

REGIONAL DISTRICT OF CENTRAL OKANAGAN

REGIONAL HOUSING STRATEGY

June 22, 2022

PREPARED FOR:

Regional District of Central Okanagan

1450 KLO Road

Kelowna, BC, V1W 3Z4



304 - 1353 Ellis Street, Kelowna, BC V1Y 1Z9 | T: 250.762.2517

File: 1179.011.01

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- District of Lake Country
- City of Kelowna
- City of West Kelowna
- Westbank First Nation
- District of Peachland
- Okanagan Indian Band

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- Turning Point Collaborative Society
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- Ki-L-ow-Na Friendship Society
- Central Okanagan Economic Development Commission
- Urban Development Institute - Okanagan
- Now Canada Society
- Okanagan Boys and Girls Club
- Members of the community at large

EXECUTIVE SUMMARY

Through the Regional Board Strategic Priorities 2019-2022 the Regional Board developed four priority areas to continue to guide the RDCO's work until 2022, which includes economic development, environment, sustainable communities, and transportation and mobility. Together these priorities reflect the Board's sense of future challenges and opportunity to speak to a shared vision for the Central Okanagan as a vibrant and resilient region.

A measure of success in the effort to create sustainable communities is stated as *"We will initiate and support efforts to create a healthy built environment in which all people throughout the region enjoy a high quality of life with access to safe neighbourhoods including a diverse range of housing options"*. The intention of the Regional Housing Strategy is to establish a shared commitment, identify opportunities where resources can be pooled to have more impact, gain momentum for collective action, advocacy, and advance partnerships. An intended outcome is to provide an overarching guide to local and First Nations governments for a coordinated approach and identifying appropriate actions and individual efforts of each community.

Vision Statement

The vision for the RDCO in relation to affordable housing is based on what the community and its representatives are collectively trying to achieve and provides a platform for discussion, partnership, and decision-making. This statement is intended to capture what was said by elected officials and stakeholders during the engagement that informed the development of this strategy. Each community that is a part of the RDCO may have varying views regarding the challenges of affordable housing and the implementation of solutions, but the vision provides a shared opportunity, enabling all collaborators to contribute to the future of housing affordability.

"THE RDCO WILL PROVIDE BOLD LEADERSHIP IN ADDRESSING AFFORDABLE HOUSING CHALLENGES THROUGH A COORDINATED REGIONAL RESPONSE TO THE HOUSING CRISIS."

Strategy Outline

The objective of the Strategy is to develop a regional approach to direct how to move forward to address challenges around housing affordability, supply, and improve regional coordination. This Regional Housing Strategy provides recommendations and corresponding action items to achieve the objectives set out in the Regional Growth Strategy.

Through the development of the Strategy five objectives were crafted with the input of:

- local & First Nations government staff and elected officials,
- representatives from stakeholder groups including the development community and non-profit organizations,
- the greater public within the boundaries of the RDCO.

The objectives, and recommended actions corresponding with each objective, are shown on the next page:

OBJECTIVE #1: STRENGTHEN COORDINATION BETWEEN RDCO ELECTORAL AREAS, MEMBER MUNICIPALITIES AND FIRST NATIONS.

- Create a Regional Housing Advocacy Task Force to collaborate on housing policy direction across the region to ensure local and First Nations governments have access to policy direction in neighbouring jurisdictions.
- Establish a housing sub-committee of the RGS Steering Committee comprised of RDCO member staff to collaborate on housing strategies, policies, and regulations. Communicate and coordinate these strategies with local and First Nations governments so policies can be developed that align with the direction of senior governments.
- Study the feasibility of implementing a regional housing service or trust fund to contribute to land acquisition and capital investments in affordable housing across the region.

OBJECTIVE#2: 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.

- Use a representative and coordinated group of elected officials – the Regional Housing Advocacy Task Force – to develop an effective Housing Advocacy Strategy for the region.

OBJECTIVE #3: STRENGTHEN MECHANISMS FOR INFORMATION SHARING AND PARTNERSHIP WITH LOCAL AND FIRST NATIONS GOVERNMENTS AND NON-PROFIT HOUSING PROVIDERS.

- Establish a regional information base by providing a Digital Hub for all affordable housing activities and information in the region.
- Work with the development community to achieve housing goals including small units, rental housing and identification of development sites.

OBJECTIVE #4: DEVELOP REGIONAL BEST PRACTICES TO REGULATE AND PROTECT RENTAL HOUSING STOCK AND FACILITATE THE DEVELOPMENT OF AFFORDABLE HOUSING.

- Identify, compile, and offer a library of best practices and regional success stories to support local and First Nations government policies around affordable housing.

OBJECTIVE #5: REGIONALLY ASSESS POLICY AND DEVELOPMENT PROCESSES TO BUILD STAFF CAPACITY, IDENTIFY OPPORTUNITIES FOR POLICY COORDINATION AND STREAMLINE APPROVALS WITH SENIOR GOVERNMENT.

- Seek opportunities for regional approaches to policy development.

- Identify opportunities to streamline senior government approvals for affordable housing projects across the region.

1.0 INTRODUCTION

In 2019 the Regional District of Central Okanagan (RDCO) completed a Regional Housing Needs Assessment (RHNA). This report identified housing issues and challenges at the local and regional level. This Regional Housing Strategy builds on that work, identifying key actions to support regional action and change on key housing issues in the RDCO. The RDCO Board initially identified the objectives of the Strategy as items to strengthen regional coordination, prioritize information sharing, coordinate advocacy, and address development approval timelines.

The initial direction that was proposed by the Board has been expanded through an extensive engagement process and aims to bolster the RDCO as a hub for information and guidance, act as a regional advocate, and to encourage regional connections relating to affordable housing. The objectives (outlined in Section 4.0) of the Regional Housing Strategy have been built out through a comprehensive engagement process with the public, stakeholders, local and First Nations government staff. With that basis, it is intended that the recommendations and actions for each objective in the Strategy will provide the opportunity and tools for local and First Nations governments to maintain autonomy while collaboratively addressing housing challenges.

1.1 METHODOLOGY

This document summarizes findings from the online community survey, stakeholder groups, presentations to local and First Nations governments, lived experience interviews, and housing symposium presentation. Engagement was conducted from January to June 2022. The findings from the engagement process help build the rationale for the basis of the Regional Housing Strategy (RHS). Figure 1 outlines the project schedule.

Figure 1: Project Schedule



Due to the COVID-19 pandemic, social distancing measures prevented large group gatherings. The engagement process was primarily conducted virtually using online survey tools and Zoom workshops.

Table 1 shows what type of engagement was completed, who participated, and when.

Table 1: Engagement Summary

What Type of Engagement?	Who Participated?	When?
Community Survey	744 participants	February 8 th to March 7 th , 2022
Stakeholder Groups	4 stakeholder groups with 25 participants, including: <ul style="list-style-type: none"> • 5 representatives of the UDI • 8 local and First Nations government staff members • 10 representatives of the not-for-profit sector • 1 local developer • 1 IHA representative 	January – February 2022
Lived Experience Interviews	6 participants from across the RDCO experiencing housing challenges	February 2022
Local and First Nations Government Presentations	5 virtual/in-person presentations and discussion with RDCO local and First Nations government members	February 2022
RDCO RGS Steering Committee	2 meetings with local and First Nations government planning staff	October 2021 / February 2022
RDCO Board/G&S Committee	2 meetings	Nov 2021/March 2022
COEDC	30+ COEDC Members	March 2022
Regional Housing Symposium	RHS presentation to staff and attendees	June 2022
Local and First Nations Government Presentations	5 virtual/in-person presentations and discussion with RDCO local and First Nations government members focused on the Draft Regional Housing Strategy	June 2022

The comments, lived experience, and information received during the engagement process was essential in drafting recommendations and implementation plans specifically for the residents of the RDCO. A full explanation of the engagement process, with corresponding data, is available in the *What We Heard Report* which is available as Appendix A.

The purpose of this document is to offer policy options, recommendations, actions, and partnership opportunities for the Regional District of Central Okanagan to enact in order to address needs identified in the RHNA. It is structured into the following sections:

Section 2.0 | What is the Current Housing Situation?

This section provides an overview of the federal and provincial housing context, including recent initiatives and requirements giving rise to RHNAs. It also summarizes findings from the RHNA to outline housing context in the RDCO.

Section 3.0 | What can Local & Regional Government do?

This section describes the roles and responsibilities of local and regional governments in the housing system across the housing wheelhouse. An introduction to the housing wheelhouse is provided in Section 1.2.

Section 4.0 | Recommended Objectives and Actions

Based on the roles and responsibilities of local governments and the housing context presented in the first two sections, this section presents policy options and implementation tools to consider as ways of addressing identified needs listed in the RHNA, across the housing wheelhouse. The five objectives of the strategy are divided into sub-sections with corresponding recommendations, actions, and examples of initiatives related to affordable housing policy that have been undertaken in neighbouring regions.

Section 5.0 | Monitoring & Evaluation

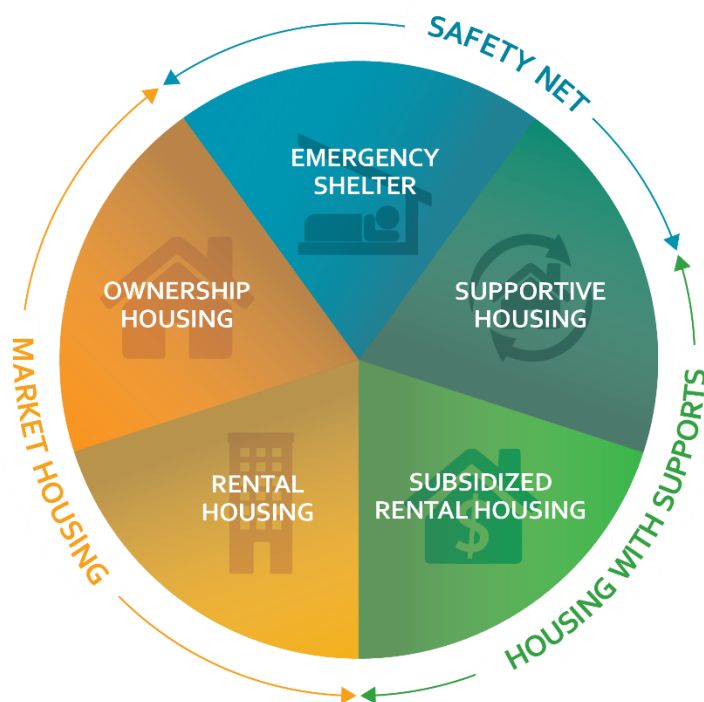
The engagement process highlighted stakeholder desire for regional follow through on the bold actions contained in the RHS. This section will outline the steps that regional, local and First Nations governments can take to monitor the progress and evaluate the successes of the objectives, recommendations and actions contained in the strategy.

1.2 THE HOUSING WHEELHOUSE

The housing wheelhouse illustrates the various types of housing that can be developed to meet the housing needs of different people. It includes market housing for those whose housing needs are met through the free market, housing with supports for those who require supports like rental subsidies or assisted living services, and the safety net, which is short-term emergency housing for people experiencing or at risk of homelessness.

The wheelhouse model is built on the affordable housing continuum developed by the Canada Mortgage and Housing Corporation (CMHC).¹ While the affordable housing continuum illustrates a linear progression from emergency shelter through to ownership housing, the wheelhouse recognizes that market homeownership may not be the goal for everyone and that movement throughout housing types may not always be linear. Life circumstances (i.e., family, financial, health, age, etc.) may mean that people move between different parts of the wheelhouse. It shows that changes in housing can occur in different directions and that a variety of housing types are needed to support different circumstances. For example, individuals may move from emergency shelters to subsidized rentals or market rentals; aging homeowners may choose to sell their home and move into long-term supportive housing to have needed supports. The housing wheelhouse can help local and First Nations governments and other partners in the housing system to think about the types of housing they have and where there may be gaps.

Figure 2: The Housing Wheelhouse



¹ <https://www.cmhc-schl.gc.ca/en/developing-and-renovating/develop-new-affordable-housing/programs-and-information/about-affordable-housing-in-canada>

1.3 AFFORDABLE VS. ATTAINABLE

Throughout the engagement process stakeholders have discussed the difference between affordable and attainable housing with the intent of ensuring that the Regional Housing Strategy has the correct focus for the region. As senior levels of government use the term “affordable” in reference to housing, in this Strategy the term “affordable” will generally be used to create consistency with senior government language. The differences between affordable and attainable housing are defined as follows:

1.3.1 Affordable Housing

In Canada, housing is considered “affordable” if it costs less than 30% of a household’s before-tax income. Many people think the term “affordable housing” refers only to rental housing that is subsidized by the government. In reality, it’s a very broad term that can include housing provided by the private, public and non-profit sectors. It also includes all forms of housing tenure: rental, ownership and co-operative ownership, as well as temporary and permanent housing.

Affordable means:

1. In the case of ownership housing, the least expensive of:
 - a. Housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households; or
 - b. Housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area;
2. In the case of rental housing, the least expensive of:
 - a. A unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or
 - b. A unit for which the rent is at or below the average market rent of a unit in the regional market area.

1.3.2 Attainable Housing

Narrow Definition:

Attainable housing conforms to the standard definition of affordable housing. This definition, which was developed by Canada Mortgage & Housing Corporation, holds that housing is affordable (attainable) when it consumes no more than 30% of a household’s gross, pre-tax income.

Broader Definition:

The term attainable housing is used, without reference to the CMHC affordability metric, to describe the ability of households to enter, and graduate to successively higher levels of, the local housing market. Implicit in this usage of attainability is the idea that a range of housing options (type, size, tenure, cost) exists in the local market. Households at various income levels can find and secure (attain) suitable housing, and can ultimately advance to a different level.

2.0 WHAT IS THE CURRENT HOUSING SITUATION?

2.1 REGIONAL LAND USE MAPPING

As part of the Regional Housing Strategy, regional OCP information was collated from all member municipalities, electoral areas, and First Nations with respect to affordable housing policy and residential land use intensification goals. Across the region, the described character and density of land use designations varied widely, making it difficult for local and First Nations government staff to see the full picture of land use designations in the region. Much of the land within RDCO electoral areas does not have applicable OCP land use designations, and for this reason are not represented on the regional land use mapping.

The result of the review of land use data is represented in a regional map with four standardized “future land use designations” which characterize the land use designation from across the region. The four standardized regional future land use designations are:



Large Lot Residential

Low-Density land use accommodates single-dwelling development, and is appropriate on large lots distanced from urban centres which may also support agricultural uses within the region.



Low Density

Low-Density land use accommodates a range of the region’s housing including single-dwelling with secondary suites/carriage homes, two dwelling units, manufactured home parks, townhouses, and low rise apartment housing. Development occurs at a human-scale and respects the built form of existing neighbourhoods. Light non-residential uses such as home-based businesses are supported, but are encouraged to be located in areas that support commercial use. Transit oriented development grows in importance as the density of built form increases.



Medium Density

Medium Density will provide opportunity for regional growth through residential infill and strategically located low-medium rise apartment housing. A broader range of housing options are served by transit and community amenities. New development will be largely in keeping with the scale of existing neighbourhoods. Denser forms of development are supported adjacent to identified transit corridors. Small scale, ground oriented commercial opportunities that serve surrounding residents are supported.



High Density/Mixed Use

High density centres are community hubs that apply to areas intended for development to include a compact mix of residential and commercial uses. Commercial uses are located at street level, with residential uses located above. The High Density/Mixed Use designation supports a denser style of land use which encourages opportunities for housing and employment to be located alongside each other. Walkable environments are encouraged, and an array of options for active transportation are available. Opportunities are created to develop public areas that provide a sense of place and economic development.

The [interactive regional land use mapping](#) is available online. The information is intended to be used by planning staff in the region to visualize the levels of density across the region, and how decisions made within their jurisdiction have regional significance.

Figure 3: Lake Country - Regional land use mapping

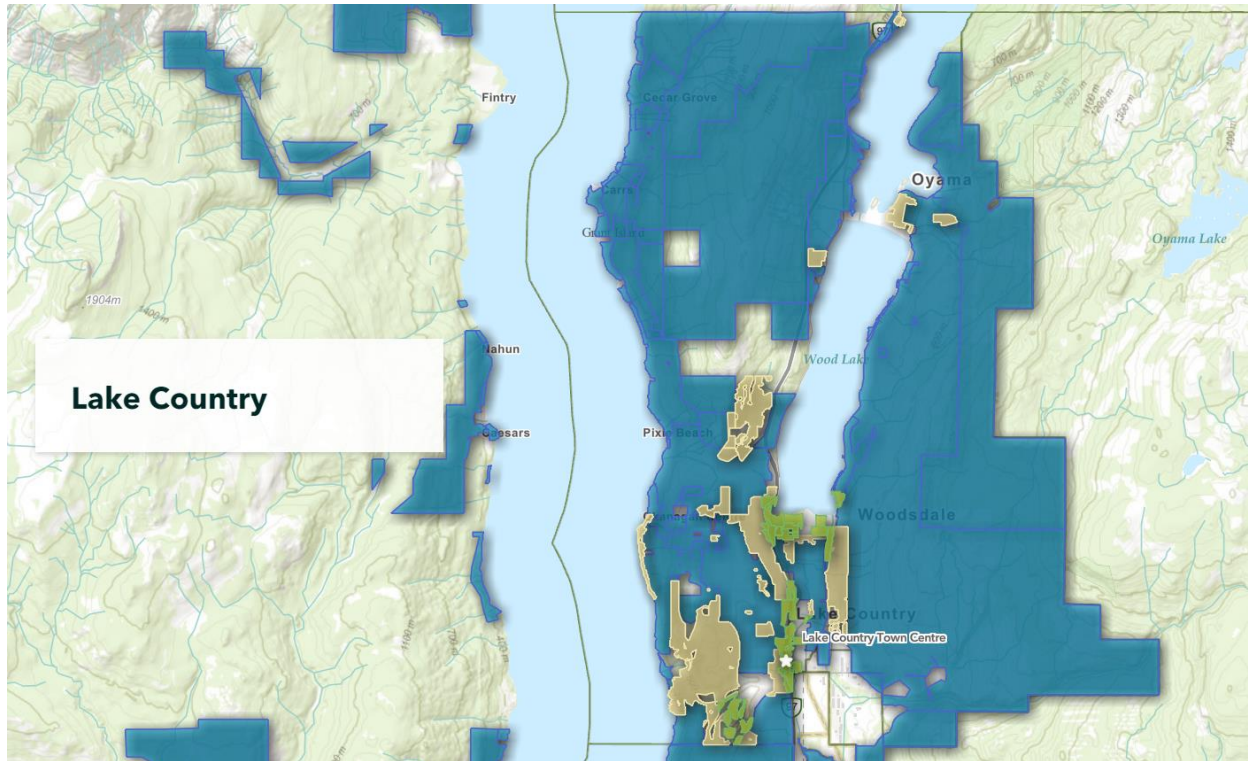


Figure 4: Kelowna- Regional land use mapping

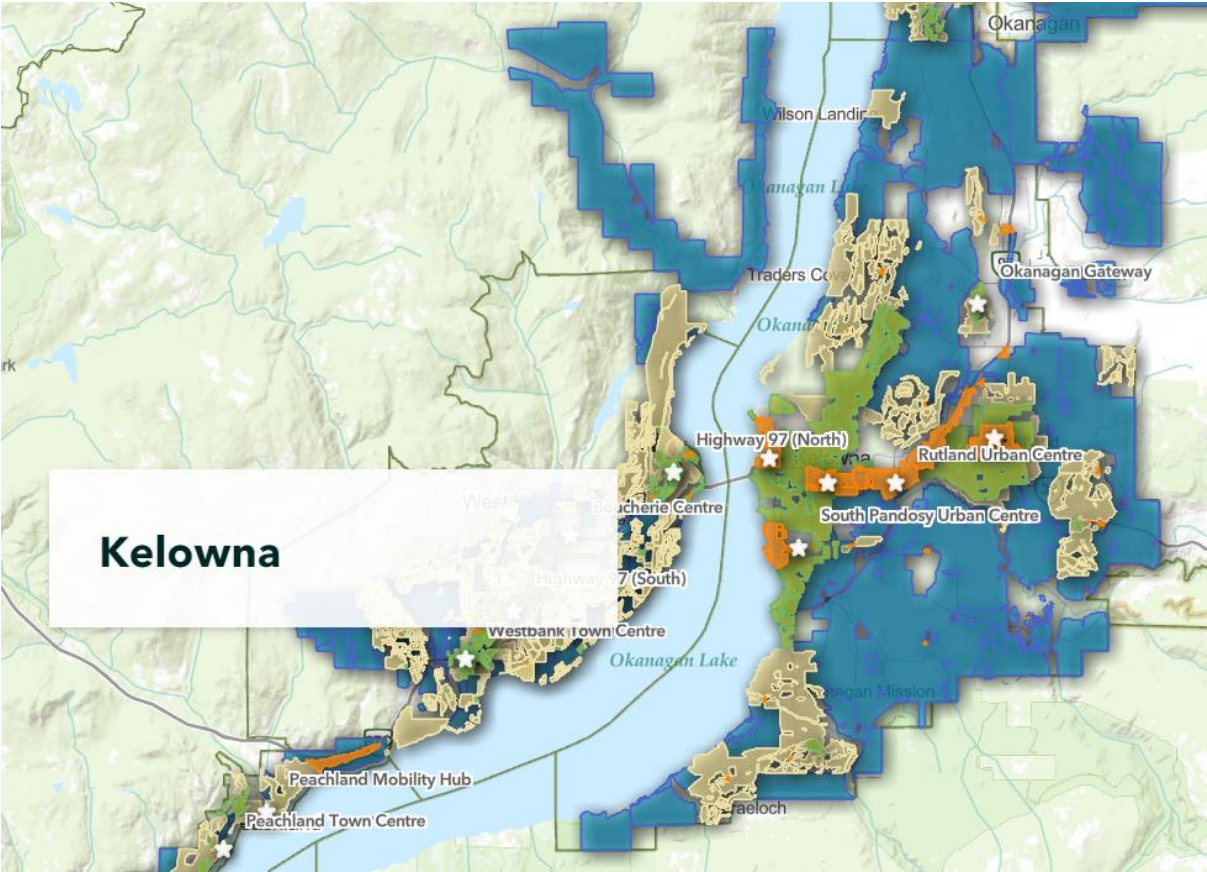


Figure 5: West Kelowna & Westbank First Nation - Regional land use mapping

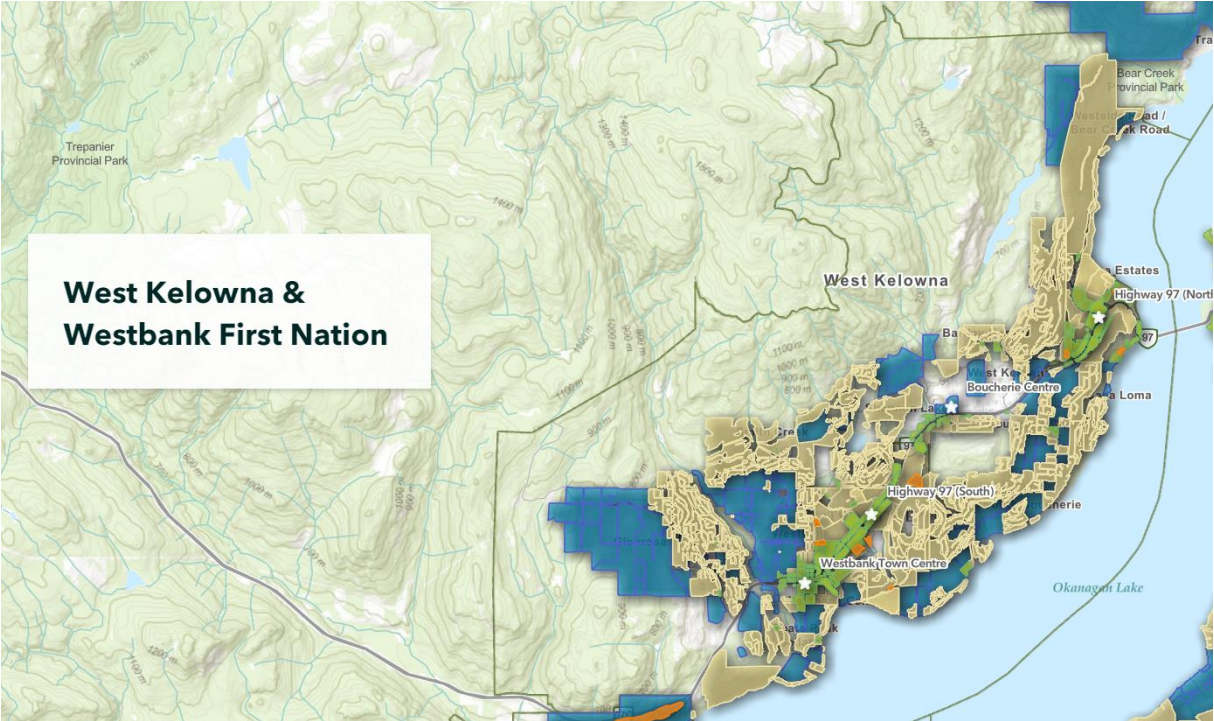


Figure 6: Peachland - Regional land use mapping

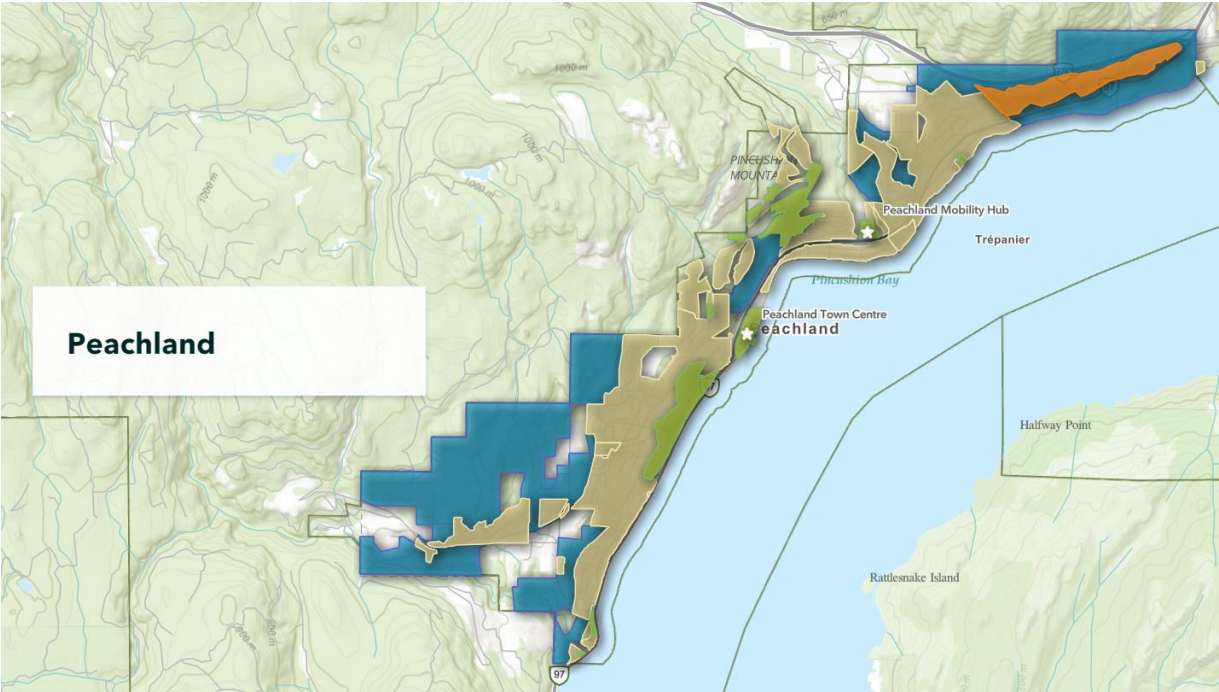
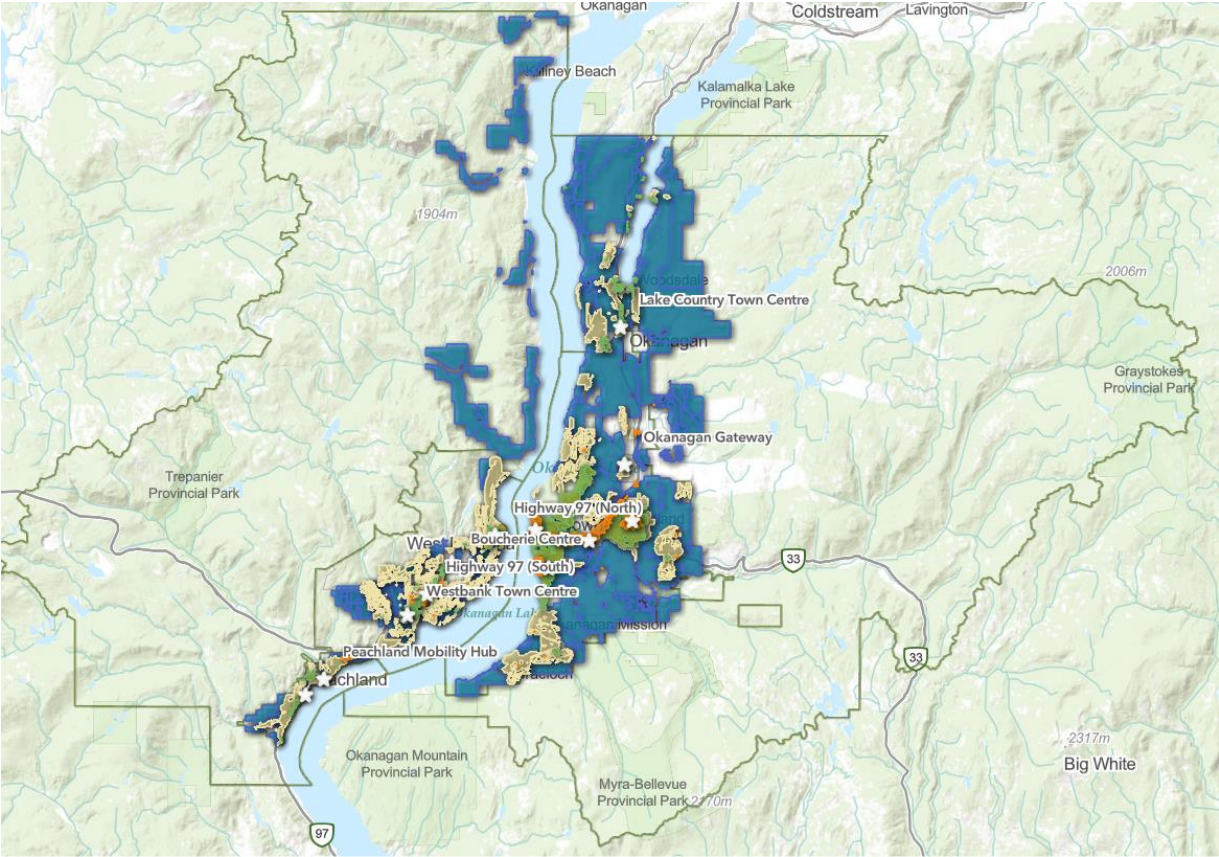


Figure 7: RDCO Electoral Areas & regional overview - Regional land use mapping



2.2 FEDERAL & PROVINCIAL CONTEXT

Across Canada, communities are struggling with affordability challenges and experiencing increasing homelessness and rates of core housing need. The past five to ten years have seen a housing crisis arise, as escalating shelter costs have increasingly outpaced the growth in incomes and available housing supports and services.²

While the federal government was actively involved in providing affordable housing in the 1950s to 1970s, this ended in the 1990s when they devolved program delivery to the provinces. In the 1960s, provincial housing corporations started to support affordable housing initiatives, before increased flexibility and decreased federal involvement resulted in less direct investments in communities in the 1990s and 2000s. In 2017, the federal government re-engaged in the housing system, releasing A Place to Call Home, Canada's first National Housing Strategy. This was the largest federal housing program in Canada's history. It was followed by a 2018 provincial housing strategy: Homes for B.C.: A 30-Point Plan for Housing, which outlined a commitment to 114,000 new affordable homes across the housing continuum by 2028.

2.2.1 The Housing Continuum

The Canadian Mortgage and Housing Corporation has developed the housing continuum (shown below) to visually demonstrate the forms of housing tenure. A variety of initiatives are underway across the region for different aspects of the continuum, the focus of the RHS is on the range between Social Housing and Market Rental Housing.

Figure 8: The housing continuum



2.2.2 Canada's National Housing Strategy: A Place to Call Home

A Place to Call Home is Canada's first National Housing Strategy and the first large scale federal investment in the housing system since the 1990s. It outlines \$55 billion of actions to help improve housing affordability between 2018 and 2028, including such targets as cutting chronic homelessness in half, removing 530,000 families from housing need, investing in the construction of 125,000 new affordable homes, and renovating 300,000 existing homes.

The Strategy is designed to focus on the needs of the most vulnerable Canadians first:

- Women and children fleeing domestic violence

² Among other sources, see <https://www.gensqueeze.ca/>; <https://thetyee.ca/Analysis/2019/08/01/Gov-Created-Housing-Crisis-Now-Fix/>; <https://www.policyalternatives.ca/publications/reports/housing-market-human-right-view-metro-vancouver>; <https://news.gov.bc.ca/factsheets/bc-government-addressing-housing-affordability-challenges>

- Seniors
- Young adults
- Indigenous peoples
- People with disabilities
- People dealing with mental health and addiction issues
- Veterans
- LGBTQ2+
- Racialized groups
- Recent immigrants
- People experiencing homelessness

There are six priority areas of action identified, as described in the following table.

Table 2: National Housing Strategy Priorities

ACTION AREA	DESCRIPTION
Housing for those in greatest need	Provide housing to address the needs of the most vulnerable Canadians first
Social housing sustainability	Improve the sustainability of housing owned and operated by non-profit societies or housing co-operatives and build the capacity of providers
Indigenous housing	Improve housing for First Nations, Métis and Inuit and support greater autonomy and responsibility for housing by Indigenous peoples, organizations, and communities
Northern housing	Improve housing conditions in Canada's geographic north (Yukon, Northwest Territories, and Nunavut), recognizing amplified housing challenges faced due to low employment, sparse populations, resource-based economics, and limited capacities for sustainable growth
Sustainable housing and communities	Consider measures to ensure that housing is environmentally friendly, socially inclusive, and financially secure for builders and/or operators
Balanced supply of housing	Balance the overall stability of the housing market by creating new affordable rental supply, working towards better understanding of diverse housing needs, and supporting projects that deliver affordable homeownership options

Finally, the National Housing Strategy includes components that will be delivered by provincial and territorial housing authorities, which the Homes for BC plan builds on. Most federal programming is delivered through CMHC. CMHC delivers investments through seed funding, capital grants, and favourable financing rates for non-market and market rental projects.

2.2.3 Homes for BC: A 30-Point Plan for Housing Affordability in British Columbia

Following the National Housing Strategy, the Government of BC released Homes for BC in 2018, as part of response to the affordable housing crisis being felt across the province. The Plan contains 30 actions divided into five areas of focus:

- Stabilizing the market
- Cracking down on tax fraud and closing loopholes

- Building the homes people need
- Security for renters
- Supporting partners to build and preserve affordable housing

The Plan includes a commitment to build 114,000 new market and non-market homes by 2028 and \$7 billion in investments over 10 years.

Much of the investment is being delivered through BC Housing programs, which have been expanded or created to address various housing needs. Among other programs, there is the Community Housing Fund and Indigenous Housing Fund, both of which provide capital funding, financing, and operating support for new non-market housing projects. The province has also created the Rapid Response to Homelessness stream of funding, which is delivering supportive housing across the province, serving individuals experiencing or at risk of homelessness.

2.2.4 Housing Needs Reports

In addition to the Homes for BC plan, the Government of BC amended the Local Government Act and Vancouver Charter to require all local governments to complete Housing Need Reports (HNRs). HNRs are required to contain more than 50 specific data indicators. Local governments are required to complete their first report by April 2022 and update their reports every five years thereafter. The intent is for local governments to collect and review key data about their current and anticipated population and households and housing needs, for consideration in official community plans and regional growth strategies. There was a three-year funding program released to help local governments meet the new requirements, which is administered by the Union of B.C. Municipalities.

2.3 LOCAL CONTEXT

There are six government jurisdictions represented within the Regional District of Central Okanagan:

- | | |
|----------------------------|-------------------------|
| ▪ District of Lake Country | ▪ Westbank First Nation |
| ▪ City of Kelowna | ▪ District of Peachland |
| ▪ City of West Kelowna | ▪ Okanagan Indian Band |

2.3.1 Key Findings from the 2019 Regional District of Central Okanagan Housing Needs Report

Member municipalities, First Nations and electoral areas in the RDCO have a regionally interconnected housing market. Based on the location of existing services, transportation, places of employment, healthcare and education, the majority of future growth trends will be concentrated in Kelowna. The region can influence growth by implementing land use interventions that, when applied successfully, can direct the market share of units throughout the region subject to factors such as land economics, developable land, investment opportunities etc.

2.3.2 Community Growth & Demographics

The RDCO is growing. The population growth averaged 2.8% per year from 2016 to 2021, representing a population increase of 5,454 people per year. The majority of the growth was concentrated in Kelowna. At the same time, the population is aging and smaller households are becoming more common, as children move out and seniors are living with their partner or on their own. In 2021, all communities within the RDCO

had a median age of 44.4, with all 3 regional districts in the Okanagan reaching a median age of 49.2. This is consistent with trends experienced across the country, although the median age in the Okanagan electoral areas and municipalities was already much higher compared to the 2021 provincial median of 42.8.

The community survey (summarized and analyzed in Appendix A: What We Heard Report) highlighted a number of issues that are present in the RDCO housing market including the impact on vulnerable populations, limited optimism for home ownership, and the desire for affordable rental and ownership options. Some key findings from the survey respondents highlighted that the issue of housing affordability is affecting households that have economic and social challenges the hardest. 67% of respondents had a household income of less than \$80,000, 71% of respondents spend 30% or more on housing costs, and females spend 13% more than males on housing. Low wage households and female-led single parent households are the most vulnerable and typically the most affected during periods of rising housing costs. The data points to a significant regional housing crisis.

2.3.3 Housing Stock

The single-detached home is the most common type of housing across the RDCO and is unaffordable for median earning households in almost all communities. There is a limited supply of smaller, affordable units such as apartments or townhouses.

Based on past trends, projections suggest approximately 26,041 housing units will be built by 2036 averaging 1.302 units per year.

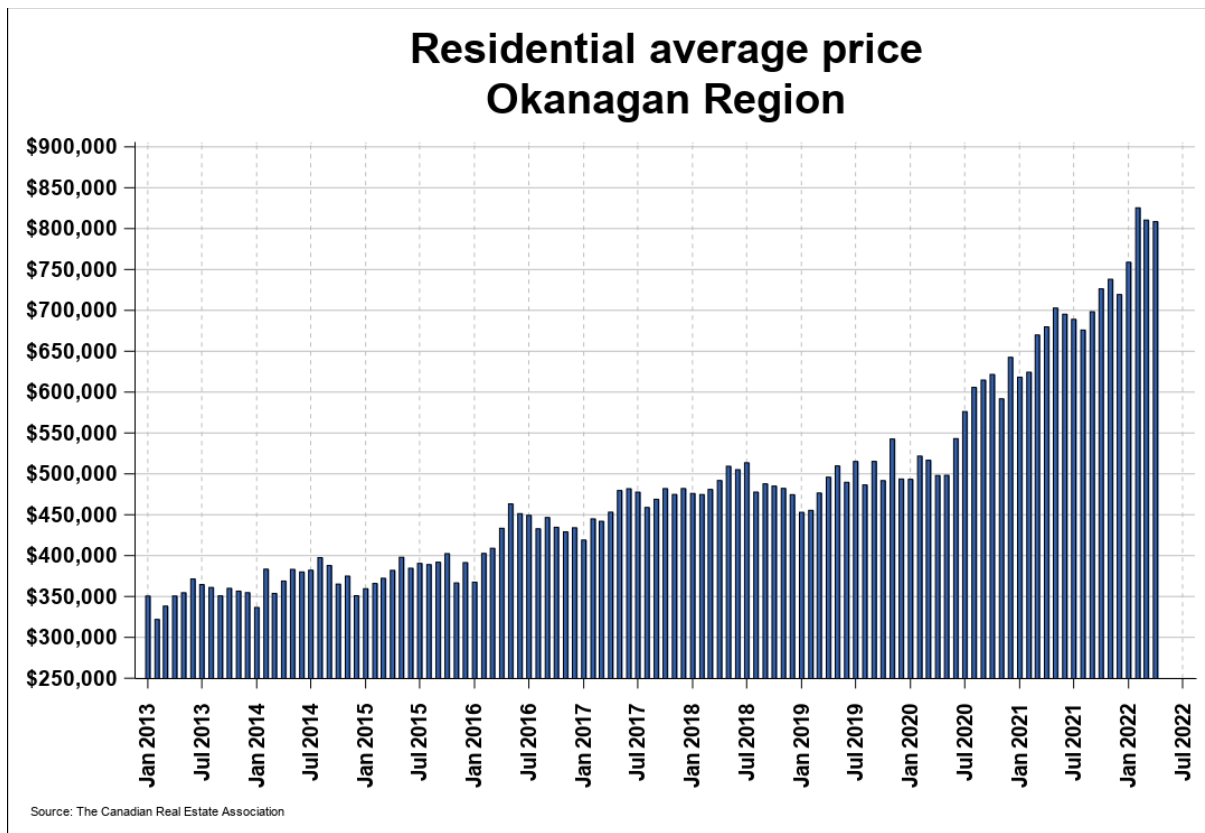
2.3.4 Affordability

Like many communities across the province, the growth in household incomes has been increasingly outstripped by the increase in housing prices. There is a recognized difficulty recruiting and retaining employees due to a lack of affordable housing options in the region. Affordability is especially challenging for one-person, single-income households, low-income families, senior led households, or households relying on income assistance to secure affordable accommodations.

The rapid rise of housing prices over the two years is illustrated in Figure 9, which shows the price of housing in the Okanagan region from 2013 to 2022. Before the Covid-19 pandemic the average residential price was approximately \$500,00, and as of April 2022 the average has risen to over \$800,000. This degree of increase has left many population and income cohorts unable to enter the housing market.

As a destination region, the issue of affordability for owners and renters is often compounded by the popularity of short-term rentals and their impact of diminishing long-term rental supplies.

Figure 9: Residential Average Price in the Okanagan Region



2.3.5 Housing Supports

Across the RDCO, the population is aging. Community engagement indicated that there is need for more supports for seniors who wish to age in place or downsize from single-detached dwellings, which they are concerned about maintaining.

In 2018, there were 358 individuals identified as experiencing homelessness in the RDCO. Indigenous peoples were significantly over-represented in the study at 61%. Residents believe there is a need for more supports and transitional living options for individuals experiencing homelessness. Stakeholders recognized that while it is challenging to assess homelessness due to shifting seasonal patterns and hidden forms of homelessness like couch surfing and living in unsafe conditions, it is clear that homelessness in the Central Okanagan has been increasing and becoming more visible in recent years. Anecdotal evidence and past studies indicate that homelessness tends to be more visible (i.e., street homelessness) in the municipalities, while hidden homelessness (i.e., people living in substandard housing or boats, couch surfing, camping, etc.) is more common in the electoral areas.

Stakeholders shared that there has been a substantial increase in substance use in shelters in recent years. Shelter providers estimate that between 50 to 80% of the people in shelters experience substance use issues. This recent increase in substance use causes operational and staffing stress due to the complexity of needs and specialization of support that is required for this group.

2.4 SOCIAL CHALLENGES

The effects of the ongoing housing crisis are amplified by overlapping social challenges, such as opioid overdoses, climate change, and the COVID-19 pandemic. An opioid crisis is ongoing as rates of harm and death related to opioid overdose continue to rise³. Various jurisdictions have declared a climate emergency as the effects of climate change continue to progress, without a significant reduction in global emissions⁴. The COVID-19 pandemic has created unexpected pressures due to widespread economic impacts and loss of income. Effects of the pandemic on employment, income, and savings are already significant and are expected to persist for months to years.

In response to the pandemic, various agencies put measures in place to provide financial relief and housing security, such as deferring payments for mortgages and utilities, banning evictions, freezing rental rates, and offering rental supplements for workers with reduced incomes⁵. While many of these measures provide immediate and necessary assistance to households and have filled gaps that existed prior to the pandemic, they may not address the long-term effects of high unemployment, lower incomes, reduced savings, and reduced immigration on housing demand and stability.

These overlapping social crisis underscore the importance of taking action to address housing needs across the Central Okanagan recognizing that some community members and groups are more vulnerable to the negative impacts related to addictions, loss of income, and/or unemployment. Addressing housing needs and affordability is a matter of social equity. Additionally, to develop in a manner that supports environmental sustainability and mitigates impacts, there are implications related to development footprints and affordability of resource-efficient housing.

These overlapping challenges and crisis highlight existing service gaps and are disproportionately likely to affect equity-seeking groups. Equity-seeking groups are those residents who face significant collective challenges in participating in society. They may experience marginalization created by attitudinal, historical, social, and environmental barriers based on age, ethnicity, disability, economic status, gender, nationality, race, and sexual orientation, among other characteristics. These groups may face extra barriers and overlapping challenges to accessing appropriate housing. Considering equity can help ensure housing policies, programs, services, and initiatives benefit community members who may otherwise be excluded and has benefits for community health and well-being.

2.4.1 Connection to COPAWS

In March 2019, the Province released their poverty reduction strategy called TogetherBC which set targets to reduce the overall poverty rate in British Columbia. Provincial funding was made available through the Union of BC Municipalities (UBCM) to support local governments in reducing poverty at the local level.

In 2020, Peachland, West Kelowna, Kelowna and Lake Country partnered with the Regional District of the Central Okanagan (RDCO) and were successful in obtaining a \$149,000 grant from the Union of British Columbia Municipalities (UBCM) for the development of the Central Okanagan Poverty and Wellness Strategy (COPAWS).

³ <https://www.canada.ca/en/services/health/campaigns/drug-prevention.html>

⁴ <https://www.un.org/en/un75/climate-crisis-race-we-can-win>

⁵ For more information, see CMHC, Big Six Banks, BC Hydro, Province of BC, and BC Housing

A Leadership committee, with representatives of local and First Nations governments and community service providers, was established and is actively supporting the strategy development through communication, outreach, community connection and knowledge. A governance committee with representatives from each member municipality is providing project oversight ensuring that the strategy reflects the unique needs of each community and aligns with and leverages existing strengths and resources.

Due to several challenges encountered including but not limited to impacts of COVID-19, in July 2021, this project was put on hold. In November 2021, Urban Matters CCC Ltd. was hired to complete the project scope for the June 2022 grant deadline.

The project intends to provide a coordinated, shared community framework for poverty reduction in the Central Okanagan and strengthening coordination between regional systems through improved policies, practices and resources. The RHS and COPAWS projects collaborated on several engagement opportunities including the community survey, local and First Nations government presentations, and the regional housing symposium due to the direct links between the projects and their focus of different areas of the housing spectrum.

3.0 WHAT CAN LOCAL & REGIONAL GOVERNMENT DO?

In most cases, local governments are not directly involved in the building or operating of housing or associated support services and ventures⁶. Generally, these roles are played by non-profits, developers, and senior government. However, local governments play an important role in the housing system and have been taking more hands-on approaches over the last ten to fifteen years. For any given project, local governments may come as active partners by contributing land or capital dollars, or as supporting partners by expediting approvals, providing incentives, etc. Local governments may convene partnerships, develop avenues for investment in housing, support research and innovation, and/or use traditional planning tools (e.g. Official Community Plans, zoning and land use regulation, etc.) to encourage needed housing types.

The most common opportunities for local governments to support the housing system can be divided into four approaches:

- Facilitate development and protect existing needed housing and supports through plans, regulation, and development approvals, considering long-range planning and infrastructure implications
- Incentivizing and investing in needed housing and supports
- Forming and convening partnerships to advance needed housing and supports
- Advocating to senior levels of government and educating residents about needed housing and supports

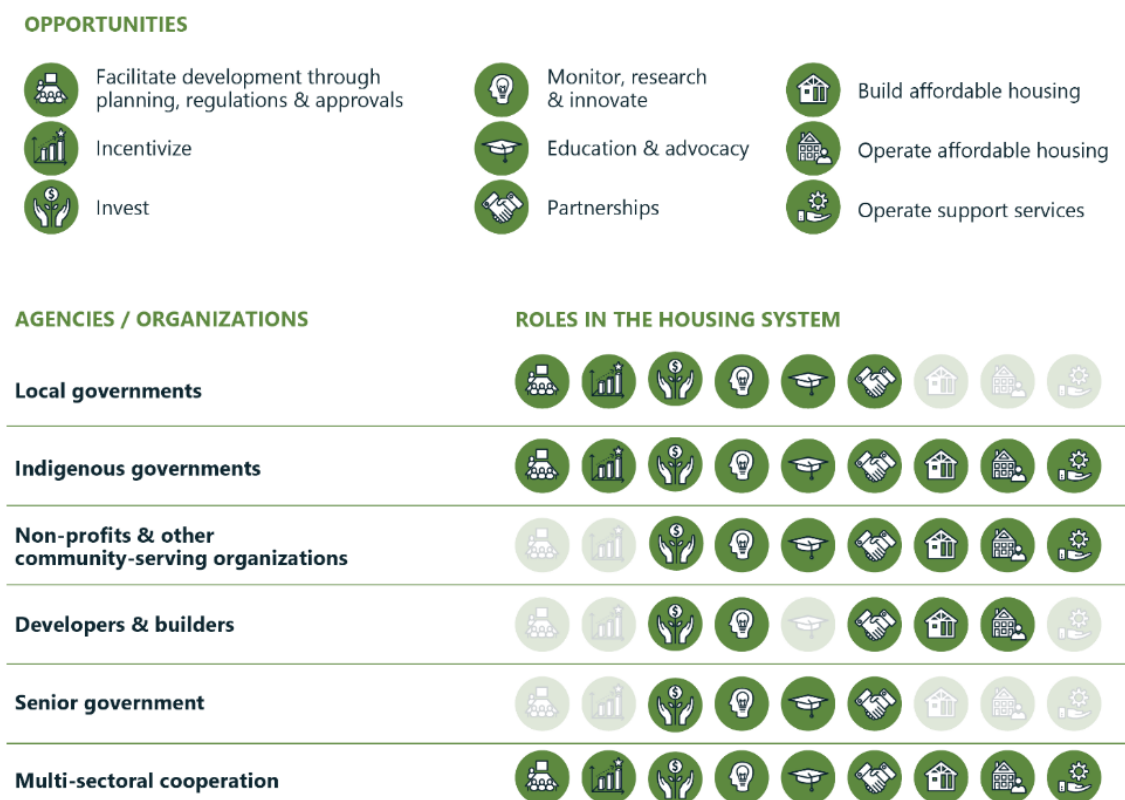
Regional governments have the opportunity to provide support to local and First Nations governments with the goal of moving forward collectively to address housing challenges. Roles such as providing a source for

⁶ There are some arms-length organizations that are exceptions to this, such as the Whistler Housing Authority or Metro Vancouver Housing Corporation. This also differs for First Nations governments, which are responsible for the development and operations of housing for members, and play an expanded role in delivering services to their members.

housing information, regional advocacy, strengthening regional partnerships, and working with levels of senior government on behalf of regional members are all opportunities that Regional governments are more frequently taking responsibility for. The emerging role of regional government is to offer solutions and provide a forum to move forward as a region while respecting the autonomy of local and First Nations governments.

The housing system involves many other players who work with local and First Nations governments to meet needs across the housing wheelhouse. These include federal and provincial governments, Indigenous governments and organizations, developers and builders, real estate representatives, and community-serving organizations like non-profit housing and service providers. For example, Indigenous governments and organizations are responsible for developing and implementing housing strategies in their communities and are increasingly thinking about how to support their members who are not living on reserve. Developers and builders bring expertise and knowledge of what makes housing projects a reality and are vital partners in the provision of needed housing types. Non-profits and other community-serving organizations are equally vital, especially where there is a strong existing network like in the Okanagan. These organizations typically own and operate non-market housing and often are responsible for securing funding and managing the project from conception to occupancy. Housing is a complex challenge and requires many hands working together to address it. Figure 10 outlines the range of opportunities for local and First Nations governments, and stakeholders in the housing system with their typical and most influential roles.

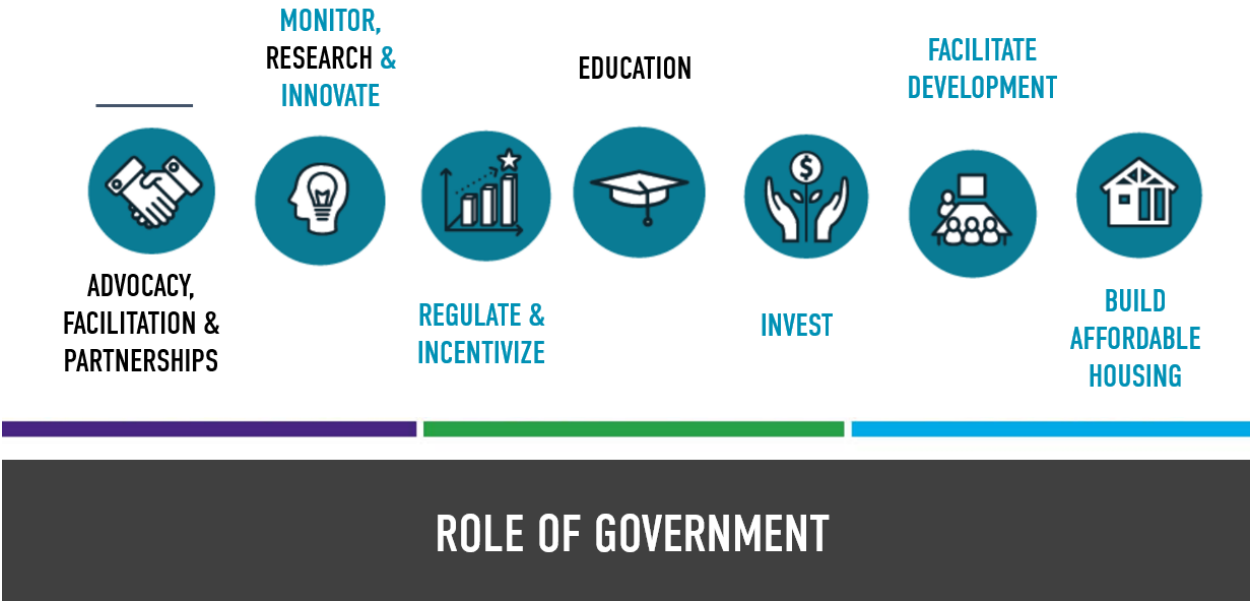
Figure 10: Opportunities and Roles in the Housing System



The role of government in the provision of affordable housing can vary widely. The Regional Board's Strategic Priorities identified the RHS as a high priority with an objective to develop a regional approach to

direct how to move forward addressing challenges around affordability, supply, supporting housing across the region and improved coordinated action. Figure 11 demonstrates the primary role of the RDCO in black text, and the other roles required to deliver affordable units shown in blue. The roles not covered by the RDCO generally require partnerships with senior governments and private developers.

Figure 11: Role of Government



4.0 RECOMMENDED OBJECTIVES AND ACTIONS

The recommended objectives were developed based on feedback from the engagement process and best practices in affordable housing measures for regional districts in BC. These objectives include a list of draft recommendations, accompanied by a rationale and action items for each recommendation.

The following sections outline specific recommendations and implementation actions for the Regional District, and its municipal and First Nations government partners to consider. As senior government agencies implement different investment avenues, these actions are intended to support and attract those investments. Agencies are actively seeking opportunities to support communities in achieving their housing objectives, and municipal support through incentives, partnerships, land or other resource contributions can provide a significant support.

The recommended objectives are proposed to guide RDCO staff in facilitating closer ties within the region as a baseline and translating that coordination into a regional benefit through advocacy, cost savings and policy coordination where feasible. Each action item associated with an objective is intended to assist in fulfilling the overall goal of developing affordable housing units across the housing continuum in RDCO communities. The recommended objectives are not standalone solutions to the housing issues in the RDCO, and should be considered to work to support and strengthen the actions of municipalities and First Nations in achieving local and regional housing affordability goals.

The recommendations and actions set out in this section carry varying levels of staff time and potential costs. It is expected that some of the actions with lower cost with shorter timeframes can be borne by Regional District staff; however, the larger and more time-consuming actions will require additional sources of funding to undertake and will likely require dedicated staffing.

The five recommended objectives developed through the process are shown below. Sections 4.1 to 4.5 provide the rationale of the objectives, as well as the recommended actions to achieve the goals of the objectives. The recommendations, actions and timelines in this section are summarized in a monitoring checklist in Section 5.1.

OBJECTIVE #1: STRENGTHEN COORDINATION BETWEEN RDCO ELECTORAL AREAS, MEMBER MUNICIPALITIES AND FIRST NATIONS.

OBJECTIVE#2: COORDINATED 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.

OBJECTIVE #3: STRENGTHEN MECHANISMS FOR INFORMATION SHARING AND PARTNERSHIP WITH LOCAL AND FIRST NATIONS GOVERNMENTS AND NON-PROFIT HOUSING PROVIDERS.

OBJECTIVE #4: DEVELOP REGIONAL BEST PRACTICES TO REGULATE AND PROTECT RENTAL HOUSING STOCK AND FACILITATE THE DEVELOPMENT OF AFFORDABLE HOUSING.

OBJECTIVE #5: REGIONALLY ASSESS POLICY AND DEVELOPMENT PROCESSES TO BUILD STAFF CAPACITY, IDENTIFY OPPORTUNITIES FOR POLICY COORDINATION AND STREAMLINE APPROVALS WITH SENIOR GOVERNMENT.

Following each recommendation a table is provided that outlines the role of local and First Nations government, supporting partners, resources required, and timeline. The detailed description of the symbology and terms for resources required and timeline is described below. Following each recommendation is a table that provides implementation considerations.

Resources Required		Timeline	
\$	Partial staff time, one time plan, policy development, etc.	Short-Term	Taking place in the next 6-18 months
\$\$	Smaller capital works, ongoing programs	Medium-Term	Taking place in approximately 18-36 months
\$\$\$	Substantial ongoing programs or some bigger one-time projects, long term staff increases	Long-Term	An action that will require a longer time span to implement, upward of 3 years; however, these actions may also require immediate or short-term work to be successful in the long-term.
		Ongoing	An action that will require continuing support to implement

4.1 OBJECTIVE #1

STRENGTHEN COORDINATION BETWEEN RDCO ELECTORAL AREAS, MEMBER MUNICIPALITIES AND FIRST NATIONS.

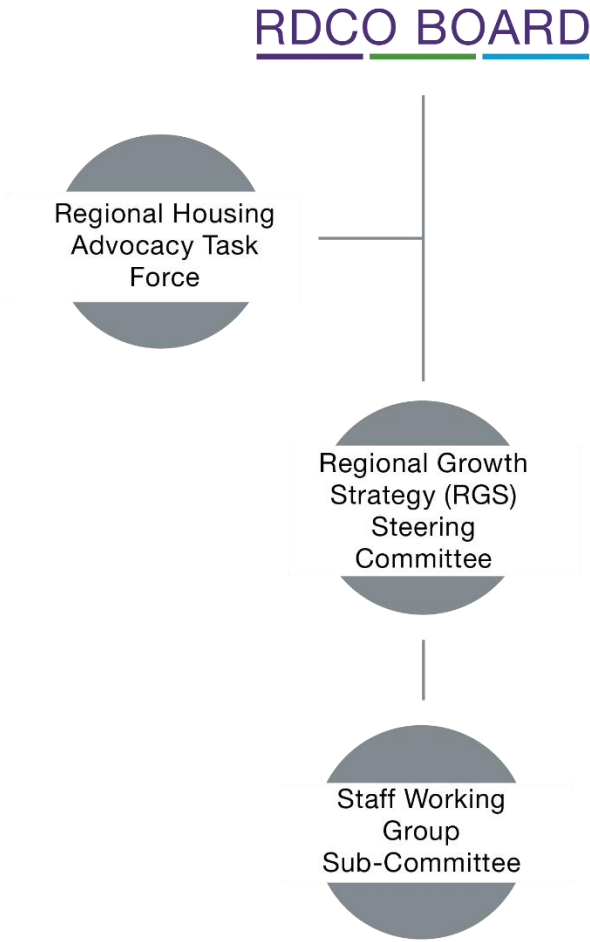
Recommendations

1. Create a Regional Housing Advocacy Task Force to collaborate on housing policy direction across the region to ensure local and First Nations governments have access to policy direction in neighbouring jurisdictions.
 - **Rationale:** Forming a Regional Housing Advocacy Task Force composed of local and First Nations government elected officials, provides a regional forum for these partners to discuss emerging issues, stay informed, and identify new partnership opportunities. By bringing together a variety of regional voices to discuss the housing issue, unique solutions are

possible. The Regional Advocacy Task Force will provide direction to the staff working group which is recommended in Section 4.1.2 of the Strategy.

- The RGS Steering Committee will have oversight over the Regional Housing Needs Assessments, and the Task Force will use those results to continue supporting implementation of regional actions on housing in this Strategy (e.g. overseeing a feasibility study on the development of a regional housing service.) through advocacy and providing political direction. The Regional Housing Advocacy Task Force would also provide a primary point of contact for coordination of key information about projects and initiatives in the region amongst local and First Nations government, non-profit, development, and other partners. The intended organization of the recommended groups is shown below:

Figure 12: Organizational Structure



- **Actions:** Form a Regional Housing Advocacy Task Force with representatives from local and First Nations governments elected officials with the goal of creating greater opportunity for regional affordable housing development. Roles and responsibilities will include:
 - Sharing of upcoming opportunities and connecting regional stakeholders.

- Implementation of the Strategy, in particular oversight over key items (e.g. feasibility study for a regional housing service, tracking and monitoring success and impacts of the strategy (Staff role to report to Regional Housing Advocacy Task Force).
- Reviewing an update to Housing Needs Report when new data becomes available (Staff Role to report to Regional Housing Advocacy Task Force).
- Advocating to senior government for funding and other resources.

Role of Local Government	Supporting Partners	Resources Required	Timeline
Research, facilitation & partnerships	RDCO, local and First Nations governments	\$	Ongoing

2. Establish a housing sub-committee of the RGS Steering Committee comprised of RDCO member staff to collaborate on housing strategies, policies, and regulations. Communicate and coordinate these strategies with local and First Nations governments so policies can be developed that align with the direction of senior governments.
 - **Rationale:** Senior government's allocation of grants and resources to local communities is contingent upon the readiness of those communities to act on funding opportunities and showcase readiness. A focused staff working group will take guidance from the Regional Housing Advocacy Task Force and the advocacy strategy, to implement elements of senior government strategy and communicate with local and First Nations governments to encourage the implementation of policies across the region that showcase this readiness. The communication and coordination of the strategies with local and First Nations governments so that policies are in alignment with the goals of senior governments will be a key aspect of securing funding.
 - This staff working group will act as a subcommittee of the existing Regional Growth Strategy Steering Committee and take guidance from the Regional Housing Advocacy Task Force which has been recommended in Section 4.1.1. The staff working group will be comprised of planning staff and policy specialists, and will benefit from a wide range of municipal and First Nations planning experience to draw upon when required. This group will include representatives with professional experience in communications, marketing, and public relations. The ability to call upon staff representation when needed from senior government organizations including BC Housing, CMHC, and Interior Health will further support the implementation of tasks. The implementation of policy is a multi-leveled process that requires public education and support. Proper communication of these issues to local and First Nations governments and the public is a key step in aligning with senior government strategy.
 - **Actions:** The Regional Housing Advocacy Task Force will monitor and analyse senior government strategy in relation to delivery of affordable housing units and encourage strategy alignment. The next step in implementation of a collaborative approach to policy development across the region requires the RDCO to:

- Create a staff working group that will focus on the alignment of senior government strategy and the advocacy strategy developed by the Regional Housing Advocacy Task Force (Proposed committee structure is shown in Figure 12. Section 4.1.1).
- Monitor and report back to the Regional Housing Advocacy Task Force on progress across the region.

Role of Local Government	Supporting Partners	Resources Required	Timeline
Research, advocate	RDCO, local and First Nations governments	\$\$	Ongoing

3. Develop regional tools for municipalities and First Nations governments to better understand their existing land base and identify potential sites for affordable housing (municipal, provincial, private, non-profit, etc.).

- **Rationale:** A lack of land availability – and associated lack of awareness about suitable land – was noted by stakeholders in the development and non-profit community as the most significant barrier to the development of affordable housing. By developing a land inventory showing potential sites and properties of interest, Regional District, local and First Nations government staff will have a stronger understanding of development potential and suitable land that can contribute to affordable housing across the Central Okanagan. Providing local and First Nations governments with the tools and resources to conduct a land use inventory targeting sites for affordable housing will be done regionally to assess viable lands, and the data will be used by local and First Nations governments to guide the context of their own housing policy development. The information and capacity building exercise will assist decision makers in municipalities and First Nations, by providing lands information that their organization may not have the time to develop. The identification of potential sites to inform local and First Nations governments of municipal, provincial and federal lands that may be surplus, combined with the identification of partnership opportunities with socially-oriented owners (e.g. non-profits, churches), and under-utilized lands (e.g. shopping malls) that may have potential to incorporate housing units could be invaluable when trying to connect housing providers to available lands.

The lands that are sought to be used are the traditional and unceded territory of the Okanagan-Syilx people, who should be engaged if there are considerations of land transfers from senior government or potential development of ecologically or culturally sensitive areas.

- **Actions:** The RDCO can look to the RGS to coordinate and support:
 - Providing local and First Nations government staff the tools and resources required to conduct comprehensive land use inventories and the local level, including:
 - GIS tools to prepare local staff to more easily query and analyse property information.
 - Establish a set of criteria that can be used to assess and evaluate potential sites for affordable housing.

- Following the identification of suitable sites, the strategy for local and First Nations governments may vary based on the type of land ownership that is identified as most viable for housing development.

Role of Local Government	Supporting Partners	Resources Required	Timeline
Research, advocate	RDCO, local and First Nations governments	\$\$	Short-term

4. Work with local and First Nations government planners to support the implementation of regional mapping tools for identifying potential affordable housing sites.

- **Rationale:** The provision of tools and resources to assist in developing affordable housing-based land use inventories is intended to support municipalities and First Nations in better understanding the land base that exists in and around their communities. This will in turn support the potential for affordable housing partnerships with non-profit and faith organizations, conversations with private landholders about long-term land use, and advocacy to senior government for provincial land holdings that may be suitable for affordable housing. These actions may be pursued by municipal and First Nations government partners as part of their own strategic priorities around affordable housing, while the Regional District can monitor actions at a local level and coordinate information and share successes. Tools and resources to support local mapping exercises could be updated every 3-4 years to remain relevant, and the Regional District can also play a role in monitoring how municipalities and First Nations are making use of this information.

The Regional Growth Strategy: Priority Projects Plan identifies the development of a Regional Employment Lands Inventory as a priority, which would be coordinated at a regional level. This recommendation supports the Regional Employment Lands Inventory and encourages a link to the Digital Hub as well as scheduled resource updates so local and First Nations government staff can have the most up to date information should they require information to undertake more targeted inventories. Furthermore, the tools and resources available will assist in looking at lands, including federally and provincially owned sites, and could also compliment the Regional Employment Lands Inventory . Any transfer of lands from the federal or provincial government would be considered by Westbank First Nation and the Okanagan Indian Band.

- **Actions:** Using the outcome of the mapping tools and resources, the RDCO can:
 - Offer staff support to local and First Nations governments in understanding and identifying feasible and desirable lands that align with local strategic priorities around housing.
 - Monitor the way that the information is being used by stakeholders and ensure this information is being communicated to other local and First Nations government partners through the Digital Hub (as described in Section 4.3.1 of this strategy).
 - Provide updated support to the land mapping tools and resources every 3-4 years.

Role of Local Government	Supporting Partners	Resources Required	Timeline
Research, advocate	RDCO, local and First Nations governments	\$	Short-term

5. Study the feasibility of implementing a regional housing service or fund to contribute to land acquisition and capital investments in affordable housing across the region.
 - **Rationale:** During engagement, stakeholders identified the need for more diverse streams of funding for delivering affordable units. Additionally, as limited staff resources and funding has been highlighted as a barrier to the facilitation of additional affordable housing, identifying opportunities and options for funding to increase service levels is recommended. A regional housing service represents the possibility of funding both for internal staff capacity development and for housing development, providing a stream of funding that is regionally controlled and directed, with a focus on the needs of the Central Okanagan. The service/fund could therefore be used in part to support implementation of this Strategy, and also to support the delivery of actual units region wide. As senior government funding is becoming more difficult to acquire locally, studying the feasibility will provide information on how funding could be secured at a local level. The implementation of a regional housing service has the opportunity to make a significant impact to the delivery of affordable units over time. Regional housing services have been used in several regions in BC (e.g. Cowichan Valley, Comox Valley Regional Districts) to dedicate funding towards the development of affordable housing. Contribution to the housing service is funded by residents of the region following a referendum to expand services.
 - This type of service is often developed for several reasons: to strengthen regional government capacity to support action on housing, to increase local funds available for affordable housing, to leverage funds from sources outside of the municipality, to incentivize development of affordable and attainable housing, and to provide expertise, knowledge and support to residents of a community to develop affordable housing projects. A Regional Housing Service demonstrates local commitment for supporting and funding affordable housing, while also potentially providing more local control on the direction of projects when compared with highly prescriptive senior government funding programs. By establishing a regional housing service communities can be more nimble in responding to local housing needs.
 - While implementation of a Regional Housing Service is not a short-term recommendation of this Strategy, a study to determine efficacy of the service for the region is recommended in the near-term. Studying the feasibility of implementing a Regional Housing Service in the RDCO is necessary to determine the practicality of a service and can provide recommendations on the costs and benefits of a limited service (i.e. additional staff capacity to support implementation of the Strategy) or a broader regional service that aims to invest in the housing sector (while also boosting RD staff capacity). While respecting local jurisdictions, the RDCO can support municipal and First Nations government efforts by taking on this regional approach.

- **Actions:** The key purpose of this recommendation would be to understand the financial implications of both increasing capacity internally and considering dedicated funding for housing projects in the region. The latter purpose would necessitate a review case studies and the regional context to better understand the feasibility, scale, and identification of options for implementation of increased funding to support an improved level of service. This will in turn provide a stronger evidence base for elected officials to make decisions on the value of pursuing this type of regional service.
- A study of the feasibility of a Regional Housing Service is a recommended action of this Strategy to provide clarity and opportunity to elected officials. The outcome of the study will allow the RDCO Board to weigh the potential positive outcomes and challenges associated with an expanded service area.

To determine the feasibility of a regional housing service in the RDCO it is recommended that:

- The Regional Board considers that a study be undertaken to determine the feasibility, efficacy, and estimated impact of a Regional Housing Service as part of future strategic priority deliberations.
- It is recommended that any study of the viability of a housing service that considers funding for projects should provide:
 - An overview and assessment of other models that achieve similar objectives as those intended with a Regional Housing Service;
 - The cost impacts to regional households.
 - Recommendations on the governance structure (arms length organization vs managing the service in-house).
 - The specific objectives of the fund (e.g. land acquisition, facilitating affordable housing development planning, capital construction cost, priority types of residential built form).
 - The estimated impact (e.g. land acquisition or unit development) of this fund in the short and long term.
 - Allocation considerations to ensure geographic equity for all participating partners.
 - Other local contextual considerations as necessary.

Role of Local Government	Supporting Partners	Resources Required	Timeline
Research, advocate, invest	RDCO, local and First Nations governments	\$\$\$	Short-term

Capital Regional District

Regional Housing Trust Fund (2005) & Regional Housing First Program (2018)

The RHTF has significantly increased the Capital Region's ability to raise funds for affordable housing, by raising an ongoing equity stake that can be used to leverage additional funds, primarily from senior levels of government and the private sector. The Capital Regional District partners with the federal and provincial governments and Island Health to deliver the Regional Housing First Program. As part of this program, the CRD secures units for ongoing use as supported housing by purchasing and maintaining ownership of the developed units.

The Regional Housing First Program aims to reduce chronic homelessness and generate new rental housing options by building new supported housing units, offered at the provincial assistance rate (\$375 per month) to individuals experiencing homelessness who are ready to live supported housing. The CRD enters into operating agreements with non-profit or private market housing organizations for providing supported housing and is currently working to identify the appropriate forms of ownership and agreement to effectively secure the investment over the long term.

Cowichan Valley Regional District

Cowichan Housing Association - Financial Contribution Service

In 2018, the Cowichan Regional District adopted a bylaw to provide an annual financial contribution

to the Cowichan Housing Association to establish a Regional Housing Service. The Regional Housing Service aims to increase capacity of local communities in developing affordable housing projects, by increasing local funds available for local projects and to prevent homelessness in the Cowichan Valley. The service and funds that the Cowichan Housing Association offer help to match non-profit housing ideas with suitable land, developers and grant opportunities from senior levels of government. The regional housing service is accountable to the regional district and residents through annual reporting and work plan requirements. The annual financial contribution can be collected through property taxes or other means authorized by legislation, up to \$765,000 or \$0.04584 per \$1,000 of net taxable value.

Currently, the residential contribution is \$3.87 per \$100,000 of assessed value. Generally, 65% of the annual contribution goes to the Housing Trust Fund, which is seed funding for bricks and mortar projects for low to moderate income households. The rest of the fund is dedicated to initiatives including project assessments, data collection, and developing new partnerships (18%) and overhead / administration (17%).

This financial contribution helps the Cowichan Housing Association to match non-profit housing ideas with suitable land, find developers, and secure grants from senior levels of government. They are accountable to the regional district and residents through annual reporting and work plan requirements.

4.2 OBJECTIVE #2

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

RECOMMENDATIONS:

1. Utilizing a representative and coordinated group of elected officials from local and First Nations governments – the Regional Housing Advocacy Task Force – to develop an effective Housing Advocacy Strategy for the region.
 - **Rationale:** The Central Okanagan is one of the fastest growing regions in the country which has resulted in growth-based challenges such as rapidly increasing real estate prices and a host of social issues. To actively focus on solutions for these issues the region needs to draw additional senior government support and resources through assistance varying from grant funding to data analysis. The challenges that the region is facing are not entirely unique within the province or the country which makes the role of regionally supported advocacy important to attract attention and differentiate the region at senior government levels. Regionally supported and strategically targeted advocacy will raise the profile of the region for the benefit of all local and First Nations governments.
 - To increase the success and uptake of existing initiatives, it is important for local and First Nations governments to advocate for desired projects and educate their residents on the importance of addressing identified housing needs. Advocacy can help increase awareness and gain support from senior levels of government and other partners, while education can help bring residents on board, generating community support for more contentious initiatives, reducing stigmatism around marginalized groups, and easing the development process.
 - A dedicated voice for the region will be a stronger advocate than a less organized group of governments. Throughout the engagement process, stakeholders encouraged advocacy to senior governments to come from a region with a clearly outlined strategy. The advocacy strategy should recognize the distinctions between municipalities and advocate with a lens of a common regional goal for increased affordable housing development. Senior government is more likely to consider grant opportunities and funding for a region that has a clear collective vision. Demonstrating to senior government that the region has laid out a framework for affordable housing delivery and has a clear plan will increase the potential for larger funding packages. By exhibiting that regional partners are aligned in their goals, it is becoming increasingly likely that funding from senior governments will provide resources to communities that have shown preparation and readiness to proceed quickly on their housing agenda.
 - **Actions:** Advocacy on behalf of the region, local and First Nations governments, is essential in the process of securing funding for affordable housing projects. To initiate advocacy, the RDCO will:

- Form an Advocacy Subcommittee of the Regional Housing Advocacy Task Force (as recommended in Section 4.1.2, with visual representation in Figure 12) comprised of fair representation across the region that will develop an advocacy strategy. The advocacy strategy developed by the subcommittee will be based on the engagement undertaken and related to housing priorities in the Regional Housing Strategy.
- Key priorities of municipal and First Nation government partners should also be integrated into the advocacy strategy (e.g. lack of investment in smaller communities in the RDCO).

Role of Local Government	Supporting Partners	Resources Required	Timeline
Advocate	RDCO, local and First Nations governments	\$\$	Ongoing

2. Collectively advocate to senior levels of government to raise the profile of the housing crisis in the Central Okanagan to obtain additional housing and support.
 - **Rationale:** Following the development of a regional advocacy strategy the Regional Housing Advocacy Task Force will be prepared to carry out the actions laid out in the strategy. Opportunities to formally advocate to senior government are available infrequently, and having a collaborative approach prepared will be of benefit to capitalize in those situations.
 - **Actions:** Following the development of an advocacy strategy, the Regional Housing Advocacy Task Force will target the senior government agencies identified in the strategy in order to spotlight the housing challenges of the region and obtain additional funding and support. To effectively advocate on behalf of the region:
 - Members of the Regional Housing Advocacy Task Force will identify opportunities to advocate to levels of senior government.
 - Use the tools developed in the advocacy strategy to collaboratively approach senior government agencies for support.

Role of Local Government	Supporting Partners	Resources Required	Timeline
Advocate	RDCO, local and First Nations governments	\$	Ongoing

Metro Vancouver

Regional Affordable Housing Strategy

The Metro Vancouver RAHS outlines goals and strategies for the region including housing diversity, rental supply, focus of housing along rapid transit networks, and homelessness. The strategy supports local and First Nations governments with the tools for advocacy to senior governments as a coordinated entity and as individuals. Advocacy plays a central role in all aspects of the strategy.

4.3 OBJECTIVE #3

STRENGTHEN MECHANISMS FOR INFORMATION SHARING AND PARTNERSHIP WITH LOCAL AND FIRST NATIONS GOVERNMENTS AND NON-PROFIT HOUSING PROVIDERS

RECOMMENDATIONS:

1. Establish a regional information base by providing a Digital Hub for all affordable housing activities and information in the region.
 - **Rationale:** Local and First Nations government staff, the development community, and housing stakeholders are using different sources of information about the state of housing in the region. There is currently little coordination on information and communications regarding regional and local policies, bylaws, new affordable housing projects underway or being considered, and funding or resources opportunities related to affordable housing.
 - The RDCO has the opportunity to work together with local and First Nations governments to provide a full-service online information hub. The site could be operated and maintained by the RDCO or maintained and updated by a contracted organization. The RDCO, local and First Nations governments will benefit from a regional approach to information and education as there will be an opportunity to coordinate communications around initiatives taking place in the region, promote successes, and communicate new information (e.g. new Census data) as it becomes available.
 - A stronger regional understanding of both the challenges faced by communities in the Central Okanagan and opportunities for action is a key pillar in addressing the housing crisis. By providing a focused source for the public, stakeholders, and partners, the region can signal a coordinated approach to funders, and ensure players in the region are aware of actions being taken locally and regionally.
 - A provincial information sharing site is in development with the support of Municipal Affairs BC in order to streamline development processes. There is the potential to coordinate efforts and include provincially available information within the Digital Hub.
 - **Actions:**
 - The RDCO, with support from regional partners, will determine the best structure for the delivery of the Digital Hub. This oversight will be provided by the RGS Housing Sub-Committee.
 - The hub itself will compile relevant regional and local information to post on a Digital Hub for affordable housing. To better serve the needs of both the public and local and First Nations governments, it is proposed that the available information be organized into two accessing tiers; public, and local and First Nations staff. The local and First Nations government staff would sign in through a portal to access confidential data. The organization of the information tiers would be based on the varying confidentiality of the data. Examples of information that could be available will include:
 - the results from the land review exercise

- current projects in development
- current regional, municipal and First Nations government initiatives
- links to senior government funding sources
- links to other resources (e.g. BCNPHA resource library, BC Housing, etc.)
- best practices in local and First Nations government policy (see Section 4.5.2 for an accompanying recommendation)

Role of Local Government	Supporting Partners	Resources Required	Timeline
Research, educate, partner	RDCO, local and First Nations governments, Non-profit & private sector developers	\$	Medium-term

- Utilize the Digital Hub to create partnerships and support information sharing on research and programs that could impact or contribute to affordable initiatives.
 - **Rationale:** Stakeholders expressed during the engagement process that information sharing is a priority for a future regional approach to affordability. The research required to find information and partnership opportunities can often be time consuming for local and First Nations government staff who are already facing high workloads. There are numerous examples of potential partnerships that can be explored between non-profit initiatives, the development community, local and First Nations governments. Featuring potential partnership opportunities as a publicly available resource will assist in making connections that otherwise would not have been recognized.

This is specifically worth noting as an important component of the Digital Hub as this highlights opportunities to use the hub to generate and incubate new partnership opportunities. Promotion of resources on the Digital Hub for affordable housing will further bolster the hub's regional reputation as a comprehensive information source.

- **Actions:** To save time for local and First Nations government staff and to present clear partnership opportunities, it is recommended that:
 - The Digital Hub include material on existing programs within the region that could be implemented in the RDCO.
 - Through the RGS Housing Sub-Committee, identify non-profit partners who are open to partnerships with private developers in the delivery of affordable housing.
 - Promotion of the Digital Hub will be critical to inform and build partnership programs.

Role of Local Government	Supporting Partners	Resources Required	Timeline
Research, educate, partner	RDCO, local and First Nations governments, Non-profit & private sector developers	\$	Medium-term

Pacific Mountain Regional Council

3-Point Redevelopment Portfolio

In 2018, the United Church of Canada launched a new partnership program—the 3-Point Redevelopment Portfolio—with BC Housing to redevelop select properties into mixed-use developments, including new church spaces and purpose-built affordable rental housing. Housing units provided through the program will be designed to be affordable for low to moderate income households, based on BC Housing affordability criteria and local municipal thresholds. BC Housing is financing the redevelopment, while the church will use income from the rental housing to repay the loan to BC housing, and each project will align with municipal planning policies and neighbourhood character. Communication and information sharing between local and First Nations governments, BC Housing, and the United Church of Canada forged new partnerships resulting in affordable housing stock across the lower mainland.

City of Vancouver/BC Non-Profit Housing Association/Federation of Canadian Municipalities

In the last decade, large investment firms have successively increased their share of ownership at the available secured market rental stock. Market rental is seen as one form of investment that yields consistent return over time. According to the BC Non-Profit Housing Association "this dynamic has contributed to a huge loss of private-market, low-cost housing throughout Canada. Between 2011 and 2016, 322,600 apartments with monthly rents of \$750 or less have disappeared, either because their rents were raised or because the buildings were demolished to make way for something newer and more expensive."

These organizations support the purchase and transition of existing market rental into the non-market rental stock can be a viable long-term strategy to increase the pool of affordable housing in the community. The City of Vancouver, for example, used the availability of existing unused hotel space to move forward its strategy to buy existing hotels or rooming houses as part of the solution to the problem of rising homelessness. This initiative would not have been possible without mechanisms for information sharing and partnership development.

3. Collaborate with financial institutions and senior government to secure a range of funding sources for affordable housing.
 - **Rationale:** Financial institutions may play a significant role in supporting affordable housing projects through grants, construction and mortgage financing, refinancing, or consolidating debts. Organizations like VanCity have played an active role in the development of affordable housing across the Southwestern BC, and provide a model for private sector involvement in affordable housing initiatives.

Understanding how local financial institutions – including both local credit unions and local branches of national banks – can participate in financing and fundraising for affordable housing is a key

element of regional coordination that the Regional District can lead. In particular, bringing together private sector and public funding sources may yield new partnership opportunities that can better support locally made solutions for local needs, including an opportunity for financial institutions to better understand the role they may be able to play in financing housing on reserve lands. This work would be coordinated through the Regional Housing Advocacy Task Force.

- **Actions:** The RDCO Regional Housing Advocacy Task Force to strategically advocate to attract funding and strengthen partnerships:
 - Convening and coordinating discussions between local funders, private sector financial organizations (including both credit unions and larger banks), regional businesses, and senior government to support new financial approaches to affordable housing.
 - The Task Force is encouraged to collaborate with financial organizations that might have a role in supporting and financing market-oriented solutions in RDCO.
 - Coordinate with staff and the RGS Sub-Committee to ensure alignment with senior government mandates and identify advocacy opportunities and roles as appropriate.

Role of Local Government	Supporting Partners	Resources Required	Timeline
Advocate, partner	RDCO, local and First Nations governments, financial institutions, senior government, non-profit sector	\$\$	Ongoing

4. Work with the development community to achieve housing goals including small units, rental housing and identification of development sites.
 - **Rationale:** The development community identified a desire for increased communication and direction from local government. Alignment of development plans with regional housing goals will assist in the faster delivery of affordable housing stock for all parties.
 - Clearly communicating new land use and policy directions to the development community at a local and First Nations government level will support development plans that align with these strategies.
 - **Actions:** As local and First Nations governments develop incentives and approaches to supporting priority housing types (e.g. incentives for rental housing), the Regional District can support communicating this information in a number of ways:
 - Use the Digital Hub to communicate and disseminate new policies, incentives, and land use to the development community.
 - Liaise with UDI Affordable Housing and Rental Committee to ensure developers are aware of new local and First Nations government measures to support this housing as it becomes available.

- Liaise with this UDI Committee as any coordinated policy initiatives (see Recommendation 4.3.4 below) are undertaken.

Role of Local Government	Supporting Partners	Resources Required	Timeline
Facilitate and partner	RDCO, local and First Nations governments. Development community	\$	Short to Medium-term

4.4 OBJECTIVE #4

DEVELOP REGIONAL BEST PRACTICES TO REGULATE AND PROTECT RENTAL HOUSING STOCK AND FACILITATE THE DEVELOPMENT OF AFFORDABLE HOUSING

RECOMMENDATIONS:

1. Identify, compile, and offer a library of best practices and regional success stories to support local and First Nations government policies around affordable housing.
 - **Rationale:** Local and First Nations government staff have noted that demands on staff capacity to process development applications is extremely high and will continue to become more difficult as many communities experience increased development pressures. This steady yearly increase of development applications has restricted the ability of staff to address “long term planning” projects such as policy development or addressing development application procedures.
 - The RDCO, local and First Nations governments have noted a benefit from the development of a regional library with examples of best practice as it will reduce the amount of time local and First Nations government staff need to spend researching and writing policy and regulations. In combination with other recommended objectives based on increasing workload capacity for local and First Nations government staff, this recommendation seeks to provide resources to make the development of best practice aligned policy and regulation more efficient across the region.
 - The best practice library would be website sharing a platform embedded within the Digital Hub (Section 4.3.1) with access restricted to local and First Nations governments. To keep the best practice library relevant and up to date, a dedicated source of management is required through a member of RDCO staff or third-party organization.
 - The First Nations principles of ownership, control, access, and possession (OCAP) assert that First Nations have control over data collection processes, and that they own and control how this information is used.
 - **Actions:** In conjunction with the development of the information hub:

- RDCO staff will create a library of best practices available to local and First Nations government staff. Examples of best practice recommendations to be included in the library:
 - Regulation and protection of housing (tenant relocation policies, rental relocation policies, etc).
 - Capturing value from developers (density bonusing, inclusionary zoning etc).
 - Best practices in prezoning for priority housing
 - Infill policies (secondary suites and carriage homes, increased density on single family lots, etc).
 - Incentivization programs (parking reductions, development fast-track, density bonusing, etc).
 - Land programs (land acquisition, land partnerships, etc).
- Explore potential partnerships that address affordable rental housing, rental stock age, and vulnerability to redevelopment, including innovative solutions for developing a toolkit or scorecard that communities can use for their own assessment processes.

Role of Local Government	Supporting Partners	Resources Required	Timeline
Research, advocate	RDCO, local and First Nations governments	\$\$	Short to Medium term

Metro Vancouver

Rental Housing Resource Hub

Metro Vancouver provides a resource hub for local governments to review and implement the policies that are most relevant to their communities. Metro Vancouver provides a resource hub for local governments to review and implement the policies that are most relevant to their communities. The information is made available by Metro Vancouver as a resource, not as policy direction.

2. Provide implementation support on best practices to local and First Nations governments

- **Rationale:** Local and First Nations governments have stated that planning staff capacity to take on additional work is extremely limited, combined with staff turnover this can result in disjointed policy and actions. The RDCO can provide staff and information support to local and First Nations governments through the best practices library which will provide completed research and examples. The best practices library will be available to local and First Nations government staff via a portal on the Digital Hub (as recommended in Section 4.2.1). The library will act as a second layer of the Digital Hub and further bolster the resource as the definitive location for information pertaining to affordable housing policy. Policy research can often be a time-consuming process for government staff. By providing

support reducing the time required on this step, it will affect the timelines for the full implementation process.

- The First Nations principles of ownership, control, access, and possession (OCAP) assert that First Nations have control over data collection processes, and that they own and control how this information is used.
- The implementation support through the best practices library will act as a community of practice through the Regional District. RDCO staff will curate the available best practice information and provide support when needed and be the base of organizational knowledge through staff transition and turnover.
- **Actions:** To be recognized as a support base, the RDCO must communicate their intention to local and First Nations governments and demonstrate the available assistance through correspondence with their peers. To best support local and First Nations government staff the RDCO will:
 - Provide support through the development and maintenance best practices library.
 - Support local and First Nations government staff and act as a base of organizational knowledge for best practice.

Role of Local Government	Supporting Partners	Resources Required	Timeline
Educate	RDCO, local and First Nations governments	\$	Medium term

4.5 OBJECTIVE #5

REGIONALLY ASSESS POLICY AND DEVELOPMENT PROCESSES TO BUILD STAFF CAPACITY, IDENTIFY OPPORTUNITIES FOR POLICY COORDINATION AND STREAMLINE APPROVALS WITH SENIOR GOVERNMENT

RECOMMENDATIONS:

1. Seek opportunities for regional approaches to policy development.
 - **Rationale:** Policy development takes significant staff time to develop within individual local and First Nations governments. Collaboration between staff allows for a regional approach with significant cost savings possible. To provide an incentive for local and First Nations governments to collaborate, the Regional District can be a champion in identifying opportunities for cost savings through cooperation and collaboration. The development of housing policy in individual local and First Nations governments will cater to the elements of that local community. However, the process of policy development is typically similar. This includes key underlying analysis (e.g. land economics reviews) and weighing of costs and benefits. These components of analysis could be conducted at a regional scale, with

examples from across the region, and still serve to inform locally tailored policy development.

- For example, if Lake Country and Peachland are both considering a density bonusing policy the process of gathering evidence, conducting a land economics review across multiple sites, and weighing the pros and cons of various approaches will look similar, even while local conditions vary. If this work was undertaken collaboratively, the economic analysis could look at sites in both communities, testing multiple scenarios across these sites, resulting in a more nuanced picture of local development conditions while creating some efficiencies in this foundational work for policy development. At the same time, conducting a collaborative analysis would also provide a stronger regional picture of what may or may not work across all of the Central Okanagan.
- The RDCO can take on a role of coordinating local and First Nations governments when drafting policy by offering opportunities for a more coordinated approach to gathering evidence. The task of regional coordination will be taken on by Regional District staff and kept at the top of mind through pre-existing regional staff groups such as the Regional Growth Strategy committee and Regional Housing Advocacy Task Force.
- **Actions:** An RDCO staff member that coordinates the RGS Steering Committee will:
 - Manage and monitor a recurring agenda item that will request updates from members on expected policy improvements in their communities. If a number of members note a similar policy priority, or if a pressing issue is highlighted during a meeting, the RDCO representative can encourage other members to advocate for the coordination of efforts across their respective organizations.

Role of Local Government	Supporting Partners	Resources Required	Timeline
Research, advocate	RDCO, local and First Nations governments	\$	Medium-term

2. Build local and First Nations government housing capacity (technical and planning expertise) through collaborative educational opportunities.
- **Rationale:** Collaboration and continuous education are key elements to build tools for managing housing affordability in the Central Okanagan. Facilitating educational opportunities for local and First Nations governments is an important role that the RDCO can play in the region through the provision of workshops. Workshops can be offered for a wide variety of topics including examples such as community amenity contribution and density bonusing approaches, common incentives for affordable housing, and renter protection programs. Building local and First Nations government technical and planning expertise will further assist in the recognition of the RDCO as a reputable source of information and best practice to implement in the processes of providing affordable housing.

An example of efforts to build local and First Nations government housing capacity is the Housing Symposium cohosted by the RDCO and the City of Kelowna during the process of creating the RHS. Invitees included staff, the development community, and representatives from the non-profit sector, and focused on creating an educational and collaborative venue to face the housing challenges in the Central Okanagan. The event provided presentations for various initiatives that are ongoing in the region and updates on successes and next steps. The opportunity to connect representatives of a variety of organizations that typically would not be in the same room proved to be a highlight of the event. The focus of the forum is at the staff and stakeholder level rather than the political. Providing spaces for discussion at all levels is a recognized need for the region, and the Housing Symposium provides that opportunity. The Housing Symposium is an example of the outcomes that the RHS will have on the way housing and affordability challenges are discussed in the Central Okanagan.

- **Actions:** Actions based on this recommendation will assist other RHS objectives in establishing the RDCO as a trusted source of housing-based information for local and First Nations government staff. RDCO staff will:
 - Identify key opportunities for local and First Nations government staff in partnership with the RGS Housing Sub-Committee and Regional Housing Advocacy Task Force.
 - Facilitate educational opportunities on a semi-annual basis (e.g. 2-3 times per year) to build local and First Nations government technical and planning expertise on housing issues in the Central Okanagan.
 - Educational opportunities can be made available to local and First Nations government staff through recurring workshops, or through a newsletter style synopsis of new legislation from senior government.

Role of Local Government	Supporting Partners	Resources Required	Timeline
Facilitate, educate	RDCO, local and First Nations governments	\$	Ongoing

3. Identify opportunities to streamline senior government approvals for affordable housing projects across the region.

Rationale: Development applications frequently require senior government approvals through time consuming referral processes. In some cases, senior government referral and approvals cause significant time delays in development application process timelines highlighting an opportunity to streamline applications. The RDCO can advocate for streamlined application processing times for developments with affordable housing units to levels of senior government such as MOTI (Ministry of Transportation & Infrastructure) and the Archaeology Branch. Advocacy for a streamlined approach with senior government agencies could not only improve processing times for approvals, but also create an opportunity to build relationships and alignment with provincial and federal government staff.

Actions: On behalf of stakeholders, local and First Nations governments, the RDCO Regional Housing Advocacy Task Force and RGS Housing Sub-Committee will:

- Advocate for streamlined processing times with senior government agencies in general terms and for affordable housing development applications. The task force will need to prioritize agencies to engage with based on the highest levels of application delays in the region based on local and First Nations government feedback.

Role of Local Government	Supporting Partners	Resources Required	Timeline
Advocate	RDCO, local and First Nations governments	\$\$	Ongoing

5.0 MONITORING & EVALUATION

The primary method for monitoring the impact of this strategy should be a comprehensive Regional Housing Needs Assessment prepared in accordance with the *Local Government Act*. These reports are mandated by the provincial government and are required to be update every five years and act as a monitoring tool for the region. While these reports are not necessarily a tool for monitoring policy implementation and impacts, they nonetheless provide an important resource for understanding the housing context and issues within the Central Okanagan. The Regional District completed a comprehensive needs assessment in 2019, using 2016 data. New Census data from 2021 will be released over the course of 2022. A condensed update to the 2019 report using 2021 figures would provide a more current snapshot of the state of housing in the Central Okanagan, and should be conducted in 2023 (and every 5 years thereafter in order to ensure that the RDCO capitalizes on the most recent census data) to support the actions and directions in this Strategy.

Local and First Nations governments are encouraged to establish and monitor targets in their respective communities and report them at a regional level through the RGS Steering Committee. The RDCO may also consider revisions to the Regional Growth Strategy to establish and monitor housing targets.

Annual Monitoring Indicators

In addition to a Regional Housing Needs Assessment, there are a number of indicators that the RDCO's local and First Nations governments can utilize to track changes on an annual basis. Below are some indicators that can be monitored to gain a real-time understanding of the impact of this Regional Housing Strategy and other local government policies:

- CMHC RENTAL MARKET DATA
 - Number of primary market rental units
 - Vacancy rates for the primary rental market
 - Average and median rent values, by bedroom type
- MUNICIPAL DATA
 - New housing units by dwelling type
 - Number of new accessory units

- Developer contributions secured through the anticipated bonus density and/or CAC programs

Implementation

The actions identified in each of the objectives detail the process of implementation. Section 5.1 has a monitoring checklist that outlines anticipated timelines. Implementation will primarily be conducted by RDCO staff, the RGS subcommittee, and the Regional Advocacy Task Force for advocacy and public facing items.

5.1 MONITORING CHECKLIST

Table 3: Legend for Recommendations

Timeline	
Short-Term	Taking place in the next 6-18 months
Medium-Term	Taking place in approximately 18-36 months
Long-Term	An action that will require a longer time span to implement, upward of 3 years; however, these actions may also require immediate or short-term work to be successful in the long-term.
Ongoing	An action that will require continuing support to implement

The following monitoring checklist summarizes the recommendation, action and timeline for each of the five objectives of the Strategy. This summary can be used as a checklist that can be shared on the Digital Hub to show the progress of the recommendations and the scheduled next steps that RDCO will be engaging in with the goal of achieving a higher degree of affordability in the Central Okanagan.

Recommendation	Action	Timeline	
OBJECTIVE #1: STRENGTHEN COORDINATION BETWEEN RDCO ELECTORAL AREAS, MEMBER MUNICIPALITIES AND FIRST NATIONS.			
4.1.1 - Create a Regional Housing Advocacy Task Force to collaborate on housing policy direction across the region to ensure local and First Nations governments have access to policy direction in neighbouring jurisdictions.	<p>Form a Regional Advocacy Task Force with elected officials from local and First Nations governments with the goal of creating greater opportunity for regional affordable housing development. Roles and responsibilities will include:</p> <ul style="list-style-type: none"> • Sharing of upcoming opportunities and connecting regional stakeholders. • Implementation of the Strategy, in particular oversight over key items (e.g. feasibility study for a regional housing service, tracking and monitoring success and impacts of the strategy (Staff role to report to Regional Housing Advocacy Task Force)). 	Ongoing	□

Recommendation	Action	Timeline	
	<ul style="list-style-type: none"> • Reviewing an update to Housing Needs Report when new data becomes available (Staff role to report to Regional Housing Advocacy Task Force). • Advocating to senior government for funding and other resources. 		
4.1.2 - Establish a sub-committee of the RGS Steering Committee comprised of RDCO member staff to collaborate on housing strategies, policies, and regulations. Communicate and coordinate these strategies with local and First Nations governments so policies can be developed that align with the direction of senior governments.	<p>The Regional Housing Advocacy Task Force will monitor and analyse senior government strategy in relation to delivery of affordable housing units and encourage strategy alignment. The next step in implementation of a uniform approach to policy development across the region requires the RDCO to:</p> <ul style="list-style-type: none"> • Create a staff working group that will focus on the alignment of senior government strategy and the advocacy strategy developed by the Regional Housing Advocacy Task Force. • Monitor and report back to the Regional Housing Advocacy Task Force on progress across the region. 	Short-term	□
4.1.3 - Develop regional tools for municipalities to better understand their existing land base, and identify potential sites for affordable housing (municipal, provincial, private, non-profit, etc.).	<p>The RDCO can look to the RGS to coordinate and support: Providing local and First Nations government staff the tools and resources required to conduct comprehensive land use inventories and the local level, including:</p> <ul style="list-style-type: none"> • GIS tools to prepare local staff to more easily query and analyse property information. • Establish a set of criteria that can be used to assess and evaluate potential sites for affordable housing. 	Short-term	□
4.1.4 - Work with local and First Nations government planners to support the implementation of regional mapping tools for identifying potential affordable housing sites.	<p>Using the outcome of the mapping tools and resources, the RDCO can:</p> <ul style="list-style-type: none"> • Offer staff support to local and First Nations governments in understanding and identifying feasible and desirable lands that align with local strategic priorities around housing. • Monitor the way that the information is being used by stakeholders and ensure this information is being communicated to other local and First Nations government partners through the Digital Hub (as described in Section 4.3.1 of this strategy). • Provide updated support to the land mapping tools and resources every 3-4 years. 	Short-term	□

Recommendation	Action	Timeline	
<p>4.1.5 - Study the feasibility of implementing a regional housing service or trust fund to contribute to land acquisition and capital investments in affordable housing across the region.</p>	<p>To determine the feasibility of a regional housing service in the RDCO it is recommended that:</p> <ul style="list-style-type: none"> • The Regional Board considers that a study be undertaken to determine the feasibility, efficacy, and estimated impact of a regional housing service as part of future strategic priority deliberations. <p>It is recommended that any study of the viability of a housing service consider:</p> <ul style="list-style-type: none"> • An overview and assessment of other models that achieve similar objectives as those intended with a Regional Housing Service. • The cost impacts to regional households. • The style of governance structure (arms length organization vs managing the service in-house). • The specific objectives of the fund or service (e.g. additional capacity support within the Regional District, land acquisition, facilitating affordable housing development planning, capital construction cost, priority types of residential built form). • The estimated impact (e.g. land acquisition or unit development) of this fund in the short and long term. • Allocation considerations to ensure geographic equity for all participating partners. 	<p>Short-term</p>	<p>□</p>

Recommendation	Action	Timeline	
OBJECTIVE #2: 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.			
4.2.1 - Use a representative and coordinated group of elected officials – the Regional Housing Advocacy Task Force – to develop an effective Housing Advocacy Strategy for the region.	<p>Advocacy on behalf of the region, local and First Nations governments, is essential in the process of securing funding for affordable housing projects. To initiate advocacy, the RDCO will:</p> <ul style="list-style-type: none"> Form an Advocacy Subcommittee of the Regional Housing Advocacy Task Force comprised of fair representation across the region that will develop an advocacy strategy. The advocacy strategy developed by the subcommittee will be based on the engagement undertaken and related to housing priorities in the Regional Housing Strategy. Key priorities of municipal and First Nation government partners should also be integrated into the advocacy strategy (e.g. lack of investment in smaller communities in the RDCO). 	Ongoing	<input type="checkbox"/>
4.2.2 - Collectively advocate to senior levels of government to raise the profile of the housing crisis in the Central Okanagan to obtain additional housing and support.	<p>Following the development of an advocacy strategy, the Regional Housing Advocacy Task Force will target the senior government agencies identified in the strategy in order to spotlight the housing challenges of the region and obtain additional funding and support. To effectively advocate on behalf of the region:</p> <ul style="list-style-type: none"> Members of the Regional Housing Advocacy Task Force will identify opportunities to advocate to levels of senior government. Use the tools developed in the advocacy strategy to collaboratively approach senior government agencies for support. 	Ongoing	
OBJECTIVE #3: STRENGTHEN MECHANISMS FOR INFORMATION SHARING AND PARTNERSHIP WITH LOCAL AND FIRST NATIONS GOVERNMENTS AND NON-PROFIT HOUSING PROVIDERS.			
4.3.1 - Establish a regional information base by providing a Digital Hub for all affordable housing activities and information in the region.	The RDCO, with support from regional partners, will determine the best structure for the delivery of the Digital Hub. This oversight will be provided by the RGS Housing Sub-Committee.	Medium-term	<input type="checkbox"/>
4.3.2 - Utilize the Digital Hub to create partnerships and support information sharing on research and programs that could impact	<p>To save time for local and First Nations government staff and to present clear partnership opportunities, it is recommended that:</p> <ul style="list-style-type: none"> The Digital Hub include material on existing programs within the region that could be implemented in the RDCO. 	Medium-term	<input type="checkbox"/>

Recommendation	Action	Timeline	
or contribute to affordable initiatives.	<ul style="list-style-type: none"> Through the RGS Housing Sub-Committee, identify non-profit partners who are open to partnerships with private developers in the delivery of affordable housing. Promotion of the Digital Hub will be critical to inform and build partnership programs. 		
4.3.3 - Collaborate with financial institutions and senior government to secure a range of funding sources for affordable housing.	<p>The RDCO Regional Housing Advocacy Task Force to strategically advocate to attract funding and strengthen partnerships:</p> <ul style="list-style-type: none"> Convening and coordinating discussions between local funders, private sector financial organizations (including both credit unions and larger banks), regional businesses, and senior government to support new financial approaches to affordable housing. The Task Force is encouraged to collaborate with financial organizations that might have a role in supporting and financing market-oriented solutions in RDCO. Coordinate with staff and the RGS Sub-Committee to ensure alignment with senior government mandates and identify advocacy opportunities and roles as appropriate. 	Ongoing	□
4.3.4 - Work with the development community to achieve housing goals including small units, rental housing and identification of development sites.	<p>As local and First Nations governments develop incentives and approaches to supporting priority housing types (e.g. incentives for rental housing) the Regional District can support communicating this information in a number of ways:</p> <ul style="list-style-type: none"> Use the Digital Hub to communicate and disseminate new policies, incentives, and land use to the development community. Liaise with UDI Affordable Housing and Rental Committee to ensure developers are aware of new local and First Nations government measures to support this housing as it becomes available. Liaise with this UDI Committee as any coordinated policy initiatives. 	Medium-term	□
OBJECTIVE#4: DEVELOP REGIONAL BEST PRACTICES TO REGULATE AND PROTECT RENTAL HOUSING STOCK AND FACILITATE THE DEVELOPMENT OF AFFORDABLE HOUSING.			
4.4.1 - Identify, compile, and offer a library of best practices and regional success stories to support local and First Nations	<ul style="list-style-type: none"> RDCO staff will create a library of best practices on a platform embedded within the Digital Hub, available with restricted access to local and First Nations government staff. Explore potential partnerships that address affordable rental housing, rental stock age, and vulnerability to redevelopment, 	Short to Medium-term	□

Recommendation	Action	Timeline	
government policies around affordable housing.	including innovative solutions for developing a toolkit or scorecard that communities can use for their own assessment processes.		
4.4.2 - Provide implementation support on best practices to local and First Nations governments	<p>To be recognized as a support base, the RDCO must communicate their intention to local and First Nations governments and demonstrate the available assistance through correspondence with their peers. To best support local and First Nations government staff the RDCO will:</p> <ul style="list-style-type: none"> • Provide support through the development and maintenance best practices library. • Support local and First Nations government staff and act as a base of organizational knowledge for best practice. 	Medium-term	□
OBJECTIVE #5: REGIONALLY ASSESS POLICY AND DEVELOPMENT PROCESSES TO BUILD STAFF CAPACITY, IDENTIFY OPPORTUNITIES FOR POLICY COORDINATION AND STREAMLINE APPROVALS WITH SENIOR GOVERNMENT.			
4.5.1 - Seek opportunities for regional approaches to policy development.	<p>An RDCO staff member that coordinates the RGS Committee will manage and monitor a recurring agenda item that will request updates from members on expected policy improvements in their communities. If a number of members note a similar policy priority, or if a pressing issue is highlighted during a meeting, the RDCO representative can encourage other members to advocate for the coordination of efforts across their respective organizations.</p>	Medium-term	□
4.5.2 - Build local and First Nations government housing capacity (technical and planning expertise) through collaborative educational opportunities.	<p>Actions based on this recommendation will assist other RHS objectives in establishing the RDCO as a trusted source of housing-based information for local and First Nations government staff. RDCO staff will:</p> <ul style="list-style-type: none"> • Identify key opportunities for local and First Nations government staff in partnership with the RGS Housing Sub-Committee and Regional Housing Advocacy Task Force. • Facilitate educational opportunities on a semi-annual basis (e.g. 2-3 times per year) to build local and First Nations government technical and planning expertise on housing issues in the Central Okanagan. • Educational opportunities can be made available to local and First Nations government staff through recurring workshops, or through a newsletter style synopsis of new legislation from senior government. 	Ongoing	□

Recommendation	Action	Timeline	
4.5.3 - Identify opportunities to streamline senior government approvals for affordable housing projects across the region.	<p>On behalf of stakeholders and local and First Nations governments, the RDCO Advocacy Task Force and RGS Housing Sub-Committee will:</p> <ul style="list-style-type: none"> Advocate for streamlined processing times with senior government agencies in general terms and for affordable housing development applications. The task force will need to prioritize agencies to engage with based on the highest levels of application delays in the region based on local and First Nations government feedback. 	Ongoing	□

6.0 CONCLUSION

The Regional Housing Strategy objective of developing a regional approach to direct how to move forward to address challenges around housing affordability, supply, and improving regional coordination is guided by the recommendations and actions set out in this Strategy. The Strategy's objectives, recommendations and actions have been built upon a strong foundation of engagement with the broader public and with local and First Nations governments representatives. The Strategy's recommendations and actions have been further informed through the study of best practices and real-world examples of affordable housing policies and initiatives that have been successful in neighbouring regions and municipalities.

During the development of this Strategy the overwhelming sentiment expressed by local and First Nations governments, non-profit representatives, and other stakeholders was the desire for bold actions that spur tangible change related to affordable housing. The recommendations and actions within this Regional Housing Strategy aim to provide the framework for the RDCO to support local and First Nations governments to come together with a bold collective vision and tools to maintain autonomy while collaboratively addressing housing challenges in the region.

APPENDIX A:

WHAT WE HEARD REPORT ENGAGEMENT SUMMARY





Regional District of Central Okanagan - Regional
Housing Strategy

Community Engagement Summary

May 2022

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Introduction

This document summarizes findings from the online community survey, stakeholder groups, presentations to local governments, and lived experience interviews. Engagement was conducted from January to April 2022. Findings help build the rationale for direction for the basis of the Regional Housing Strategy (RHS). Figure I.1 outlines the project schedule.



Figure I.1: Project Schedule

Due to the COVID-19 pandemic, social distancing measures prevented large group gatherings. The engagement process was primarily conducted virtually using online survey tools and Zoom workshops.

Figure I.2 shows what type of engagement was completed, who participated, and when.

What Type of Engagement?	Who Participated?	When?
Community Survey	744 participants	February 8 th to March 7 th , 2022
Stakeholder Groups	4 stakeholder groups with 25 participants, including: <ul style="list-style-type: none"> • 5 representatives of the UDI • 8 local government staff members • 10 representatives of the not-for-profit sector <ul style="list-style-type: none"> • 1 local developer • 1 IHA representative 	January – February 2022
Lived Experience Interviews	6 participants from across the RDCO experiencing housing challenges	February 2022

Local Government Presentations	5 virtual/in-person presentations and discussion with RDCO local government members	February 2022
RDCO RGS Steering Committee	2 meetings with local government planning staff	October 2021 / February 2022
RDCO Board/G&S Committee	2 meetings	Nov 2021/March 2022
Regional Housing Symposium	RHS presentation to staff and attendees	June 2022

Figure I.2: Engagement Summary

Brad (53) and Cathy (57) work in the education sector in West Kelowna where they have lived for the last 25 years as a teacher and a certified education assistant. The couple are recent empty nesters of a blended family with 5 children. In 2016, the couple thought that they it would be a good idea to sell their home and consolidate debt, little did they know that same year they would see a rise in housing costs by 17% and also be faced with their 5th strike. They would never have sold if they had known what might happen next.

Affordable vs. Attainable

Throughout the engagement process stakeholders have discussed the difference between affordable and attainable housing with the intent of ensuring that the Regional Housing Strategy has the correct focus for the region. As senior levels of government use the term “affordable” in reference to housing, in this report and in the final Regional Housing Strategy the term “affordable” will generally be used to create consistency with senior government language. The differences between affordable and attainable housing are defined as follows:

Affordable Housing

In Canada, housing is considered “affordable” if it costs less than 30% of a household’s before-tax income. Many people think the term “affordable housing” refers only to rental housing that is subsidized by the government. In reality, it’s a very broad term that can include housing provided by the private, public and nonprofit sectors. It also includes all forms of housing tenure : rental, ownership and co-operative ownership, as well as temporary and permanent housing.

AFFORDABLE MEANS:

1. In the case of ownership housing, the least expensive of:
 - a. Housing for which the purchase price results in annual accommodation costs which do not exceed 30 percent of gross annual household income for low and moderate income households; or

- b. Housing for which the purchase price is at least 10 percent below the average purchase price of a resale unit in the regional market area;
- 2. In the case of rental housing, the least expensive of:
 - a. A unit for which the rent does not exceed 30 percent of gross annual household income for low and moderate income households; or
 - b. A unit for which the rent is at or below the average market rent of a unit in the regional market area.

Attainable Housing

NARROW DEFINITION:

Attainable housing conforms to the standard definition of affordable housing. This definition, which was developed by Canada Mortgage & Housing Corporation, holds that housing is affordable (attainable) when it consumes no more than 30% of a household's gross, pre-tax income.

BROADER DEFINITION:

The term attainable housing is used, without reference to the CMHC affordability metric, to describe the ability of households to enter, and graduate to successively higher levels of, the local housing market. Implicit in this usage of attainability is the idea that a range of housing options (type, size, tenure, cost) exists in the local market. Households at various income levels can find and secure (attain) suitable housing, and can ultimately advance to a different level.

Community Survey Summary

As part of the Regional Housing Strategy process the Regional District of Central Okanagan conducted a community survey from February 8th to February 28th, 2022. The survey was made available online through the RDCO's website. The Regional Housing Strategy survey was conducted in coordination with the Central Okanagan Poverty and Wellness Strategy (COPAWS) survey, a project being undertaken by Urban Matters for the RDCO on a similar timeframe. The online survey included questions for both projects in order to reduce engagement burnout with the public and stakeholders, as well as the opportunity to streamline resources. Survey respondents could choose to answer questions about one or both of the strategies. Data collected for COPAWS has not been analyzed for the RHS.

The purpose of the survey was to collect information about how the objectives of the RHS are viewed by respondents. The survey had a total of 748 respondents. In this document we have summarized the questions from the survey that were specifically included for the RHS. The responses for the COPAWS section of the survey have not been included in this report. Respondents were allowed to skip questions, submit the survey at any point, and select multiple answers for select questions. Responses from open-ended questions were reviewed and summarized by the themes that emerged.

Note to reader: In the graphs presented below, percentages are the percent of people who selected that answer as a proportion of the total number of responses to the question. The horizontal axes show the number of respondents that selected each answer.

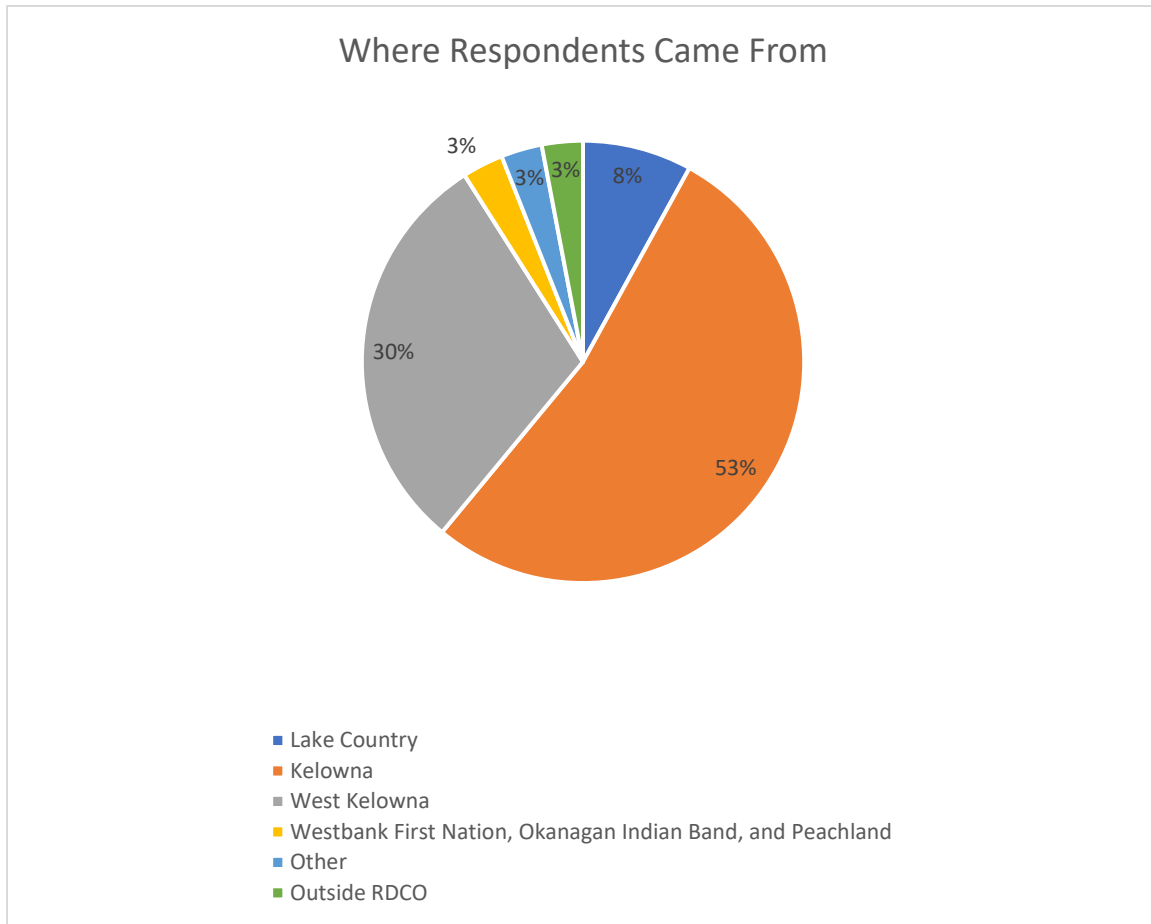
Online Survey

Demographic Questions

Communities

Survey participants were asked which community they live in, results summarized in . The majority of participants said they live in the City of Kelowna (53%) and the City of West Kelowna (30%). Other participants identified that they live in Lake Country (8%), Peachland (2%), Westbank First Nation (1%), and RDCO Electoral Areas (3%). Three percent (3%) of responses were from outside the RDCO.

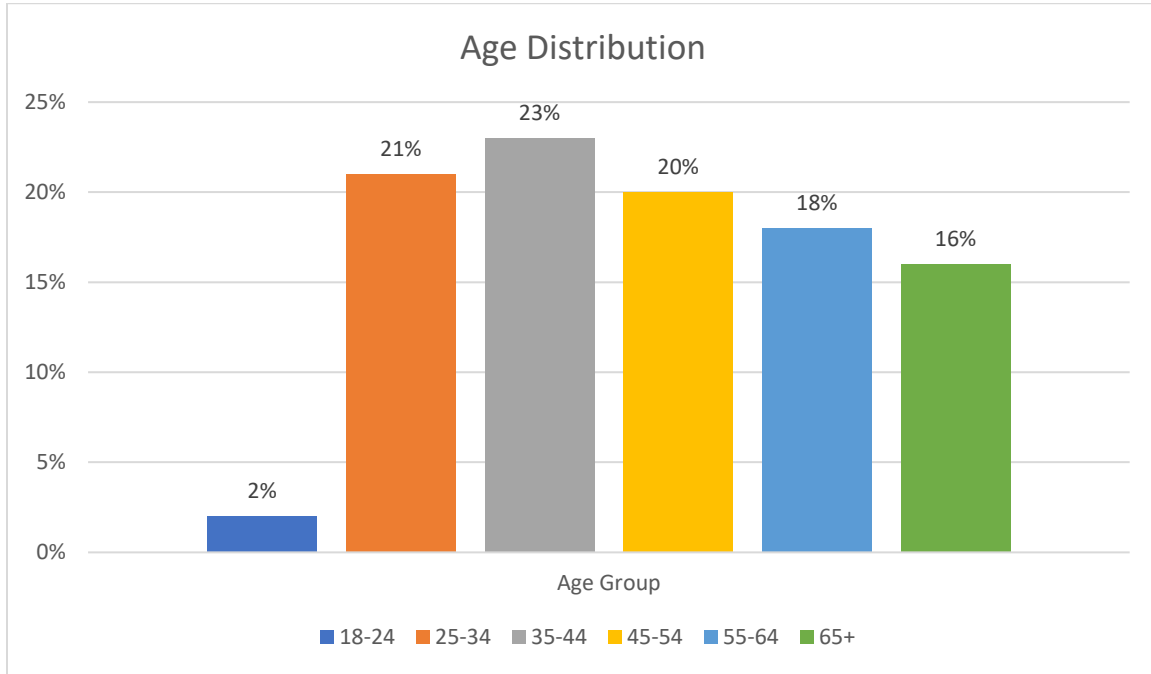
Figure 1: Where survey respondents live (N=610)



Age

The majority of survey participants were between the ages of 35 to 44 (). There were minimal responses from individuals younger than 24, who tend to be less likely to lead households.¹

Figure 2: Age of Respondents (N=606)

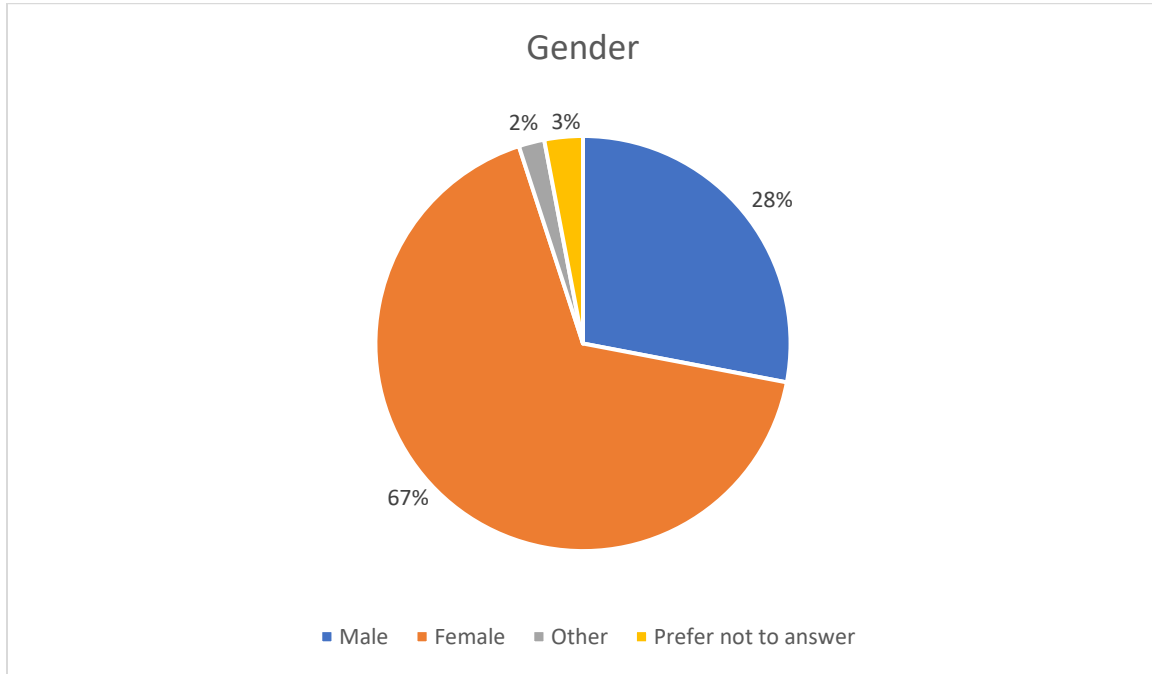


¹ In 2016, the Census identified no households led by a primary household maintained between the ages of 15 and 24 (Source: Statistics Canada, 2016 Census of Population, Statistics Canada Catalogue no. 98-400-X2016227)

Gender

Figure 3 shows that most respondents identified as female (67%), and 28% of the respondents were male. Other respondents identified as two-spirit, transgender and non-binary.

Figure 3: Gender of respondents (N=603)

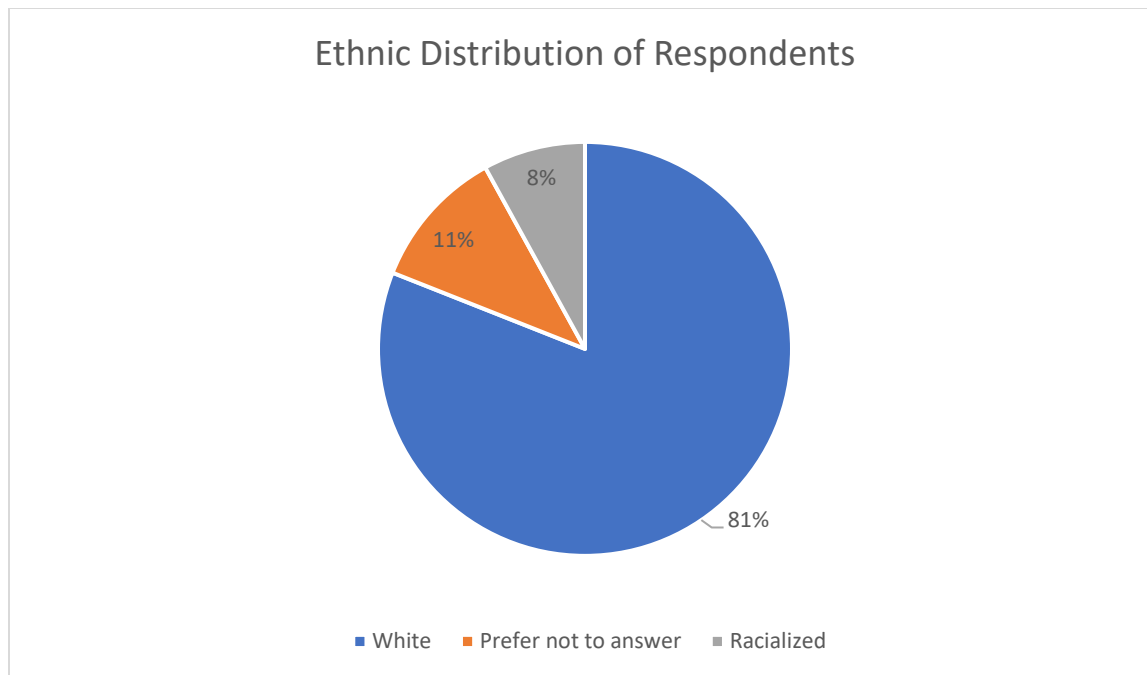


Ethnic Distribution

According to Figure 4, the majority of respondents identified as White at 81%. Other ethnic groups were not adequately captured in the survey, but all together were 8% of responses. However, some ethnicities may have preferred not to answer the question.² 6% of respondents identified as First Nations or Metis.

² Does not sum to 100% due to multiple ethnic responses

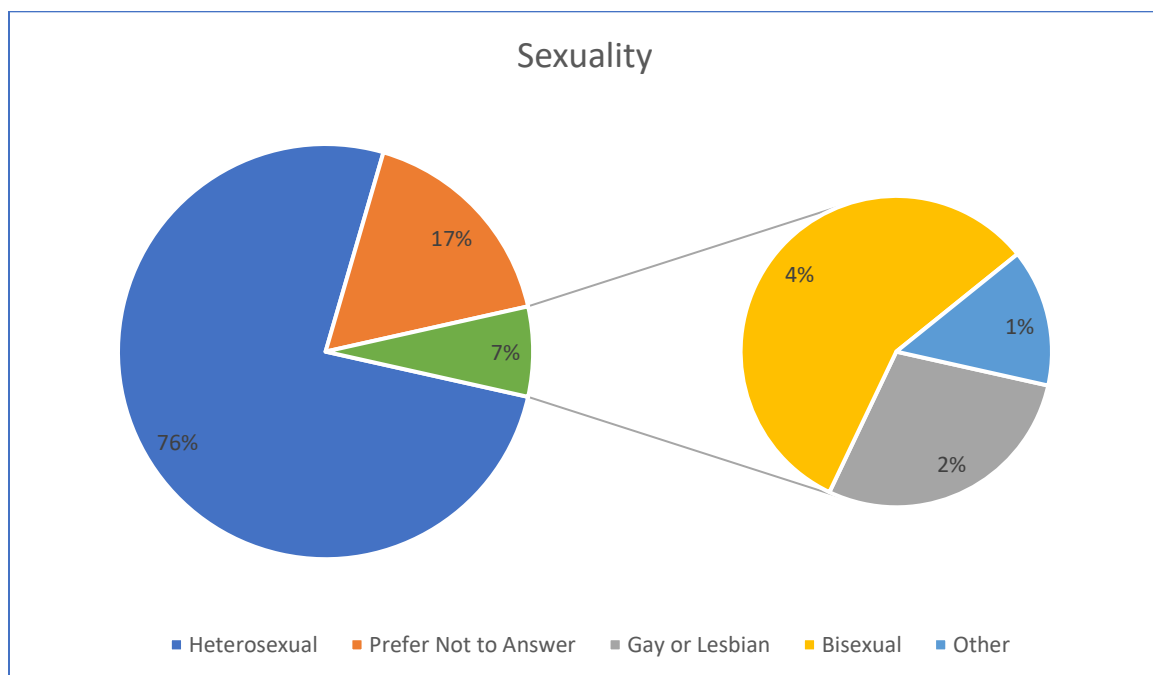
Figure 4: Ethnic distribution of respondents (N=568)



Sexuality

From Figure 5, most respondents identified as heterosexual (76%) followed by 17% preferring not to answer. The remaining 7% were gay, lesbian, bisexual, or other sexualities.

Figure 5: Respondents' sexuality (N=600)



Household Characteristics

Household Characteristics

Most respondents lived in single-detached homes at 45% followed by apartments or condos below 4 storeys at 15% and a suite in a home at 12% (Figure 6). Just over half of respondents owned their homes at 53% followed by renters at 37% (Figure 7). 31% of respondents lived with their spouse or partners, 22% lived with their spouse or partner and children, followed by 17% those living alone (Figure 8). From Figure 9, most respondents lived in relatively small households with 39% in a two-person household and 16% living alone. The majority of households had no children in the home at 64% while 29% had 1 or 2 children (Figure 10). Furthermore, most households had 2 adults at 57%, followed by singles living alone at 21%. The remaining 21% had at least 3 adults.

Figure 6: Respondents' dwelling type (N=609)

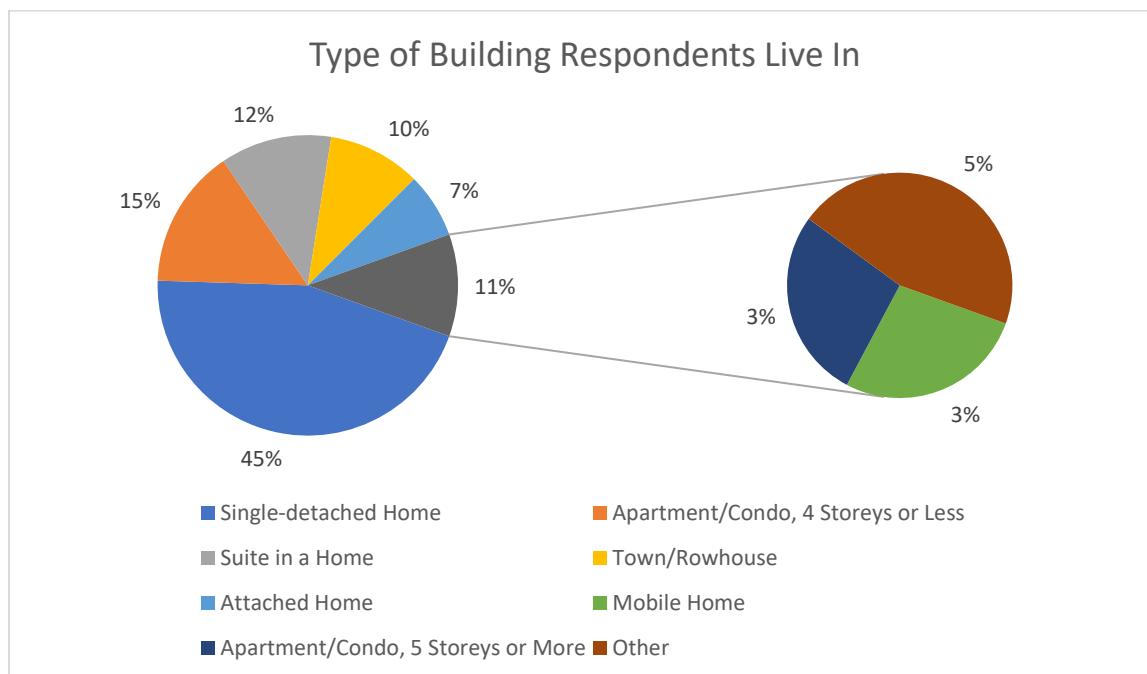


Figure 7: Respondents' living situation (N=607). Number may not sum to 100% due to rounding.

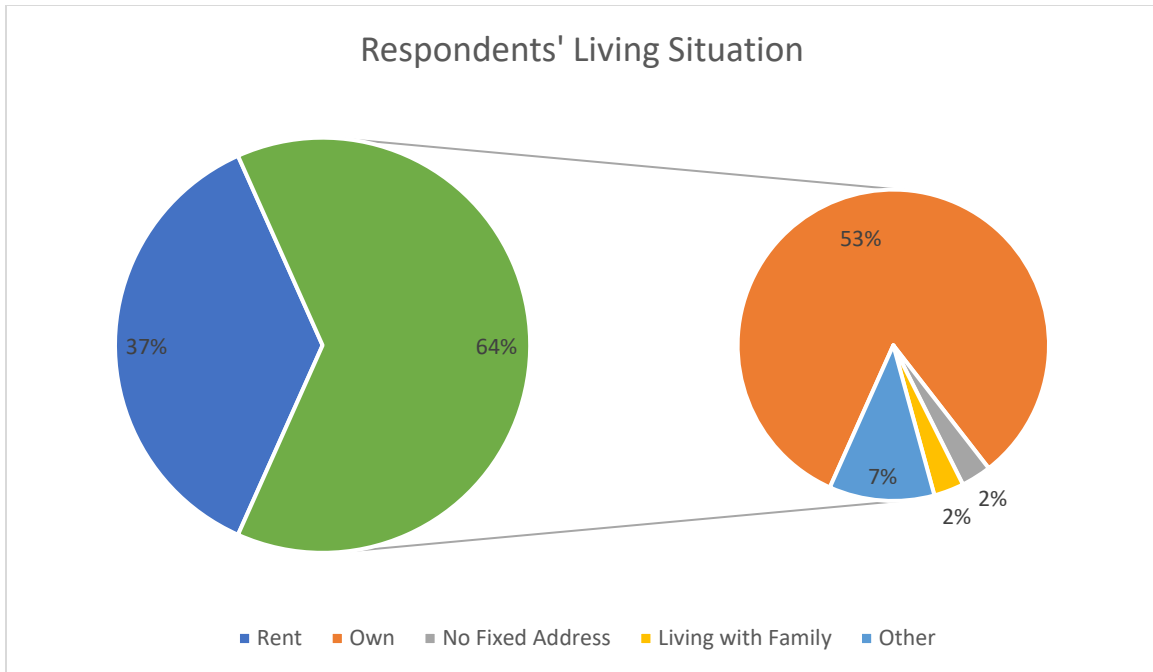


Figure 8: Respondents' household structure (N=610)

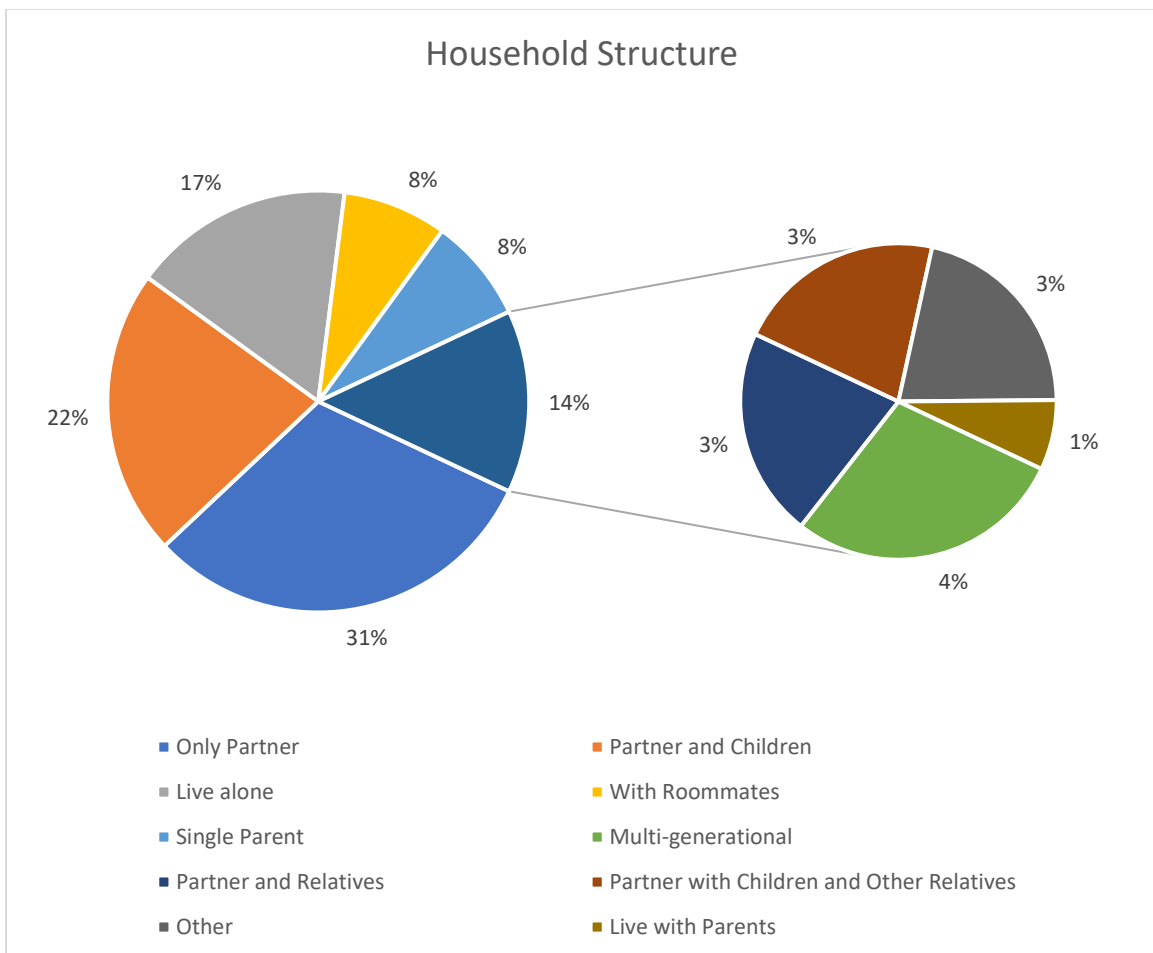


Figure 9: Respondents' household size (N=546)

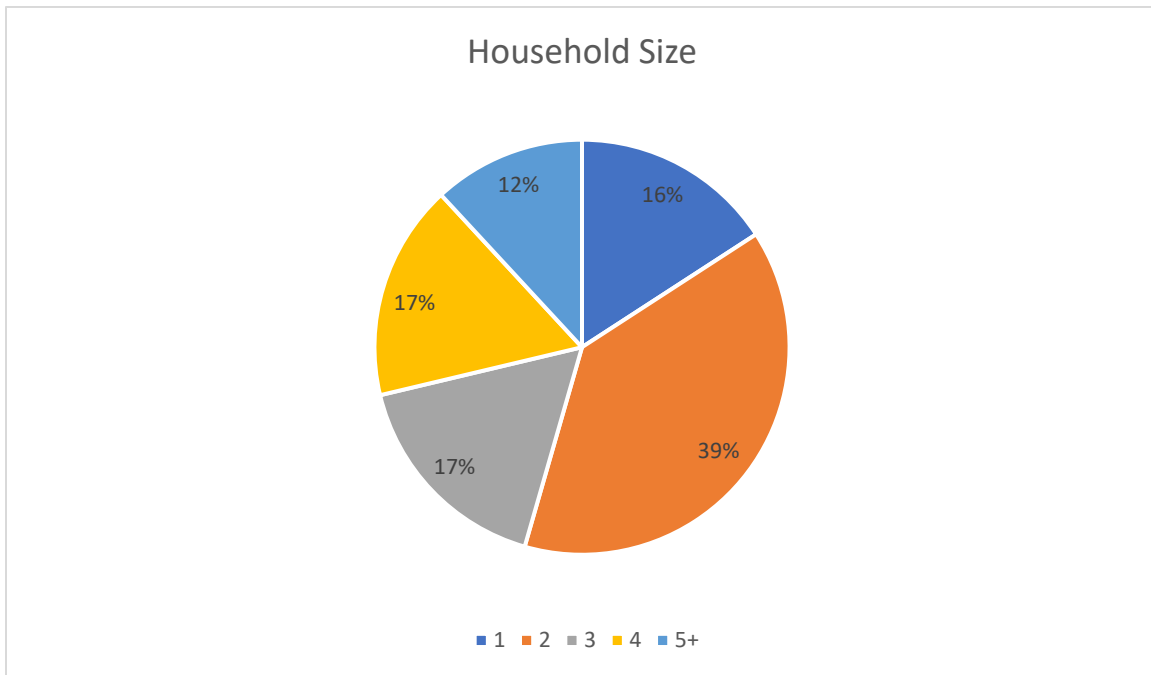
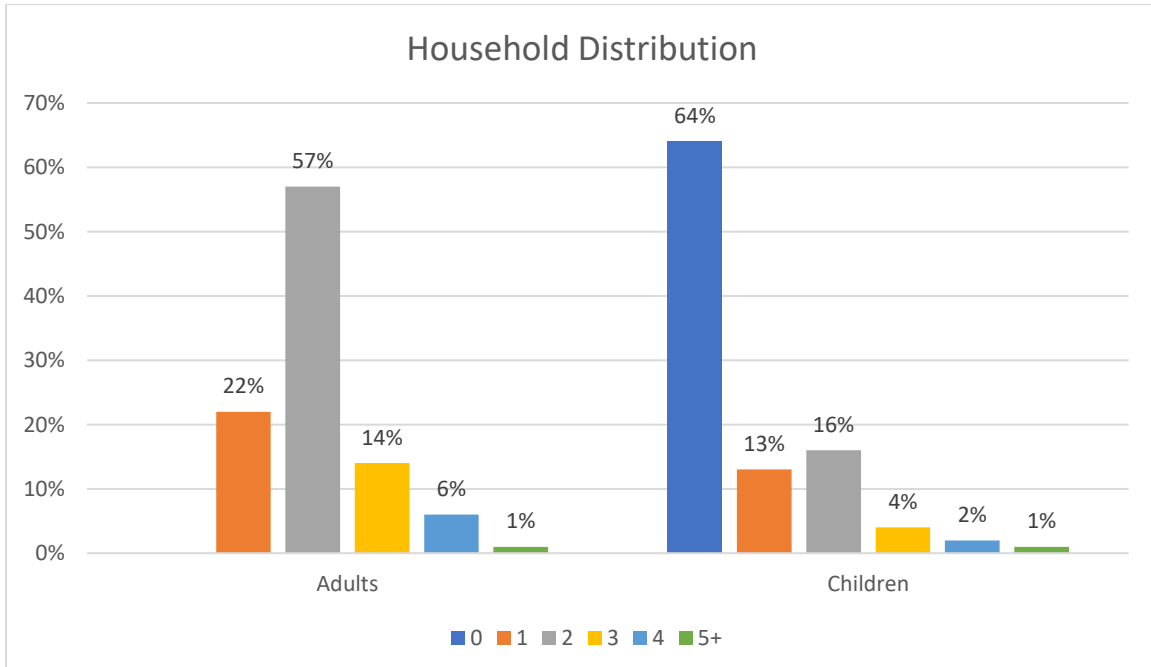


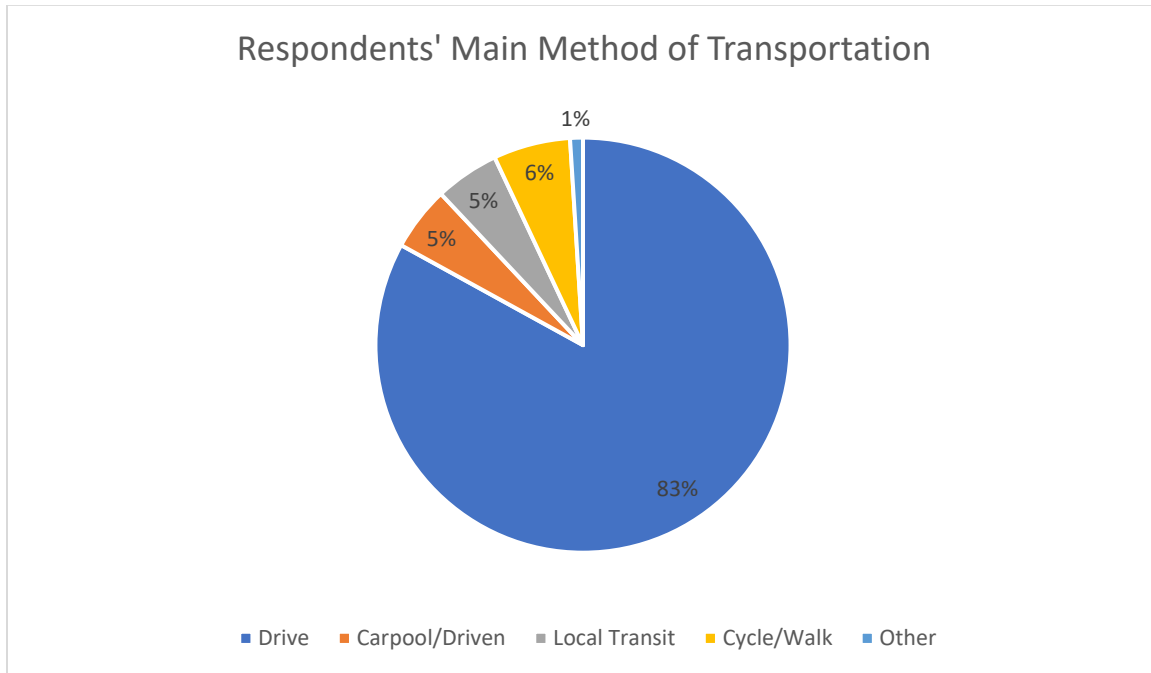
Figure 10: Distribution of adults and children in households (N=567)



Transportation

Most respondents drove as their main method of transportation at 83%. Approximately an even proportion of respondents carpooled or were driven by someone in the household, used local transit, or used active transportation.

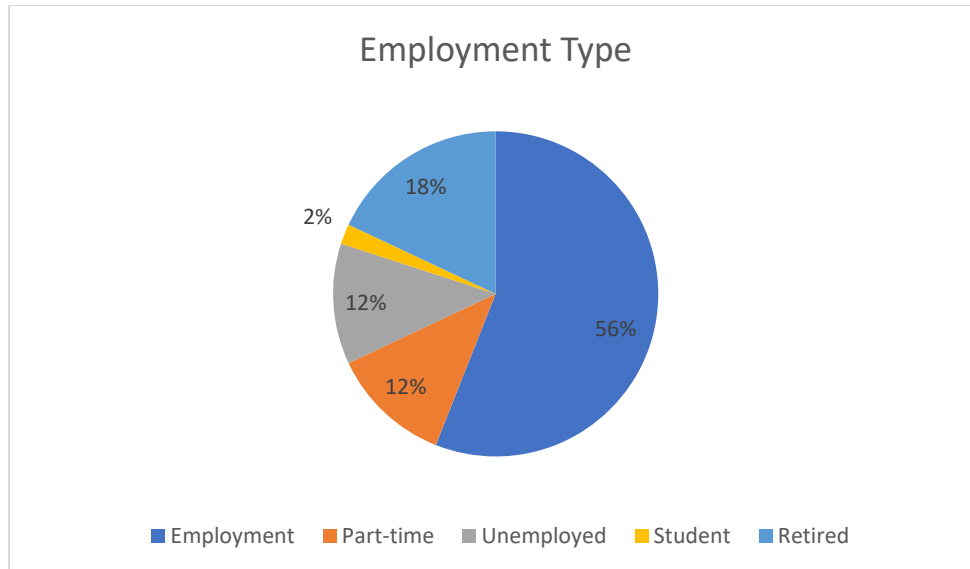
Figure 11: Respondents' main method of transportation (N=599)



Socio-economic Characteristics

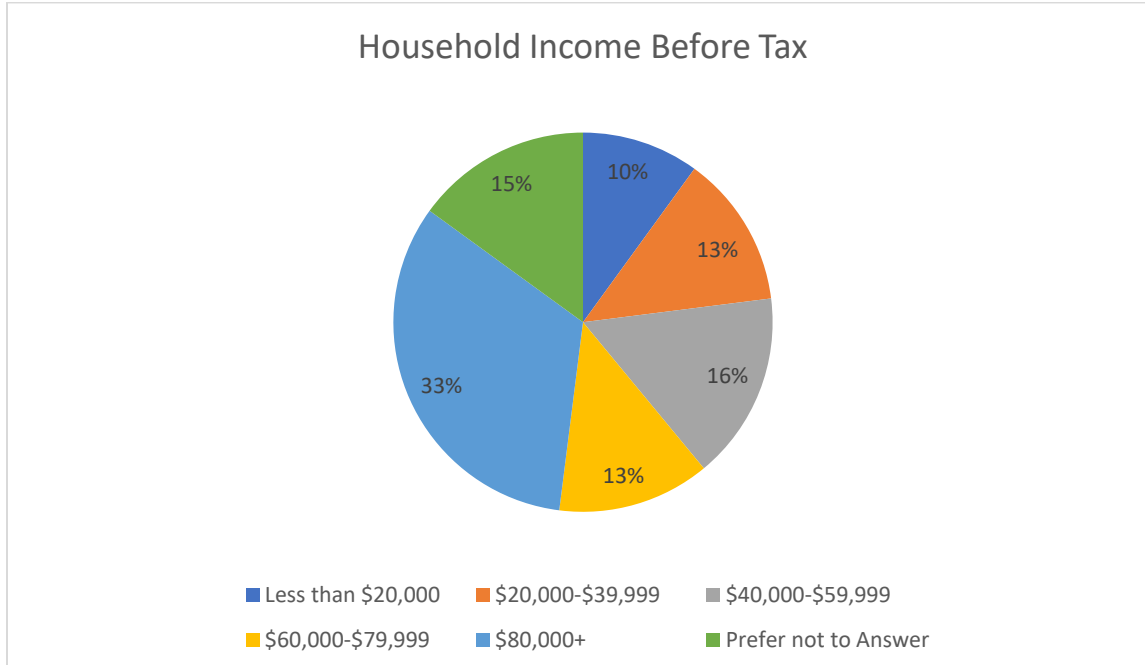
Most respondents worked full-time at 56%. The next largest employment type was retired at 18%, followed by part-time workers at 12%, unemployed at 12%, and students at 2%.

Figure 12: Respondents' employment situation (N=599)



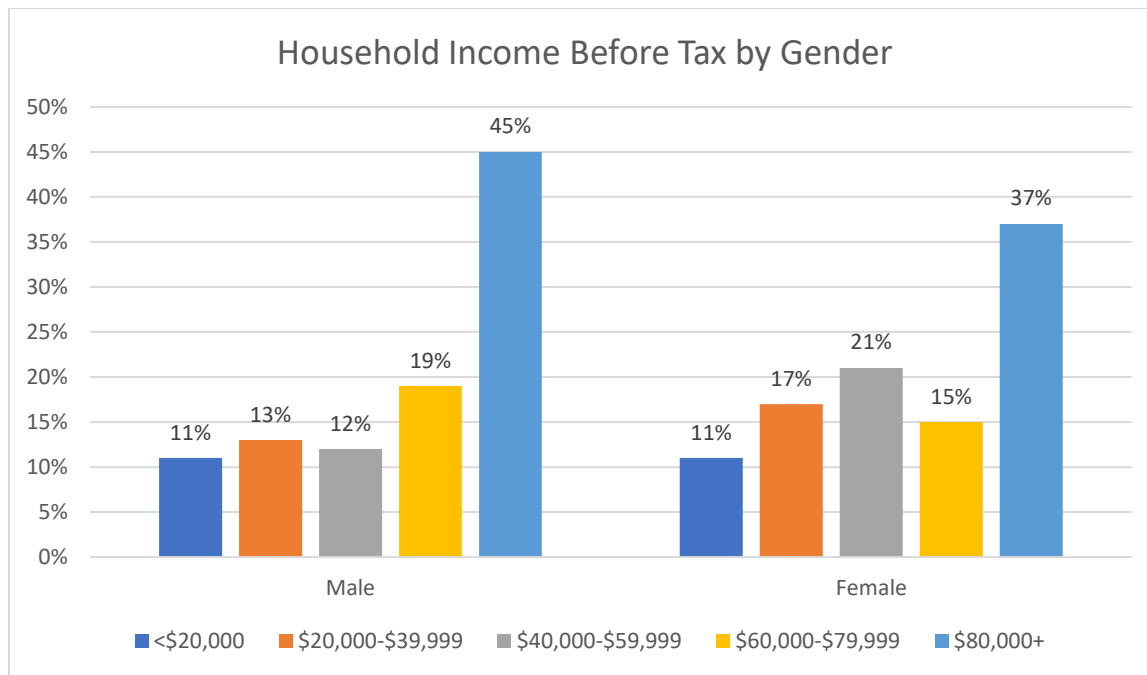
33% of respondents had a household income of \$80,000 or more. The other income brackets were roughly similar in size. Male respondents tended to be in the higher income brackets than females. 45% of males were in the highest income bracket compared to female respondents at 37%. This should be interpreted with caution as the respondents may not necessarily be the household's main income earner. However, based on Statistics Canada data, females in the RDCO earn less than males.³

Figure 13: Respondents' household income before tax (N=604)



³ A breakdown using other gender identities was not possible due to few data points. Likewise, a breakdown by ethnicity or sexuality was also not possible.

Figure 14: Household income before tax by gender of respondent (N=490)



Household Spending

The majority of respondents spent more than 30% of their income on their housing at 71%. Furthermore, the majority of those earning below \$60,000 spent 50% or more of their income on their housing. The distribution of household spending on housing by income levels imply that housing costs are within the same range for all income levels; however, those at lower income levels simply spend a larger fraction of their income on housing. Females spent more on their housing costs than males which corresponds with females' lower income levels relative to males.

Figure 15: Respondents' approximate proportion of household income spent on housing (N=601)

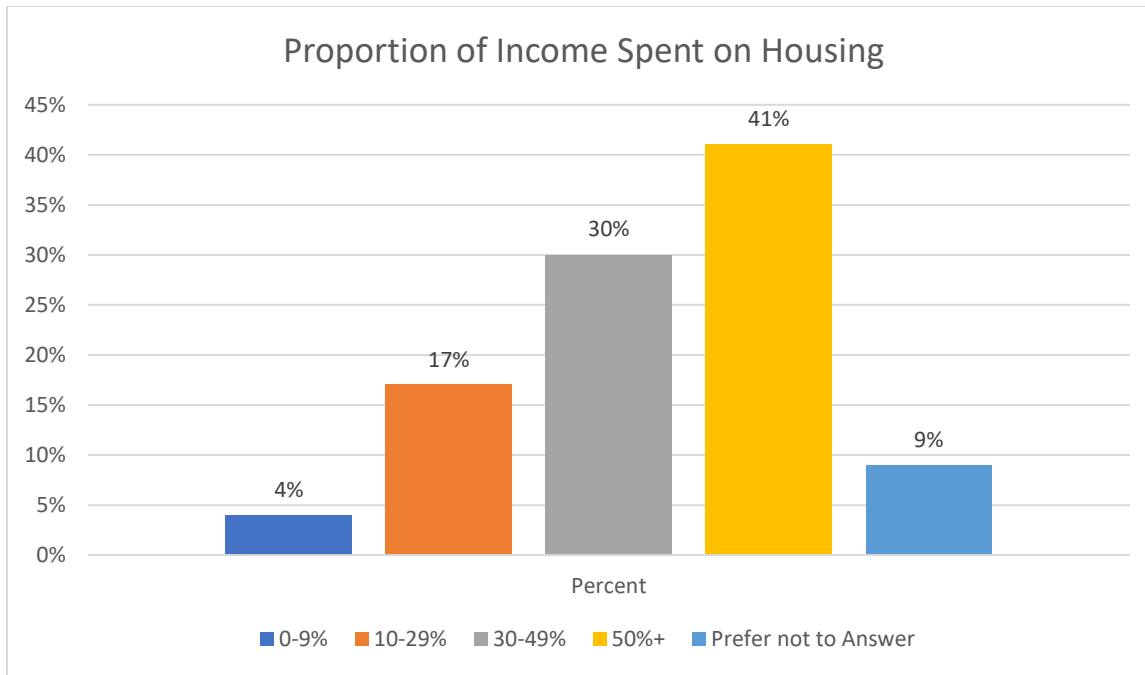


Figure 16: Respondents' approximate proportion of household income spent on housing by income band (N=486)

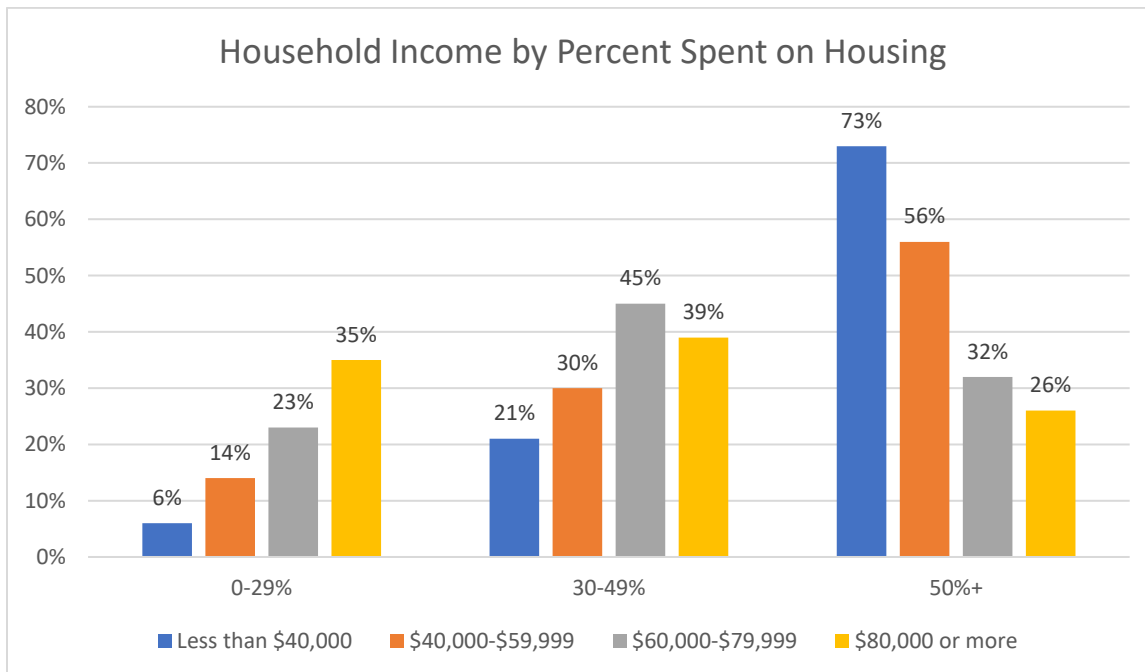


Figure 17: Proportion of household income spent on housing – male (N= 156)

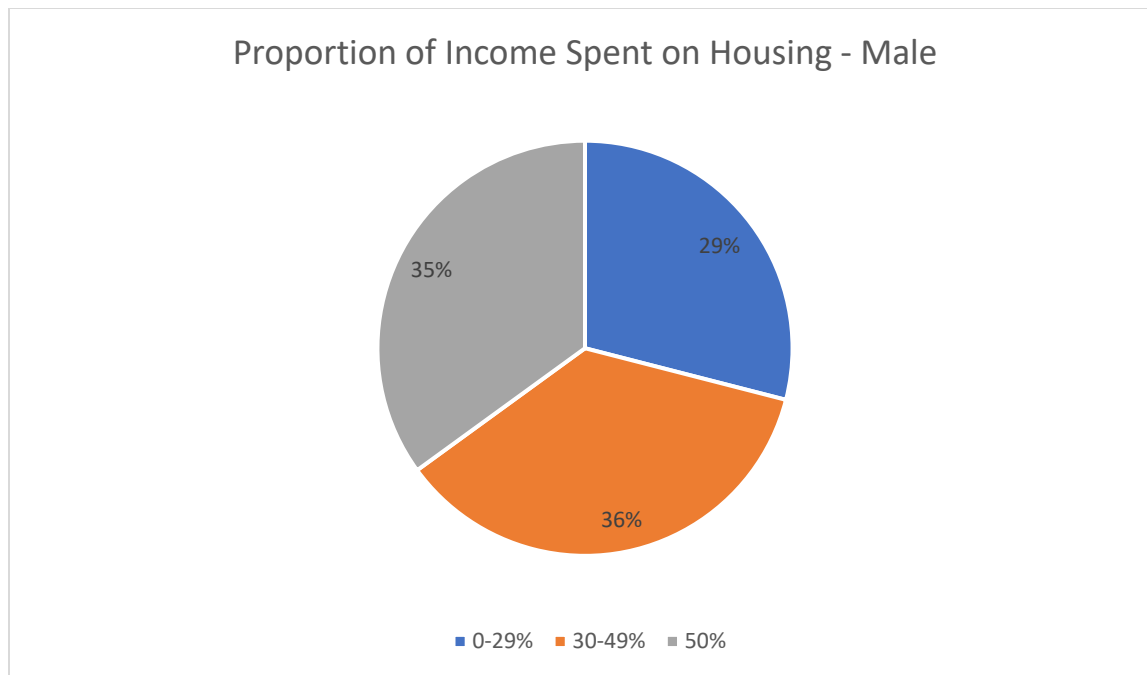
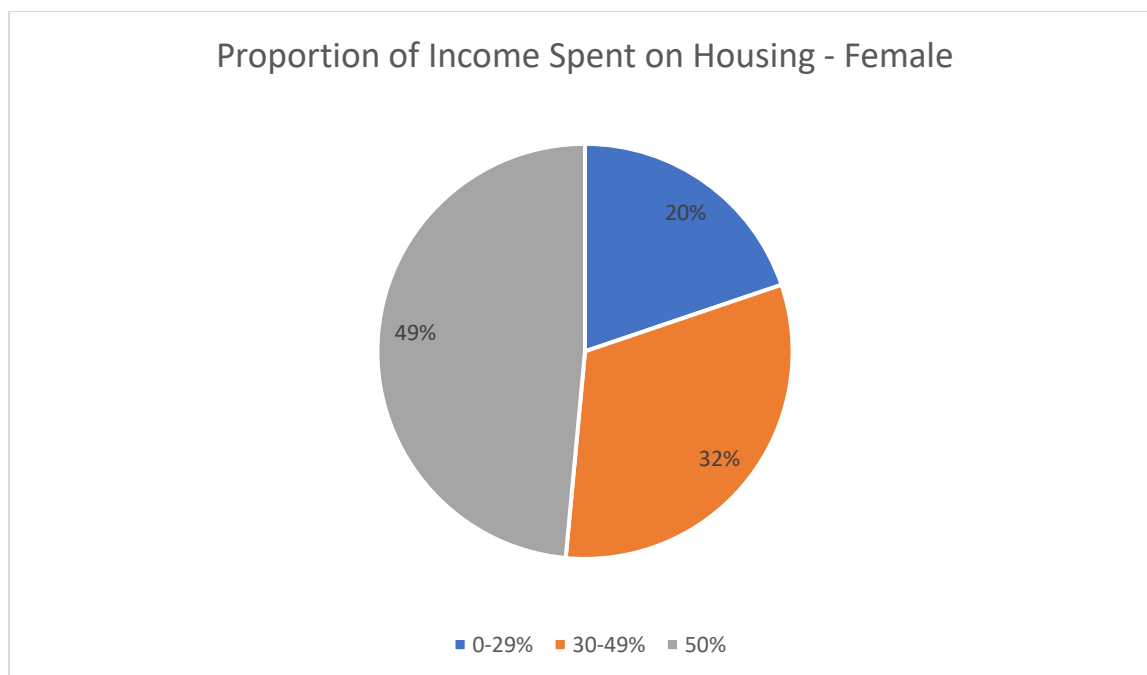


Figure 18: Proportion of household income spent on housing – female (N= 367)



*What areas do you think the RDCO should target for provincial and federal support in your community?
Rate priority from (1) highest and (5) lowest*

Responses for this question have been separated into action items that the RDCO could advocate for, and further split into RDCO communities where respondents have prioritized the action item on a scale from

(1) highest to (5) lowest. Therefore, respondents were asked how significant each priority area was within their respective communities and the RDCO as an aggregate. The supporting figures depict the weighted average score of the priority area and are supported by how each priority area ranked in each community relative to other priority areas. It is important to distinguish the weighted average score and relative ranking of a priority area in each community. For example, a priority area may be scored higher in one community compared to others but may yet rank among the lower priorities in that community, depending on how respondents answered. A priority area could rank high in one community compared to other areas, but still have a relatively low weighted average score. In this case, the priority areas do not resonate in that community. This is generally the case in Other communities, signalling that the priority areas are not significant to their respondents. On the other end, respondents in Kelowna and West Kelowna scored most priorities higher than other municipalities, indicating that most priority areas were significant to their respondents. Thus, priority areas are compared *between* (e.g., weighted average from (1) highest to (5) lowest) communities and *within* (e.g., priority ranking of the 8 subject areas) each community. Moreover, respondents from the Westbank First Nation and the Okanagan Indian Band were merged with respondents in the Other parts of the RDCO due to sample size.

Supportive housing for individuals at risk of or experiencing homelessness (Figure 19): Respondents ranked this priority area higher in Kelowna and other municipalities. Overall, this priority area had a higher weighted average score in Kelowna and West Kelowna than in other communities. This is likely reflective of homelessness being more of a visible issue or concern in Kelowna and West Kelowna. However, overall, this area was not among the top 4 priorities in the RDCO.

Priority ranking (out of 8):

- Lake Country: 8th
- Kelowna: 5th
- West Kelowna: 7th
- Peachland: 7th
- Other: 5th
- RDCO: 6th

Housing for individuals with special needs (Figure 20): This priority area was among the top 4 priorities in Kelowna, West Kelowna, and the RDCO. Moreover, respondents in Kelowna, West Kelowna, and Peachland also scored this priority area higher than it other communities. It is a low priority in Lake Country and other communities.

Priority ranking (out of 8):

- Lake Country: 7th
- Kelowna: 4th
- West Kelowna: 4th
- Peachland: 4th
- Other: 7th
- RDCO: 4th

Affordable independent and supportive housing for seniors (Figure 21): This priority area was the 2nd highest priority in Kelowna, West Kelowna, and the RDCO. Respondents in Kelowna and West Kelowna

also scored this area higher than other communities. These results indicate that this area is indeed more significant in Kelowna and West Kelowna.

Priority ranking (out of 8):

- Lake Country: 5th
- Kelowna: 2nd
- West Kelowna: 2nd
- Peachland: 5th
- Other: 4th
- RDCO: 2nd

Future housing which prioritizes pedestrians/transit/cycling (Figure 22): Only in Other communities did this priority area rank among the top 4. In all other communities as well as the RDCO, this area was among the bottom 4 priorities. While respondents' weighted average score in West Kelowna was higher than in Other communities, compared to other areas, this area still ranked lower in West Kelowna.

Priority ranking (out of 8):

- Lake Country: 5th
- Kelowna: 8th
- West Kelowna: 6th
- Peachland: 6th
- Other: 3th
- RDCO: 7th

Rental housing that is below or near standard rental price (Figure 23): Lake Country was the only municipality in which this area ranked among the top 4; however, this area had a higher weighted average score in Kelowna and West Kelowna. Yet, in other municipalities including Kelowna and West Kelowna, this area was among the lowest priorities.

Priority ranking (out of 8):

- Lake Country: 3rd
- Kelowna: 6th
- West Kelowna: 5th
- Peachland: 7th
- Other: 5th
- RDCO: 5th

Rentals that are generally similar in price to other units in the non-subsidized standard rental price housing market (Figure 24): Respondents in Lake Country and Peachland rank this area among the top 3 priorities, but last to second last in all other municipalities and the RDCO. Reflecting this, the weighted average scores were higher in Lake Country and Peachland as well.

Priority ranking (out of 8):

- Lake Country: 2nd
- Kelowna: 7th

- West Kelowna: 8th
- Peachland: 3rd
- Other: 7th
- RDCO: 8th

Affordable ownership options (Figure 25): By and large, this area was the top priority in all communities and the RDCO. Furthermore, this priority area had the highest weighted average score in all communities and the RDCO. Therefore, affordable ownership options was the most significant priority in the RDCO.

Priority ranking (out of 8):

- Lake Country: 1st
- Kelowna: 1st
- West Kelowna: 1st
- Peachland: 1st
- Other: 1st
- RDCO: 1st

Rental housing that is affordable (at rates serving households on income assistance) (Figure 26): In all municipalities and the RDCO, this area was among the top 4 priorities. The weighted average scores were between 2.2 and 2.3 in all communities except Lake Country where it scored a 2.6.

Priority ranking (out of 8):

- Lake Country: 4th
- Kelowna: 3rd
- West Kelowna: 3rd
- Peachland: 2nd
- Other: 2nd
- RDCO: 3rd

Overall (Figure 32): These results demonstrate that in general, housing, and rental affordability were the most significant priority areas in the RDCO. Respondents in most communities want rentals to be lower than the current non-subsidized rates. This is likely reflecting the high cost of renting in the RDCO, as expressed by many respondents in the public survey. Thus, respondents likely do not want more supply of units if it means that the rental prices would be at their current average rates. Instead, respondents have identified their priority for the RDCO to increase the supply of rentals that are generally below their current average prices of rentals. Following the affordability priorities were the areas advocating for more support for specific demographics.

Figure 19 (Left): Weighted average ranking for supportive housing for individuals at risk of and experiencing homelessness (N=545)

Figure 20 (Right): Weighted average ranking for housing for individuals with special needs (N=543)



Figure 21 (Left): Weighted average ranking for affordable independent and supportive housing for seniors (N=556)

Figure 22 (Right): Weighted average ranking for future housing which prioritizes pedestrians/transit/cycling (N=535)



Figure 23 (Left): Weighted average ranking for rental housing that is below or near standard rental price (N=552)

Figure 24 (Right): Weighted average ranking for rentals that are generally similar in price to other units in the non-subsidized standardized rental price housing market (N=538)

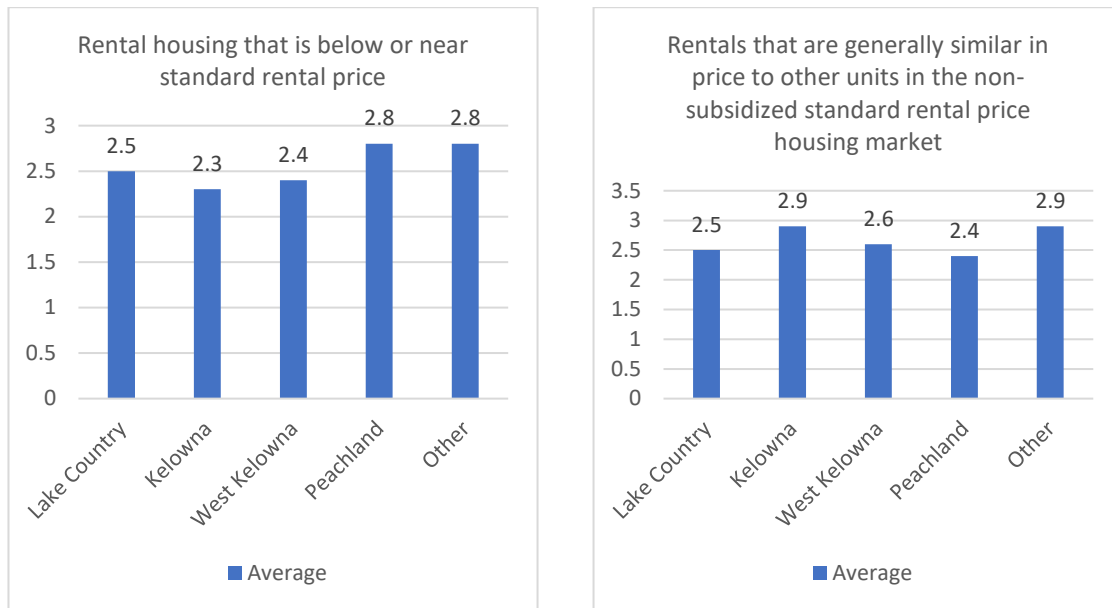


Figure 25 (Left): Weighted average ranking for affordable ownership options (N=550)

Figure 26 (Right): Weighted average ranking for rental housing that is affordable (at rates serving households on income assistance) (N=552)

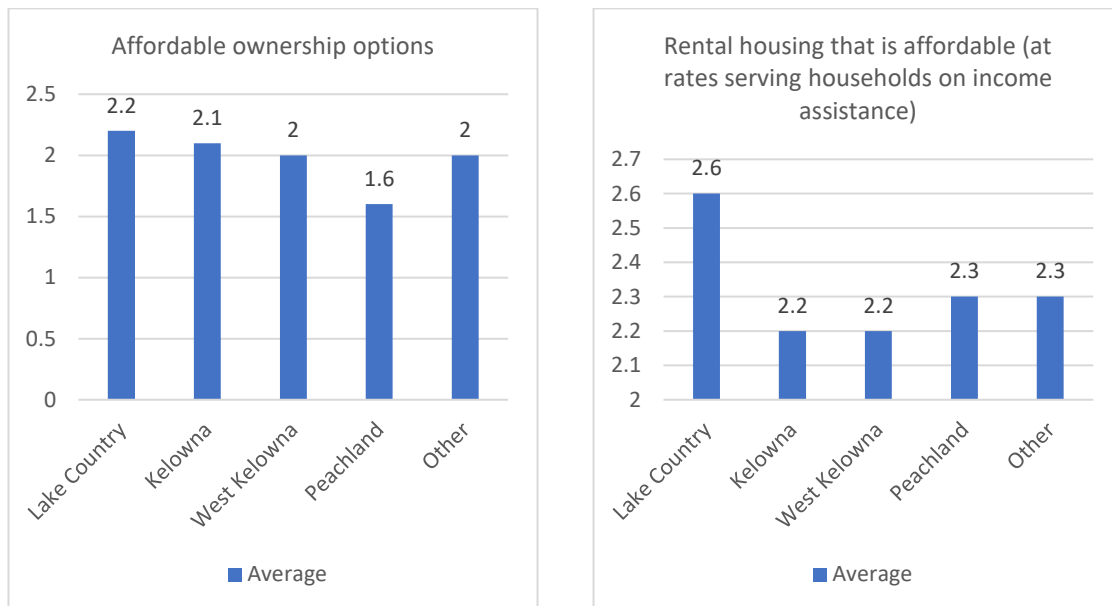


Figure 27: Summary of Lake Country's priorities (N=47)

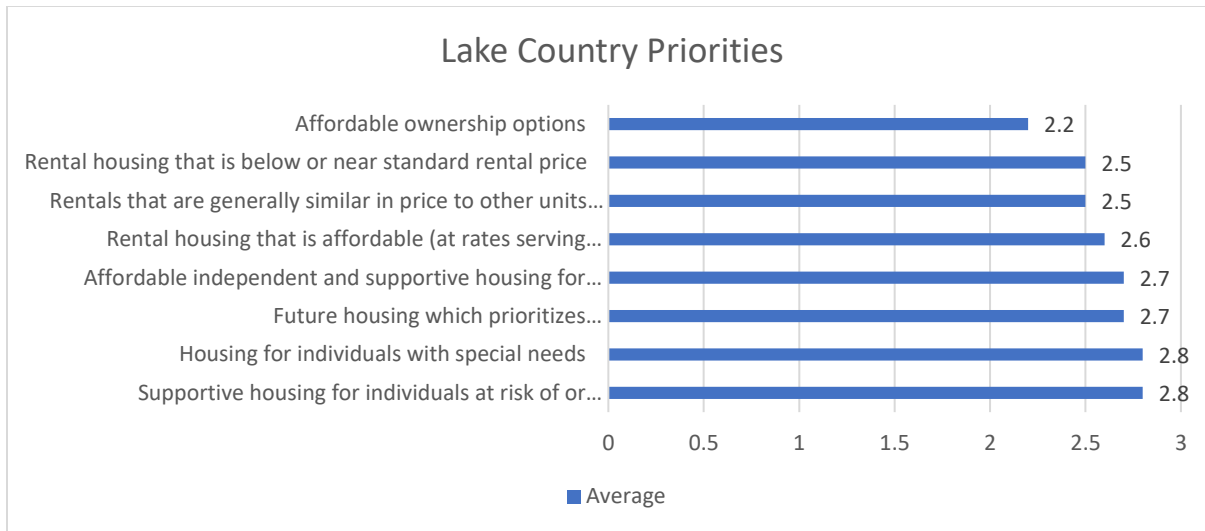


Figure 28: Summary of Kelowna's priorities (N=307)

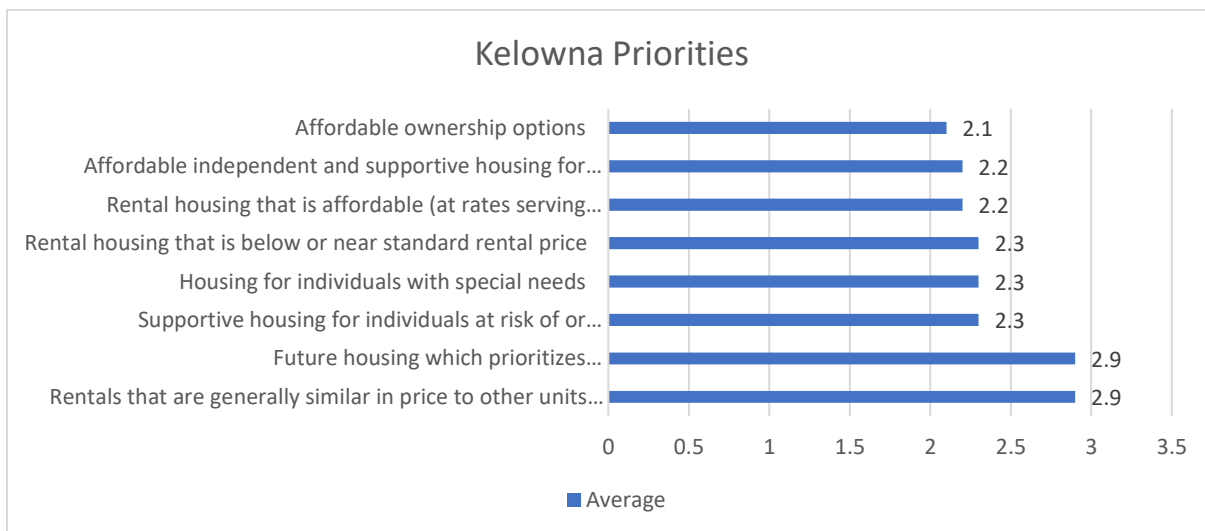


Figure 29: Summary of West Kelowna's priorities (N=173)

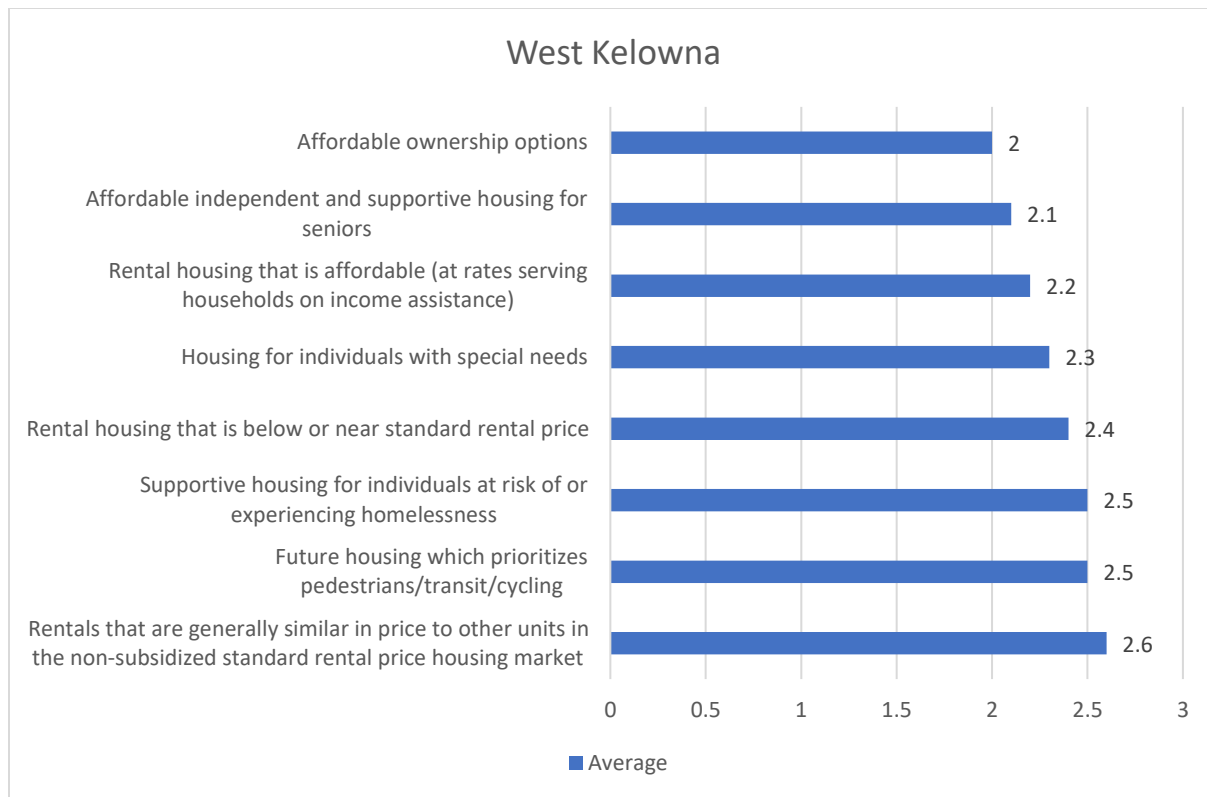


Figure 30: Summary of Peachland's priorities (N=10)

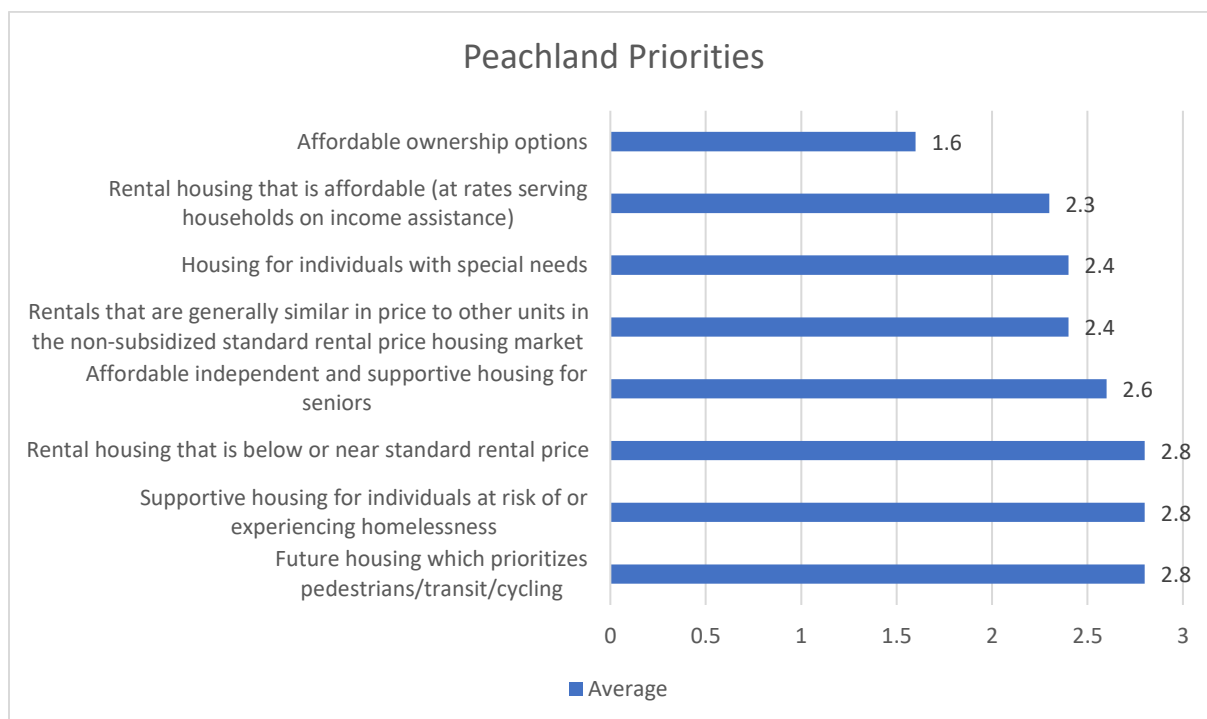


Figure 31: Summary of other communities' priorities (N=22)

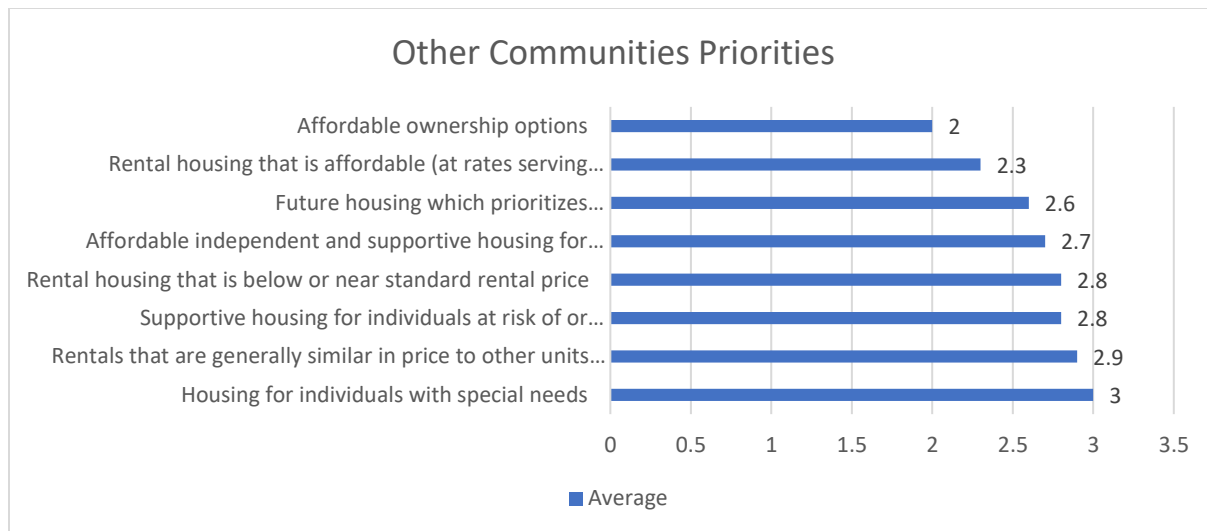
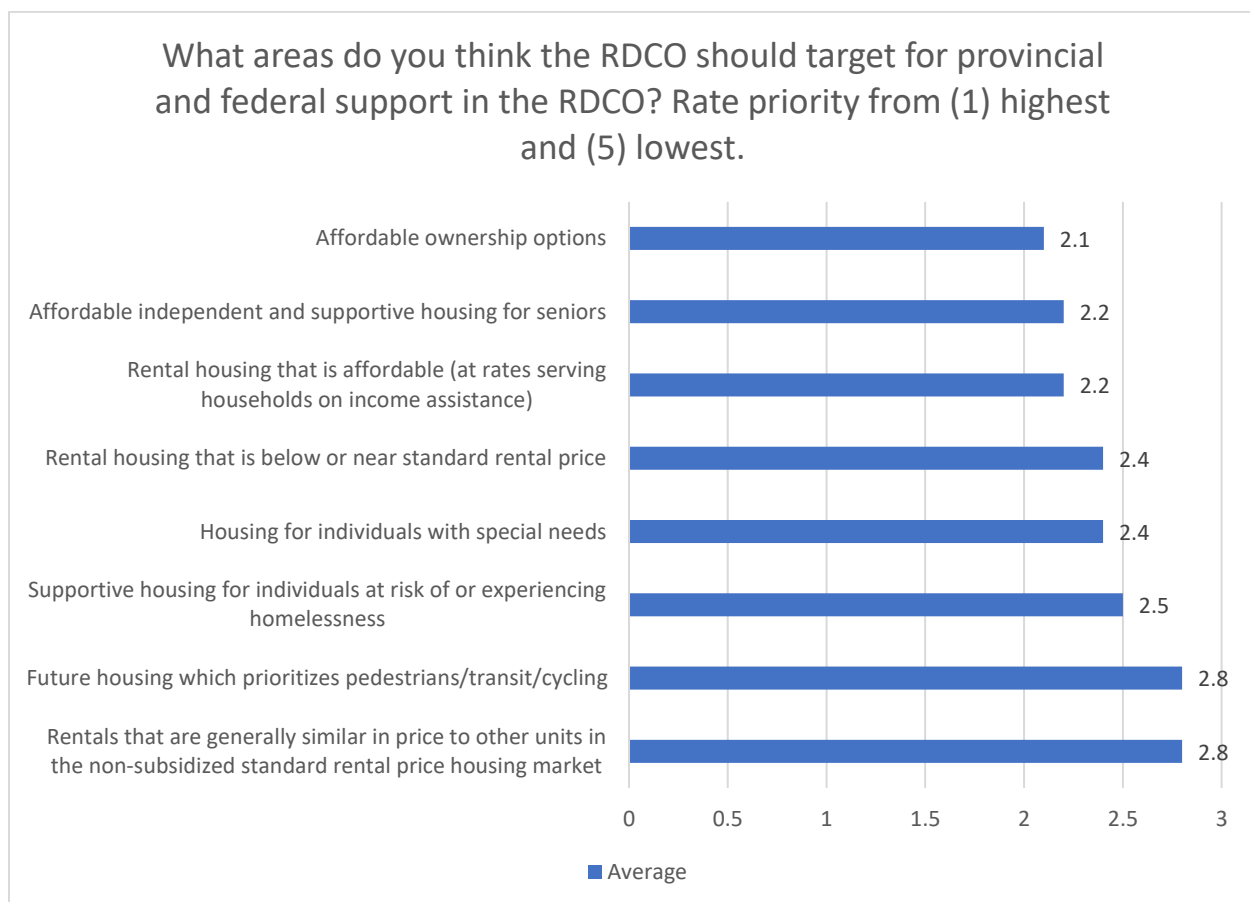
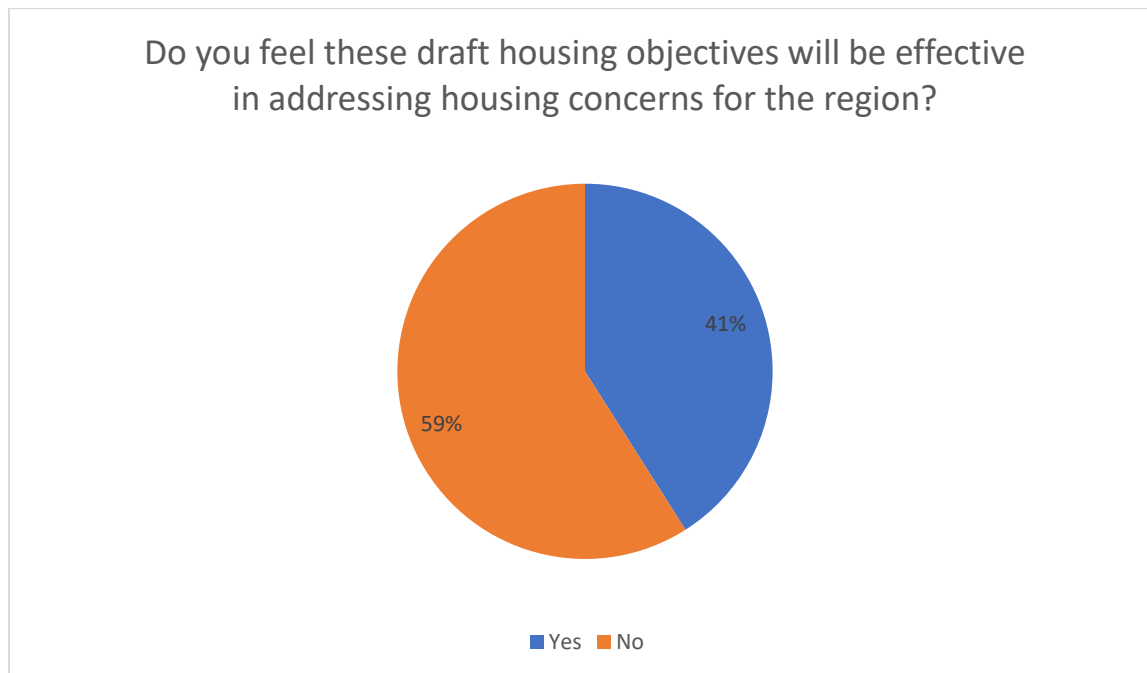


Figure 32: Summary of RDCO's priorities (N=552)



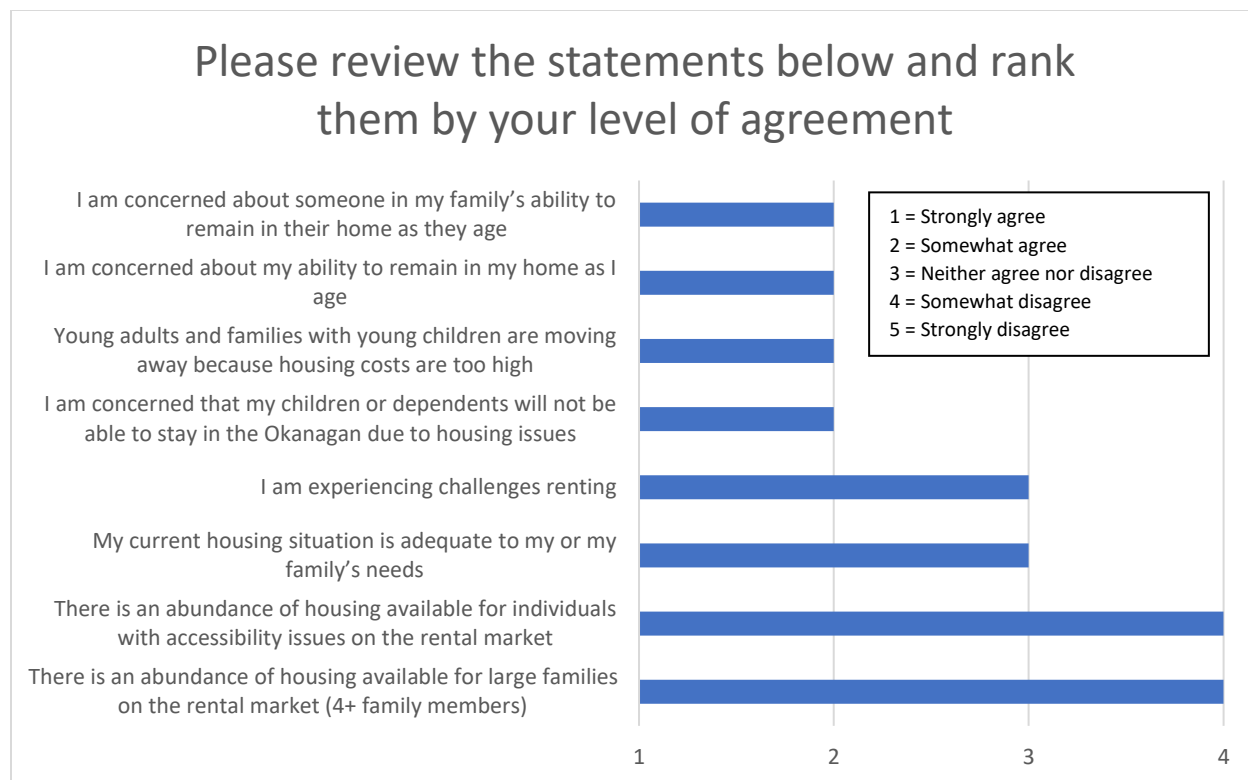
From Figure 33, most respondents did not believe that the housing objectives would address housing concerns in the region.

Figure 33: Did respondents think that the draft housing objectives would be effective in addressing housing concerns in the RDCO (N=574)



Based on the results on Figure 34, respondents somewhat disagreed that there is an abundance of units available for people with accessibility issues or an abundance of housing available for families with four or more members in the RDCO. This is further reinforced by many responses in the open-text sections that have noted the lack of housing available for people with accessibility issues. Many responses also noted that residential developments tend to favor smaller families as they are generally apartments or condos with much fewer rooms than houses. It should be noted that on average, respondents were unsure if they were experiencing challenges renting or if their housing is adequate to their family's needs. However, as these questions were prompted to refer to an individual's own circumstances, these results may also be due the mix of people identifying as living in poverty and not – a higher proportion of respondents in poverty agreed that their housing was inadequate to their current needs. Overall, there is a high level of agreement that the current housing situation will lead to an exodus of people from the RDCO.

Figure 34: Respondent's level of agreement on housing issues in the RDCO (N=584)



From Figure 35, respondents strongly agreed that housing costs cause respondents to not afford other necessities. This is somewhat contradictory to the two questions that respondents were, on average, unsure about in the previous graph as well the unsureness is households facing food insecurity on this graph. However, this may indicate that respondents were able to afford their current housing at the expense of other necessities or “just barely make it.” Like the previous graph, there is a general negative sentiment in the RDCO on the current housing situation in the RDCO. There is a high level of agreement that investors (and second homeowners) are inflating the prices in the RDCO – this sentiment is also reflected in the thematic analysis. That is, many respondents viewed property developers, foreign investors, and second homeowners with a high degree of disdain and distrust.

Figure 35: Respondent's level of agreement on housing issues in the RDCO (continued) (N=584)

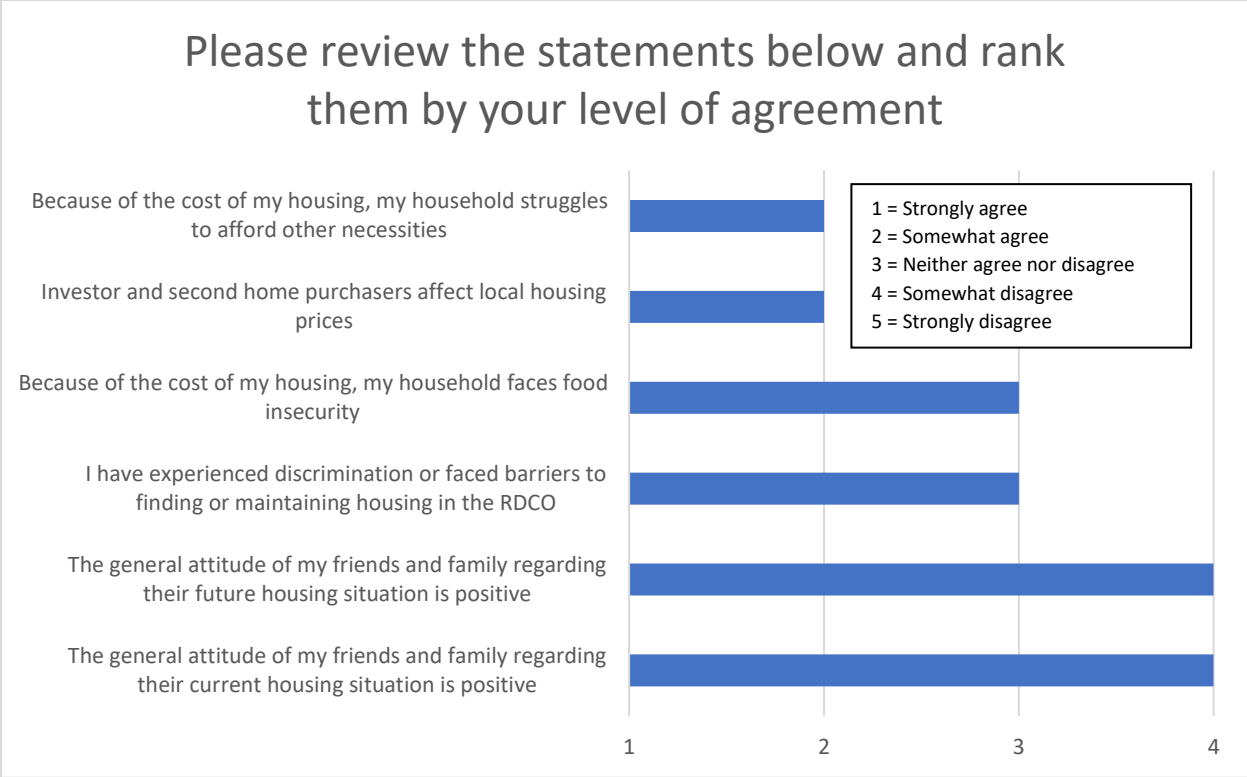


Figure 36: Thematic analysis of other housing concerns (N=131)

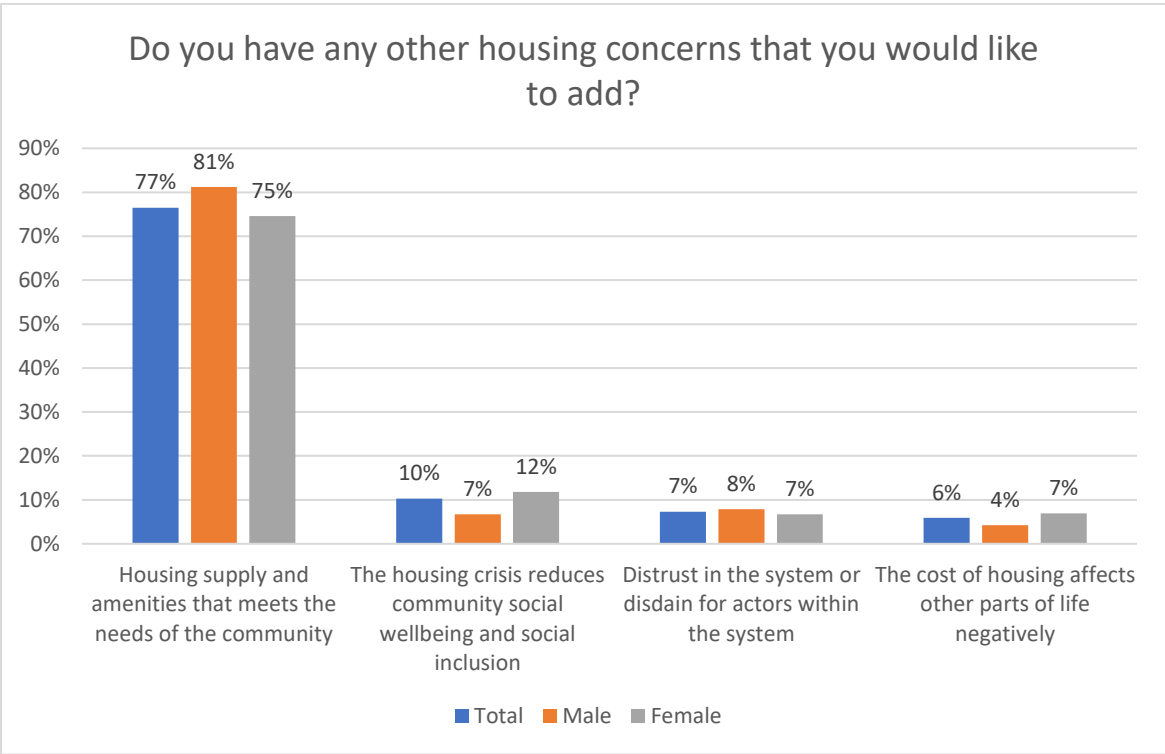


Figure 36 depicts the results of an open-ended question that was thematically analyzed. The most common concern among respondents was that the housing market does not match the needs of families

or communities, including easily accessible amenities (like stores, green space, parks, transit). For example, respondents noted that the housing market may not be accessible to people specific needs and different family types. Many respondents also noted that the housing market is not pet-friendly, many large families are financially constrained and must live in smaller homes, and that some housing types are systematically excluded or face a lot of red tape (e.g., building secondary units, RV parks).

“More affordable housing needs to be built. Single family homes in the \$800,000 range are not affordable to young families trying to get into the housing market. These condos being built are a waste of space as well as bachelor suites and one bedroom apartments don't benefit young families either.”

“Concerned about developers putting more focus on building businesses rather than more homes.”

“More subsidized housing would be great for people like me on diversability and it'd be nice to be able to have pets in these places to because they are a great stress reliever having a pet around”

Community social wellbeing and social inclusion is the next most common concern among respondents, particularly females. These themes encompassed concerns about the lack of social or community events, the lack of green spaces, rising security issues, and communities becoming increasingly socially and aesthetically unpleasing. This theme also included concerns that the housing crisis placed a greater burden on vulnerable populations leading to social exclusion and segregation within communities. This theme is different from the first one because it deals with social cohesion and secondary issues that may stem from the housing crisis, rather than what communities financially or physically need to obtain adequate housing. For example, respondents noted that the housing crisis affects mental health, increases distress and uncertainty.

“Although I own a home (mortgage), it is not stable. The outrageous increases for Strata Fees, Building Insurance, property taxes (plus Mortgage, increases of everyday life necessities such as food, utilities, transportation etc) year to year have become unmanageable/not sustainable. I will not be able to remain being a home owner. If I manage to sell my home before I lose it, there is nowhere else in or anywhere near my Community to go. I can't afford current rents or home prices anymore and waiting lists for affordable housing and qualifying are not even a possibility. I literally have panic attacks and nightmares worrying about where I will go, how I will live and how I will survive. Things are just out of control in the housing market. I am a 4th generation in my current City and I can no longer afford to live here. I struggle constantly and I'm always terrified of instability. These are things I just never would have predicted. Not being able to afford to have a home and food ? It is all out of control.”

Another significant concern was distrust and animosity towards landlords, who were often described as predatory and had rent-seeking behavior in the economic sense. There was also a lot of disdain for foreign investors, developers, and the wealthy as respondents accused them of artificially driving housing prices up and only sought to benefit themselves at the cost of community wellbeing.

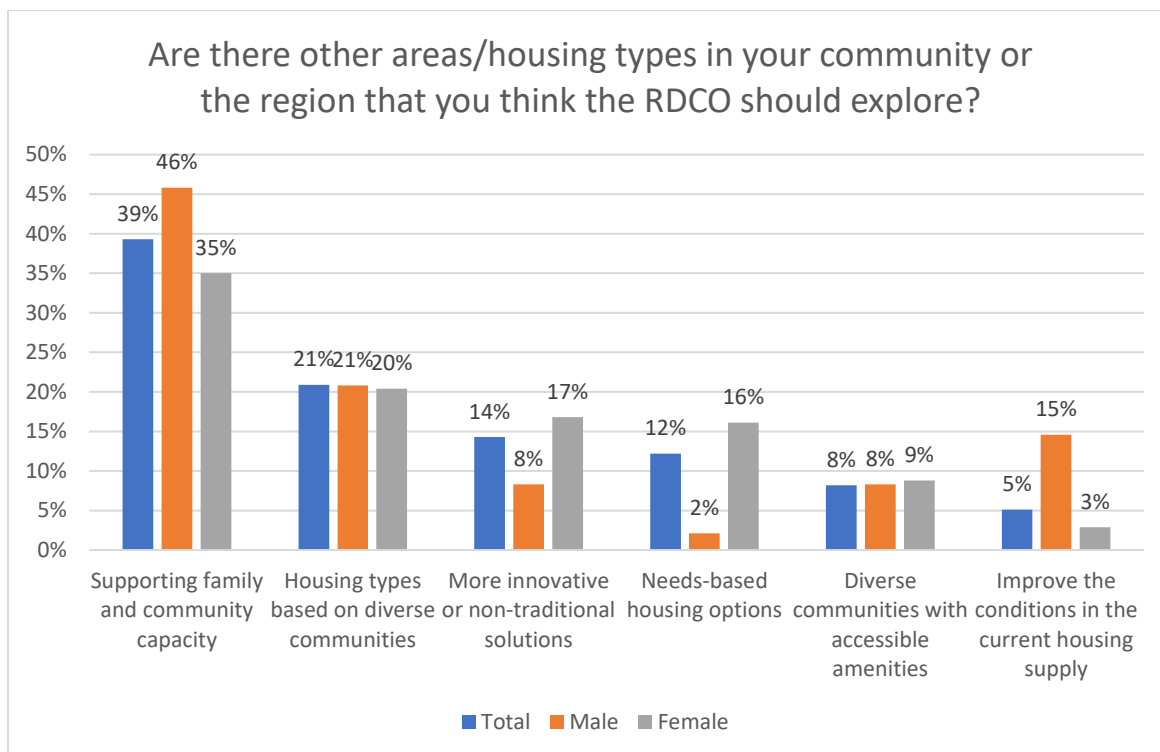
“Many landlords place barriers to rentals, and only rent as housing for winter. In summer can't find place to live. Many people/friends live in tents or cars in summer. People trying to find housing constant struggle. Need to get rid of Air BnB rentals. Housing is a crisis”

The final theme deals with the affordability and cost of living in the RDCO. Many respondents noted that housing prices were not the only issue, but also the rising cost of everything else (such as utilities and food).

“Utility/fuel rates are very high in the Okanagan, especially in Kelowna”

“I have a hard time being able to afford the taxes and water as they keep going up in price”

Figure 37: Thematic analysis of other areas/housing types in respondents’ community or region the RDCO should explore (N=228)



From Figure 37, most respondents provided responses related to supporting families and community capacity. Falling under this theme are topics such as supporting families with specific or special needs (e.g., people with disabilities, people who need support to overcome addictions, people at risk of or experiencing homelessness) and supporting the average household. Many respondents noted that the average person also needed support as housing prices and the cost-of-living increases, more and more families who don’t qualify for social assistance are finding themselves in more precarious situations. The next most common area is housing types based on diverse communities. This theme reaffirmed other findings in the survey – that is housing development should match the needs of communities. Rather development (either as an aggregate or at the neighborhood-level) should not all be the same. That is, there should be mixture of developments to match the needs of each family (e.g., larger homes for larger families, smaller units for smaller families, more attached homes for people without families).

“In general, with housing prices going up, families who used to be able to afford housing are becoming more vulnerable”

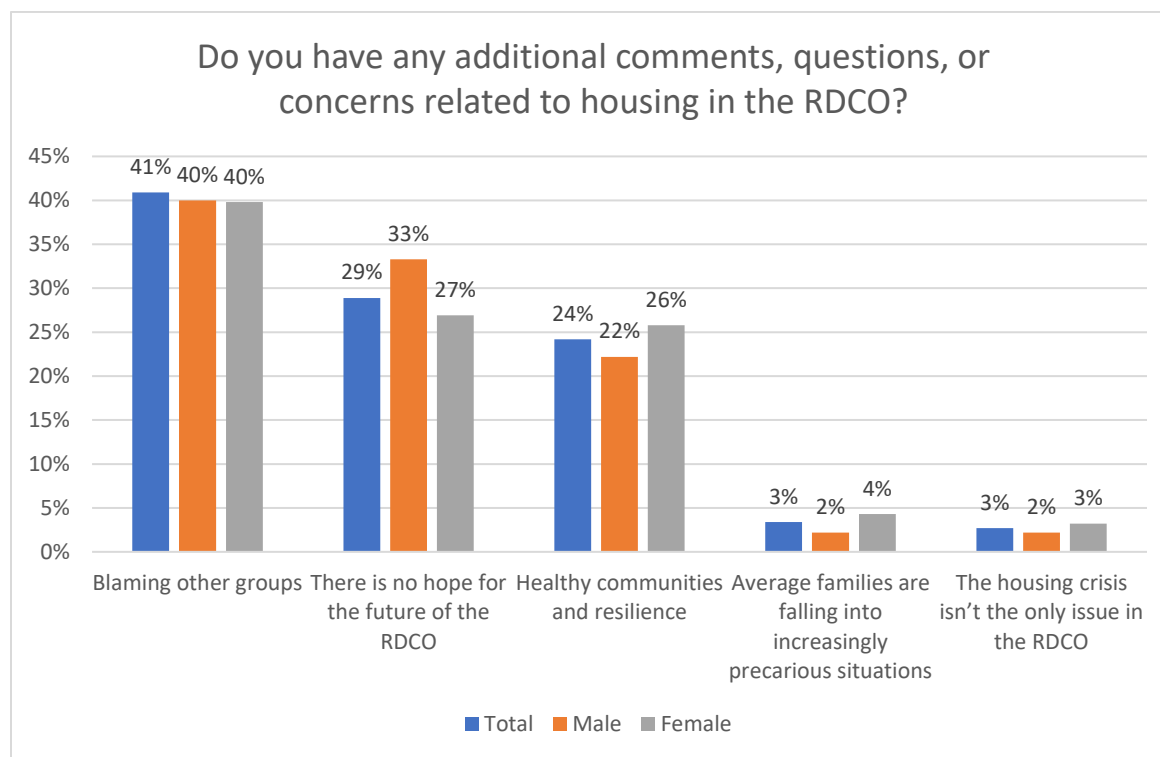
Following this theme is the desire to explore more innovative or non-traditional solutions. For example, housing development that is more considerate of climate change and the natural environment, rebuilding or renovating older housing stock for residential use, repurposing structures to be housing-friendly, and considering non-traditional housing options such as shipping containers and manufactured homes.

"Allowing people to put house on properties that already have existing houses. Many people have acreage that they are not able to place a second or third dwelling on because of bylaws"

Needs-based housing options specifically refers to housing options for people with special or specific needs, rather than general support. More females related with this theme. Improving the conditions of the current housing supply encompasses topics such as predatory landlords, rentals being used for short-term rentals instead, and government regulation in the housing market. Significantly more males agreed with this theme. The final theme of diverse communities with accessible amenities refers to communities or buildings with both a residential and commercial component, communities with more demographic and socioeconomic diversity, and overall focus on community cohesion.

"We need to get lower income individuals out of hazardous illegal suites, predatory housing and into code quality units. Thousands of them most likely at this time."

Figure 38: Thematic analysis of other comments, questions or concerns related to housing in the RDCO (N=169)



From Figure 38, many respondents blamed other groups for the current housing situation. This theme is related to ones already discussed that discussed the negative view of landlords, the wealthy, and foreign investors. There is a sentiment that the system is rigged against communities and the RDCO is being complicit in allowing investors and developers to artificially disrupt the housing market and that new developments benefit and attract only the wealthy. Falling under this theme are also negative sentiments around the supposed focus on housing for homeless people and people with addictions, rather than on

the families in the RDCO. Some respondents provided responses that could be interpreted as “not in my backyard” (NIMBY) or the othering of vulnerable groups. Males were more likely to provide responses falling under this theme. There is also a general sentiment of hopelessness in the RDCO, which includes fear of the uncertainty in the housing market, possibilities of leaving the RDCO permanently, and the breaking up of families due to housing costs (e.g., young adults leaving their parents in search of affordability).

"It's just sad, my partner and I went to school for 4 years. She an accountant and I an Engineer and Kelowna has become out of reach unless we are buying a townhome way out in westbank. We want to plant roots here and build a family, that dream is pretty much gone. We can give it a couple years but if there is no improvement, we will have to leave BC all together."

Following this theme is the need to rally behind promoting healthy communities and resilience. Falling under this theme are responses that discussed the relationship between communities and the natural environment, the strength of individual components of communities (e.g., supporting equity seeking groups and vulnerable populations), promoting community values, and increasing services and amenities within the community.

"In regards to individuals experiencing homelessness, a continuum of care must be developed that would be effective in moving people from homelessness to housing. Individuals that are living on the street need more supports that can move them from streets to emergency shelter to recovery programs to supportive transitional housing and finally into the market housing"

"Comments on the street with people we've worked with have said they do not like the new housing being built where people are under so many rules that feel like they are being institutionalized. Maybe those struggling with addiction would like "small homes" on a piece of land where they still have their freedom. Addiction help would be an asset but not the type they are trying to give, meaning just medication. The good old way of helping them with TIME, kindness, life skills, etc. would help them the best"

Other non-housing issues was another relevant theme. Many respondents raised concerns about the standard of living in the RDCO and wages not matching with this growth. Lastly, putting more focus on the average household was another important theme for females. Topics falling under this theme include family values, affordable ownership becoming further from the horizon, and more average people being at the edge of poverty.

Survey / Stakeholder Connections

The community survey highlighted a number of issues that are present in the RDCO housing market including the impact on vulnerable populations, limited optimism for home ownership, and the desire for affordable rental and ownership options. Some key findings from the survey respondents highlighted that the issue of housing affordability is affecting households that have economic and social challenges the hardest. 67% of respondents had a household income of less than \$80,000, 71% of respondents spend 30% or more on housing costs, and females spend 13% more than males on housing. Low wage households and female-led single parent households are the most vulnerable and typically the most affected during periods of rising housing costs. The data points to a significant regional housing crisis.

Stakeholders are attuned to these concerns, and have provided potential solutions to offer relief in the current housing market. The key themes that stakeholders identified that support the findings from the survey include the desire for bold moves from elected officials, a push for rental housing to be protected, and encouraging partnerships between all levels of government, non-profits, and developers to find solutions. The community and stakeholders are in alignment regarding the strongest barriers in the housing market, and the desires of the region with regard to housing. The following section compiles the feedback and suggested direction from a wide variety of stakeholders.

Stakeholder Engagement Summary

As part of the Regional Housing Strategy process, four stakeholder engagement sessions were conducted. A stakeholder session was held with from the Okanagan Chapter of the Urban Development Institute (UDI) as a standalone group. The three following engagement sessions were conducted within the span of one week, and the list of attendees included representatives from municipalities and First Nations, the non-profit sector, and active developers in the region. Each focus group was asked a similar set of questions to investigate the key issues, barriers, successes, and opportunities of providing attainable housing.

The following organizations participated in the engagement sessions:

- Regional District of Central Okanagan staff
- Westbank First Nation staff
- City of Kelowna staff
- City of West Kelowna staff
- District of Peachland staff
- District of Lake Country staff
- Now Canada Society
- Central Okanagan Economic Development Committee
- People in Motion
- Turning Point Collaborative Society
- Acorn Communities Ltd.
- Ki-Low-Na Friendship Society
- Peachland Seniors Support Society
- Interior Health
- Habitat for Humanity
- Okanagan Boys and Girls Club

It took Charlotte over 5 months to secure the rental that she is living in now for \$3200.00/month. Charlotte’s adult children are 19, 21,22 and 23, they help with \$500.00-600.00 of rent each per month but she pays \$1200.00 plus all the utilities and food. Charlotte and her children are Intergenerational survivors of residential school, one of her children has a disability, another struggles with substance use and mental health challenges. Even though no one explicitly said anything when she was searching for housing, she believes that she discriminated against for presenting young, being Indigenous and for a having adult children live with her.

A total of 25 stakeholders participated. Dates and numbers of participants for each workshop are shown below:

Stakeholder Group	Date	Number of Participants
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UDI	January 18, 2022	5
Stakeholder Group #1	January 31, 2022	4
Stakeholder Group #2	February 2, 2022	5
Stakeholder Group #3	February 4, 2022	11

In light of physical distancing and other health recommendations related to the Covid-10 pandemic, all focus groups were hosted online via Zoom.

A number of clear themes were constant throughout the engagement sessions, which have been summarized below:

- **A NEED FOR BOLD DIRECTION.** *The draft RHS objectives represent a positive step for the region, but without bold direction from elected representatives and tangible ways of measuring success in the short term the strategy will not provide long term benefits;*
- **SHORT-TERM RENTAL REGULATION ACTION DESIRED.** *Short-term rentals have a strongly negative impact on the rental housing market and decisive action through policy and enforcement should be taken by local and provincial government;*
- **GOVERNMENT FINANCING AND PARTNERSHIPS PROVIDE OPPORTUNITY.** *As fees and construction costs are not variable lowered land costs through partnerships, more financing investments from senior governments, and ensuring that community projects are leveraging opportunities from agencies like CMHC and BC Housing are the best options to lower the price of development and incentivize the creation of affordable housing;*
- **REGULAR REVIEW OF DENSITY BONUSING POLICY PROVIDES INCENTIVES.** *Density bonusing is an effective tool to encourage the development of more units. Municipalities must undertake reviews of related policy on a regular timeline to ensure that these policies are built on solid economic analysis that won't adversely impact developers and will incentivize development from the start;*
- **REGIONAL TRANSPORTATION TO PLAY A CENTRAL ROLE.** *A greater focus on regional transportation will be a key element in the development of affordable housing across the region;*
- **ADDITIONAL FUNDING REQUIRED TO EASE STAFF CAPACITY ISSUES.** *Municipal and first nations staff capacity across the region is low. Additional funding will assist in speeding up the development application process;*
- **EDUCATION WILL BENEFIT THE REGIONAL HOUSING CONVERSATION.** *Education on the state of housing in the region for the public and elected officials will benefit the level of conversation and result in a unified push towards affordable housing options;*

- **INTER-AGENCY COMMUNICATION NEEDED TO SHORTEN TIMELINES.** *Stronger communication and partnerships between provincial agencies, local governments, and not-for-profit housing providers are needed to shorten timelines for purpose built affordable housing;*

Izzy is indigenous and 18-years-old. She has currently been flagging for the last few weeks for work. Izzy has never had a positive housing situation. She grew up in foster care and was adopted into an abusive family. She fled this situation and has been living on the street and couch surfing since. Her limited housing options have negatively impacted her mental health, she feels extremely hopeless. In her current housing search, she has found that no one wants to take in a teenager long-term. She often will get kicked out of her couch-surfing environments because she has little income to offer money for food or rent.

The following sub-sections summarize statements from stakeholders. Some statements may not accurately reflect local government jurisdiction. The Regional District of Central Okanagan will use the information where possible to improve strategies for housing opportunities.

Barriers to successfully delivering affordable housing?

Development Barriers

The development community faces significant challenges to developing affordable housing options in the RDCO, but generally feel that there are positive steps being made in the region. Bold moves in terms of housing and transportation policy are thought to be the most realistic way forward. Through bold decisions and regional teamwork, the development community will be able to continue to provide attainable options that move away from single family housing and succeed in incentivising home owners to move along the housing continuum.

Short-term rentals are an issue that the municipalities have bylaws to regulate but enforcement occurs mainly on a complaints-based system. Short-term rentals amount to a significant portion of the rental market, and the general sentiment among stakeholders is that municipalities could do a better job to protect that rental stock.

Cost of construction has been flagged as a barrier due to regulations like energy efficient housing guidelines, engineers, consultants, permits, etc. While Canada has ensured a high quality of housing, stakeholders note that these regulations come with a cost to the purchaser.

Shortage of Land/Availability

While luxury apartments are seen by many as the main form of housing supply in the region, the development community is of the opinion that there are many other forms of housing, such as Kelowna's RU7 zone, which provides a type of housing that better serves residents seeking to enter the market. With land prices and taxes being a fixed cost for developers the only clear solution for an increase in attainable housing is to forge partnerships between the public and private sectors.

In keeping with the desire for bold moves to be made, the development community seeks measurable targets in adopted bylaws and policy so that governments can recognize and quickly pivot if goals are not met. Many developers are prepared to become involved in partnerships if local government makes opportunities available. Many developers find that the greatest challenge for building affordable housing is finding and acquiring the land. If land opportunities were publicly posted and connected housing providers with the land, that will be the key link to getting more dwelling units built

Stakeholders are in agreement that the amount of housing stock currently available is a barrier for the entire housing continuum. It is time to look outside the box about what affordable housing looks like, including placing a high priority on incentivizing secondary suites for affordable housing.

External Factors

Stakeholders are of the opinion that housing is becoming more expensive because it is viewed as a commodity. Speculators purchase property and drive locals out of the housing market. The issue of housing affordability is further compounded by the cost of construction and supply chain issues make building more expensive

When real estate is available, people cannot afford down payment. While there are down payment programs available, the process is long and disorganized. Stakeholders recommend that the source of funding needs to change hands from federal/provincial governments and become a local government responsibility.

Multiple comments were made that indicate the market itself as a barrier. Stakeholders believe the only way to provide a circuit breaker to the market is through political will, which can be a difficult and lengthy task. Participants pointed to successful programs of land stewardship including the Agricultural Land Commission (ALC) and riparian protection areas, as they protect large swaths of land. Affordable housing does not have a similar type of protection from the provincial government. General sentiment during the engagement sessions was that senior levels of government need to force the issue of protection for affordable housing, as time has run out for soft solutions.

Developers, non-profit housing providers, and local governments rely heavily on data from Statistics Canada. While stakeholders use the data available it is generally acknowledged that there is a lack of focus from StatsCan on the Okanagan, despite seeing some of the fastest housing market growth in the country. The lack of statistics availability makes it difficult to fully understand the issues of the region. If the information isn't available, then the region will not be able to extract finer details the way larger urban centres are able to. Participants in the engagement process see advocacy as a main role for the RHS in order to acquire greater focus from organizations like StatsCan to put the Okanagan on the map. The lack of data for the region is a large barrier, and a collective lobbying effort could be very effective.

How effective do you think the draft objectives will be for addressing housing needs?

Communication/Policy

Developers are concerned that a lack of intergovernmental communication in the region has led to less attainable forms of housing being pushed out of major urban centres, leaving less prepared governments to deal with the fallout. While there is optimism in the direction of the RDCO Regional Housing Strategy, developers want to ensure that local governments communicate but also offer support to each other in terms of

personnel when development applications are backlogged. Sharing of resources within the region is considered to be a priority item by developers.

The development community believes that transportation policy and policy affecting housing should be considered concurrently. A rapid transit corridor should be a priority in the region so that developers can provide the correct housing stock in the correct location for future homeowners. Currently the region is car-centric with the highest per-capita vehicle usage in the country which is not a sustainable path. Developers would like transportation to be a high priority now, before it becomes a defining issue in the region.

Achievability

During engagement many participants stated that the stated goals of the strategy were strong, but achievability would be the central issue. Moving quickly on action items and maintaining high levels of communication are seen as keys to success.

Members of the non-profit sector are encouraged to see the regional vision for home ownership due to the high demand. Policy alignment is seen as an immediate feature of the RHS rather than a goal to achieve years from now. Non-profit has a great desire to connect people in need with home ownership, but connections are needed between all levels of government and non-profit providers to get families into homes.

The primary driver of the influx of people into the Okanagan are the jobs created in a short period of time without the time to create housing linkages. Employers in the region need to take responsibility as well, so that element should broaden the objectives. We need to discuss employee housing, employee housing DCCs, Community Amenity Charges and creating a reserve fund for affordable housing.

Capacity

Local governments and their Planning departments do not have capacity to keep up with demand and applications. Many municipalities in the region are staffing issues. Stakeholders feel that there needs to be serious consideration for how staff are expected to implement objectives proposed by elected officials. Drafting policy and regulations takes time and resources that many local government staff in the region have expressed they do not have.

Education

Stakeholders expressed that the set of objectives is strong in the RHS and that education is important to flag as an objective or an action of the strategy. Providing education through a regional lexicon would be beneficial to help residents understand more complex issues like market vs non-market housing and allow a higher level of conversation.

The Central Okanagan Economic Development Commission (COEDC) has begun discussions about workforce housing with employers in a way that it hasn't been in the past. Usually the topic is reserved for ski hills or tourism drivers, but there is now discussion with an array of employers. Supporting employers who are interested in employee housing would be appreciated by the industry, and stakeholders feel that the doors are now open to discussion of their role in housing scarcity.

What are the potential consequences of these proposed strategies?

Regional

During the stakeholder meetings it was discussed that the cost of housing is rising because people are moving from larger centres to the RDCO at alarming rates. There is very little room for the RDCO to donate land and regulate DCCs for affordable housing. Federal/provincial governments now have to be the funding source since the RDCO does not have ability to provide capital for affordable housing.

Representatives from the non-profit sector are seeing BC Housing, the province and the municipalities working collectively to build affordable housing, however there is no ability to reserve the affordable units for locals. People come from across the province to fill these units and create long waiting lists. The need is being addressed for people from other locations in the province through this process, but the local need for affordable units remains the same.

Developers envision a regional plan as a potential result of the RHS that would specify appropriate housing forms that could be “pre-approved” and avoid lengthy Council processes. Developers see this as an opportunity for municipalities to encourage the most desirable types of housing and speed up application processing timelines.

Education

Stakeholders felt strongly that the current language surrounding affordable housing often sounds like charitable actions for a certain part of the population. Participants noted that the conversation is a rights based piece, and not about whether it is doable or not but simply that it needs to be done.

One benefit that comes from extreme labour challenges that was highlighted by participants is that conversations about housing are happening at a community level and people realize that employees need places to live. Labour shortages ring true for many people in the region, and bring them alongside policy makers

Procedural/Other Issues

Municipal staff noted that public hearings are a system that can be hampered through the public process. While Bill 26 will be approved, municipalities need to convince councils to not hold hearings where they are currently not required to. Comments suggested that an advocacy portion of the strategy could be to waive hearings if they are aligned with an OCP to support council decisions and give officials confidence in their actions.

As noted previously by stakeholders, the rising cost of construction is one factor that has made housing unaffordable. The Federal government stance is that purpose built rental housing is not feasible across the country. In many communities the staff time needed to secure funding is not available. If the region had more partnerships to apply for grant applications there would be a better chance of receiving funds as a region.

Lee (42) is a single father of two boys ages 9 and 10 in Kelowna. In 2018, after a separation and estrangement from his ex-wife, Lee moved him and his boys to Kelowna from Merritt to be closer to work. He works as a stone mason all around the Regional District of Central Okanagan. Lee shared that he thinks it's ironic that he works on many multi-million-dollar new build properties with great views and few people living inside them while he himself is struggling to find secure housing.

Member Municipalities & First Nations Presentations

As part of a requested project scope change from the RDCO Governance & Services Committee Urban Matters Staff presented the goals of the Regional Housing Strategy and draft objectives to member municipalities and First Nations during the week of February 7th, 2022. The presentations provided opportunity for elected officials to discuss their views on the strategy objectives and offer further comment.

Presentations and discussions were held with the following:

- Westbank First Nation
- City of Kelowna
- City of West Kelowna
- District of Peachland
- District of Lake Country

The following are summarized statements from elected officials. Some statements may not accurately reflect local government jurisdiction. The Regional District of Central Okanagan will use the information where possible to improve housing opportunities.

- The strategy should be truly regional, reflecting the needs and challenges of all communities in the RDCO
- The strategy should recognize that while many issues are regional, solutions will need to be tailored differently in each community
- The strategy should provide one voice to the region when it comes to advocacy
- Alignment across regional priorities (e.g. aligning development along the transportation corridor) will strengthen the impact of focused regional growth
- Respecting municipal autonomy and jurisdiction is important
- High energy costs are a factor in high housing costs in the Okanagan
- Clean BC set new targets in their roadmap to 2030, which talks about integrated transportation and land use planning. As communities grow, we will support them to align better land-use and transportation planning to build connected, mixed-use communities where more people can live closer to jobs, services and transportation choices, helping to reduce commute times and greenhouse gas emissions. Climate sensitive land-use planning can also reduce emissions from deforestation by reducing urban sprawl while ensuring reduced emissions related to new builds

Lisa is a 37-year-old environmental consultant who is currently renting a room in a 1-bedroom house in Kelowna with her large dog. She moved from Vancouver to Kelowna in 2019 because she wanted to live somewhere with a lower cost of living. Unfortunately, she feels that Kelowna has now become just as expensive as 2019 Vancouver prices. Lisa would really like to see a centralized information center for housing supports and more inclusive support services offered to people who have various levels of income and lifestyles. When she reflects on her housing experiences, she feels that there are a lot of people in the region who could be at-risk of becoming housing insecure and not know where to go for support or information.

COEDC Presentation

Urban Matters staff made a presentation to the Central Okanagan Economic Development Commission on May 31st on the current state of affordability indicators and the draft objectives of the Regional Housing Strategy. Members were asked to share their views on the proposed direction of the strategy and other housing related issues in the Okanagan.

The following are the compiled statements from COEDC members. The RHS will use the comments from the group to influence the final objectives of the strategy.

- Professionals with a long history in the Okanagan are moving away due to the increasing cost of housing
- Rental units are being lost to short-term rentals. Local enforcement and regulations are the key to containing the issue. The problem will scale up if more market housing is built rather than purpose built housing.
- Construction costs are expected to see significant short term increases. Costs per square foot are roughly the same for market rental and affordable rental development. Incentives for developers to move toward affordable rentals could include reduction to parking stall requirements.
- Large infrastructure projects often are lost opportunities if housing is not at the forefront of development conversations.
- The BC Tenancy Act often favours the tenant rather than the landlord This pervasive viewpoint can often make potential landlords wary of offering their property on the long term rental market. The public is also cautious of selling investment properties due to capital gains tax implications. These issues serve to create a backlog in the housing continuum, driving up prices and creating barriers for those seeking to enter the housing market. Support and educational services should be made available to property owners to give confidence in entering the rental market.
- Business owners are beginning to create business cases to invest/partner/build real estate for staff housing. This should not be a long term solution for many industries, but for many businesses it is the fastest and most effective options at the moment.
- There are potential collaborative housing solutions available if there are action oriented conversations occurring with industry leaders. An example of this is student housing remaining vacant over summer months while the agricultural industry faces housing shortages for temporary foreign workers. Creative solutions are possible.
- Bold action requires bold elected officials. Objectives should stay within the realm of reality for what local governments can achieve.

Lived Experience Interviews

Urban Matters staff conducted 6 one-on-one interviews with individuals in the RDCO who are experiencing housing challenges. Engaging individuals with such lived experience of housing instability/challenges provides critical insight into local housing needs, particularly as needs are emerging rapidly due to Covid-19. Unlike broader community engagement, this approach allows for a deeper conversation.

The feedback conducted through these interviews has been used in the development of housing “personas”. Personas are a form of profile that allow us to take the information we have collected and create representations of typical RDCO households/individuals in housing need. The use of personas

connects data and stakeholder feedback to the on-the-ground experience of Central Okanagan residents.

Westbank to Winfield

Brad (53) and Cathy (57) work in the education sector in West Kelowna where they have lived for the last 25 years as a teacher and a certified education assistant. The couple are recent empty nesters of a blended family with 5 children. In 2016, the couple thought that they it would be a good idea to sell their home and consolidate debt, little did they know that same year they would see a rise in housing costs by 17% and also be faced with their 5th strike. They would never have sold if they had known what might happen next.

Since then, they stayed in a few rentals and have been desperately trying to get back into the market and have faced a series of challenges including, a landlord that had promised through a handshake deal and reneged to sell with first rights of refusal, unscrupulous and unprofessional real estate agent conduct, and shared examples of offers in place and realtors retracting advertisements and added 150k to the deal overnight, and without any support or enforcement from the real estate board. The pair was advised that they could have pursued litigation multiple times from their lawyer, but shared that the stress, time, and funds that would have been tied up was not worth it while they sought a forever home within their home community. The pair needed every bit of income that they had to get back into the market and have been staying with family out of community and travelling daily to their places of work.

Brad and Cathy are not first-time homeowners, they have good credit, stable jobs, experience in purchasing a home and found purchasing in the area to be one of the most stressful times in their lives. The couple found that the financing stress test exasperated the ability to qualify, even while they were assisted by a mortgage broker that they could trust, which was one of the more positive parts of their experience. Although the couple didn't believe they were discriminated against based on their race, age or gender, the couple understood that financial discrimination was a factor, and that although they qualified and could afford a home, that the market lends itself to those with access to immediate access to funds. The couple found the experience to lack honesty, integrity, and transparency of process with no accountability for developers or realtors, and misrepresentation within advertising.

The couple has recently purchased a new build four story townhouse 3 bedroom and 1.5 bath with updates for \$730K in Lake County and will stay with family while their new home is completed to save money. Although Lake County was not their first choice, and shared that they would have never entertained the idea of a townhouse, they were able to open their mindset and are hoping for a slower pace within a less dense area. Other factors that impacted their decision included moving away from the high-density micro suite areas, needing insurance from wildfires fires and room for their adult children to come home and visit.

As community educators, they believe that all people should have access to resources that support and inform education around home ownership, and that information should be to be taught in broader spaces than just real estate school, including how to protect yourself from precarious business relationships. Alternatively, they believe that there should be more regulatory process in place and equitable practices for first time and primary homeowners.

Westbank to Kelowna

Charlotte (43) is a Cree woman that moved to the Central Okanagan in 2016, she relocated from her home community to an upper floor of a home for \$1600.00 in Kelowna with her 4 children when she accepted a position at an Indigenous organization that would improve her and her family's quality of life and her own personal wellness. Charlotte works as a professional within the social serving sector full-time, she also has casual employment at a local shelter and seeks out contract employment opportunities when she can. Up until a few months ago she was working 7 days a week which led to burn out.

For a time, she was able to live in a low-income subsidized housing that was geared towards families with younger children, her rent varied between \$1100.00-\$1300.00. When her teenage children became of age she was requested to vacate, to Charlotte even though the housing organization Indigenous, it never felt like there was any cultural understanding or support and there was lack of Indigenous employees. Concerns arose that policies were not always followed in an equitable way and that there is no dispute resolution process in place other than the Rental Tenancy Act.

It took her over 5 months to secure the rental that she is living in now for \$3200.00. Charlotte's adult children are 19, 21, 22 and 23, they help with \$500.00-600.00 of rent each per month but she pays \$1200.00 plus all the utilities and food. Charlotte and her children are Intergenerational survivors of residential school, one of her children has a disability, another struggles with substance use and mental health challenges. Even though no one explicitly said anything when she was searching for housing, she believes that she discriminated against for presenting young, being Indigenous and for having adult children live with her.

Not having security was an extremely stressful situation, and having to check rental lists daily, created intense fear, and exhaustion that impacted her daily life and it became hard to focus on anything else other than finding a home. While seeking housing, checking rental listings became the first and last thing she did daily, she met with several realtors and applied for many homes that had upwards of 100 other applications, but no one wanted to get to know her or see her, she never met or was able to have a conversation with a single homeowner until she finally met her current landlord.

At one time she dreamt of owning her own home and was working towards it but a poor credit history derailed her plans, she worked with a mortgage broker, sought programming from CMHC for Off Reserve housing options and even BC Housing for rental support but found that her income was above the threshold and her children were over age for programs or did not exist. Today she would be happy with a secure and stable home for her family without the fear of losing her home as the lease is a month-to-month rental, sadly she checks the same housing listings daily and receives flyers in the mail that someone would like to purchase her home.

For those that are looking, her advice is keep going because eventually you will find someone that will actually see you as a human being and give you a chance.

Westbank to Penticton

Izzy is indigenous and 18-years-old. She has currently been flagging for the last few weeks for work.

Her current housing situation is not secure. Originally, she is from Saskatchewan and Kamloops. She came to Kelowna to try to find family because she was homeless. She was put on a Youth Agreement from her social worker, but this agreement fell through. She couch surfed in Kelowna until she was kicked out of the residence. This past January she started, couch surfing in Penticton residence with another 18-year-old and an adult in their 30's.

Izzy has never had a positive housing situation. She grew up in foster care and was adopted into an abusive family. She fled this situation and has been living on the street and couch surfing since. Her limited housing options have negatively impacted her mental health, she feels extremely hopeless. In her current housing search, she has found that no one wants to take in a teenager long-term. She often will get kicked out of her couch-surfing environments because she has little income to offer money for food or rent.

Currently she has a social worker, but she does not feel that her social worker is working hard on her case and trying her best to help her. She also has an ARC worker and would recommend the ARC programs. Izzy feels that the price of rent within the region is completely unaffordable, and that the region needs more Native housing at affordable prices. She would also like to see more investment into harm reduction programs to help get people off the streets and into more stable environments. She has found that youth services are often waitlisted. Izzy feels that it is important to invest more into youth services and reduce these wait times so that youth can receive support quickly, so their situations do not worsen, and they don't develop feelings of hopelessness.

Izzy hopes to secure a stable, clean housing situation. Ideally, she would be able to afford a basement suite or an apartment with leftover money to provide clothing and food for herself.

Merritt to Kelowna

Lee (42) is a single father of two boys ages 9 and 10 in Kelowna. In 2018, after a separation and estrangement from his ex-wife, Lee moved him and his boys to Kelowna from Merritt to be closer to work. He works as a stone mason all around the Regional District of Central Okanagan. Lee shared that he thinks it's ironic that he works on many multi-million-dollar new build properties with great views and few people living inside them while he himself is struggling to find secure housing.

Lee, his two boys, dog and cat have been living in the top suite of a duplex in Kelowna for four years. Their 3-bedroom apartment costs \$1950.00 plus 60% of the shared utilities with the basement suite below them. The property was built in the 60's and has a nice yard that they share with the tenants in the suite below them. This living situation was very pleasant because his boys could play in the backyard, the neighborhood was decent and quiet, and he could have company over.

Unfortunately, his living situation has become very stressful as his long-standing landlords had tried to renovate him and his family. Last spring both Lee and the basement suite received mail notices that they were being evicted because the landlords would be renovating the house. Lee did not comply because he suspected this wasn't true and that his landlord simply wanted to find new tenants and illegally increase the rent. Confirming Lee's suspicions, after the tenants below him adhered to the eviction notice, the landlords replaced them with new tenants and increased the rent dramatically. It should be noted that he felt incredibly vulnerable in this situation because he cannot afford comparable units in Kelowna that range from \$2,800- \$3,000. Lee was incredibly angry and stressed but continued to advocate for his family. He wrote a formal letter to his landlord, ignored the eviction notice, continued to pay rent and contacted the rental board scheduling a court date for him and his landlord to settle this dispute. Fortunately, one week before the court date in September the landlord withdrew their eviction request. One terrible outcome in this situation is that the newer tenants below are very loud and constantly smoke marijuana indoors. This affects Lee's family's sleep quality, and he has had to file noise complaints multiple times. His landlord advised him that if he does not like the noise then he can find housing elsewhere. Since then, they have sold the property and the new owners have not expressed any intention to increase the rent or sell the property. At this point Lee feels trapped in this home because it is the only option he can afford.

Lee had hoped to buy a property and was actively searching in early 2021 but since the average housing prices in the area increased so dramatically, he has accepted that he will be a lifelong renter. He expressed that is far too challenging for him to save up for a down payment with the rising cost of living and having two dependents. When his ex-wife left the boys were ages 5 and 6 and he had to pay all living expenses plus added childcare on his own. He recalled that childcare ended up costing him more than their rent and it was nearly impossible to save during those years.

Lee shared that being a single parent is really challenging. Due to his income, he does not meet the income requirements of many support programs offered. He is constantly weighing the benefits of working more time. On one hand, it allows him to make more money but alternatively that money is quickly absorbed by child-care costs, plus in the evenings he needs to get home at a reasonable time to make dinner for his boys. The summertime is especially challenging because the boys are out of school and need activities and supervision. He signs them up for overnight camp for two weeks of the summer

but that is all he can afford. He applied for some jump start programs but unfortunately was rejected due to his income.

Lee feels that the community needs more programs to support child development and that they need to be more accessible to single-parents. Programs that would help relieve his situation could be affordable after-school care, after-school meal programs, free children's sports programs, affordable day-care and free summer camps. In addition, Lee strongly feels that there needs to be changes to the housing strategy in Kelowna. He would like to see more affordable housing supply and thinks it would be interesting to require the vacation homes in the area to be introduced to the rental market.

Vancouver to Kelowna

Lisa is a 37-year-old environmental consultant who is currently renting a room in a 1-bedroom house in Kelowna with her large dog. She moved from Vancouver to Kelowna in 2019 because she wanted to live somewhere with a lower cost of living. Unfortunately, she feels that Kelowna has now become just as expensive as 2019 Vancouver prices.

Upon moving to Kelowna in 2019, Lisa was able to rent a 2-bedroom basement apartment of a house. She was very happy in this accommodation. It was very ideal because the property management company checked in regularly to ensure the property was well kept, she had a good relationship with the tenants above her, she had access to shared backyard space and in-suite laundry, and she had a separate room to work as she works from home. During her time in the apartment, she was more productive at work, she felt less lonely because she could have visitors and she enjoyed her space more and therefore spent less money going out. The only challenge she faced in this apartment were the temperatures during the 2021 heatwave. Her apartment was very hot and did not have an AC unit, stores were sold out of AC units and the closest cooling center was a 30-minute walk away.

This past November, Lisa's housing security was impacted by the extreme rain and flooding conditions. Her basement suite was flooded and therefore Lisa and her dog were forced to move out immediately. The following period was very challenging for Lisa. She could not secure housing, therefore she spent 3 weeks house sitting, a week sleeping on a friend's floor, a week staying in a hotel and a week temporarily relocated to a friend's home outside of the RDCO. During this time Lisa felt very stressed about her living situation and could not find any support services available to her due to her income. She also struggled to find centralized information on support services for those who were impacted by housing insecurity. An additional challenge was that she works remotely, so her work schedule was inherently impacted. It took her well over a month to secure new housing. She relied on her family, friends and savings during that time. The Kelowna housing market had a lack of rental supply within her price range. When she did find reasonable listings, they would be rented out very quickly or her rental application would not be approved because of her large-sized dog.

In January, she was able to find a new apartment in a small apartment building within her budget. Her new apartment costs \$1,400 plus utilities. Due to inflationary housing trends, her new apartment's rental pricing is at par with her previous 2-bedroom apartment but has only 1-bedroom, no yard space, no in-suite laundry. She is thankful to have a secure place to live but is adjusting to living and working in a significantly smaller space. She has contacted her past landlord to ask that they notify her if her old apartment gets repaired and put back on the rental market. Unfortunately, she expects that by the time the apartment is back on the market the rent will be increased dramatically.

Lisa would really like to see a centralized information center for housing supports and more inclusive support services offered to people who have various levels of income and lifestyles. When she reflects on her housing experiences, she feels that there are a lot of people in the region who could be at-risk of becoming housing insecure and not know where to go for support or information. Additionally, there should be improved emergency response services for natural disasters and extreme weather conditions. She also wants to strongly emphasize that she moved to the RDCO because for affordability and now the cost of living is becoming comparable to Vancouver. She feels that the housing affordability problem is being pushed around.

Westbank

Tara (45) is an indigenous woman who moved to Kelowna 3 years ago with her son (12) and daughter (14) from Northeastern BC. She decided to move further South to distance herself from an ex-boyfriend and to live in a more moderate climate as the winters were very harsh in the North.

When Tara moved to Kelowna in 2019, she had a job lined up as a family coordinator in the human services industry but had not secured a tenancy. She found a 2-bedroom basement suite rental in West Kelowna off Kijiji for herself, her children and at the time, her two dogs. This rental was affordable, at a price of \$1,250, but had loose rental agreement and required that she pay rent in cash. This was Tara's best option because her tight budget as a single mother who does not receive any child support.

Upon moving to West Kelowna Tara had a few challenges. After living in her new basement suite for a month her landlord requested that she re-home her dogs. This made her family very sad, but they adhered to the demand. Secondly, she had difficulties enrolling her children in school because there was no capacity to accept more children. The only solution provided was that she could petition the board at a public meeting in a month, this entailed that her children would be out of school for a month. Her caveat solution was to drop her children off at the closest school without an official enrollment and fortunately the school ended up making space. Aside from these challenges, Tara felt happy in her space. Although it was a small unit, her family was comfortable having guests over and entertaining in the shared backyard.

A year and a half ago, her landlord and his wife moved into the suite above Tara and her family, and the dynamic of her living situation changed dramatically. Her landlord is very intrusive. He accesses her suite at his leisure, yells down to her from the shared door between their units, expects to meet her company and has controlling rules. Some examples of these rules are that Tara is not allowed to play her TV higher than volume level 5, her family cannot make any noise past 9pm and they can no longer use the AC. It should be noted that they would not let her family use AC during the 2021 heat wave. Her landlord has made it clear that if Tara does not like these rules, her family and her are welcome to leave. These changes have negatively impacted Tara's family. They feel like prisoners in their own home, they tiptoe around their own home and no they longer have any guests over. Recently, the landlord has informed Tara that he expects to be selling this property in the next six months. This housing insecurity has placed even more stress on Tara. She has begun to look for new housing, but she cannot afford anything as rental prices have increased incredibly. Additionally, her budget has begun to feel even tighter with inflationary trends driving up her food and gas bills. Tara also does not feel confident committing to another contract with her work as she likely won't be able to afford to continue living in Kelowna.

Tara has not been able to access many support services. Although Tara has a moderate income her expenses are much higher because she has two dependents and does not receive child support. This is a huge barrier when applying to any social supports. She has tried to apply for some programs for her children that would subsidize the cost of their sports programs but has been rejected. She is very concerned about her children's well-being and wishes she could provide them with more resources to foster their development. Tara considers herself, "poor but not poor enough to receive help". Moving forward, Tara is intending to apply for Native housing to help her become more financially stable and she has accepted that she will likely move back up North.

Tara would love to see wage increases that reflect the increasing cost of living, more affordable, family friendly housing options, more safe spaces for her children to play and socialize and more inclusively designed social aid programs.

Glossary

Accessible Housing: Generally understood to be a dwelling unit designed to provide access to a person with disabilities, e.g., a wheelchair user.

Adaptable Housing: "Adaptable housing is designed and built so that accessibility features can be added more easily and inexpensively after construction. It will benefit anyone whose mobility is limited due to age, disability or illness, making it easier for them to function more independently in their own home. BC Building Code, Section 3.8.5 Adaptable Dwelling Units sets out the requirements for the interior layout and design of an adaptable dwelling unit.

<http://www.housing.gov.bc.ca/building/reg/accessible/index.htm>

Adequate Housing Standard: "[Housing] not requiring any major repairs."

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Affordable Housing Standard: "[Housing with] shelter costs equal to less than 30% of total before-tax household income."

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Apartment in a building that has fewer than five storeys: A dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

Apartment or flat in a duplex: One of two dwellings located one above the other. If duplexes are attached to triplexes or other duplexes or to other non-residential structure (e.g., a store), assign this definition to each apartment or flat in the duplexes.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

Census Family: Census families include couples with and without children, and a single parent with children living in the same dwelling. Census families are restricted to these family units and cannot include other members inside or outside the family (including a grandparent, a sibling, etc.).

Grandchildren living with grandparents (and without a parent) would also count as a census family.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/fam004-eng.cfm>

Core Housing Need: “A household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability standards and it 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 (meets all three housing standards).” Some additional restrictions apply.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Homelessness: “Homelessness is the situation of an individual or family who does not have a permanent address or residence; the living situation of an individual or family who does not have stable, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it.

It is often the result of what are known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household’s financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination.”

<https://www.canada.ca/en/employment-social-development/programs/homelessness/directives.html#h2.2>

Hidden Homelessness: “Refers specifically to people who live” temporarily with others but without guarantee of continued residency or immediate prospects for accessing permanent housing.” Often known as "couch surfing," this describes people who are staying with relatives, friends, neighbours or strangers because they have no other option. They generally are not paying rent and it is not a sustainable long-term living arrangement but they do not have the ability to secure their own permanent housing immediately or in the near future. This population is considered to be "hidden" because they usually do not access homeless supports and services even though they are improperly or inadequately housed. Because they do not access services, they do not show up on standard statistics regarding homelessness.”

<https://www.homelesshub.ca/about-homelessness/population-specific/hidden-homelessness>

Household Income: The sum of incomes for all household members.

Household Type: “The differentiation of households on the basis of whether they are census family households or non-census family households.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage012-eng.cfm>

Income: For the purposes of this report, unless otherwise indicated, income refers to “total income” which is before-tax and includes specific income sources. These specific income sources typically include employment income, income from dividends, interest, GICs, and mutual funds, income from pensions, other regular cash income, and government sources (EI, OAS, CPP, etc.). These income sources typically do not include capital gains, gifts, and inter-household transfers, etc.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop123-eng.cfm>

Mobile Home: A single dwelling designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation such as blocks, posts or a prepared pad and may be covered by a skirt.

A mobile home must meet the following two conditions:

- It is designed and constructed to be transported on its base frame (or chassis) in one piece.
- The dwelling can be moved on short notice. This dwelling can be easily relocated to a new location, because of the nature of its construction, by disconnecting it from services, attaching it to a standard wheel assembly and moving it without resorting to a significant renovations and reconstructions.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/guides/001/98-500-x2016001-eng.cfm>

Non-Market Housing / Non-Profit Housing: “Rental housing that is owned and operated by community-based, non-profit societies or local governments and regional districts. The mandate is to provide safe, secure, affordable accommodation to households with low to moderate incomes. Most non-profit housing societies receive some form of financial assistance from government to enable them to offer affordable rents.”

Based on definition of non-profit housing: <https://www2.gov.bc.ca/gov/content/housing-tenancy/affordable-and-social-housing/housing-glossary>

Participation Rate: The participation rate is the proportion of all individuals aged 15 and over who are in the labour force.

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop108-eng.cfm>

Primary rental market, also referred to a purpose-built-rental, is generally defined by CMHC as rental units in privately-initiated apartment structures containing at least three rental units.

<https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/RmsMethodology>

Secondary rental market describes rental units that were not originally purpose-built for the rental market, including private homes that are rented (single family, townhomes, and condominiums), as well as secondary suites and carriage homes.

<https://www03.cmhc-schl.gc.ca/hmip-pimh/en/TableMapChart/SrmsMethodology#footnote1>

Seniors: Individuals aged 65 and over.

Subsidized Housing: “‘Subsidized housing’ refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/dwelling-logements017-eng.cfm>

Suitable Housing Standard: “[Housing that] has enough bedrooms for the size and composition of resident households.”

<https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>