REGIONAL DISTRICT OF OKANAGAN-SIMILKAMEEN

2020 Housing Needs Assessment

March 2021

Contents

Executive Summary

In April 2019, provincial legislative requirements took effect that require all local governments to collect data and analyze trends in order to assess current and anticipated housing needs. These housing needs reports are to follow provincial reporting guidelines and include historical data, current data, and/or projections on approximately 50 distinct kinds of data related to housing and local economic and demographic conditions.

This report provides a summary of current and future housing needs for the Regional District of Okanagan-Similkameen (RDOS) based on the data review. It is important to note that this study provides a potential picture of the current housing situation across the region and estimates how this may evolve over next five years but does not make recommendations on how to address regional housing needs. It is meant to support conversations about housing need and provide decision makers, planners, community members, service providers, businesses, and housing developers with the information they need to undertake future housing work across the region.

The report area includes the following municipalities and electoral areas:

Municipalities	**Electoral Areas**
District of Summerland	Electoral Area "A" (Rural Osoyoos)
City of Penticton	Electoral Area "B" (Cawston)
Town of Oliver	Electoral Area "C" (Oliver Rural)
Village of Keremeos	Electoral "D" (East Skaha / Vaseux)
Town of Princeton	Electoral Area "E" (Naramata)
Town of Osoyoos	Electoral Area "F" (Okanagan Lake West / West Bench)
	Electoral Area "G" (Rural Keremeos)
	Electoral Area "H" (Princeton Rural)
	Electoral Area "I" (Kaleden / Apex)

The Town of Oliver, Town of Osoyoos, and Town of Princeton each completed their own Housing Needs Reports separate from this project. Data from these projects was collected and included in this report's regional assessment to ensure a more complete picture. A full data set was not be provided for the Town of Princeton, so their April 2020 Housing Needs Report was used.

The report is organized following the Ministry of Municipal Affairs and Housing guidance document, "Guide to Requirements for Housing Needs Reports" and provides a summary of:

- The number of housing units required to meet current housing and anticipated housing needs for at least the next five years, by housing type.
- The number and percentage of households in core housing need and extreme core housing need.
- Key areas of local need.

In addition to quantitative data collection and analysis, project work also included engagement and consultation with agencies that work with vulnerable populations and offer housing support programs. These discussions provided valuable insights into local and regional housing issues and trends, helped fill in gaps left from quantitative data collection around extreme core housing needs and homelessness, and helped ground-truth other findings uncovered by the policy review and quantitative data analysis. A wide spectrum of stakeholders was contacted, including the Interior Health Authority, Compass House Shelter, Summerland Food Bank and Resource Centre, Lower Similkameen Community Services Society, South Okanagan Women in Need, Foundry Youth Services, RDOS Emergency Coordinator, City of Penticton Social Services Manager, and USIB Housing and Infrastructure Coordinator.

Core Housing Need

Core housing need is a combined measure of housing appropriateness (condition and size) and ability to pay for adequate housing. A household is in core housing need if their current dwelling is unaffordable, inadequate, and/or in poor repair, and acceptable alternative housing in the community would cost 30% or more of the household's before-tax income. Housing standards are defined as follows:

- **Adequate** housing is reported by their residents as not requiring any major repairs.
- **Affordable** housing costs less than 30% of total before-tax household income.
- **Suitable** housing has enough bedrooms for the size and makeup of resident households according to National Occupancy Standard (NOS) requirements.

Extreme Core Housing Need

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

KEY HOUSING FINDINGS RDOS-WIDE

In this report, the term *unit* refers to the structure or dwelling in which people live. The person or people that live in a unit are referred to as a *household*.

The tables in this section provide a snapshot of potential housing needs across the RDOS and include both electoral areas and municipalities. Housing needs are most significant in the region's larger population centres, which include the City of Penticton, District of Summerland, Town of Oliver, and Town of Osoyoos. Combined, the four municipalities make up 73% of the regional district's population. Penticton alone makes up approximately 44% of the population.

Basic housing demand is the number of dwellings required to house the anticipated household growth. Current units needed were calculated based on the regional household growth rate from 2016 to 2021. Anticipated units needed were calculated based on the projected regional household growth rate from 2021 to 2026. As the proportion of renter households is anticipated to increase, additional renter and owner households were estimated by multiplying the total additional units by the proportion of renters. Required owner household units were then determined by taking the difference of the total and renter households.

To meet current basic housing demand, the RDOS would have needed to have built around 4,380 additional units since the last census, or approximately 870 new homes annually since 2016. As growth slows, a further 1,550 units could be needed by 2026 to meet basic demand. To meet this potential future demand, the region would need to build approximately 310 new units per year through to 2026. The majority of additional units required will likely be for owner households. Housing needs are most significant in Penticton, the region's major urban centre.

Housing Units Required Current and Anticipated

Current housing units required are the number of additional housing units needed to house the projected increase in households that is estimated to have occurred from 2016 to 2021. It is important to note that this projection is based on regional household growth rates, not actual growth. Anticipated housing units are the number of additional housing units needed to house the projected increase in households from 2021 to 2026 based on the regional household growth rate.

***TABLE:** Current and Anticipated (in 5 years) Housing Units Required in the RDOS*

		Total	Owner	Renter
1 bedroom	**Current**	**493**	**363**	**130**
	Anticipated	*174*	*128*	*46*
2 bedrooms	**Current**	**1,511**	**1,112**	**399**
	Anticipated	*536*	*394*	*141*
3+ bedrooms	**Current**	**2378**	**1749**	**628**
	Anticipated	*843*	*620*	*223*
TOTAL UNITS	**CURRENT**	**4,382**	**3,224**	**1,157**
	ANTICIPATED	***1,553***	***1,142***	***410***

Note: one-bedroom includes zero-bedroom (bachelor) units

It is important to note that the projections are based on a statistical approach recommended by the Province to calculate the minimum number of dwellings required for the RDOS to house residents. As such, they do not consider actual growth since 2016, nor take demographics and other contextual information into account. To provide adequate housing for seniors and families, improve overall affordability, and maintain a healthy local economy, additional units – particularly rental and affordable housing – will be needed.

According to BC Housing's new homes registry, there were over 1,200 new homes built annually from 2016 to 2018, suggesting that the region has been on track to meet basic housing demand;

yet community consultation highlighted that some residents have housing needs that go beyond the provision of dwellings. Though the quantitative data shows that the RDOS has enough dwellings to house residents, qualitative data highlighted key areas of housing need in the region (see below).

Core Housing Needs

Core housing need is a combined measure of housing appropriateness (condition and size) and ability to pay for adequate housing. In 2016, an estimated 12% of total households across the region were in core housing need, which has increased by 1% since 2006. Renter households as a whole are far more likely to be in a state of core housing need than owner households. In 2016, 29% of renter households in the RDOS were in core housing need, as compared to 6% of owner households. The proportion of owner households in core housing need has remained the same since 2006, while the proportion of renter households has increased by 3%. This suggests a need to further explore core housing need supports for renter households.

TABLE: *Core Housing Need, 2006-2016*

		2006	2011	2016
Total Households *(n = 37,675)*	#	3745	4545	4480
	%	11%	13%	12%
Owner Households *(n = 27,675)*	#	1555	1895	1615
	%	6%	7%	6%
Renter Households *(n = 9,950)*	#	2185	2650	2865
	%	26%	31%	29%

Extreme Core Housing Needs

Extreme core housing need measures households who need to spend 50% or more of their total income to obtain acceptable housing. Across the RDOS, renter households are more likely to be in extreme core housing need than owner households. In 2016, an estimated 5% of total households across the region were in core housing need. 13% of renter households and 3% of owner households were in extreme core housing need. The proportion of owner households in extreme core housing need has remained the same since 2006, while the proportion of renter households has increased by 2%. Across the region, extreme core housing need remained relatively stable over past census periods. Housing affordability is a significant contributing factor to this challenge in the RDOS.

TABLE: *Extreme Housing Need, 2006-2016*

		2006	2011	2016
Total Households *(n = 37,675)*	#	1,640	1,990	2,000
	%	5%	6%	5%
Owner Households *(n = 27,675)*	#	695	835	715
	%	3%	3%	3%
Renter Households *(n = 9,950)*	#	950	1,160	1,280
	%	11%	14%	13%

To meet core housing needs across the region, affordable and appropriate housing options will need to be made available for these households. This must occur in addition to the above requirements for meeting basic demand, which the region already exceeds. Addressing core housing need for these households may be achieved through a combination of new builds, rental subsidies, dwelling repairs, and dwelling expansions. While recent development represents progress towards reducing core housing need, more could be done over the next five years to provide affordable and appropriate housing. Actions are not simple and would require collaboration, cooperation, and coordination between the RDOS, member municipalities, BC Housing, the Provincial and Federal governments, non-profit housing providers, and the private sector development community.

KEY AREAS OF REGIONAL NEED

Affordable housing: Stakeholders interviewed as part of developing this report, discussed an acute shortage of affordable housing throughout the region in both rural areas and urban communities. Affordable housing for families, especially those with more than one or two children, was noted as a concern by several stakeholders. There were around 1,694 affordable housing supports (i.e., social housing and rental subsidies) in 2020. In 2016, 7,720 (20%) households spent more than 30% of their income on shelter costs. This has decreased by 1% since 2006. The need for more affordable housing remains relatively stable, continuing to outweigh availability. Housing assessments completed independently of this project confirmed similar needs.

- ***Town of Princeton Housing Needs Report (2020):*** The report indicates that there is a limited supply of rental housing and declining rates of home ownership. This suggests that there will be continued pressure on the rental housing market, which will augment persistent affordability issues. Housing affordability is particularly acute for renters in Princeton, who are more likely to be below the affordability standard compared to owners. The low vacancy rate suggests the rental housing shortage is an issue that touches all segments of the population, but a particular need for rental housing is noted among families and seniors.
- ***Town of Osoyoos Housing Needs Report (2020):*** The report indicates that housing affordability is the most common housing challenge experienced by Osoyoos households. Approximately 21% of Osoyoos households spend 30% or more of their before-tax income on shelter costs. Groups identified by project stakeholders that are experiencing greater housing challenges in Osoyoos include young families, individuals with disabilities, and low-income renter households. Project stakeholders further indicated that there are fewer housing options in Osoyoos for young families due to high housing prices (e.g., sales prices, rent costs) or age restrictions in strata housing.
- ***Town of Oliver Housing Needs Report (2020):*** The report indicates that around one-in-five households in Oliver is spending more than 30% of their total income on housing. When looking at renter households alone, this figure doubles to around two-in-five households.
- ***City of Penticton Housing Needs Report (2017):*** The report indicates that Penticton is facing continued declines in affordability in both owner-occupied and rental housing segments. As a result, households and individuals that are being priced out of housing market are likely to

require less costly housing options. The report further notes that market conditions at the time did not make such housing economically viable without some form of assistance, subsidies, incentives or grants from at least one or more levels of governments, as well as active cooperation of the development community and the non-profit agencies.

Rental housing: In 2016, 26% of the households in the RDOS were renter households. Since 2006, Renter households' median income increased by around $4,600, while owner households' median income increased by $7,500. There is a gradually increasing gap between renter and owner median incomes. Since 2016, the proportion of renter households in the RDOS has increased – particularly in larger centres like Penticton – but the construction of new purpose-built rental buildings has lagged. Stakeholders highlighted an acute shortage of rental availability for all types and sizes of homes. Renter households are more likely to be in core housing need. Rental rates have increased for many temporary seasonal workers, resulting in many living in over-crowded situations.

Special needs housing: Finding housing for those adults who are considered hard-to-house (e.g., with mental health issues, brain injuries, addictions) was noted as being very problematic in smaller rural communities in the RDOS. While these individuals may eventually find themselves in Penticton, as it is the main place in the South Okanagan that provides a number of services, finding housing there remains a concern. There are also three facilities with a total of 11 non-market units designated for adults with developmental disabilities in Princeton.

Housing for seniors: Across the region as a whole, the population is aging at a faster rate than other regional districts in the province. This is due partly to the region's popularity as a retirement area given its relatively mild winters and warm summers and the in-migration of retirement age seniors. While the population continues to age, relatively limited purpose-built seniors housing has been built to help those seniors looking for semi-independent living or requiring additional supports. A 26-unit facility was developed in Okanagan Falls in 2019. BC Housing is currently supporting development of a 16-unit facility in Keremeos and a 36-unit facility in Penticton that will be part of a larger 83-unit facility that is in early development stages.

Housing for families: There is a shortage of suitable and affordable housing options for single parent families, young families, and low to moderate-income families. A lack of suitable, available housing for families with more than one or two children was noted by stakeholders as a concern both within cities and towns, as well as for the rural areas within the regional district.


Photo CCby Jeff Turner

Shelters for individuals experiencing homelessness and housing for individuals at risk of homelessness: While homelessness is a more visible (and heavily reported) issue in larger centres like Penticton, it is more of an invisible issue in other communities. Across the RDOS there is a lack of housing supports for those at risk of and experiencing homelessness.

Interviews conducted with housing support providers as part of this assessment determined that varying degrees of "visible" homelessness are experienced in communities across the RDOS, including Penticton, Summerland, Oliver, and Hedley. Respondents indicated that the population of "visible" homeless only shows a small percentage of people who are homeless or at extreme risk of homelessness. Based on interviews with service provides, it is estimated that around 200 people may identify as being homelessness across the region, and that those numbers likely increase in the warmer summer months.

Agricultural workers: As an agricultural centre in the province, the RDOS must also consider the unique housing challenges this issue presents. In the summer months, a large number of temporary agricultural workers come to the RDOS to pick crops, including tree fruit, grapes, and field crops. Many temporary or seasonal workers come from Mexico and Central America through federal programs. A significant number of young workers also come from Quebec. While some operations provide housing for these workers, others do not. The RDOS has developed a campground for seasonal agricultural workers, but the site is not large enough to accommodate all seasonal agricultural workers who are unable to secure temporary housing provided by farmers.

In rural areas of the RDOS, accommodation such as campers for farm labour or older 'pickers cabins' are rented out for the winter months to people seeking available and affordable housing. One problem with this scenario is that the accommodation is not suitably built to provide shelter in the colder winter months.

Seasonal vacation homes: As a popular summer tourist destination, the RDOS has a large number of seasonal vacation homes. According to a scan of available vacation rental properties listed on VRBO and Airbnb between July-September 2020[1], there was an estimated 950 rental properties identified as being a detached, whole homes (i.e., not a guest suite, room, or cottage/accessory dwelling). The majority were in Penticton (456), Osoyoos (191), Summerland (180), and Naramata (97). While most of the properties listed were likely seasonal vacation properties, some may also be occupied year-round. The number of seasonal vacation homes in the three urban centres may exacerbate already low rental availability in these communities.

Vacation homes and seasonality play a part in finding affordable and stable housing. So called transient vacation rentals decrease the number of full-time rentals available. Vacation rentals can also increase the value of an area, raising house and rent prices, similar to gentrification[2]. Combined, fewer but more expensive year-round accommodations can make it harder for local residents to continue living in their communities due to financial constraints.

Stakeholders interviewed as part of this project commonly stated that during winter months there are more options to rent, as many of the short-term (vacation rentals) were able to be rented from November until April or May of the following year. For some people, this meant trying to find affordable housing come summertime, while for others this meant camping or RVing or living outside during the summer months. High rental rates also lead to many temporary seasonal workers living in unsuitable, over-crowded situations.

1 This scan used the AirDNA platform, which is an analytics platform that provides global short-term rental data for properties listed on the Airbnb and VRBO vacation rental platforms.

2 Barron, K., Kung, E., & Proserpio, D. (2020). The effect of home-sharing on house prices and rents: Evidence from Airbnb. Marketing Science.

1. Introduction

PROJECT OVERVIEW

In April 2019, provincial legislative requirements took effect that require all local governments to collect data and analyze trends in order to assess current and anticipated housing needs. These housing needs reports are to follow provincial reporting guidelines and include historical data, current data, and/or projections on approximately 50 distinct kinds of data related to housing and local economic and demographics conditions.

This Regional Housing Needs Assessment for the City of Penticton, District of Summerland, Village of Keremeos, and all Regional District of Okanagan-Similkameen Electoral Areas brings together quantitative data and stakeholder feedback to provide a comprehensive account of current and anticipated housing needs in the region. This initial Regional Housing Needs Report will form the basis of an ongoing series of assessments to be updated every five years that will enable the Regional District and member municipalities to measure progress and support conversations about achieving housing objectives.

This report is intended to provide the RDOS communities with a way to better understand their current and future housing needs, and to help identify existing and projected gaps in housing supply. It is important to note that this study provides a potential picture of the current housing situation across the region and estimates how this may evolve over next five years but does not make recommendations on how to address regional housing needs. It is meant to support conversations about housing need and provide decision makers, planners, community members, service providers, businesses, and housing developers with the information they need to undertake future housing work across the region.

The report is intended to meet the provincial legislative requirements for housing needs reports and is to be updated every five years.

The RDOS received funding from the Union of BC Municipalities to undertake this report in the spring of 2020. After a competitive request for proposal, a vendor was selected in June and project work commenced in earnest in July.

While the project scope included only RDOS electoral areas and those municipalities who had not undertaken their own Housing Needs Report (City of Penticton, District of Summerland, Village of Keremeos), the regional assessment included data from those municipalities who had completed their own housing assessment (Town of Osoyoos, Town of Oliver, Town of Princeton) to ensure a complete regional analysis of housing trends and issues was conducted.

REPORT ORGANIZATION

This report is organized following the Ministry of Municipal Affairs and Housing guidance document, "Guide to Requirements for Housing Needs Reports" and provides a summary of:

- The number of housing units required to meet current housing and anticipated housing needs for at least the next five years, by housing type.
- The number and percentage of households in core housing need and extreme core housing need.
- Key areas of local need.

In addition, this report also provides statements about key areas of local need in addition to summary tables, figures, and estimates that illustrate key information for the following areas.

- **Population**
  - Population and Households, 2006 – 2026
  - Population Growth Rate, 2006 – 2026
  - Age Distribution, 2006 – 2016
  - Seniors 65+ (Local, Regional District, BC)
- **Housing**
  - Owner and Renter Households (Local, Regional District, BC), 2016
  - Number of Units by Size, 2006 – 2026
  - Average and Anticipated Household Size, 2016 – 2026
  - Average Single-Family Dwelling Sale Values, 2011 – 2020
- **Economy**
  - Household Median Income (Owner and Renter), 2006 – 2016
  - Median Income (Local, Regional District, BC), 2006 – 2016
  - Major local industries (Sectors)
- **Housing Needs**
  - Housing Units Required Current and Anticipated (in 5 years)
  - Core Housing Need, 2016
  - Extreme Core Housing Need, 2016

A separate standardized "Housing Needs Reports – Summary Form" for each municipality and electoral areas is included in the Appendix. The Province requires these summaries for all Housing Needs Reports.

QUANTITATIVE DATA - SOURCES AND LIMITATIONS

Combining housing, economic, and demographic data, this assessment compiles data from multiple sources and methods that are recommended by the Province and provided on the Provincial Public Data Catalogue[3]. Key quantitative data sources include Statistics Canada, the Province of British Columbia, BC Assessment, BC Housing, and other local datasets. It is important to be aware of certain limitations on some of the data used in this report:

- The census uses random rounding to 0 or 5, and some totals may not sum correctly, and some percentages may not reach 100.0%.
- The growth projections are based on Provincial growth projections for the RDOS, as growth projection data is not available at a municipal level. The Province recommends downscaling regional growth rates to calculate municipal population growth projections.
- Rental building calculations are based on assessed/sale values from BC Assessment. BC Assessment does include stratified rentals, but the dataset may not capture all stratified townhouse rentals.
- Non-market housing data, including emergency shelter and housing for the homeless, assisted living, social housing, and rent assistance, were provided by BC Housing. BC Housing only tracks units where they have a financial relationship. There may be other subsidized housing units in the community. BC Housing's 'Housing Continuum' reports are based on 'units' (housing units, beds, spaces and rent supplements, depending on each program) and do not report on the number of 'people' assisted.
- This report does not account for changes to the administrative boundaries of local municipalities and electoral areas.

Gaps or errors in the data can be filled and contextualized through consultation with stakeholders and local housing providers (see Section 2).

The Long-Form Census

For the purpose of completing BC housing needs assessments, Statistics Canada provided custom census reports, which were made available on the Provincial Public Data Catalogue. These reports are based on long-form (sample-based data) census questionnaires, which are collected only for a 25% sample of the population in private households and then weighted to represent the total population. This can cause discrepancies between the custom census reports and other census data, such as census Community Profiles, which are based on short form (total population) questionnaires.

The RDOS housing needs report uses the long-form census reports. This means that **data within this report may not match other commonly reported figures derived from the short-form census**. For some geographies and years, there may be substantial (up to ~10%) differences in the population and household figures between this report and the Statistics Canada community profile. However, for most geographies in most years, the data from the long-form and the short-form census are closely aligned.

The primary source of information on core housing needs is the long-form census. For example, many housing indicators are reported as percentages of total households (i.e., housing needs divided by total households). In order for these indicators to be accurate, they need to rely on the same source of information for both the numerator and denominator. This requires the use the use of the household count from the long-form census, even when it is known to differ from the short-form census. **In order to maintain consistency on housing needs indicators within this report, the long-form census is used as the basis for all census data.** This allows for accuracy in assessing the relative magnitude of

3 https://catalogue.data.gov.bc.ca/dataset?download_audience=Public

housing needs in a community. This approach has been selected because the purpose of this report is to assess and report on core housing needs within RDOS communities.

Core housing needs are reported within the context of the community's population, demographics, and economy in order to help situate the housing situation within larger community trends. However, because they also derive from the long-from census, these additional contextual data are subject to the same sampling errors as the housing needs indicators. This means that the relative magnitudes are maintained, but the total amounts may differ from the published census profile. **Please refer to the Statistics Canada census profile for the most accurate source of information for all contextual indicators, including population and household counts.**

TABLE: *Comparison of the short and long form of the Canadian Census. Though typically suppressed for small populations, long form census data were provided for the purpose of completing housing needs reports, since these data include necessary categories about local housing need.*

	Short-Form ("Community Profile")	Long Form
Sample	• 100% of Canadians receive	• 25% of Canadians receive (2016)
Question areas	• date of birth and age • sex • relationships of household members (including marital or common-law status) • knowledge of official languages • language spoken most often • other language spoken regularly • first language learned	• activities of daily living • sociocultural information • mobility • place of birth • education • labour market activities • housing
Method for generating population figure	• Direct counting with slight adjustment for sample size	• Statistical estimation from the 25% sample
Population and Households for Village of Keremeos (2016)	• 1,502 population • 730 households	• 1,445 population • 730 households
Population and Households for Village of Keremeos (2011)	• 1,330 population • 665 households	• 1,555 population • 780 households
Considerations	• Higher sample means greater accuracy • Used for anything requiring "official" population figures • OCPs, Growth Studies, etc.	• Specific questions on housing characteristics • Small samples can lead to inaccuracies in data • Can be suppressed for small areas where sampling isn't valid • Useful for when detailed information is required for specific purposes • Housing Needs Reports
Why used in Housing Needs Report	• Population and households count will match other sources	• Data provided by the province for use in Housing Needs Reports • From BC guidance, the central purpose of Housing Needs Report is to enumerate core housing need, therefore, RDOS needs to use the denominator consistent with these questions

NOTE: In 2011, the long-form census known as the National Household Survey (NHS) was voluntary, which lead to low response rates and resulted in poor data quality. Statistics Canada suppresses NHS data when the non-response rate is equal to or above 50% due to data quality issues. In order to report on data from small communities, the Province has made available data reports that include results from the 2011 NHS. Though 2011 NHS data are used throughout this report, it is important to note that there may be data quality issues. In some cases, data such as population or household counts varies between the NHS and the Statistics Canada community profiles.

LOCAL GOVERNMENTS AND HOUSING

Many communities across the Province are witnessing declining affordability and limited supply of affordable housing. The communities that make up the RDOS are no different. The RDOS and member municipalities could help support the provision and expansion of affordable housing across the continuum of housing through a range of policies, regulations, partnerships, and advocacy and education, many of which are already in use. The *Local Government Act* (LGA) provides several means to aid local governments in addressing affordable housing, including at a policy level:

- Require an Official Community Plan (OCP) to contain policies addressing the approximate location, amount, type, and density of residential development required to meet anticipated housing needs over a period of at least 5 years - Section 473(1)(a), LGA.
- Require the OCP to include housing policies respecting affordable housing, rental housing, and special needs housing - Section 473(2), LGA.
- May include OCP policies relating to social needs, social wellbeing, and social development - Section 474 (1)(a), LGA.
- Ability to promote medium density, ground oriented housing as a way to address affordability in urban and town centres.
- Ability to direct and encourage where different types of residential housing can occur.

At a regulatory level, through zoning, local governments may:

- Create policy around inclusionary zoning which requires that a certain proportion of new development consists of affordable units - Section 482, LGA.
- Provide density bonus program which allows a higher level of density on a class of sites in exchange for amenities or affordable housing - Section 482, LGA.
- Limit the form of tenure to residential rental tenure within a zone where multi-family residential is permitted - Section 481.1, LGA.
- Provide comprehensive development zoning for specific sites to allow flexibility in negotiating amenities and or affordable housing.
- Offer small lot zoning which allows for more affordable single-family units.
- Enter into Housing agreements (registered in the Land Titles Office) for securing affordable and special needs housing - Section 483, LGA.

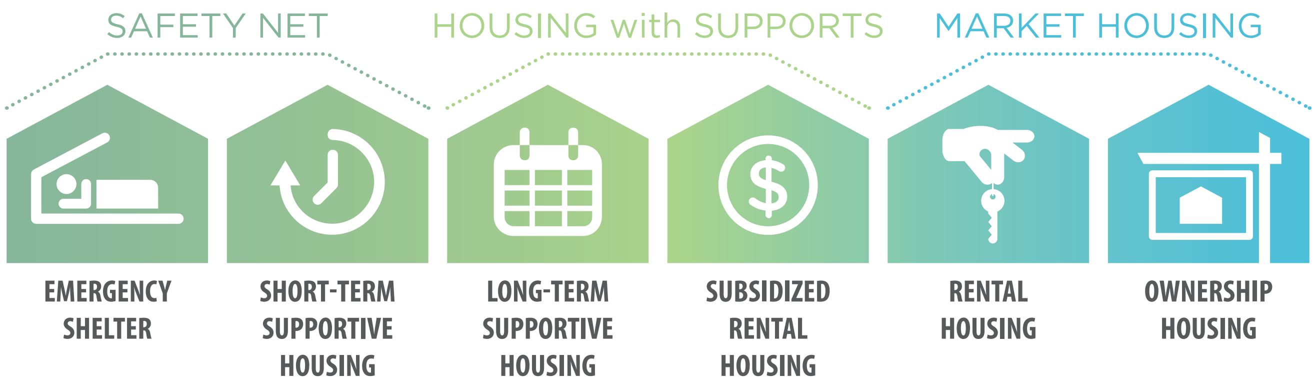
Other measures for local governments to support a range of affordable housing can include:

- Reducing or waiving development cost charges, building permit fees, or property taxes for buildings owned or held by a charitable, philanthropic, or other non-profit corporation - Section 224/226, Community Charter and Part 14, Division 19, LGA.
- Reducing parking requirements, amenity space requirements, and excluding parking from floor area calculations to reduce construction costs.
- Reducing development cost charges for smaller, more affordable new units.
- Creating housing reserve funds for enhancing affordable housing - Section 188, Community Charter.

- Donating land or leasing land at or below market value for developing affordable market and non-market housing in the region.
- Developing strong community partnerships with non-profit organizations and the development community.
- Providing support for non-profit groups seeking funding from senior levels of government.

The diagram illustrates the spectrum or continuum of housing support that local governments can support, from emergency shelters through to owned housing. The housing continuum is made up of a range of market and non-market housing options. A healthy housing system has a variety of options to support the diversity of residents' needs as they may change over the course of a person's life. This report uses qualitative and quantitative data to understand housing needs and gaps in local municipalities and RDOS electoral areas across the continuum.

FIGURE: *The spectrum of housing*



LOCAL GOVERNMENT HOUSING PLANS AND POLICIES

The following table illustrates what local governments in the RDOS are currently doing to support affordable housing. Electoral Area "B" and "G" are not included in this table, as neither of the rural electoral have yet developed or adopted an OCP.

FIGURE: *Municipal and Electoral Area Housing Policy Review*

Municipality — Electoral Area	OCP year	Expanded affordable housing policies in OCP*	Defines affordable housing in OCP	Supportive housing and/or multifamily DPA in OCP	Supports infill Housing in OCP	Affordable housing incentive programs**	Secondary suites in residential areas - Zoning	Affordable Housing Needs Assessment Report	Affordable Housing Strategy / Plan
City of Penticton	2019	Y	Y	Y	Y	Y	Y	Y	N
Town of Oliver	2017	Y	N	Y	Y	N	Y	Y	N
Town of Osoyoos	2020	Y	Y	Y	Y	Y	Y	Y	Y
District of Summerland	2015	Y	Y	Y	Y	Y	Y	N	Y
Town of Princeton	2008	Y	N	N	Y	N	Y	Y	N
Village of Keremeos	2020	N	N	N	Y	N	Y	Y	N
Electoral Area "A"	2020	N	N	N	Y	N	Y	Y	N
Electoral Area "C"	2008	Y	N	Y	Y	Y	Y	N	N
Electoral Area "D"	2013	Y	N	Y	Y	Y	Y	N	N
Electoral Area "E"	2008	N	N	N	Y	Y	Y	N	N
Electoral Area "F"	2018	N	N	N	N	N	Y	N	N
Electoral Area "H"	2012	Y	N	N	Y	N	Y	N	N
Electoral Area "I"	2016	N	N	N	Y	N	Y	N	N

* Include more than one or two lines/policies on affordable housing.
** For example density bonuses, tax exemptions, etc.

The following projects are highlighted as examples of recent regional and municipal initiatives taking additional measures (above and beyond basic Provincial requirements) to address affordable housing.

- **Town of Osoyoos Housing Best Practices Review (2020):** Leading up to the renewal of its OCP, the Town of Osoyoos conducted a Housing Needs Report and a subsequent Housing Best Practices Review. Both were completed in 2020, in time to inform the Town's OCP (which is currently being updated). The Housing Best Practices Review offers best practices in response to the housing challenges identified in Osoyoos and recommends OCP housing policies and implementation measures. Best practices include flexible density (i.e., specifying areas for increased density and streamlining the approvals process), inclusionary zoning (i.e., requiring affordable housing as part of the development process), pre-zoning for affordable housing, regulating short-term rentals, a revitalization tax exemption to encourage housing redevelopment, non-market development incentives (e.g., waiving DCCs or property taxes, and reducing parking requirements), and creating an Affordable Housing Reserve with funds earmarked for affordable housing, among others.

- **City of Penticton Official Community Plan (2019):** Adopted in 2019, the City of Penticton's OCP includes housing and land use needs and targets from its 2017 Housing Needs Assessment. Targets specify the number of new units needed per year and by housing type, the proportion that should be rental, and the proportion that should be for households in core housing need (including a definition of affordable housing).

  Eleven policies specific to housing affordability are included in the Housing Goals and Policies section. These range from partnering with senior governments, the non-profit housing sector, and the development community to facilitate projects across the housing spectrum; reducing parking requirements in walkable multifamily developments; recognizing moveable dwellings as affordable housing; and monitoring vacation rentals' impact on rental stock. The development of affordable housing is further incentivized through a 100% reduction in development cost contributions for affordable housing.

- **District of Summerland Affordable Housing Strategy (2017):** This report examined key issues in the District including lack of housing diversity, high housing and property prices, lack of rental homes, speculation and absenteeism, lack of subsidized and supportive housing, and short-term rentals. Recommendations focus on innovative and flexible design guidelines (e.g., for carriage houses); developing a short-term rental and seasonal worker strategy; sustainable planning initiatives (that consider factors such as transportation and child care); facilitation of affordable housing partnerships (e.g., working with faith groups and other landholders to develop affordable housing on surplus land); and monitoring and evaluation of affordability and innovation (e.g., partnering with BC Housing to identify housing opportunities).

- **Housing Needs & Demands Assessment for the Keremeos Area (2016):** This report was prepared for the Lower Similkameen Community Services Society to examine current and emergent housing needs in the communities of Keremeos, Cawston, Hedley, and Olalla and the surrounding area. Over the course of six months, a mixed methodological approach (including both quantitative and qualitative research methods) was applied to acquire data with respect to four key themes of housing adequacy, suitability, affordability, and accessibility. The study involved a survey of 255 households, extensive quantitative data collection, and an advanced demographic analysis of households in current housing need. Thirty-seven key informant interviews were s conducted in order to gain qualitative data on housing challenges from local perspectives including health and housing professionals and not-for-profit societies.

  The findings of the study reveal several demographic and economic trends of an aging population, the in-migration of retirees, the outmigration of non-senior cohorts, and housing market pressures that will continue to impart significant social and economic effects within the study area. The data further supports that these trends are not impending issues but rather current realities. Most striking is that the study area far exceeds federal, provincial, and regional measures with respect to the proportion of residents of the 60+ age range. The study area also ranks among the top three local areas in BC for its high elderly dependency ratio. Finally, it identifies alternative models for providing affordable housing to be further explored, such as community contribution companies (C3s), social/affordable housing real estate investment trusts, community investment funds, etc.

- **South Okanagan Regional Growth Strategy (2016):** Last updated in 2016, the South Okanagan Regional Growth Strategy (RGS) includes the municipalities of Oliver, Osoyoos, Penticton, and Summerland, and Electoral Areas "A," "C," "D" "E," "F," and "I." Within the Housing goal area, policies support infill development in Primary and Rural Growth Areas to promote compact development. Additional housing policies are included in the Community Health and Wellbeing goal area. These include encouraging new market-based housing to include accessibility features;

supporting a range of affordable and accessible housing; supporting non-market housing opportunities (e.g., emergency and transitional housing); and supporting the establishment of both a Regional Housing Society and a housing trust fund. Indicators of housing affordability (i.e., median home price and affordability ratio) and housing diversity/choice (i.e., # of new homes by type) are included in the RGS Monitoring and Evaluation section.

- **District of Summerland Official Community Plan (2015):** Defined as "where no more than 30% of a household income is spent on housing," the District of Summerland's 2015 OCP supports affordable housing throughout. It includes an objective to accommodate more affordable forms of housing, such as by increasing density, reducing lot sizes, encouraging infill housing, and permitting secondary suites in Low Density Residential (intensification) areas. It also includes a policy that all Neighbourhood Plans must consider affordable housing opportunities. One of the OCP's Growth Management policies is to consider density bonusing for affordable housing or a contribution to a reserve fund to support the development of affordable housing. The OCP also recommends developing an affordable housing strategy, which was completed two years later (see above).

Photo CCby-sa Tim Gage

2. Consultation and Engagement

Project work included consultation and engagement with agencies that work with vulnerable populations and offer housing support programs. These discussions provided valuable insights into local and regional housing issues and trends, helped fill in gaps left from quantitative data collection around extreme core housing needs and homelessness, and helped ground-truth other findings uncovered by the policy review and quantitative data analysis.

A wide spectrum of stakeholders was contacted, including the Interior Health Authority, Compass House Shelter, Summerland Food Bank and Resource Centre, Lower Similkameen Community Services Society, South Okanagan Women in Need, Foundry Youth Services, RDOS Emergency Coordinator, City of Penticton Social Services Manager, and USIB Housing and Infrastructure Coordinator. Interviewees were sent a list of 11 questions in advance of telephone interviews. The questions were used as discussion points to support open conversations to better understand local housing needs from housing service and support providers.

From these conversations, several areas of shared concern were noted.

- **There are limited affordable housing options throughout the region.** The most common thread through these discussions is the lack of affordable and appropriate rental housing throughout the RDOS. This seems true for rural areas as well as for more urban communities. Appropriate housing for families, especially those with more than one or two children, was noted as a concern both within cities and towns as well as for the rural areas within the regional district.

- **Housing for "hard-to-house" individuals is particularly limited in the region.** Finding housing for those adults who are considered hard-to-house (e.g., with mental health issues, brain injuries, addictions) was noted as being very problematic in smaller rural communities in the region. While these individuals may eventually find themselves in Penticton, as it is the one place in the South Okanagan that provides a number of services, housing there remains a concern.

  While the lack of supportive services and housing choices in the rural areas and in communities outside of Penticton was identified as a major issue, it was also noted as a challenge for individuals within the City's boundary. As Penticton is the largest municipality within the RDOS, it also faces the greatest challenges in providing support services and housing for those in need inside the city. For example, Penticton contains the only homeless shelter in the RDOS, it has the only shelter for women fleeing domestic violence, and the only two existing youth beds (for women/girls only). It also has the only transitional housing that is intended to provide temporary housing while long term accommodation is found.

- **Homelessness is an issue in the region, but statistics are limited.** Interviews conducted as part of this assessment with housing support providers determined that varying degrees of "visible" homelessness are experienced in communities across the RDOS, including Penticton, Summerland, Oliver, and Hedley. Respondents indicated that the population of "visible" homeless only shows a small percentage of people who are homeless or at extreme risk of homelessness. Across the region, it is estimated that up to 200 people may identify as being homeless based on interviews with service providers, and that those numbers likely increase in the warmer summer months.

  Penticton is the only RDOS municipality to have conducted a homeless count as part of a provincially funded 2018 Point-in-Time Homeless count that was conducted in 12 BC communities. Point-in-Time counts represent only those individuals identified during a 24-hour period and identified 108 individuals experiencing homelessness.

  Research conducted as part of the Town of Oliver's 2020 Housing Needs Report and feedback from housing stakeholders determined that there are 40 people who are homeless or living in trailers or vehicles. Provisional housing refers to those without security of tenure, who are staying temporarily with friends, family, or sometimes strangers. This is often referred to as "couch surfing" or the "hidden homeless." Many of the people living in trailers or vehicles do not have access to safe winter heating.

  Summerland's Foodbank and Resources Centre serves people around Summerland including Faulder, Meadow Valley and Trout Creek. They have tracked the number of people who self-identify as being homeless (i.e., sleeping outside, not including RV camping, couch surfing) and found that numbers vary month to month. In September 2020, six people identified as being homeless. In the summer months, the group indicated that number has gone up, as 13 people are self-identifying as being homeless.

  The Lower Similkameen Community Services Society (LSCSS) services areas of the Similkameen Valley including Keremeos, Cawston, Olalla, Hedley and Electoral Areas "B" and "G" reported they regularly see two visible homeless (living in tents) but were aware of more people who fall into the category of "invisible" or provisionally homeless, those couch surfing, or trading sex for housing. They estimated approximately 20 people in this category.

  Neither the Town of Princeton's Housing Needs Report, nor the Town of Osoyoos's Housing Needs Report provided any data on homelessness, although the Town of Princeton's report indicated that there is "research showing that there is a homelessness issue in the summer months."

- **Homelessness is a complex issue.** One observation made throughout the outreach and consultation with service providers and housing stakeholders was that housing and homelessness is a complex problem. There is not just one reason why people may be facing a housing crisis, but many. Each individual has different experiences and reasons, so it is crucial to first understand *why* they are facing a crisis in order to understand *what* supports they need. It seems clear from these conversations that housing programs and policies need to be addressed across the housing continuum.

- **Hidden homelessness is likely an issue.** Given the relative lack of affordable housing in the region, there is a large 'bottleneck' at the emergency and transitional end of the housing continuum. This situation has resulted in what is being recognized as 'shelter living', where people are staying in temporary housing longer simply because long term housing isn't available to them. The bottleneck has also generated a likely hidden homelessness issue which includes those individuals without a regular address of their own where they have security of tenure and are not in a homeless shelter or transition house. This would include people temporarily staying with friends, living in vehicles, parks, or abandoned buildings.

- **Seasonality plays a part in finding affordable housing.** Many housing stakeholders interviewed as part of this project indicated that long-term rentals were more difficult to find during the summer months when many were used as short-term vacation rentals. During the summer months, it was reported that many individuals in core housing need were forced to camp, live in an RV, or otherwise live outside during the summer months.

  Another variation of the seasonality question was shown in rural areas of the RDOS where accommodation such as RVs or campers for farm labour or older 'pickers cabins' ended up being rented out for the winter months to people seeking available and affordable housing. One of the problems with this scenario is that the accommodation is not suitably built to provide shelter in the colder winter months.

Given that outreach and consultation occurred during the COVID-19 pandemic, housing providers and stakeholders were also asked about the impacts of the pandemic on housing in the region. The answers to the question of how or if COVID-19 has affected people in terms of housing varied considerably. For some agencies, they saw little difference between times of the pandemic to those times prior. Others who did see a difference noted that although the eviction restriction allowed folks to stay in their homes, it also meant that unhealthy living situations, such as domestic violence escalated. Some youth found living with drug using or alcoholic parents untenable and chose instead to leave and face being homeless.

A full range of housing from the emergency, transitional and subsidized to affordable home ownership was identified as being needed within the RDOS with affordable long-term rental housing topping the list. Options such as subsidized housing based on income or housing that also provides community support systems were mentioned.

FIGURE: *Levels of Homelessness*

Visible homelessness includes those unsheltered as well as those who are sheltered and staying in homeless shelters and transition houses.

Hidden Homelessness includes those without a regular address of their own where they have security of tenure. This includes those temporarily staying with friends, living in vehicles, parks, or abandoned buildings.

Due to low vacancy rates and incomes not keeping pace with rising housing costs there is a significant increase in the number of people at risk of losing their housing, described as ***At Risk of Homelessness***.

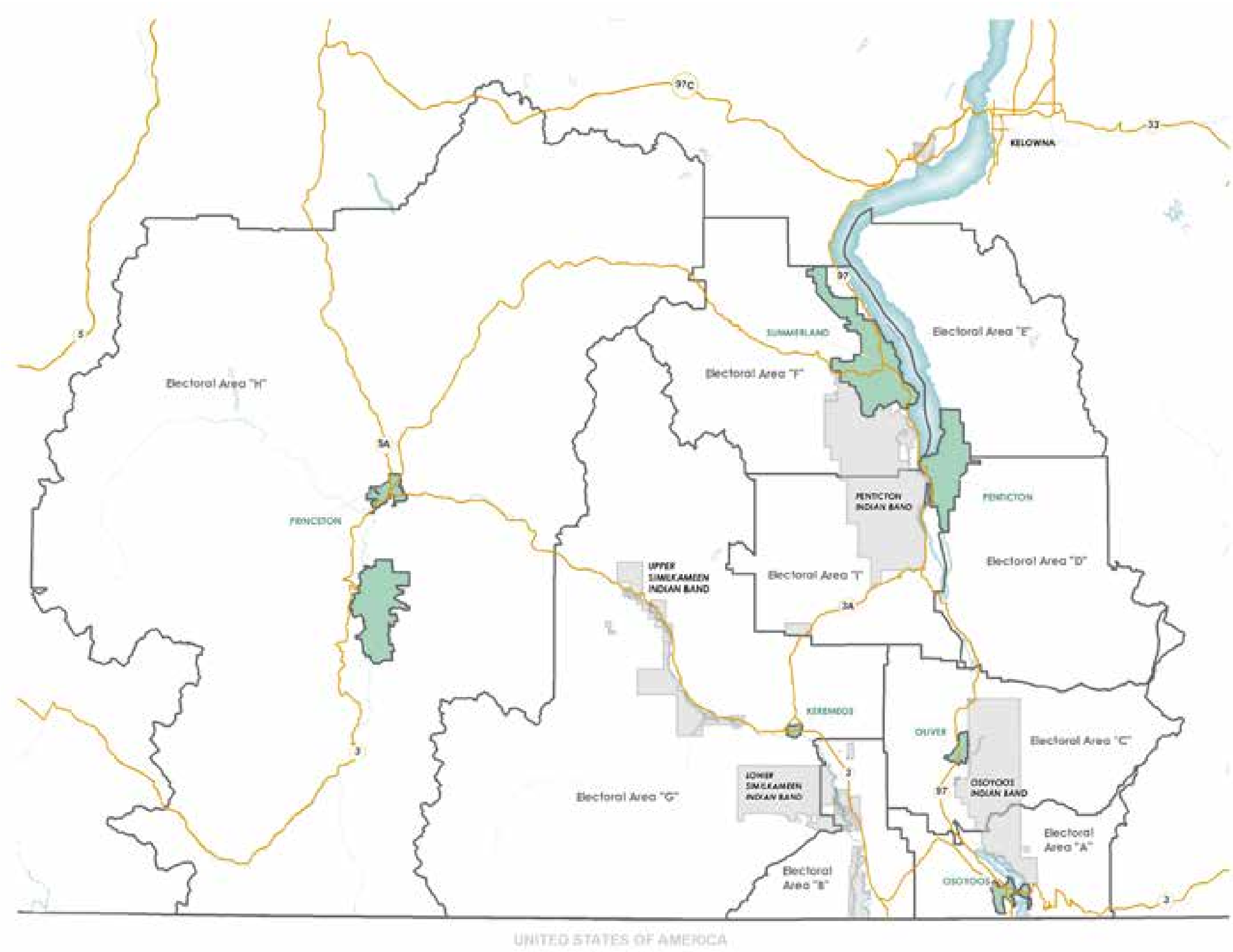
Figure based on: 2018 Report on Homelessness Counts in BC, Dec 2018, prepared by Homelessness Services Association of BC, Urban Matters and the BC Bon-Profit Housing Association

3. Regional District

OVERVIEW

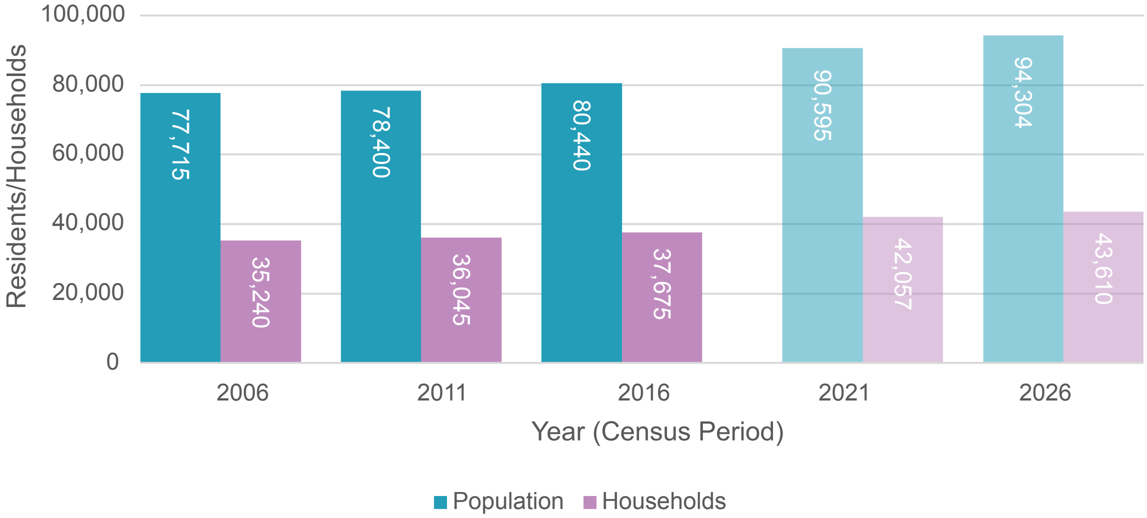
The Regional District of Okanagan-Similkameen (RDOS) is located in southern British Columbia. It is bounded by Fraser Valley Regional District to the west, Thompson-Nicola Regional District and Regional District of Central Okanagan to the north, Regional District of Kootenay Boundary to the east, and by Okanogan County, Washington to the south. The 10,413.44 square kilometre region includes nine electoral areas and four municipal members – the City of Penticton, District of Summerland, Town of Oliver, Town of Osoyoos, Town of Princeton, and the Village of Keremeos.

MAP: *Regional District of Okanagan-Similkameen*



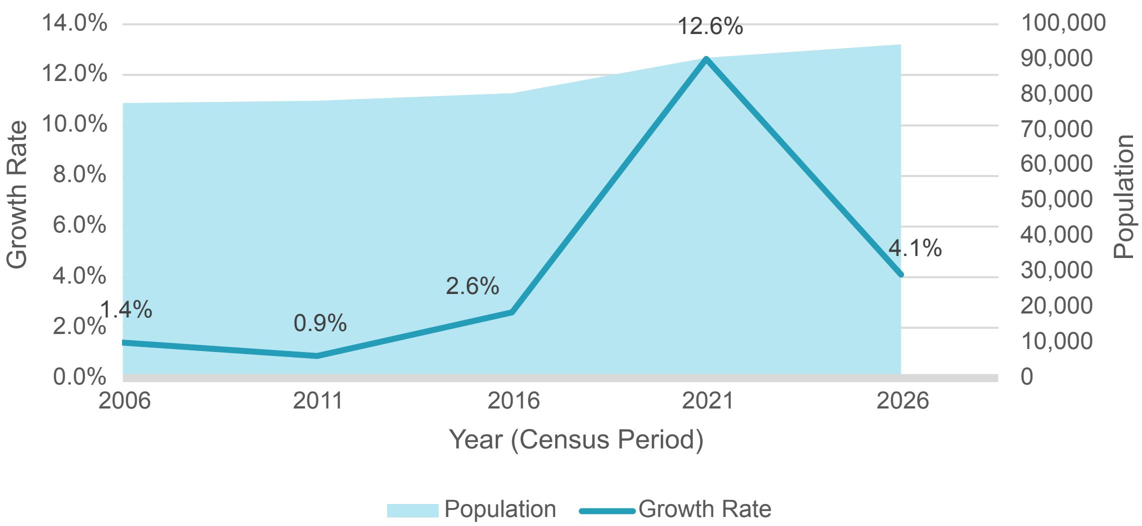
POPULATION AND DEMOGRAPHICS

FIGURE: *RDOS population and households*



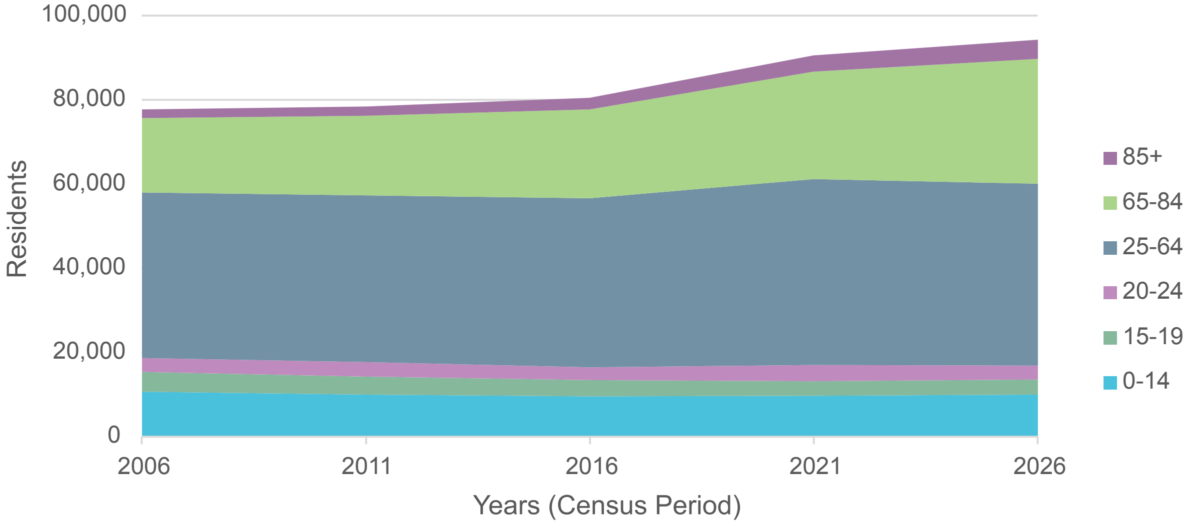
The population of the RDOS was 80,440 as of the 2016 Census. The population is expected to increase by the year 2026, to 94,304 and 43,610 households by the year 2026. This is a household growth of over 5,935 net new households or about 593 households on an annual basis from 2016 to 2026.

FIGURE: *RDOS population growth rate and population, 2006 to 2026 (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



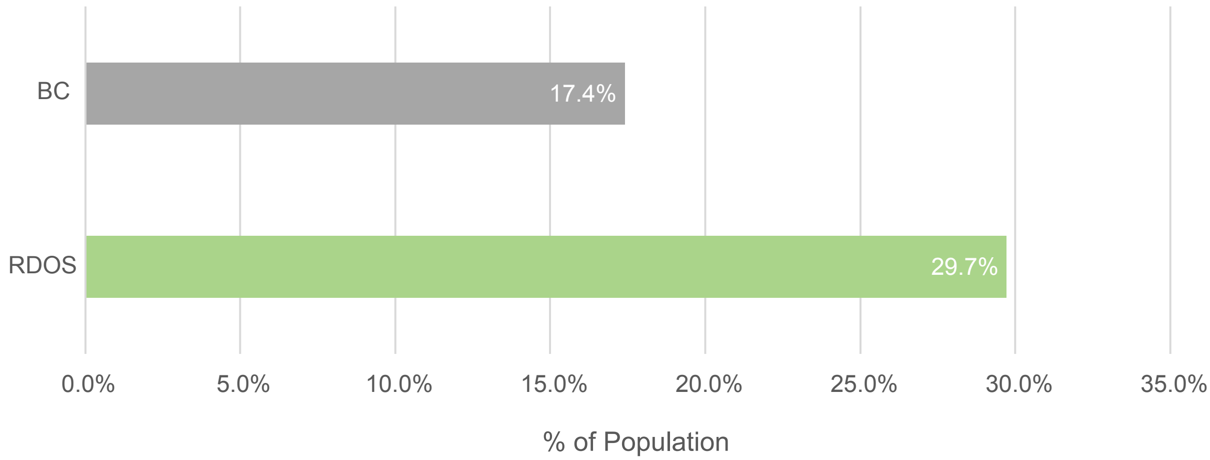
The population of RDOS experienced moderate growth over past census periods but is projected to increase rapidly. From 2016 to 2021, the RDOS is expected to experience a total of 12.6% growth. After, growth is expected to slow, totaling 4.1% growth from 2021 to 2026.

***FIGURE:** RDOS age distribution 2006 to 2026 (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



The average age in the RDOS is anticipated to increase, with slightly fewer people in the 25-64 age group, and growth in the 65-84 age cohort. In 2016, the median age in the RDOS was 54.2 in 2016, which was around 11 years greater than the province as a whole.

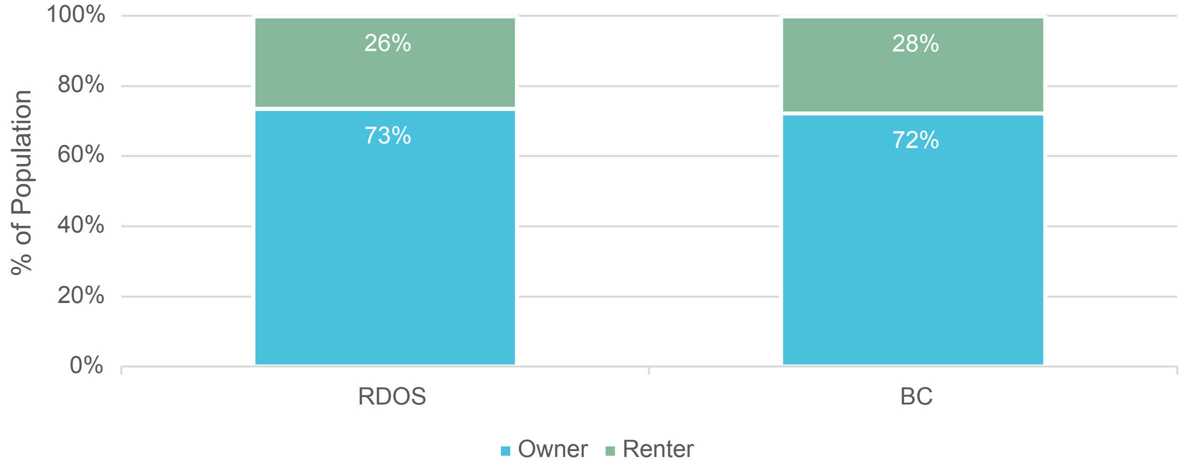
***FIGURE:** Proportion of seniors aged 65+ compared to BC, 2016*



With its climate and high quality of life, the South Okanagan is a popular retirement destination, provincially and nationally. This popularity translates into a large senior's population that is 12% higher than the proportion across the Province.

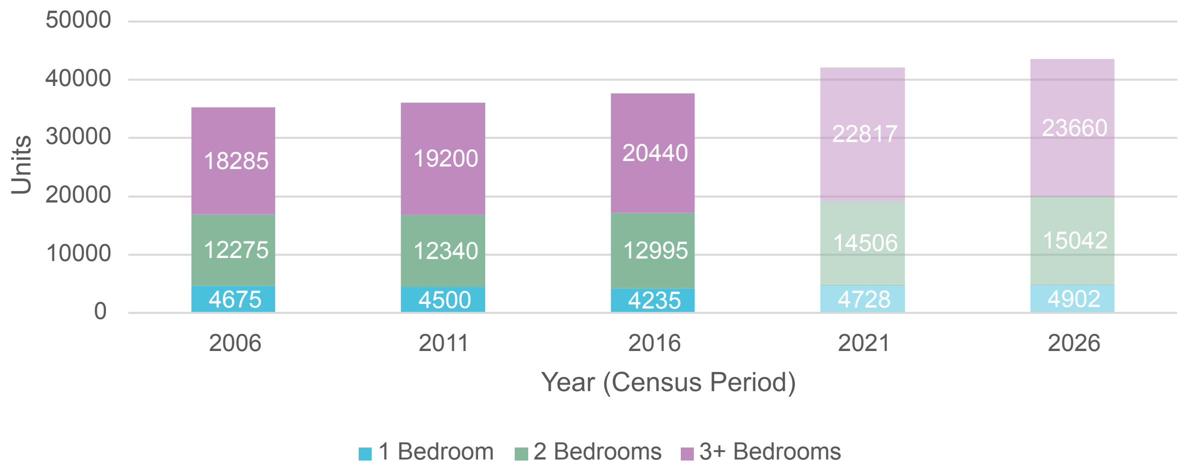
HOUSING

FIGURE: *Owner – renter households, 2016*



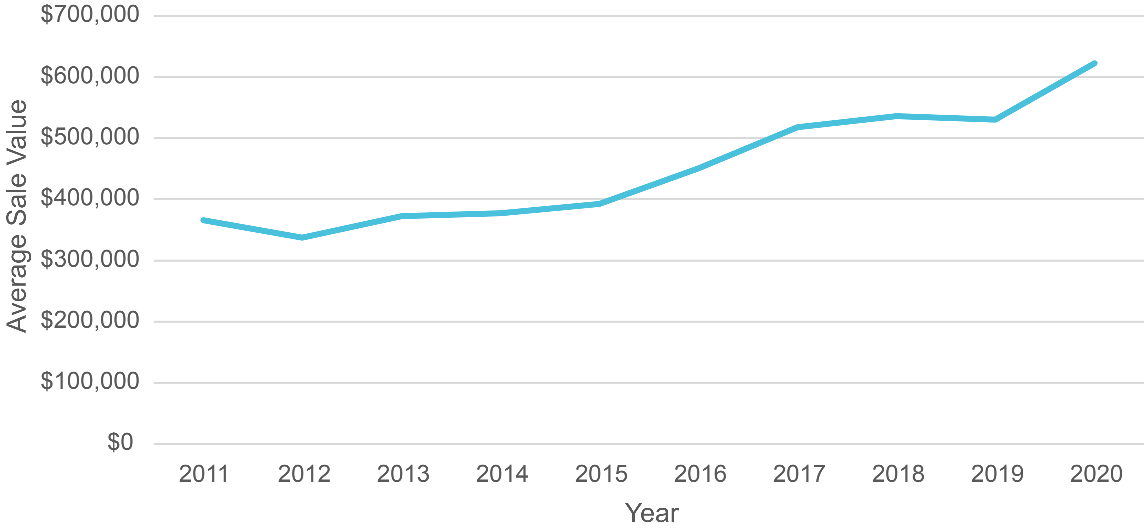
There were 37,625 households in 2016, 74% of which were owner households and 26% renter households. This is similar to the proportion of owner and renter households across the province. The average household size was 2.1 people per household, which is anticipated to increase to 2.2 by 2026.

FIGURE: *Dwelling units by size, 2006 - 2026*



From 2006 to 2016, there was an increase in all housing types except one-bedroom bachelor suites. In 2016, 62% of these houses were single family dwellings. From 2016 to 2018, the 45% of registered new homes were single family dwellings, 33% were multi-unit homes, and 22% were purpose-built rentals. Based on regional household growth rates, the majority of projected new units to be developed through 2026 will be three-bedroom dwellings.

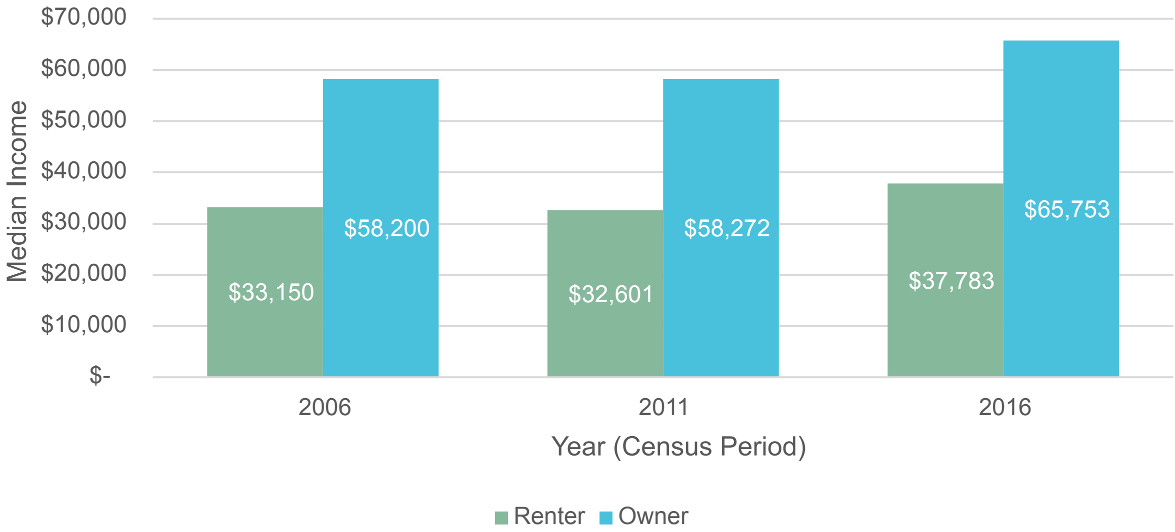
FIGURE: *Average single-family dwelling sale values, 2011 – November 2019 (source: South Okanagan Real Estate Board)*



Following an initial decline between 2011 and 2012, sale values tracked steadily upwards to 2019 to an average sale value of $530,000 or an increase of approximately 30%. Following a slight levelling in sales values between 2018 and in 2019, sales have trended upwards in 2020 with the latest annual average sales values to date (November 2020) cresting over $600,000.

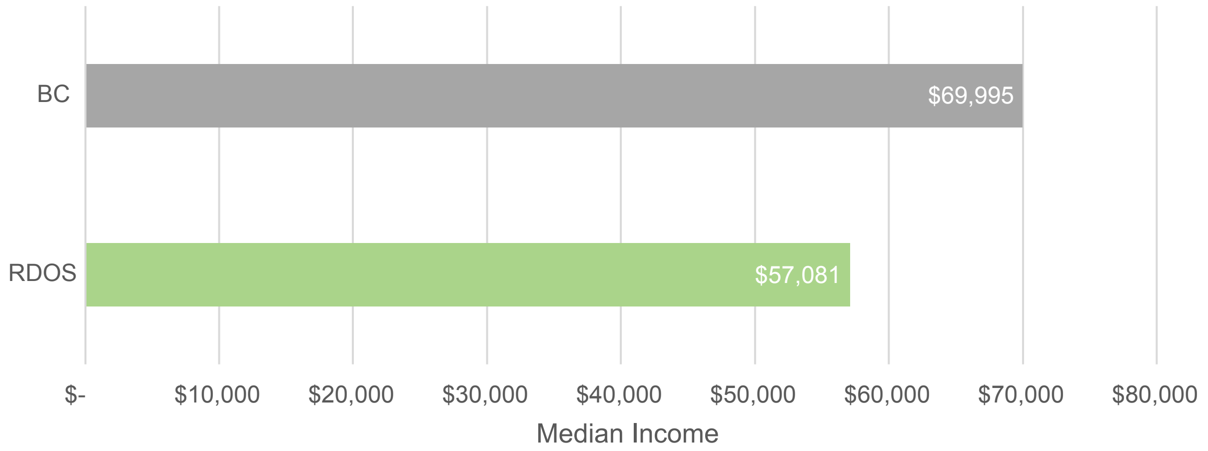
INCOME AND ECONOMY

FIGURE: *Renter and owner household median income, 2006 - 2016*



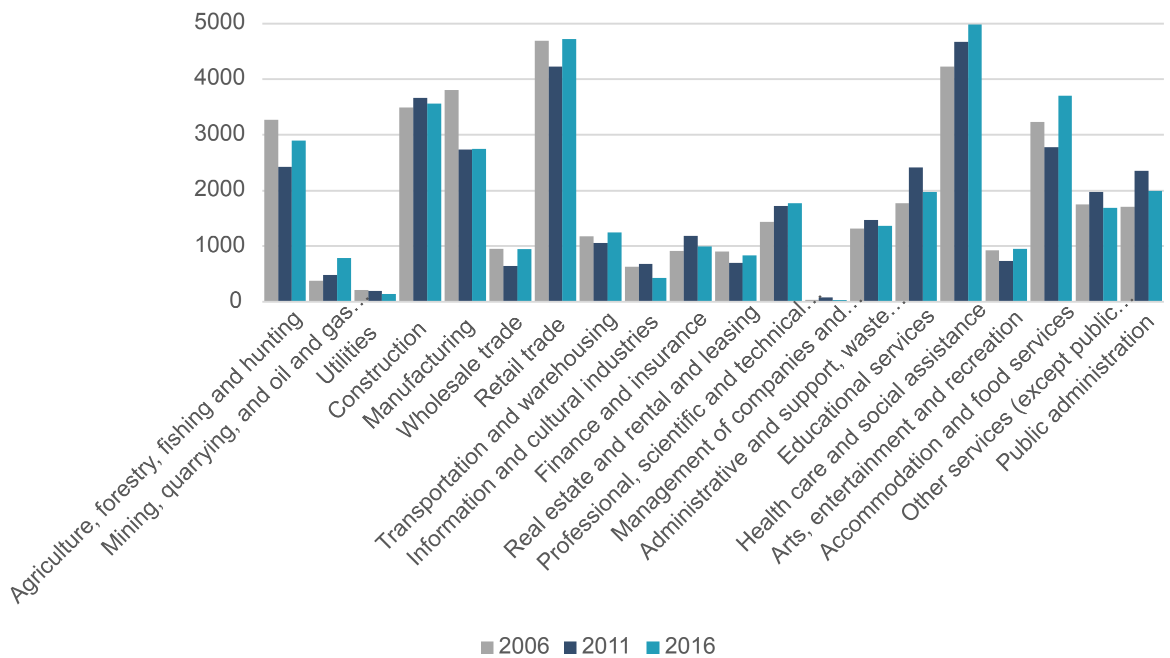
Median incomes for households in the RDOS increased over the previous census periods. Owner households' median income increased more rapidly from 2006 to 2016, so the gap between owner and renter household median incomes increased slightly. Median income for households that owned their own home was around $65,700 in 2016, while the median income for renting households was around $37,700.

FIGURE: *Household median income RDOS and BC, 2016*



Median income for all households in the RDOS in 2016 was approximately $57,000. This was slightly lower than the median for the Province as a whole ($70,000).

FIGURE: *Economic sectors RDOS, 2016*



In the figure above, the size of the box corresponds to the number of workers employed in the sector. In the RDOS, the top five economic sectors in 2016 were health care and social assistance; retail trade; accommodation and food services; construction; and manufacturing.

HOUSING NEEDS

The table provides a snapshot of housing needs across the RDOS and includes both electoral areas and municipalities. Housing needs are most significant in the region's larger population centres, which includes the City of Penticton, District of Summerland, Town of Oliver, and Town of Osoyoos. Penticton makes up approximately 44% of the population. Combined, the four municipalities make up 73% of the regional district's population.

Current units needed refers to the estimated number of additional units required to accommodate household growth since the 2016 census and were calculated based on the household growth rate from 2016 to 2021. Anticipated units needed are the estimated number of additional units required to accommodate projected household growth over the next five years and were calculated based on the household growth rate from 2021 to 2026. As the proportion of renter households is anticipated to increase, additional renter and owner households were estimated by multiplying the total additional units by the proportion of renters. Required owner household units were then determined by taking the difference of the total and renter households.

To meet current housing demand in the RDOS, an estimated additional 4,380 units are required since the last census, so the region would have needed to build approximately 870 new homes annually since 2016. According to BC Housing's new homes registry, there were over 1,200 new homes built annually from 2016 to 2018, suggesting that the region has been on track to mee basic housing demand. As growth slows, a further 1,550 units could be needed by 2026 to meet basic demand. The region will only need to build approximately 310 new units per year. The majority of additional units required will be for owner households. Housing needs are most significant in Penticton, the region's population centre and major urban centre.

***TABLE:** Current and Anticipated (in 5 years) Housing Units Required in the RDOS*

		Total	Owner	Renter
1 bedroom	**Current**	**493**	**363**	**130**
	Anticipated	*174*	*128*	*46*
2 bedrooms	**Current**	**1,511**	**1,112**	**399**
	Anticipated	*536*	*394*	*141*
3+ bedrooms	**Current**	**2378**	**1749**	**628**
	Anticipated	*843*	*620*	*223*
TOTAL UNITS	**CURRENT**	**4,382**	**3,224**	**1,157**
	ANTICIPATED	***1,553***	***1,142***	***410***

It is important to note that the projections represent the minimum requirements for the RDOS and member municipalities to meet housing demand across the region as a whole. To provide adequate housing for seniors and families, improve overall affordability, and maintain a healthy local economy, additional units – particularly rental and affordable housing – will also be needed.

Core Housing Needs

In 2016, an estimated 12% of total households across the region were in core housing need, which has increased by 1% since 2006. Renter households as a whole are far more likely to be in a state of core housing need than owner households. In 2016, 29% of renter households in the RDOS were in core housing need, as compared to 6% of owner households. The proportion of owner households in core housing need has remained the same since 2006, while the proportion of renter households has increased by 3%. This suggests a focused need for increased core housing need supports for renter households.

TABLE: *Core Housing Need, 2006-2016*

		2006	2011	2016
Total Households *(n = 37,675)*	#	**3745**	**4545**	**4480**
	%	**11%**	**13%**	**12%**
Owner Households *(n = 27,675)*	#	**1555**	**1895**	**1615**
	%	**6%**	**7%**	**6%**
Renter Households *(n = 9,950)*	#	**2185**	**2650**	**2865**
	%	**26%**	**31%**	**29%**

Extreme Core Housing Needs

Across the RDOS, renter households are more likely to be in extreme core housing need than owner households. In 2016, an estimated 5% of total households across the region were in core housing need. 13% of renter households were in extreme core housing need, and 3% of owner households. The proportion of owner households in extreme core housing need has remained the same since 2006, while the proportion of renter households has increased by 2%. Across the region, extreme core housing need remained relatively stable over past census periods. Housing affordability is a significant contributing factor to this challenge in the RODS.

TABLE: *Extreme Housing Need, 2006-2016*

		2006	2011	2016
Total Households *(n = 37,675)*	#	**1,640**	**1,990**	**2,000**
	%	**5%**	**6%**	**5%**
Owner Households *(n = 27,675)*	#	**695**	**835**	**715**
	%	**3%**	**3%**	**3%**
Renter Households *(n = 9,950)*	#	**950**	**1,160**	**1,280**
	%	**11%**	**14%**	**13%**

To eliminate core housing need across the region, affordable and appropriate housing options will need to be made available for these households. This must occur in addition to the above requirements for meeting basic demand. Eliminating core housing need for these households may be achieved through a combination of new builds, rental subsidies, dwelling repairs, and dwelling expansions. While recent development represents progress towards reducing core housing need, more must be done over the next five years to provide affordable and appropriate housing in the RDOS, but will require collaboration and cooperation between the RDOS, member municipalities, and BC Housing.

KEY AREAS OF REGIONAL NEED

Affordable housing: Stakeholders interviewed as part of developing this report, discussed an acute shortage of affordable housing throughout the region in both rural areas and urban communities. Affordable housing for families, especially those with more than one or two children, was noted as a concern by several stakeholders. There were around 1,694 affordable housing supports (i.e., social housing and rental subsidies) in 2020. In 2016, 7,720 (20%) households spent more than 30% of their income on shelter costs. This has decreased by 1% since 2006. The need for more affordable housing remains relatively stable, continuing to outweigh availability. Housing assessments completed independently of this project confirmed similar needs.

> ***"There are too many single-family dwellings and not enough housing diversity, such as multifamily to help with affordability."***
>
> *Interior Health Authority*

- ***Town of Princeton Housing Needs Report (2020):*** The report indicates that there is a limited supply of rental housing and declining rates of home ownership. This suggests that there will be continued pressure on the rental housing market, which will augment persistent affordability issues. Housing affordability is particularly acute for renters in Princeton, who are more likely to be below the affordability standard compared to owners. The low vacancy rate suggests the rental housing shortage is an issue that touches all segments of the population, but a particular need for rental housing is noted among families and seniors.
- ***Town of Osoyoos Housing Needs Report (2020):*** The report indicates that housing affordability is the most common housing challenge experienced by Osoyoos households. Approximately 21% of Osoyoos households spend 30% or more of their before-tax income on shelter costs. Groups identified by project stakeholders that are experiencing greater housing challenges in Osoyoos include young families, individuals with disabilities, and low-income renter households. Project stakeholders further indicated that there are fewer housing options in Osoyoos for young families due to high housing prices (e.g., sales prices, rent costs) or age restrictions in strata housing.
- ***Town of Oliver Housing Needs Report (2020):*** The report indicates that around one-in-five households in Oliver is spending more than 30% of their total income on housing. When looking at renter households alone, this figure doubles to around two-in-five households.
- ***City of Penticton Housing Needs Report (2017):*** The report indicates that Penticton is facing continued declines in affordability in both owner-occupied and rental housing segments. As a result, households and individuals that are being priced out of housing market are likely to require less costly housing options. The report further notes that market conditions at the time did not make such housing economically viable without some form of assistance, subsidies, incentives or grants from at least one or more levels of governments, as well as active cooperation of the development community and the non-profit agencies.

Rental housing: In 2016, 26% of the households in the RDOS were renter households. Since 2006, Renter households' median income increased by around $4,600, while owner households' median income increased by $7,500. There is a gradually increasing gap between renter and owner median incomes. Since 2016, the proportion of renter households in the RDOS has increased – particularly in larger centres like Penticton – but the construction of new purpose-built rental buildings has lagged. Stakeholders highlighted an acute shortage of rental availability for all types and sizes of homes. Renter households are more likely to be in core housing need. Rental rates have increased for many temporary seasonal workers, resulting in many living in over-crowded situations.

Special needs housing: Finding housing for those adults who are considered hard-to-house (e.g., with mental health issues, brain injuries, addictions) was noted as being very problematic in smaller rural communities in the RDOS. While these individuals may eventually find themselves in Penticton, as it is the main place in the South Okanagan that provides a number of services, finding housing there remains a concern. There are also three facilities with a total of 11 non-market units designated for adults with developmental disabilities in Princeton.

Housing for seniors: Across the region as a whole, the population is aging at a faster rate than other regional districts in the province. This is due partly to the region's popularity as a retirement area given its relatively mild winters and warm summers and the in-migration of retirement age seniors. While the population continues to age, relatively limited purpose-built seniors housing has been built to help those seniors looking for semi-independent living or requiring additional supports. A 26-unit facility was developed in Okanagan Falls in 2019. BC Housing is currently supporting development of a 16-unit facility in Keremeos and a 36-unit facility in Penticton that will be part of a larger 83-unit facility that is in early development stages.

Housing for families: There is a shortage of suitable and affordable housing options for single parent families, young families, and low to moderate-income families. A lack of suitable, available housing for families with more than one or two children was noted by stakeholders as a concern both within cities and towns, as well as for the rural areas within the regional district.

Shelters for individuals experiencing homelessness and housing for individuals at risk of homelessness: While homelessness is a more visible (and heavily reported) issue in larger centres like Penticton, it is more of an invisible issue in other communities. Across the RDOS there is a lack of housing supports for those at risk of and experiencing homelessness.

"The key question to ask is, why do they need shelter? And only then can housing supports be identified and provided. Understanding the reasons behind homelessness is how to provide appropriate supports."

RDOS Emergency Coordinator

Interviews conducted with housing support providers as part of this assessment determined that varying degrees of "visible" homelessness are experienced in communities across the RDOS, including Penticton, Summerland, Oliver, and Hedley. Respondents indicated that the population of "visible" homeless only shows a small percentage of people who are homeless or at extreme risk of homelessness. Based on interviews with service provides, it is estimated that around 200 people may identify as being homelessness across the region, and that those numbers likely increase in the warmer summer months.

Agricultural workers: As an agricultural centre in the province, the RDOS must also consider the unique housing challenges this issue presents. In the summer months, a large number of temporary agricultural workers come to the RDOS to pick crops, including tree fruit, grapes, and field crops. Many temporary or seasonal workers come from Mexico and Central America through federal programs. A significant number of young workers also come from Quebec. While some operations provide housing for these workers, others do not. The RDOS has developed a campground for seasonal agricultural workers, but the site is not large enough to accommodate all seasonal agricultural workers who are unable to secure temporary housing provided by farmers.

"There is a huge seasonality problems and inadequate housing in winter months. Farmers have dozens of shanties, RVs, trailers, shacks or yurts on farms where people end up having to live year-round as they have no other place to go."

Lower Similkameen Community Services Society (LSCSS)

In rural areas of the RDOS, accommodation such as campers for farm labour or older 'pickers cabins' are rented out for the winter months to people seeking available and affordable housing. One problem with this scenario is that the accommodation is not suitably built to provide shelter in the colder winter months.

Seasonal vacation homes: As a popular summer tourist destination, the RDOS has a large number of seasonal vacation homes. According to a scan of available vacation rental properties listed on VRBO and Airbnb between July-September 2020[4], there was an estimated 950 rental properties identified as being a detached, whole homes (i.e., not a guest suite, room, or cottage/accessory dwelling). The majority were in Penticton (456), Osoyoos (191), Summerland (180), and Naramata (97). While most of the properties listed were likely seasonal vacation properties, some may also be occupied year-round. The number of seasonal vacation homes in the three urban centres may exacerbate already low rental availability in these communities.

Vacation homes and seasonality play a part in finding affordable and stable housing. So called transient vacation rentals decrease the number of full-time rentals available. Vacation rentals can also increase the value of an area, raising house and rent prices, similar to gentrification.[5] Combined, fewer but more expensive year-round accommodations can make it harder for local residents to continue living in their communities due to financial constraints.

Stakeholders interviewed as part of this project commonly stated that during winter months there are more options to rent, as many of the short-term (vacation rentals) were able to be rented from November until April or May of the following year. For some people, this meant trying to find affordable housing come summertime, while for others this meant camping or RVing or living outside during the summer months. High rental rates also lead to many temporary seasonal workers living in unsuitable, over-crowded situations.

4 This scan used the AirDNA platform, which is an analytics platform that provides global short-term rental data for properties listed on the Airbnb and VRBO vacation rental platforms.

5 Barron, K., Kung, E., & Proserpio, D. (2020). The effect of home-sharing on house prices and rents: Evidence from Airbnb. *Marketing Science*.

4. Municipalities

CITY OF PENTICTON

Nestled between Okanagan Lake and Skaha Lake in the southern Okanagan Valley, the City of Penticton is the urban centre of the RDOS and offers many agricultural and recreational services to the region. The City of Penticton is bounded by Electoral Areas "D" (Skaha East and Okanagan Falls), "E" (Naramata), "F" (Rural Summerland / West Bench), and "I" (Apex / Kalden). Penticton Indian Band neighbors the City in the west.

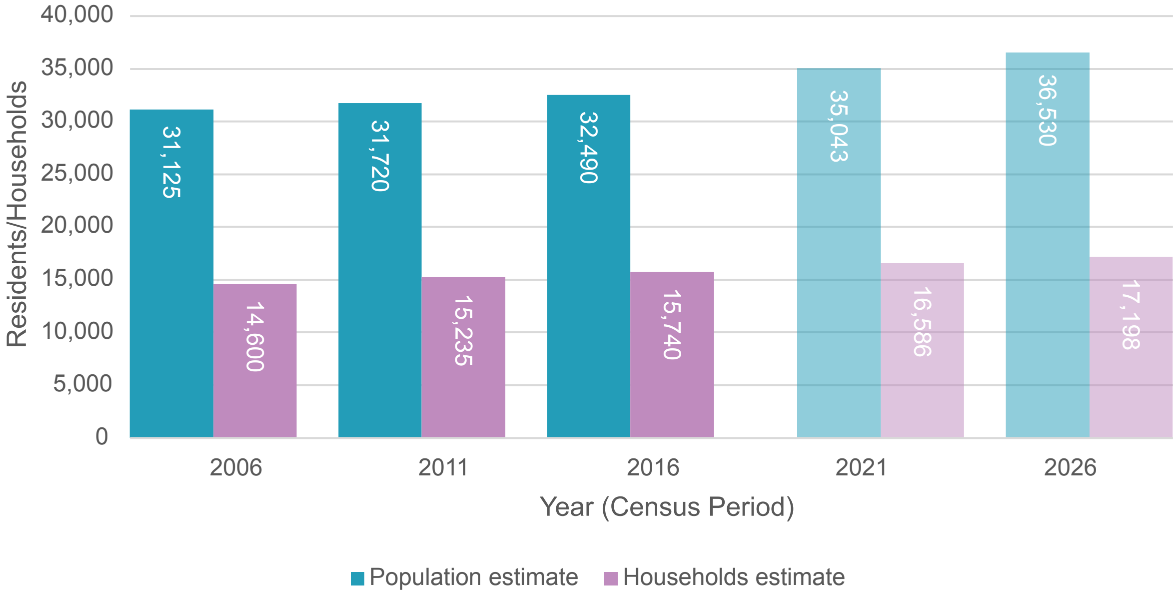
Note: The demographic data used in this profile are compiled from the long-form census and may not match data found in other sources such as the City of Penticton's Official Community Plan (OCP). Data from the long-form census allow for a more detailed understanding of housing needs than data from Statistics Canada Census Profiles alone, which have sometimes been used for planning purposes. However, long-form data may reflect inaccuracies due to sampling methods, especially for the year 2011. Please refer to the City of Penticton's 2019 OCP for official demographic data. *(See Section 1 "The Long-Form Census" for more information regarding the use of long-form census data in this assessment).*

Also note that the projections are based on a statistical approach recommended by the Province to calculate the minimum number of dwellings required for the City of Penticton to house residents. As such, they do not consider actual growth since 2016, nor take demographics and other contextual information into account.

Photo CCby Kyle Pearce

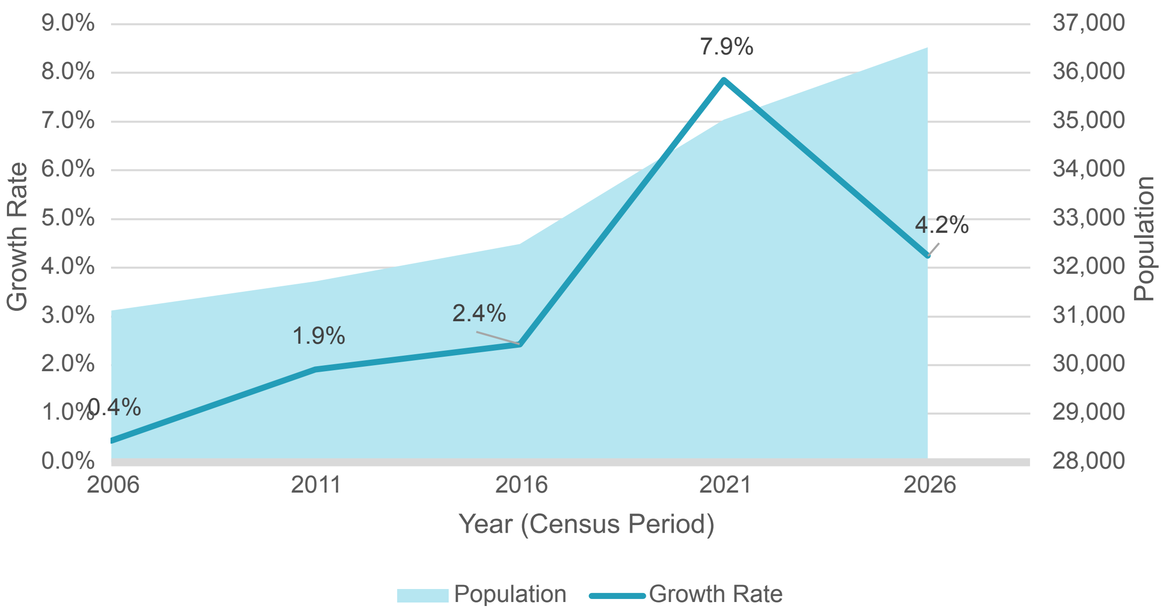
POPULATION AND DEMOGRAPHICS

FIGURE: *Penticton population growth rate and population, 2006 - 2026 (Note: projections based on RDOS regional growth rates)*



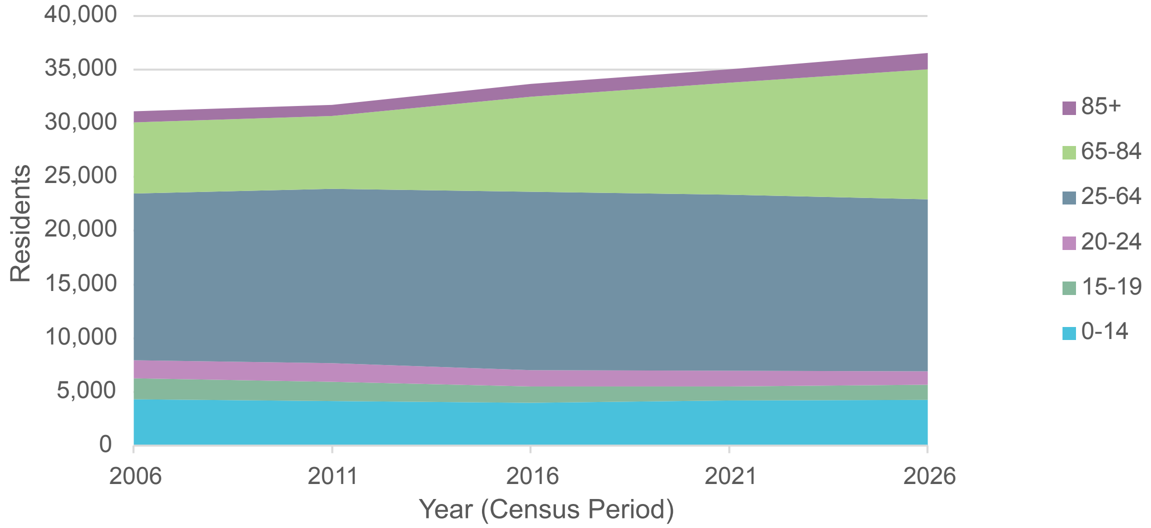
The City of Penticton's population was 32,490 as of the 2016 Census. The population in the Penticton is expected to gradually increase by the year 2026, to around 36,530 people and 17,198 households. This is a household growth of over 1,450 net new households or about 145 households on an annual basis from 2016 to 2026.

FIGURE: *Penticton population growth rate and population, 2006 - 2026 (Note: projections based on RDOS regional growth rates)*



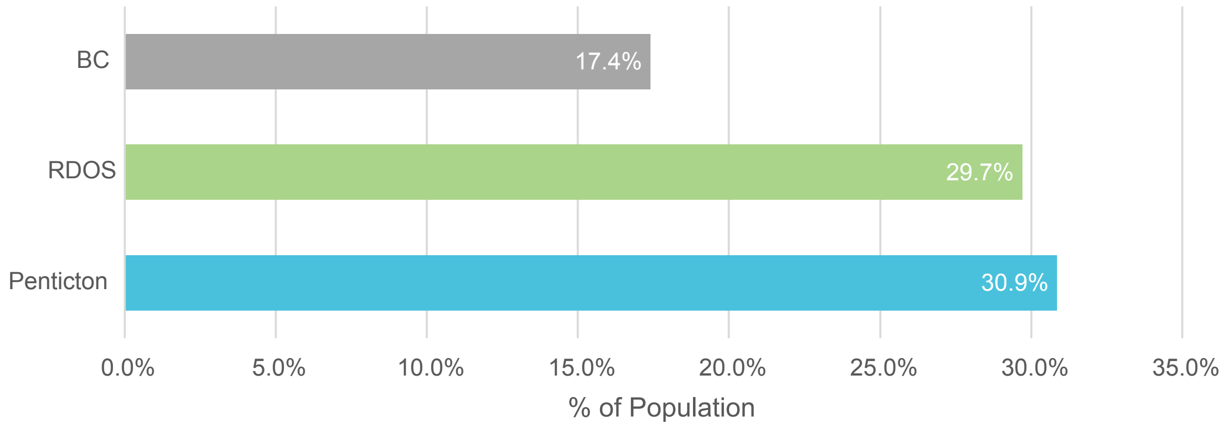
The population of Penticton has been increasing gradually over past census periods and is projected to continue increasing more rapidly. From 2016 to 2021, the population is anticipated to increase by an average of 1.6% per year, and then an average of 0.8% from 2021 to 2026, adding up to about 4.2% total growth between 2021 and 2026. Similarly, a housing needs assessment published in 2017 and the City of Penticton OCP project that the City could maintain an annual growth rate of approximately 0.7% through 2046.

FIGURE: *Penticton age distribution, 2006 - 2026 (Note: projections based on RDOS regional growth rates)*



The average age in Penticton is anticipated to increase, with slightly fewer people in the 25-65 age group, and growth in the population aged 65+. The median age in Penticton was 51.3 in 2016, which was around 3 years less than the RDOS as a whole.

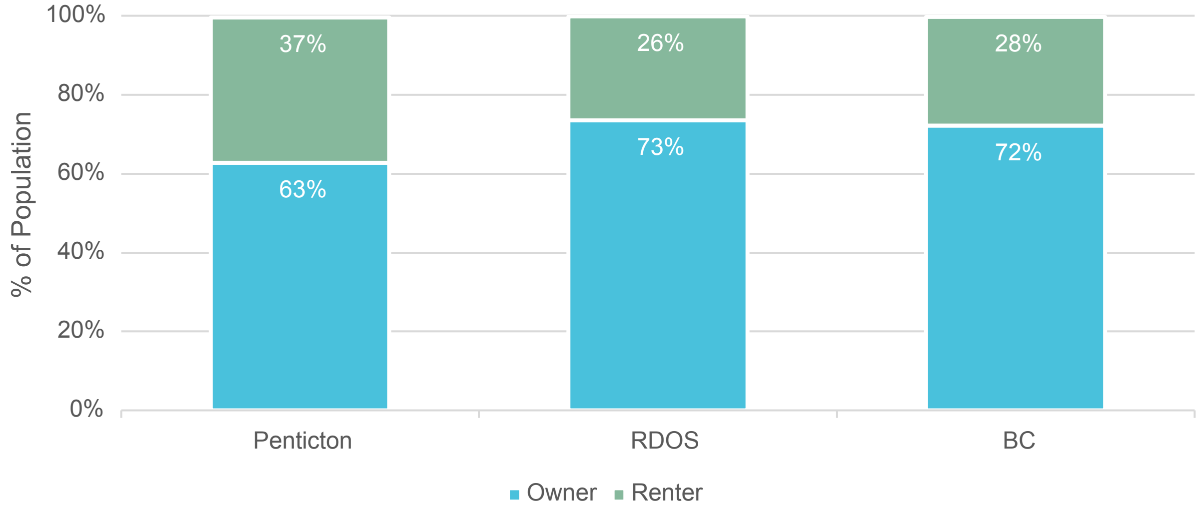
FIGURE: *Proportion of Penticton's 65+ age cohort population, 2016*



Penticton currently has a relatively large senior's population, with over 30% of residents over age 65. This is slightly higher than the proportion for the RDOS as a whole, and around 14% higher than the proportion across the province.

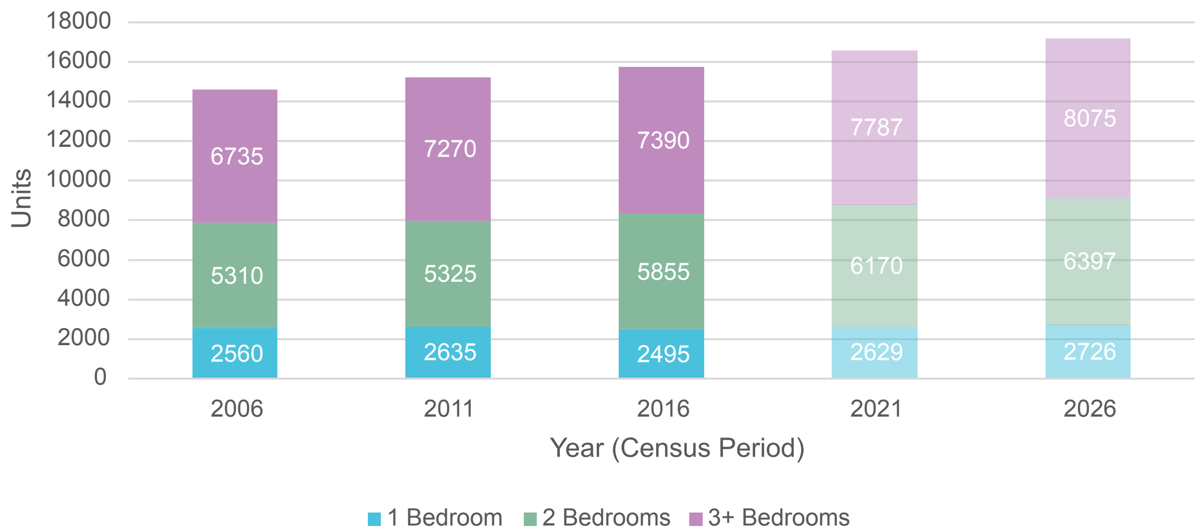
HOUSING

FIGURE: *Owner – renter households, 2016*



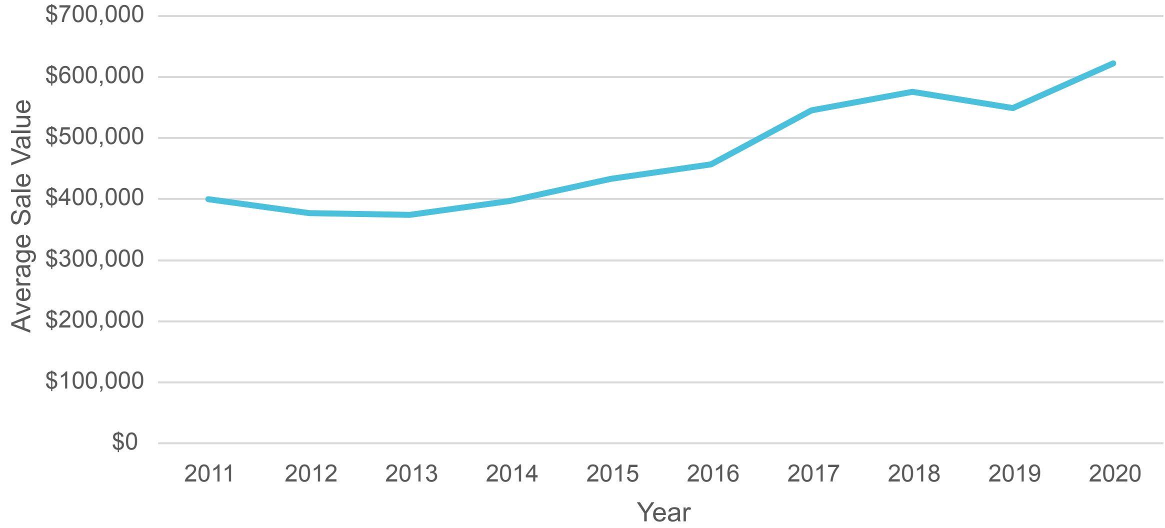
There were 15,740 households in 2016, with 63% of households being owner households and 37% of households being renters. The average household size was 2.1 people per household, which is anticipated to remain consistent through 2026.

FIGURE: *Dwelling units by size, 2006 – 2026 (Note: 1 bedroom includes 0 bedroom [bachelor] dwellings)*



From 2006 to 2016, there was an increase in all housing types except one-bedroom dwellings. Over 40% of these units are single family dwellings. However, since 2016, there have been more multi-family units registered than single family dwellings. To address the projected household growth the City is expected to require an average of 91 net new owned housing units and 54 net new rental units per year from 2016 – 2026, averaging 145 new units annually. Based on regional household growth rates, the majority of these new units may be dwellings with three or more bedrooms. This is similar to the 2017 housing study, which estimated the City would need an average of 135 new units annually to address household growth.

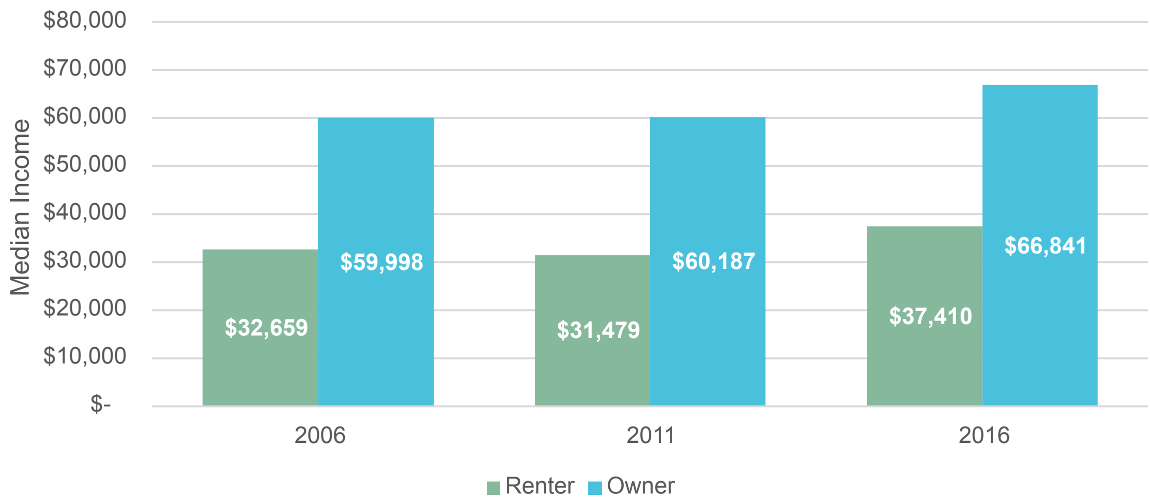
FIGURE: Average single-family dwelling sale values, 2011 – November 2020 (source: South Okanagan Real Estate Board)



Following an initial decline between 2011 and 2013, sale values tracked steadily upwards to 2018 to an average sale value of $575,000. Following a slight decline in 2019, sales have trended upwards in 2020 with the latest annual average sales values to date (November 2020) cresting over $600,000.

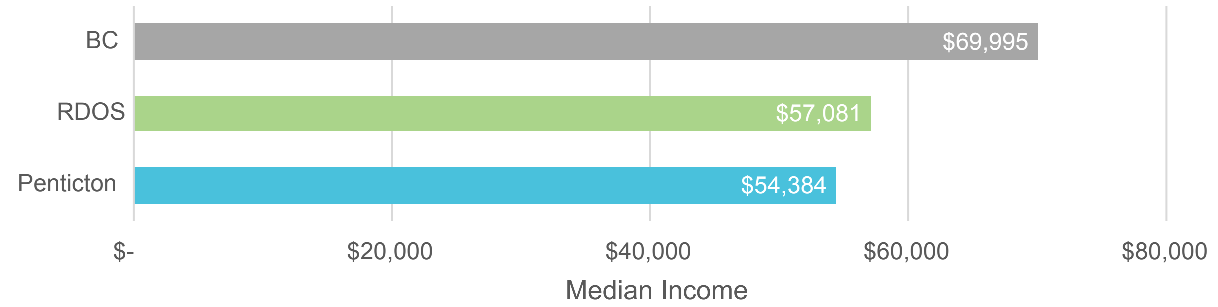
INCOME AND ECONOMY

FIGURE: Renter and owner household median income, 2006 - 2016



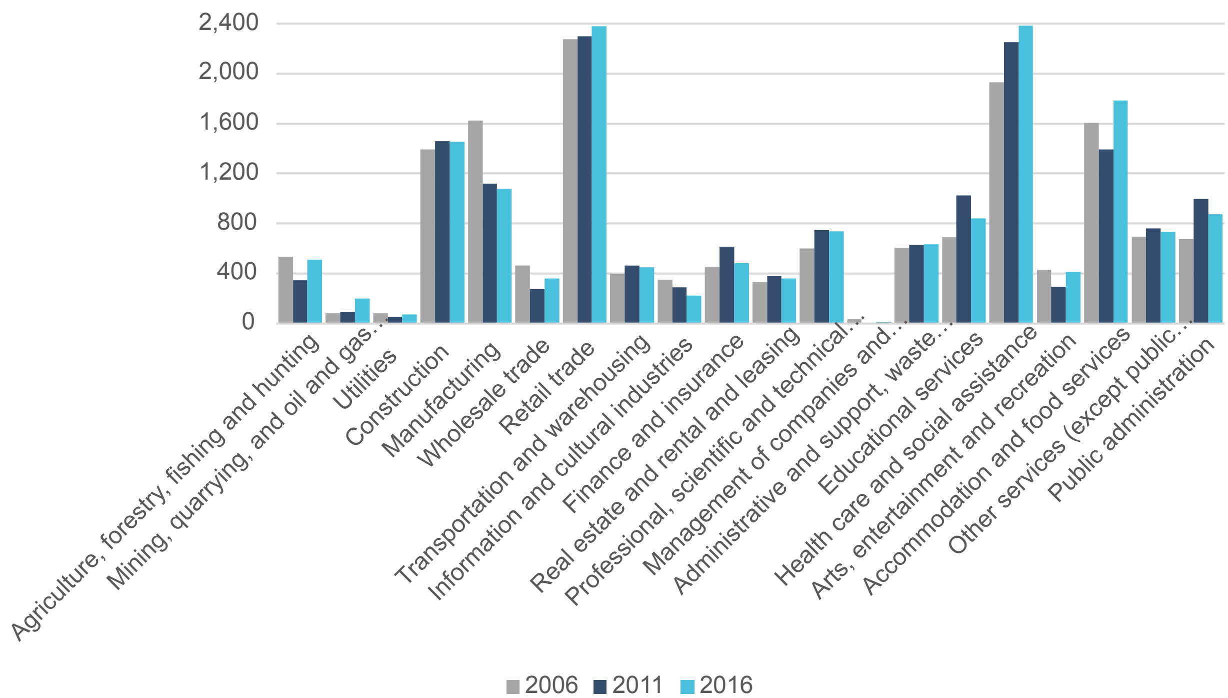
Median incomes for households in Penticton increased over the previous census periods. Median income for households that owned their own home was around $67,000 in 2016, while the median income for renting households was around $37,000. The gap between owner and renter household median incomes increased slightly from 2006 to 2016.

FIGURE: *Household median income Penticton, RDOS, BC, 2016*



Median income for all households in 2016 was around $54,000. This was slightly lower than the median for RDOS ($57,000) and the median for the province as a whole ($70,000).

FIGURE: *Economic sectors Penticton, 2016*



In the figure above, the size of the box corresponds to the number of workers employed in the sector. In Penticton, the top five economic sectors were health care and social assistance; retail trade; accommodation and food services; construction; and manufacturing in 2016.

HOUSING NEEDS

Overall, to meet current basic housing demand in Penticton, an additional 847 units would have needed to be built since the last census. If growth continues to follow the trend of the RDOS as a whole, a further 613 units may be needed by 2026 to meet basic demand. Most of this growth will be for the group aged 65-84. From 2016 to 2026, over 1,400 additional units could be required.

TABLE: *Current and anticipated housing units required. (Note: 1 bedroom includes 0 bedroom [bachelor] dwellings)*

		Total
1 bedroom	**Current**	**49**
	Anticipated	*34*
2 bedrooms	**Current**	**116**
	Anticipated	*84*
3+ bedrooms	**Current**	**146**
	Anticipated	*106*
TOTAL UNITS	**CURRENT**	**311**
	ANTICIPATED	***224***

Core Housing Needs

In the City of Penticton, there were a total of 2,485 total households (16%) in core housing need in 2016. 660 were owner households and 1820 were renter households. The 2017 housing needs report (which was prepared without having access to 2016 Census data) underestimated that there would be 617 owner households in core housing need and overestimated that that there would be 2156 renter households in core housing need in 2016.

A greater proportion of renter households in a state of core housing need than owner households. The proportion of renter households in core housing need has grown by 4% over past census periods, while the proportion of owner households has grown by 2%. The 2017 housing need report also found that a large proportion of renter households were in core housing need (i.e., pay more than 30% of their household income towards shelter costs or live in homes that need repair or live in overcrowded housing) and estimated that this proportion would increase more than the proportion of owner households over the next decades.

TABLE: *Core Housing Need, 2006-2016*

		2006	2011	2016
Total Households *(n = 15,740)*	#	1785	2380	2485
	%	12%	16%	16%
Owner Households *(n = 9,875)*	#	465	510	660
	%	5%	5%	7%
Renter Households *(n = 840)*	#	1320	1865	1820
	%	27%	34%	31%

Extreme Core Housing Needs

Overall, there were 1090 total households (7%) in extreme core housing need. As with core housing need, renter households are far more likely to be in extreme core housing need than owner households. In 2016, 795 renter households were in extreme core housing need, as compared to 290 owner households. Extreme core housing need has worsened by 2% for renter households and 1% for owner household in Penticton over past census periods.

TABLE: *Extreme Core Housing Need, 2006-2016*

		2006	2011	2016
Total Households *(n = 15,740)*	#	800	1045	1090
	%	5%	7%	7%
Owner Households *(n = 9,875)*	#	210	275	290
	%	2%	3%	3%
Renter Households *(n = 840)*	#	595	765	795
	%	12%	14%	14%

KEY AREAS OF LOCAL NEED

"There is a need for a multi-pronged approach for housing; there is no one answer."

City of Penticton

Affordable housing: From 2006 to 2016, over 25% of households spent more than 30% of their income on shelter costs. In 2016, this totalled 4,045 households, 63% of which were renter households. According to BC Housing, there were around 1,039 housing supports in Penticton in 2020, of which 368 were independent social housing units and 671 were rental assistance subsidies for low-income families and seniors.

An estimated 2.5 to 3% of the City's housing stock are non-market, affordable dwellings. Penticton's housing needs assessment published in 2017 found that according to BC Non-Profit Housing Association[6] there were approximately 493 non-market units for families and seniors, which composed approximately 3% of the total housing stock. According to BC Housing data. This assessment found that the city may require 30 to 116 additional affordable dwellings by 2026, or 6 to 23 units annually over the next five years, assuming the proportion of non-market stays the same and follows the regional household growth rate. Overall, the need for more affordable housing outweighs availability in Penticton.

Rental housing: In 2016, 37% of the households in Penticton were renter households. This has increased by 4% since 2006 and is more than 10% greater than the proportion of renter households across the RDOS as a whole. Penticton's 2017 housing needs assessment similarly found that the City had low home ownership rates compared to the RDOS and the province. The report suggests the low homeownership rate many be a result of higher urban property values.

Findings from this report and the 2017 assessment also suggest lower median incomes likely contribute to lower home ownership in Penticton. Renter households' median income in Penticton is slightly lower than the median across the RDOS, but more than $8,000 less than the province. Renter households also have a lower median income than owner households in Penticton. Since 2006, Renter households' median income increased by around $5,000, while owner households' median income increased by around $7,000. Though median incomes are increasing, the gap between renter and owner median incomes is also gradually expanding. Additionally, the average cost of rent in Penticton has increased steadily over the past years and averaged at $1000 in 2019.

Renter households are more likely to be in core housing need and extreme core housing need than households who own their home. Housing affordability is a key contributing factor to renter household vulnerability. There is a need for more affordable rental units for the growing number of renter households in the City of Penticton.

Special needs housing: Penticton is the one jurisdiction the RDOS that provides a number of services for those adults who are considered hard-to-house (e.g., with mental health issues, brain injuries, addictions). The 2017 housing needs report found that there were 119 supportive housing units for households with HIV/AIDS, mental health challenges, addictions, development disabilities, or are at risk of experiencing homelessness. According to BC Housing, in 2020, there was 74 special needs units for clients, including adults with mental and/or physical disabilities or youth, who need access to affordable housing with support services (note, this number does not include homelessness risk). A lack of special needs services was highlighted through consultation as a major concern for many individuals within the City's boundary. Additionally, with a lack of supportive services in the rural areas and in communities outside of Penticton, the City may need to be prepared to serve individuals from the region as a whole.

6 Data sources and unit groupings used in the 2017 Housing Needs Report are different from data and groupings used in this report, which makes comparisons to this report more difficult.

High urban property values: In 2020, the average sale value for a single-family dwelling in Penticton was over $600,000. Households pursuing homeownership, will almost always need a mortgage, and must be qualified by a banking institution or a mortgage broker to obtain one. Basic home purchasing assumptions are made in order to determine the maximum purchase price and the maximum amount that households can borrow.

While interest rates remain historically low, a household would still be required to make a 5% down payment for homes under $500,000 (it is 10% for the portion of the purchase price above $500,000). Assuming a household qualifies for a mortgage, with an example sale of a $622,000, a minimum down payment and a 1.9% interest rate, their monthly mortgage payments would be around $2,500. Adding property tax, utilities and property insurance, monthly housing costs would rise to around $3,100. In order to carry those housing costs without exceeding 30% of total household income being spent towards housing, the household would need to earn around $124,000 per year in pre-tax income.

In Penticton, the average household income is approximately $54,384, making homeownership out of reach for many, particularly those who currently rent their dwelling. However, the 2017 housing needs report also notes that a significant proportion of senior households and the retirees might have sizeable net wealth but have incomes lower than $40,000.

Housing for seniors: The proportion of residents aged 65+ increased between 2006 and 2016 by 6%. This was just 1% higher than the RDOS, but significantly higher (14%) than the province as a whole. By 2026, 37.2% of the population in Penticton is projected to be 65+. Seniors, particularly those who live alone and rent their dwelling, are at higher risk of being in a state of core housing need. In 2016, around 25% of total households and 50% of renter households in core housing need in Penticton were seniors who lived alone.

Penticton needs to be prepared to serve a large senior population. There may be a higher demand for one-bedroom homes or seniors housing (e.g., retirement or assisted living), while currently three+ bedrooms, detached homes are the predominant housing type. Using data from the BC Non-Profit Housing Association, the 2017 report found there were around 417 non-market units for seniors in Penticton, composing approximately 2.5% of the total housing stock. Similarly, according to BC Housing in 2020, there were 398 supportive seniors housing units and 185 independent social housing units for low-income seniors. There were also 572 housing subsidies to help make private market rents affordable for BC seniors with low to moderate incomes. An estimated 3 to 3.5% of Penticton's units were dedicated for seniors. Assuming this proportion remains the same, around 100 to 185 additional units for seniors, including affordable units, may be required by 2026, averaging an increase of 25 to 37 annually.

BC Housing is currently supporting development of a 36-unit facility in Penticton that will be part of a larger 83-unit facility that is in early development stages.

Housing for families and lone-parent households: In 2016, the average household size was 2.1. This is projected to remain the same in 2026. 17% of the 2016 population was aged 19 or younger, and this proportion is projected to decrease. Overall, this suggests that demand for family housing exists, but is not growing.

According to data from the Canadian Mortgage and Housing Corporation (CMHC), lone parent households are at the greatest risk of being in a state of core housing need. Nearly 40% of the total population in core housing need were lone-parent households. This percentage increases to nearly 60% when looking only at renter households in core housing need.

In 2020, there were 183 independent social housing units for low-income families and 99 housing subsidies to provide eligible low-income families with cash assistance to help with their monthly rent payments in the private market.

Shelters for individuals experiencing homelessness and housing for individuals at risk of homelessness: A count conducted for the 2017 housing needs assessment found there were 203 individuals experiencing homelessness and estimated this number could be as high as 230 due to under counting and other reasons. A provincially funded 2018 Point-in-Time Homeless count identified 108 individuals experiencing homelessness. 63% were male, 35% female, 1% other; 15% were under the age 25 and 24% were 55 and older; and 24% self-identified as Indigenous.

"We need another shelter in the South Okanagan. It should be a dry facility to help those recovering or clean. It is very hard to people to stay clean when drug use is rampant."

Compass House Shelter, Penticton

According to BC Housing, the City of Penticton is the only jurisdiction in the RDOS with emergency shelter and housing for the homeless. In 2020, there were 306 housing supports for people experiencing or at risk of homelessness in the City of Penticton. There were also 55 units for women and children fleeing violence. The City has approximately 30 shelter beds year-round, which increases to around 60 to 70 in the winter. Need for shelter beds far exceeds capacity in Penticton and the RDOS.

Some shelters have been enhanced or constructed in recent years[7]. A homeless shelter with 30 beds was relocated to be part of a social housing development at a former Super 8 Motel and was replaced by an addiction recovery program for up to six residents. 62 new units were completed in 2019 and are self-contained studio homes with support services 24/7. In the winter of 2020, the city also approved an additional 42 temporary emergency shelter beds to house residents in need during the cold winter months.

7 Data sources used in the 2017 Housing Needs Report are different from data used in this report, which makes comparisons to this report more difficult.

DISTRICT OF SUMMERLAND

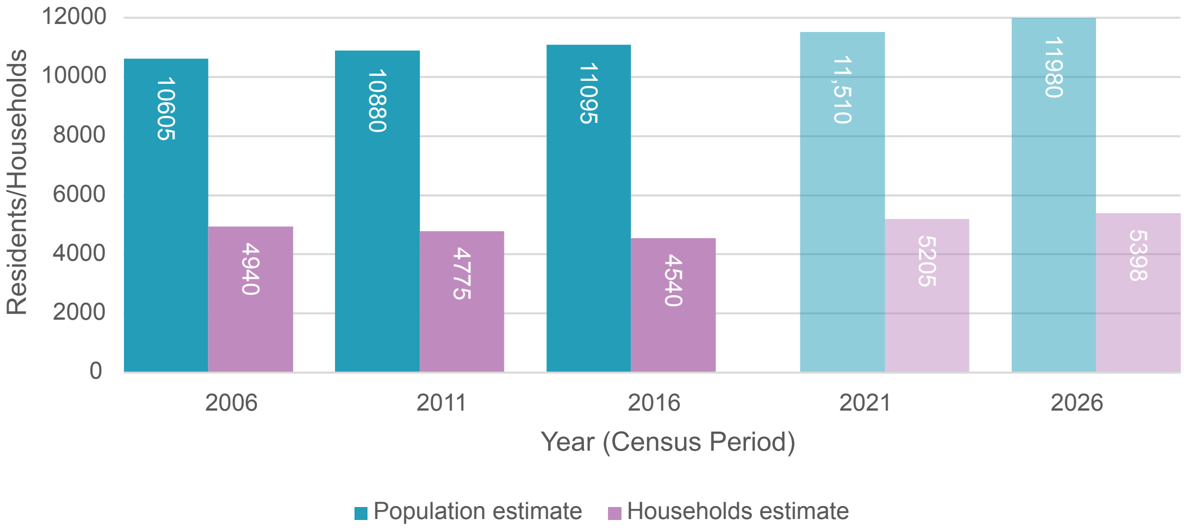
The District of Summerland is located on the west side of Okanagan Lake between the Central Okanagan Regional District to the north, Electoral Area "F" (Rural Summerland / West Bench) to the west, and Penticton Indian Band to the north. Satellite portions or Electoral "F" can also abut Summerland to the northeast and south.

Note: The demographic data used in this profile are compiled from the long-form census and may not match data found in other sources such as District of Summerland's Official Community Plan (OCP). Data from the long-form census allow for a more detailed understanding of housing needs than data from Statistics Canada Census Profiles alone, which have sometimes been used for planning purposes. However, long-form data may reflect inaccuracies due to sampling methods, especially for the year 2011. Please refer to the Districts of Summerland's 2014 OCP for official demographic data. *(See Section 1 "The Long-Form Census" for more information regarding the use of long-form census data in this assessment).*

Also note that the projections are based on a statistical approach recommended by the Province to calculate the minimum number of dwellings required for the District of Summerland to house residents. As such, they do not consider actual growth since 2016, nor take demographics and other contextual information into account.

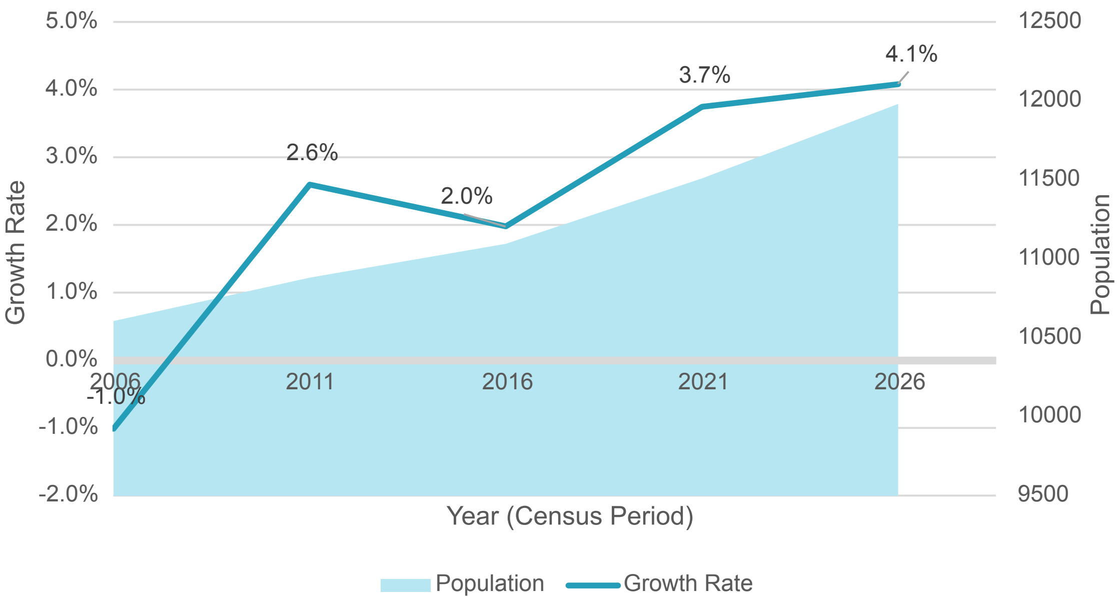
POPULATION AND DEMOGRAPHICS

FIGURE: *Summerland population and households (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



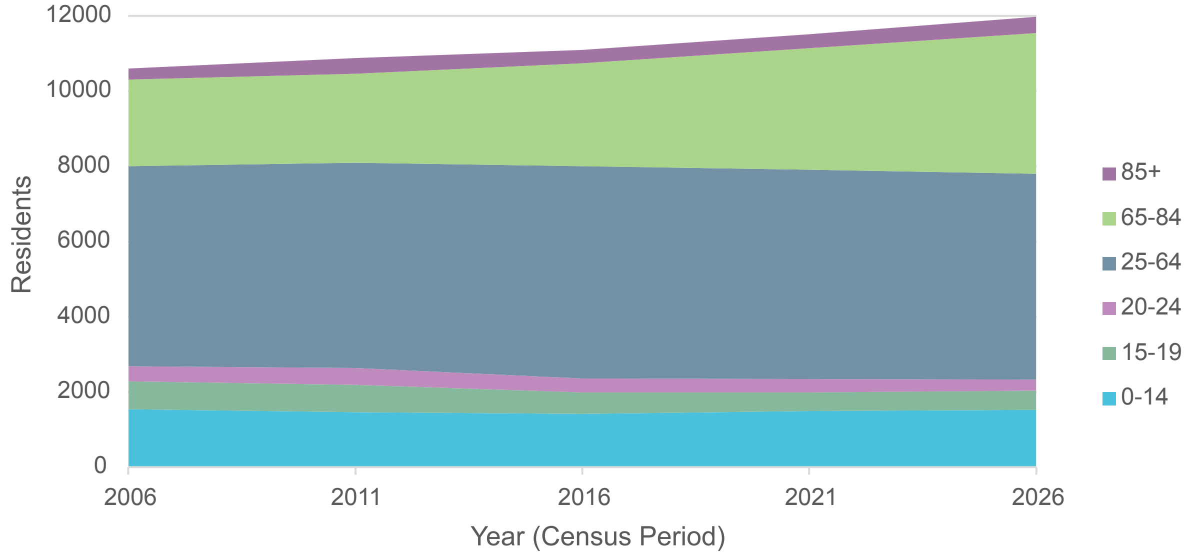
The population of the District of Summerland was 11,095 as of the 2016 Census. The population is expected to increase gradually by the year 2026 to around 11,980 people and 5,398 households. This represents an 18% increase in the number of households from 2016 to 2026, or 858 new households.

FIGURE: *Summerland population growth rate and population, 2006 - 2026 (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



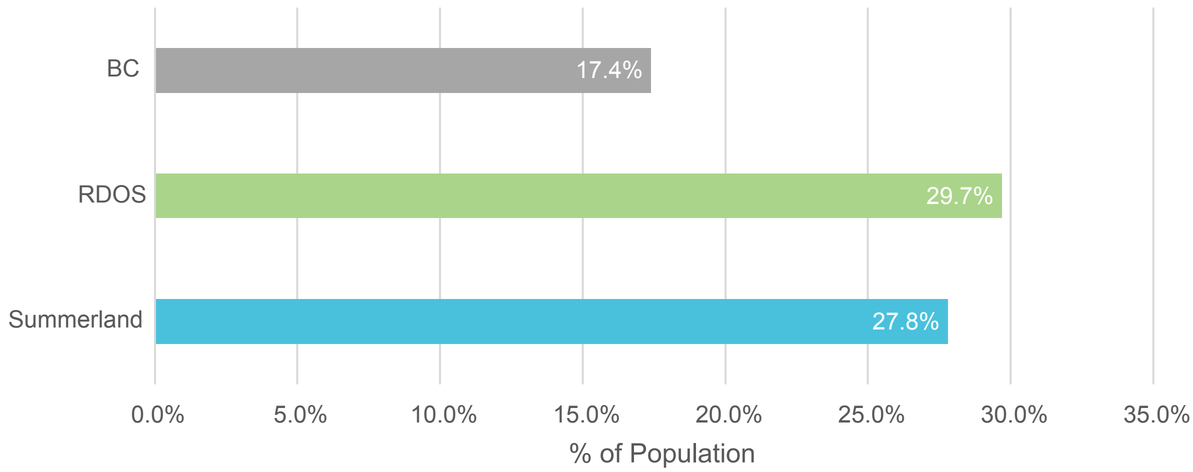
The population of the District of Summerland has increased gradually over past Census periods, after decreasing in 2006. Between 2006 and 2016, the population of Summerland grew by a total of around 4.6%. This was an increase of 490 people. The population is expected to increase from 2016 to 2026 by approximately 7.8%, or around 0.8% annually. This is similar to moderate growth projected in the District of Summerland's OCP, which anticipates that the annual growth rate through 2031 could be between 0.5 and 2%.

FIGURE: *Summerland age distribution 2006 to 2026 (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



The median age in the District of Summerland is 53.5, which is a year younger than the RDOS population as a whole. The average age is anticipated to increase by 2026, with slightly fewer people in the 25-65 age group, and a growth in the number of residents aged 65+.

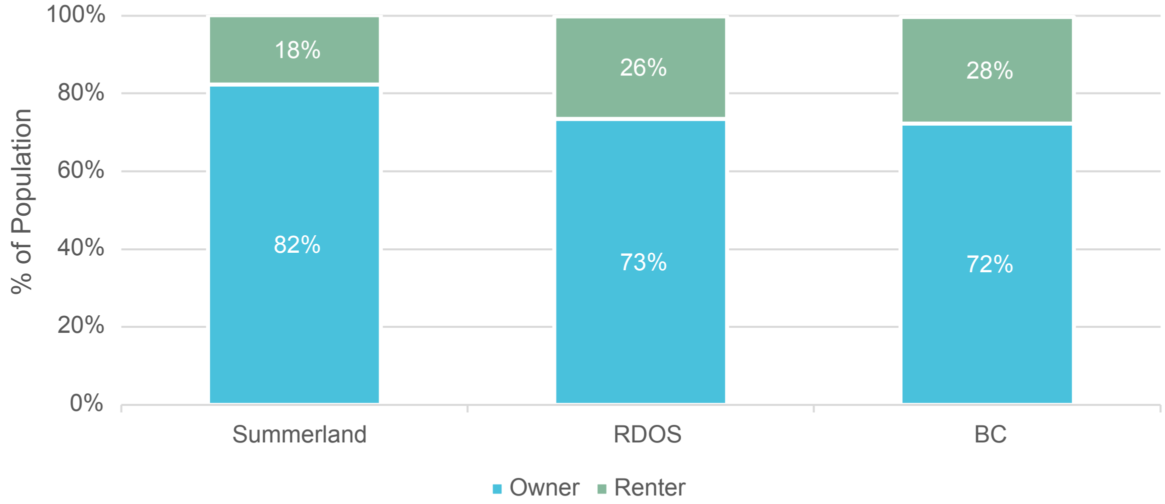
FIGURE: *Proportion of seniors aged 65+ compared to BC, 2016*



Summerland currently has a relatively large seniors' population, with nearly 30% of residents over the age of 65. This is slightly lower than the RDOS as a whole, and just over 10% larger than the proportion across the Province.

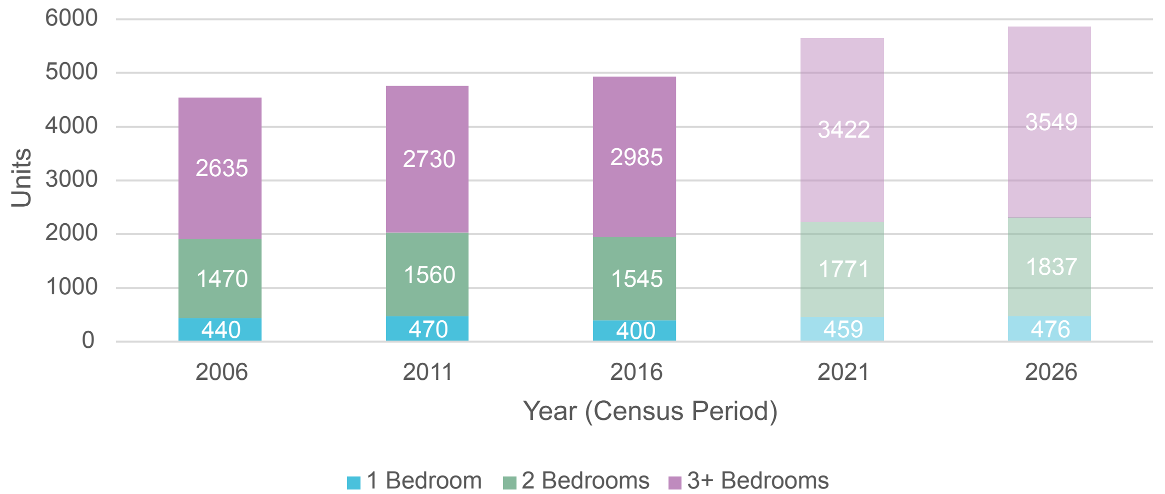
HOUSING

FIGURE: *Summerland – renter households, 2016*



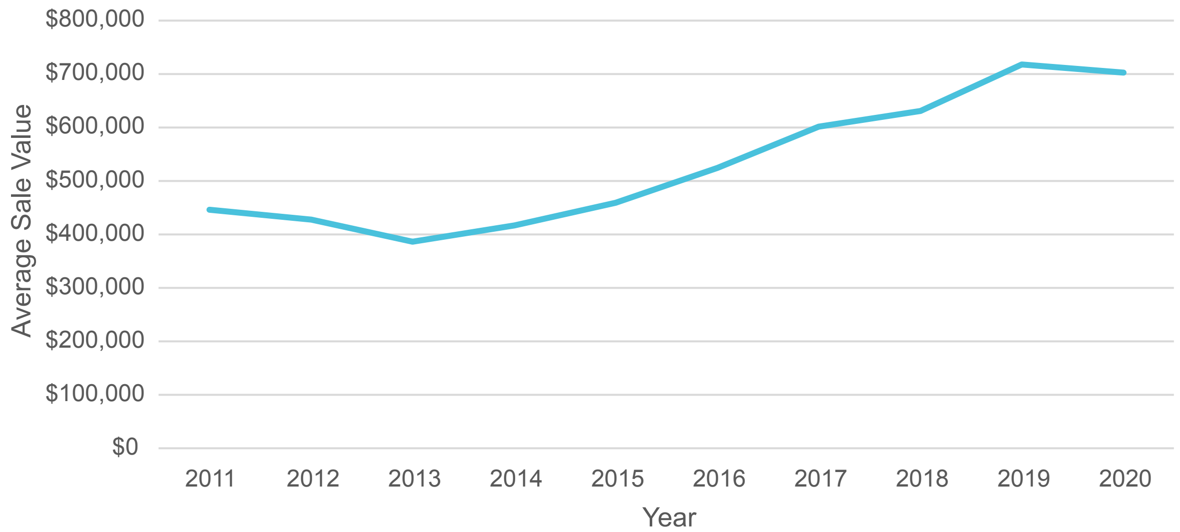
The number of households in Summerland in 2016 was 4,540. Of this, the majority (82%) were owner households with 18% renter households. The average household size was 2.2 people per household. By 2026, the anticipated household size is expected to remain the same.

FIGURE: *Dwelling units by size, 2006 – 2026 (Note: projections based on RDOS regional growth rates)*



From 2006-2016 there was an increase in all dwelling types except zero-bedroom (bachelor suites) and one-bedroom dwelling types. To address the projected household growth, the District is expected to require an additional 165 units by 2026. Based on regional household growth rates, the majority of these new units will be two- and three-bedroom dwellings.

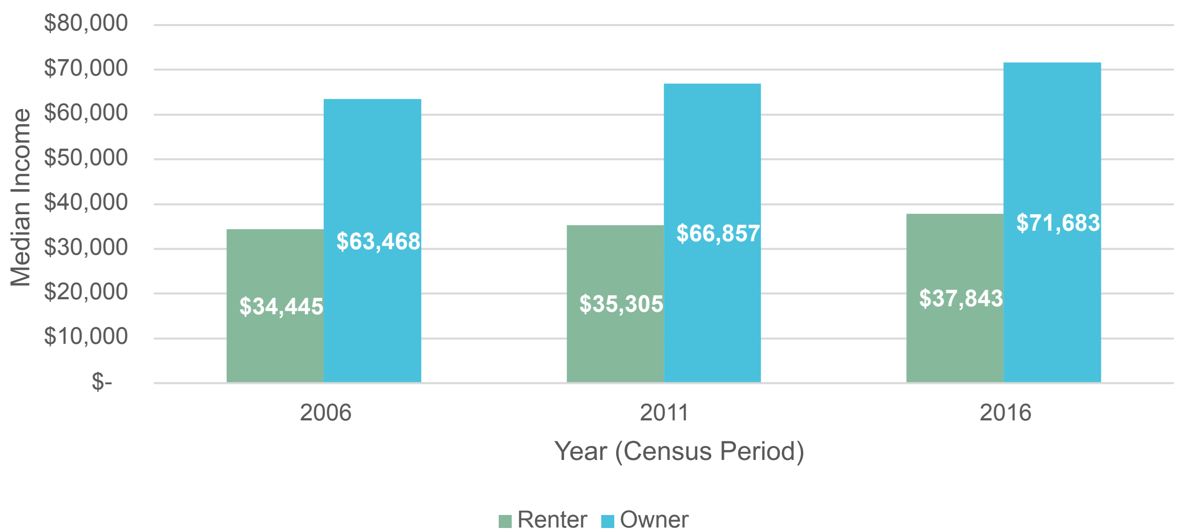
FIGURE: *Average single-family dwelling sale price, 2011 – November 2019 (source: South Okanagan Real Estate Board)*



Following an initial decline between 2011 and 2013, the average single-family sales price has tracked steadily upwards to 2019 to an average of $717,793, an increase of 57% since 2011. Sales have begun to trend downward with the latest annual average sales data to date (November 2020) dropping to $702,962.

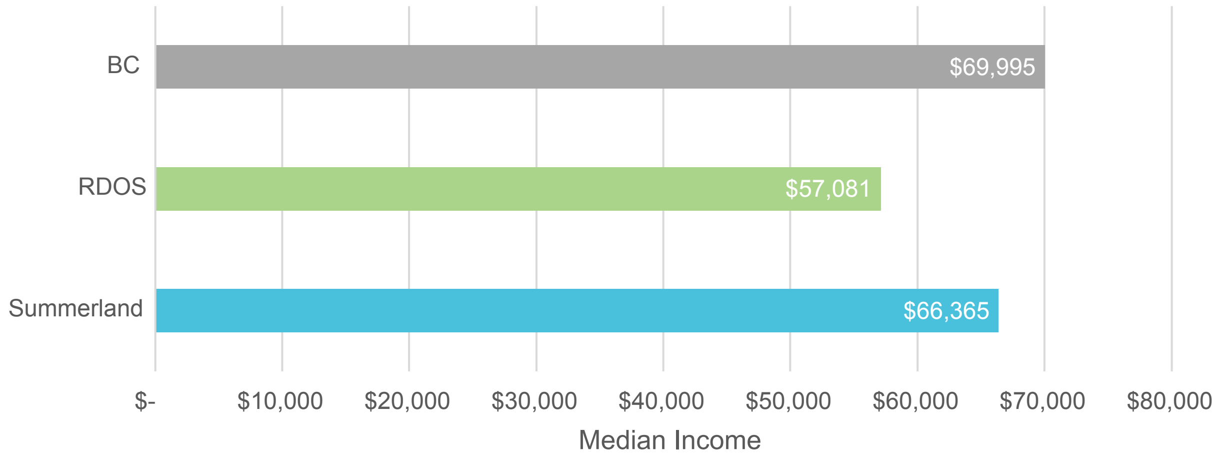
INCOME AND ECONOMY

FIGURE: *Renter and owner household median income, 2006 - 2016*



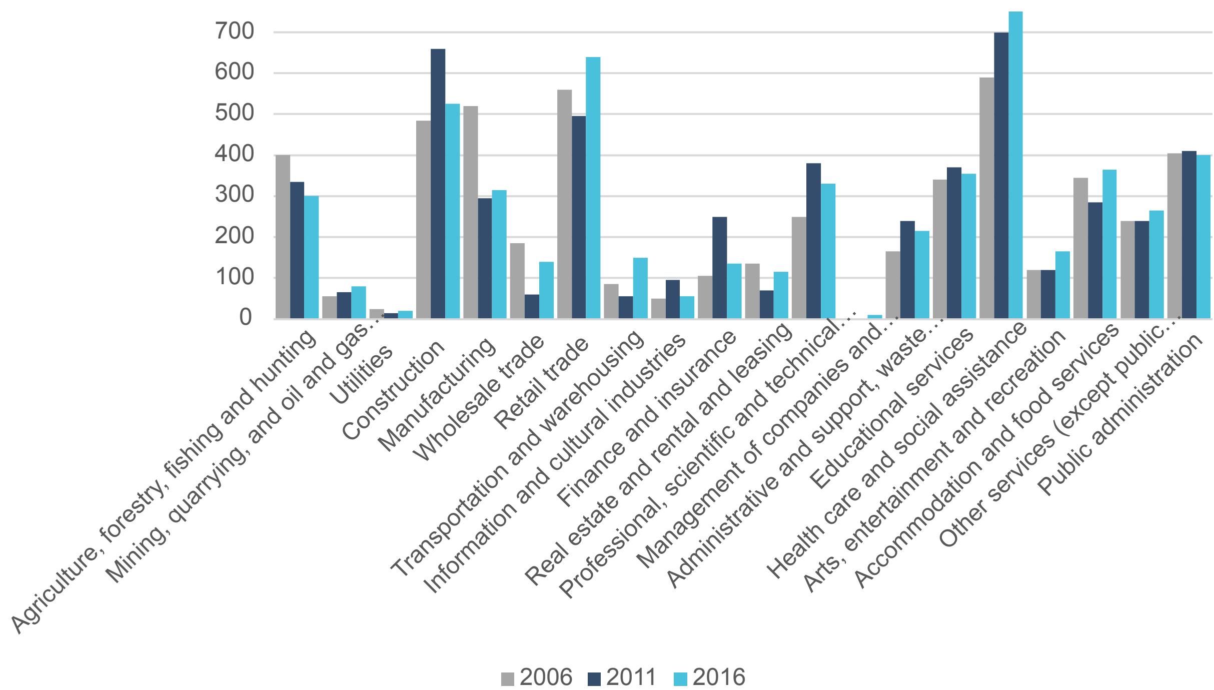
Median income for households in Summerland increased over previous Census periods. There is a significant gap between median income of owner households and renter households, which has increased between 2011 and 2016. Median income for households that owned their home was around $71,000 in 2016, while median income for households that rented their homes was around $38,000.

FIGURE: *Household median income Summerland, RDOS, BC, 2016*



Median income for all households in Summerland in 2016 was around $66,000. This is higher than the median income for the RDOS as a whole ($57,000) and slightly lower than the Province as a whole ($70,000).

FIGURE: *Economic sectors Summerland, 2016*



In Summerland, the top five sectors are health care and social assistance; retail trade; construction; public administration; and accommodation and food services.

HOUSING NEEDS

In order to meet current basic housing demand in Summerland, an additional 772 units would have needed to be built since the last census period. If growth continues to follow the trend of the RDOS as a whole, a further 208 units could be required by 2026 to meet basic demand. Most of this growth will be for the age group 65-84.

TABLE: *Current and anticipated housing units required. (Note: 1 bedroom includes 0 bedroom [bachelor] dwellings)*

		Total
1 bedroom	**Current**	**59**
	Anticipated	*17*
2 bedrooms	**Current**	**226**
	Anticipated	*65*
3+ bedrooms	**Current**	**437**
	Anticipated	*126*
TOTAL UNITS	**CURRENT**	**772**
	ANTICIPATED	***208***

Core Housing Needs

In the District of Summerland, there was a total of 445 households (4%) in core housing need in 2016. 205 were owner households and 240 were renter households. A greater proportion of renter households are in core housing need which has increased by 15% over past Census periods.

TABLE: *Core Housing Need, 2006-2016*

		2006	2011	2016
Total Households *(n = 4,540)*	#	290	400	445
	%	3%	4%	4%
Owner Households *(n = 3,740)*	#	150	245	205
	%	4%	6%	5%
Renter Households *(n = 805)*	#	140	155	240
	%	15%	20%	30%

Extreme Core Housing Needs

As with core housing need, Summerland renters are far more likely to be in extreme core housing need than owner households. In 2016, 120 renter households (15%) are in extreme cores housing need, as compared to 95 owner households (3%). Overall, there are 215 households (2%) in extreme core housing need.

TABLE: *Extreme Core Housing Need, 2006-2016*

		2006	2011	2016
Total Households *(n = 4,540)*	#	130	150	215
	%	1%	1%	2%
Owner Households *(n = 3,740)*	#	70	90	95
	%	2%	2%	3%
Renter Households *(n = 805)*	#	60	55	120
	%	7%	7%	15%

KEY AREAS OF LOCAL NEED

Affordable housing: In 2016, 445 households spent more than 30% of their income on shelter costs, 54% of these were renter households. The need for more affordable housing outweighs the availability of affordable housing in the District. According to BC Housing, there are currently 182 housing supports for low-income families and seniors in Summerland. 88 are social housing units, and 94 are rental subsidies. There is a shortage of affordable housing. This is consistent with a 2017 Affordable Housing Framework for Summerland which also found a shortage of subsidized and supportive housing.

"What we need is affordable housing across the entire spectrum. All types - rentals, purchase, subsidized."

Summerland Foodbank and Resource Centre

Rental housing: In 2016, 18% of households in Summerland were renter households. Since 2006, renter households' median income was around $37,000, just over half that of the owner household median income ($71,683). More renter households are in core housing and extreme core housing need than owner households. More rental housing is required to support rental households in Summerland. This is consistent with a 2017 Affordable Housing Framework for Summerland which also found a lack of housing diversity that negatively affected renters, as well as a lack of rental homes.

Special needs housing: No special needs housing was reported in Summerland. There are also no policies or zoning bylaws that support special needs housing. There may be a higher demand for one-bedroom homes or seniors housing (e.g., retirement or assisted living), while currently two+ bedroom, detached homes are the predominant housing type.

Housing for Seniors: The proportion of residents aged 65+ increased between 2006 and 2016 and is expected to increase further between 2016 and 2026. The increasing senior population requires age-friendly housing including diverse dwelling and tenure types. This finding is consistent with a 2017 Affordable Housing Framework for Summerland which found a lack of housing diversity that negatively affected seniors.

Housing for families: In 2016, the average household size in Summerland was 2.2. This is projected to remain the same in 2026. 18% of the 2016 population was aged 19 or younger, and this proportion is projected to decrease slightly. Overall, this suggests that demand for family housing is not anticipated to increase.

Shelters for individuals experiencing homelessness and housing for individuals at risk of homelessness: There are no shelter beds for people experiencing or at risk of homelessness in Summerland. In September 2020, six people identified as being homeless. In the summer months this can go as high as 13. This is consistent with a 2017 Affordable Housing Framework for Summerland which found a lack of subsidized and supportive housing.

TOWN OF OLIVER

Located near the south end of the Okanagan Valley along the Okanagan River, the Town of Oliver is surrounded by agricultural lands on Electoral Area "C" (Rural Oliver) and abuts the Okanagan Indian Band's main reserve to the east.

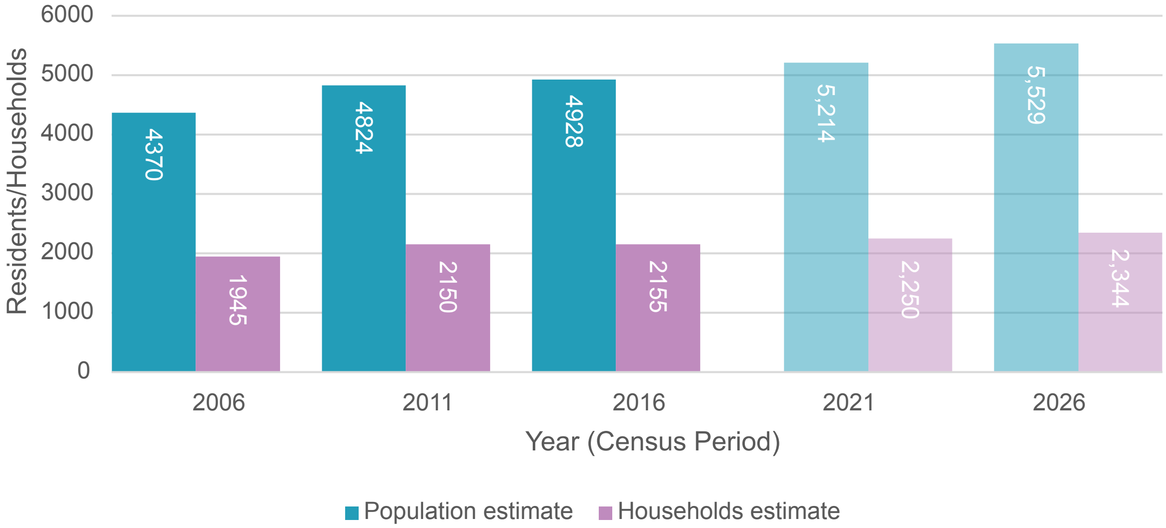
Note: The demographic data used in this profile are compiled from the long-form census and may not match data found in other sources such as the Town of Oliver's Official Community Plan (OCP). Data from the long-form census allow for a more detailed understanding of housing needs than data from Statistics Canada Census Profiles alone, which have sometimes been used for planning purposes. However, long-form data may reflect inaccuracies due to sampling methods, especially for the year 2011. Please refer to the Town of Oliver's 2017 OCP for official demographic data. *(See Section 1 "The Long-Form Census" for more information regarding the use of long-form census data in this assessment)*.

Also note that the projections are based on a statistical approach recommended by the Province to calculate the minimum number of dwellings required for the Town of Oliver to house residents. As such, they do not consider actual growth since 2016, nor take demographics and other contextual information into account.

Photo CCby-sa Handslive

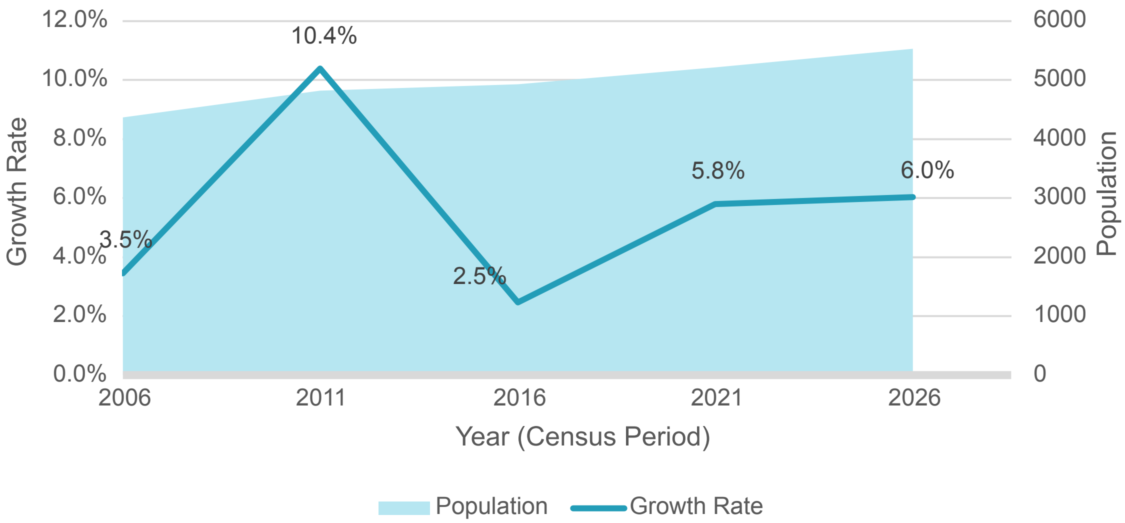
POPULATION AND DEMOGRAPHICS

FIGURE: *Oliver population and households (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



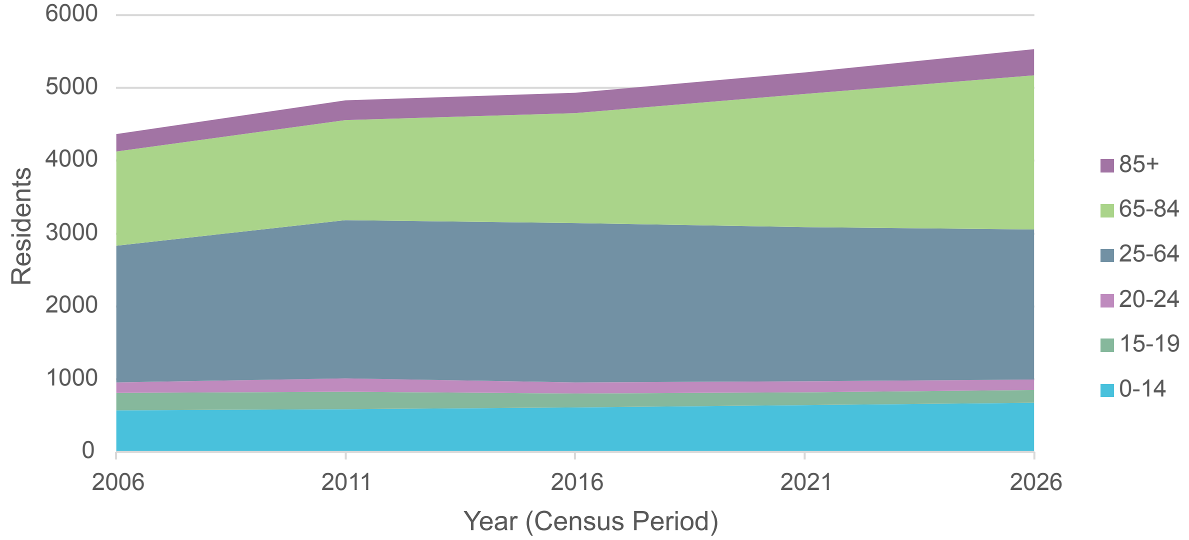
The population of the Town of Oliver was 4,928 as of the 2016 Census. The population is expected to gradually increase by the year 2026 to around 5,230 people and 2,344 households. This represents a nearly 10% increase in the number of households from 2016 to 2026, or 189 new households.

FIGURE: *Oliver population growth rate and population, 2006 - 2026 (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



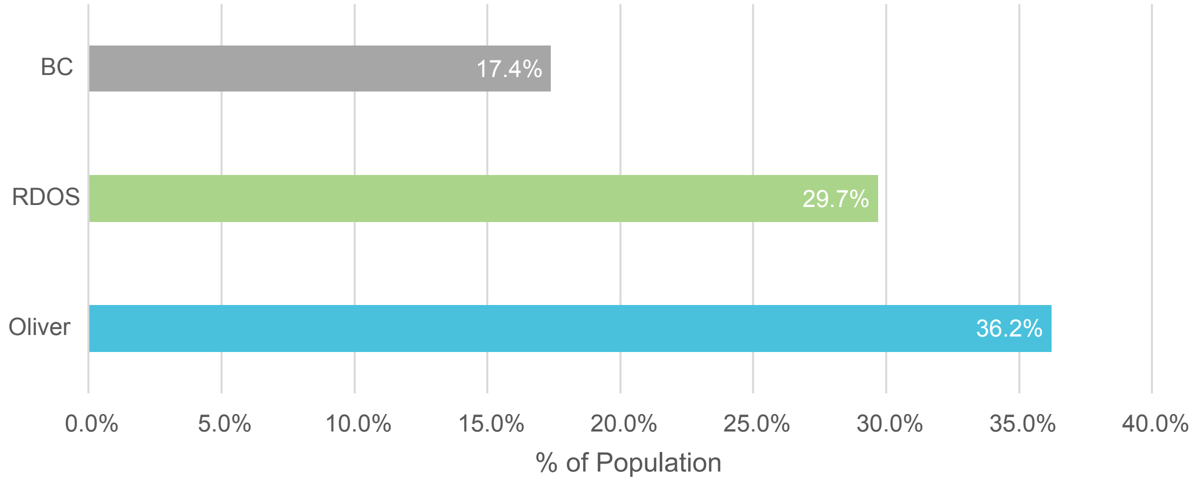
The population the Town of Oliver has increased gradually over the past Census periods. The population of Oliver grew by around 13% between 2006 and 2016. That was an increase in total population of 558 people. The population is expected to increase from 2016 to 2026 by appromiately 12%, or around 1.2% annually. This is similar to high growth rate projection in the Town of Oliver's OCP, which anticipates growth could reack a maximum rate of 1% annually through 2030.

FIGURE: *Oliver age distribution 2006 to 2026 (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



The median age in the Town of Oliver is 57.3, which is 3 years older than the RDOS population as a whole. The average age is anticipated to increase by 2026, with slightly fewer people in the 25-65 age group, and a growth in the population 65+.

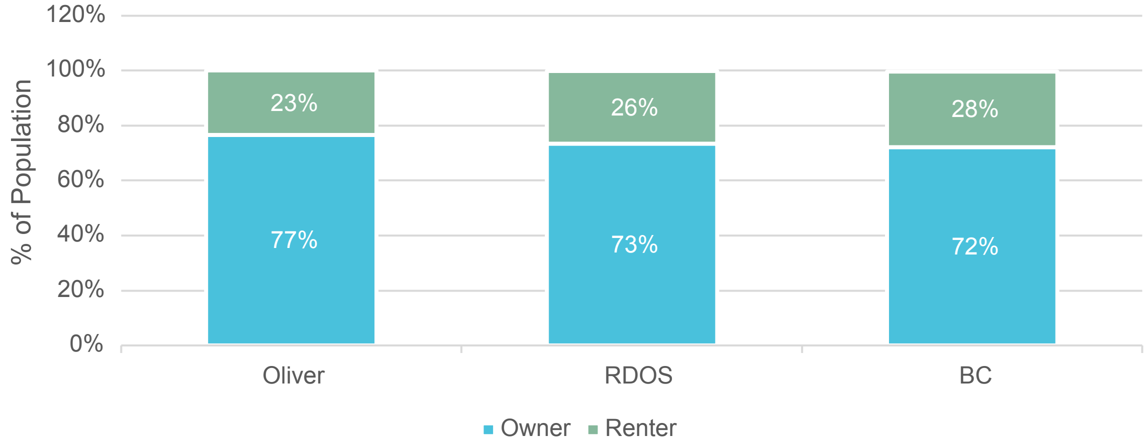
FIGURE: *Proportion of seniors aged 65+ compared to BC, 2016*



Oliver currently has a relatively large seniors' population, with over 35% of residents over the age of 65. This is nearly 7% higher than the RDOS as a whole and is over double the proportion across the Province.

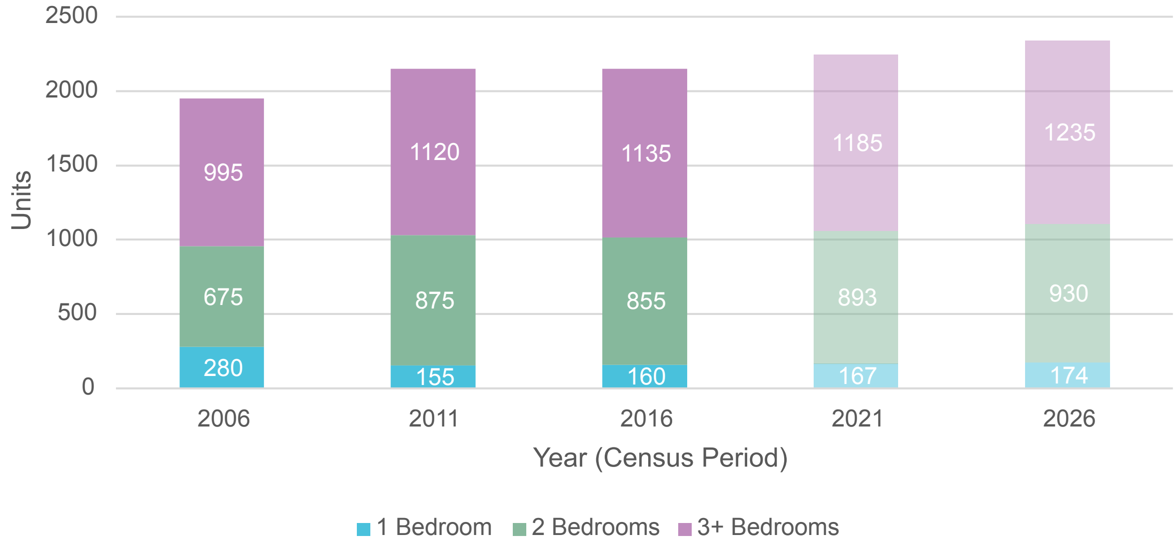
HOUSING

FIGURE: *Owner – renter households, 2016*



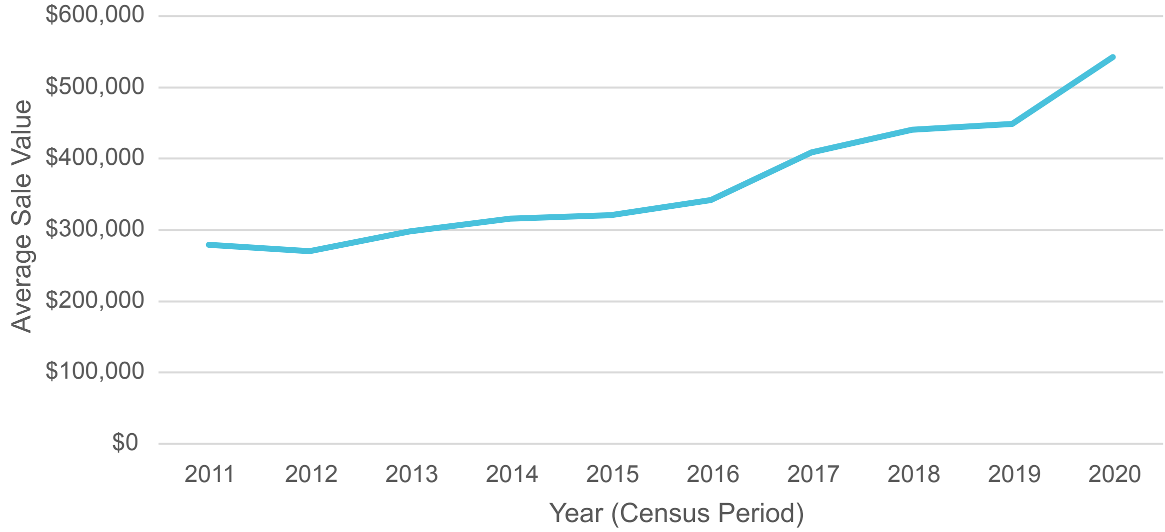
The number of households in the Town of Oliver in 2016 was 2155. Of this, the majority (76.5%) are owner households with 23.5% renter households. The average household size was 2.2 people per household. By 2026, the anticipated household size is expected to increase slightly to 2.3 people per household.

FIGURE: *Dwelling units by size, 2006 – 2026 (Note: projections based on RDOS regional growth rates)*



In both 2016 and 2011, there were 2,155 housing units in the Town of Oliver; an increase since 2006, when there were 1,945 housing units. As of 2016, the most common dwelling unit size in Oliver was 2 bedrooms. There are also a large number of three and four+ bedrooms homes. The proportions of dwelling units by size have remained relatively constant since 2006. To address the projected household growth, the Town is expected to require an additional net 34 units by 2021, and an additional net 155 units by 2026. Based on regional household growth rates, the majority new units may be dwellings with three or more bedrooms.

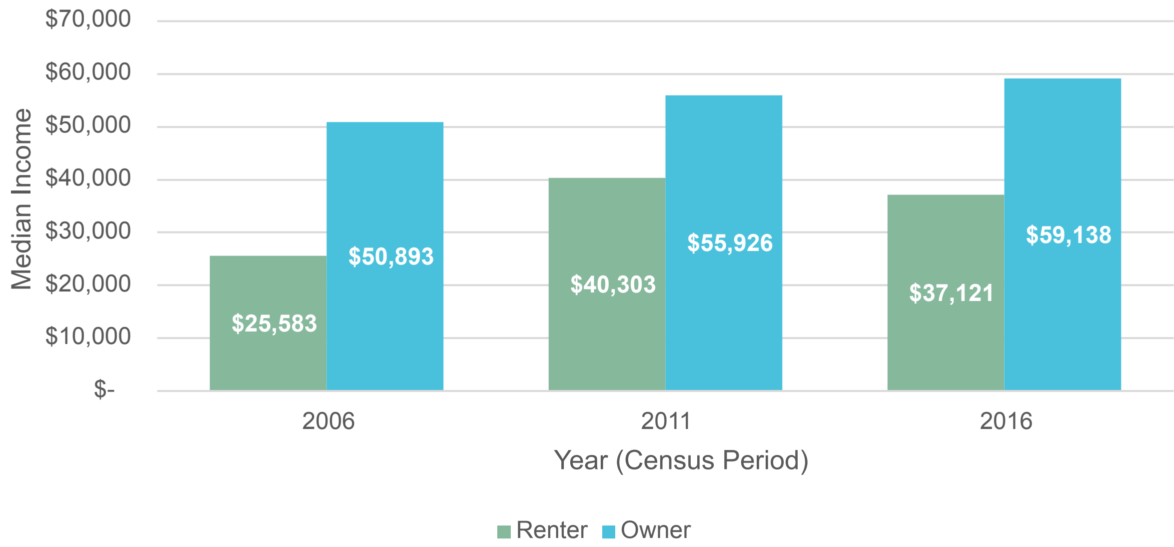
FIGURE: *Average single-family dwelling sale values, 2011 – November 2019 (source: South Okanagan Real Estate Board)*



Following an initial decline between 2011 and 2012, sale values have tracked steadily upwards to 2019 to an average sale value of $448,330, an increase of 60% since 2011. Sales have continued to trend upwards in 2020 with the latest annual average sales values to date (November 2020) reaching over $542,000.

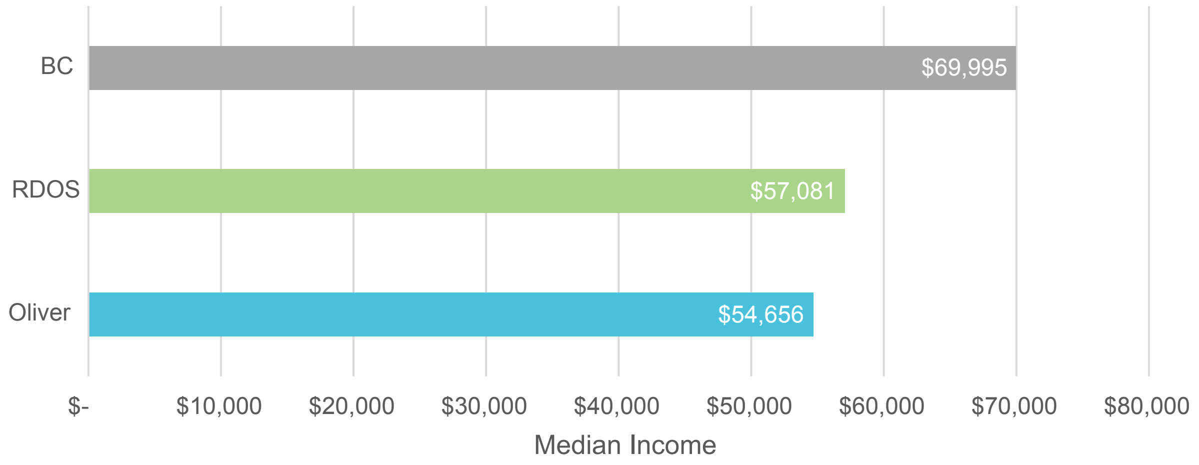
INCOME AND ECONOMY

FIGURE: *Renter and owner household median income, 2006 - 2016*



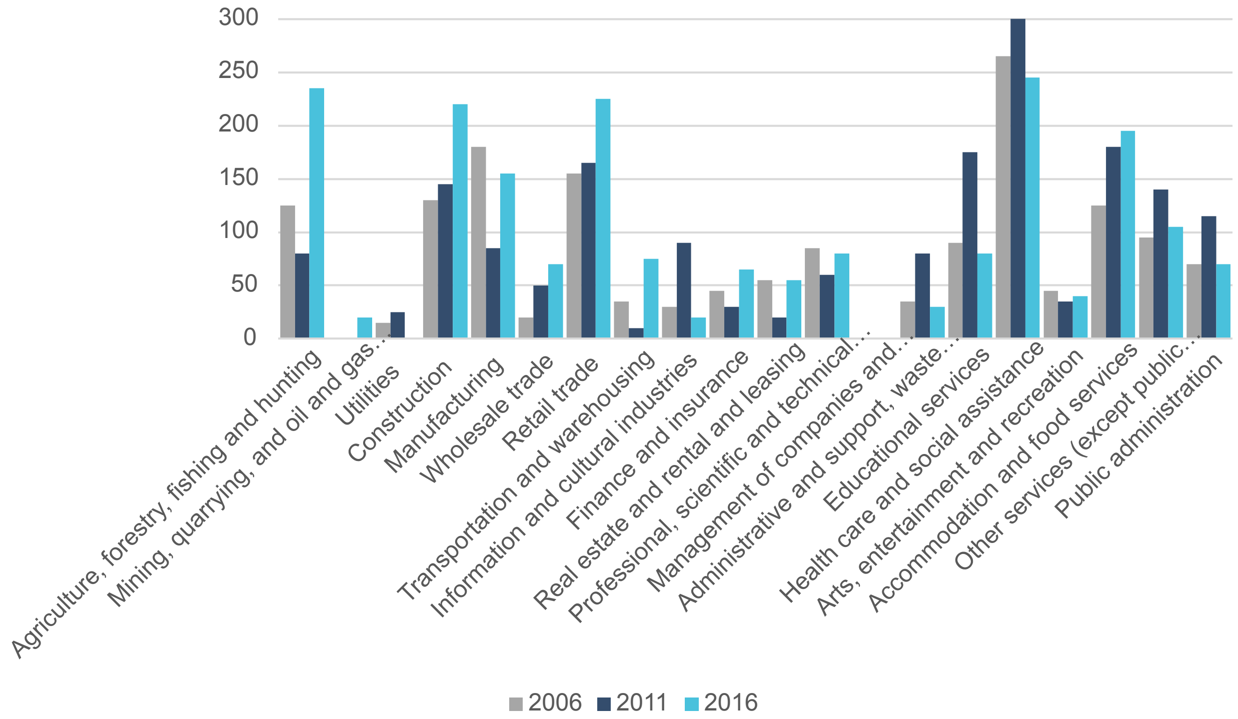
Median income for households in Oliver increased over previous Census periods. There is a significant gap between the median income of owner households and renter households, which has increased between 2011 and 2016. Median income for households that owned their own home was around $59,000 in 2016, while median income for renting households was around $37,000.

FIGURE: *Household median income Oliver, RDOS, BC, 2016*



Median income for all households in Oliver in 2016 was around $54,000. This was lower than the median for RDOS ($57,000) and the median for the Province as a whole ($70,000).

FIGURE: *Economic sectors Oliver, 2016*



In Oliver, the top five sectors are health care and social assistance; agriculture, forestry, fishing and hunting; retail trade; construction; and agriculture, forestry, fishing and hunting.

HOUSING NEEDS

In order to meet current basic housing demand in Oliver, an additional 95 units would have needed to be built since the last census period. If growth continues to follow the trend of the RDOS as a whole, a further 94 units could be required by 2026 to meet basic demand. Most of this growth will be for the age group 65-84.

TABLE: *: Current and anticipated housing units required. (Note: 1 bedroom includes 0 bedroom [bachelor] dwellings)*

		Total
1 bedroom	**Current**	**7**
	Anticipated	*7*
2 bedrooms	**Current**	**38**
	Anticipated	*37*
3+ bedrooms	**Current**	**50**
	Anticipated	*50*
TOTAL UNITS	**CURRENT**	**95**
	ANTICIPATED	***94***

Core Housing Need

In Oliver, there are 215 total households (10%) in core housing need. Renter households in Oliver are far more likely to be in a state of core housing need than owner households. In 2016, 155 renter households (31%) in Oliver were in core housing need, as compared to 65 owner households (4%).

TABLE: *Core Housing Need, 2011-2016*

		2006	2011	2016
Total Households *(n = 2,155)*	#	165	185	245
	%	8%	9%	11%
Owner Households *(n = 1,650)*	#	75	115	65
	%	5%	7%	4%
Renter Households *(n = 505)*	#	95	70	155
	%	23%	16%	31%

Extreme Core Housing Need

As with core housing need, Oliver renter households are far more likely to be in extreme core housing need than owner households. 55 renter households (11%) are in extreme core housing need, as compared to 35 owner households (2%). Overall, there are 90 households (4% of total households) in extreme core housing need.

TABLE: *Extreme Core Housing, 2011-2016*

		2006	2011	2016
Total Households *(n = 2,155)*	#	100	60	90
	%	5%	3%	4%
Owner Households *(n = 1,650)*	#	40	25	35
	%	3%	1%	2%
Renter Households *(n = 505)*	#	65	40	55
	%	16%	9%	11%

KEY AREAS OF LOCAL NEED

Affordable housing: There were 115 affordable housing supports for low-income families and seniors in 2020. In 2016, 425 (20%) of households spent more than 30% of their income on shelter costs. This has stayed increase by 1% since 2006. The need for more affordable housing outweighs availability.

Rental housing: In 2016, rental households made up 23% of total households in Oliver, an increase of 3% since 2011. Renter households in Oliver are far more likely to be in a state of core housing need than owner households. In 2016, 155 renter households (31% of total renters) in Oliver were in core housing need, as compared to 65 owner households (4% of total owners). Housing affordability is a key contributing factor to renter household vulnerability. There is a need for more affordable rental units for the growing number of renter households in the Town of Oliver.

Special needs housing: No special needs housing was reported in Oliver. There are also no policies or zoning bylaws that support special needs housing.

Housing for Seniors: The largest shift in housing requirements in Oliver will be for those aged 65+. The percentage of the population aged 65+ is projected to increase from 36% (2016) to 45% in 2026. New housing must take into account the notion that nearly half of Oliver residents will be aged 65+ within the next 10-years. Age-friendly housing must be designed to promote physical and social well-being for seniors. That means housing that is physically accessible for those with limited mobility, is composed of a diversity of tenures and typologies (i.e., accessory dwellings, townhomes, apartments, etc.), is affordable for those living on low or fixed incomes and is connected to services and community functions.

Housing for families: In 2016, the average household size was 2.2. This is projected to remain the same in 2026. 18% of the 2016 population was aged 19 or younger, and this proportion is projected to decrease slightly. Overall, this suggests that demand for family housing is not anticipated to increase.

Provisionally housed youth and homeless population: As of December 2019, there were an estimated 50 youth who were provisionally housed and 32 to 40 people who were homeless or living in trailers or vehicles. Provisional housing refers to those without security of tenure, who are staying temporarily with friends, family, or sometimes strangers. This is often referred to as 'couch surfing' or the 'hidden homeless'. Many of those living in trailers or vehicles do not have access to safe winter heating. The provisionally housed and homeless are counted in addition to those in core housing need. Core housing need only includes those who responded to the 2016 census questionnaire. It is assumed that those with no fixed address were not counted in the census.

TOWN OF OSOYOOS

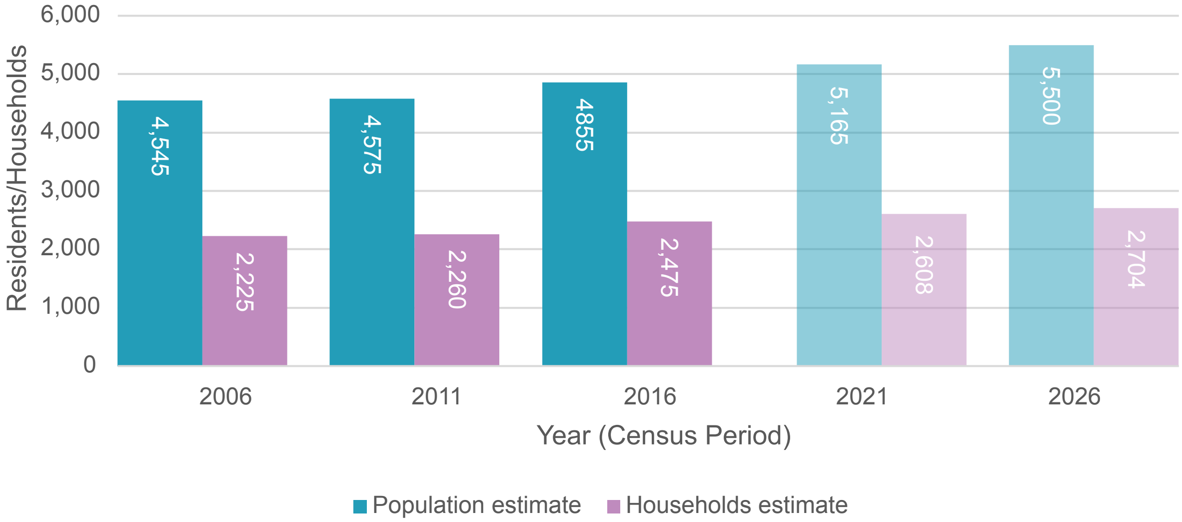
Surrounded by desert, vineyards and mountains, the Town of Osoyoos is located on the shores of Osoyoos Lake in the southern Okanagan close to the U.S. border. The municipality abuts Electoral Area "A" on all sides and the Osoyoos Indian Band to the north.

Note: The demographic data used in this profile are compiled from the long-form census and may not match data found in other sources such as the Town of Osoyoos's Official Community Plan (OCP). Data from the long-form census allow for a more detailed understanding of housing needs than data from Statistics Canada Census Profiles alone, which have sometimes been used for planning purposes. However, long-form data may reflect inaccuracies due to sampling methods, especially for the year 2011. Please refer to the Town of Osoyoos's OCP for official demographic data. *(See Section 1 "The Long-Form Census" for more information regarding the use of long-form census data in this assessment).*

Also note that the projections are based on a statistical approach recommended by the Province to calculate the minimum number of dwellings required for the Town of Osoyoos to house residents. As such, they do not consider actual growth since 2016, nor take demographics and other contextual information into account.

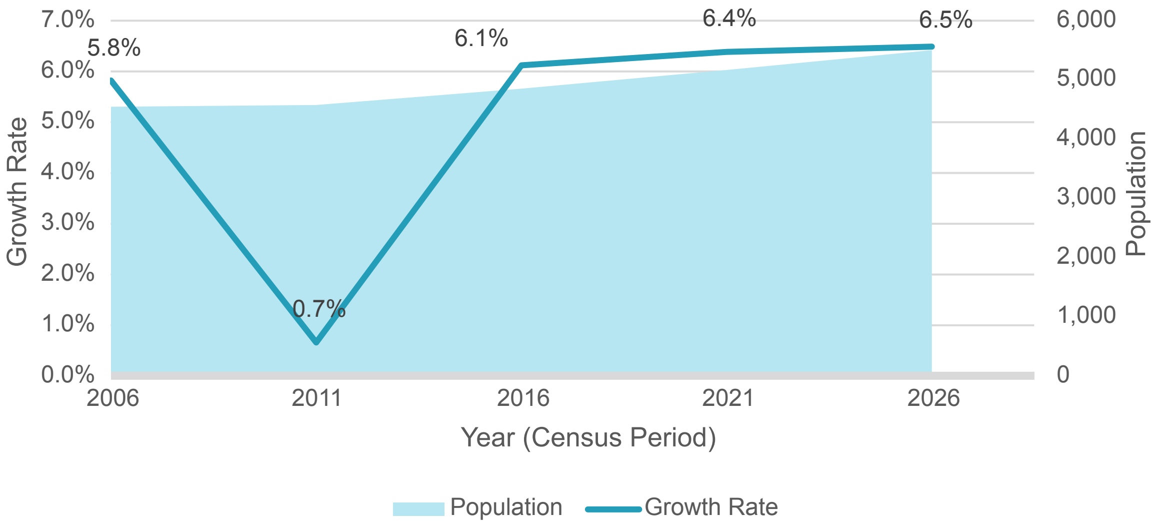
POPULATION AND DEMOGRAPHICS

***FIGURE:** Osoyoos population and households (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



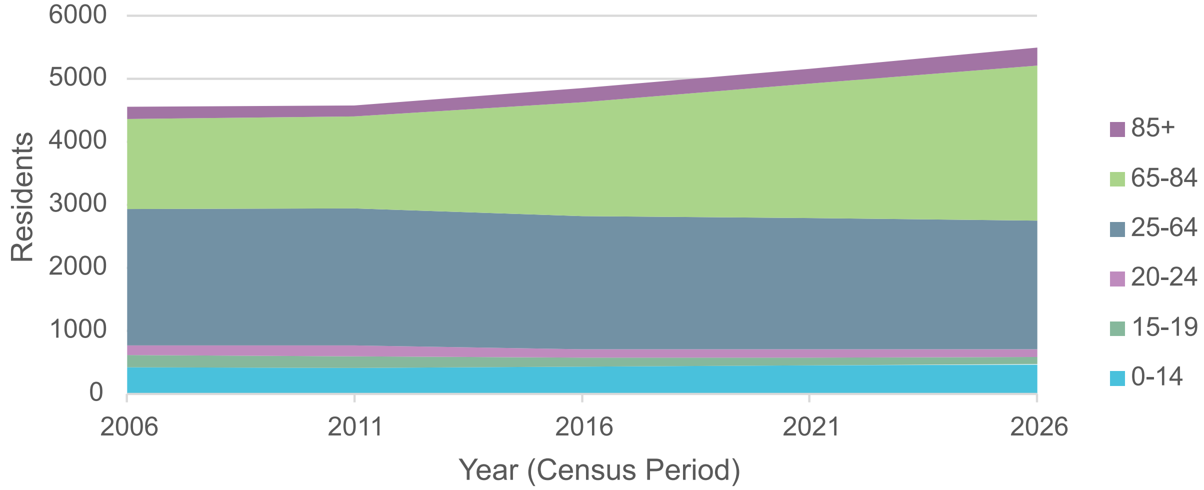
The population of the Town of Osoyoos was 4,855 as of the 2016 Census. The population is expected to increase gradually by the year 2026 to around 5,550 people and 2,704 households. This represents an almost 10% increase in the number of households from 2016 to 2026, or 229 new households.

***FIGURE:** Osoyoos population growth rate and population, 2006 - 2026 (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



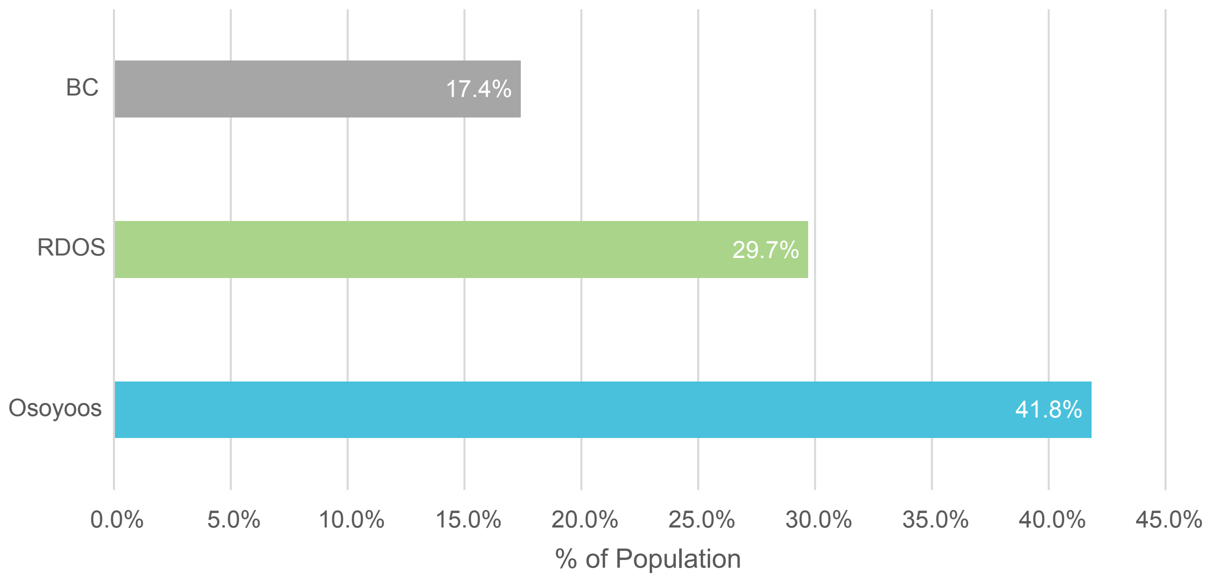
The population of the Town of Osoyoos has increased over past census periods, with a slower growth rate in 2011. Between 2016 and 2026, the population of Osoyoos grew by around 12.6%, an increase of 310 people. The population is expected to increase from 2016 to 2026 by approximately 12.9%, or around 1.3% annually. The projections in the Town of Osoyoos' OCP similarly anticipate that growth could reach an annual rate of 1.5 to 2% through 2025.

FIGURE: *Osoyoos age distribution 2006 to 2026 (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



The median age in the Town of Osoyoos is 62, which is 8 years older than the RDOS population as a whole. The average age is anticipated to increase by 2026, with slightly fewer people in the 25-65 age group, and a growth in the population 65+.

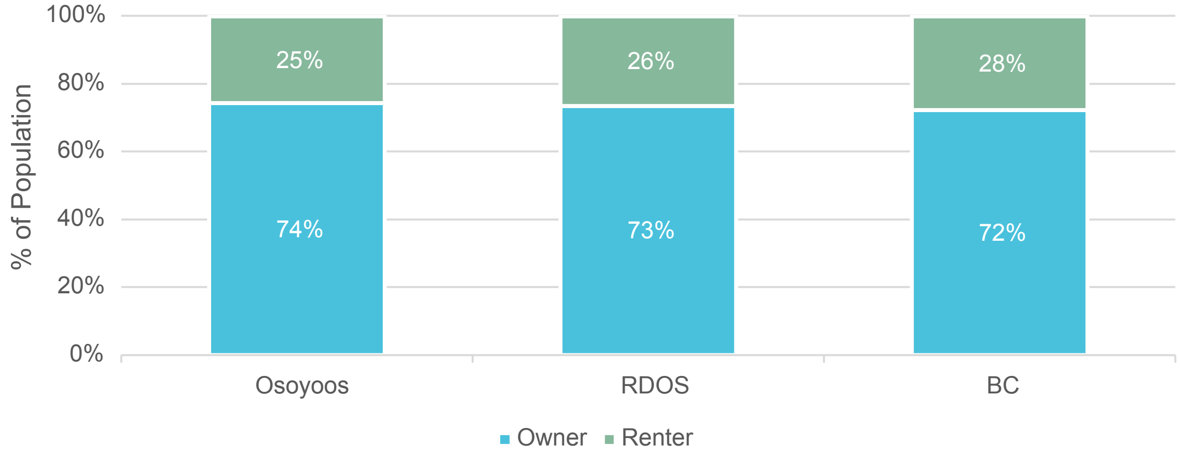
FIGURE: *Proportion of seniors aged 65+ compared to BC, 2016*



Osoyoos currently has a relatively large seniors' population with over 40% of residents over the age of 65. This is more than 10% higher than the RDOS as a whole, and nearly 25% more than the proportion across the province.

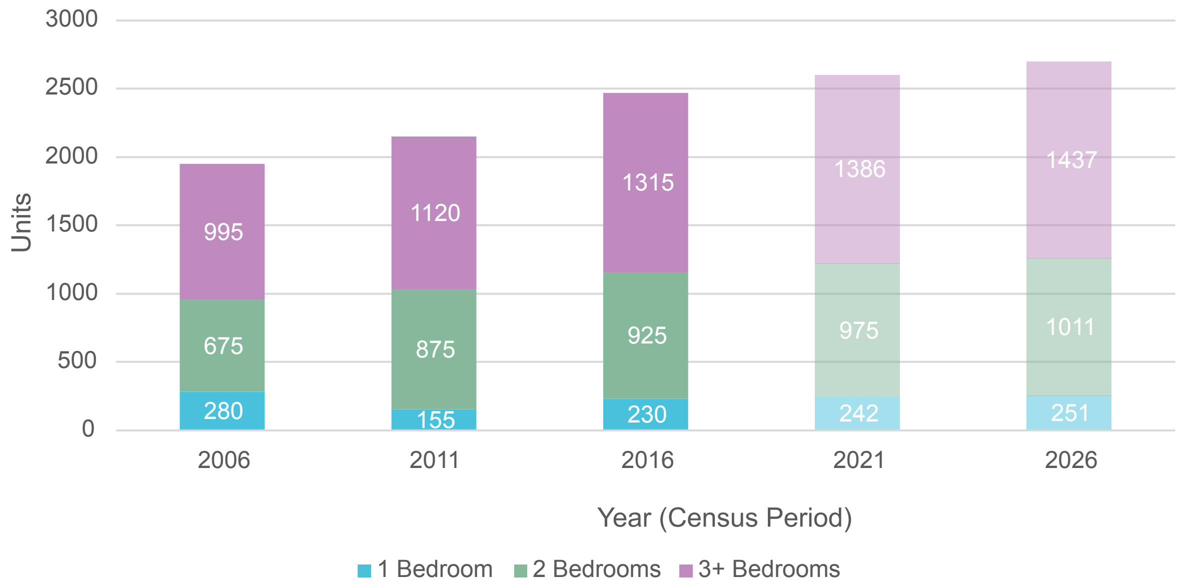
HOUSING

***FIGURE:** Osoyoos– renter households, 2016*



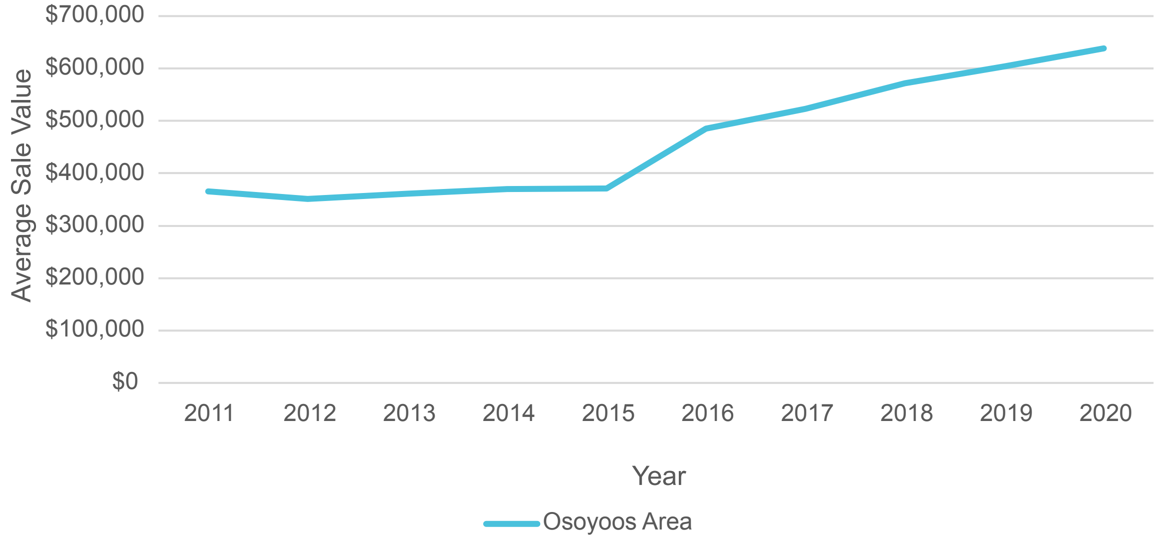
The number of households in Osoyoos in 2016 was 2,475. Of this, the majority (75%) are owner households with 25% renter households. The average household size was 2 people per household. By 2026, the anticipated household size is expected to remain the same.

***FIGURE:** Dwelling units by size, 2006 – 2026 (Note: projections based on RDOS regional growth rates)*



From 2011-2016 there was an increase in the number of all dwelling types. To address the projected household growth the District is expected to require an additional 229 units by 2026. Based on regional household growth rates, the majority of these new units will be two- and three-bedroom dwellings.

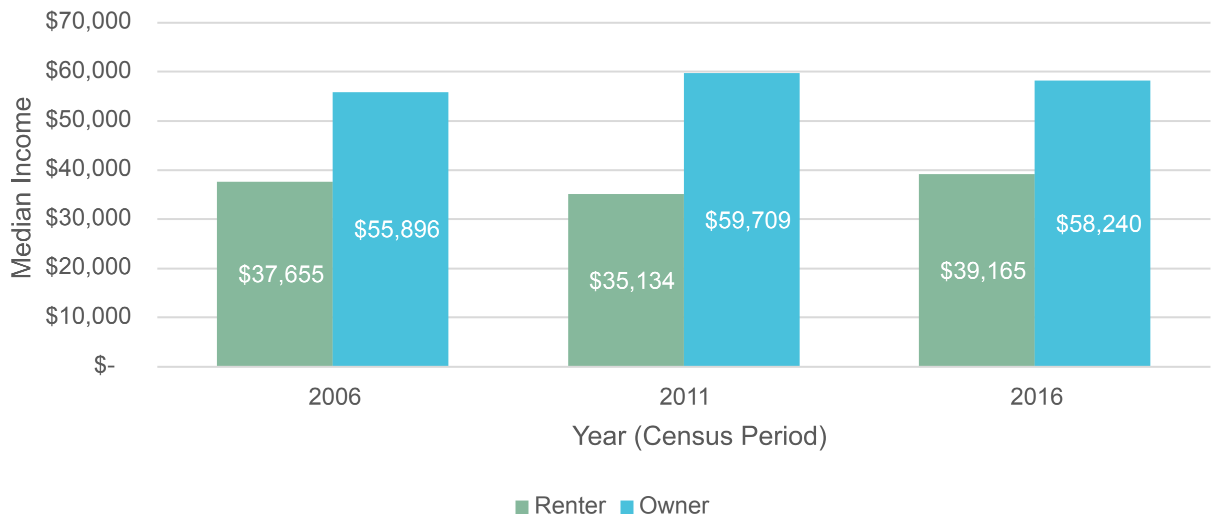
FIGURE: *Average single-family dwelling sale values, 2011 – November 2019 (source: South Okanagan Real Estate Board)*



Average salve values have increased in Osoyoos since 2012. More recently, salve values have steadily tracking upward to 2019 to an average of $604, 459, an increase of 70% since 2011. Sales have continued to trend upwards into 2020 with the latest annual average sales value to date (November 2020) reaching over $638,000.

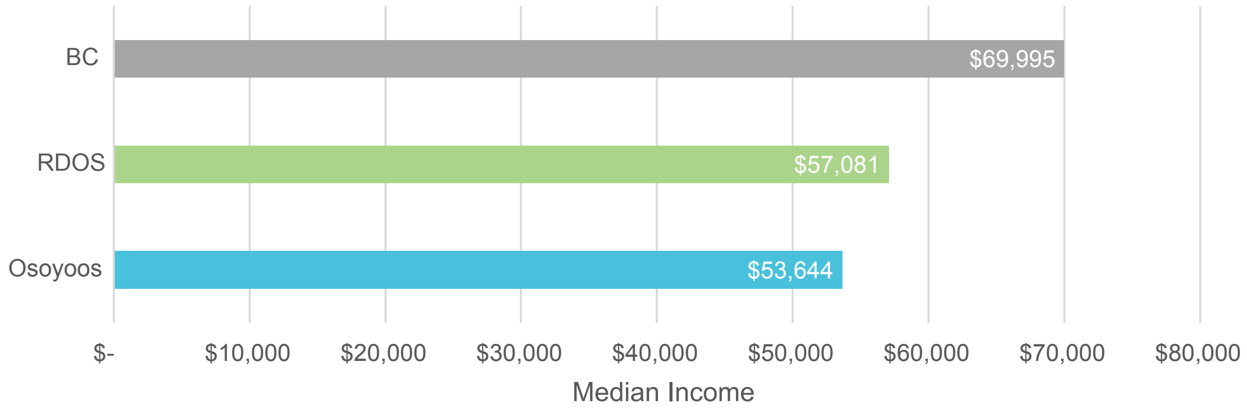
INCOME AND ECONOMY

FIGURE: *Renter and owner household median income, 2006 - 2016*



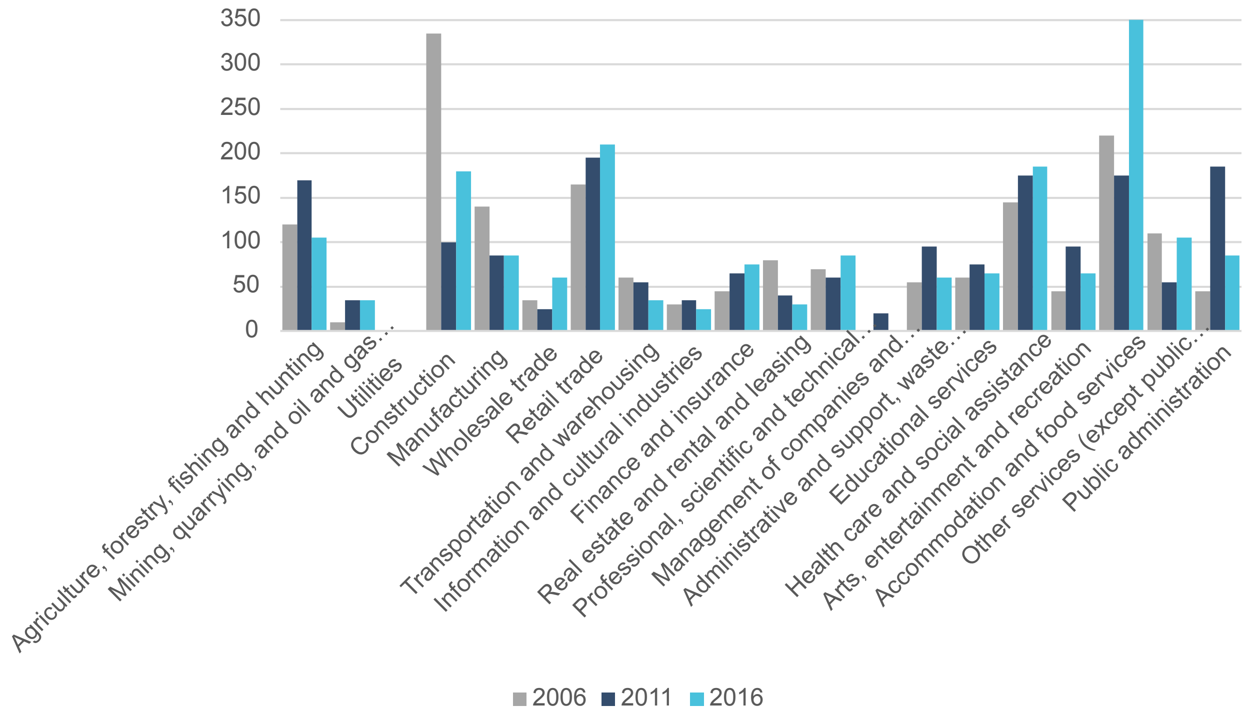
Median income for households in Osoyoos increased over previous Census periods. There is a significant gap between median household income of owner households and renter households which increased between 2011 and 2016. Median income for households that owned their home was around $58,240 in 2016, while median income for households that rent their homes was around $39,165.

FIGURE: *Household median income Osoyoos, RDOS, BC, 2016*



Median income for all households in Osoyoos in 2016 was around $54,000. This is lower than the median income for the RDOS as a whole ($57,000) and significantly lower than the province as a whole ($70,000).

FIGURE: *Economic sectors Osoyoos, 2016*



In the figure above, the size of the box corresponds to the number of workers employed in the sector in 2016. In Osoyoos, the top five sectors are accommodation and food services; retail trade; health care and social assistance; construction; and agriculture, forestry, fishing and hunting.

HOUSING NEEDS

In order to meet current basic housing demand in Osoyoos, an additional 133 units would have needed to be built since the last census period. If growth continues to follow the trend of the RDOS as a whole, a further 95 units could be required by 2026 to meet basic demand. Most of this growth will be for the age group 65-84.

TABLE: *Current and anticipated housing units required. (Note: 1 bedroom includes 0 bedroom [bachelor] dwellings)*

		Total
1 bedroom	**Current**	**13**
	Anticipated	*8*
2 bedrooms	**Current**	**50**
	Anticipated	*36*
3+ bedrooms	**Current**	**70**
	Anticipated	*51*
TOTAL UNITS	**CURRENT**	**133**
	ANTICIPATED	**95**

Core Housing Needs

In the Town of Osoyoos, there was a total of 215 households (9%) in core housing need in 2016. 110 were owner households and 110 were renter households. A greater proportion of renter households (17%) while 6% of owners are in core housing need.

TABLE: *Core Housing Need, 2006-2016*

		2006	2011	2016
Total Households *(n = 2,475)*	#	**100**	**180**	**215**
	%	**4%**	**8%**	**9%**
Owner Households *(n = 1,840)*	#	**50**	**85**	**110**
	%	**3%**	**5%**	**6%**
Renter Households *(n = 630)*	#	**55**	**90**	**110**
	%	**11%**	**21%**	**17%**

Extreme Core Housing Needs

As with core housing need, Osoyoos renters are more likely to be in extreme core housing need than owner households. In 2016, 50 renter households (8%) were in extreme cores housing need, as compared to 65 owner households (4%). Overall, there are 115 households (5%) in extreme core housing need.

TABLE: *Extreme Core Housing Need, 2006-2016*

		2006	2011	2016
Total Households *(n = 2,475)*	#	**70**	**95**	**115**
	%	**3%**	**4%**	**5%**
Owner Households *(n = 1,840)*	#	**35**	**30**	**65**
	%	**2%**	**2%**	**4%**
Renter Households *(n = 630)*	#	**35**	**60**	**50**
	%	**7%**	**14%**	**8%**

KEY AREAS OF LOCAL NEED

Affordable housing: Lack of affordable housing is one of the most significant challenges in Osoyoos. This is consistent with a 2020 Housing Needs Report which indicated unaffordability as the most common housing challenges in Osoyoos, affecting 21% of all households. Lack of affordable housing significantly impacts renters, low-income individuals and families, individuals with disabilities, seasonal workers, young families, and first-time home buyers.

Rental housing: There is a shortage of rental housing available in Osoyoos, alongside increase demand. In 2016, 25% of households in Osoyoos were renter households. Renter households' median income was around $39,000, over $20,000 less than owner households. Renter households are also more likely to be in core housing need and extreme core housing need. Consistent with findings in a 2020 Housing Needs report for Osoyoos, there is a need for more purpose-built rentals in order to keep up with demand for rental housing for families and low-income renters.

Special needs housing: It was reported that the limited rental housing stock and high rents makes it difficult for individuals with disabilities to afford housing, which can lead to this group leaving the community for more affordable housing. It was reported that individuals with disabilities are projected to need 4 to 8 affordable housing units in the upcoming years in Osoyoos.

Housing for Seniors: The proportion of residents aged 65+ increased between 2006 and 2016 to 43% of the population and is expected to increase further between 2016 and 2026. The growing senior population in Osoyoos requires age-friendly housing including diverse dwelling and tenure types in order to support aging in place.

Housing for families: Young families are most impacted by housing affordability and availability in Osoyoos. Engagement findings report that non-senior families may be experiencing challenges in finding housing options in Osoyoos due to high housing costs and barriers accessing stratified housing with age restrictions.

Shelters for individuals experiencing homelessness and housing for individuals at risk of homelessness: There are no data available through the Province of British Columbia on the number of individuals who are homeless in Osoyoos. However, statistics from other communities in the Okanagan indicate there are individuals experiencing homelessness in the broader Okanagan region.

TOWN OF PRINCETON

Located in the western Similkameen Valley, the Town of Princeton is an important local service area for the valley. The Town is located within Electoral Area "H".

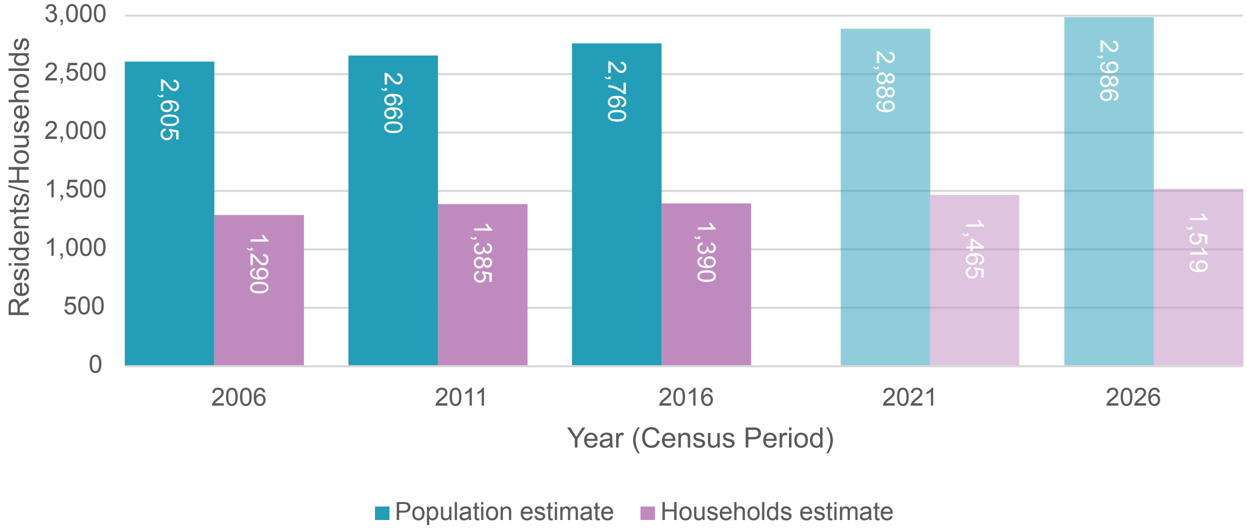
In 2020, the Town of Princeton completed a separate Housing Needs Report. This section incorporates and summarizes key findings from that work.

Note: The demographic data used in this profile are compiled from the long-form census and may not match data found in other sources such as the Town of Princeton's Official Community Plan (OCP). Data from the long-form census allow for a more detailed understanding of housing needs than data from Statistics Canada Census Profiles alone, which have sometimes been used for planning purposes. However, long-form data may reflect inaccuracies due to sampling methods, especially for the year 2011. Please refer to the Town of Princeton's OCP for official demographic data. *(See Section 1 "The Long-Form Census" for more information regarding the use of long-form census data in this assessment).*

Also note that the projections are based on a statistical approach recommended by the Province to calculate the minimum number of dwellings required for the Town of Princeton to house residents. As such, they do not consider actual growth since 2016, nor take demographics and other contextual information into account.

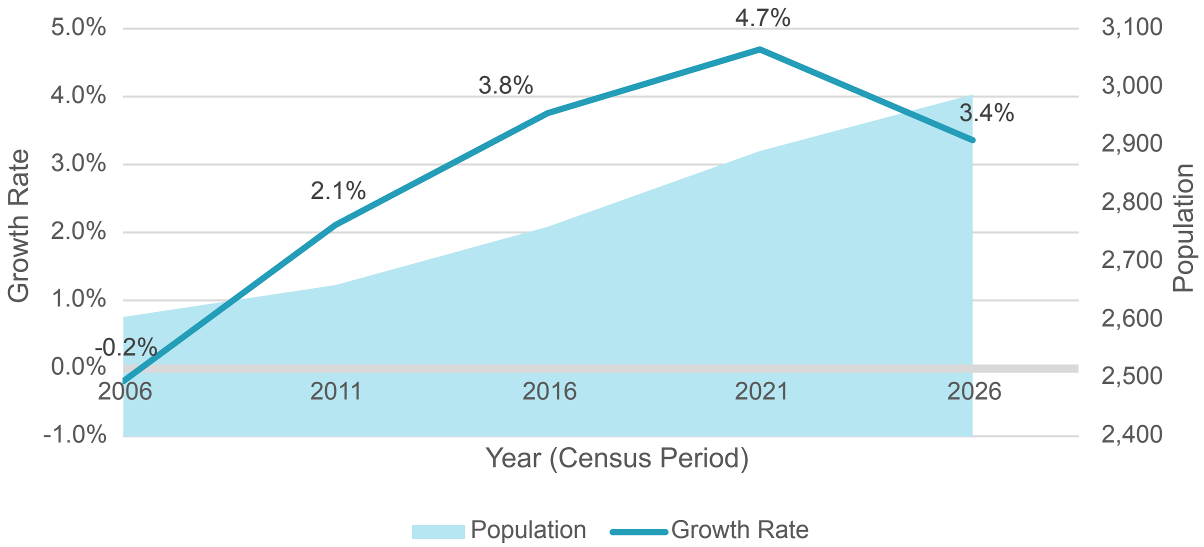
POPULATION AND DEMOGRAPHICS

FIGURE: *Princeton population and households (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



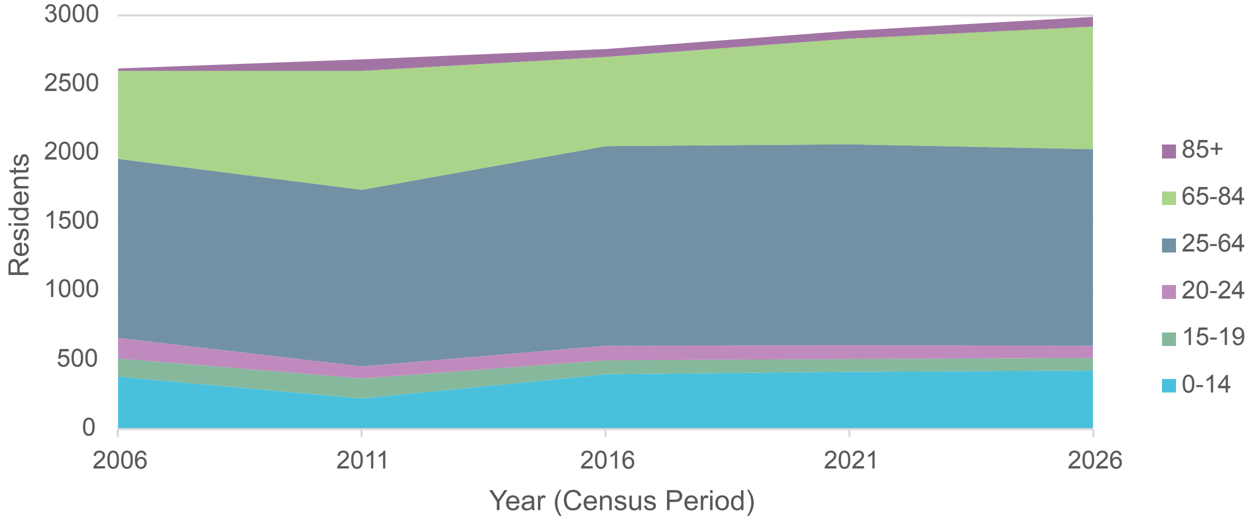
The population of the Town of Princeton was 2,760 as of the 2016 Census. The population is expected to increase gradually by the year 2026 to around 2,986 people and 1,519 households. This represents an almost 10% increase in the number of households from 2016 to 2026, or approximately 130 new households.

FIGURE: *Princeton population growth rate and population, 2006 - 2026 (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



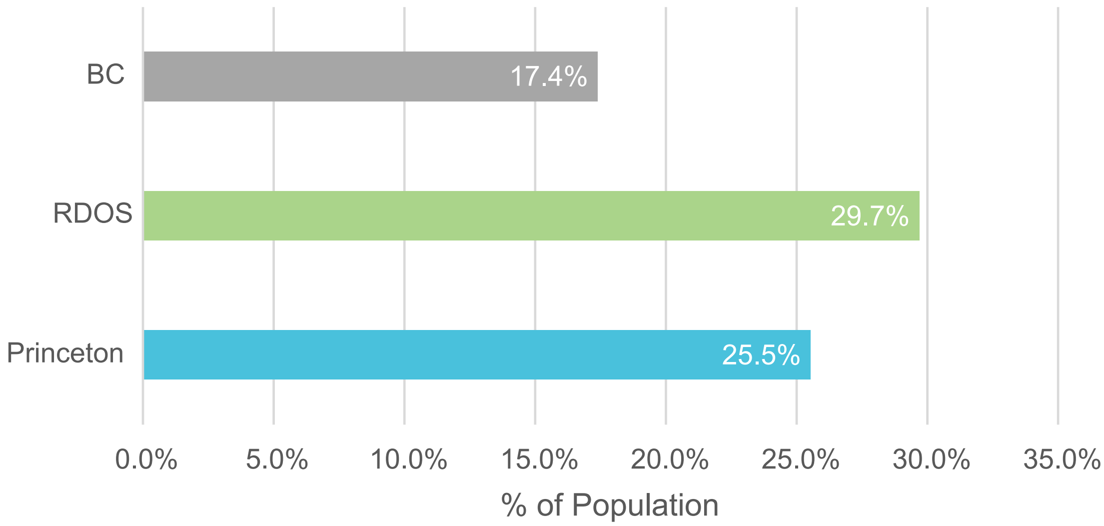
The population of the Town of Princeton has been increasing over past census periods. Between 2006 and 2016, the population of Osoyoos grew by around 6%, an increase of 155 people. Based on regional growth rates, from 2016 to 2021, the population in projected to increase by 4.7%. Then, from 2021 to 2026, growth is anticipated to slow to 3.4% over the five-year period.

FIGURE: *Princeton age distribution 2006 to 2026 (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



In 2016, the median age in the Town of Princeton was 62, which is around eight years greater than the median age of the RDOS as a whole. The average age is expected to increase, with slightly fewer people in the 25-64 age group, and growth in the 65-84 cohort.

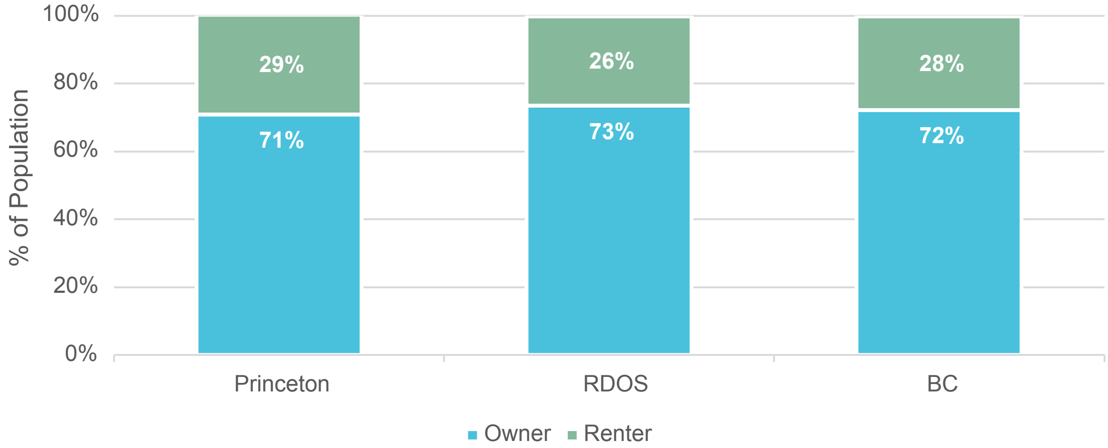
FIGURE: *Proportion of seniors aged 65+ compared to BC, 2016*



Just over 25% of the population in Princeton is aged 65 or over. This is about 5% less than the RDOS as a whole, but around 8% more than the proportion across the province.

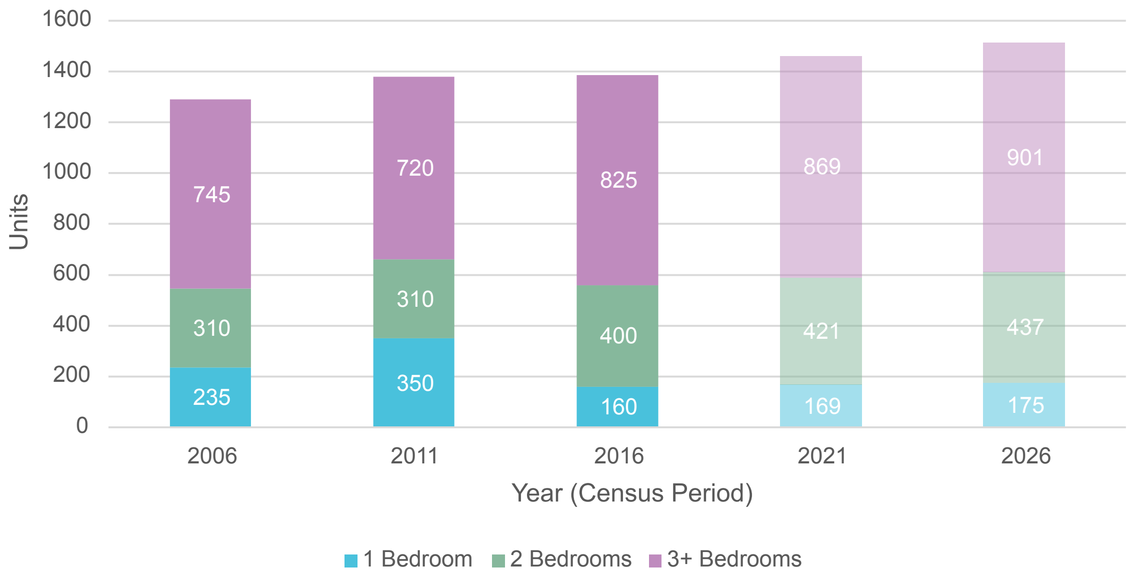
HOUSING

FIGURE: *Proportion of owner and renter households compared to BC, 2016*



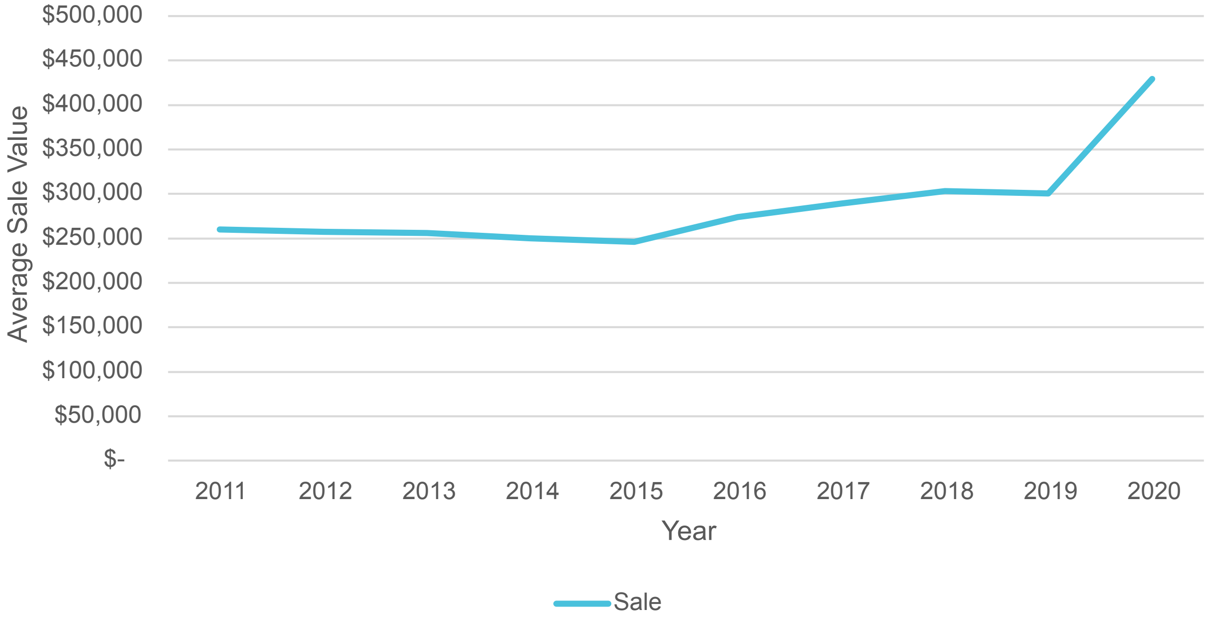
The total number of households in Princeton in 2016 was 1,390. Of this, the majority (71%) were owner households, while 29% were renter households. The average household size was 2 people per household. The anticipated household size is expected to remain the same through 2026.

FIGURE: *Dwelling units by size, 2006 – 2026 (Note: projections based on RDOS regional growth rates)*



From 2011-2016 there was an increase in the number of all dwelling types except one-bedroom units. To address the projected household growth, the Town is expected to require an average of 13 new units annually from 2016 to 2026, totalling around 130 additional units. Based on regional household growth rates, the majority of these new units will be three-bedroom dwellings.

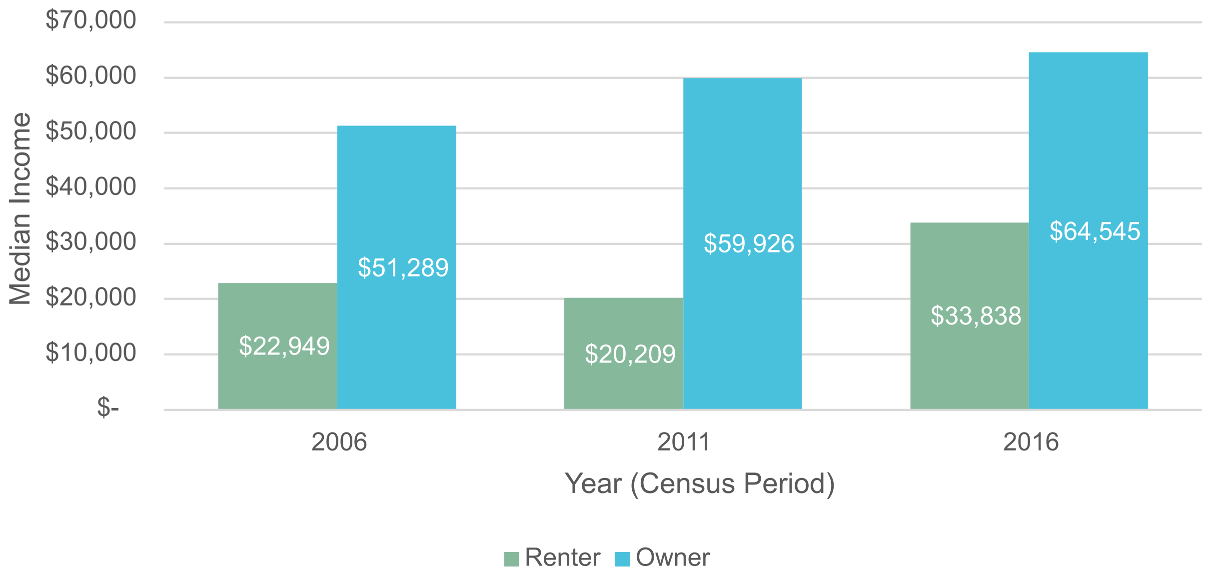
FIGURE: *Average single-family dwelling sale values, 2011 – November 2020 (source: South Okanagan Real Estate Board)*



Average salve values have remained steady in Princeton since 2011 in the mid to high $300,000s. Since 2019, sale values have increased rapidly, with the latest annual average sales value to date (November 2020) reaching nearly $430,000.

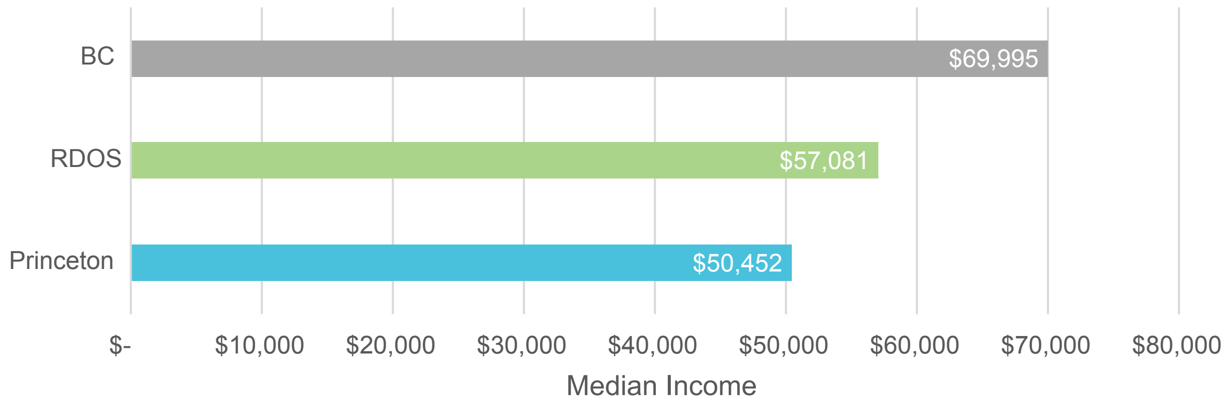
INCOME AND ECONOMY

FIGURE: *Renter and owner household median income, 2006 - 2016*



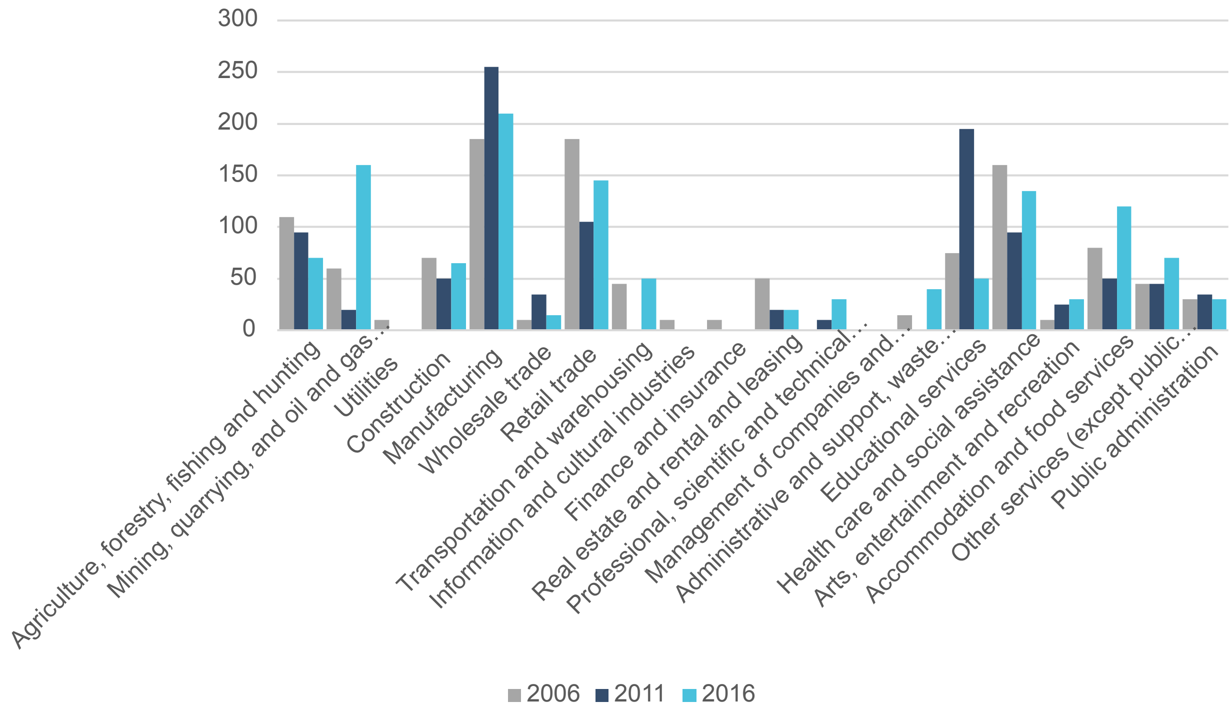
Median income for households in Princeton increased over previous census periods. There is a significant gap between median household income of owner households and renter households, which increased slightly between 2011 and 2016 as owner households' median income increased more over this time. In 2016, the median income for households that owned their home was around $64,500, while median income for households that rent their homes was around $33,800.

FIGURE: *Household median income Princeton, RDOS, BC, 2016*



The median income for all households in the Town of Princeton in 2016 was around $50,400. This was slightly lower than the median for RDOS ($57,000) and the median for the province as a whole ($70,000).

FIGURE: *Economic sectors Princeton, 2016*



In the figure above, the size of the box corresponds to the number of workers employed in the sector. In Princeton, the top economic sectors in 2016 were manufacturing; mining, quarrying, and oil and gas extraction, retail trade; health care and social assistance; and accommodation and food services.

HOUSING NEEDS

In order to meet current basic housing demand in Princeton, an additional 74 units would have needed to be built since the last census period. If growth continues to follow the trend of the RDOS as a whole, a further 54 units could be required by 2026 to meet basic demand. Most of this growth will be for the age group 65-84.

TABLE: *Current and anticipated housing units required. (Note: 1 bedroom includes 0 bedroom [bachelor] dwellings)*

		Total
1 bedroom	**Current**	**9**
	Anticipated	*6*
2 bedrooms	**Current**	**21**
	Anticipated	*16*
3+ bedrooms	**Current**	**44**
	Anticipated	*32*
TOTAL UNITS	**CURRENT**	**74**
	ANTICIPATED	**54**

Core Housing Needs

In the Town of Princeton, there were a total of 21 households (15%) in core housing need in 2016, which has decreased by 5% since 2006. In 2016, 10% of owner households and 28% of renter households were in core housing need. The proportion of owner households in core housing need increased by 7% since 2006, while the proportion of renter households decreased by 3%. Still, renters represented a larger percentage of households in core housing need than owners.

TABLE: *Core Housing Need, 2006-2016*

		2006	2011	2016
Total Households *(n = 1,390)*	#	125	225	210
	%	10%	16%	15%
Owner Households *(n = 985)*	#	25	0	100
	%	3%	0%	10%
Renter Households *(n = 410)*	#	100	215	115
	%	31%	57%	28%

Extreme Core Housing Needs

In 2016, 5% of total households were in extreme core housing need, which remained steady since 2006. As with core housing need, renter households are more likely to be in extreme core housing need than owner households. In 2016, 11% of renter households and 4% of owner households were in extreme core housing need. The proportion of owner households in core housing need increased by 3% since 2006, while the proportion of renter households decreased by 3%. While an increasing proportion of owner households are facing extreme core housing need in Princeton, housing affordability is a significant contributing factor to housing need in the town.

TABLE: *Extreme Core Housing Need, 2006-2016*

		2006	2011	2016
Total Households *(n = 1,390)*	#	60	105	75
	%	5%	8%	5%
Owner Households *(n = 985)*	#	10	0	35
	%	1%	0%	4%
Renter Households *(n = 410)*	#	45	105	45
	%	14%	28%	11%

KEY AREAS OF LOCAL NEED

Affordable housing: Princeton has limited affordable housing options. In 2016, 20% of all households were spending more than 30% on their income on housing, and 5% were spending more than 50%. Princeton's 2015 median household income ($51,913) was lower than RDOS on average ($57,069) and the Province ($69,995), with one-person and lone-parent family households having the lowest median incomes. Between 2021 and 2031, an additional 17 owner households and 34 renter households are anticipated to be in core housing need.

As of 2019, Princeton had a total of approximately 93 social housing and rental assistance units in the private market. Princeton's 2008 OCP did include several policies and objectives supporting affordable housing. Regardless, the information above suggests there is a need for additional affordable housing across all age cohorts (e.g., families and seniors).

Rental housing: In 2016, renters were much more likely to be in core housing need, with 42% of renters spending more than 30% of their income on housing, compared to 12% of owners. Of those in extreme core housing need in Princeton in 2016, a majority (53%) were renters.

Household ownership rates have declined over past years (from 75% in 2006 to 71% in 2016), suggesting a need for more rental housing and affordable home ownership options (such as semi-detached or multifamily units, smaller lot single family homes, etc.). Princeton's rental vacancy rate is estimated to be less than 1%. Anecdotal information suggested that limited housing supply is contributing to rising rental rates. Princeton's 2008 OCP includes policies in support of affordable, safe, and well-maintained rental housing.

Special needs housing: There are three facilities with a total of 11 non-market units designated for adults with developmental disabilities in Princeton, plus another facility with 23 units for low-income seniors and persons with disabilities. Princeton's 2008 OCP includes policies in support of creating more special needs housing opportunities.

Housing for seniors: The 65 years+ age cohort is expected to grow over the coming years. The predominance of single-family homes (83% in 2016) is inconsistent with Princeton's smaller average household size of one to two people. There was a large increase in the number of building permits issued for semi-detached units between 2014 and 2019, which could help "right-size" housing to suit household composition.

As of 2019, there were 18 units of non-market seniors housing in Princeton, plus the 23 units for low-income seniors and persons with disabilities (as noted above under Special needs housing).

Current demand mixed with anticipated growth of the 65 years+ age cohort suggests a future need for non-market housing for low-income seniors and those with accessibility needs, as well as more downsizing options for seniors. Princeton's 2008 OCP includes policies in support of affordable, available, and appropriate seniors housing.

Housing for families: Princeton's average household size stayed steady at 2.0 between 2006 and 2016.The demographic composition of Princeton also did not change much over that time period, with 0% and 1% change in the sizes of age cohorts 15 to 64 and 15 and under, respectively, between 2006 and 2016.

As of 2019, there were 15 subsidized units for low-income families in Princeton. As with seniors, there is a need for additional rental and affordable housing options for families.

Shelters for individuals experiencing homelessness and housing for individuals at risk of homelessness: There are no shelter beds or transitional houses in Princeton. According to the Princeton and District Community Services Society, the number of individuals experiencing homelessness in Princeton varies seasonably, with approximately three to four homeless people arriving every week in the summer and fewer in the winter.

VILLAGE OF KEREMEOS

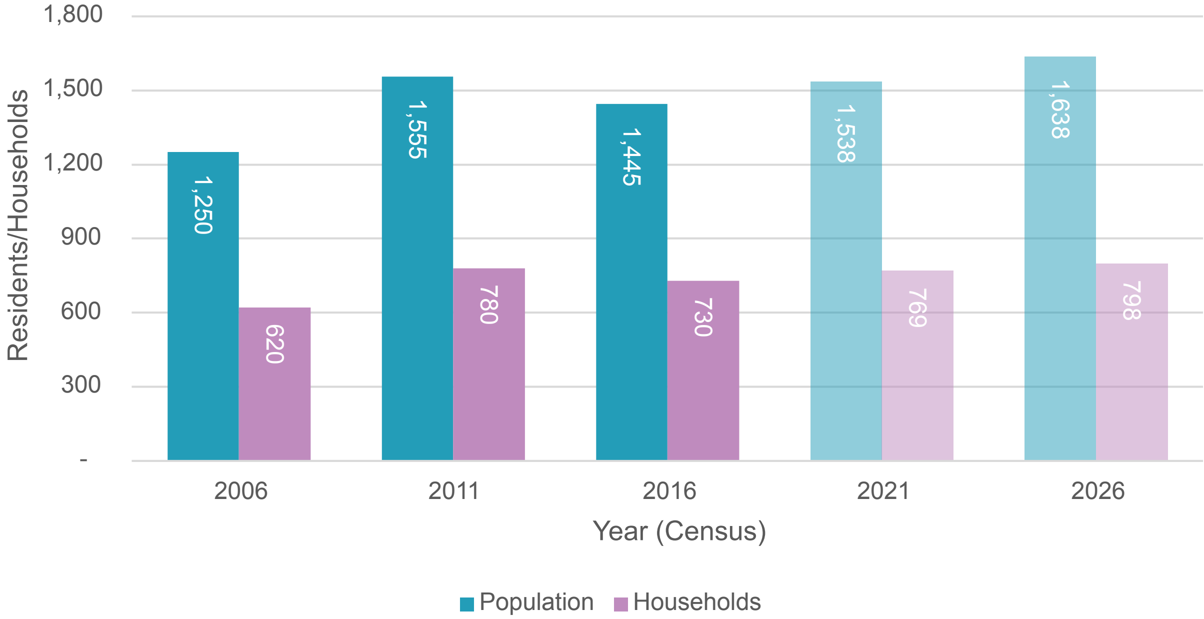
Surrounded by orchards and vineyards in the southern Similkameen Valley, the Village of Keremeos is an agricultural centre and important local service area for the valley. The Village is located within Electoral Area "G".

Note: The demographic data used in this profile are compiled from the long form census and may not match data found in other sources such as the Official Community Plan (OCP). For example, the Village of Keremeos OCP Bylaw No. 850 includes the population figure of 1,502 for 2016 (from the 2016 Statistics Canada Census Profile). This housing assessment relies on data from the long form census, which allows for a more detailed understanding of housing needs in the Village of Keremeos than data from the Census Profile alone. However, long form data may reflect inaccuracies due to sampling methods, especially for the year 2011. Please refer to the Village of Keremeos Official Community Plan for official demographic data. *(See Section 1 "The Long-Form Census" for more information regarding the use of long-form census data in this assessment)*.

Also note that the projections are based on a statistical approach recommended by the Province to calculate the minimum number of dwellings required for the Village of Keremeos to house residents. As such, they do not consider actual growth since 2016, nor take demographics and other contextual information into account.

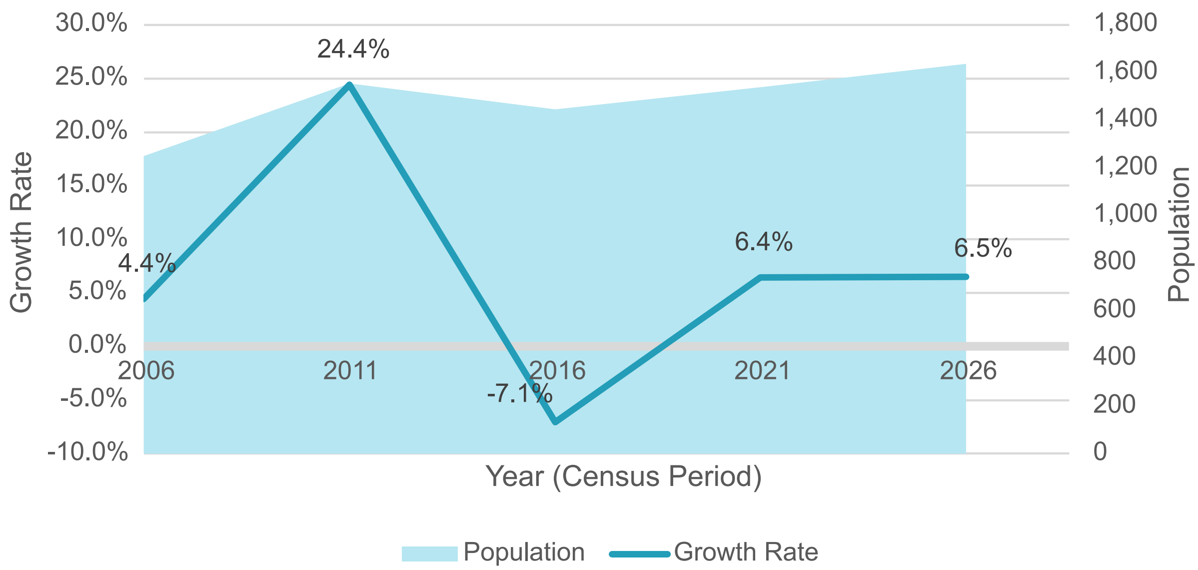
POPULATION AND DEMOGRAPHICS

***FIGURE:** Keremeos population and households (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



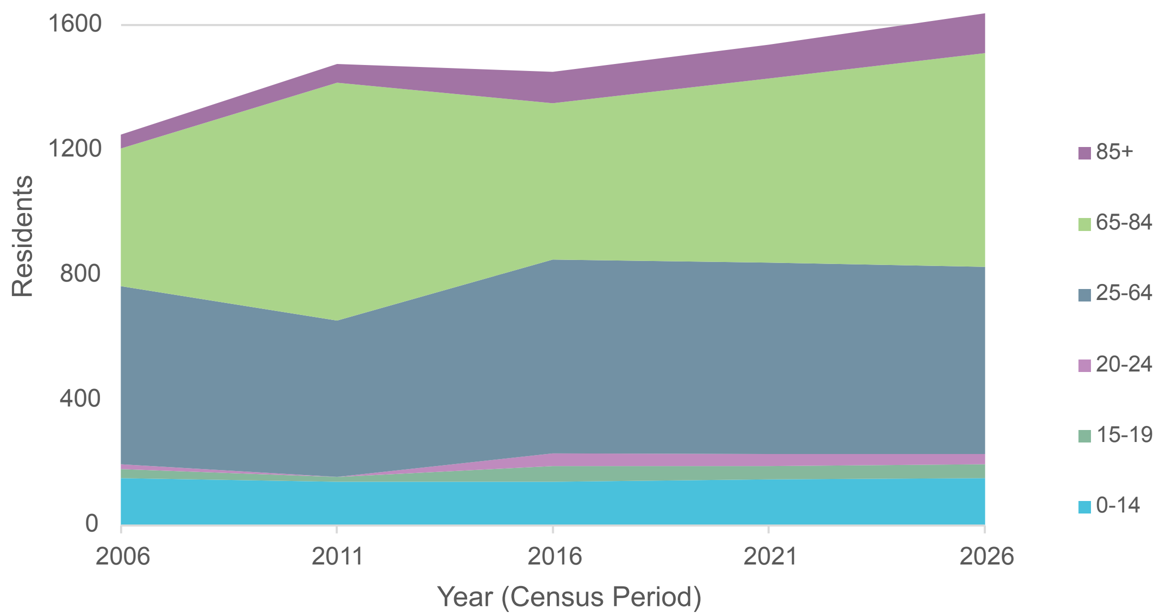
The population of the Village of Keremeos was 1,445 as of the 2016 Census. The population in the Village of Keremeos is expected to gradually increase by the year 2026, to around 1,600 people and 800 households.

***FIGURE:** Keremeos population growth rate and population, 2006 - 2026 (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



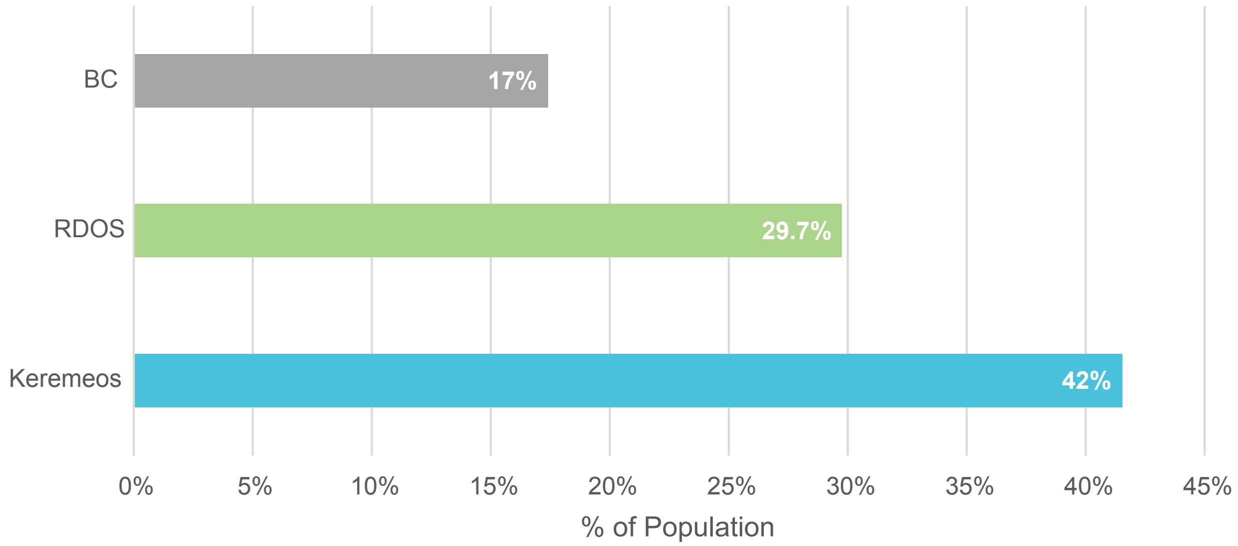
The population of Keremeos is anticipated to increase gradually by an average of 1.2% per year. Between 2021 and 2026, this will add up to about 6% growth. This is within the range projected in the Village of Keremeos' OCP, which anticipates that the population could grow between 0.5 and 1.5% annually over the next 20 years. Historically, this rate of growth has varied between census periods. The changes from 2006 to 2011 are due in part to the sampling methods used on the 2011 long-form census.

***FIGURE:** Keremeos age distribution 2006 to 2026 (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



The average age in the Village of Keremeos is anticipated to increase, with slightly fewer people in the 25-65 age group, and growth in the population aged 65+.

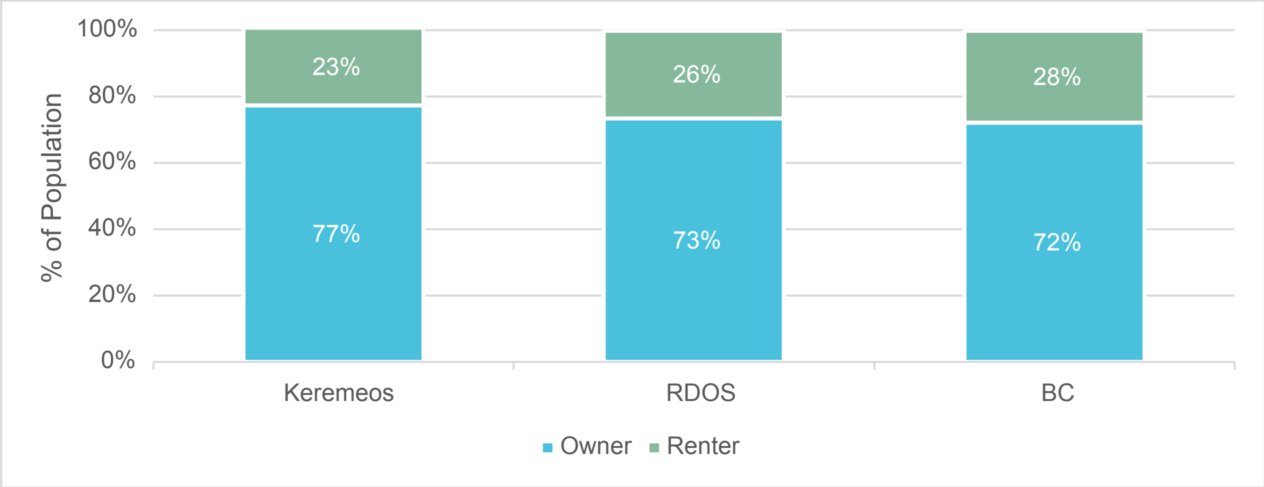
***FIGURE:** Proportion of seniors aged 65+ compared to BC, 2016*



Keremeos currently has a large senior's population, with over 40% of residents over age 65. This is more than 10% higher than the proportion for the RDOS as a whole, and close to 25% higher than the proportion across the province.

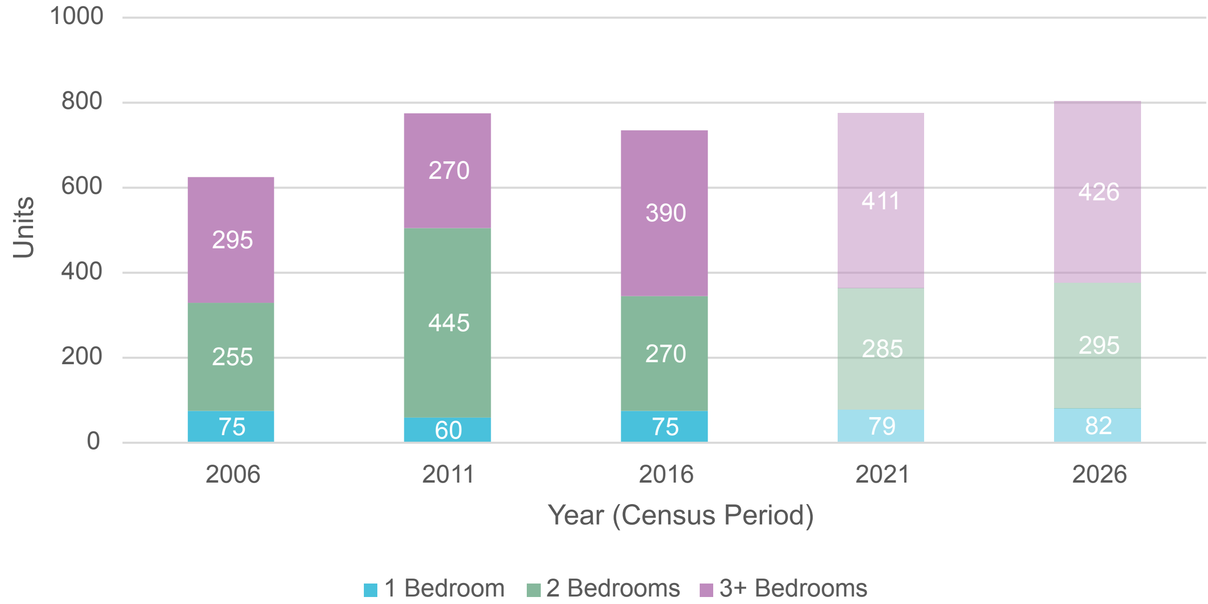
HOUSING

***FIGURE:** Owner – renter households, 2016*



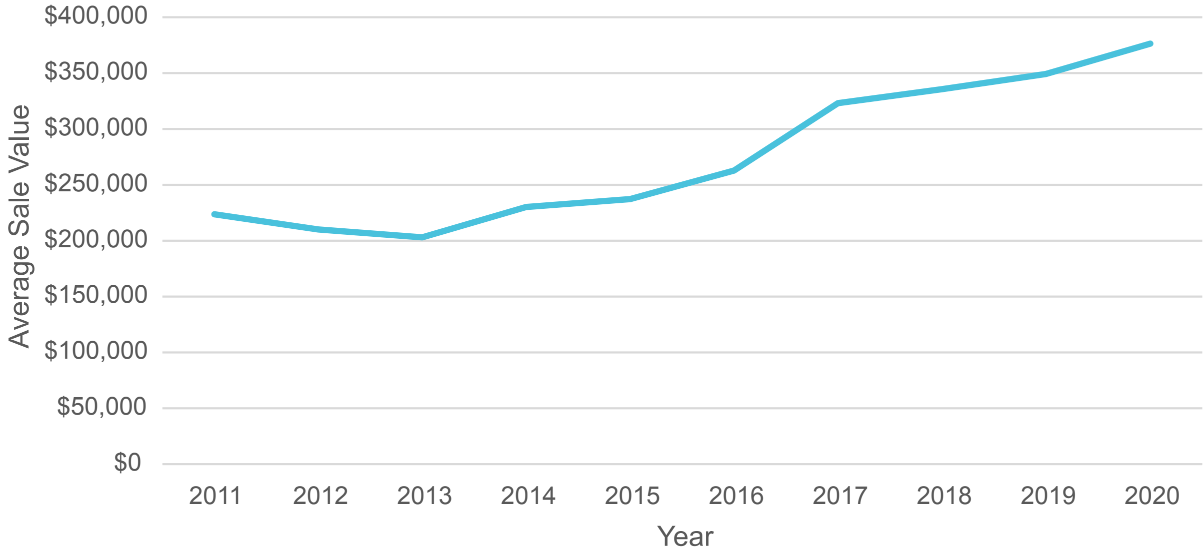
The total number of households in 2016 was 730. Of these, 77% were owner households, which is higher than both the RDOS and BC averages. The average household size was 2 people per household. By 2026, the anticipated household size is anticipated to increase slightly to 2.1 people per household.

***FIGURE:** Dwelling units by size, 2006 – 2026 (Note: projections based on RDOS regional growth rates)*



From 2006 to 2016 homes tended to get bigger in Keremeos, with increases in the number of three and four+ bedroom homes, while the number of two-bedroom homes decreased.

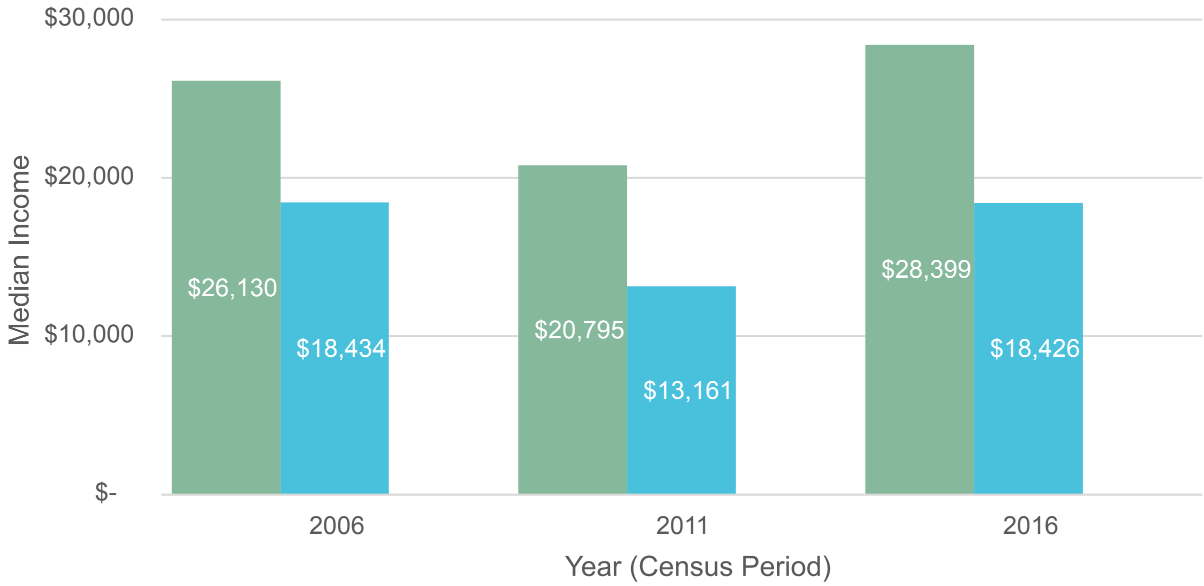
FIGURE: *Average single-family dwelling sale values Keremeos Area, 2011 – November 2019 (source: South Okanagan Real Estate Board)*



Following an initial decline between 2011 and 2013, sale values have tracked steadily upwards to 2019 to an average sale value of $348,000, an increase of almost 45%. Sales have continued to trend upwards in 2020 with the latest annual average sales values to date (November 2020) cresting over $376,000.

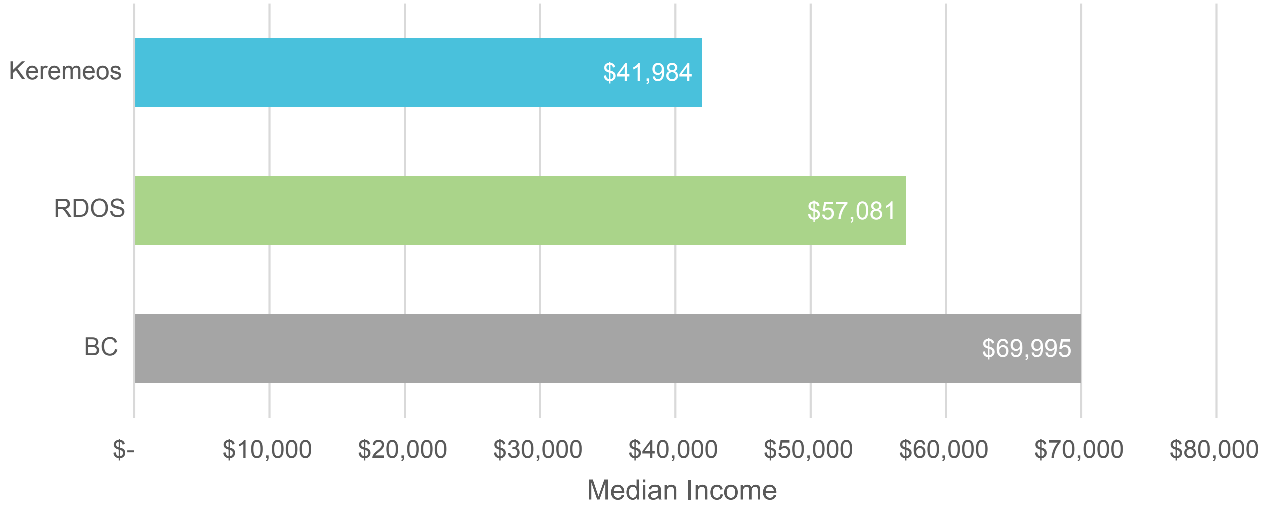
INCOME AND ECONOMY

FIGURE: *Renter and owner household median income, 2006 - 2016*



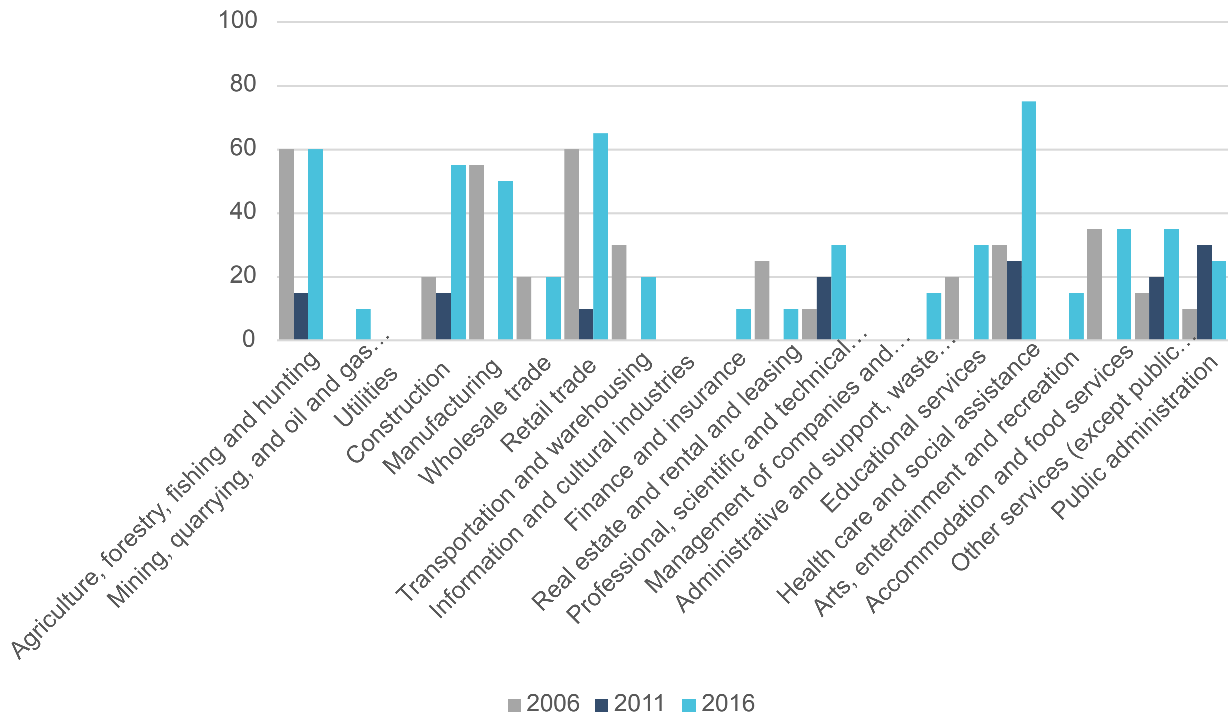
Median incomes for households in Keremeos varied substantially between the previous census periods. Median income for households that owned their own home was around $47,000 in 2016, while the median income for renting households was around $28,000.

FIGURE: *Household median income Keremeos, RDOS, BC, 2016*



Median income for all households in 2016 was around $42,000. This is lower than the median for RDOS ($57,000) and the median for the province as a whole ($70,000).

FIGURE: *Economic sectors Keremeos, 2016*



In Keremeos, the top five economic sectors in 2016 were health care and social assistance; retail trade; agriculture, forestry, fishing and hunting; construction; and manufacturing.

HOUSING NEEDS

In order to meet current basic housing demand in Keremeos, an additional 40 units would have needed to be built since the last census period. If growth continues to follow the trend of the RDOS as a whole, a further 29 units could be required by 2026 to meet basic demand.

TABLE: *Current and anticipated housing units required. (Note: 1 bedroom includes 0 bedroom [bachelor] dwellings)*

		Total
1 bedroom	**Current**	**4**
	Anticipated	*3*
2 bedrooms	**Current**	**15**
	Anticipated	*11*
3+ bedrooms	**Current**	**21**
	Anticipated	*15*
TOTAL UNITS	**CURRENT**	**40**
	ANTICIPATED	***29***

Core Housing Needs

105 households were in core housing need in 2016. Of those, 50 were owner households, and 50 were renter households (note that due to census rounding, totals may not add correctly).

40 households were in extreme core housing need in 2016. Of those, 30 were owner households, and 10 were renter households.

TABLE: *Core Housing Need, 2006-2016*

		2006	2011	2016
Total Households *(n = 730)*	#	**100**	**360**	**105**
	%	**16%**	**46%**	**14%**
Owner Households *(n = 565)*	#	**45**	**290**	**50**
	%	**9%**	**43%**	**9%**
Renter Households *(n = 170)*	#	**55**	**70**	**50**
	%	**39%**	**70%**	**29%**

Extreme Core Housing Needs

In the Village of Keremeos, there were a total of 40 households (5%) in extreme core housing need in 2016. 30 were owner households and 10 were renter households. A slightly greater proportion of renter households (6%), than owner households (5%) are in extreme core housing need.

TABLE: *Extreme Core Housing Need, 2006-2016*

		2006	2011	2016
Total Households *(n = 730)*	#	**25**	**160**	**40**
	%	**4%**	**21%**	**5%**
Owner Households *(n = 565)*	#	**0**	**145**	**30**
	%	**0%**	**21%**	**5%**
Renter Households *(n = 170)*	#	**25**	**0**	**10**
	%	**18%**	**0%**	**6%**

KEY AREAS OF LOCAL NEED

Affordable housing: There were 35 affordable housing supports for low-income families and seniors in 2020. Around 16 were social housing units and 19 were rent subsidies. In 2016, 160 (22%) of households spent more than 30% of their income on shelter costs. This increased by 5% since 2006. This indicates a need for more affordable housing units within the community.

Rental housing: In 2016, 23% of the households in Keremeos were renter households. Since 2006, Renter households' median income increased by around $2,300. Owner households' median income, though higher, also increased around $2,300. There is a gap between renter and owner median incomes. More renter households are in core housing need than owner households.

Special needs housing: No special needs housing was reported in Keremeos. There are also no policies or zoning bylaws that support special needs housing.

Housing for seniors: The proportion of residents aged 65+ increased between 2006 and 2016 (by 3%). In 2016, it was 9% greater than the proportion of seniors in the RDOS (41%). By 2026, 49.5% of the population is projected to be 65+, composing nearly half of the total population. This highlights a need for age-friendly housing suitable for seniors in Keremeos.

Housing for families: In 2016, the average household size was 2. This is projected to increase to 2.1 in 2026. 13% of the 2016 population was aged 19 or younger, and this proportion is projected to decrease slightly, suggesting that the demand for family housing is not anticipated to increase.

Shelters for individuals experiencing homelessness and housing for individuals at risk of homelessness: There are no shelter beds. Interviews determined that there is no visible homelessness in Keremeos. Homelessness is not considered to be a local issue Data on invisible homelessness are not available.

5. Electoral Areas

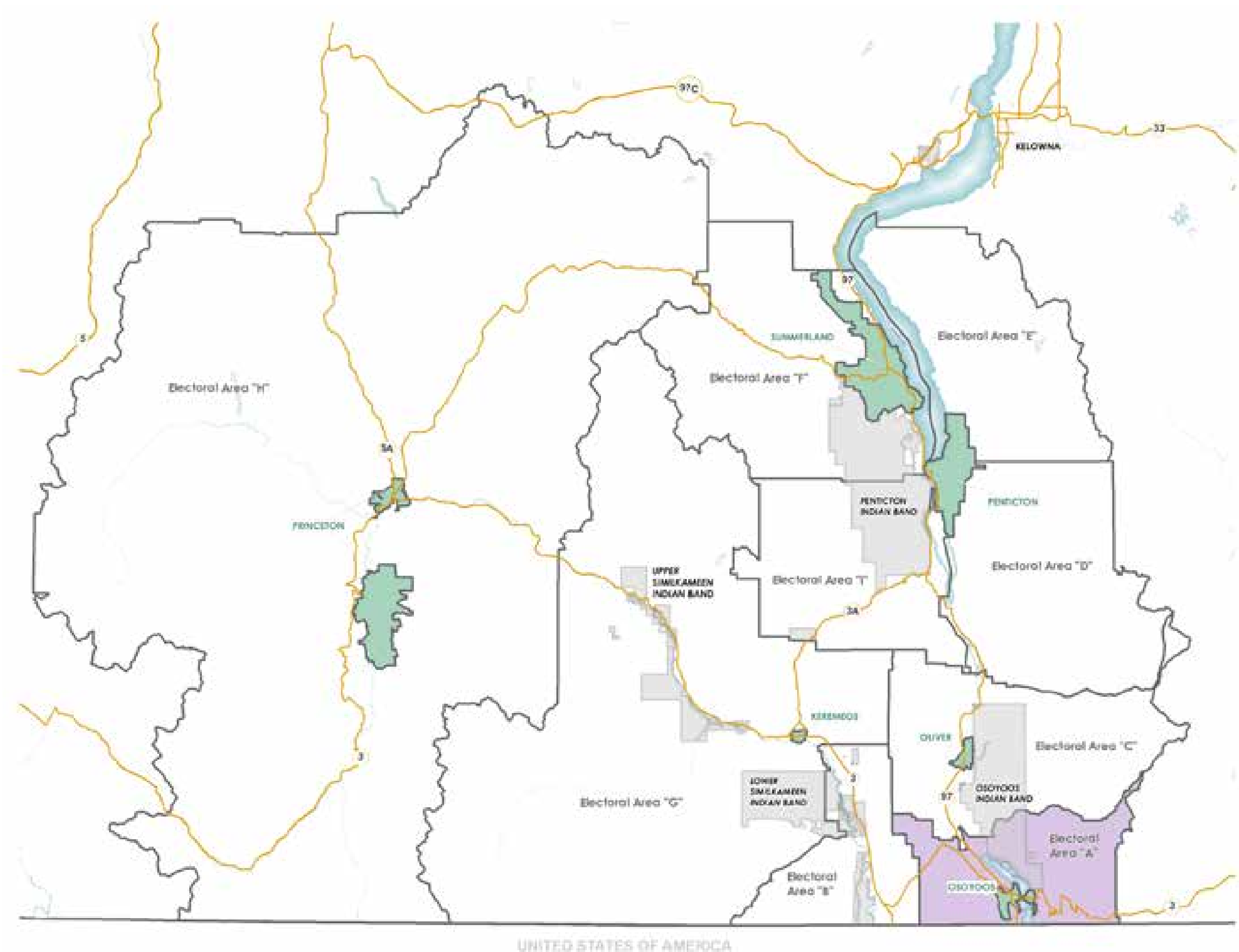
Photo CCby Judy Gallagher

ELECTORAL AREA "A"

Covering 313 square kilometres, Electoral Area "A" (Rural Osoyoos) is located at the south end of the Okanagan Valley. It is bounded by Electoral Area "B" (Cawston) on the west, Electoral Area "C" (Rural Oliver) on the north, the Kootenay Boundary Regional District to the east, and the international border of Canada with the United States of America to the south. It is the smallest electoral area and makes up 2.8% of the total area of the RDOS. The entire area includes rural Osoyoos, Osoyoos Indian Band lands, and the Town of Osoyoos.

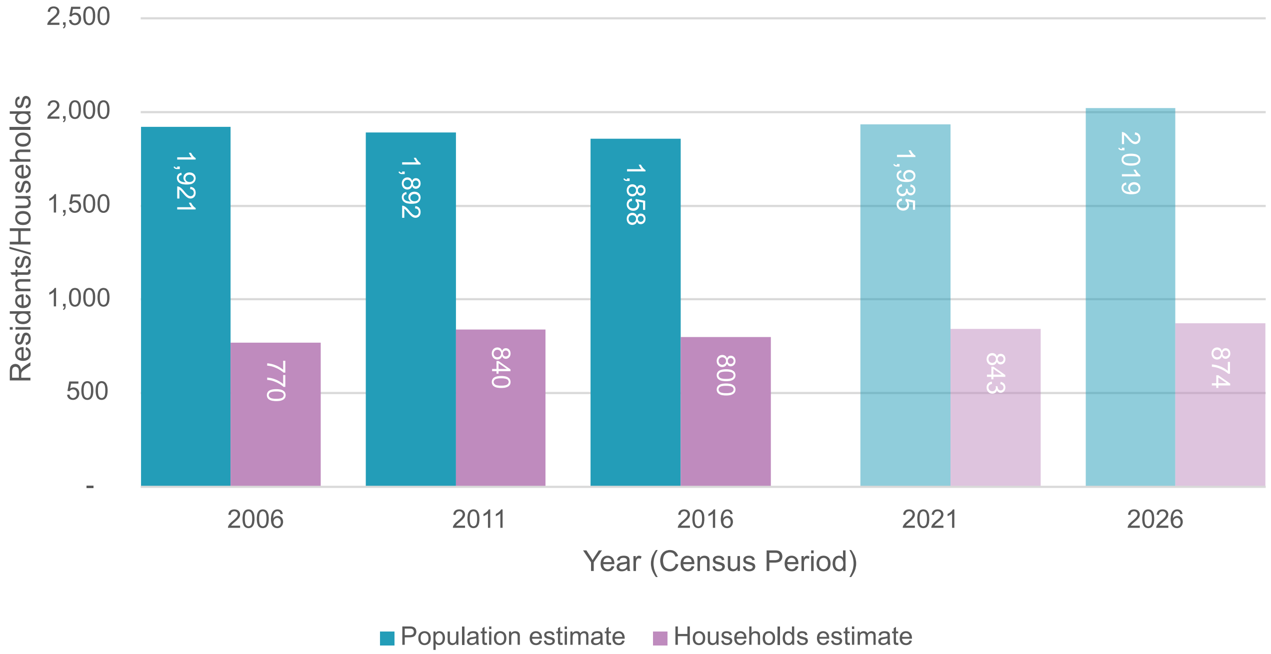
Note: The demographic data used in this profile are compiled from the long-form census and may not match data found in other sources such as the Official Community Plan (OCP). Data from the long-form census allow for a more detailed understanding of housing needs than data from Statistics Canada Census Profiles alone, which have sometimes been used for planning purposes. However, long-form data may reflect inaccuracies due to sampling methods, especially for the year 2011. Please refer to the Electoral Area "A" OCP for official demographic data. (See Section 1 "The Long-Form Census" for more information regarding the use of long-form census data in this assessment).

MAP: *Electoral Area "A"*



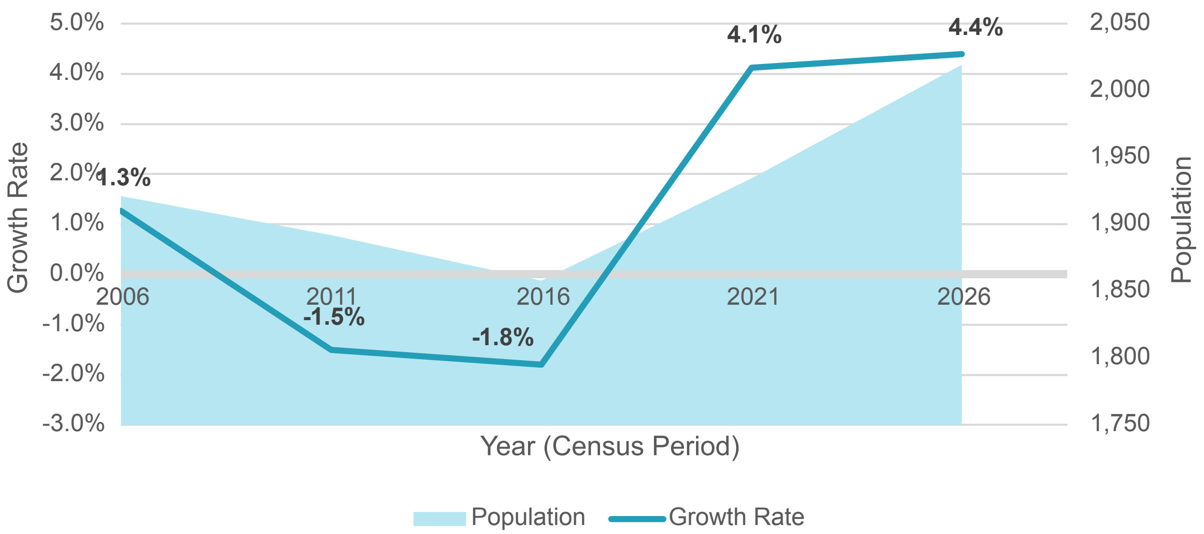
POPULATION AND DEMOGRAPHICS

FIGURE: *Electoral Area "A" population and households (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



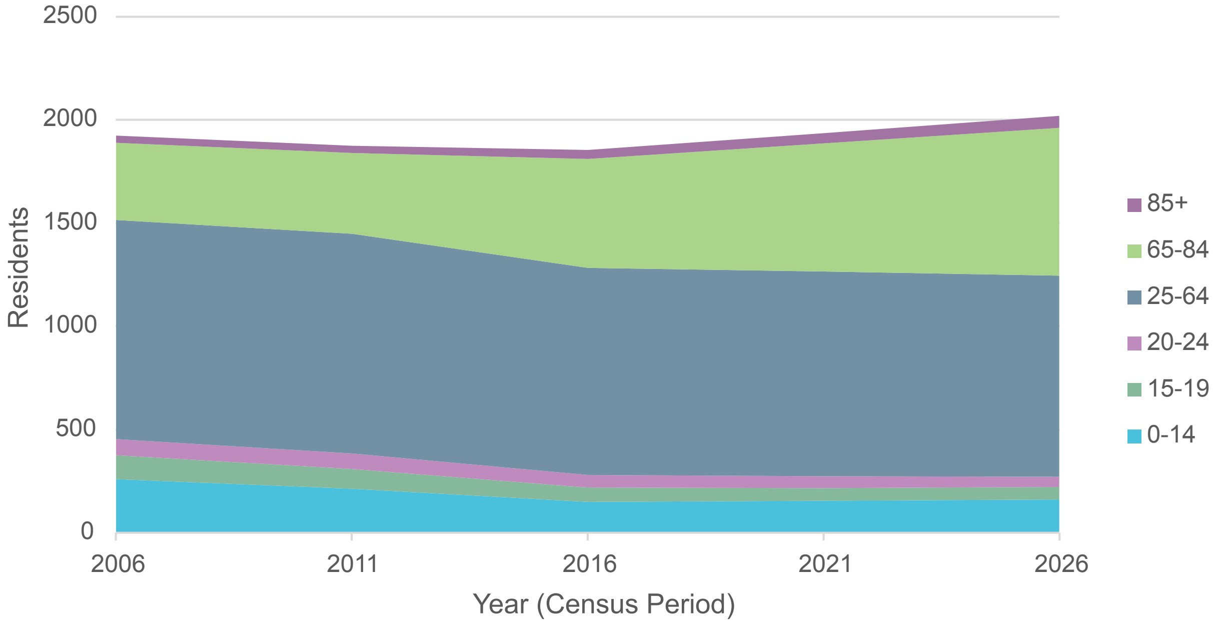
The population of Electoral Area "A" was 1,858 as of the 2016 Census. The population in Electoral Area "A" is expected to gradually increase by the year 2026, to around 2,000 people and 870 households. This represents a nearly 10% increase in the number of households from 2016 to 2026, or 74 new households.

FIGURE: *Electoral Area "A" population growth rate and population, 2006 - 2026 (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



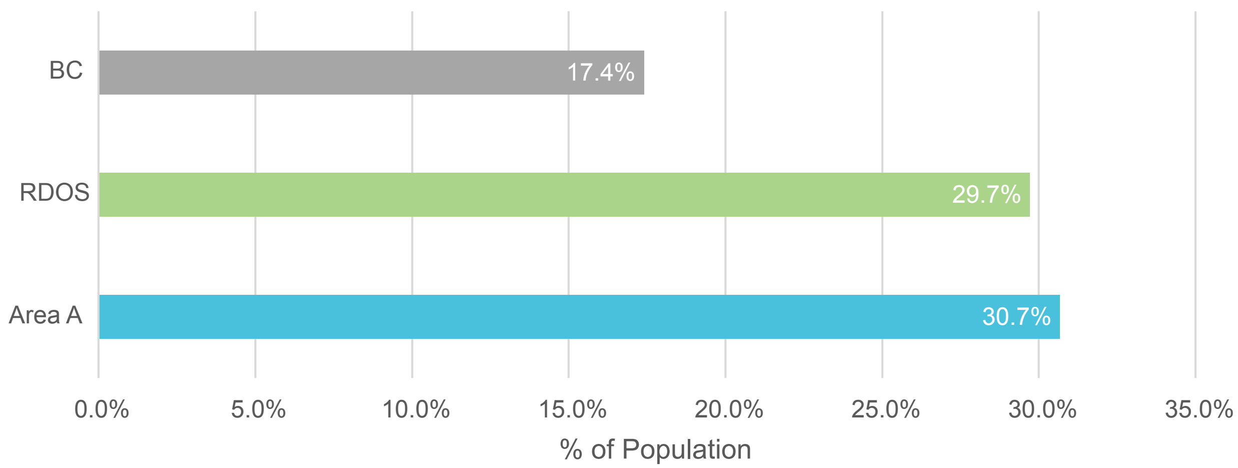
The population of Electoral Area "A" declined over past census periods. The population is expected to increase significantly between 2016 and 2021 by an of average of 0.8%, and then an average of 0.9% per year between 2021 and 2026, resulting in a 4.4% growth between 2021 and 2026.

FIGURE: *Electoral Area "A" age distribution 2006 to 2026 (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



The average age in Electoral Area "A" is anticipated to increase by 2026, with slightly fewer people in the 25-65 age group, and a growth in the population 65+. The median age in 2016 is 51.2 which was 3 years less than the RDOS as a whole.

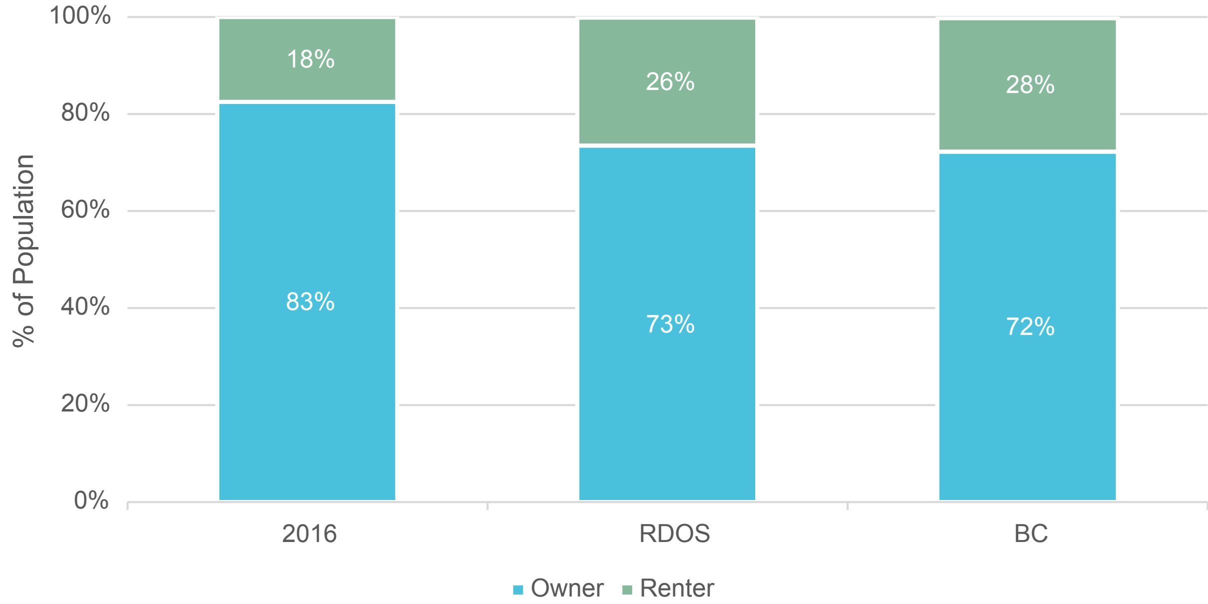
FIGURE: *Proportion of seniors aged 65+ compared to BC, 2016.*



Electoral Area "A" currently has a large senior's population, with over 30% of residents over age 65. This is in line with the proportion for the RDOS as a whole (27.7%), and over 10% higher than the proportion across the Province.

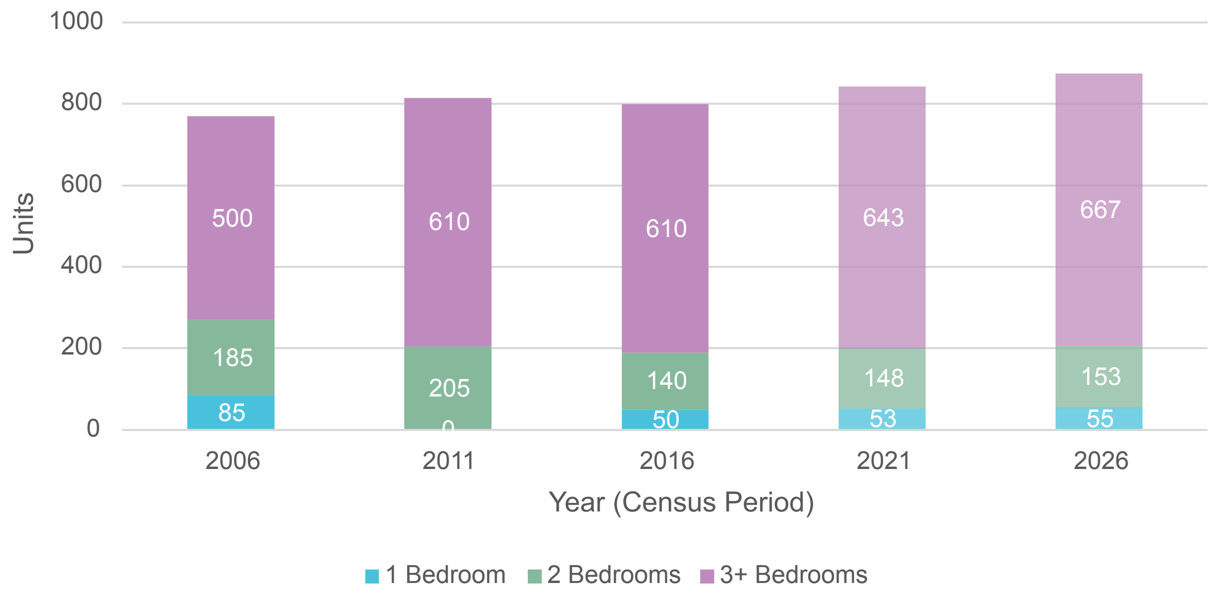
HOUSING

FIGURE: *Electoral Area "A" – renter households, 2016*



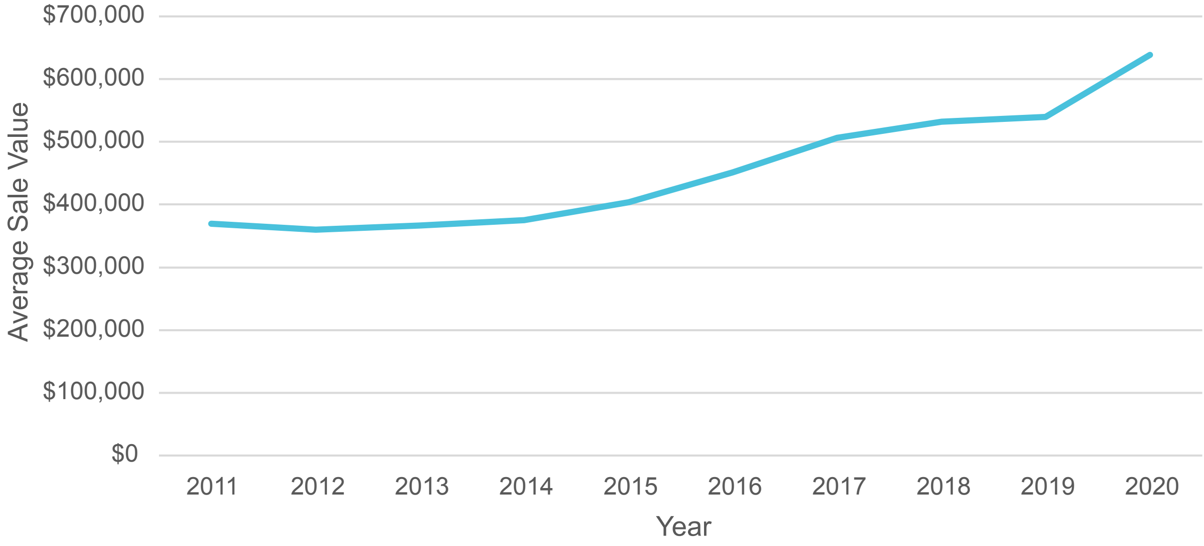
There were 800 households in Electoral Area "A" in 2016. Of these, the majority (82.5%) were owner households with 17.5% renter households. The RDOS as a whole has 73% owner households and 26% rental households. The average household size in Electoral Area "A" was 2.3 people per household. By 2026, the anticipated household size is expected to remain 2.3 per household.

FIGURE: *Dwelling units by size, 2006 – 2026 (Note: projections based on RDOS regional growth rates)*



From 2006 to 2016 homes sizes increased overall, with a slight increase in the number of three bedroom and four+ bedroom homes, while the number of 0, 1, and two-bedroom units decreased. This increase in unit size, despite a shrinking younger population, could be the result of an increase in demand for larger homes built to accommodate visitors and extended family (e.g., adult children, grandchildren).

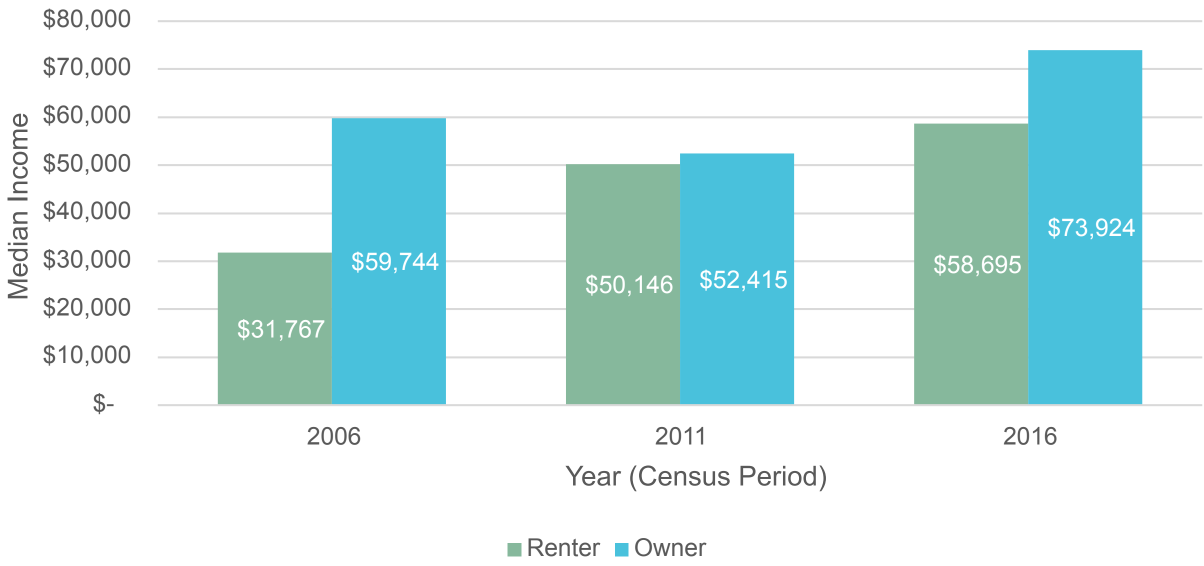
FIGURE: Average single-family dwelling sale values, 2011 – November 2020 (source: South Okanagan Real Estate Board)



The figure illustrates average annual sales values for single-family homes in the South Okanagan area. It does not include municipalities. Sales data is from the South Okanagan Real Estate Board. Average single-family home remained fairly consistent between 2011 and 2015. Since 2015 single family dwelling sale prices have increased from an average of around $403,000 in 2015 to around $539,000 in 2019. The latest sales data from November 2020 indicates that average prices have continued to rise to $638,00.

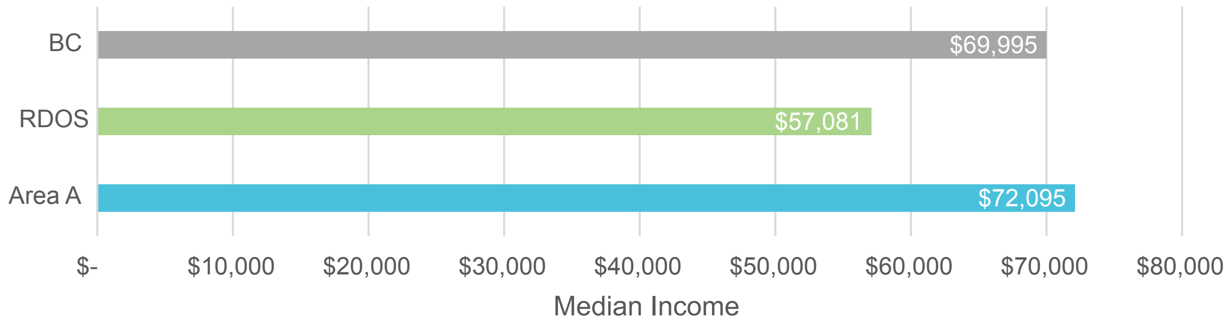
INCOME AND ECONOMY

FIGURE: Renter and owner household median income, 2006 - 2016



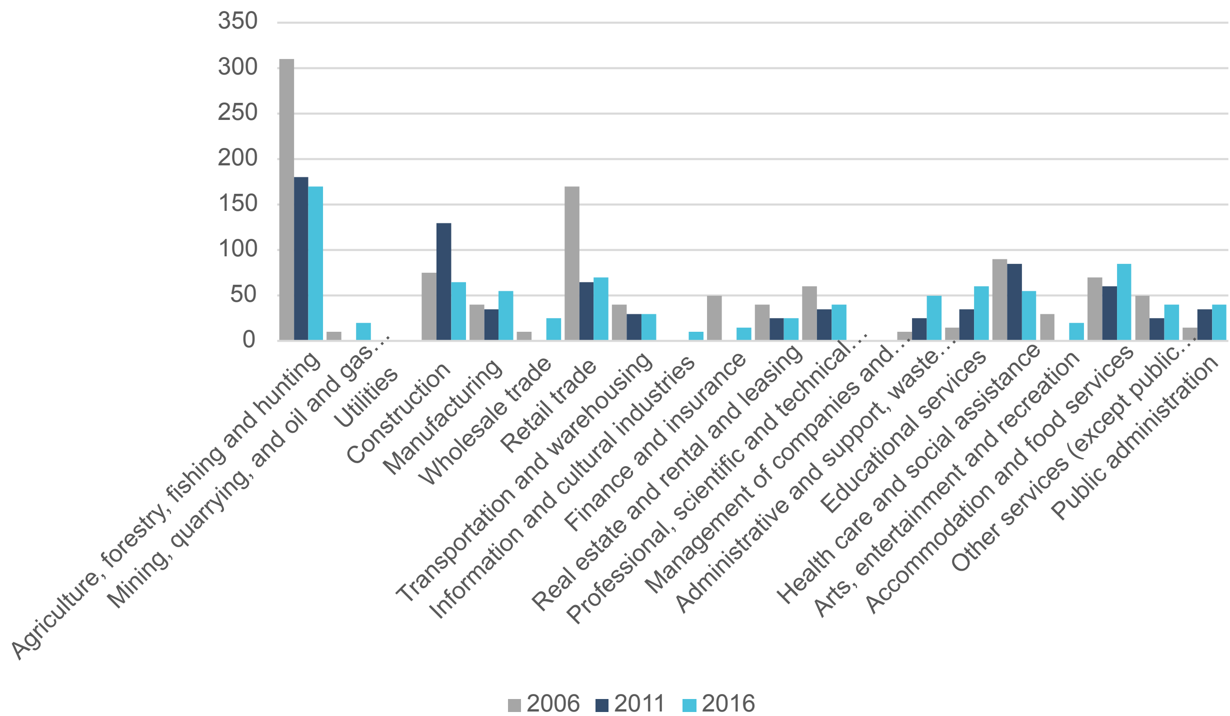
Median incomes for households in Electoral Area "A" have increased since 2006. The median income for households that owned their home was around $74,000, while the median income for renting households was around $59,000.

FIGURE: *Household median income Electoral Area "A", RDOS, BC, 2016*



Median income for all households in 2016 was around $72,000. This is higher than the median for both RDOS ($57,000) and the median province as a whole ($70,000).

FIGURE: *Economic sectors Electoral Area "A", 2016*



In Electoral Area "A", the top five sectors as of 2016 are agriculture, forestry, fishing, and hunting; accommodation and food services; retail trade; construction; and education services.

HOUSING NEEDS

In order to meet current basic housing demand in Electoral Area A, an additional 444 units would have needed to be built since the last census period. If growth continues to follow the trend of the RDOS as a whole, a further 31 units could be required by 2026 to meet basic demand.

TABLE: *Current and anticipated housing units required. (Note: 1 bedroom includes 0 bedroom [bachelor] dwellings)*

		Total
1 bedroom	**Current**	**3**
	Anticipated	*2*
2 bedrooms	**Current**	**8**
	Anticipated	*5*
3+ bedrooms	**Current**	**33**
	Anticipated	*24*
TOTAL UNITS	**CURRENT**	**44**
	ANTICIPATED	***31***

Core Housing Needs

In Electoral Area "A", there are a total of 30 total households (4%) in core housing need. Renter households are more likely to be in a state of core housing need than owner households. In 2016, 20 renter households were in core housing need, as compared to 0 owner households.

TABLE: *Core Housing Need Electoral Area "A"*

		2006	2011	2016
Total Households *(n = 800)*	#	165	35	30
	%	21%	4%	4%
Owner Households *(n = 660)*	#	110	35	0
	%	18%	5%	0%
Renter Households *(n = 140)*	#	60	0	20
		43%	0%	14%

Extreme Core Housing Needs

Overall, there are 15 total households (2%) in extreme core housing need. As with core housing need, renter households are far more likely to be in extreme core housing need than owner households. In 2016, 10 renter households were in extreme core housing need, as compared to 0 owner households.

TABLE: *Extreme Core Housing Need Electoral Area "A"*

		2006	2011	2016
Total Households *(n = 800)*	#	70	0	15
	%	9%	0%	2%
Owner Households *(n = 660)*	#	50	0	0
	%	8%	0%	0%
Renter Households *(n = 140)*	#	15	0	10
		11%	0%	7%

KEY AREAS OF LOCAL NEED

Affordable housing: In 2016, 14% of households spent more than 30% of their income on shelter costs. In 2016, this totalled 110 households, 45% of which were renter households. According to BC Housing, Electoral Area "A" had four rent subsidies in 2020. Though improving slightly over the past decade, the need for more affordable housing outweighs availability.

Rental housing: Both renter and owner households' median incomes are increasing, but there is a gap between renter and owner median incomes. Renter households are more likely to be in core housing need owner households.

Special needs housing: No special needs housing was reported in Electoral Area "A". There are also no policies or zoning bylaws that support special needs housing.

Housing for seniors: Electoral Area "A" has an aging population. Residents aged 65 and above make up 31% of the population. This population group is expected to increase by over 25% over the next decade. In addition, the proportion of long-term residents who have not moved in more than 5 years is also increasing. This emphasizes the need for age-appropriate housing to allow residents to age in place. This may include home adaptations, age-friendly apartments close to amenities, or seniors housing developments.

Housing units are also aging. Currently, more than 50% of housing units in Electoral Area "A" were built before 1991. Houses older than 20 years may require increased maintenance and major components may need to be replaced. With an aging population there is also a need for home modifications to accessible, safe, and independent living.

Housing for families: In 2016, the average household size was 2.3. This is projected to remain the same in 2026. Approximately 12% of the 2016 population was aged 19 or younger, and this proportion is projected to decrease. Overall, this suggests that demand for family housing is not anticipated to increase.

Shelters for individuals experiencing homelessness and housing for individuals at risk of homelessness: Data on homelessness are not available for Area "A" and currently there are no shelter beds or housing for homeless individuals in the electoral area. However, statistics from other communities in the Okanagan indicate there are individuals experiencing homelessness in the broader Okanagan region.

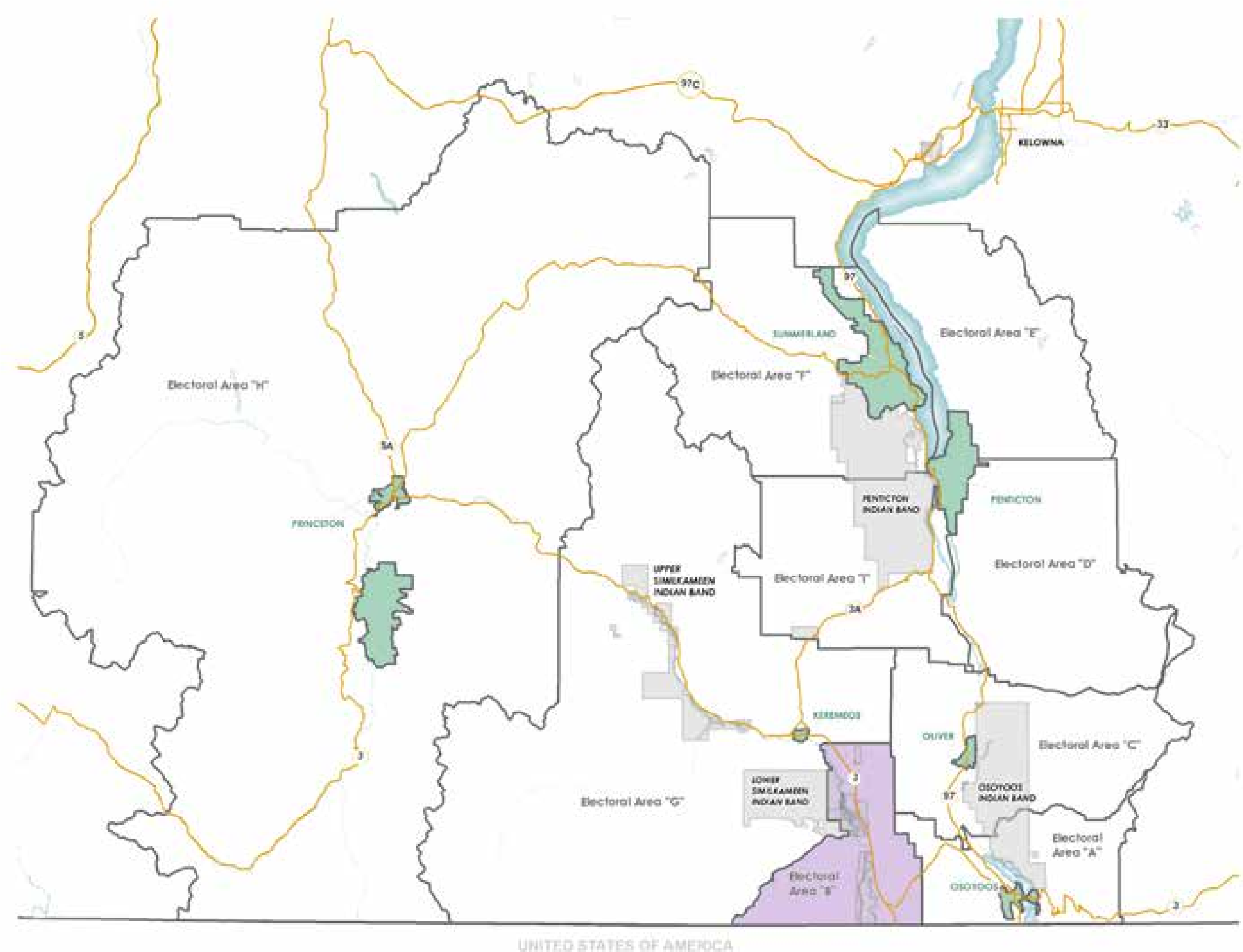
ELECTORAL AREA “B”

Electoral Area “B” is bounded by Electoral Area “A” (Osoyoos Rural) and Electoral Area “C” (Rural Oliver) to the east, Electoral Area “G” (Hedley/Olalla) to the north and west, and the United States of America to the south.

Bisected by the Similkameen River, the rural electoral area includes the community of Cawston, several Lower Similkameen Indian Band reserves, and a significant amount of agricultural land in the Province’s Agricultural Land Reserve.

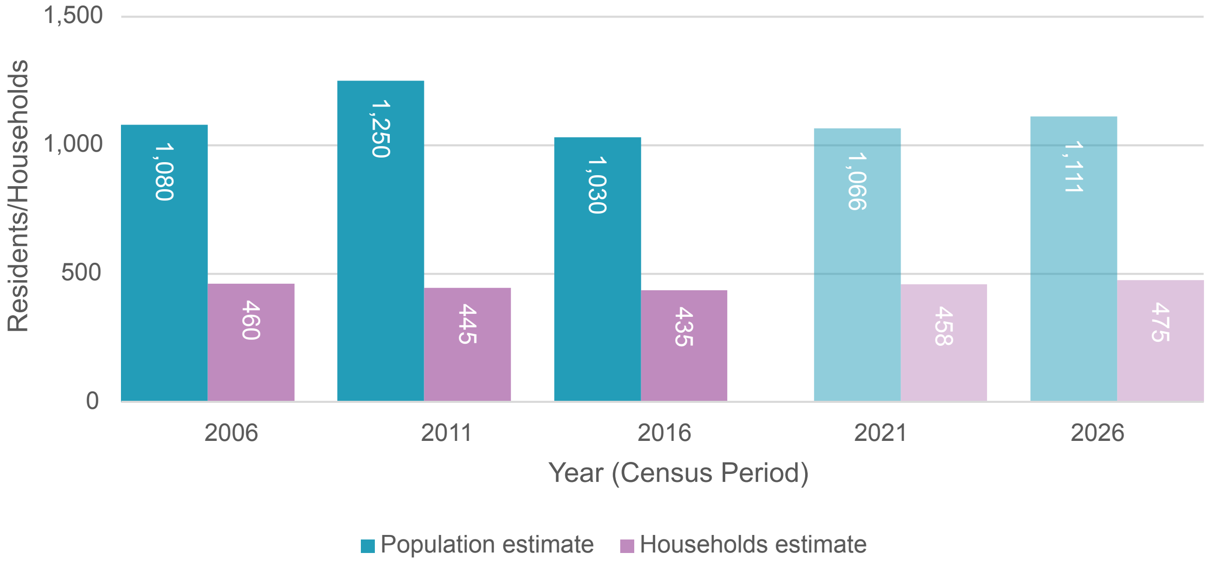
Note: The demographic data used in this profile are compiled from the long-form census and may not match data found in other sources. Data from the long-form census allow for a more detailed understanding of housing needs than data from Statistics Canada Census Profiles alone, which have sometimes been used for planning purposes. However, long-form data may reflect inaccuracies due to sampling methods, especially for the year 2011. Please refer to the Statistics Canada Census Profile for official demographic data. *(See Section 1 “The Long-Form Census” for more information regarding the use of long-form census data in this assessment).*

MAP: *Electoral Area “B”*



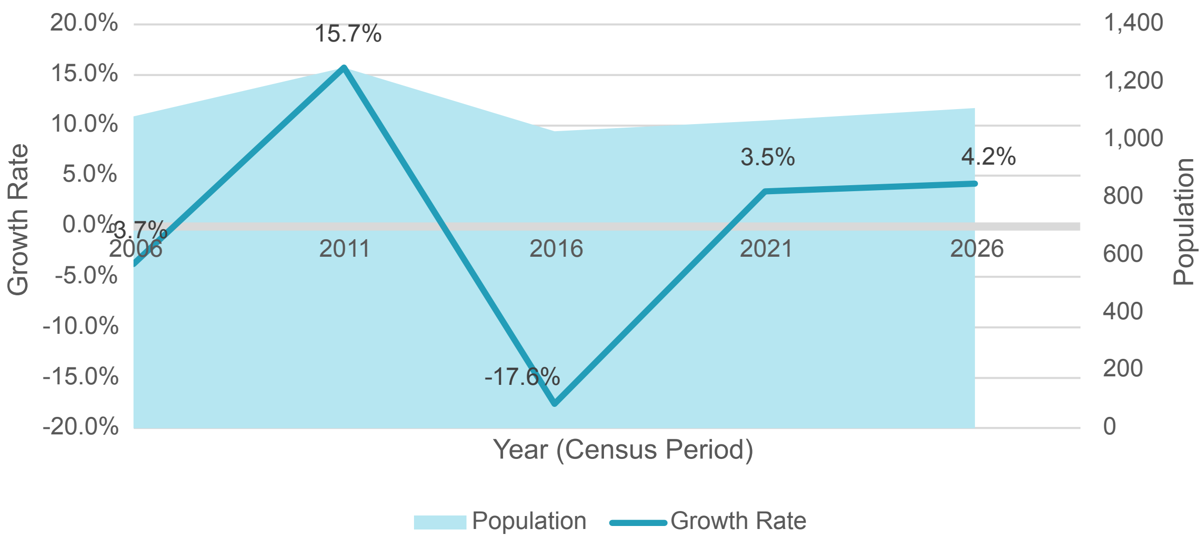
POPULATION AND DEMOGRAPHICS

***FIGURE:** Electoral Area "B" population and households (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



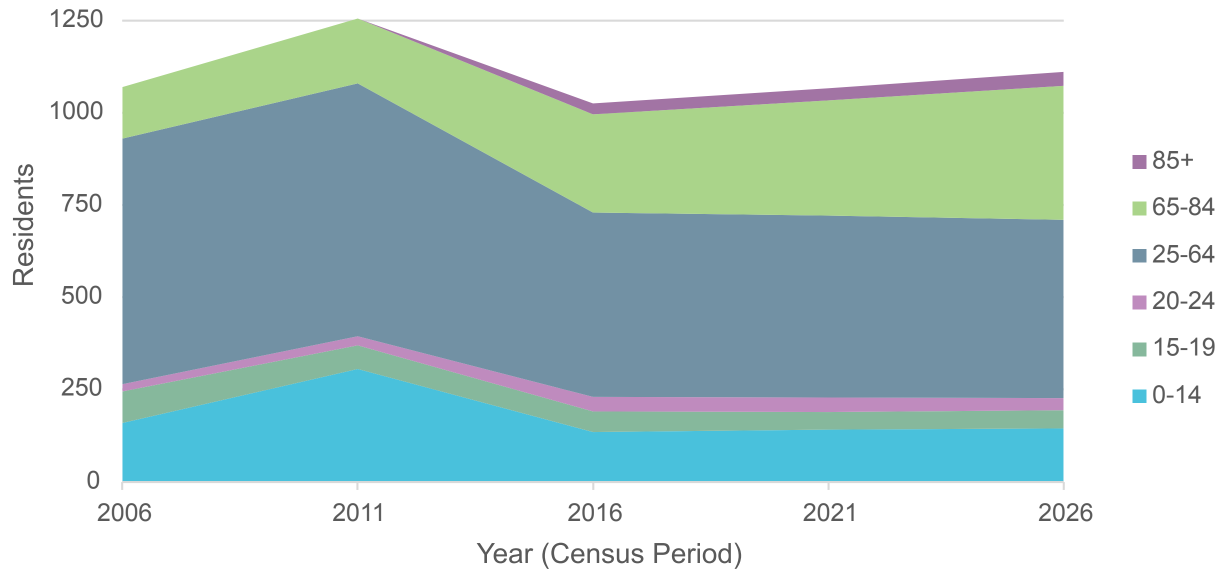
The population of Electoral Area "B" was 1,030, with 435 households, as of the 2016 Census. The population is expected to increase gradually by the year 2026, to around 1,111 people and 475 households. This is a household growth of approximately 40 net new households in the area and about 80 new people between 2016 to 2026.

***FIGURE:** Electoral Area "B" population growth rate and population, 2006 - 2026 (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



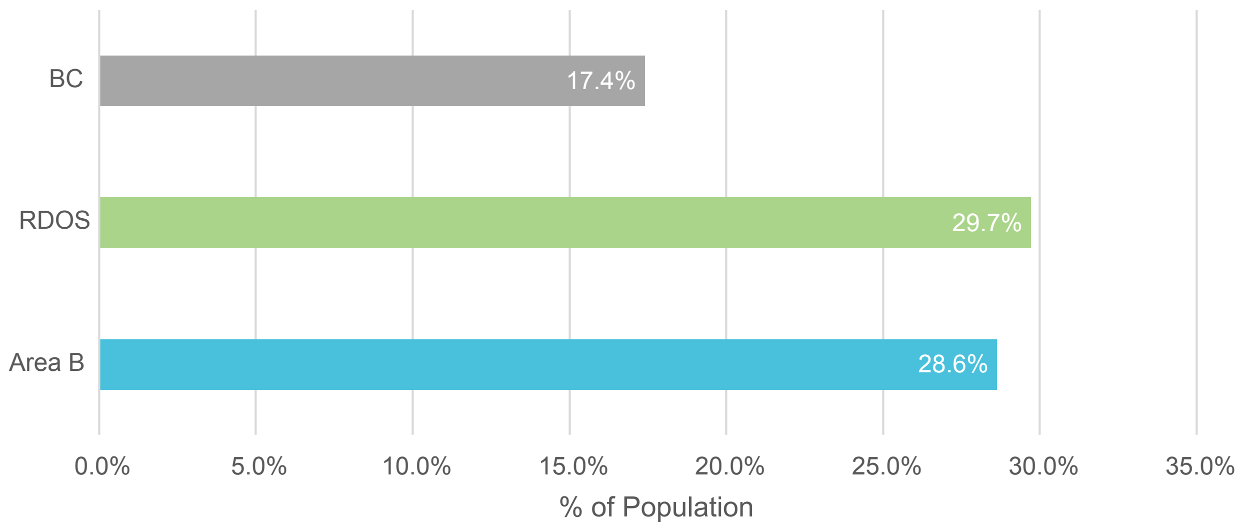
The population growth rate of Electoral Area "B" has fluctuated over past census periods. In 2006 - 2011 it went from -3.7% increasing significantly by 12% in 2011. Then from 2011 - 2016, the growth rate decreased by 33.3%. It is important to note that Electoral Area "B" had a 2011 NHS non-response rate that was equal to or above 50%, which could lead to data quality issues and contribute extreme change in growth rate. From 2016 to 2021, the population is anticipated to increase to 3.5%, and then increase to 4.2% between 2021 and 2026.

FIGURE: *Electoral Area "B" age distribution 2006 to 2026 (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



The average age in Electoral Area "B" is anticipated to increase, with slightly fewer people in the 25-65 age group, and growth in the population aged 65+. The median age in Electoral Area "B" was 54 in 2016, which the same as the median age in the RDOS as a whole.

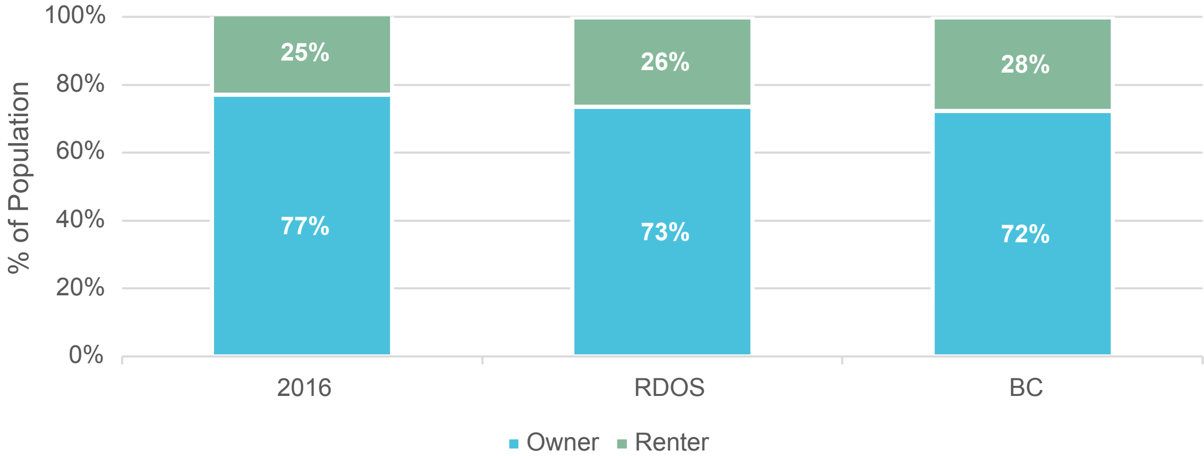
FIGURE: *Proportion of seniors aged 65+ compared to BC, 2016*



Electoral Area "B" currently has a relatively large senior's population, with nearly 29% of residents over age 65. This is slightly lower than the proportion for the RDOS as a whole, and around 11% higher than the proportion across the Province.

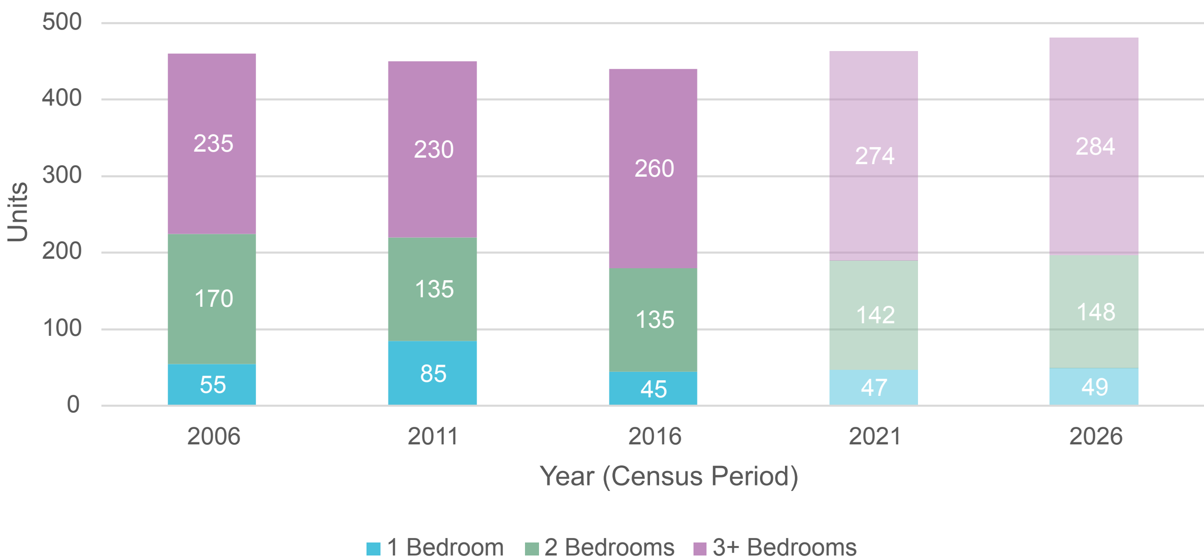
HOUSING

FIGURE: *Owner – renter households, 2016*



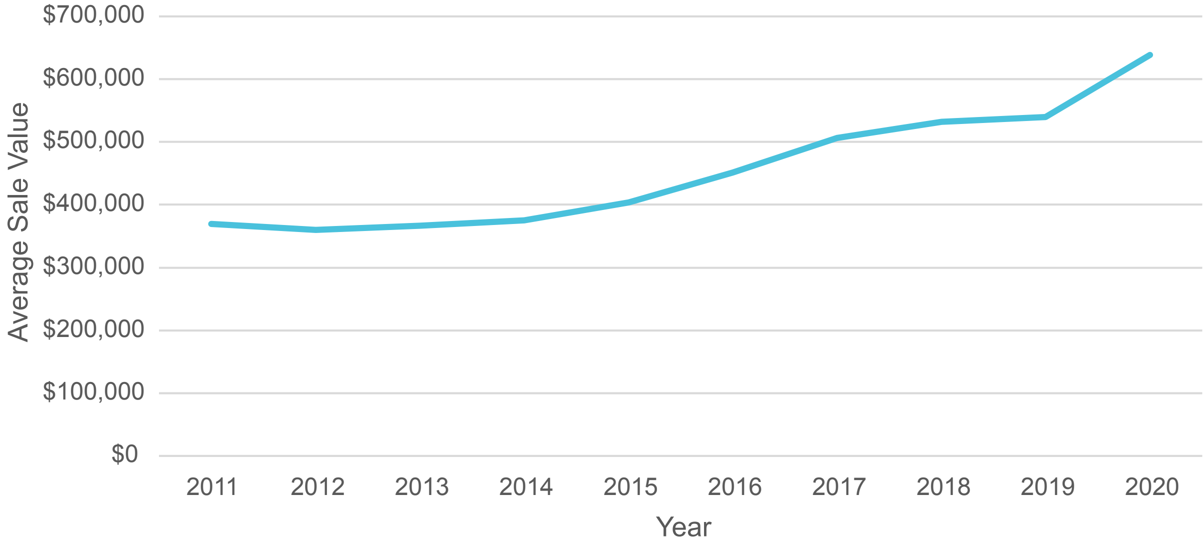
The number of households in the Electoral Area "B" in 2016 was 435. Of this, the majority (77%) are owner households with 25% renter households. The average household size was 2.3 people per household. By 2026, the anticipated household size is expected to stay at 2.3 people per household.

FIGURE: *Dwelling units by size, 2006 – 2026 (Note: projections based on RDOS regional growth rates)*



From 2006 to 2016 home sizes increased slightly in Electoral Area "B". From 2006 - 2011, three+ bedroom homes increased by 25, then increased by 30 units from 2011 - 2016. Two-bedroom and one-bedroom homes decreased a total of 35 units from 2006 to 2016. To address the projected growth across all housing unit sizes, Electoral Area "B" is expected to require an average of 32 net new owned housing units and 10 net new rental units per year from 2016 – 2026, averaging 4 new units annually. Based on regional household growth rates, the majority of these new units will be three+ bedroom dwellings.

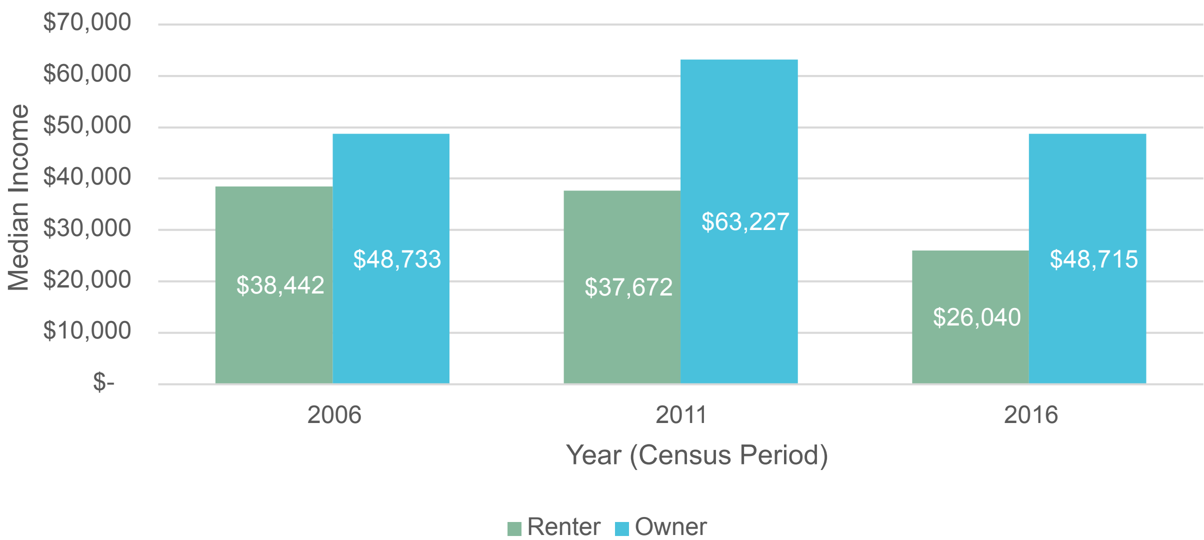
FIGURE: Average single-family dwelling sale values, 2011 – November 2020 (source: South Okanagan Real Estate Board)



The figure illustrates average annual sales values for single-family homes in the South Okanagan area. It does not include municipalities. Average single-family home remained fairly consistent between 2011 and 2015. Since 2015 single family dwelling sale prices have increased from an average of around $403,000 in 2015 to around $539,000 in 2019. The latest sales data from November 2020 indicates that average prices have continued to rise to $638,00.

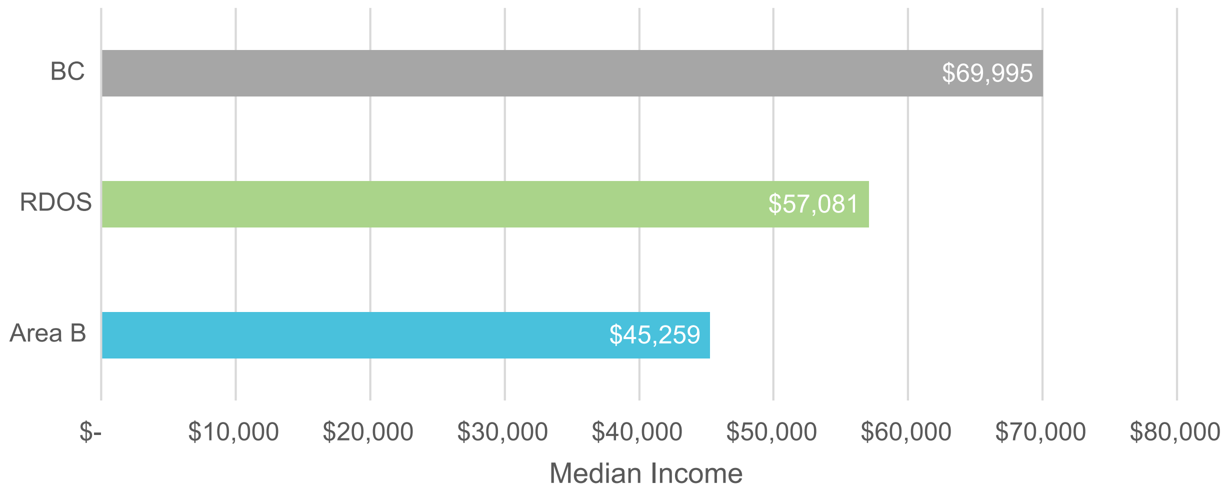
INCOME AND ECONOMY

FIGURE: Renter and owner household median income, 2006 - 2016



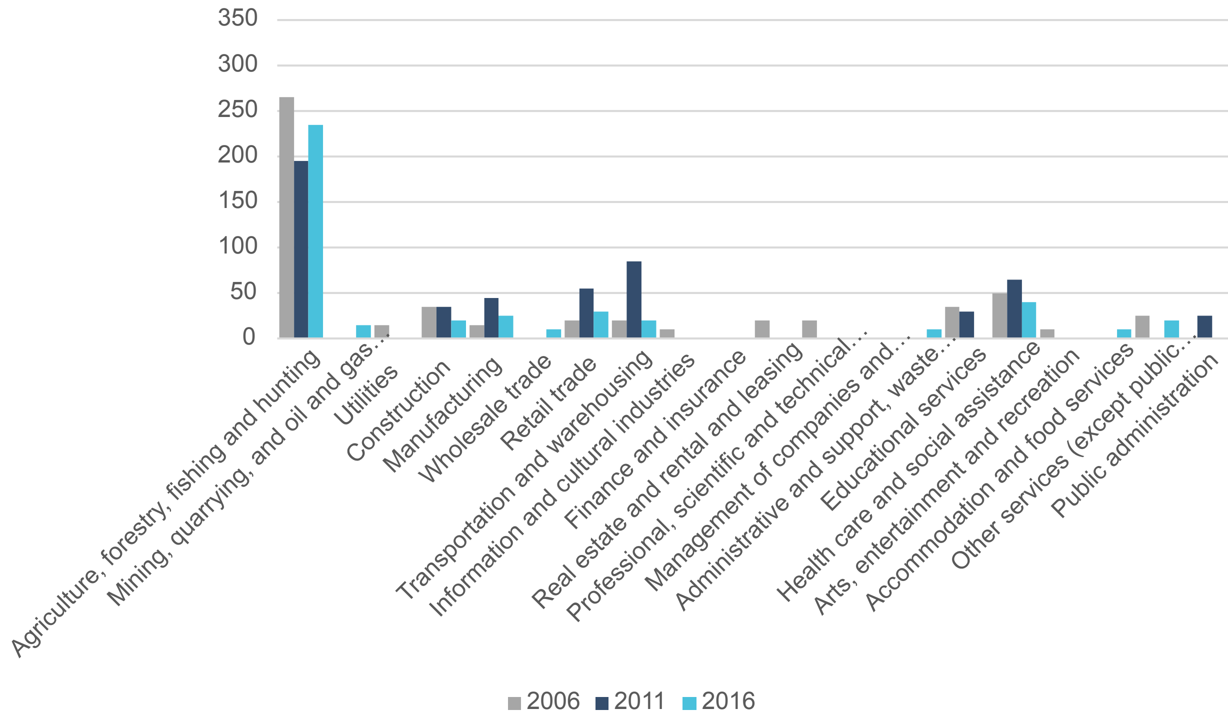
Median incomes for households in Electoral Area "B" decreased over the previous census periods. The gap between owner and renter household median incomes increased between 2006 and 2011 and has decreased slightly between 2011 and 2016. Median income for households that owned their own home was around $48,715 in 2016, while the median income for renting households was around $26,040.

FIGURE: *Household median income Electoral Area "B", RDOS, BC, 2016*



Median income for all households in 2016 was around $45,000. This is lower than the median for both RDOS ($57,000) and the median province as a whole ($70,000).

FIGURE: *Economic sectors Electoral Area "B", 2016*



In Electoral Area "B", the top sector as of 2016 was agriculture, forestry, fishing, and hunting.

HOUSING NEEDS

Overall, to meet current basic housing demand in Electoral Area "B", an additional 42 units would have needed to be built since the last census. If growth continues to follow the trend of the RDOS as a whole, a further 31 units could be needed by 2026 to meet basic demand. Most of this growth will be for the group aged 65-84.

TABLE: *Current and anticipated housing units required. (Note: 1 bedroom includes 0 bedroom [bachelor] dwellings)*

		Total
1 bedroom	**Current**	**3**
	Anticipated	*2*
2 bedrooms	**Current**	**7**
	Anticipated	*5*
3+ bedrooms	**Current**	**32**
	Anticipated	*24*
TOTAL UNITS	**CURRENT**	**42**
	ANTICIPATED	***31***

Core Housing Needs

The percentage of households in core housing need was 23% in 2016, which has decreased 4% since 2006. The percentage of owner households in core housing need was 13% in 2016, which has decreased 7% since 2006. The percentage of renter households in core housing need was 50% in 2016, which has increased 11% since 2006. This suggests a large disparity between owners and renters and a need for increased housing supports for renter households.

TABLE: *Core Housing Need, 2006-2016*

		2006	2011	2016
Total Households *(n = 435)*	#	125	90	100
	%	27%	20%	23%
Owner Households *(n = 335)*	#	65	55	45
	%	20%	14%	13%
Renter Households *(n = 110)*	#	55	35	55
		39%	64%	50%

Extreme Core Housing Needs

The percentage of households in extreme core housing need was 9% in 2016, which has risen 7% since 2006. The percentage of owner households in extreme housing need was 7% in 2016, which has increased by 4% since 2006. The percentage of renter households in extreme housing need was 14% in 2016, which has increased from 0% since 2006. This suggests an overall need for both owners and renters housing need supports in Electoral Area "B".

TABLE: *Extreme Core Housing Need, 2006-2016*

		2006	2011	2016
Total Households *(n = 435)*	#	10	25	40
	%	2%	6%	9%
Owner Households *(n = 335)*	#	10	0	25
	%	3%	0%	7%
Renter Households *(n = 110)*	#	0	0	15
		0%	0%	14%

KEY AREAS OF LOCAL NEED

Affordable housing: There were 11 rental subsidies in 2020. In 2016, 23% of households spent more than 30% of their income on shelter costs. This decreased by 3% since 2006. Though improving slightly over the past decade, the need for more affordable housing outweighs availability. There are no policies that support affordable housing.

Rental housing: Renters are more likely to experience core and extreme housing need. In 2016, 14% of householders were rental households. There is an increasing gap between owner and renter household incomes. Since 2006, median renter household income has declined, while owner households' median income stayed the same.

Special needs housing: No special needs housing was reported in Electoral Area "B". There are also no policies or zoning bylaws that support special needs housing.

Housing for seniors: The proportion of residents aged 65+ increased rapidly between 2011 and 2016 (by 15%). By 2026, 36% of the population is projected to be 65+. There may be a higher demand for one-bedroom homes or seniors housing (e.g., retirement or assisted living), while currently three-bedroom, detached homes are the predominant housing type.

Housing for families: In 2016, the average household size was 2.3. This is projected to remain the same in 2026. Less than 20% of the 2016 population was aged 19 or younger, and this proportion is projected to decrease. Overall, this suggests that demand for family housing is not anticipated to increase.

Shelters for individuals experiencing homelessness and housing for individuals at risk of homelessness: There are no shelter beds in Electoral Area B. The Lower Similkameen Community Services Society (LSCSS) services areas of the Similkameen Valley including Keremeos and Electoral Areas "B" and "G" reported they regularly see two visible homeless (living in tents) but were aware of more people who are provisionally homeless.

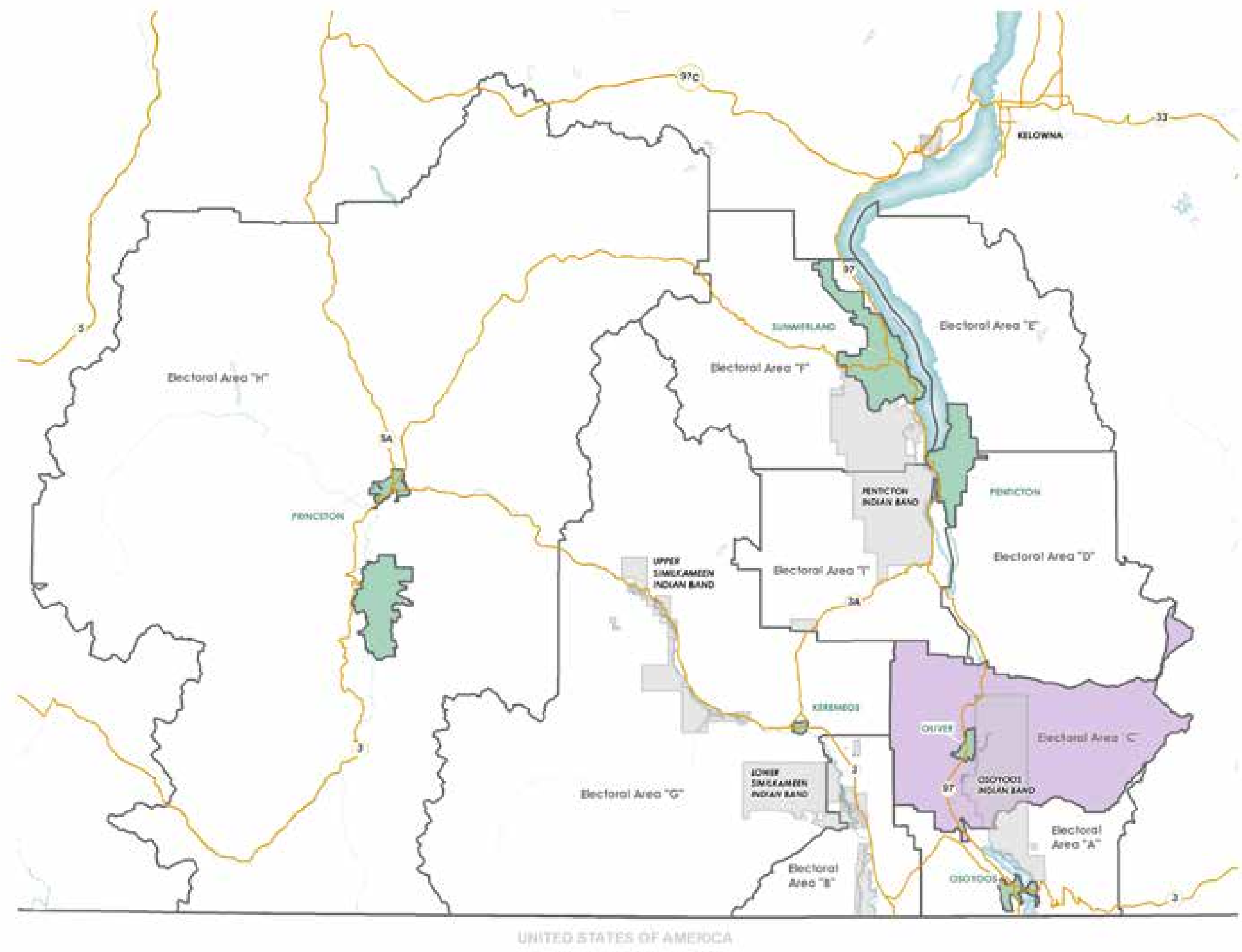
ELECTORAL AREA "C"

Electoral Area "C" is bounded by Electoral Area "A" (Osoyoos Rural) to the south, Electoral Area "D" (Okanagan Falls) and Electoral Area "I" (Apex Kaleden) to the north, Electoral Areas "B" (Cawston) and "G" (Hedley/Olalla) to the west, and the Kootenay Boundary Regional District to the east.

The area is bisected by the Okanagan River while the Town of Oliver and a large proportion of the Osoyoos Indian Band (OIB) Reserve lands area situated within its boundaries. The largely rural area includes the communities of Gallagher Lake and Willowbrook, and several smaller, rural areas, including Fairview Road and Camp McKinney Road.

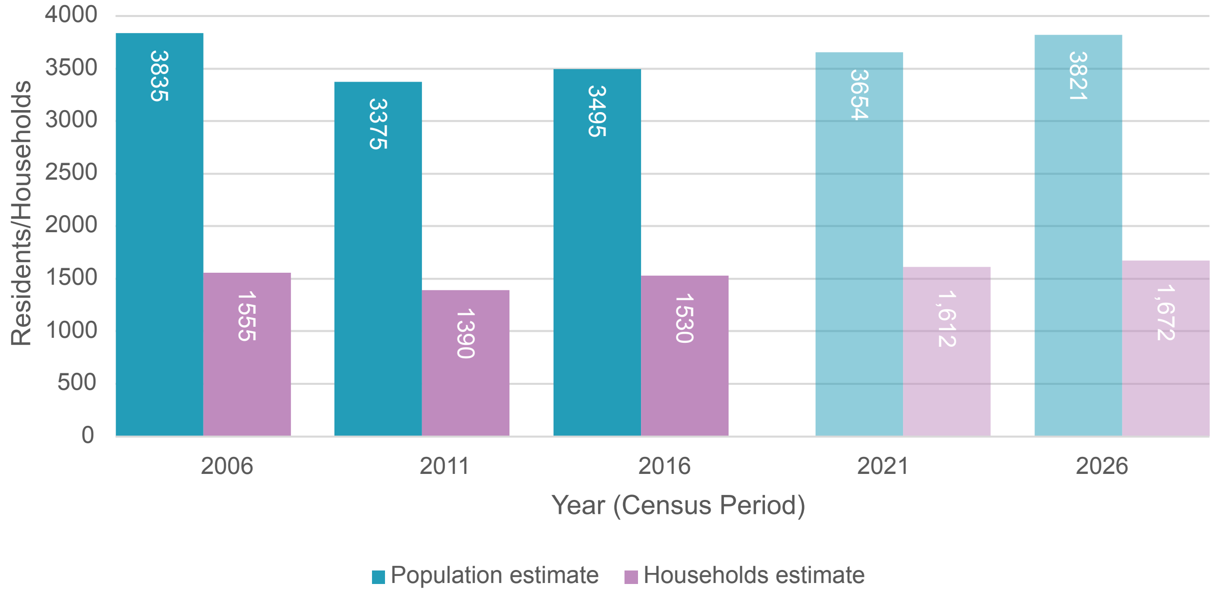
Note: The demographic data used in this profile are compiled from the long-form census and may not match data found in other sources such as the Official Community Plan (OCP). Data from the long-form census allow for a more detailed understanding of housing needs than data from Statistics Canada Census Profiles alone, which have sometimes been used for planning purposes. However, long-form data may reflect inaccuracies due to sampling methods, especially for the year 2011. Please refer to the Electoral Area "C" OCP for official demographic data. *(See Section 1 "The Long-Form Census" for more information regarding the use of long-form census data in this assessment)*.

MAP: *Electoral Area "C"*



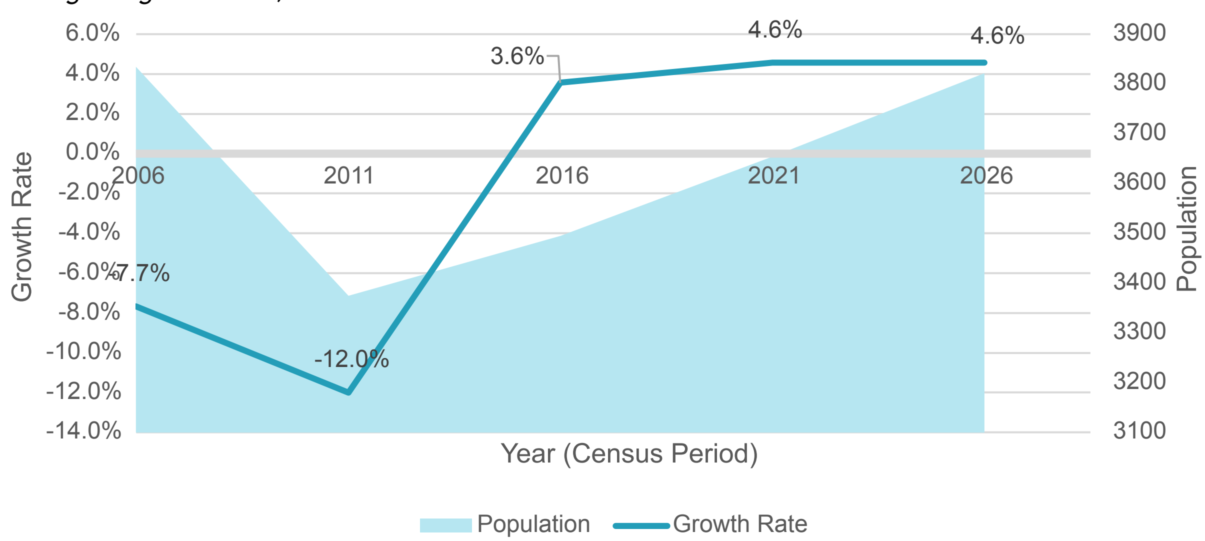
POPULATION AND DEMOGRAPHICS

***FIGURE ELECTORAL AREA "C" POPULATION AND HOUSEHOLDS (NOTE:** 2021 and 2026 projections based on RDOS regional growth rates)*



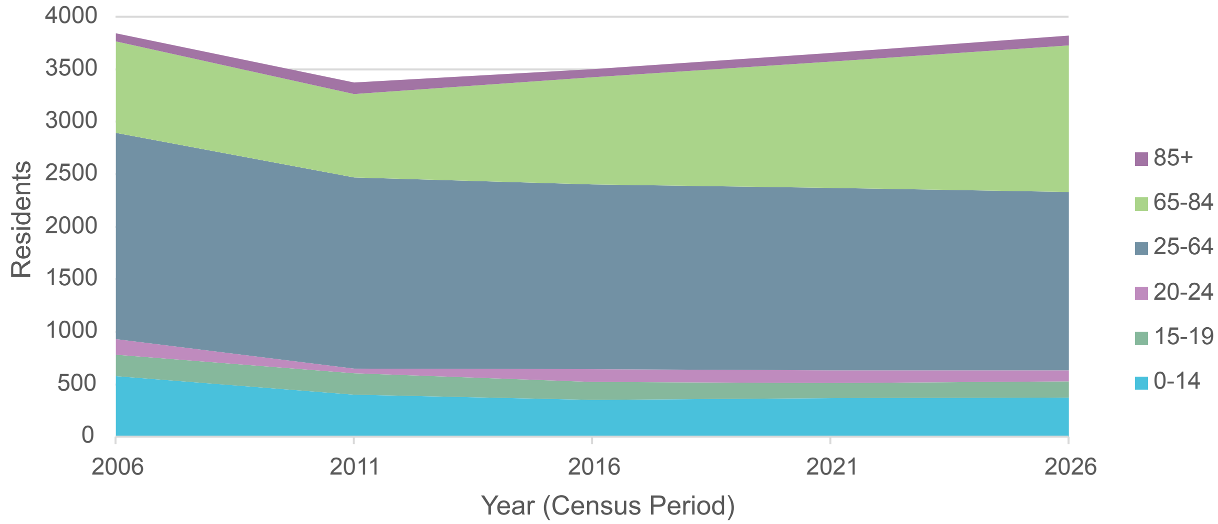
The population of Electoral Area "C" was 3,835 as of the 2016 Census. The population in the Penticton is expected to gradually increase by the year 2026, to around 3,821 people and 1,672 households. This is a household growth of over 140 net new households or about 14 households on an annual basis from 2016 to 2026.

***FIGURE:** Electoral Area "C" population growth rate and population, 2006 - 2026 (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



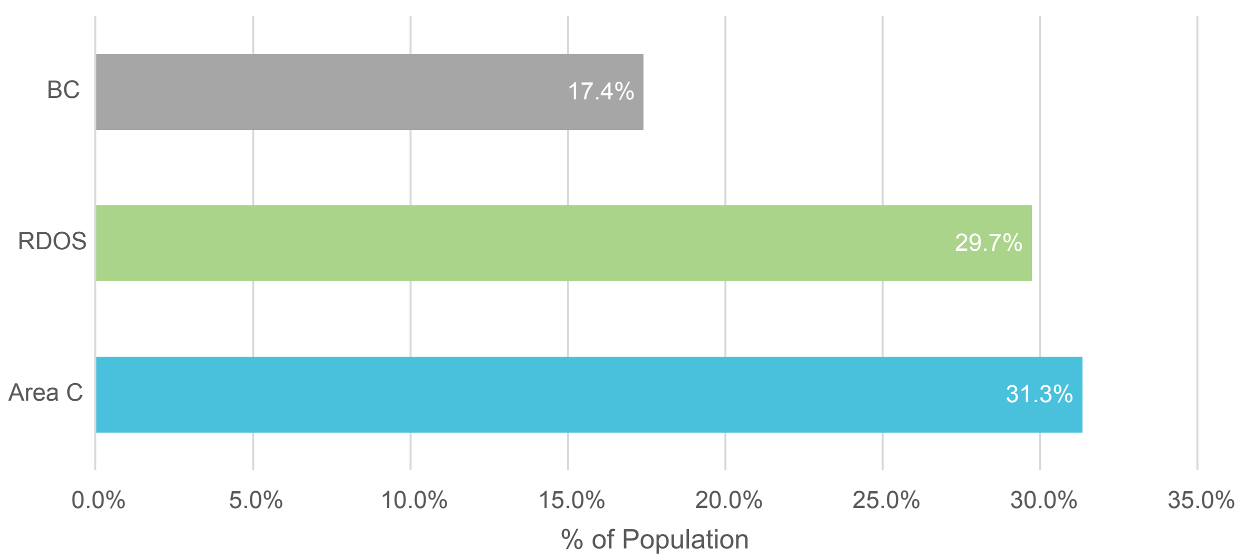
The population growth rate of Electoral Area "C" has changed significantly over past census periods. From 2006 to 2011, the population was declining rapidly. It is important to note that Electoral Area "C" had a 2011 NHS non-response rate that was equal to or above 50%, which could lead to data quality issues and contribute extreme change in growth rate. Some of the changes to the growth rate may also be attributable to a Town of Oliver boundary expansion in 2007. Since 2011, the population has increased. Based on regional growth projections, population growth in Electoral Area "C" may remain around 4.6% growth from 2016 to 2021 and from 2021 to 2026.

***FIGURE:** Electoral Area "C" age distribution 2006 to 2026 (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



The average age in Electoral Area "C" is anticipated to increase, with fewer people in the 25-65 age group, and growth in the population aged 65+. The median age in Electoral Area "C" was 56.5 in 2016, which was around 2 years greater than the RDOS as a whole.

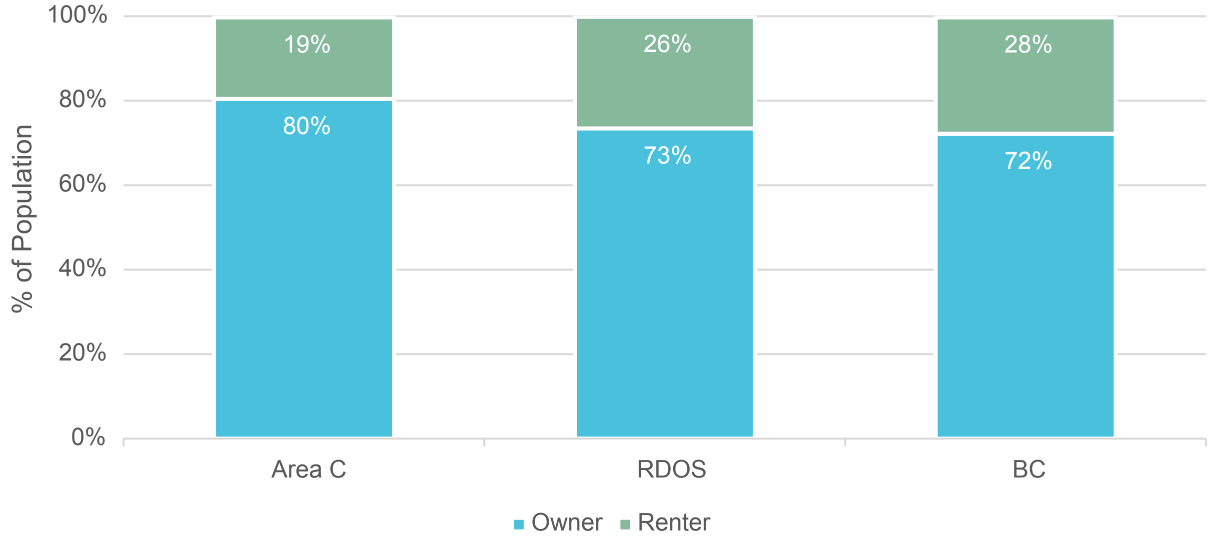
***FIGURE:** Proportion of seniors aged 65+ compared to BC, 2016*



Electoral Area "C" currently has a relatively large senior's population, with over 30% of residents over age 65. This is slightly higher than the proportion for the RDOS as a whole, and around 14% higher than the proportion across the Province.

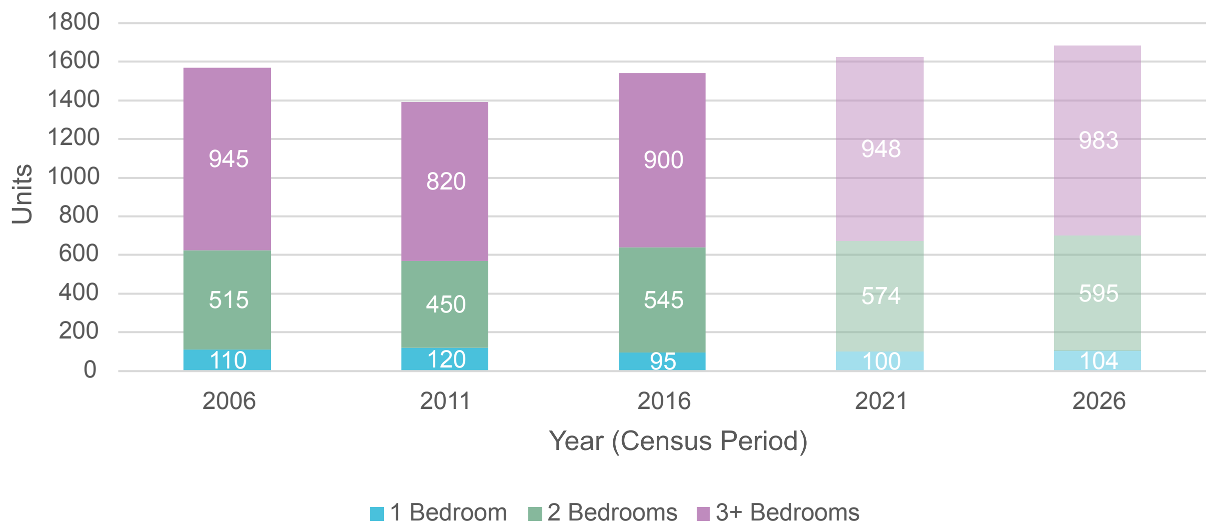
HOUSING

FIGURE: *Proportion of owner and renter households compared to BC, 2016*



In electoral Area "C", the number of households in 2016 was 1,530. The average household size was 2.3 people per household, which decreased slightly since 2006, but is anticipated to remain consistent through 2026. Relative to the RDOS and the province as a whole, had a greater proportion of owner households, which has remained above 80% since 2006.

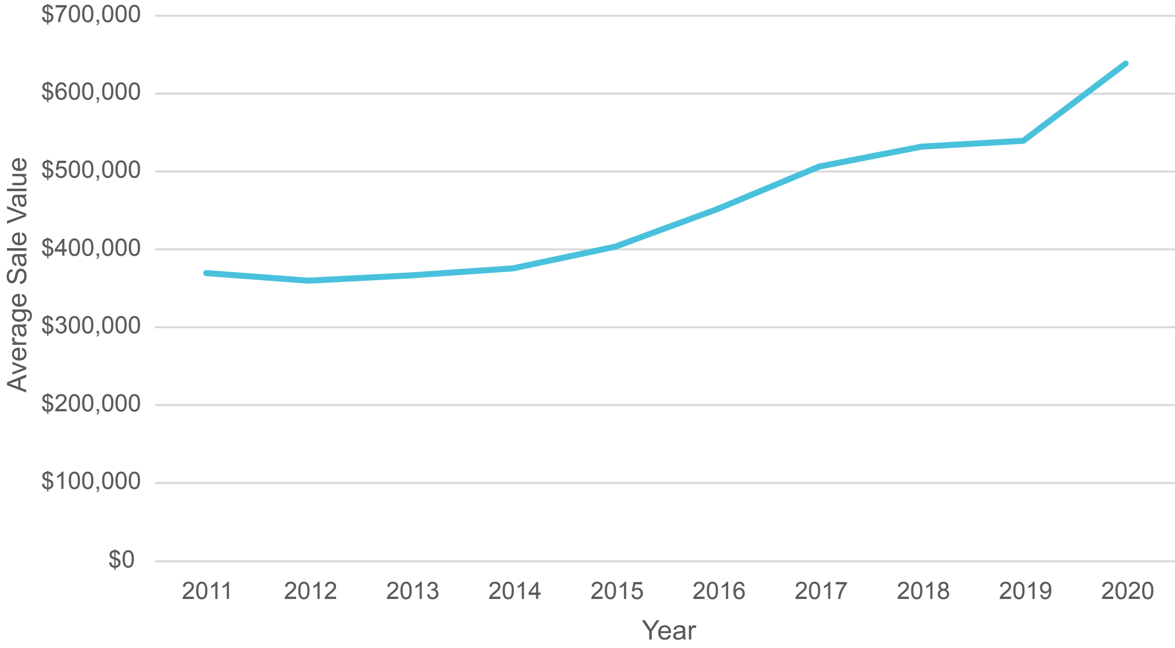
FIGURE: *Dwelling units by size, 2006 – 2026 (Note: projections based on RDOS regional growth rates)*



From 2006 to 2016, there was a slight increase in all housing types except one-bedroom dwellings. In 2016, over 75% of these units were single family dwellings, which has steadily increased since 2006.

To address the projected household growth Electoral Area "C" is expected to require an average of 14 new units annually from 2016 to 2026, totalling over 140 additional units. Based on regional household growth rates, the majority of these new units will be two- and three-bedroom dwellings.

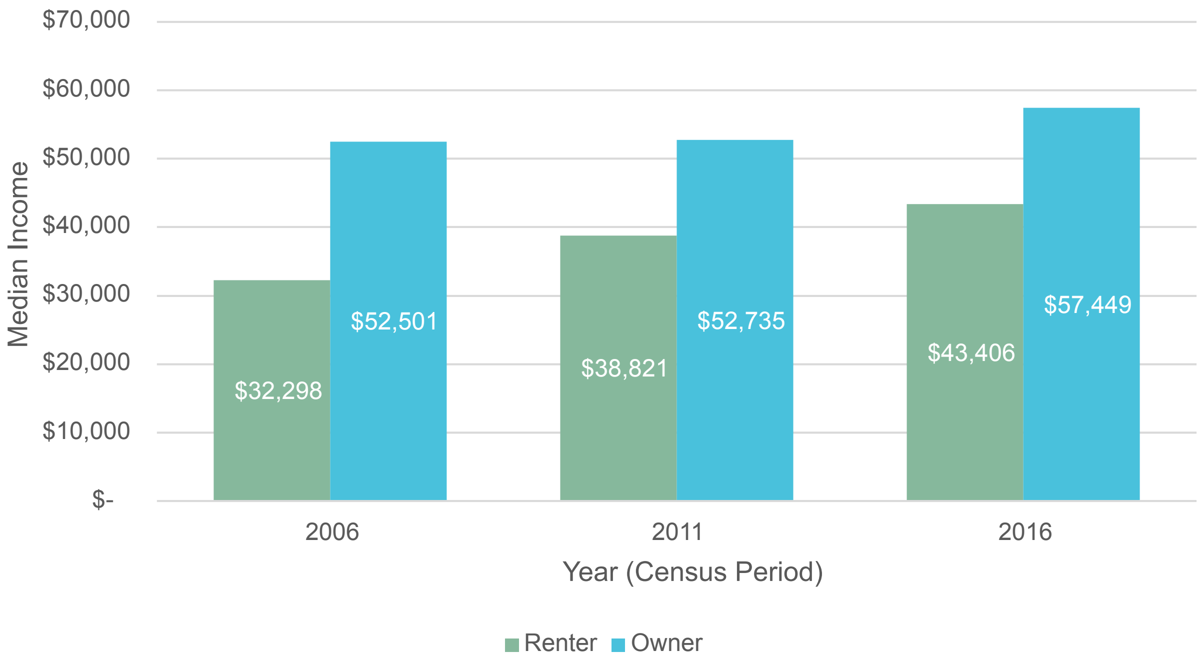
FIGURE: *Average single-family dwelling sale values, 2011 – November 2020 (source: South Okanagan Real Estate Board)*



The figure illustrates average annual sales values for single-family homes in the South Okanagan area. It does not include municipalities. Average single-family home sale values remained fairly consistent between 2011 and 2015. Since 2015 single family dwelling sale prices have increased from an average of around $403,000 in 2015 to around $539,000 in 2019. The latest sales data from November 2020 indicates that average prices have continued to rise to $638,00.

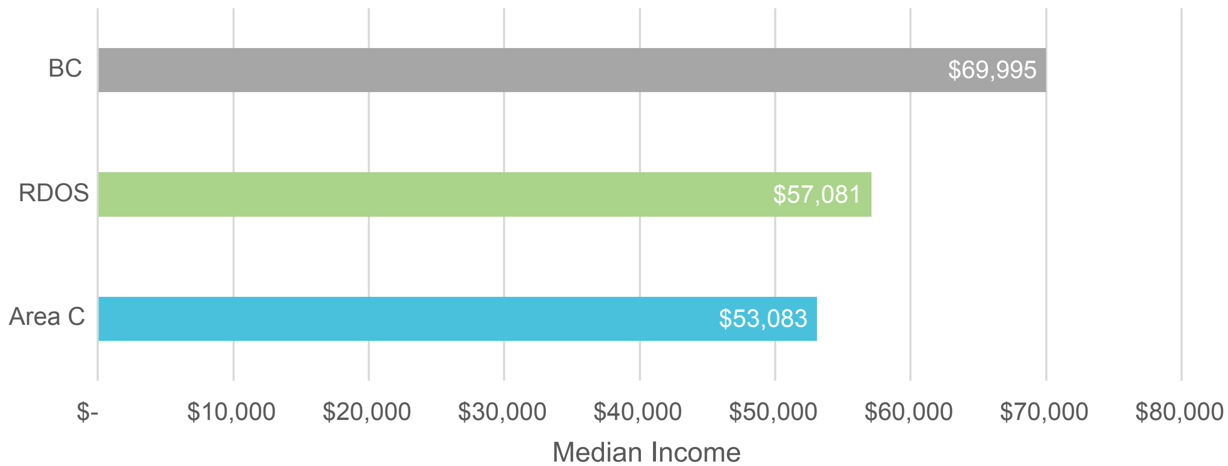
INCOME AND ECONOMY

FIGURE: *Figure: Renter and owner household median income, 2006 - 2016*



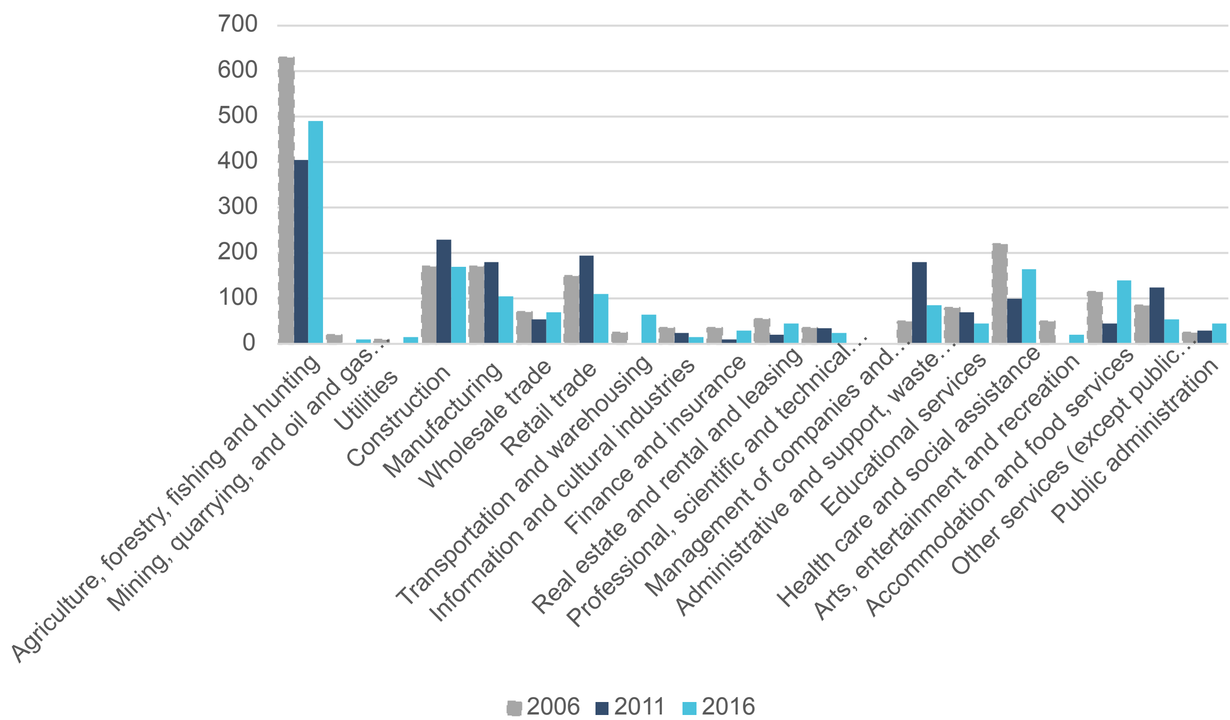
Median incomes for households in Electoral Area "C" increased over the previous census periods. The gap between owner and renter household median incomes decreased slightly from 2006 to 2016, as the renter household median income increased slightly more over this time. Median income for households that owned their own home was around $57,500 in 2016, while the median income for renting households was around $43,000.

FIGURE: *Household median income Electoral Area "C", RDOS, BC, 2016*



The median income for all households in Electoral Area "C" in 2016 was around $53,000. This was slightly lower than the median for RDOS ($57,000) and the median for the province as a whole ($70,000).

FIGURE: *Economic sectors Electoral Area "C", 2016*



In the figure above, the size of the box corresponds to the number of workers employed in the sector. In Electoral Area "C", the top economic sectors in 2016 were agriculture, forestry, fishing and hunting; construction; and health care and social assistance.

HOUSING NEEDS

Overall, to meet current housing demand in Electoral Area "C", an additional 83 units would have needed to be built since the last census. If growth continues to follow the trend of the RDOS as a whole, a further 59 units could be needed by 2026 to meet basic demand. Most of this growth will be for the group aged 65-84.

TABLE: *Current and anticipated housing units required. (Note: 1 bedroom includes 0 bedroom [bachelor] dwellings)*

		Total
1 bedroom	**Current**	**6**
	Anticipated	*3*
2 bedrooms	**Current**	**29**
	Anticipated	*21*
3+ bedrooms	**Current**	**48**
	Anticipated	*35*
TOTAL UNITS	**CURRENT**	**83**
	ANTICIPATED	**59**

Core Housing Needs

In the Electoral Area "C" there were a total of 130 households (8%) in core housing need in 2016, which has decreased by 12% since 2006. In 2016, 5% of owner households and 24% of renter households were in core housing need which decreased by 10% and 20%, respectively, since 2006. Some of the decline is likely attributable to a Town of Oliver boundary expansion in 2007. Still, though significantly fewer households are in core housing need today than in the past, a greater proportion of renter households in a state of core housing need than owner households, suggesting that there is a focused need for core housing need supports for renter households.

TABLE: *Core Housing Need, 2006-2016*

		2006	2011	2016
Total Households	**#**	**315**	**95**	**130**
(n = 1,530)	**%**	**20%**	**7%**	**8%**
Owner Households	**#**	**195**	**55**	**60**
(n = 1,230)	**%**	**15%**	**4%**	**5%**
Renter Households	**#**	**120**	**40**	**70**
(n = 295)		**44%**	**29%**	**24%**

Extreme Core Housing Needs

Overall, in 2016, 5% of total households were in extreme core housing need, which decreased by 3% since 2006. As with core housing need, renter households are far more likely to be in extreme core housing need than owner households. In 2016, 14% of renter households and 2% of owner households were in extreme core housing need, which decreased by 1% and 4% since 2006, respectively. Though extreme core housing need has improved slightly over past census periods, housing affordability is a significant contributing factor to this challenge in Electoral Area "C".

TABLE: *Extreme Core Housing Need, 2006-2016*

		2006	2011	2016
Total Households	**#**	**125**	**35**	**70**
(n = 1,530)	**%**	**8%**	**3%**	**5%**
Owner Households	**#**	**80**	**10**	**25**
(n = 1,230)	**%**	**6%**	**1%**	**2%**
Renter Households	**#**	**40**	**0**	**40**
(n = 295)		**15%**	**0%**	**14%**

KEY AREAS OF LOCAL NEED

Affordable housing: In 2016, 15% of households spent more than 30% of their income on shelter costs. In 2016, this totalled 230 households, 41% of which were renter households. This decreased by 6% since 2006. According to BC Housing, Electoral Area "C" had 26 affordable housing supports in 2020. 16 were social housing units and 10 were rental subsidies. Though improving slightly over the past decade, the need for more affordable housing outweighs availability.

Rental housing: In 2016, 19% of the households in Electoral Area "C" were renter households. This has increased by 2% since 2006. In general, renter households are more vulnerable to housing needs than owner households. Renter households are more likely to be in core housing need and extreme core housing need. Housing affordability is a key contributing factor to renter household vulnerability. Though median incomes are increasing, renter households' median income is still much lower than owner households. There is a need for more affordable rental units for the growing number of renter households.

Special needs housing: No special needs housing was reported in Electoral Area "C". There are also no policies or zoning bylaws that support special needs housing.

Housing for seniors: The proportion of residents aged 65+ increased between 2011 and 2016 by 5%. The total proportion in 2016 was just 1% higher than the RDOS, but significantly higher (14%) than the province as a whole. By 2026, 39% of the population is projected to be 65+. There may be a higher demand for one-bedroom homes or seniors housing (e.g., retirement or assisted living), while currently three+ bedroom, single detached homes are the predominant housing type. Currently, there are no seniors housing units, independent social housing units or housing subsidies to serve the large seniors population.

Housing for families: In 2016, the average household size was 2.3. This is projected to remain the same through 2026. In 2016, three-bedroom homes were the most common unit size. 15% of the population was younger than 19 in 2016, and this proportion is anticipated to continue declining by 2026. This suggests there may be little additional demand for family housing.

Shelters for individuals experiencing homelessness and housing for individuals at risk of homelessness: Data on homelessness is not available for Area "C" and currently there are no shelter beds or housing for homeless individuals in the electoral area. However, statistics from other communities in the Okanagan indicate there are individuals experiencing homelessness in the broader Okanagan region.

Agricultural workers: As an agricultural centre in the region, Electoral Area "C" must also consider the unique housing challenges this issue presents. In the summer months, a large number of temporary agricultural workers come to pick crops, including tree fruit, grapes, and field crops. While some operations provide housing for these workers, others do not. There is a need to help seasonal agricultural workers secure temporary housing provided by farmers.

ELECTORAL AREA “D”

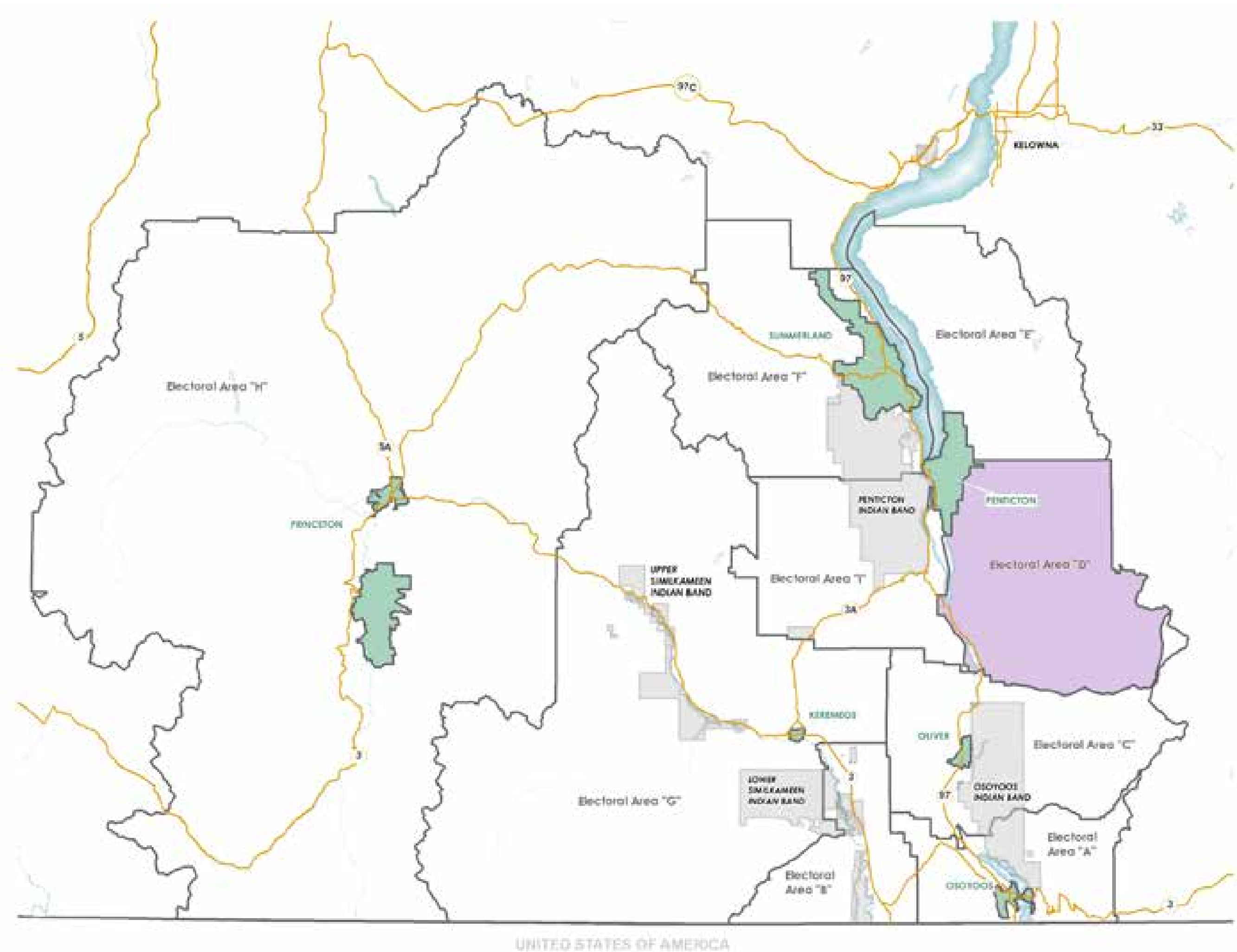
Electoral Area “D” (Skaha East and Okanagan Falls) is bounded by Electoral Area “C” (Rural Oliver) to the south, Electoral Area “E” (Naramata) to the north, and Electoral Area “I” (Skaha West, Kaleden and Apex) and the City of Penticton to the west. Okanagan Falls is the area’s main community. Oher settlement areas include Skaha Estates and Eastside Road.

Electoral Area “D” is part in the South Okanagan Regional Growth Strategy (RGS) area. Okanagan Falls is identified in the RGS as a Primary Growth Area, and Skaha Estates/Eastside Road as a Rural Growth Area. The suitability of the Skaha Estates/Eastside Road Rural Growth Areas designation is currently under review as part of the 2021 RGS review.

Prior to 2016, Electoral Areas “D” and “I” were a combined Electoral Area. Area “D” composed approximately 60% of this Area. Unless otherwise noted, data for Electoral Area “D” were determined by calculating 60% of the combined Electoral Area census data.

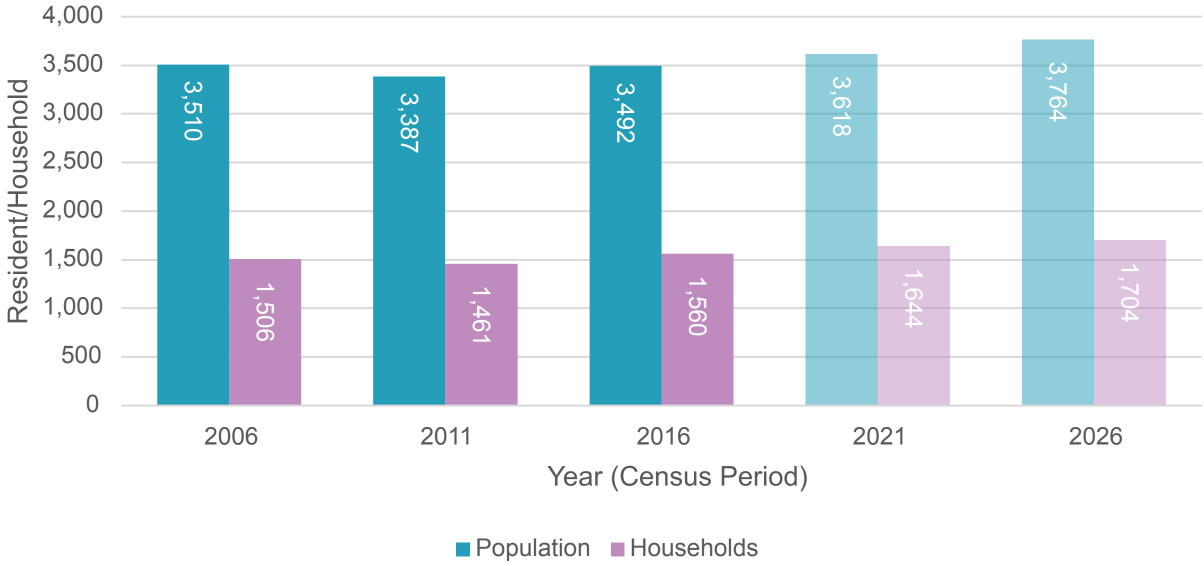
Note: The demographic data used in this profile are compiled from the long-form census and may not match data found in other sources such as the Official Community Plan (OCP). Data from the long-form census allow for a more detailed understanding of housing needs than data from Statistics Canada Census Profiles alone, which have sometimes been used for planning purposes. However, long-form data may reflect inaccuracies due to sampling methods, especially for the year 2011. Please refer to the Electoral Area “D” OCP for official demographic data. *(See Section 1 “The Long-Form Census” for more information regarding the use of long-form census data in this assessment).*

MAP: *Electoral Area “D”*



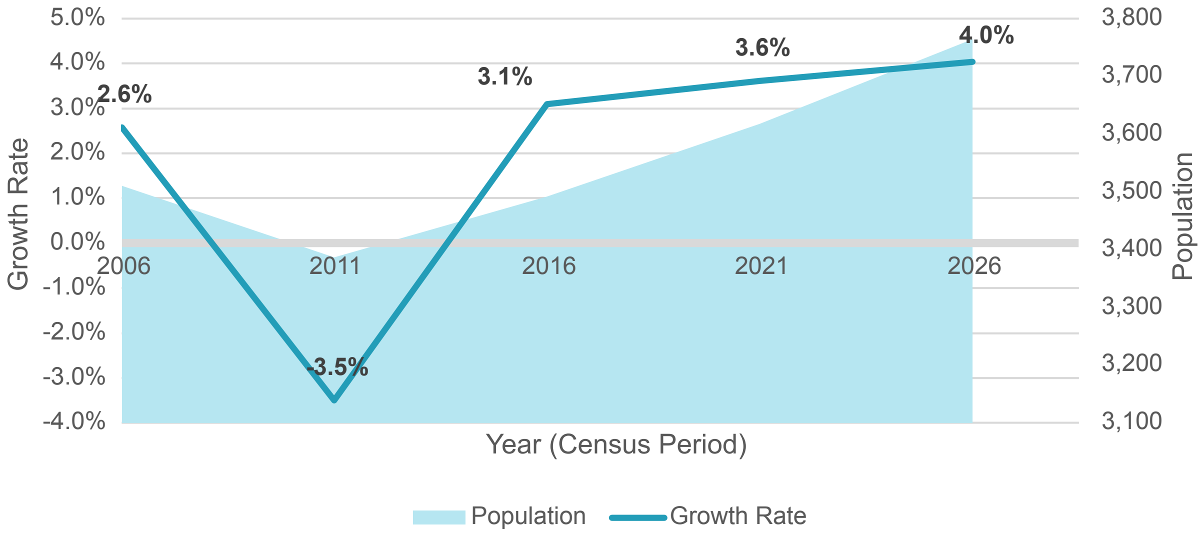
POPULATION AND DEMOGRAPHICS

FIGURE: *Electoral Area "D" population and households (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



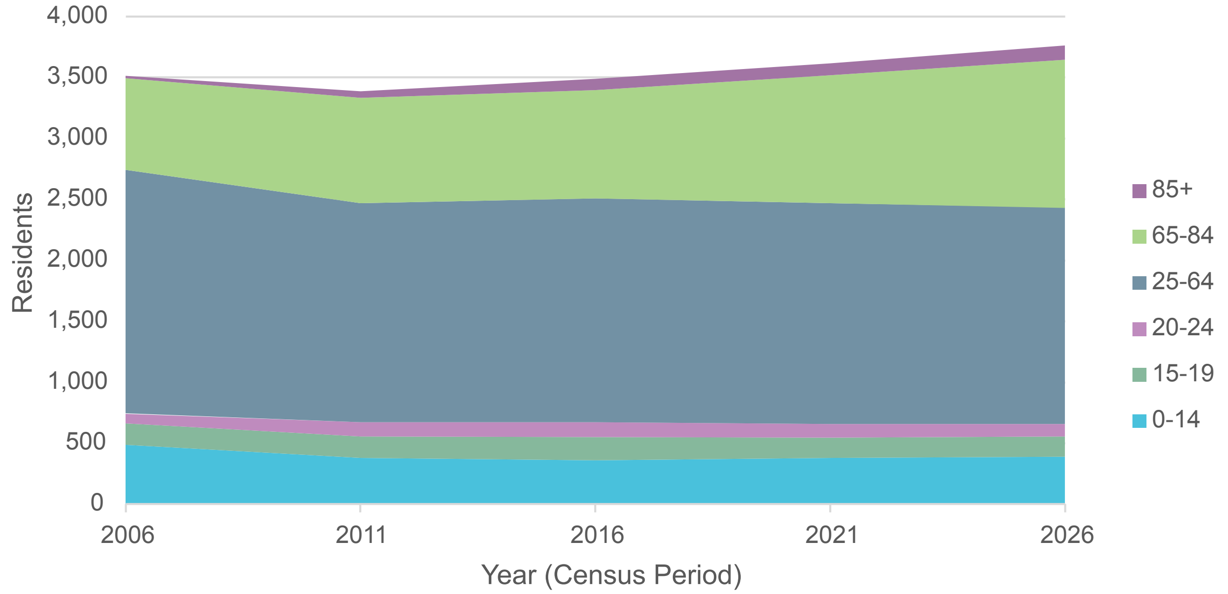
The population of Electoral Area "D" was 3,492 as of the 2016 Census. The population in Electoral Area "D" is expected to gradually increase by the year 2026, to around 3,764 people and 1,704 households.

FIGURE: *Electoral Area "D" population growth rate and population, 2006 - 2026 (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



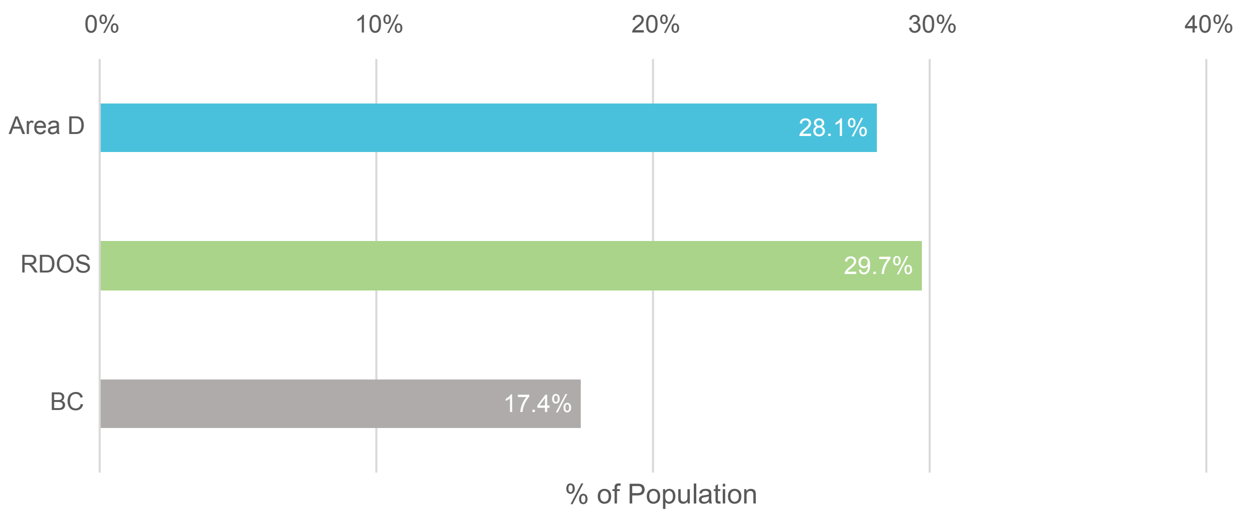
The population of Electoral Area "D" declined from 2006 to 2011 to a negative growth rate of -3.5%, but then returned to 3.1% by 2016. The population is expected to increase slowly but steadily for the next 10 years, up to 4.0% by 2026.

***FIGURE:** Electoral Area "D" age distribution 2006 to 2026 (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



The average age in Electoral Area "D" is anticipated to increase just slightly from 49.9 in 2016 to 50.6 by 2026, with slightly fewer people in the 25-65 age group, and slight growth in the population aged 65+.

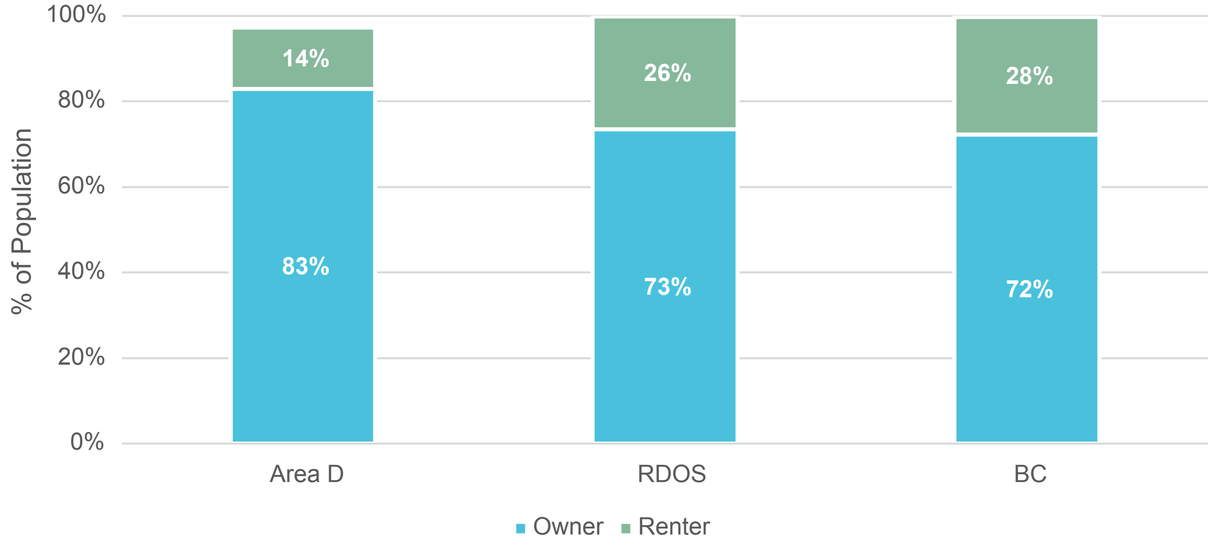
***FIGURE:** Proportion of seniors aged 65+ compared to BC, 2016*



Almost 30% of Electoral Area "D" residents are over age 65. This is almost exactly on par with the proportion for the RDOS as a whole, and about 10% higher than the proportion across the Province.

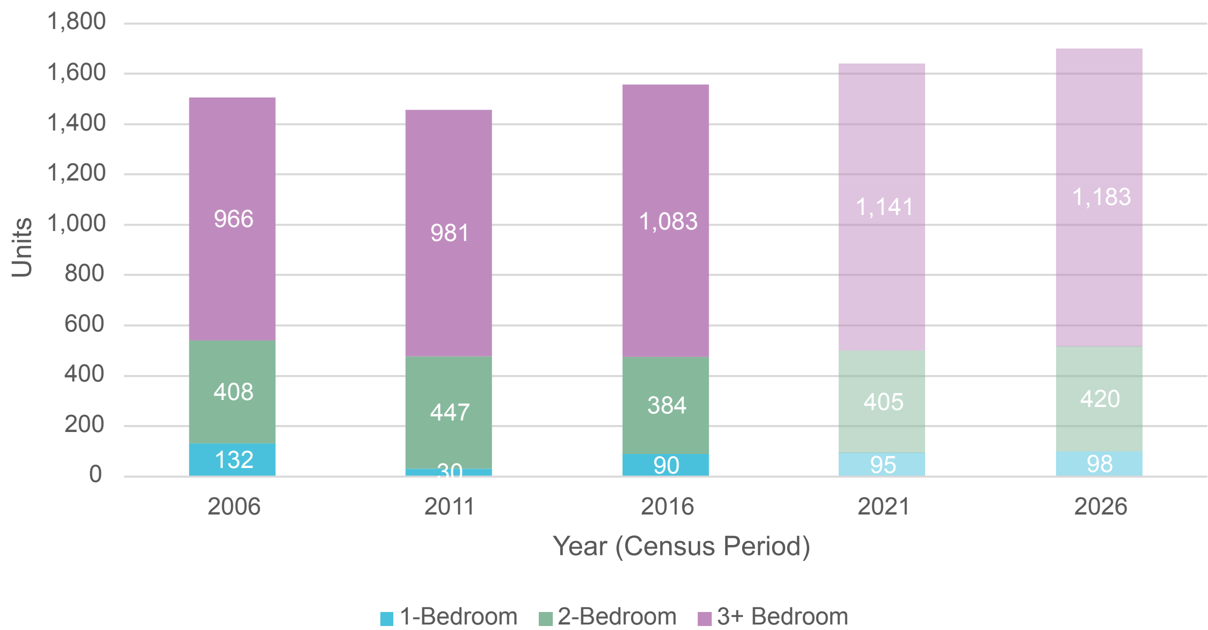
HOUSING

FIGURE: *Owner – renter households, 2016*



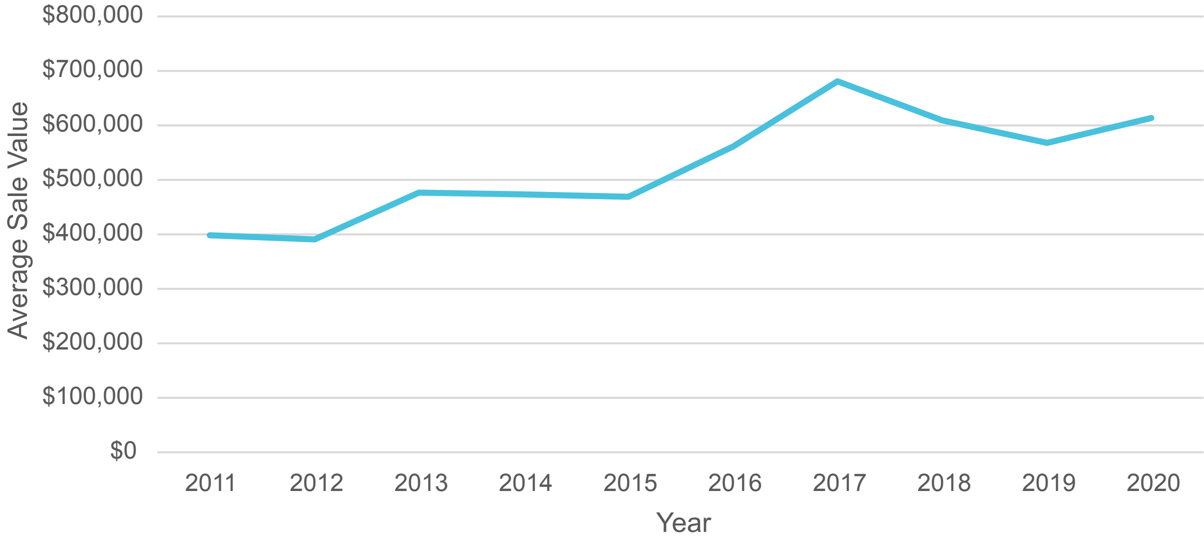
The number of households in 2016 was 1,518, 83% of which were owner households compared to 14% that were renter households. The average household size was 2.2 people per household, which is not anticipated to change by 2026.

FIGURE: *Dwelling units by size, 2006 – 2026 (Note: projections based on RDOS regional growth rates)*



From 2006 to 2016 homes tended to get bigger in Electoral Area "D," with increases in the number of three- and four+ bedroom homes, while the number of one- and two-bedroom homes decreased.

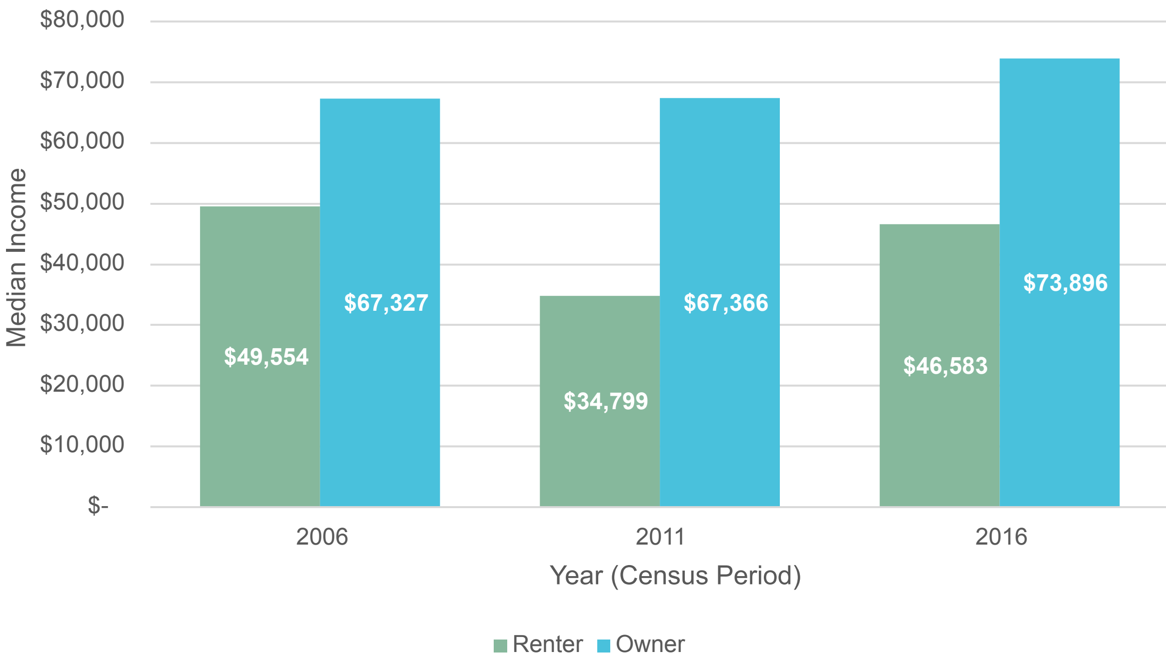
FIGURE: *Average single-family dwelling sale values Kaleden – OK Falls, 2011 – November 2020 (source: South Okanagan Real Estate Board)*



The figure illustrates average annual sales values for single-family homes in the Okanagan Falls area. The area includes a portion of Area "I" and Kaleden, which likely could inflate average sales data. Sales data is from the South Okanagan Real Estate Board. Average sales values for single family homes in Kaleden and Okanagan Falls overall rose from $398,000 in 2011 to $567,729 in 2019. Prices appear to have peaked in 2017 at $680,000, which could be due to sales of more expensive, luxury homes in the sales area sales. From that peak, sale prices trended downwards to 2016 levels in 2019 ($567,000). The latest sales data from November 2020 indicates that average prices have risen to $613,000.

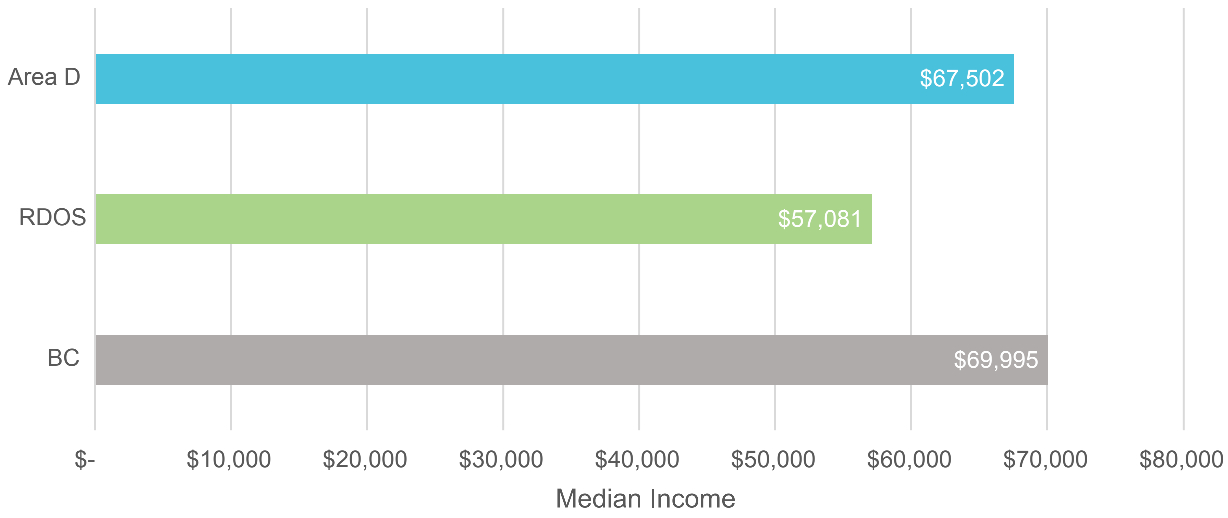
INCOME AND ECONOMY

FIGURE: *Renter and owner household median income, 2006 - 2016*



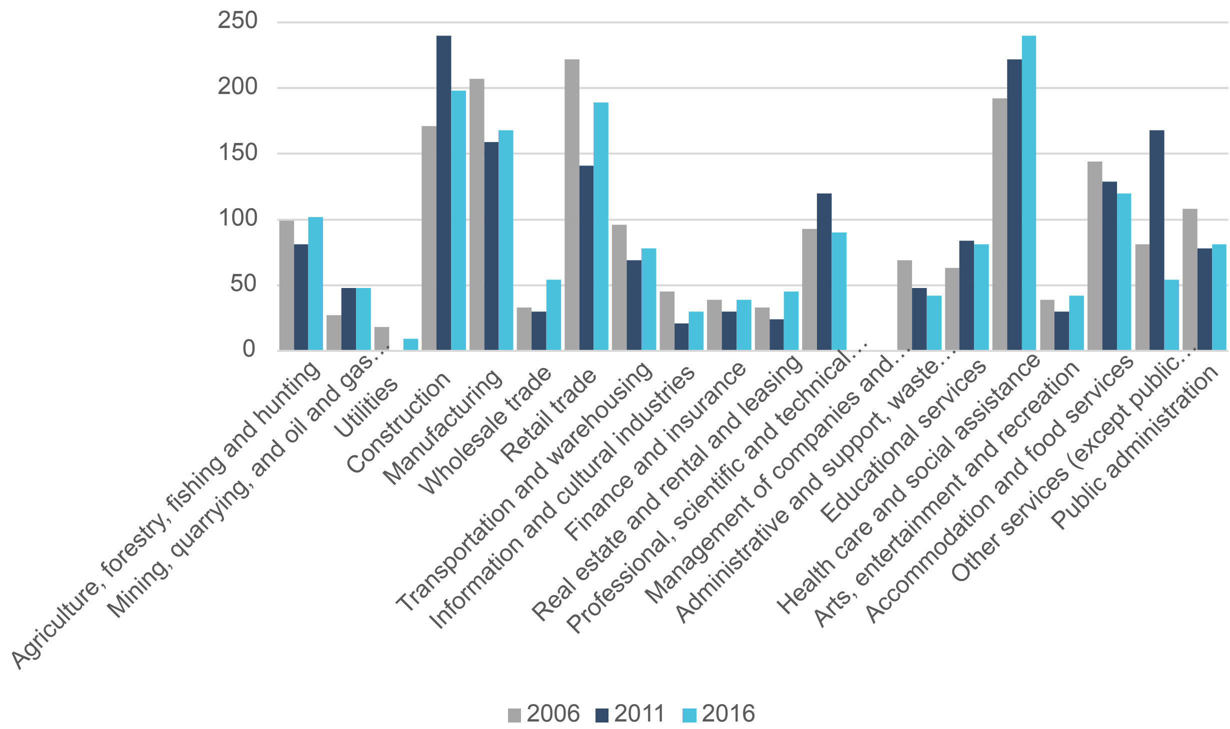
Median household incomes for those who own their own homes in Electoral Area "D" rose 10% between 2006 and 2016. Over the same time period, median household incomes for renters declined by 6%.

***FIGURE:** Household median income Electoral Area "D", RDOS, BC, 2016*



Median income for all households in 2016 in Electoral Area "D" was almost on par with the provincial average, both just under $70,000. Both of these figures are more than $10,000 higher than the average across the RDOS ($57,081).

***FIGURE:** Economic sectors Electoral Area "D", 2016*



In Electoral Area "D," the top five economic sectors are health care and social assistance; construction; retail trade; manufacturing; and accommodation and food services.

HOUSING NEED

Overall, to meet current basic housing demand in Electoral Area "D," an additional 85 units would have needed to be built since the last census. If growth continues to follow the trend of the RDOS as a whole, a further 60 units could be needed by 2026 to meet basic demand.

TABLE: *Current and anticipated housing units required. (Note: 1 bedroom includes 0 bedroom [bachelor] dwellings)*

		Total
1 bedroom	**Current**	**5**
	Anticipated	*3*
2 bedrooms	**Current**	**21**
	Anticipated	*15*
3+ bedrooms	**Current**	**59**
	Anticipated	*42*
TOTAL UNITS	**CURRENT**	**85**
	ANTICIPATED	***60***

Core Housing Needs

There is a larger number of owner households in core housing need, but a much greater proportion of renter households in core housing need. Overall, there was an 80% increase in the total number of homes in core housing need between 2006 and 2016.

TABLE: *Core Housing Need, 2006-2016*

		2006	2011	2016
Total Households *(n = 1,560)*	#	75	150	135
	%	5%	10%	9%
Owner Households *(n = 1,293)*	#	30	126	81
	%	2%	10%	6%
Renter Households *(n = 225)*	#	45	21	54
		21%	23%	24%

Extreme Core Housing Needs

Since 2006, the percentage of renters in extreme core housing need, whereas the percentage of owners in extreme core housing need rose in 2011 and then declined again by 2016. Overall, there was a 100% increase in the total number of homes in extreme housing need between 2006 and 2016.

TABLE: *Extreme Core Housing Need, 2006-2016*

		2006	2011	2016
Total Households *(n = 1,560)*	#	33	66	69
	%	2%	5%	4%
Owner Households *(n = 1,293)*	#	15	51	27
	%	1%	4%	2%
Renter Households *(n = 225)*	#	21	15	39
		10%	16%	17%

KEY AREAS OF LOCAL NEED

Affordable housing: As of 2020, there were 53 affordable housing supports in Electoral Area "D", including social housing units and rental subsidies. The proportion of homeowners spending 30% or more of their income on housing declined from 18% to 16% between 2006 and 2016; the proportion of renters spending this much rose from 30% to 37% over the same period. This information suggests the need for more affordable housing, particularly for renters, outweighs availability. The Electoral Area "D" OCP includes policies in support of affordable housing (e.g., in Okanagan Falls Town Centre).

More affordable housing units are currently proposed (as of January 2021) in the form of a 30-unit multifamily apartment building to be sited in the Okanagan Falls Town Centre. Through partnership with BC Housing, the South Skaha Housing Society project would offer a range of affordable rental units including 20% deep subsidy rental rates (based on a maximum household income level), 50% rent geared to income, and 30% affordable market (based on a CMHC average for moderate income).

Rental housing: The proportion of Electoral Area "D" households that rent stayed relatively stable between 2006 (15%) and 2016 (14%). There is a significant gap between owner and renter household income, with owner households earning $27,313 more per year than renters (based on 2016 median incomes). In addition, 2016 median renter household income has declined by $2,971 since 2006.

Renters are much more likely to experience core and extreme housing need. In 2016, 24% of renter households were in core housing need compared to 6% of owner households, while 17% of renter households experienced extreme housing need compared to just 2% of owners. Housing affordability is a key contributing factor to renter household vulnerability. Additional rental and affordable rental units will be needed as the population continues to grow, particularly if the gap between renter and owner median incomes continues to grow.

As noted above, the South Skaha Housing Society is currently proposing 30 additional rental units which, when completed, would add an additional 30 affordable rental units to the area's total rental housing stock. A range of unit sizes (one- to three- bedroom) and rent categories (with varying levels of subsidy) would provide rental options to a range of household sizes and income levels.

Photo CCby Andy S

Special needs housing: There are no shelter beds or housing units for people experience or at risk of homelessness. The Electoral Area "D" OCP does have policies supporting special needs housing.

Housing for seniors: The proportion of the population above 65 is anticipated to grow over the next decade. There may be a higher demand for one-bedroom homes, seniors housing (e.g., retirement or assisted living), and accessible units, while currently three-bedroom, detached homes are the predominant housing type.

South Skaha Housing Society's proposed 30-unit development would add 12 additional one-bedroom rental units, which would contribute to the stock of affordable, smaller units that may be suitable for seniors.

Housing for families: Three-bedroom homes are the most common unit size; the median price for a house of this size in 2016 was $312,595. Average household size in 2016 is 2.2, which is expected to stay the same over the next decade. Less than 20% of the population was younger than 19 in 2016, and this proportion is anticipated to continue declining by 2026. This suggests there may be little additional demand for family housing.

South Skaha Housing Society's proposed 30-unit development would add 18 additional two- and three-bedroom rental units, which would contribute to the stock of affordable, larger units suitable for families.

Shelters for individuals experiencing homelessness and housing for individuals at risk of homelessness: Data on homelessness are not available for Area "D" and currently there are no shelter beds or housing for homeless individuals in the Electoral Area. However, statistics from other communities in the Okanagan indicate there are individuals experiencing homelessness in the broader Okanagan region. Hidden homelessness is a noted challenge in Electoral Area "D".

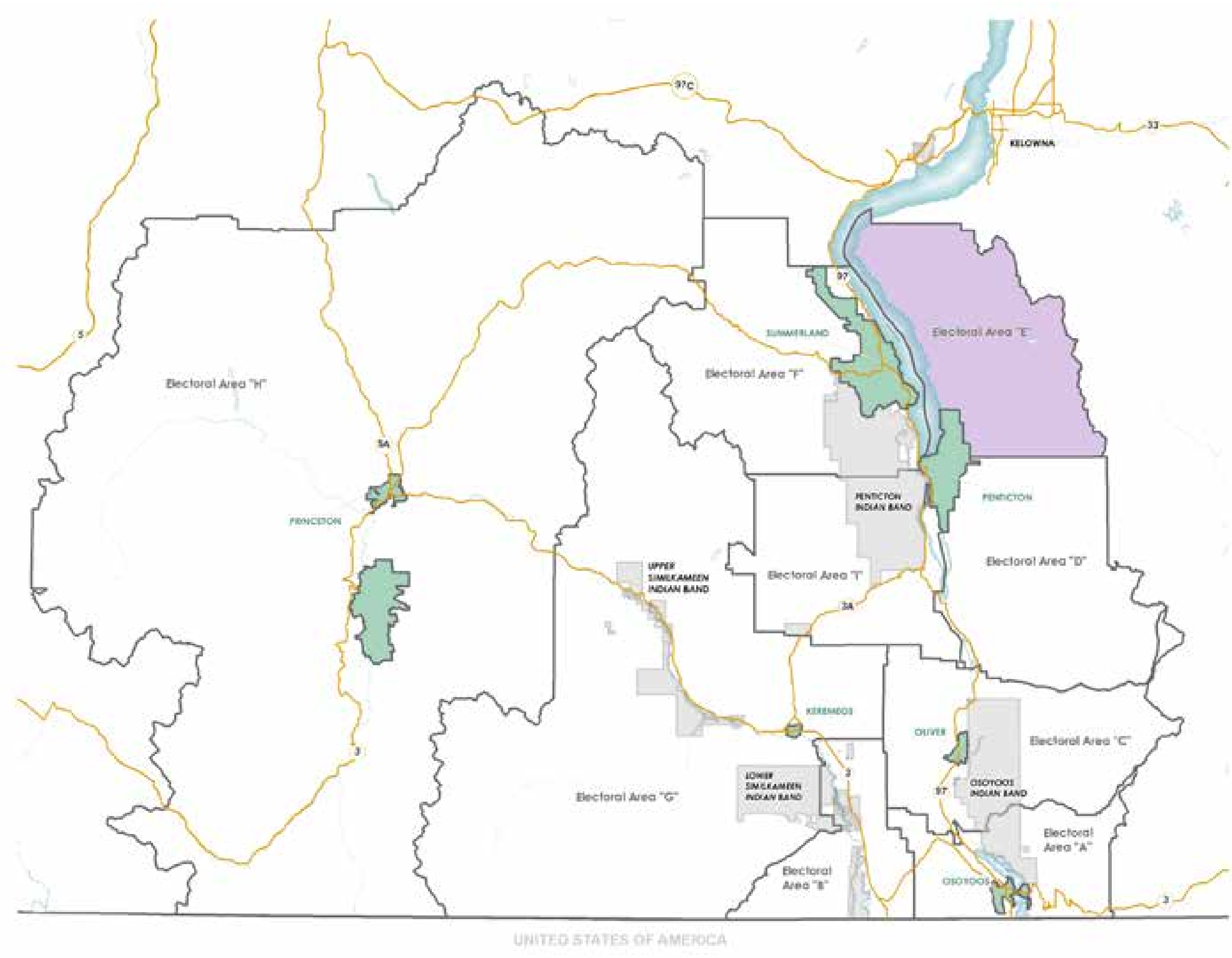
ELECTORAL AREA "E"

Electoral Area "E" (Naramata) on the eastern shores of Okanagan Lake, north of the City of Penticton. The area is bordered by the City of Penticton and Electoral Area "D" (Skaha East and OK Falls) to the south, the Central Okanagan Regional District to the north, and the Kootenay Boundary Regional District to the east. The District of Summerland, Penticton Indian Band, and Electoral Area "F" (Rural Summerland, Red Wing and West Bench Area) are located across Okanagan Lake to the west.

The Naramata townsite is located approximately 16 km from downtown Penticton, along the shores of Okanagan Lake, and is the principal settlement area. Electoral Area "E" is part in the South Okanagan Regional Growth Strategy (RGS) area and Naramata townsite is identified in the RGS as a Rural Growth Area. Other settlement areas include Falcon Ridge, Naramata Benchlands, Indian Rock, Glenfir, and Chute Lake.

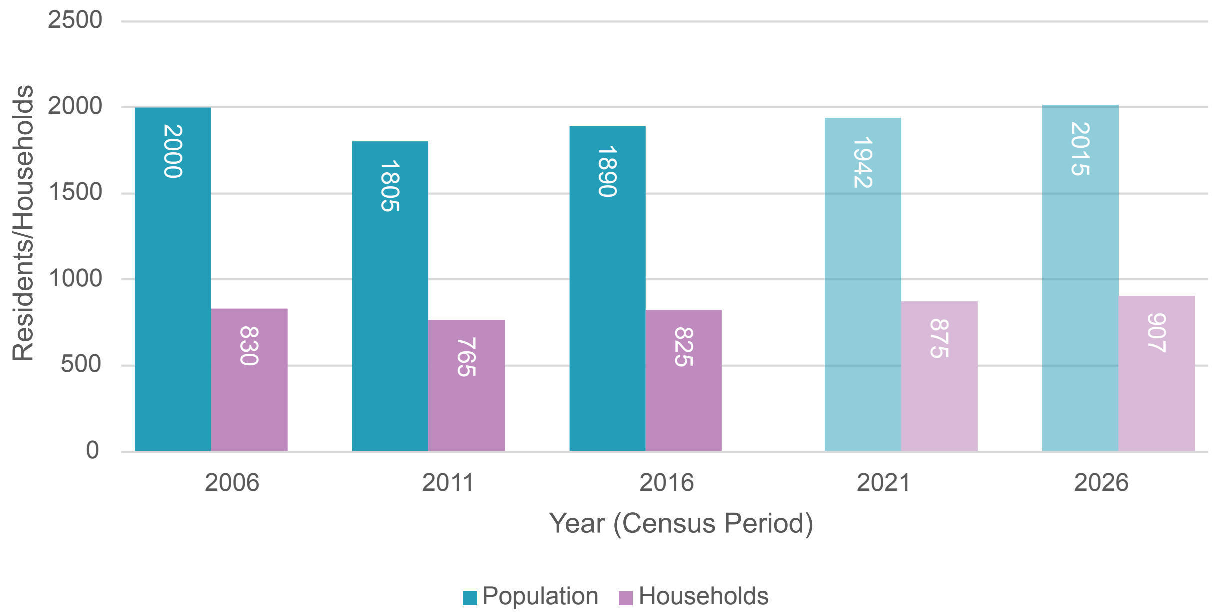
Note: The demographic data used in this profile are compiled from the long-form census and may not match data found in other sources such as the Official Community Plan (OCP). Data from the long-form census allow for a more detailed understanding of housing needs than data from Statistics Canada Census Profiles alone, which have sometimes been used for planning purposes. However, long-form data may reflect inaccuracies due to sampling methods, especially for the year 2011. Please refer to the Electoral Area "E" OCP for official demographic data. *(See Section 1 "The Long-Form Census" for more information regarding the use of long-form census data in this assessment).*

MAP: *Electoral Area "E"*



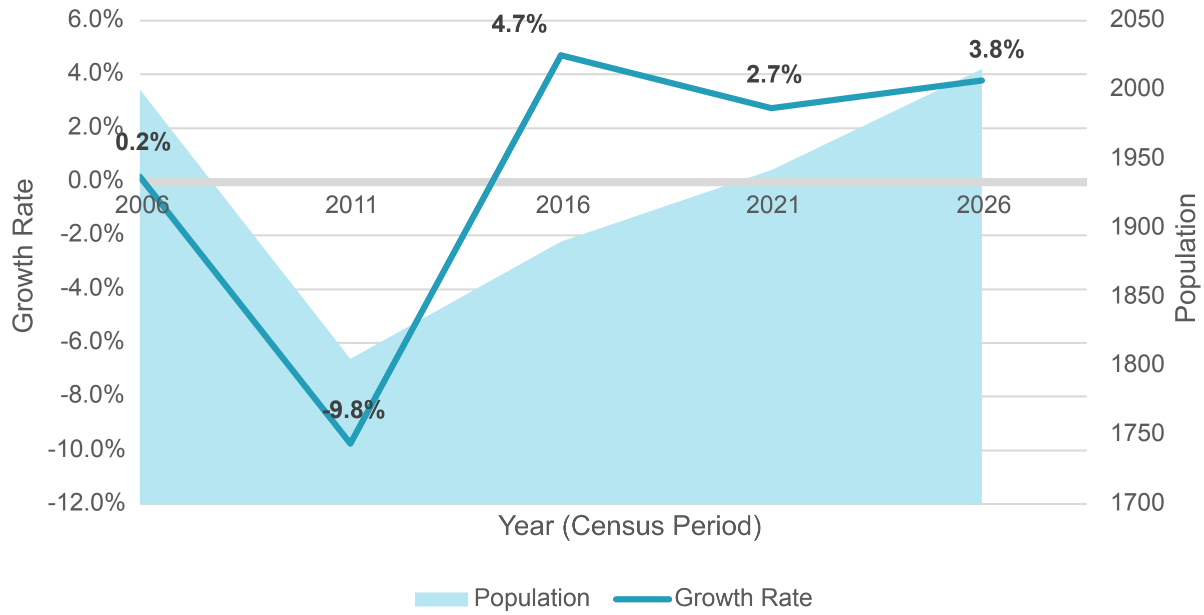
POPULATION AND DEMOGRAPHICS

FIGURE: *Electoral Area "E" population and households (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



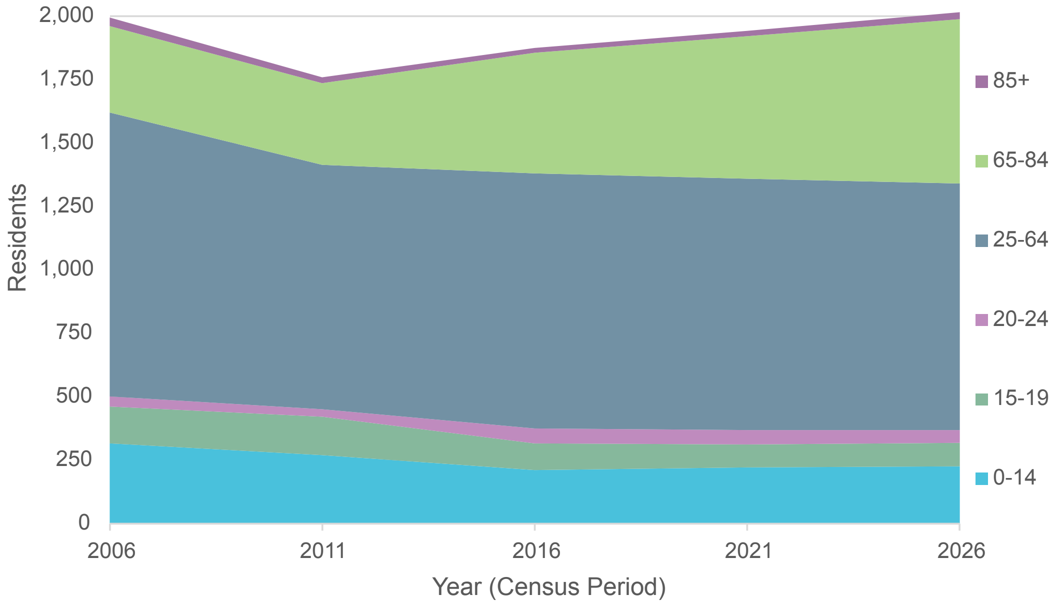
The population of Electoral Area "E" was 1,890 as of the 2016 Census. The population in Electoral Area "E" is expected to increase by the year 2026, to around 2,015 people and 907 households.

FIGURE: *Electoral Area "E" population growth rate and population, 2006 - 2026 (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



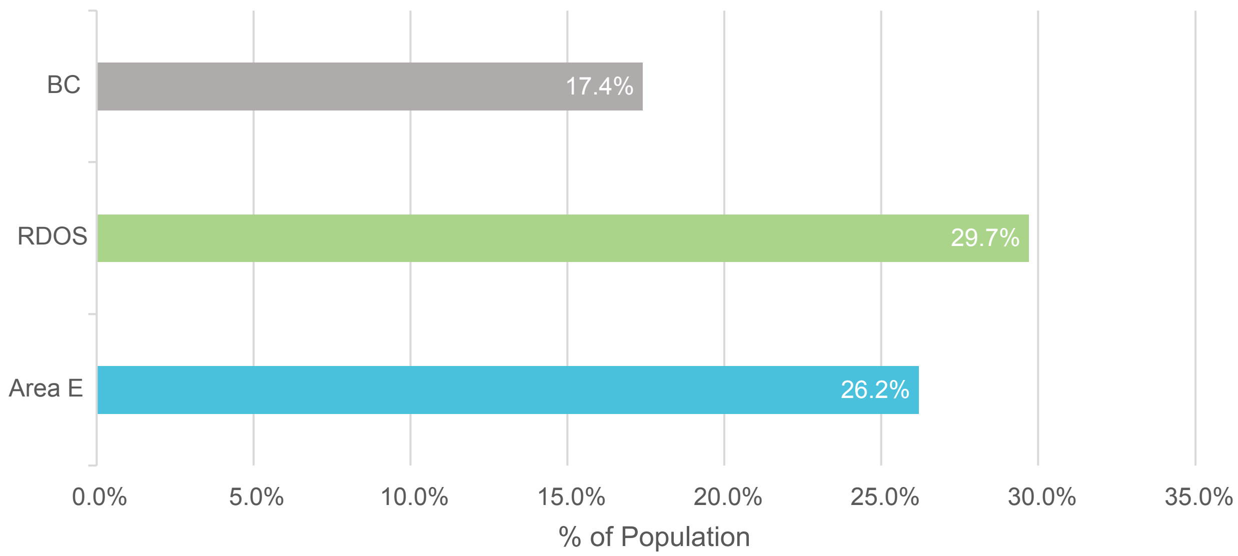
The population of Electoral Area "E" is anticipated to increase gradually by an average of 0.7% per year. Between 2021 and 2026, this will add up to about 4.3% growth.

FIGURE: *Electoral Area "E" age distribution 2006 to 2026 (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



The average age in the Electoral Area "E" is anticipated to slightly decrease, with slightly fewer people in the 25-65 age group, and growth in the population aged 65+.

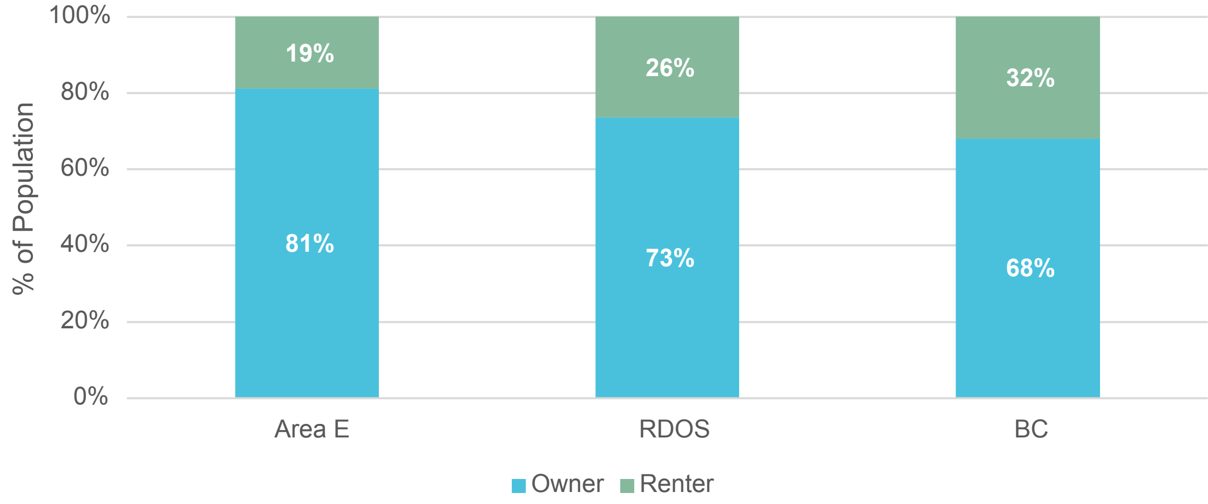
FIGURE: *Proportion of seniors aged 65+ compared to BC, 2016*



Electoral Area "E" currently has a significant senior's population, with 26% of residents over age 65. This is 4% lower than the proportion for the RDOS as a whole, but 8.6% higher than the proportion across the province.

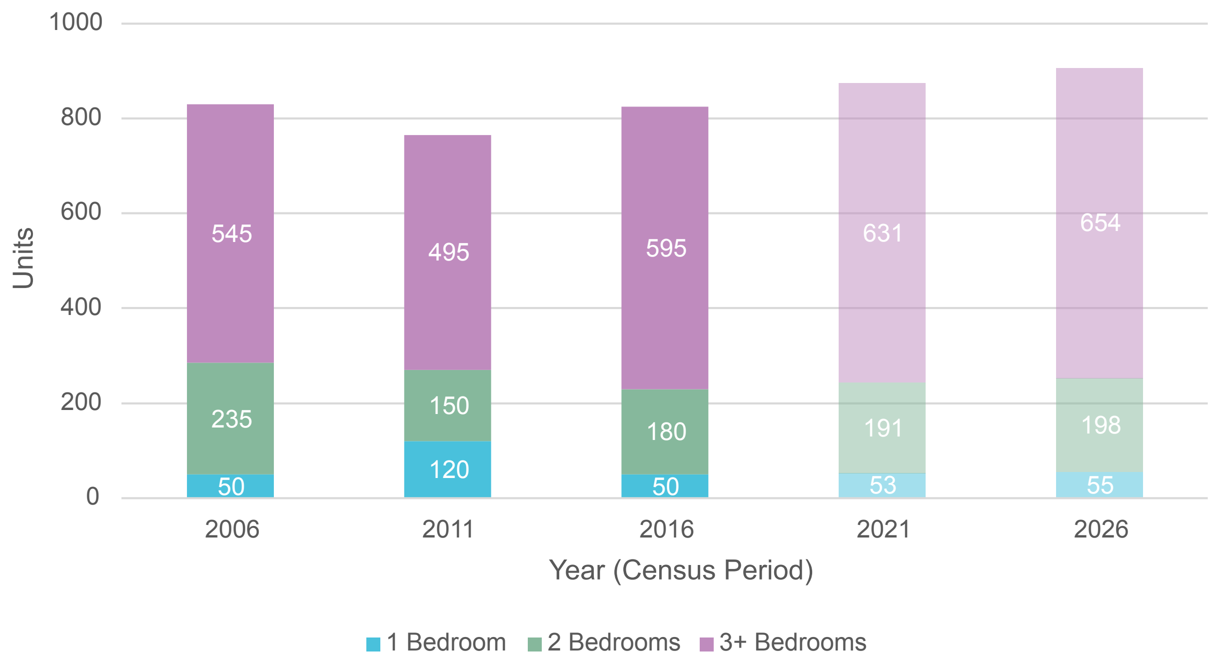
HOUSING

FIGURE: *Owner – renter households, 2016*



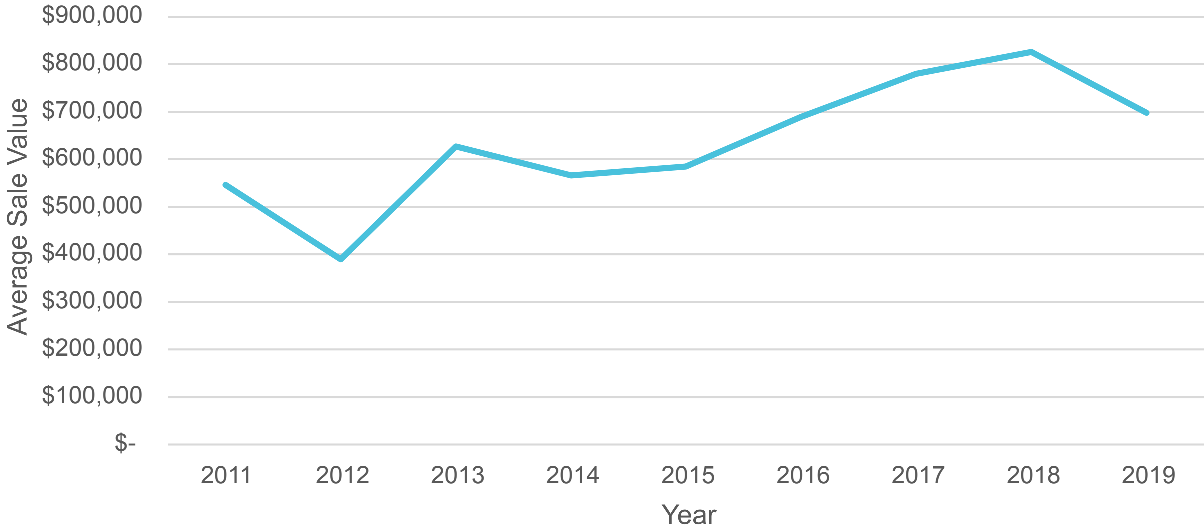
The number of households in 2016 was 825, 81% of which were owner households compared to about 19% that were renter households. When compared to the rest of RDOS and the province, Electoral Area "E" has a higher percentage of homeowners, but a lower percentage of renters. The average household size was 2.3 people per household. By 2026, the anticipated household size is anticipated to decrease slightly to 2.2 people per household.

FIGURE: *Dwelling units by size, 2006 – 2026 (Note: projections based on RDOS regional growth rates)*



From 2006 to 2016 home sized varied in Electoral Area "E". From 2006 - 2016, four+ bedroom homes significantly increased while the number of three-bedroom homes decreased. two-bedroom and one-bedroom homes also decreased from 2006 to 2016. To address the projected growth across all housing unit sizes, Electoral Area "E" is expected to require an average of 61 net new owned housing units and 16 net new rental units per year from 2016 – 2026, averaging 8 new units annually. Based on regional household growth rates, the majority of these new units will be three and four-bedroom dwellings.

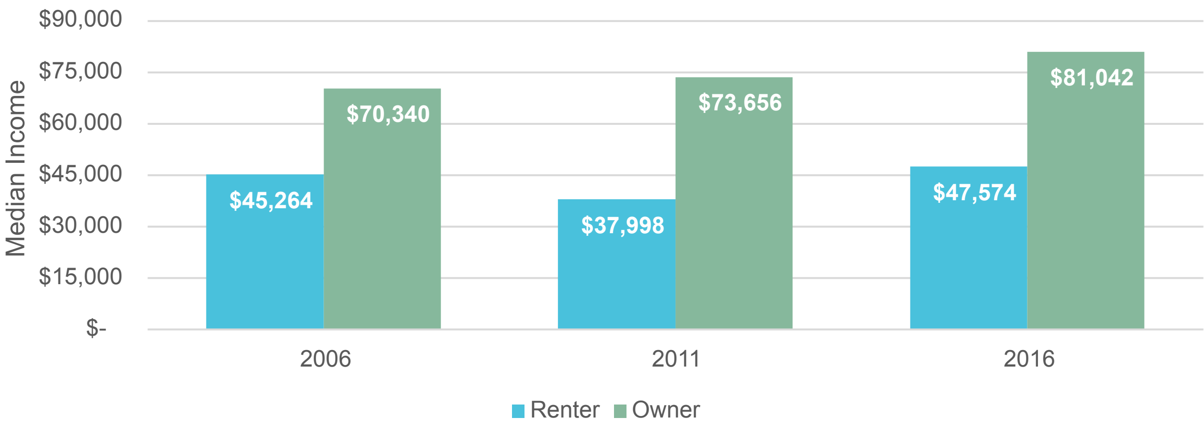
FIGURE: *Average single-family dwelling sale values, 2011 – November 2019 (source: South Okanagan Real Estate Board)*



The figure illustrates average annual sales values for single-family homes in the Naramata area. Sales data is from the South Okanagan Real Estate Board. Average single-family home values varied heavily between 2011 to 2014. After 2014, single family dwelling sale prices grew. The most recent (November 2020) data indicates a steep increase in sales values in Naramata to $1,000,000. The steep jump could be due to the number of luxury home sales in the area.

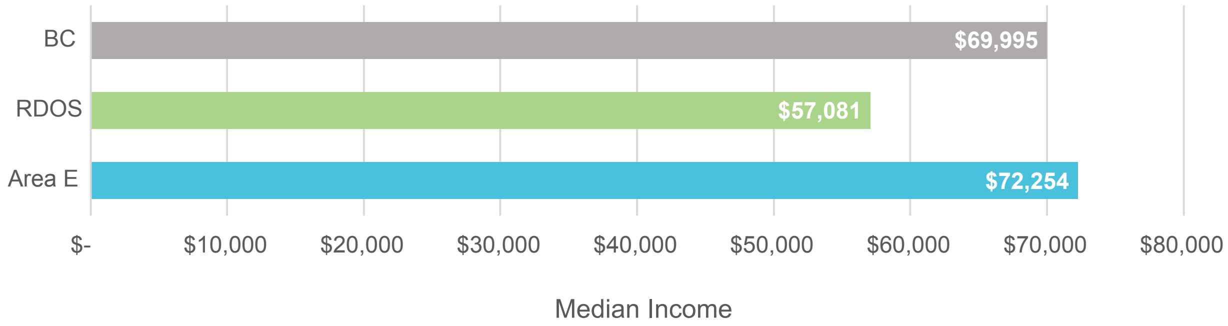
INCOME AND ECONOMY

FIGURE: *Renter and owner household median income, 2006 - 2016*



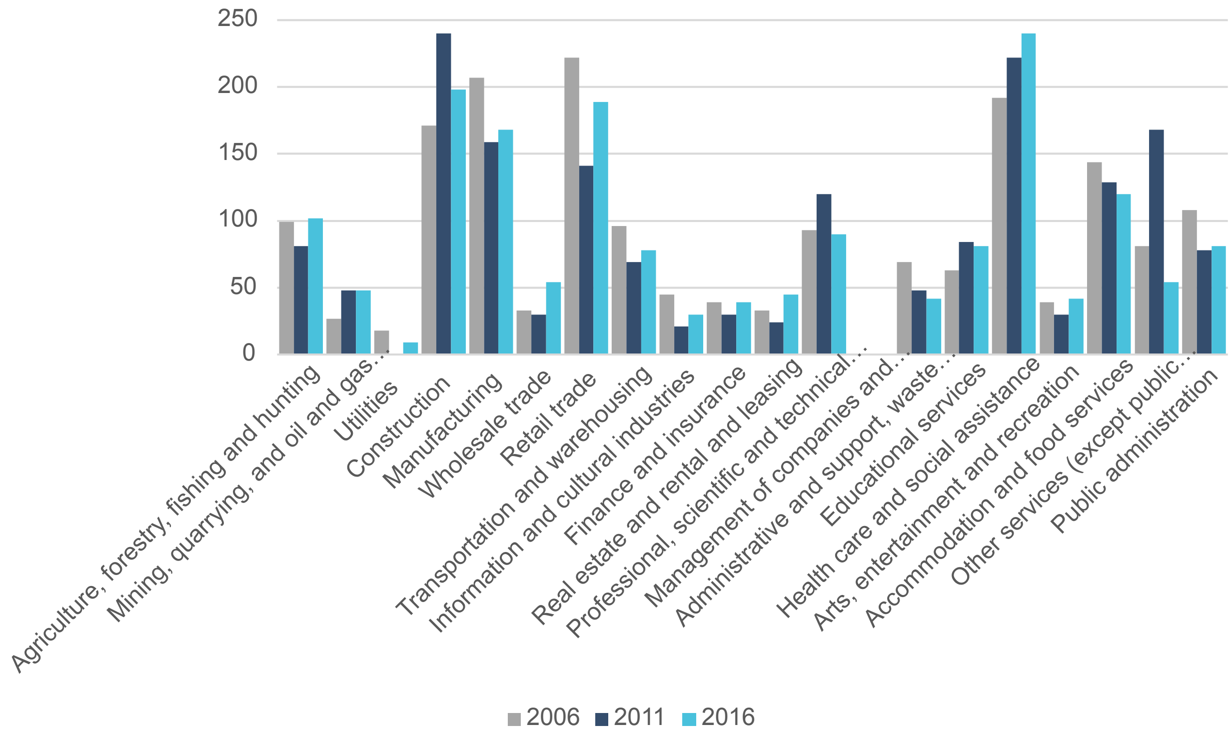
Median incomes for households in Electoral Area "E" varied slightly between the previous census periods. Median income for households that owned their own home was around $81,000 in 2016, while the median income for renting households was around $47,500.

FIGURE: *Household median income Electoral Area "E", RDOS, BC, 2016*



Median income for all households in 2016 was around $72,000. This is higher than the median for RDOS ($57,000) and the median for the province as a whole ($70,000).

FIGURE: *Economic sectors Electoral Area "E", 2016*



In Electoral Area "E", the top five economic sectors are agriculture, forestry, fishing and hunting, health care and social assistance, accommodation and food services, construction, and educational services.

HOUSING NEEDS

Overall, to meet current housing demand in Electoral Area "E", an additional 45 units would have needed to be built since the last census. If growth continues to follow the trend of the RDOS as a whole, a further 32 units could be needed by 2026 to meet basic demand. Most of this growth will be for the group aged 65-84.

TABLE: *Current and anticipated housing units required. (Note: 1 bedroom includes 0 bedroom [bachelor] dwellings)*

		Total
1 bedroom	**Current**	**3**
	Anticipated	*2*
2 bedrooms	**Current**	**10**
	Anticipated	*7*
3+ bedrooms	**Current**	**32**
	Anticipated	*23*
TOTAL UNITS	**CURRENT**	**45**
	ANTICIPATED	***32***

Core Housing Needs

The percentage of households in core housing need was 8% in 2016, which has risen 1% since 2006. The percentage of owner households in core housing need was 19% in 2016, which has decreased 9% since 2006. This suggests a slight disparity between owners and renters and a need for increased housing supports for renter households.

TABLE: *Core Housing Need, 2006-2016*

		2006	2011	2016
Total Households	#	60	20	70
(n = 825)	%	7%	3%	8%
Owner Households	#	35	20	30
(n = 670)	%	28%	25%	19%
Renter Households	#	25	0	35
(n = 155)		4%	0%	5%

Extreme Housing Needs

The percentage of households in extreme core housing need was 4% in 2016, which is the same as it was in 2006. The percentage of owner households in extreme housing need was 6% in 2016, which has decreased by 14% since 2006. This suggests a disparity between owners and renters and a need for increased housing need supports for some renter households.

TABLE: *Extreme Housing Need, 2006-2016*

		2006	2011	2016
Total Households	#	30	0	35
(n = 825)	%	4%	0%	4%
Owner Households	#	25	0	10
(n = 670)	%	20%	0%	6%
Renter Households	#	10	0	25
(n = 155)		1%	0%	4%

KEY AREAS OF LOCAL NEED

Affordable housing: There were ten affordable housing supports in 2020. Four were social housing units and six were rental subsidies. In 2016, 145 (18%) of households spent more than 30% of their income on shelter costs. This increased by 2% since 2006. This has worsened slightly over the past decade and the need for more affordable housing outweighs availability.

Rental housing: In 2016, 19% of the households in Electoral Area "E" were renter households. Since 2006, Renter households' median income increased by $2,310, while owner households' median income increased by $10,702. There is an increasing gap between renter and owner median incomes.

Special needs housing: There are some policies around special needs housing under the Growth Management section of the OCP. Electoral Area "E" has two fourplexes with support services.

Housing for seniors: The proportion of residents aged 65+ increased between 2011 and 2016 (by 7%). In 2016, it was approximately 6% less than the proportion of seniors in the RDOS (32%). By 2026, 33% of the population is projected to be 65+. There may be a higher demand for one-bedroom homes, seniors housing (e.g., retirement or assisted living), and accessible units, while currently three-bedroom, detached homes are the predominant housing type.

Housing for families: In 2016, the average household size was 2.3. This is projected to be 2.2 in 2026. 17% of the 2016 population was aged 19 or younger, and this proportion is projected to decrease slightly by 2026, suggesting that there may be little additional demand for family housing.

Shelters for individuals experiencing homelessness and housing for individuals at risk of homelessness: Data on homelessness are not available for Area "E" and currently there are no shelter beds or housing for homeless individuals in the Electoral Area. However, statistics from other communities in the Okanagan indicate there are individuals experiencing homelessness in the broader Okanagan region.

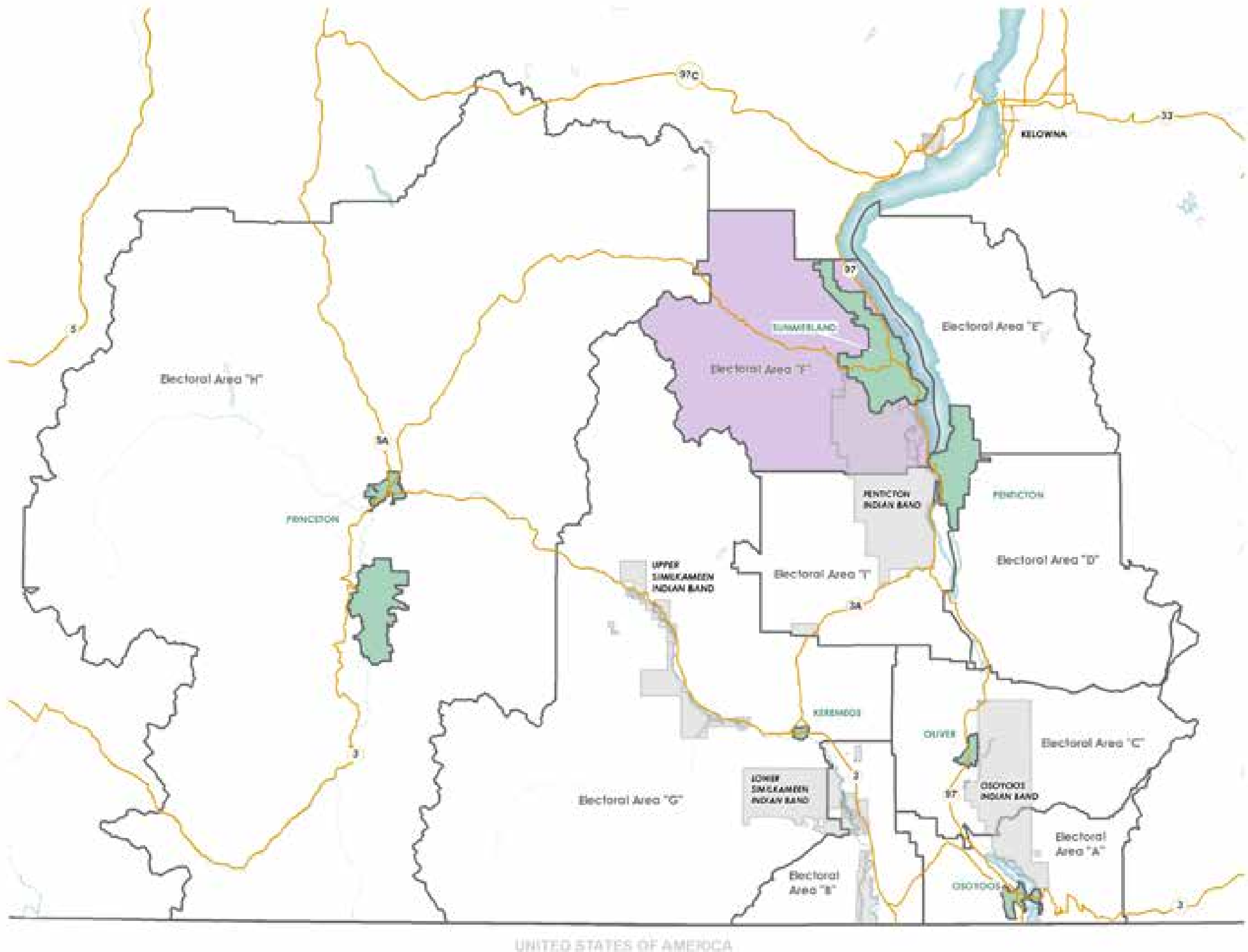
ELECTORAL AREA "F"

Electoral Area "F" (Rural Summerland, Red Wing and West Bench Area) is a semi-arid, mountain-to-valley landscape that includes some shoreline areas along Okanagan Lake. The area is bounded by the Regional District of Central Okanagan to the north, the City of Penticton and Penticton Indian reserve lands to the south, Lake Okanagan and the District of Summerland to the east, and Electoral Area "H" (Rural Princeton) to the west.

The District of Summerland bisects the electoral area, separating the north-eastern corner from the bulk of Electoral Area "F". There are two principal settlement areas – Greater West Bench and Faulder/Meadow Valley. These residential areas are located close to Penticton and Summerland, respectively. Electoral Area "F" is part of the South Okanagan Regional Growth Strategy (RGS) area. The RGS designates Greata Ranch as a Rural Growth Area. The suitability of this designation is currently under review as part of the 2021 RGS review.

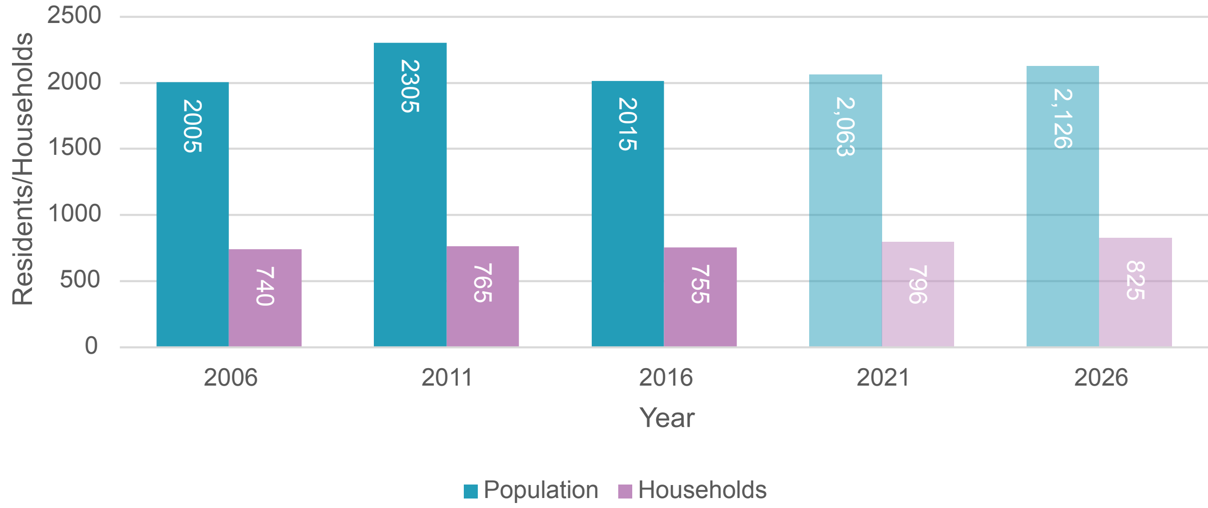
Note: The demographic data used in this profile are compiled from the long form census and may not match data found in other sources such as the Official Community Plan (OCP). This housing assessment relies on data from the long form census, which allows for a more detailed understanding of housing needs than data from Census Profiles alone, which have sometimes been used for planning purposes. However, long form data may reflect inaccuracies due to sampling methods, especially for the year 2011. Please refer to the Electoral Area "F" OCP for official demographic data.

MAP: *Electoral Area "F"*



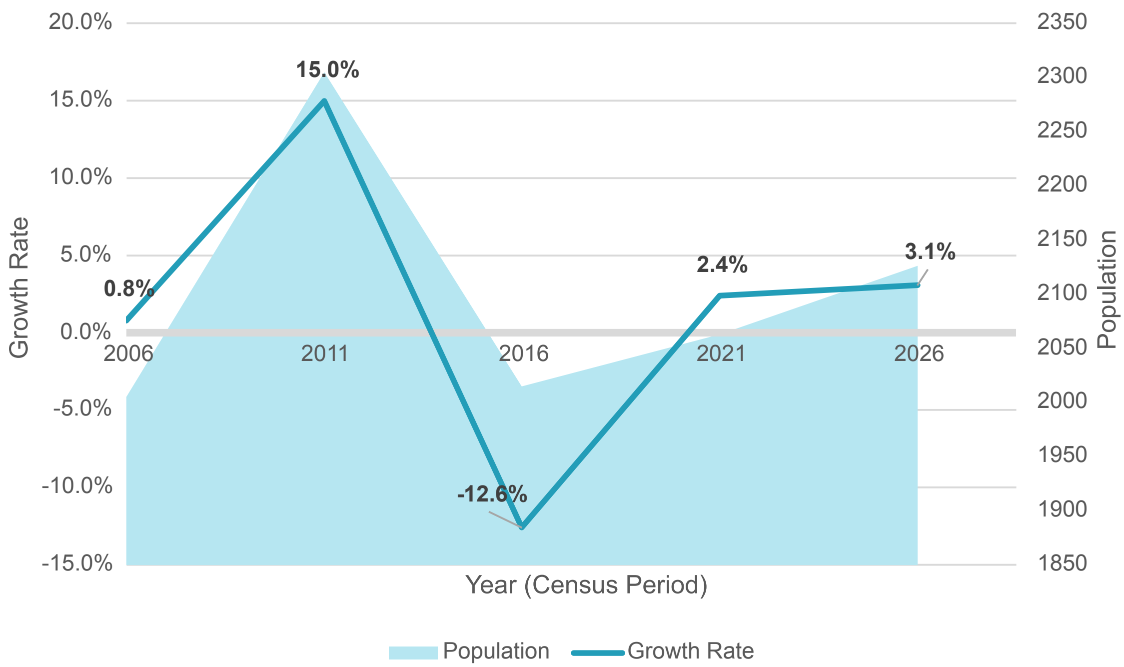
POPULATION AND DEMOGRAPHICS

FIGURE: *Electoral Area "F" population and households (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



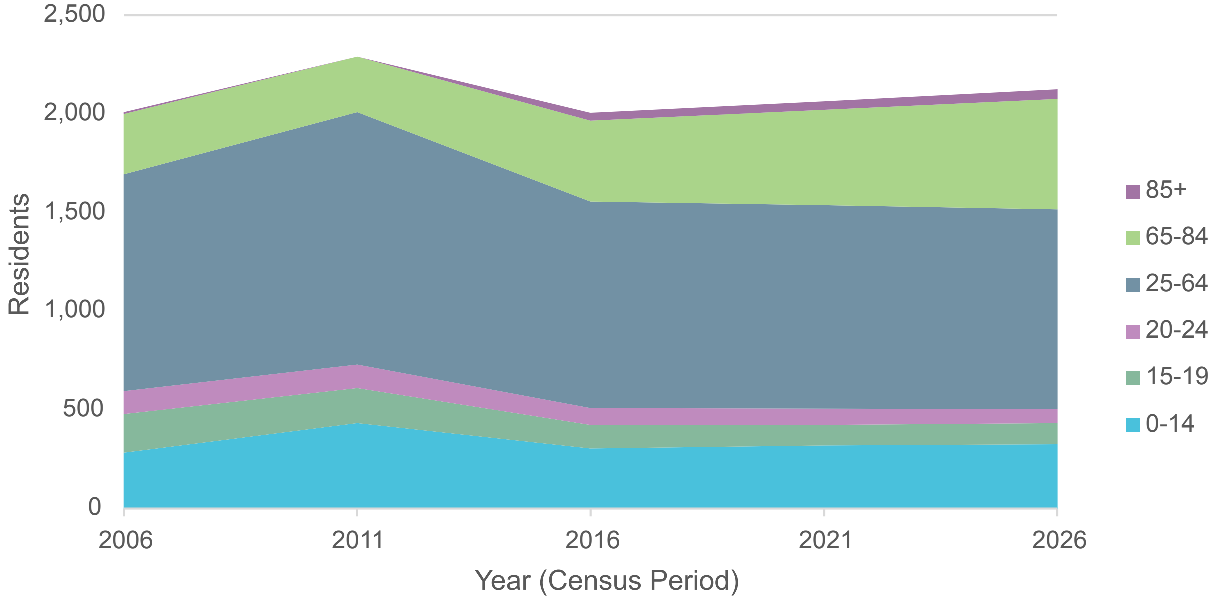
The population of Electoral Area "F" was 2,015 as of the 2016 Census. The population in the Electoral Area "F" is expected to increase slightly by the year 2026, to around 2,126 people and 825 households.

FIGURE: *Electoral Area "F" population growth rate and population, 2006 - 2026 (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



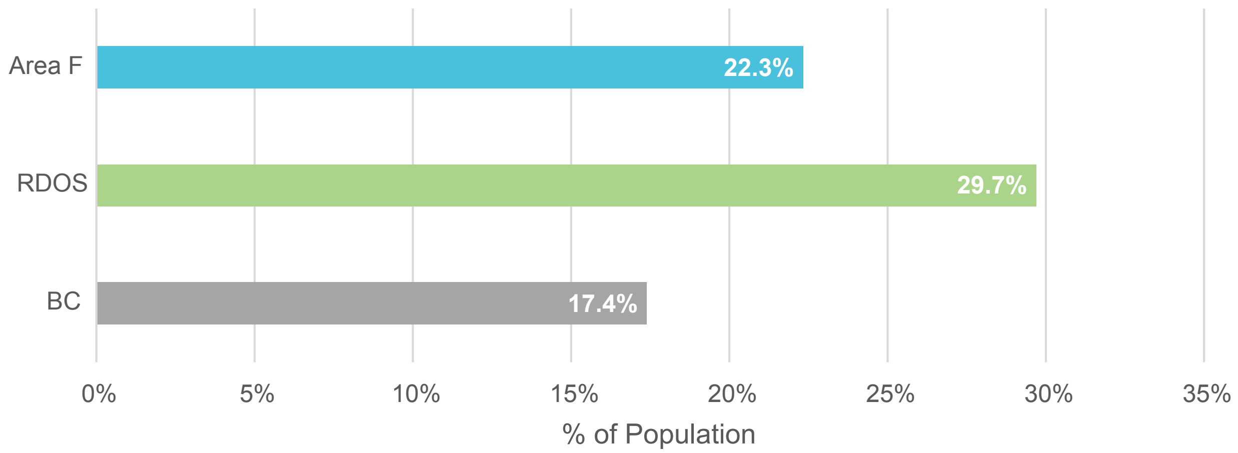
Between 2006 and 2016, Electoral Area "F" had a significantly fluctuating growth rate, increasing almost 15% between 2006 and 2011 and then falling dramatically by almost 28% by 2016. Looking forward, the population growth rate is anticipated to even out to 2.4% in 2021 and 3.1% in 2026.

FIGURE: *Electoral Area "F" age distribution 2006 to 2026 (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



The average age in Electoral Area "F" is anticipated to increase just slightly from 51 in 2016 to 55 by 2026, with slightly fewer people in the 25-65 age group, and slight growth in the population aged 65+.

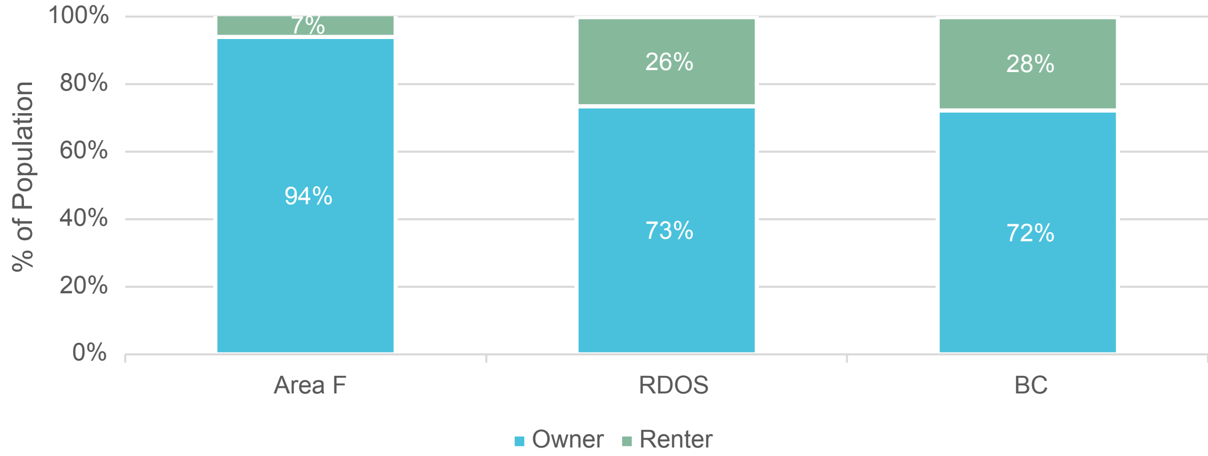
FIGURE: *Proportion of seniors aged 65+ compared to BC, 2016*



Around 22% of Electoral Area "F" residents are over age 65. This is lower than the RDOS as a whole (30%), but higher than the BC average of 17%.

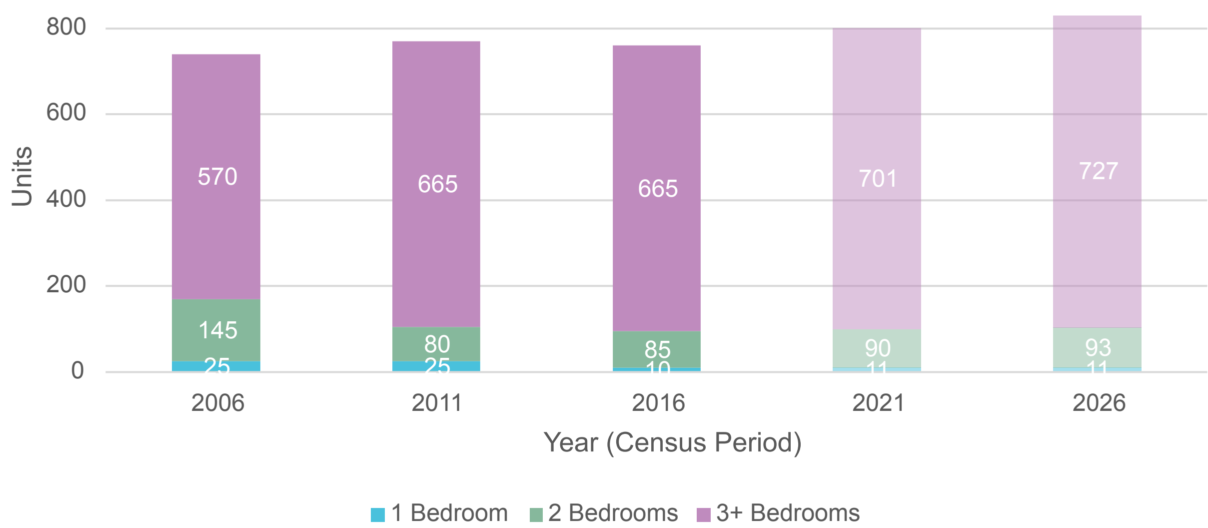
HOUSING

FIGURE: *Owner – renter households, 2016*



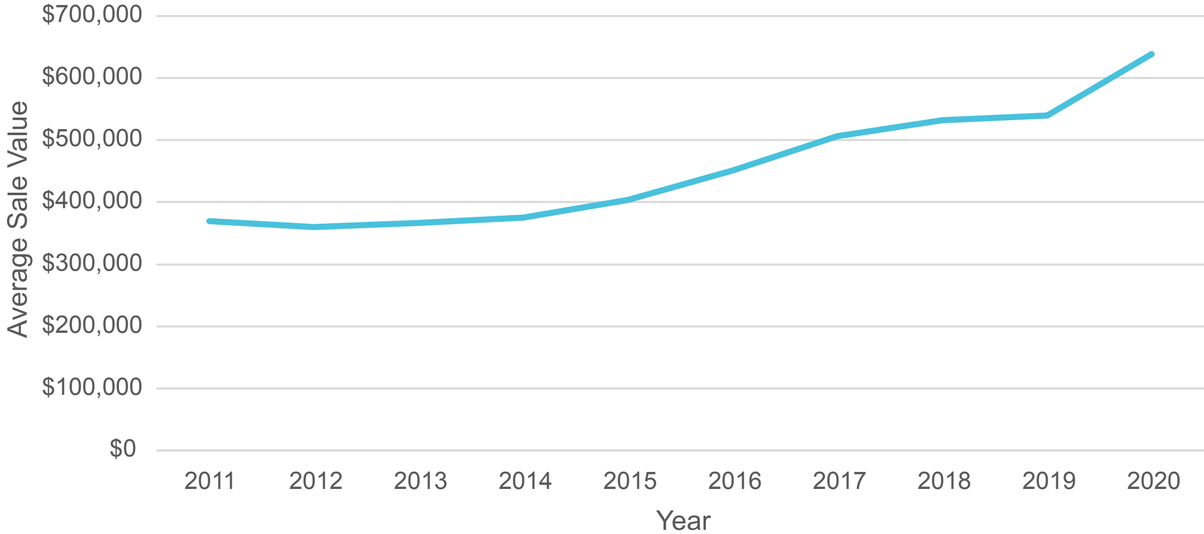
The number of households in 2016 was 760, 94% of which were owner households compared to about 6% that were renter households. The average household size in 2016 was 2.7 people per household, which is not anticipated to change much by 2026.

FIGURE: *Dwelling units by size, 2006 – 2026 (Note: projections based on RDOS regional growth rates)*



From 2006 to 2016 homes generally tended to get bigger in Electoral Area "F," with increases in the number of three and four+ bedroom homes, while the number of one- and two-bedroom homes decreased. A large majority (93%) of these units are single family dwellings. To address the projected household growth, Electoral Area "F" is expected to require 71 net new housing units by 2026, averaging 7 new units annually. Based on regional household growth rates, the majority of these new units will be three- and four-bedroom dwellings.

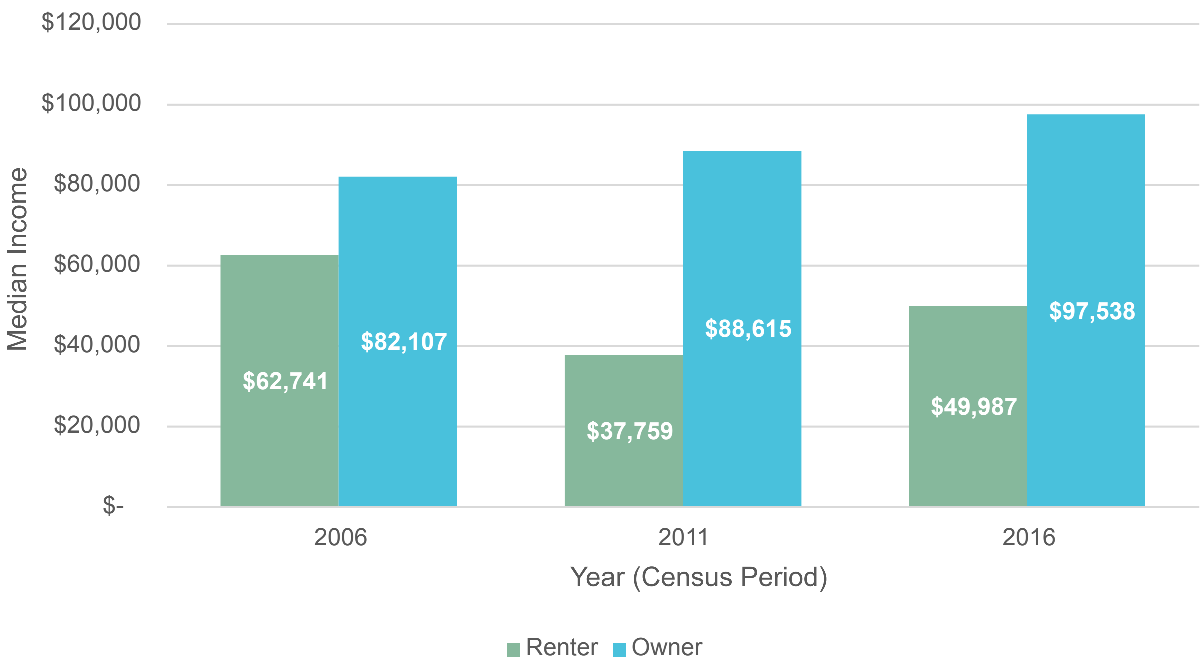
FIGURE: Average single-family dwelling sale values, 2011 – November 2019 (source: South Okanagan Real Estate Board)



The table illustrates average annual sales values for single-family homes in Electoral Area "F". Sales data is from the South Okanagan Real Estate Board and is for the larger South Okanagan area, excluding municipalities. Average single-family home values have increased steadily from $369,000 in 2011 to $539,000 in 2019, an increase of almost 46%. Sales have continued to trend upwards in 2020 with the latest annual average sales values to date (November 2020) cresting at 638,000. Sales values may be higher in the West Bench area which the South Okanagan Real Estate Board may include in Penticton Area sales data.

INCOME AND ECONOMY

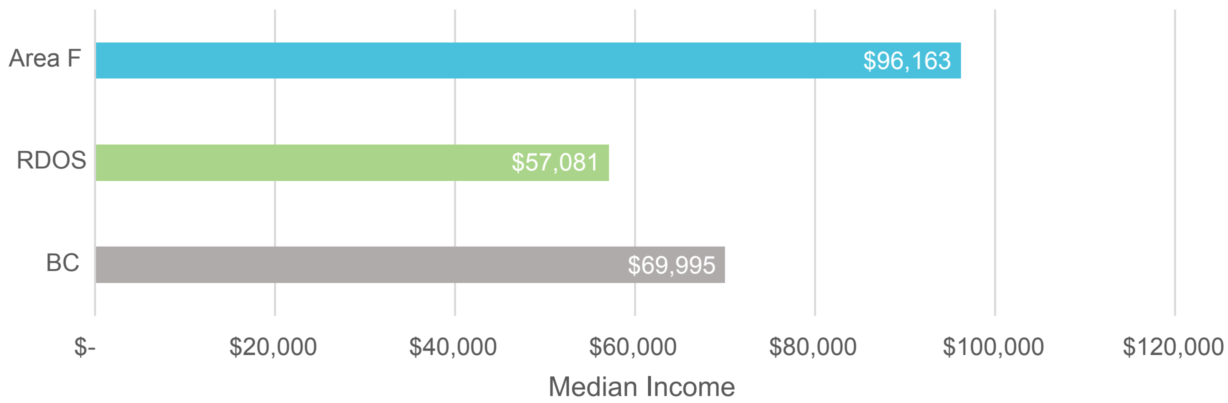
FIGURE: Renter and owner household median income, 2006 - 2016



Median incomes for households in Electoral Area "F" decreased after 2006, and then rose again by

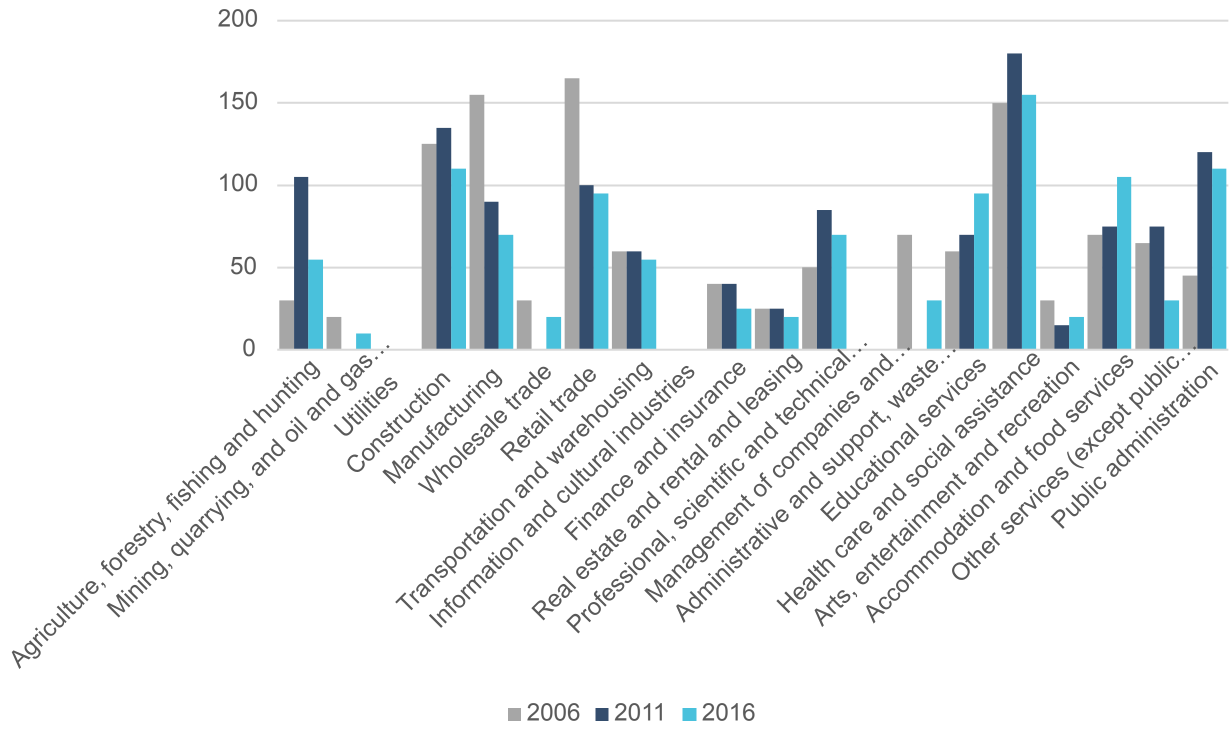
2016. The gap between owner and renter household median incomes increased significantly from $19,366 in 2006 to $47,551 in 2016. The median income for homeowners was $97,538 in 2016, while the median income for renting households was just less than half that at around $49,987.

***FIGURE:** Household median income Electoral Area "F", RDOS, BC, 2016*



Median income for all Electoral Area "F" households in 2016 was $96,163. This was significantly higher than the median for RDOS ($57,000) and the median for the Province as a whole ($70,000). Electoral Area "F" had the highest median household income of all the Electoral Areas and municipalities in the RDOS.

***FIGURE:** Economic sectors Electoral Area "F", 2016*



In Electoral Area "F," the top five economic sectors were health care and social assistance; construction; public administration; accommodation and food services; and retail trade in 2016.

HOUSING NEEDS

Overall, to meet current housing demand in Electoral Area "F," an additional 42 units would have needed to be built since the last Census. If growth continues to follow the trend of the RDOS as a whole, a further 29 units could be needed by 2026 to meet basic demand.

TABLE: *Current and anticipated housing units required. (Note: 1 bedroom includes 0 bedroom [bachelor] dwellings)*

		Total
1 bedroom	**Current**	**1**
	Anticipated	*0*
2 bedrooms	**Current**	**5**
	Anticipated	*3*
3+ bedrooms	**Current**	**36**
	Anticipated	*26*
TOTAL UNITS	**CURRENT**	**42**
	ANTICIPATED	***29***

Core Housing Needs

In Electoral Area "F," there were a total of 35 households (16%) in core housing need in 2016. A greater proportion of owner households were in a state of core housing need than renter households. In 2016, 10 renter households were in core housing need, compared to 25 owner households. For both renters and owners, core housing need is staying relatively stable in Electoral Area "F," with not much net change between 2006 and 2016.

TABLE: *Core Housing Need, 2006-2016*

		2006	2011	2016
Total Households	**#**	**30**	**25**	**35**
(n = 755)	**%**	**4%**	**3%**	**5%**
Owner Households	**#**	**15**	**0**	**25**
(n = 710)	**%**	**2%**	**0%**	**3%**
Renter Households	**#**	**15**	**0**	**10**
(n = 50)		**2%**	**0%**	**1%**

Extreme Housing Needs

Overall, there were 10 total households (1%) in extreme core housing need. By 2016, the same proportion of owners and renters were in extreme core housing need, although in 2006 the proportion was higher for owners. No detailed data for owners and renters was available for 2011. As with core housing need, extreme housing need has also stayed relatively stable between 2006 and 2016, declining slightly for owners.

TABLE: *Extreme Core Housing Need, 2006-2016*

		2006	2011	2016
Total Households	**#**	**20**	**25**	**10**
(n = 755)	**%**	**3%**	**3%**	**1%**
Owner Households	**#**	**15**	**0**	**10**
(n = 710)	**%**	**2%**	**0%**	**1%**
Renter Households	**#**	**10**	**0**	**10**
(n = 50)		**1%**	**0%**	**1%**

KEY AREAS OF LOCAL NEED

Affordable housing: In 2020, there was one rental subsidy in Electoral Area "F." In 2016, 85 (11%) of households spent more than 30% of their income on shelter costs. This decreased by 3% since 2006. Consistently between 2006 and 2016, the large majority of households spending more than 30% of their income on housing were owners, not renters (although it should be noted that a large majority of households overall are owned, not rented). Though improving slightly over the past decade, the need for more affordable housing outweighs availability.

Rental housing: In 2016, just 7% of the households in Electoral Area "F" were renter households, down by 2% since 2006. This is significantly lower than the proportion of renter households in the RDOS as a whole. There is an increasing gap between renter and owner median incomes. Since 2006, renter households' median income decreased by around $17,700, while owner households' median income increased by nearly $15,500.

Interestingly, renter households are less vulnerable than owner households in Electoral Area "F." Owner households are more likely to be in core housing need and, historically, extreme core housing need. Housing affordability is a key contributing factor to renter household vulnerability. Additional rental and affordable rental units will be needed as the population continues to grow, particularly if the gap between renter and owner median incomes continues to grow.

Special needs housing: No special needs housing was reported in Electoral Area "F." There are also no policies or zoning bylaws that support special needs housing.

Housing for seniors: The proportion of residents aged 65+ increased rapidly between 2011 and 2016 (by 10%). By 2026, nearly 29% of the population is projected to be 65+. There may be a higher demand for one-bedroom homes or seniors housing (e.g., retirement or assisted living), while currently four+ bedroom, detached homes are the predominant housing type.

Housing for families: In 2016, the average household size was 2.7. This is projected to decrease to 2.6 by 2026. In 2016, the proportion of the 2016 population aged 19 or younger was nearly equal to the proportion of seniors (21%). This proportion of young residents is projected to remain similar in 2026, suggesting that there is some demand for family housing. This may be met by the predominance of three- and four-bedroom homes, although there may be demand for social housing units for low-income families (there are currently none).

Shelters for individuals experiencing homelessness and housing for individuals at risk of homelessness: Data on homelessness are not available for Area "F" and currently there are no shelter beds or housing for homeless individuals in the Electoral Area. However, statistics from other communities in the Okanagan indicate there are individuals experiencing homelessness in the broader Okanagan region.

ELECTORAL AREA "G"

Electoral Area "G" (Rural Keremeos) is the second largest electoral area within RDOS, comprising approximately 20% of the total RDOS land area. The Electoral Area includes the Village of Keremeos, Upper Similkameen Indian Band (USIB) lands, Lower Similkameen Indian Band (LSIB) lands, and the unincorporated communities of Hedley and Olalla.

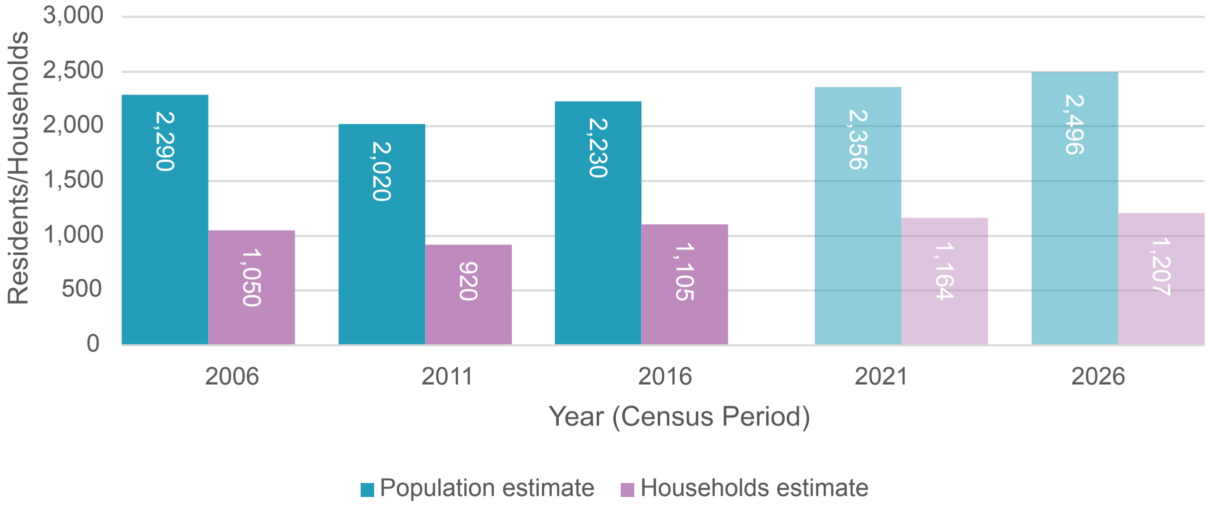
Electoral Area "G" is bounded by the international border with the United States of America to the south, Electoral Area "H" (Rural Princeton) to the west and north, Electoral Area "F" (Rural Summerland, Red Wing and West Bench Area) to the northeast, and Electoral Areas "I" (Skaha West, Kaleden and Apex), "C" (Rural Oliver), and "B" (Cawston) to the east.

Note: The demographic data used in this profile are compiled from the long-form census and may not match data found in other sources. Data from the long-form census allow for a more detailed understanding of housing needs than data from Statistics Canada Census Profiles alone, which have sometimes been used for planning purposes. However, long-form data may reflect inaccuracies due to sampling methods, especially for the year 2011. Please refer to the Statistics Canada Census Profile for official demographic data. *(See Section 1 "The Long-Form Census" for more information regarding the use of long-form census data in this assessment).*

***MAP:** Electoral Area "G"*

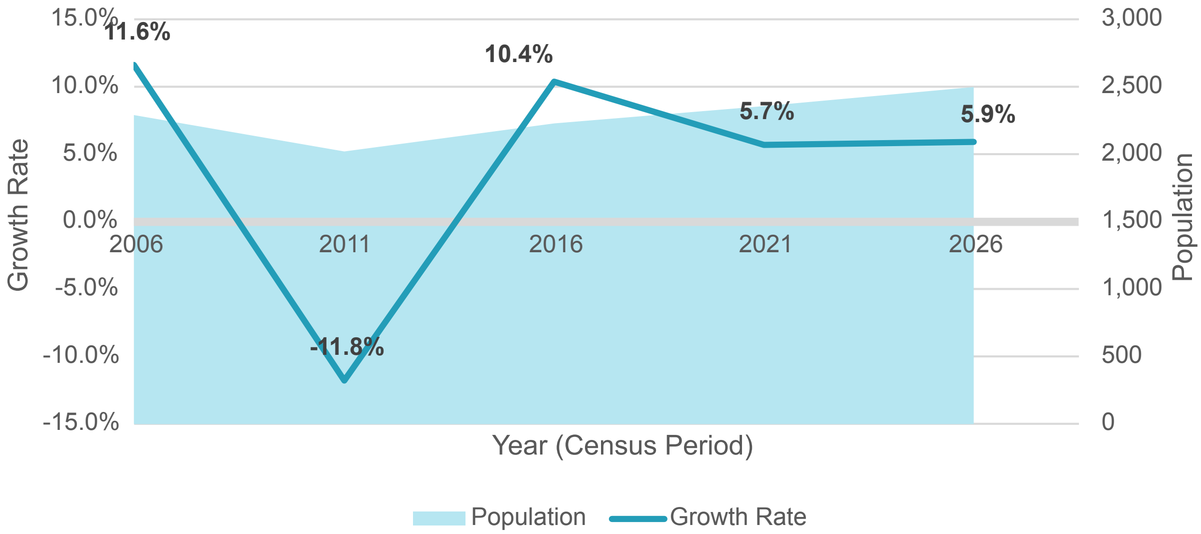
POPULATION AND DEMOGRAPHICS

***FIGURE:** Electoral Area "G" population and households (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



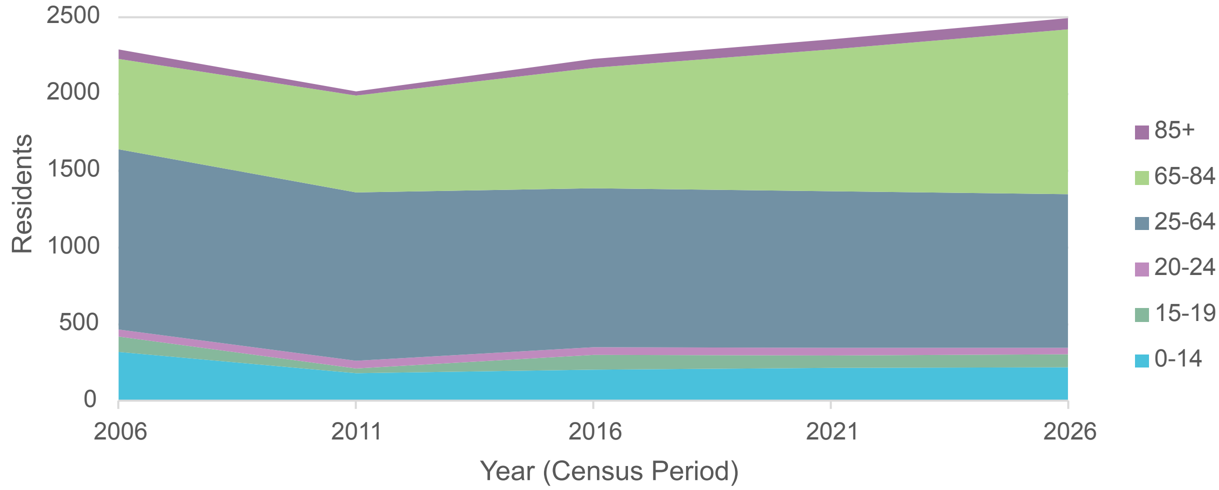
The population of Electoral Area "G" was 2,230 as of the 2016. The population in Electoral Area "G" is expected to increase to around 2,496 people and 1,207 households by 2026.

***FIGURE:** Electoral Area "G" population growth rate and population, 2006 - 2026 (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



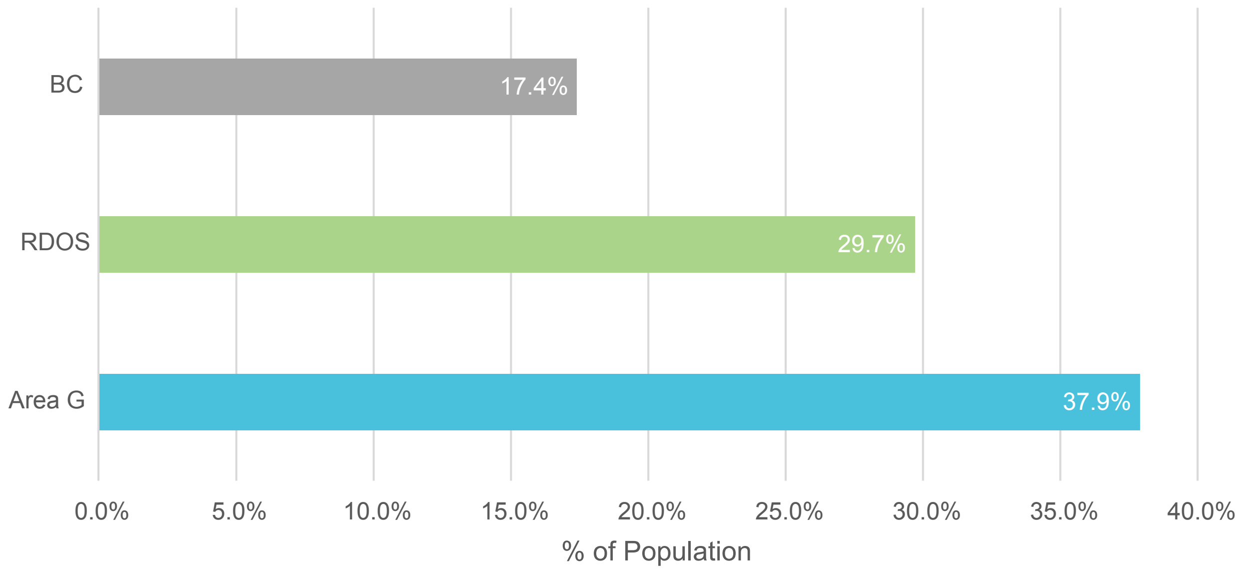
From 2006 to 2016, the population growth rate varied. From 2016 onwards, the population growth rate is expected to steady and is anticipated to be 5.7% in 2021 and 5.9% in 2026.

FIGURE: *Electoral Area "G" age distribution 2006 to 2026 (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



The average age in the Electoral Area "G" is anticipated to slightly increase over time, with growth in the 65+ age group and population marginally fewer people in the 25-65 age group.

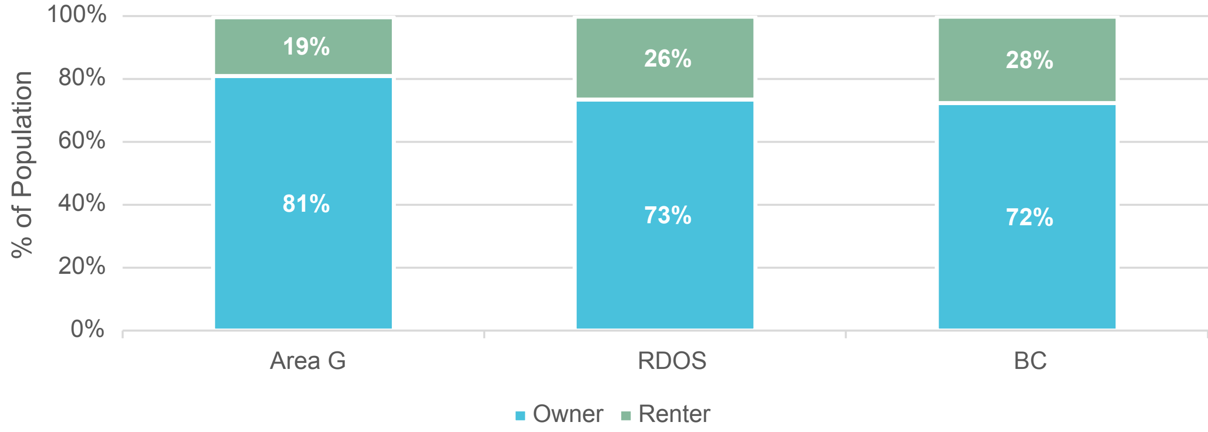
FIGURE: *Proportion of seniors aged 65+ compared to BC, 2016*



Electoral Area "G" currently has a large senior's population, with nearly 40% of residents over age 65. This is around 8% greater than the RDOS as a whole (27.7%), and over 20% higher than the proportion across the Province.

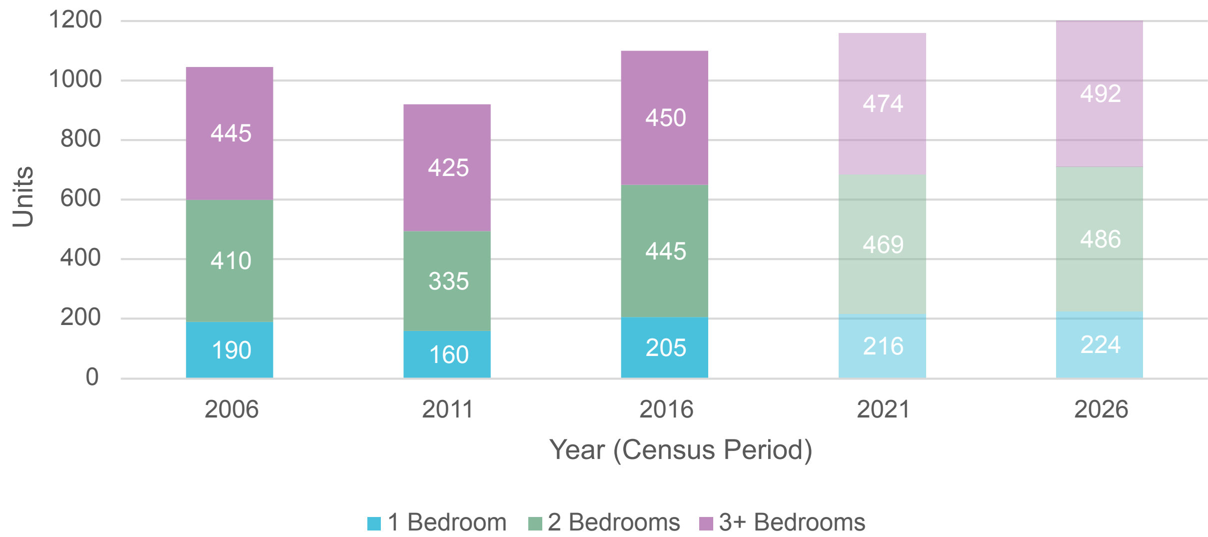
HOUSING

FIGURE: *Owner – renter households, 2016*



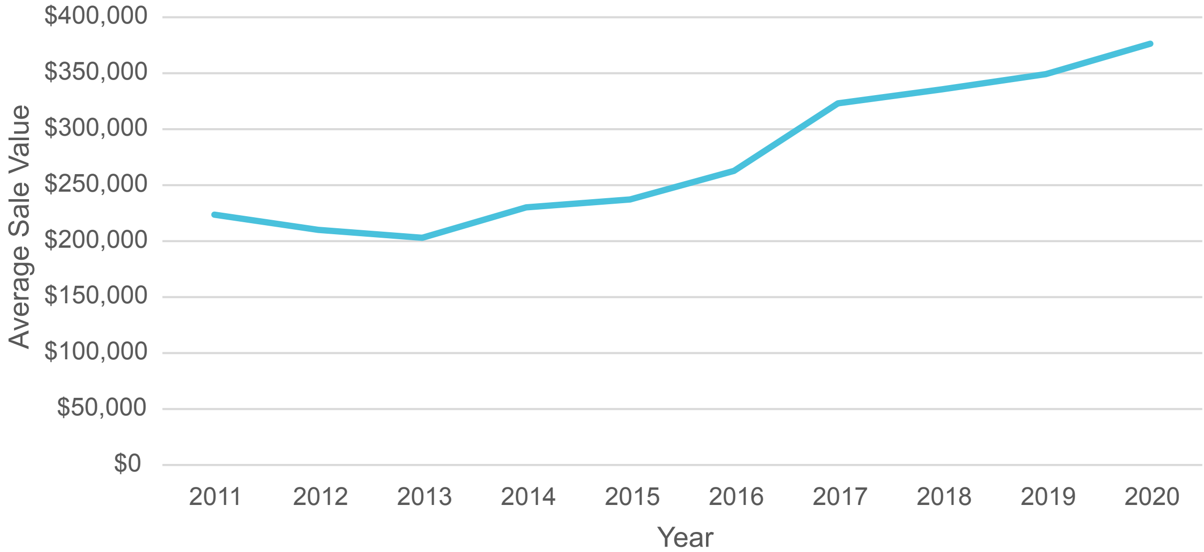
The number of households in 2016 was 1,105, 81% of which were owner households compared to about 19% that were renter households. When compared to the rest of RDOS and the Province, Electoral Area "G" has a higher percentage of homeowners, but a lower percentage of renters.

FIGURE: *Dwelling units by size, 2006 – 2026 (Note: projections based on RDOS regional growth rates)*



From 2006 to 2016 home sized varied in Electoral Area "G". From 2006 - 2016, three+ bedroom homes slightly increased and the number of two-bedroom homes increased. One-bedroom homes also increased from 2006 to 2016. Based on regional household growth rates, the majority of these new units will likely be three+ bedroom units.

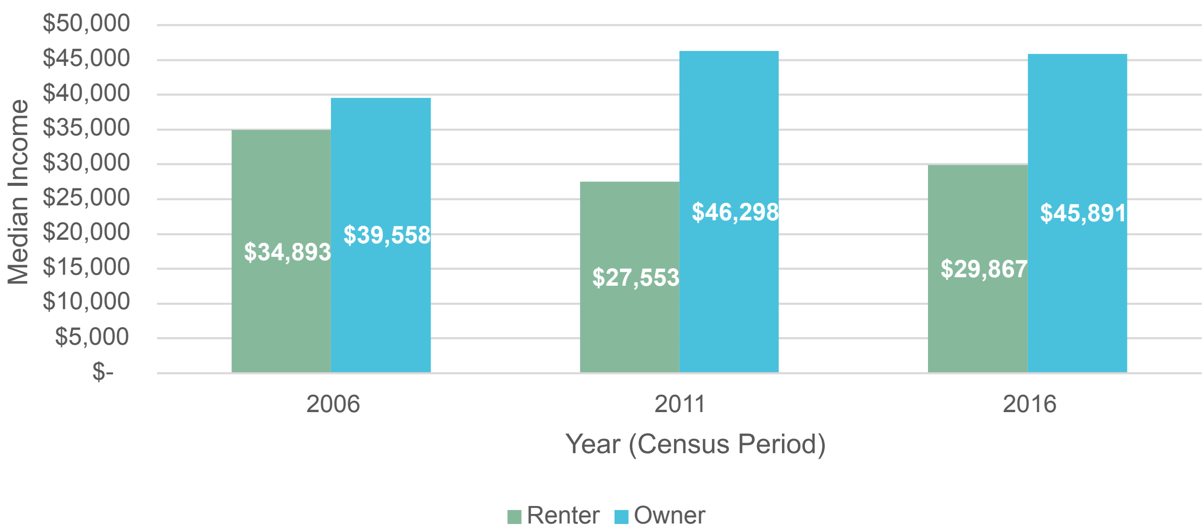
***FIGURE:** Average single-family dwelling sale values Keremeos Area, 2011 – November 2019 (source: South Okanagan Real Estate Board)*



The chart illustrates average sales values of single-family homes in the Keremeos area. Data is from the South Okanagan Real Estate Board. Following an initial decline between 2011 and 2013, sale values have tracked steadily upwards to 2019 to an average sale value of $348,000, an increase of almost 45%. Sales have continued to trend upwards in 2020 with the latest annual average sales values to date (November 2020) cresting over $376,000.

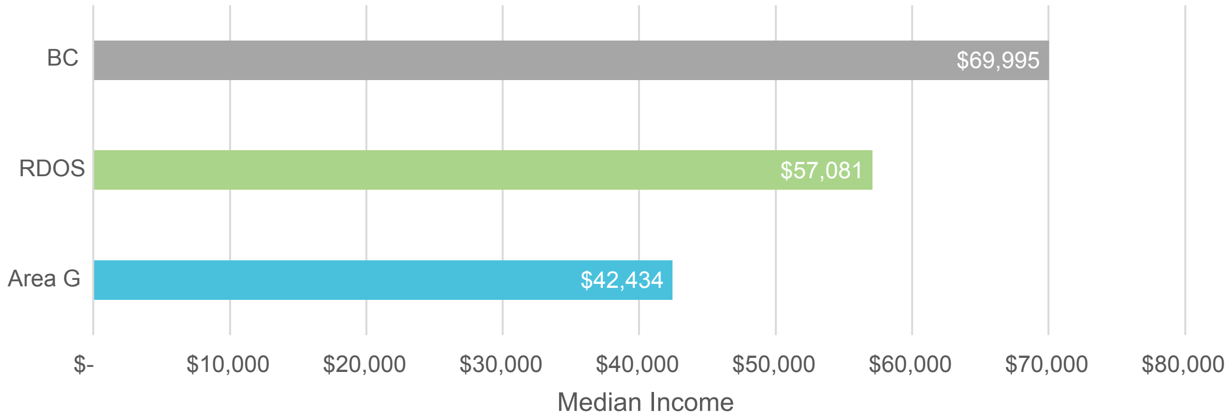
INCOME AND ECONOMY

***FIGURE:** Renter and owner household median income, 2006 – 2016*



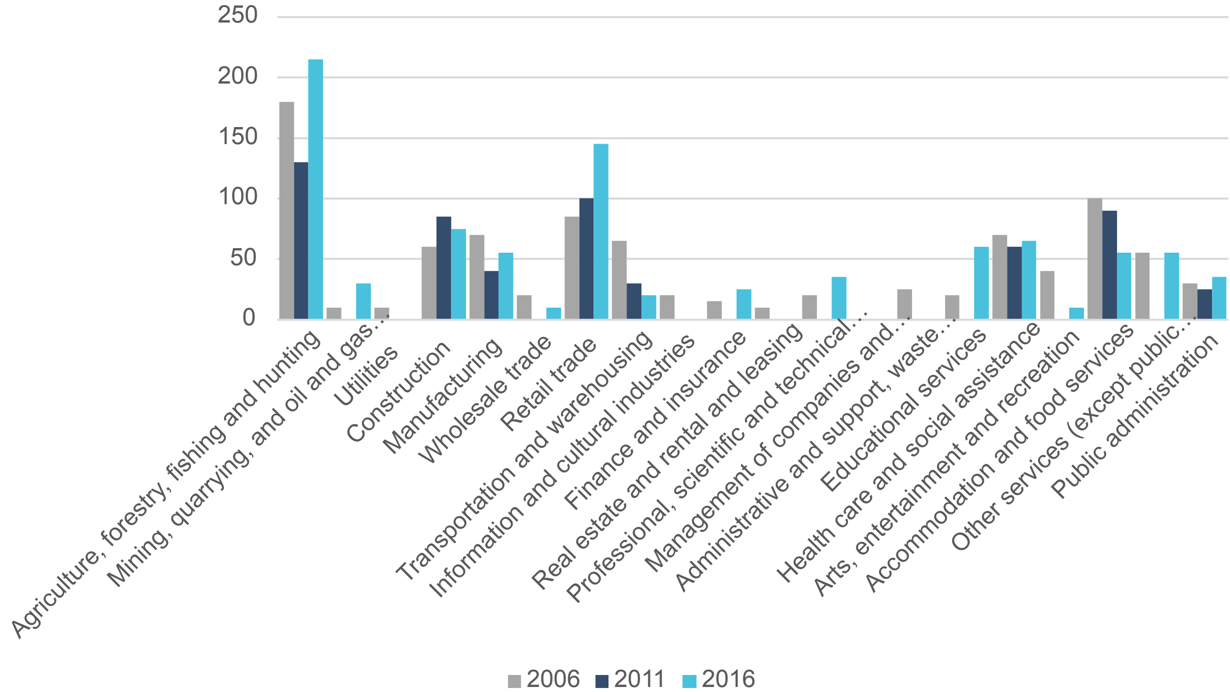
Median incomes for households in Electoral Area "G" varied slightly between the previous census periods. Median income for owner households was around $45,800 in 2016, while the median income for renter households was around $29,800.

FIGURE: *Household median income Electoral Area "G", RDOS, BC, 2016*



Median income for all households in 2016 was around $42,400. This is lower than the median for RDOS ($57,000) and the median for the Province as a whole ($70,000).

FIGURE: *Economic sectors Electoral Area "G", 2016*



In Electoral Area "G", the top five economic sectors are agriculture, forestry, fishing and hunting, retail trade, construction, health care and social assistance, and educational services.

HOUSING NEEDS

Overall, to meet current housing demand in Electoral Area "G", an additional 59 units would have needed to be built since the last census. If growth continues to follow the trend of the RDOS as a whole, a further 43 units could be needed by 2026 to meet basic demand.

TABLE: *Current and anticipated housing units required. (Note: 1 bedroom includes 0 bedroom [bachelor] dwellings)*

		Total
1 bedroom	**Current**	**11**
	Anticipated	*8*
2 bedrooms	**Current**	**24**
	Anticipated	*17*
3+ bedrooms	**Current**	**24**
	Anticipated	*18*
TOTAL UNITS	**CURRENT**	**59**
	ANTICIPATED	**43**

Core Housing Needs

The percentage of total households in core housing need was 10% in 2016, which has decreased 11% since 2006. Owner households in core housing need was 4% in 2016, which has decreased 13% since 2006. The percentage of renter households in core housing need has decreased 14% since 2006. While owners and renters in core housing need has decreased since 2006, the need for housing supports for renter households remains a concern.

TABLE: *Core Housing Need, 2006-2016*

		2006	2011	2016
Total Households *(n = 1,105)*	#	220	170	105
	%	21%	18%	10%
Owner Households *(n = 895)*	#	155	125	40
	%	17%	15%	4%
Renter Households *(n = 205)*	#	65	45	65
		46%	43%	32%

Extreme Core Housing Needs

The percentage of households in extreme core housing need was 3% in 2016, a decrease of 2% since 2006. The percentage of owner households in extreme housing need was 2% in 2016. The percentage of renter households in extreme housing need has decreased 9% since 2006. In 2016, a greater proportion of renter households were in extreme core housing need than owner households.

TABLE: *Extreme Housing Need, 2006-2016*

		2006	2011	2016
Total Households *(n = 1,105)*	#	55	70	35
	%	5%	8%	3%
Owner Households *(n = 895)*	#	25	30	20
	%	3%	4%	2%
Renter Households *(n = 205)*	#	30	0	25
		21%	0%	12%

KEY AREAS OF LOCAL NEED

Affordable housing: There were seven rental assistance subsidies in 2020. In 2016, 165 (15%) of households spent more than 30% of their income on shelter costs. This decreased by 1% since 2006. Though improving slightly over the past decade, the need for more affordable housing remains.

Rental housing: In 2016, 19% of the households in Electoral Area "G" were renter households. Since 2006, renter household median incomes decreased by nearly $5,000, while owner household median incomes increased by over $6,000. There is an increasing gap between renter and owner median incomes. More renter households are in core housing need.

Special needs housing: No special needs housing was reported in Electoral Area G. There are also no policies or zoning bylaws that support special needs housing.

Housing for seniors: The proportion of residents aged 65+ increased by 5% between 2011 and 2016. By 2026, 46% of the population is projected to be 65+. There may be a higher demand for one-bedroom homes or seniors housing (e.g., retirement or assisted living), while currently two-bedroom, detached homes are the predominant housing type.

Housing for families: In 2016, the average household size was 2. This is projected to increase to 2.1 in 2026. Less than 15% of the 2016 population was aged 19 or younger, and this proportion is projected to decrease slightly. Overall, this suggests there may be little additional demand for family housing.

Shelters for individuals experiencing homelessness and housing for individuals at risk of homelessness: There are no shelter beds in Electoral Area "G". The Lower Similkameen Community Services Society (LSCSS) services areas of the Similkameen Valley including Keremeos and Electoral Areas "B" and "G". They reported that they regularly see two visible homeless (living in tents) but were aware of more people who are provisionally homeless. Hidden homelessness is a noted challenge in Electoral Area "G".

Lack of housing on the Upper Similkameen Indian Band (USIB) reserve impacts availability in and around Hedley: Hedley is surrounded on three sides by the USIB lands and both communities are closely connected. Currently there are six two-bedroom duplexes on reserve land. It was noted during the engagement interview that USIB has no 'visible' homelessness due to the fact that families often double up in available housing, couch surf, or are moving off reserve, often into Hedley, to secure housing. Larger family homes of more than two-bedrooms are in high demand because many families have larger numbers of children than in Electoral Area "G".

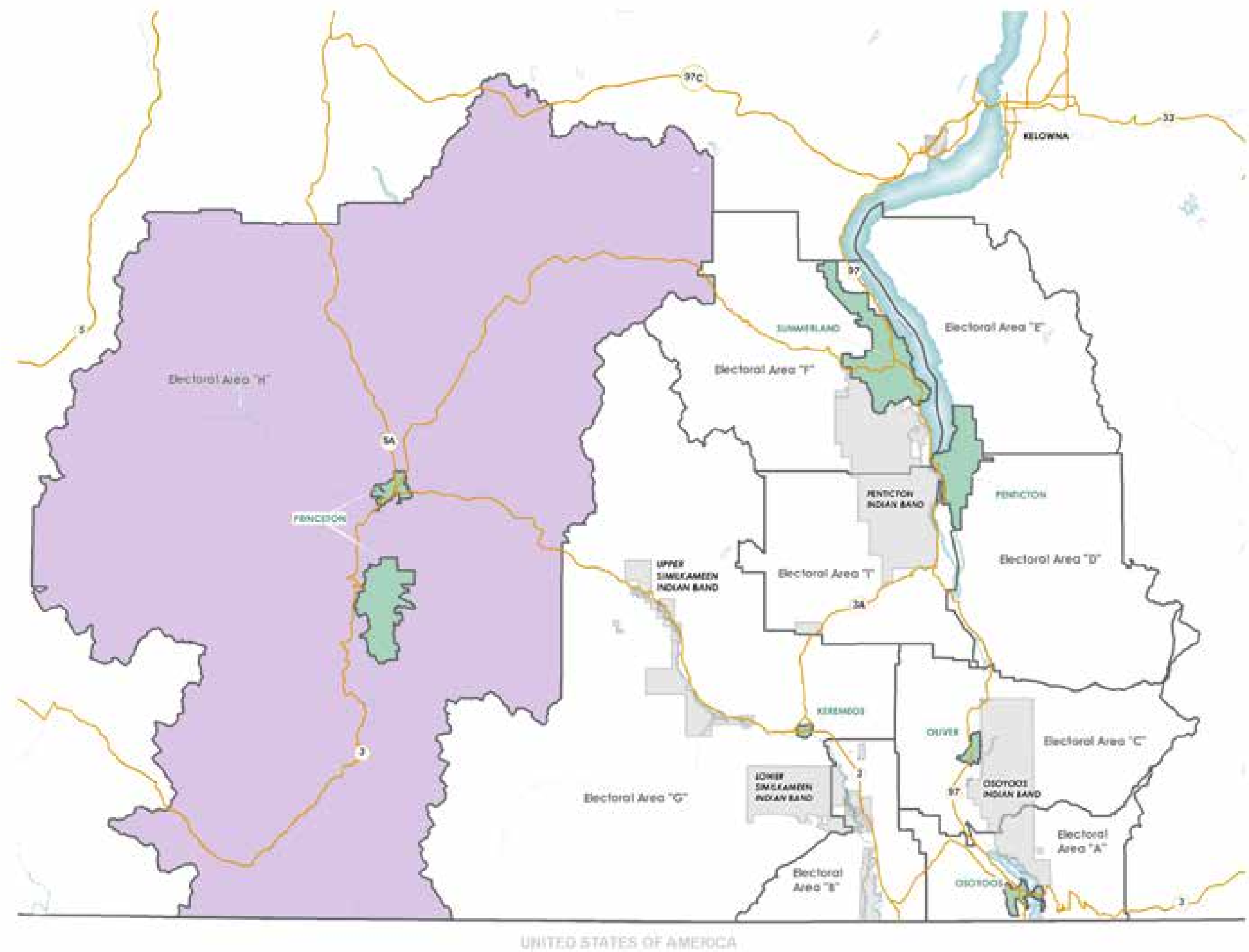
ELECTORAL AREA "H"

Electoral Area "H" is the largest electoral area within the RDOS, comprising approximately 46% of the total land area. It is bounded by the international border with the United States of America to the south, Electoral Areas "G" (Rural Keremeos) and "F" (Rural Summerland, Red Wing and West Bench Area) to the east, Central Okanagan Regional District and Thompson-Nicola Regional District of to the north, and Fraser Valley Regional District to the west.

Electoral Area "H" includes the Town of Princeton and the smaller, historic settlement areas of Coalmont, Tulameen, and Eastgate which borders Manning Provincial Park.

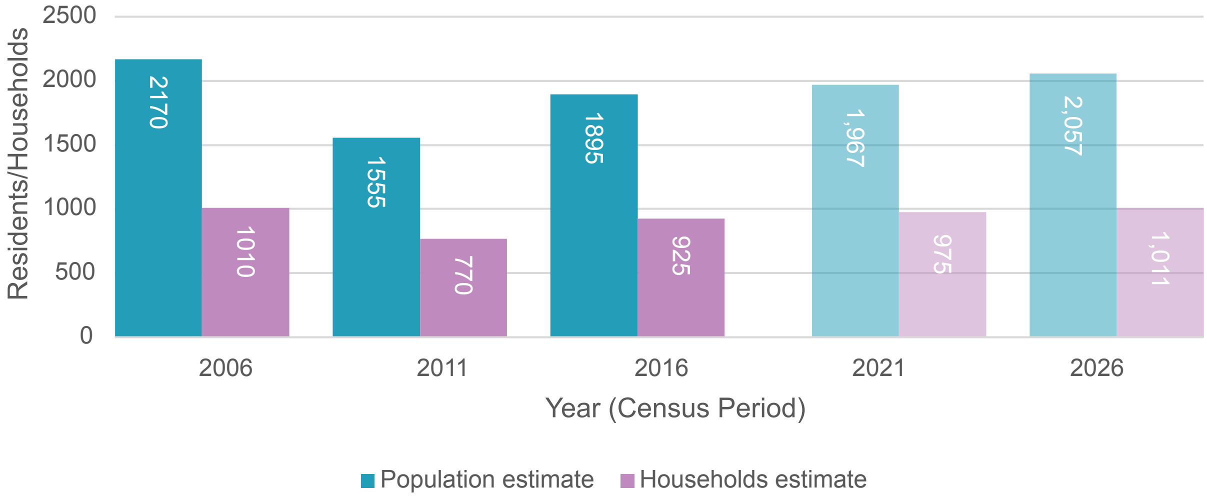
Note: The demographic data used in this profile are compiled from the long-form census and may not match data found in other sources such as the Official Community Plan (OCP). Data from the long-form census allow for a more detailed understanding of housing needs than data from Statistics Canada Census Profiles alone, which have sometimes been used for planning purposes. However, long-form data may reflect inaccuracies due to sampling methods, especially for the year 2011. Please refer to the Electoral Area "H" OCP for official demographic data. *(See Section 1 "The Long-Form Census" for more information regarding the use of long-form census data in this assessment).*

***MAP:** Electoral Area "H"*



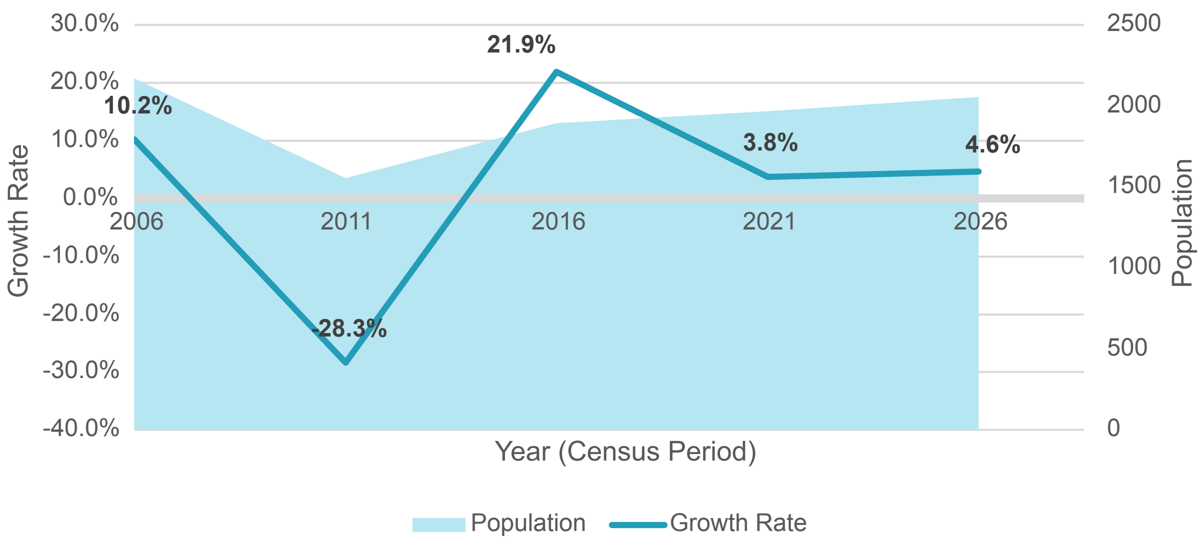
POPULATION AND DEMOGRAPHICS

FIGURE: *Electoral Area "H" population and households (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



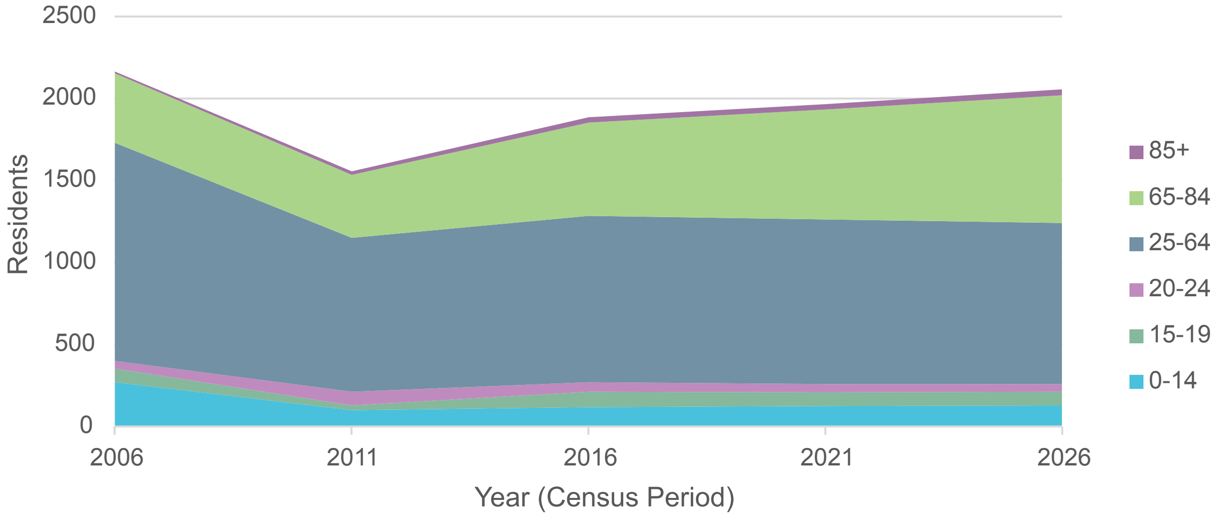
The population of Electoral Area "H" was 1,895 as of the 2016 Census. The population in Electoral Area "H" is expected to gradually increase by the year 2026, to around 2,057 people and 1,011 households.

FIGURE: *Electoral Area "H" population growth rate and population, 2006 - 2026 (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



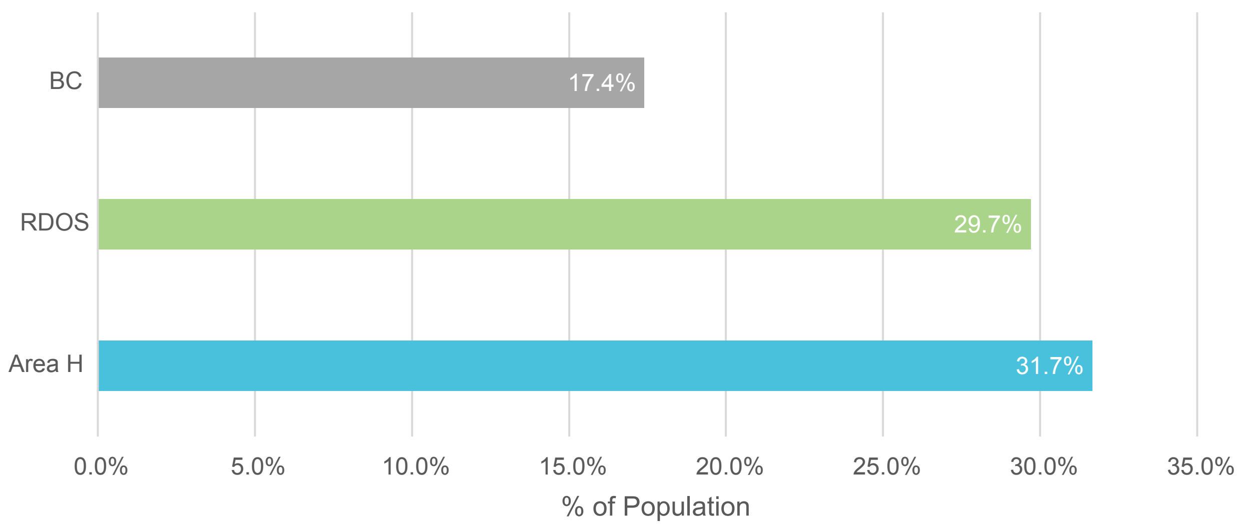
According to census data, the population of Electoral Area "H" declined rapidly from 2006 to 2011 by approximately 28%. Over the following five years, the population grew rapidly by approximatley 22%. It is important to note that Electoral Area "H" had a 2011 NHS non-response rate that was equal to or above 50%, which could lead to data quality issues and contribute extreme change in growth rate. Additionally, Cooper Mountain Mine opened in 2011, bringing approximately 270 jobs to the area, which may have brough people to the area. The mine life is approximately 17 years. Following the 2016 census, population growth in Electoral Area "H" is expected to slow to 3.8% by 2021, and then 4.6% by 2026.

FIGURE: *Electoral Area "H" age distribution 2006 to 2026 (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



The average age in Electoral Area "H" is anticipated to increase, with fewer people in the 25-65 age group, and growth in the population aged 65+. The median age in Electoral Area "H" was 56.8 in 2016, which was around 3 years greater than the RDOS as a whole.

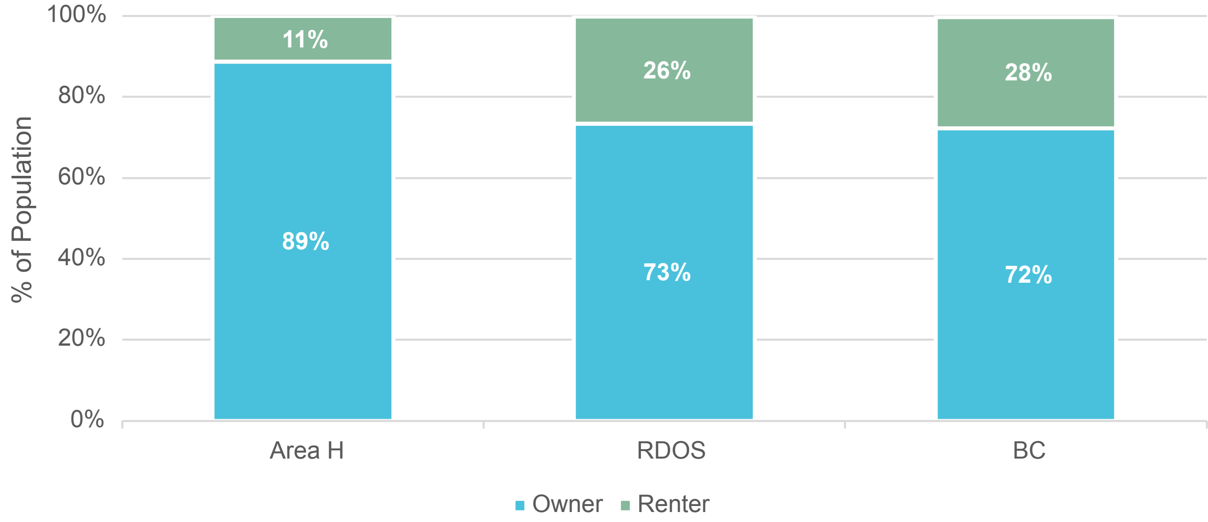
FIGURE: *Proportion of seniors aged 65+ compared to BC, 2016*



Electoral Area "H" currently has a relatively large senior's population, with nearly 32% of residents aged 65 or over. This is slightly higher than the proportion for the RDOS as a whole, and around 14% higher than the proportion across the province.

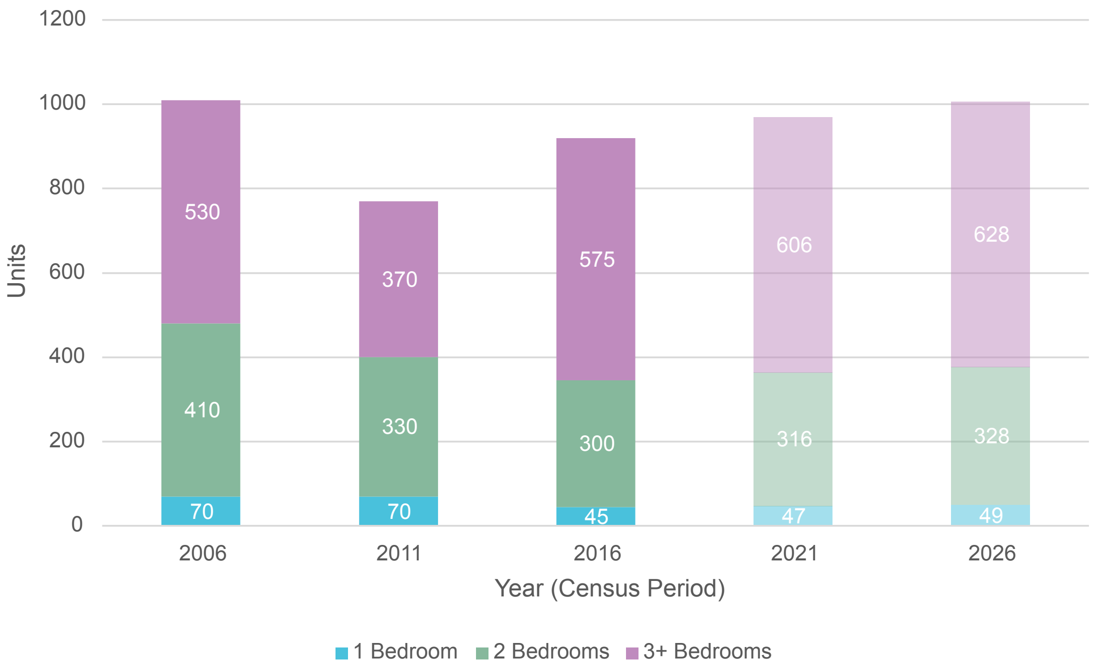
HOUSING

FIGURE: *Proportion of owner and renter households compared to BC, 2016*



Owner households make up the vast majority of the households in Electoral Area "H". In 2016, the total number of households was 925. 89% were owner households and 11% were renter households. The proportion of owner households in Electoral Area "H" is around 16% greater than in the RDOS or the province as a whole. The average household size was 2 people per household, which is not anticipated to change by 2026.

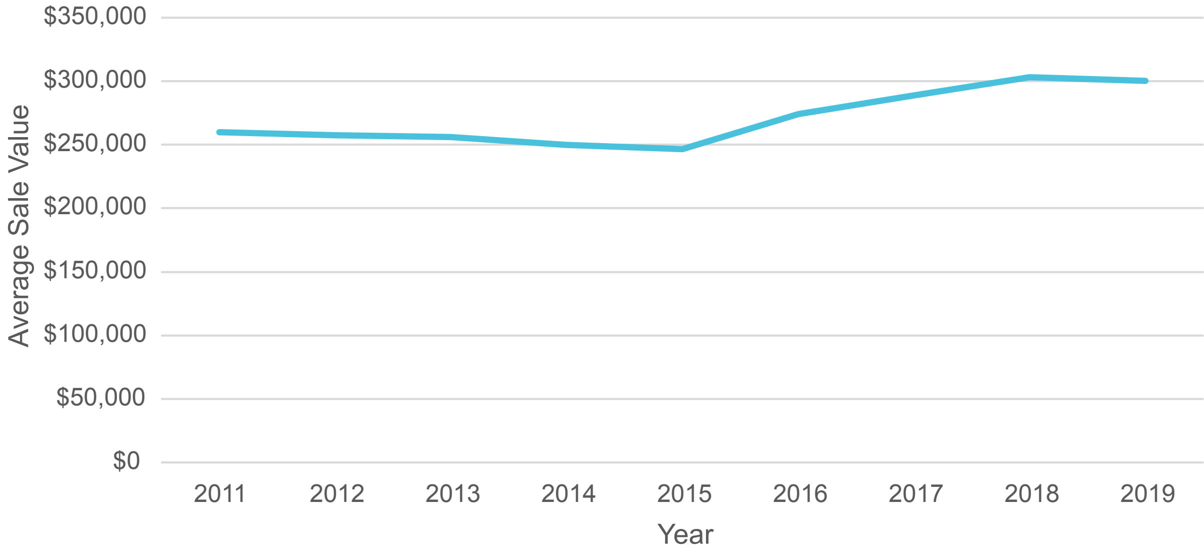
FIGURE: *Dwelling units by size, 2006 – 2026 (Note: projections based on RDOS regional growth rates)*



From 2006 to 2016, there was a slight increase in all housing types except one-bedroom dwellings. In 2016, over 90% of these units were single family dwellings, which has decreased slightly since 2006.

To address the projected household growth Electoral Area "H" is expected to require an average of 9 new units annually from 2016 to 2026, totalling around 85 additional units. Based on regional household growth rates, the majority of these new units will be three-bedroom dwellings.

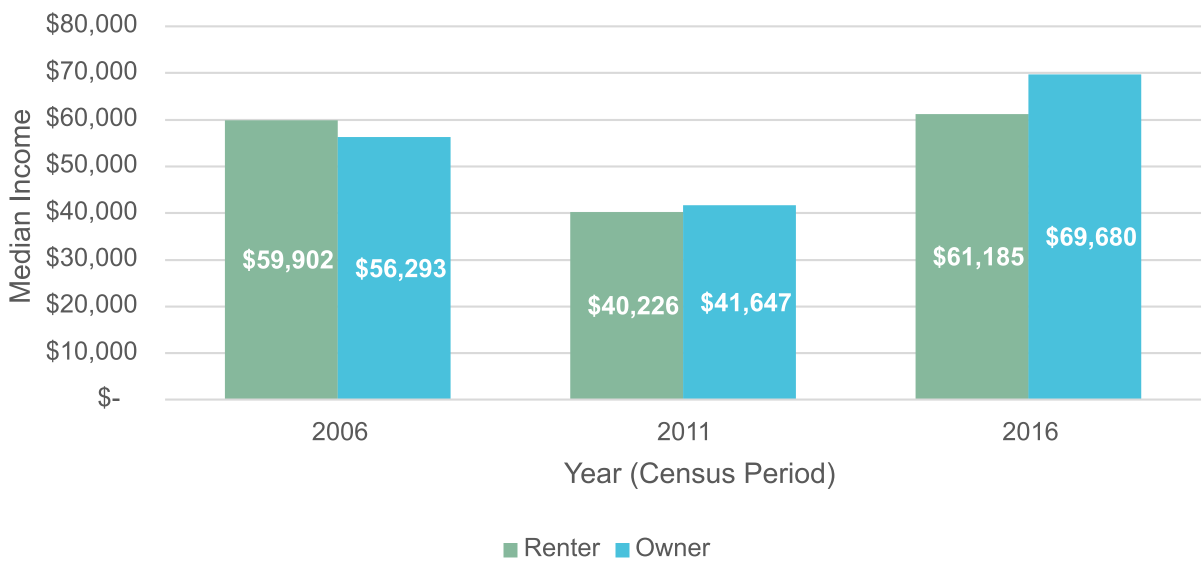
FIGURE: *Average single-family dwelling sale values, 2011 – November 2020 (source: South Okanagan Real Estate Board)*



The figure illustrates average annual sales values for single-family homes in the Princeton area. Sales data is from the South Okanagan Real Estate Board. Average single-family home values stayed around $250,000 from 2011 to 2014 and then began to rise steadily to around $300,000 in 2018, where it stayed in 2019.

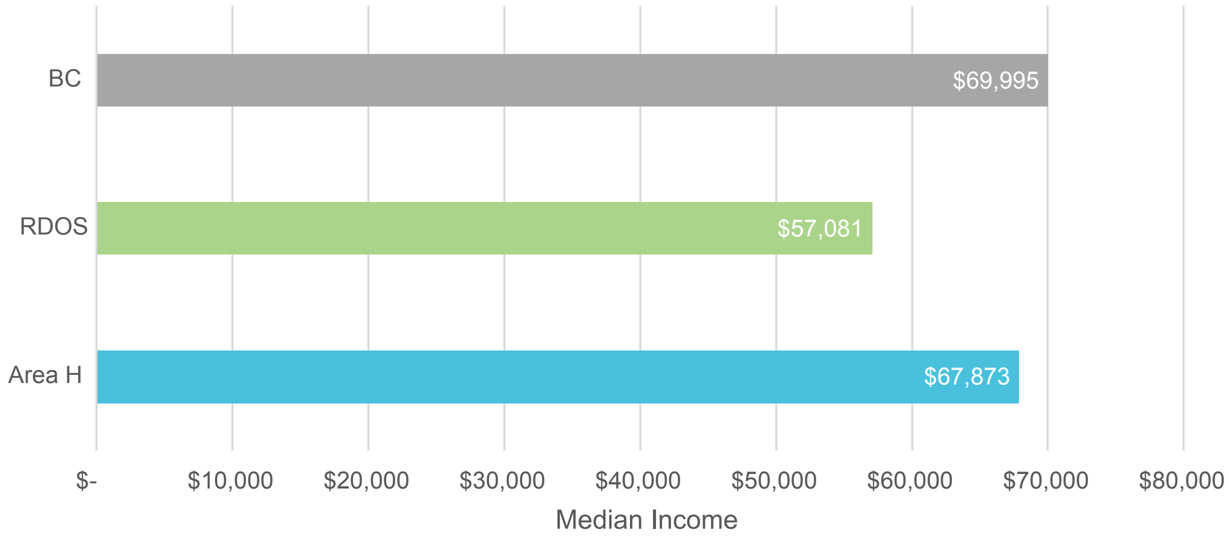
INCOME AND ECONOMY

FIGURE: *Renter and owner household median income, 2006 - 2016*



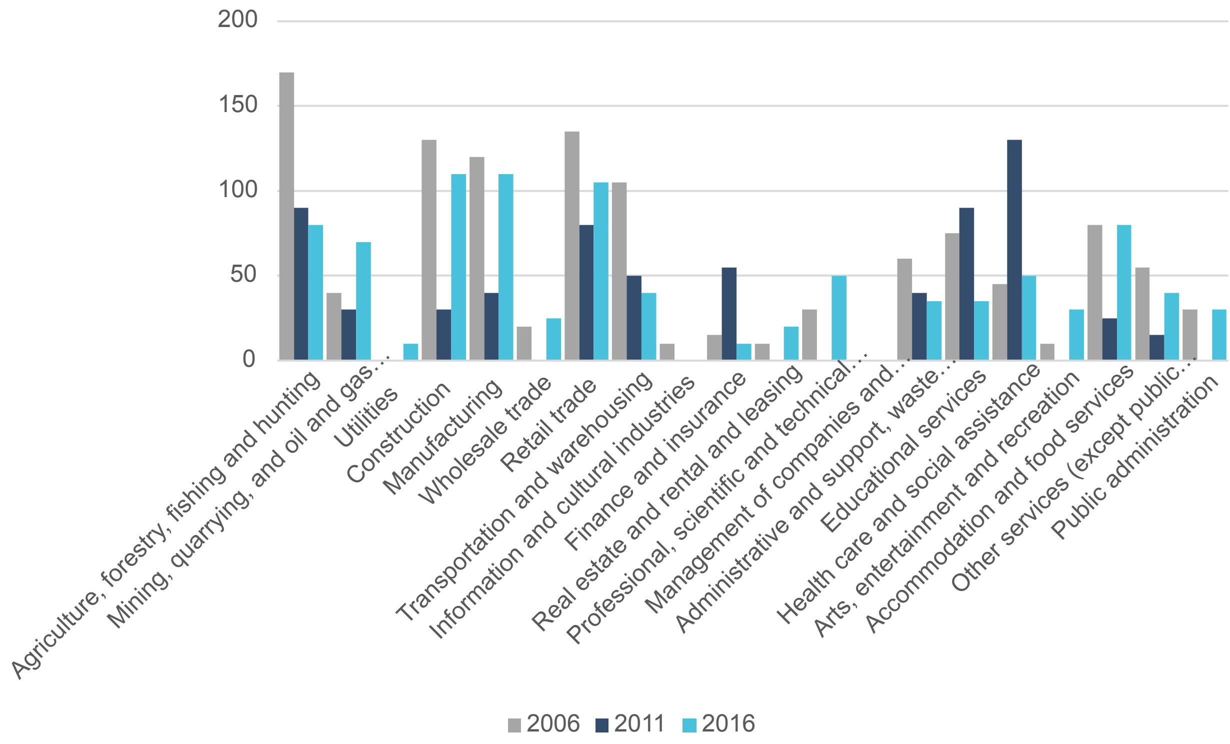
Median incomes for households in Electoral Area "H" varied slightly between the previous census periods. The median income for households that owned their own home was around $69,700 in 2016, while the median income for renting households was around $61,200. Overall, the gap between owner and renter households' median incomes is small, but has increased since 2006, as owner household incomes increased more over this time.

***FIGURE:** Household median income Electoral Area "H", RDOS, BC, 2016*



Median income for all households in 2016 was around $67,900. This is higher than the median for RDOS ($57,000), but just below the median for the Province as a whole ($70,000).

***FIGURE:** Economic sectors Electoral Area "H", 2016*



In Electoral Area "H," the top economic sectors in 2016 were construction; manufacturing; retail trade; and agriculture, forestry, fishing, and hunting.

HOUSING NEEDS

Overall, to meet current housing demand in Electoral Area "H," an additional 49 units would have needed to be built since the last Census. If growth continues to follow the trend of the RDOS as a whole, a further 36 units could be needed by 2026 to meet basic demand. Most of this growth will be for the group aged 65-84.

***TABLE:** Current and anticipated housing units required. (Note: 1 bedroom includes 0 bedroom [bachelor] dwellings)*

		Total
1 bedroom	**Current**	**2**
	Anticipated	*2*
2 bedrooms	**Current**	**16**
	Anticipated	*12*
3+ bedrooms	**Current**	**31**
	Anticipated	*22*
TOTAL UNITS	**CURRENT**	**49**
	ANTICIPATED	***36***

Core Housing Needs

In the Electoral Area "H" there were a total of 115 households (12%) in core housing need in 2016, which has decreased by 1% since 2006. In 2016, 10% of owner households and 29% of renter households were in core housing need. The proportion of owner households in core housing need decreased by 3% since 2006, but the proportion of renter households increased by 19%. A far greater and rapidly increasing proportion of renter households are in a state of core housing need than owner households, suggesting that there is a focused need for core housing need supports for renter households.

***TABLE:** Core Housing Need, 2006-2016*

		2006	2011	2016
Total Households *(n = 925)*	#	**135**	**125**	**115**
	%	**13%**	**16%**	**12%**
Owner Households *(n = 820)*	#	**120**	**115**	**80**
	%	**13%**	**16%**	**10%**
Renter Households *(n = 105)*	#	**10**	**0**	**30**
		10%	**0%**	**29%**

Extreme Core Housing Needs

Overall, in 2016, 12% of total households were in extreme core housing need, which decreased by 1% since 2006. As with core housing need, renter households are far more likely to be in extreme core housing need than owner households. In 2016, 29% of renter households and 10% of owner households were in extreme core housing need. The proportion of owner households in core housing need decreased by 3% since 2006, but the proportion of renter households increased by 19%.

***TABLE:** Extreme Core Housing Need, 2006-2016*

		2006	2011	2016
Total Households *(n = 925)*	#	**95**	**85**	**55**
	%	**9%**	**11%**	**6%**
Owner Households *(n = 820)*	#	**100**	**70**	**30**
	%	**11%**	**10%**	**4%**
Renter Households *(n = 105)*	#	**0**	**0**	**20**
		0%	**0%**	**19%**

KEY AREAS OF LOCAL NEED

Affordable housing: In 2016, 14% of households spent more than 30% of their income on shelter costs. In 2016, this totalled 130 households, 24% of which were renter households. Overall, affordability improved by 2% since 2006, but worsened by 14% for renter households. According to BC Housing, Electoral Area "H" had 89 affordable housing supports in 2020. Around 56 were social housing units and 33 were rental assistance subsidies for low-income families and seniors. Though improving slightly over the past decade, the need for more affordable housing outweighs availability, particularly for renter households.

Rental housing: In 2016, 19% of the households in Electoral Area "H" were renter households. This has increased by 1% since 2006. In general, renter households are more vulnerable to housing needs than owner households. Renter households are more likely to be in core housing need and extreme core housing need. Housing affordability is a key contributing factor to renter household vulnerability. Though median incomes are increasing, renter households' median income is still lower than owner households. There is a need for more affordable, adequate, and suitable rental units in Electoral Area "H".

Special needs housing: No special needs housing was reported in Electoral Area "H". There are also no policies or zoning bylaws that support special needs housing. The closest special needs housing is in Penticton.

Housing for seniors: The proportion of residents aged 65+ increased between 2011 and 2016 by 6%. The total proportion in 2016 was just 2% higher than the RDOS, but significantly higher (14%) than the province as a whole. By 2026, 40% of the population is projected to be 65+. There may be a higher demand for one-bedroom homes or seniors housing (e.g., retirement or assisted living), while currently three+ bedroom, single detached homes are the predominant housing type. In 2020, there were 41 independent social housing units for low-income seniors, as well as a few rental assistance subsidies.

Housing for families: In 2016, the average household size was 2. This is projected to remain the same through 2026. In 2016, three-bedroom homes were the most common unit size. 11% of the population was younger than 19 in 2016, and this proportion is anticipated to continue declining by 2026. This suggests there may be little additional demand for family housing. In 2020, there were 15 independent social housing units for low incomes families, as well as a few rental assistance subsidies.

Shelters for individuals experiencing homelessness and housing for individuals at risk of homelessness: Data on homelessness are not available for Area "H" and currently there are no shelter beds or housing for homeless individuals in the electoral area. However, statistics from other communities in the Okanagan indicate there are individuals experiencing homelessness in the broader Okanagan region. Hidden homelessness is a noted challenge in Electoral Area "H".

ELECTORAL AREA "I"

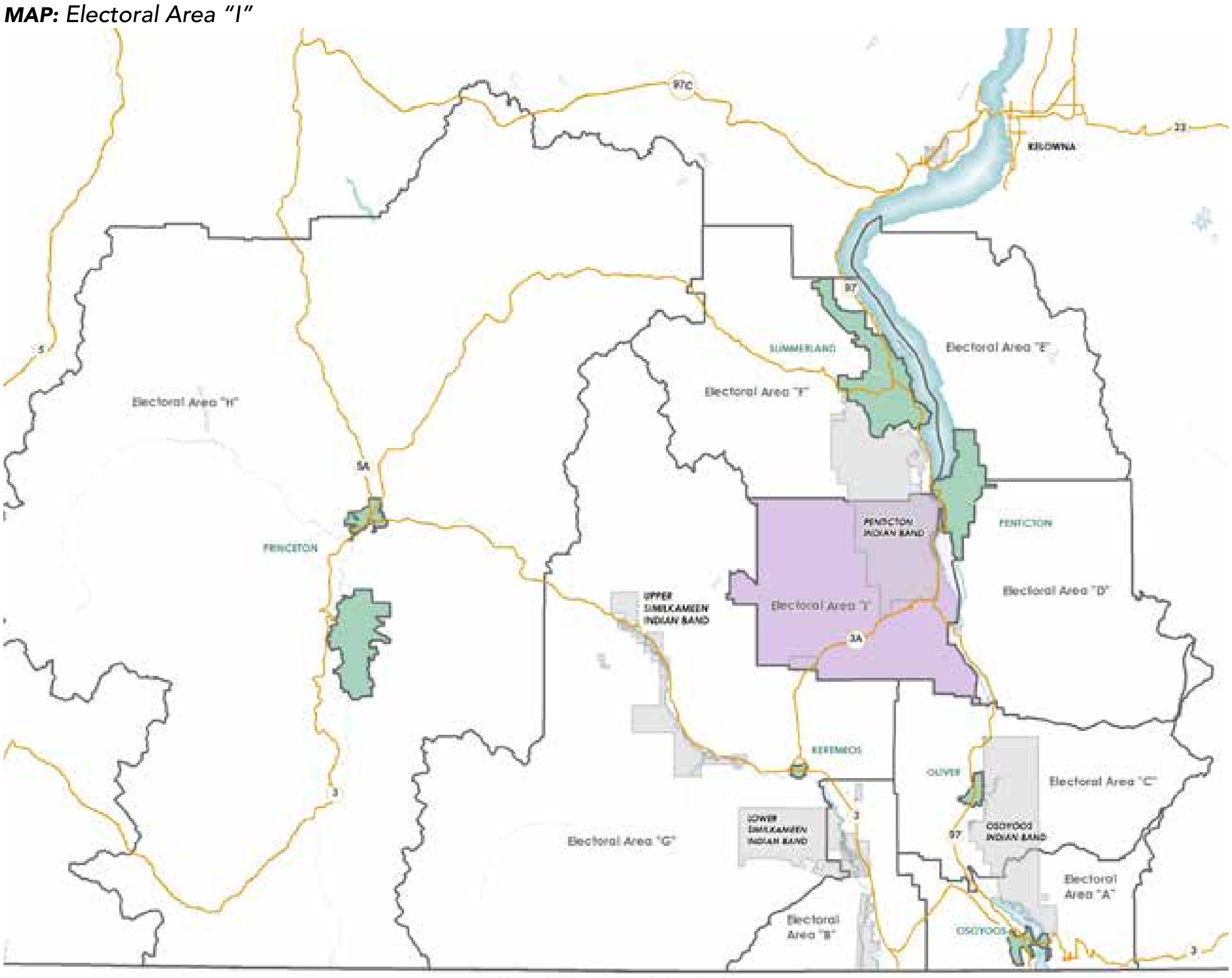
Electoral Area "I" (Skaha West, Kaleden and Apex) is located west of Penticton and is bordered by Electoral Area "D" (Skaha East and OK Falls) to the east, Electoral Area "F" (Rural Summerland, Re Wing and West Bench Area) to the north, Electoral Area "G" (Rural Keremeos) to the west and south, and Electoral Area "C" (Rural Oliver) to the south.

The area includes a large portion of Penticton Indian Bands main reserve, and includes the communities of Apex, Kaleden, and St. Andrews. Smaller rural communities include Farleigh Lake, Green Mountain Road, and Marron Valley. Electoral Area "I" is part of the South Okanagan Regional Growth Strategy (RGS) area. Kaleden, Twin Lakes, and Apex are designated Rural Growth Areas in the RGS. Their appropriateness as designated Rural Growth Areas is currently being reviewed as part of the 2021 RGS review project.

Prior to 2016, Electoral Areas "D" and "I" were a combined Electoral Area. Area "I" composed approximately 40% of this Area. Unless otherwise noted, data for Electoral Area "I" were determined by calculating 40% of the combined Electoral Area census data.

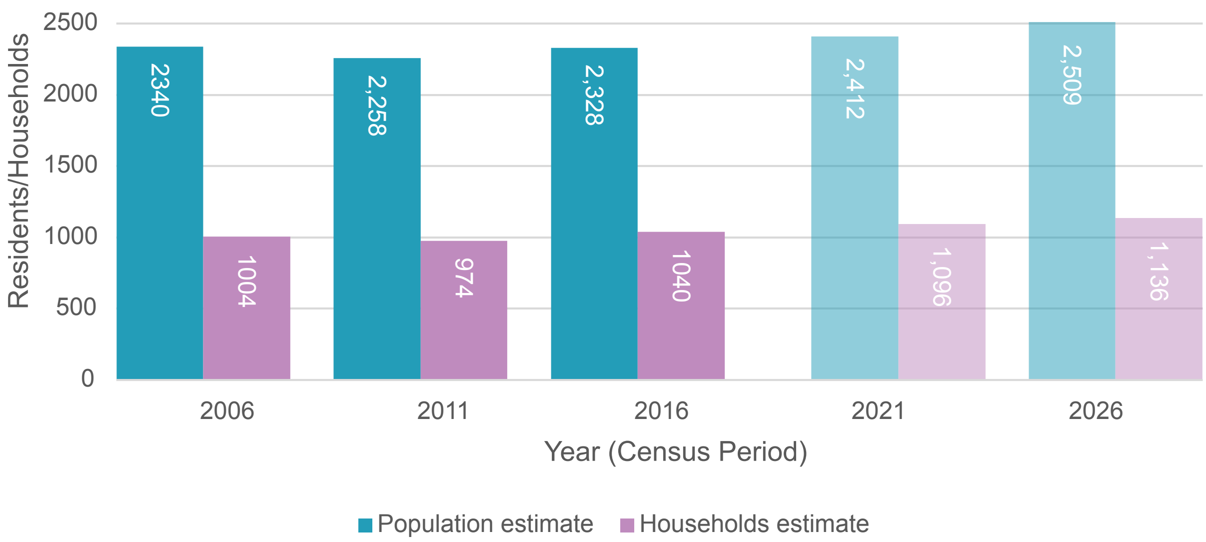
Note: The demographic data used in this profile are compiled from the long-form census and may not match data found in other sources such as the Official Community Plan (OCP). Data from the long-form census allow for a more detailed understanding of housing needs than data from Statistics Canada Census Profiles alone, which have sometimes been used for planning purposes. However, long-form data may reflect inaccuracies due to sampling methods, especially for the year 2011. Please refer to the Electoral Area "I" OCP for official demographic data. *(See Section 1 "The Long-Form Census" for more information regarding the use of long-form census data in this assessment).*

***MAP:** Electoral Area "I"*



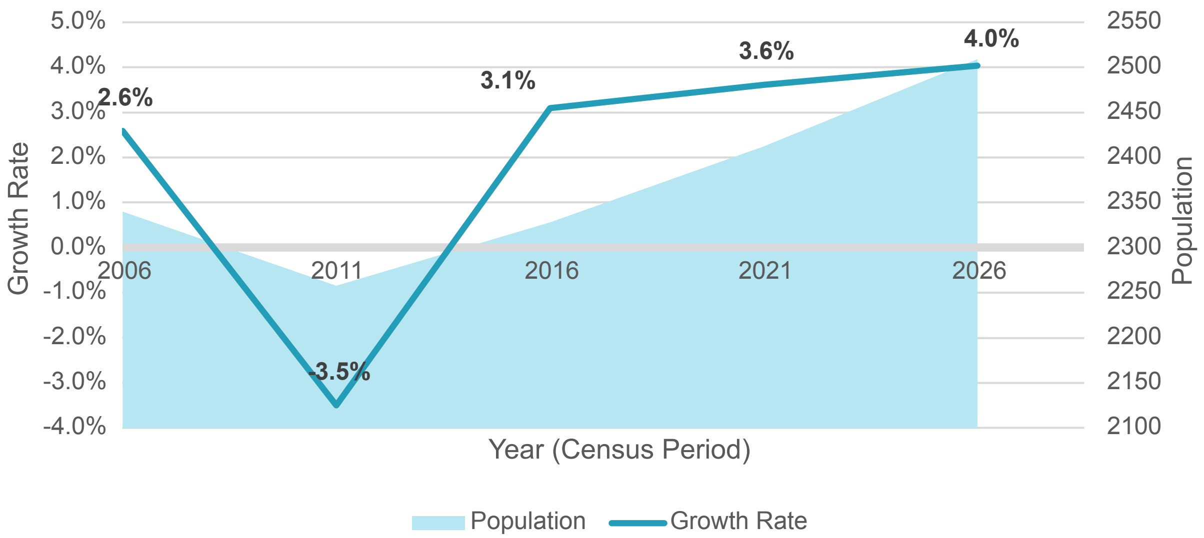
POPULATION AND DEMOGRAPHICS

***FIGURE:** Electoral Area "I" population and households (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



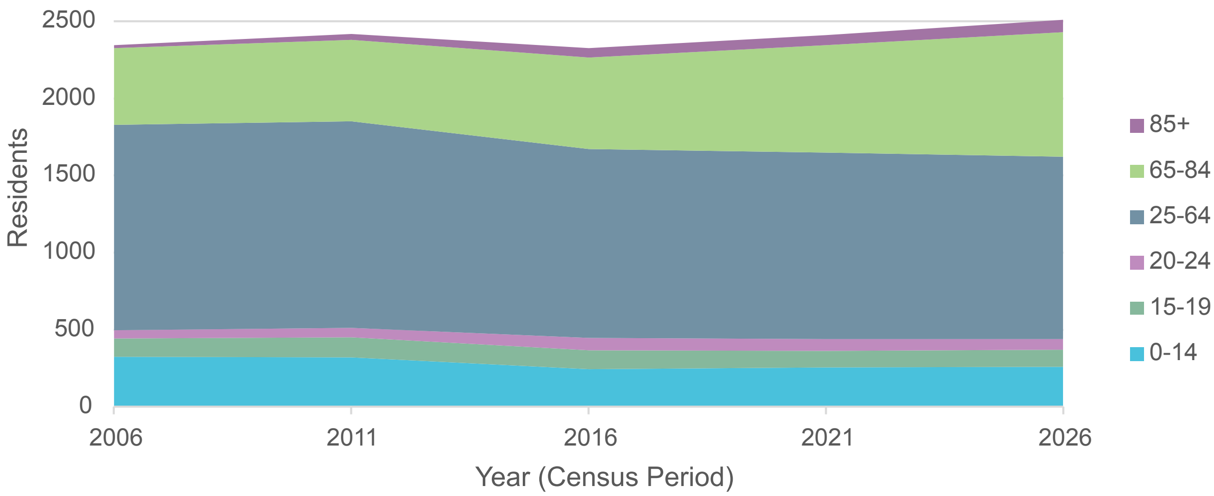
The population of Electoral Area "I" was 2,328 as of the 2016 Census. The population in Electoral Area "I" is expected to increase slightly by the year 2026, to around 2,509 people and 1,136 households.

***FIGURE:** Electoral Area "I" population growth rate and population, 2006 - 2026 (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



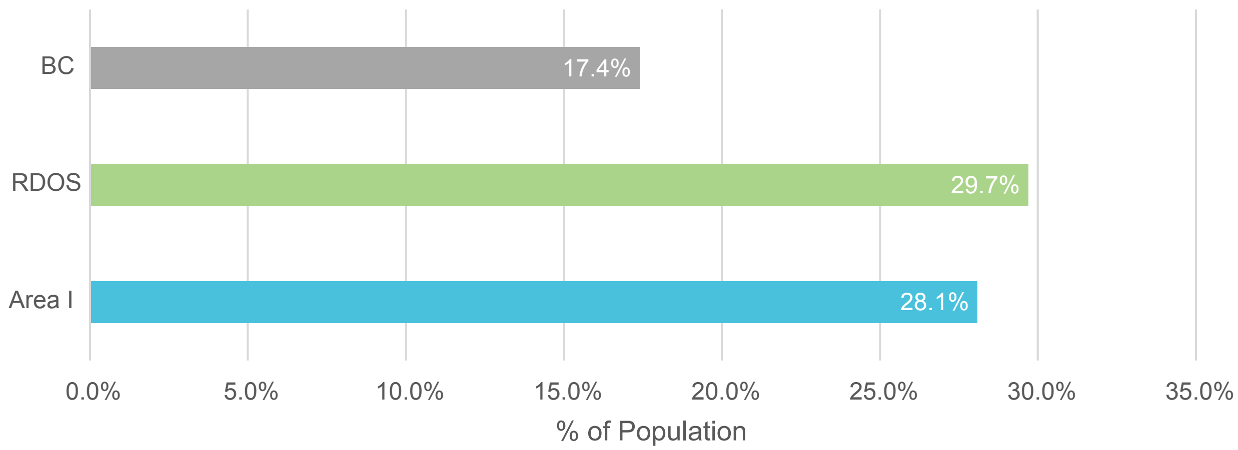
The population growth rate of Electoral Area "I" dipped from 2.6% in 2006 to -3.5% in 2011, but then rose again to 3.1% by 2016. It's anticipated to grow steadily over the next 10 years, at 3.6% by 2021 and 4.0% by 2026.

FIGURE: *Electoral Area "I" age distribution 2006 to 2026 (Note: 2021 and 2026 projections based on RDOS regional growth rates)*



The average age in Electoral Area "F" of 55 is anticipated to stay approximately the same by 2026. Age groups of 25-64 and 19 and under are anticipated to decline by 2026, while those aged 65+ are expected to increase.

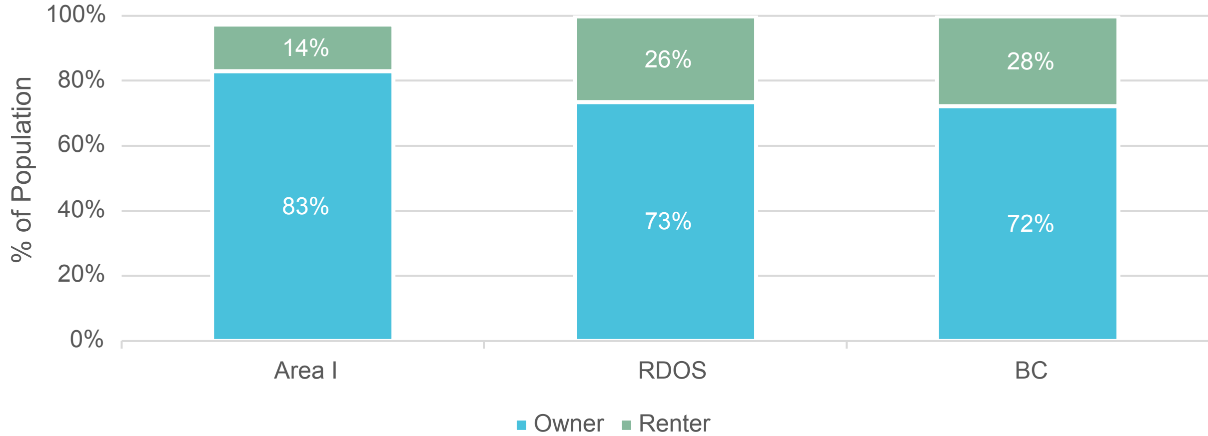
FIGURE: *Proportion of seniors aged 65+ compared to BC, 2016*



Around 28% of Electoral Area "I" residents are over age 65. This is almost the same as the RDOS as a whole (30%), but higher than the BC average of 17%.

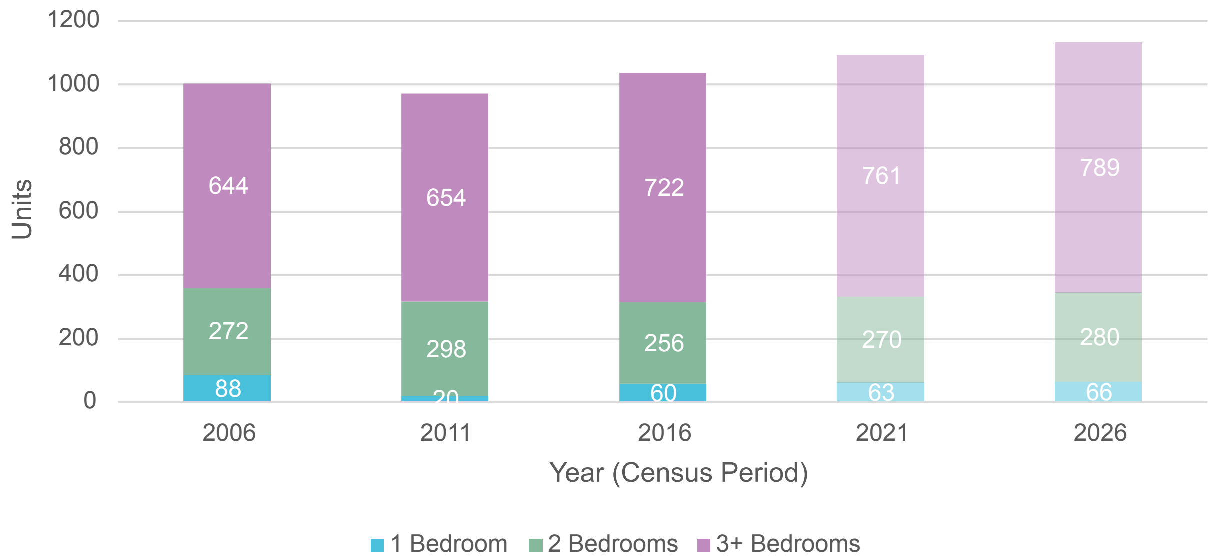
HOUSING

FIGURE: *Owner – renter households, 2016*



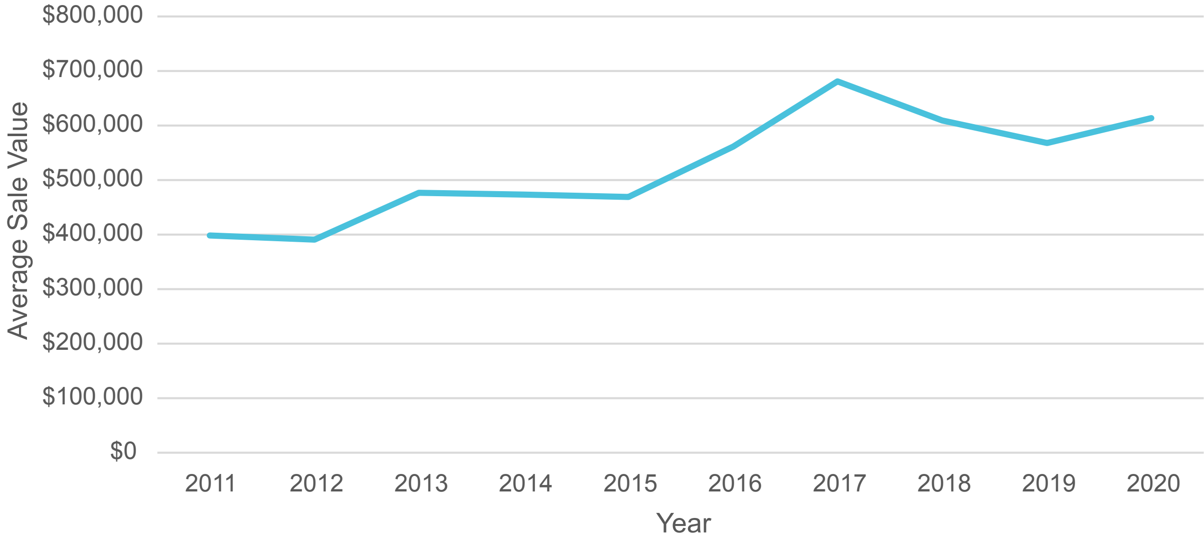
The total number of households in 2016 was 1,012, 85% of which were owner households compared to 15% that were renter households. The average household size in 2016 was 2.2 people per household, which is not anticipated to change by 2026.

FIGURE: *Dwelling units by size, 2006 – 2026 (Note: projections based on RDOS regional growth rates)*



From 2006 to 2016 homes generally tended to get bigger in Electoral Area "I," with increases in the number of three- and four+-bedroom homes, while the number of one- and two-bedroom homes decreased. A large majority (80%) of these units are single family dwellings.

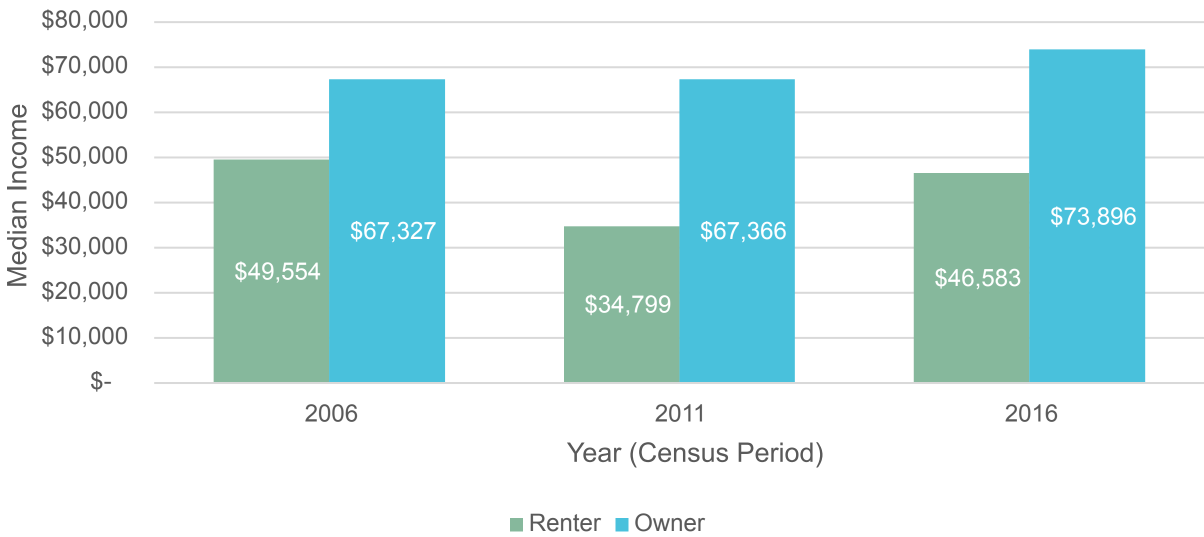
***FIGURE:** Average single-family dwelling sale values Kaleden – OK Falls, 2011 – November 2020 (source: South Okanagan Real Estate Board)*



The figure illustrates average annual sales values for single-family homes in Kaleden and Okanagan Falls. Sales data is from the South Okanagan Real Estate Board. Average sales values for single family homes in Kaleden and Okanagan Falls overall rose from $398,000 in 2011 to $567,729 in 2019. Prices appear to have peaked in 2017 at $680,000, which could be due to sales of more expensive, luxury homes in the sales area sales. From that peak, sale prices trended downwards to 2016 levels in 2019 ($567,000). The latest sales data from November 2020 indicates that average prices have risen to $613,000.

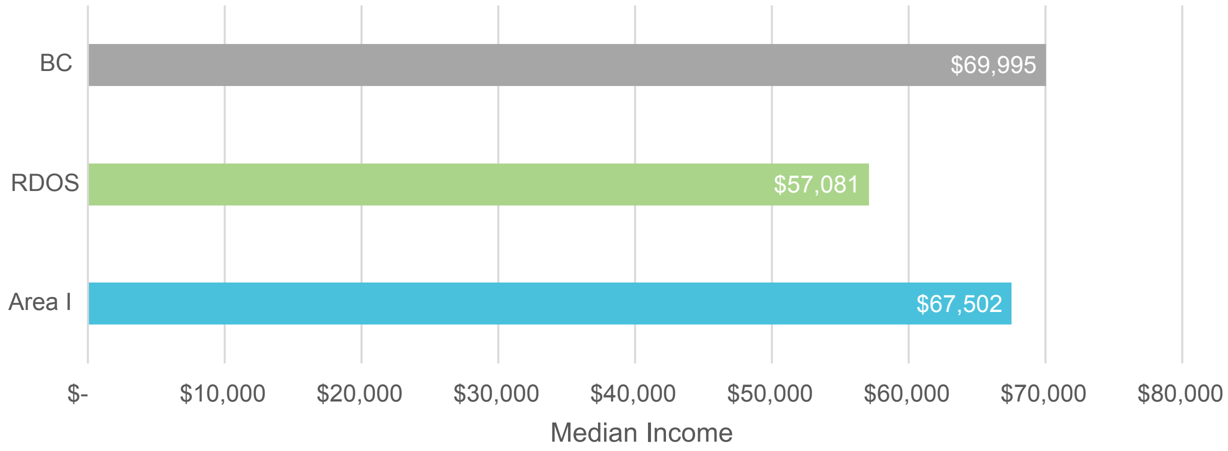
INCOME AND ECONOMY

***FIGURE:** Renter and owner household median income, 2006 - 2016*



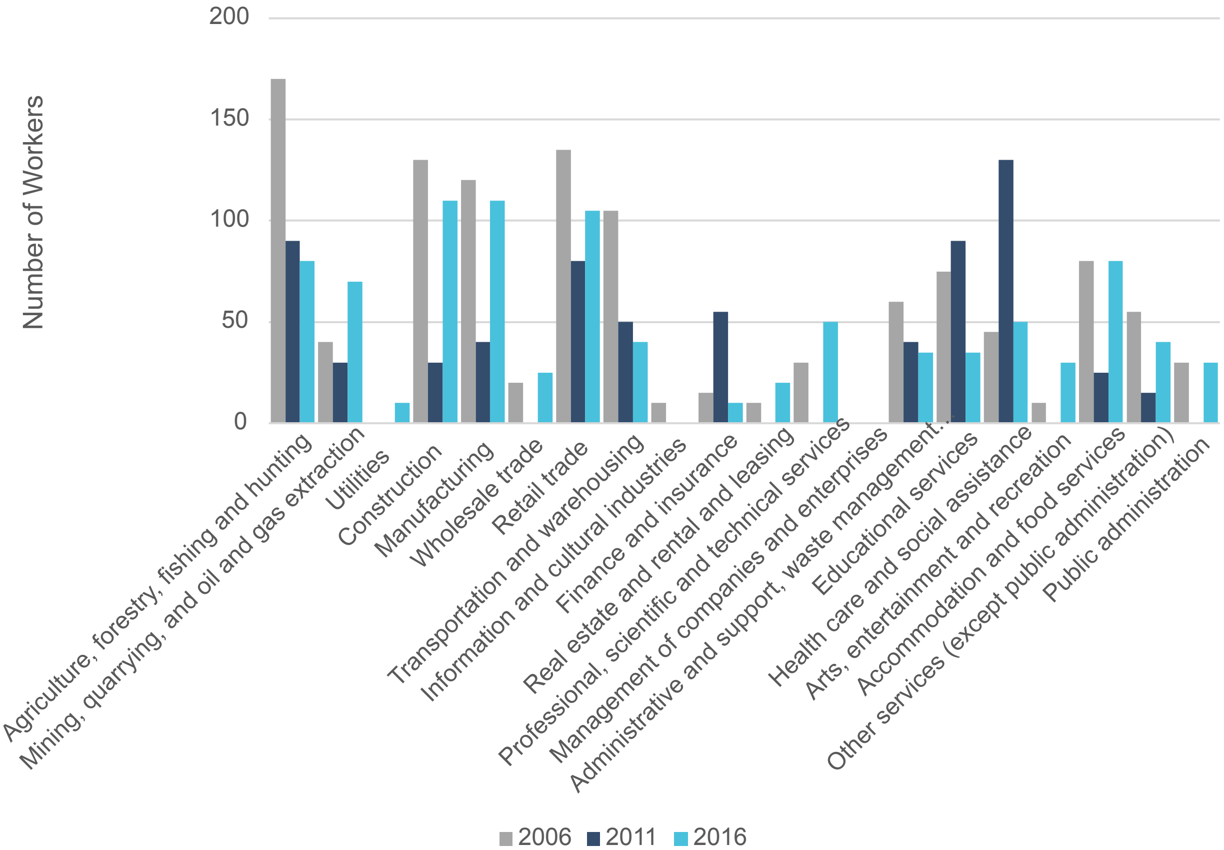
Median incomes for households in Electoral Area "I" decreased after 2006, and then rose again by 2016. In that time period, median household incomes for renters declined by just under $3,000, while those for homeowners rose by over $6,000, increasing the gap between owner and renter household median incomes. Over those ten years, the gap between owner and renter household median incomes rose from $17,773 to $27,313.

***FIGURE:** Household median income Electoral Area "I", RDOS, BC, 2016*



Median income for all Electoral Area "I" households in 2016 was $67,502. This was significantly higher than the median for RDOS ($57,000) but lower than the median for the Province as a whole ($70,000).

***FIGURE:** Economic sectors Electoral Area "I", 2016*



In Electoral Area "I," the top five economic sectors were health care and social assistance; construction; retail trade; manufacturing; and accommodation and food services in 2016.

HOUSING NEEDS

Overall, to meet current housing demand in Electoral Area "I," an additional 56 units would have needed to be built since the last Census. If growth continues to follow the trend of the RDOS as a whole, a further 40 units could be needed by 2026 to meet basic demand.

***TABLE:** Current and anticipated housing units required. (Note: 1 bedroom includes 0 bedroom [bachelor] dwellings)*

		Total
1 bedroom	**Current**	**3**
	Anticipated	*2*
2 bedrooms	**Current**	**14**
	Anticipated	*10*
3+ bedrooms	**Current**	**39**
	Anticipated	*28*
TOTAL UNITS	**CURRENT**	**56**
	ANTICIPATED	***40***

Core Housing Needs

It is estimated that 9% of all households (90) in Electoral Area "I" were in core housing need in 2016. A greater proportion of renter households were in a state of core housing need than owner households. In 2016, 24% of renters were in core housing need, compared to 6% of owner households. The number of both renters and homeowners in core housing need has risen since 2006, at a greater scale for owners (34 additional homes) than renters (6 additional homes).

***TABLE:** Core Housing Need, 2006-2016*

		2006	2011	2016
Total Households	#	**50**	**100**	**90**
(n = 1,040)	%	**5%**	**10%**	**9%**
Owner Households	#	**20**	**84**	**54**
(n = 862)	%	**2%**	**10%**	**6%**
Renter Households	#	**30**	**14**	**36**
(n = 150)		**21%**	**23%**	**24%**

Extreme Housing Needs

Overall, Electoral Area "I" had 44 total households (4%) in extreme core housing need in 2016. The proportion (17%) and number (26) of renters in extreme core housing need was significantly higher than those of owners (2%, or 18). Between 2006 and 2016, the number of homes in extreme core housing need rose for both owners and renters. Housing affordability is a significant contributing factor to this challenge in Electoral Area "I."

***TABLE:** Extreme Core Housing Need, 2006-2016*

		2006	2011	2016
Total Households	#	**24**	**44**	**44**
(n = 1,040)	%	**2%**	**5%**	**4%**
Owner Households	#	**10**	**34**	**18**
(n = 862)	%	**1%**	**4%**	**2%**
Renter Households	#	**14**	**10**	**26**
(n = 150)		**10%**	**16%**	**17%**

KEY AREAS OF LOCAL NEED

Affordable housing: There were no non-market housing data available for Electoral Area "I" in 2020. In 2016, 162 (16%) of households spent more than 30% of their income on shelter costs. This decreased by 2% since 2006. Though improving slightly over the past decade, the need for more affordable housing outweighs availability. Consistently between 2006 and 2016, a larger proportion of renters were spending more than 30% of their income on housing than homeowners were. Though improving slightly over the past decade, the need for more affordable housing outweighs availability.

Rental housing: In 2016, 14% of the households in Electoral Area "I" were renter households, which stayed fairly consistent since 2006. This is lower than the proportion of renter households across the RDOS (26% in 2016). There is an increasing gap between renter and owner median incomes. Since 2006, renter households' median income decreased by around $3,000, while owner households' median income increased by $6,500. By 2016, median owner households earned just over $20,000 more than median renter households. More renter than owner households have historically been and continue to be in core and extreme housing need.

Special needs housing: No special needs housing was reported in Electoral Area "I." There are also no policies or zoning bylaws that support special needs housing.

Housing for seniors: The proportion of residents aged 65+ increased slightly (by 3%) between 2011 and 2016. By 2026, 35.4% of the population is projected to be 65+. There may be a higher demand for one-bedroom homes or seniors housing (e.g., retirement or assisted living), while currently three-bedroom, detached homes are the predominant housing type.

Housing for families: In 2016, the average household size was 2.2. This is projected to remain the same in 2026. 15% of the 2016 population was aged 19 or younger. This proportion is projected to remain similar in 2026, while the senior population is projected to increase. Overall, this suggests that there may be little additional demand for family housing.

Shelters for individuals experiencing homelessness and housing for individuals at risk of homelessness: Data on homelessness are not available for Area "I" and currently there are no shelter beds or housing for homeless individuals in the Electoral Area. However, statistics from other communities in the Okanagan indicate there are individuals experiencing homelessness in the broader Okanagan region.

6. South Okanagan Regional Growth Strategy

The South Okanagan Regional Growth Strategy (RGS) was adopted in 2010 after a six-year process. It was amended in 2011 and updated in late 2016 through a minor update process. The RGS is a partnership between the RDOS, the City of Penticton, the Town of Oliver, the Town of Osoyoos, and the District of Summerland to manage growth in the South Okanagan in a manner that is consistent with long-term social, environmental and economic objectives. In the fall of 2020, the RDOS launched a project to carry out a full update of the RGS.

The South Okanagan RGS applies to the southern-most reaches of the Okanagan Valley (see map on following page) and includes Electoral Areas "A", "C", "D", "E", "F" and "I".

A core component of the current RGS is the support of compact urban development and the protection of the integrity of rural areas, including agricultural and ecologically sensitive lands, is one of the chief means of supporting economic, ecological and community health. It is also a way to enhance servicing efficiency. The current RGS directs development to two kinds of growth areas which are identified on the map.

- **Primary Growth Areas:** Primary Growth Areas are larger communities with all the necessary services, infrastructure and amenities in place to accommodate future growth. The majority of future growth in the south Okanagan should be directed to Primary Growth Areas.

- **Rural Growth Areas:** These are identified and sometimes established rural settlement areas with some infrastructure and/or amenities in place, or where development has been pre-determined through approved zoning.

The current RGS review process will review both suitability of maintaining existing Regional Growth Areas from both a land use perspective (i.e., are they located in areas that can reasonably accommodate the development and servicing as originally imagined?) and a growth management perspective (i.e., do existing growth forecasts and trends support the need and rationale for Rural Growth Areas in addition to Primary Growth Areas?).

The last RGS minor update was completed in 2016 prior to the full release of 2016 Census data. Population growth in the RDOS since 2006 has been much lower than was originally projected when the RGS was developed. The projected growth at the time (for the RDOS as a whole) was based on an expected annual increase of 1.45%, which would result in an additional 29,000 residents by 2031.

The figure shows past and current projections for the whole of the RDOS (upper line), and current projections for the RGS area (lower line) from the 2016 minor update with updated projections from this assessment. The solid lines illustrate how the South Okanagan's growth tracked fairly consistently with the RDOS as a whole from 1996 to 2011. According to the 2016 census, the RDOS numbered 80,440 and the RGS Study Area numbered 68,446.

At the time of the RGS minor update, projections by BC Stats resumed assumptions for more robust growth from 2016 to 2041, with an annual rate of 0.84%; the areas were projected to add approximately 12,000 or 13,000 new residents by 2041.

Photo CCby Andrew Rusk

MAP: *South Okanagan RGS Growth Areas*

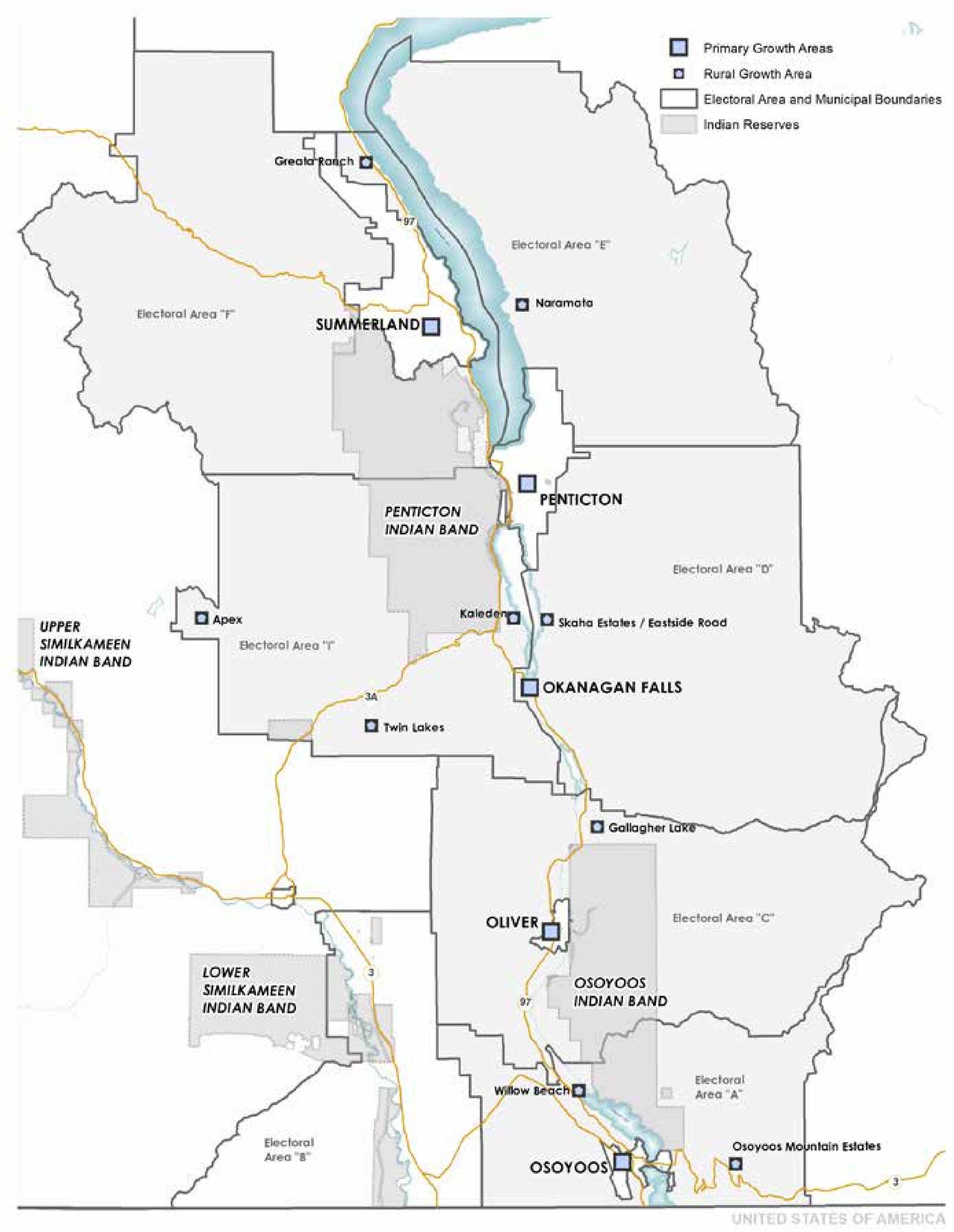
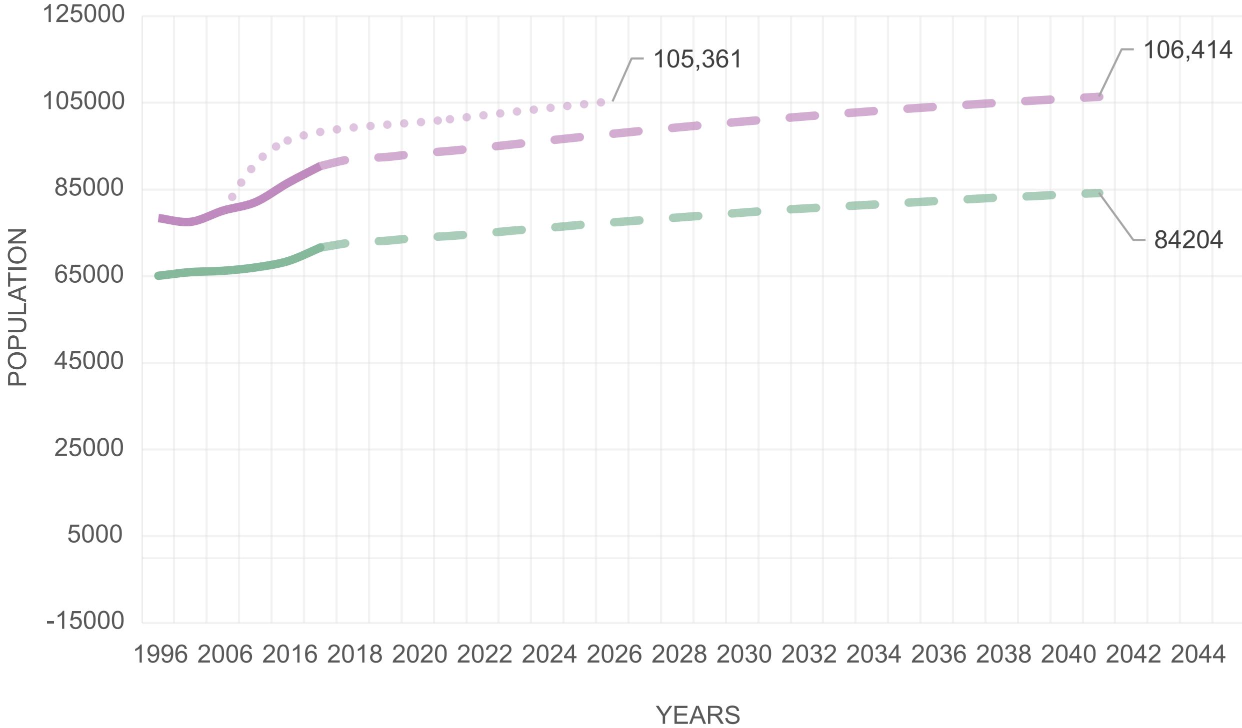


FIGURE: *RDOS and RGS population estimates and projections*



Within the RGS Study Area the population continues to urbanize. Penticton makes up approximately 44% of the population, while the four municipalities make up 73% of the population and accounted for 100% of growth from 2001 to 2016; the Electoral Area populations declined during the same time period by approximately 918 residents (4.4%).

FIGURE: *RGS Study Area, population by sub-region, 2016*

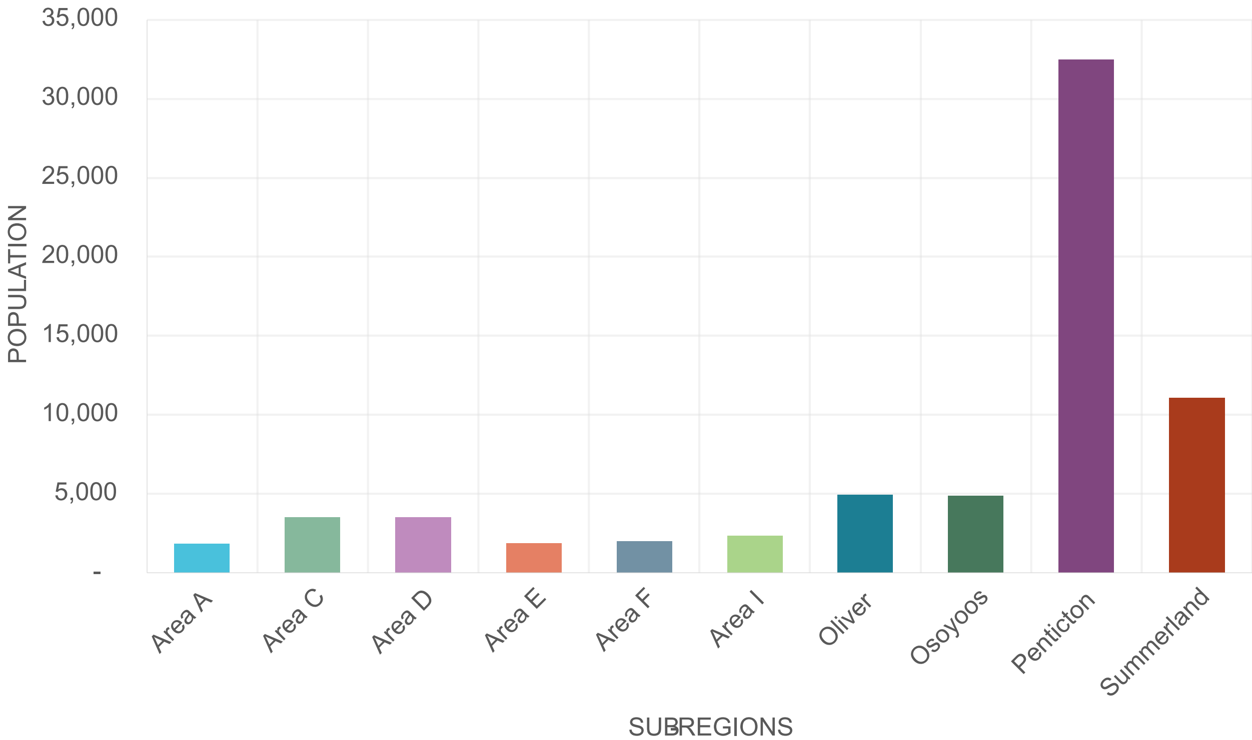
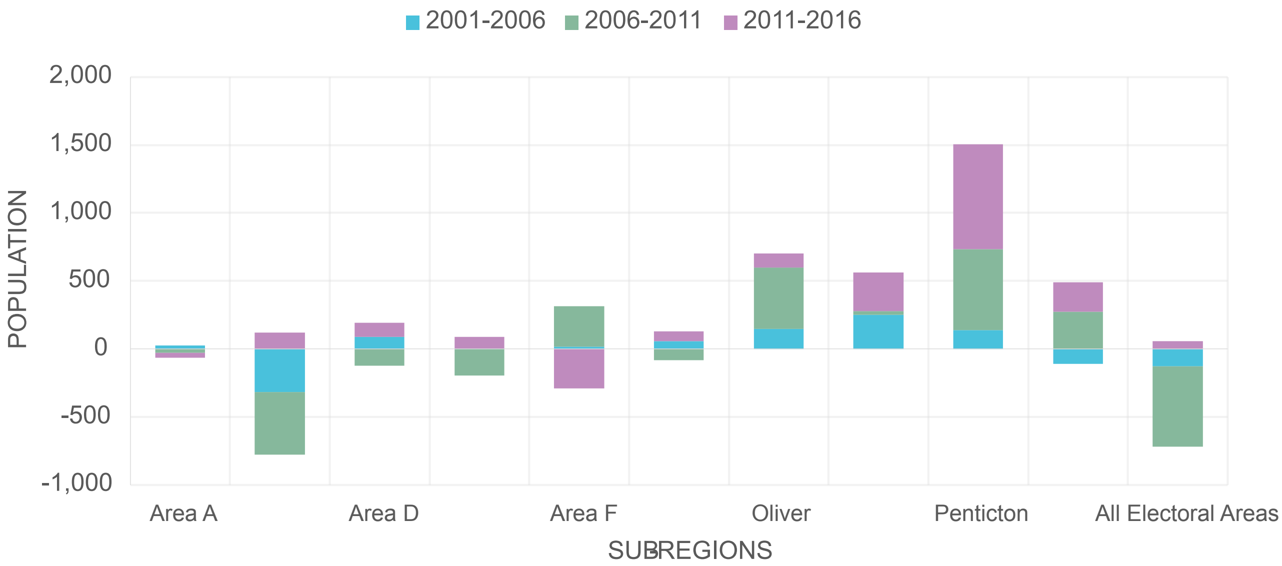


FIGURE: *10-Year Growth by area, 2001 to 2016*



From a housing needs perspective, the RGS area shares many similar areas of local need.

Affordable housing: There is a shortage of affordable housing throughout the RGS area in both urban communities and electoral areas. Affordable housing for families, especially those with more than one or two children, was noted as a concern by housing stakeholders in the RGS area. The need for more affordable housing remains relatively stable, continuing to outweigh availability. Housing assessments completed independently of this project in the Town of Osoyoos (2020), Town of Oliver (2020), and the City of Penticton (2017), confirmed similar needs.

Rental housing: In 2016, about one quarter of households in the RGS area were renter households. Since 2016, the proportion of renter households in the RDOS has increased – particularly in larger centres like Penticton – but the construction of new purpose-built rental buildings has lagged. Housing stakeholders interviewed as part of this project highlighted an acute shortage of rental availability for all types and sizes of homes. Renter households are more likely to be in core housing need. Rental rates have increased for many temporary seasonal workers, resulting in many living in over-crowded situations.

Special needs housing: Finding housing for those adults who are considered hard-to-house (e.g., with mental health issues, brain injuries, addictions) was noted as being very problematic in smaller rural communities in the RGS area. While these individuals may eventually find themselves in Penticton, as it is the one place in the South Okanagan that provides a number of services, finding housing there remains a concern.

Housing for seniors: Across the RGS area and the RDOS as a whole, the population is aging at a faster rate than other regional districts in the province. This is due partly to the region's popularity as a retirement area given its relatively mild winters and warm summers and the in-migration of retirement age seniors. While the population continues to age, relatively limited purpose-built seniors housing has been built to help those seniors looking for semi-independent living or requiring additional supports.

Housing for families: There is a shortage of suitable and affordable housing options for single parent families, young families, and low to moderate-income families. A lack of suitable, available housing for families with more than one or two children was noted by stakeholders as a concern both within cities and towns, as well as for the rural areas within the regional district.

Shelters for individuals experiencing homelessness and housing for individuals at risk of homelessness: While homelessness is a more visible (and heavily reported) issue in larger centres like Penticton, it is more of an invisible issue in other RGS area communities. Across the RGS area there is a lack of housing supports for those at risk of and experiencing homelessness.

Agricultural workers: As an agricultural centre in the province, the RDOS must also consider the unique housing challenges this issue presents. In the summer months, a large number of temporary agricultural workers come to the RDOS to pick crops, including tree fruit, grapes, and field crops. Many farms are located in the RGS area. Many temporary or seasonal workers come from Mexico and Central America through federal programs. A significant number of young workers also come from Quebec. While some operations provide housing for these workers, others do not. The RDOS has developed a campground for seasonal agricultural workers, but the site is not large enough to accommodate all seasonal agricultural workers who are unable to secure temporary housing provided by farmers.

Seasonal vacation homes: As a popular summer tourist destination, the RDOS has a large number of seasonal vacation homes. Many of these are clustered in the RGS area with its proximity to major lakes and wine growing areas. According to a scan of available vacation rental properties listed on VRBO and Airbnb between July-September 2020[8], there was an estimated 950 rental properties identified as being a detached, whole homes (i.e., not a guest suite, room, or cottage/accessory dwelling). The majority were in Penticton (456), Osoyoos (191), Summerland (180), and Naramata (97). While most of the properties listed were likely seasonal vacation properties, some may also be occupied year-round. The number of seasonal vacation homes in the three urban centres may exacerbate already low rental availability in these communities.

Vacation homes and seasonality play a part in finding affordable and stable housing. So called transient vacation rentals decrease the number of full-time rentals available. Vacation rentals can also increase the value of an area, raising house and rent prices, similar to gentrification[9]. Combined, fewer but more expensive year-round accommodations can make it harder for local residents to continue living in their communities due to financial constraints.

Additional information on specific housing needs can be found in the specific report sections for the City of Penticton, the Town of Oliver, the Town of Osoyoos, the District of Summerland, and Electoral Areas “A”, “C”, “D”, “E”, “F” and “I”.

8 This scan used the AirDNA platform, which is an analytics platform that provides global short-term rental data for properties listed on the Airbnb and VRBO vacation rental platforms.

9 Barron, K., Kung, E., & Proserpio, D. (2020). The effect of home-sharing on house prices and rents: Evidence from Airbnb. *Marketing Science*.

7. Indigenous Housing

One of the goals of the Regional Housing Assessment was to consult with local Indigenous governments (Penticton Indian Band, Osoyoos Indian Band, Lower Similkameen Indian Band, Upper Similkameen Indian Band) and the Okanagan National Alliance to collect information to develop a more complete picture of regional housing needs. This work provides a better understanding of how housing is delivered to and managed for First Nations living on reserve and a fuller understanding of urban Indigenous housing needs in the region.

In collecting housing data for Indigenous governments, the RDOS recognizes that data is limited and that Indigenous governments may not choose to share housing information with the RDOS. Three principal considerations should be noted:

1. **On-reserve housing is a federal issue, and the Province does not collect data for on-reserve housing.** On-reserve housing is coordinated through individual Indigenous governments and the federal government through Indigenous Services Canada (ISC) and CMHC.

2. **Publicly available housing data is relatively limited.** Some federal census data are available but have limitations. For example, data may be redacted or rounded to preserve small on-reserve population confidentiality, or sampling may have been insufficient, leading to greater uncertainty in the data.

3. **On-reserve housing data can be sensitive, and First Nations may not choose to share it with the RDOS.** As relationship-building between the RDOS and First Nations in the region is in relatively early stages (i.e., limited joint planning collaboration), data sharing around potentially sensitive on-reserve housing information may be difficult.

The community data come from the Canadian census and publicly available plans/reports posted on Indigenous government websites. A media scan was also conducted to help paint a fuller picture of Indigenous housing needs, issues, and projects in the region.

Indigenous Housing: A National Snapshot

On-reserve housing is a complex and multi-faceted issue, affecting Indigenous communities across Canada, including Bands in the RDOS. Limitations of the current reserve system and funding challenges leave many Indigenous housing needs unmet, leading to challenges such as overcrowding, low quality housing stock, limited maintenance, and lack of funding for renovation and new construction. There are also long housing wait lists for members wishing to live in their home communities.

National Statistics[10,11]

- The estimates of on-reserve housing shortage vary widely between 35,000[12] and 85,000 units[13]. The Assembly of First Nations has estimated a backlog of 130,000 units by 2031[14]
- A 2011 report from the Office of the Auditor General found federal investments have not kept pace, and in fact have worsened, with the new housing and renovation demand[15]
- 37.3% of First Nation households require major repairs, 33.5% minor repairs and 29.2% regular maintenance. 50.9% of First Nation adults reported mold and mildew present in their homes.
- Many houses built in the last 20 years are in need of major repair due to climatic extremes, poor construction, crowding, high costs, and lack of sufficient income and skill to undertake continuing maintenance. One third of new houses built each year are replacing existing homes that have fallen under disrepair.

On-reserve housing is supported primarily by ISC, CMHC, and individual Indigenous governments through own-source funds. In BC, BC Housing has emerged as a significant housing partner through the Building BC: Indigenous Housing Fund, which is investing $550 million over 10 years to support the building and operation of 1,750 new social housing units for on and off-nation projects. The initiative is supported by non-profit housing providers, the Aboriginal Housing Management Association, Indigenous housing societies, and through own-source contributions from Indigenous governments.

Reserve lands are held by the Crown for the “use and benefit” of the Indigenous communities; thus, fee simple title, or what is typically seen as land ownership, is not possible in non-Treaty or self-governing Indigenous Nations. Individuals wanting to own a home on-reserve may require their band to guarantee the home, as banks aren’t able to repossess homes on reserve, creating a barrier to homeownership. Some individuals may have a Certificate of Possession (CP) for their land, which allows an individual allotment holder to have “lawful possession” of a parcel of land; however, the legal title to the land remains with the Crown. Some nations may have family holdings or a system of traditional holdings instead of, or as well as, CPs.

10 Unless otherwise noted, facts are from the Assembly of First Nations (2013) Fact Sheet – First Nations Housing On-Reserve https://www.afn.ca/uploads/files/housing/factsheet-housing.pdf
11 There are large variations of housing conditions and availability across regions
12 Proceedings of the Standing Senate Committee on Aboriginal Peoples, Issue No. 1, 2nd Session, 41st Parliament, 26 November 2013
13 Assembly of First Nations, Pre-Budget Submission, 2011, Submission to the House of Commons Standing Committee on Finance
14 Assembly of First Nations, Draft National First Nations Housing Strategy, July 2013
15 Auditor General of Canada (2011), “Chapter 4: Programs for First Nations on Reserves,” Status Report of the Auditor General of Canada

OSOYOOS INDIAN BAND

The Osoyoos Indian Band (OIB) is a Syilx Nation whose reserve spans approximately 12,945 hectares from just north of Oliver, to the east of Osoyoos. The nation has around 540 members, with 332 members living on the reserve. The Osoyoos Indian Band Development Corporation (OIBDC) and its business investments is one of the nation's priorities and profits are often used to help fund programs and services, including housing programs. OIB has developed higher-end residential housing on their reserve for lease to non-members. OIB is currently exploring a high-end senior's care facility.

Osoyoos Indian Band

There are 415 non-Indigenous residents living on OIB reserve lands in 205 non-Indigenous households according to the 2016 census. Some of these year-round residents likely live in condominiums developed by OIB, or the Residences at Spirit Ridge, a small development made up of 44 semi-detached bungalow styled homes.

FIGURE: *OIB Housing Suitability, 2016 Census*

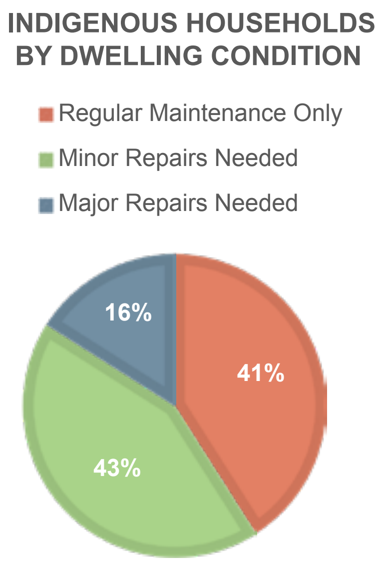
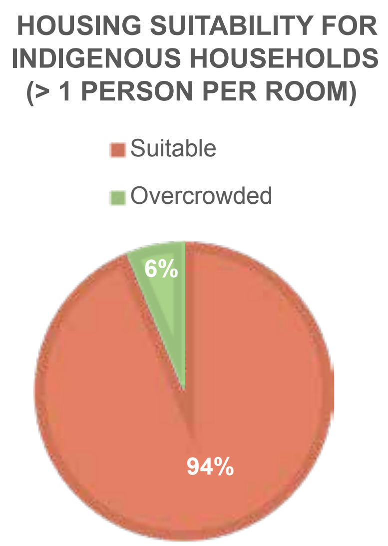


FIGURE: *OIB Dwelling Conditions, 2016 Census*



PENTICTON INDIAN BAND

The Penticton Indian Band (PIB) is a member of the Syilx nation. As of 2012, the band population was 1,011, with half living on-reserve. Their 18,699 hectares of reserve lands located west of the city of Penticton compose the largest reserve land base in BC. PIB is working to develop more housing on-reserve to help members living off-reserve move back to the community.

According to PIB's 2012 Comprehensive Community Plan, the community has the following housing programs in place:

- Social Housing (rent to own for members who are unable to qualify for a mortgage but can eventually assume full responsibility for costs by the end of the lease period[16].)
- Band-Owned Rental (monthly subsidy assistance provided by in partnership with CMHC).
- Individual Mortgage Program (home ownership and renovation loans through providing banks with a loan guarantee)
- Elders Housing Assistance Program (services, repairs or modifications)
- Residential Rehabilitation Assistance Program (RRAP)

In 2013, 208 residential units were located on the reserve. Housing stock include single family homes, duplexes and row housing. PIB was planning on using the federal First Nations Market Housing Fund to offer increased homeownership and renovation options to members[17].

There are 565 non-Indigenous households on PIB reserve lands. PIB is a real estate partner in Skaha Hills master-planned community, a 600-unit residential development overlooking Skaha Lake. This development likely makes up the majority of the 1,150 non-Indigenous people living on this Penticton reserve. The development includes a golf course and vineyard.

***FIGURE:** PIB Housing Suitability, 2016 Census*

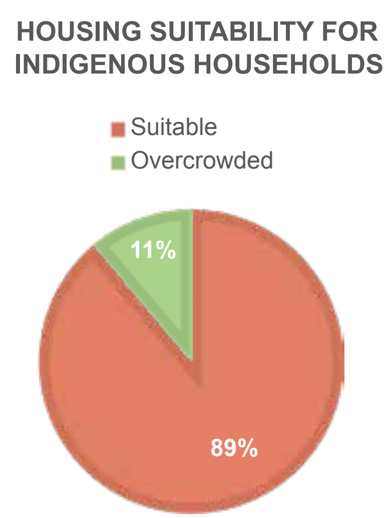
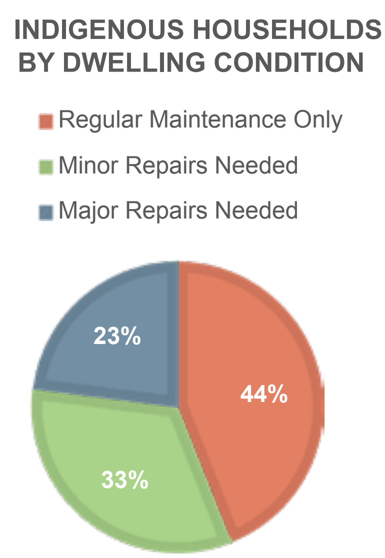


***FIGURE:** PIB Dwelling Condition, 2016 Census*



16 http://pib.ca/?page_id=804
17 https://www.fnmhf.ca/english/participating_fn/participating_fn_056.html

LOWER SIMILKAMEEN INDIAN BAND

The Lower Similkameen Indian Band (LSIB) is part of the Syilx Nation. Their 11 reserves cover 15,276 hectares. Their largest reserve is located just south of Keremeos. The Nation has around 506 members with 245 living on-reserve.

Currently, the LSIB Housing Department manages 25 social housing units and six band-owned rental units. The housing units are located on five different reserves and range from one bedroom to five-bedroom units. LSIB has conducted a feasibility study/site plan for a possible new small subdivision and community core with a health centre, Band offices, school, gas bar, and firehall[18].

Services and information available through the Housing Department include:

- Elders Emergency Fund
- Health and Safety Repairs and Maintenance
- Regular Renovation Applications
- Housing Applications and Rental Applications
- Subdivision Planning

LSIB also provides members assistance to access CMHC's Home Adaptations for Seniors Independence Program and Residential Rehabilitation Assistance Program along with loan guarantees to assist financing house construction.

FIGURE: *LSIB Housing Suitability, 2016 Census*

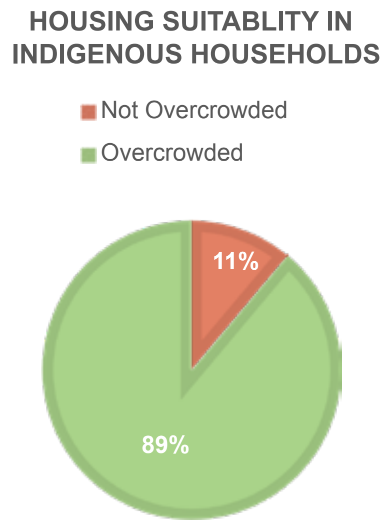
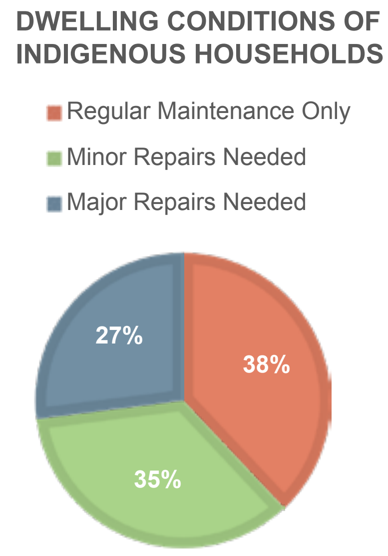


FIGURE: *LSIB Dwelling Condition, 2016 Census*



18 https://urbansystems.ca/project/lower-similkameen-indian-band/

UPPER SMELQMIX INDIAN BAND

The Upper Smelqmix Indian Band (USIB) is a Syilx community with just over 200 band members, 60 of whom live on reserve. Their main community, Chuchuwayha IR2 is located adjacent to the town of Hedley, had a 2016 population of 58. In 2016, the community had approximately 30 households, 10 were overcrowded and 10 were in need of major repairs.

In discussions with the USIB Housing and Infrastructure Coordinator, it was learned that no new residential housing units have been built in the past approximately 12 years.

URBAN INDIGENOUS PEOPLES

Though some urban Indigenous residents in the RDOS are from the local Syilx/Okanagan Nations, the census shows a majority are members of nations outside of the RDOS area, (e.g., there are large Cree and Metis populations). There are some significant and consistent differences between the urban Indigenous population and the non-Indigenous populations in the RDOS region, including the lower average age of urban Indigenous residents.

***TABLE:** Indigenous population and households RDOS municipalities*

	Town of Oliver		Town of Osoyoos		City of Penticton		Town of Princeton		District of Summerland	
	Indigenous	Non-Indigenous	Indigenous	Non-Indigenous	Indigenous	Non-Indigenous	Indigenous	Non-Indigenous	Indigenous	Non-Indigenous
Population	160	4685	240	4860	220	32490	280	2760	610	11095
Average age	38	50.2	40	56	34.5	48.6	34.5	47.7	32.6	49.4
Households	110	2050	140	2330	1200	14540	170	1220	310	4625
% Renter households	46%	21%	54%	24%	55%	35%	35%	29%	32%	17%
% Dwellings in need of major repairs	18%	5%	14%	7%	10%	5%	15%	9%	11%	7%
Spending 30%+ on shelter	58%	39%	80%	32%	42%	50%	33%	46%	50%	49%

Emphasized by the higher proportion of Indigenous renter households in RDOS municipalities, urban Indigenous populations often have less secure housing tenures. A greater proportion of urban Indigenous residents in the RDOS are housed in poorer housing, living in dwellings that are in need of major repair. In addition to these other housing challenges, many urban Indigenous residents spend a significant percentage of their income on shelter. In many cases, such as in Oliver and Osoyoos, many Indigenous residents are spending 20 to 48 percent more of their income on shelter than their non-indigenous neighbors.

Urban Indigenous Organizations

There are several organizations that provide services and supports for the urban Indigenous population in the RDOS, including housing related programs.

- **Ooknakane Friendship Centre** is an Indigenous not-for-profit society that is committed to providing holistic, culturally driven programs and services designed to support, educate and strengthen people of all nations. Located in Penticton, they provide a Vulnerable Sector/Homeless and Housing Program that serves hot breakfasts to those in need.
- **Okanagan Nation Family Intervention & Service Society** partners with the Aboriginal Housing Management Association to provide safe 24/7 shelter/support for Indigenous women and their children feeling abuse or who are in housing crisis. They provide basic food, shelter and support services in addition to other programs.
- **M'akola Housing Society** is the largest Indigenous affordable housing provider in BC. They have started developing 47-unit project in Oliver for Indigenous and non-Indigenous low-income families in partnership with BC Housing. Another project is pre-feasibility planning in Oliver.

Document prepared with the asssistance of:
EcoPlan International
208-131 Water Street
Vancouver, BC V6B 4M3
www.ecoplan.ca