

**Kelowna Homelessness Research Collaborative**  
**Housing Stock & Affordability**  
**Geography: Kelowna CMA / RDCO**



Kyler Woodmass

August 29, 2022

This report presents Extreme Core Housing Need data and analysis ([Section 6](#)) within the context of existing reporting on housing stock and housing affordability in the Kelowna Census Metropolitan Area (CMA) / Regional District of Central Okanagan (RDCO), primarily drawing from the following sources:

- Statistics Canada. (2019). 2016 Census of Population. Statistics Canada Catalogue no. 98-400-X2016228 [[Shelter Cost](#)]
- Canada Mortgage and Housing Corporation (CMHC). [Housing Market Information Portal - Kelowna CMA](#). [“Core Housing Need” – Full Report]
- Urban Matters CCC. (2019). [Regional Housing Needs Assessment](#). RDCO.
- City of Kelowna. (2017). [Our Homes Today & Tomorrow – A Housing Needs Assessment](#).
- City of Kelowna. (2021). [Report to Council - Affordable Housing Land Acquisition Strategy](#).

Since the bulk of information in this and other cited reports are derived from the 2016 Census, it should be treated as a comparison point for more up-to-date data products slated for 2022 release following the 2021 Census, and will be updated regularly accordingly.

Nevertheless, the 2021 Kelowna report to council does include an estimate of current core housing need in the City of Kelowna as well as a forecast, and the RDCO report does include both population and overall housing need forecasts that can inform projections of future core housing need (all things being equal).<sup>1</sup>

**Table 6: Projected Population, RDCO & Sub-Areas, 2016-2036**

Community	2016	2026	2036	Growth (2016-2036)	Average Annual Change, 2016 - 2036	Average Annual Growth Rate
Peachland	5,610	5,969	6,194	584	29	0.5%
West Kelowna	33,751	40,338	46,164	12,413	621	1.6%
Kelowna	131,654	151,680	169,228	37,574	1,879	1.3%
Lake Country	13,356	15,766	17,636	4,280	214	1.4%
Central Okanagan East & Central Okanagan West	5,998	6,693	7,448	1,449	72	1.1%
Westbank First Nation	9,331	11,827	12,897	3,566	178	1.6%
Okanagan Indian Band	1,720	1,710	1,644	-76	-4	-0.2%
<b>Total RDCO</b>	<b>201,421</b>	<b>233,983</b>	<b>261,210</b>	<b>59,789</b>	<b>2,989</b>	<b>1.3%</b>

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

<sup>1</sup> RDCO. (2019). Regional Housing Needs Assessment. [[LINK](#)]

## Contents

Section 1: Defining Core Housing Need / Extreme Core Housing Need .....	3
Section 2: Defining Geographic Scope .....	6
Section 3: Core Housing Need (CMHC) .....	7
Section 4: Affordability by Household Type / Income .....	11
Section 5: Affordability by Region .....	16
Section 6: Extreme Core Housing Need (Overall / By Region) .....	18
Section 7: Extreme Core Housing Need By Income.....	21
Rental Housing Index: Kelowna .....	24
Rental Housing Index: Lake Country .....	24
Rental Housing Index: West Kelowna.....	24
Section 8: Extreme Core Housing Need By Household Type / Age .....	25
Rental Housing Index / Regional Housing Needs Assessment: Kelowna .....	28
Rental Housing Index / Regional Housing Needs Assessment: Lake Country.....	30
Rental Housing Index / Regional Housing Needs Assessment: West Kelowna .....	32
Regional Housing Needs Assessment: Peachland .....	34
Section 9: Existing RDCO / Kelowna CMA Housing Stock.....	35
Social and Affordable Housing.....	37
Supportive Housing for Homelessness .....	41
Interim and Institutional Housing (Homelessness and Other Facilities).....	43
Shelters.....	45
Unsheltered Homelessness.....	47
Section 10: Promoting and Investing in a Diverse Supply of Housing.....	49
Federal Strategy / Investment .....	50
Provincial Strategy / Investment .....	50
Regional Strategy / Investment .....	54
Municipal Strategy / Investment .....	56
Section 11: Additional Potential Actions for Consideration.....	58
Advocating for Provincial Changes .....	58
Advocating for Community Coordination & Innovations .....	59
Active & Passive Promotion of Access Points / Services.....	60
Service Pathways, Needs, and Forecasting .....	62
Supportive Housing – Housed Rate .....	64
Goal Measurement – Broad Functional Zero.....	65
Zoning Policy.....	67
Creative Infrastructure Investment.....	69
Structural Innovations in Other Communities .....	71

## Section 1: Defining Core Housing Need / Extreme Core Housing Need

### Core Housing Need

Canada's 2016 Census of Population<sup>2</sup> defines Core Housing Need as follows:

*A household is said to be in 'core housing need' if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards).*

Those three housing standards are identified in the following ways:

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

This implies that those spending less than 30% of their income may still meet the criteria for Core Housing Need provided their current residence is either inadequate and / or unsuitable for their context, and would need to spend over 30% of their income to move.

However, two additional limits are placed on core housing need:

- *Only private, non-farm, non-reserve and owner- or renter-households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for 'core housing need.'*
- *Non-family households with at least one maintainer aged 15 to 29 attending school are considered not to be in 'core housing need' regardless of their housing circumstances. Attending school is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition.*

Accordingly, while the 30% and 50% benchmarks for core and extreme core housing are useful figures (and functionally do fulfill the definition of “affordable housing”), that method will both include many households not included in the federal definitions (spending 100% of income, students, etc.) as well as missing those who are in affordable but unsuitable / inadequate housing.

### Extreme Core Housing Need

The Housing Needs Report Regulation<sup>3</sup> of BC's Local Government Act indicates that Extreme Core Housing Need “has the same meaning as core housing need except that the household has shelter costs for housing that are more than 50% of total before-tax household income.”

The federal definition would seem to suggest that those spending 100% of their income should likewise be excluded from the official definition. As an explicit example of the impact of that route, the 2016 Census data<sup>4</sup> indicated that 5,605 households in the Kelowna CMA were spending “50% to less than 100%” of their income on shelter costs, whereas 8,180 households were spending “50% or more”. This implies that 2,575 were spending 100% of their income on shelter.

For the purposes of this report, various thresholds will be included and compared, depending on availability.

---

<sup>2</sup> Statistics Canada (2017). Dictionary, Census of Population, 2016 – Core Housing Need. [\[LINK\]](#)

<sup>3</sup> Housing Needs Report Regulation, B.C. Reg. 90/2019. (2022) [\[LINK\]](#)

<sup>4</sup> Statistics Canada. (2019). 2016 Census of Population. Catalogue no. 98-400-X2016228 [Shelter Cost] [\[LINK\]](#)

Kelowna CMA (Census 2016)			
“Spending 30% or more”	19,805	“... 30% to 50%”	11,620
“... 50% or more”	8,180	“... 50% to less than 100%”	5,605
		Spending 100% (8,180 – 5,605)	2,575
<i>Difference</i>	11,625	<i>Sum</i>	19,800

The RDCO Regional Housing Needs Assessment presents an alternative operational definition, wherein 30% remains the threshold of “affordability” (in keeping with the federal definition for that term), but the 50% mark is assigned to “core housing” and not “extreme core housing” as is identified in the Regulation. The specific RDCO language is:<sup>5</sup>

*Using CMHC’s standards, housing is considered unaffordable if a household spends 30% or more of its gross income on shelter costs. Households spending greater than 50% of their gross income on shelter fall below the housing standard of affordability, and are considered to be in “core housing need”.*

This is also in contrast with the RDNO Housing Needs Assessment,<sup>6</sup> which uses a 30% cost threshold tied to the concept of “core housing need”, and also the RDOS Housing Needs Assessment,<sup>7</sup> which examines both core housing need at over 30% of income and extreme core housing need at over 50%. Despite this difference in terminology, the 30% threshold is still used for affordability analyses in the RDCO report, with select data on the 50% threshold also given in certain analyses, so comparisons can still be made across regions. Only the 30% threshold is included in the RDNO report.

The earlier 2017 City of Kelowna Housing Needs Assessment makes no reference to “core housing need” as a concept, but does include analysis related to the 30% threshold.<sup>8</sup> The more recent draft West Kelowna Housing Needs Assessment presented to council uses average income and average rents to estimate both core and extreme (“severe” in their report) core housing need.<sup>9</sup>

Both the draft Regional Housing Strategy<sup>10</sup> and the Kelowna Healthy Housing Strategy<sup>11</sup> mention core housing need, but neither offer additional sources of data and analysis. The corresponding annual Kelowna Housing Reports to date (2019 and 2020) have simply cited the overview of core housing need among renters.<sup>12</sup>

*“approximately 47 per cent of renter in Kelowna spend over 30 percent of their income on housing”.*

This represents the statistic offered in Table 4 of the 2017 Kelowna Housing Needs Assessment,<sup>13</sup> and was copied to Kelowna’s Open Data portal to display rental affordability (copied on the following page).<sup>14</sup> That same statistic is repeated in the 2021 Community Trends report.<sup>15</sup> While that report does not offer additional information on the incidence of core housing need, it does offer alternative visuals related to affordability.

<sup>5</sup> Regional District of Central Okanagan. (2019). Regional Housing Needs Assessment. [LINK]

<sup>6</sup> Regional District of North Okanagan. (2020). Housing Needs Assessment. [LINK]

<sup>7</sup> Regional District of Okanagan-Similkameen. (2021). 2021 Housing Needs Assessment. [LINK]

<sup>8</sup> City of Kelowna. (2017). Our Homes Today & Tomorrow: A Housing Needs Assessment. [LINK]

<sup>9</sup> Colliers Strategy & Consulting and Urban Matters. (2022). Housing Needs Assessment – City of West Kelowna. City of West Kelowna. [LINK]

<sup>10</sup> RDCO. (2022). Regional Housing Strategy. [LINK]

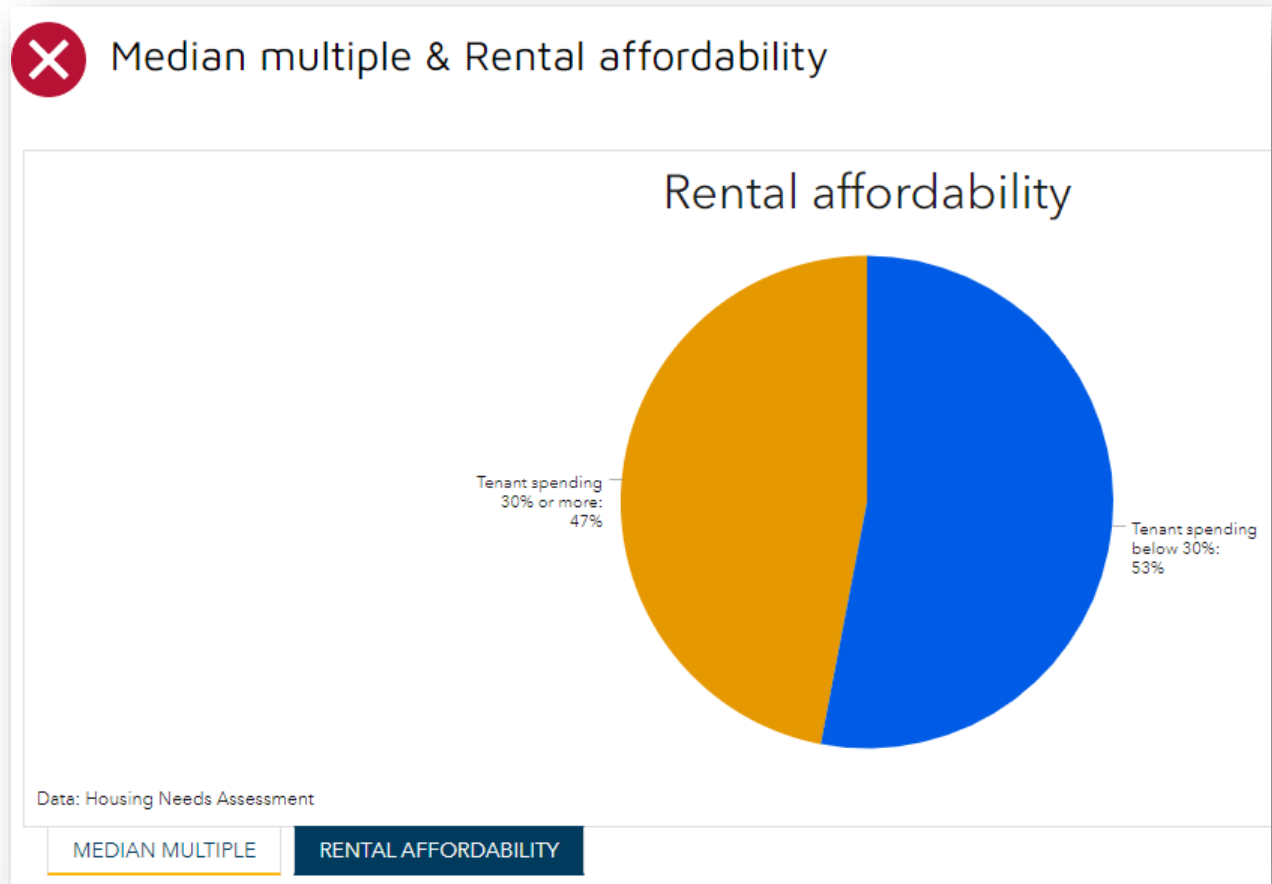
<sup>11</sup> City of Kelowna. (2018). Healthy Housing Strategy. [LINK]

<sup>12</sup> City of Kelowna: Healthy Housing Strategy [LINK]

<sup>13</sup> City of Kelowna. (2017). Our Homes Today & Tomorrow: A Housing Needs Assessment. [LINK]

<sup>14</sup> Open Data Kelowna – Vibrant Neighbourhoods [LINK]

<sup>15</sup> City of Kelowna. (2022). Community Trends 2021 – Housing unaffordability: crisis or crossroads? [LINK]



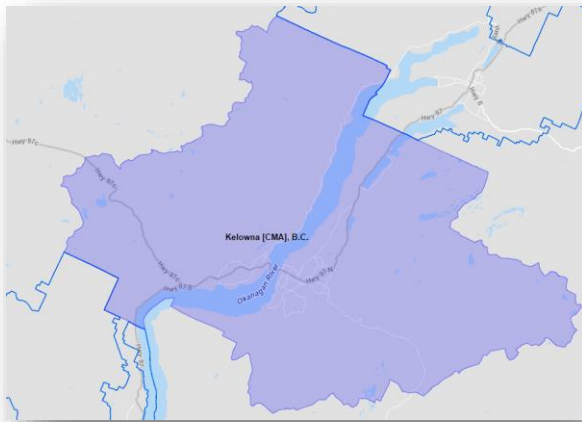
It should be noted that this represents individual City of Kelowna renters (25,197 spending over 30%), in comparison to the household-based analysis within the Statistics Canada Shelter Cost product, though the end result is comparable (9,555 households spending over 30%, or 46% of all Kelowna CMA households).<sup>16</sup>

Existing Core Housing Need estimates have been compiled in the subsequent sections, followed by Extreme Core Housing estimates starting in [Section 6](#).

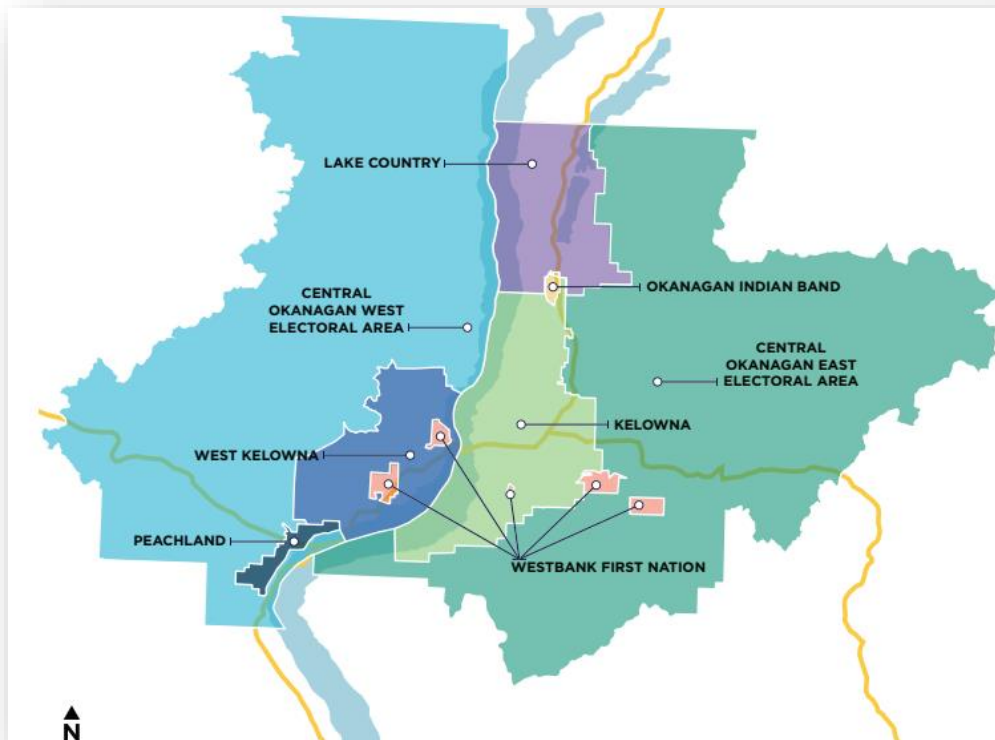
<sup>16</sup> Statistics Canada. (2019). 2016 Census of Population. Catalogue no. 98-400-X2016228 [Shelter Cost] [\[LINK\]](#)

## Section 2: Defining Geographic Scope

Federal data related to the full Kelowna CMA includes the following regions identified below,<sup>17</sup> covering the boundary of the Regional District of Central Okanagan, including the reserve land of local First Nations. Accordingly, relevant Statistics Canada products are comparable to the RDCO report and CMHC data, whereas City of Kelowna data and forecasts can be presumed to be restricted to the smaller geography of the city’s boundaries (Kelowna – CY). The individual regions are illustrated more clearly in Figure 2 of the RDCO report.<sup>18</sup>



Code	Census subdivision
<a href="#">5935012</a>	Central Okanagan
<a href="#">5935020</a>	Central Okanagan J
<a href="#">5935801</a>	Duck Lake 7
<a href="#">5935010</a>	Kelowna
<a href="#">5935016</a>	Lake Country
<a href="#">5935018</a>	Peachland
<a href="#">5935803</a>	Tsinstikeptum 10
<a href="#">5935802</a>	Tsinstikeptum 9
<a href="#">5935029</a>	West Kelowna



<sup>17</sup> Statistics Canada (2016) - Statistical Area Classification by Province and Territory - Variant of SGC 2016 [\[LINK\]](#)

<sup>18</sup> Regional District of Central Okanagan. (2019). Regional Housing Needs Assessment. P.20 [\[LINK\]](#)

### Section 3: Core Housing Need (CMHC)

As was noted, Statistics Canada product allow us to get a sense of the scale of core housing need in the broader Kelowna CMA region if we use the shorthand of a 30% cost cut-off.<sup>19</sup> It is that product that will serve as a comparable point for extreme core housing rates.

Kelowna CMA (2016)							
Shelter cost	Tenure including presence of mortgage payments and subsidized housing						
	Total	Owner			Renter		
		Total	With mortgage	Without mortgage	Total	Subsidized housing	Not subsidized housing
Total – All Households	75,550	54,710	32,450	22,265	20,835	2,050	18,790
Total - Shelter cost 30% or more	19,805	10,250	9,120	1,125	9,555	1,295	8,260

However, the bulk of available information on core housing across the full Kelowna CMA from that same 2016 Census point is available through the CMHC Housing Information Portal.<sup>20</sup> However, in keeping with the full federal definition, not all households were tested for core housing need (72,890 households out of the total of 75,550 households identified above).

Households Tested for Core Housing Need – Kelowna CMA (CMHC - 2016)			
	Total	Owners	Renters
<b>All Households</b>	72,890	53,350	19,540

Compared to the 2011 Census, the percentage of households in core housing need in 2016 had decreased across all age groups, albeit with small increases in incidence among older renters (the low ownership rate among the youngest age group makes it more vulnerable to changes over time, particularly since federal datasets are rounded to the nearest “5”).

While the age cohort with the highest incidence overall was those aged 15 to 24 years old, rates were far higher among renters than owners, with the highest incidence was among the 65+ renter cohort.

CMHC Report – Kelowna CMA (2016/2011 Core Housing)									
	Households in Core Housing Need (2016)			% Of Households in Core Housing Need (2016)			% Of Households in Core Housing Need (2011)		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
All Households	7,430	2,640	4,795	10.2	4.9	24.5	12.2	7.5	27.6
15 to 24 Years	430	50	385	16.6	10.5	18.2	19.4	5.1	24.6
25 to 34 Years	1,050	140	915	11	3.1	18.3	13	6.5	22.3
35 to 44 Years	1,000	300	705	9.4	4.1	21.6	13.7	9.5	25.9

<sup>19</sup> Statistics Canada. (2019). 2016 Census of Population. Catalogue no. 98-400-X2016228 [Shelter Cost] [LINK]

<sup>20</sup> Canada Mortgage and Housing Corporation (CMHC). [Housing Market Information Portal - Kelowna CMA](#). [LINK] [“Core Housing Need” – Full Report]

CMHC Report – Kelowna CMA (2016/2011 Core Housing)									
	Households in Core Housing Need (2016)			% Of Households in Core Housing Need (2016)			% Of Households in Core Housing Need (2011)		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
45 to 54 Years	1,145	420	725	8.5	4.1	22.5	10.3	5.9	26.2
55 to 64 Years	1,400	675	720	9.3	5.5	26.4	9.3	6	25.5
65 Years and Over	2,410	1,060	1,350	11.2	5.8	42.1	13.7	8.9	40.5

Household type provides additional detail, highlighting the challenge of lone-parent households in addition to further illustrating the interaction of age and single household type. Comparisons to 2011 identify a relative improvement in conditions for senior females living alone, but a doubling in the number of senior male renters living alone in core housing need (165 to 320) – those rates remained highest in raw number and incidence for senior females.

CMHC Report – Kelowna CMA (2016/2011 Core Housing)									
	Households in Core Housing Need (2016)			% Of Households in Core Housing Need (2016)			% Of Households in Core Housing Need (2011)		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
All Households	7,430	2,640	4,795	10.2	4.9	24.5	12.2	7.5	27.6
Couple with children	715	320	395	4	2.2	13	6.2	4.4	17.1
Couple without children	1,020	445	575	4.1	2.1	14	5.2	3	17.3
Senior-led (65+) couple without children	365	210	150	3.4	2.1	21.4	4.2	2.8	20.9
Lone-parent household	1,560	440	1,125	24.8	12.6	40.5	29.8	19.1	47.6
Female lone-parent household	1,355	370	980	27.8	14.1	43.6	32.2	21	50.5
Male lone-parent household	210	70	145	15	8	27.6	20.4	11.2	37.4
Multiple-family household	45	25	15	3.3	2.1	8.1	5.2	2.4	0
One-person household	3,585	1,270	2,320	19.4	11	33.6	23.1	16.2	35.2
Female one-person households	2,315	910	1,410	21.3	12.9	36.7	26.8	18.9	44.1
Senior (65+) female living alone	1,305	560	745	23.3	13.4	52.3	31	21.7	59.7
Male one-person household	1,270	355	910	16.7	7.9	29.6	17	10.9	24.8
Senior (65+) male living alone	470	145	325	20.6	9	47.8	15.6	12.6	23.3
Other non-family household	510	140	370	12.4	8.8	14.7	10.4	9.3	11.5

Immigrants experience higher rates of core housing need, but in interaction with date of arrival within Canada – recent immigrant renters have lower incidences, though conditions tightened between the 2011 and 2016 Census periods.



CMHC Report – Kelowna CMA (2016/2011 Core Housing)									
	Households in Core Housing Need (2016)			% Of Households in Core Housing Need (2016)			% Of Households in Core Housing Need (2011)		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
All Households	7,430	2,640	4,795	10.2	4.9	24.5	12.2	7.5	27.6
Non-immigrant	6,015	1,930	4,090	9.9	4.4	24.3	12.1	7.1	27.5
Non-permanent resident	70	20	50	15.9	20	14.5	20.7	0	26.3
Immigrant	1,350	690	655	11.3	7.2	28.1	12.7	9.2	28.8
Landed before 2001	1,065	600	470	11	7.3	32.6	13.4	9.4	34.9
Landed 2001 to 2010	160	60	105	10.5	5.6	23.1	9.5	8	16.1
Recent immigrants (landed 2011-2016)	115	35	80	14.6	10	18.2	10.5	8.3	11.9
<i>Landed dates differed in the 2011, but covered equal periods ("before 1996", "1996 to 2006", "2006 to 2011")</i>									

Activity limitations continue to play a role in the incidence of core housing need, but disparities have tightened in comparison to 2011 incidences. Immigrant households are also more likely to be owners than renters (80% compared to 72% among non-immigrant households).

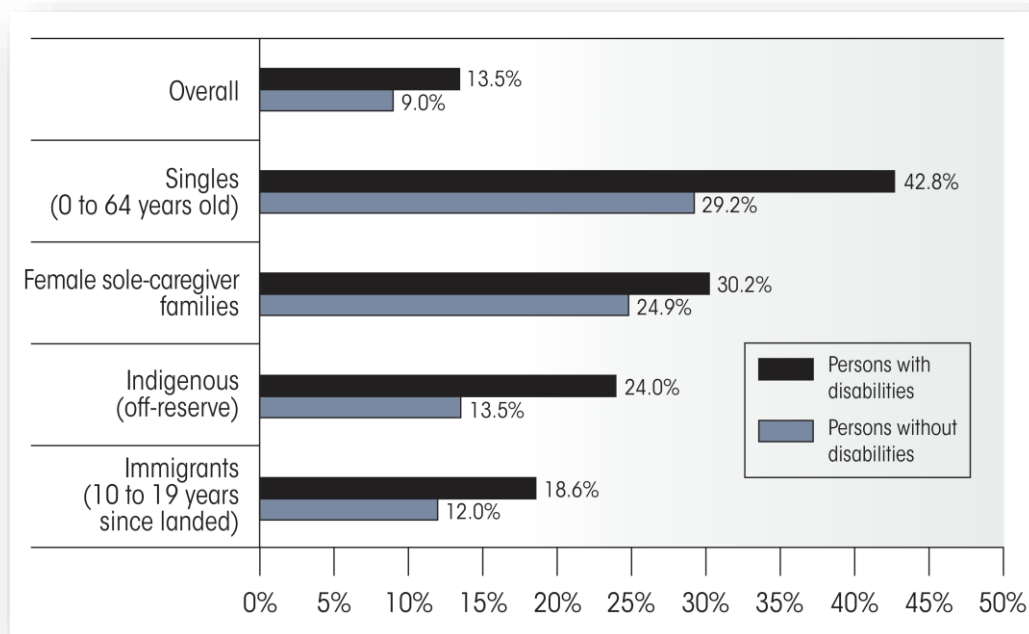
CMHC Report – Kelowna CMA (2016/2011 Core Housing)									
	Households in Core Housing Need (2016)			% Of Households in Core Housing Need (2016)			% Of Households in Core Housing Need (2011)		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
All Households	7,430	2,640	4,795	10.2	4.9	24.5	12.2	7.5	27.6
Household has at least one person with activity limitations	5,030	1,690	3,340	12.2	5.7	28.9	16.3	9.2	37.6
All other households	2,405	945	1,455	7.6	4	18.3	9.8	6.5	21

However, reporting from last year in *Understanding Systems: The 2021 report of the National Advisory Council on Poverty*<sup>21</sup> has illustrated that while overall poverty rates have improved over time, intersecting aspects of one’s situation can contribute to experiences of poverty, commenting:

*Intersectionality refers to the complex ways in which the effects of multiple forms of discrimination combine, overlap, or intersect, especially in the experiences of marginalized individuals or groups. For example, a female sole-caregiver has a caregiver role, which may affect their ability to work. If that female sole-caregiver has a disability, is an immigrant or is Indigenous, their rates of poverty increase as they may experience increased racism and discrimination and face additional barriers to labour market participation and to accessing supports. The figure below demonstrates another concrete example of the impact of intersectionality by looking at persons with disabilities with multiple marginalized identities.*

Indigenous persons residing outside of reserves had double the incidence of poverty if they were living with a disability, with poverty rates for non-senior singles reaching 42.8%.

<sup>21</sup> Government of Canada. (2021). *Understanding Systems: The 2021 report of the National Advisory Council on Poverty*. Economic and Social Development Canada. [\[LINK\]](#)



Incidence of core housing need among Indigenous households improved at a rate greater than non-Indigenous households between 2011 and 2016, resulting in reduced disparities (though not yet to the closer rates observed in 2006). However, in contrast to the case with immigration states, the overall rates of core housing need are influenced by a higher renter rate – of the 4,845 Indigenous households test for core housing need, 2,260 were renter households (47%) compared to 17,285 non-Indigenous renter households out of a total pool of 68,045 non-Indigenous households (25%).

<b>CMHC Report – Kelowna CMA (2016 / 2011 Core Housing)</b>									
	Households in Core Housing Need (2016)			% Of Households in Core Housing Need (2016)			% Of Households in Core Housing Need (2011)		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
All Households	7,430	2,640	4,795	10.2	4.9	24.5	12.2	7.5	27.6
Aboriginal households	840	175	670	17.3	6.8	29.6	22.4	12.8	34.1
Non-Aboriginal households	6,595	2,470	4,125	9.7	4.9	23.9	11.7	7.3	26.9

## Section 4: Affordability by Household Type / Income

### (RDCO / Kelowna CMA)

If we look at the 30% threshold alone, we see that both owner and renter households experience core housing need, but it affects a much larger proportion of renter households (9,555 out of 20,835 total households, or 46%) than owner households (10,250 out of 54,710 total households, or 19%). This is particularly true of households with incomes below \$20,000, where affordability concerns impact the majority of households.

Kelowna CMA									
Shelter cost (12)	Tenure including presence of mortgage payments and subsidized housing								
	Total	Owner				Renter			
		Total	Under \$20,000	Under \$10,000	\$10,000-\$19,999	Total	Under \$20,000	Under \$10,000	\$10,000-\$19,999
Total – All Households	75,550	54,710	<b>2,510</b>	850	1,660	20,835	<b>3,430</b>	965	2,465
Total - Shelter cost 30% or more	19,805	10,250	<b>1,845</b>	775	1,070	9,555	<b>3,090</b>	880	2,210
Total - Shelter cost 50% or more	8,180	3,885	<b>1,500</b>	755	745	4,295	<b>2,545</b>	855	1,690
Total - Shelter cost 50% to less than 100%	5,605	2,580	<b>460</b>	110	350	3,035	<b>1,410</b>	70	1,340

As was noted, the Regional Housing Needs Assessment demonstrated the affordability challenge through an analysis of the average available income for rent, with the below statistics for couple households across the RDCO and its sub-areas – all housing types were affordable for the average couple:<sup>22</sup>

Table 23: Rental Affordability for Couple Households, RDCO & Sub-Areas

Community	Median Annual Income	Median Monthly Income	Available for Rent (30% of income)	Average Rent for All Housing Types			
				Bachelor	1 Bedroom	2 Bedroom	3 Bedroom
Peachland	\$92,339	\$7,695	\$2,308	\$892	\$1,014	\$1,300	\$1,380
West Kelowna	\$90,889	\$7,574	\$2,272	\$892	\$1,014	\$1,300	\$1,380
Kelowna	\$81,978	\$6,832	\$2,049	\$892	\$1,014	\$1,300	\$1,380
Lake Country	\$87,844	\$7,320	\$2,196	-	\$896	\$1,116	\$1,287
<b>Total RDCO</b>	<b>\$88,263</b>	<b>\$7,355</b>	<b>\$2,207</b>	<b>\$890</b>	<b>\$1,003</b>	<b>\$1,251</b>	<b>\$1,358</b>

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

<sup>22</sup> Urban Matters CCC. (2019). Regional Housing Needs Assessment. RDCO. [\[LINK\]](#)

For each of RDCO’s regions, multi-bedroom rentals were unaffordable for the average lone-parent household.

**Table 24: Rental Affordability for Lone-Parent Households, RDCO & Sub-Areas**

Community	Median Annual Income	Median Monthly Income	Available for Rent (30% of income)	Average Rent for All Housing Types			
				Bachelor	1 Bedroom	2 Bedroom	3 Bedroom
Peachland	\$42,060	\$3,505	\$1,052	\$892	\$1,014	\$1,300	\$1,380
West Kelowna	\$45,380	\$3,782	\$1,135	\$892	\$1,014	\$1,300	\$1,380
Kelowna	\$42,207	\$3,517	\$1,055	\$892	\$1,014	\$1,300	\$1,380
Lake Country	\$44,545	\$3,712	\$1,114	-	\$896	\$1,116	\$1,287
<b>Total RDCO</b>	<b>\$43,548</b>	<b>\$3,629</b>	<b>\$1,089</b>	<b>\$890</b>	<b>\$1,003</b>	<b>\$1,251</b>	<b>\$1,358</b>

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

Almost all housing options were unaffordable for the average single person renter household, with bachelor options in West Kelowna representing the lone exception.

**Table 25: Rental Affordability for Single Person Households, RDCO & Sub-Areas**

Community	Median Annual Income	Median Monthly Income	Available for Rent (30% of income)	Average Rent for All Housing Types		
				Bachelor	1 Bedroom	2 Bedroom
Peachland	\$32,115	\$2,676	\$803	\$892	\$1,014	\$1,300
West Kelowna	\$35,883	\$2,990	\$897	\$892	\$1,014	\$1,300
Kelowna	\$31,934	\$2,661	\$798	\$892	\$1,014	\$1,300
Lake Country	\$29,202	\$2,434	\$730	-	\$896	\$1,116
<b>Total RDCO</b>	<b>\$32,284</b>	<b>\$2,690</b>	<b>\$807</b>	<b>\$890</b>	<b>\$1,003</b>	<b>\$1,251</b>

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

Further disaggregation by age showed that the average single and lone-parent renter household under the age of 25 spent over 50% of their income on rent. However, the average rent for single households across all age brackets exceeded 30% of income.

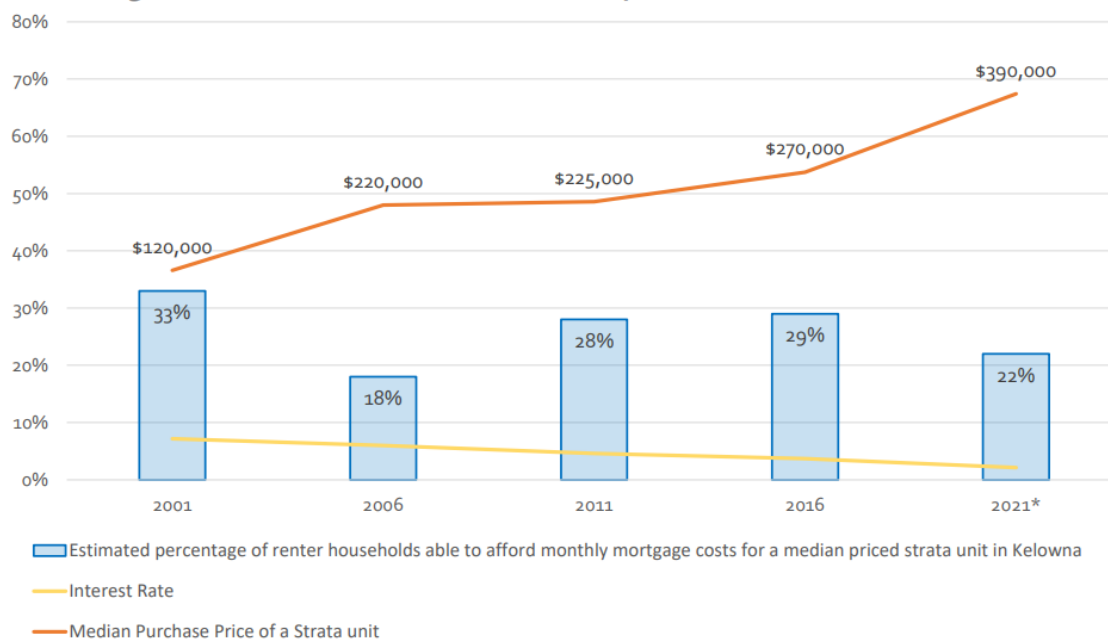
**Table 26: Rental Affordability for RDCO Households by Age**

Age Group	Available for Rent (30% of income)			Available for Rent (50% of income)			Average Monthly Rent
	Couple Households	Lone Parent Households	Single Person Households	Couple Households	Lone Parent Households	Single Person Households	All Units
0 to 24	\$1,100	\$455	\$410	\$1,833	\$758	\$683	<b>\$1,135</b>
25 to 34	\$2,058	\$658	\$924	\$3,430	\$1,096	\$1,541	
35 to 44	\$2,593	\$930	\$1,018	\$4,322	\$1,550	\$1,696	
45 to 54	\$2,908	\$1,196	\$949	\$4,847	\$1,993	\$1,582	
55 to 64	\$2,549	\$1,553	\$853	\$4,249	\$2,588	\$1,421	
65+	\$1,729	\$1,588	\$688	\$2,882	\$2,646	\$1,147	
<b>ALL</b>	<b>\$2,156</b>	<b>\$1,063</b>	<b>\$807</b>	<b>\$3,594</b>	<b>\$1,772</b>	<b>\$1,345</b>	

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

As was noted, Community Trends 2021 did not include updated estimates of core housing need, but was able to illustrate the scope of unaffordability in terms of ownership.<sup>23</sup> The inclusion of interest rates provides a better estimate of affordability for potential future owners (c.f. listed price), and an estimate was included based on 2021 prices, income, and interest rates.

**Affordability of Ownership from 2001 - 2021: Share of total renter households earning enough income to afford the median sales price of a strata unit in Kelowna.**



<sup>23</sup> City of Kelowna. (2022). Community Trends 2021 – Housing unaffordability: crisis or crossroads? [\[LINK\]](#)

Prices in the Okanagan proceeded to increase, but have since begun to drop,<sup>24</sup> while 5-year conventional mortgage rates have climbed and may reach 5.00% by Q1 of 2023 even in the moderate forecast.<sup>25</sup>

Quarter	Absorbed Average Price (Single / Semi-Detached)	Absorbed Median Price (Single / Semi-Detached)	Interest Rate (CMHC)
Q3 - 2021	\$1,269,528	\$970,000	3.21%
Q4 - 2021	\$1,313,426	\$1,025,000	3.38%
Q1 - 2022	\$1,283,338	\$1,155,000	3.60%
Q2 - 2022	\$1,270,330	\$1,085,000	4.37%
<i>Q3 - 2022</i>			<i>4.76% forecast</i>

Individuals with variable mortgage rates on houses purchased at peak prices may face high interest payments, depending on the mortgage type.<sup>26</sup>

The Community Trends report also offered a visualization of the scope of rental prices above the median renter household income for 2021 (though as the RDCO report illustrates, household type influences both household income as well as preferred household size, so further disaggregation would allow for a more nuanced gap analysis and would be useful in informing housing investment planning).



The “primary rental market” typically refers to the “purpose built rental market”; the latter label is now used within the CMHC Rental Market Reports.<sup>27</sup> The secondary market of rented single-detached houses, semi-detached houses, town homes, apartments, condominiums, etc. was previously explored federally through a mix of rent and vacancy surveys. However, since 2017 “collection of secondary rental market information is now limited to CMHC's Condominium Apartment Survey in select Census Metropolitan

<sup>24</sup> CMHC. Housing Market Information Portal: Kelowna CMA – “New Housing Construction” [\[LINK\]](#)

<sup>25</sup> CMHC. (Jul 2022). The road ahead for the economy and housing. [\[LINK\]](#)

<sup>26</sup> Globe and Mail. (Jul 2022). How does the Bank of Canada’s interest rate hike affect variable rate mortgages? [\[LINK\]](#)

<sup>27</sup> CMHC. (Feb 2022). Rental Market Report. Government of Canada. [\[LINK\]](#)

Areas”.<sup>28</sup> Accordingly, within the Rental Market Reports, the secondary market label has been replaced with “condominium apartment market” statistics. The Kelowna CMA is one of the regions where the universe, vacancy, and rent of the secondary market continue to be tracked in this way.<sup>29</sup>

Also of concern is inflation,<sup>30</sup> particular with regards to low- and fixed-income individuals. An analysis from Wilkins and Kneebone from this year illustrated the impact of sustained annual inflation for individuals on social assistance across various cities, using 2019 budget data.<sup>31</sup> British Columbia does not index basic social assistance to inflation, so costs for recipients in Kelowna would rapidly exceed disposable income for various family types (Tables 5, 6, and 7). The last row reports, in nominal dollars, the income enrichment required to keep residual income constant in real terms and prevent a deterioration of living standards (food prices and rents are assumed to increase by 9.7 per cent and 4.5 per cent, respectively, each year).

Costs for lone parents would climb, but it is single adults that quickly fall into deficit, particularly those with disability supports.

<b>The Impact on Social Assistance Incomes of Rising Food and Shelter Costs (Kelowna)</b>					
		<b>Base Year</b>	<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>
Lone Parent with One Child in a One-Bedroom Apartment	Income	\$21,395	\$21,957	\$22,561	\$23,213
	Rent	\$10,920	\$11,411	\$11,925	\$12,462
	Food	\$5,623	\$6,168	\$6,767	\$7,423
	Residual	\$4,852	\$4,377	\$3,870	\$3,328
	<b>Required enrichment</b>		<b>\$849</b>	<b>\$909</b>	<b>\$975</b>
Single Adult Sharing a One-Bedroom	Income	\$9,512	\$9,534	\$9,558	\$9,584
	Rent	\$5,460	\$5,706	\$5,962	\$6,231
	Food	\$3,545	\$3,889	\$4,266	\$4,679
	Residual	\$507	<b>-\$60</b>	<b>-\$670</b>	<b>-\$1,327</b>
	<b>Required enrichment</b>		<b>\$606</b>	<b>\$652</b>	<b>\$702</b>
Single Adult with Disability Supports, Studio Apartment	Income	\$15,293	\$15,321	\$15,351	\$15,383
	Rent	\$11,256	\$11,763	\$12,292	\$12,845
	Food	\$3,545	\$3,889	\$4,266	\$4,679
	Residual	\$492	<b>-\$330</b>	<b>-\$1,206</b>	<b>-\$2,141</b>
	<b>Required enrichment</b>		<b>\$860</b>	<b>\$917</b>	<b>\$978</b>

<sup>28</sup> CMHC: Methodology for the Secondary Rental Market Survey. Government of Canada [\[LINK\]](#)

<sup>29</sup> CMHC. Housing Market Information Portal: Kelowna CMA [\[LINK\]](#)

<sup>30</sup> Statistics Canada -- Price trends: 1914 to today [\[LINK\]](#)

<sup>31</sup> Kneebone & Wilkins. (2022). Income Support, Inflation, and Homelessness [\[LINK\]](#)

## Section 5: Affordability by Region

The RDCO Housing Needs Report offers detailed housing highlights for each included region within its appendices, including regional affordability:<sup>32</sup>

*The colour markers illustrate the relative affordability of the average rent for households earning the median income, where green is affordable (less than 30% of income on rent), yellow is somewhat affordable (around 30% of income on rent), and red is unaffordable (more than 30% of income on rent)*

**Table 2: Summary of Rental Affordability in the RDCO<sup>4</sup>**

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

As can be seen below and as was mentioned earlier, the average lone parent household would have challenges locating affordable 2-bedroom options in all RDCO sub-areas, with West Kelowna bachelor unit options narrowly meeting the average affordability threshold. The average 1-bedroom option remained unaffordable to single households across all sub-areas.

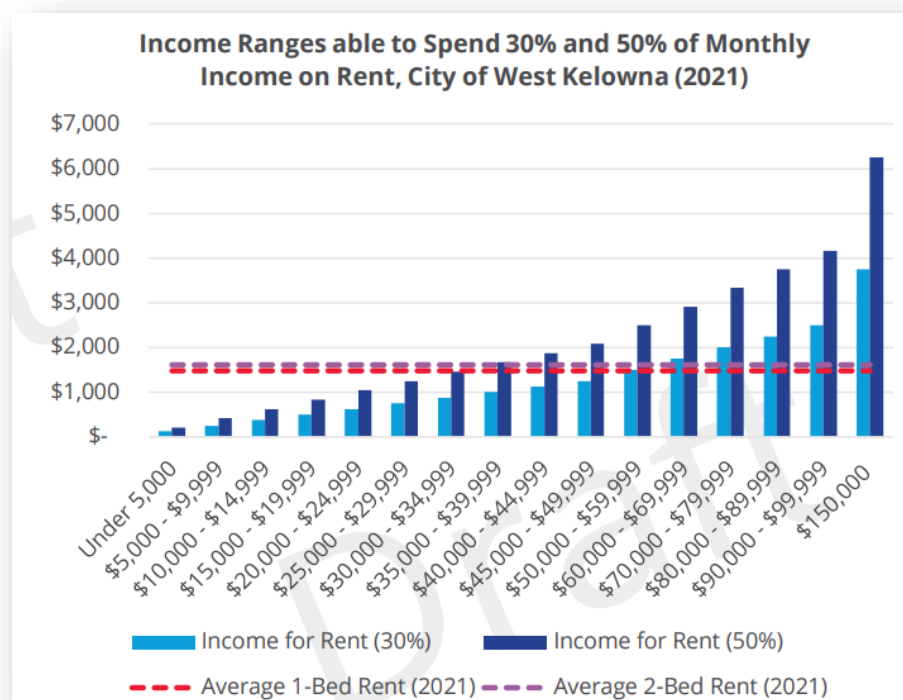
**Table 25: Rental Affordability for Single Person Households, RDCO & Sub-Areas**

Community	Median Annual Income	Median Monthly Income	Available for Rent (30% of income)	Average Rent for All Housing Types		
				Bachelor	1 Bedroom	2 Bedroom
Peachland	\$32,115	\$2,676	\$803	\$892	\$1,014	\$1,300
West Kelowna	\$35,883	\$2,990	\$897	\$892	\$1,014	\$1,300
Kelowna	\$31,934	\$2,661	\$798	\$892	\$1,014	\$1,300
Lake Country	\$29,202	\$2,434	\$730	-	\$896	\$1,116
<b>Total RDCO</b>	<b>\$32,284</b>	<b>\$2,690</b>	<b>\$807</b>	<b>\$890</b>	<b>\$1,003</b>	<b>\$1,251</b>

<sup>32</sup> Urban Matters CCC. (2019). Regional Housing Needs Assessment. RDCO. [\[LINK\]](#)



West Kelowna has been working on their own Regional Housing Needs Assessment; similar to the City of Kelowna’s Community Trends report, this provides some updated sense of the proportion of income available to spend on rent (albeit again from 2021).<sup>33</sup>



With minimal, rare exceptions, the average rent of all housing types has steadily climbed year over year across the Kelowna CMA.<sup>34</sup>

<b>Kelowna CMA — Historical Median Rent by Bedroom Type</b>					
<i>2012 to 2021 - Row / Apartment - October</i>					
<b>Year</b>	<b>Bachelor</b>	<b>1 Bedroom</b>	<b>2 Bedroom</b>	<b>3 Bedroom +</b>	<b>Total</b>
2021 October	1,048	1,175	1,500	1,850	1,290
2020 October	1,075	1,115	1,350	1,600	1,200
2019 October	985	1,038	1,328	1,450	1,152
2018 October	934	950	1,195	1,345	1,075
2017 October	908	913	1,090	1,263	985
2016 October	700	825	1,015	1,175	925
2015 October	625	789	950	1,040	875
2014 October	615	770	925	1,150	860
2013 October	600	750	925	1,150	850
2012 October	600	740	895	1,100	825

<sup>33</sup> Colliers Strategy & Consulting / Urban Matters. (2022). Housing Needs Assessment: City of West Kelowna. [\[LINK\]](#)

<sup>34</sup> CMHC. Housing Market Information Portal: Kelowna CMA – “Median Rent” [\[LINK\]](#)

## Section 6: Extreme Core Housing Need (Overall / By Region)

While Core Housing Need is a common concept in federal and local analysis, it may provide less and less actionable information in focusing investment to address extreme poverty as the threshold increasingly represents the majority of renter households. It similarly may be less relevant to the provincial context in British Columbia – in CMHC’s June 2022 report on supply shortages and affordability,<sup>35</sup> they based their gap analysis on two separate scenarios. Scenario 1 includes province-specific targets, with BC’s “target level of affordability in 2030” reported to be 44%.

**Table 2: Setting targets for affordability by province with prices in nominal terms**

Province	Average price of home, 2021	Ratio of housing cost based on average price level to average income, 2021 (%)	Scenario 1		Scenario 2	
			Target level of affordability in 2030 (%)	Target for average price of home in 2030	Target level of affordability in 2030 (%)	Target for average price of home in 2030
Ontario	\$871,000	59	37	\$499,000	40	\$551,000
Québec	\$449,000	40	32	\$364,000	40	\$474,000
BC	\$929,000	60	44	\$679,000	40	\$607,000
Manitoba	\$332,000	30	30	\$336,000	40	\$481,000
Saskatchewan	\$300,000	27	30	\$364,000	40	\$524,000
Newfoundland & Labrador	\$270,000	28	30	\$260,000	40	\$379,000
Nova Scotia	\$358,000	36	31	\$305,000	40	\$421,000
Alberta	\$426,000	31	30	\$405,000	40	\$587,000
New Brunswick	\$247,000	28	30	\$274,000	40	\$400,000
P.E.I.	\$341,000	33	30	\$298,000	40	\$424,000

Source: CMHC calculations

Accordingly, in Scenario 1, BC would need to commit to an additional 570,000 housing units above and beyond the forecasted 2030 stock to reach the provincial target for affordability, and 620,000 units to reach the Scenario 2 common target of 40%. The report notes:

*Large increases beyond what is currently projected will be required in Ontario and British Columbia. Action is required in these provinces because the size of the affordability challenge is so great.*

Analyses that deploy the higher spending threshold of 50% may help identify those most at risk of homelessness locally. The recent West Kelowna Housing Needs Assessment also included an estimate of “severe housing need”,<sup>36</sup> suggesting that as many as 510 households (25.1% of all renter households) may be in a position where they need to allocated over 50% of their income on rent.

<sup>35</sup> CMHC. (2022). Canada’s Housing Supply Shortages: Estimating what is needed to solve Canada’s housing affordability crisis by 2030. [\[LINK\]](#)

<sup>36</sup> Colliers Strategy & Consulting / Urban Matters. (2022). Housing Needs Assessment: City of West Kelowna. [\[LINK\]](#)

According to the CMHC, housing is considered affordable when a household is able to spend less than 30% of pre-tax income on adequate and sustainable shelter.

Households that are spending more than 30% of their income on shelter are considered to be in core housing need.

- With rental household income adjusted for inflation, approximately 930 or 45% of renter households make less than \$60,000 annually which generally means that these households will be required to allocate more than 30% of their income to housing.

Households that are spending more than 50% of their income on shelter are considered to be in severe housing need.

- With rental household income adjusted for inflation, approximately 510 or 25.1% of renter households make less than \$40,000 annually which generally means that these households will be required to allocate more than 50% of their income to housing

Average Income (2016 Census, Adjusted for Inflation)			
Average Household Income (2016 Census, adjusted for inflation 2022)	Average Monthly Income	Monthly Income Available for Housing Payments (pre-tax)	
\$122,405	\$10,200	\$3,060	
Average Rental Household, City of West Kelowna 2016 Census, Adjusted for Inflation)			
Average Annual Renter Household Income (2016 Census, adjusted for inflation 2022)	Average Monthly Income	Available for rent (assuming max 30% of income)	
\$78,205	\$6,517	\$1,955	
Average Rent, City of West Kelowna(CMHC 2021)			
All Units	1-Bedroom	2-Bedroom	3-Bedroom
\$1,571	\$1,476	\$1,612	\$1,254* (2020)

In Kelowna, the initial Journey Home Strategy Technical Report also sought to estimate the prevalence of extreme core housing need (likely at the smaller Kelowna CY level, p.20), specific to those with annual incomes below \$30,000.<sup>37</sup>

Figure 9: Extreme Core Housing Need <sup>29</sup>

Kelowna CSD <u>Total</u> Households in Extreme Core Housing Need Spending 50% or more of household total income on shelter costs			
Under \$10,000	\$10,000 to \$19,999	\$20,000 to \$29,999	Total
1,284	1,944	1,516	4,744
Kelowna CSD <u>Renter</u> Households in Extreme Core Housing Need Spending 50% or more of household total income on shelter costs			
Under \$10,000	\$10,000 to \$19,999	\$20,000 to \$29,999	Total
684	1,352	876	2,912

In January 2021, City of Kelowna staff provided an update to council regarding the Affordable Housing Land Acquisition Strategy,<sup>38</sup> and included Core and Extreme Core Housing projections (without income thresholds). Core and Extreme Core Housing need are both expected to increase for the foreseeable future, with the report commenting that:

*“The demand for rental housing is expected to continue trending upward for the next 20 years and beyond. To provide land for affordable rental housing to meet the demand from those in core and extreme core housing need in Kelowna, significant investment would be*

<sup>37</sup> Journey Home Society. (2019). Kelowna’s Journey Home Strategy: Technical Report. [LINK]

<sup>38</sup> City of Kelowna. (2021). Report to Council - Affordable Housing Land Acquisition Strategy. [LINK]

*necessary. To address 100% of the growing need for affordable housing over the next 10 years, it is projected that the City would need to provide 2,575 units, requiring 1.83 million ft<sup>2</sup> of land at an estimated total cost of \$204M (\$20.4M/year). The City’s investment in land for affordable housing is an important part of the long-term solution; however, the magnitude of total need is beyond the ability of the City to fund. For the foreseeable future, it is necessary that the private sector, non-profit sector, provincial government, and federal government continue to fund a significant share of investment in affordable housing initiatives.”*

Year	19,600 Rental Households (2021)	
	Core Housing Need	Extreme Core Housing Need
2021	9,200	4,150
<i>Projected Increase</i>	<i>2,600</i>	<i>1,265</i>
<b>2031</b>	<b>11,800</b>	<b>5,415</b>

Analysis using the 2016 Census suggested that there were 5,605 to 8,180 households in extreme core housing need across the entire Kelowna CMA region, depending on the definition used, and without applying an income threshold.<sup>39</sup>

Kelowna CMA							
Shelter cost (12)	Tenure including presence of mortgage payments and subsidized housing						
	Total	Owner			Renter		
		Total	With mortgage	Without mortgage	Total	Subsidized housing	Not subsidized housing
Total – All Households	75,550	54,710	32,450	22,265	20,835	2,050	18,790
Total - Shelter cost 30% or more	19,805	10,250	9,120	1,125	9,555	1,295	8,260
Total - Shelter cost 50% or more	8,180	3,885	3,395	485	4,295	525	3,775
Total - Shelter cost 50% to less than 100%	5,605	2,580	2,325	255	3,035	450	2,580

The upcoming 2021 Census data should provide validation for the 2021 estimates – the Shelter Cost 2016 Census product used to produce the above chart was originally released the October following the Census.

<sup>39</sup> Statistics Canada. (2019). 2016 Census of Population. Statistics Canada Catalogue no. 98-400-X2016228 [Shelter Cost] [\[LINK\]](#)

## Section 7: Extreme Core Housing Need By Income

The Statistics Canada product of shelter costs incurred by households – including spending thresholds both over 30% and over 50% of income – also allows for disaggregation by income.<sup>40</sup> Across the Kelowna CMA region, 3,090 of the 3,430 renter households making less than \$20,000 (90%) were spending over 30% of their income on shelter costs. Comparing the latter two rows, the bulk of owners spending over 50% of their income on housing appears to cluster at the 100% spending level; this is difficult to interpret without further inside knowledge of these cases, and a key reason why multiple difficult cut-offs are presented below. Nearly all renters and owners with annual incomes under \$20,000 spend over 30% on shelter costs, but many more in that spending threshold have higher incomes. The majority of owners spending over 50% on shelter costs also had annual incomes above \$20,000, whereas the majority of renters in that situation did have incomes below the \$20,000 threshold.

Kelowna CMA									
Shelter cost	Tenure including presence of mortgage payments and subsidized housing								
	Total	Owner				Renter			
		Total	Under \$20,000	Under \$10,000	\$10,000 - \$19,999	Total	Under \$20,000	Under \$10,000	\$10,000 - \$19,999
Total – All Households	75,550	54,710	<b>2,510</b>	850	1,660	20,835	<b>3,430</b>	965	2,465
Total - Shelter cost 30% or more	19,805	10,250	<b>1,845</b>	775	1,070	9,555	<b>3,090</b>	880	2,210
Total - Shelter cost 50% or more	8,180	3,885	<b>1,500</b>	755	745	4,295	<b>2,545</b>	855	1,690
Total - Shelter cost 50% to less than 100%	5,605	2,580	<b>460</b>	110	350	3,035	<b>1,410</b>	70	1,340

Overall high spending is much more common for renter households. It is actually more common – proportionately – for individuals within subsidized housing than those in market rentals, but that is linked to different distributions of incomes (and disappears in comparisons within income brackets). Extreme core housing is ubiquitous across a range of housing types for the lowest income bracket, but quickly recedes for owners without mortgages.

The first table below presents the raw count of households recorded to be spending over 50% of their income on shelter costs, followed by the percent of households of a given type and in a given income bracket exceeding that threshold (again pulled from the Statistics Canada Shelter Cost product).

<sup>40</sup> Statistics Canada. (2019). 2016 Census of Population. Statistics Canada Catalogue no. 98-400-X2016228 [Shelter Cost] [\[LINK\]](#)

Number of Households in Extreme Core Housing by Household Type (Shelter-cost-to-income ratio 50% or more)							
	Total	Owner	With mortgage	Without mortgage	Renter	Subsidized housing	Not subsidized housing
<b>ALL INCOMES</b>	<b>8,180</b>	<b>3,885</b>	<b>3,395</b>	<b>485</b>	<b>4,295</b>	<b>525</b>	<b>3,775</b>
Under \$10,000	1605	755	430	320	855	50	805
\$10,000 - \$19,999	2430	745	630	110	1690	310	1385
\$20,000 - \$29,999	1895	800	755	45	1095	115	980
\$30,000 - \$39,999	1030	635	625	10	395	50	345

Percent of Households in Extreme Core Housing by Household Type (Shelter-cost-to-income ratio 50% or more)							
	Total	Owner	With mortgage	Without mortgage	Renter	Subsidized housing	Not subsidized housing
<b>ALL INCOMES</b>	<b>11%</b>	<b>7%</b>	<b>10%</b>	<b>2%</b>	<b>21%</b>	<b>26%</b>	<b>20%</b>
Under \$10,000	88%	89%	91%	85%	89%	77%	90%
\$10,000 - \$19,999	59%	45%	93%	11%	69%	46%	77%
\$20,000 - \$29,999	30%	24%	59%	2%	37%	18%	41%
\$30,000 - \$39,999	16%	16%	39%	0%	16%	17%	16%

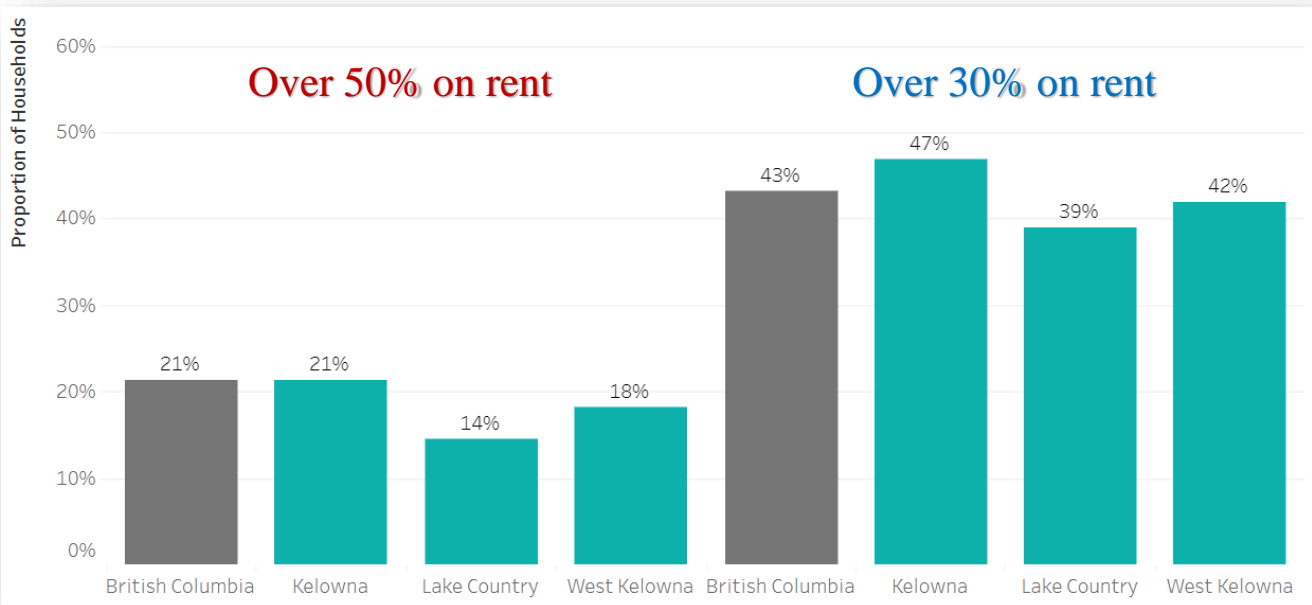
An additional source of disaggregated enumeration of households spending over 50% of their income on housing is the Canadian Rental Housing Index platform,<sup>41</sup> hosted by the BC Non-Profit Housing Association and generated using data from the 2016 long-form census, obtained through a Statistics Canada custom data request.

The platform breaks down household type by income quartile across the region (though note that Peachland data wasn't available for comparison):

<sup>41</sup> BC Non-Profit Housing Association: Canadian Rental Housing Index [[LINK](#)]

	Name	Household Income Range	Quartile	Average Income	Studio	1-Bed	2-Bed	3-Bed	4-Bed	All Units
Province British Columbia	Kelowna	\$0 to \$25,336	Q1	\$16,093	130	1,920	1,715	345	125	4,285
		\$25,336 to \$45,217	Q2	\$34,911	50	1,285	2,110	555	225	4,285
		\$45,217 to \$73,991	Q3	\$58,047	-	935	2,060	870	315	4,285
		\$73,991 +	Q4	\$112,231	-	480	1,805	1,135	625	4,280
		All			190	4,620	7,690	2,905	1,290	17,130
	Lake Country	\$0 to \$27,878	Q1	\$17,205	-	130	110	25	-	275
		\$27,878 to \$49,528	Q2	\$39,686	-	75	140	45	-	275
		\$49,528 to \$83,321	Q3	\$63,795	-	35	130	55	30	270
		\$83,321 +	Q4	\$122,201	-	25	115	60	45	280
		All			-	270	495	190	90	1,105
	West Kelowna	\$0 to \$30,542	Q1	\$16,764	-	160	220	90	25	505
		\$30,542 to \$55,234	Q2	\$42,783	-	70	230	95	85	500
		\$55,234 to \$86,506	Q3	\$68,434	-	50	185	145	70	495
		\$86,506 +	Q4	\$130,031	-	-	130	145	145	515
		All			-	280	760	470	320	2,005

Kelowna has the highest rates of overspending overall, matching the broader provincial context at the 50% threshold, but exceeding it for the lower 30% threshold.



**Rental Housing Index: <sup>42</sup> Kelowna**

At a higher level, the incidence of spending at the extreme core housing need threshold of 50% was mostly concentrated among households in the lowest income quartile, but was experienced across all housing types, as well as reaching as high as the third income quartile for some households.

NUMBER/PROPORTION OF RENTER HOUSEHOLDS SPENDING MORE THAN HALF OF THEIR INCOME ON RENT										
	Name	Household Income Range	Quartile	Average Income	Studio	1-Bed	2-Bed	3-Bed	4-Bed	All Units
Province British Columbia	Kelowna	\$0 to \$25,336	Q1	\$16,093	31%	57%	71%	78%	84%	64%
		\$25,336 to \$45,217	Q2	\$34,911	-	7%	18%	35%	49%	18%
		\$45,217 to \$73,991	Q3	\$58,047	-	2%	1%	3%	6%	2%
		\$73,991 +	Q4	\$112,231	-	-	-	-	-	0%
			All			24%	26%	21%	17%	18%

**Rental Housing Index: Lake Country**

The vast majority of multi-room households are deeply unaffordable for those in the lowest income quartile, the overall the incidence of spending over 50% of one’s income on rent is lower than in Kelowna thanks to more affordable 1-Bed units.

NUMBER/PROPORTION OF RENTER HOUSEHOLDS SPENDING MORE THAN HALF OF THEIR INCOME ON RENT										
	Name	Household Income Range	Quartile	Average Income	Studio	1-Bed	2-Bed	3-Bed	4-Bed	All Units
Province British Columbia	Lake Country	\$0 to \$27,878	Q1	\$17,205	-	15%	82%	60%	-	47%
		\$27,878 to \$49,528	Q2	\$39,686	-	-	-	-	-	9%
		\$49,528 to \$83,321	Q3	\$63,795	-	-	-	-	-	-
		\$83,321 +	Q4	\$122,201	-	-	-	-	-	-
			All			-	11%	20%	11%	-

**Rental Housing Index: West Kelowna**

Overspending was more common than in Lake Country overall, but was similarly more common among multi-bedrooms households in the lower income quartiles.

NUMBER/PROPORTION OF RENTER HOUSEHOLDS SPENDING MORE THAN HALF OF THEIR INCOME ON RENT										
	Name	Household Income Range	Quartile	Average Income	Studio	1-Bed	2-Bed	3-Bed	4-Bed	All Units
Province British Columbia	West Kelowna	\$0 to \$30,542	Q1	\$16,764	-	34%	64%	89%	80%	60%
		\$30,542 to \$55,234	Q2	\$42,783	-	-	-	21%	41%	12%
		\$55,234 to \$86,506	Q3	\$68,434	-	-	-	-	-	-
		\$86,506 +	Q4	\$130,031	-	-	-	-	-	-
			All			-	20%	18%	21%	17%

<sup>42</sup> BC Non-Profit Housing Association: Canadian Rental Housing Index [\[LINK\]](#)



## Section 8: Extreme Core Housing Need By Household Type / Age

The Canadian Rental Housing Index platform also provides snapshots of spending on rent above both the 30% and 50% thresholds broken down by age and family type.<sup>43</sup> That information is presented on the following page. However, data aren't available for single, unattached individuals, only different multi-person family compositions.

This information is available for the RDCO through the Regional Housing Needs,<sup>44</sup> where we can see that while the average single person household would struggle to find housing that would cost less than 30% of their income, this is more acutely felt by younger single person and lone parent households.

Table 26: Rental Affordability for RDCO Households by Age

Age Group	Available for Rent (30% of income)			Available for Rent (50% of income)			Average Monthly Rent
	Couple Households	Lone Parent Households	Single Person Households	Couple Households	Lone Parent Households	Single Person Households	All Units
0 to 24	\$1,100	\$455	\$410	\$1,833	\$758	\$683	<b>\$1,135</b>
25 to 34	\$2,058	\$658	\$924	\$3,430	\$1,096	\$1,541	
35 to 44	\$2,593	\$930	\$1,018	\$4,322	\$1,550	\$1,696	
45 to 54	\$2,908	\$1,196	\$949	\$4,847	\$1,993	\$1,582	
55 to 64	\$2,549	\$1,553	\$853	\$4,249	\$2,588	\$1,421	
65+	\$1,729	\$1,588	\$688	\$2,882	\$2,646	\$1,147	
<b>ALL</b>	<b>\$2,156</b>	<b>\$1,063</b>	<b>\$807</b>	<b>\$3,594</b>	<b>\$1,772</b>	<b>\$1,345</b>	

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

However, this pattern differs from that within the CMHC Core Housing Need data presented in Section 3, which instead of median income versus average rent was presented in terms of prevalence.<sup>45</sup>

CMHC Report – Kelowna CMA (2016/2011 Core Housing)									
	Households in Core Housing Need (2016)			% Of Households in Core Housing Need (2016)			% Of Households in Core Housing Need (2011)		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
All Households	7,430	2,640	4,795	10.2	4.9	24.5	12.2	7.5	27.6
15 to 24 Years	430	50	385	16.6	10.5	18.2	19.4	5.1	24.6
25 to 34 Years	1,050	140	915	11	3.1	18.3	13	6.5	22.3
35 to 44 Years	1,000	300	705	9.4	4.1	21.6	13.7	9.5	25.9
45 to 54 Years	1,145	420	725	8.5	4.1	22.5	10.3	5.9	26.2
55 to 64 Years	1,400	675	720	9.3	5.5	26.4	9.3	6	25.5
65 Years and Over	2,410	1,060	1,350	11.2	5.8	42.1	13.7	8.9	40.5

<sup>43</sup> BC Non-Profit Housing Association: Canadian Rental Housing Index [LINK]

<sup>44</sup> Urban Matters CCC. (2019). Regional Housing Needs Assessment. RDCO. [LINK]

<sup>45</sup> Canada Mortgage and Housing Corporation (CMHC). Housing Market Information Portal - Kelowna CMA. [“Core Housing Need” – Full Report] [LINK]

While the above would represent both single and couple households, further disaggregation at the 30% Core Housing threshold reinforced higher incidence among senior households.

CMHC Report – Kelowna CMA (2016/2011 Core Housing)									
	Households in Core Housing Need (2016)			% Of Households in Core Housing Need (2016)			% Of Households in Core Housing Need (2011)		
	Total	Owners	Renters	Total	Owners	Renters	Total	Owners	Renters
Couple without children	1,020	445	575	4.1	2.1	14	5.2	3	17.3
Senior-led (65+) couple without children	365	210	150	3.4	2.1	21.4	4.2	2.8	20.9
Female one-person households	2,315	910	1,410	21.3	12.9	36.7	26.8	18.9	44.1
Senior (65+) female living alone	1,305	560	745	23.3	13.4	52.3	31	21.7	59.7
Male one-person household	1,270	355	910	16.7	7.9	29.6	17	10.9	24.8
Senior (65+) male living alone	470	145	325	20.6	9	47.8	15.6	12.6	23.3

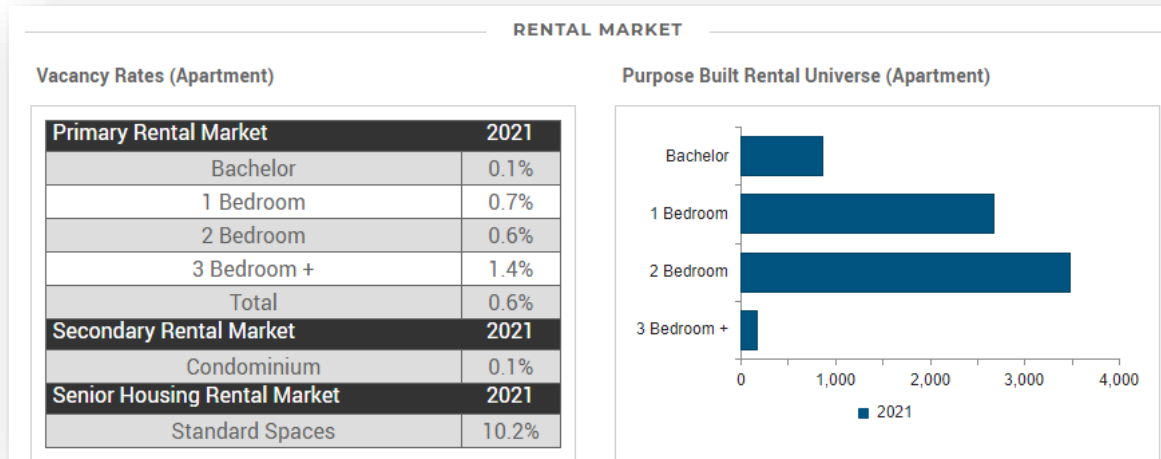
The prevalence data at the 50% income threshold through the Statistics Canada Shelter Cost product did not contain disaggregation by age,<sup>46</sup> so no known publicly accessible data can further inform the question of extreme core housing need among elderly one-person households compared to non-elderly one-person households (or, preferable, unattached youth households).

We know from provincial income data (available through the KHRC poverty data and reporting scan)<sup>47</sup> that at least at a provincial level, poverty rates among individuals not in an economic family appear to be higher among non-elderly persons than among elderly persons. Regardless of the exact effects of age, a variety of data sources indicate financial insecurity among lone households. Furthermore, the option that might typically be most attainable, bachelor units, remain a small percentage of the rental market and also have with the lowest vacancy rate.<sup>48</sup>

<sup>46</sup> Statistics Canada. (2019). 2016 Census of Population. Catalogue no. 98-400-X2016228 [Shelter Cost] [\[LINK\]](#)

<sup>47</sup> KHRC (2022). The State of Poverty: A Summary of Policy, Data, and Reporting across Canada [\[LINK\]](#)

<sup>48</sup> CMHC. Housing Market Information Portal - Kelowna CMA. [\[LINK\]](#)

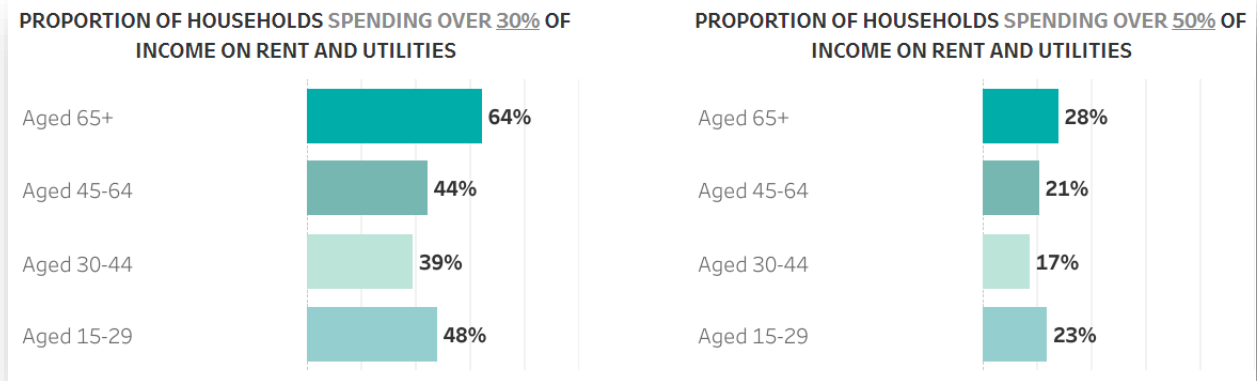


**Percentage of persons in low income (British Columbia, Market-based measure, 2018 base)**

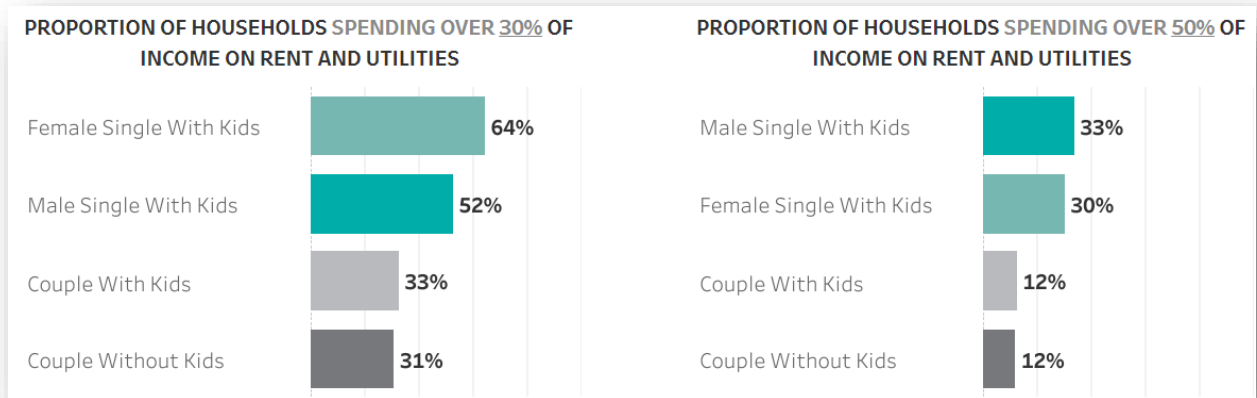
Persons in low income	2018	2019	Change
Males, 65 years and over	7.2	5.1	-2.1
Females, under 18 years	9.3	7.4	-1.9
Females, 18 to 64 years	13.6	14.2	0.6
Females, 65 years and over	8.3	6.7	-1.6
Persons in economic families	7.9	6.6	-1.3
Males in economic families	8.2	6.6	-1.6
Females in economic families	7.5	6.7	-0.8
Elderly persons in economic families	3.5	3.1	-0.4
Elderly males in economic families	3.3	3.3	0
Elderly females in economic families	3.7	2.9	-0.8
Persons under 18 years in economic families	10.8	7.0	-3.8
Persons under 18 years in couple families with children	9.2	5.0	-4.2
Persons under 18 years in female lone-parent families	30.7	27.7	-3
Persons 18 to 64 years in economic families	8.0	7.5	-0.5
Males 18 to 64 years in economic families	8.1	7.4	-0.7
Females 18 to 64 years in economic families	8.0	7.5	-0.5
Persons in female lone-parent families*	25.0	23.2	-1.8
Persons in male lone-parent families*	unreliable	unreliable	
Persons not in an economic family	32.5	30.6	-1.9
Males not in an economic family	32.4	27.3	-5.1
Females not in an economic family	32.5	33.7	1.2
Elderly persons not in an economic family	19.7	13.6	-6.1
Elderly males not in an economic family	21.5	11.4	-10.1
Elderly females not in an economic family	18.6	15.1	-3.5
Non-elderly persons not in an economic family	37.4	37.4	0
Non-elderly males not in an economic family	35.5	32.2	-3.3
Non-elderly females not in an economic family	39.7	43.0	3.3

**Rental Housing Index / Regional Housing Needs Assessment: Kelowna**

In terms of the Rental Housing Index breakdowns,<sup>49</sup> patterns of overspending within the City of Kelowna were similar across the two thresholds when it came to both age and family type. In terms of age, those 65+ faced the highest levels of housing insecurity, but the relationship was curvilinear with those under 30 also spending high amounts.

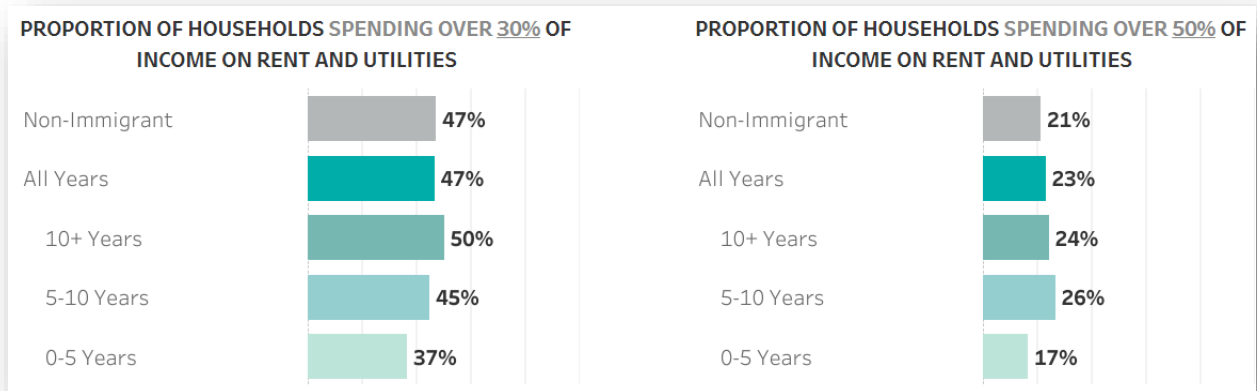


While higher rent spending was identified for lone parent households, it was not as uniquely felt by lone female parent households as in the regions of Lake Country and West Kelowna (presented further below).



Immigration status appears to have a limited impact, other than a mild protective impact of recent immigration (unsurprising given the nature of immigration criteria).

<sup>49</sup> BC Non-Profit Housing Association: Canadian Rental Housing Index [[LINK](#)]



Indigenous identification did not seem to have a large association with spending on rent (though note this database excludes on-reserve households, as does the federal core housing need data).



The Regional Housing Needs Assessment identified that within the City of Kelowna, spending above the 50% threshold would likely impact younger single households and younger lone-parent households.<sup>50</sup>

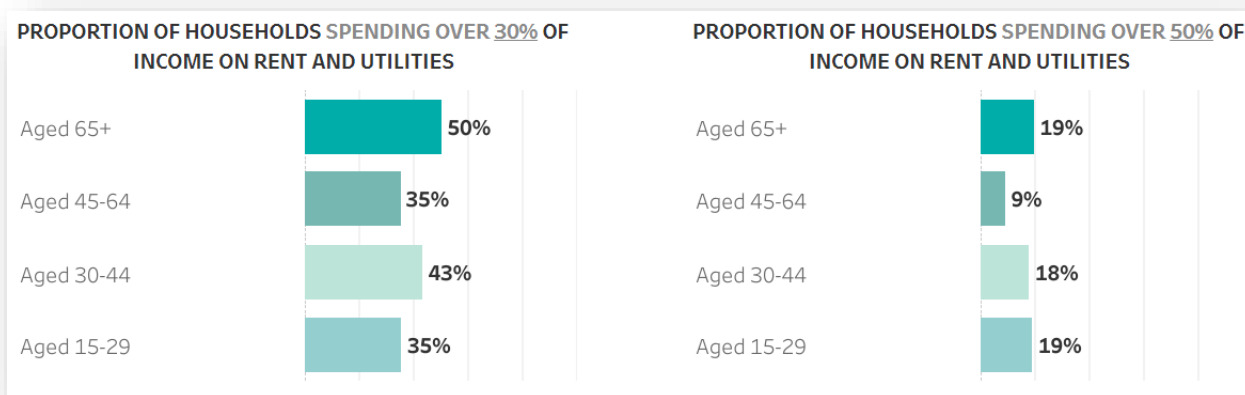
<sup>50</sup> Urban Matters CCC. (2019). Regional Housing Needs Assessment. RDCO. [\[LINK\]](#)

**Table 12: Rental Affordability by Age Group**

Age Group	Available for Rent (30% of income)			Available for Rent (50% of income)			Average Monthly Rent
	Couple Households	Lone Parent Households	Single Person Households	Couple Households	Lone Parent Households	Single Person Households	All Units
0 to 24	\$1,036	\$442	\$399	\$1,726	\$737	\$665	<b>\$1,147</b>
25 to 34	\$1,885	\$677	\$809	\$3,141	\$1,129	\$1,348	
35 to 44	\$2,459	\$898	\$1,042	\$4,099	\$1,497	\$1,737	
45 to 54	\$2,744	\$1,197	\$958	\$4,573	\$1,994	\$1,596	
55 to 64	\$2,488	\$1,568	\$875	\$4,147	\$2,613	\$1,459	
65+	\$1,685	\$1,549	\$707	\$2,808	\$2,582	\$1,178	
<b>ALL</b>	<b>\$2,049</b>	<b>\$1,055</b>	<b>\$798</b>	<b>\$3,416</b>	<b>\$1,759</b>	<b>\$1,331</b>	

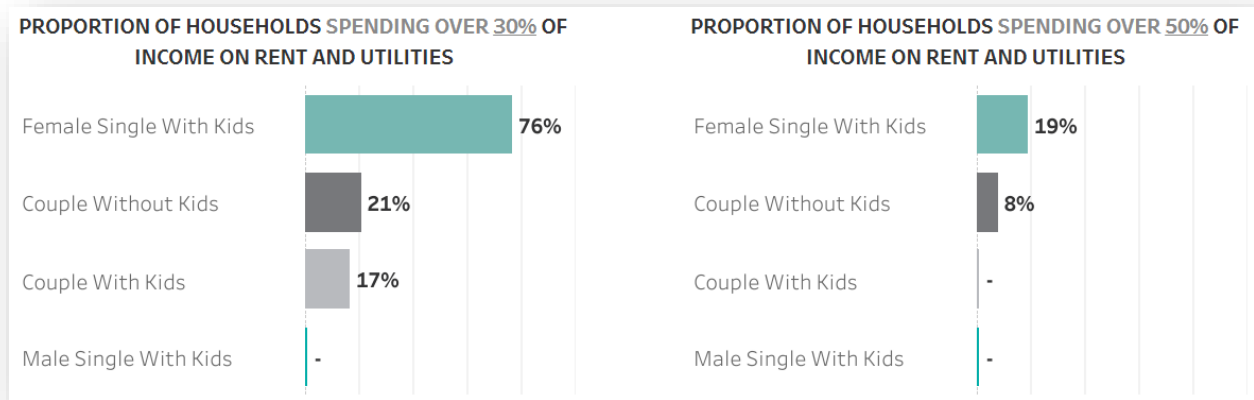
**Rental Housing Index<sup>51</sup> / Regional Housing Needs Assessment: Lake Country**

Compared to Kelowna, patterns of overspending were flatter across age comparisons for residents of Lake Country, with relatively lower incidence among the youngest cohort for the core housing threshold. Furthermore, spending above the 50% threshold fell to single digits for the 45-64 cohort.

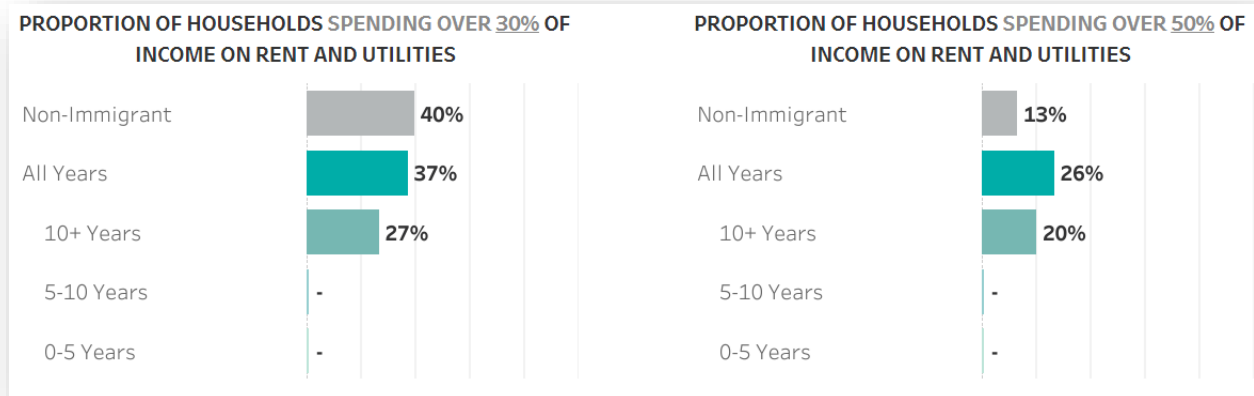


High rent was more concentrated among female lone parent households. However, it should be noted that Lake Country has a smaller renter population available for analysis (e.g. only 20 lone male parent renter households), so reliable comparisons across regions are more challenging to make.

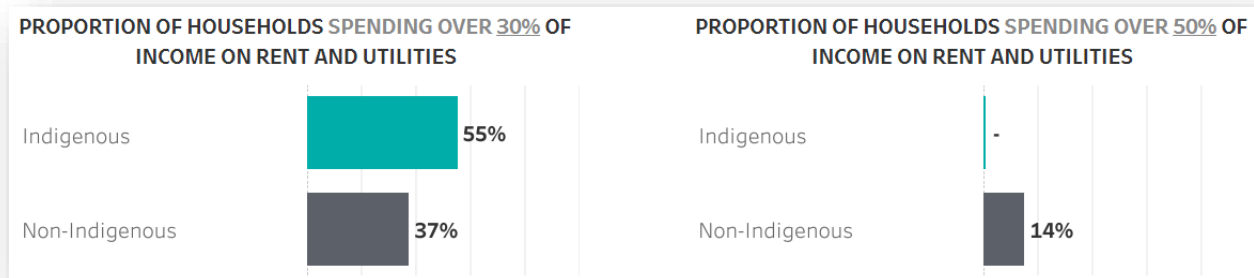
<sup>51</sup> BC Non-Profit Housing Association: Canadian Rental Housing Index [LINK]



Immigrants in Lake Country have lengthier histories in Kelowna, and did have higher incidence of spending above the 50% cost threshold for rent (though again with low absolute numbers).



Indigenous identity also appeared to play a larger role on the incidence of spending above the 30% cost threshold for rent.



Vulnerability patterns within Regional Housing Needs Assessment were similar to those within the City of Kelowna, but single person households in Lake Country over the age of 65 were also likely to be spending above the 50% of their income on rent.<sup>52</sup>

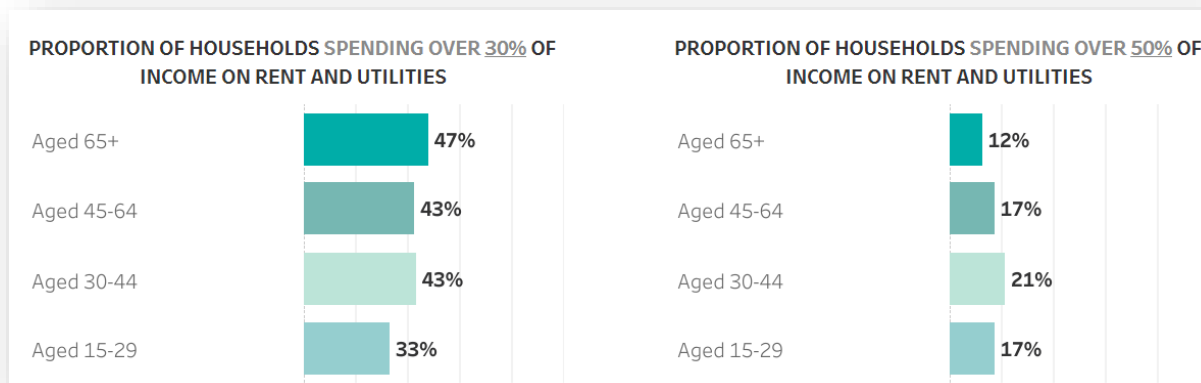
<sup>52</sup> Urban Matters CCC. (2019). Regional Housing Needs Assessment. RDCO. [\[LINK\]](#)

**Table 12: Rental Affordability by Age Group**

Age Group	Available for Rent (30% of income)			Available for Rent (50% of income)			Average Monthly Rent
	Couple Households	Lone Parent Households	Single Person Households	Couple Households	Lone Parent Households	Single Person Households	All Units
0 to 24	\$1,109	\$460	\$382	\$1,849	\$767	\$636	<b>\$1,147</b>
25 to 34	\$2,038	\$663	\$929	\$3,397	\$1,105	\$1,548	
35 to 44	\$2,624	\$921	\$746	\$4,373	\$1,536	\$1,243	
45 to 54	\$3,032	\$1,286	\$883	\$5,053	\$2,143	\$1,471	
55 to 64	\$2,611	\$1,720	\$819	\$4,352	\$2,867	\$1,364	
65+	\$1,763	\$1,618	\$623	\$2,938	\$2,697	\$1,039	
<b>ALL</b>	<b>\$2,196</b>	<b>\$1,111</b>	<b>\$730</b>	<b>\$3,660</b>	<b>\$1,852</b>	<b>\$1,217</b>	

**Rental Housing Index<sup>53</sup> / Regional Housing Needs Assessment: West Kelowna**

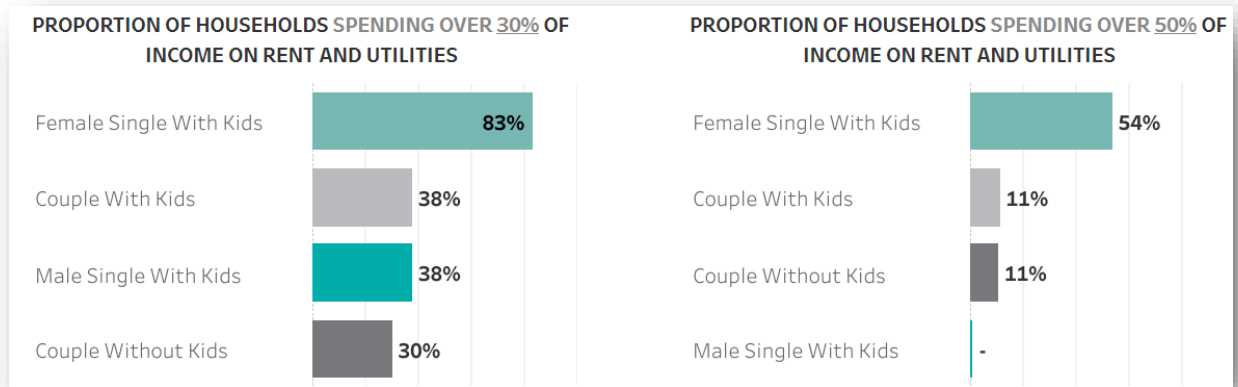
Overspending among the 15 to 29-year-old cohort was even less prevalent in West Kelowna. Furthermore, while the 65+ cohort continued to have the highest incidence of spending above the 30% threshold, very few seniors were spending over 50% of their income (unlike other regions).



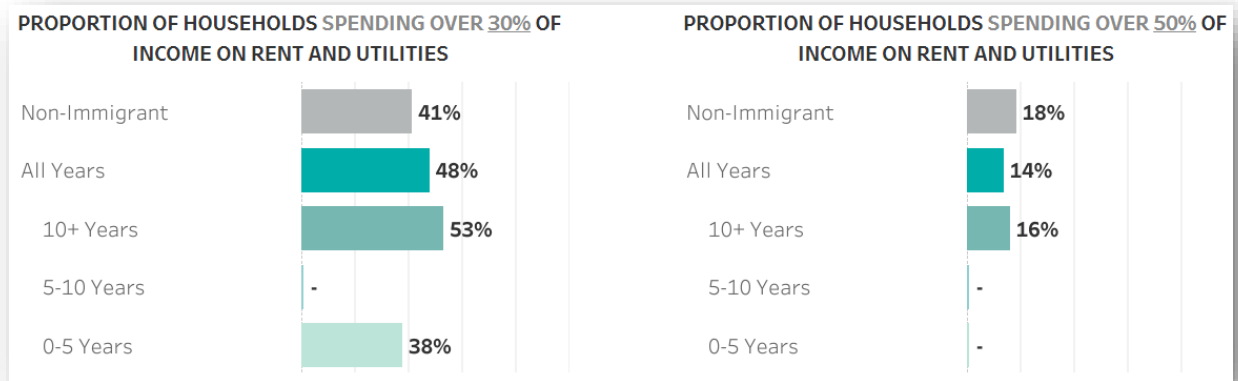
However, overspending was high among female lone parent households, with a majority spending over 50% of their income on rent.

<sup>53</sup> BC Non-Profit Housing Association: Canadian Rental Housing Index [LINK]





Similar to the City of Kelowna, West Kelowna rent had relatively low relation to both immigration history as well as Indigenous identity.



Spending above the 50% threshold in West Kelowna was limited to non-couples in the youngest cohort.<sup>54</sup>

<sup>54</sup> Urban Matters CCC. (2019). Regional Housing Needs Assessment. RDCO. [\[LINK\]](#)

**Table 12: Rental Affordability by Age Group**

Age Group	Available for Rent (30% of income)			Available for Rent (50% of income)			Average Monthly Rent
	Couple Households	Lone Parent Households	Single Person Households	Couple Households	Lone Parent Households	Single Person Households	All Units
0 to 24	\$1,155	\$463	\$413	\$1,925	\$771	\$688	<b>\$1,147</b>
25 to 34	\$2,272	\$734	\$998	\$3,787	\$1,224	\$1,663	
35 to 44	\$2,781	\$939	\$1,347	\$4,635	\$1,566	\$2,245	
45 to 54	\$3,029	\$1,294	\$1,058	\$5,049	\$2,156	\$1,764	
55 to 64	\$2,684	\$1,810	\$851	\$4,473	\$3,016	\$1,419	
65+	\$1,712	\$1,567	\$716	\$2,853	\$2,612	\$1,193	
<b>ALL</b>	<b>\$2,272</b>	<b>\$1,135</b>	<b>\$897</b>	<b>\$3,787</b>	<b>\$1,891</b>	<b>\$1,495</b>	

**Regional Housing Needs Assessment: Peachland**

While Peachland-level data wasn't available through the Rental Housing Index platform, regional highlights were available in the Housing Needs Assessment that included the 50% spending threshold by age and by household type. Spending above the 50% threshold was again limited to non-couples in the younger cohorts.<sup>55</sup>

**Table 12: Rental Affordability by Age Group**

Age Group	Available for Rent (30% of income)			Available for Rent (50% of income)			Average Monthly Rent
	Couple Households	Lone Parent Households	Single Person Households	Couple Households	Lone Parent Households	Single Person Households	All Units
0 to 24	-	-	\$447	-	-	\$744	<b>\$1,147</b>
25 to 34	\$2,037	\$557	\$963	\$3,394	\$928	\$1,605	
35 to 44	\$2,508	\$961	\$936	\$4,180	\$1,601	\$1,561	
45 to 54	\$2,828	\$1,009	\$899	\$4,713	\$1,681	\$1,498	
55 to 64	\$2,413	\$1,115	\$865	\$4,022	\$1,859	\$1,442	
65+	\$1,757	\$1,616	\$707	\$2,929	\$2,694	\$1,179	
<b>ALL</b>	<b>\$2,308</b>	<b>\$1,052</b>	<b>\$803</b>	<b>\$3,787</b>	<b>\$1,753</b>	<b>\$1,338</b>	

<sup>55</sup> Urban Matters CCC. (2019). Regional Housing Needs Assessment. RDCO. [\[LINK\]](#)

## Section 9: Existing RDCO / Kelowna CMA Housing Stock

The Kelowna CMA / Central Okanagan region housing stock is captured across multiple different products, with varying levels of detail and foci. The below broad regional snapshot is taken from the CMHC Housing Information portal.<sup>56</sup>

	TOTAL <sup>1</sup>		OWNERS		RENTERS		% OWNER-OCCUPIED
	#	%	#	%	#	%	
<b>Condominiums</b>							
Occupied private dwellings	81,385	100.0	59,665	100.0	21,700	100.0	73.3
Part of a condominium	17,330	21.3	11,790	19.8	5,540	25.5	68.0
Not part of a condominium	64,055	78.7	47,875	80.2	16,165	74.5	74.7
<b>Housing Suitability<sup>2</sup></b>							
Occupied private dwellings	81,385	100.0	59,665	100.0	21,700	100.0	73.3
Suitable	79,085	97.2	58,805	98.6	20,270	93.4	74.4
Not suitable (crowded)	2,295	2.8	860	1.4	1,430	6.6	37.5
<b>Structure Type</b>							
Occupied private dwellings	81,385	100.0	59,665	100.0	21,700	100.0	73.3
Single-detached house	42,370	52.1	37,700	63.2	4,670	21.5	89.0
Semi-detached or double house	4,750	5.8	3,110	5.2	1,640	7.6	65.5
Row house	4,110	5.1	2,790	4.7	1,305	6.0	67.9
Apartment, duplex	7,455	9.2	4,280	7.2	3,180	14.7	57.4
Apartment in a building that has fewer than five storeys	17,290	21.2	7,535	12.6	9,750	44.9	43.6
Apartment in a building that has five or more storeys	1,510	1.9	920	1.5	590	2.7	60.9
Other dwelling type <sup>3</sup>	3,900	4.8	3,340	5.6	555	2.6	85.6

However, note that the 2019 Regional Housing Needs Assessment offers more detailed highlights and forecasts for each of the RDCO’s regions:

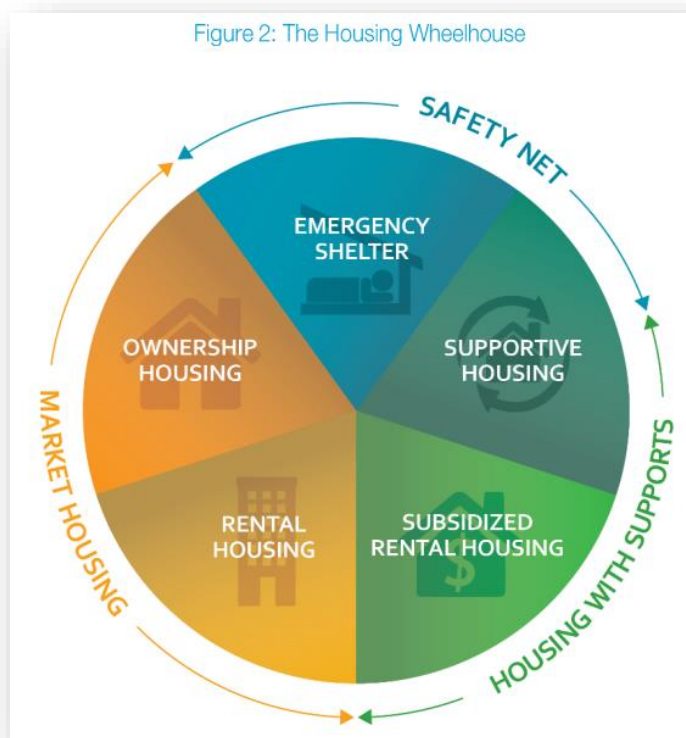
- Appendix C: [District of Peachland Housing Highlights](#)
- Appendix D: [City of West Kelowna Housing Highlights](#)
- Appendix E: [City of Kelowna Housing Highlights](#)
- Appendix F: [District of Lake Country Housing Highlights](#)
- Appendix G: [Central Okanagan East & Central Okanagan West Housing Highlights](#)
- Appendix H: [Westbank First Nation Housing Highlights](#)
- Appendix I: [Okanagan Indian Band Housing Highlights](#)

<sup>56</sup> CMHC. Housing Market Information Portal - Kelowna CMA. [\[LINK\]](#)

The Statistics Canada product on Shelter Cost assessed the 2016 landscape to be the following,<sup>57</sup> differing slightly from the CMHC numbers, even those specified to be non-farm and non-band households. It's possible that the remaining difference is represented by students absent from the shelter cost calculations per the federal core housing need definition.

Kelowna CMA (2016)							
Shelter cost	Tenure including presence of mortgage payments and subsidized housing						
	Total	Owner			Renter		
		Total	With mortgage	Without mortgage	Total	Subsidized housing	Not subsidized housing
Total – All Households	75,550	54,710	32,450	22,265	20,835	2,050	18,790

The above table also presents the first estimate of subsidized rental households, making up roughly 10% of all rental households. Note that due to the way in which BC Housing identifies subsidized and supportive housing, the latter typically represents a category of the former. That therefore also differs slightly from the Housing Wheelhouse framework first presented in Kelowna's Healthy Housing Strategy,<sup>58</sup> which has also been modified over time to combine distinct categories of "short-term" and "long-term" supportive housing. The most recent model is likely the one presented within the Regional Housing Strategy:<sup>59</sup>



<sup>57</sup> Statistics Canada. (2019). 2016 Census of Population. Catalogue no. 98-400-X2016228 [[Shelter Cost](#)] [[LINK](#)]

<sup>58</sup> City of Kelowna. (2018). Healthy Housing Strategy. [[LINK](#)]

<sup>59</sup> RDCO Regional Housing Strategy: Draft [[LINK](#)]

### Social and Affordable Housing

CMHC completed their second cycle of the Social and Affordable Housing Survey — Rental Structures (SAHS-RS) in 2021.<sup>60</sup> That product provides information on the social and affordable housing stock within the Kelowna “centre” (note the exact boundaries of that term are unknown).

<p><b>2021 Social and Affordable Housing Survey - Kelowna</b></p> <p><b>3,090 total units</b></p>	<p><b>The number of units by bedroom type:</b></p> <ul style="list-style-type: none"> <li>➤ 231 Bachelor units</li> <li>➤ 1,540 1-bedroom units</li> <li>➤ 806 2-bedroom units</li> <li>➤ 512 3+ bedroom units</li> </ul>
<p><b>The rent determination mechanism:</b></p> <ul style="list-style-type: none"> <li>➤ 534 by operational cost</li> <li>➤ 1,046 based on income</li> <li>➤ 1,049 based on market prices</li> <li>➤ 9 decided by an external entity</li> <li>➤ 403 “others”</li> </ul>	<p><b>Number of units by administration body:</b></p> <ul style="list-style-type: none"> <li>➤ 102 units government administered</li> <li>➤ 2,664 units non-profit administered</li> <li>➤ 324 units administered by other bodies</li> </ul>
<p><b>Number of units by year of construction:</b></p> <ul style="list-style-type: none"> <li>➤ No units listed as pre-1970</li> <li>➤ 836 constructed between 1970-1989</li> <li>➤ 2,254 constructed 1990 or later</li> </ul>	<p><b>Number of units by building condition:</b></p> <ul style="list-style-type: none"> <li>➤ 2,554 units in Excellent condition</li> <li>➤ 244 units in Good condition</li> <li>➤ Data for both Average and Fair have been suppressed</li> </ul>
<p><b>Average rent (\$):</b></p> <ul style="list-style-type: none"> <li>➤ \$603 for bachelor units</li> <li>➤ \$833 for 1-bedrooms</li> <li>➤ \$1,181 for 2-bedrooms</li> <li>➤ \$1,324 for 3+ bedrooms</li> </ul>	<p><b>Number of vacant units per bedroom type:</b></p> <ul style="list-style-type: none"> <li>➤ No vacant bachelor units</li> <li>➤ 10 vacant 1-bedrooms</li> <li>➤ No vacant 2-bedrooms</li> <li>➤ 4 vacant 3+ bedrooms</li> </ul>

Overall, rent determination by market prices is less common than using an income basis (nationally a 10:1 ratio, with 512,053 units across Canada geared to income and only 54,736 geared to market prices). However, that approach is most common in British Columbia. Quebec represents another outlier in that social housing rents are primarily tied to operation cost.

Prior comparisons of Kelowna’s stock to the housing breakdowns in Kamloops and Prince George have identified limitations in the federal data, wherein segments of BC Housing’s listings are absent from the federal accounts. While other federal enumeration differs from provincial sources – including the shelter capacity reports, which exclude large portions of Kelowna’s shelter stock because of its classification as temporary – it is difficult to source differences from this aggregate data.

The Regional Housing Needs Assessment offers a snapshot of the non-market stock in 2018, based on BC Housing data.<sup>61</sup>

<sup>60</sup> CMHC: Social and Affordable Housing Survey — Rental Structures Data Tables [\[LINK\]](#)

<sup>61</sup> Urban Matters CCC. (2019). Regional Housing Needs Assessment. RDCO. [\[LINK\]](#)

**Table 19: Total Number of Non-Market Housing Units, RDCO & Sub-Areas, 2018**

Community	Emergency Shelter & Housing for the Homeless		Transitional Supported & Assisted Living			Independent Social Housing		Total
	Homeless Housed	Homeless Shelters	Frail Seniors	Special Needs	Women & Children Fleeing Violence	Low Income Families	Low Income Seniors	
District of Peachland	-	-	-	-	-	30	-	<b>30</b>
District of Lake Country	-	-	29	-	-	23	70	<b>122</b>
City of West Kelowna	-	-	62	-	-	83	40	<b>185</b>
City of Kelowna	307	80	210	105	16	628	556	<b>1,902</b>
<b>RDCO</b>	<b>307</b>	<b>80</b>	<b>301</b>	<b>105</b>	<b>16</b>	<b>764</b>	<b>666</b>	<b>2,239</b>

Source: BC Housing, 2018<sup>21</sup>

The report notes that:

*BC Housing defines “Homeless Housed” as longer-stay supportive housing, and “Homeless Shelters” as year-round emergency shelters*

As was noted above – and as is elaborated further below – shelter capacity in has typically been most fully captured through community enumeration such as through Point-in-Time methodologies.

Beyond those within non-market housing, over 1600 individuals were receiving rental assistance through the various BC Housing programs.<sup>62</sup>

**Table 20: Number of RAP, SAFER & Homeless Rent Supplement Recipients, RDCO & Sub-Areas, 2018**

Community	Shelter Aid for Elderly Residents	Rental Assistance Program	Homeless Rent Supplements	Total
District of Peachland	25	10		<b>35</b>
District of Lake Country	29	22		<b>51</b>
City of West Kelowna	77	80		<b>157</b>
City of Kelowna	961	277	164	<b>1,402</b>
<b>Total RDCO</b>	<b>1,092</b>	<b>389</b>	<b>164</b>	<b>1,645</b>

Source: BC Housing, 2018<sup>22</sup>

An additional 259 applicants were on the waitlist for non-market housing, and another 543 on the BC Housing Supportive Housing Registry (which was separated out from the other categories).

<sup>62</sup> BC Housing: Rental Assistance Programs – Overview [\[LINK\]](#)

**Table 21: Applicants on Waitlists for Non-Market Housing, RDCO & Sub-Areas, 2018**

Community	Housing Registry					Total	Supportive+
	Family	People with Disabilities	Seniors	Wheelchair Accessible	Singles		
District of Peachland	data suppressed					10	
District of Lake Country	data suppressed					7	
City of West Kelowna	6	*	7	*	*	26	16
City of Kelowna	39	64	89	14	10	216	527
<b>Total RDCO</b>	data suppressed					<b>259</b>	<b>543</b>

Source: BC Housing, 2019

BC Housing also maintains a Housing Listings search engine that covers the vast majority of non-market housing options, including information on the number of units available (including by various number-of-bedroom options) and other information on eligibility. As of July 2022, the listings for Kelowna, West Kelowna, Peachland, and Lake Country included the following:<sup>63</sup>

As of July 2022, per BC Housing Listings (subsidized, below market, and co-op)			
NAME	LOCATION	UNITS	
1033 Harvey House	Kelowna	7	<b>Total Units</b> <b>1965</b>
Alexandra Court	Peachland	10	<b>Total Rooms</b> <b>3072</b>
Alexander Place	Kelowna	22	<b>COMPOSITION</b>
Apple Valley	Kelowna	36	Studio 497 units
Birch Manor	Kelowna	39	Studio wheelchair 32 units
Cardington Apartments	Kelowna	30	1bed 599 units
Cedar Court	Lake Country	40	1bed wheelchair 38 units
Cedar Manor	Kelowna	68	2bed 516 units
Central Green	Kelowna	86	2bed wheelchair 17 units
Central Okanagan Co-operative	West Kelowna	35	3bed 223 units
Columbus Centre	Kelowna	36	3bed wheelchair 1 unit
Columbus Gardens	Kelowna	41	4bed 42 units
Columbus Manor	Kelowna	58	4bed wheelchair 0 units
Columbus Place	Kelowna	46	<b>ELIGIBILITY</b>
Columbus Terrace	Kelowna	44	55+/Seniors 22 (45.8%)
Columbus Villa	Kelowna	31	Singles 7 (14.6%)
Columbus Village	Kelowna	40	Couples 5 (10.4%)
Ellis Place	Kelowna	38	Families 18 (37.5%)
Ethel Street	Kelowna	21	Persons with disabilities 23 (47.9%)
Evangel Apartments	Kelowna	43	

<sup>63</sup> BC Housing: Housing Listings [\[LINK\]](#)

Evangel Family Manor	Kelowna	64
Father Delestre Court Ph 2	Kelowna	20
Father Delestre Home (Phase 1)	Kelowna	58
Francis Ave	Kelowna	7
Gordon Place	Kelowna	43
Hearthstone	Kelowna	41
Heath House	Kelowna	40
Hinode Home	Kelowna	20
McCurdy Place	Kelowna	49
McGiveney's	Kelowna	58
New Gate Apartments	Kelowna	49
Okanagan Housing Co-operative	Kelowna	58
Okanagan Manor	Kelowna	26
Pleasantvale Homes	Kelowna	50
Providence Court	Kelowna	42
Providence Landing	Kelowna	32
Providence Meadows	Lake Country	52
Providence Pines	Peachland	30
Providence Ridge	Kelowna	54
Providence Vista	West Kelowna	40
Rosemead Apartments	Kelowna	23
Samuel Place	Kelowna	50
Southgate Manor Co-operative	Kelowna	34
Stephen's Village	Kelowna	45
The Burtches	Kelowna	90
The Lions	West Kelowna	40
Tutt Street Place	Kelowna	39
Willowbridge	Kelowna	40

Seniors w support	0 (0.0%)
Supportive Housing	12 (25.0%)

<u>CATEGORY</u>	
Subsidized	44 (91.7%)
Below Market	16 (33.3%)
Co-Op	4 (8.3%)

<u>OTHER</u>	
Accessible Option	26 (54.2%)
Pets Allowed	3 (6.3%)
No Smoking	17 (35.4%)

By category, the BC Housing Listings include the following:<sup>64</sup>

<p><b>Subsidized developments (42 listings)</b></p> <ul style="list-style-type: none"> <li>12 of which are supportive housing facilities</li> <li>And only 1 of which is listed as allowing pets (Samuel Place)</li> </ul>	<ul style="list-style-type: none"> <li>18 developments for those aged 55 and older</li> <li>7 listings eligible to Singles under 55 years of age</li> <li>3 listings eligible to Couples under 55 years of age</li> <li>13 listings eligible to Families</li> <li>22 listings eligible to Persons with Disabilities</li> </ul>
<p><b>Below market rentals (13 listings)</b></p> <ul style="list-style-type: none"> <li>None of which are listed as allowing pets</li> </ul>	<ul style="list-style-type: none"> <li>8 developments for those aged 55 and older</li> <li>2 listings eligible to Singles under 55 years of age</li> <li>4 listings eligible to Couples under 55 years of age</li> <li>13 listings eligible to Families</li> <li>5 listings eligible to Persons with Disabilities</li> </ul>

<sup>64</sup> BC Housing: Housing Listings [\[LINK\]](#)



<b>Co-operative developments (3 listings)</b>	<ul style="list-style-type: none"> <li>• 1 development for those aged 55 and older</li> <li>• 2 listings eligible to Families</li> </ul>
---	--

### *Supportive Housing for Homelessness*

As was noted above, the Regional Housing Needs Assessment identified 307 supportive housing units in 2018 (“homeless housed”).<sup>65</sup> Per the BC Housing Listings, the number of units as of July 2022 stood at 455. Investment in supportive housing represents a key goal of Kelowna’s Journey Home Strategy, with progress to date summarized within the 2022 Journey Home Midterm Report and its appended Supportive Housing Forecast.<sup>66</sup>

The *Supportive Housing Unit* data provided by BC Housing shows existing number of Supportive Housing units by year. It includes the following Supportive Housing units that have a financial relationship with BC Housing (number of units in brackets):

- Cardington Apartments (30 units)
- Willowbridge (40)
- New Gate Apartments (49)
- Heath House (40)
- Hearthstone (46)
- Samuel Place (50)
- Ethel Street Phase 1 (21)
- Mom and Child Safe House (5)
- Safe House for Women (5)
- Ozanam House (18)
- Shiloh House (10)
- Tutt Street Place (39)
- Gordon Place Phase 1 (14)
- Gordon Place Phase 2 (30)
- McCurdy Place (49)
- Stephen's Village, 1055-63 Ellis St (89)

**Progress on Building Supportive Housing**

During the creation of the 2018 Journey Home Strategy “a gap of 300 Supportive Housing units to address the needs of people experiencing chronic homelessness” was identified. Up until 2021 Kelowna has increased its supportive housing supply by 228 units.

In that forecast, the number of units stood higher at 535 units due to the inclusion of additional options not listed by BC Housing, and with some additional capacity for existing listed units. Overall, the text summary of the midterm reports that (p.28):

*318 units of supportive housing have been developed since the beginning of the Strategy. This however falls short of the current and predicted future need for this model of housing.*

The appended forecast notes that even if recent investments in permanent supportive housing were continued, the gap between supply and need would continue to grow over time. However, it was noted there are “no commitments in place for new Supportive Housing units coming online in the next five years”. Accordingly, the gap grows to 516 units by 2026, with as many as “897 people experiencing homelessness as the continued increase will not be absorbed by new supply”.

<sup>65</sup> Urban Matters CCC. (2019). Regional Housing Needs Assessment. RDCO. [\[LINK\]](#)

<sup>66</sup> Journey Home Society. (2022). Journey Home Strategy Mid-Term Report. [\[LINK\]](#)

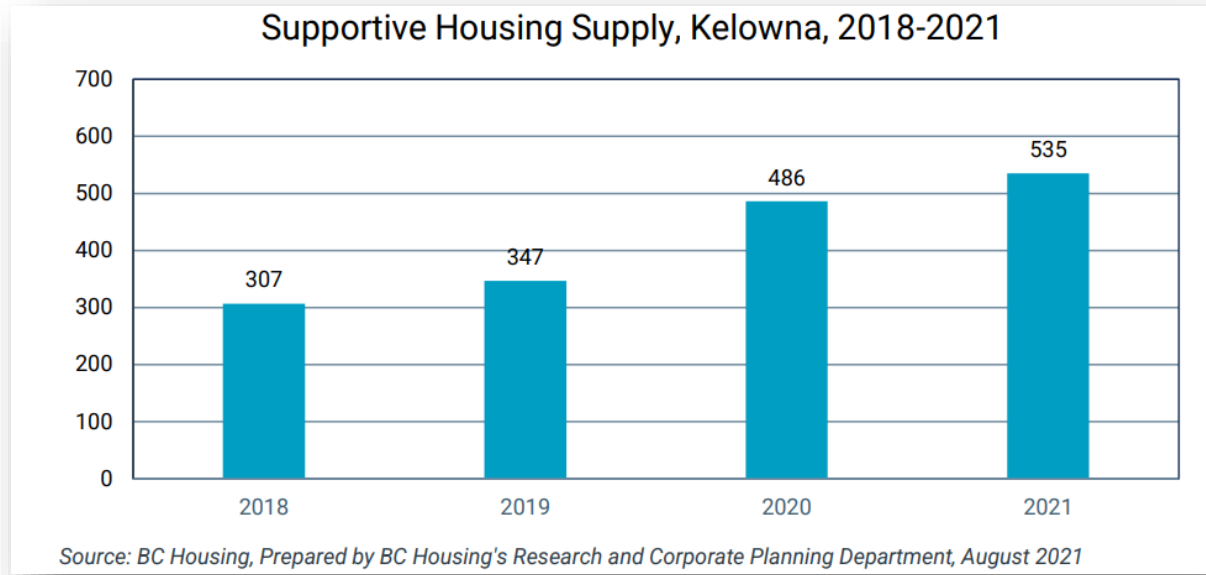
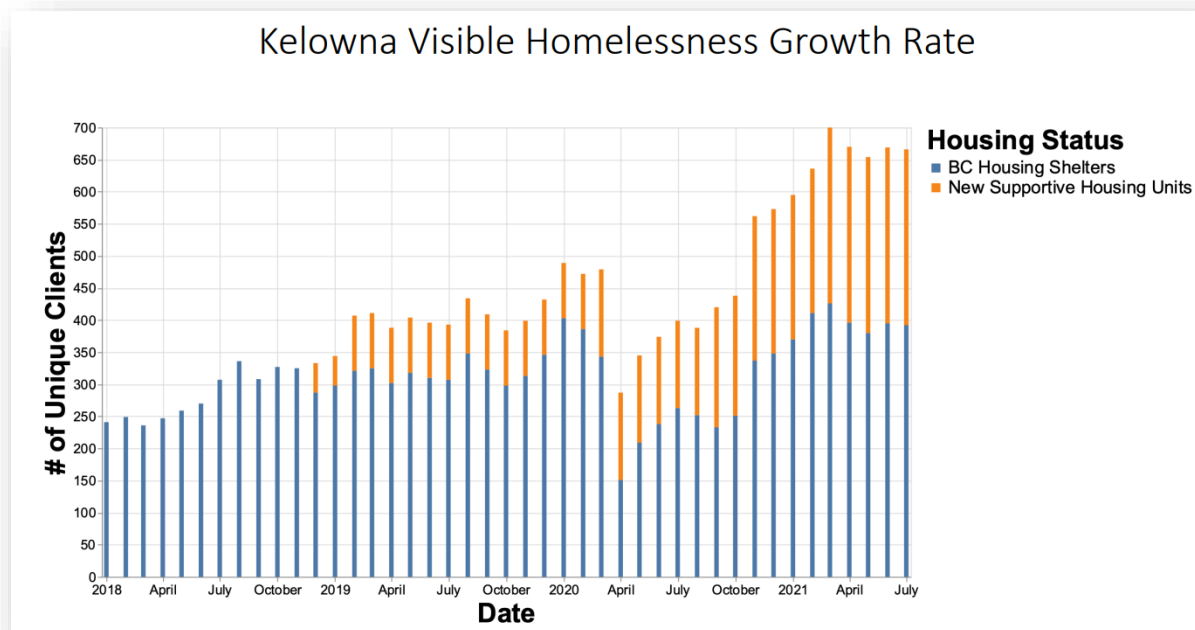


Table 6: Logic Model Results<sup>2</sup>

#People Experiencing Homelessness	X	Type of Homelessness (Duration & Frequency)	X	Level of Acuity	X	Housing Resources Required Proportional to Housing Need	-	Existing Supportive Housing Resources X Clients Housed	=	#Supportive Housing Units Required
<b>Continued Supply:</b> 2021: 366 2022: 391 2023: 416 2024: 441 2025: 466 2026: 491		Chronic 72%  Episodic 11%		Chronic: 80% High Acuity, 15% Medium Acuity  Episodic: 50% High Acuity 30% Medium Acuity		Chronic + High Acuity, Episodic + High Acuity: 90% require Supportive Housing  Chronic + Medium Acuity, Episodic + Medium Acuity: 10% require Supportive Housing		Number of existing SH units: 535  Clients Housed Rate: 1%  535x1% = 5		<b>Continued Supply:</b> 2021: 208 2022: 222 2023: 237 2024: 251 2025: 266 2026: 280  <b>No Supply:</b> 2021: 208 2022: 269 2023: 331 2024: 393 2025: 455 2026: 516
<b>No Supply:</b> 2021: 366 2022: 472 2023: 578 2024: 684 2025: 790 2026: 897										

To date, investment in supportive housing facilities may have contributed to a flattening in the rate of homelessness (supported also but the subsequent rise in unsheltered homelessness over the past year in the absence of additional investment). The below figure superimposes new PSH units on top of existing shelter client numbers,<sup>67</sup> but does not account for those sheltering outdoors.



INTERIM HOUSING					
	Location (Organization)	Count <sup>1</sup>	Total Capacity	Survey Data	Systems Data
1	1043 Harvey House (John Howard Society)	5	9		x
2	Cardington Apartments (John Howard Society)	28	30	x	x
3	Fuller Place Bridge to Housing (John Howard Society)	37	37	x	x
4	Essentials Safe Housing (NOW Canada)	11	12	x	x
5	Family Den (Ki-Low-Na Friendship Society)	13	8		x
6	Freedom's Door	63	63	x	x
7	Gateway (Okanagan Boys and Girls Clubs)	1	2	x	x
8	Penny Lane (Okanagan Boys and Girls Clubs)	3	6	x	x
9	Karis Support Society	39	36	x	x
10	Ozanam House (Society of St. Vincent de Paul)	15	18		x
11	Francis Avenue & Gordon Drive (Society of Hope)	38	38		x
<b>Total</b>		<b>253</b>	<b>259</b>		

Table 2. Client enumeration, total capacity, and data collection strategy (survey or systems data) for local interim housing locations.

<sup>1</sup> Some counts include infants or young children who may not be factored into the Total Capacity for a facility.

INSTITUTIONAL CARE				
	Location (Organization)	Count	Survey Data	Systems Data
1	Cara Centre	6		x
2	Coral House (Okanagan Mental Health Society)	5		x
3	Florin House	8		x
4	Holding Cells (RCMP)	8		x
5	Kelowna General Hospital	25		x
6	Bridgeway Intensive Residential Treatment (The Bridge Youth and Family Services)	14		x
7	Adult Withdrawal Management (The Bridge Youth and Family Services)	7		x
8	Youth Withdrawal Management (The Bridge Youth and Family Services)	0		x
9	Supported Recovery (The Bridge Youth and Family Services)	9		x
<b>Total</b>		<b>82</b>		

Table 3. Client enumeration (of individuals that would lack permanent housing upon release) and data collection strategy (survey or systems data) for local institutional care providers.

As was noted above, health services in BC over a broader continuum of supportive and institutional care options. The full list of registered Assisted Living facilities is available online,<sup>72</sup> and span three “classes”. They include a range of publicly subsidized assisted living units (in addition to private pay options).

Assisted Living Registry (Interior Health Authority)		
Facility Class	Facility Name	Publicly Subsidized Units
Mental Health Class	1043 Harvey House - John Howard Society of Okanagan & Kootenay	9
	Coral House - Okanagan Mental Health Services Society	10
	Westwind - Westwind Counselling & Eating Disorder Recovery Centre	0
Seniors and PwD Class	Chartwell Chatsworth Retirement Residences - Chartwell Master Care LP	0
	Harmony Living for Seniors - Harmony Living for Seniors	0
	Hawthorn Park Retirement Community - Diversicare Canada Management Services Co., Inc.	0
	Heritage Retirement Residence (The) - Diversicare dba Heritage Retirement Inc	0
	Mountainview Village - Good Samaritan Canada	89
	Sun Pointe Village - Baptist Housing Enhanced Living Communities	20
	Village at Mill Creek (The) - The Baptist Housing Society	38
	Vineyards Residence (The) - The Vineyards Community Limited Partnership	0
Supportive Recovery Class	Bridge Adult Supported Recovery (The) - The Bridge Youth & Family Services	5
	Bridgeway Residential Treatment - The Bridge Youth and Family Services Society	13
	Freedom's Door - Resurrection Recovery Resources Society	0
	Karis Support Society - Karis Support Society	12
<i>** Highlighting indicated additional private pay / per diem units **</i>		

There are also a range of options of housing with more intensive supports falling under the category of licensed Long-Term Care / Residential Care facilities.<sup>73</sup>

**Shelters**

As was noted above, the Journey Home Mid-Term Report and appended Supportive Housing Forecast included estimates of unique clients across shelters in Kelowna.<sup>74</sup> However, note that not included in this data were:

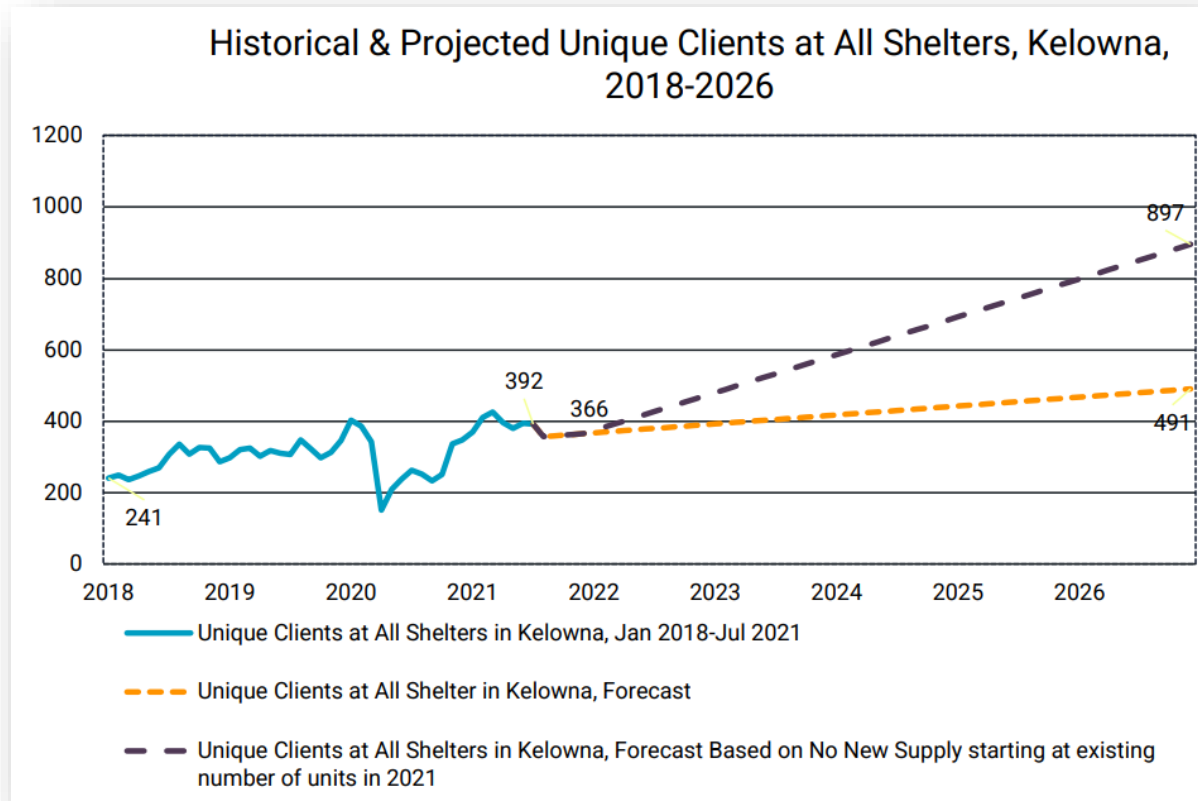
- Unitarian Shelter (Temporary Shelter; opened in December 2021 after the reporting period)
- Boys and Girls Youth Shelter (Year-Round)
- Kelowna Women’s Shelter (Year-Round)

<sup>72</sup> Government of British Columbia: Kelowna Residences [LINK]

<sup>73</sup> Interior Health Authority: Inspection Reports [LINK]

<sup>74</sup> Journey Home Society. (2022). Journey Home Strategy Mid-Term Report. [LINK]

The report comments that shelters serving women only and/or children are not included in the HIFIS integrated cluster data, as the data is kept separate for privacy and safety reasons. Based on this, historical and projected clients across shelters is as follows, including cases both where permanent supportive housing is and isn't added at the same rate as recent investments.<sup>75</sup>



The PSH forecast noted that as of 2021, there were 245 shelter spaces available (including permanent and temporary shelters). This is similar to the capacity identified in the 2020 Point-in-Time count, presented in full on the following page.<sup>76</sup>

In addition to the above notes on the separation of HIFIS data, the province classifies “transition homes” and “safe homes” separately from the broader category of emergency shelters.<sup>77</sup> Furthermore, it appears that in the eyes of the federal government, both temporary shelters and the Kelowna Women’s Shelter (despite reporting to include violence against women shelters). Accordingly, the federal report lists shelter capacity in Kelowna at 90 beds.<sup>78</sup>

<sup>75</sup> Central Okanagan Journey Home Society. (2022). Recalibrating Priorities to End Homelessness: Pulse Check Report. [\[LINK\]](#)

<sup>76</sup> Central Okanagan Foundation. (2020). Community Report: Point-in-Time Count (Kelowna, BC). [\[LINK\]](#)

<sup>77</sup> BC Housing: Transition Houses & Safe Homes List [\[LINK\]](#)

<sup>78</sup> Government of Canada. (2021). Shelter Capacity Report: 2019. [\[LINK\]](#)

HOMELESS SHELTERS					
	Location (Organization)	Count	Total Capacity <sup>1</sup>	Survey Data	Systems Data
1	Alexandra Gardner Shelter (NOW Canada)	18	20+	x	x
2	Cornerstone (John Howard Society)	78	80+	x	x
3	Welcome Inn	40	40	x	x
4	Kelowna's Gospel Mission	76	76	x	x
5	Kelowna Women's Shelter	13	16+	x	x
6	Youth Shelter (Okanagan Boys and Girls Clubs)	0	10+	n/a	n/a
<b>Total</b>		<b>225</b>	<b>242+</b>		

Table 1. Client enumeration, total capacity, and data collection strategy (survey or systems data) for local homeless shelters.

<sup>1</sup> The total capacity of the homeless shelter may be expanded by providing sleeping mats or additional cots, denoted by the (+) symbol.

### British Columbia

	General		Men's		Women's		Youth		Family		Total	
	Shelters	Beds	Shelters	Beds	Shelters	Beds	Shelters	Beds	Shelters	Beds	Shelters	Beds
Abbotsford	1	30	0	0	0	0	1	6	0	0	2	36
Campbell River	1	22	0	0	0	0	0	0	0	0	1	22
Chetwynd	1	3	0	0	0	0	0	0	0	0	1	3
Chilliwack	3	83	0	0	0	0	1	9	0	0	4	92
Courtenay	1	18	0	0	0	0	0	0	0	0	1	18
Dawson Creek	1	8	0	0	0	0	0	0	0	0	1	8
Duncan	1	30	0	0	0	0	0	0	0	0	1	30
Fort Nelson	0	0	1	6	0	0	0	0	0	0	1	6
Fort St. John	1	24	0	0	0	0	0	0	0	0	1	24
Kamloops	1	55	0	0	0	0	1	4	0	0	2	59
Kelowna	0	0	1	60	1	20	1	10	0	0	3	90

An additional 60-bed shelter is expected to open in September 2022 to replace the 60-bed shelter that operated at 550 Doyle Avenue until its closure at the end of June.<sup>79</sup>

### Unsheltered Homelessness

The 2020 Point-in-Time count identified 72 individuals experiencing unsheltered homelessness.<sup>80</sup> This figure varied throughout COVID-19 – as of August 2022, news reports have that estimate hovering at least

<sup>79</sup> Castanet. (2022). Kelowna's new homeless shelter will likely be at capacity on night one. [LINK]

<sup>80</sup> Central Okanagan Foundation. (2020). Community Report: Point-in-Time Count (Kelowna, BC). [LINK]

around 120 community members sleeping outdoors based on the daily bylaw Point-in-Time count, up from reportedly around 40 individuals in the summer of 2021.<sup>81</sup>

Following an increase in individuals sleeping within the downtown core at the end of 2019,<sup>82</sup> the City of Kelowna introduced a program to support outdoor overnight sheltering in specific designated sites.<sup>83</sup> The City's page overviews the legal obligation (the law in British Columbia requires that the City may not prohibit all its parks and public spaces from being used for temporary overnight sheltering for those who do not have a home, but can identify which parks or public spaces the prohibition against overnight sheltering will not be applied), the available services (portable washrooms, waste receptacles and sharps containers), as well as the temporary period where individuals can camp (6 p.m. to 9 a.m.).

The City of Kelowna's funding through the Strengthening Communities' Services Program also supports the operation of a "day-use site, personal belonging storage, outreach support services and access to personal hygiene facilities".<sup>84</sup>

---

<sup>81</sup> Castanet. (2022). Number of people sleeping on streets of Kelowna has tripled in a year. [\[LINK\]](#)

<sup>82</sup> CBC. (2019). Twice as many people sleeping rough on Kelowna streets as in early summer. [\[LINK\]](#)

<sup>83</sup> City of Kelowna: Outdoor Overnight Sheltering in Designated Sites [\[LINK\]](#)

<sup>84</sup> Government of British Columbia. (2022). Funding available to support local programs, help people experiencing homelessness. [\[LINK\]](#)



## Section 10: Promoting and Investing in a Diverse Supply of Housing

The draft Regional Housing Strategy compiled for the RDCO offers both a summary of the history of investment in affordable housing across levels of government, as well as a breakdown of respective roles and opportunities.<sup>85</sup>

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

Figure 10: Opportunities and Roles in the Housing System



<sup>85</sup> Urban Matters. (2022). Regional District of Central Okanagan: Draft Regional Housing Strategy. [\[LINK\]](#)

There exists also broader investment into community social development to prevent homelessness and poverty, as well as to promote overall wellbeing. This regional work has been summarized in the Central Okanagan Poverty and Wellness Strategy,<sup>86</sup> a broader historical analysis was captured in a prior KHRC piece,<sup>87</sup> and with the dedicated City page on Social Wellness actions.<sup>88</sup>

***Federal Strategy / Investment***

In terms of specific action on housing, as was noted above much of the federal investment revolves around the National Housing Strategy, “A Place to Call Home”.<sup>89</sup> An additional background overview recent investment into housing affordability following the 2022 federal budget, including:<sup>90</sup>

- Tax-Free First Home Savings Account
- Launching a New Housing Accelerator Fund
- Rapidly Building New Affordable Housing
- An Extended and More Flexible First-Time Home Buyer Incentive
- A Ban on Foreign Investment in Canadian Housing
- Making Property Flippers Pay Their Fair Share
- Supporting Rent-to-Own Projects
- Moving Forward on a Home Buyers’ Bill of Rights
- Multigenerational Home Renovation Tax Credit
- A New Generation of Co-Operative Housing Development
- Investing in Housing for Indigenous Communities
- Direct Support for those in Housing Need
- Doubling the First-Time Home Buyers’ Tax Credit
- Speeding Up Housing Construction and Repairs for Vulnerable Canadians
- Affordable Housing in the North
- Doubling the Home Accessibility Tax Credit
- Long-Term Supports to End Homelessness

***Provincial Strategy / Investment***

A 2019 factsheet summarizes investments in affordable housing made by the provincial government during their first mandate,<sup>91</sup> including the 2018 Homes for BC plan.<sup>92</sup> We know from the Homes BC page that recent local investments include:<sup>93</sup>

Fund	Name	Homes	Clients Served
Rapid Response to Homelessness	Kelowna - Agassiz	52	Very low-income
	Kelowna - Commerce Ave	46	Very low-income
	Kelowna - McIntosh Rd	52	Very low-income
Supportive Housing Fund	Westbank - Cougar Rd	51	Very low-income
	Kelowna – Ellis St	36	Very low-income
	Kelowna - McCurdy Rd	49	Very low-income

<sup>86</sup> Urban Matters. (2022). Central Okanagan Poverty & Wellness Strategy. [\[LINK\]](#)

<sup>87</sup> KHRC. (2022). Kelowna & Municipal Social Policy: A Historical Overview of Public Records. [\[LINK\]](#)

<sup>88</sup> City of Kelowna: Social Wellness [\[LINK\]](#)

<sup>89</sup> Government of Canada: National Housing Strategy [\[LINK\]](#)

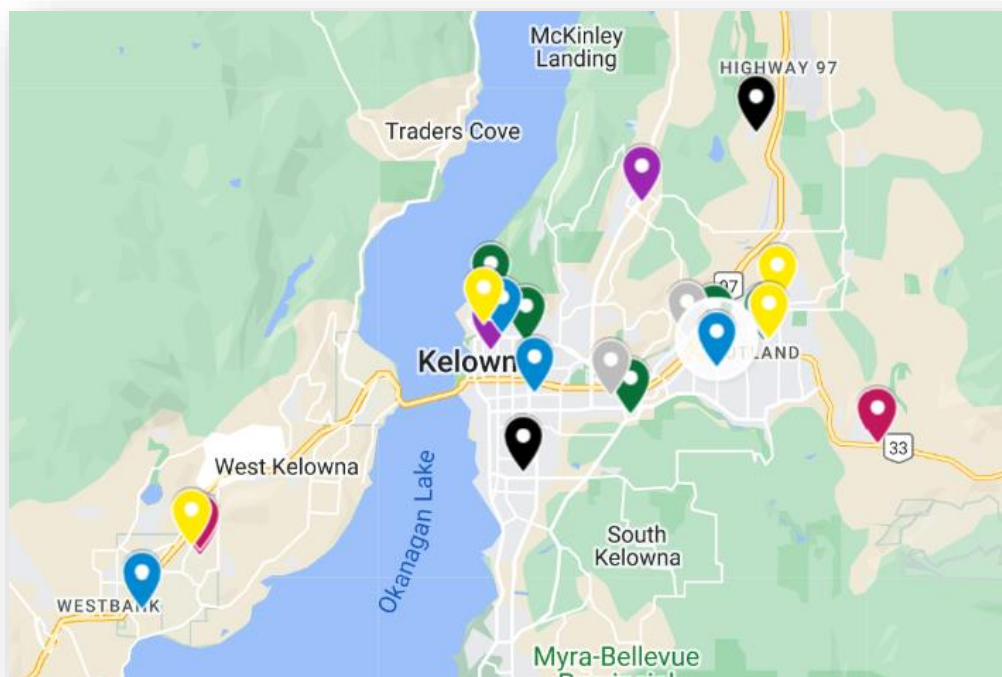
<sup>90</sup> Government of Canada. (2022). Making Housing More Affordable. [\[LINK\]](#)

<sup>91</sup> Government of British Columbia. (2019). B.C. government addressing housing affordability challenges. [\[LINK\]](#)

<sup>92</sup> Government of British Columbia. (2018). Homes for B.C.: A 30-Point Plan for Housing Affordability in British Columbia. [\[LINK\]](#)

<sup>93</sup> Homes for BC: Custom Map [\[LINK\]](#)

Fund	Name	Homes	Clients Served
	<i>Kelowna - McIntosh Rd</i>	<i>repeat</i>	<i>Very low-income</i>
Indigenous Housing Fund	Westbank - Fox Road	3	Low- to moderate-income
	Westbank - Falcon Lane	14	Low- to moderate-income
	Kelowna - 1759 Hwy 33 E	49	Low- to moderate-income
Community Housing Fund	Kelowna - Kingsway	75	Low- to moderate-income
	Kelowna - Cawston Ave	40	Low- to moderate-income
	Kelowna - Benvoulin Ct	122	Low- to moderate-income
	Kelowna - Kneller Rd	45	Low- to moderate-income
	Kelowna - Dougall Rd	33	Low- to moderate-income
Deepening Affordability Fund	Kelowna - Fuller Ave	68	Low- to moderate-income
	Kelowna - Celano Cr	21	Low- to moderate-income



Additional funding to address homelessness in the provincial 2022 budget were overviewed in a March news release.<sup>94</sup> They include:

- \$35 million over three years for new and increased supports for young people in government care until the age of 27, including a new financial supplement, a no-limit earnings exemption, help with the cost of housing, improved access to transition workers, enhanced life skills and mental-health programs, and better medical benefits.
- \$600-per-month rent supplements with integrated health and social supports that will help more than 3,000 people with low incomes access housing in the private market over the next three years.

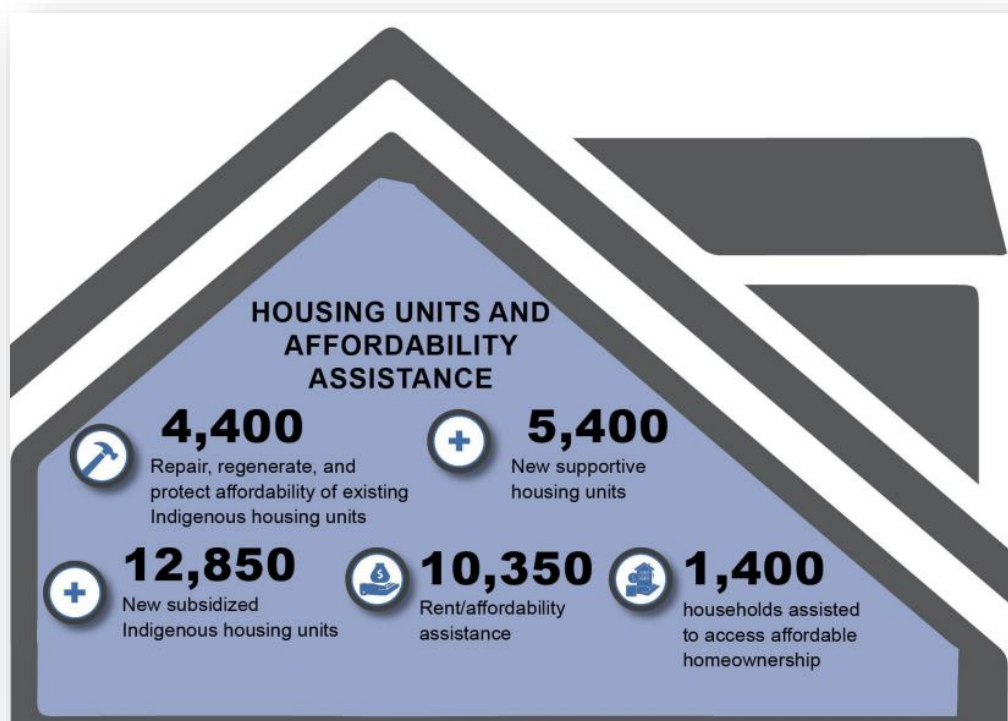
<sup>94</sup> Government of British Columbia. (2022). Budget 2022 provides new funding to address homelessness in B.C. [\[LINK\]](#)

- More than doubling the current number of community integration specialists to help people experiencing homelessness navigate government programs and available supports in communities throughout the province.
- \$164 million over three years to expand government’s complex-care housing program, to help B.C.’s most vulnerable people with complex health, mental health and substance-use challenges who may need a level of support that goes beyond what the current model of supportive housing can provide.
- \$264 million over three years for a permanent housing plan to ensure the approximately 3,000 people who were temporarily housed during the COVID-19 pandemic do not return to homelessness.

Former Attorney General and Minister Responsible for Housing David Eby was also charged in 2020 with leading “government’s efforts to address homelessness by implementing a homelessness strategy”, but that work may have been delayed by him resigning his post to pursue the premiership.

In terms of funding for complex care,<sup>95</sup> that represents a small portion of the estimated total costs for the Central and North Okanagan when it comes to meeting the needs of individuals with complex needs (some of which have been copied on the following page).<sup>96</sup> Comparisons and predictions between the funding allocations and the forecasted need are available in greater detail in a prior KHRC discussion paper.<sup>97</sup>

An additional source of forecasted need is the Aboriginal Housing Management Associations’ BC Urban, Rural, and Northern Indigenous Housing Strategy. The report forecast some infrastructure needs:<sup>98</sup>



<sup>95</sup> Government of British Columbia. (2022). New housing model supports people with complex challenges. [\[LINK\]](#)

<sup>96</sup> Urban Matters CCC. (2021). Complex Needs Advocacy Paper. *City of Kelowna*. [\[LINK\]](#)

<sup>97</sup> KHRC. (2022). Complex Care Housing in the Okanagan: Gaps & Opportunities for Key Populations. [\[LINK\]](#)

<sup>98</sup> AHMA. (2022). British Columbia Urban, Rural, and Northern Indigenous Housing Strategy. [\[LINK\]](#)

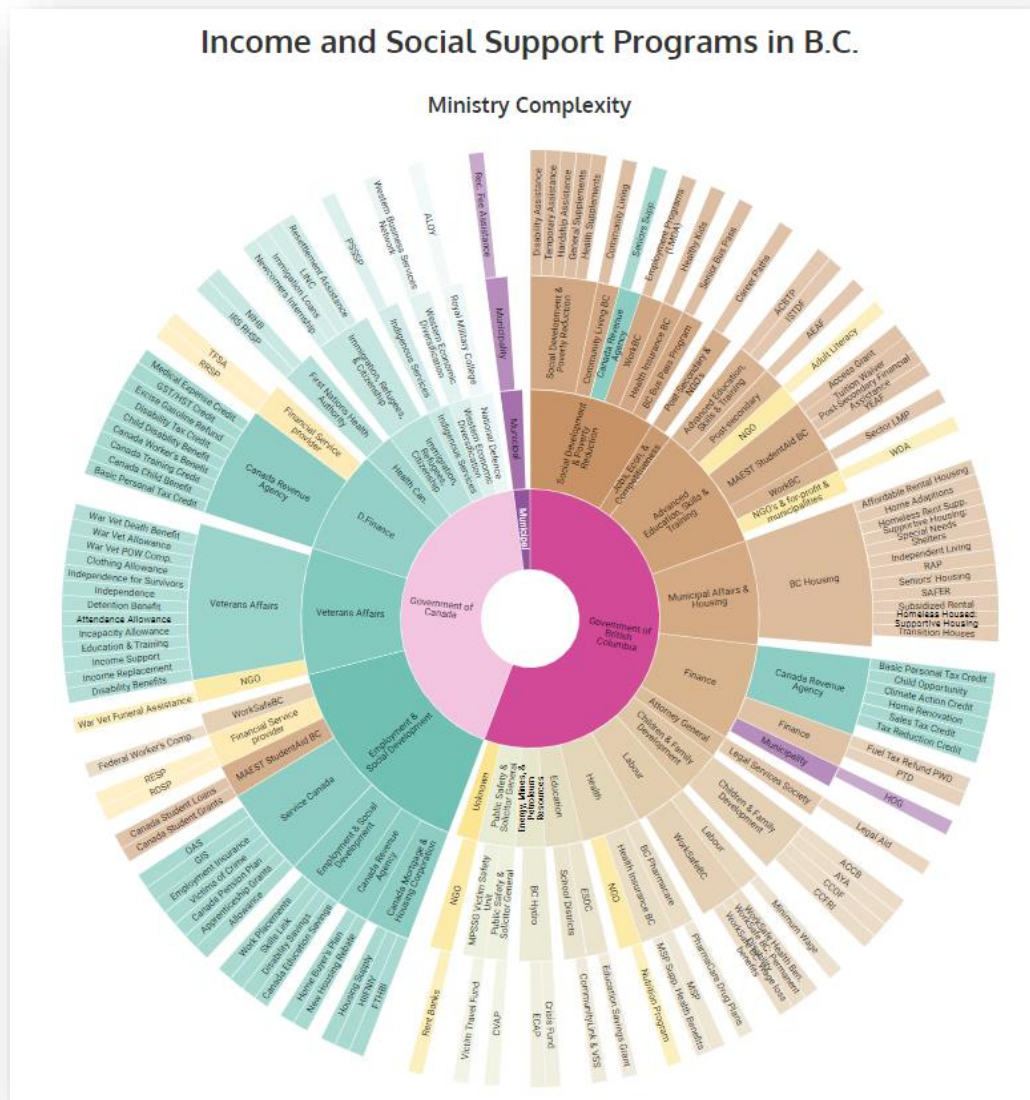
It too forecasts some of the forecasted costs:

	Cost of Capital / One-Time Investment (millions)	2022-2032 Cost of Operations Investment (millions)
4,400 existing Indigenous housing units repaired, regenerated, and affordability protected	\$467.7	\$110.9
12,850 new subsidized Indigenous housing units	\$3,235.1	\$636.8
5,400 new supportive housing units	\$1,359.5	\$267.6
10,350 Indigenous households in receipt of rent / affordability assistance		\$799.0
1,400 households supported to access affordable homeownership	\$196.1	
18,288 households in receipt of culturally-based wraparound supports		\$223.4
<b>Total</b>	<b>\$5,257.9</b>	<b>\$2,037.8</b>

And as noted, the regional Complex Needs forecast greatly exceeds the existing commitments:

<i>Housing Form</i>	<i>Number Needed in Community</i>	<i>Cost Per Unit</i>	<i>Total Capital Cost</i>	<i>Land Cost</i>	<i>Total Cost Per Building</i>	<i>Total Cost (includes 25% contingency)</i>
<b>YEAR 1 (2022)</b>						
40 unit apartment style (purpose built)	2	\$287,639	\$11,505,541	\$2,301,108	\$13,806,649	\$34,516,624
10 unit townhouse style (purpose built)	2	\$351,385	\$3,513,847	\$702,769	\$4,216,616	\$10,541,540
<b>Total People Supported Year 1</b>	<b>-100</b>					<b>\$45,058,164</b>
<b>YEAR 2 (2023)</b>						
20 unit apartment style (purpose built)	2	\$389,935	\$7,798,701	\$1,559,740	\$9,358,442	\$23,396,104
10 unit townhouse style (purpose built)	2	\$351,385	\$3,513,847	\$702,769	\$4,216,616	\$10,541,540
5 unit townhouse (purpose built)	2	\$351,385	\$1,756,923	\$351,385	\$2,108,308	\$5,270,770
<b>Total People Supported Year 2</b>	<b>-70</b>					<b>\$39,208,414</b>
<b>YEAR 3 (2024)</b>						
30 unit apartment style (purpose built)	1	\$299,626	\$8,988,766	\$1,797,753	\$10,786,519	\$13,483,148
10 unit townhouse style (purpose built)	1	\$281,457	\$2,814,567	\$562,913	\$3,377,481	\$4,221,851
5 unit townhouse (purpose built)	1	\$281,457	\$1,407,284	\$281,457	\$1,688,740	\$4,221,851
<b>Total People Supported Year 3</b>	<b>-50</b>					<b>\$21,926,850</b>
<b>TOTAL CAPITAL</b>						<b>\$106,193,428</b>
<b>Assumptions</b>						
- ~250 individuals in region with complex needs						
3 year time frame to align with Journey Home Strategy (eliminate homelessness by 2024)						
220 individuals in new, purpose built units; 30 individuals in scattered site market development units (no capital, only operating costs)						
Land costs estimated at 20% of total capital costs						
Unit costs based on comparable projects built by BC Housing in last 5 years in region						
25% contingency added to totals						

Overall, a range of both provincial and federal programs to support incomes and social development were compiled during the work of the BC Basic Income Panel; they continue to be available on the Panel’s website, along with associated client numbers and budget allocations.<sup>99</sup>

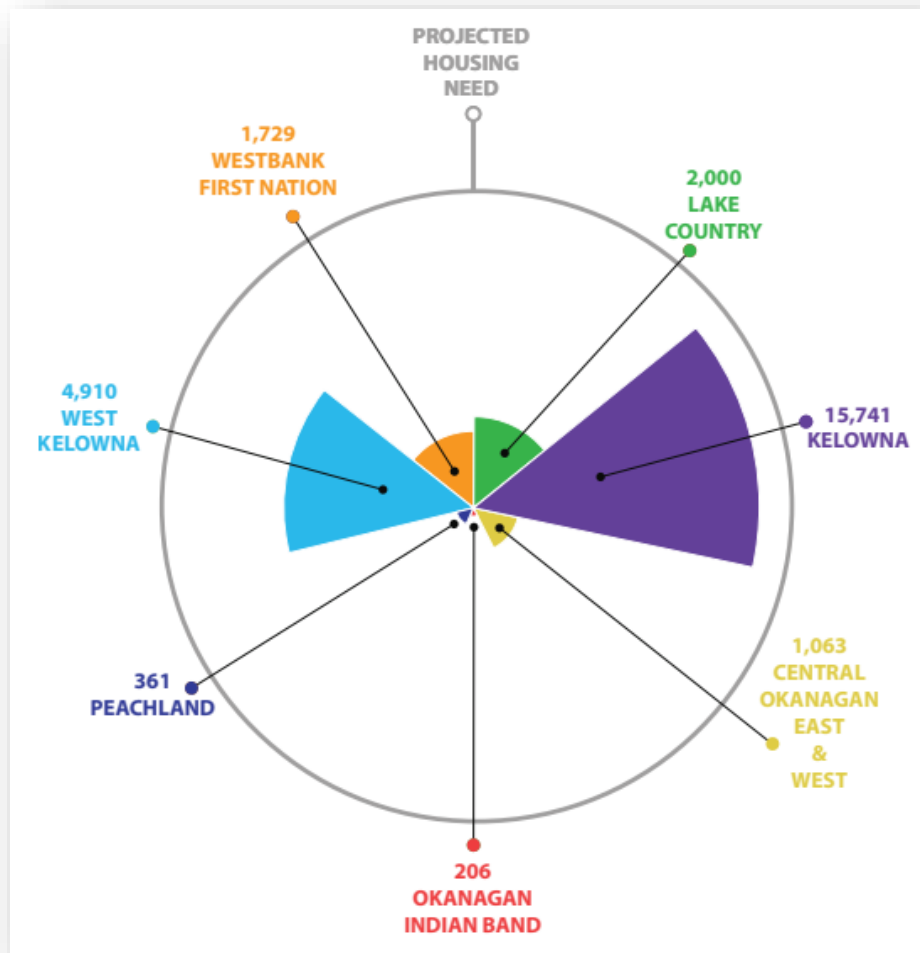


**Regional Strategy / Investment**

Projected share of additional housing units needed between 2016 and 2036 by region per the Regional Housing Model was summarized in Figure 4:<sup>100</sup>

<sup>99</sup> BC Basic Income Panel: Income and Social Support Programs in B.C. [LINK]

<sup>100</sup> RDCO. (2019). Regional Housing Needs Assessment. [LINK] (p.28)



As was noted, the Regional District of Central Okanagan (RDCO), in partnership with Urban Matters CCC Ltd., is developing a “Regional Housing Strategy (RHS) to explore tools and actions that can address housing issues, needs and gaps throughout the Central Okanagan”.<sup>101</sup> Draft recommendations include:

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

<sup>101</sup> RDCO: Regional Housing Strategy. [\[LINK\]](#)

### ***Municipal Strategy / Investment***

The KHRC Report, Kelowna & Municipal Social Policy,<sup>102</sup> summarizes a range of context on the scope of municipal duty and capacity, from the broader Official Community Plans down to the specific Social Wellness programs. It also overviews the historical context of municipal social policy in Kelowna.

As was noted earlier, in January 2021 municipal staff submitted a report to council on the City of Kelowna’s Affordable Housing Land Acquisition Strategy.<sup>103</sup> In addition to projecting core and extreme core housing need, the report summarized some existing municipal programs related to housing:

*Existing City Mechanisms to Support Affordable Housing*

Kelowna currently has three key programs that support multiple unit housing development:

- **Housing Opportunities Reserve Fund (HORF):** this fund was established in 2002 and is used to purchase land for affordable housing projects.
- **Rental Housing Grants:** this program was established in 2006 to provide financial assistance for rental housing projects by off-setting Development Cost Charges.
- **Revitalization Tax Incentives:** this program was established in 2006 to provide 10-year exemptions to municipal property tax increases associated with redevelopment improvements.

However, these existing municipal tools were noted in the report to be insufficient in meeting the challenge at hand, and the report called for substantial investment from other stakeholders:

*To address 100% of the growing need for affordable housing over the next 10 years, it is projected that the City would need to provide 2,575 units, requiring 1.83 million ft<sup>2</sup> of land at an estimated total cost of \$204M (\$20.4M/year). The City’s investment in land for affordable housing is an important part of the long-term solution; however, the magnitude of total need is beyond the ability of the City to fund. For the foreseeable future, it is necessary that the private sector, non-profit sector, provincial government, and federal government continue to fund a significant share of investment in affordable housing initiatives.*

That being said, additional key recommendations were presented for consideration:

<p>1. Increase contributions from general taxation</p>	<p>To provide additional funding for land for affordable housing in Kelowna, staff suggest increasing the annual Housing Opportunities Reserve Fund (HORF) contribution from general taxation by \$200,000, for a total contribution of \$400,000 in 2022. In 2023, staff recommend increasing this contribution to \$600,000 annually and to contribute \$600,000 annually in subsequent years. This funding strategy would result in \$2.2M being generated every four years, which would be adequate to fund land acquisition for at least one affordable housing project every four years.</p>
<p>2. Establish an internal City team to support land acquisitions relating to housing</p>	<p>Bring together representatives from City departments such as Policy &amp; Planning, Real Estate, Financial Services and Social Development to identify and prioritize opportunities for land acquisition for emergency shelters, housing with supports and affordable rental housing.</p>

<sup>102</sup> KHRC. (2022). Kelowna & Municipal Social Policy: A Historical Overview of Public Records. [\[LINK\]](#)

<sup>103</sup> City of Kelowna. (2021). Report to Council: Affordable Housing Land Acquisition Strategy. [\[LINK\]](#)



3. Engage with partners responsible for implementation	As the City does not directly develop or operate housing, work to understand the needs of those responsible for implementation.
4. Maximize affordability for households	Consider the cost of housing and transportation together to ensure that housing is truly affordable.
5. Distribute and integrate affordable housing	Consider the distribution of affordable housing across Kelowna's Core Area and Urban Centres, while balancing the need for proximity to services and amenities.
6. Maximize outcomes from reserve funds	Maximize acquisition through creative site selection, lot assembly, leveraging other City needs, and using existing City-owned land.
7. Consider community engagement requirements	Ensure that information and education is provided to the community to foster positive relationships and promote acceptance for affordable housing projects and the citizens they serve.
8. Balance short-term and long-term results	Look to acquire both "shovel ready" land as well as smaller parcels for long term lot assembly.

## Section 11: Additional Potential Actions for Consideration

As has been identified, a number of municipal- or community-led interventions have been identified to prevent or reduce homelessness, poverty, and extreme core / core housing need. This includes priority actions within the recent Journey Home Mid-Term Report,<sup>104</sup> as well as actions proposed in the many existing municipal frameworks / strategies for related files:

- Kelowna Youth Services Framework [\[LINK\]](#),
- Affordable Housing Land Acquisition Strategy [\[LINK\]](#),
- Community Emergency Shelter Plan [\[LINK\]](#),
- Community Inclusion Team [\[LINK\]](#),
- Municipal Action Plans [\[LINK\]](#),
- And other related strategies, plans, and frameworks<sup>105</sup>

A range of additional potential short- to medium-term local actions relevant to housing and homelessness were collected and disseminated earlier this year by the KHRC, and have been copied below.

### *Advocating for Provincial Changes*

Given the successful advocacy for Complex Care Housing, there is likely an opportunity for governmental and non-governmental leadership in Kelowna to advocate for further provincial action through the BC Urban Mayor's Council and the Union of BC Municipalities.

One meaningful action would be to issue a shared call for a report on the province's progress to date on meeting the 65 recommendations of the BC Basic Income Panel.<sup>106</sup> While the recommendations fall short of the hopes of some advocates in support of a Universal Basic Income, these recommendations are clear, specific, and actionable; full implementation would relieve some of the pressure of associated social challenges for all municipalities, including a reduction in poverty and extreme core housing needs for certain vulnerable groups. They are also supported by over 40 related research reports compiled by the Panel,<sup>107</sup> a Panel that the government itself commissioned. The recommendations span a range of upstream interventions available for action in the short or medium term, related to the following broader goals:

- Reform Disability Assistance (DA) into a targeted basic income
- Reform Temporary Assistance (TA) to reduce the "welfare wall"
- Provide extended health-care benefits to all low-income individuals
- Provide housing support to all low-income renters
- Provide intensive work support to targeted groups
- Enhance support for low-income families with children
- Enhance financial and support services for young adults
- Enhance financial and support services for people fleeing violence
- Improve precarious employment through labour regulation reform
- Improve the way benefit delivery platforms function
- Make ongoing engagement a permanent part of all policies

While some of the broader topic areas have corresponding actions within the 2022 provincial budget,<sup>108</sup> we are not aware of any internal or external mechanism for ensuring their full adoption at the time.

---

<sup>104</sup> Journey Home Society. (2022). Journey Home Strategy Mid-Term Report. [\[LINK\]](#)

<sup>105</sup> Again, updates moving forward are likely to be posted to City of Kelowna: Social Wellness [\[LINK\]](#)

<sup>106</sup> BC Basic Income Panel. (2021). Covering All the Basics: Reforms for a More Just Society. [\[LINK\]](#)

<sup>107</sup> BC Basic Income Panel: Research Papers [\[LINK\]](#)

<sup>108</sup> Government of British Columbia: Budget 2022, Stronger Together [\[LINK\]](#)

## *Advocating for Community Coordination & Innovations*

Recent developments at the regional level provide an opportunity for community collaboration:

1. Regional Housing Strategy (RHS) [[LINK](#)]
2. Central Okanagan Poverty and Wellness Strategy (COPAWS) [[LINK](#)]

There is an opportunity for the municipalities to collectively support and convene like-minded groups involved in community development. This is already acknowledged in the Kelowna Youth Services Framework with regards to youth-serving agencies, and will undoubtedly form a part of the associated forthcoming Youth Strategy, and the forthcoming community Social Policy Framework.

A regional approach may also be helpful in supporting homelessness and housing sector training, pay, and associated supports. Pursuant to COJHS Priority Action 10 regarding “Sector Capacity Building”, movement on achieving appropriate compensation could be supported by identifying a target wage (in addition to identified actions to promote training, and any potential actions and supports to prevent burnout). As was noted in the May 2022 InfoTel piece on retention:<sup>109</sup>

*“...in order to sustain the workforce long-term, there really needs to be some pivotal shifts in terms of funding so that people can just maintain one job at regular hours and reduce the burnout, reduce the turnover and create a more attractive industry to be working in.”*

Last fall the KHRC introduced a call for a \$25 target wage across the support sector:

➤ **KHRC – A Case for a 25 Dollar Target Sector Wage** [[LINK](#)]

Furthermore, the federal Minister of Mental Health and Addictions and Associate Minister of Health announced the granting of a three-year exemption under the Controlled Drugs and Substances Act (CDSA) for British Columbia remove criminal penalties for people who possess a small amount of certain illicit substances for personal use.<sup>110</sup> This exemption will be in effect from Jan. 31, 2023, to Jan. 31, 2026, throughout British Columbia. These substances remain illegal, but adults who have 2.5 grams or less of the certain illicit substances for personal use will no longer be arrested, charged or have their drugs seized.<sup>111</sup> Instead, police will offer information on available health and social supports and will help with referrals when requested. If it isn’t already known, to what extent does the temporary decriminalization of these illicit substances have implications for community services and their associated policies.

Lastly, there may be opportunities to explore innovations within the existing range of housing options. One of the homelessness interventions presented to the City of Vernon in the 2021 UBCO Report was the use of Host Homes.<sup>112</sup> The Canadian Observatory on Homelessness (COH) partnered with Raising the Roof (RtR) to conduct a developmental evaluation of strategies to scale up the Host Homes model in Canada, releasing a series of reports for a Host Homes Developmental Evaluation (2021).<sup>113</sup> They comment that:

*“The Host Homes model, a type of housing-led support, is a type of early intervention that is often viewed as an alternative to emergency shelters. Host Homes programs provide young people with locally based supports, which is important since emergency shelters for youth do not exist in every community, especially those that are smaller or located in rural areas. Two types of accommodation are common within Host Homes programs. Young*

<sup>109</sup> InfoTel. (2022). Homeless sector struggling to attract and retain workers in Kelowna and beyond. [[LINK](#)]

<sup>110</sup> Government of British Columbia. (2022). B.C. receives exemption to decriminalize possession of some illegal drugs for personal use. [[LINK](#)]

<sup>111</sup> Government of Canada: Personal possession of small amounts of certain illegal drugs in British Columbia (January 31, 2023 to January 31, 2026) [[LINK](#)]

<sup>112</sup> Presley et al. (2021). UBCO X Vernon Homelessness Strategy Report. [[LINK](#)]

<sup>113</sup> Ecker, J., Lam, J., Loranger, N., & Morton, E. (2021). Host Homes Developmental Evaluation: Executive Summary. *Homeless Hub*. [[LINK](#)]

*people can be offered a safe space where they can either stay with an adult that they may not have previously known or a trusted family member or friend.”*

A number of other possible interventions were summarized in that report, from Safe Lots to Job Training programs, to Community Service Learning Partnerships.

**Active & Passive Promotion of Access Points / Services**

Addressing gaps in information and / or accelerating and simplifying the process in accessing information are goals that can ensure full and efficient mobilization of homelessness and housing resources. Possible activities can be directed at both service recipients as well as service providers, and can be actively sustained or self-sustained depending on the nature of the intervention.

<u>Target Audience</u>	“ <b>Outreach</b> ” activities focused on reaching individuals not yet connected to safety net infrastructure
	“ <b>Inreach</b> ” activities seeking to promote greater service connection for those already connected to the broader support network <sup>114</sup>
<u>Activity Duration</u>	“ <b>Active</b> ” activities requiring sustained efforts
	“ <b>Passive</b> ” activities requiring start-up efforts that subsequently self-sustain for a period of time (or require only minimal updating)

These considerations mirror ongoing community conversations of Access Points and System Transitions, within the context of decreasing the time and steps for individuals to connect to services (including those connected to the sector, but also those who have no connection or history of connection at all). Investments here can also have wide potential uptake, while still having the largest benefit for vulnerable populations.

The importance of access was likewise identified in KHRC’s 2020 Homelessness Vulnerabilities and Potential Mitigating Supports project:<sup>115</sup>

***Increase Awareness of Entry Points.** Many community members only become aware of supports available in the community when they suddenly need to access them for themselves or someone else. Increasing public visibility for key entry points (such as a service hub or key organizations) can help eliminate barriers to entering service early.*

Last year we began developing an information framework for representing possible interventions to promote sector knowledge:

<b>1. Active Engagements</b>
<b>a. Active Education (General)</b>
i. Campaigns to educate the general population
1. Investing in PSAs
2. Joining existing major events / planning events
<b>b. Active Education (Targeted – Partners / Parallel Support Sectors)</b>

<sup>114</sup> An approachable example of a combined outreach and inreach approach is detailed in this item of colorectal cancer screening:

Chou, C. K., Chen, S. L. S., Yen, A. M. F., Chiu, S. Y. H., Fann, J. C. Y., Chiu, H. M., ... & Chen, H. H. (2016). Outreach and inreach organized service screening programs for colorectal cancer. *PLoS One*, *11*(5), e0155276. [LINK]

<sup>115</sup> Rempel, K., Myrah, K., Laing, S., & Woodmass, K. (2020). Homelessness Vulnerabilities and Potential Mitigating Supports. Kelowna Homelessness Research Collaborative. [LINK]

- i. Actively reaching out to / updating “parallel support sectors” (medical doctors, mental health professionals, legal aid, criminal justice, etc)
- c. Active Outreach (Targeted – Vulnerable Groups)
  - i. Actively seeking out those experiencing hardship who are not connected to relevant supports
  - ii. And promoting existing tools to potential in-need audiences that aren’t in case management, e.g. BC 211, crisis lines, street survival guide
- d. Active Inreach (Targeted – Sector Providers)
  - i. Events / training sector-wide to spotlight new and existing services for referral
  - ii. Targeted, regular networking across programs with any degree of client overlap
  - iii. Recurring structures to promote sharing, planning, referrals across the sector (regular tables / circles / etc.)
- e. Active Inreach (Targeted – Clients)
  - i. Actively working with those already connected to parts of the sector to ensure that all needs are met (be it by other parts of the sector, or by other services entirely).
    - 1. E.g., regularly scheduled needs assessments with existing clients to refer outward to other services
      - a. Particularly if / when new services become available within the community;
      - b. When an agency has the capacity and access to reach large numbers of individuals on a regular basis (e.g. monthly cheque pick-ups at MSDPR);
      - c. Or when a new body of clients is identified (e.g. through a broad-based risk assessment such as the ongoing Upstream Kelowna work, or at specific convergences of otherwise hard-to-reach populations such as emergency centres for extreme cold snaps or extreme heat waves)
    - 2. Or travelling to other programs or agencies to promote your program (e.g. going to shelters, tabling at supportive housing sites, presenting at external team meetings, etc.)

## 2. Passive Interventions

- a. Passive Education (General)
  - i. The creation or consolidation of resource locations and access point in public locations
    - 1. Online: Having online resources easily accessible to the public, or available at public locations. For example:
      - a. Promotion of service directories on main municipal sites
      - b. Having common resources bookmarked on public computers (e.g. library, Work BC, shelter computers)
      - c. Adding QR links to maps of all Water Fountains, Washrooms, and Needle Disposal Boxes, to each individual facility site
    - 2. Hard Copy: Having offline resources (and / or methods of accessing online resources) available at general public locations, if / when relevant
- b. Passive Education (Targeted – Partners / Parallel Support Sector Workers)
  - i. The creation or consolidation of resource locations and access point in forms / locations likely to promote partner uptake and ease of making referrals

1. Online: passive promotion would need a resource hub with clear community endorsement / familiarity, or with clear Search Engine Optimization
  2. Hard Copy: “Cheat Sheets” for permanent use at reception and by providers to aid in referrals and redirects, and / or hard copies handouts / binders
- c. Passive Outreach / Education (Targeted – Vulnerable Groups)**
- i. The creation or consolidation of resource locations and access point in forms / locations likely to promote uptake among potential service users
    1. Online: Having the links to key resources available at all general resource hubs / having links out to potentially related resources on resource sites (e.g. food bank, urban outreach, Work BC, library again – similar to general education)
    2. Hard Copy: Having maps / resource sheets / etc at key general locations (e.g. food bank, urban outreach, Work BC, library again – similar to general education)
- d. Passive Inreach / Education (Targeted – Sector Providers)**
- i. The creation or consolidation of resource locations and access point in forms / locations for provider use to promote uptake among those currently accessing services / entering services
    1. Online: Having accessible links to other sector services (that could easily transfer over any turnover) – e.g. provider-oriented service inventory
    2. Hard Copy: Having physical resources available for sector providers to facilitate additional referrals
- e. Passive Inreach / Education (Targeted – Clients)**
- i. The creation or consolidation of resource locations and access point in forms / locations likely to promote uptake among those currently accessing services
    1. Online: Having the links to key resources available at all general resource hubs / having links out to potentially related resources on resource sites and infrastructure
      - a. Including any shelter / service hub computers (again similar to general education or targeting the potentially vulnerable, but can be more targeted)
      - b. And on any phones that are given out
    2. Hard Copy: Having maps / resource sheets / etc. at key locations, including at shelters, resource sites, etc.
      - a. Including, e.g., an OSA4 resource board to provide a base level of info for clients to review at times when active outreach isn’t available, or isn’t practical

### *Service Pathways, Needs, and Forecasting*

Last year, KHRC engaged in a series of discussions with local stakeholders on the potential for an expanded 2022 Point-in-Time count to provide additional information for infrastructure and service planning. While the biennial PIT counts are set to be replaced by a local By-Name List<sup>116</sup> and a Homelessness Management Information System (HMIS) in 2022/2023 (see COJHS Midterm Report p.14),<sup>117</sup> many of the comments on the PIT remain relevant to considerations on structuring a By-Name List intake form as well as HMIS

<sup>116</sup> Built for Zero Canada: By-Name Lists [\[LINK\]](#)

<sup>117</sup> Journey Home Society. (2022). Journey Home Strategy Mid-Term Report. [\[LINK\]](#)

tracking thereafter. Retaining and building on some core questions and maximize our ability to appropriately plan the type and location of services for those experiencing homelessness:

- How long have you been in Kelowna / RDCO region? What was the main reason you came? Where did you live before you came here? Were you experiencing homelessness when you moved (*an added question often not answered when assessing migration*)?
- Are you interested in finding housing at some point down the road (even if you're not ready now)? If yes, what is your goal (now, XX months / years, not sure, etc.)? Would you prefer abstinence housing or low-barrier housing? Would you consider living in a place where you couldn't have: Pets? Overnight visitors? Minors?

Furthermore, based on the Toronto Shelter System Flow data,<sup>118</sup> we can anticipate that outflow might be dominated by transitions to inactive. There may be an opportunity for a modified intake specific to individuals that would be classified as “returns from inactive” / “returns to shelter” that probes for additional information on those journeys out of the support system to help inform efforts to support sustained exits into housing. For example:

- If they left community, were they able to find housing elsewhere? Why did they return?
- If they found housing on their own, was that because they were unsuccessful working with the support sector? How permanent was their housing?
- If they simply disengaged from services, why was that?

Additional data could also be collected as needed to inform and track progress in preventing homelessness, providing sector services, and sustaining exits, including:

1. Upstream general public data
  - a. Financial vulnerability at a community level
  - b. Knowledge of system / service access points
  - c. General rates of substance misuse
2. Prevention / diversion
  - a. Supply / demand of service use
  - b. Length of time accessing services
  - c. Time spent housed while receiving services
3. Vulnerabilities to homelessness (at-risk)
  - a. Risk profile (level and scope of vulnerability)
  - b. % accessing prevention services (or reasons for not)
  - c. Exits back into precarity
  - d. Inflow into homelessness
4. Shelter system / unsheltered information
  - a. Average length of stay
  - b. Reasons for leaving shelter without secured housing
  - c. Reasons for sleeping rough
  - d. Rates of homelessness (per capita)
5. Non-market housing data
  - a. Time from intake to being housed
  - b. Broader housing goals
  - c. Change in vulnerability over time
  - d. Number in case management / refusing case management
  - e. Reasons for leaving
6. Exits from homelessness

---

<sup>118</sup> City of Toronto: Shelter System Flow Data [[LINK](#)]

- a. Self-efficacy related to living independently
- b. % with ongoing supports

**Supportive Housing – Housed Rate**

While not explicitly mentioned in the Supportive Housing forecast or associated calls for action, boosting turnover across the Permanent Supportive Housing system is an additional path to sustainability (albeit perhaps more controversial if actions aren’t strictly guided by client preference). Further investment would certainly still be required, to fund homelessness prevention programs as well as investing in additional supportive housing stock, but even small boost to turnover may be critical in easing the current pressure on this system.

The previously mentioned Supportive Housing Forecast appended to the Journey Home Strategy Mid-Term Report assumed an annual “clients housed” rate of 1% based on recent trends.<sup>119</sup> If accurate, that level of turnover presents challenges for the local support sector even if supportive housing stock is added. Even a modest increase of the Housed Rate to 3% could relieve the pressure to ramp up the PSH supply – in fact, if inflow can be limited to around 50 new individuals experiencing homelessness per year with that Housed Rate (and if that target of 1051 PSH units can be reached) the PSH system might become sustainable for a period of time without any additional supply needs beyond 2026. And in the event that the community is unable to develop 516 additional units by 2026, boosting the Housed Rate may be essential in avoiding a continuously expanding shortfall in supply of this essential component of the housing continuum. Increases to the supply of PSH alone will only push this challenge into subsequent years.

	<b>Hypothetical Scenarios</b>			
	<i>Example 1</i>	<i>Example 2</i>	<i>Example 3</i>	<i>Example 4</i>
Example Inflow of Homelessness (#)	100	50	100	50
Forecasted PSH Need (per Anticipated Experience Type / Acuity)	58 units	29 units	58 units	29 units
Example PSH Stock Conditions (current versus 2026 goal)	535 units	535 units	1051 units	1051 units
Annual # Units Available via Vacancies ( <i>under a 1% Housed Rate condition</i> )	5 units	5 units	11 units	11 units
<i>Fully meeting annual demand would require...</i>				
Required Annual Housed Rate to Maintain Availability Levels	10.88%	5.44%	5.54%	2.77%
	<i>Or</i>	<i>Or</i>	<i>Or</i>	<i>Or</i>
Required Annual PSH Units Additions to Maintain Availability Levels	53 units	24 units	47 units	18 units
	<i>Or</i>	<i>Or</i>	<i>Or</i>	<i>Or</i>
PSH Units to Maintain Availability Levels (assuming a 3% Housed Rate can be attained)	3%	3%	3%	3%
	<i>AND</i>	<i>AND</i>	<i>AND</i>	<i>AND</i>
	42 units	13 units	26 units	<b>-3 units</b>

This is a known challenge acknowledged within both BC Housing’s Defining Success for Supportive Housing Projects in B.C.,<sup>120</sup> with one contributing factor being “how tenants are moving along the housing continuum”, as well as this corresponding acknowledgement:

<sup>119</sup> Journey Home Society. (2022). Journey Home Strategy Mid-Term Report. [\[LINK\]](#)

<sup>120</sup> BC Housing: Defining Success for Supportive Housing Projects in B.C. [\[LINK\]](#)



*“Tenants’ goals and progress towards their goals are based on their individual needs, so tracking progress can be difficult.”*

However, issuing a call for boosting the housed rate in the absence of knowing client needs is inherently arbitrary, and can run counter to the fundamental intent of “permanent” supportive housing – the target Housed Rate should arguably be anchored to the housing goals of PSH tenants. This should entail an actual survey of PSH clients on their housing goals at intake (if that’s not already occurring) that is then converted to an annual system of Key Performance Indicators. This could include basic items such as:

1. “Would you like to work towards independent housing” (with “no” or “I don’t know” of course being an acceptable answer)
2. “In an ideal world, how much time would you like to take to build readiness for independent housing”

This below example seeks to illustrate a hypothetical scenario that might result in a 4% annual Housed Rate. However, again this should be both asked, forecasted, and tracked to determine a true target.

<i>Hypothetical Case</i>			Annual Vacancies					Exits into Independent Housing		
2022 Intake	Independence Goal		2023	2024	2025	2026	2027	2028		
100 units	3-year goal	5 ppl	0	0	3	2	1	4	10	2 medium acuity cohorts
	5-year goal	10 ppl	0	0	0	1	6	2	9	10% opting to remain
	Unknown	40 ppl	0	0	2	1	1	0	4	10% supported to exit
	No goal	45 ppl	0	0	0	0	0	1	1	Small # moving on
<b>Total</b>		<b>100</b>	<b>0</b>	<b>0</b>	<b>5</b>	<b>4</b>	<b>8</b>	<b>7</b>	<b>24</b>	Total housed over 6 yrs
<b>Annual Housed Rate</b>			<b>0%</b>	<b>0%</b>	<b>5%</b>	<b>4%</b>	<b>8%</b>	<b>7%</b>	<b>4%</b>	<b>Average Annual Rate</b>

Secondly, beyond identifying a “reasonable target” for the rate at which clients want to transition out of government housing with supports, the core issue remains the affordability of advancing along the housing continuum to “affordable” options (or “deeply affordable”, however that is defined).

### **Goal Measurement – Broad Functional Zero**

Continuing with the theme of data and measurement, progress towards ending homelessness may be facilitate by collecting and reporting on a broader set of related indicators. The common vision of an end to homelessness is framed as a scenario in which homelessness is rare, brief, and nonrecurring (see Built for Zero Canada).<sup>121</sup> Built for Zero communities in Canada, in the US, and elsewhere have all sought to advance this vision of ending homelessness through the benchmark of Functional Zero, typically specific to a priority population, with Community Solutions’ cite noting:

*“Communities in Built for Zero focus on achieving functional zero for one population, as a step on the way toward ending homelessness for all populations. A study by the Urban Institute found that this focused approach can accelerate a community’s progress on subsequent populations.”<sup>122</sup>*

The current focus in BFZ communities<sup>123</sup> and nationally under Reaching Home<sup>124</sup> has been on chronic homelessness and / or veteran homelessness, with the following BFZ thresholds:

<sup>121</sup> Built for Zero Canada. (2021). Functional Zero Homelessness Question and Answer Document. [\[LINK\]](#)

<sup>122</sup> Community Solutions. (2021). Urban Institute Publishes Study, “Value of Ending Veteran and Chronic Homelessness in Built for Zero Communities”. [\[LINK\]](#)

<sup>123</sup> Built for Zero Canada: Community Progress [\[LINK\]](#)

<sup>124</sup> Government of Canada. (2022). About Reaching Home: Canada's Homelessness Strategy. [\[LINK\]](#)

- A community has ended chronic homelessness when the number of people experiencing chronic homelessness is zero, or if not zero, then either 3 or .1% of the total number of individuals experiencing homelessness, whichever is greater.
- A community has ended veteran homelessness when the number of veterans experiencing homelessness is less than or equal to the number of veterans a community has proven it can house in a month.

In their commentary on “the value of functional zero”, the Urban Institute commented that “*on the most basic level, achieving functional zero for either veteran or chronic homelessness means that more people are housed and fewer people are experiencing homelessness in a community*”. While that is technically true of Functional Zero for Veteran Homelessness, it’s likely but not mathematically guaranteed under the goals for ending chronic homelessness; it is possible to solve chronic homelessness and have experiences of homelessness be both common and recurring. This comment is made not as a critique of any existing frameworks or prioritization plans locally or nationally, but rather simply to note that there are other metrics by which we can also evaluate progress in ending homelessness. While we can assume a 6-month threshold for brevity (as reaching functional zero chronic homelessness is an articulated goal for many communities), the other two components often go undefined. In fact, because Reaching Home’s overarching goal is to halve chronic homelessness rather than to end it, there is no fully articulated vision of ending all forms of homelessness nationally. That being said, interim targets could easily be adopted, with measurement compatible with existing pushes for BNL enumeration models.

Vision	Goal	Comments
<b>Homelessness is Brief</b>	Any experiences of homelessness last less than 6 months	The adoption of Functional Zero Chronic Homelessness as a common goal naturally leads to a possible initial service flow through target of 6 months. However, there are also more ambitious targets that could be adopted thereafter, such as the early Medicine Hat goal of 10 days maximum in shelter, <sup>125</sup> the original 10-year Alberta Plan did adopt a specific target of 21 days to re-house, <sup>126</sup> and some Housing First for Youth fidelity assessments call for housing within three months of program entry. <sup>127</sup> The current target for Kelowna is to reach this target (equivalent to chronic functional zero) by December 31 <sup>st</sup> 2025. <sup>128</sup>
<b>Homelessness is Rare</b>	A per capita active homelessness rate below 0.1%?	While I’m not familiar with any specific threshold for rarity, it would presumably be a rate and not a raw figure. The 0.1% threshold defining an end to chronic homelessness presents an easy threshold for experiences of homelessness broadly among the population. Furthermore, this is plausibly achievable as a goal, as a handful of OECD countries have rates below that threshold even with broad definitions of homelessness. <sup>129</sup> This metric is also one that could be tracked through a comprehensive BNL (or any other form of enumeration, if presented as a ratio to account for population shifts generally).

<sup>125</sup> SaskToday. (2022). Lessons from Medicine Hat’s first-in-Canada Functional Zero homelessness. [\[LINK\]](#)

<sup>126</sup> Alberta Secretariat for Action on Homelessness. (2008). A Plan for Alberta: Ending Homelessness in 10 Years. Government of Alberta. [\[LINK\]](#)

<sup>127</sup> Making the Shift. (2019). Pathways Housing First Program Fidelity Scale - HF4Y Version. [\[LINK\]](#)

<sup>128</sup> Journey Home Society. (2022). Journey Home Strategy Mid-Term Report. [\[LINK\]](#)

<sup>129</sup> OECD. (2021). HC3.1. Homeless Population. [\[LINK\]](#)

		<p>By this hypothetical target of “0.1%”, homelessness in British Columbia has not been rare. This is evidenced both by PIT method<sup>130</sup> and in terms of the 2019 Homeless Cohort through data integration,<sup>131</sup> though certain communities and Census Divisions, respectively, came close (or may be below that level, depending on the underlying population boundary used to produce the rate). A future, live BNL will allow for a more nuanced sense of inflow / outflow within the system, as is also acknowledged in the City of Kelowna Council Priorities data.<sup>132</sup></p>
<p><b>Homelessness in Non-Recurring</b></p>	<p>&lt;10% of By Name List experiences recurrent episode by year five?</p>	<p>As with “rarity”, I’m not familiar with any official thresholds adopted to track recurrence. The Journey Home Midterm report adopts a &lt;10% threshold for discharges into homelessness; perhaps that’s a reasonable target for recurrence as well. Adoption of a By Name List that maintains historical records over some defined time period would allow one to track recurrence (e.g. percent of “Moved to Permanent Housing” outflow reclassified as “Returned From Housing” inflow within XX years, to use Toronto Shelter System Flow terminology).<sup>133</sup></p> <p>Non-recurrence may naturally lend itself to being the last of the goals to be evaluated, as it will be time delayed.</p>

Again, while the current primary target for a wide range of stakeholders is ensuring that homelessness is brief, a By-Name List is equally capable of monitoring whether homelessness is rare and non-recurring. Furthermore, keeping homelessness brief is plausibly a clear indicator that is also perhaps more responsive to community action than a focus on preventing recurrence (which, presumably, could take years to validate), and a goal of keeping experiences of homelessness rare spans many domains beyond the control of the homeless-serving sector.

### Zoning Policy

In two recent reports for local government, inclusionary zoning is mentioned as a potential tool in promoting affordability. The first is the 2021 Housing Assessment Resource Tools (HART) Prototype Report for the City of Kelowna, which notes:<sup>134</sup>

*Inclusionary zoning (governing number of bedrooms as well as price points), rental only zoning, and a general review of zoning bylaws to increase densities in well located land will help meet needs of moderate- and average-income households. Moderate income households might also be interested in cross-subsidizing co-ops and other forms of social housing. Housing targets using a “rule of thirds” – one third social, one third rent-regulated private, and one third market private – would make sense for the City of Kelowna going forward. (p.37)*

<sup>130</sup> Kelowna Homelessness Research Collaborative. (2021). Homelessness in BC’s Small- and Mid-Sized Communities. [\[LINK\]](#)

<sup>131</sup> Government of British Columbia. (2022). Appendix: 2019 Homeless Cohort Data Tables. [\[LINK\]](#)

<sup>132</sup> City of Kelowna: Council Priorities 2019-2022 (Open Data). [\[LINK\]](#)

<sup>133</sup> City of Toronto: Shelter System Flow Data [\[LINK\]](#)

<sup>134</sup> Housing Research Collaborative. (2021). Housing Assessment Resource Tools – Prototype: City of Kelowna and Findings of a National Survey. [\[LINK\]](#)

The draft recent RDCO Regional Housing Strategy similarly calls for the creation of a library of best practices available to local government (p.36-37), including:<sup>135</sup>

- Regulation and protection of housing (tenant relocation policies, rental relocation policies, etc)
- Capturing value from developers (density bonusing, inclusionary zoning etc)
- Best practices in rezoning for priority housing
- Infill policies (secondary suites and carriage homes, increased density on single family lots, etc)
- Incentivization programs (parking reductions, development fast-track, density bonusing, etc)
- Land programs (land acquisition, land partnerships, etc)

When we consulted with colleagues at the Housing Research Collaborative, they identified two resources on Inclusionary Zoning, a 2016 Brief for the CHBA Urban Council Meeting<sup>136</sup> and a 2018 Capstone Case Study on North Vancouver.<sup>137</sup>

In terms of recent implementations, in April 2021 Montreal implemented a By-Law for a Diverse Metropolis,<sup>138</sup> under which anyone “developing a project that involves adding at least one dwelling with a residential area greater than 450 m<sup>2</sup> (equivalent to approximately 5 dwellings) must sign an agreement with the city to contribute to its supply of social, affordable and family housing”. This is grounded in Division IX.1: Affordable, Social or Family Housing of the Act Respecting Land Use Planning and Development.<sup>139</sup> However, we were warned that Montreal's By-Law shouldn't be confused with inclusionary zoning (even if the aims are often the same), with our contacts commented that “BC Municipalities were authorized to enact Inclusionary zoning under changes to the BC Local Government Act in the mid-1990s, but it does not permit mandatory inclusionary zoning policies, and it has only been taken up in piecemeal fashion”. Montreal also implemented a Right of First Refusal to purchase properties for social housing throughout the agglomeration of Montréal.<sup>140</sup>

Toronto also implemented an “Inclusionary Zoning” policy to support the development of affordable housing, with an 8% - 22% target.<sup>141</sup> Meanwhile, Victoria instead opted to scrap the rezoning application process to fast track affordable and social housing.<sup>142</sup>

Further information on municipal policies is available through the Canadian Housing Evidence Collaborative - Balanced Supply of Housing Node's Housing Policy Database.<sup>143</sup> The recent Municipal Role in Housing report also provides some background on the role of Municipalities in Housing Policy and addressing homelessness, but also includes context of differences across the provinces, and calls for action to the provincial and federal governments to support municipal action.<sup>144</sup>

---

<sup>135</sup> RDCO. (2022). Draft Regional Housing Strategy. [\[LINK\]](#)

<sup>136</sup> Focus Consulting Inc. (2016). Inclusionary Zoning Experience and Evidence: Brief for the CHBA Urban Council Meeting of May 3, 2016. [\[LINK\]](#)

<sup>137</sup> Watson, E. (2018). Inclusionary Housing and the Inclusionary Housing Calculator Case Study in the City of North Vancouver. [\[LINK\]](#)

<sup>138</sup> City of Montreal. (2022). Diverse metropolis: An overview of the by-law. [\[LINK\]](#)

<sup>139</sup> Government of Quebec. (updated to April 2022). Act respecting land use planning and development. [\[LINK\]](#)

<sup>140</sup> Davies Ward Phillips & Vineberg LLP. (2020). Bulletin: City of Montréal's Right of First Refusal for Social Housing. [\[LINK\]](#)

<sup>141</sup> City of Toronto. (2021). Toronto City Council adopts new Inclusionary Zoning policy to get more affordable housing built. [\[LINK\]](#)

<sup>142</sup> City News. (2022). Victoria passes motion to fast track building affordable housing. [\[LINK\]](#)

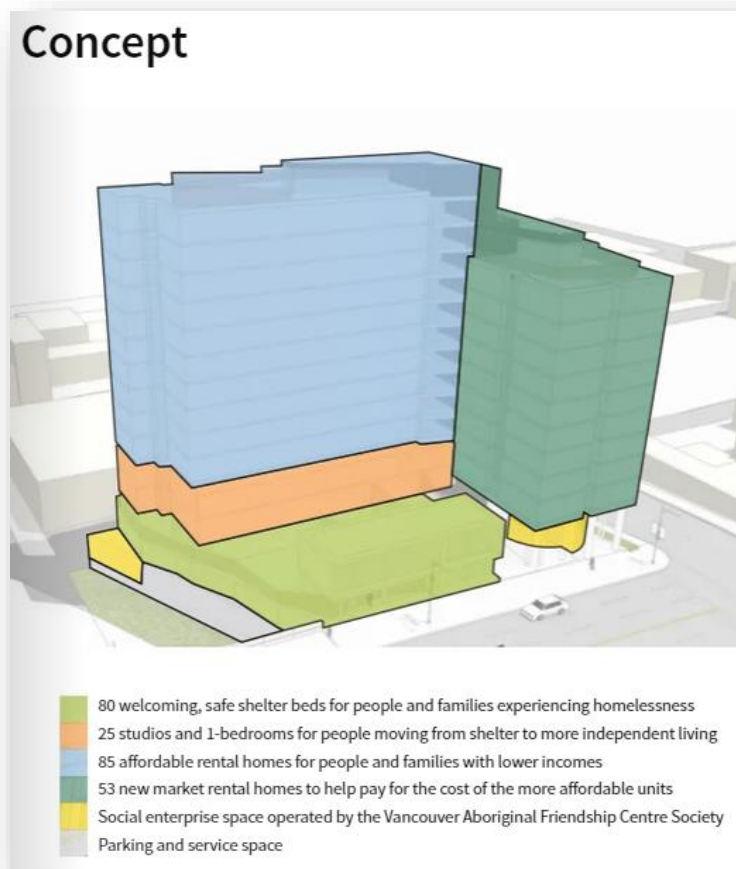
<sup>143</sup> Housing Research Collaborative: Housing Policy Database [\[LINK\]](#)

<sup>144</sup> Atkey et al. (2022). The Municipal Role in Housing. *Who Does What Series*. [\[LINK\]](#)

### *Creative Infrastructure Investment*

Other strategies should be explored to promote greater diversity within infrastructure proposals. While this is a longer-term goal, it carries advantages of promoting a diverse supply with every development, as well as promoting greater community integration for community members that might otherwise not interact. It may always reduce opposition to more homogenous development proposals viewed to risk shifting the makeup of the community.

An example of a diverse mix of housing options is the planned development at 1015 East Hastings put forward by BC Housing and the Vancouver Aboriginal Friendship Centre, covering a large swath of the housing continuum on a single site, including a ground-level shelter.<sup>145</sup> As is noted, smaller studios play an important role in supporting transitions into independence, provided zoning within or across developments can ensure a continuum (from affordable microunits<sup>146</sup> to family-oriented rentals).



There are many large-scale examples of installing prefabricated micro houses to address homelessness, including last year’s complete of 103 homes in Los Angeles,<sup>147</sup> as well as similar efforts in other communities.<sup>148</sup>

<sup>145</sup> BC Housing: Vancouver – Building diverse and affordable housing at 1015 East Hastings [[LINK](#)]

<sup>146</sup> CrowdStreet. (2020). Why Micro-Units are a Win-Win Solution to the Urban Affordable Housing Crisis. [[LINK](#)]

<sup>147</sup> Insider. (2021). LA just debuted a new \$8.6 million prefab tiny home village to help solve the city’s homelessness crisis— see inside. [[LINK](#)]

<sup>148</sup> NPR. (2022). Tiny homes, big dreams: How some activists are reimagining shelter for the homeless. [[LINK](#)]

A more feasible practice locally may be small-scale implementation to expand existing operations at / near existing homelessness infrastructure. At a price point of \$1.5M, staff with the City of Vancouver have proposed to add 10 temporary tiny shelters to the surface parking lot of 875 Terminal Avenue, a city-owned warehouse building currently used as the Klahowya Tillicum Lalum homeless shelter.<sup>149</sup> Reporting on the development notes:

*“By co-locating the Tiny Shelter Pilot on this site, economies of scale are achieved as the overall cost of management and provision of support services make this project more affordable than if piloted at a stand-alone site... All washroom, shower, and laundry facilities for the village will be provided in the main shelter building, along with meals, programs, common areas, and 24/7 staff support. The village will be managed by Lu’ma Native Housing Society.”*

While there was a period of a feasibility study that preceded it, the Vancouver timeline was fairly rapid, with goals to:

1. Initiate a procurement process for a shelter supplier and contractor between February and April 2022
2. Complete the development permit application process throughout the spring,
3. Construct the village throughout the summer,
4. And have occupancy ready by September 2022

While this may not be feasible at local shelter sites, there may be opportunities adjacent to existing supportive housing sites, or could be explored generally within the ongoing development of an Emergency Shelter Plan.

A collection of local “well-located parcels of land” within the Kelowna area have already been identified as part of the Housing Assessment Resource Tools Report.<sup>150</sup> There may be an opportunity to align this information with existing efforts to promote small-scale infill, working to both pull together an aggregate community level sense of the scope and span of non-market and affordable options (through the housing assessments and strategies, and subsequent Census and provincial data), and the extent to which well-located parcels could theoretically be developed to meet those needs.

Central planners could then bring that work to non-profits, developers, and other levels of government to assess capacity to carry out small-scale projects (including housing with supports for homelessness, for assisted living, for complex needs, etc.), as well as working in the reverse to match any organizations’ internal development goals to relevant parcels. They may also provide education and facilitation regarding zoning and any procedural requirements.

Habitat for Humanity’s multi-home build in Lake Country may serve as a useful template for the affordable ownership segment,<sup>151</sup> which can be facilitated through lot donation (such as the case in Lumby in the North Okanagan).<sup>152</sup>

Facilitated partnerships among non-profit and for-profit groups may also allow for larger non-market developments that would otherwise exceed the capacity of a single developer or single operator. This would be particularly relevant for any larger parcels, and again could include mixed developments that involve for-profit firms (and accordingly could still allow for the generation of modest profit). The Bright Mindz

---

<sup>149</sup> Daily Hive. (2022). City of Vancouver outlines \$1.5 million "tiny shelter" village in False Creek Flats. [\[LINK\]](#)

<sup>150</sup> Housing Research Collaborative. (2021). Housing Assessment Resource Tools – Prototype: City of Kelowna and Findings of a National Survey. [\[LINK\]](#)

<sup>151</sup> Habitat for Humanity Okanagan: Lake Country Build [\[LINK\]](#)

<sup>152</sup> InfoTel. (2020). Habitat for Humanity set to build affordable homes in North Okanagan. [\[LINK\]](#)

Youth Housing Initiative in partnership with Worman Homes' Benvoulin Court development represents a local success and example for others' seeking creative and collaborative infrastructure partnerships.<sup>153</sup>

Another example of mixed development is the project for low- and middle-income residents in Esquimalt, B.C., offering five three-bedroom and six four-bedroom units to accommodate families, seven studio units that are fully wheelchair accessible, and a range of attainability thresholds in terms of rents.<sup>154</sup>

*The rental price for 68 of the units will be set at 30 per cent of the tenant's gross income. The federal government says 28 of the units will be "deeply affordable," with rents starting at \$375 for a studio and \$715 for a four-bedroom suite.*

More affordable rentals are needed to promote attainable and stable housing for lower income brackets, beyond those "at or below market prices" (as identified in some BC Housing funding),<sup>155</sup> and even beyond the National Housing Co-Investment funding threshold of 80% of market rates.<sup>156</sup> The concept of "deeply affordable" is likely useful in meeting the current need of individuals with the lowest incomes, provided it can be standardized to some existing metric such as the Market-Based Measure poverty line. That would also allow for incentivization of developments that meet known needs from poverty and core housing need data.

In the interim, reducing both the risk and incidence of homelessness will likely require an expansion of rent supplements, with a level of variety in amount and length tied to the true needs of residents in terms of long-term housing retention. Tenants should also be empowered to move towards whatever level of independence they are willing and able to sustain. As is mentioned earlier with regards to the BC Basic Income Panel's recommendations,<sup>157</sup> this will likely require multiple reforms, including the indexing of income support – and / or rental supplements – to inflation.<sup>158</sup>

### *Structural Innovations in Other Communities*

One final comment is that continued research to identify and compare municipal programs can help scale out successful interventions, particularly jurisdictions that share the same provincial context. This was done in the 2006 SPARC Report for the City of Kelowna, identifying a range of potential roles for local government and local government planners.<sup>159</sup>

This was also done more locally in the Regional Housing Need Assessment, with the summary of housing initiatives and policies across RDCO's component regions presented on the following page.<sup>160</sup> The promotion of emerging practices occurs at the provincial level through Union of BC Municipalities,<sup>161</sup> through the BC Urban Mayors' Caucus,<sup>162</sup> federally through the Federation of Canadian Municipalities,<sup>163</sup> and various non-governmental networks,<sup>164</sup> but academics and community researchers are well-positioned to compile and analyze contextual and historical factors influencing local government opportunities and disseminating that information to broad sets of stakeholders.

---

<sup>153</sup> CMHA Kelowna: Youth Housing & Services. [\[LINK\]](#)

<sup>154</sup> CTV News. (2022). New apartment construction in Esquimalt to include 'deeply affordable' units. [\[LINK\]](#)

<sup>155</sup> BC Housing: Affordable Rental Housing [\[LINK\]](#)

<sup>156</sup> CMHC: National Housing Co-Investment Fund [\[LINK\]](#)

<sup>157</sup> BC Basic Income Panel. (2021). Covering All the Basics: Reforms for a More Just Society. [\[LINK\]](#)

<sup>158</sup> Kneebone, R.D., & Wilkins, M. (2022). Income Support, Inflation, And Homelessness. *University of Calgary – School of Public Policy*. [\[LINK\]](#)

<sup>159</sup> See KHRC. (2022). Kelowna & Municipal Social Policy: A Historical Overview of Public Records. [\[LINK\]](#)

<sup>160</sup> RDCO. (2019). Regional Housing Needs Assessment. [\[LINK\]](#)

<sup>161</sup> Union of BC Municipalities: [\[LINK\]](#)

<sup>162</sup> BC Urban Mayors' Caucus: [\[LINK\]](#)

<sup>163</sup> Federation of Canadian Municipalities: [\[LINK\]](#)

<sup>164</sup> CAEH: Allied Networks [\[LINK\]](#)

**Table 1: Summary of Housing Initiatives/Policies in the RDCO**

Housing Initiative/Policy	Peachland	West Kelowna	Kelowna	Lake Country	Westbank First Nation	Okanagan Indian Band
Housing Strategy			✓		✓	
Housing policies in OCP/CCP & Area Plans	✓	✓	✓	✓	✓	✓
Housing form - freehold townhouses	✓	✓	✓	✓	✓	✓
Housing form – small lots	✓	✓	✓	✓	✓	
Housing form - secondary suites inside detached houses	✓	✓	✓	✓	✓	
Housing form – secondary suites outside detached houses	✓	✓	✓	✓	✓	
Amenity zoning for affordable housing (density bonus)	✓			✓		
Facilitating market rental housing - incentives & policies			✓			
Manufactured home park redevelopment policy (tenant assistance)	✓	✓	✓		✓	
Strata conversion policy	✓	✓	✓			
Land for housing	✓		✓		✓	✓
Partnerships to create affordable housing	✓	✓	✓		✓	
Housing reserve fund			✓			
Incentives (e.g., tax exemptions, reduced DCCs)	✓		✓			
Advisory affordable housing committee (or similar)					✓	
Regular monitoring & reporting on progress			✓	✓		
Information guides on policies, programs		✓	✓	✓		