed by the Rennie Group, a consulting firm specializing in real estate and market data.

2.1.1 COMPONENT A: EXTREME CORE HOUSING NEED (ECHN)

Indicator Description

The Canadian Mortgage and Housing Corporation (CMHC) defines *core housing need (CHN)* as "a household whose housing does not meet one or more of the minimum requirements of at least one of adequacy (in good repair), affordability (less than 30% of gross income on housing costs), or suitability (having an appropriate number of bedroom) indicators". The *extreme core housing need* (ECHN) indicator highlights households experiencing any of the CHN criteria while also paying 50% or more of their gross household income toward housing costs. Households in ECHN lack sufficient income to afford an alternative or more suitable housing in the market. These households are extremely vulnerable and likely require some form of subsidized housing option or financial support to alleviate their ECHN.

IHNR Estimated ECHN

To calculate the number of new units needed for ECHN, the HNR Method averages the ECHN rates (the percentage of households in ECHN) for renters and owners from the past four census reports. These average rates are then multiplied by the total number of households in the community, by tenure, from the most recent census and added together.

Table 3 below shows that the District will need an estimated 76 new housing units over the next 20 years, specifically targeting households in ECHN. It should be noted that this could represent an underestimate, as CHN across all communities in Canada decreased for the 2021 Census as a result of temporary Canada Emergency Response Benefit (CERB) payments provided during the COVID-19 pandemic.

Table 3. IHNR Estimated Units Needed to Meet ECHN (Table 2)

Total Households	Households in ECHN
Owners	n/a
Owners with a mortgage	30
Renters	46
Total New Units to Meet ECHN - 20 y	76
Total New Units to Meet ECHN - 5 years	19

Discrepancy between 2023 HNA and 2024 IHNR

⁶ The total number of housing units for this component is distributed over 20 years, therefore the 20-year result is divided by 4 to calculate the 5-year number. Some components are relatively higher in the first 5 years, reflecting the urgency of addressing them, and so calculating the 5-year total is not as straightforward as simply dividing the 20-year number by 4.

The 2023 HNA did not report specifically on *extreme* core housing need; instead, it focused on the number of households in CHN. It found that 245 households (9.3%) were identified as being in CHN.

The HNR Method uses ECHN as a subset within CHN, recognizing that not all households in CHN require newly built housing to address their housing issues. Some households may find that other solutions such as repairs to existing units are sufficient.

Using the HNR Method, the IHNR identified a total of 76 households in ECHN in Peachland, which includes 46 renter households and 30 owner households with a mortgage. The overall number of households in CHN is higher than those in extreme core housing need due to differing definitions and calculation methods. The ECHN metric has a narrower focus, targeting households facing the most severe affordability challenges to estimate the number of new units required. For Peachland, this equates to an estimated 76 new units needed over a 20-year period to address ECHN.

2.1.2 COMPONENT B: PEOPLE EXPERIENCING HOMELESSNESS (PEH)

Indicator Description

People experiencing homelessness (PEH) is a population not typically well captured well in data sources such as the census. This component of housing need quantifies the supply of permanent housing units required for those currently experiencing homelessness. Under the HNR Method, the new provincial 5- and 20-year housing need estimates are based on 2021 data from the provincial Integrated Data Program (IDP), which estimates homelessness at a regional level by combining B.C. Housing shelter data with administrative data from income assistance and disability assistance programs. This is data on the number of people who have accessed services typically associated with those experiencing homelessness.

The IDP provides data on people experiencing homelessness at any point during the year, as a complement to the annual, one-day point-in-time (PiT) counts conducted by many local and regional governments. To be included in IDP counts, individuals must have received income assistance (i.e., B.C. Employment Assistance) and had no fixed address for three consecutive months or stayed in a B.C. Housing-affiliated shelter for at least one night, or both.

IHNR Estimated New Units Needed for PEH

To calculate the number of new homes needed for the current population of people experiencing homelessness (PEH), the Provincial HNR Method uses the regional estimate from the IDP. This estimate is then allocated to each municipality within the region based on its share of the total regional population. For example, if a municipality makes up 10% of the regional population, it is assigned 10% of the regional homeless population through this method. The calculation assumes that each person experiencing homelessness requires one permanent housing unit.

Table 4 below shows that the District will need an estimated 33 new housing units over the next 20 years, specifically targeting PEH.

Table 4. IHNR Estimated Units Needed to Meet Needs of PEH (Table 3)

Regional Population	Local Population	Local Population % of region	Regional PEH	Proportional Local PEH
218,525	33			
Total New Units to Ho	33			
Total New Units to Ho	16			

Discrepancy between 2023 HNA and 2024 IHNR

The 2023 HNA does not include specific homeless data for Peachland, as there is no PiT homeless count undertaken or available that is specific to Peachland, and data on people experiencing homelessness in the District is limited. As noted in the 2023 HNA, the District has identified few individuals who move through the community, but do not reside within it. Currently, the District does not have any shelter bed and housing units for people experiencing or at risk of homelessness.

To address gaps in local data, the Provincial HNR Method uses regional estimates. By distributing these estimates based on population size, it helps balance differences in local government investment in services and housing for people experiencing homelessness. The regional approach to estimating homelessness also accounts for persons who may typically call the District of Peachland home but have relocated to Kelowna or other surrounding municipalities to access services (or live in designated outdoor overnight shelter locations).

2.1.3 COMPONENT C: SUPPRESSED HOUSEHOLD FORMATION

Indicator Description

Suppressed household formation (SHF) refers to households that have not formed due to housing market pressures, including affordability and availability. Some examples of suppressed households include young adults living with their parents for longer periods into adulthood, renters unable to move into ownership due to cost, combined households (such as roommates or multiple couples sharing costs) or households that do not come to the region because of a lack of available or attainable housing. This calculation uses household formation rates from 2006—a time with fewer market pressures and lower prices—to estimate the number of potential households in 2021 if housing conditions had remained the same or become more favourable for forming new households.

IHNR Estimated New Units for Suppressed Household Formation

To estimate SHF, data from the 2006 census—the earliest data available from a time when housing supply was less restricted—is used to determine headship rates by tenure and age group. A headship rate represents the percentage of people in each age and tenure group who

⁷ Based on the Guidelines for Housing Needs Reports, the total number of housing units for this component is spread out over 10 years to address the urgent needs of this population. As a result, the 20-year figure is divided by 2 to determine the 5-year target.

are the primary heads of households, calculated by dividing the number of 2006 households by the population within each age and tenure category.

Next, the numbers of *Potential Households* and *Suppressed Households* are calculated to understand how housing needs might have evolved under more favourable conditions. *Potential Households* represent the households that could have theoretically formed if the 2006 headship rates had remained stable. This figure is calculated by applying the 2006 headship rates to the 2021 census data for each age category and tenure type, giving an estimate of how many households might have formed if housing conditions (i.e. costs and availability) were similar to those in 2006.

Suppressed Households, on the other hand, measure the gap between the households that could have formed under 2006 headship rates and the actual number of households formed by 2021. To calculate this, the 2006 headship rates are applied to the latest census population data, estimating how many additional households might have formed if housing conditions had been more accommodating.

The HNR Method estimates the total number of new housing units needed over 20 years to address SHF by calculating the gap between 2021 potential households (based on 2006 rates) and actual households in 2021.

Table 5 below shows that the District will need an estimated 102 new housing units by 2041 to fulfill the suppressed housing demand.

Table 5. IHNR Estimated Units Needed to Address Suppressed Household Formation (Table 8)

Age Categories –	2021 Po House		2021 Households 2021 Suppressed Hou			useholds	
Household Maintainers	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0	8.82	0	10	0	-1.18	0
25 to 34 years	139.8	55.92	95	85	44.8	-29.08	15.72
35 to 44 years	195.4	38.23	160	60	35.4	-21.77	13.63
45 to 54 years	268.18	67.94	230	75	38.18	-7.06	31.12
55 to 64 years	564.09	52.47	580	95	-15.91	-42.53	0
65 to 74 years	745.16	79.84	735	80	10.16	-0.16	10
75 years and over	461.76	64.65	400	95	61.76	-30.35	31.41
Total New Units to Meet Suppressed Housing Need - 20 years					101.88		
Total New Unit	s to Meet	Suppress	ed Housing N	Need - 5 ye	ears ⁸		25.47

⁸ The 5-year estimate is calculated in the same way as Component A. Since the total number of housing units for this component is spread over 20 years, the 20-year total is divided by 4 to determine the 5-year number.

Discrepancy between 2023 HNA and 2024 IHNR

No comparable data points are included in the 2023 HNA as this measure has not been tracked or estimated locally. However, **Table 5**, using the HNR Method, estimates that the total need to address suppressed household formation in the District of Peachland is approximately 102 housing units. The two cohorts with the highest number of suppressed households were those aged between 45 to 54 years (31%) or aged 75 years and over (31%).

Several factors may explain why certain age groups have a high concentration of suppressed households—individuals or families who cannot form independent households due to housing constraints. This concentration may be linked to demographic changes; between 2006 and 2021, the population aged 45-54 decreased from 825 to 590, while those aged 75 and older increased from 425 to 785. Using the 2006 headship rate (household formation rate) for these age groups on today's different population sizes can distort estimates, potentially overestimating the housing units needed.

This number as a whole is more important than the individual age categories and suggests that housing limitations (cost or availability) are preventing people from being able to establish their own households. In Peachland, the growing senior population may need more accessible or age-friendly housing or may prefer to downsize. The 2023 HNA identifies this as a significant local issue, highlighting a demand for senior housing options like independent living, assisted living, and long-term care facilities.

2.1.4 COMPONENT D: ANTICIPATED HOUSEHOLD GROWTH

Indicator Description

Anticipated household growth (AHG) quantifies the additional households required to accommodate an increasing population in Peachland over the next 20 years.

IHNR Estimated New Units Needed to Address Anticipated Household Growth

This growth projection is based on taking the average of two scenarios:

- A local growth scenario that is based on B.C. Stats population projections; these
 projections are based on births, deaths, in-migration and out-migration for a municipality.
 B.C. Stats population projections are calibrated for each municipality to account for
 migration and growth rates based on both historical trends and current federal
 immigration policy.
- A regional growth scenario that calculates the total number of anticipated households if a municipality follows regional growth rates.

Table 6 below shows that the District will need an estimated 1,217 total new housing units to meet anticipated household growth by 2041.

Table 6. IHNR Estimated Units Needed to Meet Anticipated Growth (Table 10)

Growth Scenarios Regional Households Growth Rate 2021 2041				
Local Household Growth	n/a	2,690	3,552	862
Regionally Based Household 58.40% 2,690 4,261.08 Growth				1,571.08
Scenario Average				
Total New Units to Meet Household Growth Needs - 20 years				
Total New Units to Meet Household Growth Needs - 5 years ⁹				

Discrepancy between 2023 HNA and 2024 IHNR

Differences in the population projections reported in the 2023 HNA and the IHNR can be explained by several factors, including differences in methodology, updated data, and alternative data sources. In contrast to the HNR Method outlined above, the 2023 HNA estimates household growth based on population projections provided by B.C. Stats for the 2021–2041 period for School District 23 Trustee Electoral Area 2 (SD 23 TEA 2), which includes Peachland, Central Okanagan West Electoral Area, Tsinstikeptum Indian Reserve 9 and 10. The growth rates for each age group are applied to Peachland's 2021 population, based on the assumption that Peachland's population will grow at the same rate as the rural areas of Central Okanagan, as defined within SD 23 TEA 2.

The 2023 HNA projected the number of households in the District of Peachland to increase by 294 over the five years from 2021 to 2026, reaching a total of 2,959 households, equating to a demand for 294 additional housing units. Comparatively, using the HNR Method, the IHNR estimates a higher five-year need for 377 new housing units to adequately meet household growth.

For more detailed information and alternative projections on population changes and the expected number of dwelling units required to meet household growth, please refer to Appendix B: Population and Dwelling Unit Summary Figures.

2.1.5 COMPONENT E: RENTAL VACANCY RATE OF 3%

Indicator Description

A Rental Vacancy Rate Adjustment (RVRA) adds surplus rental units to restore local vacancy rates to levels representing a healthy and well-functioning rental housing market. Including a RVRA in calculations of housing need has been recommended by multiple sources, including the Expert Panel on Housing Supply and Affordability (B.C./Canada) and CMHC. Typically, rates between 3% and 5% are considered healthy rates.

An RVRA is an estimate of the number of additional rental units needed to achieve a "healthy" vacancy rate in a given area. A rental vacancy rate—the number of rental units that are vacant

⁹ See the <u>Guidelines for Housing Needs Reports – HNR Method Technical Guidance</u> document for more information on how this is broken down to estimate the 5-year need.

between tenants-between 3% and 5% is generally considered healthy. The IHNR calculations uses a rental vacancy rate of 3%.

IHNR Estimated New Units Needed for a 3% Vacancy Rate

The HNR Method relies on Primary Rental Market Vacancy Rate data from the Canada Mortgage and Housing Corporation (CMHC) to estimate the number of new units needed for a "healthy and well-functioning rental housing market".

In 2021, there were an estimated 485 renter households. The HNR Method calculates the additional number of new units needed as the difference between the units required for a healthy 3% vacancy rate (the Target Vacancy Rate) and the current estimated number of rental units (the Local Vacancy Rate). Local vacancy data for Peachland is not available, so following the technical guidance provided by the province, the provincial vacancy rate of 1.4% was used to estimate the local estimated number of units.

Table 7 below shows that the District will need an estimated 8 new housing units by 2041 to achieve a healthy rental vacancy rate of 3%. It is important to note that this projection assumes that adequate rental housing will also be provided to meet the current and future demands outlined in Components A, B, C, and D.

Table 7. IHNR Estimated Units Needed to Achieve a 3% Rental Vacancy Rate (Table 11)	Table 7. IHNR Estimated	Units Needed to A	Achieve a 3% Rental	Vacancy Rate	(Table 11)
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	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	500			
Local Vacancy Rate	491.89			
Total New Units to Achieve 3%	8.11			
Total New Units to Achieve 3%	2.03			

Discrepancy between 2023 HNA and 2024 IHNR

The IHNR's projection of a need for two new units by 2026 or eight new rental units by 2044 relies on assumptions about the existing number of rental units and substitutes provincial data for local information due to the lack of available local data. Specifically, the IHNR used a provincial vacancy rate of 1.4% to project the units needed to reach a 3% vacancy rate.

The 2023 Housing Needs Report (HNR) projects that Peachland will need an additional 133 rental units by 2026, a significantly higher estimate than provided by the IHNR. This difference can be explained by several factors, including differences in data sources, methodologies, and assumptions about market needs.

The IHNR offers a general estimate of the units required to maintain a "healthy market" with a 3% vacancy rate. A direct comparison is also challenging because the 2023 HNA does not include Peachland's primary rental market vacancy rate. For small communities like Peachland, CMHC does not always publish data on rental housing stock. This is done to protect

¹⁰ Similar to components A, C, and F, the total number of housing units for this component is distributed over 20 years. Therefore, the 20-year result is divided by 4 to calculate the 5-year number.

confidentiality in smaller markets, and because the small sample size may result in data that is not statistically reliable (p. 4-32).

However, some assumptions can be made based on the available data to contextualize the IHNR and 2023 estimates. In Peachland, as reported in the 2023 HNA, approximately 82% of residents own their homes, while only 18% rent (p. 3-25). If future growth maintains the current ratio of the owner-to-renter households, Peachland will likely need more new rental units than the IHNR projects.

Further, the 2023 Housing Needs Report (HNR) uses slightly different data, incorporating both renter households in market-rate units and those in subsidized housing, ¹¹ which made up about 22.7% of tenant households in 2021 (p. 3-25). The 2023 HNA also highlights that a significant portion of Peachland's renter households (31.9%) are in CHN, compared to just 4.4% of owner households (p. 5-37). As Peachland is in close proximity to several other housing markets, residents may choose to relocate to access more available and affordable rental options, which could distort the numbers further.

In summary, the IHNR's estimate should be considered a conservative baseline, with actual rental needs likely being higher.

2.1.6 COMPONENT F: DEMAND BUFFER

Indicator Description

The final component of the HNR Method is the "demand buffer"—the additional number of housing units calculated to address demand beyond the minimum needed for current and future residents. The demand buffer is designed to ensure that the HNR Method, in calculating the total number of units needed over 5 and 20 years, accounts for units required to meet "healthy" market demand in municipalities. The demand buffer essentially builds in the extra capacity that is needed to meet healthy market demand—which is needed to provide more housing choices. This helps accommodate fluctuations in market conditions and supports a diverse range of housing options for residents. Examples of the kind of demand for extra capacity include households seeking homes closer to jobs and schools, growing families looking for larger homes, and seniors looking to downsize in their existing communities.

IHNR Estimated New Units Needed to Address the Demand Buffer

To determine the number of new units needed to address the "demand buffer," a demand factor is calculated for the municipality. This factor is based on the ratio between housing prices and housing density. This factor is then multiplied by the sum of the housing units calculated for Components A (housing units to address extreme core housing need), B (housing units for persons experiencing homelessness), C (housing units to address suppressed household formation), and E (housing units to increase the rental vacancy rate) to determine the additional local housing demand. The figure used for the demand factor for Peachland (0.98 in **Table 8**

¹¹ Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements, and housing allowances.

below) is provided by the Province. The exact methodology for determining the demand factor is not provided by the Province, but a higher demand factor represents lower density and lower cost relative to higher density and/or higher cost communities (for comparison, Kelowna has a demand factor of 0.39).

Table 8 below shows that the District will need an estimated 215 new housing units to address local demand over the next 20 years (2021-2041).

Table 8. IHNR Estimated Units Needed to Address the "Demand Buffer" (Table 12)

Component	Result
A. Extreme Core Housing Need	76.06
B. Persons Experiencing Homelessness	32.85
C. Suppressed Household Formation	101.88
E. Rental Vacancy Rate Adjustment	8.11
Total	218.9
Demand Factor	0.98
Total New Units to Address Demand Buffer - 20 years	215.03
Total New Units to Address Demand Buffer - 5 years ¹²	53.76

Discrepancy between 2023 HNA and 2024 IHNR

This component is a new requirement of HNRs and was not included in the 2023 HNA, contributing to differences in the number of units estimated to meet housing needs by 2041.

2.2 SUMMARY OF TOTAL 5-YEAR AND 20-YEAR HOUSING NEED

Table 9 below summarizes the total 5-year and 20-year housing need for the District of Peachland. The calculation of 5-year housing need is based on the 20-year calculation for each of the six components of current and anticipated need described in Section 2.1 above, rounded to the nearest whole number.

Table 9. IHNR Summary of Estimated New Units Needed; 5 and 20-Year Need (Table 13)

Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	19	76
B. Persons Experiencing Homelessness	16	33
C. Suppressed Household Formation	25	102
D. Anticipated Growth	377	1217
E. Rental Vacancy Rate Adjustment	2	8
F. Additional Local Demand	54	215
Total New Units – 5 years	494	
Total New Units – 20 years		1,650

¹² Similar to components A, C, and E, the total number of housing units for this component is distributed over 20 years. Therefore, the 20-year result is divided by 4 to calculate the 5-year number.

Implications of IHNR Housing Estimates

The headline figures from the method above result in a need for 1,650 housing units over the next 20 years. The *Local Government Act* requires the OCP and Zoning Bylaw to be amended by December 31, 2025, to accommodate this number of units, at a minimum.

2.3 LIST OF ACTIONS TAKEN SINCE 2023 HNA

Interim Housing Needs Reports (IHNRs) must include a list of actions each municipality has taken to address housing needs since their latest Housing Needs Report (HNR), as specified in Section 790(3)(b)(ii) of the *Local Government Act*.

The following section presents a chronological summary of actions taken by the District of Peachland which support housing development since receiving the 2023 HNA in September 2023.

- December 2023: Council established the Downtown Revitalization Task Force to help guide the development of the Peachland Downtown Revitalization Implementation Strategy (DRIS). Currently underway, the DRIS is expected to provide actionable recommendations to incentivize new investments in housing and services in Downtown Peachland.
- December 2023: The District of Peachland received a consultant-led report analyzing land economics and viability conditions under which future development or redevelopment of downtown sites may occur, and some of the key regulatory and policy considerations that may be required to incentivize development activity.
- June 2024: Council adopted Bylaw 2422, 2024 which amends Zoning Bylaw 2400, 2023 to accommodate the Province's new Small-Scale Multi-Unit Housing (SSMUH) legislation (Bill 44).
- **July 2024:** Council approved the Comprehensive Form and Character Development Permit for a residential multi-family development at 5481 Clements Crescent. The permit allows for the construction of a 98-unit rental building and the approval included significant variances to decrease on-site parking and increase building height.
- August 2024: Council announced a significant property acquisition and provincial grant award to facilitate the construction of a 104-space childcare facility adjacent to Peachland Elementary School and the recently approved 98-unit rental building on Clements Crescent.
- August 2024: Council approved the Rezoning and Comprehensive Form and Character
 Development Permit for Phase 2 of a residential multi-unit development at 4444 5th
 Street, constructed municipally owned land leased to a non-profit housing provider. The
 permit allows for the construction of a 73-unit apartment building and the approval
 included significant variances to decrease on-site parking requirements.

- September 2024: The District's second application to the Housing Accelerator Fund
 (HAF) requested \$4.7 million to deliver 244 housing units over 3 years. The application
 is currently under review by the Canada Mortgage and Housing Corporation. Council
 endorsed the following proposed initiatives for the District's application under the second
 round of the Housing Accelerator Fund (HAF) Program:
 - Downtown Revitalization Implementation Strategy
 - Prioritized Development Approvals Process and E-Permitting Process Efficiencies
 - Municipal Lands for Housing Strategy
 - Missing Middle Strategy
 - Encouraging and Incenting Secondary Suites and Accessory Dwelling Units (ADUs)

2.4 HOUSING NEAR TRANSIT & TRANSPORTATION INFRASTRUCTURE

The District of Peachland IHNR must include a statement regarding the need for housing in close proximity to transportation infrastructure that supports walking, bicycling, public transit, or other alternative forms of transportation, as per *Local Government Act* section 790(3)(b)(iii). The balance of this section is provided to fulfill this need.

Alternative transportation that is a viable and safe alternate to driving in Peachland includes:

- Local Bus service (Route 22) connecting West Kelowna (Westbank Centre) with weekday hourly service to Peachland (and is part of the Kelowna transit network).
- Regional Bus service (Route 70) which connects downtown Kelowna to Penticton with a stop in Peachland (4 times weekdays).
- Westside Trail (Trail of the Okanagan) runs north along Okanagan Lake. Recent funding has enabled connection to West Kelowna. Potential to tie into the Okanagan Rail Trail that extends from Kelowna north to Vernon and Sicamous.
- Highway Underpasses: At Princeton/Beach Avenue, and Trepanier Creek (near Todd Road) providing safe active transportation options to connect to Downtown. Crosswalks are also available at Ponderosa Drive and Clements Crescent
- Active Transportation Network: A network of cycling and walking routes throughout the community, with improvements identified in the 2023 ATNP to expand and address gap sections.

The 2018 District of Peachland Official Community Plan addresses the need for housing near alternative forms of transportation as listed above. Primarily, the OCP supports the provision of "safe and convenient pedestrian and bicycle access to schools, parks and between neighbourhoods" as evidenced by the following policies:

- Policy 5.6.7.10 encourages the development of alternative and multi-modal transportation networks.
- Policy 5.7.6 encourages the development of a street network that efficiently supports the various modes of transportation between neighbourhoods and commercial areas, including cycling, public transit, walking, and private vehicles.
- Policy 5.7.12 encourages increasing access to alternative modes of transportation through neighbourhood design which also reduces travel distance and trip frequency.

2.4.1 STATEMENT OF NEED FOR HOUSING IN CLOSE PROXIMITY TO TRANSPORTATION INFRASTRUCTURE

In Peachland, the proximity of housing to transportation infrastructure is vital for reducing reliance on personal vehicles and enhancing accessibility for all residents. The District's has identified gaps in the active transportation (AT) network to improve connectivity between homes and key amenities and the recent 2023 Active Transportation Network Plan identifies priority projects to improve the network.

The District of Peachland acknowledges that supporting and locating new housing near alternative transportation infrastructure, or planned alternative transportation infrastructure, enhances equity by providing all residents (including those who cannot or do not drive) with improved access to daily needs while potentially reducing household costs. The District of Peachland further acknowledges that supporting and locating new housing near active transportation infrastructure improves justification for funding these projects and improves likelihood of their use.

While public transportation options in Peachland are currently limited, the District acknowledges that continuing to locate additional housing near existing transit routes supports increased service levels into the future.

APPENDIX A: HNA CALCULATOR DATA TABLES

Based on new regulations developed by the Province of B.C., municipalities are now required to develop a multi-component assessment of housing need to determine the 5 and 20-year housing needs to be accommodated through OCPs using the HNR Method.

The *HNR Method* is a provincially established and standardized approach that local governments must use to calculate the number of housing units their communities will need over 5 and 20 years. Technical guidance for the HNR Method is available on the Province's website.¹³

The HNR Method consists of six components (A-F), which are added together to provide the total number of housing units needed in the District of Peachland. The components are as follows:

- A. The number of housing units for households in extreme core housing need
- B. The number of housing units for individuals experiencing homelessness
- C. The number of housing units for suppressed households
- D. The number of housing units for anticipated household growth
- E. The number of housing units required to increase the rental vacancy rate to 3%
- F. The number of housing units that reflects additional local housing demand ("demand buffer").

The following tables are the direct output of the HNR Calculator and reference the steps identified in the HNR Technical Guidance document provided by the Province of B.C.

COMPONENT A: EXTREME CORE HOUSING NEED (ECHN)

The following tables calculate the new homes required to meet existing Extreme Core Housing Need (ECHN) according to provincial guidelines.

Table 1a. Owner and Rental Households

Total number of owner and renter households in the four previous census years (Step 1)

Total Households	2006	2011	2016	2021
Owners	1830	1995	2115	2200
Renters	320	315	345	485

¹³ hnr method technical guidelines.pdf (gov.bc.ca)

Table 1b. Extreme Core Housing Need

Total number of owner and renter households in ECHN in the four previous census years, with average ECHN rate. Data for owners with a mortgage is only available for 2021 (Step 2).

	20	006	2	011	20)16	20)21	
Extreme Core Housing Need	#	% of total	#	% of total	#	% of total	#	% of total	Average ECHN Rate
Owners with a mortgage	n/a	n/a	n/a	n/a	n/a	n/a	30	1.36%	1.36%
Renters	30	9.38%	40	12.70%	30	8.70%	35	7.22%	9.50%

Table 2. 2021 ECHN Total

Total estimated number of owner and renter households in ECHN in 2021. (Table 1a + Table 1b) (Steps 3 and 4).

Total Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners	2200	n/a	n/a
Owners with a mortgage	2200	1.36%	30
Renters	485	9.50%	46
Total New Units to Meet I	ECHN - 20 years		76

COMPONENT B: INDIVIDUALS EXPERIENCING HOMELESSNESS

Table 3. Homes for People Experiencing Homelessness (PEH)

Estimated number of homes required to meet the need of existing PEH households as a proportion of the regional need (Steps 1 - 3).

Local Population							
Regional Population	#	% of region	Regional PEH	Proportional Local PEH			
218,525	5770	2.64%	1,244	32.85			
Total New Units to Hom	Total New Units to Homelessness Needs - 20 years						

COMPONENT C: SUPPRESSED HOUSEHOLD FORMATION

Table 4a. Age of Household Maintainer

Total number of owner and renter households in 2006 by age of primary household maintainer (Step 1).

Age – Primary Household Maintainer 2006 Categories	2006 Households Owner	2006 Households Renter
Under 25 years	0	10
25 to 34 years	125	50
35 to 44 years	230	45
45 to 54 years	375	95
55 to 64 years	430	40
65 to 74 years	420	45
75 years and over	250	35

Table 4b. Owner & Renter Age of Household Maintainer

Total number of owner and renter households in 2021 by age of primary household maintainer (Step 1, cont'd).

		otential eholds	2021 Households		2021 Su	ıseholds	
Age Categories Household Maintainers	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0	8.82	0	10	0	-1.18	0
25 to 34 years	139.8	55.92	95	85	44.8	-29.08	15.72
35 to 44 years	195.4	38.23	160	60	35.4	-21.77	13.63
45 to 54 years	268.18	67.94	230	75	38.18	-7.06	31.12
55 to 64 years	564.09	52.47	580	95	-15.91	-42.53	0
65 to 74 years	745.16	79.84	735	80	10.16	-0.16	10
75 years and over	461.76	64.65	400	95	61.76	-30.35	31.41
Total New U	nits to Me	et Suppres	sed Housin	ng Need - 20	years		101.88

Table 5. Population by Age Category in 2006 and 2021

Population by age category in 2006 and 2021 (Step 2).

		200	06	20	21
Age Categories – Household Maintainers	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	225	380	170	335
15 to 24 years	20 to 24 years	155	380	165	335
25 to 34 years	25 to 29 years	135	380	160	425
25 to 34 years	30 to 34 years	245	380	265	425
35 to 44 years	35 to 39 years	215	565	215	480
35 to 44 years	40 to 44 years	350	565	265	480
45 to 54 years	45 to 49 years	405	825	245	590
45 to 54 years	50 to 54 years	420	825	345	590
55 to 64 years	55 to 59 years	465	930	525	1220
55 to 64 years	60 to 64 years	465	930	695	1220
65 to 74 years	65 to 69 years	405	775	700	1375
65 to 74 years	70 to 74 years	370	775	675	1375
75 years and over	75 to 79 years	250	425	390	785
75 years and over	80 to 84 years	115	425	240	785
75 years and over	85 years and over	60	425	155	785

Table 6. 2006 Headship Rate

2006 headship rate in each age category for both renters and owners (Step 3).

	2006 Households				
Age Categories - Household Maintainers	Owner	Renter	2006 Population Total	Owner	Renter
15 to 24 years	0	10	380	0	0.0263
25 to 34 years	125	50	380	0.3289	0.1316
35 to 44 years	230	45	565	0.4071	0.0796
45 to 54 years	375	95	825	0.4545	0.1152
55 to 64 years	430	40	930	0.4624	0.043
65 to 74 years	420	45	775	0.5419	0.0581
75 years and over	250	35	425	0.5882	0.0824

Table 7. Potential 2021 Headship Rates

Potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant (Step 4).

2006 Headship Rate				2021 Potential Households		
Age Categories – Household Maintainers	Owner	Renter	2021 Population Total	Owner	Renter	
15 to 24 years	0	0.0263	335	0	8.82	
25 to 34 years	0.3289	0.1316	425	139.8	55.92	
35 to 44 years	0.4071	0.0796	480	195.4	38.23	
45 to 54 years	0.4545	0.1152	590	268.18	67.94	
55 to 64 years	0.4624	0.043	1220	564.09	52.47	
65 to 74 years	0.5419	0.0581	1375	745.16	79.84	
75 years and over	0.5882	0.0824	785	461.76	64.65	

Table 8. Suppressed Households

Number of suppressed households by subtracting actual households in 2021 from potential households in 2021, by age category (Steps 5 and 6).

	2021 Potential Households			useholds	2021 Suppressed Households		
Age Categories Household Maintainers	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	0	8.82	0	10	0	-1.18	0
25 to 34 years	139.8	55.92	95	85	44.8	-29.08	15.72
35 to 44 years	195.4	38.23	160	60	35.4	-21.77	13.63
45 to 54 years	268.18	67.94	230	75	38.18	-7.06	31.12
55 to 64 years	564.09	52.47	580	95	-15.91	-42.53	0
65 to 74 years	745.16	79.84	735	80	10.16	-0.16	10
75 years and over	461.76	64.65	400	95	61.76	-30.35	31.41
Total New Units	s to Meet	Suppressed	d Housing	Need - 20	years		101.88

COMPONENT D: ANTICIPATED HOUSEHOLD GROWTH

Table 9. Regional Population

20-year population projection and growth rate for the RDCO (Step 1).

Regional District Projections	2021	2041	Regional Growth Rate
Households	94335	149431	0.584

Table 10. 20-Year Housing Need

Number of new homes needed in next 20 years, calculated with the average of municipal and regional growth projections (Steps 2-5).

Growth Scenarios	Regional Growth Rate	Households 2021	Households 2041	New Units		
Local Household Growth	n/a	2,690	3,552	862		
Regionally Based Household Growth	58.40%	2,690	4,261.08	1,571.08		
Scenario Average		1,216.54				
Total New Units to Meet Household Growth Needs - 20 years 1,						

COMPONENT E: RENTAL VACANCY RATE OF 3%

Table 11. Rental Deficit

Difference between existing rental homes and the total number required for a 3% vacancy rate (Steps 1-4).

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3%	97%	485	500
Local Vacancy Rate	1.40%	98.60%	485	491.89
Total New Units to Acl	8.11			

COMPONENT F: DEMAND BUFFER

Table 12. Additional Demand

Additional demand derived from applying the demand factor to Component A, B, C & E totals (Steps 1 and 2).

Component	Result
A. Extreme Core Housing Need	76.06
B. Persons Experiencing Homelessness	32.85
C. Suppressed Household Formation	101.88
E. Rental Vacancy Rate Adjustment	8.11
Total	218.9
Demand Factor	0.98
Total New Units to Address Demand Buffer - 20 years	215.03

TOTAL 5-YEAR AND 20-YEAR HOUSING NEED

The calculation of 5-year housing need is based on the 20-year calculation for each of the six components of current and anticipated need described above. The 5-year total number of new housing units for the applicable municipality or regional district electoral area (EA) is the sum of the six components, rounded to the nearest whole number.

Table 13: Total New Units, 5 and 20-Year Need

Component	5 Year Need ¹⁴	20 Year Need
A. Extreme Core Housing Need	19.01	76.06
B. Persons Experiencing Homelessness	16.42	32.85
C. Suppressed Household Formation	25.47	101.89
D. Anticipated Growth	376.99	1,216.54
E. Rental Vacancy Rate Adjustment	2.03	8.11
F. Additional Local Demand	53.76	215.03
Total New Units - 5 years	494	
Total New Units – 20 years		1,650

¹⁴ Note: some components are relatively higher in the first 5 years, reflecting the urgency of addressing them, and so calculating the 5-year total is not as straightforward as simply dividing the 20-year number by 4.

APPENDIX B: POPULATION AND DWELLING UNIT SUMMARY FIGURES

The figures in the 2023 HNA and 2024 IHNR should be viewed as estimates, not definitive values, as they are shaped by the specific methodological assumptions and data sources. **Figures 1 and 2** below display population projections (2021 to 2044) and estimates of dwelling units (2022 to 2044), respectively, derived from three sources: (1) the 2023 HNA, (2) the 2024 IHNR, and (3) additional estimates for Peachland developed by the Rennie Group, as part of a broader set of estimates for all local governments in the Regional District of Central Okanagan (RDCO).

Population Estimates for the District of Peachland (2021-2044), Various Data Sources

Figure 1 illustrates population projections for the District of Peachland from 2021 to 2044 across three growth scenarios. The high growth scenario, shown by the dark blue trend line, is based on projections developed for the 2023 HNA. This scenario estimates an increase in population from 5,790 in 2021 to 7,993 by 2044, representing a growth of 2,203 people. The medium growth scenario, depicted by the orange trend line, is based on data sources used for the 2024 IHNR. It projects Peachland's population to grow from 5,790 in 2021 to 7,546 in 2044, an increase of 1,756 people. The low growth scenario, represented by the light blue line and using data from the Rennie Group, shows a population increase from 5,950 in 2021 to 7,110 in 2044, adding 1,160 people over the period.

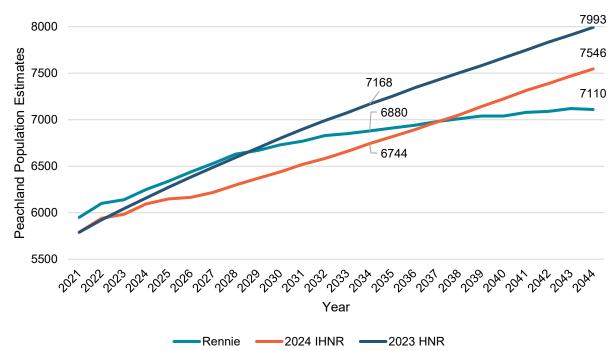


Figure 1. District of Peachland Population Estimates (2021-2044), Various Data Sources

Dwelling Unit Estimates for the District of Peachland (2022-2044), Various Data Sources

Figure 2 presents three estimates for the number of dwelling units in Peachland from 2022 to 2044, using the same data sources as in **Figure 1**. The growth scenario indicated by the orange trend line, based on data from the 2024 IHNR, projects an increase in dwelling units from 2,719 in 2022 to 3,601 in 2044—an addition of 882 units. The dark blue trend line, derived from 2023 HNA data, estimates growth from 2,731 to 3,730 units, totalling an increase of 999 units. The light blue trend line, informed by data from the Rennie Group, projects growth from 2,320 units in 2022 to 3,630 in 2044, adding 1,310 units over this period. Overall, the Rennie data projects the highest increase in dwelling units among the three scenarios.

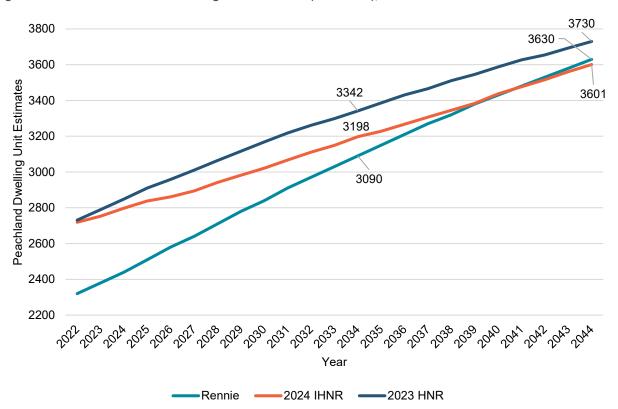


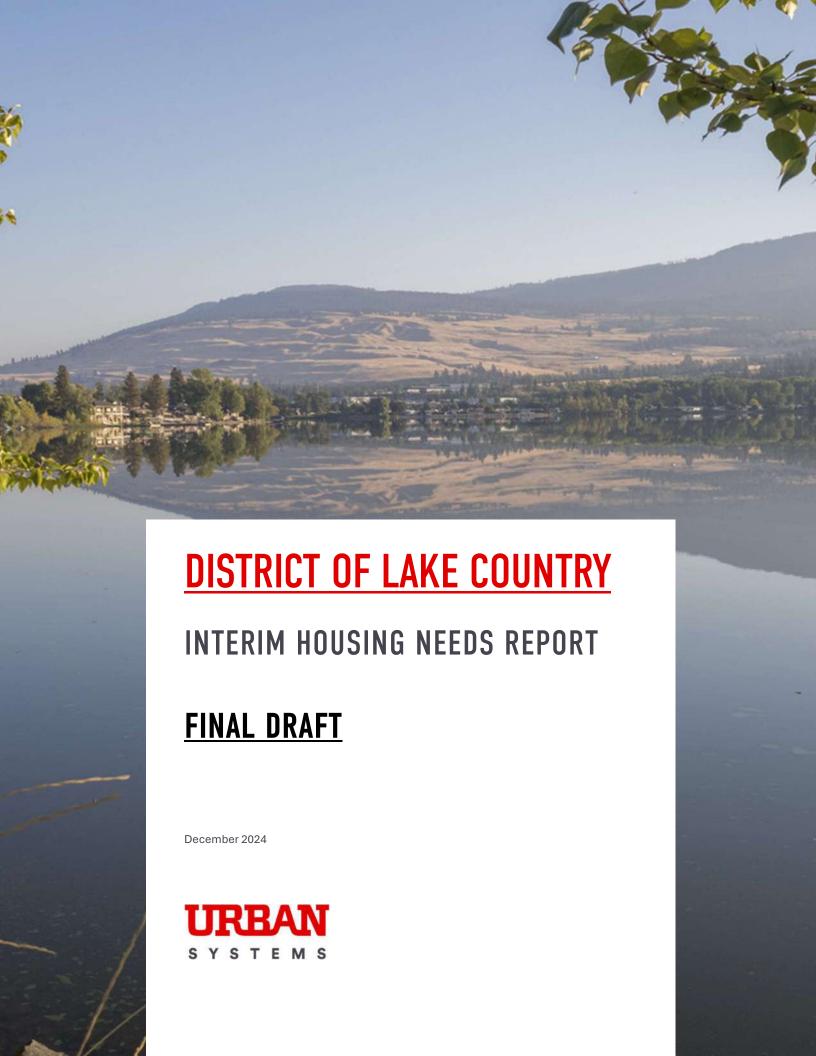
Figure 2. District of Peachland Dwelling Unit Estimates (2022-2044), Various Data Sources

Each of the three population growth and dwelling unit estimates for the District arrive at similar, but different results. The variation in the estimates may be explained by differences in data sources including the geographic boundaries used for data collection and small discrepancies from total households reported due to rounding. The 2024 IHNR estimate uses data collected from the latest B.C. Statistics population projections for Peachland. The 2023 HNA estimate was developed based on the population projection for the School District 23 Central Okanagan – Trustee Electoral Area 2 that includes a large geographical area (covering Peachland) plus Tsinstikeptum 9 and Tsinstikeptum 10 reserves, as the population projection at municipal level was not available at the time when the 2023 HNA was written.

Differences in the estimates may also be attributed to the use of a high/lower population growth rate, larger/smaller household size, and different methodologies of using headship rates to

predict suppressed household formation. The different projections may assume varying rates of demographic changes, such as aging population trends, household size reduction, or shifts in migration patterns. Additionally, the longer the projection horizon, the greater the uncertainty. Small differences in annual assumptions between the three projections can compound over time, leading to a more significant difference in the population and dwelling unit estimates by 2044.





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EXECUTIVE SUMMARY

This report satisfies the provincial requirements to complete an Interim Housing Needs Report (HNR) by January 1, 2025. The next regular HNR update will be required by 2028, and subsequently in five-year intervals. This Interim Housing Needs Report is prepared pursuant to the *Local Government Act*, the Housing Needs Report Regulation (HNRR) and utilizes data provided by the BC HNR Calculator. This Interim HNR is to supplement the current 2023 Housing Needs Report (HNR).

Pursuant to Section 790 of the Local Government Act, the Interim HNR is required to include three components:

- · The number of housing units required to meet the current and anticipated need for the next 5 and 20 years,
- A statement about the need for housing in close proximity to transportation infrastructure that supports walking, bicycling, public transit or other alternative forms of transportation; and,
- A description of the actions taken by the District of Lake Country since receiving the previous HNR.

Table 1 below shows the District's 5-year and 20-year housing needs which have been generated using the BC HNR Calculator¹ and in accordance with the HNR Method Technical Guidelines provided by the Province.

The Interim HNR includes the above-required items as well as additional context and discussion of discrepancies between the calculations completed for the June 2023 HNR and those completed using the provincial HNR Method. This report is intended to supplement and note replace the <u>June 2023 District of Lake Country Housing Needs Report</u>.

5-YEAR AND 20-YEAR HOUSING NEED

- The estimated number of net new housing units needed within the next **5 years** is **1,485**.
- The estimated number of net new housing units needed within the next 20 years is 5,162.

Table 1. Interim HNR Summary of Estimated New Units Needed; 5 and 20-Year Need

Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	55	224
B. Persons Experiencing Homelessness	44	89
C. Suppressed Household Formation	57	228
D. Anticipated Growth	1,126	3,814
E. Rental Vacancy Rate Adjustment	6	22
F. Additional Local Demand	196	784
Total New Units – 5 years	1,485	
Total New Units – 20 years		5,162

Overall, the Interim HNR reflects different housing unit estimates to that of the existing 2023 HNR for the near term. In the 5-year timeframe, the Interim HNR estimates reflects higher amounts of needed housing as compared to the existing 2023 Housing Needs Report: The Interim HNR estimates a need for 1,485 units between 2021 and 2026, whereas the previous HNR estimated approximately 250 units annually, for a total of 1,250 units between 2021 and 2026.

In the longer term, the two reports are very similar: The 2023 HNR predicted a need for 2,505 new housing units from 2021 – 2031, which is half the timeline of the Interim HNR, but reflects 48.5% of the 20-year estimate in the Interim HNR.

¹ The BC HNR Calculator is hosted by Housing Assessment Resource Tools (HART), which is a non-governmental research group with a team of researchers from numerous Canadian universities. HART is government and grant funded. The BC HNR Calculator follows the Provincial Guidelines exactly.



Overall, if the 2023 HNR report projection was doubled (resulting in 5,010 units), the difference between the 2023 HNR and the new Interim HNR would be a total of 152 housing units.

APPLICATION OF THE INTERIM HNR 5-YEAR AND 20-YEAR HOUSING NEED ESTIMATES

The District of Lake Country's Interim Housing Needs Report presents estimates for housing needs using the new provincial Housing Needs Report (HNR) method. This standardized approach enables consistent comparisons across municipalities and also incorporates new methods to quantify estimated need across different components of the housing continuum.

The Interim Housing Needs report responds to new Provincial legislation which requires that a Zoning Bylaw be amended by 31 December 2025 to accommodate, at minimum, the 20-year number of estimated housing units identified in the Interim HNR (Section 481.7 of the *Local Government Act*). Following receipt of the Interim HNR, an analysis of zoning capacity throughout the District will be necessary. This is to identify and ensure that the estimated number of housing units for 20 years are accommodated in zoning; if not the District will be required by legislation to updating zoning (and corresponding OCP land use designations, maps, statements and policies) to ensure that the total 20 year figure of estimated housing need can be achieved without the need for a rezoning process or Official Community Plan amendment

OTHER INTERIM HNR REQUIREMENTS

The body of this report also contains a list of actions taken by the District of Lake Country since receipt of the 2023 HNR, as well as a statement on the importance of alternative transportation options near housing within Lake Country, as is required by legislation. For brevity, those sections have not been repeated here.

LIMITATIONS AND IMPACT ON EXISTING 2023 HOUSING NEEDS REPORT

The existing Housing Needs Report remains a valid document. Differences between this Interim HNR and the 2023 HNR can be attributed to variations in methodology, the incorporation of updated and alternative data sources required by the HNR method, and the introduction of new components that were not considered by the 2023 HNR. The existing 2023 Housing Needs Report contains vital information on Key Areas of Local Need, including contextual discussion on target populations and housing types. Further discussion on these differences is contained within this report.

The housing figures produced by this Interim HNR are <u>estimates</u> and not projections. These figures are based on a simplified method that is intended to be applied across an entire Province, encompassing vastly different geographics, markets, demographics, and planning context. As such, some figures may not accurately represent need for specific categories of housing within Lake Country. This Interim report lacks the detail, additional research and analysis, and resulting context that a typical Housing Needs Report would include. This results in a lack of supporting contextual information on the estimates, and creates limitations surrounding how those estimates should be interpreted. Estimates can be used to inform conversations surrounding policy and decision-making, level of effort required for that type of housing, and inform future conversations around housing policy and objectives.



1.0 INTRODUCTION & BACKGROUND

In 2019, the Provincial government introduced changes to the *Local Government Act* (LGA) requiring local governments to complete Housing Needs Reports (HNRs). This new requirement involved collecting housing data, analyzing trends, and presenting reports that described current and anticipated housing needs throughout B.C. communities. The intent of Housing Needs Reports is to provide an evidence-based approach to understanding growth in the context of planning for various types and tenures (and costs) of future housing needs. Legislation required local governments to prepare Housing Needs Reports initially in 2019 and every five years thereafter.

In November 2023, through the passage of Bill 44 *The Housing Statutes Amendment Act*, the Provincial government adopted a suite of new legislation intended to streamline the delivery of new housing and implement proactive planning tools to remove regulatory barriers to housing development. As of June 2024, the Province has updated legislative requirements for Housing Needs Reports. This includes requiring all local governments to complete a Housing Needs Report, (or Interim Housing Needs Report with specific content -see below) by January 1, 2025. Both versions of these reports must include a 5 and 20-year housing need that is calculated using a standardized method prescribed by the *Housing Needs Report Regulation* (HNRR) (LGA S.585.3).

All local governments must then complete 'regular' Housing Needs Reports by December 31, 2028 and every 5 years thereafter (LGA S. 585.31). Some content of HNRs/Interim HNRs can be applied by using the HNR Calculator, an online tool developed by UBC's Housing Assessment Resource Tools (HART) which exactly follows the methodology for Housing Needs Reports prescribed by the Province.

The District only recently completed a Housing Needs Report in June 2023. The Province has accounted for situations such as this, and implemented requirements for an 'Interim Housing Needs Report' which is to contain more limited content and must amend or be appended to an existing Housing Needs Report. Three (3) items are required to be incorporated into an Interim Housing Needs Report, which then must amend or be appended to an existing Housing Needs Report (LGA S.790):

- The number of housing units needed currently and over the next 5 and 20 years, calculated using the standard HNR Method.
- A statement about the need for housing in close proximity to transportation infrastructure that supports walking, bicycling, public transit, or other alternative forms of transportation.
- A description of the actions taken by the local government to reduce housing needs since receiving the most recent housing needs report.

This report provides an Interim Housing Needs Report that is intended to be appended to the District's June 2023 HNR. It includes the above-required items and incorporates discussion of discrepancies between the calculations completed for the June 2023 HNR and those completed using the provincial HNR Method.

1.1 IMPLICATIONS FOR OCP AND ZONING

The new provincial legislation requires municipalities to review and update their Official Community Plans and Zoning Bylaws by December 31, 2025, following completion of the Interim Housing Needs Report, to incorporate land use regulation permissions enabling the 20-year housing need identified by the HNR Method (LGA S.481.7). A subsequent HNR is due by December 31, 2028, and a corresponding OCP and Zoning Bylaw update by December 31, 2030 (LGA S.585.3).

The intent of this change is to ensure that statements, maps, and associated land use designations in both Zoning and OCPs anticipate and accommodate the identified total number of estimated housing units needed over the next 20 years as produced by the HNR Method. The requirement to update zoning bylaws is intended to provide a 'zoning buffer' for the



anticipated housing growth, which can avoid the need for site-specific land use regulation changes (ie rezoning) to meet minimum housing growth demand.

Following receipt of the Interim HNR, an analysis of zoning capacity throughout the District will be necessary. This is to identify and ensure that the estimated number of housing units for 20 years are accommodated in zoning; if not the District will be required by legislation to updating zoning (and corresponding OCP land use designations, maps, statements and policies) to ensure that the total 20 year figure of estimated housing need can be achieved without the need for a rezoning process or Official Community Plan amendment.

This next step is, in simple terms, a comparison of the maximum density permitted under zoning, against the number of housing units that exist. Ideally, parcels zoned for new housing units would have available servicing and be able to accommodate housing units through the Development Permit and Building Permit processes.

1.2 IMPLICATIONS FOR THE EXISTING 2023 HOUSING NEEDS REPORT

The Interim Housing Needs report <u>supplements but does not replace the existing HNR</u>. The existing HNR is still a valid document with important statements surround Key Areas of Local Need for housing. It also includes reliable data sources and supporting detail which can be used to inform ongoing conversations surrounding housing policy and objectives.

The Interim HNR and the previous HNR use different methods and accordingly arrive at different results. Ways to interpret the differences between those results are discussed throughout this report as appropriate. The HNR Method will reflect a higher total housing need, as it represents a 20-year need, while the District's 2023 HNR will reflect lower numbers as it only projects needs until 2031. Differences between reports and methods should not be interpreted as correct or incorrect, but rather the results of different methods. A further discussion and comparison between the Interim HNR and existing HNR is contained in Section 2.1,"Aligning findings to the previous HNR."

1.3 THE HNR METHOD: COMPONENTS OF 5 AND 20-YEAR HOUSING CAPACITY

Municipalities are now required to follow a standardized approach to identifying housing need which informs 5 and 20-year housing needs that must be accommodated in Zoning. HNRs must follow the methodology identified in the *Housing Needs Report Regulation*, which has been colloquially referred to as the "HNR Method" and described below.

The HNR Method is a multi-component assessment of housing needs and is now required to be applied to municipalities of all sizes for Housing Needs Repots. By using a consistent method, the province intends that local governments can create assessments of housing needs that are comparable across locations. Technical guidance for the HNR Method is available on the Province's website.²

The HNR Method consists of six components, which are added together to provide the total estimated number of needed housing units for the 5 and 20 year timeframes. The components are as follows:

- o Component A: The number of housing units for households in extreme core housing need
- o Component B: The number of housing units for individuals experiencing homelessness
- o Component C: The number of housing units for suppressed households
- o Component D: The number of housing units for anticipated household growth
- Component E: The number of units required to increase the rental vacancy rate to 3%

² hnr_method_technical_guidelines.pdf (gov.bc.ca)



o Component F: The number of housing units that reflect additional local demand

BC HNR Calculator and Data Outputs

Inputs used for HNR calculations utilize publicly available datasets. They include census data, CMHC data, and other sources that are compiled and made available by the Province specific for the HNR Method. In some cases, while publicly available, the required datasets necessitate custom orders from Statistics Canada. To facilitate a more streamlined process, a research group based out of the University of British Columbia has produced a calculator that automates data collection, including the required custom datasets, and produces raw data for each municipal and regional district census division (The BC HNR Calculator.³) This calculator has been used to generate the figures contained in the District of Lake Country Interim HNR.

1.4 INTERIM HNR REPORT AND HNR METHOD LIMITATIONS

The housing figures produced by this Interim HNR are <u>estimates</u> and not projections. These figures are based on a simplified method that is intended to be applied across an entire Province, encompassing vastly different geographics, markets, demographics, and planning context.

Some of the figures of the individual components of the Interim HNR may not accurately reflect specific need in Lake Country, or may conflict with the existing HNR (see further discussion in the report), or may lack supporting context. Development of housing policy should consider the individual components of housing identified in the Interim HNR to ensure provision of housing across a continuum. However rather than rely on the specific figures of each component within the HNR, the policy development process should take these figures into account, as well as continue to be informed by Key Statements of Need in the existing 2023 HNR to achieve outcomes that result in housing that accommodates each component across categories of household income in the District (as was identified in the 2023 HNR).

Housing markets operate beyond municipal boundaries. While the HNR Method incorporates some data from regional population growth figures, its methods reflect results that are largely isolated to the community to which the HNR Method is applied. As result, the method does not capture the nuance of migration patterns throughout a region, the availability of transportation alternatives which may support various types of housing tenure and cost, housing markets and land use patterns, or land and development cost.

As result, this Interim report lacks the detail, additional research and analysis, and resulting context that a typical Housing Needs Report would include. This results in a lack of supporting contextual information on the estimates, and creates limitations surrounding how those estimates should be interpreted. As result, the HNR Method can be utilized most effectively as follows:

- The estimated "Total new units 20 years" is the single most important output of the Interim HNR, and is used to inform subsequent zoning amendments to align with provincial requirements.
- Individual components of the estimate should be reviewed in conjunction with the Key Areas of Local Need in the existing 2023 Housing Needs Reports
- Estimates within individual categories should not necessarily be used as targets, but can be used to inform conversations surrounding policy and decision-making, level of effort required for that type of housing, and with the information in the existing HNR, inform the context of types, tenures, affordability levels, size and associated target demographics for new housing within the District.

A further discussion on interpretation of the results, in the context of the existing 2023 Housing Needs Report, is contained in Section 3.0 Aligning findings to the previous HNR.

³ BC HNR Calculator | Housing Assessment Resource Project (HART)



2.0 INTERIM HNR COMPONENTS

The following sections individually address the components of the HNR Method. Each section provides the following:

- 1. A description of the required Interim HNR component;
- 2. A description of the HNR Method calculation and the estimated number of new units needed for 5 and 20 years;
- 3. A brief discussion of any discrepancies between 2023 HNR and 2024 Interim HNR that that category.

At the end of the description of each individual component, a summary table of all components, including the total 5 year and 20 year estimated need is provided. Raw data tables produced by the HNR Calculator that inform the individual component estimates are provided in Appendix A: HNR Calculator Data Tables.

2.1 COMPONENT A: EXTREME CORE HOUSING NEED (ECHN)

Indicator Description

CMHC defines Core Housing Need as a household whose housing does not meet one or more of the minimum requirements of adequacy (in good repair), affordability (less than 30% of gross income on housing costs), or suitability (having an appropriate number of bedroom) indicators. The extreme core housing need (ECHN) indicator highlights households experiencing any of the core housing need criteria while also paying 50% or more of their gross household income toward housing costs. Households in ECHN lack sufficient income to afford an alternative or more suitable housing in the market. These households are extremely vulnerable and likely require some form of subsidized housing option or financial support to alleviate their extreme core housing need.

Interim HNR Estimated ECHN

To calculate the number of new units needed for ECHN, the Provincial Method averages the ECHN rates (the percentage of households in ECHN) for renters and owners with a mortgage from the past four census reports. These average rates are then multiplied by the total number of households in the community, by tenure, from the most recent census and added together.

Using the HNR Method, the Interim HNR estimates that 224 new housing units specifically targeting ECHN will be needed over the next 20 years. It should be noted that this figure could represent an underestimate, as Core Housing Need across all communities in Canada dropped for the 2021 Census as result of temporary CERB payments during the COVID-19 pandemic were in effect.

Table 2. Interim HNR Estimated Units Need to Meet ECHN

Household Type	2021 Total DLC Households	Average ECHN Rate (2006 – 2021)	Estimated ECHN
Owners	4,870	n/a	n/a
Owners with a mortgage		1.95%	95
Renters	1,335	9.66%	129
Total New Units to Meet ECHN - 20 years			224
Total New Units to Meet ECHN – 5 years ⁴	56		

⁴ The total number of housing units for this component is distributed over 20 years, therefore the 20-year result is divided by 4 to calculate the 5-year number. Some components are relatively higher in the first 5 years, reflecting the urgency of addressing them, and so calculating the 5-year total is not as straightforward as simply dividing the 20-year number by 4.



Discrepancy between 2023 HNR and 2024 Interim HNR

In 2021, the 2023 HNR reported 250 households in ECHN, broken down into 135 renter households and 115 owner households. The Provincial HNR Method calculated a slightly different total of 235 households in ECHN: 140 renter households and 95 [owner] households with a mortgage.

The differences between these figures exist for two primary reasons.

- The 2023 HNR uses only 2021 census data, reflecting a single point in time. The Interim HNR averages ECHN
 data figures from four census reporting periods. As DLC's ECHN number has decreased over a series of census
 reports, the Interim HNR number reflects a lower amount. Averaging across multiple years helps smooth out
 temporary changes, such as the CERB payments during COVID-19, which temporarily increased incomes and
 reduced the number of renters counted as being in need.
- 2. The Provincial HNR Method assumes that to alleviate ECHN, not every household in ECHN requires a <u>newly constructed</u> housing unit. Rather, solutions such as making repairs, broadly adding more housing, and creating subsidy programs may be sufficient to alleviate ECHN. As such, the average amount from the previous 20-year time horizon is used as an estimate to forecast need for the following 20 years.

2.2 COMPONENT B: INDIVIDUALS EXPERIENCING HOMELESSNESS

Indicator Description

People experiencing homelessness (PEH) is a population not typically well captured in data sources such as the census. This component of housing need quantifies the supply of permanent housing units required for those currently experiencing homelessness (including visible and hidden homelessness). Under the HNR Method, the new provincial 5-and 20-year housing need estimates are based on 2021 data from the provincial Integrated Data Program (IDP), which estimates homelessness at a regional level by combining BC Housing shelter data with administrative data from individuals reporting 'no fixed address' and accessing Income Assistance and Disability Assistance programs. This is effectively data on the number of people who have accessed services and have no permanent home.

The IDP provides data on people experiencing homelessness at any point during the year, as a complement to the annual, one-day point-in-time (PiT) counts conducted by many local and regional governments. To be included in IDP counts, individuals must have received income assistance (i.e., BC Employment Assistance) and had no fixed address for three consecutive months or stayed in a BC Housing-affiliated shelter for at least one night, or both.

Interim HNR Estimated New Units Needed for PEH

To calculate the number of new homes needed for the current population of people experiencing homelessness (PEH), the Provincial HNR Method uses the regional estimate from the IDP. This estimate is then allocated to each municipality and electoral area within the region based on its share of the total regional population. For example, if a municipality makes up 10% of the regional population, it is assigned 10% of the regional homeless population through this method. The calculation assumes that each person experiencing homelessness requires one permanent housing unit. It should be noted that the HNR Method does not take account of where services are for the homeless opulation, the Method is an effort to make the share of providing support more regionally equitable. Municipal effort and/or contribution towards this component would need to be determined through policy or Council direction.

Using the provincial HNR Method, the interim HNR estimates that 89 new housing units specifically targeting PEH will be needed over the next 20 years.



Table 3. Interim HNR Estimate Units Needed to Meet Needs of PEH (Table 3)

Local Population						
Regional Population	#	% of region	Regional PEH	Proportional Local PEH		
218,525	15,625	7.15%	1244	89		
Total New Units to Homelessness	89					
Total New Units to Homelessness	44.5					

Discrepancy between 2023 HNR and 2024 Interim HNR

The 2023 HNR does not include specific homeless data for Lake Country, as there is no Point-in-Time homeless count undertaken or available that is specific to the municipality, and data on people experiencing homelessness in the District is limited. According to the 2023 HNR, feedback from local engagement suggests that there are few visible cases of homelessness in Lake Country, though hidden homelessness (like couch-surfing) may be more common (2023 HNR, p.38).

To address gaps in local data, the Provincial HNR Method uses regional estimates. By distributing these estimates based on population size, it helps balance differences in local government investment in services and housing for people experiencing homelessness. The regional approach to estimating homelessness also accounts for persons who may typically call the District of Lake Country home but have relocated to Kelowna or other surrounding municipalities to access services (or live in designated outdoor overnight shelter locations).

2.3 COMPONENT C: SUPPRESSED HOUSEHOLD FORMATION

Indicator Description

Suppressed household formation (SHF) refers to households that have not formed due to housing market pressures, including affordability and availability. Some examples of suppressed households include young adults living with their parents for longer periods into adulthood, renters unable to move into ownership due to cost, combined households (such as roommates or multiple couples sharing costs) or households that do not come to the region because of a lack of available or attainable housing. This calculation uses household formation rates from 2006—a time with fewer market pressures and lower prices—to estimate the number of potential households in 2021 if housing conditions had remained the same or become more favorable for forming new households.

Interim HNR Estimated New Units for Suppressed Household Formation

To estimate SHF, data from the 2006 census is used to determine headship rates by tenure and age group. A headship rate represents the percentage of people in each age and tenure group who are the primary heads of households, calculated by dividing the number of 2006 households by the population within each age and tenure category. The HNR Method uses headship rates based on 2006 Census data to calculate suppressed households, as this is the earliest date with compatible data, and the HNR method assumes that the housing market was less constrained at this time and there were fewer suppressed households.

Next, the numbers of *Potential Households* and *Suppressed Households* are calculated to understand how housing needs might have evolved under more favorable conditions. *Potential Households* represent the households that could have theoretically formed if the 2006 headship rates had remained stable. This figure is calculated by applying the 2006

⁵ Based on the Guidelines for Housing Needs Reports, the total number of housing units for this component is spread out over 10 years to address the urgent needs of this population. As a result, the 20-year figure is divided by 2 to determine the 5-year target.



headship rates to the 2021 census data for each age category and tenure type, giving an estimate of how many households might have formed if housing conditions (ie costs and availability) were similar to those in 2006.

Suppressed Households, on the other hand, measure the gap between the households that could have formed under 2006 headship rates and the actual number of households formed by 2021. The HNR Method estimates the gap of units between 2021 Potential Households and 2021 Actual Households to be the need for Suppressed Household Formation (SHF).

Based on the provincial HNR method, Lake Country will need approximately 228 new housing units by 2041 to fulfill the suppressed housing demand.

Table 4. Interim HNR Estimated Units Required to Address Suppressed Household Formation

Age Categories – Household	2021 Poten Household		2021 Households		2021 Suppress	lds	
Maintainers	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	23.94	35.91	50	70	-26.06	-34.09	0
25 to 34 years	412.74	240.76	425	310	-12.26	-69.24	0
35 to 44 years	927.89	209.52	875	240	52.89	-30.48	22.41
45 to 54 years	943.77	147.63	895	185	48.77	-37.37	11.4
55 to 64 years	1284.79	124.33	1,185	270	99.79	-145.67	0
65 to 74 years	1078.71	110.32	955	155	123.71	-44.68	79.03
75 years and over	610.85	94.79	485	105	125.85	-10.21	115.64
Total New Units to Meet Suppressed Housing Need - 20 years						228.49	
Total New Units to	Meet Suppre	essed Housin	g Need - 5 years	6			57

Discrepancy between 2023 HNR and 2024 Interim HNR

No comparable data points are included in the 2023 HNR as this measure has not been tracked or estimated locally. Table 4 (from the HNR Method) estimates the total number of suppressed households in the District of Lake Country between 2006 and 2021 totalled 228 households. Positive numbers indicate a potential shortage of housing units for a given age demographic. Ultimately, this may indicate that many individuals or families in these age groups may be unable to form independent households due to housing constraints, reflecting a shortage of suitable, affordable options.

The overall headship rate in Lake Country has increased since 2006 (37% to 39%, which reflects increased overall housing formation. Looking at individual categories by tenure, with the caveats described above, may provide more insight that the total figure and may provide some insight into where further investigation is warranted.

Looking at owners separately from renters, the method suggests there is 414 suppressed owner households (a tally of the figures in the "Owner" column. A number of factors that the HNR Method does not account for could explain these suppressed households. For owners, particularly in the 65+ age group, the creation of new Senior's Assisted Living or care homes in Lake Country since the 2006 census could result in a data skew; residents of these facilities are included in population counts, but these facilities are not counted towards housing units. The simplistic approach of the HNR Method would then assume household formation for these persons is suppressed.

⁶ The 5-year estimate is calculated in the same way as Component A. Since the total number of housing units for this component is spread over 20 years, the 20-year total is divided by 4 to determine the 5-year number.



The method suggests there is a surplus of 375 rental housing units. This is unlikely, given the low vacancy rate in the region, and the low proportion of renters in Lake Country (See Component E for further discussion on rental households). For renters, a large increase in secondary suites, due to new single-detached homes, that are not accounted for in census housing unit counts may contribute to errors in the data (resulting in census results showing renter households, but not an accompanying number of housing units being accounted for). The HNR Method does also not account for regional migration. An example would a young person moving out from their parents leaves the municipality to live in appropriate housing in another municipality). The lack of rental options will necessitate people moving to neighbouring municipalities with increased rental options. The Method also assumes, by using 2006 data as a comparison, that the housing market was balanced at that time. This may not be the case. A more nuanced investigation and custom data analysis would be required.

2.4 COMPONENT D: ANTICIPATED HOUSEHOLD GROWTH

Indicator Description

This component, anticipated household growth (AHG), quantifies the additional households required to accommodate an increasing population in Lake Country over the next twenty years.

Interim HNR Estimated New Units Needed to Address Anticipated Household Growth

This component of the calculation shows the number of units that will be required to accommodate estimated household growth in the District of Lake Country between 2021 and 2041. This growth projection is based on taking the average of two scenarios:

- A local growth scenario that is based on BC Stats population projections; these projections are based on births, deaths, in-migration and out-migration for a municipality. BC Stats population projections are calibrated for each municipality to account for migration and growth rates based on both historical trends and current federal immigration policy.
- A regional growth scenario that calculates the total number of anticipated households if a municipality follow projected regional growth rates.

According to the provincial HNR method, Lake Country will need an estimated 3,814 total new housing units to meet anticipated household growth by 2041.

Table 5. Interim HNR Estimated Units Need to Meet Anticipated Growth

Growth Scenarios	Regional Growth Rate	Households		New Units		
		2021	2041			
Local Household Growth	n/a	6,205	10,209	4,004		
Regionally Based Household Growth	58.40%	6,205	9,829	3,624		
Scenario Average				3,814		
Total New Units to Meet Household Growth Needs - 20 years						
Total New Units to Meet Household Growth I	Needs - 5 years ⁷	Total New Units to Meet Household Growth Needs - 5 years ⁷				

Discrepancy between 2023 HNR and 2024 Interim HNR

⁷ See the <u>Guidelines for Housing Needs Reports – HNR Method Technical Guidance</u> document for more information on how this is broken down to estimate the 5-year need.



The 2023 HNR projects a 3% household growth rate, following the medium growth scenario in the District's Official Community Plan (OCP). Based on this, the report estimates a need for 2,505 new housing units by 2031, or about 250 units annually. For comparison, the estimated 5-year need would be 1,250 new units, close to the Interim HNR's 5-year estimate of 1,126 units.

However, because Lake Country's growth rate is higher than the regional average, this projection may underestimate local demand. Averaging regional and local growth rates pulls the 20-year projection down, which could result in a lower estimate than a strictly local growth scenario would indicate, as noted in the 2023 HNR. The Demand Buffer (Component F) may however balance out this underestimation.

2.5 COMPONENT E: RENTAL VACANCY RATE

Indicator Description

A Rental Vacancy Rate Adjustment (RVRA) adds surplus rental units to restore local vacancy rates to levels representing a healthy and well-functioning rental housing market. Including a RVRA in calculations of housing need has been recommended by multiple sources, including the Expert Panel on Housing Supply and Affordability (BC/Canada) and CMHC. Typically, rates between 3% and 5% are considered healthy rates. The RVRA assumes that the total amount of housing being produced in a given location reflects a

The Interim HNR calculations uses a rate of 3%.

Interim HNR Estimated New Units Needed for a 3% Vacancy Rate

The provincial HNR Method relies on Primary Rental Market Vacancy Rate data from the Canada Mortgage and Housing Corporation (CMHC) to estimate the number of new units needed for a 'healthy and well-functioning rental housing market.'

In 2021, there were an estimated 1,335 renter households. The HNR Method calculates the additional number of new units needed as the difference between the units required for a healthy 3% vacancy rate (the Target Vacancy Rate) and the current estimated number of rental units (the Local Vacancy Rate). Local vacancy data for Lake Country is not available, so following the technical guidance provided by the province, the provincial vacancy rate of 1.4% was used to estimate the local estimated number of units.

Under the HNR Method, the District of Lake Country will need an estimated 22 new units to achieve a healthy rental vacancy rate of 3% by 2041. It is important to note that this projection assumes that adequate rental housing will also be provided to meet the current and future demands outlined in Components A, B, C, D, and E. For example, 21% of residents in Lake Country currently rent, a proportion that the 2023 HNR points out is much lower that provincial and regional statistics. Lake Country would still need to produce at minimum this proportion of new rentals over coming years, with the estimated need identified below in addition to this.

Table 6. Interim HNR Estimated Units Needed to Achieve a 3% Rental Vacancy Rate

	Vacancy Rate	Occupied	Renter	Estimated
		Rate	Households	Number of Units
Target Vacancy Rate	3%	97%	1,335	1,376
Local Vacancy Rate	1.40%	98.60%		1,354
Total New Units to Achieve 3% Vacancy F	Rate - 20 years			22
Total New Units to Achieve 3% Vacancy F	Rate - 5 years ⁸			5.5

⁸ Similar to components A, C, and F, the total number of housing units for this component is distributed over 20 years. Therefore, the 20-year result is divided by 4 to calculate the 5-year number.



Discrepancy between 2023 HNR and 2024 INTERIM HNR

The Interim HNR's projection of a need for 22 new rental units relies on assumptions about existing conditions in Lake Country that may not be correct. The method assumes that the number of housing units being produced annually to meet estimated need identified in this report would at least reflect or better yet improve upon the existing tenure ratio of renter and owner households in Lake Country (currently approximately 22% renters and 78% owners⁹). The method also substitutes provincial data for local information, as the vacancy rate in Lake Country is suppressed in CMHC/Census data given the small number of households and likelihood of inaccuracy.

The Interim HNR used a provincial vacancy rate of 1.4% to project the units needed to reach a 3% vacancy rate. Given the 2023 vacancy rate in neighbouring Kelowna (1.0% overall, and 0.8% in Kelowna North/Rutland). Using the 2023 Rental Vacancy Rate for the Kelowna North neighbourhood (Rutland), 0.8%, the calculation would show a 20 year need of 81 rental housing units.

The current number of renter households in Table 6, 1,335, reflects nearly 22% of the total households in the District. In contrast, the 2023 HNR indicates that Lake Country has only 71 purpose-built rental units (approximately)(p. 62), with most rental supply likely coming from the secondary rental market—a segment not included in the Interim HNR analysis likely due to tracking challenges and the unpredictability of availability. Privately owned rental units (secondary suites or private condos) cannot be counted as permanent rental stock. Availability of these rental units relies on the decisions of individual homeowners; owners may choose to use them for different purposes, such as AirBnb, children living at home, or conversion back to living space, or alternatively not include a secondary suite in the construction of a new home. For comparison, the City of Kelowna has a 35% renter population, and the Province of BC as a whole is 33% 10

Ultimately, the Interim HNR result should be interpreted as a very low amount, with actual need to improve the rental vacancy rate likely being much higher. It would be more accurate to estimate the number of needed rental units to be at least a continuation of the current breakdown of 78% owner and 22% renter households in Lake Country. This means that at least one out of every five new households produced annually would be a permanent rental unit – ideally purpose built (primary market) rental housing. If the current ratio of owners to renters was to be improved upon, this number would need to be higher.

Targeting purpose-built rental with policy and regulation (such as inclusionary zoning and incentives) is an important aspect of ensuring rental housing supply; the primary (purpose built) rental market is more secure housing, whereas the secondary market (individual ownership, usually basement suites or private apartments) is less secure and.

2.6 COMPONENT F: DEMAND BUFFER

Indicator Description

The final component of the HNR Method is the "demand buffer"—an additional number of housing units calculated to address demand beyond the minimum needed for current and future residents. The demand buffer is designed to ensure that the HNR Method, in calculating the total number of units needed over 5 and 20 years, accounts for units required to meet "healthy" market demand in municipalities. The demand buffer essentially builds in the extra capacity that is needed to meet healthy market demand – which is needed to provide more housing choices. This helps accommodate fluctuations in market conditions and supports a diverse range of housing options for residents. Examples of the kind of

¹⁰ Statistics Canada. 2023. (table). *Census Profile*. 2021 Census of Population. Statistics Canada Catalogue no. 98-316-X2021001. Ottawa. Released November 15, 2023.



⁹ District of Lake Country Housing Needs Assessment, 2023.

demand for extra capacity include households seeking homes closer to jobs and schools, growing families looking for larger homes, and seniors looking to downsize in their existing communities.

Interim HNR Estimated New Units Needed to Address the Demand Buffer

To determine the number of new units needed to address the "demand buffer," a demand factor is calculated for the municipality. This factor is based on the ratio between housing prices and housing density. This factor is then multiplied by the sum of the housing units calculated for Components A (housing units to address extreme core housing need), B (housing units for persons experiencing homelessness), C (housing units to address suppressed household formation), and E (housing units to increase the rental vacancy rate) to determine the additional local housing demand. The figure used for the demand factor for Lake Country (1.39 in Table 7 below) is provided by the Province. The exact methodology for determining the demand factor is not provided by the Province, but a higher demand factor represents higher density and lower cost.¹¹

Using the provincial HNR Method, Lake Country will need an estimated 784 new units to address local demand over the next 20 years (2021-2041).

¹¹ For comparison, Kelowna has a demand factor of 0.39, Vernon 0.50, West Kelowna 1.23, and Peachland 0.98. If Kelowna's demand buffer was substituted into the calculation for Lake Country, the resulting figure for the demand buffer calculation of estimated need would be much lower. This reflects the availability of higher density and lower cost housing in Kelowna.



Table 7. Interim HNR Estimated Units Needed to Address the "Demand Buffer"

Component	Result
A. Extreme Core Housing Need	224
B. Persons Experiencing Homelessness	89
C. Suppressed Household Formation	228
E. Rental Vacancy Rate Adjustment	22
Total	564
Demand Factor	1.39
Total New Units to Address Demand Buffer - 20 years	784
Total New Units to Address Demand Buffer - 5 years 12	196

Discrepancy between 2023 HNR and 2024 Interim HNR

This component is a new requirement of HNRs and was not included in the 2023 HNR, contributing to differences in the number of units estimated to meet housing needs by 2041.

2.7 SUMMARY OF TOTAL 5-YEAR AND 20-YEAR HOUSING NEED

For the purposes of calculating 20-year housing need using the HNR Method, the total number of new housing units for the applicable municipality is the sum of the six components rounded to the nearest whole number. For calculating the 5-year housing need, components A, C, E, and F are straightforward: the total number of housing units for each is distributed over 20 years, so the 20-year total is divided by 4 to get the 5-year figure. However, for components B (Persons Experiencing Homelessness) and D (Anticipated Growth), the HNR Method is different, as these components are assumed to require a higher number of units in the first 5 years to address more urgent needs and latent demand. Details of these calculations are contained in the description of each component.

Table 8 below includes a summary of each component, and includes the total 5 year and 20 year estimated housing need that the HNR Method produces. The figure for 20 year housing need is the number of housing units that zoning must accommodate, as described in 1.1Implications for OCP and Zoning.

Table 8. Interim HNR Summary of Estimated New Units Needed; 5 and 20-Year Need

Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	56	224
B. Persons Experiencing Homelessness	44	89
C. Suppressed Household Formation	57	228
D. Anticipated Growth	1,126	3,814
E. Rental Vacancy Rate Adjustment	6	22
F. Additional Local Demand	196	784
Total New Units - 5 years	1,485	
Total New Units - 20 years	5,162	

¹² Similar to components A, C, and E, the total number of housing units for this component is distributed over 20 years. Therefore, the 20-year result is divided by 4 to calculate the 5-year number.



3.0 ALIGNING FINDINGS TO THE PREVIOUS HNR

For many communities, including the District of Lake Country, the HNR Method calculates a different number of estimated housing units needed than those identified in existing HNRs. This is due to the introduction of new components of estimated housing need, such as additional household demand and an estimation of households that have not formed due to unaffordability ('suppressed household formation'), as well as different methods undertaken to arrive at unit estimates.

Differences between reports and methods should not be interpreted as correct or incorrect. The new HNR Method is an estimate, and follows a standardized approach intended to be applicable across many different geographics. It also includes new categories not previously used as a means to draw attention to imbalances in the housing market and resulting needs (such as suppressed household formation, rental housing vacancy adjustment and additional local demand). Whereas the HNR method is the same across all communities and may result in anomalies. Previous HNRs were undertaken specific to each community, with variations in data availability, project scope, and approach taken. The previous HNR did not assigned specific estimates of housing need to categories at the same level of detail as the HNR method.

Identifying need for key target populations and demographics, across different types and tenures of housing, is critical to informing housing policy. Policies and practices should support this intention of the HNR method, which ultimately is intended to inform the effort and focus of action towards specific housing need. For example, the level of effort towards non-market housing will be substantially different on a unit-by-unit basis as opposed to market housing, and the promotion of purpose built market rental housing will require specific land use policy and possibly additional incentives.

Differences between estimates for each component of the Interim HNR and the previous 2023 HNA were discussed in preceding sections. A summary comparison of those differences is provided in **Table 9** below. The results of the Interim HNR method for each component and the most comparable data point (where available) from the 2023 HNR is included.

Table 9 2023 HNR and 2024 Interim HNR Data Compared

Component	HNR (2023)	Interim HNR (2024) ¹³	
		5-Year:	20-Year
	2021 – 2036 Estimate	(2021 – 2026) Estimate	(2021 – 2041) Estimate
A. Extreme Core Housing Need	250	56	224
B. Persons Experiencing Homelessness	N/A	44	89
C. Suppressed Household Formation	N/A	57	228
D. Anticipated Growth	3075 by 2036	1,126	3,814
E. Rental Vacancy Rate Adjustment	71 purpose-built units	6	22
F. Additional Local Demand	N/A	196	784
Total New Units – 5 years	1,250 ¹⁴	1,485	
Total New Units – 20 years			5,162

¹⁴ For this comparison, it was assumed that 1,250 new housing units would be needed over five years, based on projections from the 2023 Housing Needs Report (HNR). The estimate comes from page 56 of the report, which states: "To accommodate this growth and address existing housing need, it is estimated that a minimum of 2,505 new housing units are needed by 2031, which reflects an average of approximately 250 units per year." If the need for 250 new units per year stays the same, the total projected need over a 5-year period would be 1,250 units (250 units per year × 5 years).



 $^{^{\}mbox{\scriptsize 13}}$ The estimates are rounded to the nearest whole number.

Unlike the District's existing 2023 HNR, the Interim Housing Needs Report and HNR Method do not identify nor calculate housing need based on income levels or unit size. This is a much more nuanced analysis which often requires investigation at a local level, combined with additional datasets and analysis.

The existing 2023 HNA identified that a total of approximately 30% of all new housing units will need to be priced at or below an equivalent monthly cost of \$1,250, to address the need of households making less than \$50,000 per year. This was based on household income statistics specific to the District Lake Country. Units at this price would fall into the category of below-market, and would require some amount of external subsidy (government support or otherwise) to be feasible.

Components A and B (Extreme Core Housing Need, Housing to Persons Experiencing Homeless) would be within this category and would require deep subsidy to be achievable. However, the total 5-year estimate for these two components – an estimated 100 housing units in total - forms just less than 7% of the identified total 5-year housing need of 1,485 units. As such, a further 26% percent of the remaining identified would also need to be below-market housing and subsidized in some form.

The remaining 70% of estimated units would fall into the market housing category, and then divided into rental and ownership. As discussed in Section 2.5, Component E: Rental Vacancy Rate, The HNR method does not account for existing proportions of rental tenure and whether they are higher or lower than regional or provincial figures.

To assist with interpretation of the results of the Interim HNR, a modified version of the 5 year housing estimate has been adapted, to show how the Interim HNR's individual components of housing need could be applied across the housing continuum, and across households of different incomes levels. This interpretation is informed by the following data in the 2023 HNR:

- Table 16 on Page 59, "Housing Unit Need Estimates by Household Income)."
- Statements of Key Areas of Local Need
- Census Data on the proportion of rental households (22% as of 2021).

Using this data, the following key points and assumptions were incorporated:

- All households in extreme Core Housing Need would require deep subsidies.
- Reflecting that 33% of all households in Lake Country make less than \$50,000, all of Component A, and 33% of the total of Components C and D would require subsidy and be below-market or non-market housing.
- To reflect the provincial rate of 33% renter households, 33% of the balance of Component C and D, as well as 33% of Component F, and the total of Component E, are assigned as market rental housing.
- The balance of Components C, D and F are assigned to market (ownership) housing.

This is shown in Table 10, below. This table provides an estimate of the number of housing units required over 5 years for four (4) different target categories of housing: housing for those experiencing or at risk of homelessness, subsidized affordable rental units for low income households and those in extreme core housing need, market rental units, and market ownership units. Additionally, the table indicates which of the components from the Interim HNR would fall within each housing category. Lastly, the corresponding "Key Areas of Need" from the 2023 Interim HNR are indicated.



Table 10: 2024 Interim HNR Data by Target Housing Type and Tenure

Estimated Housing Needs by Type and Tenure	Estimated 5 Year Housing Units Needed	Corresponding Interim HNR Component	Corresponding 2023 HNR Key Areas of Need
Shelter beds, supportive, and transitional housing	44	В	Shelters for Individuals Experiencing and at Risk of Homelessness
Affordable rental housing units (Subsidized, below market and non-market housing targeting households making \$50,000 – \$60,000 or less a year)	450	A, C, D	 Affordable Housing Special Needs Housing Housing for Seniors Housing for Families Housing for One Person Households Housing for Workers
Market rental housing units	331	C, D, E, F	 Rental Housing Housing for Families Housing for Seniors Housing for One Person Households Housing for Workers
Market ownership housing units	660	C, D, F	Housing for Families
Total 5 Year Housing Needs (2024-2029)	1,485		

Source: Adapted from Interim HNR Table 8, 2023 HNR Table 15, 2023 HNR "Key Areas of Local Need"

The 2023 HNA continues to be a relevant source of information to inform specific target demographics and distribution of housing based on needed size and cost. In particularly, the Key Areas of Local Need, including affordable housing, rental housing, special needs housing, housing for seniors, families, workers, small (1 bedroom) households, and those experiencing homelessness, remain highly relevant. These statements are invaluable to informing the specific needs of housing that falls within each component of the Interim HNR, and should continue to be used to inform decision-making in this regard.



4.0 LIST OF ACTIONS TAKEN SINCE THE 2023 HNR

Interim Housing Needs Reports (Interim HNRs) must include a list of actions each municipality has taken to address housing needs since their latest Housing Needs Report (HNR), as specified in Section 790(3)(b)(ii) of the *Local Government Act*.

The following section presents a chronological summary of actions taken by the District of Lake Country which support housing development since receiving the current HNR in June 2023.

- December 2023: Was successfully awarded a \$25,000 grant from Economic Trust of the Southern Interior (ETSI-BC) Regional Transportation Enhancement (RTE) funding program towards DLC's Integrated Transit Strategy: Phase 3. The purpose of the Integrated Transit Study (Phase 3): to develop an implementation plan for prioritized and community-approved solutions to improve mobility in the community. The implementation plan would include infrastructure improvements, costing, phasing, marketing and branding necessary to achieve the District's goal of increasing transit ridership to 10%. The implementation plan is scheduled for completion in December, 2024.
- January 2024: During a Council meeting in January 2024, resolution 2022-05-095 was moved and second, reading: Staff be directed to report back on the creation and implementation of an affordable housing policy in Lake Country be reconfirmed as a priority and staff resources directed to its completion at the time of the Provincially mandated review of the Official Community Plan. Discussions on this topic are ongoing.
- May 2024: Establishment of a Revitalization Tax Exemption Program aimed at purpose built rental housing.
- **June 2024:** Council adopted Purpose-Built Rental Housing Incentive Bylaw 1232, 2024. The tax exemption incentive will assist builders taking on rental housing projects in Lake Country.
- June 2024: Council adopted Bylaw 1225, 2024, amending the Official Community Plan (OCP) to expand
 exemptions for Development Permit Areas (DPAs) and consolidate certain DPAs. This change aims to
 streamline development approvals by establishing clear, non-discretionary criteria for interim DP exemptions
 as the OCP undergoes a comprehensive review.
- **July 2024:** Council adopted Bylaw 1238, 2024 which amends Zoning Bylaw 561, 2007 to accommodate the Province's new Small-Scale Multi-Unit Housing (SSMUH) legislation (Bill 44) and enabling additional housing units with permissive zoning.
- **July 2024:** Council adopted Bylaw 1227, 2024, an updated Development Approval Procedures Bylaw to align with other recent updates and amendments. This update helps to streamline the process by simplifying the development process and clarifying language.
- August 2024: Council approved \$14,900 of funding for the DLC to participate in the 2024 Regional Household Travel Survey being conducted by the Sustainable Transportation Partnership of the Central Okanagan (STPCO). The survey results are expected to help guide the DLC to shaping housing policies, particularly for areas near transit infrastructure and in terms of parking requirements. Data from this survey will include mode and choice of travel, household trips, travel patterns and trip purposes, as well as broader demographic conclusions. This will serve to update the Regional Travel Demand Model, which is a key tool to support the planning and design of the regional transportation infrastructure needed to connect the whole area, and further inform the short- and long-term vision for community mobility improvements and transit demand planning, as well as asset management and capital project planning.



5.0 STATEMENT ON HOUSING NEAR TRANSIT AND ACTIVE TRANSPORTATION INFRASTRUCTURE

The Interim HNR must include a statement regarding the need for housing in close proximity to transportation infrastructure that supports walking, bicycling, public transit, or other alternative forms of transportation, as per Local Government Act section 790(3)(b)(iii). The balance of this section is provided to fulfill this need.

Context

Historical patters of growth in Lake Country have been rural in nature, with growth concentrated in the long-established communities of Carrs Landing, Winfield, Okanagan Centre, and Oyama. Since incorporation in 1995, master-planned neighbourhoods in formerly unincorporated areas between the four historical centres have also begun to accommodate growth. The District's growth management goals are to emphasize infill and the intensification of land use in locations that make the best use of existing infrastructure, within the Urban Containment Boundary.

Transportation that is a viable and safe alternate to driving in Lake Country includes;

- Regional Bus service with by Route 90 "UBCO Vernon" providing service to the north to the City of Vernon, and Route 23 "Lake Country" providing service to the south to the Kelowna Airport and UBCO
- Local Bus service by Route 32 "The Lakes", providing service between the Town Centre and "The Lakes" neighbourhood
- An extensive walking and cycling network within the Town Centre, with dedicated cycling lanes connecting the Town Centre to the Lakes development and Oyama Neighbourhood
- Okanagan Rail Trail connections between Oyama/Winfield and the Town Centre via the Okanagan Rail Trail. Potential future connection to Kelowna via the Okanagan Rail Trail, pending outstanding agreements and right-of-way acquisition/development.

Alternative transportation infrastructure connecting to the Carrs Landing neighbourhoods and other development or rural areas is currently limited however future connections are identified in the Master Mobility Plan.

Statement:

The existing Official Community Plan Goal 5.1.1 recognizes the need to develop housing in proximity to transportation alternatives by identifying the Town Centre as the residential, employment, and cultural core of the community. Additional housing density is planned for this area, in light of existing concentrations of employment lands and existing alternative transportation infrastructure. The District of Lake Country recognizes the need to continue to prioritize the development of new housing in the Town Centre neighbourhood, where existing alternative transportation infrastructure and public transit is available. Integrating housing with alternative transportation options is essential to sustainable community growth, as it helps to reduce vehicle traffic on roads, lower emissions, improve social equity, and enhances quality of life among residents. The District of Lake Country further acknowledges the need to strengthen and improve alternative transportation connections between the Town Centre and existing neighbourhood centres.



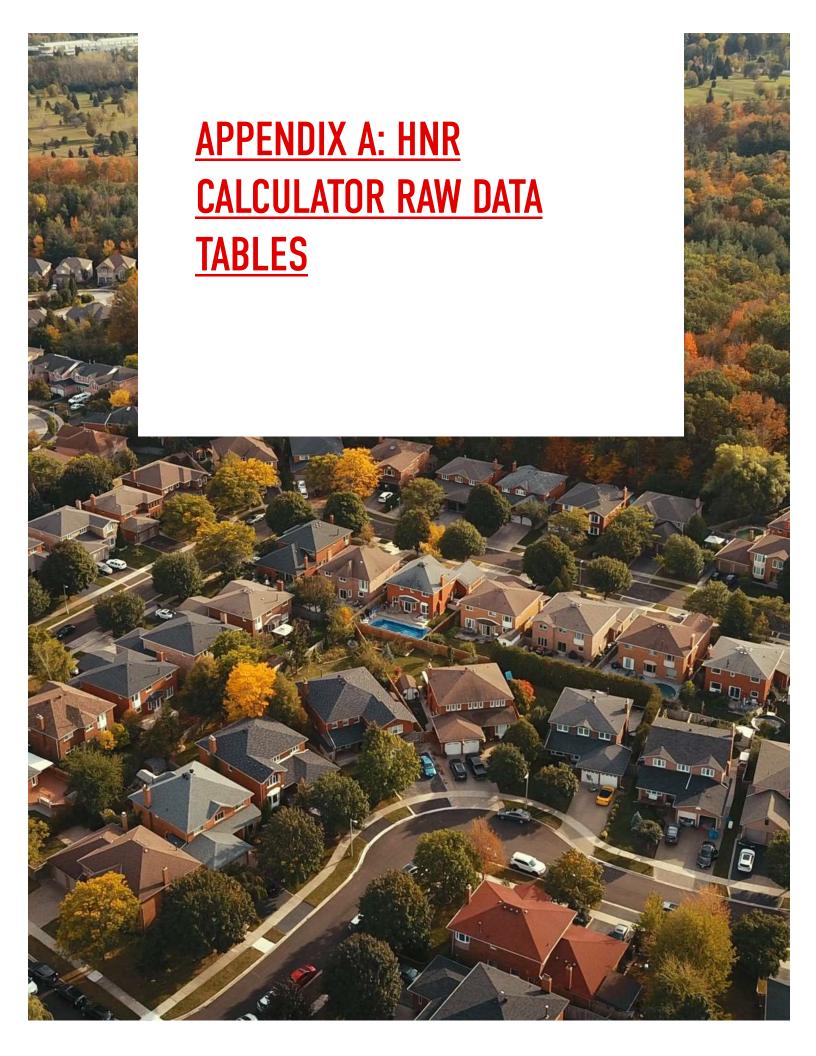
The District of Lake Country also acknowledges the need for expanded Transit services to support housing growth, and will continue to pursue transit system investments with higher levels of government.

5.1 HOUSING AND TRANSPORTATION POLICY OPPORTUNITIES:

The following opportunities and considerations are provided as potential future policy options to consider in the pursuit of increasing housing development near alternative transportation infrastructure. Many of these also support the creation of a new housing opportunities across the continuum of housing types and tenures.

- Initiation of a land use inventory throughout the Town Centre to identify underdeveloped lands and explore barriers to redevelopment;
- Consider development of inclusionary zoning policies specific to the Town Centre area in line with new Bill 16 permissions, targeting minimum bedroom count, affordability parameters, or tenure;
- Pre-zoning of lands for multi-family and/or rental tenure to meet estimated 20-year housing need, particularly where pre-serviced lands and access to transportation alternatives exists;
- Exploration of partnership opportunities to develop, lease, or sell (with conditions, such as a housing agreement) municipally owned land for identified needed forms of housing.
- Inclusionary zoning in the Town Centre that requires needed housing to be developed in conjunction
 with any commercial and/or employment lands designated 'Mixed Use' or 'Mixed Use Commercial'
 by existing OCP land use designations. This avoids lands in close proximity to transportation
 infrastructure being developed without new housing.
- Consider reduced parking requirements in conjunction with other policy options such as provision of car-share vehicles, pre-payment of transit passes, proximity to employment lands, or reducing requirements when parking cash-in-lieu is provided, which can later be used to fund other transportation/parking infrastructure and initiatives.
- Work with the development community to support development or redevelopment of housing within
 walking distance of daily amenities, such as groceries, daycares, elementary schools, and existing
 employment lands.
- Establish a fast-track process for development applications that address one or more of the preceding conditions.





6.0 APPENDIX A: DATA TABLES

Based on new regulations developed by the Province of B.C., municipalities are now required to develop a multi-component assessment of housing need to determine the 5 and 20-year housing needs to be accommodated through OCPs using the Housing Needs Report (HNR) Method.

The "HNR Method" is a provincially established and standardized approach that local governments must use to calculate the number of housing units their communities will need over 5 and 20 years. Technical Guidance for the HNR Method is available on the Province's website.¹⁵

The HNR Method consists of six components (A-F), which are added together to provide the total number of housing units needed in the District of Lake Country. The components are as follows:

- A. The number of housing units for households in extreme core housing need
- B. The number of housing units for individuals experiencing homelessness
- C. The number of housing units for suppressed households
- D. The number of housing units for anticipated household growth
- E. The number of housing units required to increase the rental vacancy rate to 3%
- F. The number of housing units that reflects additional local housing demand ("demand buffer").

The following tables are the direct output of the HNR Calculator and reference the steps identified in the HNR Technical Guidance document provided by the Province of BC. These tables are the raw data used to arrive at the 5 and 20 year projections. Explanations of each component are contained in the body of the report.

6.1 COMPONENT A: EXTREME CORE HOUSING NEED (ECHN)

The following tables calculate the new homes required to meet existing Extreme Core Housing Need (ECHN) according to provincial guidelines.

Table 1a. Owner and Rental Households

Total number of owner and renter households in the four previous census years (Step 1)

Total Households	2006	2011	2016	2021
Owners	3070	3680	3990	4870
Renters	570	810	1105	1335

¹⁵ hnr_method_technical_guidelines.pdf (gov.bc.ca)



District of Lake Country | C

Table 1b. Extreme Core Housing Need

Total number of owner and renter households in ECHN in the four previous census years, with average ECHN rate. Data for owners with a mortgage is only available for 2021 (Step 2).

	2006		2011		2016		2021		
Extreme Core Housing Need	#	% of total	#	% of total	#	% of total	#	% of total	Average ECHN Rate
Owners with a mortgage	n/a	,	n/a		n/a		95	1.95%	1.95%
Renters	35	6.14%	105	12.96%	100	9.05%	140	10.49%	9.66%

Table 2 2021 ECHN Total

Total estimated number of owner and renter households in ECHN in 2021. (Table 1a + Table 1b) (Steps 3 and 4).

Total Households	2021 Households	Average ECHN Rate	Households in ECHN
Owners	4,870	n/a	n/a
Owners with a mortgage		1.95%	95
Renters	1,335	9.66%	128.96
Total New Units to Meet ECHN - 20 years	223.96		

6.2 COMPONENT B: INDIVIDUALS EXPERIENCING HOMELESSNESS

Table 3. Homes for People Experiencing Homelessness (PEH)

Estimated number of homes required to meet the need of existing PEH households as a proportion of the regional need (Steps 1-3).

Local Population						
		% of				
Regional Population	#	region	Regional PEH	Proportional Local PEH		
218,525	15625	7.15%	1244	88.95		
Total New Units to Homelessnes	88.95					



6.3 COMPONENT C: SUPPRESSED HOUSEHOLD FORMATION

Table 4a. Age of Household Maintainer

Total number of owner and renter households in 2006 by age of primary household maintainer (Step 1).

Age – Primary Household Maintainer 2006 Categories	2006 Households Owner	2006 Households Renter
Under 25 years	20	30
25 to 34 years	180	105
35 to 44 years	620	140
45 to 54 years	895	140
55 to 64 years	620	60
65 to 74 years	440	45
75 years and over	290	45

Table 4b. Owner & Renter Age of Household Maintainer

Total number of owner and renter households in 2021 by age of primary household maintainer (Step 1, cont'd).

Age – Primary Household	2021 Households Owner	0004 Haveshalds Banton
Maintainer 2006 Categories		2021 Households Renter
Under 25 years	50	70
25 to 34 years	425	310
35 to 44 years	875	240
45 to 54 years	895	185
55 to 64 years	1185	270
65 to 74 years	955	155
75 to 84 years	410	80
85 years and over	75	25



Table 6. Population by Age Category in 2006 and 2021

Population by age category in 2006 and 2021 (Step 2).

		2006		2021	
Age Categories – Household Maintainers	Age Categories – Population	All Categories	Summed Categories	All Categories	Summed Categories
15 to 24 years	15 to 19 years	770		805	
	20 to 24 years	500	1270	715	1520
25 to 34 years	25 to 29 years	375		800	
	30 to 34 years	410	785	1000	1800
35 to 44 years	35 to 39 years	615		1165	
	40 to 44 years	855	1470	1035	2200
45 to 54 years	45 to 49 years	955		920	
	50 to 54 years	880	1835	1015	1935
55 to 64 years	55 to 59 years	745		1315	
	60 to 64 years	570	1315	1410	2725
65 to 74 years	65 to 69 years	405		1130	
	70 to 74 years	370	775	770	1900
75 years and over	75 to 79 years	260		540	
	80 to 84 years	115		240	
	85 years and over	60	470	170	990

Table 6. 2006 Headship Rate

2006 headship rate in each age category for both renters and owners (Step 3).

Age Categories –	2006 Households		2006 Population	2006 Headsh	p Rate
Household Maintainers	Owner	Renter	Total	Owner	Renter
15 to 24 years	20	30	1270	1.57%	2.36%
25 to 34 years	180	105	785	22.93%	13.38%
35 to 44 years	620	140	1470	42.18%	9.52%
45 to 54 years	895	140	1835	48.77%	7.63%
55 to 64 years	620	60	1315	47.15%	4.56%
65 to 74 years	440	45	775	56.77%	5.81%
75 years and over	290	45	470	61.70%	9.57%



Table 7. Potential 2021 Headship Rates

Potential 2021 headship rate of each age category for both renters and owners if the headship rate from 2006 remained constant (Step 4).

Age Categories –	2006 Headship Rate		2021 Population	2021 Potential Households		
Household	Owner	Renter	Total	Owner	Renter	
Maintainers						
15 to 24 years	1.57%	2.36%	1520	23.94	35.91	
25 to 34 years	22.93%	13.38%	1800	412.74	240.76	
35 to 44 years	42.18%	9.52%	2200	927.89	209.52	
45 to 54 years	48.77%	7.63%	1935	943.77	147.63	
55 to 64 years	47.15%	4.56%	2725	1284.79	124.33	
65 to 74 years	56.77%	5.81%	1900	1078.71	110.32	
75 years and over	61.70%	9.57%	990	610.85	94.79	

Table 8. Suppressed Households

Number of suppressed households by subtracting actual households in 2021 from potential households in 2021, by age category (Steps 5 and 6).

Age Categories – Household	2021 Potential Households		2021 Households		2021 Suppressed Households		
Maintainers	Owner	Renter	Owner	Renter	Owner	Renter	Total
15 to 24 years	23.94	35.91	50	70	-26.06	-34.09	0
25 to 34 years	412.74	240.76	425	310	-12.26	-69.24	0
35 to 44 years	927.89	209.52	875	240	52.89	-30.48	22.41
45 to 54 years	943.77	147.63	895	185	48.77	-37.37	11.4
55 to 64 years	1284.79	124.33	1185	270	99.79	-145.67	0
65 to 74 years	1078.71	110.32	955	155	123.71	-44.68	79.03
75 years and over	610.85	94.79	485	105	125.85	-10.21	115.64
Total New Units to Meet Suppressed Housing Need - 20 years						228.49	



6.4 COMPONENT D: ANTICIPATED HOUSEHOLD GROWTH

Table 9. Regional Population

20-year population projection and growth rate for the RDCO (Step 1).

Regional District Projections	2021	2041	Regional Growth Rate
Households	94,335	1491431	0.584

Table 10. 20-Year Housing Need

Number of new homes needed in next 20 years, calculated with the average of municipal and regional growth projections (Steps 2-5).

Growth Scenarios	Regional Growth Rate	Households		New Units
		2021	2041	
Local Household Growth	n/a	6,205	10,209	4,004.00
Regionally Based Household Growth	58.40%	6,205	9,829.01	3,624.01
Scenario Average				3,814.00
Total New Units to Meet Household Growth				3814.00
Needs - 20 years				

6.5 COMPONENT E: RENTAL VACANCY RATE OF 3%

Table 11. Rental Deficit

Difference between existing rental homes and the total number required for a 3% vacancy rate (Steps 1 – 4).

	Vacancy Rate	Occupied Rate	Renter Households	Estimated Number of Units
Target Vacancy Rate	3%	97%	1,335	1376.29
Local Vacancy Rate	1.40%	98.60%		1353.96
Total New Units to Achieve 3% Vacancy Rate - 20 years				22.33



6.6 COMPONENT F: DEMAND BUFFER

Table 12. Additional Demand

Additional demand derived from applying the demand factor to Component A, B, C & E totals (Steps 1 and 2).

Component	Result
A. Extreme Core Housing Need	223.96
B. Persons Experiencing Homelessness	88.95
C. Suppressed Household Formation	228.49
E. Rental Vacancy Rate Adjustment	22.33
Total	563.73
Demand Factor	1.39
Total New Units to Address Demand Buffer - 20 years	784.41

6.7 TOTAL 5-YEAR AND 20-YEAR HOUSING NEED

The calculation of 5-year housing need is based on the 20-year calculation for each of the six components of current and anticipated need described above.

The 5-year total number of new housing units for the applicable municipality or regional district electoral area (EA) is the sum of the six components, rounded to the nearest whole number.

Note: some components are relatively higher in the first 5 years, reflecting the urgency of addressing them, and so calculating the 5-year total is not as straightforward as simply dividing the 20-year number by 4.

Table 13. Total New Units, 5 and 20-Year Need

Component	5 Year Need	20 Year Need
A. Extreme Core Housing Need	55.99	223.96
B. Persons Experiencing Homelessness	44.47	88.95
C. Suppressed Household Formation	57.12	228.49
D. Anticipated Growth	1,126.22	3814
E. Rental Vacancy Rate Adjustment	5.58	22.33
F. Additional Local Demand	196.1	784.41
Total New Units - 5 years	1,485	
Total New Units - 20 years	5,162	







RDCO HOUSING NEEDS REPORT

Electoral Area East, Electoral Area West, Westbank First Nation (Tsinstikeptum 9 and 10), and Okanagan Indian Band (Duck Lake 7)

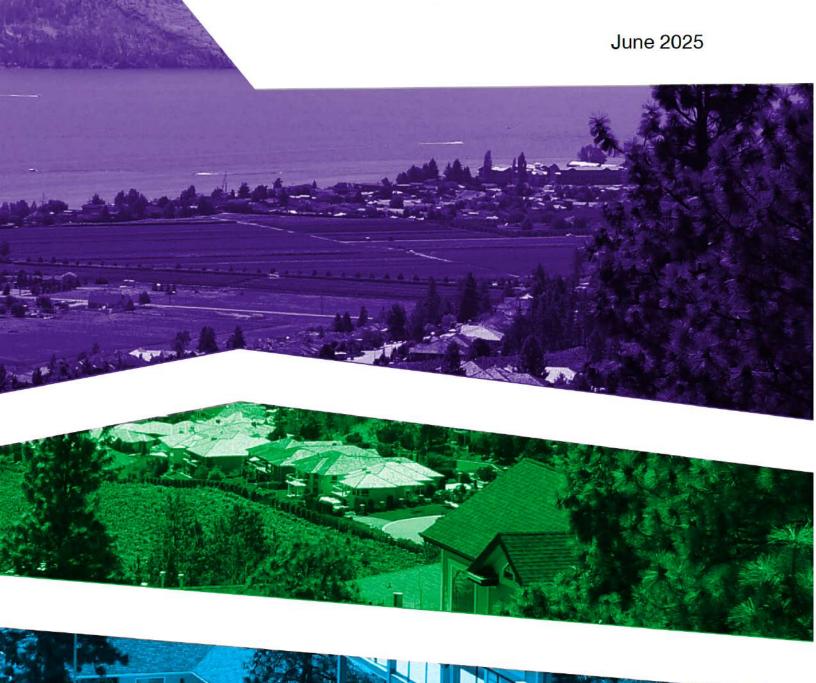


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Executive Summary

Like most regions in British Columbia, the Central Okanagan is facing increasing housing pressures driven by population growth, changing demographics, and persistent affordability challenges. New provincial housing legislation focuses on proactive planning for housing and requires all local governments to develop reports to estimate future housing needs. The Regional District of Central Okanagan engaged CitySpaces Consulting to develop a housing needs report that identifies housing trends and gaps focused on its electoral areas (Central Okanagan East and Central Okanagan West) and First Nations communities of Westbank First Nation (WFN) and Duck Lake 7 (Okanagan Indian Band/OKIB).

This report follows the provincially mandated Housing Needs Report Method to assess current and future housing needs over five- and 20-year periods in Central Okanagan East and West. Separate analysis is included for First Nations communities, which are not covered by the standard method.

Key Findings

The Regional District of Central Okanagan, including its electoral areas and First Nations communities, is experiencing evolving housing needs influenced by population growth and changing household characteristics. The electoral areas function as distinct, low-density communities that appeal to residents seeking a rural lifestyle and larger properties. Predominantly comprising single-detached units – 77% in Electoral Area East and 96% in Electoral Area West – the areas are particularly attractive to retirees and individuals seeking vacation or secondary homes. As a result, the housing needs in these areas are shaped by higher proportions of older residents and homeowners.

The gap between current housing supply and projected housing demand in the electoral areas is driven by the following key factors:

- An undersupply of rental housing despite modest growth in the renter population;
- An aging population with no existing supportive housing developments targeted towards seniors;
 and,
- The challenge of balancing future housing needs and supplying diverse housing options within a rural context while maintaining the community's desire for low-density residential character.

First Nations communities within the region are experiencing distinct housing and population trends. Between 2006 and 2021, WFN saw significant growth, with its population increasing by 76%, driven in part by residential development and its urban location. In contrast, Duck Lake 7 experienced a population decline of 4% over the same period. The contrasting trends underscore the impact of geographic context, with WFN's accessibility and new housing supply enhancing its appeal, while the remoteness and service-limiting setting of Duck Lake 7 has potentially limited its ability to attract new residents.

Table 1 and Table 2 show the Housing Needs Report Method results for Electoral Area East and Electoral Area West. The tables and findings in this report are consistent with the RDCO's Interim Housing Needs Report developed in November 2024. The housing unit estimates for Electoral Area East is 381 units over five-years and 1,245 units over 20-years. For Electoral Area West, the housing unit estimates are 304 units over five-years and 1,004 units over 20-years. The housing unit estimates help local and regional governments understand future needs and guide strategies addressing housing types and sizes. Coordinated efforts will be essential to meet the diverse housing needs across the Central Okanagan.

Table 1: 5- and 20-year Housing Needs Estimates, Electoral Area East

Component	Description	5-year	20-year
Α	Extreme Core Housing Need	7.4	29.5
В	Persons Experiencing Homelessness	12.1	24.2
С	Suppressed Household Formation	49.6	198.5
D	Anticipated Household Growth	311.3	990.0
Е	Rental Vacancy Rate Adjustment	0.6	2.6
F	Demand Factor	n/a	n/a
	Total Dwellings	381	1,245

Table 2: 5- and 20-year Housing Needs Estimates, Electoral Area West

Component	Description	5-year	20-year
Α	Extreme Core Housing Need	11.9	47.8
В	Persons Experiencing Homelessness	8.2	16.5
С	Suppressed Household Formation	45.4	181.5
D	Anticipated Household Growth	237.8	756.3
Е	Rental Vacancy Rate Adjustment	0.6	2.3
F	Demand Factor	n/a	n/a
	Total Dwellings	304	1,004

Introduction

Housing is a fundamental human need and a cornerstone of both community wellbeing and economic resilience. Across British Columbia, communities are under increasing pressure to provide housing that is affordable, suitable, and attainable. The Central Okanagan is not immune to these pressures and, with persistent supply constraints and broader economic challenges, the Regional District of Central Okanagan (RDCO) is focused on understanding community housing needs and gaps. Ensuring the housing supply keeps pace with demand – while also meeting the diverse needs of residents across all stages of life – is essential to supporting inclusive, livable communities.

Renowned for its natural beauty, abundant recreational opportunities, and a unique blend of urban amenities and rural landscapes, the Central Okanagan is a highly desirable place to live. This desirability continues to draw new residents while long-time community members form new households, contributing to shifts in housing needs. Understanding the region's evolving demographics and housing needs is vital to informed planning and decision-making that supports sustainable growth and the future housing landscape of the region.

Within this context, the RDCO engaged CitySpaces Consulting to prepare an Interim Housing Needs Report (IHNR) in Fall 2024, aligning with provincial deadlines. This project builds from the IHNR and provides a Full Housing Needs Report for the RDCO's Electoral Areas and First Nation communities:

- This report introduces the legislatively-mandated 'HNR Method' (HNRM)¹ to estimating current and future housing need in communities across British Columbia and provides an overview of housing needs and gaps across the RDCO Electoral Areas and First Nation communities.
- The report addresses the HNR requirements across four communities within RDCO: Central Okanagan East (EA East), Central Okanagan West (EA West), Duck Lake 7 (Okanagan Indian Band), and Westbank First Nation (Tsinstikeptum 9 and Tsinstikeptum 10).

The HNRM does not apply to, nor is it legally required for, First Nations communities. The housing unit needs estimates do not account for housing needs in First Nations communities within the RDCO, including Okanagan Indian Band and Westbank First Nation. This is because the necessary data for the HNRM is not available for reserve communities; Statistics Canada does not collect or provide the option to collect rental housing data or core housing information from reserves. Given the limitations of the HNRM for reserve communities, it is important to review Housing Needs Reports and Strategies produced by First Nations using distinct methodologies to determine unit need estimates (i.e., Westbank First Nation Housing Strategy).

Methodology & Structure

The methodology for this report includes HNRM calculations, detailed in the HNRM Results section (Page 24), as well as key informant interviews with RDCO staff, representatives from First Nations

1. Section 11 of Bill 44 – 2023 introduces Section 473.1 and refers to the HNR Method as the 'applicable method.'

communities, local realtors, and Interior Health staff. Engagement with staff and community members provides the essential context to support the interpretation of housing indicators.

The first section provides a brief history of both housing needs report requirements in British Columbia and RDCO's housing initiatives. The following sections outline the regional and examined community context, demographic and housing trends, and the results of the mandatory five- and 20-year housing unit calculations based on the HNR Method, along with required statements on key areas of local need. This report builds on previous studies and reports to provide the RDCO with a comprehensive overview of key housing needs and gaps within the RDCO Electoral Areas and First Nations communities. The trends and patterns identified in this report will strengthen knowledge and support efforts to address unique housing challenges.

Legislative Context

INITIAL LEGISLATIVE REQUIREMENTS (2019)

Since 2019, local governments in British Columbia have been legislatively required to undertake a housing needs report (HNR) process every five years, with the first report due by 2022. While the initial requirements included stating an estimated number of additional housing units needed over the next five years to meet demand, there was no guidance or methodology for producing the estimate. As a result, most communities simply projected forward the last five years of household growth into the future, resulting in perpetuating any pre-existing undersupply or mismatch in the housing system. Similarly, there was no enforcement mechanism or requirement to implement policy to meet the potentially underestimated housing need.

LEGISLATIVE AMENDMENTS

In Fall 2023, new legislation amended planning and land use regulations for local governments. A key change introduced a shift to a more proactive approach, requiring the estimation of five- and 20-year housing needs using the HNRM and the subsequent update of official community plans (OCPs) to reflect identified needs. An interim housing needs report (IHNR) incorporating HNRM results must be completed by all local governments by January 1, 2025. There is no deadline to update OCPs for Regional Districts, while municipalities must update OCPs by December 31, 2025.

Municipalities must designate sufficient lands in OCPs for residential uses to meet the 20-year estimate based on the HNRM calculation. Regional Districts must simply consider the findings of the most recent housing needs report and include policies addressing each class of housing need identified. HNRs must include the following legislatively required components (see **Appendix A** for all legislatively required indicators):

- The number of housing units needed over the next five- and 20-year period as calculated using the HNRM;
- A description of the actions taken by the local government to address housing need since the last HNR;

- The number and percentage of households in core housing need and extreme core housing need;
- Statements about seven key areas of local need, including: affordable housing, rental housing, special needs housing, seniors housing, family housing, housing in proximity to transit, and shelters and housing for people at risk of homelessness; and
- The change, if any, in the number of housing units needed since the last HNR.

The legislation does not include Indigenous communities; however, local governments are highly recommended to consider and collaborate with Indigenous communities to identify housing needs and vulnerabilities.

EXISTING HOUSING POLICY FRAMEWORK

2024 Interim Housing Needs Report: Electoral Area East and Electoral Area West

In 2024, RDCO completed foundational work in housing needs analysis in the form of its IHNR. The IHNR addressed the HNRM results and provided income group analysis for both Electoral Area East (EA East) and Electoral Area West (EA West). The IHNR includes two additional requirements beyond the HNRM calculation: to make statements about the relationship between housing and transportation; and a review of actions taken to address housing needs since the last HNR was completed.

The IHNR identified the following key takeaways:

- For Electoral Area East, a five-year need of 381 units and 20-year need of 1,245 units;
- For Electoral Area West, a five-year need of 304 units and 20-year need of 1,004 units;
- The region effectively directs growth to urban centres with infrastructure that supports alternative transportation; and
- In response to the Province's Small-Scale Multi-Unit Housing initiatives, EA East's and EA
 West's pre-zoning efforts have increased capacity for an additional 1,408 units and 3,517 units
 respectively.

2022 Regional Housing Strategy

Building on the information gathered through the RHNA, RDCO developed its *Regional Housing Strategy* in 2022 and explored tools and actions to address housing needs and gaps throughout the region. The Strategy's objective was to develop a coordinated regional approach to address affordability, supply, and supportive housing across the region. A collaborative effort was required throughout all levels of government, community groups, and the housing industry. Input from over 800-residents helped inform the process. The Strategy identified five key objectives:

1. Strengthen coordination between RDCO Electoral Areas, member municipalities, and First Nations;

- Coordinate a regional housing advocacy strategy aligned with provincial and federal housing policy to approach higher levels of senior government for additional Central Okanagan resources and support;
- 3. Strengthen mechanisms for information sharing and partnership with local and First Nations governments and non-profit housing providers;
- **4.** Develop regional best practices to regulate and protect rental housing stock and facilitate the development of affordable housing; and
- **5.** Regionally assess policy and development processes to build staff capacity, identify opportunities for policy coordination and streamline approvals with senior government.

2019 Regional Housing Needs Assessment

Through the Regional Board Strategic Priorities 2019-2022, the RDCO completed its *Regional Housing Needs Assessment* (RHNA) in 2019 and identified housing gaps across all member municipalities, RDCO Electoral Areas, and First Nations within the region. The RHNA identified priority groups and needs, affordability, housing gaps, and other challenges related to housing at a regional level.

Regional + Community Context

The Central Okanagan, located in British Columbia's Southern Interior, encompasses over 314,000 hectares of diverse and scenic terrain. Situated within the Okanagan Valley along the shores of Okanagan Lake, the Regional District of the Central Okanagan is committed to managing growth and development in a manner that preserves the region's natural features and supports its distinctive Okanagan lifestyle. The area is recognized for its productive orchards and vineyards, which contribute to both the local economy and tourism. Its climate – characterized by hot, dry summers and mild winters – supports a wide range of year-round outdoor recreational activities, including camping, golfing, boating, fishing, skiing, and snowmobiling.

Figure 1 provides the geographic context of the RDCO and its member municipalities, RDCO Electoral Areas, and First Nation communities. This report focuses on RDCO's Electoral Areas (Electoral Area East/EA East and Electoral Area West/EA West), Duck Lake 7 (Okanagan Indian Band), and Tsinstikeptum 9 and Tsinstikeptum 10 (Westbank First Nation). The broader region is analyzed to provide context for each community studied. Regional data includes both the communities examined in this report and member municipalities not individually analyzed.

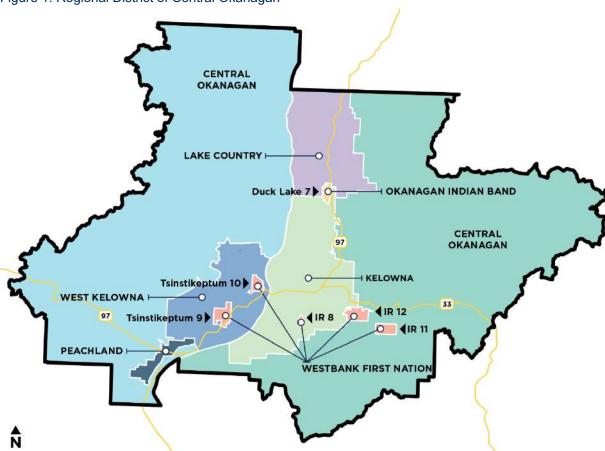


Figure 1: Regional District of Central Okanagan

Examined Communities

Central Okanagan East (Electoral Area East, EA East) is a mainly rural region situated on the eastern side of Okanagan Lake, neighbouring the municipalities of Lake Country and Kelowna. Accessible via Highway 33, EA East is the largest Electoral Area in Central Okanagan, spanning 1,245 km² and encompassing the communities of Ellison and Joe Rich Valley.

Central Okanagan West (Electoral Area West, EA West) lies west of Okanagan Lake, next to West Kelowna and Peachland. Within EA West's boundaries are Tsinstikeptum 9 and Tsinstikeptum 10, under the jurisdiction of Westbank First Nation (WFN), which operates as an independent and self-governing Nation. The area, accessible via Highway 97, is the second-largest electoral area in the region, covering 1,173 km², and includes the communities of Trader's Cove and Killiney Beach. It also features Fintry Provincial Park, a well-loved destination for camping, hiking, and other outdoor activities.

Duck Lake 7 covers an area of 2.01 km² and is situated between City of Kelowna and District of Lake Country, just north of Ellison Lake. Duck Lake 7 is under the jurisdiction of Okanagan Indian Band (OKIB) and part of Syilx Okanagan Nation governed by the Indian Act.

Similarly, **Westbank First Nation**² (WFN) includes both Tsinstikeptum 9 and Tsinstikeptum 10 and is located within the boundaries of West Kelowna. Tsinstikeptum 9 is situated west of Mount Boucherie with an area of 6.76 km² and Tsinstikeptum 10 is situated northeast, bordering Okanagan Lake, with an area of 3.31 km².

Housing Actions + Change in Housing Need

In 2024, the Regional District responded to the Province's Small-Scale Multi-Unit Housing (SSMUH) initiatives by amending its zoning bylaw to allow secondary suites in each of its 13 residential zones. The amendments allow for a greater diversity of housing options, which may better meet the needs of a broader range of household sizes and types.

- EA East now allows an additional dwelling on up to 1,247 parcels, including 103 vacant lots and seven with legal suites. With pre-zoning, the area has capacity for up to 1,408 additional units, including those in the Joe Rich Rural Land Use area (not subject to SSMUH legislation).
- EA West permits an additional dwelling on up to 2,464 parcels, including 1,067 vacant lots and 14 with legal suites. The area has pre-zoned capacity for up to 3,517 additional units.

^{2.} Indian Reserves (IR) 8, 11, and 12 are also under Westbank First Nation jurisdiction but unoccupied and unserved. While Statistics Canada categorizes Tsinstikeptum 9 and Tsinstikeptum 10 as distinct geographies, Westbank First Nation does not differentiate them as separate communities. To ensure consistency, this report primarily represents Westbank First Nation with combined data from both reserves, with separate figures provided when necessary (e.g. median incomes).

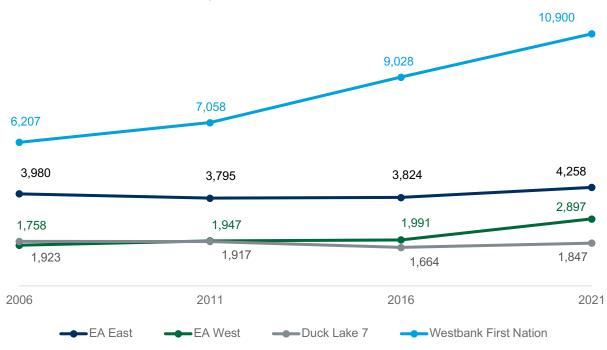
Demographic Trends

Demographic trends offer insights into the composition and characteristics of a region's population. This section analyzes key indicators – including population growth, household characteristics, income levels, labour force dynamics, and commuting patterns – at both the regional level and within each of the examined communities. Regional-level data will serve as a benchmark to support comparative analysis of trends in Electoral Area East, Electoral Area West, Duck Lake 7, and Westbank First Nation.

Population

According to the 2021 Census, the Central Okanagan's total population was 222,162 people. Since 2006, the region has experienced steady population growth, increasing by +37% (+59,886) over 15 years, with an average annual growth rate of +2.1%. More recently, the RDCO experienced a +14% growth in population from 2016 (194,882) to 2021. Despite this growth, the region's median age remained relatively stable, increasing by only 1.1 years from 42.9 in 2006 to 44.0 in 2021, which may suggest a mix of in-migration and aging in place.

Figure 2: Population in Electoral Area East, Electoral Area West, Duck Lake 7, and Westbank First Nation, 2006-2021



Source: Statistic Canada, Census of Population

Electoral Area East

EA East had a population of 4,258 in 2021. Between 2006 and 2021, the area experienced modest population growth of +7% (+278), with an average annual growth rate of +0.5%. Over the same period, the median age rose significantly from 42.2 to 51.6 years, a 9.4-year increase, which may

point to a trend of aging in place as a key demographic factor in the area given the relatively stable population size. RDCO staff shared that many residents in EA East live near Kelowna or in neighbourhoods with existing facilities (such as Ellison) for a more balanced rural-urban lifestyle.

Electoral Area West

In 2021, EA West had a population of 2,897, a +65% increase from 1,758 residents in 2006, which translates to an average annual +3.4% growth rate. The area's median age increased from 47.2 to 54.0 years, with the most substantial rise occurring between 2006 and 2011 (+6.5 years). From 2011 to 2021, the median age rose by only +0.3 years, suggesting the aging trend has plateaued, despite population growth. Engagement with RDCO staff and local realtors highlighted the area's appeal to seniors wanting to retire and experience a rural lifestyle further away from urban centres.

Westbank First Nation

Westbank First Nation had a population of 10,900 in 2021, reflecting a +76% increase (+4,693) since 2006 – the highest growth among the communities analyzed – with an average annual growth rate of +3.8%. Signs of an aging population are evident, as the median age in Tsinstikeptum 9 rose from 48.3 in 2006 to 58.0 in 2021, and from 48.9 to 51.6 in Tsinstikeptum 10. WFN staff attribute the community's urban location to its strong appeal for non-members residing on WFN lands.

Duck Lake 7 (Okanagan Indian Band)

In 2021, Duck Lake 7 had a population of 1,847, down –4% (–76) from 2006, marking the lowest average annual growth rate (–0.3%) among the communities analyzed. The sharpest decline occurred between 2011 and 2016 (–13%), followed by an +11% rebound from 2016 to 2021. The median age rose slightly from 57.0 to 58.8, slightly above the regional average. Okanagan Indian Band staff noted that the reserve's distance from services and amenities makes it less desirable for many members.

Household Characteristics

This section examines key household characteristics across the examined communities including the total number of households, average household size, and median household income. Detailed analysis of housing types and tenure, market values, estimated housing demand, and core housing need will be provided in the subsequent **Housing Trends section** (page 17).

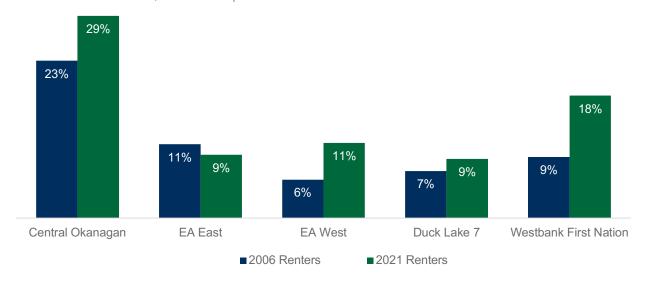
From 2006 to 2021³, the proportion of renter households in the Central Okanagan rose by +6%, from 23% in 2006 to 29% in 2021 (24% in 2011 and 27% in 2016). All examined communities saw growth in renter households, except EA East, which experienced a –2% decline. WFN saw the largest increase, with the renter share doubling from 9% to 18% in 2021. While regional growth occurred, the proportion of renter households remained relatively low across the RDCO Electoral Areas, with

³ The HNR regulations require local governments to use the four most recent census reports when collecting statistical information about current population, household income, and additional prescribed information.

moderate growth in EA West. WFN's increase may be linked to its accessible rental housing programs.

Figure 3: Proportion of Renter Households in 2006 and Renter Households in 2021, Central Okanagan, Electoral Area East, Electoral Area West, Duck Lake 7, Westbank First Nation, 2006 & 2021

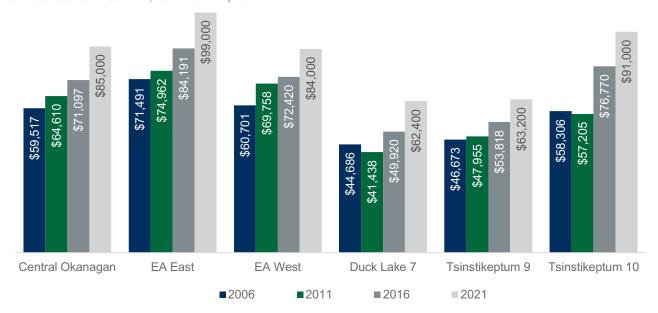
Source: Statistics Canada, Census of Population



In 2021, the Central Okanagan reported a total of 94,335 households, reflecting a 41% increase from 67,000 households in 2006. More recently, between 2016 and 2021, the region experienced a 16% increase, growing from 81,385 to 94,335 households. This growth outpaced the region's +37% population increase over the same period, suggesting that household formation may be influenced more by demographic changes – such as young adults forming new households – than by population growth alone. The average household size has remained relatively stable, at 2.4 persons per household in 2006 and 2011, before decreasing slightly to 2.3 in 2016 and 2021. Meanwhile, median household income rose by 43%, from \$59,517 in 2006 to \$85,000 in 2021.

Figure 4: Household Median Incomes, Central Okanagan, Electoral Area East, Electoral Area West, Duck Lake 7, Tsinstikeptum 9, Tsinstikeptum 10, 2006-2021

Source: Statistics Canada, Census of Population



Electoral Area East

EA East had 1,695 households in 2021, a +13% increase from 1,500 in 2006. The average household size declined marginally from 2.6 to 2.5 persons per household over the same period. Median household income in EA East rose from \$71,491 in 2006 to \$99,000 in 2021, a +38% increase, slightly below the region's income growth.

Electoral Area West

In EA West, the number of households increased by +60%, from 810 in 2006 to 1,295 in 2021. The average household size decreased slightly, from 2.6 to 2.5 persons per household, consistent with regional and local aging and household formation trends. The median household income in the area grew by +38%, rising from \$60,701 in 2006 to \$84,000 in 2021.

Westbank First Nation

Westbank First Nation experienced the most substantial household growth of the examined communities, with a +89% increase in households – rising from 2,775 in 2006 to 5,235 in 2021. The average household size declined slightly from 2.3 to 2.0. Median household incomes for WFN communities varied:

- Tsinstikeptum 9 rose by +35%, from \$46,673 in 2006 to \$63,200 in 2021.
- Tsinstikeptum 10 saw the highest income growth of all examined communities, increasing by +56%, from \$58,306 in 2006 to \$91,000 in 2021.

Duck Lake 7

Duck Lake 7 was the only community to record a decline in the number of households, decreasing by –2%, from 955 in 2006 to 935 in 2021. Engagement with Okanagan Indian Band staff suggests the stagnant population growth in Duck Lake 7 could be attributed to members finding the area to be inconvenient. Duck Lake 7 is far from Okanagan Indian Band's main office and inconveniently located, making it difficult to access services and amenities. The most significant decline occurred between 2011 and 2016, where household numbers dropped from 1,010 to 850, potentially linked to a non-renewed land lease affecting tenant retention.⁴ The average household size remained stable at 2.0 persons per household and the median household income grew by +40%, from \$44,686 in 2006 to \$62,400 in 2021 – close to the region's average increase.

Labour Force

The labour force provides context for understanding a region's economic base, major employment sectors, and changes in workforce composition over time. Employment opportunities shape housing demand but also influence patterns of daily movement within and across communities. Commuting patterns are further explored in the **Commuting Destinations section** (page 15). For further breakdowns of employment sectors of each community see **Appendix A** (page 31) for individual tables.

Between 2006 and 2021, the region's unemployment rate increased from 5% to 8%, while the labour force participation rate slightly declined from 64.2% in 2006 to 63.6% in 2021. During the same period, employment sectors in the region fluctuated with increases to the health care and social assistance sectors and a decline in the agriculture, forestry, fishing and hunting sectors. The Central Okanagan's top three employment sectors with the highest proportion of workers in 2021 were in the following sectors:

- Health care and social assistance 14% (11% in 2006, 12% in 2011, and 13% in 2016);
- Retail trade 13% (13% in 2006, 2011, and 2016); and
- Construction 11% (12% in 2006, 10% in 2011, and 11% in 2016).

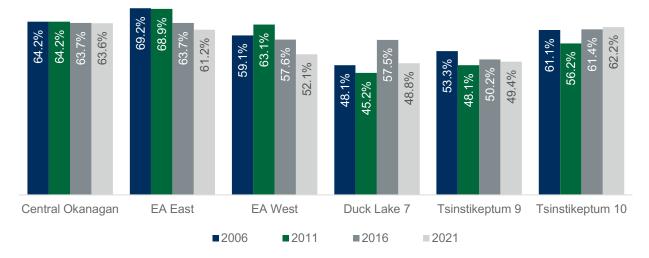
Conversely, three major sectors declined from 2006 to 2021:

- Manufacturing decreased from 8% to 5%;
- Agriculture, forestry, fishing and hunting declined from 3% to 2%; and
- Accommodation and food services decreased from 9% to 7%.

^{4.} Okanagan Indian Band Director of Lands identified the land lease as a potential reason for the decline in households on Duck Lake 7.

Figure 5: Participation Rate, Central Okanagan, Electoral Area East, Electoral Area West, Duck Lake 7, Tsinstikeptum 9, Tsinstikeptum 10, 2006-2021

Source: Statistics Canada, Census of Population



Electoral Area East

Between 2006 and 2021, EA East's unemployment rate increased from 5.6% to 8.1%, while the labour force participation rate declined from 69.2% to 61.2%. Employment across most sectors remained relatively stable, with minor year-to-year changes. The construction sector experienced the most notable growth, rising from 13% to 20% of the labour force. In 2021, retail trade and health care and social assistance were the next largest sectors, accounting for 12% and 10% of workers, respectively.

Electoral Area West

In EA West, between 2006 and 2021 the unemployment rate rose from 5.5% to 11.6%, while the labour force participation rate declined from 59.1% to 52.1%. The proportion of workers in the construction sector has fluctuated between 2006 and 2021, starting at 20% in 2006, declining to 8% in 2011, and increasing to 11% in 2016. In 2021, the construction sector accounted for the largest share of the local workforce in the area (19%) and the recent trend shows growth in the sector. In 2021, retail trade and professional, scientific, and technical services followed as the next highest sectors, making up 12% and 9% of workers, respectively.

Westbank First Nation

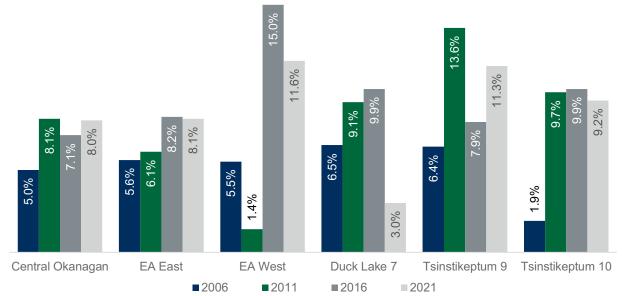
In Tsinstikeptum 9, unemployment rose from 6.4% to 11.3%, while labour force participation dropped from 53.3% to 49.4%. In Tsinstikeptum 10, unemployment increased from 1.9% to 9.2%, with labour force participation rising slightly from 61.1% to 62.2%. From 2006 to 2021, retail trade consistently had the highest share of workers in WFN, growing from 15% to 19%. In 2021, health care and construction followed, each accounting for 11% of the workforce.

Duck Lake 7

Duck Lake 7 had the lowest unemployment rate among the communities studied, falling from 6.5% in 2006 to 3% in 2021, with a stable labour force participation rate rising slightly from 48.1% to 48.8%. Retail was the leading employment sector in 2021 at 20%, after fluctuating significantly over the years. Construction and wholesale trade followed at 15% and 10%, respectively. Manufacturing saw a decline from 15% in 2006 and 2011 to 9% in 2016 and 2021. Given the area's lower labour force participation rate, small workforce changes have a greater impact on sector proportions.

Figure 6: Unemployment Rate, Central Okanagan, Electoral Area East, Electoral Area West, Duck Lake 7, Tsinstikeptum 9, Tsinstikeptum 10, 2006-2021





Commuting Destinations

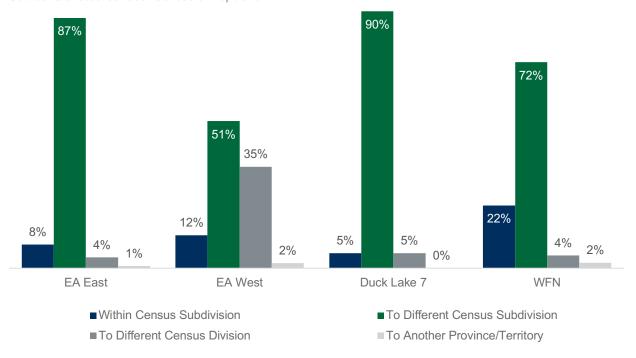
Commuting destinations⁵ show the movement of workers both within and outside the region, offering insight on where workers travel for employment. Commuting destinations may provide additional context on where employment is located and the potential choices workers make when choosing their area of residence. In 2021, the region had 69% of workers commuting within the Census subdivision⁶ for work, 24% of workers commuting to a different Census subdivision, 5% of workers commuting to a different Census division, and 1% of workers commuting to another province or territory.

^{5.} Commuting destinations are only applicable to employed persons aged 15-years and over during a reference week. For more information and details on the commuting categories refer to the Commuting Destination of Employed Person available on the Statistics Canada website.

⁶ Census subdivision is the general term for municipalities (as determined by provincial/territorial legislation) or areas treated as municipal equivalents for statistical purposes (e.g., Indian reserves, Indian settlements and unorganized territories). In the Central Okanagan context, census subdivisions include member municipalities, Electoral Areas, and First Nation reserves. The Central Okanagan is a Census division; commuting to a different Census division refers to commuting outside of the Central Okanagan. Refer to Figure 1 for further context.

Figure 7: Commuting Destinations, Electoral Area East, Electoral Area West, Duck Lake 7, Westbank First Nation, 2021

Source: Statistics Canada. Census of Population



Examined Communities

In 2021, Westbank First Nation recorded the highest proportion of commuters in three of the four categories, particularly to different Census subdivisions, suggesting strong outward commuting patterns, likely influenced by Tsinstikeptum 9 and Tsinstikeptum 10's location within West Kelowna. Similarly, EA East had a significant share (87%) of its commuters travelling to different Census subdivisions, which may be due to its proximity to City of Kelowna. EA West had a relatively high share of residents commuting outside RDCO, with 15% traveling to a different Census division for work. Duck Lake 7 had the lowest proportion of commuters across all categories, but a considerable proportion (39%) of commuters commuted to a different Census subdivision; this trend is likely due to Duck Lake 7's location near the urban centres of Lake Country and Kelowna.

Generally, in the examined communities, the majority of residents commute to different Census subdivisions, which may reflect the limited number of employment opportunities in the RDCO's Electoral Areas and First Nations communities. Engagement with RDCO staff underscored that public transit service is often not economically feasible to provide due to the long distances and remote and rural nature of the communities examined. Most residents must rely on a vehicle to access work and destinations far from their place of residence.

Housing Trends

The Housing Trends section provides essential context to support the interpretation of the Housing Needs Report Method (HNRM) results, examining the current housing landscape, including the total number of housing units, distribution by structure type, and composition by unit size for each of the examined communities. Regional-level housing market trends are also identified providing benchmark prices and changes over time.

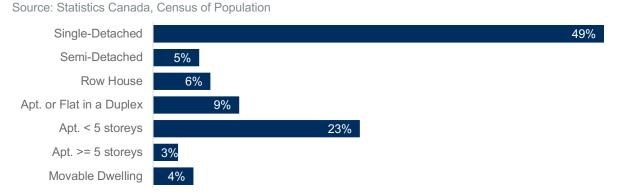
Core housing needs are also explored at the regional level and for both RDCO Electoral Areas. When addressing the First Nations communities, this section is further informed by coordinated guidance from Aboriginal Housing Management Association (AHMA)⁷ and the Province. A high-level analysis of core housing need and extreme core housing need for both Duck Lake 7 and Westbank First Nation is provided, offering insight into the housing challenges within these communities.

Housing Units

In 2021, the Central Okanagan had a total of 94,335 housing units, which refers to private dwellings occupied by usual residents. The total private dwellings in the Central Okanagan was 102,097 units. Calculating the difference between total private dwellings and private dwellings occupied by usual residents results in the number of unoccupied dwellings or dwellings occupied by temporarily present persons (OTPP). 8 In 2021, there were approximately 7,762 unoccupied dwellings or dwellings occupied by temporarily present persons, comprising 8% of total housing units, many of which are likely part of the short-term rental stock.

Figure 8 shows the breakdown by structure type. Almost half (49%) of all units in the region are single-detached units, followed by apartments with less than five storeys(23%). The region's housing units are predominantly family-friendly, with 32% 2-bedroom units, 26% 3-bedroom units, and 30% 4+ bedroom units.

Figure 8: Structural Type Breakdown of Housing Units, Regional District of Central Okanagan, 2021



^{7.} Aboriginal Housing Management Association created a data resource library in efforts to collate relevant housing indicators that municipalities can embed within their housing need reports. AHMA recommends comparing core housing need to get a sense of change in First Nations communities over time. More details on indicators can be found on AHMA's Indigenous Housing Needs Report Resource Library.

^{8.} The calculation includes the number of unoccupied dwellings and dwellings occupied by temporarily present persons (students, non-residents, etc.).

Examined Communities

In 2021, EA East reported a total 1,695 housing units, 1,775 total private households, and 80 unoccupied or OTPP units. OTPP units comprised 5% of EA East's total private households, slightly below the region's 8% unoccupied or OTPP units. Consistent with the regional trend, most units are single-detached dwellings, but at a notably higher proportion at 77% (1,305 units). The next most common structure types are semi-detached units (11% or 190 units) and movable dwellings (8% or 135 units).

In terms of unit size, EA East's housing stock primarily comprises 3-bedroom units (39%), followed by 4+ bedroom units (34%) and 2-bedroom units (23%). Contrary to the regional trend favoring 2-bedroom units, EA East has a higher proportion of 3-bedroom homes. Engagement with RDCO staff highlighted the preference for large single-detached homes on large properties, which is consistent with the prevailing housing form in the area.

Figure 9: Structural Type Breakdown of Housing Units, Electoral Area East, Electoral Area West, 20219 Source: Statistics Canada, Census of Population



In 2021, EA West reported a total 1,290 housing units, 1,852 total private households, and 562 unoccupied private dwellings. EA West has a high proportion of unoccupied dwellings, comprising 30% of the total private households; this is supported by RDCO staff, noting the concentration of vacation properties along Okanagan Lake's Westside Road South.

EA West has the highest proportion of single-detached units among the communities examined (96% or 1,240 units). Movable dwellings¹⁰ (25 units) and apartments with less than five-storeys (20 units) are the next most common at 2% each, reflecting the dominating presence of single-detached

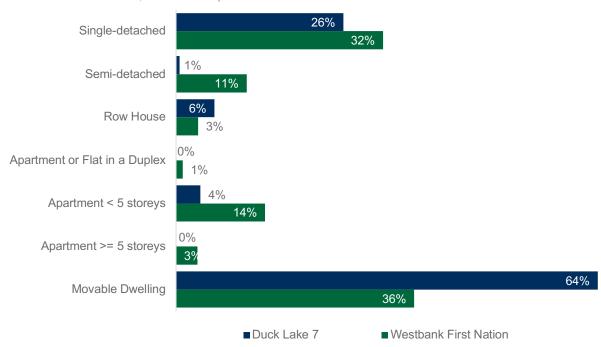
^{9.} Due to low values, the following structure types were combined and recategorized as Other: Apartment or Flat in a Duplex, Apartment with less than five-storeys, and Other Single-attached House. For a complete breakdown of all structure types, refer to Appendix A.

^{10.} Statistics Canada defines 'movable dwelling' as mobile homes and other movable dwellings such as houseboats and railroad cars. See Statistics Canada's statistical classifications for more information on the classification of residential structures.

homes in the area. Like EA East, 3-bedroom units are most common (36%), while 2-bedroom and 4+ bedroom units each account for 27% of the housing stock.

In 2021, Duck Lake 7 reported a total 935 housing units, 999 total private dwellings, and 62 unoccupied private dwellings. The housing stock primarily comprises movable dwellings (64%, 605 units), followed by single-detached units (26%, 240 units), and apartments in buildings under five-storeys (4%, 35 units). In terms of unit size, most units in Duck Lake 7 are 2-bedroom units (54%), followed by 3-bedroom units (38%). There are limited 1-bedroom and 4+ bedroom units, indicating fewer housing options for smaller households and larger families. Engagement with Okanagan Indian Band staff suggests a need for more family-friendly housing in Duck Lake 7. Large families living in the area struggle to find affordable units with enough bedrooms resulting in large families occupying 2- and 3-bedroom units.

Figure 10: Structural Type Breakdown of Housing Units, Duck Lake 7 and Westbank First Nation, 2021 Source: Statistics Canada, Census of Population



In 2021, Westbank First Nation reported a total 5,335 housing units – the highest among all communities examined, 5,822 total private households, and 487 unoccupied private dwellings. Most units are either movable dwellings (36% or 1,940 units) or single-detached units (32% or 1,685 units). Compared to other communities in the region, Westbank First Nation has a more diverse housing stock, with a notably higher proportion of apartments with less than five-storeys (14% or 725 units) and the only presence of apartments with five or more storeys (3% or 175 units). More than 50% of WFN's housing is 2-bedroom units, followed by 29% 3-bedroom units, and 12% 4+ bedroom units. The diversity of structure type and bedroom size suggests a broader range of housing options for individuals and families within the community.

Across the Central Okanagan, housing characteristics vary considerably between RDCO Electoral Areas and First Nations communities, reflecting different household and housing needs. EA East and EA West feature predominantly single-detached dwellings – comprising over 75% and 90% of the housing stock, respectively – and include a higher proportion of 3-bedroom units. In contrast, Duck Lake 7 and Westbank First Nation have a much higher proportion of movable dwellings, representing 64% and 36% of their housing stock respectively, and smaller shares of single-detached homes. The high proportion of movable dwellings may reflect the 99-year land leases that housing is being built within on reserve. Westbank First Nation displays the most varied structural composition, including low- and high-rise apartment buildings, which are absent or minimal in the other examined communities.

Core Housing Need

Core housing need refers to households living in dwellings that do not meet at least one of the following standards:

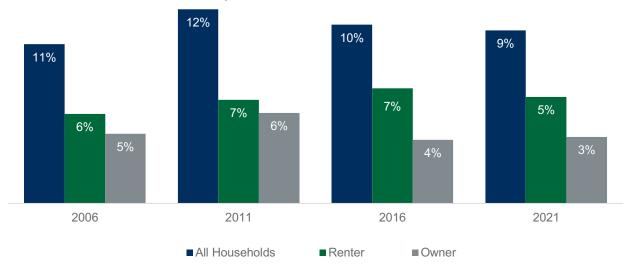
- adequacy (requiring major repairs);
- affordability (costing more than 30% of total before-tax income); or
- suitability (having enough bedrooms for household composition).

Households are considered in core housing need if they cannot afford alternative local housing that meets all three standards.

In RDCO, the proportion of households in core housing need has been trending down, from 11% in 2006, 12% in 2011, 10% in 2016, and 9% in 2021. While the proportion of households has decreased, the absolute number of households experiencing core housing need as increased. Figure 11 shows RDCO's total number of households in the core housing need grew by +8.8% between 2006 and 2021, rising from 6,620 to 7,205 households. Renters consistently face higher rates of core housing need than homeowners, highlighting ongoing housing vulnerability among renters in the region.

Figure 11: All Households, Renters and Owners in Core Housing Need, Central Okanagan, 2006-202111

Source: Statistics Canada, Census of Population



In EA East, the proportion of households in core housing need has remained relatively the same over Census years, starting at 3% in 2006 and dropping to and remaining at 2% since 2011, 2016, and 2021. In EA West, the proportion of households in core housing need has also remained stable, hovering at 4% in 2006, dropping to 3% in 2011 and 2016, and increasing back to 4% in 2021. In both EAs, most households in core housing need were homeowners – at times the only group affected, further reflecting the limited number of renters in both areas, differing from the regional trend where renters typically comprise most of the households in core housing need. Displayed in Figure 12, the trend is distinct from the regional level likely due to the higher proportions of owners than renters in both EAs.

Core housing need¹² and housing affordability¹³ is not assessed in First Nations communities. Instead, individual standards of suitability and adequacy were evaluated for Duck Lake 7 and Westbank First Nation. As of 2021, 10% (90) of all households in Duck Lake 7 were living in unsuitable or inadequate conditions, 22% of these households are living in unsuitable dwellings and 78% in homes requiring major repairs (does not meet the adequacy standard). In 2021, 7% (360) of WFN households were facing unaffordable, unsuitable, or inadequate conditions, 38% of which were in unsuitable dwellings and 62% in homes requiring major repairs. The proportion of households experiencing housing challenges in these First Nations communities is relatively similar to the broader region but notably higher than in the RDCO Electoral Areas; this disparity may reflect the systemic barriers Indigenous people often face in accessing adequate housing.

¹¹ Totals may not sum precisely due to data suppression.

^{12.} Only private, non-farm, non-reserve households with incomes greater than zero and shelter-cost-to-income rations less than 100% are assessed for core housing need.

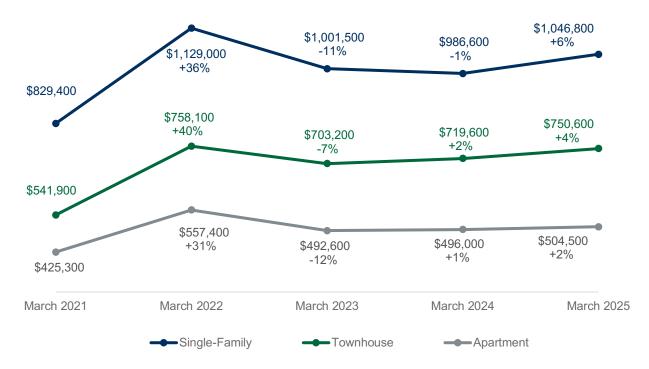
^{13.} Farm households and on-reserve households cannot be assessed for housing affordability because the concept is not applicable.

Market Housing + Rental Statistics

Figure 12 includes Central Okanagan's market home statistics from March 2021 to March 2025¹⁴. The reported benchmark prices for single-family, townhouse, and apartments have increased by 26%, 39%, and 19% respectively. Of the three categories, single-family homes are the most expensive, a trend that has remained unchanged since 2021. There was a substantial increase in average prices across all three housing typologies in 2022 reflecting the broader market trends that saw an escalation in housing prices after the COVID-19 pandemic.

Figure 12: Monthly Benchmark Price Statistics, Central Okanagan, 2021-2025

Source: Interior Realtors, Monthly Market Statistics



Median monthly rent data is collected by Canadian Mortgage and Housing Corporation through its Rental Market Survey. The survey focuses on privately-initiated structures with at least three rental units available on the market for at least three months. Median monthly rent excludes social and affordable housing units and exclusively presents rent prices from purpose-built rental units. From 2006 to 2021, the region's median monthly rent increased by 77%, rising from \$730 to \$1,290. Median monthly rent data was unavailable at the Census subdivision level. To compare EA East and EA West's rental costs, median monthly shelter costs¹⁵ were analyzed. Following the regional trend, EA West experienced a rise in median monthly rent, increasing by 76% from \$825 to \$1,450 in the same period. Meanwhile, EA East had a significant increase of 92% from \$751 in 2006 to \$1,440 in

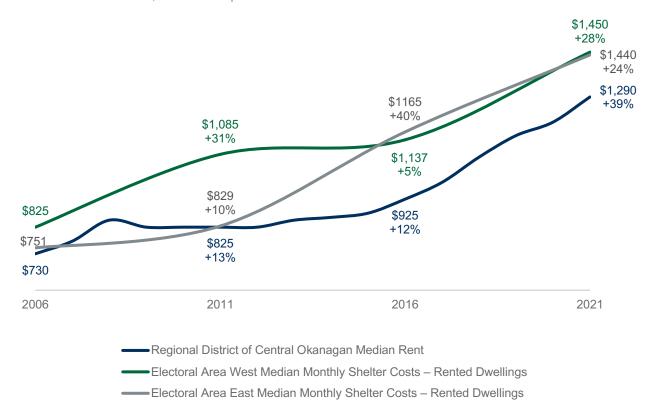
^{14.} March was the most current dataset available.

^{15.} Median monthly shelter costs are self-reported Census data provided by Statistics Canada.

2021. Median monthly shelter costs for rented dwellings in Duck Lake 7 and Westbank First Nation are not collected by Statistics Canada.

Figure 13: Median Rents and Median Monthly Shelter Costs for Rented Dwellings, Regional District of Central Okanagan, Electoral Area East, Electoral Area West, 2006-2021¹⁶

Source: Statistics Canada, Census of Population



¹⁶ Regional median monthly shelter costs were collected from CMHC providing historical data year to year. Due to data availability, median monthly shelter costs from census profiles were used for both EAs.

Housing Need Report Method Results

The Housing Needs Report Method (HNRM) requires calculating five- and 20-year projections for the number of additional dwellings needed to meet both existing unmet housing needs and anticipated future growth. To provide a more practical planning horizon for local governments, a supplementary 10-year estimate is also included. The HNRM consists of six components – five of which are applicable to electoral areas (EAs) – each with a defined calculation method. It is important to note that the five-year estimate is not simply one-quarter of the 20-year figure. All estimates are anchored to 2021 to align with most recent Census data. The next update will use newer data following the release of the 2026 Census in 2027. The five-year period covers 2021–2026, 10-year covers 2021–2031, and 20-year spans 2021–2041.

For regional districts, the HNRM results will help guide future updates to official community plans within electoral areas. The results are not intended as housing targets, but rather as projections of anticipated housing needs offering valuable context for managing growth – helping to limit urban sprawl and encourage development within municipalities that already have the infrastructure and services needed to support additional population. It is important to note the HNRM does not apply to, nor is it legally required for, First Nations communities.

Electoral Area East

For EA East, the legislatively required 5- and 20-year estimates are for 381 and 1,245 additional units respectively. Table 3 includes a 10-year supplemental estimate for 707 units. The 5- and 20-year ranges represent the total amount from 2021 rather than being in addition to the previous timeframe. For example, between 2021 and 2031, the result for the first five-year period is 381 units, with 326 additional more for the second five-year period, resulting in a total 10-year estimate of 707 units.

Table 3: 5-, 10-,	and 20-Year HNR M	lethod Housing Nee	ed Estimates, EA East ¹⁷

Component	Description	5-year	10-Year	20-year
Α	Extreme Core Housing Need	7.4	14.8	29.5
В	Persons Experiencing Homelessness	12.1	16.2	24.2
С	Suppressed Household Formation	49.6	99.3	198.5
D	Anticipated Household Growth	311.3	575.2	990.0
E	Rental Vacancy Rate Adjustment	0.6	1.3	2.6
F	Demand Factor	N/A	N/A	N/A
	Total Dwellings	381	707	1,245

Component D, anticipated household growth, is the primary driver of the changing pace of growth over the 20-years. For electoral areas, this component is calculated by applying the projected

^{17.} The Ministry of Housing HNR Method guidelines state values should remain unrounded until the final total, which is to be rounded to the nearest whole number. For the components, one decimal place has been shown for clarity.

regional growth rate to the current local population. As a result, EA East's anticipated household growth rate is 3.4% from 2021 to 2026, 2.5% from 2026 to 2031, and decreasing to 1.7% by 2031-2041.

In EA East, there were 1,695 units counted during the 2021 Census, meaning the five-year estimate represents a 29% increase in the number of units while the 10- and 20-year estimates represent an increase of 55% and 96% from the number of units in 2021. On average, there is an annual increase of 76 additional units from 2021-2026, 65 additional units for 2026-2031, and 54 additional units for 2031-2041.

Electoral Area West

For EA West, the legislatively required 5- and 20-year estimates are for 304 and 1,004 additional units respectively. Table 4 includes a supplemental 10-year estimate for 568 units.

Table 4: 5-, 10-, and 20-Year HNR Method Housing Need Estimates, EA West

Component	Description	5-year	10-Year	20-year
Α	Extreme Core Housing Need	11.9	23.9	47.8
В	Persons Experiencing Homelessness	8.2	12.4	16.5
С	Suppressed Household Formation	45.4	90.8	181.5
D	Anticipated Household Growth	237.8	439.4	756.3
E	Rental Vacancy Rate Adjustment	0.6	1.2	2.3
F	Demand Factor	n/a	n/a	n/a
	Total Dwellings	304	568	1,004

With the HNRM, Component D (anticipated household growth) is calculated for EAs by applying the projected regional growth rate to the current local population resulting in the same anticipated household growth rate as EA East: 3.4% from 2021-2026 and falling to 1.7% by 2031-2041.

In EA West, there were 1,295 units counted by the 2021 Census, meaning the five-year estimate represents a 23% increase in the number of units; the 10-year and 20-year estimates are 44% and 78% additional units from 2021. On average, this means an annual increase of 61 additional units for 2021-2026, 53 additional units for 2026-2031, and 44 additional units for 2031-2041.

Key Areas of Local Need

The housing needs report legislation identified seven key areas of local need that require statements related to a range of housing types or needs for specific demographic groups. The seven key areas of local need include:

Affordable Housing

There is a need for affordable housing in the RDCO Electoral Areas and First Nations communities. In 2021, 13% of households in EA East and 17% of households in EA West were paying more than 30% of their income on housing costs. Both areas predominantly feature single-detached homes with limited diversity in housing options. Engagement with RDCO staff indicated there are no non-market housing options in the RDCO Electoral Areas.

Staff from Westbank First Nation and Okanagan Indian Band indicated affordable housing is a pressing challenge. Besides affordable housing options provided to members by Westbank First Nation and Okanagan Indian Band, there are no other known non-market housing options on-reserve. There are consistent waitlists for non-market units, reflecting the rising cost of living in the region.

Rental Housing

The proportion of renter populations in the RDCO Electoral Areas has remained low compared to owner households. From 2006 to 2021, the proportion of renter households in EA East declined from 11% to 9%. In the same timeframe, EA West experienced growth, with renters increasing from 6% to 11%. The RDCO Electoral Areas are generally less desirable for renters due to limited rental housing options. RDCO staff noted a prevailing community preference for low-density living and the dominance of single-detached homes on large lots, which can make it challenging for purpose-built multi-unit rental development.

In contrast, the renter population in Westbank First Nation doubled from 9% in 2006 to 18% in 2021. This growth may be attributed to WFN's proactive rental housing initiatives, including the development of highly subsidized and significantly below-market rental units. Westbank First Nation's Rental Housing Incentive Program encourages timely rent payments by offering tenants the chance to win monthly and annual prizes through random draws. WFN staff also reported a substantial number of individuals on waitlists for new rental developments, indicating both a growing renter population and sustained demand for rental housing.

Rental housing in Duck Lake 7 remains limited. Okanagan Indian Band staff indicated there are no planned rental developments in the foreseeable future. The share of renters has remained relatively stable, increasing slightly from 7% in 2006 to 9% in 2021. Community engagement with Okanagan Indian Band highlighted that many residents choose to stay in their rental units long-term due to comparatively lower housing costs.

Special Needs Housing

Special needs housing, or housing with support services, is typically intended for youth and adults with mental or physical disabilities. BC Housing defines special needs housing as housing for individuals who require affordable housing along with access to support services. Engagement feedback indicated that no special needs housing exists within the examined communities. However, there remains a demand for accessible and adaptable housing units particularly focused on seniors due to the aging population. It is also likely that current residents with special needs receive support through a variety of in-home services.

Housing for Seniors

The populations of both RDCO Electoral Areas are generally older and engagement with RDCO staff indicates the areas attract retirees and older adults seeking larger homes and rural lifestyles. Between 2006 and 2021, the median age in EA East increased by 9.4 years – from 42.2 to 51.6 – while EA West saw an increase of 6.8 years, from 47.2 to 54.0. While formal supportive housing for seniors is limited, the continued appeal of the area for older residents suggests that many are choosing to age in-place; this is further reflected in the modest population growth alongside a rising median age in both areas.

In Westbank First Nation, most members living on-reserve are seniors. From 2006 to 2021, the median age in Tsinstikeptum 9 and Tsinstikeptum 10 grew from 48.3 to 58 and 48.9 to 51.6 respectively. The overall populations are getting older but there is no supportive housing for seniors on-reserve. Westbank First Nation staff highlighted most new housing is targeted for higher-income households, which may not meet the needs of seniors.

Duck Lake 7 lacks dedicated seniors housing, despite having the highest median age among the communities studied – rising from 57 in 2006 to 58.8 in 2021 – indicating a potential need for senior-focused housing options. Engagement with Okanagan Indian Band staff often described the area as inconvenient, with the lack of services identified as a key barrier to attracting new senior residents.

Housing for Families

Housing for families in the RDCO Electoral Areas primarily consists of single-detached homes, representing 77% of housing units in EA East and 96% in EA West. Most housing in both RDCO Electoral Areas are 2-, 3-, and 4+-bedroom units, accommodating families of varying sizes. However, the predominance of single-detached houses may limit housing options for families that may prefer smaller units. Engagement with RDCO staff indicated that many residents are drawn to the RDCO Electoral Areas for their natural scenery and rural setting, seeking greater distances from urban centres. The areas are popular summer and winter destinations, with a prominent seasonal population; these characteristics are reflected in the existing housing landscape, which is dominated by single-detached homes on large, scenic properties. However, for new families, the RDCO Electoral Areas may be less desirable despite the prevalence of larger housing units. Staff noted that

a lack of services and amenities presents a significant barrier for families, particularly young families with children that may prefer small-scale housing with greater connectivity to schools or public transit.

Westbank First Nation's housing stock is more diverse, offering a greater range of structure types and unit sizes. Over 50% of WFN's housing comprises 2-bedroom units, followed by 29% 3-bedroom units, and 12% 4+-bedroom units. Engagement with WFN staff highlighted the limited supply of 3+ bedroom units has made it challenging for larger families. Additionally, WFN staff indicated young families face challenges in securing appropriately sized housing due to affordability.

Challenges in securing suitable family housing were also identified in Duck Lake 7 through engagement with Okanagan Indian Band staff. Large families, in particular, struggle to find housing that meets their needs. Housing in Duck Lake 7 predominantly consists of 2-bedroom (54%) and 3-bedroom (38%) units, which may not adequately accommodate larger households. Consequently, larger families often occupy smaller units due to limited availability and affordability, creating further strain on the housing stock and available options in the area.

Shelters for Individuals Experiencing Homelessness and Housing for Individuals At-risk of Homelessness

The rural context of EA East and EA West presents challenges in providing direct homelessness supports. Data on individuals experiencing homelessness is challenging to produce, as many may be living in hidden or precarious conditions. The HNRM identified housing needs for people experiencing homelessness at 3% over five years and 2% over 20-years in both areas, reflecting both the limited visibility of people experiencing homelessness and limited supports in both areas. RDCO and Interior Health staff noted that individuals at-risk or experiencing homelessness are more often supported in urban centres like Kelowna, though precarious housing (e.g., households living in RVs, trailers) remains a concern within the RDCO Electoral Areas. Continued regional coordination to support vulnerable populations in all parts of the RDCO will still be needed.

In 2018, Westbank First Nation and City of West Kelowna led a Point-in-Time (PiT) homeless count focused on the Westside area, which is located west of Okanagan Lake and includes the jurisdictions of West Kelowna, Westbank First Nation, and Electoral Area West. The PiT Count identified no existing emergency shelters in the Westside despite 72 people identified as experiencing homelessness. Westbank First Nation is committed to developing transitional housing and safe homes to facilitate individuals experiencing homelessness to permanent housing, having been identified as a key goal in its 2022 Comprehensive Community Plan.

Housing in Close Proximity to Transportation Infrastructure that Supports Walking, Bicycling, Public Transit or other Alternative Forms of Transportation

Electoral Area East and Electoral Area West comprise predominantly low density rural and single-detached residential properties. Both areas have little-to-no access to public transportation infrastructure that supports walking, bicycling, public transit, or other alternative forms of transportation. Due to long distances between residents and destinations, alternative transportation is generally less practical or cost-effective, which means residents are dependent on personal vehicles when commuting. The *Regional Growth Strategy* and *Electoral Area Official Community Plans* direct future growth towards existing urban centres in member municipalities where alternative transportation is present.

Public transit is available in Westbank First Nation and part of the Kelowna Regional Transit System run by BC Transit. A bus exchange bay (Westbank Exchange Bay) is located west of Tsinstikeptum 9 and offers the 97 Rapid Bus and other routes that primarily serve stops along Highway 97. Westbank First Nation's 2020 Comprehensive Community Plan identified land use update strategies that encourage high density and compact development. Updates to the Nation's 2020 Active Transportation Plan aim to improve the connectivity of community spaces and transportation corridors to promote walkability and alternative forms of transportation.

Closing Comments

The Regional District of Central Okanagan, including the RDCO Electoral Areas and First Nations communities, is experiencing evolving housing needs influenced by population growth and changing household characteristics. The RDCO Electoral Areas function as distinct, low-density communities that appeal to residents seeking a rural lifestyle and larger properties. Predominantly comprising single-detached units – 77% in Electoral Area East and 96% in Electoral Area West – the areas are particularly attractive to retirees and individuals seeking vacation or secondary homes. As a result, the housing needs in these areas are shaped by higher proportions of older residents and homeowners.

The gap between current housing supply and projected housing demand in the RDCO Electoral Areas is driven by several key factors:

- A general undersupply of rental housing, due to the dominance of owner-occupied singledetached homes on large lots, despite modest growth in the renter population;
- An aging population in both RDCO Electoral Areas, with no existing supportive housing developments targeted toward seniors; and
- The challenge of balancing future housing needs and diversifying housing options within a rural context, while maintaining the community's desire for low-density residential character.

Based on the HNRM results, an estimated 381 additional units will be required in Electoral Area East over the next five years and 1,254 units over 20 years. In Electoral Area West, an estimated 304 additional units will be required over the next five years and 1,004 units over 20 years.

First Nations communities are experiencing distinct housing trends. Westbank First Nation has seen rapid development and significant population growth of +76% between 2006 and 2021. In contrast, Duck Lake 7 experienced a population decline of –4% over the same period. These divergent trends reflect the influence of geographic context: Westbank First Nation's urban location and new housing developments have increased its appeal, while the relatively remote and service-limited setting of Duck Lake 7 has limited its attractiveness to potential new residents.

These trends provide Regional District of Central Okanagan with a baseline of housing needs and gaps in RDCO Electoral Areas and First Nation communities. The information shared in this report will provide helpful context to influence regional growth policy and other strategic initiatives.

APPENDIX A

REGIONAL DISTRICT OF CENTRAL OKANAGAN, ELECTORAL AREA EAST, ELECTORAL AREA WEST, DUCK LAKE 7, TSINSTIKEPTUM 9, AND TSINSTIKEPTUM 10 HOUSING INDICATORS REPORT



Housing Indicators Report

March 2025

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Introduction

This Housing Indicators Report highlights key trends across four communities within the Regional District of Central Okanagan (RDCO), Central Okanagan East (EA East), Central Okanagan West (EA West), Duck Lake 7 (Okanagan Indian Band), and Tsinstikeptum 9 and Tsinstikeptum 10 (Westbank First Nation). The report compares the four communities with regional trends, focusing on population, households, income, housing units, core housing need, and shelter costs.

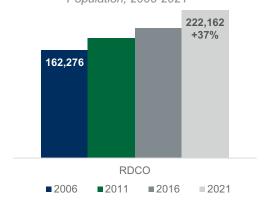
Population and Households

Population

Since 2006, the RDCO¹ has experienced steady population growth, increasing by 37% (+59,886) at an average annual rate of 2.1%. However, this growth has not been uniform across smaller regions. In EA East, population growth has been relatively slow, with only a 7% increase over the past 15 years, while Duck Lake 7 saw a 4% decrease in population from 2006 to 2021.

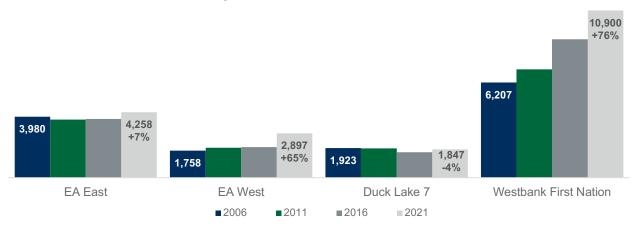
In contrast, EA West (+65%) and Westbank First Nation (+76%) have grown significantly faster than the regional average of 37%. Westbank First Nation has

Figure 1: RDCO Population, 2006-2021 Source: Statistics Canada, Census of Population, 2006-2021



maintained consistent growth between each Census, while other areas experienced more irregular patterns, with most growth occurring between 2016 and 2021 (Figure 2).

Figure 2: Population (EA East, EA West, Okanagan Indian Band, Westbank First Nation), 2006-2021 Source: Statistics Canada, Census of Population, 2006-2021



¹ Data for the RDCO is inclusive of all member municipalities, First Nation communities, and Electoral Areas.

Households

Between 2006 and 2021, the number of households in the region grew by 41%, outpacing the population growth of 37%. This suggests that household formation is driven more by factors within the existing population, rather than by population growth alone. Possible reasons for this include children moving out of their parents' homes or roommates splitting into separate households.

A similar trend is observed in EA East and particularly Westbank First Nation, where household growth (+89%) exceeded population growth (+76%). In contrast, EA West experienced slightly more population growth (+65%) than household growth (+60%), indicating an increase in larger households or the combining of households from within the existing population.

Figure 3: RDCO Households, 2006-2021 Source: Statistics Canada, Census of Population, 2006-2021

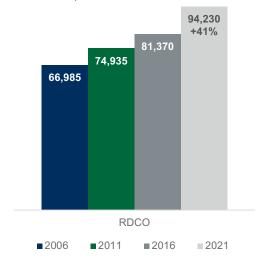
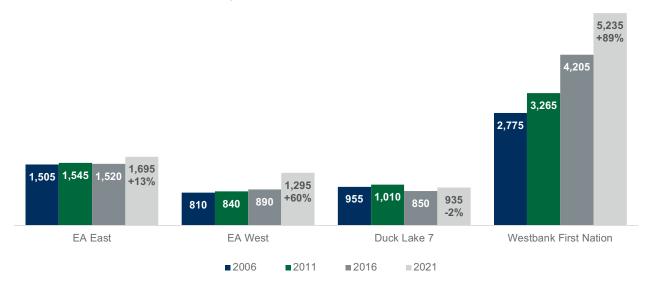


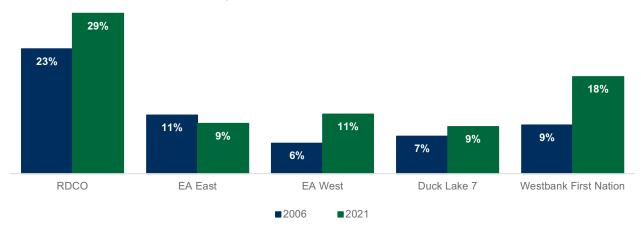
Figure 4: Households (EA East, EA West, Duck Lake 7, Westbank First Nation), 2006-2021 Source: Statistics Canada, Census of Population, 2006-2021



All the communities studied have a significantly lower proportion of renting households compared to the region as a whole, which includes more urban areas. However, with the exception of EA East, all communities followed the regional trend, with the renter rate rising between 2006 and 2021. Westbank First Nation, in particular, saw a dramatic increase in the share of renter households, which tripled from 9% in 2006 to 28% in 2021, growing from 245 renter households in 2006 to 925 in 2021.

Figure 5: Share of Renter Households (EA East, EA West, Duck Lake 7, Westbank First Nation), 2006-2021

Source: Statistics Canada, Census of Population, 2006-2021



Income

All Households

The average household income in the region increased by 40%, from \$76,333 in 2006 to \$106,900 in 2021. The communities examined saw a combined average income growth of 38% between 2006 and 2021, reflecting a similar trend of slightly lower household income growth compared to the region overall. EA West experienced the smallest increase, with average household income rising by 33%, from \$83,448 in 2006 to \$111,000 in 2021. In contrast, Westbank First Nation saw the largest growth, with a 42% increase, from \$55,259 in 2006 to \$78,431 in 2021.

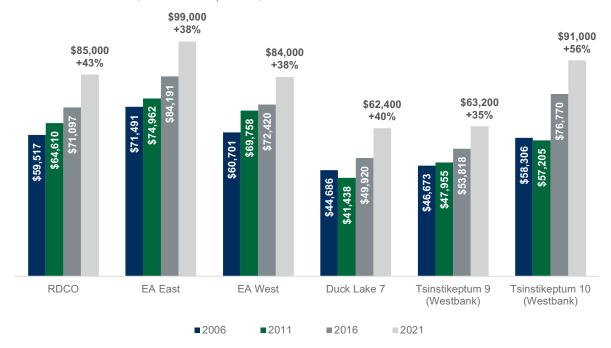
Figure 6: Total Average Household Income (RDCO, EA East, EA West, Duck Lake 7, Westbank), 2021 Source: Statistics Canada, Census of Population, 2006-2021



The region's median household income grew by 43%, rising from \$59,517 in 2006 to \$85,000 in 2021. The median household income change across all examined communities closely followed the regional trend, with an overall increase of 42%. Tsinstikeptum 10 (Westbank) saw the largest increase, with a 56% rise in median income, from \$58,306 in 2006 to \$91,000 in 2021. In contrast, Tsinstikeptum 9 (Westbank) experienced the smallest increase, rising by 35%, from \$46,673 in 2006 to \$63,200 in 2021.²

Figure 7: Total Median Household Income (RDCO, EA East, EA West, Okanagan Indian Band, Westbank), 2021

Source: Statistics Canada, Census of Population, 2006-2021

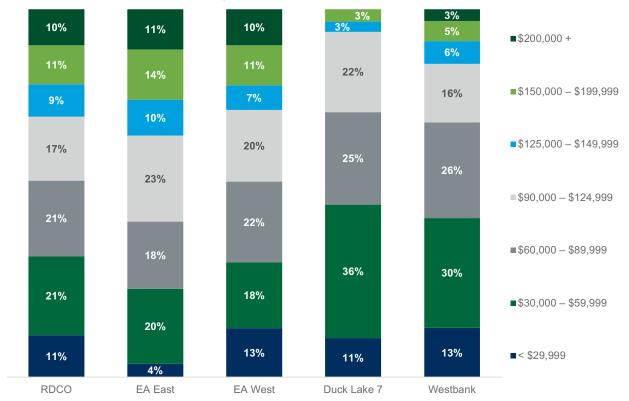


Regionally, 11% of households earn \$29,999 or less, 42% earn between \$30,000 and \$89,999, 17% earn between \$90,000 and \$124,000, and 21% earn more than \$150,000. Duck Lake 7 and Westbank have lower income levels, with only 3% and 8% of households earning over \$150,000, respectively, while the majority earn between \$30,000 and \$89,000. EA East has the highest proportion of households earning \$125,000 or more, with 25%, and only a small percentage of households (4%) earn under \$29,999.

^{2.} Westbank First Nation does not distinguish between its communities (Tsinstikeptum 9 and 10). However, Statistics Canada treats them as separate geographies; therefore, the median household incomes have been reported separately.

Figure 8: Household Income by Income Range (RDCO, EA East, EA West, Okanagan Indian Band, Westbank First Nation), 2021

Source: Statistics Canada, Census of Population, 2021



Renters and Owners

The average income for renters grew by 50%, from \$48,506 to \$72,600, while the average income for homeowners increased by 43%, from \$84,524 to \$121,200. The median income for renters rose by 56%, from \$39,245 in 2006 to \$61,200 in 2021, while the median income for homeowners grew by 44%, from \$67,988 to \$98,000. The similar trends in both average and median homeowner incomes suggest a stable income distribution, indicating that high- or low-income homeowners are not disproportionately moving into the region.

\$121,200 +43% \$98,000 +44% \$72.600 +50% \$61,200 +56% Renter Average Income Owner Median Income Renter Median Income Owner Average Income **2006 2011 2016 2021**

Figure 9: Average and Median Incomes of Renters and Owners, RDCO, 2006-2021 Source: Statistics Canada, Census of Population, 2006-2021

Housing Units and Mix

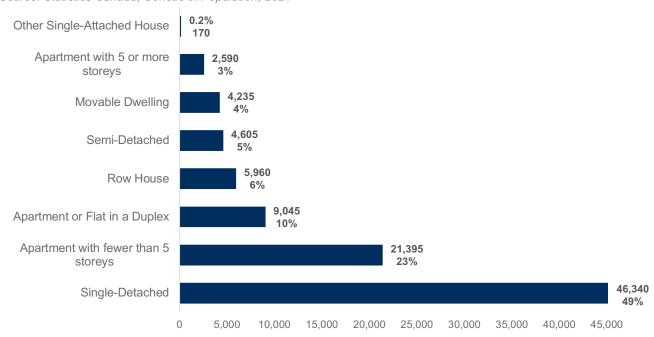
In the 2021 census, the region recorded 94,340 housing units, with the following distribution:

- 49% single-detached homes (46,340 units);
- 23% apartments with fewer than five storeys (21,395 units); and
- 10% apartments or flats in a duplex (9,045 units)
- 6% row houses (5,960 units);
- 5% semi-detached homes (4,605 units);
- 4% moveable dwellings (4,235 units);³
- 3% apartments with more than five storeys (2,590 units); and
- 0.2% other single-attached houses (170 units).⁴

^{3.} Statistics Canada defines movable dwellings as "mobile homes and other movable dwellings such as houseboats, recreational vehicles, and railroad cars." Refer to Statistics Canada's classification of residential structures for more information on each classification.

^{4.} Statistics Canada defines other single-attached house as "A single dwelling that is attached to another building and that does not fall into any of the other categories, such as a single dwelling attached to a non-residential structure (e.g., a store or a church) or occasionally to another residential structure (e.g., an apartment building)." Refer to Statistics Canada's classification of residential structures for more information on each classification.

Figure 10: Total and Share of Housing Units and Housing Mix, RDCO, 2021 Source: Statistics Canada, Census of Population, 2021



The communities examined have 9,265 housing units, representing 9.8% of the region's overall housing stock. Westbank has the largest share, with 5,335 units (58%), followed by EA East (1,695 units), EA West (1,295 units), and Duck Lake 7 (940 units).

The housing mix in these communities differs from the regional trend in terms of single-detached homes and movable dwellings. EA East and EA West have a much higher proportion of single-detached homes, with 77% of the housing mix in EA East and 96% in EA West. In contrast, Duck Lake 7 and Westbank First Nation have a higher concentration of movable dwellings, with 605 and 1,940 units, respectively. Together, these two communities represent 60% of the region's total movable dwellings.

Figure 11: Share of Housing Types⁵, EA East and EA West, 2021 Source: Statistics Canada, Census of Population, 2021



Figure 12: Share of Housing Types⁶, Duck Lake 7 and Westbank First Nation, 2021 Source: Statistics Canada, Census of Population, 2021



Core Housing Need

Households in core housing need live in housing that fails to meet at least one of the adequacy, affordability, or suitability standards and would need to spend 30% or more of total before-tax income to afford the median rent of alternative, acceptable local housing. The 2021 core housing need data is based on income information from the 2020 calendar year and may show lower figures due to the distribution of the Canada Emergency Response Benefit (CERB).

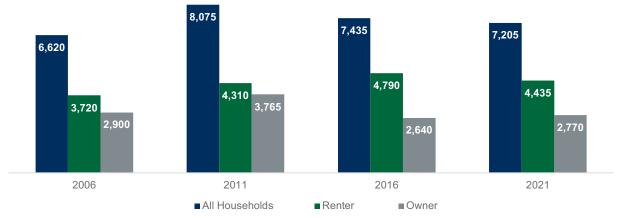
The region's overall core housing need increased by 8.8%, rising from 6,620 households in 2006 to 7,205 in 2021. Renters are more likely to experience core housing need than homeowners, with 56% of renters in core housing need in 2006, 53% in 2011, 64% in 2016, and 62% in 2021. This trend

^{5.} Classes with no data (no units) were excluded. For EA East and EA West, *Apartment* includes values from both "Apartment or Flat in a Duplex" and "Apartment with fewer than 5 storeys" classes.

^{6.} Classes with no data (no units) were excluded. For Westbank First Nation and Duck Lake 7, *Apartment* includes values from "Apartment or Flat in a Duplex," "Apartment with fewer than 5 storeys" and "Apartment with 5 or more storeys." For Duck Lake 7, *Single-Detached* includes values from "Semi-Detached."

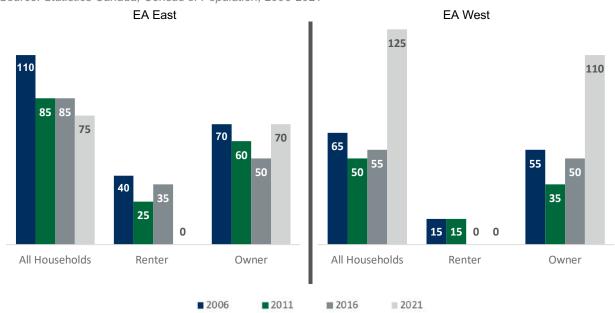
highlights that renters are typically more vulnerable to core housing need, which is reflected in the regional data.

Figure 13: All Households, Renters and Owners in Core Housing Need, RDCO, 2006-2021 Source: Statistics Canada, Census of Population, 2006-2021



EA East's core housing need for all households decreased by 32% from 110 in 2006 to 75 in 2021. In EA West, core housing need for all households nearly doubled increasing 92% from 65 in 2006 to 125 in 2021. Both EA East and West had more owners and, in some cases, only owners in core housing need compared to renters. EA East had 67% of owners in core housing need in 2006, 71% in 2011, 59% in 2016 and 93% in 2021. EA West had 85% of owners in core housing need in 2006, 70% in 2011, 91% in 2016 and 88% in 2021. Both Electoral Areas had predominantly owner households in core housing need compared to the regional trend.

Figure 14: All Households, Renters and Owners in Core Housing Need, EA East, EA West, 2006-2021 Source: Statistics Canada, Census of Population, 2006-2021



Core housing need is not assessed in First Nations communities. However, the individual housing standards of suitability and adequacy are evaluated, which provide insight into the broader housing needs in both Duck Lake 7 and Westbank First Nation. Duck Lake 7 has 90 households living in unsuitable or inadequate conditions, with 22% in unsuitable dwellings and 78% in homes requiring major repairs (not meeting the adequacy standard). Westbank First Nation has 360 households facing unaffordable, unsuitable, or inadequate conditions, with 38% in unsuitable dwellings and 62% in homes needing major repairs. Household affordability is not assessed in First Nations communities.

Shelter Costs

The region's median monthly rent increased by 77%, rising from \$730 in 2006 to \$1,290 in 2021. EA West experienced a similar trend, with median monthly shelter costs⁹ for rented dwellings rising by 76%, from \$825 to \$1,450 during the same period. EA East saw a more significant increase, with a 92% rise, from \$751 in 2006 to \$1,440 in 2021. As of January 2025, the region's benchmark price for a single-detached home¹⁰ was \$1,030,600, \$742,900 for a townhouse, and \$517,100 for an apartment. Data on median monthly shelter costs for rented dwellings in Duck Lake 7 and Westbank First Nation are either unavailable or require further context for accurate interpretation.

^{7.} Only private, non-farm, non-reserve households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for core housing need.

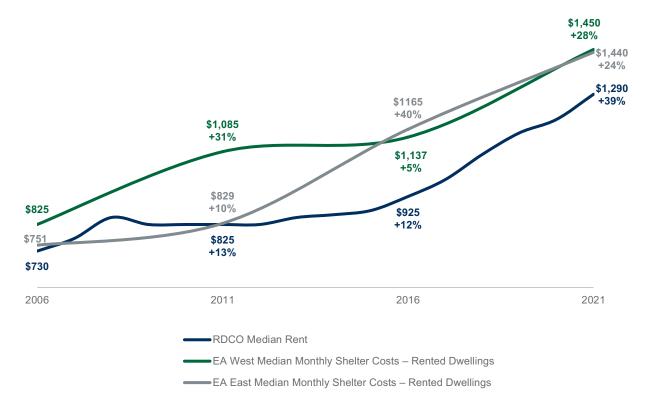
^{8.} Farm households and on-reserve households cannot be assessed for housing affordability because the concept is not applicable.

^{9.} Median monthly shelter costs refer to the median monthly total of all shelter expenses. This includes applicable rent, electricity costs, heat, water, and other municipal services.

^{10.} Lakefront and acreage single-detached homes were excluded from single-detached benchmark price.

Figure 15: Median Rents and Median Monthly Shelter Costs for Rented Dwellings, RDCO, EA West, EA East, 2006-2021

Source: Statistics Canada, Census of Population, 2006-2021. CMHC, Median Rent, 2006-2021.



Conclusion

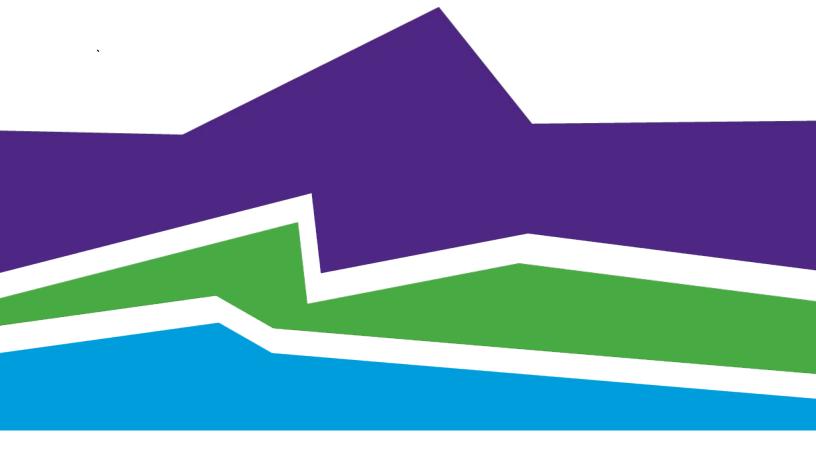
This Housing Indicators Report provides an overview of key data trends identified through preliminary analysis. It highlights significant regional trends and compares them with the examined communities, providing a snapshot of both regional patterns and differences. All legislatively required and requested housing indicators are included in Appendices A – F.

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APPENDIX A CENTRAL OKANAGAN EAST (EA EAST)

Population

Table 1: Total Population and Growth, Central Okanagan East, 2006-2021 Source: Statistics Canada, 2021 Census of Population, 2011 Census of Population, 2011 Census of Population

	2006	2011	2016	2021	Growth 2006-2021	% Change 2006-2021	Annual Growth Rate
Central Okanagan East	3,980	3,795	3,824	4,258	278	7%	0.5%

Table 2: Average and Median Age, Central Okanagan East, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Year	2006	2011	2016	2021
Average Age	39.4	42.4	45.5	47.3
Median Age	42.2	46.4	50.1	51.6

Table 3: Mobility, Movers - Number of Non-movers, Non-migrants, Migrants, Central Okanagan East, 2006-2021

Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Mobility Status	2006	2011	2016	2021
Non-Movers	3,335	3,355	3,310	3,805
Non-Migrants	255	265	265	255
Migrants	320	145	205	170

Households

Table 4: Total Number of Households and Average Household Size, Central Okanagan East, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

		•		
Central Okanagan	2006	2011	2016	2021
Total Number of Households	1,500	1,540	1,520	1,695
Average Household Size	2.6	2.5	2.5	2.5

Table 5: Households by Size, Central Okanagan East, 2006-2021¹¹ Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Household	20	2006		2011		2016		2021	
Size	#	%	#	%	#	%	#	%	
1 person	255	17%	335	22%	270	18%	295	17%	
2 people	635	42%	600	39%	695	46%	815	48%	
3 people	215	14%	245	16%	235	15%	240	14%	
4 people	260	17%	230	15%	210	14%	205	12%	
5+ people	140	9%	125	8%	110	7%	140	8%	

Table 6: Number and Share of Renter and Owner Households, Central Okanagan East, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Housing	2006		2011		20	16	2021	
Tenure	#	%	#	%	#	%	#	%
Renter	160	10%	250	16%	160	11%	155	9%
Owner	1,345	90%	1,295	84%	1,360	89%	1,540	91%
Total	1,500		1,540		1,520		1,695	

Table 7: Number of Renter Households in Subsidized Housing, Central Okanagan East, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Community	2006		2011		2016		2021	
Community	#	%	#	%	#	%	#	%
Central Okanagan East	0	0%	0	0%	10	6%	0	0%

Household Income

Table 8: Average and Median Household Income, Central Okanagan East, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Central Okanagan	2006	2011	2016	2021
Average Income	\$81,190	\$84,150	\$98,518	\$113,600
Median Income	\$71,491	\$74,962	\$84,191	\$99,000

Table 9: Renter Household Income - Average and Median, Central Okanagan East, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Central Okanagan	2006	2011	2016	2021
Renter Average Income	\$58,494	\$36,651	\$61,031	\$84,000
Renter Median Income	\$50,948	\$25,244	\$48,874	\$74,000

11. Totals may not add up to 100% due to rounding.

Table 10: Owner Household Income - Average and Median, Central Okanagan East, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Central Okanagan	2006	2011	2016	2021
Owner Average Income	\$83,889	\$93,228	\$102,993	\$116,400
Owner Median Income	\$74,045	\$84,424	\$92,756	\$103,000

Housing Units

Table 11: Total Number of Private Households, Central Okanagan East, 2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Housing Units	2021
Total Private Households	1,775

Table 12: Number and Share of Unit Structure Type, Central Okanagan East, 2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Housing Mix	20	21
Trodomig With	#	%
Single-Detached	1,305	77%
Semi-Detached	190	11%
Apartment or Flat in a Duplex	45	3%
Apartment with fewer than 5 storeys	15	1%
Other Single-Attached House	5	0%
Movable Dwelling	135	8%
Total	1,695	

Table 13: Number of Units by Bedroom Size, Central Okanagan East, 2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Housing Mix	2021
Bachelor Units (0 bedrooms)	10
1 Bedroom Units	70
2 Bedroom Units	390
3 Bedroom Units	655
4+ Bedroom Units	570

Table 14: Number and Share of Housing Units by Date Built, Central Okanagan East, 2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Date Built	2021					
Date Duiit	#	%				
Pre-1960	80	5%				
1961-1980	410	24%				
1981-1990	355	21%				
1991-2000	335	20%				
2001-2005	155	9%				
2006-2010	155	9%				
2011-2016	90	5%				
2016-2021	115	7%				
Total	1,695	100%				

Table 15: Number of Housing Units Subsidized by BC Housing, Central Okanagan East, 2023 Source: BC Housing, Non-Market Housing 2024

Central Okanagan East, Non-Market Housing Units	Unit Count, March 31, 2023
Emergency Shelter and Housing for the Homeless	0
Transitional Supported and Assisted Living	0
Independent Social Housing	1
Rent Assistance in Private Market	6
Total	7

Change in Housing Stock

Table 16: Total Building Permits Issued, Central Okanagan East, 2023 Source: Regional District of Central Okanagan, Building Statistics Report 2023

Application Type	Permits Issued in 2023
Single Family Dwelling	4
Residential Renovation/Addition	6
Temporary Dwelling/RV Permit	1
Garage/Carport/Accessory	11
Mobile Home/Modular Dwelling	1
Total	23

Table 17: Housing Starts by Dwelling Type, Central Okanagan East, 2011-2021 Source: Canadian Mortgage and Housing Corporation, Historical Starts by Dwelling Type 2025

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Total
Single- Detached	11	4	8	5	4	7	5	4	13	6	26	93
Semi- Detached	8	8	0	7	14	18	6	0	12	4	8	85
Apartment	0	0	0	0	0	0	1	0	0	0	0	1
All	19	12	8	12	18	25	12	4	25	10	34	179

Table 18: Housing Completions by Dwelling Type, Central Okanagan East, 2011-2021 Source: Canada Mortgage and Housing Corporation, Historical Completions by Dwelling Type 2025

	i e						-	_				
	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Total
Single- Detached	16	9	6	8	4	5	3	8	6	10	16	91
Semi- Detached	8	8	8	2	8	12	24	0	0	2	16	88
Apartment	0	0	0	0	0	0	1	0	0	0	0	1
All	24	17	14	10	12	17	28	8	6	12	32	180

Households in Core Housing Need

Table 19: Number of Households Spending 30%+ of Income on Shelter Costs, Central Okanagan East, 2006-2021

Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Housing Need:	2006		2011		2016		2021	
Affordability	#	%	#	%	#	%	#	%
All Households	295	21%	330	25%	245	18%	225	13%
Renter	55	34%	90	60%	60	39%	30	19%
Owner	245	20%	240	20%	185	15%	200	13%

Table 20: Number of Households in Dwellings Requiring Major Repairs, Central Okanagan East, 2006-2021

Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Housing Need:	2006		2011		2016		2021	
Adequacy	#	%	#	%	#	%	#	%
All Households	75	5%	40	3%	50	4%	55	3%
Renter	25	16%	0	0%	15	10%	0	0%
Owner	50	4%	40	3%	35	3%	45	3%

Table 21: Number of Households in Overcrowded Dwellings, Central Okanagan East, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

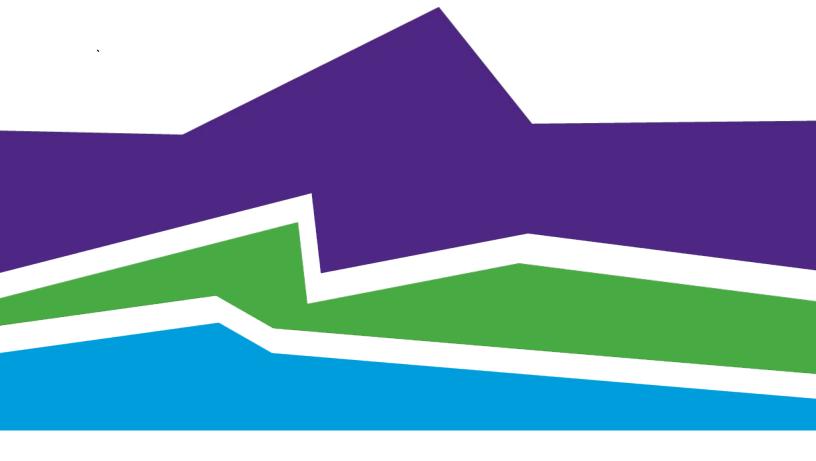
Housing Need:	2006		2011		2016		2021	
Suitability	#	%	#	%	#	%	#	%
All Households	20	1%	35	3%	35	3%	35	2%
Renter	0	0%	0	0%	20	13%	0	0%
Owner	10	1%	25	2%	15	1%	25	2%

Table 22: Number of Households in Core Housing Need, Central Okanagan East, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Core Housing	2006		2011		2016		2021	
Need	#	%	#	%	#	%	#	%
All Households	110	8%	85	6%	85	6%	75	4%
Renter	40	25%	25	17%	35	23%	0	0%
Owner	70	6%	60	5%	50	4%	70	5%

Table 23: Number of Households in Extreme Core Housing Need, Central Okanagan East, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Extreme Core	2006		2011		2016		2021	
Housing Need	#	%	#	%	#	%	#	%
All Households	65	5%	45	3%	50	4%	35	2%
Renter	35	22%	0	0%	25	16%	0	0%
Owner	30	2%	35	3%	25	2%	20	1%



APPENDIX B

CENTRAL OKANAGAN WEST (EA WEST)

Population

Table 24: Total Population and Growth, Central Okanagan West, 2006-2021

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 Census of Population, 2006 Census of Population

	2006	2011	2016	2021	Growth 2006-2021	% Change 2006-2021	Annual Growth Rate
Central Okanagan West	1,758	1,947	1,991	2,987	1,139	65%	3.4%

Table 25: Average and Median Age, Central Okanagan West, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Year	2006	2011	2016	2021
Average Age	43.7	48.9	47.6	49.0
Median Age	47.2	53.7	53.4	54.0

Table 26: Mobility, Movers - Number of Non-movers, Non-migrants, Migrants, Central Okanagan West, 2006-2021

Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Mobility Status	2006	2011	2016	2021
Non-Movers	1,520	1,735	1,700	2,350
Non-Migrants	60	45	70	155
Migrants	200	85	180	365

Households

Table 27: Total Number of Households and Average Household Size, Central Okanagan West, 2006-2021

Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Central Okanagan West	2006	2011	2016	2021
Total Number of Households	810	840	895	1,290
Average Household Size	2.2	2.2	2.2	2.2

Table 28: Households by Size, Central Okanagan West, 2006-2021¹² *Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population*

Household	2006		2011		2016		2021	
Size	#	%	#	%	#	%	#	%
1 person	195	24%	135	16%	220	25%	345	27%
2 people	420	52%	525	63%	440	49%	600	47%
3 people	80	10%	100	12%	130	15%	180	14%
4 people	75	9%	55	7%	70	8%	95	7%
5+ people	45	6%	25	3%	40	4%	70	5%

Table 29: Number and Share of Renter and Owner Households, Central Okanagan West, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Housing	2006		2011		20	16	2021	
Tenure	#	%	#	%	#	%	#	%
Renter	45	6%	50	6%	70	8%	140	11%
Owner	765	94%	790	94%	820	92%	1,155	90%
Total	810		840		895		1,290	-

Household Income

Table 30: Average and Median Household Income, Central Okanagan West, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Central Okanagan West	2006	2011	2016	2021
Average Income	\$83,448	\$95,547	\$84,076	\$111,000
Median Income	\$60,701	\$69,758	\$72,420	\$84,000

Table 31: Renter Household Income – Average and Median, Central Okanagan West, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Central Okanagan West	2006	2011	2016	2021
Renter Average Income	\$40,698	\$37,430	\$72,051	\$79,000
Renter Median Income	\$26,173	\$29,372	\$64,820	\$79,000

Table 32: Owner Household Income - Average and Median, Central Okanagan West, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Central Okanagan West	2006	2011	2016	2021
Owner Average Income	\$85,986	\$99,068	\$85,129	\$114,800
Owner Median Income	\$61,062	\$74,249	\$72,529	\$86,000

12. Totals may not add up to 100% due to rounding.

Housing Units

Table 33: Total Number of Private Households, Central Okanagan West, 2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Housing Units	2021
Total Private Households	1,852

Table 34: Number and Share of Unit Structure Type, Central Okanagan West, 2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

11	2021			
Housing Mix	#	%		
Single-Detached	1,240	96%		
Apartment or Flat in a Duplex	10	1%		
Apartment with fewer than 5 storeys	20	2%		
Movable Dwelling	25	2%		
Total	1,295			

Table 35: Number of Units by Bedroom Size, Central Okanagan West, 2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Housing Mix	2021
Bachelor Units (0 bedrooms)	0
1 Bedroom Units	135
2 Bedroom Units	340
3 Bedroom Units	465
4+ Bedroom Units	340

Table 36: Number and Share of Housing Units by Date Built, Central Okanagan West, 2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Date Built	2021					
Date Duiit	#	%				
Pre-1960	40	3%				
1961-1980	180	14%				
1981-1990	130	10%				
1991-2000	275	21%				
2001-2005	145	11%				
2006-2010	240	19%				
2011-2016	105	8%				
2016-2021	170	13%				
Total	1,290					

Table 37: Number of Housing Units Subsidized by BC Housing, Central Okanagan West, 2023¹³ Source: BC Housing, Non-Market Housing 2024

Central Okanagan East, Non-Market Housing Units	Unit Count, March 31, 2023
Emergency Shelter and Housing for the Homeless	0
Transitional Supported and Assisted Living	0
Independent Social Housing	0
Rent Assistance in Private Market	5
Total	5

Change in Housing Stock

Table 38: Total Building Permits Issued, Central Okanagan West, 2023 Source: Regional District of Central Okanagan, Building Statistics Report 2023

Application Type	Permits Issued in 2023
Single Family Dwelling	42
Residential Renovation/Addition	19
Garage/Carport/Accessory	17
Mobile Home/Modular Dwelling	5
Total	83

Table 39: Total Number of Demolition Permits Issued, Central Okanagan West, 2023¹⁴ Source: Regional District of Central Okanagan, Building Permit Report 2023

Demolition Permits	EA West
Demolitions Related to Residential Units	58

Table 40: Housing Starts by Dwelling Type, 2011-2021 Source: Canada Mortgage and Housing Corporation, Historical Starts by Dwelling Type 2025

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Total
Single- Detached	16	8	24	35	36	29	27	18	22	11	68	294
Apartment	0	0	0	0	1	0	0	0	0	0	0	1
All	16	8	24	35	37	29	27	18	22	11	68	295

Table 41: Housing Completions by Dwelling Type, 2011-2021 Source: Canada Mortgage and Housing Corporation, Historical Completions by Dwelling Type 2025

	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	Total
Single- Detached	21	7	15	27	39	34	20	34	6	11	17	231
Apartment	0	0	0	0	0	2	0	0	0	0	0	2
All	21	7	15	27	39	36	20	34	6	11	17	233

^{13.} Data suppression may result in some inaccuracies in total counts.

^{14.} Most demolition permits were related to the 2021 White Rock Lake Wildfire.

Households in Core Housing Need

Table 42: Number of Households Spending 30%+ of Income on Shelter Costs, Central Okanagan West, 2006-2021

Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Housing Need:	2006		2011		2016		2021	
Affordability	#	%	#	%	#	%	#	%
All Households	185	25%	215	27%	175	21%	220	17%
Renter	20	57%	20	50%	10	18%	30	21%
Owner	165	23%	195	25%	160	21%	190	17%

Table 43: Number of Households in Dwellings Requiring Major Repairs, Central Okanagan West, 2006-2021

Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Housing Need:	2006		2011		2016		2021	
Adequacy	#	%	#	%	#	%	#	%
All Households	15	2%	10	1%	40	5%	50	4%
Renter	0	0%	0	0%	0	0%	0	0%
Owner	15	2%	10	1%	35	4%	50	4%

Table 44: Number of Households in Overcrowded Dwellings, Central Okanagan West, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

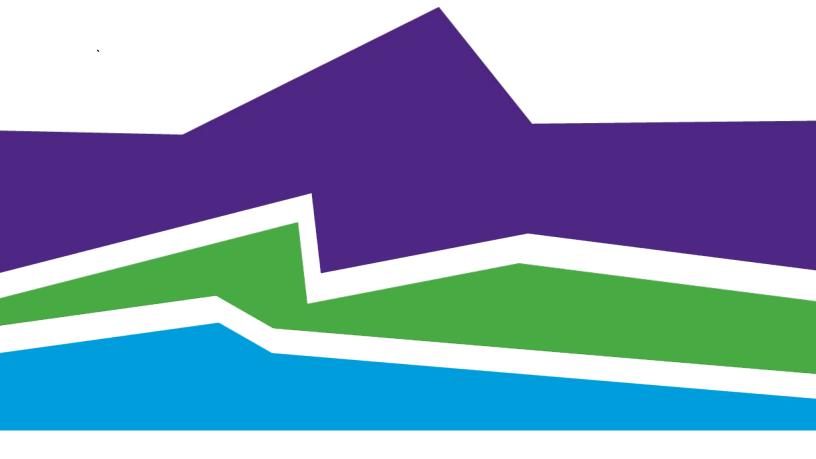
Housing Need:	2006		2011		2016		2021	
Suitability	#	%	#	%	#	%	#	%
All Households	15	2%	0	0%	0	0%	45	4%
Renter	0	0%	0	0%	0	0%	0	0%
Owner	10	1%	0	0%	0	0%	35	3%

Table 45: Number of Households in Core Housing Need, Central Okanagan West, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Core Housing	2006		2011		2016		2021	
Need	#	%	#	%	#	%	#	%
All Households	65	9%	50	6%	55	7%	125	10%
Renter	15	43%	15	38%	0	0%	0	0%
Owner	55	8%	35	5%	50	6%	110	10%

Table 46: Number of Households in Extreme Core Housing Need, Central Okanagan West, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Extreme Core	2006		2011		2016		2021	
Housing Need	#	%	#	%	#	%	#	%
All Households	35	5%	25	3%	25	3%	50	4%
Renter	10	29%	0	0%	10	18%	0	0%
Owner	25	3%	20	3%	15	2%	40	4%



APPENDIX C

DUCK LAKE 7

Table 47: Total Population and Growth, Duck Lake 7, 2006-2021

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 Census of Population, 2006 Census of Population

Community	2006 Population	2011 Population	2016 Population	2021 Population	Growth, 2006- 2021	Percent Change, 2006- 2021	Annual Growth Rate
Duck Lake 7	1,923	1,917	1,664	1,847	-76	-4%	-0.3%

Table 48: Average and Median Age, Duck Lake 7, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Year	2006	2011	2016	2021
Average Age	51.3	49.7	52.3	54.2
Median Age	57.0	55.1	57.2	58.8

Table 49: Mobility, Movers - Number of Non-movers, Non-migrants, Migrants, Duck Lake 7, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Mobility Status	2006	2011	2016	2021
Non-Movers	1,650	1,880	1,395	1,655
Non-Migrants	110	80	105	100
Migrants	160	85	155	85

Households

Table 50: Total Number of Households and Average Household Size, Duck Lake 7, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Duck Lake 7	2006	2011	2016	2021
Total Number of Households	955	1,010	850	935
Average Household Size	2.0	2.1	2.0	2.0

Table 51: Households by Size, Duck Lake 7, 2006-2021

Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Household	2006		20	2011		2016		2021	
Size	#	%	#	%	#	%	#	%	
1 person	280	29%	325	32%	305	36%	310	33%	
2 people	530	55%	490	49%	405	48%	445	48%	
3 people	70	7%	75	7%	65	8%	120	13%	
4 people	45	5%	80	8%	55	6%	45	5%	
5+ people	30	3%	40	4%	20	2%	15	2%	

Table 52: Number and Share of Renter and Owner Households, Duck Lake 7, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Housing	2006		2011		2016		2021	
Tenure	#	%	#	%	#	%	#	%
Renter	65	7%	70	7%	70	8%	80	9%
Owner	890	93%	940	93%	780	92%	855	91%
Total	955		1,010		850		935	

Household Income

Table 53: Average and Median Household Income, Duck Lake 7, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Duck Lake 7	2006	2011	2016	2021
Average Income	\$50,389	\$49,624	\$62,212	\$69,400
Median Income	\$44,686	\$41,438	\$49,920	\$62,400

Table 54: Renter Household Income – Average and Median, Duck Lake 7, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Duck Lake 7	2006	2011	2016	2021
Renter Average Income	\$47,181	\$40,428	\$59,585	\$72,000
Renter Median Income	\$39,507	\$29,237	\$45,249	\$71,000

Table 55: Owner Household Income - Average and Median, Duck Lake 7, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Duck Lake 7	2006	2011	2016	2021
Owner Average Income	\$50,623	\$50,308	\$62,448	\$69,200
Owner Median Income	\$44,838	\$42,540	\$50,994	\$60,800

Table 56: Total Number of Private Households, Duck Lake 7, 2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Housing Units	2021
Total Private Households	999

Table 57: Number and Share of Unit Structure Type, Duck Lake 7, 2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Housing Miy	20	21
Housing Mix	#	%
Single-Detached	240	26%
Semi-Detached	5	1%
Row House	55	6%
Apartment with fewer than 5 storeys	35	4%
Movable Dwelling	605	64%
Total	940	

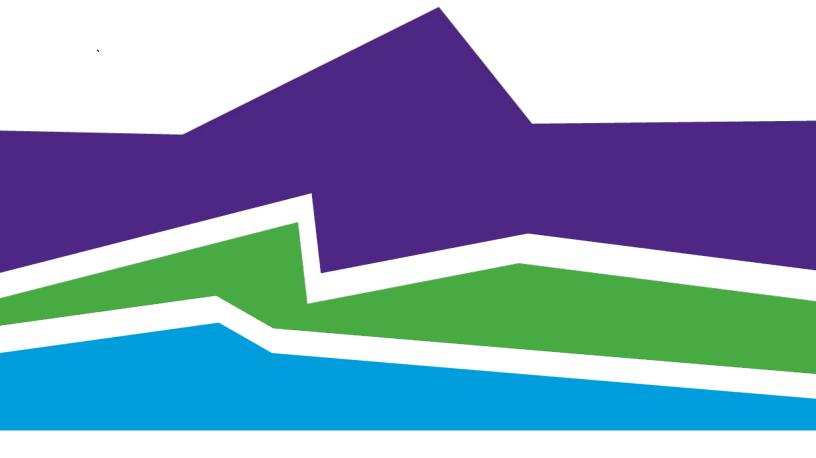
Table 58: Number and Share of Housing Units by Date Built, Duck Lake 7, 2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Date Built	2021			
Date Built	#	%		
Pre-1960	15	2%		
1961-1980	190	20%		
1981-1990	370	40%		
1991-2000	285	31%		
2001-2005	0	0%		
2006-2010	0	0%		
2011-2016	45	5%		
2016-2021	30	3%		
Total	935			

Table 59: Number of Housing Units Subsidized by BC Housing, Duck Lake 7, 2023 Source: BC Housing, Non-Market Housing 2024

Duck Lake 7, Non-Market Housing Units	Unit Count, March 31, 2023
Emergency Shelter and Housing for the Homeless	0
Transitional Supported and Assisted Living	0
Independent Social Housing	0
Rent Assistance in Private Market	XX ¹⁵
Total	5

^{15.} Data suppression due to 10 or fewer units identified in the community.



APPENDIX D

WESTBANK FIRST NATION (TSINSTIKEPTUM 9 + 10)¹⁶

¹⁶ Westbank First Nation does not distinguish between its communities; however, Statistics Canada categorizes them as Tsinstikeptum 9 and Tsinstikeptum 10. Appendix D presents combined data for both, while Appendices E and F provide separate data for Tsinstikeptum 9 and 10 respectively.

Table 60: Total Population and Growth, Tsinstikeptum 9 and 10, 2006-2021

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 Census of Population, 2006 Census of Population, Consultant Calculations

Community	2006 Population	2011 Population	2016 Population	2021 Population	Growth, 2006- 2021	Percent Change, 2006- 2021	Annual Growth Rate
Westbank First Nation	6,207	7,058	9,028	10,900	4,693	76%	3.8%

Table 61: Average Age, Tsinstikeptum 9 and 10, 2006-2021

Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Year	2006	2011	2016	2021
Average Age	45.1	47.3	49.5	51.0

Table 62: Mobility, Movers - Number of Non-movers, Non-migrants, Migrants, Tsinstikeptum 9 and 10, 2006-2021

Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Mobility Status	2006	2011	2016	2021
Non-Movers	4,730	5,820	7,155	8,840
Non-Migrants	670	530	645	850
Migrants	745	625	930	895

Households

Table 63: Total Number of Households and Average Household Size, Tsinstikeptum 9 and 10, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Westbank First Nation	2006	2011	2016	2021
Total Number of Households	2,790	3,280	4,220	5,340
Average Household Size	2.2	2.1	2.0	1.9

Table 64: Households by Size, Tsinstikeptum 9 and 10, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Household	2006		2011		2016		2021	
Size	#	%	#	%	#	%	#	%
1 person	690	25%	930	28%	1,280	30%	1,765	33%
2 people	1,370	49%	1,510	46%	2,020	48%	2,540	48%
3 people	330	12%	470	14%	445	11%	530	10%
4 people	275	10%	265	8%	315	7%	350	7%
5+ people	120	4%	110	3%	155	4%	155	3%

Table 65: Number and Share of Renter and Owner Households, Tsinstikeptum 9 and 10, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Housing	2006		2011		2016		2021	
Tenure	#	%	#	%	#	%	#	%
Renter	245	9%	435	13%	755	18%	925	18%
Owner	2,530	91%	2,830	87%	3,450	82%	4,310	82%
Total	2,775		3,265		4,205		5,235	

Household Income

Table 66: Average Household Income, Tsinstikeptum 9 and 10, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Westbank First Nation	2006	2011	2016	2021
Average Income	\$55,259	\$57,722	\$66,592	\$78,431

Table 67: Average Renter Household Income, Tsinstikeptum 9 and 10, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Westbank First Nation	2006	2011	2016	2021
Average Income	\$40,958	\$53,277	\$65,161	\$70,678

Table 68: Average Owner Household Income, Tsinstikeptum 9 and 10, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Westbank First Nation	2006	2011	2016	2021
Owner Average Income	\$56,705	\$53,277	\$65,161	\$70,678

Table 69: Total Number of Private Households, Tsinstikeptum 9 and 10, 2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Housing Units	2021
Total Private Households	5,822

Table 70: Number and Share of Unit Structure Type, Tsinstikeptum 9 and 10, 2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Housing Mix	20	2021		
Housing with	#	%		
Single-Detached	1,685	32%		
Semi-Detached	575	11%		
Row House	180	3%		
Apartment or Flat in a Duplex	55	1%		
Apartment with fewer than 5 storeys	725	14%		
Apartment with 5 or more storeys	175	3%		
Movable Dwelling	1,940	36%		
Total	5,335			

Table 71: Number of Units by Bedroom Size, Tsinstikeptum 9 and 10, 2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

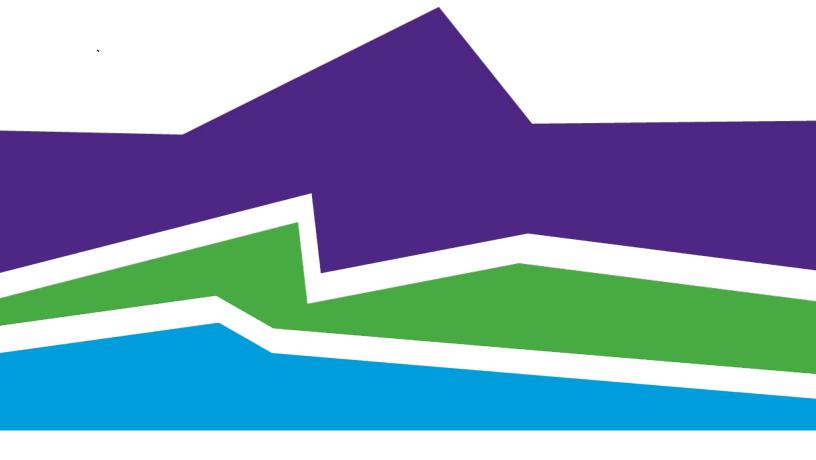
Housing Mix	2021
Bachelor Units (0 bedrooms)	25
1 Bedroom Units	445
2 Bedroom Units	2,695
3 Bedroom Units	1,535
4+ Bedroom Units	625

Table 72: Number and Share of Housing Units by Date Built, Tsinstikeptum 9 and 10, 2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Date Built	2021			
Date Duiit	#	%		
Pre-1960	65	1%		
1961-1980	925	17%		
1981-1990	655	12%		
1991-2000	1,055	20%		
2001-2005	250	5%		
2006-2010	800	15%		
2011-2016	7,810	13%		
2016-2021	870	16%		
Total	5,340			

Table 73: Number of Housing Units Subsidized by BC Housing, Tsinstikeptum 9 and 10, 2023 BC Housing, Non-Market Housing 2024

Westbank First Nations, Non-Market Housing Units	Unit Count, March 31, 2023
Emergency Shelter and Housing for the Homeless	0
Transitional Supported and Assisted Living	0
Independent Social Housing	17
Rent Assistance in Private Market	51
Total	68



APPENDIX E

TSINSTIKEPTUM 9

Table 74: Total Population and Growth, Tsinstikeptum 9, 2006-2021

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 Census of Population, 2006 Census of Population

Community	2006 Population	2011 Population	2016 Population	2021 Population	Growth, 2006- 2021	Percent Change, 2006- 2021	Annual Growth Rate
Tsinstikeptum 9	5,171	5,872	7,612	9,134	3,963	77%	3.9%

Table 75: Average and Median Age, Tsinstikeptum 9, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Year	2006	2011	2016	2021
Average Age	45.6	48.1	50.2	51.6
Median Age	48.3	51.9	55.5	58.0

Table 76: Mobility, Movers - Number of Non-movers, Non-migrants, Migrants, Tsinstikeptum 9, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Mobility Status	2006	2011	2016	2021
Non-Movers	3,950	4,730	6,015	7,260
Non-Migrants	500	475	480	735
Migrants	655	580	830	835

Households

Table 77: Total Number of Households and Average Household Size, Tsinstikeptum 9, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Tsinstikeptum 9	2006	2011	2016	2021
Total Number of Households	2,370	2,795	3,650	4,585
Average Household Size	2.2	2.1	2.0	1.9

Table 78: Households by Size, Tsinstikeptum 9, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Household	20	06	20	2011 201		16	2021	
Size	#	%	#	%	#	%	#	%
1 person	630	27%	840	30%	1,185	32%	1,590	35%
2 people	1,155	49%	1,295	46%	1,745	48%	2,195	48%
3 people	275	12%	370	13%	350	10%	450	10%
4 people	205	9%	210	8%	250	7%	245	5%
5+ people	105	4%	85	3%	115	3%	110	2%

Table 79: Number and Share of Renter and Owner Households, Tsinstikeptum 9, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Housing	20	06	20	11	20	16	20	21
Tenure	#	%	#	%	#	%	#	%
Renter	200	8%	375	13%	670	18%	865	19%
Owner	2,155	91%	2,405	86%	2,960	81%	3,620	79%
Total	2,370		2,795		3,650		4,585	

Household Income

Table 80: Average and Median Household Income, Tsinstikeptum 9, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Tsinstikeptum 9	2006	2011	2016	2021
Average Income	\$51,984	\$56,525	\$63,653	\$73,200
Median Income	\$46,673	\$47,955	\$53,818	\$63,200

Table 81: Renter Household Income - Average and Median, Tsinstikeptum 9, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Tsinstikeptum 9	2006	2011	2016	2021
Renter Average Income	\$41,781	\$53,229	\$64,158	\$69,200
Renter Median Income	\$40,341	\$43,777	\$51,742	\$58,800

Table 82: Owner Household Income - Average and Median, Tsinstikeptum 9, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Tsinstikeptum 9	2006	2011	2016	2021
Owner Average Income	\$52,979	\$57,241	\$63,714	\$74,300
Owner Median Income	\$46,814	\$50,285	\$54,280	\$64,500

Table 83: Total Number of Private Households, Tsinstikeptum 9, 2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Housing Units	2021
Total Private Households	4,937

Table 84: Number and Share of Unit Structure Type, Tsinstikeptum 9, 2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Housing Mix	20	21
Housing Mix	#	%
Single-Detached	1,330	29%
Semi-Detached	520	11%
Row House	165	4%
Apartment or Flat in a Duplex	10	0%
Apartment with fewer than 5 storeys	725	16%
Apartment with 5 or more storeys	175	4%
Movable Dwelling	1,660	36%
Total	4,585	

Table 85: Number of Units by Bedroom Size, Tsinstikeptum 9, 2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

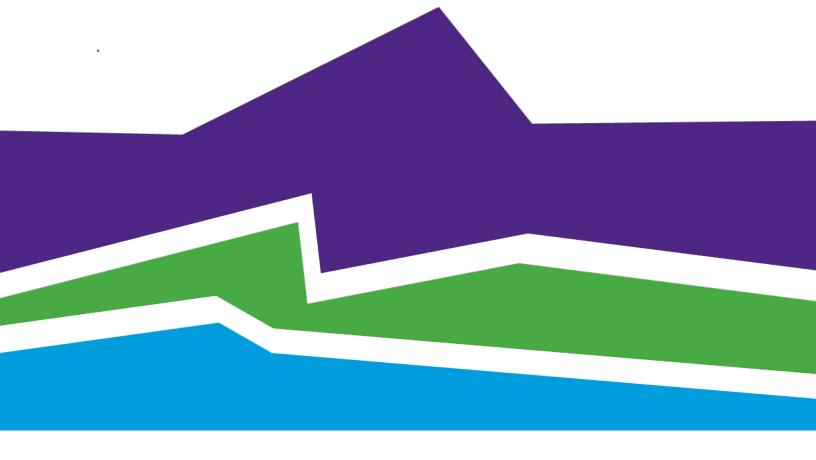
Housing Mix	2021
Bachelor Units (0 bedrooms)	25
1 Bedroom Units	445
2 Bedroom Units	2,495
3 Bedroom Units	1,215
4+ Bedroom Units	405

Table 86: Number and Share of Housing Units by Date Built, Tsinstikeptum 9, 2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Data Daile	20	21
Date Built	#	%
Pre-1960	65	1%
1961-1980	815	18%
1981-1990	540	12%
1991-2000	905	20%
2001-2005	185	4%
2006-2010	740	16%
2011-2016	645	14%
2016-2021	690	15%
Total	4,585	

Table 87: Number of Housing Units Subsidized by BC Housing, Tsinstikeptum 9, 2023 Source: BC Housing, Non-Market Housing 2024

Tsinstikeptum 9, Non-Market Housing Units	Unit Count, March 31, 2023
Emergency Shelter and Housing for the Homeless	0
Transitional Supported and Assisted Living	0
Independent Social Housing	17
Rent Assistance in Private Market	44
Total	61



APPENDIX F

TSINSTIKEPTUM 10

Table 88: Total Population and Growth, Tsinstikeptum 10, 2006-2021

Source: Statistics Canada, 2021 Census of Population, 2016 Census of Population, 2011 Census of Population, 2006 Census of Population

Community	2006 Population	2011 Population	2016 Population	2021 Population	Growth, 2006- 2021	Percent Change, 2006- 2021	Annual Growth Rate
Tsinstikeptum 10	1,036	1,186	1,416	1,766	730	70%	3.6%

Table 89: Average and Median Age, Tsinstikeptum 10, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Year	2006	2011	2016	2021
Average Age	42.8	43.5	45.5	47.6
Median Age	48.9	47.9	49.2	51.6

Table 90: Mobility, Movers - Number of Non-movers, Non-migrants, Migrants, Tsinstikeptum 10, 2006-2021

Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Mobility Status	2006	2011	2016	2021
Non-Movers	780	1,090	1,140	1,580
Non-Migrants	170	55	165	115
Migrants	90	45	100	60

Households

Table 91: Total Number of Households and Average Household Size, Tsinstikeptum 10, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Tsinstikeptum 10	2006	2011	2016	2021
Total Number of Households	420	485	570	755
Average Household Size	2.5	2.4	2.5	2.4

Table 92: Households by Size, Tsinstikeptum 10, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Household	20	06	20	11	20	16	20)21
Size	#	%	#	%	#	%	#	%
1 person	60	14%	90	19%	95	17%	175	23%
2 people	215	51%	215	44%	275	48%	345	46%
3 people	55	13%	100	21%	95	17%	80	11%
4 people	70	17%	55	11%	65	11%	105	14%
5+ people	15	4%	25	5%	40	7%	45	6%

Table 93: Number and Share of Renter and Owner Households, Tsinstikeptum 10, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Housing	20	06	20	11	20	16	20	21
Tenure	#	%	#	%	#	%	#	%
Renter	45	11%	60	12%	85	15%	60	8%
Owner	375	89%	425	88%	490	86%	690	91%
Total	420		485		570		755	

Household Income

Table 94: Average and Median Household Income, Tsinstikeptum 10, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Tsinstikeptum 10	2006	2011	2016	2021
Average Income	\$73,741	\$64,622	\$85,419	\$110,200
Median Income	\$58,306	\$57,205	\$76,770	\$91,000

Table 95: Renter Households - Average and Median Household Income, Tsinstikeptum 10, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Tsinstikeptum 10	2006	2011	2016	2021
Renter Average Income	\$37,670	\$53,586	\$73,134	\$92,000
Renter Median Income	\$26,710	\$63,507	\$67,356	\$63,600

Table 96: Owner Households - Average and Median Household Incomes, Tsinstikeptum 10, 2006-2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Tsinstikeptum 10	2006	2011	2016	2021
Owner Average Income	\$78,119	\$66,190	\$87,481	\$111,800
Owner Median Income	\$62,751	\$53,553	\$82,268	\$92,000

Table 97: Total Number of Private Households, Tsinstikeptum 10, 2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Housing Units	2021
Total Private Households	885

Table 98: Number and Share of Unit Structure Type, Tsinstikeptum 10, 2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Housing Mix	2016		
Housing with	#	%	
Single-Detached	355	47%	
Semi-Detached	55	7%	
Row House	15	2%	
Apartment or Flat in a Duplex	45	6%	
Movable Dwelling	280	37%	
Total	750		

Table 99: Number of Units by Bedroom Size, Tsinstikeptum 10, 2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Housing Mix	2021
Bachelor Units (0 bedrooms)	0
1 Bedroom Units	0
2 Bedroom Units	200
3 Bedroom Units	320
4+ Bedroom Units	220

Table 100: Number and Share of Housing Units by Date Built, Tsinstikeptum 10, 2021 Source: Statistics Canada, 2006, 2011, 2016, 2021 Census of Population

Date Built	2021		
Date Duiit	#	%	
Pre-1960	0	0%	
1961-1980	110	15%	
1981-1990	115	15%	
1991-2000	150	20%	
2001-2005	65	9%	
2006-2010	60	8%	
2011-2016	65	9%	
2016-2021	180	24%	
Total	755		

Table 101: Number of Housing Units Subsidized by BC Housing, Tsinstikeptum 10, 2023 Source: BC Housing, Non-Market Housing 2024

Tsinstikeptum 10, Non-Market Housing Units	Unit Count, March 31, 2023
Emergency Shelter and Housing for the Homeless	0
Transitional Supported and Assisted Living	0
Independent Social Housing	0
Rent Assistance in Private Market	7
Total	7







